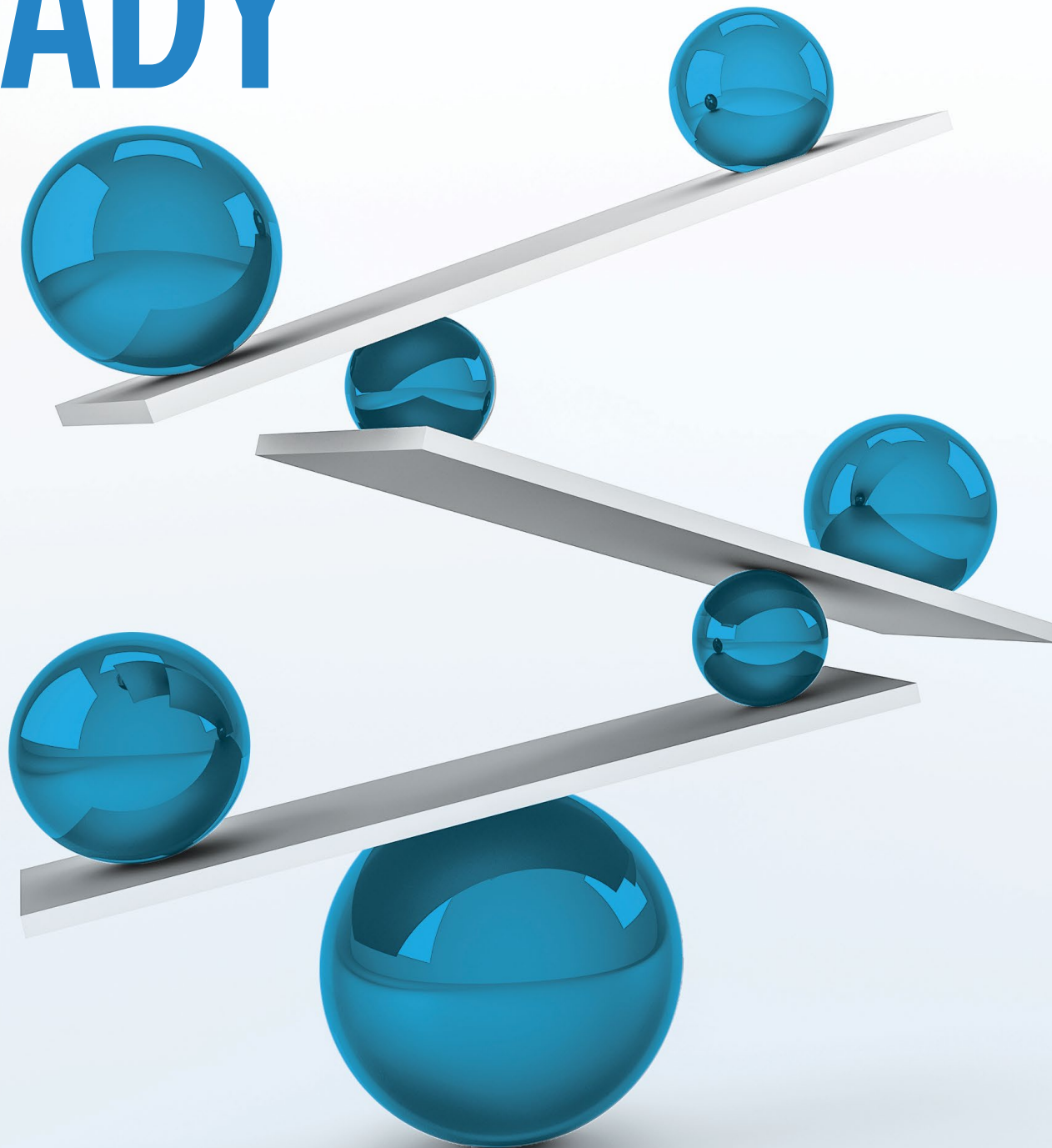


STEADY *DURING TIMES OF CHALLENGE*



ANNUAL REPORT
2020



PRESIDENT'S LETTER

STATE OF THE MARKET
& RATEMAKING

2020 INITIATIVES

RESULTS

PRODUCTS, SERVICES,
COMMUNICATION
& EDUCATION

COLLABORATIONS

MEMBER CARRIERS

BOARD OF DIRECTORS

MWCIA STAFF



**MWCIA PROVIDED
STEADY, DEPENDABLE
UNINTERRUPTED
SERVICES TO THE
INDUSTRY FOR**

100 YEARS

PRESIDENT'S LETTER

Thank you to all of our carrier members and staff for supporting MWCIA through the “challenging and unprecedented times” of 2020.

Was it really so challenging and unprecedented? Sure, it was a challenge to move to remote work environment, but after that short transition we made back in March, MWCIA was able to continue to provide our services uninterrupted throughout the year.

MWCIA was formed back in 1921. MWCIA and its predecessor organizations have provided steady, dependable and uninterrupted services to the industry for 100 years: through the Great Depression, through World War 2, through the Polio epidemic, through Vietnam, through the two decades of huge workers' compensation cost increases from 1970-1990, through 9/11 and now through the COVID pandemic.

The constant that MWCIA has provided throughout the past century is consistent, dependable and trustworthy data collection, analysis, ratemaking and support to the Minnesota workers' compensation market.

At MWCIA, we take our role very seriously. We continue to commit to providing our essential services for the industry in years to come with seasoned and knowledgeable utilization of the latest technology and methods, no matter the challenges and changes we face.

We look forward to sharing more of our history throughout the coming year. Subscribe to our newsletter, email notifications and social media accounts to receive updates throughout 2021.

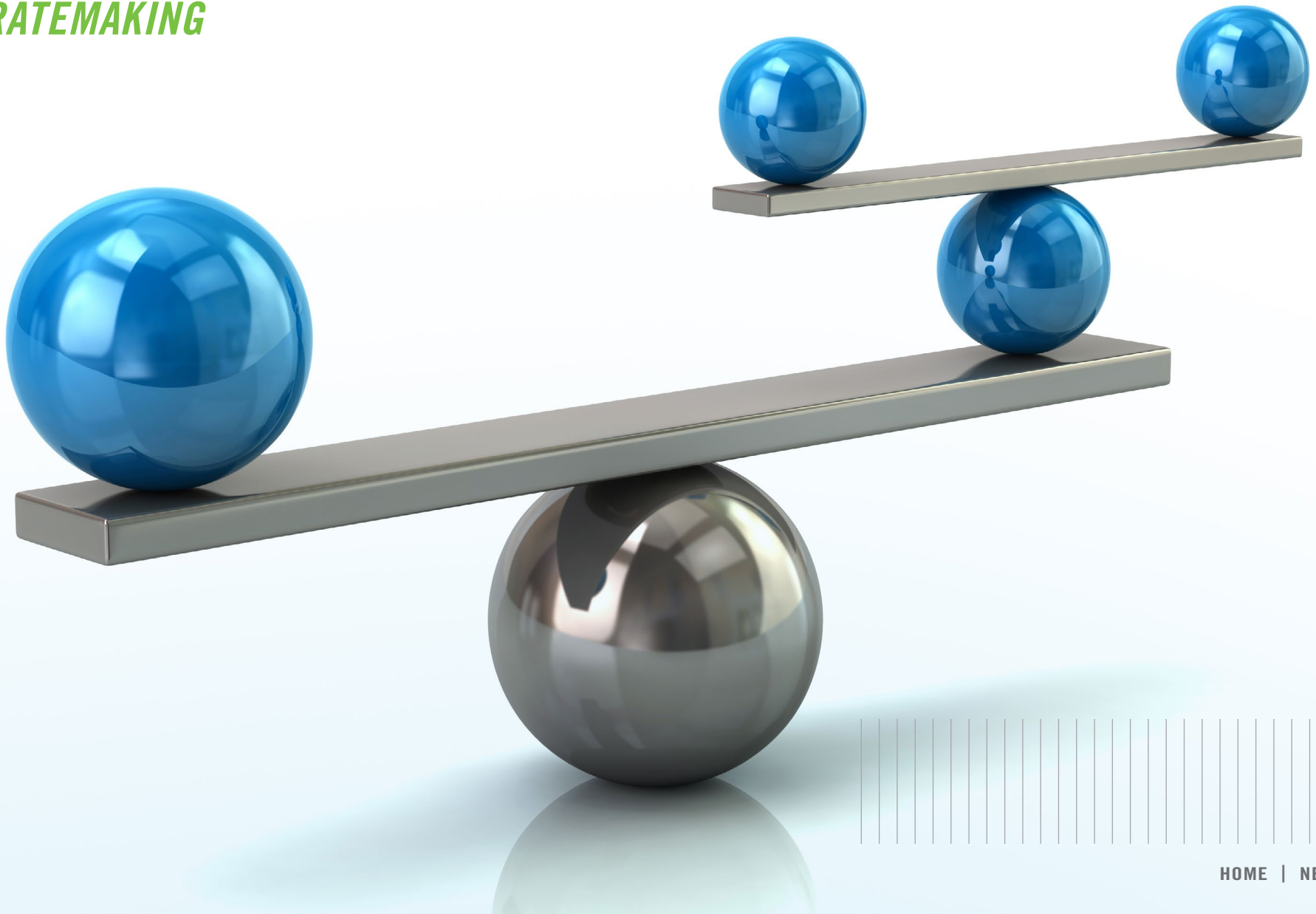
Sincerely,

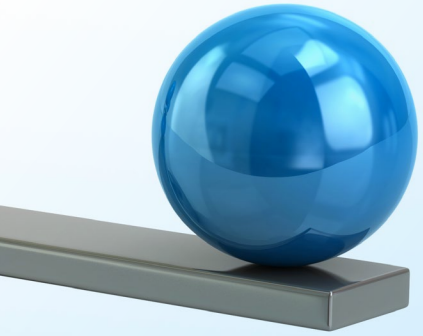
A handwritten signature in black ink that reads 'Brandon Miller'.

Brandon Miller, President

STEADFAST

*STATE OF THE MARKET
& RATEMAKING*



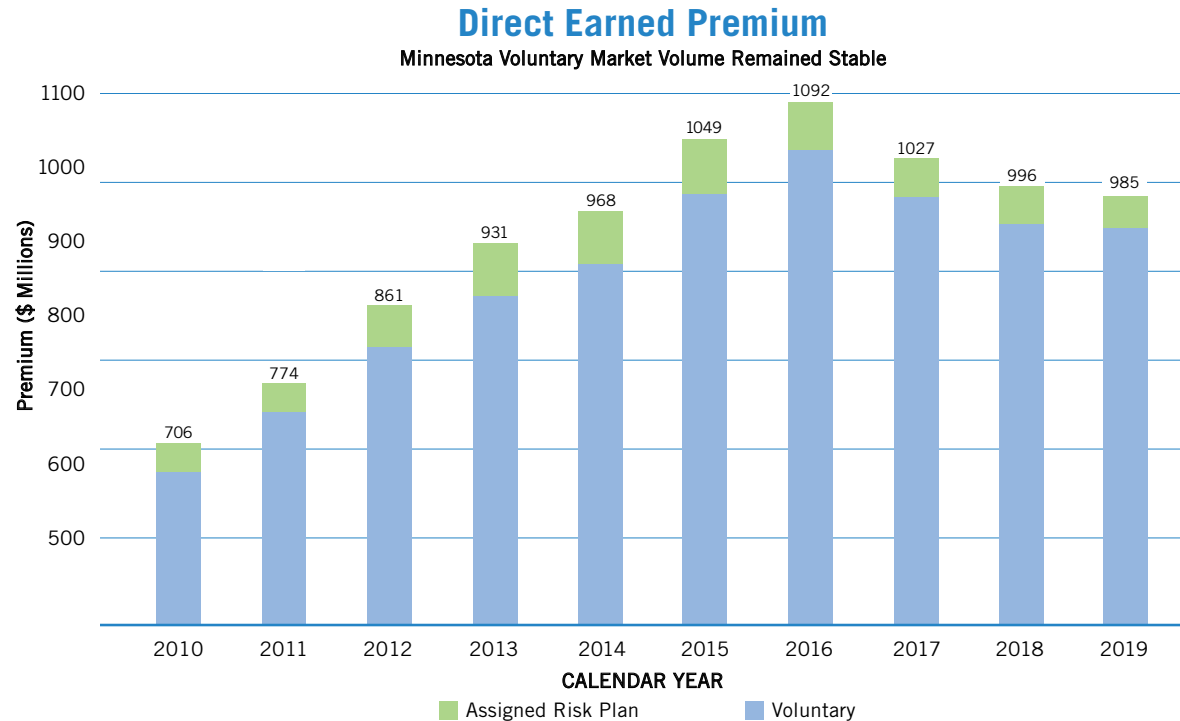


- **CONSISTENT VOLUNTARY MARKET PAYROLL GROWTH**
- **ONGOING PERMANENT INJURY REDUCTIONS**
- **CAUTIOUS OUTLOOK DUE TO COVID-19 PANDEMIC**

STATE OF THE MARKET & RATEMAKING

Minnesota’s workers’ compensation insured market indicators have been encouraging through 2019. The Assigned Risk Plan continues to depopulate, while the voluntary market payroll grows consistently on an annual basis. Recent increases in overall case reserves resulted in a reversion of the 2019 loss ratio back to the 2016-2017 level. Nonetheless, the workers’ compensation market remained healthy through 2019. Due to the ongoing COVID-19 pandemic, changes in frequency and payroll bear close monitoring through year-end 2020 and into 2021.

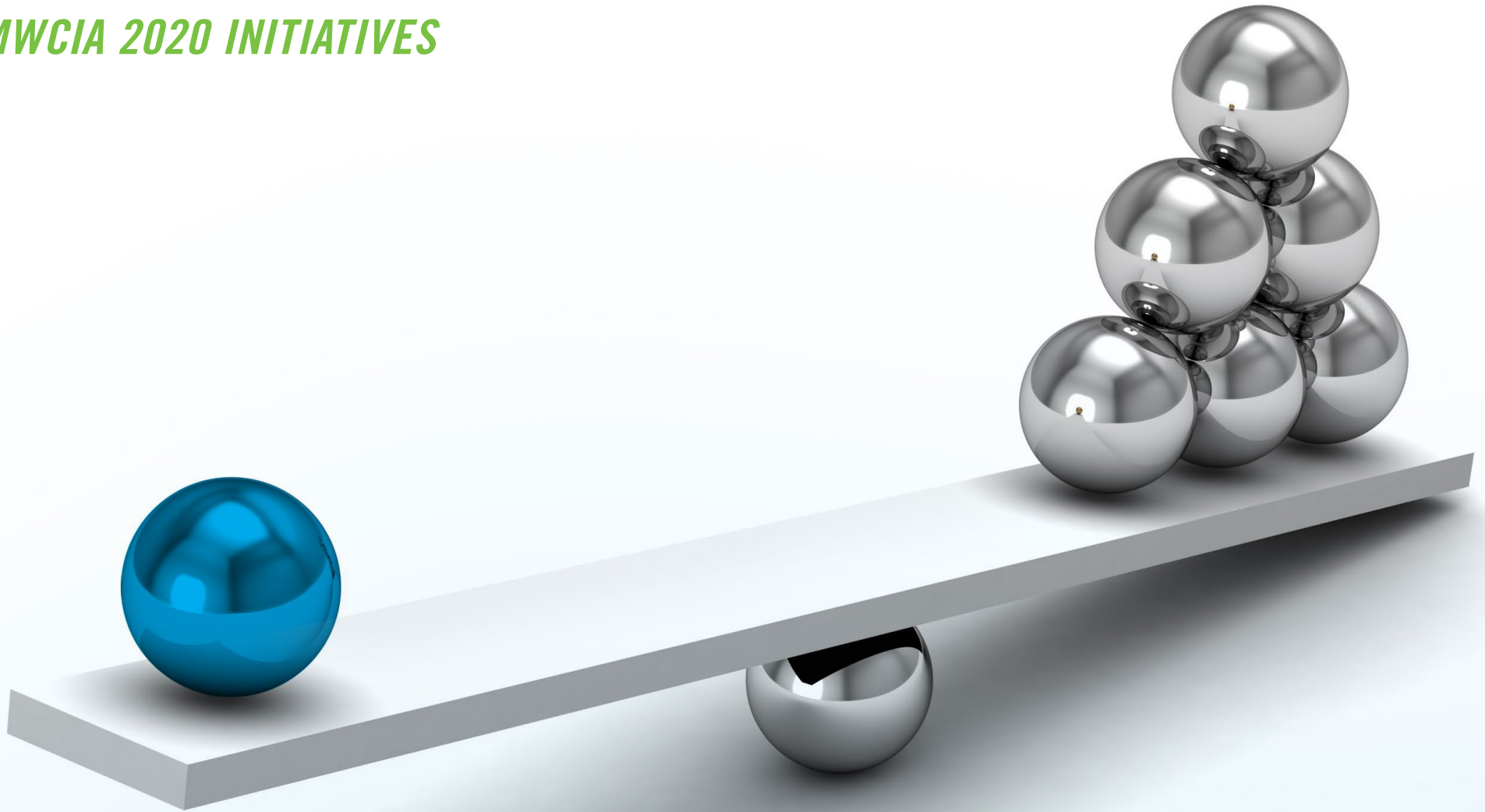
To view the full, detailed report [click here](#).



Source: Direct Earned Premium from A.M. Best’s Market Share Reports/One Year Premiums and Loss Study and Actuarial Advisors

STRENGTH

MWCIA 2020 INITIATIVES





- **ELECTRONIC-ONLY REPORTING OF OWNERSHIP CHANGES**
- **RAMPED UP SOCIAL MEDIA FOR BETTER AUDIENCE INTERACTION**
- **RELEASED NEW ASSIGNED RISK (OAR) SOFTWARE TOOL**

MWCIA 2020 INITIATIVES

2020 was a successful year for MWCIA with staff accomplishing a number of initiatives, including the following:

MWCIA 2020 ACCOMPLISHMENTS

- To promote efficiencies and data quality MWCIA announced during the fourth quarter of 2020 that effective January 1, 2022 we will discontinue the acceptance of “hard copy” ERM-14 forms and only allow electronic reporting of ownership changes.
- MWCIA social media was ramped up during the third quarter of 2020 both in frequency of posts and by using new software programs allowing for better interaction with our audience.
- MWCIA redesigned our internal Annual Performance review processes, procedure and forms to transition to focusing on SMART goal achievements and individual development plans, which will begin to be implemented fourth quarter of 2021.
- Four computer-based training modules (CBTs) were released in 2020.
- A new office phone system was installed in February 2020. The new system provides additional functionality to support enhanced customer service.
- Released the new Assigned Risk (OAR) software tool.
- Enhanced the Web Membership portal on the MWCIA website.
- Released the Group Dashboard.
- Actuarial staff worked with NCCI and some independent DCOs on a national analysis of the impact of Mega claims.



IN 1921

**MINNESOTA
COMPENSATION
RATING BUREAU
(MCRB) WAS CREATED,
INITIALLY CHARGED
WITH CREATING MANUAL,
FULLY DEVELOPED RATES
FOR ALL CARRIERS TO USE**

MWCIA 2020 INITIATIVES

- MWCIA implemented the business continuity plan during the COVID-19 pandemic to allow employees to work from home. This exercise will make our business robust enough to cope with any disaster that might occur.
- Enhanced the Manage Ownership application on the MWCIA website.
- MWCIA staff were required to participate in computer-based security awareness classes. Security awareness and the promotion of good security habits remain high priorities for the IT department and the Association.

BOARD AND COMMITTEE GOVERNANCE

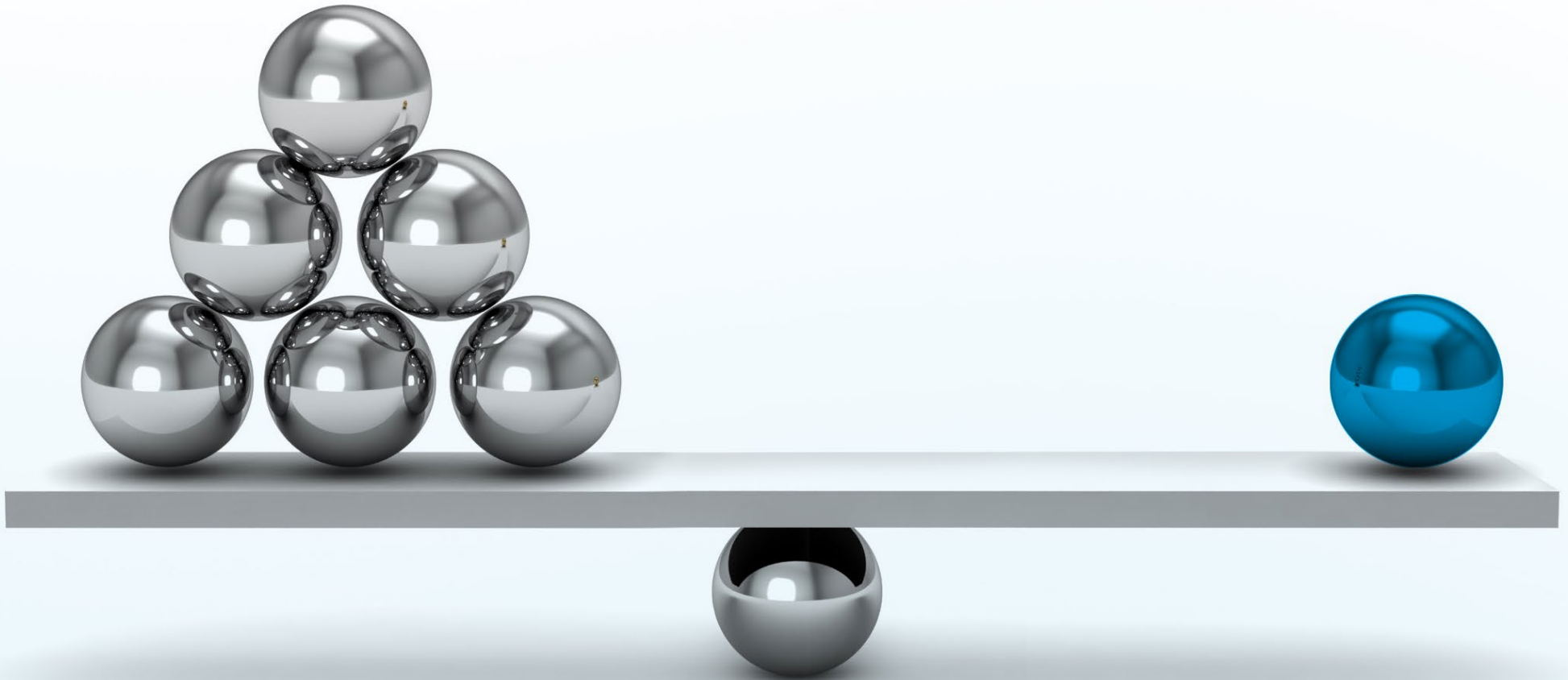
- Reviewed and reappointed committee member assignments throughout the year.

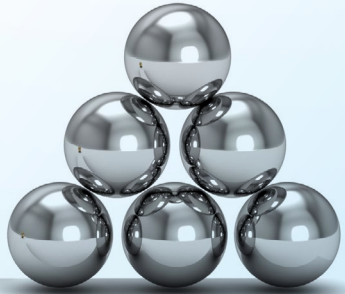
FINANCIAL RESPONSIBILITY AND STABILITY

- Completed work of the Association within the approved budget and comparable to amounts budgeted nearly ten years ago in 2011.
- Over the past eight years MWCIA has maintained a stable budget level.

RELIABLE

RESULTS





POLICY REVIEW/ENTRY:

- PROVIDES WORKERS' COMPENSATION INSURANCE COVERAGE INFORMATION ONLINE
- ELIMINATES CARRIERS' OBLIGATION TO FILE NOTIFICATIONS OF COVERAGE & CANCELLATION

RESULTS

POLICY REVIEW/POLICY ENTRY

An important activity of the Association is the capture of policy coverage information and the management of the Workers' Compensation Insurance Verification software tool. This software tool function provides the Minnesota Department of Labor and Industry with computer-generated online information on workers' compensation insurance coverage and eliminates the carriers' obligation to file notifications of coverage and cancellation with the Department.

	Assigned Risk	Voluntary Market	Totals
Policies Counts	20,669	126,543	147,212
Transaction Counts	79,009	389,168	468,177
Cancellations/Reinstatements Counts	12,472	56,034	68,506
Grand Total	112,150	571,745	683,895

UNIT STATISTICAL PLAN

Unit Statistical Plan data is collected, processed, and tabulated for use in developing the classification data for the Association's annual Ratemaking Report. During 2020, a total of 172,181 reports were collected.



IN 1977
ORGANIZATION
NAME CHANGED
TO WORKERS'
COMPENSATION
INSURANCE RATING
ASSOCIATION OF
MINNESOTA (WCIRAM)



RESULTS

FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$78,550 in 2020.

INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to one claimant of Security Casualty Company of Chicago. No assessments were levied to members for this ongoing liability in 2020.

MERIT RATING

Minnesota statutes require that all Assigned Risk policies not eligible for experience rating must be subject to a Merit Rating Plan developed by the Department of Commerce. A total of 17,232 files were published for Merit Rating in 2020. The 2020 Merit Ratings were distributed as indicated in the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	13,235
0.90	3,678
1.00	285
1.10	34



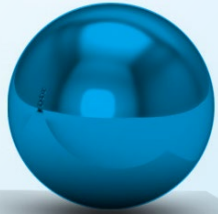
RESULTS

EXPERIENCE RATING

During 2020, we continued our activities in connection with the experience rating of employers. 24,084 Minnesota intrastate experience ratings were published, including revisions.

The 2020 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	0
Total Ratings between 0.50 & 0.59	11
Total Ratings between 0.60 & 0.69	249
Total Ratings between 0.70 & 0.79	2,216
Total Ratings between 0.80 & 0.89	7,258
Total Ratings between 0.90 & 0.99	8,418
Total Ratings between 1.00 & 1.09	1,193
Total Ratings between 1.10 & 1.19	945
Total Ratings between 1.20 & 1.29	835
Total Ratings between 1.30 & 1.39	1,001
Total Ratings between 1.40 & 1.49	838
Total Ratings between 1.50 & 1.59	446
Total Ratings between 1.60 & 1.69	233
Total Ratings between 1.70 & 1.79	174
Total Ratings between 1.80 & 1.89	98
Total Ratings between 1.90 & 1.99	63
Total Ratings greater than 1.99	106



- **IN 2020, MWCIA HAD REVENUES OF \$7,518,394**
- **\$6,961,288 WAS COLLECTED THROUGH THE ASSESSMENT PROCESS**

RESULTS

REVENUE AND EXPENSES

MWCIA had revenues of \$7,518,394 of which \$6,961,288 was collected through the assessment process.

Revenues

Assessments	6,961,288	92%
Contract Services	416,892	5%
Unit Statistical	78,550	1%
Other	61,664	.8%
	\$7,518,394	100%

Expenses

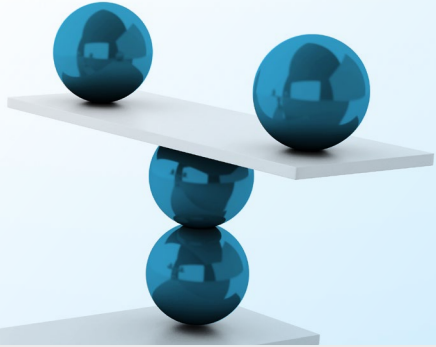
Compensation	4,722,612	74%
Management, General and Other	702,316	11%
Management Information Systems	385,698	6%
Rent & Utilities	516,591	8%
	\$6,327,217	100%

ENDURING



*PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION*





- **RELEASED NEW ASSIGNED RISK (OAR) SOFTWARE TOOL**
- **COMPLETED PHASE II OF DLI INSURANCE VERIFICATION SYSTEM**
- **ENHANCED SOFTWARE TOOLS**

PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA offers our members a wide array of software tools, products and services. During 2020, we released the new Assigned Risk (OAR) software tool, completed Phase II of the Department of Labor and Industry (DLI) Insurance Verification System to incorporate additional functionality and enhanced the Web Membership portal on the MWCIA website.

In 2020, the Actuarial staff with assistance from IT staff focused on enhancing/creating software tools by implementing the Carrier Group Dashboard and starting to work on the complete rewrite of the TRACER software tool (Tool for Ratemaking, Analysis of Class Experience and Research). MWCIA continues to reach out to members, agents and other stakeholders to share industry knowledge through our newsletters, circulars, computer-based training modules (CBTs) and external training sessions.

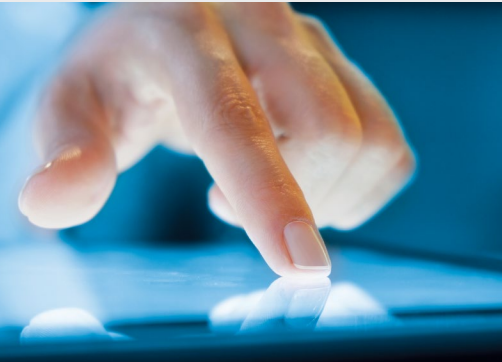
Some examples of MWCIA's products and services are as follows:

ACCEDE

Carriers use the ACCEDE web application to report annual financial call data to MWCIA. Each year, MWCIA updates ACCEDE to enhance the carrier experience and ensure that the data collected is of the highest quality.

ARROW

This is a web-based analytic report resource product that allows carriers to perform queries against their own statistical and experience rating data. Comparative statewide reporting options are available to the public as well. The user may select the precise type of query to be executed against the data and receive results in a PDF or Excel-compatible file.



IN 1979
ASSOCIATION BEGAN
PROCESSING
ASSIGNED RISK
APPLICATIONS
ON BEHALF OF THE
ASSIGNED RISK PLAN



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

ASSIGNED RISK RATES SEARCH

This application allows you to search for Assigned Risk rate information based on the class code of interest.

CARRIER DATA QUALITY REPORT

MWCIA provides Carrier Data Quality Reports through this online product. Our members can now access 2019 reporting data, along with historical 2017-18 reports. These reports can be accessed using MWCIA's Web Membership system. Carrier Data Quality Reports contain data from carriers that was received or due in the prior year. The objective is to provide carriers with useful feedback regarding the quality and timeliness of the data they submitted to MWCIA.

CARRIER RATE SUMMARY

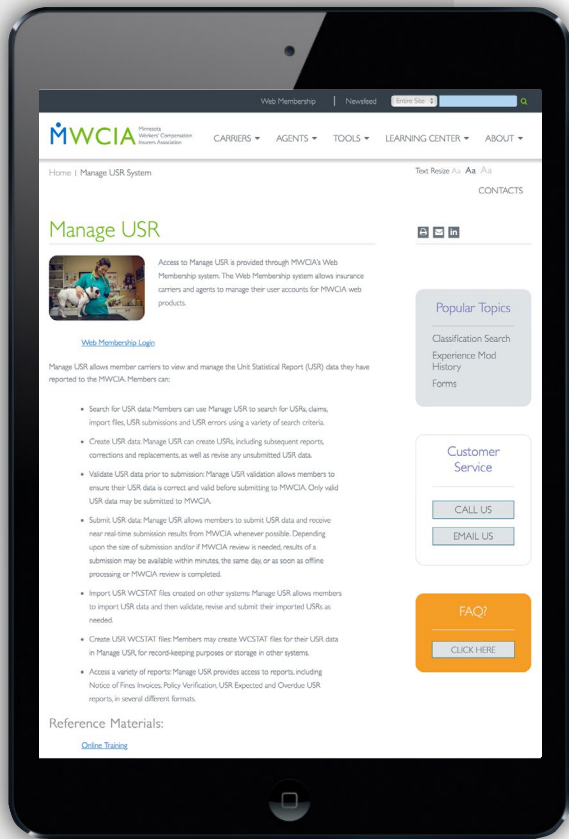
This application provides the carrier rate information that reflects the most up-to-date data available to the Department of Commerce.

CLASSIFICATION CODE SEARCH

This application allows the user to search for class codes and descriptions within the Minnesota Classification Index. Searches can be performed by number or by word search.

DISASTER RECOVERY PLANNING

MWCIA maintains a business continuity plan which documents all the systems and processes we rely upon for the successful functioning of our business. We also have a disaster recovery plan which identifies the steps MWCIA would need to take if a disaster rendered our server room or office unusable. MWCIA completed a new Disaster-Recovery-as-a-Service (DRaaS) solution in 2019. In the event of a disaster, MWCIA critical servers can be operated from a secure cloud portal.



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

DLI INSURANCE VERIFICATION SYSTEM

MWCIA maintains the DLI Insurance Verification (coverage lookup) system on behalf of the Minnesota Department of Labor and Industry. The system provides a responsive, intuitive, mobile-device-friendly solution for the public and enhanced features for DLI staff.

GROUP DASHBOARD

The Group Dashboard Report displays group-specific and statewide metrics: premium distributions, loss frequency, and severity. Breakouts by industry group and region are also provided to benchmark against statewide statistics.

IMAGING SYSTEM

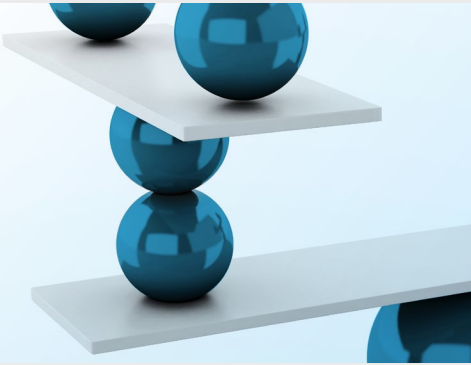
MWCIA has long used an imaging system for the management and storage of historical documents.

MANAGE POLICY SYSTEM

This feature-rich system allows carriers to submit and manage their policy data via the MWCIA website. Among other things, carriers may use Manage Policy to resolve coverage issues, address policy errors, and verify records online.

MANAGE OWNERSHIP

The redesigned web application, allows agents and employers to enter, validate, and submit ERM-14 ownership information to MWCIA electronically. The Manage Ownership product is expected to improve the overall quality of ownership data managed by MWCIA and to streamline processing for customers and MWCIA staff.



MANAGE USR:

- **ENABLES CARRIERS TO MANAGE THEIR UNIT STATISTICAL REPORT DATA ONLINE**
- **ALLOWS CORRECTION, SUBSEQUENT & REPLACEMENT USRS**

PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MANAGE USR SYSTEM

This web-based application enables carriers to manage their Unit Statistical Report (USR) data online. Carriers can create, update, validate, and submit USRs. They can also create correction, subsequent, and replacement USRs.

MCPAP CREDIT FACTOR APPLICATION

The Minnesota Contractors Premium Adjustment Program (MCPAP) is an electronic Credit Factor Application available for use by contractors and agents.

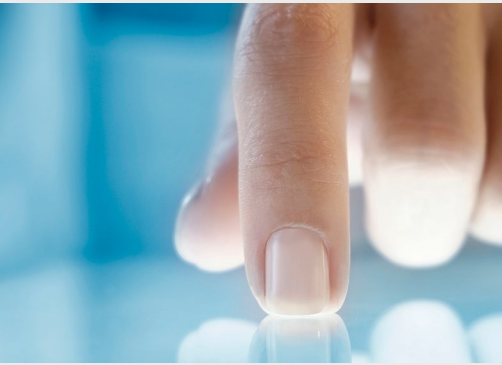
MEDICAL CLAIMS ANALYTICS

IT and Actuarial staff members continue to partner on the development and refinement of a cost-effective, flexible, right-sized analytics solution for the investigation of medical claims data. This will be an ongoing, multi-year project whose iterative advances will help us gain expertise in this exciting, new area.

MINNESOTA ASSIGNED RISK TOOLS

The MWCIA website provides several online tools to assist carriers and agents with Assigned Risk tasks. These include:

- [Assigned Risk Depopulation Search](#)
- [Assigned Risk Premium Calculator](#)
- [Assigned Risk Rates Search](#)
- [Assigned Risk Merit Rating Lookup](#)



SINCE 1983
THE BEGINNING OF
OUR RECORD KEEPING,
MWCIA HAS PROCESSED
MORE THAN
4.5 MILLION POLICIES
IN ASSIGNED RISK AND
VOLUNTARY MARKETS



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA CROSS INDEX

The MWCIA website includes a Cross Index for Minnesota Endorsements and the Workers' Compensation Insurance Organization (WCIO) WCPOLS Record Type Codes. This cross index allows carriers to easily determine whether an endorsement contains information required to be reported via WCIO WCPOLS, and if so, where the Record Type Code specifications are located in the WCIO WCPOLS manual.

ONLINE ASSIGNED RISK (OAR)

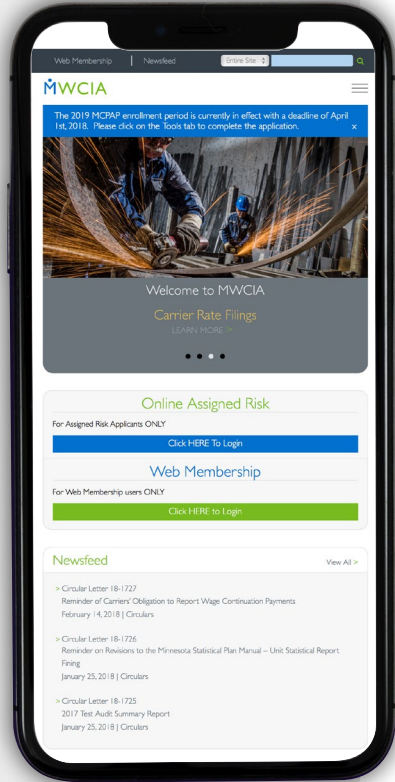
Initially, developed in 2007 for the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP), OAR allows agents and employers to complete Assigned Risk applications and make electronic payments online.

In 2020, 5,763 Assigned Risk applications were submitted electronically:

Description	OAR Count	Paper Count
Assigned	5,763	133
Returned	4,104	27

OWNERSHIP RULINGS

When a change in ownership occurs for a business, an interested party can obtain an ownership ruling from MWCIA Underwriting staff by completing an online Confidential Request for Ownership Information (ERM-14) Form. MWCIA staff will determine the type of change and/or combinability of the entities involved and will then amend the experience modification accordingly.



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

PURE PREMIUM BASE RATES

The pure premium base rates and rating values for all classes are available to carriers and registered platinum agents only. They are available in a downloadable Microsoft Excel spreadsheet as well as in a WCRATE text file format.

RATEMAKING REPORT

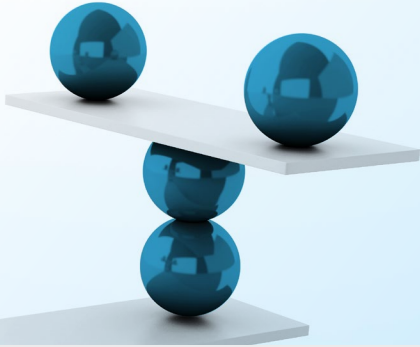
The Ratemaking Report contains the pure premium base rate schedule by class, calculations used to produce the schedule, and complete explanations as to some of the methods and factors available to amend or complement the rates.

SECURITY AND DATA PROTECTION

Security continues to be a major priority for MWCIA. We take many steps to protect our electronic resources. Of particular note, we authored and approved a new Cyber Security Policy, completed internal and external security audits of our electronic systems, and provided security awareness training to all staff.

STATE OF THE MARKET

The State of the Market report tracks industry metrics to provide information on the workers' compensation environment in Minnesota. The report details statistics on employer costs, claim frequency, claim severity, distribution of costs, and changes in case reserves. A State of the Market presentation is also available to provide additional commentary. The presentation includes discussion on the preliminary impact of COVID-19 on the workers' compensation system in Minnesota.



WCUNDERWRITING:

- **NEW PRODUCT THAT ALLOWS CARRIERS TO RETRIEVE EMPLOYER-SPECIFIC DATA IN REAL TIME**
- **INCLUDES UP TO 5 YEARS OF EXPERIENCE MODIFICATION & MERIT RATING HISTORY**

PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

WCUNDERWRITING WEB SERVICE

MWCIA introduced a new web service product that allows carriers to request and retrieve employer-specific data in realtime, system to system, from MWCIA's website. The data is returned in XML format based on the Workers' Compensation Insurance Organizations (WCIO) WCUNDERWRITING XML standard and includes up to five years of experience modification and merit rating history and current insured names and addresses.

WEB EXPERIENCE MOD CALCULATOR

The Experience Mod Calculator application allows interested parties to estimate Minnesota intrastate experience modifications. This program is not intended to cover all the rules and exceptions found in the Experience Rating Plan Manual and cannot create a final experience modification worksheet. It does, however, calculate experience modifications based on the payroll and loss information provided. This application also allows for the calculation of "what if" scenarios by giving the user the ability to adjust this information.

WEB EXPERIENCE MOD HISTORY

The Web Experience Mod History application allows carriers and agents to search for employers, review experience mod history, and download experience rate sheets and MN Contractors Premium Adjustment Program (MCPAP) worksheets. Carriers can download experience rate sheets in bulk in PDF, WCRATING text format, and WCRATING XML format. MCPAP worksheets can be downloaded in PDF format. Carriers may also sign up for notifications alerting them when new or revised experience rate sheets are available for pickup.



IN 1984

MWCIA DEVELOPED
IT'S FIRST ADVISORY
PURE PREMIUM RATE
AND FILED FOR
APPROVAL WITH THE
MINNESOTA DEPARTMENT
OF COMMERCE



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

Some examples of MWCIA's communications and educational efforts in 2020 are highlighted below:

CARRIER DATA QUALITY REPORTS

Providing notifications to online annual Carrier Data Quality reports provide member carriers with metrics on the timeliness and quality of the policy, unit statistical, and financial call data they submit to MWCIA. Over the years, various enhancements have been made to enhance the usefulness of the reports.

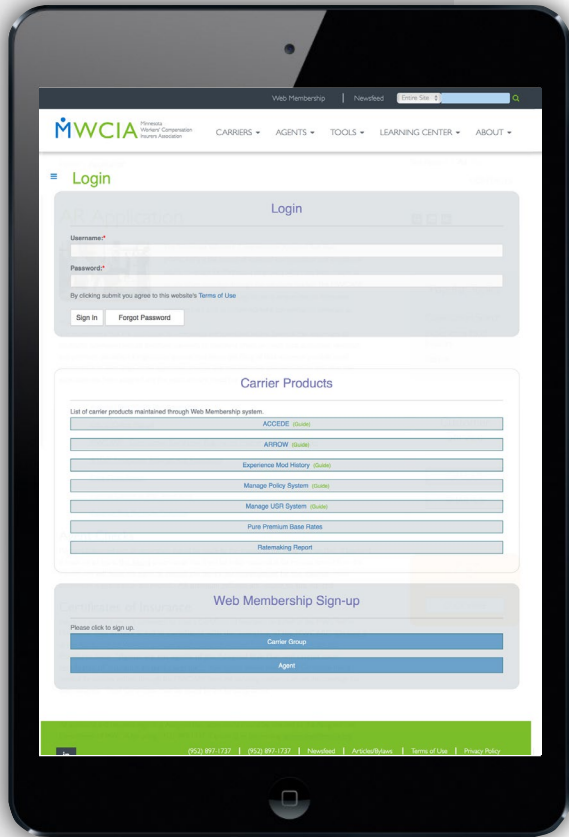
COMPUTER BASED TRAINING MODULE (CBT)

In 2020, MWCIA released the following CBTs:

- [How to log into the ERM-14 portal](#)
- [ERM-14 types of transactions and FAQs](#)
- [How to complete an online ERM-14 form](#)
- [How to complete an online Assigned Risk application on the enhanced Assigned Risk \(OAR\) software tool](#)

MINNESOTA WORKERS' COMPENSATION MANUALS

MWCIA is charged with maintaining approved Minnesota Workers' Compensation Manuals in the State of Minnesota. Filings to revise these manuals require an initial review by the Underwriting Committee and then pre-approval by the MWCIA Board and the Minnesota Department of Commerce. As needed, revisions were made to Minnesota Workers' Compensation Manuals during 2020.



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA CIRCULAR LETTERS

MWCIA Circular Letters provide official notification to our members and customers of such things as approved filings, Department of Commerce orders, and changes in products and services. The goal is to provide timely information on important changes that may impact member and customer businesses. Circular Letters are written by MWCIA staff and posted on our website. During 2020, MWCIA released 22 circular letters.

MWCIA EDUCATION & INFORMATIONAL PRESENTATIONS

Each year, Member and Customer Services staff “reach out” to members, agents and the business community at large to provide educational and informational presentations. During 2020, we were unable to present our usual seminars to business owners and their agents through the Minnesota Departments of Economic Development seminars as a result of COVID meeting restrictions. We did host our annual luncheon virtually to our membership with IAABC Executive Director Jennifer Wolf discussing the history and issues facing the workers’ compensation industry.

MWCIA WEB BASED NEWSLETTER, LINKEDIN AND OTHER SOCIAL MEDIA ACCOUNTS

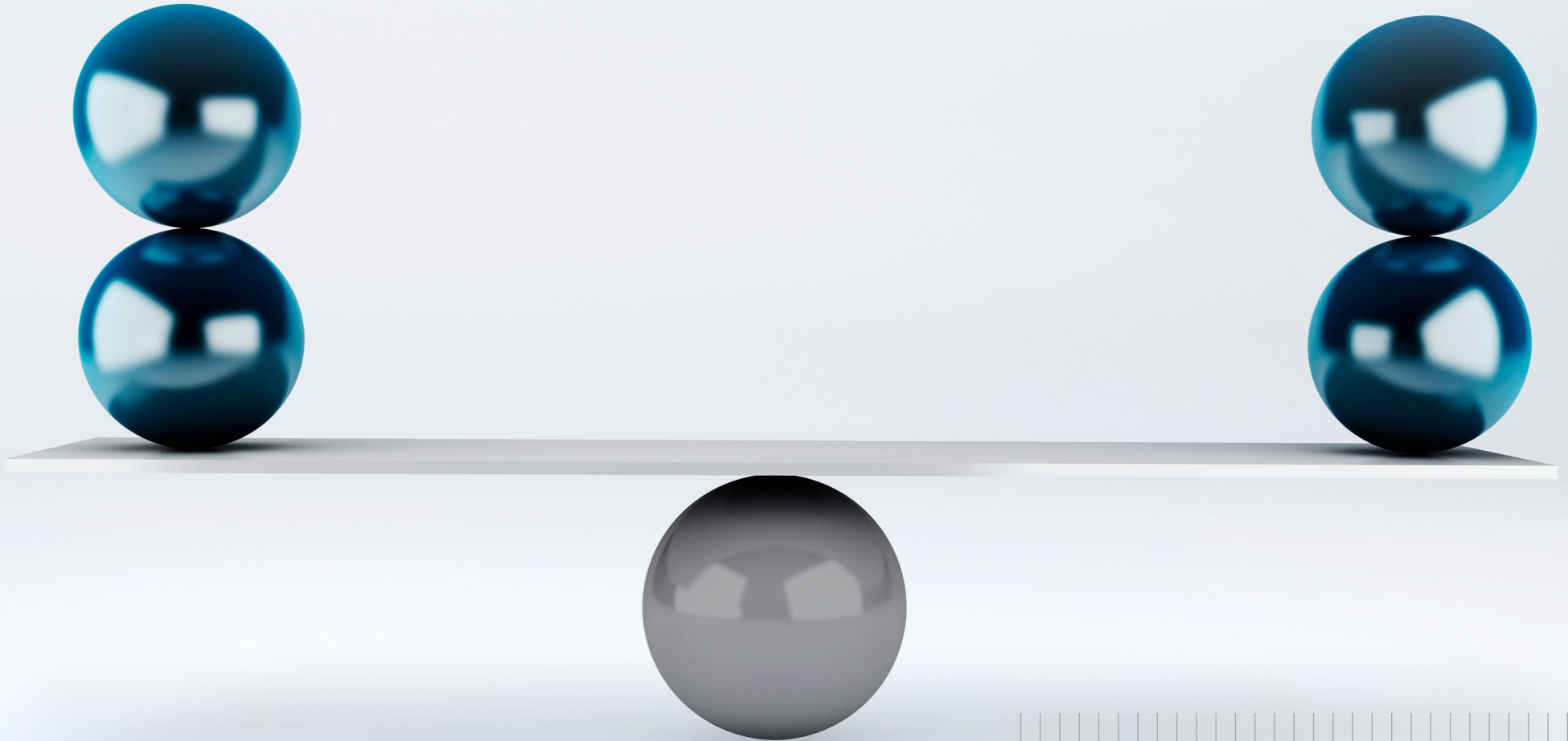
MWCIA publishes newsletters and provides updates through MWCIA LinkedIn, Facebook and Twitter accounts throughout the year. The objective of these communications, written by staff, is to educate and inform carriers, agents and other interested parties on important topics in a timely fashion.

WEBSITE

The MWCIA website is one of the primary means through which MWCIA interacts with customers. We continue to enhance the site to innovate and better meet the needs of our customers.

BALANCED

COLLABORATIONS





WE PURSUE COLLABORATION AS A MEANS TO:

- **SHARE INDUSTRY
KNOWLEDGE**
- **PROMOTE SHARED
INTERESTS**
- **JOINTLY DEVELOP
SOFTWARE &
SERVICES**

COLLABORATIONS

Collaboration is fundamental to MWCIA's mission. We pursue collaboration as a means to share industry knowledge, promote shared interests, and jointly develop software and services. Collaboration has allowed MWCIA to realize some of its greatest goals while also serving the industry as a whole.

Some of the organizations with which we collaborate include:

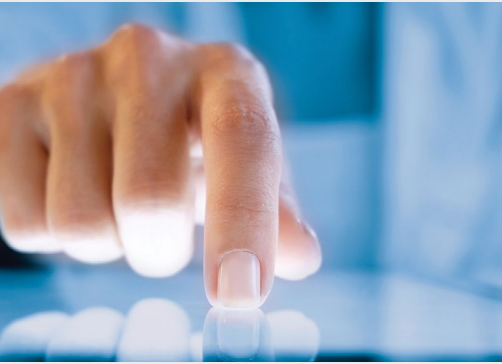
MINNESOTA DEPARTMENT OF LABOR & INDUSTRY

MWCIA collects proof of coverage information and manages the Workers' Compensation Insurance Verification website on behalf of the Minnesota Department of Labor and Industry. MWCIA also collaborates with the Department's research division in investigating the effects of medical benefit alternatives via the use of Medical Call data.

CDX PARTNERS

Compensation Data Exchange (CDX) is an entity consisting of DCOs that is devoted to facilitating electronic data interchange between data providers and DCOs. CDX products include:

- CDX website: Allows participating organizations to exchange data files in industry-standard formats.
- BEEP web application: Allows data providers to create, modify, and submit unit statistical report transactions.
- PEEP web application: Allows data providers to create, modify, and submit policy transactions.
- EXR web application: Allows DCOs to distribute experience and merit rating information to data providers.



IN 1992
ON OCTOBER 1,
MN CONTRACTORS
PREMIUM ADJUSTMENT
PROGRAM (MCPAP)
WAS IMPLEMENTED



COLLABORATIONS

MINNESOTA WORKERS' COMPENSATION ASSIGNED RISK PLAN (MWCARP)

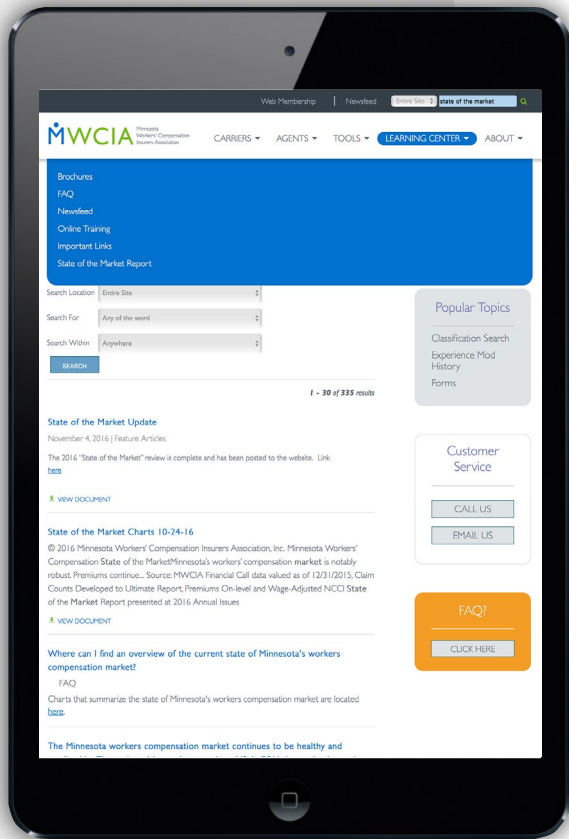
On behalf of MWCARP, MWCIA processes applications for coverage through the Minnesota Assigned Risk Plan. The majority of such applications are submitted electronically and processed through the Online Assigned Risk (OAR) web application. MWCIA also assists the Minnesota Department of Commerce in calculating the MWCARP annual class rate changes.

SPECTRUM PARTNERS

Spectrum Partners is a consortium of DCOs founded to develop and maintain Spectrum software. Spectrum software is used internally by participating DCOs to collect, validate, and process workers' compensation data. It is the foundation for most of our products and services and is fundamental to serving our customers effectively.

WCIO

Workers Compensation Insurance Organizations (WCIO) is a voluntary association of licensed rating, advisory, and data service organizations that collect workers' compensation insurance information. The WCIO provides a forum for the exchange of information about workers' compensation insurance and has developed standards for the electronic transmission of information between insurers and rating/advisory organizations.



COLLABORATIONS

ADDITIONAL RELATIONSHIPS

MWCIA also maintains close relationships with:

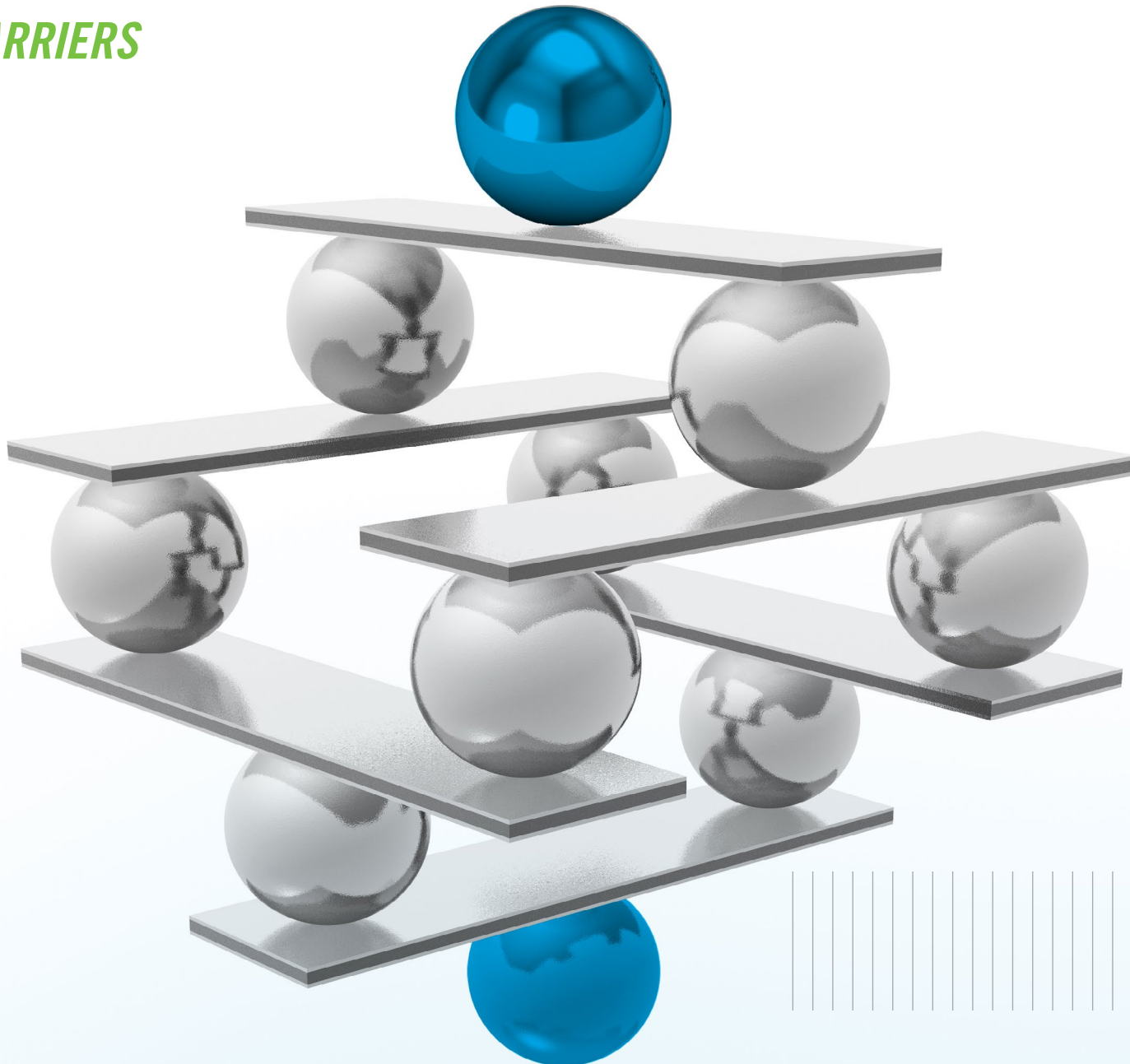
- Minnesota Department of Commerce
- WCRA: Minnesota Workers' Compensation Reinsurance Association
- IFM: Insurance Federation of Minnesota
- IDMA: Insurance Data Management Association

In summary, whenever possible, we strive to assist other organizations in the workers' compensation arena to better serve their audiences. Through cooperation with other associations, government and regulatory bodies, and our members, we have expanded our own capabilities and those of our members.

We look forward to pursuing further collaboration opportunities in the years ahead.

CONSTANT

MEMBER CARRIERS





2020 INITIATIVES:

- **ELECTRONIC-ONLY REPORTING OF OWNERSHIP CHANGES**
- **RAMPED UP SOCIAL MEDIA FOR BETTER AUDIENCE INTERACTION**
- **RELEASED NEW ASSIGNED RISK (OAR) SOFTWARE TOOL**

MEMBER CARRIERS

1001
Clear Spring Property & Casualty Company

ACCIDENT FUND COMPANY OF AMERICA
Accident Fund General Insurance Company
Accident Fund Insurance Company of America
Accident Fund National Insurance Company
United Wisconsin Insurance Company

ACE LIMITED
Ace American Insurance Company
Ace Fire Underwriters Insurance Company
Ace Property & Casualty Insurance Company
Bankers Standard Insurance Company
Century Indemnity Company
Indemnity Insurance Company of North America
Insurance Company of North America
Pacific Employers Insurance Company
Penn Millers Insurance Company
Westchester Fire Insurance Company

ACUITY, A MUTUAL INSURANCE COMPANY

AETNA INSURANCE COMPANY OF CONNECTICUT

AIG
AIU Insurance Company
AIG Property Casualty Company
American Home Assurance Company
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company Of The State Of Pennsylvania
National Union Fire Insurance Company Pittsburgh
New Hampshire Insurance Company

ALASKA NATIONAL INSURANCE COMPANY

ALEA NORTH AMERICA INSURANCE COMPANY

ALLEGHANY HOLDINGS
Capitol Indemnity Corporation
Platte River Insurance Company

ALLIANZ GLOBAL RISKS US INSURANCE COMPANY
American Automobile Insurance Company
American Insurance Company
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
Allianz Reinsurance America, Inc.

ALLIED WORLD ASSURANCE GROUP
Allied World Insurance Company
Vantapro Specialty Insurance Company

ALLSTATE INSURANCE GROUP
Allstate Indemnity Company
Allstate Insurance Company
Allstate Northbrook Indemnity Company
Allstate Property & Casualty Insurance Company
Esurance Insurance Company of New Jersey

AMERCO
RepWest Insurance Company

AMERICAN CONTRACTORS INSURANCE GROUP
ACIG Insurance Company

AMERICAN EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE GROUP
American Family Insurance Company
American Family Mutual Insurance Company, S.I.
Midvale Indemnity Company

AMERICAN NATIONAL PROPERTY &
CASUALTY COMPANY

AMERICAN PET INSURANCE COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

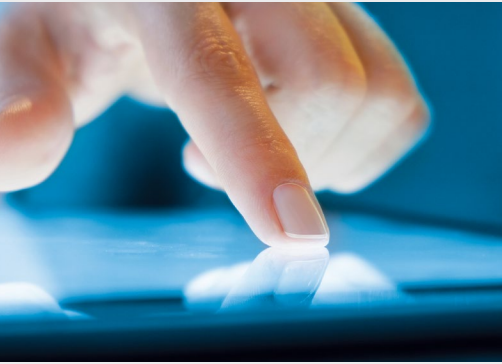
AMERICAN SENTINEL INSURANCE COMPANY

AMERICAS INSURANCE COMPANY

AMERISAFE, INCORPORATED
American Interstate Insurance Company

AMERISURE COMPANIES
Amerisure Insurance Company
Amerisure Mutual Insurance Company
Amerisure Partners Insurance Company

AMTRUST FINANCIAL COMPANY
AmTrust Insurance Company
CorePointe Insurance Company
First Nonprofit Insurance Company
Milford Casualty Insurance Company
Security National Insurance Company, Inc.
Sequoia Insurance Company
Southern Insurance Company
Technology Insurance Company
Wesco Insurance Company



IN 1994

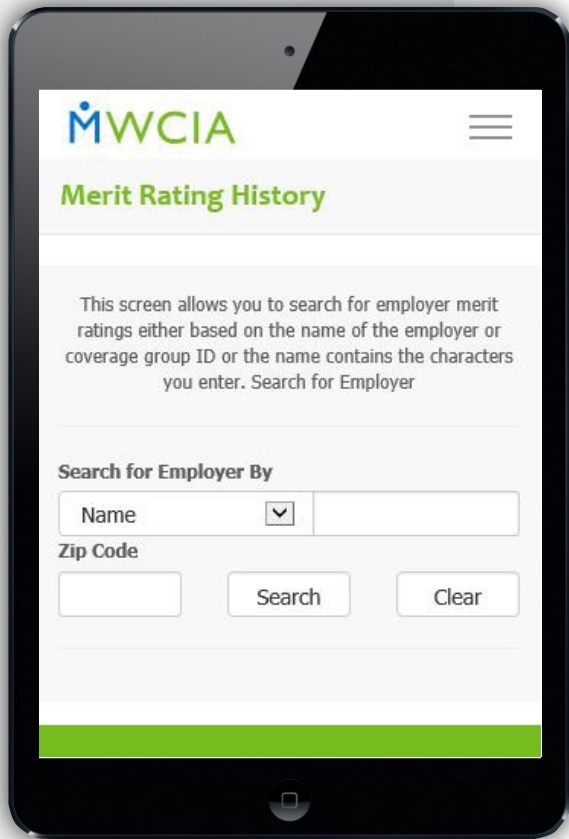
MN, WI AND NC DCOS
FORM SPECTRUM
PARTNERS
TO SERVE AS A WAY TO
COORDINATE ON DATABASE
STRUCTURE, SAVING
RESOURCES AND MONIES
FOR CARRIER MEMBERS



MEMBER CARRIERS

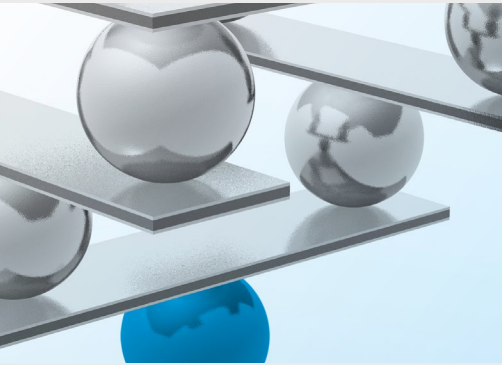
- ARCH INSURANCE GROUP
 - Arch Indemnity Insurance Company
 - Arch Insurance Company
 - Arch Reinsurance Company
- ARGO GROUP U.S.
 - Argonaut Great Central Insurance Company
 - Argonaut Insurance Company
 - Argonaut-Midwest Insurance Company
 - Rockwood Casualty Insurance Company
- ARMOUR RISK MANAGEMENT
 - Bedivere Insurance Company
- ARROWPOINT CAPITAL GROUP
 - Arrowpoint Indemnity Company
 - Ascot Insurance Company
- ASCOT INSURANCE COMPANY
- ATLANTIC MUTUAL INSURANCE GROUP
 - Atlantic Mutual Insurance Company
 - Centennial Insurance Company
- AUSTIN MUTUAL INSURANCE COMPANY
- AUTO-OWNERS INSURANCE GROUP
 - Auto-Owners Insurance Company
 - Owners Insurance Company
- AXA CORPORATE SOLUTIONS GROUP
 - Coliseum Reinsurance Company
- AXIS U.S. INSURANCE
 - AXIS Insurance Company
 - AXIS Reinsurance Company
- BALDWIN AND LYONS INCORPORATED
 - Protective Insurance Company
 - Sagamore Insurance Company
- BENCHMARK INSURANCE COMPANY
- BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
 - Oak River Insurance Company
 - Redwood Fire & Casualty Insurance Company
- BONDSMEN INSURANCE COMPANY
- BROTHERHOOD MUTUAL INSURANCE COMPANY

- CASTLEPOINT NATIONAL INSURANCE COMPANY
- CATERPILLAR INSURANCE COMPANY
- CENTRAL MUTUAL INSURANCE COMPANY GROUP
 - All America Insurance Company
 - Central Mutual Insurance Company
- CENTRE INSURANCE COMPANY
- CENTURION CASUALTY COMPANY
- CERITY INSURANCE COMPANY
- CHEROKEE INSURANCE COMPANY
- CHUBB GROUP OF INSURANCE COMPANIES
 - Chubb Indemnity Insurance Company
 - Chubb National Insurance Company
 - Executive Risk Indemnity Inc.
 - Federal Insurance Company
 - Great Northern Insurance Company
 - Pacific Indemnity Company
 - Vigilant Insurance Company
- CHURCH MUTUAL INSURANCE COMPANY
 - CM Regent Insurance Company
- CINCINNATI INSURANCE COMPANY
 - Cincinnati Casualty Company
 - Cincinnati Indemnity Company
 - Cincinnati Insurance Company
- CITY NATIONAL INSURANCE COMPANY
 - Diamond State Insurance Company
 - United National Specialty Insurance Company
- CLARENDON NATIONAL INSURANCE COMPANY
- CNA INSURANCE GROUP
 - American Casualty Company of Reading Pennsylvania
 - Continental Casualty Company
 - Continental Insurance Company
 - National Fire Insurance Company of Hartford
 - Transportation Insurance Company
 - Valley Forge Insurance Company
- COMPASS INSURANCE COMPANY
- CONIFER INSURANCE GROUP
 - White Pine Insurance Company
 - Country Financial Insurance Company



MEMBER CARRIERS

- COUNTRY FINANCIAL
Country Mutual Insurance Company
- CRUM & FORSTER INSURANCE GROUP
Crum & Forster Indemnity Company
North River Insurance Company
United States Fire Insurance Company
- CUMIS INSURANCE SOCIETY, INCORPORATED
- DAKOTA TRUCK UNDERWRITERS
Dakota Truck Underwriters
First Dakota Indemnity Company
- DENTISTS INSURANCE COMPANY
- DIAMOND INSURANCE COMPANY
- EASTERN ALLIANCE INSURANCE GROUP
Allied Eastern Indemnity Company
Eastern Advantage Assurance Company
Eastern Alliance Insurance Company
- ELECTRIC INSURANCE COMPANY
- EMC INSURANCE COMPANIES
EMC Property & Casualty Company
EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence
- EMPLOYERS HOLDINGS GROUP
Employers Assurance Company
Employers Compensation Insurance Company
Employers Preferred Insurance Company
- ENDURANCE SPECIALTY GROUP
Endurance Assurance Corporation
Endurance Risk Solutions Assurance Company
- ERIE INSURANCE GROUP
Erie Insurance Company
Erie Insurance Company of New York
Erie Insurance Exchange
Erie Insurance Property & Casualty Company
Flagship City Insurance Company
- EVEREST REINSURANCE GROUP
Everest National Insurance Company
Everest Reinsurance Company
Everest Premier Insurance Company
Everest Denali Insurance Company
- FAIRFAX FINANCIAL INCORPORATED
Greystone Insurance Company
Hudson Insurance Company
Odyssey America Reinsurance Corporation
- FALLS LAKE INSURANCE COMPANIES
Falls Lake National Insurance Company
- FARM BUREAU MUTUAL GROUP
Farm Bureau Property & Casualty Insurance Company
Western Agricultural Insurance Company
- FARMERS INSURANCE GROUP
21st Century Advantage Insurance Company
21st Century North American Insurance Company
Farmers Insurance Exchange
Fire Insurance Exchange
Foremost Insurance Company
Foremost Property and Casualty Company
Foremost Signature Insurance Company
Mid-Century Insurance Company
Truck Insurance Exchange
- FEDERATED MUTUAL INSURANCE GROUP
Federated Mutual Insurance Company
Federated Reserve Insurance Company
Federated Service Insurance Company
- FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE
- FIRST FINANCIAL INSURANCE COMPANY
- FM GLOBAL GROUP
Affiliated FM Insurance Company
- FRANKENMUTH MUTUAL INSURANCE COMPANY
- GATEWAY INSURANCE COMPANY
- GENERAL REINSURANCE GROUP
General Reinsurance Corporation
Genesis Insurance Company
- GENERALI UNITED STATES BRANCH
- GLENCAR INSURANCE
- GLOBAL REINSURANCE CORPORATION OF AMERICA
- GMAC GROUP HOLDINGS
Integon National Insurance Company



2020 INITIATIVES:

- **RELEASED 4 COMPUTER-BASED TRAINING MODULES**
- **ENHANCED WEB MEMBERSHIP PORTAL**
- **RELEASED GROUP DASHBOARD**

MEMBER CARRIERS

GMAC INSURANCE GROUP
MIC Property and Casualty Insurance Corporation

GRANGE MUTUAL CASUALTY GROUP
Grange Casualty Company
Integrity Insurance Company
Integrity Property & Casualty Insurance Company
Integrity Select Insurance Company
Trustguard Insurance Company

GRAY INSURANCE GROUP

GREAT AMERICAN INSURANCE GROUP
Great American Alliance Insurance Company
Great American Assurance Company
Great American Insurance Company
Great American Insurance Company of New York
Great American Spirit Insurance Company
National Interstate Insurance Company
Triumph Casualty Company
Vanliner Insurance Company

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GRINNELL MUTUAL GROUP
Grinnell Mutual Reinsurance Company
Grinnell Select Insurance Company

GUARD INSURANCE GROUP
Aanguard Insurance Company
Eastguard Insurance Company
Norguard Insurance Company

GUIDEONE INSURANCE
Guideone Elite Insurance Company
Guideone Mutual Insurance Company
Guideone Specialty Mutual Insurance Company

HANOVER INSURANCE GROUP
Allamerican Financial Alliance Insurance Company
Allmerica Financial Benefit Insurance Company
Citizens Insurance Company of America
Hanover American Insurance
Hanover Insurance Company
Massachusetts Bay Insurance Company
Nova Casualty Company

HARLEYSVILLE INSURANCE GROUP
Harleysville Insurance Company
Harleysville Lake States Insurance Company
Harleysville Worcester Insurance Company

HARTFORD INSURANCE GROUP
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
New England Insurance Company
Property & Casualty Insurance Company of Hartford
Sentinel Insurance Company, Ltd
Twin City Fire Insurance Company

HDI GLOBAL INSURANCE COMPANY
HDI Gerling America Insurance Company

HEALTH CARE INSURANCE RECIPROCAL

HIGHLANDS INSURANCE COMPANY

HOME INSURANCE COMPANY

HORACE MANN INSURANCE GROUP
Horace Mann Insurance Company
Teachers Insurance Company

HOUSTON INTERNATIONAL INSURANCE GROUP
Great Midwest Insurance Company
Imperium Insurance Company

IAT INSURANCE GROUP
Acceptance Indemnity Insurance Company
Harco National Insurance Company
Occidental Fire & Casualty Company of North Carolina
Transguard Insurance Company of America, Inc.

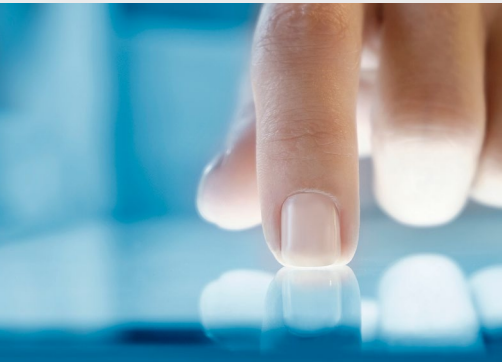
ICW GROUP
Insurance Company of the West
Explorer Insurance Company

ILLINOIS CASUALTY COMPANY

IMT MUTUAL HOLDING COMPANY
IMT Insurance Company
Wadena Insurance Company

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY



IN 2003

ON OCTOBER 24,
MWCIA AND ALL OTHER
DCOS ANNOUNCED
RELEASE OF THE
COMPENSATION DATA
EXCHANGE (CDX)



MEMBER CARRIERS

IRONSHORE INDEMNITY, INCORPORATED

KINGSWAY AMERICA, INC.

American Country Insurance Company
Mendakota Insurance Company
Mendota Insurance Company

KNIGHTBROOK INSURANCE COMPANY

LANCER INSURANCE COMPANY

LIBERTY MUTUAL INSURANCE GROUP

American Economy Insurance Company
American Fire and Casualty Company
American States Insurance Company
Consolidated Insurance Company
Employers Insurance Company of Wausau
First Liberty Insurance Corporation
First National Insurance Company of America
General Insurance Company of America
Hawkeye-Security Insurance Company
Indiana Insurance Company
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
LM General Insurance Company
LM Insurance Corporation
LM Property and Casualty Insurance Company
Midwestern Indemnity Company
Netherlands Insurance Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
Peerless Indemnity Insurance Company
Peerless Insurance Company
Safeco Insurance Company of America
Wausau Business Insurance Company
Wausau Underwriters Insurance Company
West American Insurance Company

LUMBERMEN'S UNDERWRITING ALLIANCE

MADA INSURANCE EXCHANGE

MAG HOLIDAY COMPANY

MAG Mutual Insurance Company

MAIN STREET AMERICA GROUP (THE)

Spring Valley Mutual Insurance Company

MARKEL CORPORATION GROUP

FirstComp Insurance Company
Markel Insurance Company

MEADOWBROOK INSURANCE GROUP
Star Insurance Company

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC GROUP

Maine Employers Mutual Insurance Company
Memic Indemnity Company

MEEMIC INSURANCE COMPANY

METLIFE AUTO & HOME GROUP

Economy Fire & Casualty Company

MIDWEST BUILDERS CASUALTY MUTUAL COMPANY

MIDSTATES REINSURANCE CORPORATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

Midwest Family Advantage Insurance Company

MIDWEST INSURANCE COMPANY

MILLERS GENERAL GROUP

Millers First Insurance Company Insurance

MOTORISTS INSURANCE GROUP

Motorists Commercial Mutual Insurance Company
Wilson Mutual Insurance Company

MS & AD INSURANCE GROUP

Mitsui Sumitomo Insurance Company of America
Mitsui Simitoma Insurance USA Inc.

MUNICH RE AMERICA CORPORATION GROUP

American Alternative Insurance Corporation
American Family Home Insurance Company
American Modern Home Insurance Company
Munich Reinsurance America, Inc.

NATIONAL AMERICAN INSURANCE COMPANY

NATIONAL INDEMNITY GROUP

Berkshire Hathaway Direct Insurance Company
Berkshire Hathaway Specialty Insurance Company
Commercial Casualty Insurance Company
National Indemnity Company
National Liability & Fire Insurance Company
Wellfleet Insurance Company
Wellfleet New York Insurance Company



MEMBER CARRIERS

NATIONWIDE INSURANCE GROUP

Allied Insurance Company of America
Allied Property & Casualty Insurance Company
Amco Insurance Company
Crestbrook Insurance Company
Depositors Insurance Company
Freedom Specialty Insurance Company
Harleysville Preferred Insurance Company
National Casualty Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Assurance Company
Nationwide General Insurance Company
Nationwide Insurance Company of America
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Victoria Fire & Casualty Company

NAU GROUP

NAU Country Insurance Company

NORTH AMERICAN CASUALTY GROUP

Continental Indemnity Company
Illinois Insurance Company
Pennsylvania Insurance Company

OLD REPUBLIC INSURANCE GROUP

American Business & Mercantile Insurance Mutual Inc
BITCO National Insurance Company
BITCO General Insurance Corporation
Great West Casualty Company
Old Republic General Insurance Corporation
Old Republic Insurance Company

ONE BEACON INSURANCE GROUP

Atlantic Specialty Insurance Company
OBI America Insurance Company
OBI National Insurance Company

PARTNERRE GROUP

PartnerRe Insurance Company of New York

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

PMA INSURANCE GROUP

Pennsylvania Manufacturers Association
Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRO ASSURANCE GROUP

ProAssurance Indemnity Company, Inc.

PROSELECT INSURANCE COMPANY

PROSIGHT SPECIALTY INSURANCE GROUP

New York Marine and General Insurance Company

PROVIDENCE HOLDINGS GROUP

Imperial Casualty and Indemnity Company

PROVIDENCE WASHINGTON INSURANCE COMPANY

American Physicians Assurance Corporation
Providence Washington Insurance Company

PUBLIC SERVICE INSURANCE COMPANY

QBE INSURANCE COMPANY

North Pointe Insurance Company
Praetorian Insurance Company
QBE Insurance Company
QBE Reinsurance Company
Stonington Insurance Company

QBE REGIONAL INSURANCE GROUP

General Casualty Company of Wisconsin
General Casualty Insurance Company
National Farmers Union Property and Casualty Company
Regent Insurance Company

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

RLI INSURANCE COMPANY

RURAL TRUST INSURANCE COMPANY

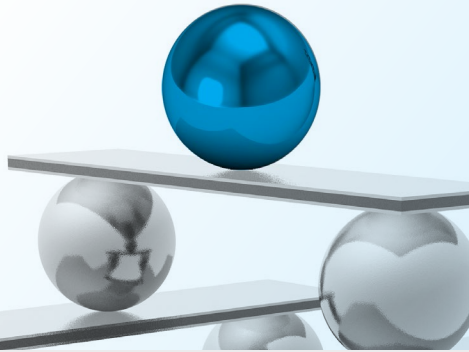
SAFETY NATIONAL GROUP

Safety First Insurance Company
Safety National Casualty Corporation

SAMSUNG FIRE & MARINE INSURANCE COMPANY LTD

SCOR U S GROUP

General Security National Insurance Company
SCOR Reinsurance Company



2020 INITIATIVES:

- NATIONAL ANALYSIS ON IMPACT OF MEGA CLAIMS
- ENHANCE MANAGE OWNERSHIP APPLICATION
- PARTICIPATED IN SECURITY AWARENESS CLASSES

MEMBER CARRIERS

SECURA INSURANCE COMPANIES
Secura Insurance, A Mutual Company
SECURA Supreme Insurance Company

SECURIAN CASUALTY COMPANY

SELECTIVE INSURANCE GROUP
Selective Insurance Company of America
Selective Insurance Company of South Carolina
Selective Insurance Company of the Southeast

SENECA INSURANCE COMPANY, INC.

SENTRY INSURANCE, A MUTUAL GROUP
Florists Mutual Insurance Company
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Casualty Company
Sentry Insurance, A Mutual Company
Sentry Select Insurance Company

SFM MUTUAL INSURANCE COMPANY
SFM Mutual Insurance Company
SFM Safe Insurance Company
SFM Select Insurance Company

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO AMERICA INSURANCE COMPANY
SOMPO America Fire & Marine Insurance Company

SPARTA INSURANCE HOLDINGS INC.
Sparta Insurance Company

STARR INTERNATIONAL USA INC.
Starr Indemnity & Liability Company
Starr Specialty Insurance Company

STARSTONE NATIONAL INSURANCE COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE GROUP
American Compensation Insurance Company
Bloomington Compensation Insurance Company
Meridian Security Insurance Company
Milbank Insurance Company
Plaza Insurance Company
State Auto Property & Casualty Insurance Company
State Automobile Mutual Insurance Company

STATE FARM FIRE & CASUALTY GROUP
State Farm Fire & Casualty Company
State Farm General Insurance Company

STATE NATIONAL GROUP
National Specialty Insurance Company
State National Insurance Company

SWISS REINSURANCE GROUP
North American Elite Insurance Company
North American Specialty Insurance Company
Swiss Reinsurance America Corporation
Washington International Insurance Company
Westport Insurance Corporation

SYNERGY INSURANCE COMPANY

TAWA GROUP
Lincoln General Insurance Company

TIG INSURANCE GROUP
TIG Insurance Company

TOKIO HOLDINGS
TNUS Insurance Company
Tokio Marine America Insurance Company
Trans Pacific Insurance Company

TRANSATLANTIC HOLDINGS INC.
Transatlantic Reinsurance Company
Fair American Insurance and Reinsurance Company

TRANSPORT INSURANCE COMPANY

TRAVELERS INSURANCE GROUP
Automobile Insurance Company of Hartford, Connecticut
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc.
Northland Insurance Company
Phoenix Insurance Company
Select Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
St. Paul Protective Insurance Company
Standard Fire Insurance Company
Travelers Casualty & Surety Company
Travelers Casualty & Surety Company of America
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Commercial Insurance Company
Travelers Constitution State Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America
United States Fidelity & Guaranty Company



IN 2004

ON DECEMBER 1,
MWCIA RELEASES
THE ACTUARIAL
REPORT RESOURCE
ON THE WEB (ARROW),
WHICH ALLOWS CARRIERS
TO PERFORM QUERIES



MEMBER CARRIERS

TRENWICK AMERICA GROUP, INCORPORATED
Insurance Corporation of New York

TRIANGLE INSURANCE COMPANY INC

UNITED FIRE & CASUALTY GROUP
Addison Insurance Company
United Fire & Casualty Company

UTICA MUTUAL INSURANCE COMPANY

VIRGINIA SURETY COMPANY, INCORPORATED

WCF NATIONAL INSURANCE COMPANY

W. R. BERKLEY CORPORATION GROUP
Acadia Insurance Company
Admiral Indemnity Corporation
Berkley Insurance Company
Berkley National Insurance Company
Berkley Regional Insurance Company
Carolina Casualty Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington DC
Great Divide Insurance Company
Intrepid Insurance Company
Key Risk Insurance Company
Midwest Employers Casualty Company
Riverport Insurance Company
StarNet Insurance Company
TriState Insurance Company of Minnesota
Union Insurance Company

WEST BEND MUTUAL INSURANCE COMPANY

WESTERN NATIONAL MUTUAL INSURANCE GROUP
Michigan Millers Mutual Insurance Company
Pioneer Specialty Insurance Company
Western National Assurance Company
Western National Mutual Insurance Company

WESTFIELD GROUP
American Select Insurance Company
Ohio Farmers Insurance Company
Old Guard Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

WORK FIRST CASUALTY COMPANY

XL AMERICA GROUP
AXA Insurance Company
Greenwich Insurance Company
T.H.E. Insurance Company
XL Insurance America, Inc.
XL Insurance Company of New York
XL Reinsurance America Inc.
XL Specialty Insurance Company

ZENITH NATIONAL INSURANCE COMPANY

ZURICH INSURANCE GROUP U.S.
American Guarantee & Liability Insurance Company
American Zurich Insurance Company
Colonial American Casualty & Surety Company
Empire Fire & Marine Insurance Company
Fidelity & Deposit Company of Maryland
Universal Underwriters Insurance Company
Universal Underwriters of Texas Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois

STEADFAST

BOARD OF DIRECTORS





FOCUSED DISCUSSIONS ON:

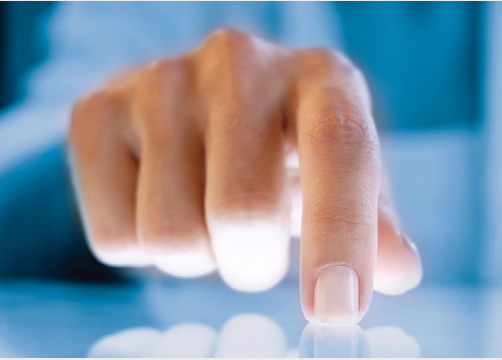
- RATEMAKING REPORT
- FINANCIAL STATUS
- WEB DELIVERY OF PRODUCTS & SERVICES
- COLLABORATIVE EFFORTS
- MANUALS & COMMUNICATIONS

BOARD OF DIRECTORS

Our 2020 Annual Meeting was called to order at 9:00 a.m. Tuesday, April 28, 2020, 7701 France Avenue South, Suite 450, Edina, Minnesota. The following members were elected to fill the traditional four-year terms of those Directors whose terms had expired:

Director:	Representing:
Mr. Ira Feuerlicht	AIG
Ms. Susan Koshewa	State Auto Insurance Company
Mr. Kevin Christy	Western National Mutual Insurance Company
Mr. Jim Kaynish	Zurich American Insurance Company

During 2020, we held four Board Meetings at which we focused our discussions on the 2020 Ratemaking Report, the financial status of the association, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.



IN 2005
MWCIA ANNOUNCED
THE RELEASE OF
THE WEB-BASED
MANAGE USR
FOR CARRIERS TO MANAGE
ACCURATE UNIT STAT
SUBMISSIONS AND FACILITATE
THE CORRECTION PROCESS



BOARD OF DIRECTORS

As of December 31, 2020, the members of our Board were as follows.

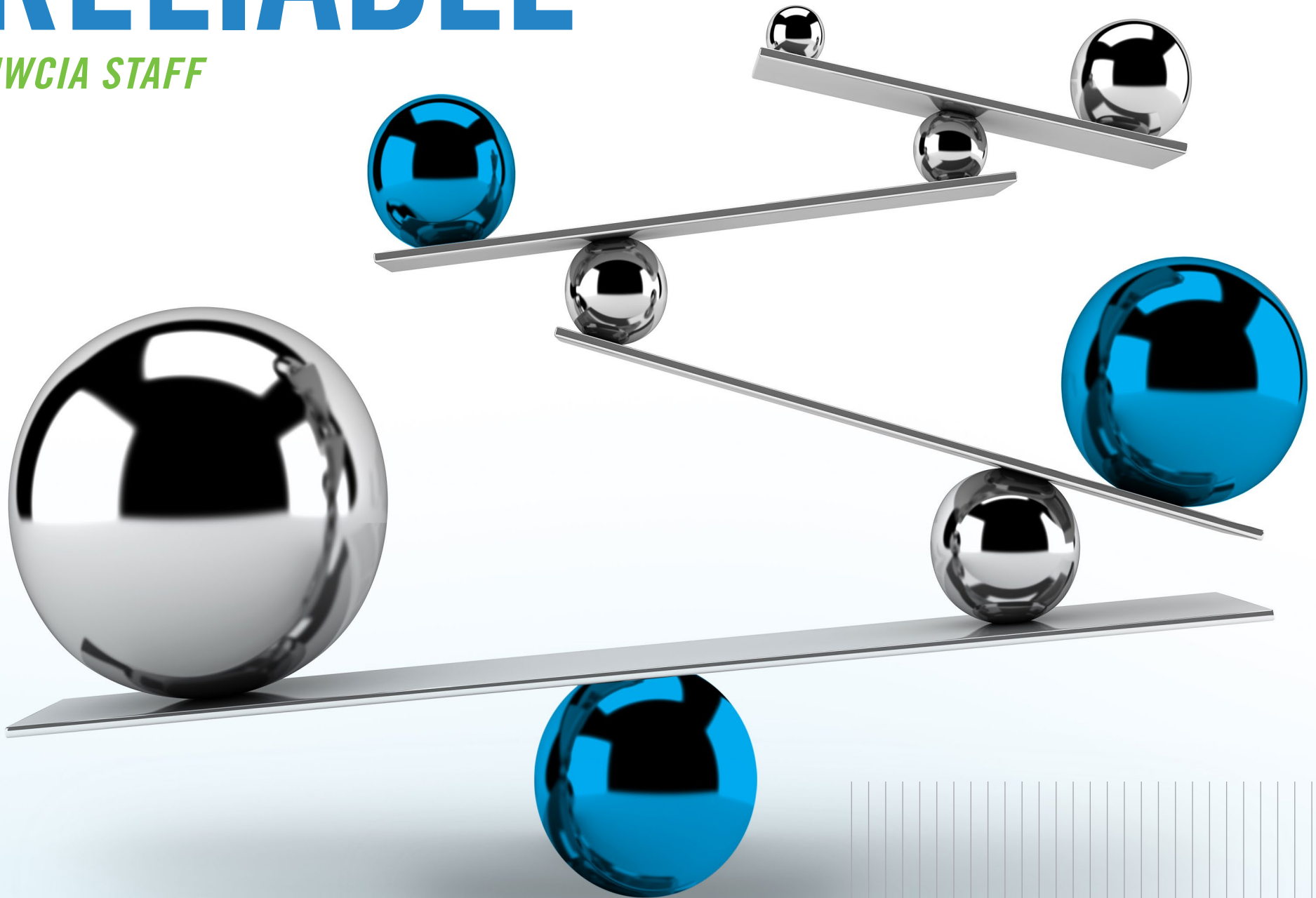
DIRECTOR:	REPRESENTING:
Mr. Ira Feuerlicht	AIG
Mr. Paul Larson	Federated Mutual Insurance Company
Ms. Diana Trent	Liberty Mutual Insurance
Mr. Gary Thaden*	MN Mechanical Contractors Association
Ms. Kait Keller	Owners Insurance Company
Ms. Susan Koshewa	State Auto Insurance Company
Ms. Amanda Aponte	SFM Mutual Insurance Company
Mr. Chris Westermeyer	Travelers
Mr. Jim Keal	West Bend Mutual Insurance Company
Mr. Kevin Christy	Western National Mutual Insurance Company
Mr. Kevin Gregerson*	Wilson-McShane Corporation
Mr. Jim Kaynish	Zurich American Insurance Company

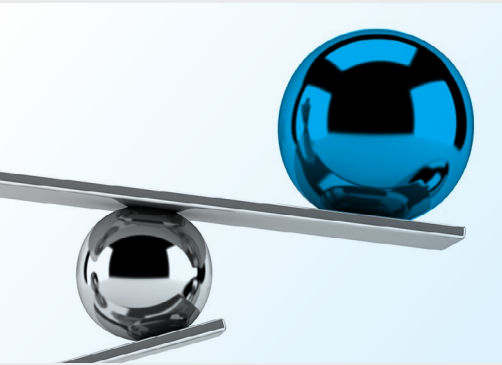
*Employer Representative appointed by the Minnesota Department of Commerce

To view current Board of Directors Biographies [click here](#).

RELIABLE

MWCIA STAFF





ANSWER QUESTIONS RELATED TO:

- CLASSIFICATIONS
- EXPERIENCE MODIFICATION CALCULATIONS
- BASIC MANUAL RULES
- ASSIGNED RISK RULES
- MCPAP ASSISTANCE
- AUDIT PROCEDURES

MWCIA STAFF

MWCIA MANAGEMENT TEAM

Brandon Miller, President

Kathleen Peterson, Senior Vice President, Operations, Treasurer and Secretary

Andrea Everling, Vice President, Actuarial Services

Muhammad Kashif, Vice President, Information Technology

MWCIA MEMBER & CUSTOMER SERVICES

Staff: Trice Tormoen (supervisor), Dani Main, Melodie LaChapelle, Jeff Kvam and Terra Jordahl

MAIN FUNCTIONS

- Member & Customer Services is the primary link to the public, providing assistance to employers, agents, carriers, state regulators, legislative representatives and other interested parties. Staff answers questions related to such things as classifications, experience modification calculations and rules, Basic Manual rules, Assigned Risk rules, MCPAP application assistance, audit procedures, ownership, etc.
- Includes Field Service staff that performs Test Audits and Classification Surveys.
- Publishes circular letters and MWCIA's quarterly newsletters.
- Coordinates, researches and/or prepares filings of various manual rules, forms and classification changes with the Department of Commerce.
- Develops and publishes informational brochures on a variety of workers' compensation topics.
- Provides education and information to agents, employers and member carriers through outside speaking engagements and by attending industry trade shows.



IN 2005

MWCIA RELEASED
ONLINE ASSIGNED
RISK APPLICATIONS
(OAR) SOFTWARE
FOR PROCESSING
ASSIGNED RISK
APPLICATIONS



MWCIA STAFF

MWCIA UNIT STATISTICAL / EXPERIENCE RATING

Staff: Jane Payne (supervisor), Cindy Westphal, Letha Kuehn and Jennifer Lapke

MAIN FUNCTIONS

- Collects, analyzes, interprets and summarizes statistical data for the voluntary market.
- Administers notice and/or fining process for incorrect or late reporting of unit statistical data.
- Handles unit statistical data reporting inquiries from carriers and other interested parties.
- Oversees experience ratings, interstate ratings and merit ratings.
- Researches and resolves policy ownership change issues.

MWCIA ACTUARIAL

Staff: Andrea Everling (Vice President), Sharon Bye and Auntara De

MAIN FUNCTIONS

- Coordinates the various actuarial, statistical, reporting and administrative aspects of the process for publishing the annual Ratemaking Report.
- Develops, maintains and provides actuarial, statistical and economic technical expertise for both internal and external sources.



MWCIA STAFF

MWCIA DATA QUALITY

Staff: Pam Flaten (manager)

MAIN FUNCTIONS

- Data quality assurance.
- Develops processes and procedures for operational workflow.
- Key representative for data quality industry groups, forums, and industry committee work groups.

MWCIA ADMINISTRATIVE SERVICES

Staff: Kathi Mocol (supervisor), Gretchen Steinwall and Phyllis Rence

MAIN FUNCTIONS

- Coordination of membership tracking and maintaining email distribution lists.
- Responsible for receptionist duties and mailroom activities.
- Provides administrative support to management and Board of Directors, including the planning of annual events for member carriers such as the Annual Meeting and Annual Luncheon.
- Handles facilities including office space and telephone systems.
- Assists in planning and directing the accounting and budgeting activities for MWCIA.
- Administers the assessment and reapportionment of member carriers.
- Manages the Human Resource function for MWCIA personnel.



- **REVIEWS, ANALYZES & VALIDATES POLICY DATA INFORMATION**
- **KEY LIAISON IN COMMUNICATING & RESOLVING ISSUES WITH MEMBER CARRIERS**

MWCIA STAFF

MWCIA ELECTRONIC DATA

Staff: Kim LaHoud (supervisor) and Jody Hetrick

MAIN FUNCTIONS

- Reviews, analyzes and validates policy data information submitted electronically by member carriers and enters data submitted hard copy.
- Key liaison in communicating and resolving issues with member carriers related to the electronic submission of policy data to MWCIA.

MWCIA ASSIGNED RISK

Staff: Jane Payne (supervisor), Vicki Evenson, Gayle Dussling and Kim Eckhart

MAIN FUNCTIONS

- Processes Assigned Risk applications including the calculation of premium quotes.
- Responds to inquiries on Assigned Risk Applications from employers, agents and other interested parties.



IN 2011
ON AUGUST 8,
MWCIA RELEASED
THE NEW MANAGE
POLICY SYSTEM (MPS)
VIA MWCIA'S WEBSITE



MWCIA STAFF

MWCIA INFORMATION TECHNOLOGY

Staff: Muhammad Kashif (Vice President), Tom Goodrich, Angeli Huie, Deanne Reese, Pat Riley, Scott Gatzke, Ailyna Sao, Marc Coleman, Sondra Mattke and Don Peterson

MAIN FUNCTIONS

- Responsible for database administration including software and web development.
- Provides technical help desk, batch job administration, system security, ensures networking capability, backup systems, connectivity and email capability.
- Responsible for imaging administration.
- Electronic data transmission (administration and loading).
- Provides user support documentation and training.
- Responsible for translating business needs (external and internal) into project designs by conducting requirement gathering and project documentation.
- Dual role of representing MWCIA and leading collaborative projects with other bureaus and state agencies.
- Represents MWCIA in industry standards discussions.
- Technical support of MWCIA website.
- Responsible for system testing.