

ANNUAL REPORT 2021



100 YEARS OF ACHIEVEMENTS

PRESIDENT'S
LETTER

STATE OF THE MARKET
& RATEMAKING

INITIATIVES
& RESULTS

PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION

COLLABORATIONS

MEMBER
CARRIERS

BOARD OF
DIRECTORS

MWCIA
STAFF

THROUGHOUT
THE YEARS

2014 JANUARY

BRANDON MILLER ASSUMES POSITION
OF MWCIA PRESIDENT, RETIRES

2022 APRIL



PRESIDENT'S LETTER

2021 was an exciting year for MWCIA. We celebrated our centennial year looking back on some milestone moments from the past 100 years and also had some fun sharing historical photos on our social media accounts.

While celebrating our historical achievements, we didn't just sit back and admire our accomplishments, we created more throughout the year.

Along with upgrading our software and applications to make our members' jobs easier, we implemented new financial options for our members in paying assessments, and perhaps most significantly, worked with the industry to change the way rates are developed in Minnesota.

These are the most significant changes to ratemaking in Minnesota since 1983, and going forward, our process will more closely align with other states as we are able to more fully develop rates beyond pure premium loss costs.

This will be my last message as President. I am turning the reigns over to Jennifer Wolf in April and am really excited to watch her and the staff guide the organization to new heights in the future.

I have thoroughly enjoyed working at the MWCIA and helping to lead improvements for the industry over these past 9 years. I believe the organization is in a strong position, and that is, in my opinion, the best time to change leadership and allow for new ideas and initiatives.

Thank you for allowing me to work on your behalf at the MWCIA.

Sincerely,

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

Brandon Miller, President



**STATE OF THE MARKET
& RATEMAKING**

PROSPER

A BILL

For an Act to Amend Section 3612, General Statutes 1923, Relating to Definition of Workmen's Compensation Insurances.

Be it enacted by the Legislature of the State of Minnesota

SECTION 1. That Section 3612, General Statutes 1923, be and the same hereby is amended to read as follows:

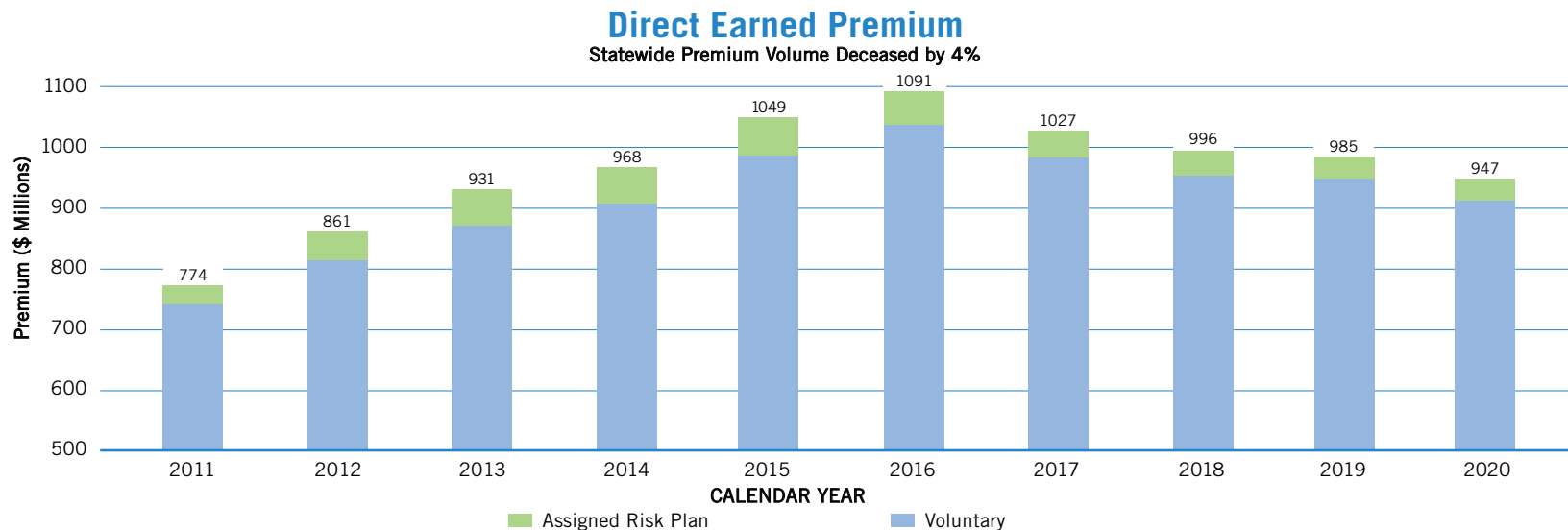
"3612. The word "insurer" as used in this act means any insurance carrier authorized, by license issued by the department of insurance, to transact the business of workmen's compensation insurance in this state. The word "insurance" as used in this act means workmen's compensation insurance and insurance covering any part of the liability



STATE OF THE MARKET & RATEMAKING

Minnesota's workers' compensation insured market remains uncertain but hopeful. As employment fell by 7% in 2020, Minnesota's total direct earned premium decreased by 4% and the assigned risk market share remained steady at 3.5%. Following an 8% deterioration in the 2019 loss ratio, 2020 saw a smaller increase in the loss ratio of 3%. Employment reductions occurred considerably more in lower wage positions than for higher wage workers. This workforce composition shift resulted in a 7.7% increase for the 2020 state average weekly wage, the largest annual change in over twenty years. In Minnesota, losses from COVID-19 claims comprised 7.2% of the total 2020 case incurred losses. For non-COVID-19 claims, indemnity and medical severity did not increase and claim frequency continued to decrease in 2020. At the least, pending variations in frequency and payroll bear close monitoring over the next couple years.

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



MWCIA 2021 INITIATIVES

IMPROVE

MWCIA 2021 INITIATIVES

2021 was a successful year for MWCIA with staff accomplishing a number of initiatives, including the following:

MWCIA 2021 ACCOMPLISHMENTS

- On September 1st, MWCIA deployed a chat feature on the website. This was implemented as a “soft” rollout and will be fully functional in other departments over the next few years.
- MWCIA provided member carriers the option to pay their 2020 reapportionment via an ACH (Automated Clearing House) electronic payment as oppose to issuing a check.
- During the fourth quarter, MWCIA began using our redesigned Annual Performance review processes, procedure and forms to transition to focusing on SMART (Specific, Measurable, Achievable, Realistic and Timely) goals and individual development plans.
- MWCIA announced an increase in the fee from \$1,000 to \$1,500 regarding the amount charged to agents for the Platinum level to receive Experience Modification Worksheets.
- During 2021, the Underwriting staff drafted the following internal manuals for training purposes: 1) Spectrum Database Training Manual, 2) SERFF Filing Manual and 3) Pure Chat On-Line Training Manual.
- In August, MWCIA had prevention of harassment and diversity and equity training for all staff. The training was provided by the Stinson law firm.
- MWCIA started the rewrite of the Manage Policy System in 2021 with expected go-live in Q2 of 2022. The new system promises to be a robust, responsive, capability-rich resource that will serve the industry well for many years.

1921 **ACHIEVEMENT**

Minnesota Compensation Rating Bureau (MCRB) is created – initially charged with creating manual, fully developed rates for all carriers to use



MWCIA 2021 INITIATIVES

- The development effort for phase II of the Minnesota Department of Labor and Industry Insurance Verification System was completed and deployed to production.
- MWCIA completed the development of a Monitoring Internal Access Management System (MIAAS) to use for authentication. This system will allow MWCIA to authenticate and authorize MWCIA staff to access multiple applications developed only for internal use. This system will also allow MWCIA staff to access the external Web Membership System using a single sign on approach.
- IT staff completed the rewrite of TRACER (Tool for Ratemaking, Analysis of Class Experience and Research), an internal application used to develop and research MWCIA pure premium base rates and experience rating values.
- MWCIA conducted phishing tests throughout the year against MWCIA staff emails. Such tests are intended to gauge whether staff is practicing good security habits and to help identify knowledge gaps and ongoing training needs.
- MWCIA Actuarial staff compiled a report about the impact of the COVID-19 pandemic on Minnesota's workers' compensation industry and made this available to our stakeholders.

FINANCIAL RESPONSIBILITY AND STABILITY

- Completed planned projects for MWCIA within the 2021 approved budget comparable to total expenditures budgeted at 2012 levels.



RESULTS

UPGRADE

November Fifteenth
1 9 2 3
Mr. L. S. Senior
New York Inspection Rating Bureau
370 Seventh Avenue
New York, N.Y.

Dear Sir: RE: Tool Mfg. H.O.C.
No Drop or Machine Forged Tools-
No Machinery Mfg.
Code #3113

Will you be kind enough to furnish this office with your description of just what is meant by machine forged tools and also advise this office just what is meant by pressed steel work? How do you describe work known as machine forge?



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	20,816	135,674	156,490
Transaction Counts	68,185	421,307	489,492
Cancellations/Reinstatements Counts	11,403	62,087	73,490
Grand Total	100,404	619,068	719,472

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 2021, a total of 190,968 reports were collected.

1977 **ACHIEVEMENT**

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 \$167,150 in 2021.

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 2021.

MERIT RATING

Minnesota statutes require that all Assigned Risk policies not eligible for experience rating are subject to a Merit Rating Plan developed by the Department of Commerce. A total of 16,729 files were published for Merit Rating in 2021. The 2021 Merit Ratings were distributed as indicated in the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	12,901
0.90	3,528
1.00	269
1.10	31

MINNESOTA COMPENSATION RATING BUREAU
 RECORD OF GOVERNING COMMITTEE MEETING
 April 18th, 1921

The Meeting was held at Hotel St. Paul, St. Paul, Minnesota, the following members attending:

Aetna Life Insurance Co. E.B.Dunning
 Employers Mut'l Lia. Ins.Co. W.H.Burhop
 Globe Indemnity Co. A.W.Armstrong
 Iowa Mutual Liability Ins.Co.J.W.Lovellette
 Hardware Mutual Casualty Co. C.M.Jacobs
 Ocean Accident & Guarantee Co.C.H.Hood

There were present also the following:

Hon. Gustaf Lindquist, Insurance Commissioner
 E.S.Cogswell, National Association of Mutual
 Casualty Companies
 A.W.Whitney, National Workmen's Compensation
 Service Bureau.



RESULTS

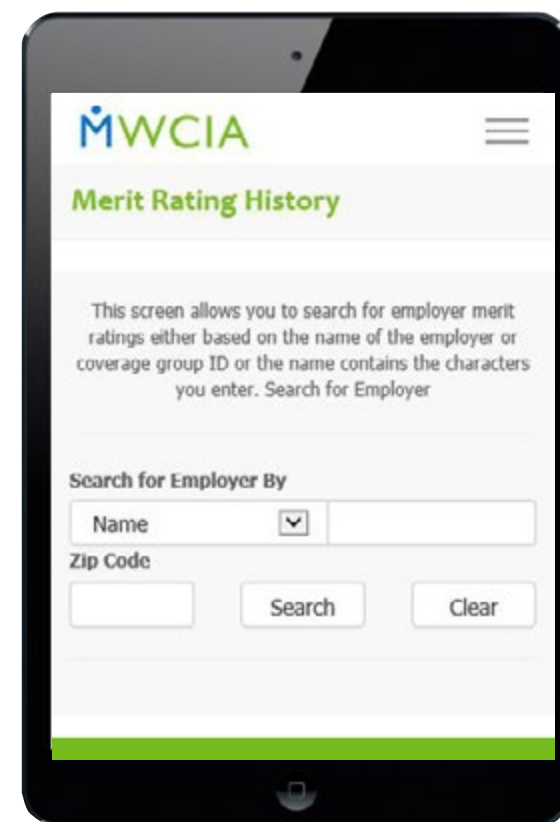
EXPERIENCE RATING

During 2021, we continued our activities in connection with the experience rating of employers.

23,214 Minnesota intrastate experience ratings were published, including revisions.

The 2021 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	1
Total Ratings between 0.50 & 0.59	12
Total Ratings between 0.60 & 0.69	270
Total Ratings between 0.70 & 0.79	2,182
Total Ratings between 0.80 & 0.89	7,245
Total Ratings between 0.90 & 0.99	7,949
Total Ratings between 1.00 & 1.09	1,087
Total Ratings between 1.10 & 1.19	868
Total Ratings between 1.20 & 1.29	762
Total Ratings between 1.30 & 1.39	941
Total Ratings between 1.40 & 1.49	874
Total Ratings between 1.50 & 1.59	428
Total Ratings between 1.60 & 1.69	207
Total Ratings between 1.70 & 1.79	139
Total Ratings between 1.80 & 1.89	88
Total Ratings between 1.90 & 1.99	58
Total Ratings greater than 1.99	103



1978 ACHIEVEMENT

Organization moves office from the Soo Line Building to 510 Marquette in Minneapolis



RESULTS

REVENUE AND EXPENSES

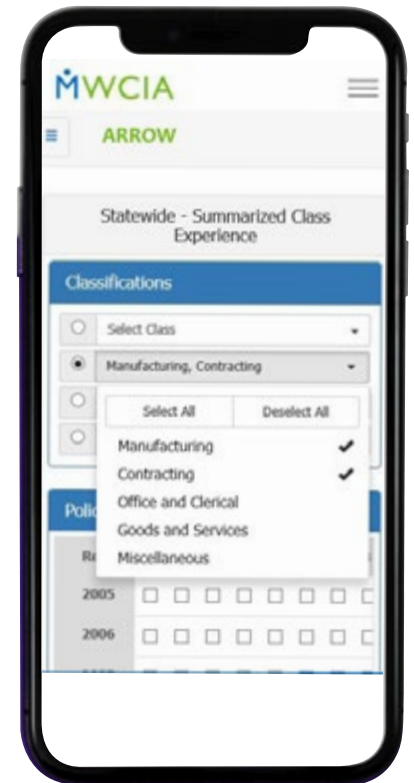
MWCIA had revenues of \$7,998,631 of which \$7,023,594 was collected through the assessment process.

Revenues

Assessments	7,023,594	92%
Contract Services	445,662	5%
Unit Statistical	167,150	2%
Other	74,702	.9%
Total	\$7,998,631	100%

Expenses

Compensation	4,648,616	65%
Management, General and Other	896,659	13%
Management Information Systems	1,024,147	14%
Rent & Utilities	510,027	8%
Total	\$7,079,449	100%





**PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION**

ADVANCE

EXCEPTIONS

2nd ReprintSection 4—Rating Procedure
Rule (12d)—Page 10Effective 12.01 A. M.,
September 1, 1929.

Amend Rule (12d) to read as follows:

(12d) The final modification is based on a comparison of the modified actual losses with the corresponding expected losses separately for Normal and Excess. The credibility assignable to the modified losses shall be determined separately for Normal and Excess on the basis of unweighted subject premium. These credibility values are to be taken from Table "E".

(i) The credibility curve is determined separately for Normal and Excess from the following formulae:

$$Z_n = \frac{P_n}{P_n + K_n} \text{ and } Z_e = \frac{P_e}{P_e + K_e}$$

Where Z = Credibility assignable to modified losses
P = Unweighted subject premium
K = Constant shown in Table "A"



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA offers our members a wide array of software tools, products and services. During 2021, we began the rewrite of the Manage Policy System and completed the rewrite of the TRACER software tool (Tool for Ratemaking, Analysis of Class Experience and Research). Additionally, we completed and deployed Phase II of the Department of Labor and Industry (DLI) Insurance Verification System to incorporate additional functionality.

In our on-going quest to enhance interactions and ease of dealing with MWCIA for member carriers we deployed an on-line chat feature on the MWCIA website and gave member carriers the option of paying the 2020 reapportionment assessment via ACH (Automated Clearing House) electronic payment as opposed to issuing a check.

The 2021 State of the Market report was also expanded to include additional information and insights. Additional market analysis was provided in research papers about the impact of COVID-19 on workers' compensation.

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.

1979 **ACHIEVEMENT**

Organization begins processing Assigned Risk Applications on behalf of the Assigned Risk Plan



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

ACH TRANSACTIONS

During the fourth quarter MWCIA gave member carriers the option to pay their 2020 reapportionment via an ACH transaction as oppose to issuing a check. Beginning January 1, 2022, member carriers have the option to pay MWCIA assessments and reapportionments via ACH.

ARROW

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.

ASSIGNED RISK RATES SEARCH

This application allows customers to search for assigned risk rate information based on the class code of interest.

CARRIER DATA QUALITY REPORT

MWCIA provides Carrier Data Quality Reports for 2020 reporting data, along with historical 2018-19 reports. These reports can be accessed from MWCIA's Web Membership account. 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 rate data available to the Department of Commerce.

1980 **ACHIEVEMENT**

Legislation establishes the Minnesota Workers' Compensation Insurers Association (MWCIA)



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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 word search.

DISASTER RECOVERY PLANNING

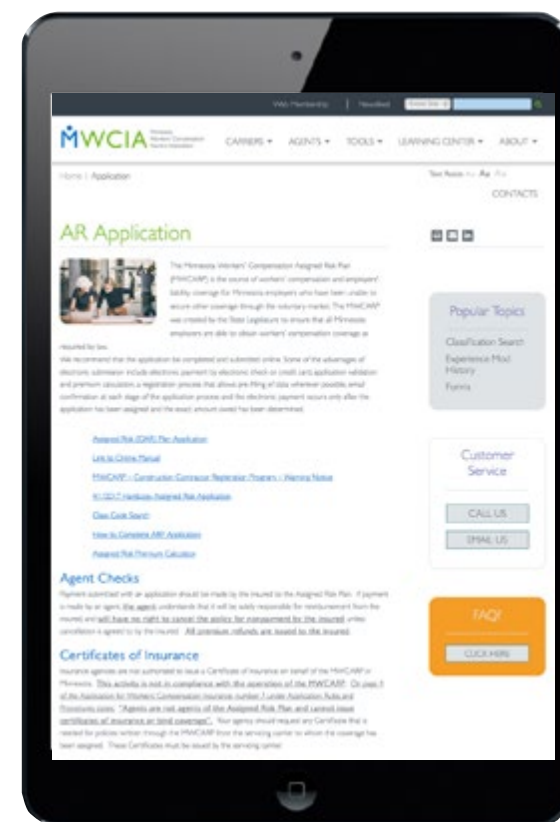
MWCIA maintains a business continuity plan which documents all the systems and processes we rely upon for the successful functioning of our business. We also have a disaster recovery plan which identifies the steps MWCIA would need to take if a disaster rendered our server room or office unusable. In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

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.



MINNESOTA JOB 5000 12 22 07 POLICY W-00

Level Definition No. 4

10/1/2017 2

Page 1

Policy Year	Actual Data			Modified Data		
	(1)	(2)	(3)	(4)	(5)	(6)
	Collected Premiums	Incurred Losses	Loss Ratio	Premiums at 9-1-20 Standard Rates Including 1.0% Loading For Off-Balance	Losses On 9-1-20 Low Level	Loss Ratio
2020	2,095,502	2,069,750	79.2	2,142,502	2,028,802	85.0
2024	4,099,750	3,114,809	76.0	3,075,954	2,181,010	80.7
2025	4,402,209	3,199,806	80.2	3,174,512	2,027,004	80.0
2026	4,727,849	3,101,083	67.1	3,040,999	2,143,020	83.0
2027	5,155,000	3,924,000	80.1	3,020,409	2,924,000	84.2
2028	5,104,806**	3,109,373	61.0	3,020,409	2,109,373	80.7



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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. MWCIA started the rewrite of the Manage Policy System in 2021, expected to go live in Q2 of 2022. The new system promises to be a robust, responsive, capability-rich resource.

MANAGE OWNERSHIP

The recently enhanced 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 streamline processing for customers and MWCIA staff.

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.

1983 ACHIEVEMENT

Since records were kept beginning in 1983, MWCIA has processed more than 4.5 million policies (Assigned Risk and Voluntary Market)



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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.

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](#)

MWCIA CROSS INDEX

The MWCIA website includes a Cross Index for Minnesota Endorsement 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.

MINNESOTA

Calculation of Factor to Correct for Off-balance of Experience

I

Ratio of Collected to Policy Year Manual Premiums

Policy Year	(1) Collected Premiums	(2) Premiums at Policy Year Manual Rates
1926	4,737,549	4,980,874
1927	5,152,898	5,317,791
1928	5,134,453	5,382,026
1926-7-8	15,024,900	15,680,691



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

ONLINE ASSIGNED RISK (OAR)

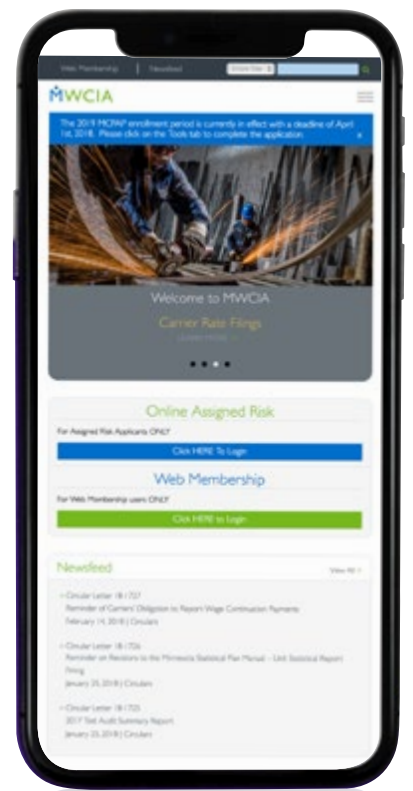
Developed in 2007 for the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP), OAR allows agents and employers to complete Assigned Risk applications and make electronic payments online.

In 2021, 98.7 percent of approved applications were submitted electronically:

Description	OAR Count	Paper Count
Assigned	6,386	87
Returned	4,141	22

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.



1984 **ACHIEVEMENT**

MWCIA develops its first advisory pure premium rate and files for approval with the Minnesota Department of Commerce



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

RATEMAKING REPORT

The 2022 Ratemaking Report, completed in August of 2021, contains the pure premium base rate schedule by class, calculations used to produce the schedule, and explanations of 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.

TRACER

MWCIA completed the robust, responsive, and feature-rich rewrite of TRACER application, which is used for ratemaking, analysis of class experience and research.

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. The State of the Market presentation exhibit is also available to provide additional commentary. These reports contain charts and commentary on the preliminary impact of COVID-19 on the workers' compensation system in Minnesota.

1987 **ACHIEVEMENT**

Headquarters moved from
510 Marquette in Minneapolis to
7760 France Avenue South, Edina



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

WCUNDERWRITING WEB SERVICE

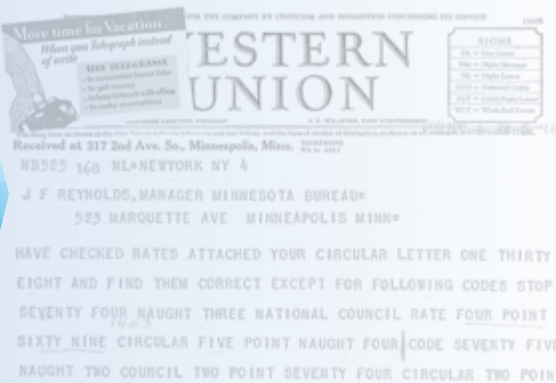
WCUNDERWRITING Web Service allows carriers to request and retrieve employer-specific data in real-time, system to system, from MWCIA's website. The data is returned in XML format based on the Workers Compensation Insurance Organizations (WCIO) WCUNDERWRITING XML standard and includes up to five years 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.



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

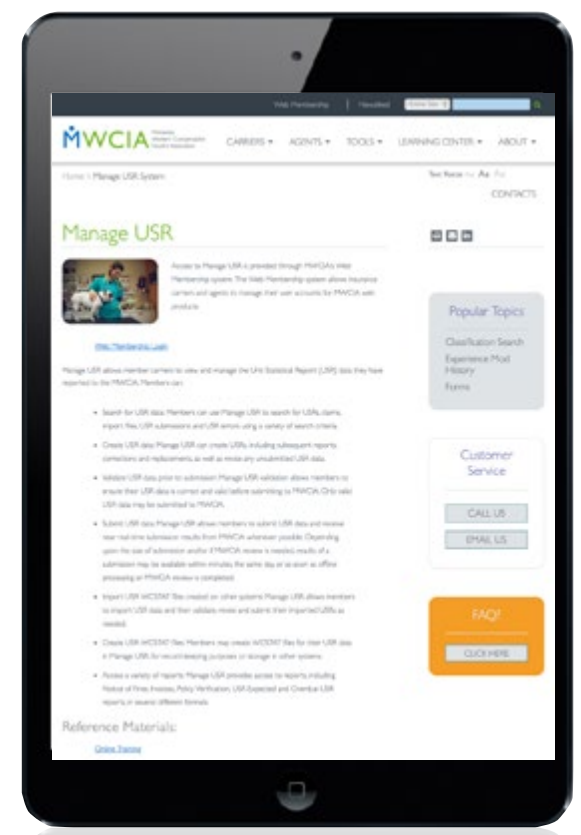
Some examples of MWCIA's communications and educational efforts in 2021 are highlighted below:

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 2021.

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 2021, MWCIA released 18 circular letters.



1992 **ACHIEVEMENT**

MN Contractors Premium Adjustment Program (MCPAP) was implemented on October 1



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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 2021, MWCIA jointly hosted, with the WCRA, a virtual event entitled, “MN Work Comp Forum – Intentional Claims Management Strategies for Positive Outcomes”. The presenter was Kate Harri, MA, Psychologist. Dr. Claire Muselman, Vice President of the Workers Compensation Center of Excellence at North American Risk Services, was the guest speaker at our annual luncheon in October. She spoke about the “humanity of claims” handling related to workers’ compensation.

MWCIA WEB BASED NEWSLETER, [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. On September 1, 2021, MWCIA released an online chat feature on the MWCIA website to respond to Underwriting inquiries.



COLLABORATIONS

PROMOTE

FRANCHISE AND LOSS RISKISTS BY POLICY YEAR

MINISTRY I STATE MINNESOTA

Local Revision No. 0 DATE 6-3-03

PART I

Policy Year	Actual Ratio			Modified Ratio		
	(1)	(2)	(3)	(4)	(5)	(6)
	Collected Premiums	Incurred Losses	Loss Ratio	Premiums at 9-1-00	Losses On 7-1-00 Low Level	Loss Ratio
1995	4,681,893	3,181,878	68.0	5,166,400	3,879,830	75.1
1996	4,726,787	3,130,443	66.2	5,039,711	3,510,508	69.7
1997	5,179,684	3,096,068	59.8	5,343,883	3,096,517	57.9
1998	5,177,045	3,181,645	61.5	5,161,515	3,179,999	61.6
1999	5,208,825	3,881,687	74.5	5,276,687	3,808,708	72.2
2000	5,003,708	3,246,008	64.9	5,138,179	3,255,008	63.3



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.

1994 **ACHIEVEMENT**

MN, WI and NC DSOs form Spectrum Partners to serve as a way to coordinate on database structure, saving resources and monies for carrier members



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.

Minnesota
Loss Ratio Data Policy Years 1993-95 From 12-31-90 Quarterly Coll.

(5)	(6)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
12 Mo.	(2)+(1)	24 Mo.	(4)+(3)	30 Mo.	(6)+(5)	36 Mo.	(8)+(7)	As of
1000000	1.494	793581	1.879	1202240	1.080	4203207	1.000	4300007
908004	8.358	1244773	1.388	1488790	1.146	1241809	1.090	1781088
889750	8.090	780650	1.879	770994	1.068	709971	1.061	887968
86.05	1.618	31.7%	1.138	35.4%	1.117	36.8%	1.079	44.1%
17.5	1.480	18.5	1.007	19.5	1.000	19.5	1.061	30.6
45.5	1.707	30.5	1.125	34.5	1.088	37.0	1.089	44.7
1000000	1.417	3971177	1.178	3949479	1.023	3974007	1.001	3971111
90878	8.880	1198009	1.203	1350145	1.178	1444584	1.078	1671894
84885	8.049	740400	1.884	780190	1.007	790840	1.019	810049
85.05	1.807	29.9%	1.100	34.2%	1.144	34.8%	1.078	42.0%
17.7	1.406	19.1	1.079	19.7	1.031	20.1	1.080	30.8
45.7	1.704	48.0	1.131	53.9	1.100	56.6	1.056	62.8
1000000	1.343	4490247	1.159	4112041	1.000	4000804	1.002	4019920
943838	8.311	1108884	1.876	1318431	1.139	1481318	1.080	1588301
889445	8.025	764823	1.894	814445	1.068	808616	1.087	863887
81.95	1.960	35.7%	1.179	38.0%	1.113	39.4%	1.077	33.1%
15.4	1.450	19.0	1.104	17.7	1.041	18.1	1.088	18.4
39.2	1.771	42.7	1.148	46.3	1.084	49.9	1.058	51.9
1000000	1.354	4440404	1.189	4000987	1.031	4011843	1.002	4000000
778890	8.874	1301489	1.470	1371308	1.191	1488876	1.080	1600000
888457	8.078	772102	1.887	858471	1.038	868876	1.054	900000
80.85	1.980	35.9%	1.240	39.4%	1.188	40.4%	1.087	35.0%
16.5	1.648	17.3	1.114	18.2	1.068	18.6	1.084	20.0



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.





MEMBER CARRIERS

ENHANCE

June, 18, 1930.

Mr. J. F. Reynolds,
Gen. Mgr., Minnesota Compensation Rating Bureau,
523 Marquette Avenue,
Minneapolis, Minn.

Dear Mr. Reynolds:

RE: Minnesota Rate Revision, 1930,
Classification 3081-Foundries-Iron.

Yesterday at the meeting of the Rating Committee, the members approved the formula pure premium of \$1.40 for Classification 3081. The National Council had submitted a typewritten exhibit for this classification eliminating one serious case amounting to \$10,000 from the experience of the policy year 1925.

MEMBER CARRIERS

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 HOLDINGS US 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

ALLY INSURANCE HOLDING INC.
MIC Property and Casualty Insurance Corporation

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, DE
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

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

1997 **ACHIEVEMENT**

Headquarters moved from
7760 France across the street to
7701 France Avenue South, Edina



MEMBER CARRIERS

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

Church Mutual Insurance Company, S.I.
CM Regent Insurance Company

CINCINNATI INSURANCE COMPANY

Cincinnati Casualty Company
Cincinnati Indemnity Company
Cincinnati Insurance Company

CITY NATIONAL INSURANCE COMPANY

City National Insurance Company
Diamond State 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

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

ENCOVA MUTUAL INSURANCE GROUP

Brickstreet Mutual Insurance Company
Motorists Commercial Mutual Insurance Company
North Stone Insurance Company
Pinnacle Point Insurance Company
Summit Point Insurance Company
Wilson Mutual Insurance Company

ENDURANCE SPECIALTY GROUP

Endurance Assurance Corporation
Endurance Risk Solutions Assurance Company

CHEMICAL AND DYESTUFF RATING PLAN

A Plan of Rating

CHEMICAL AND DYESTUFF MANUFACTURING RISKS

for Workmen's Compensation Insurance

Effective April 1, 1921

Revised October 1, 1924



MEMBER CARRIERS

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

GLENCAR INSURANCE

GLOBAL REINSURANCE CORPORATION OF AMERICA

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

GROUP 1001

Clear Spring Property & Casualty Company



1998 ACHIEVEMENT

President John Hildebrandt retired from MWCIA on January 2, 1998, after 33 years at MWCIA with 21 years as President



MEMBER CARRIERS

GUARD INSURANCE GROUP

Amguard Insurance Company
Eastguard Insurance Company
Norguard Insurance Company

GUIDEONE INSURANCE

Guideone Elite Insurance Company
Guideone Insurance Company
Guideone Specialty 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 Illinois
Hartford Insurance Company of the Midwest
Hartford Insurance Company of the Southeast
Hartford Underwriters Insurance Company
New England Insurance Company
Nutmeg Insurance Company
Property & Casualty Insurance Company of Hartford
Sentinel Insurance Company, Ltd.
Trumbull Insurance Company
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

INTEGON NATIONAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

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

Copy for Mr. Reynolds.

June 19, 1930.

Mr. C. L. Schiller,
National Council on Compensation Insurance,
151-Fifth Avenue,
New York City.

Dear Mr. Schiller:

On June 11th you furnished us with an exhibit listing the so-called "Standard Schedule". Since receiving your letter, I have attempted several times to use the information you have furnished and reconcile the Schedule "C" filed compiled by the Board with the figures used in the "Premium and Loss Exhibit" which accompanied the current revision.

What I would like to do would be to take from the final Schedule "C" figures for Policy Year 1929 first reporting as sent you by the Board, the annual premium of \$5,220,085 and the insured losses of \$7,332,271 and derive the premium of \$5,102,898 and losses of \$7,294,568, as shown in the Premium of



MEMBER CARRIERS

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC GROUP

Maine Employers Mutual Insurance Company
Memc 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

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

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

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

PMA INSURANCE GROUP

Pennsylvania Manufacturers Association
Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRESCIENT NATIONAL 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

2003 ACHIEVEMENT

MWCIA and all other DCOs
announce release of the
Compensation Data Exchange (CDX)



MEMBER CARRIERS

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

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

SERVICE INSURANCE HOLDINGS, INC.
Service American Indemnity Company
Service Lloyds Insurance Company, A Stock 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
Pinnacle National Insurance Company
State National Insurance Company

SUNZ 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

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

2004 **ACHIEVEMENT**

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

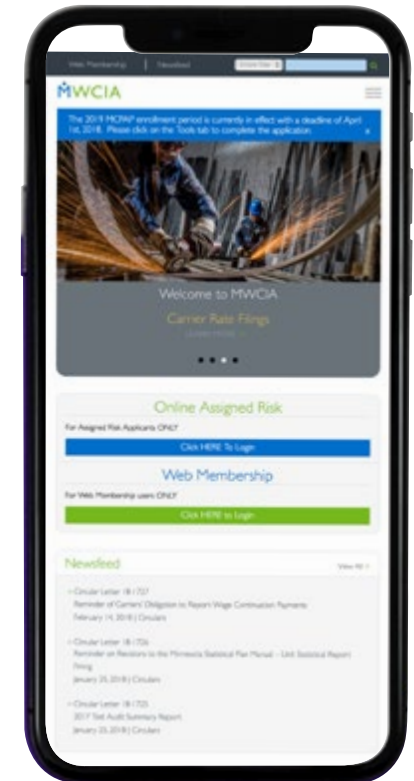
WESTFIELD GROUP
American Select Insurance Company
Ohio Farmers Insurance Company
Old Guard Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

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





BOARD OF DIRECTORS

IMPLEMENT

NATIONAL COUNCIL ON COMPENSATION ISSUES

Year	Policy Year	Payroll (Quadrants)	SPONSOR	NON-SPONSOR	MEDICAL	Total	Pct
1994	1994	7,000,0	50	6004	6011	12000	.12
1995	1995	7,000,0	52	6005	5200	10725	.12
1996	1996	7,000,0	50	6011	7200	12800	.12
1997	1997	7,000,0	50	5245	6011	11256	.12
1998	1998	7,000,0	50	5700	6005	7004	.10
1999-2000	1999-2000	27,000,0	50	504	10700	10701	.10
F2:1 Indifference on Rate Level			.05		.06		.10
F2:1 National vs Rate Level			.08		.09		.10
F2:1 Derived by Formula			.05		.06		.10
F2:1 Underline Present Rate			.05		.07		.10
F2:1 Present			.05		.06		.10



BOARD OF DIRECTORS

Our 2021 Annual Meeting was called to order at 9:00 a.m. Tuesday, April 20, 2021 in Edina, Minnesota. The following members were elected to fill the traditional four-year terms of those Directors whose terms had expired:

- | | |
|-----------------------|----------------------------------|
| Director: | Representing: |
| Ms. Kaitlin Keller | Auto Owners Insurance Company |
| Ms. Diana Trent | Liberty Mutual Insurance Company |
| Mr. Chris Westermeyer | Travelers Insurance Company |

During 2021, we held four Board Meetings at which we focused our discussions on the 2021 Ratemaking Report, the financial status of the Association, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.

2005 ACHIEVEMENT

MWCIA announces 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, 2021, the members of our Board were as follows.

DIRECTOR:

Mr. Ira Feuerlicht

Mr. Paul Larson

Ms. Diana Trent

Mr. Gary Thaden*

Ms. Kait Keller

Ms. Susan Koshewa

Ms. Amanda Aponte

Mr. Chris Westermeyer

Mr. Jim Keal

Mr. Peter Corning

Mr. Kevin Gregerson*

Mr. Jim Kaynish

REPRESENTING:

AIG

Federated Mutual Insurance Company

Liberty Mutual Insurance

MN Mechanical Contractors Association

Owners Insurance Company

State Auto Insurance Company

SFM Mutual Insurance Company

Travelers

West Bend Mutual Insurance Company

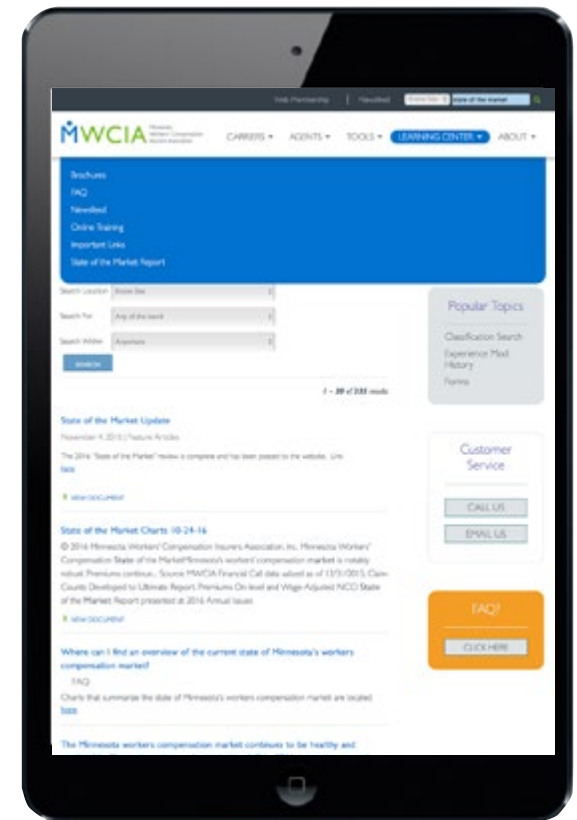
Western National Mutual Insurance Company

Wilson-McShane Corporation

Zurich American Insurance Company

*Employer Representative appointed by the Minnesota Department of Commerce

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





MWCIA STAFF

DEVELOP

Questions and Answers on the Compensation Rate Increases

WITH EXHIBITS

FOREWORD

Increased rates for Workmen's Compensation insurance recently have become effective in many states.

Our purpose in issuing this booklet is to give you the facts and figures underlying these increased rates so that you, in turn, may pass the information along to present and prospective clients. We believe that a wider understanding of the Compensation rating problem will benefit greatly all the interested parties.

In "question and answer" style we have given you information which we believe you will find to be helpful, not



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, Tina Bender, 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.

2007 ACHIEVEMENT

MWCIA releases the 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 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.



2011 ACHIEVEMENT

MWCIA releases the new
Manage Policy System (MPS)
via MWCIA's website



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: Kim Eckhart (supervisor), Robin Hronoski and Gloria Keogh

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.



THROUGHOUT THE YEARS

EVOLVE



Minnesota Compensation Rating Bureau - 1943 Outing - Lafayette Club - Sept.



RATING COMMITTEE OUTING
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Minnesota Managers Mingle

IN MINNESOTA the members of our Compensation Rating Committee have an annual outing at which time the rivalry between the mutual and stock companies is forgotten and we are just one happy family as is proven by the smiling faces including that of our branch manager, Mr. Landy.

Reading from left to right, top row: Mr. Garfield Brown, Minnesota Insurance Commissioner; Mr. Walker, Minnesota Manager Aetna Casualty Co.; Mr. Lehmann, Chicago Underwriter, Liberty Mutual; Mr. Stofft, Minnesota Manager, Ocean Casualty Co. Middle row: Mr. Phillips, Secretary, Minnesota Compensation Board; Mr. Webber, Chicago Ind., Lumbermen's Mutual; Mr. Smith, Minnesota Manager, Liberty Mutual; Mr. M. E. Landy. Bottom row: Mr. Nicolla, Minnesota Manager, Standard Accident Insurance Co.; Mr. Reynolds, Minnesota Manager, Compensation Rating Bureau; Mr. Burhop, Secretary, Employers Mutual of Wausau; Mr. Leslie, Associate Manager, National Association of Casualty & Surety Companies.



LEADING MINNESOTA CASUALTY INSURANCE MEN 1931

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LIABILITY INSURANCE
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FOR ITS EMPLOYEES

SIXTH YEAR
SECOND BROADCAST
OCTOBER, 1931



Minnesota Compensation Rating Bureau Dec. 1932



RATING COMMITTEE OUTING
CUT LAKE 1931

