

OUR NEXT 100 YEARS



PRESIDENT'S
LETTER

STATE OF THE MARKET
& RATEMAKING

RESULTS &
INITIATIVES

PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION

COLLABORATIONS

MEMBER
CARRIERS

BOARD OF
DIRECTORS

MWCIA
STAFF

◆ PRESIDENT'S LETTER

In 2022, the Minnesota Workers' Compensation Insurers' Association (MWCIA) began its second century of service to the Minnesota's workers' compensation system. This is an exciting achievement and an important responsibility. MWCIA's work ensures a stable and sustainable workers' compensation market in the state.

To be successful for the next century, MWCIA will maintain its commitment to quality and accuracy. MWCIA will also look for new opportunities to serve members and stakeholders. This will be especially important as the workers' compensation community responds to many changes impacting the economy, labor force, and work environment. In collaboration with our stakeholders, we will help the workers' compensation system in Minnesota respond to these changes in an informed and measured way.

MWCIA's dedicated Board of Directors and knowledgeable employees have been a key to our success in the past and are the foundation of our next 100 years. Together we will continue to educate and serve carriers, agents, employers, and other workers' compensation organizations.

We are proud of our efforts to support healthy and safe work in Minnesota.

Sincerely,



Jennifer Wolf, President



Strategically
**BRINGING THE
LAST CENTURY**
to the next
100 YEARS

OUR NEXT 100 YEARS

STATE OF THE MARKET & RATEMAKING



◆ STATE OF THE MARKET & RATEMAKING

Minnesota's workers' compensation insured market is regaining stability.

Rebounding to the 2019 level, Minnesota's total direct earned premium increased by 4.2%.

The assigned risk market share remained steady at 3.5% and saw a slight uptick in earned premium.

Following a small increase in the 2020 loss ratio, calendar year 2021 saw a dramatic 18% reduction in the loss ratio driven by a reduction in case reserves.

Employment in the state remains 4% below the 2019 level. Since 2020, the labor force participation rate has been increasing and unemployment rate decreasing, but uncertainty remains around where these numbers will stabilize.

In Minnesota, COVID claims continue to be overwhelmingly indemnity-only claims. Statewide, the average severity for COVID claims are 52% below the non-COVID claim average.

For non-COVID claims, indemnity and medical severity increased slightly and claim frequency increased to the 2019 level. As wages rise, hybrid and remote work settings continue, and COVID becomes endemic, workers' compensation claim frequency and cost may continue to fluctuate.

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



*Calendar year 2021
saw a dramatic*
18% REDUCTION
*in the loss ratio
driven by a
reduction in
case reserves*

OUR NEXT 100 YEARS

MWCIA 2022 INITIATIVES



◆ MWCIA 2022 INITIATIVES

2022 was a successful year for MWCIA with staff accomplishing a number of initiatives, including the following:

STRENGTHENING MINNESOTA'S WORKERS' COMPENSATION SYSTEM

- The 2023 Ratemaking Report expanded the definition of pure premium base rates and the information provided to the industry is now more robust.
- MWCIA increased the understanding of the COVID-19 pandemic's impact on workers' compensation with an inter-bureau collaborative report: COVID-19 and Workers Compensation – Phase II of the Multibureau Collaboration.
- The 2022 State of the Market report offered insight into the workers' compensation industry in the State of Minnesota. Findings were presented during the MWCIA Annual Luncheon with a supplementary discussion on labor force trends in Minnesota during the pandemic period.
- MWCIA will assist the Minnesota Department of Commerce Fraud Bureau in investigations of potential workers' compensation fraud cases.



*Sharing industry
knowledge through*
**NEWSLETTERS,
CIRCULARS,
ONLINE TRAINING
MODULES AND
external training
sessions**

◆ MWCIA 2022 INITIATIVES

IMPROVING CUSTOMER TOOLS

- Modified ERM-14 (Ownership) Application reporting process to allow carriers the capability to view or export a processed ERM-14.
- MCPAP Credit Factor Application was revised to make the instructions clearer and to find the filing instructions on the MWCIA website.
- Updated the ACCEDE application to allow collection of Defense Cost and Containment Expenses (DCCE) in MWCIA's financial data call.
- Integrated the WCUnderwriting web service with CDX
- Enhanced Manage Ownership Application and Web Membership.

GROWING MWCIA

- Implemented a new employee performance review process including SMART Goals and Individual Development Plans (IDP) to grow the talents of MWCIA staff.
- Received training on Americans with Disabilities Act & Reasonable Accommodation.
- Upgraded the Oracle database to multi-tenancy environment.
- Protected MWCIA data and resources with multi-factor authentication (MFA).



OUR NEXT 100 YEARS

RESULTS



◆ 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	20,555	142,269	162,824
Transaction Counts	67,601	433,680	501,281
Cancellations/Reinstatements Counts	10,991	63,634	74,625
Grand Total	99,147	639,583	738,730

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 2022, a total of 186,255 reports were collected.



**This software tool
ELIMINATES
THE CARRIERS'
OBLIGATION**
*to file notifications of
coverage and cancellation
with the Minnesota
Department of
Labor and Industry*

◆ RESULTS

FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$147,425 in 2022.

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 2022.

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 Minnesota Department of Commerce. A total of 16,682 files were published for Merit Rating in 2022. The 2022 Merit Ratings were distributed as indicated in the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	13,035
0.90	3,346
1.00	267
1.10	34



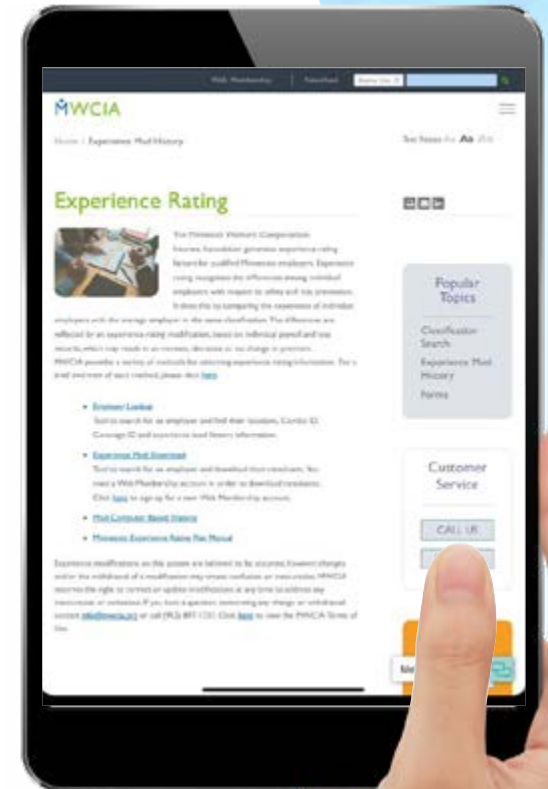
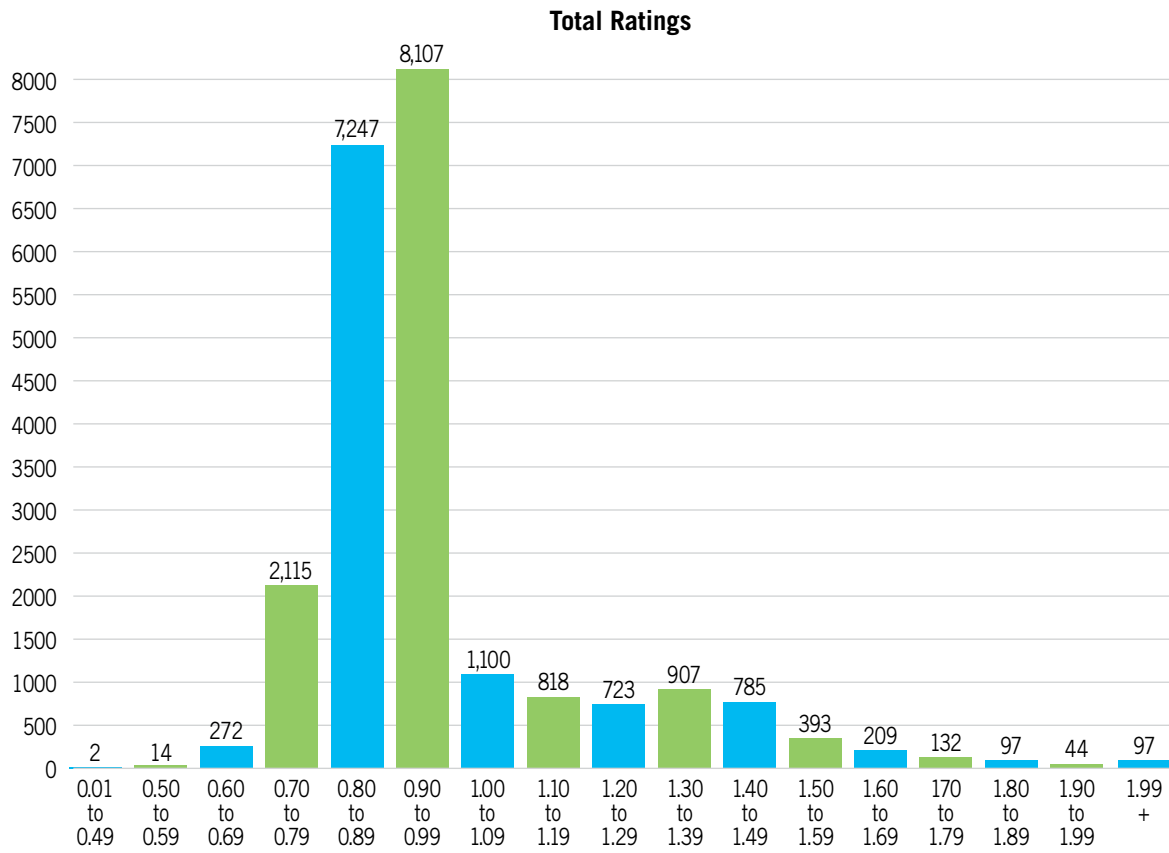
◆ RESULTS

EXPERIENCE RATING

During 2022, we continued our activities in connection with the experience rating of employers.

23,062 Minnesota intrastate experience ratings were published, including revisions.

The 2022 breakdown of current Minnesota intrastate ratings by modification factor is as follows:



◆ RESULTS

REVENUE AND EXPENSES

MWCIA had revenues of \$7,900,077 of which \$7,239,647 was collected through the assessment process.

Revenues

Assessments	7,239,647	92.1%
Contract Services	420,966	5%
Unit Statistical	147,425	1.8%
Other	92,039	1.1%
	\$7,900,077	100%

Expenses

Compensation	4,849,627	67%
Management, General and Other	1,102,906	15%
Management Information Systems	799,274	11%
Rent & Utilities	528,174	7%
	\$7,279,981	100%



We continued our activities in connection with the
EXPERIENCE
RATING
of employers

OUR NEXT 100 YEARS

**PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION**



◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA's products, services, communications and educational initiatives include the following:

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.

ACH TRANSACTIONS

During the first quarter of 2022, MWCIA gave member carriers the option to pay their 2022 assessments using an ACH transaction payment.

ARROW

Arrow is a web-based analytic report resource 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.



**ENHANCE
CARRIER
EXPERIENCE**
*and ensure that
the data collected
is of the
highest quality*

◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

CARRIER DATA QUALITY REPORT

MWCIA provides Carrier Data Quality Reports through this online product. Our members can now access 2020 reporting data, along with historical 2018-19 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 rate 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 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.



◆ 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

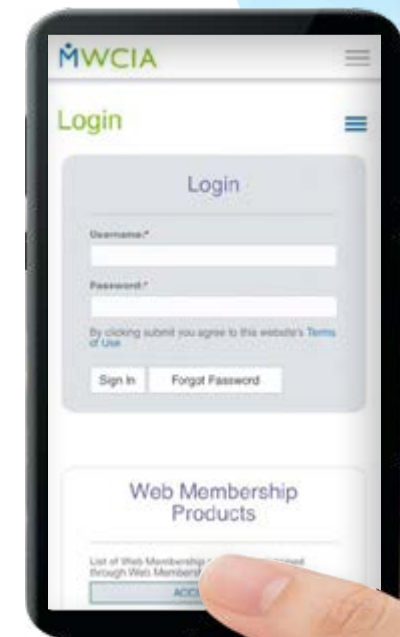
MWCIA has long used an imaging system for the management and storage of historical documents.

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



◆ 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.

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](#)



Continue to partner on the development and refinement of a
**COST-EFFECTIVE,
FLEXIBLE,
RIGHT-SIZED
SOLUTION**

◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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 payment online.

In 2022, 99.1 percent of approved applications were submitted electronically:

Description	OAR Count	Paper Count
Assigned	6,415	61
Returned	4,215	24

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 on-line Confidential Request for Ownership Information (ERM-14) Form. MWCIA now requires all forms to be submitted electronically. MWCIA staff will determine the type of change and/or combinability of the entities involved and will then amend the experience modification accordingly.

PURE PREMIUM BASE RATES

The pure premium base rates and rating values for all classes are available to carriers and through the product request form. They are available in a downloadable Microsoft Excel spreadsheet as well as in a WCRATE text file format. The derivation of the pure premium base rates is detailed in the Ratemaking Report. The definition of a pure premium base rate expanded in 2022 due to a change in statutes and administrative rules governing workers' compensation ratemaking in Minnesota. These changes were incorporated in the 2023 pure premium base rates.



◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

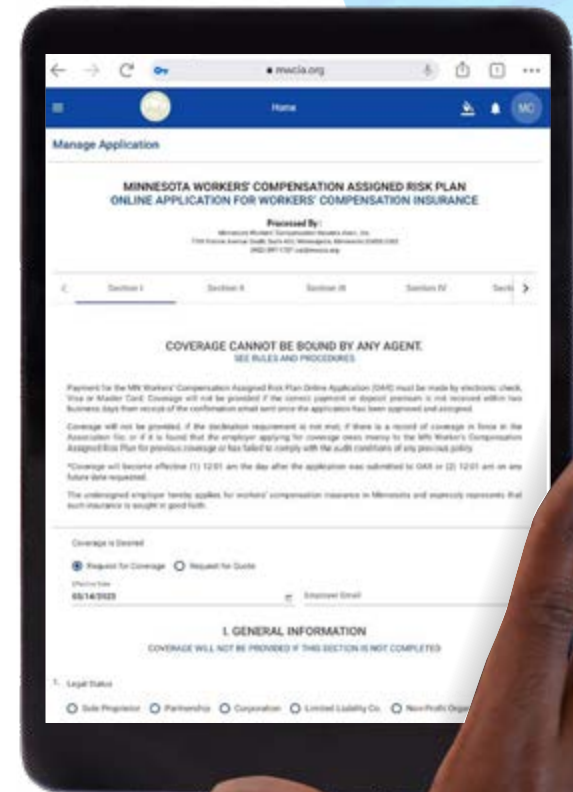
RATEMAKING REPORT

The 2023 Ratemaking Report completed in August of 2022, 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. The 2023 Ratemaking Report incorporated regulatory changes governing Workers' Compensation ratemaking in Minnesota. This is the biggest change since Minnesota became a competitive pricing state in 1983. The 2023 pure premium base rates explicitly reflect trend, losses developed to ultimate, and a provision for loss adjustment expenses. The ratemaking report has been updated and expanded to account for and detail the additional elements.

An extensive communication campaign occurred to inform stakeholders of the upcoming changes. The industry learned about the expansion of the pure premium base rate definition through articles in relevant publications, speeches at industry events, circulars, and social media notices.

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.



◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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 impact of the COVID-19 pandemic on various industry metrics is also detailed.

The State of the Market presentation recording is available to provide additional commentary. During MWCIA's annual luncheon, a discussion of trends in Minnesota's labor for participation rate, unemployment rate, and industry sector changes supplemented information about the influences of the pandemic and other metrics.

WCUNDERWRITING WEB SERVICE

MWCIA introduced a new web service product that 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.



**A new web
service product**
*that allows carriers to
request and retrieve
employer-specific data*
**IN REAL-TIME,
SYSTEM TO
SYSTEM**

◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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

MWCIA's communications and educational efforts in 2022:

MINNESOTA WORKERS' COMPENSATION MANUALS

MWCIA maintains the approved Minnesota Workers' Compensation Manuals in the State of Minnesota. These manuals are revised following 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 2022.

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. During 2022, MWCIA released 15 circular letters.



◆ PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA EDUCATION & INFORMATIONAL PRESENTATIONS

Each year, our staff connects with members, agents and the business community at large to provide educational and informational presentations.

During 2022, MWCIA staff resumed providing a presentation as part of the Minnesota Employment and Economic Development (DEED) Departments training for new employers in the State of Minnesota.

Additionally, the Vice President of Actuarial Services was a speaker at the Minnesota Department of Labor and Industry's 2022 Workers' Compensation Summit. Attendees learned about how pure premium base rates are determined and the evolution of ratemaking in the State of Minnesota.

MWCIA NEWSLETTER AND OTHER SOCIAL MEDIA ACCOUNTS

MWCIA publishes newsletters and provides updates through MWCIA [LinkedIn](#) and [Facebook](#) accounts throughout the year. These communications educate and inform carriers, agents and other interested parties on important topics in a timely fashion.



**COMMUNICATIONS
EDUCATE AND
INFORM**
carriers, agents
and other
interested parties
*on important topics
in a timely manner*

OUR NEXT 100 YEARS

COLLABORATIONS



◆ 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 Data Collection Organizations that is devoted to facilitating electronic data interchange between data providers and Data Collection Organizations. 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 Data Collection Organizations to distribute experience and merit rating information to data providers.



**WE PURSUE
COLLABORATION**
*as a means to share
industry knowledge
promote shared
interests, and
jointly develop
software and
services*

◆ 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

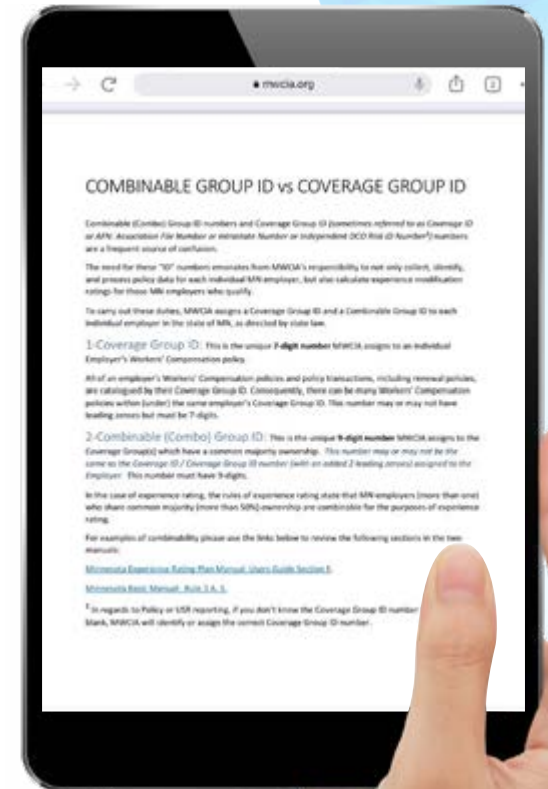
ADDITIONAL RELATIONSHIPS

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.



OUR NEXT 100 YEARS

MEMBER CARRIERS



◆ 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

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
 Allianz Reinsurance America, Inc.
 American Automobile Insurance Company
 American Insurance Company
 Fireman's Fund Insurance Company
 National Surety Corporation
 Select Insurance Company

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



The goal is to provide
OFFICIAL
NOTIFICATION
to our members
and customers
of approved filings,
Department of Commerce
orders, and changes in
products and services

◆ MEMBER CARRIERS

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

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



◆ MEMBER CARRIERS

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

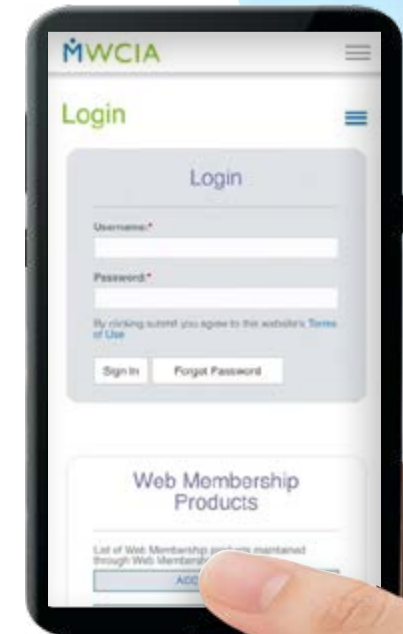
ERIE INSURANCE GROUP
 Erie Insurance Company
 Erie Insurance Company of New York
 Erie Insurance Exchange
 Erie Insurance Property & Casualty Company
 Flagship City Insurance Company

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



◆ MEMBER CARRIERS

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

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

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



*MWCIA collaborates with
 Minnesota Department
 of Labor and Industry's
 research division*

**IN INVESTIGATION
 THE EFFECTS OF
 MEDICAL BENEFIT
 ALTERNATIVES
 via the use of
 Medical Call data**

◆ MEMBER CARRIERS

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 RECIPROCA

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

INVERIN INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

IRONSHORE INDEMNITY, INCORPORATED

KINGSWAY AMERICA, INC.
 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



◆ MEMBER CARRIERS

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

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

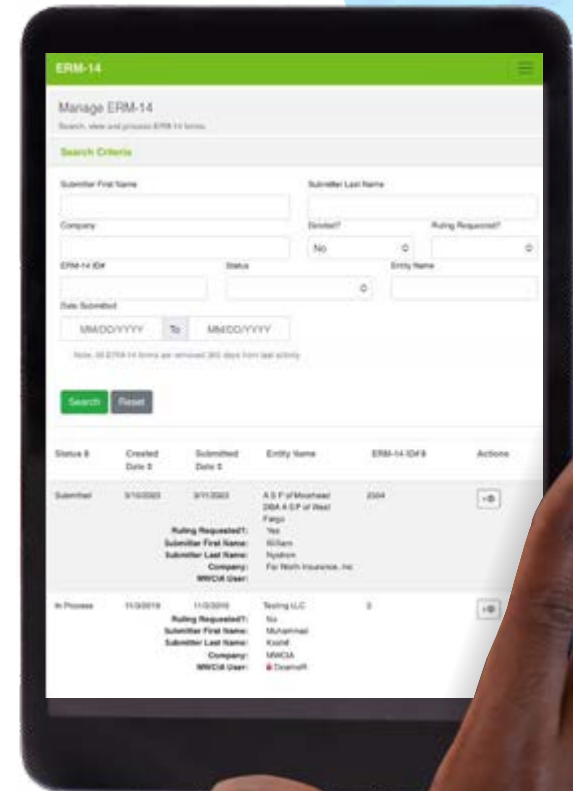
NATIONWIDE INSURANCE GROUP
Allied Insurance Company of America
Allied Property & Casualty Insurance Company
Amco Insurance Company
Crestbrook Insurance Company
Depositors Insurance Company
Freedom Specialty Insurance Company
Harleysville Preferred Insurance Company
National Casualty Company
Nationwide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



◆ MEMBER CARRIERS

PARTNERRE GROUP
PartnerRe Insurance Company of New York

PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY
Chiron 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
Openly Insurance Company
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

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, Stock Company

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

SM MARIANO GROUP
Florida Casualty Insurance Company



**MWCIA processes
MWCARP applications**
*for coverage through the
Minnesota Assigned Risk
plan, with the majority
submitted electronically,
and processed through*
**THE ONLINE
ASSIGNED RISK
WEB APPLICATION**

◆ MEMBER CARRIERS

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
Swiss Re Corporate Solutions America
Insurance Corporation
Swiss Re Corporate Solutions Premier
Insurance Corporation
Swiss Re Corporation Solutions Insurance Corporation
Swiss Reinsurance America Corporation
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

TRANSVERSE INSURANCE GROUP, LLP
Transverse 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

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



◆ MEMBER CARRIERS

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

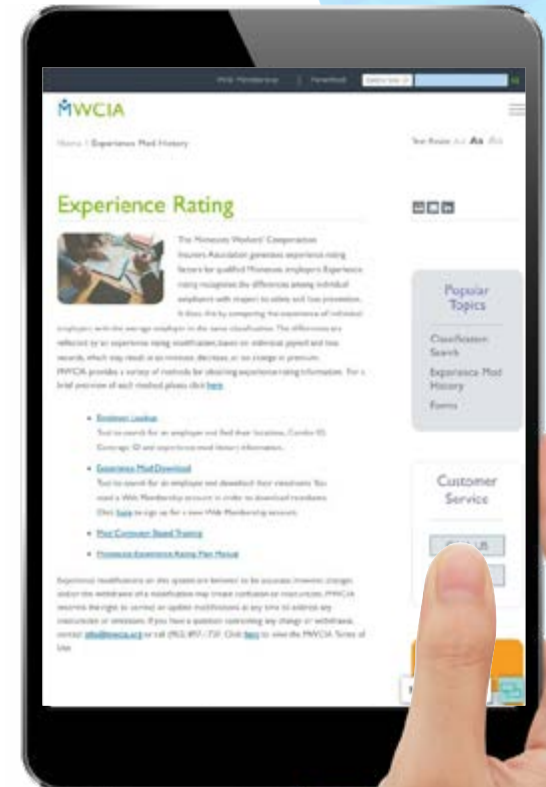
XL AMERICA GROUP

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



OUR NEXT 100 YEARS

BOARD OF DIRECTORS



◆ BOARD OF DIRECTORS

Our 2022 Annual Meeting was called to order at 9:00 a.m. Tuesday, April 19, 2022 in Edina, Minnesota. The following members were elected to fill the traditional four-year terms of those Directors whose terms had expired:

Director:

Ms. Amanda Aponte
Mr. Jim Keal
Mr. Peter Corning

Representing:

SFM Mutual Insurance Company
West Bend Insurance Company
Western National Mutual Insurance

During 2022, we held four Board Meetings at which we focused our discussions on the 2022 Ratemaking Report, the financial status of the Association, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.



**WE STRIVE
TO ASSIST**
*other organizations
in the workers'
compensation arena
to better serve
their audiences*

◆ BOARD OF DIRECTORS

As of December 31, 2022, the members of our Board were as follows.

DIRECTOR:

Mr. Ira Feuerlicht

Ms. Diana Trent

Mr. Paul Larson

Ms. Karen Bethea

Ms. Diana Trent

Mr. Gary Thaden*

Ms. Amanda Aponte

Mr. Chris Westermeyer

Mr. Jim Keal

Mr. Peter Corning

Mr. Kevin Gregerson*

Mr. Scott Tracy

REPRESENTING:

AIG

Auto-Owners Insurance Company

Federated Mutual Insurance Company

Grinnell Mutual Reinsurance Company

Liberty Mutual Insurance

MN Mechanical Contractors Association

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](#).



OUR NEXT 100 YEARS

MWCIA STAFF



◆ MWCIA STAFF

MWCIA MANAGEMENT TEAM

Jennifer Wolf, 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, Terra Jordahl, Tina Bender and Alex Zohar

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.



Each year, our staff “connect” to **MEMBERS, AGENTS AND THE BUSINESS COMMUNITY** to provide educational and informational presentations

◆ MWCIA STAFF

MWCIA UNIT STATISTICAL / EXPERIENCE RATING

Staff: Jennifer Lapke (Supervisor), Cindy Westphal and Letha Kuehn

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 SERVICES

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.
- Educates Minnesota workers' compensation stakeholders through analysis using various data sources: financial data, unit statistical plan data, medical data, and indemnity data.



◆ MWCIA STAFF

MWCIA ADMINISTRATIVE SERVICES

Staff: Kathi Mocol (Manager), 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.



◆ 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.



**THROUGH
COOPERATION**
with other
associations,
government and
regulatory bodies,
and our members,
*we have expanded our
own capabilities and
those of our members*

◆ MWCIA STAFF

MWCIA INFORMATION TECHNOLOGY

Staff: Muhammad Kashif (Vice President), Pat Riley (Supervisor), Tom Goodrich, Angeli Huie, Deanne Reese, 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.

