



MWCIA
ANNUAL REPORT 2023

MISSION: POSSIBLE

PRESIDENT'S
LETTER

STATE OF THE MARKET
& RATEMAKING

RESULTS

INITIATIVES

PRODUCTS, SERVICES,
COMMUNICATION & EDUCATION

COLLABORATIONS

MEMBER
CARRIERS

BOARD OF
DIRECTORS

MWCIA
OPERATIONS



► PRESIDENT'S LETTER

In 2023, the MWCIA looked forward and redefined its vision, mission, and commitment to Minnesota's workers' compensation community. This work was a collective reflection on the Association's past service and opportunity to move toward a promising horizon. These changes will guide our initiatives, relationships, and values in the coming year.

MWCIA's vision is healthy and safe work in Minnesota. This direction underscores MWCIA's role in ratemaking and experience rating. These activities are central to MWCIA and support the financial health of carriers and employers, while ensuring every worker has access to the economic and health benefits offered by workers' compensation.

MWCIA's mission is to advance Minnesota's public welfare and economic security by supporting a sustainable workers' compensation system.

For more than 100 years policymakers, employers, workers, and the public have recognized the benefits of a resilient and sustainable workers' compensation system. It provides employers and workers with financial certainty and security, leading to healthier and safer workplaces. Minnesota's policy, advisory council, and independent rating organization have effectively collaborated to cultivate a vibrant private insurance market in the state.





PRESIDENT'S LETTER

MWCIA will achieve this vision and mission by adhering to our core values which guide how we interact with one another and our stakeholders.

Customer First: *We ask questions and gather data to understand the experience, challenges, and needs of staff, members, and workers' compensation stakeholders. We respond to their feedback.*

Quality Focused: *We build structures and processes to ensure our products and services are accurate and of the highest quality. We take our role as data steward seriously.*

Objective Decision Maker: *We apply Minnesota's laws, rules, and processes with objectivity.*

Always Learning: *We grow the skills and knowledge of our people. We grow understanding of workers' compensation within the Minnesota health, safety, and return-to-work communities.*

With Empathy: *We care for ourselves, our colleagues, and our members. We respond with empathy. We hold each other accountable for our results and the results of the organization.*

MWCIA's service to the Minnesota workers' compensation community is an important responsibility. It requires dedication and the embodiment of our values. It requires problem solving and creativity. It requires collaboration and outreach with our customers.

Sincerely,

Jennifer Wolf, President



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STATE OF THE MARKET & RATEMAKING



▶ STATE OF THE MARKET & RATEMAKING

Minnesota's workers' compensation market shows promise, with over \$1B in direct earned premium and further improvement in the incurred loss-to-direct earned premium loss ratio in 2022. Though employment made minimal gains since 2021, growth in wages continues to be strong.

Statewide, the average weekly wage had an annual average increase of 5.1% per year from 2019 to 2022. Employment in Minnesota during 2022 remained below the 2019 level due to the 8.4% plummet that occurred in the first year of the COVID-19 pandemic. The 5.4% growth that followed from 2020-2022 offers economic promise. Minnesota's labor force participation slowly regained strength since 2021, which suggests that employment could further recuperate soon.

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





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MISSION: POSSIBLE

INITIATIVES



» INITIATIVES

2023 was a successful year for MWCIA with staff accomplishing a number of initiatives, including:

STRENGTHENING MINNESOTA'S WORKERS' COMPENSATION SYSTEM

- MWCIA and WCRA jointly sponsored the WC Forum, which provided a day of learning relevant to the Minnesota Workers' Compensation community and networking opportunities. Continuing education credits were available.
- Implemented updated experience rating plan methodology to increase accuracy and performance of the plan.

CUSTOMER FIRST FOCUS

- A Website Review Project was initiated during 2023 to identify enhancements to www.mwcia.org. Input was received from carriers and agents.
- In response to stakeholder requests, Carrier Rate Summary information is now available in excel format.
- Created a Data Services department to improve focus on data quality, management, and stewardship.
- Combined Underwriting and Assigned Risk to create a Customer Service Center. This unit will enhance the customer experience through prompt and consistent responses, staff training, and increased efficiency.



MWCIA

INITIATIVES

GROWING MWCIA

- Updated MWCIA's Mission, Vision, and Value statements.
- Defined MWCIA's digital future by clarifying our vision statements, Association values, strategic pillars, and measurements of success.
- Revised the employee performance review process to grow the talents of MWCIA staff.
- Provided LinkedIn Learning access to all MWCIA staff and carried out several learning challenges with staff.
- Implemented an internship program to recruit future hires and introduce individuals to the work comp industry.





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MISSION:
POSSIBLE
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	20,029	147,302	167,331
Transaction Counts	65,852	461,215	527,067
Cancellations/Reinstatements Counts	9,996	68,079	78,075
Grand Total	95,877	676,596	772,473

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 2023, a total of 191,810 reports were collected.



RESULTS

FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$65,080 in 2023.

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 16,482 files were published for Merit Rating in 2023. The 2023 Merit Ratings were distributed as indicated in the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	12,722
0.90	3,446
1.00	277
1.10	37



RESULTS

EXPERIENCE RATING

During 2023, we continued our activities in connection with the experience rating of employers. 21,836 Minnesota intrastate experience ratings were published, including revisions. The 2023 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	5
Total Ratings between 0.50 & 0.59	17
Total Ratings between 0.60 & 0.69	280
Total Ratings between 0.70 & 0.79	1,759
Total Ratings between 0.80 & 0.89	6,373
Total Ratings between 0.90 & 0.99	8,302
Total Ratings between 1.00 & 1.09	1,063
Total Ratings between 1.10 & 1.19	800
Total Ratings between 1.20 & 1.29	739
Total Ratings between 1.30 & 1.39	845
Total Ratings between 1.40 & 1.49	668
Total Ratings between 1.50 & 1.59	385
Total Ratings between 1.60 & 1.69	221
Total Ratings between 1.70 & 1.79	150
Total Ratings between 1.80 & 1.89	69
Total Ratings between 1.90 & 1.99	55
Total Ratings greater than 1.99	105



RESULTS

REVENUE AND EXPENSES

MWCIA had revenues of \$8,238,601 of which \$7,556,012 was collected through the assessment process.

Revenues

Assessments	7,556,012	91.7%
Contract Services	530,826	6%
Unit Statistical	65,080	.7%
Other	86,683	1.05%
	\$8,238,601	100%

Expenses

Compensation	4,886,296	65%
Management, General and Other	1,386,850	18%
Management Information Systems	737,681	9.7%
Rent & Utilities	518,944	6.9%
	\$7,529,771	100%



MWCIA

MISSION:

POSSIBLE

**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

MWCIA allows member carriers the option to pay assessments via an ACH transaction payment as opposed to issuing a check.

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.



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

CARRIER DATA QUALITY REPORT

MWCIA provides Carrier Data Quality Reports through this online product. 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.

In 2023, MWCIA discontinued sending the Carrier Data Quality Reports through USPS mail and transitioned to only providing access to these reports on-line through our Web Membership system.

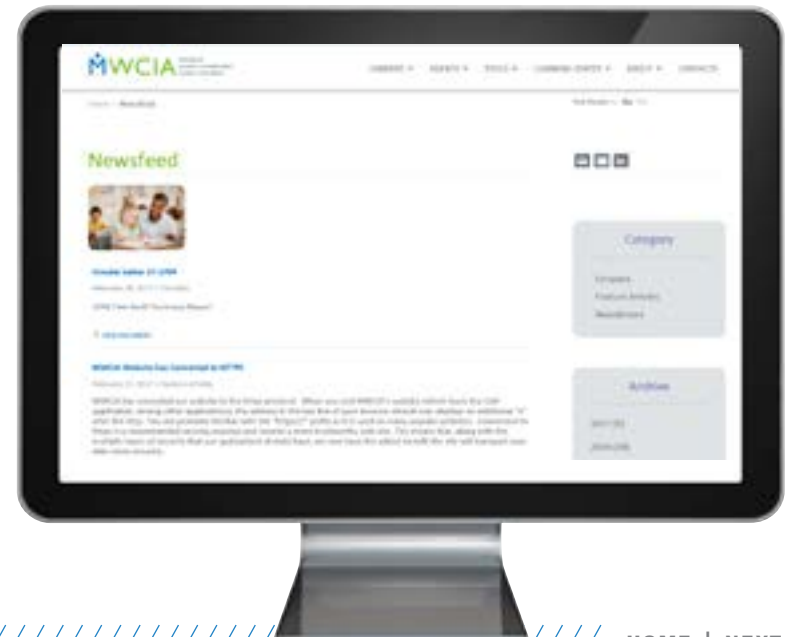
CARRIER RATE SUMMARY

This application provides the carrier rate information that reflects the most up-to-date rate data available from the Minnesota 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.





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 web-based application enables 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 available to contractors and agents and is applied for using the Credit Factor Application.

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.

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](#)



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PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

ONLINE ASSIGNED RISK (OAR)

The Minnesota Workers' Compensation Assigned Risk Plan (MWCARP) developed the Online Assigned Risk software tool (OAR) which allows agents and employers to complete Assigned Risk applications and make electronic payments online.

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.





PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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.

RATEMAKING REPORT

The 2024 Ratemaking Report completed in August of 2023, 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 2024 pure premium base rates explicitly reflect trend, losses development to ultimate, and a provision for loss adjustment expenses. The ratemaking report has been updated to account for and detail the additional elements.

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 uses the TRACER application (Ratemaking, Analysis of Class Experience and Research) for derivation of class pure premium base rates.

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.

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, at www.mwcia.org. 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.



MWCIA

PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

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 2023:

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 2023.

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 2023, MWCIA released 17 circular letters.

OUTREACH TO CARRIERS AND AGENTS

MWCIA staff solicited input from carriers and agents, via a survey and meeting, regarding their suggestions for enhancements to content and format as part of our Website Review Project.

Additionally, financial data reporting contacts were asked to provide feedback on the ACCEDE tool to inform an upcoming rewrite of the product. Some feedback will be incorporated in the next round of financial calls.



PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA EDUCATION & INFORMATIONAL PRESENTATIONS

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

In October, MWCIA and WCRA co-hosted the WC Forum, which provided a day of learning relevant to the Minnesota Workers’ Compensation community and networking opportunities. Continuing education credits were available.

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.





MWCIA

MISSION: POSSIBLE 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.



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.





MWCIA

MISSION:
POSSIBLE
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

ACCREDITED SURETY AND CASUALTY COMPANY INC

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.
Allianz Global Risks US Insurance Company
American Automobile 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

AMERISAFE, INCORPORATED
American Interstate Insurance Company

AMERISURE COMPANIES
Amersure Insurance Company
Amersure Mutual Insurance Company
Amersure Partners Insurance Company



MEMBER CARRIERS

AMTRUST FINANCIAL COMPANY

AmTrust Insurance Company, DE
CorePointe Insurance Company
Milford Casualty Insurance Company
Park National 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

CIMMARON 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 North American Insurance Company
Bantry 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 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 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



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

INCLINE CASUALTY 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

MAIN STREET AMERICA GROUP (THE)

Spring Valley Mutual Insurance Company



MEMBER CARRIERS

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 Casualty 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
Digital Advantage 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
Scottsdale Indemnity 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
Chiron Insurance Company

PIE GROUP HOLDINGS INSURANCE GROUP
The Pie Insurance Company





MEMBER CARRIERS

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 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
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

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO AMERICA INSURANCE COMPANY
Endurance American Insurance Company
Endurance Assurance Corporation
Endurance Risk Solutions Assurance Company
SOMPO America Fire & Marine Insurance Company
SOMPO American Insurance Company

SPARTA INSURANCE HOLDINGS INC.
Sparta Insurance Company

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



MEMBER CARRIERS

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

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

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

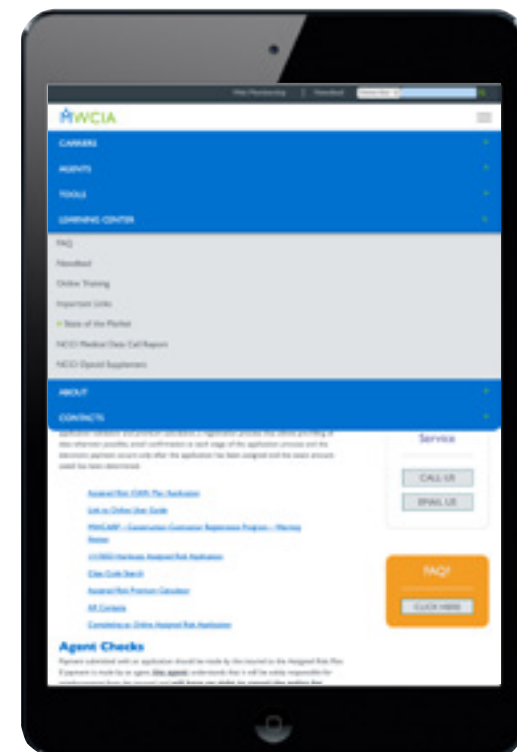
American Select Insurance Company
 Ohio Farmers Insurance Company
 Old Guard Insurance Company
 Westfield Champion Insurance Company
 Westfield Insurance Company
 Westfield National Insurance Company
 Westfield Premier Insurance Company
 Westfield Superior Insurance Company
 Westfield Touchstone Insurance Company

WORK FIRST CASUALTY COMPANY

XL AMERICA GROUP

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





MWCIA

MISSION:
POSSIBLE
BOARD OF DIRECTORS



▶ BOARD OF DIRECTORS

Our 2023 Annual Meeting was called to order at 9:00 a.m. Tuesday, April 18, 2023 in Edina, Minnesota. The following members were elected to fill the traditional four-year terms of those Directors whose terms had expired:

Director:

- Mr. Paul Larson
- Ms. Karen Bethea
- Mr. Scott Tracy
- Mr. Brian McEvoy

Representing:

- Federated Mutual Insurance Company
- Grinnell Mutual Reinsurance Company
- Zurich American Insurance Company
- West Bend Mutual Insurance Company

During 2023, we held four Board Meetings at which we focused our discussions on the 2023 Ratemaking Report, the financial status of the Association, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.





BOARD OF DIRECTORS

As of December 31, 2023, the members of our Board were as follows.

DIRECTOR:	REPRESENTING:
Mr. Ira Feuerlicht	AIG
Mr. Paul Larson	Federated Mutual Insurance Company
Ms. Karen Bethea	Grinnell Mutual Reinsurance Company
Ms. Diana Trent	Liberty Mutual Insurance
Mr. Gary Thaden*	MN Mechanical Contractors Association
Ms. Amanda Aponte	SFM Mutual Insurance Company
Mr. Chris Westermeyer	Travelers
Mr. Peter Corning	Western National Mutual Insurance Company
Ms. Sandy Stoddard*	Wilson-McShane Corporation
Mr. Scott Tracy	Zurich American Insurance Company

*Employer Representative appointed by the Minnesota Department of Commerce

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



MWCIA

MISSION: POSSIBLE

MWCIA OPERATIONS



➤ MWCIA OPERATIONS

MWCIA MANAGEMENT TEAM

- Jennifer Wolf, President
- Kathleen Peterson, Senior Vice President, Operations, Treasurer and Secretary
- Andrea Everling, Vice President, Actuarial Services
- Gregg Lutz, Vice President, Data Services
- Doug Koch, Chief Technical Officer





MWCIA OPERATIONS

Descriptions of the MWCIA's areas of operations follow:

MWCIA CLIENT RELATIONS

Staff: Trice Tormoen (manager), Kim Eckhart (Assigned Risk supervisor), Dani Main, Melodie LaChapelle, Tina Bender, Terra Jordahl, Gloria Keogh and Robin Hronoski

MAIN FUNCTIONS

- Client Relations is the primary link to the public, providing assistance to employers, agents, carriers, state regulators, legislative representatives and other interested parties. Client relations staff answer questions related to classifications, experience modification calculations and rules, basic manual rules, Assigned Risk rules, procedures and classifications, MCPAP application assistance, audit procedures, ownership, and a variety of additional topics.
- Includes Field Service staff that perform test audits and classification surveys.
- Publishes circular letters and the MWCIA's quarterly newsletters.
- Coordinates, research, and 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.
- Processes Assigned Risk applications including the calculation of premium quotes.
- Responds to inquiries on Assigned Risk applications from employers, agents and other interested parties.



MWCIA OPERATIONS

MWCIA DATA SERVICES

Staff: Deanne Reese (manager), Kim LaHoud (supervisor), Jennifer Lapke (supervisor), Alex Bardzilauskas, Tom Goodrich, Marc Coleman, Jody Hetrick, Cindy Westphal and Phyllis Rence

MAIN FUNCTIONS

- Collects, analyzes, interprets and summarizes statistical data for the voluntary market.
- Administers notice and 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.
- Reviews, analyzes and validates policy data information submitted electronically by member carriers.
- Key liaison in communicating and resolving issues with member carriers related to the electronic submission of policy data to the MWCIA.
- Responsible for translating business needs (external and internal) into project designs by conducting requirement gathering and project documentation.
- Dual role of representing the MWCIA and leading collaborative projects with other bureaus and state agencies.
- Responsible for leading MWCIA 's project NOVA (Spectrum 4.0 System replacement project).
- Represents the MWCIA in industry standards discussions.
- Responsible for system testing.
- Responsible for managing the business continuity plan.
- Responsible for Proof of Coverage data and public access and Department of Labor lookup tools.



MWCIA OPERATIONS

MWCIA ACTUARIAL SERVICES

Staff: Thomas Mueller, Auntara De, and Don Peterson

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.
- Provide data insights to workers' compensation stakeholders in the State, through reports, research and presentations.

MWCIA ADMINISTRATIVE SERVICES

Staff: Kathi Mocol (manager), Gretchen Steinwall

MAIN FUNCTIONS

- Coordinates membership tracking and maintains 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 Luncheon.
- Handles facilities including office space and telephone systems.
- Assists in planning and directing the accounting and budgeting activities for the MWCIA.
- Administers the assessment and reapportionment of member carriers.
- Manages the Human Resource function for MWCIA personnel.



MWCIA OPERATIONS

MWCIA TECHNOLOGY

Staff: Angeli Huie, Pat Riley, Ailyna Sao, and Scott Gatzke

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 network security.
- Responsible for imaging administration.
- Responsible for managing VPN for distributed work environment.
- Responsible for multiple factor authentication for added security.

