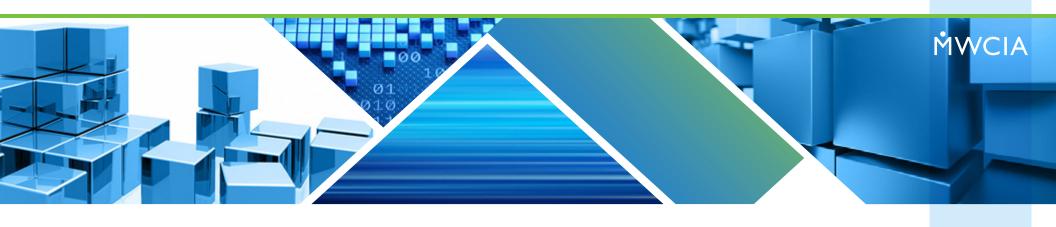




FOR FUTURE

MISSION, VISION & VALUES



MISSION, VISION & VALUES

MWCIA'S VISION IS HEALTHY AND SAFE WORK IN MINNESOTA.

MWCIA's mission is to advance the state's public welfare and economic security by supporting a sustainable workers' compensation system in Minnesota. MWCIA achieves this vision through:

- Developing Base Rates
- Incentivizing Workplace Safety
- Maintaining Resources
- Monitoring Compliance
- Educating Stakeholders
- Conducting Research

MWCIA's culture is defined by:

- Customer First
- Quality Focused
- Objective Decision-Making
- Always Learning
- With Empathy

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FOUNDATIONS FOR FUTURE

PRESIDENT'S LETTER

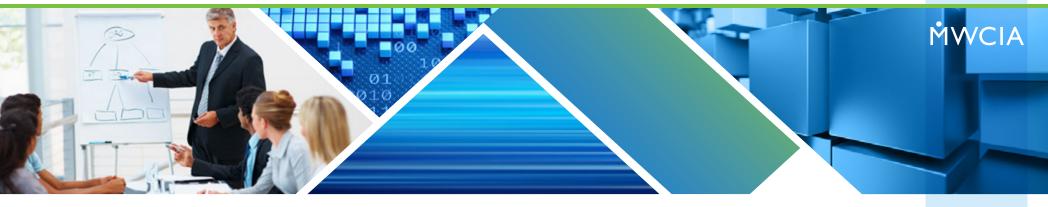
◆ PRESIDENT'S LETTER

FOUNDATIONS FOR THE FUTURE

As we look toward the future, our shared vision of promoting healthy and safe work in Minnesota and our mission to advance Minnesota's public welfare by supporting a sustainable workers' compensation system guide every step we take. This year, our theme, Foundations for the Future, emphasizes our commitment to investing in people, refining our processes, and holding ourselves accountable to the highest standards of service.

At the heart of this foundation is our greatest asset – **our people**. We have made significant strides in **investing in the growth of our employees**, empowering them to acquire new skills and develop broader organizational knowledge. By creating robust cross-training opportunities, we ensure continuity of services not only in the day-to-day but also in the long term. These investments strengthen our ability to adapt and respond to evolving needs, positioning us as a reliable partner within Minnesota's workers' compensation system.

Our future also depends on our ability to deliver **efficient and effective services**. This means taking a closer look at our workflows and identifying opportunities to reduce administrative delays, improve accuracy, and minimize paper reliance. By streamlining processes and exploring innovative solutions, we aim to **enhance the customer experience** while maintaining the integrity of Minnesota's workers' compensation system.



PRESIDENT'S LETTER

Finally, **measurement is critical to our success**. By implementing systems that align with our core measures of quality, consistency, accuracy, and responsiveness, we hold ourselves accountable to service level standards. These benchmarks ensure that we meet the needs of our customers while continuously improving how we operate. Measurement isn't just about numbers – it's about creating meaningful, actionable insights that drive progress.

Together, these pillars – **people**, **process**, **and measurement** – form the foundation for a sustainable future. They reflect our unwavering dedication to supporting a workers' compensation system that benefits all Minnesotans.

Thank you for your partnership and shared commitment to building a safer, healthier, and more prosperous Minnesota.

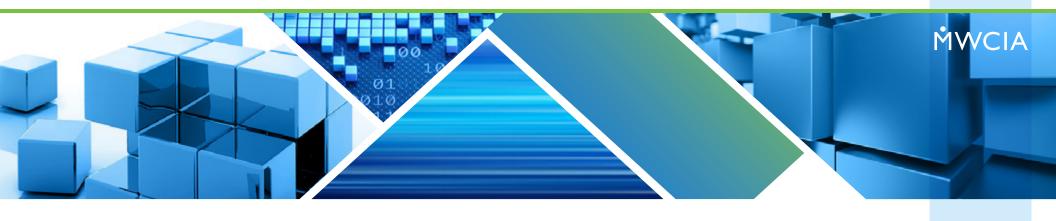
Sincerely,

Jennifer Wolf, President



FOUNDATIONS FOR FUTURE

STATE OF THE MARKET & RATEMAKING



STATE OF THE MARKET & RATEMAKING

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.

Minnesota's workers' compensation market has shown moderate growth with premium volume remaining over \$1B. Direct earned premium in the voluntary market is 13.6% higher in 2023 than in 2014. The share of COVID-19 cases has fallen to 1% of accident year 2023 lost-time cases.

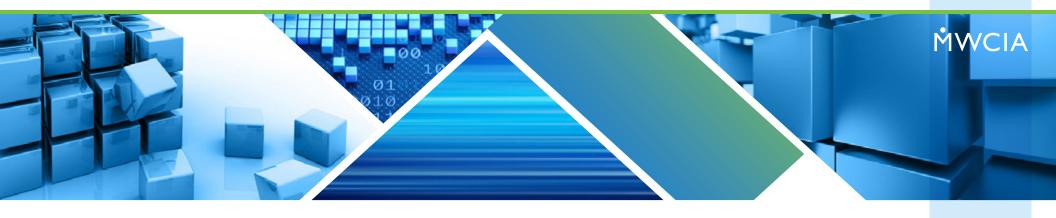
Statewide, the average weekly wage had an annual average increase of 4.6% per year from 2019 to 2023. Minnesota's average employment level in 2023 met the 2019 level, while 2023 average weekly wages exceeding the 2019 level by 20%.

Click here to view the full, detailed 2024 State of the Market report.



FOUNDATIONS FOR FUTURE

INITIATIVES



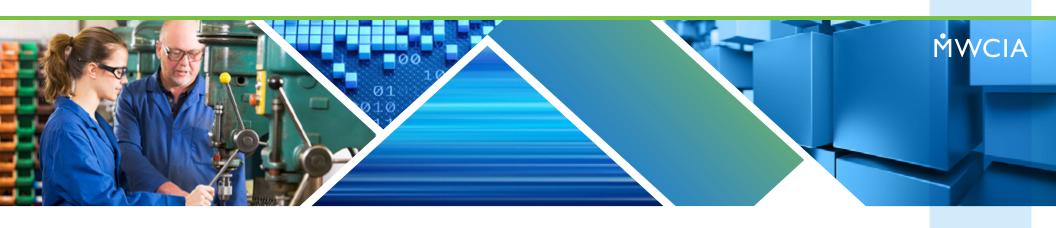
INITIATIVES

STRENGTHENING MINNESOTA'S WORKERS' COMPENSATION SYSTEM

In 2024, MWCIA embraced numerous opportunities while reinforcing our commitment to a customer first approach. As we reflect on our progress this past year, we take pride in our established role as a trusted source of market intelligence. We utilized our extensive data resources to deliver valuable insights and analyses on critical trends within Minnesota's insurance market. Our dedication to fostering a culture of trust and transparency remains a cornerstone of our success, guiding our efforts to serve policyholders and employees across the state. We uphold principles of objectivity and equity, particularly in ratemaking, prioritizing accountability and precision to strengthen our workers' compensation system for the benefit of all stakeholders.

A GROWING AND CHANGING MWCIA

The year 2024 marked a period of significant transition for MWCIA, as we welcomed new talent and honored the retirements of several long-serving colleagues. New team members have brought fresh energy and expertise, strengthening our ability to pursue our vision. Among them, our new Data Quality and Compliance Manager is leading efforts to enhance data governance and improve data quality. We also expanded our Technology Services Department by hiring developers and infrastructure specialists dedicated to modernizing our client-facing digital tools.



INITIATIVES

OPPORTUNITIES AND THE FUTURE

MWCIA remains steadfast in our commitment to promoting health and safety in Minnesota's work environment, ensuring that our enduring workers' compensation system continues to benefit all stakeholders. We collaborated with the Assigned Risk Plan to streamline application processes and update requirements for efficiency. As part of our ongoing enhancements, we initiated the transition of our pure premium base rates to three decimal places, effective 1/1/2026, aligning with industry standards. We also implemented measures to reduce operational costs,

such as eliminating hard copy mailings of circulars and experience rating worksheets, opting instead for real-time updates through our online systems, while ensuring compliance with state statutes by maintaining necessary hard copy mailings for employer stakeholders. Furthermore, we commenced the process of moving our Expected Loss Rates to three decimal places, effective 1/1/2026 aligning with industry standards.

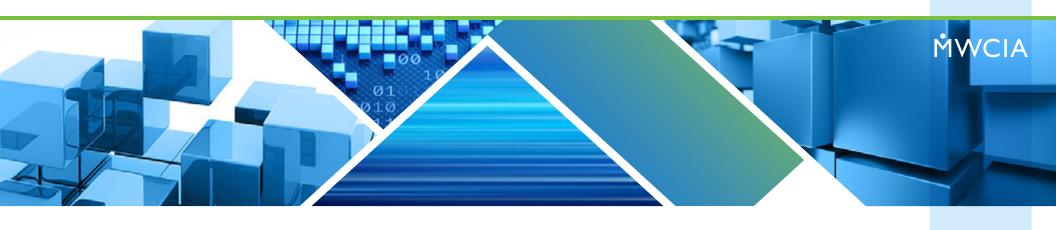
As we look to the future, MWCIA is committed to fostering a robust workers' compensation system that meets the evolving needs of our stakeholders and enhances the overall safety and well-being of Minnesota's workforce.





FOUNDATIONS FOR FUTURE

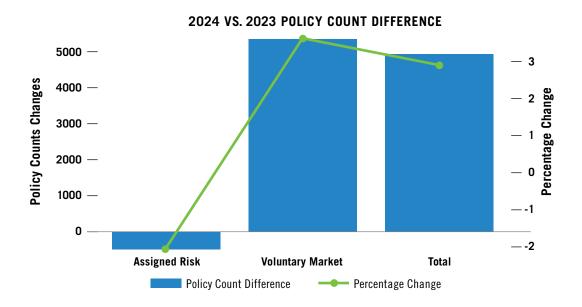
RESULTS

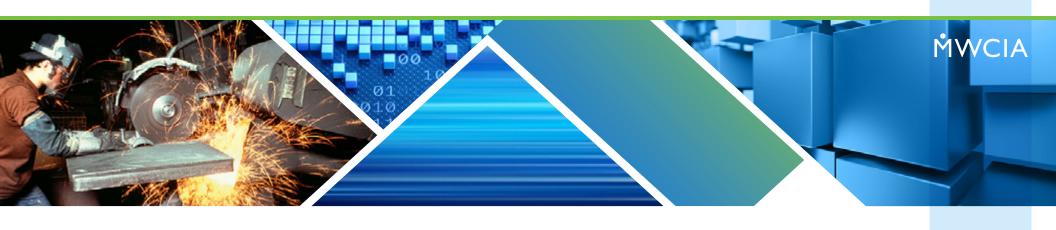


RESULTS

POLICY REVIEW/POLICY ENTRY

In 2024, a total of 10,967 assigned risk applications were received, marking a decrease of 92 applications compared to 2023. However, there was a 3.6% increase in applications coming through the standard market, suggesting a continued trend of strength in the workers' compensation market.



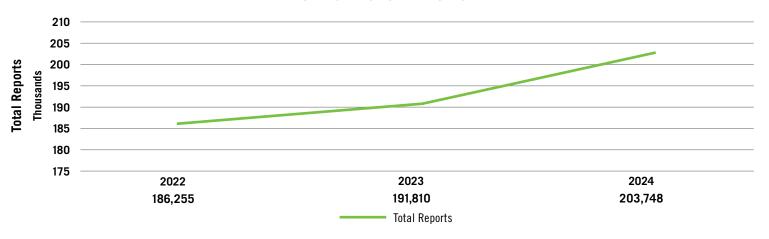


RESULTS

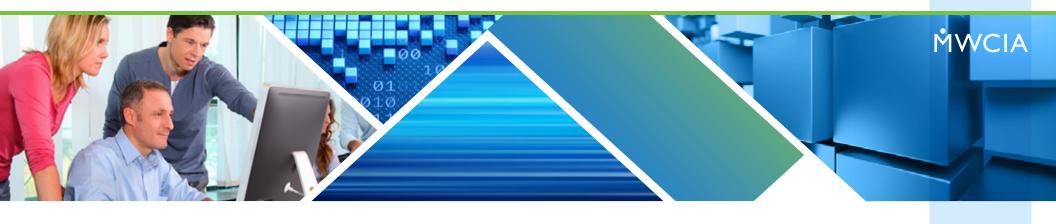
UNIT STATISTICAL PLAN

Over the past three years, there has been a consistent increase in the total number of Unit Statistical Reports. In 2022, the total reports were 186,255. This number rose to 191,810 in 2023, marking a growth of approximately 3%. The upward trend continued in 2024, with the total reports reaching 203,748, representing an increase of about 6% from the previous year. This steady growth highlights the increasing engagement and reporting activity over the period.

UNIT STATISTICAL REPORTS



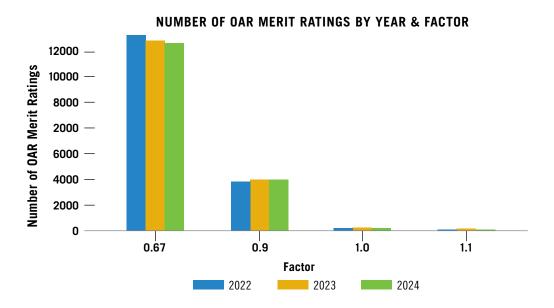
HOME | NEXT

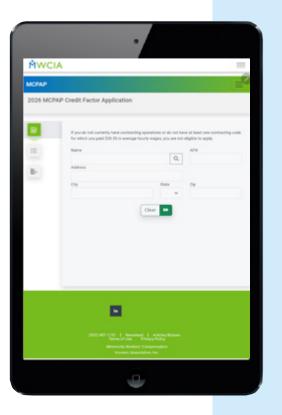


RESULTS

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 16,331 files were published for Merit Rating in 2024. The 2024 Merit Ratings were distributed as indicated in the chart below.

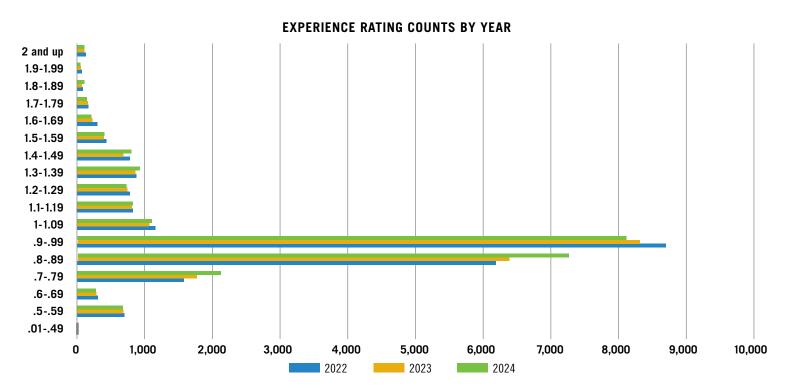


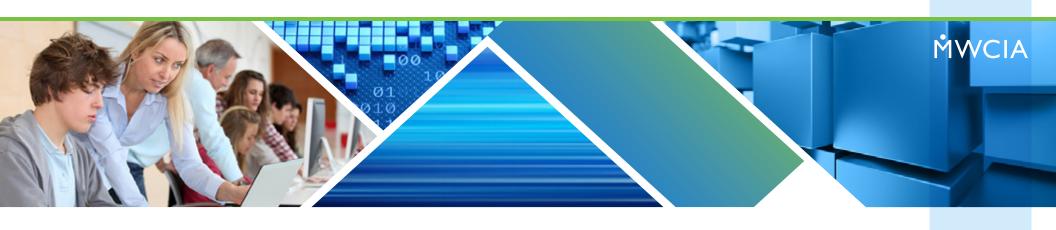


♦ RESULTS

EXPERIENCE RATING

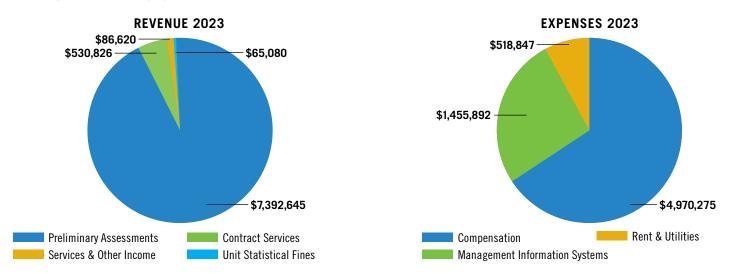
During 2024, 22,256 Minnesota intrastate experience ratings were published, including revisions. The 2024 breakdown of current Minnesota intrastate ratings by modification factor is as follows:





♦ RESULTS

REVENUE AND EXPENSES



FISCALLY RESPONSIBLE

SINCE 2020 MWCIA HAS RETURNED MORE THAN



TO ITS MEMBERS DURING REAPPORTIONMENT

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FOR FUTURE

PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MWCIA offers our members a wide array of software tools, products and services. During 2024, we continued to evaluate how to replace Spectrum, MWCIA's central data collection tool.

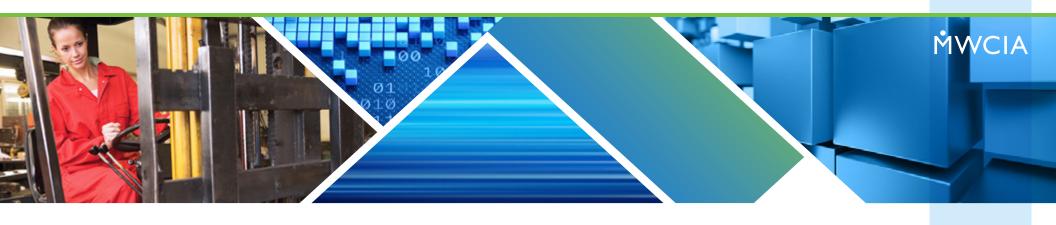
To navigate the upgrades to the MWCIA technology systems we brought on four new staff members in the Information and Technology department.

As part of our commitment to reducing costs and providing faster, more accessible information, in 2024 we began converting hard copy mailings to online resources. Carriers, agents, and employers can now access the following resources electronically.

- Experience Rating Worksheets: effective January 1, 2025
- Minnesota Contractors Premium Adjustment Program: Effective July 1, 2025
- Circular Letters

It is important to note, however, that employers will still receive hard copies of documentation specific to them per statute 176.285.

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MWCIA continues to reach out to members, agents and other stakeholders to share industry knowledge through our newsletters, circulars, computer-based training modules (CBT's) and external training sessions.

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

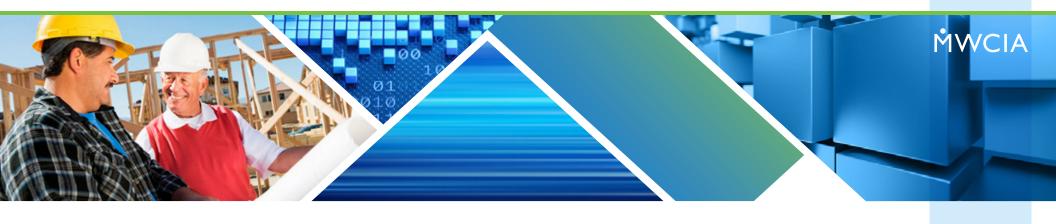
ACCEDE

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

ARROW

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.





CARRIER DATA QUALITY REPORT

Annually, the MWCIA distributes Carrier Data Quality Reports (CDQR's) to our member carriers informing of data quality for the prior year. Most recently, on April 17, 2024, the MWCIA distributed carrier data quality reports for calendar year 2023.

The objective is to provide carriers with useful feedback regarding the accuracy and timeliness of the data they submit with the goal of improving data quality. This information is not shared with other parties.

In 2024, carriers received CDQRs through their organization's Web Membership account. This initiative improved delivery timeliness and aligned with MWCIA's paper reduction efforts.

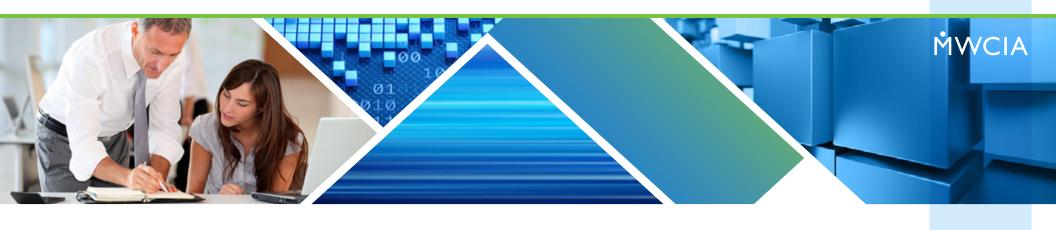
CARRIER RATE SUMMARY

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.

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DLI INSURANCE VERIFICATION SYSTEM

MWCIA maintains the DLI Insurance Verification (coverage lookup) system for the Minnesota Department of Labor and Industry. This system offers a user-friendly, mobile-compatible platform for the public, while also providing DLI staff with advanced features to verify the current status of workers' compensation policies for businesses.

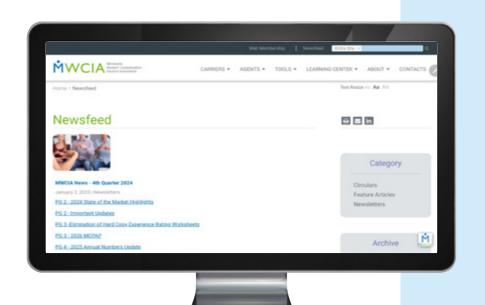
GROUP DASHBOARD

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.

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

This web application allows agents and employers to enter, validate, and submit ERM-14 ownership information to MWCIA electronically. The Manage Ownership product improves the overall quality of ownership data managed by MWCIA, ensures experience ratings are provided to the correct entities after an ownership change, and streamlines processing for customers and MWCIA staff.

When a change in ownership occurs and an online Confidential Request for Ownership Information (ERM-14) Form is completed, MWCIA staff will determine the type of change and/or combinability of the entities involved and will then amend the experience modification accordingly.

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. Applications are accepted from January 1 to April 1 each year. Any applications received after April 1, are subject to a .02 penalty.

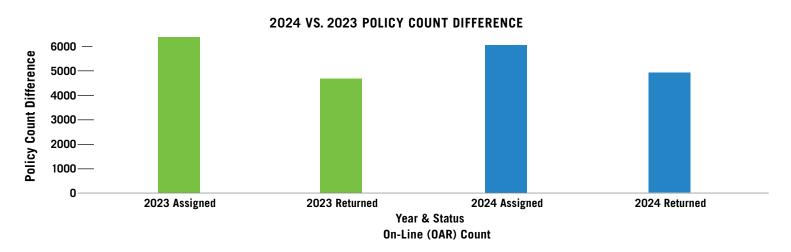


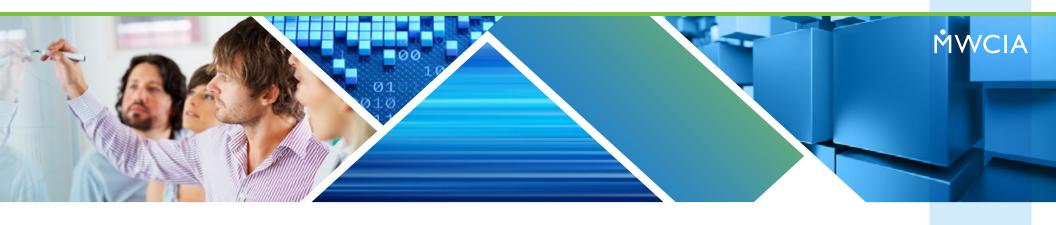
MEDICAL CLAIMS ANALYTICS

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 and provide better data to our stakeholders.

MINNESOTA ASSIGNED RISK TOOLS

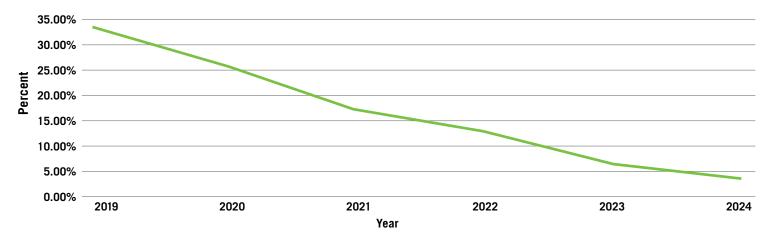
The MWCIA website provides several online tools to assist carriers and agents with Minnesota Workers' Compensation Assigned Risk Plan (MWCARP) tasks. The most used software tool is the Online Assigned Risk Application which allows agents and employers to complete Assigned Risk applications and make electronic payments online. Through this Online Assigned Risk application tool MWCIA received a total of 10,967 applications in 2024 which were processed within 48 hours.

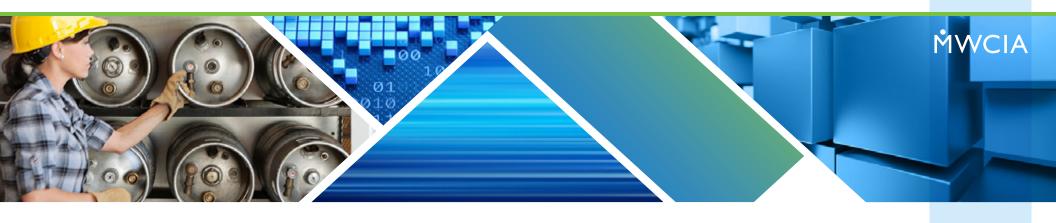




The submission of hard copy assigned risk applications has shown a continuous decline. This trend can be attributed to the enhanced accessibility and efficiency offered by our online system, which has resulted in significantly quicker turnaround times for all stakeholders. Consequently, the reliance on hard copy applications has become less cost-effective for both internal and external parties.

HARD COPY APPLICATION PERCENT DECREASES OVER TIME





PURE PREMIUM BASE RATES

The pure premium base rates and rating values for all classes are available to carriers through the product request form.

They are available in a downloadable Microsoft Excel spreadsheet as well as in a WCRATE text file format by contacting our actuary department. 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 statues and administrative rules governing workers' compensation ratemaking in Minnesota. These changes were incorporated in the 2023 and subsequent pure premium base rates.

RATEMAKING REPORT

The 2025 Ratemaking Report completed in August of 2024, 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 2025 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. We perform security audits for our electronic systems and require staff to complete quarterly security awareness training with continual phishing tests.

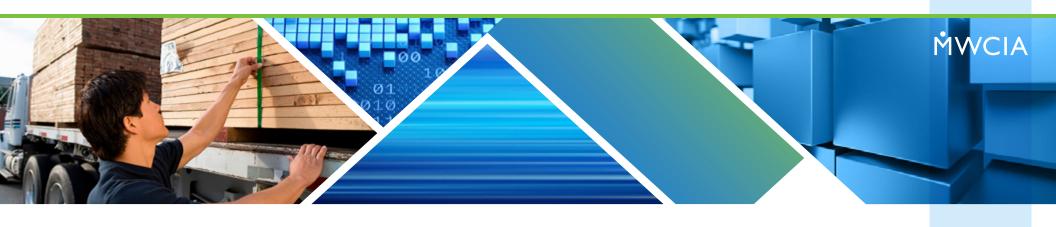
TRACER

MWCIA completed the robust, responsive, and feature-rich rewrite of TRACER application, which is used for Ratemaking, Analysis of Class Experience and Research.

WCUNDERWRITING WEB SERVICE

MWCIA introduced a new web service product that allows carriers to automate and retrieve employer-specific data in real-time, system to system. 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

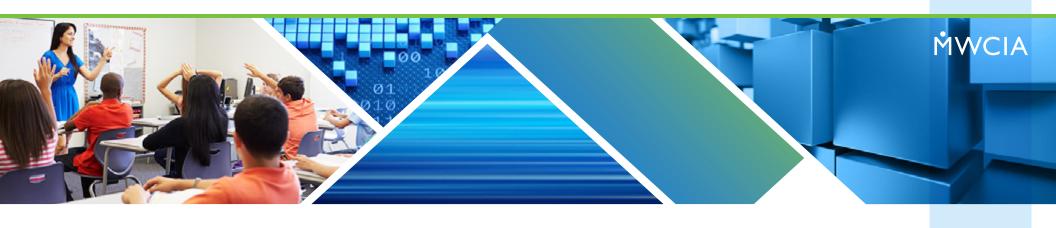
The most used page on our website is the <u>Experience Rating</u> area. This landing page has all the links to allow carriers and agents to search for employers, review experience mod history, and download experience rate sheets and MN Contractors Premium Adjustment Program (MCPAP) worksheets. It also contains <u>online training</u> and our <u>experience rating plan manual</u>.

Member 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.

Member Carriers may also sign up for notifications alerting them when new or revised experience rate sheets are available for pickup.





Some examples of MWCIA's communications and educational efforts in 2024 are highlighted below:

MINNESOTA WORKERS' COMPENSATION MANUALS

MWCIA is charged with maintaining approved Minnesota Workers' Compensation Manuals in the State of Minnesota. Filings to revise these manuals require an initial review by the Underwriting Committee and then pre-approval by the MWCIA Board and the Minnesota Department of Commerce. No revisions were made to Minnesota Workers' Compensation Manuals during 2024.

MWCIA CIRCULAR LETTERS

The MWCIA Circular Letters serve as a vital communication tool, keeping our members and customers informed about essential updates such as approved filings, Department of Commerce orders, and changes in products and services. Our commitment is to provide timely information on significant changes that may impact your business operations. In 2024, we successfully released 22 circular letters, ensuring that our stakeholders have access to crucial updates. We encourage you to enhance your engagement with us by subscribing to our Circular Letters and newsletter. Click here to stay informed and empower your business with the latest insights.



MWCIA EDUCATION & INFORMATIONAL PRESENTATIONS

Each year, our Resource Center team reaches out to members, agents, and the broader business community to provide educational and informational presentations.

During 2024, MWCIA continued our valued partnership in providing eight presentations across the metro area of Minnesota as part of the Minnesota Employment and Economic Development (DEED) Departments training for new employers in Minnesota.

We also presented two sessions for the Society of Human Resource Management, one session for the Central MN Educational Research & Development Council, and one session for the Minnesota Independent Insurers Association (Big I) as part of their new insurance professional "Boot Camp" series.

We also had staff attend three of the largest industry events with a booth to answer questions and meet our stakeholders directly. We were present at the Minnesota Independent Insurers Association, the Professional Insurance Agents of Minnesota, and the MN Dept of Labor and Industry Summit.

MWCIA NEWSLETTER AND OTHER SOCIAL MEDIA ACCOUNTS

MWCIA publishes the MWCIA Quarterly and provides updates through MWCIA <u>LinkedIn</u> and <u>Facebook</u> accounts throughout the year. The objective of these communications, written by staff, is to educate and inform carriers, agents, and other interested parties on important topics promptly.

WEBSITE

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



FOUNDATIONS FOR FULL URE

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:

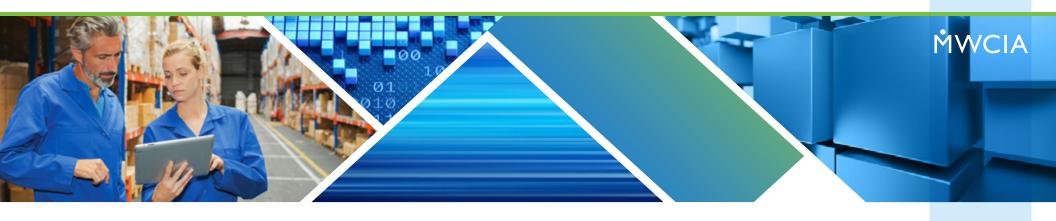
MINNESOTA DEPARTMENT OF LABOR & INDUSTRY

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.

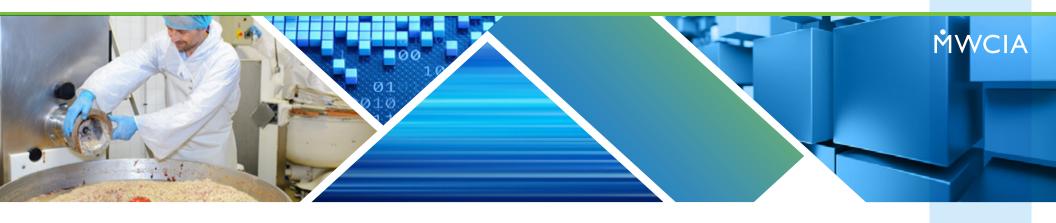
SPECTRUM PARTNERS

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.

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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.



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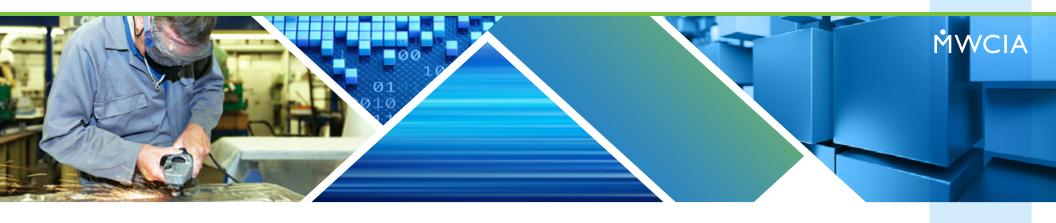


FOUNDATIONS FOR FULL URE

BOARD OF DIRECTORS

◆ BOARD OF DIRECTORS

The MWCIA Board of Directors met four times in 2024 and provided strategic direction on technology modernization, oversaw financial performance, and reinforced governance best practices to enhance transparency, risk management, and long-term organizational resilience. It also approved the 2025 Ratemaking Report.



BOARD OF DIRECTORS

As of December 31, 2024, the members of our Board were as follows:

DIRECTOR: REPRESENTING:

Mr. Aryeh Haselkorn AIG

Ms. Stacey Kurash Accident Fund

Open Board Position

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

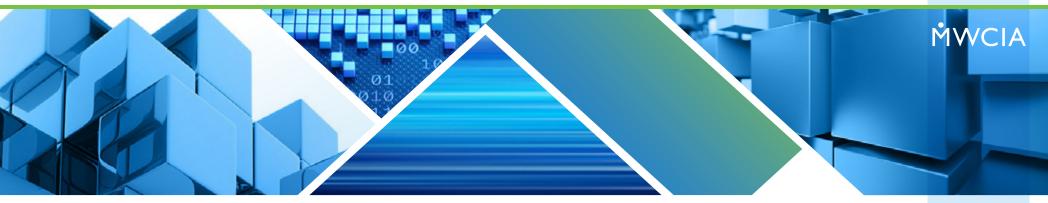


^{*}Employer Representative appointed by the Minnesota Department of Commerce



FOUNDATIONS FOR FUTURE

MWCIA OPERATIONS



MWCIA MANAGEMENT TEAM

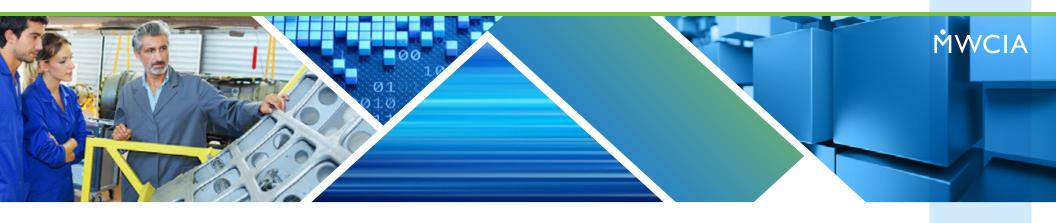
Jennifer Wolf, President

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

Andrea Everling, Vice President, Actuarial Services

Gregg Lutz, Vice President, Data Services

Doug Koch, Chief Technology Officer



Descriptions of the MWCIA's areas of operations follow:

MWCIA WORK COMP RESOURCE CENTER

MAIN FUNCTIONS

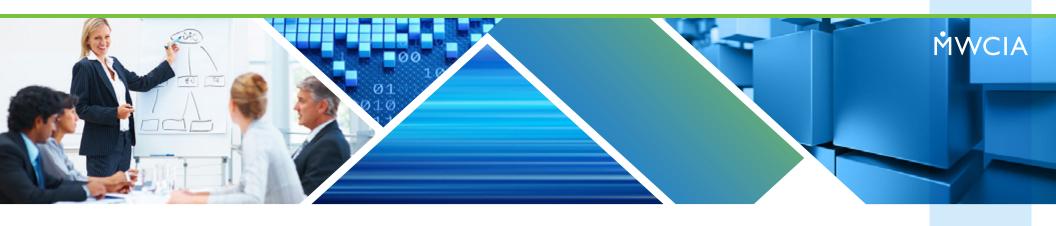
- Client Relations is the primary link to the public, providing assistance to employers, agents, carriers, state regulators, legislative representatives and other interested parties. Client relations staff answer questions related to classifications, experience modification calculations and rules, basic 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.



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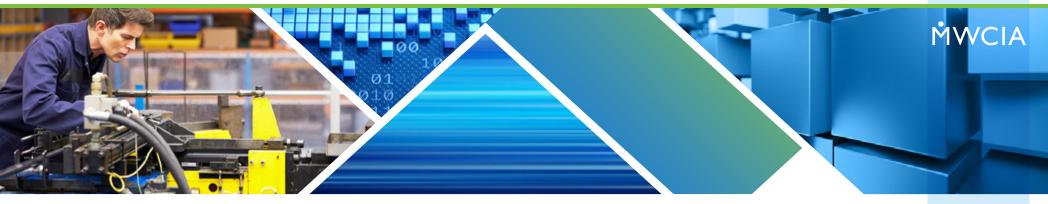
MWCIA DATA SERVICES

- Collects, analyzes and validates data submitted electronically by member carriers.
- Administers notice and fining process for late reporting of unit statistical data.
- Handles data reporting inquiries from carriers and other interested parties.
- Responsible for managing experience ratings, merit ratings, and inputting NCCI experience ratings when they are issued by the NCCI.
- Researches and resolves policy ownership change issues.
- Key liaison in communicating and resolving issues with member carriers related to the electronic submission of 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 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.



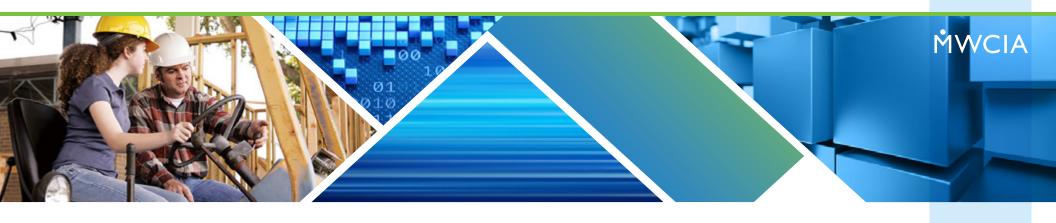
MWCIA ACTUARIAL SERVICES

- 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

- 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 INFORMATION TECHNOLOGY

- Responsible for database administration including software and web development.
- Provides technical help desk, batch job administration, ensures network function, backup systems, disaster recovery, distributed workforce connectivity and application suite operation.
- Responsible for enterprise security.
- Responsible for imaging administration.
- Responsible for multiple factor authentication for added security.

