



ANNUAL REPORT
2002

RELEVANT
VALUABLE
ACCESSIBLE





MWVIA



AS THE PREFERRED PROVIDER
OF QUALITY MINNESOTA
WORKERS' COMPENSATION
INFORMATION, WE ARE
COMMITTED TO DEVELOPING
PRODUCTS, SERVICES
AND MARKETS THAT MEET OUR
CUSTOMERS' EVOLVING NEEDS,
AND TO PROVIDING A
WORK ENVIRONMENT RICH IN
OPPORTUNITIES FOR PERSONAL
AND PROFESSIONAL GROWTH.
WE ARE THE MINNESOTA
WORKERS' COMPENSATION
INSURERS ASSOCIATION,
A QUALITY PROVIDER OF
INFORMATION AND SERVICES.





You have probably noticed, as I have, that the most effective organizations are those that never take the quality of their work or the relationship with their customers for granted. On the contrary, they do everything they can to assure that they are at least meeting, if not exceeding, their customers' expectations on a consistent basis.

The first step in making this a reality is reaching out to customers, understanding their business and scrutinizing the challenges that continue to cause them problems, with an eye toward making their lives easier.

At MWCI, we have many years of experience working with members of the workers' compensation industry. What's more, we have nearly a century of historical data to bolster that experience with real knowledge. Finally, we are continually improving our skills and developing new and better industry tools to most effectively apply that experience and knowledge.

But the single most powerful tool we have at our fingertips is you, our members, who have given us ideas, challenges and insights into your specific needs in an ever-changing marketplace which data and know-how alone cannot provide. Still, if there's anything we need to keep working on, it's reaching out to you in ways both large and small.



REACHING OUT TO YOU IN WAYS BOTH LARGE AND SMALL

Never losing sight of that fact has been the key to our past success, but as we face the challenges of the future, maintaining this focus has never been more important.

Today, we communicate to you in a number of ways. The Annual Report, quarterly newsletter, brochures, our web site, educational and informational presentations and task forces have all been effective in reaching out to you, but they all share a common drawback. They communicate to you just fine, but they don't always communicate with you as efficiently as they might to anticipate your needs in order to exceed your expectations.

Therefore, we plan to become even more proactive in our search for products, services and distribution

methods to better serve you. I truly believe we have excellent plans, processes, equipment and systems. However, in the end, we must be focused on delivering real value to you if we are to meet our goal of being the "quality provider of information and services."

In 2003, the MWCIA plans to emphasize becoming a better communicator with you. Our goal is to ask about your needs, to actively listen to your concerns, and to focus on helping you meet the challenges of an increasingly complex marketplace. Meeting that goal means we can exceed your expectations whenever and wherever possible.

A handwritten signature in black ink that reads "Bruce Tollefson". The signature is fluid and cursive.

Bruce Tollefson, President



PRODUCTS & SERVICES

"AS A BROKER AND EMPLOYEE REPRESENTATIVE, I APPRECIATE THE EASILY ACCESSIBLE TOOLS MWCIA PROVIDES ON ITS WEBSITE TO MEMBERS, EMPLOYERS AND OTHER INDUSTRY PARTICIPANTS."

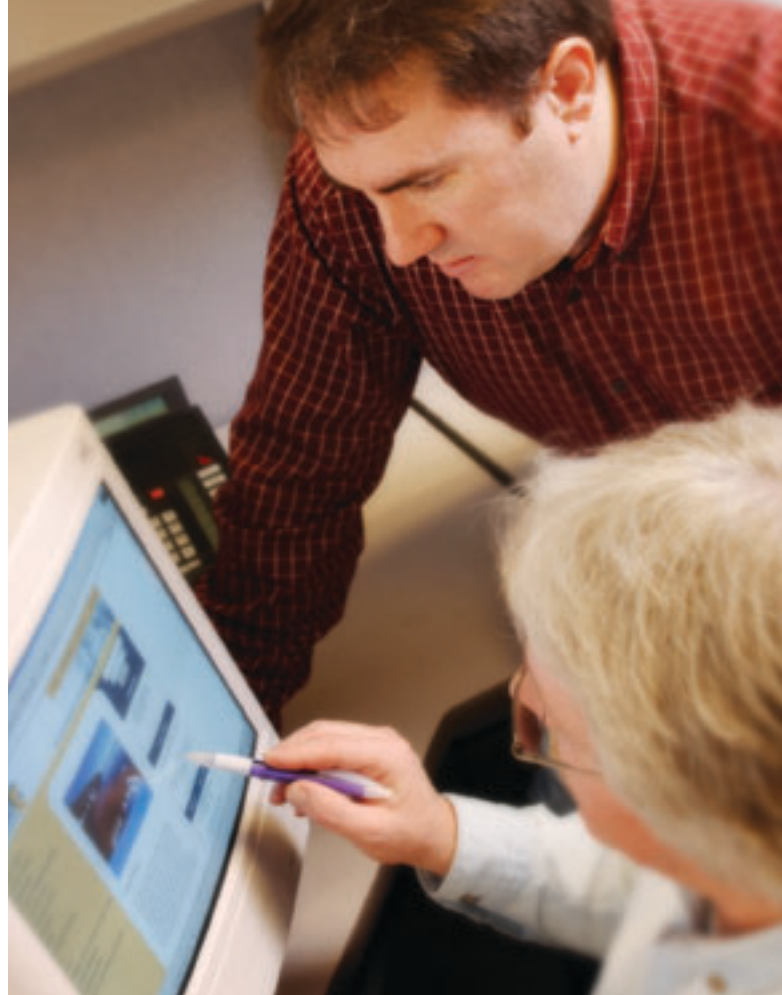
Brandon Miller

If it were not for the products and services that we have been able to develop since our founding in the early 1920s, MWCIA would not be the organization it is today. Yet, it is not merely our products and services that have kept us relevant to our members and various audiences, but the way in which we designed and developed them and constantly monitor and improve their performance to assure that relevance.

True, we are a key provider of information, but through our members, we are also a receiver of information – a sounding board, if you will, and in many cases, a touchstone for our industry.

We are proud of this position, but we are also keenly aware of the fact that we would not be here if we didn't genuinely listen to your needs and take them to heart. Nowhere is this more evident than in our product line and service offerings, for each was born through a remark or suggestion you made, a study you asked us to conduct, or feedback you gave us on a situation or trend you saw emerging.

Your reaching out to us has made it possible for us to reach out to you in ways that truly matter to your business, your staff and your audience. Today, thanks to you, MWCIA has one of the most comprehensive and useful product and service mixes in the industry.



WWW.MWCIA.ORG

We work hard to make our website the best one-stop tool available to our audience. To maintain the integrity of the information we provide and to assure that the flow of that information is occurring in the most user friendly processes, we rigorously test and re-test enhancements on a development website and a documented workflow employing an intuitive user interface with rapid access to content.

That means that our members can access a vast majority of our services (from Member and Subscriber Services to Assigned Risk and Experience Modification History) and products (from publications to manuals to forms) over the web.

Work continues to further expand these offerings while adding new ones in anticipation of your needs – today and in the future.



**DEVELOPING NEW AND
BETTER INDUSTRY TOOLS**

RATEMAKING REPORT

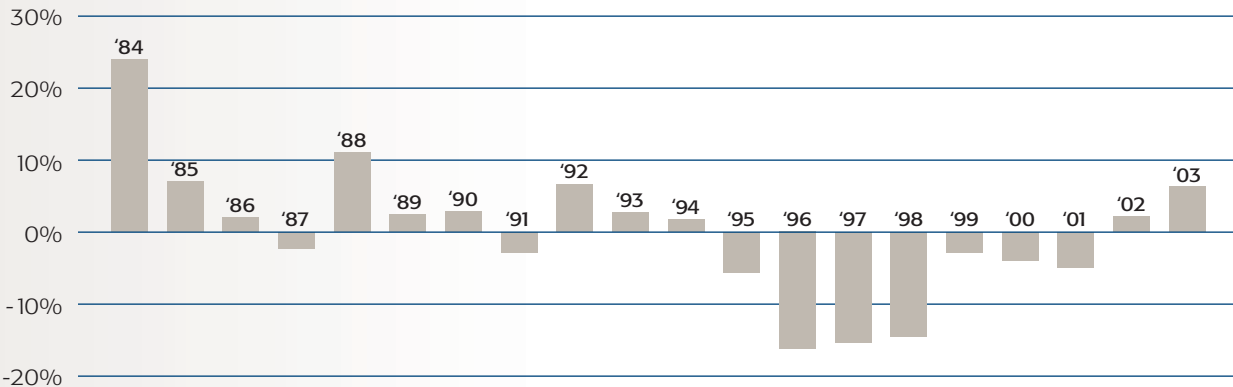
In this, our twentieth year of producing the MWCIA Ratemaking Report, we realized our earliest release date: August 23. In addition to our hardcopy release, our website release was reported to be the best ever based on ease of locating and accessing specific information. What’s more, users reported that it was also the most enjoyable to browse – feedback we especially like hearing because that means more of our users were able to discover more aspects of the Report. We continue to strive to improve not only the overall quality of the Report, but also its ease of access and its interactive capabilities.

Following are some key factors from this year’s report. We saw a 5.9 percent overall average increase over the 2002 level. By specific industry:

- Manufacturing: +3.4 %
- Contracting: +7.3 %
- Office & Clerical: +11.1%
- Goods & Services: +6.9 %
- Miscellaneous: +2.0 %

As evidenced by the below chart, we have seen the pure premium level decrease in each of the seven years spanning 1995 to 2002, dropping almost 50 percent, but it has increased in each of the last two years. However, even with the last two increases, the overall pure premium rate level is still about 8.5 percent lower than its corresponding level prior to competitive rating (1983).

**Minnesota Workers Compensation
Pure Premium Base Rate Changes 1984 - 2003**





A C C E D E ™

Developed internally by MWCIA's Actuarial Services and IT departments, ACCEDE™ (Automated Carrier Call Entry and Data Edit) allows carriers to electronically submit their financial data, resulting in a significant reduction in errors, which allows us to produce the Ratemaking Report more quickly and efficiently. Today, over 75 percent of the market uses ACCEDE™ to report financial data to the MWCIA.

ACCEDE™ is a trademark of the MWCIA.

W E B A C C O U N T M A N A G E M E N T

In order to best manage our web user accounts, IT staff has designed an intranet system that not

only tracks account information, but measures usage of fee-based reports and alerts users to various account related events by bulk e-mail.

M A P P R O J E C T

These services, the intranet system and the bulk e-mail, are part of an overall customer management project now being tested to facilitate the identification of and communication with our members, associates and partners. When fully operational, MAP (Members, Associates, and Partners) will assemble all of the contact lists used by MWCIA in one location comprising an intranet interface and a complete set of outputs, including the bulk e-mail system.



"GOOD STEWARDSHIP OF FUNDS ASSESSED TO MEMBER COMPANIES. MWCIA HAS A BALANCED BUDGET AND IS LOOKING FOR WAYS TO CONTROL COSTS ON A REGULAR BASIS."

Keith Krueger

KEEPING MEMBERS INFORMED

Perhaps our most important service is keeping our audiences informed on a variety of issues in a timely manner. To achieve this, our Member and Customer Service staff produce a variety of materials, most of which are available on our website, including:

Circular Letters

These are our primary communication tools and provide a forum for disseminating official notification to our audiences on such matters as filings that have been approved or orders given by the Department of Commerce. The goal is to provide timely information on important changes that may have a direct impact on member company operations.

Newsletters

In 2002, we formed a cross-functional Editorial Committee to determine what to publish in our quarterly newsletter (input for topics is also sought during the bi-weekly managers' meeting). These ongoing queries insure that the information we publish is timely and pertinent. In addition, our website archives our newsletters back to 1998, providing a wealth of historical as well as interesting information for our members.

Brochures

An important compliment to our Newsletter and our Circular Letters, our brochures feature such topics as "Understanding Experience Rating," "How To Complete Minnesota's Workers' Compensation Assigned Risk Plan Application" and "Minnesota Contractors Premium Adjustment Program."

Education and Informational Presentations

The most direct means of reaching our audience is the live presentations we offer to our members and the business community at large. In the past year, for example, we provided a range of seminar topics from a broad overview of MWCIA services to tailored presentations addressing specific subjects of interest.

Each month, we also participate in a forum in which we provide an informational presentation on workers' compensation insurance for Minnesota employers.

Finally, we participate in several industry trade shows each year. Our booth is staffed with knowledgeable MWCIA personnel to answer questions and distribute information to members of our industry at large.

Task Force

Establishing a task force with stakeholders representing insurance companies, government and the MWCIA proved to be a valuable tool this past year as we worked on compiling the Minnesota Forms Manual. This forum allowed us to obtain information and insight directly from our members, greatly improving the quality and relevance of the information provided in the finished manual.

Methods of Communications

We are continually developing new, more efficient ways to solicit, gather and disseminate information. In this effort, we are learning the best methods of communicating through email, our website and established methods such as the telephone and face-to-face meetings.

Regardless of the method, we are constantly exploring ways to improve our ability to reach out to you.

Wherever technology will lead us, you can be assured that we'll be close behind with viable options in easy to access formats and simple to use tools.

OTHER MWCIA PRODUCTS AND SERVICES

Over the years, we have developed – and continue to develop – products and services that really are the workhorses of what we do for our members.

These include:

- Manuals (from the basic manual to experience rating)
- Brochures (how-to's on everything from completing the application for the Assigned Risk plan to how mods affect your premium dollars)
- Member/Customer Database
- Self-Insured software to facilitate electronic reporting of self-insured data
- E-forms for online completion and submission
- Test Audit Program
- MCPAP
- Task Force Development
- Test Audit Task Force
- Employee Leasing Task Force
- Self-Insured Ad Hoc Reporting Group
- Experience Ratings for Eligible Employees
- Merit Factors for Assigned Risk Employers



Linda M. Hanson

Vice President, Data Collection Services

With a degree in business management (College of St. Catherine), Linda has served the workers' compensation industry in a wide range of areas including data collection, industry relations, management, human resources and finance.

In addition to her serving as liaison between the Minnesota Department of Labor and Industry and the MWCIA, Linda serves on a number of joint MWCIA and industry task force groups, including the Test Audit Task Force, the Employee Leasing Task Force and the Self-Insured Ad Hoc Reporting Group. She is a past president of the Twin Cities Insurance Club.

On the national level, Linda holds prominent positions in such organizations as the IDMA (member, executive committee), the IAIABC (member, EDI Steering Committee), the WCIO, ACCCT (co-founder, managing partner) and Spectrum Partners, LLC (chief manager).

She is involved in numerous volunteer activities and enjoys reading, gardening and refinishing furniture.

COLLABORATIVE

In the early 1990s, through conversation with several other state associations, we realized that we all faced a number of common challenges. If we could somehow pool our experience and technical expertise, perhaps we could better meet these challenges and even save some time, energy and money in the process. The following products and services are a result of these early conversations.

ACCCT

Formed out of a mutual need to collect, analyze and disseminate policy and unit statistical data, the American Cooperative Council on Compensation Technology (ACCCT) is comprised of the state workers' data collection organizations in California, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania/Delaware, Wisconsin and Insurance Service Office. Today, any data collection organization (DCO) can benefit from ACCCT research and products provided they share in the cost of that research and product development.

ASIDE™

A software program allowing the entry and edit of self-insured payroll and loss data reporting, ASIDE™ (ACCCT Self Insured Data Entry) facilitates the efficient, quality collection of data from the self-insured market.



“MWVCA IS AN ORGANIZATION TRULY FOCUSED ON THE NEEDS OF ITS MEMBERS AND PARTICIPANTS, DEMONSTRATED TIME AND AGAIN BY A COMMITMENT TO REACH OUT TO ALL CONSTITUENTS OF THE WC SYSTEM AND DELIVER TIMELY AND VALUABLE PRODUCTS AND SERVICES.”

Howard Hammel



B E E P™

BEEP™ (Bureau Entry and Edit Package), another ACCCT product, allows carriers and reporting organizations to transmit statistical information between any state insurance advisory and/or rating organization that is a member of the BEEP™ Project. Premiered in 1997, BEEP™ has gone through several generations of improvements, even spawning a related product, PEEP™.

P E E P™

The Policy Entry and Edit Package (PEEP™) will allow policy-reporting organizations such as carriers to enter, edit and transmit workers' compensation policy information electronically to a data collection organization (bureaus). ACCCT has been developing this effective data-reporting tool in 2002, with an anticipated release date of early 2003.

*BEEP™ and PEEP™ are trademarks of the American Cooperative Council on Compensation Technology.

E D I

The EDI project is a single source electronic delivery vehicle for information flowing between carriers and data collection organizations. The BEEP™ and PEEP™

products are used along with other standard formats (including WCRATING and WCESTAT) to facilitate the flow of information through single source, editing functions, a database of transmitted information and standard transmission formats. EDI strives to eliminate paper flow while providing timely, accurate and quality data flows. ACCCT has been developing this effective data-reporting tool in 2002, with an anticipated release date of early 2003.

S P E C T R U M™

A comprehensive system of programs addressing a wide range of technological challenges, the SPECTRUM™ suite of products, developed by ACCCT, has become so successful that this year its founding partners along with the state associations of Massachusetts and New York formed SPECTRUM™ Partners, LLC to own and distribute the products. Among its many breakthrough products is ABACUS™*, (Algorithm to Build, Aggregate and Compile Unit Statistical data), introduced this year, which effectively and efficiently compiles the collected payroll and claim data into a variety of summarized tables and reports.

W C I O

Comprised of all licensed workers' compensation statistical or rating agencies and data collection organizations, the Workers' Compensation Insurers Organization was chartered in 1995 to develop uniformity of standards with respect to forms, electronic transmission, filings and other tools and systems necessary to the industry.

*ABACUS™ is a trademark of Spectrum Partners, LLC.





Craig A. Anderson
Vice President, Actuarial Services

When Craig joined the MWCIA in 1977, it was known as the Minnesota Compensation Rating Bureau – a far cry from the organization he has since helped to build, first as director of Actuarial and Statistical Services, then as vice president of Actuarial Services.

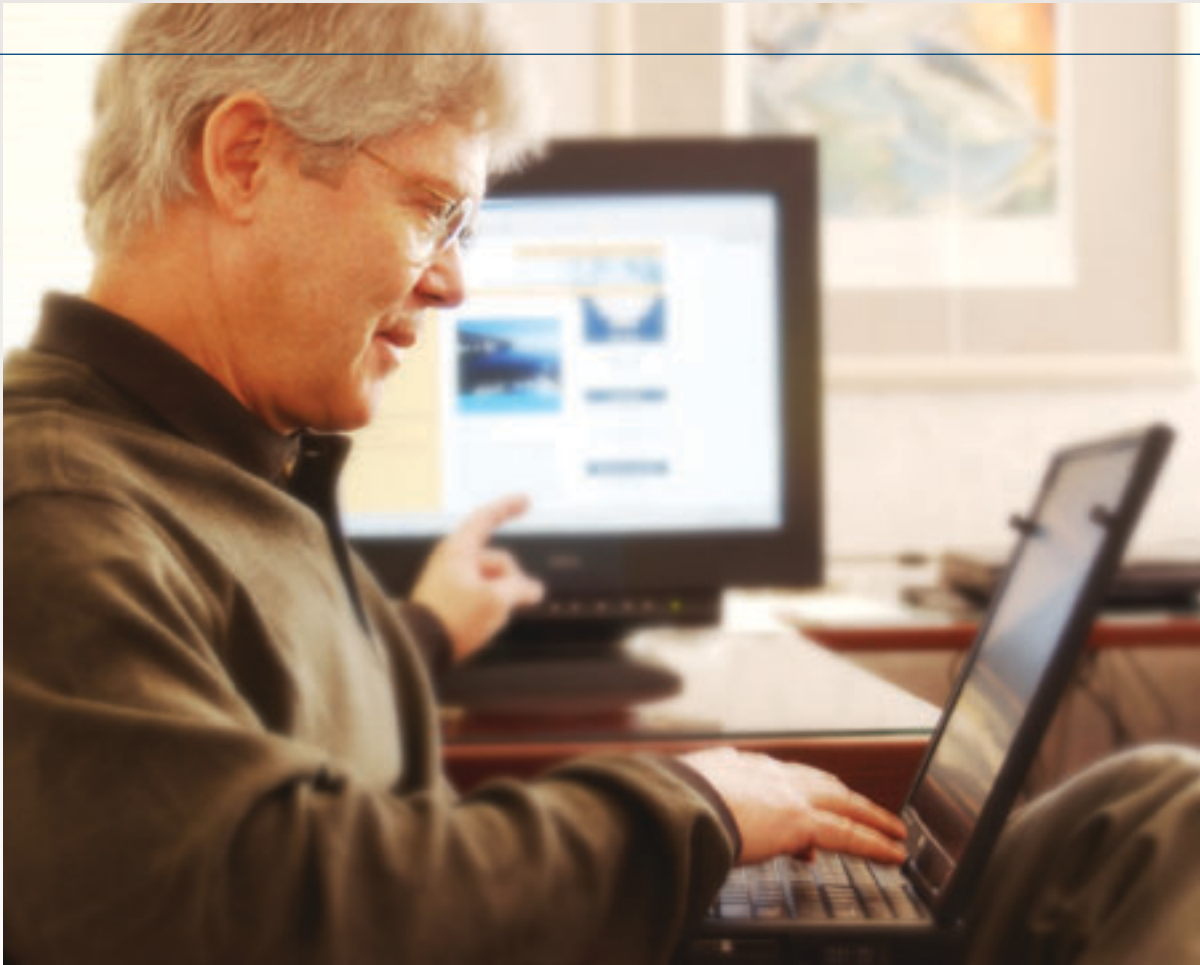
After earning his Masters in Business Administration from the University of Minnesota in 1977, Craig managed the nation’s first statewide study and implementation of the explicit inclusion of investment income in workers’ compensation pricing (1979), created the MWCIA’s nationally respected Ratemaking Report (1983), and participated in the development of the ACCCT (American Cooperative Council on Compensation Technology) consortium. He testified on and continues to provide exclusive cost evaluations

for Minnesota workers’ compensation statutory benefit change alternatives (1978-present).

Craig serves on the Special Compensation Fund Advisory Committee and the Workers’ Compensation Reinsurance Association’s (WCRA) actuarial committee, of which he’s been a member since its inception in 1979.

As head of Actuarial Services, Craig is responsible for serving as MWCIA’s corporate actuary in all the Association’s actuarial, statistical, financial data collection, and statistical production functions. He is also responsible for the annual production of the Minnesota Ratemaking Report.

Craig is a music and worship leader at Calvary Lutheran Church in Golden Valley, an avid reader and a serious baseball fan.



Charles L. Eldridge
Director, Information Technology

A former honors student, Chuck holds undergraduate and masters degrees in economics from the University of Iowa (1970) and from Iowa State University, respectively (1977).

Before joining MWCIA for the second time in 2000, Chuck was a senior systems analyst at Retek Corporation. Over the years, he has been employed as an economics consultant for the Midwest Agricultural Research Association, a research fellow at the University of Minnesota and chief financial officer and consultant at International Species Information Systems.

He served IGF Insurance as a programmer/analyst, the same role he played in his first position at MWCIA from 1997 to 1998. Chuck is expert in Oracle and several development languages. He has completed numerous graduate level courses in MIS, Managerial Accounting, Financial Accounting, database management, and linear programming.

As head of Information Technology, Chuck is responsible for IT administrative functions, project management, several internal committees, and manages a staff of ten.

He enjoys sailing, skiing, racquetball and biking.

OUTSIDE RELATIONSHIPS

Our audience includes not only our members, but also the Department of Commerce, the Department of Labor and Industry, and the Workers Compensation Reinsurance Association. The WCRA was founded in 1979 to provide low-cost reinsurance for Minnesota insurers and self-insurers. MWCIA actuary, Craig Anderson, has served on the WCRA's actuarial committee since its inception.

Whenever we are able to provide assistance, technical or otherwise, to any organization in the workers' compensation arena, we strive to assist that organization's ability to better serve its audience.

Indeed, it is through this cooperation and overlap among our departments that MWCIA's abilities

grow in leaps and bounds. In the process, we truly realize the core of our mission to be the quality provider of information and services.





***“WE HAVE WITNESSED
IMPROVED OPERATIONS AND
INCREASED EFFICIENCIES
WHILE THIS ORGANIZATION
HAS BECOME EVEN MORE
RESPONSIVE AND CLOSER TO
ALL OF THEIR CONSTITUENTS
ADDING VALUE ACROSS
THE INDUSTRY.”***

Bruce Kaufenberg

Our 2002 Annual Meeting was called to order at 1:30 p.m., Tuesday, April 23, 2002, at the MWICIA offices, 7701 France Avenue South, Suite 450, Edina, Minnesota.

The following members were elected to fill the traditional four-year director terms of those terms that had expired:

Ms. Paivi Blanchard, Safeco Insurance Company (stock)

Mr. Keith Krueger, American Compensation Insurance Company (stock)

Mr. Eugene Miller, Western National Mutual Insurance Company (non-stock)

Ms. Fran Kaitala, State Fund Mutual Insurance Company (non-stock)

During 2002, we held four board meetings during which we focused our discussions on the 2002 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals and communications.

As of December 31, 2002, the members of our Board were:

Director	Representing
Mr. Keith Krueger	American Compensation Insurance Companies
Mr. Stu Thompson	AP Capital
Mr. Howard Hammel	Federated Insurance Companies
Mr. Brandon Miller	Hays Companies*
Mr. David Young	Liberty Mutual Insurance Company
Mr. John Hill	Lumbermen's Underwriting Alliance
Mr. Gary Thaden	MN Mechanical Contractors Association*
Mr. Ed Gath	Safeco Insurance Company
Mr. Bruce Kaufenberg	St. Paul Companies
Ms. Fran Kaitala	State Fund Mutual Insurance Company
Mr. Eugene Miller	Western National Mutual Insurance Company
Ms. Diane Young	Zurich N.A. Insurance Company

* Public members of the Board, appointed.





POLICY REVIEW/POLICY ENTRY

An important activity of the Association is the capture of policy coverage information and the management of the Insurance Coverage Verification System (ICVS). The ICVS function provides the Department of Labor and Industry with computer-generated online information on workers' compensation insurance coverage and eliminates the carriers' obligations to file notifications of coverage and cancellation with the Department.

	Assigned Risk	Voluntary Market	Totals
Policies (paper)	1,493	38,594	40,087
Policies (electronic)	39,487	43,295	82,782
Endorsements (paper)	9,278	240,183	249,461
Endorsements (electronic)	254,017	225,738	479,755
Cancellations (paper)	1,236	23,835	25,071
Cancellations (electronic)	38,353	14,902	53,255
Subtotals	343,864	586,547	930,411

UNIT STATISTICAL PLAN

Unit Statistical Plan data is collected, processed, and tabulated for use in developing the classification data with the Association's Annual Ratemaking Report. Listed below is a four-year summary of this activity.

Policy Year	Year Tabulated & Summarized	Number of Reports
1-1-97 to 12-31-97	1999	105,053
1-1-98 to 12-31-98	2000	115,621
1-1-99 to 12-31-99	2001	116,317
1-1-00 to 12-31-00	2002	121,840



EXPERIENCE RATING

During 2002, we continued our activities in connection with the experience rating of employers. 36,092 Minnesota intrastate experience ratings were published, including revision. The 2002 breakdown of current Minnesota intrastate ratings by modification factor follows:

Total Ratings between 0.01 & 0.49	1
Total Ratings between 0.50 & 0.59	12
Total Ratings between 0.60 & 0.69	129
Total Ratings between 0.70 & 0.79	2,075
Total Ratings between 0.80 & 0.89	9,834
Total Ratings between 0.90 & 0.99	10,124
Total Ratings between 1.00 & 1.09	2,259
Total Ratings between 1.10 & 1.19	1,949
Total Ratings between 1.20 & 1.29	2,062
Total Ratings between 1.30 & 1.39	1,308
Total Ratings between 1.40 & 1.49	740
Total Ratings between 1.50 & 1.59	458
Total Ratings between 1.60 & 1.69	264
Total Ratings between 1.70 & 1.79	157
Total Ratings between 1.80 & 1.89	105
Total Ratings between 1.90 & 1.99	57
Total Ratings greater than 1.99	101

MERIT RATING

Minnesota statutes require that all Assigned Risks not eligible for experience rating must be subject to a Merit Rating Plan developed by the Department of Commerce. A total of 30,313 Assigned Risk files were published for Merit Rating in 2002. The 2002 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	25,530
0.90	2,707
1.00	839
1.10	121

INSOLVENT FUND ACCOUNT

The Association continues to make payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2002.

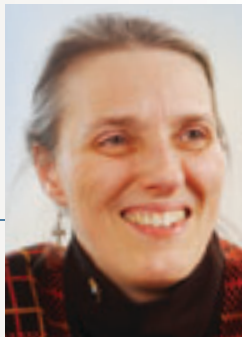
FINES

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated \$212,700 in 2002. A summary on the status of the fine system is reported to the Commerce Department each month.



THE MWCIA'S RECENT WORK WITH THE COMMERCE DEPARTMENT IN RESPONSE TO THE FEDERAL TERRORISM RISK INSURANCE ACT OF 2002, IS AN EXAMPLE OF A QUICK RESPONSE TO KEEP THE INDUSTRY MOVING FORWARD IN THESE TRYING TIMES."

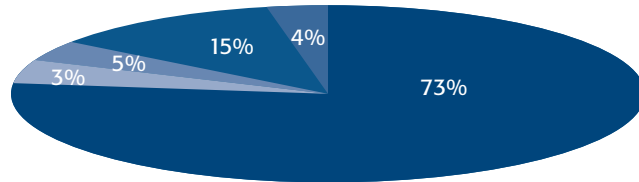
Dave Young



REVENUE AND EXPENSES

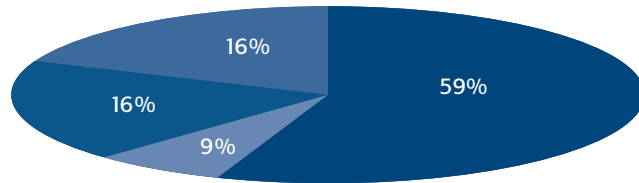
Revenues

■ Assessments	4,049,316	73%
■ Contract Services	848,062	15%
■ USP Fines	213,792	4%
■ Other	289,178	5%
■ Paper Processing	155,790	3%
	5,556,138	100.0%



Expenses

■ Compensation	3,021,855	59%
■ Management, General and Other	847,679	16%
■ Management Information Systems	813,133	16%
■ Rent & Utilities	454,579	9%
	5,137,246	100.0%



COMMITMENTS AND CONTINGENCIES

Future lease commitments as of December 31, 2002 are noted on the chart below. MWCIA audited financial statements are available at the Association's offices.

2003	290,921
2004	262,860
2005	228,676
2006	198,270
2007	165,225
Thereafter	—
Total	1,145,952



Kathleen Peterson
Director of Operations

A 1981 graduate in business administration and marketing from St. Mary-of-the-Woods College in Indiana, Kathleen spent 15 years in the property and casualty industry. In addition to managing operations for claim departments, she has directed the operations of customer service and member processing centers in both the finance and insurance areas.

In 1996, she co-founded and served as vice president of operations for Vis'n, Inc.,

Redwing, MN – a company that provided support services to the insurance industry.

In 2002, Kathleen joined MWCIA as director of operations, overseeing the day-to-day management of the Association.

An avid boater and outdoor enthusiast, Kathleen is a native of Downers Grove, IL who now makes her home in Lino Lakes, MN with her husband and their two children.



*"I LIKE THE ELECTRONIC
DISTRIBUTION OF
NEWSLETTERS, CIRCULARS
AND OTHER IMPORTANT
INFORMATION THE
MWCIA PROVIDES
TO STAKEHOLDERS."*

Brandon Miller

A & A UNDERWRITING SERVICES
Atlanta International Insurance Company

ACCEPTANCE INSURANCE HOLDINGS GROUP
Acceptance Casualty Insurance Company
Acceptance Indemnity Company

ACCIDENT FUND COMPANY

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

ACUITY, A MUTUAL INSURANCE COMPANY

ADVANTAGE WORKERS COMPENSATION INSURANCE CO

AETNA INSURANCE COMPANY OF CONNECTICUT

AFFILIATED FM INSURANCE COMPANY

ALASKA NATIONAL INSURANCE COMPANY

ALEA HOLDINGS US COMPANY
Alea North America Insurance Company

ALL NATION INSURANCE COMPANY

ALLIANZ INSURANCE COMPANY

ALLMERICA PROPERTY & CASUALTY COMPANIES, INC.
Hanover Insurance Company
Massachusetts Bay Insurance Company

ALLSTATE INSURANCE GROUP
Allstate Indemnity Company
Allstate Insurance Company
Allstate Property & Casualty Insurance Company

AMERCO
Republic Western Insurance Company

AMERICAN CENTENNIAL INSURANCE COMPANY

AMERICAN COMPENSATION INSURANCE COMPANY

AMERICAN CONTRACTORS INSURANCE GROUP
ACIG Insurance Company

AMERICAN COUNTRY INSURANCE COMPANY

AMERICAN EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE GROUP

AMERICAN FUJI FIRE & MARINE INSURANCE COMPANY

AMERICAN INTERNATIONAL GROUP
AIU Insurance Company
American Home Assurance Company
American International Insurance Company
Birmingham Fire Insurance Company of Pennsylvania
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company of State of Pennsylvania
Minnesota Insurance Company
National Union Fire Insurance Co. of Pittsburgh, PA
New Hampshire Insurance Company
Nichido Fire & Marine Insurance Company Limited

AMERICAN RE CORPORATION GROUP
American Alternative Insurance Corporation
American Reinsurance Company

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD INSURANCE COMPANY

AMERICAN SAFETY INSURANCE GROUP
American Safety Casualty Insurance Company

AMERICAS INSURANCE COMPANY

AMERISAFE, INCORPORATED
American Interstate Insurance Company

AMERISURE COMPANIES
Amerisure Mutual Insurance Company

APCAPITAL INCORPORATED
American Physicians Assurance Corporation
AP Specialty Insurance Corporation

ARCH INSURANCE COMPANY

ARGONAUT INSURANCE GROUP
Argonaut Great Central Insurance Company
Argonaut Insurance Company
Argonaut-Midwest Insurance Company

ATLANTIC MUTUAL INSURANCE GROUP
Atlantic Mutual Insurance Company
Centennial Insurance Company

ATLAS ASSURANCE COMPANY OF AMERICA

AUTO-OWNERS INSURANCE GROUP
Auto-Owners Insurance Company
Owners Insurance Company

AXA CORPORATE SOLUTIONS INSURANCE COMPANY

AXA CORPORATE SOLUTIONS REINSURANCE COMPANY

BALDWIN AND LYONS INCORPORATED
Protective Insurance Company
Sagamore Insurance Company

BANCINSURE INCORPORATED

BANKERS MULTIPLE LINES INSURANCE COMPANY

BENCHMARK INSURANCE COMPANY

BITUMINOUS CASUALTY CORPORATION
Bituminous Casualty Corporation
Bituminous Fire & Marine Insurance Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

BURLINGTON INSURANCE GROUP
First Financial Insurance Company

CATERPILLAR INSURANCE COMPANY

CENTURION INSURANCE COMPANY

CHUBB GROUP OF INSURANCE COMPANIES
Chubb Indemnity Insurance Company
Chubb National Insurance Company
Executive Risk Indemnity Incorporated
Federal Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company

CHURCH MUTUAL INSURANCE COMPANY

CINCINNATI FINANCIAL CORPORATION
Cincinnati Casualty Company
Cincinnati Indemnity Company
Cincinnati Insurance Company

CLARENDON INSURANCE COMPANY

CNA INSURANCE GROUP
American Casualty Company of Reading, PA
Boston Old Colony Insurance Company
Commercial Insurance Company of Newark, NJ
Continental Casualty Company
Continental Insurance Company
Fidelity & Casualty Company of New York
Firemen's Insurance Company of Newark, NJ
Glens Falls Insurance Company
Kansas City Fire & Marine Insurance Company
Mayflower Insurance Company, Limited
National Ben Franklin Insurance Company of IL
National Fire Insurance Company of Hartford
Niagara Fire Insurance Company
Transcontinental Insurance Company
Transportation Insurance Company
Valley Forge Insurance Company

COMBINED SPECIALTY INSURANCE COMPANY

COREGIS INSURANCE COMPANY

CRUM & FORSTER INSURANCE GROUP
North River Insurance Company
United States Fire Insurance Company

CUMIS INSURANCE SOCIETY INCORPORATED

DAIMLER CHRYSLER INSURANCE COMPANY

DAKOTA TRUCK UNDERWRITERS

DODSON INSURANCE GROUP
Casualty Reciprocal Exchange

EAGLE INSURANCE COMPANY
Newark Insurance Company

ELECTRIC INSURANCE COMPANY

EMC INSURANCE COMPANIES
EMCASCO Insurance Company
Employers Mutual Casualty Company

EMPLOYERS RE GROUP
Employers Reinsurance Corporation
Westport Insurance Corporation

EVEREST REINSURANCE GROUP
Everest National Insurance Company
Everest Reinsurance Company

EXCESS REINSURANCE COMPANY

FARM BUREAU MUTUAL INSURANCE COMPANY

FARMERS ALLIANCE MUTUAL INSURANCE COMPANY

FARMERS INSURANCE GROUP
Farmers Insurance Exchange
Mid-Century Insurance Company
Truck Insurance Exchange

FEDERATED MUTUAL GROUP
Federated Mutual Insurance Company
Federated Service Insurance Company

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FIREMAN'S FUND INSURANCE COMPANIES
American Automobile Insurance Company
American Insurance Company
Associated Indemnity Corporation
Fireman's Fund Insurance Company
Fireman's Fund Insurance Company of Wisconsin
National Surety Corporation
San Francisco Reinsurance Company

FIRST DAKOTA INDEMNITY COMPANY

FIRST NONPROFIT COMPANIES

FLORISTS MUTUAL GROUP

FPIC INSURANCE GROUP INCORPORATED
First Professionals Insurance Company

FRANKENMUTH MUTUAL INSURANCE COMPANY

FREMONT GENERAL GROUP
Fremont Indemnity Company

FRONTIER INSURANCE COMPANY

GE GLOBAL INSURANCE HOLDINGS CORPORATION
GE Reinsurance Corporation

GENERAL REINSURANCE GROUP
Fairfield Insurance Company
General Reinsurance Corporation
Genesis Insurance Company
National Reinsurance Corporation
North Star Reinsurance Corporation

GENERALI UNITED STATES BRANCH

GERLING GROUP
Gerling America Insurance Company
Gerling Global Reinsurance Corporation of America

GRAIN DEALERS MUTUAL INSURANCE COMPANY

GRANGE MUTUAL CASUALTY GROUP
Grange Mutual Casualty Company
Integrity Mutual Insurance Company
Trustguard Insurance Company

GREAT AMERICAN INSURANCE GROUP
Great American Alliance Insurance Company
Great American Assurance Company
Great American Insurance Company
Great American Insurance Company of New York
National Interstate Insurance Company
Transport Insurance Company

GREAT MIDWEST INSURANCE COMPANY

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GRINNELL MUTUAL GROUP
Grinnell Mutual Reinsurance Company

GUIDEONE INSURANCE
GuideOne Elite Insurance Company
GuideOne Mutual Insurance Company

GULF INSURANCE GROUP
Atlantic Insurance Company
Gulf Insurance Company
Select Insurance Company

HARCO NATIONAL INSURANCE COMPANY

HARLEYSVILLE INSURANCE MUTUAL COMPANIES
Harleysville Insurance Company
Harleysville Lake State Insurance Company
Harleysville Mutual Insurance Company

HARTFORD INSURANCE
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of The Midwest
Hartford Underwriters Insurance Company
New England Insurance Company
Property & Casualty Insurance Company of Hartford
Twin City Fire Insurance Company

HAWKEYE-SECURITY INSURANCE COMPANY

HEALTH CARE INSURANCE RECIPROCAL

HIGHLANDS INSURANCE COMPANY
Highlands Insurance Company
Northwestern National Casualty Company

HOME INSURANCE COMPANY

HORACE MANN INSURANCE GROUP
Horace Mann Insurance Company
Teachers Insurance Company

ICW GROUP
Insurance Company of The West

INDIANA INSURANCE COMPANY
Consolidated Insurance Company
Indiana Insurance Company
Netherlands Insurance Company

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

INTEGON PROPERTY AND CASUALTY GROUP
Integon National Insurance Company

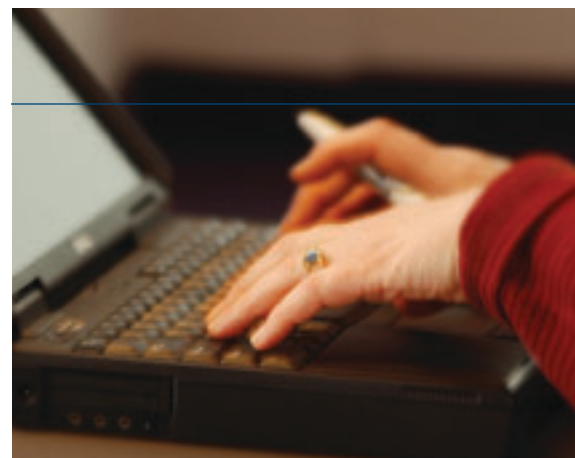
INTERNATIONAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

KEMPER NATIONAL INSURANCE COMPANIES
American Manufacturers Mutual Insurance Company
American Motorists Insurance
American Protection Insurance Company
Kemper Casualty Insurance Company
Lumbermens Mutual Casualty Company
Specialty National Insurance Company

LANCER INSURANCE COMPANY

LAURIER INDEMNITY COMPANY



LEGION INSURANCE GROUP
Legion Insurance Company
Villanova Insurance Company

LIBERTY MUTUAL INSURANCE COMPANIES
First Liberty Insurance Corporation
LM Insurance Corporation
Liberty Insurance Corporation
Liberty Insurance Underwriters Inc.
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company

LUMBER INSURANCE COMPANIES
Lumber Mutual Insurance Company

LUMBERMEN'S UNDERWRITING ALLIANCE

MADA INSURANCE EXCHANGE

MARKEL CORPORATION GROUP
Markel Insurance Company

MCM CORPORATION GROUP
Occidental Fire & Casualty Company of North Carolina

MEADOWBROOK INSURANCE GROUP
Star Insurance Company

MEDMARC COMPANIES
Medmarc Casualty Insurance Company

MERASTAR INSURANCE COMPANY

METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

MIC PROPERTY & CASUALTY INSURANCE CORPORATION

MICHIGAN MILLERS MUTUAL INSURANCE COMPANY

MID-CONTINENT CASUALTY COMPANY

MIDSTATES REINSURANCE CORPORATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

MIDWESTERN INDEMNITY COMPANY

MII CASUALTY INCORPORATED

MILLERS GENERAL GROUP
Millers Mutual Insurance Association

MITSUMI SUMITOMO INSURANCE GROUP
Mitsui Marine & Fire Insurance Company of America
Sumitomo Marine & Fire Insurance Company of America

MOTORISTS INSURANCE GROUP
American Hardware Mutual Insurance Company
American Merchants Casualty Company

MUTUAL SERVICE CASUALTY INSURANCE COMPANY



NATIONAL AMERICAN INSURANCE COMPANY

NATIONAL FARMERS UNION STANDARD INSURANCE GROUP
National Farmers Union Property & Casualty
National Farmers Union Standard Insurance Company

NATIONAL INDEMNITY GROUP
National Indemnity Company
National Liability & Fire Insurance Company

NATIONWIDE INSURANCE GROUP
Allied Property & Casualty Insurance Company
Amco Insurance Company
Farmland Mutual Insurance Company
National Casualty Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

NAU GROUP
NAU Country Insurance Company

NIPPONKOA INSURANCE COMPANY OF AMERICA

NONPROFITS INSURANCE ASSOCIATION

NORTHLAND GROUP INSURANCE COMPANY
Mendakota Insurance Company
Mendota Insurance Company
Northland Insurance Company

NORTHWESTERN NATIONAL INSURANCE GROUP
Compass Insurance Company

OHIO CASUALTY GROUP
American Fire & Casualty Company
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

OLD REPUBLIC INTERNATIONAL GROUP
Great West Casualty
International Business & Mercantile Reinsurance Company
Old Republic Insurance Company

OMAHA INDEMNITY COMPANY

ONE BEACON INSURANCE GROUP
American Employers Insurance
Camden Fire Insurance Association
Employers Fire Insurance Company
Homeland Central Insurance Company
Houston General Insurance Company
Northern Assurance Company of America
One Beacon American Insurance Company

ONE BEACON INSURANCE GROUP (continued)
One Beacon Insurance Company
Pennsylvania General Insurance Company

OVERSEAS PARTNERS US REINSURANCE COMPANY

PARTNER RE U.S.
Partner Reinsurance Company of New York

PEERLESS INSURANCE COMPANY

PENN NATIONAL INSURANCE GROUP
Pennsylvania National Mutual Casualty Insurance Company

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

PHICO GROUP
Pennsylvania Casualty Company
Phico Insurance Company

PHILADELPHIA REINSURANCE CORPORATION

PMA INSURANCE GROUP
Pennsylvania Manufacturers' Association Insurance
PMA Capital Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PREMIER ALLIANCE INSURANCE COMPANY

PRO ASSURANCE GROUP
Medical Assurance Company Incorporated
Meemic Insurance Company

PROVIDENCE WASHINGTON INSURANCE COMPANY

PRUDENTIAL PROPERTY & CASUALTY INSURANCE GROUP
Prudential General Insurance Company
Prudential Property & Casualty Insurance Company

PUBLIC SERVICE MUTUAL INSURANCE COMPANY

PUTNAM REINSURANCE COMPANY

PXRE REINSURANCE COMPANY

QBE INSURANCE COMPANY

QBE REINSURANCE COMPANY

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

RELIANCE INSURANCE COMPANY

ROYAL & SUNALLIANCE

American & Foreign Insurance Company
Connecticut Indemnity Company
Design Professional Insurance Company
Fire & Casualty Insurance Company of Connecticut
Globe Indemnity Company
Grocers Insurance Company
Phoenix Assurance Company of New York
Royal & Sunalliance Personal Insurance Company
Royal Indemnity Company
Royal Insurance Company of America
Safeguard Insurance Company
Security Insurance Company of Hartford

SAFECO INSURANCE COMPANY OF AMERICA

American Economy Insurance Company
American States Insurance Company
First National Insurance Company of America
General Insurance Company of America
SAFECO Insurance Company of America

SAFETY NATIONAL CASUALTY CORPORATION

Safety First Insurance Company
Safety National Casualty Corporation

SCOR U S GROUP

General Security Insurance Company
General Security National Insurance Company
SCOR Reinsurance Company

SEATON INSURANCE 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, INCORPORATED

SENTRY INSURANCE GROUP
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Insurance A Mutual Company
Sentry Select Insurance Company

SIRIUS AMERICA INSURANCE COMPANY

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

ST. PAUL COMPANIES, INCORPORATED

Athena Assurance Company
Discover Property & Casualty Insurance Company
Economy Fire & Casualty Company
Economy Preferred Insurance Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc.
Northbrook Indemnity Company
Northbrook Property & Casualty Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
St. Paul Mercury Insurance Company
United States Fidelity & Guaranty Company

"MWCIA IS VERY FOCUSED ON HOW THEY CAN HELP, EVIDENT IN THE FORM REVIEW PROJECT EARLIER IN THE YEAR. THEIR FACILITATION HELPED GET THE PROJECT DONE WITH A GOOD OUTCOME FOR ALL."

Diane Young



- STATE AUTOMOBILE MUTUAL INSURANCE GROUP
 - Meridian Citizens Mutual Insurance Company
 - Meridian Citizens Security Insurance Company
 - Meridian Security Insurance Company
 - Milbank 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 FUND MUTUAL INSURANCE COMPANY
- STATEWIDE INSURANCE COMPANY
- STONINGTON INSURANCE COMPANY
- SWISS REINSURANCE GROUP
 - North American Elite Insurance Company
 - North American Specialty Insurance Company
 - Swiss Reinsurance America Corporation
- TOKIO MARINE & FIRE GROUP
 - Tokio Marine & Fire Insurance Company
 - Trans Pacific Insurance Company
- TRANSAMERICA INSURANCE GROUP
 - Fairmont Insurance Company
 - Odyssey America Reinsurance Corporation
 - Ranger Insurance Company
 - T I G Insurance Company
 - T I G Insurance Company of Michigan
 - T I G Premier Insurance Company
- TRANSATLANTIC REINSURANCE COMPANY
- TRAVELERS INSURANCE GROUP
 - Automobile Insurance Company of Hartford
 - Charter Oak Fire Insurance Company
 - Farmington Casualty Company
 - Phoenix Insurance Company
 - Standard Fire Insurance Company
 - Travelers Casualty & Surety Company
 - Travelers Casualty & Surety Company of America
 - Travelers Casualty & Surety Company of Illinois
 - Travelers Casualty Company of Connecticut
 - Travelers Commercial Insurance Company
 - Travelers Indemnity Company
 - Travelers Indemnity Company of America
 - Travelers Indemnity Company of Connecticut
 - Travelers Indemnity Company of Illinois
 - Travelers Insurance Company
- TRENWICK AMERICA GROUP INCORPORATED
 - Chartwell Insurance Company
 - Insurance Corporation of New York
 - Trenwick America Reinsurance Corporation
- ULICO CASUALTY COMPANY
- UNDERWRITERS GROUP INCORPORATED
 - Underwriters Insurance Company of California
- UNITED FIRE & CASUALTY GROUP
 - Addison Insurance Company
 - United Fire & Casualty Company
- UNITED NATIONAL GROUP
 - Diamond State Insurance Company
 - United National Specialty Insurance Company
- UNITED WISCONSIN INSURANCE COMPANY
- UNITRIN PROPERTY & CASUALTY INSURANCE GROUP
 - Milwaukee Casualty Insurance Company
- UTICA MUTUAL INSURANCE COMPANY
- VANLINER INSURANCE COMPANY
- VESTA INSURANCE COMPANIES
 - Shelby Insurance Company
 - Vesta Fire Insurance Corporation
- W.R. BERKLEY CORPORATION GROUP
 - Berkeley Insurance Company
 - Berkeley Regional Insurance Company
 - Carolina Casualty Insurance Company
 - Continental Western Insurance Company
 - Midwest Employers Casualty Company
 - Tri-State Insurance Company of Minnesota
 - Union Insurance Company
- WAUSAU INSURANCE COMPANIES
 - Employers Insurance Company of Wausau
 - Wausau Business Insurance Company
 - Wausau Underwriters Insurance Company
- WEST BEND MUTUAL INSURANCE COMPANY
- WESTERN NATIONAL MUTUAL INSURANCE GROUP
 - Western National Assurance Company
 - Western National Mutual Insurance Company
- WESTFIELD COMPANIES
 - Ohio Farmers Insurance Company
 - Westfield Insurance Company
 - Westfield National Insurance Company
- WINTERTHUR SWISS GROUP
 - General Casualty Company of Illinois
 - General Casualty Company of Wisconsin
 - Regent Insurance Company
 - Winterthur International American Insurance Co
- XL AMERICA GROUP
 - Greenwich Insurance Company
 - XL Reinsurance America Incorporated
 - XL Specialty Insurance Company
- ZENITH NATIONAL INSURANCE GROUP
 - Zenith Insurance Company
- ZURICH - U.S.
 - American Guarantee & Liability Insurance Company
 - American Zurich Insurance Company
 - Assurance Company of America
 - Centre Insurance Company
 - Colonial American Casualty & Surety Company
 - Converium Insurance of North America, Incorporated
 - Empire Fire & Marine Insurance Company
 - Fidelity Deposit Company of Maryland
 - Maryland Casualty Company
 - Northern Insurance Company of New York
 - Universal Underwriters Insurance Company
 - Valiant Insurance Company
 - Zurich American Insurance Company of Illinois
 - Zurich American Insurance Company



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