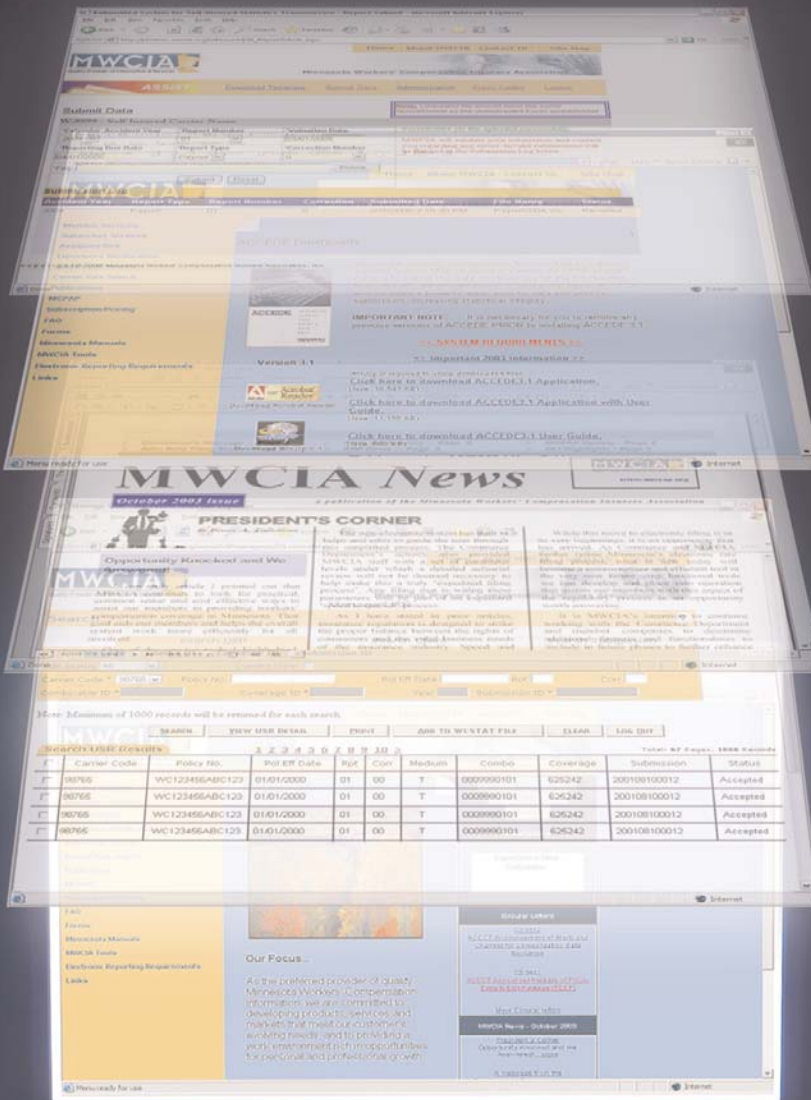


POSITIONED

FOR TOMORROW'S
CHALLENGES

ANNUAL REPORT 2004

- PRESIDENT'S MESSAGE
- INDUSTRY RESULTS
- PRODUCTS & SERVICES
- COLLABORATIVE WORK
- 2004 OPERATIONS/FINANCIALS
- MEMBER COMPANIES
- OUR BOARD
- OUR STAFF
- 2004 MEMBERSHIP EVENTS





EXECUTIVE

OVERVIEW

There is an old nautical saying that goes something like this: “We cannot direct the wind, but we can adjust our sails.” In the waning months of 2004, the wisdom of that saying kept coming back to me because, for perhaps for the first time during my tenure with MWCIA, we are truly positioned to proactively address the challenges that face our industry in the coming years.

It has been a busy time these past seven years as we were building the necessary infrastructure we needed to provide the high level of products and services for the future. SPECTRUM™, BEEP™, PEEP™, CDX, not to mention a host of internal enhancements have been implemented. Our website, we are told, is a powerful, valuable and easy-to-use tool, providing key products and services that are available whenever the customer chooses.

Finally, after setting and achieving an array of goals, we can take a moment to survey the landscape and begin focusing on serving you in ways that we’ve only been able to dream about these past several years.

For me, that will mean getting out more to all of our member companies, our regulatory bodies, our collaborating organizations and our industry counterparts.



Bruce Tollefson

PRESIDENT
MESSAGE

For our management, it will mean having more time to spend with their staff, listening to their ideas and suggestions, and, with the help of our new infrastructure and its many tools, actually being able to turn those suggestions into functioning programs, effective procedures and meaningful policies.

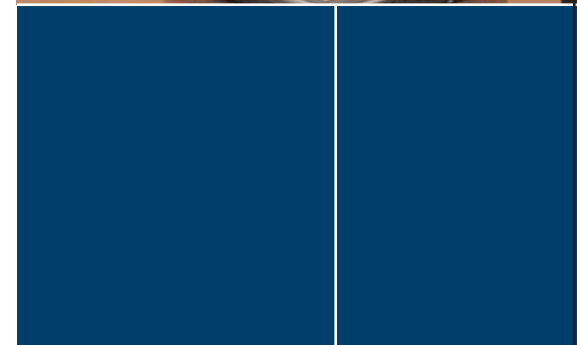
For you, it will mean that we will be there in ways that we simply could not have been in the past, not just when problems arise, but when opportunities exist. That means that we will be able to better learn your needs so that we might anticipate future challenges.

In essence, our overall goal for the coming years comprises of knowing you and your organization so well that we will be able to help identify your needs, then deliver viable solutions to those needs so that you can focus on your core business and work toward becoming the best that you can be.

To make this goal a reality, we need your input now more than ever, so please keep your comments coming. We will be knocking on your door through various means to gain further insight on what products and services will be needed to manage tomorrow's challenges. Many of our ideas come from you, and our best products and services often begin with a simple observation from someone calling in or sending us an email.

This will be even more the case as we move forward from this point – as we continue to web-enable our Annual Report and Ratemaking Report as well as our other services, providing you with a majority of the key products and services you need at the “click of a mouse.”

As we strive to better learn about you, we'll also be making it easy for you to learn more about MWCIA, our board and our staff through Annual Report drill down options that will provide job descriptions, biographical overviews and contact information. And, through a variety of links to most organizations in our industry, you'll be able to see MWCIA in the context of the big picture nationally.



The pages that follow comprise much more than an Annual Report. They represent the culmination of many goals that had their roots in the late 1990s. Having now achieved these goals, we are able to fully realize the spirit of our mission:

**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.



Bruce A. Tollefson

President





COMPREHENSIVE OVERVIEW

Minnesota's Pure Premium Base Rates (PPBR) for 2005 decreased by 1.2% percent.

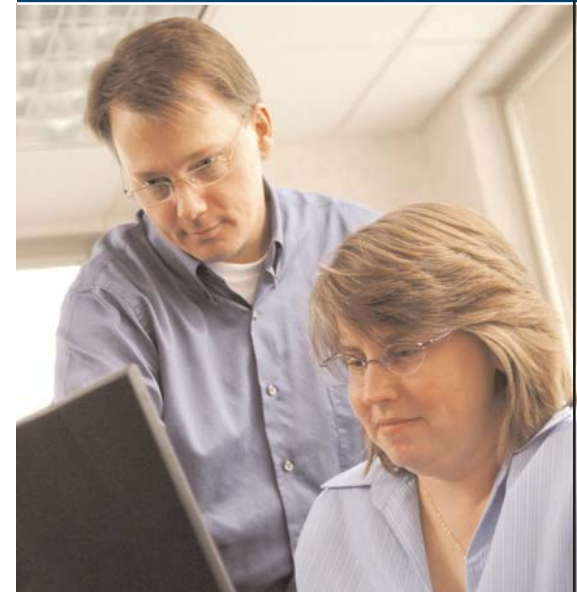
On the top of the next page is a chart that tracks Minnesota's PPBR since inception in 1984 and shows each preceding year through the current 2005 report. The last six years have either shown minor increases or minor decreases reflecting a fairly stable cost-versus-benefit environment.

The next two charts show what has happened to calendar year loss ratios and net earned premiums to DSR premiums from 1999 through 2003. From 2001 through 2003 calendar year loss ratios have consistently dropped as net earned premiums have consistently increased relative to DSR pure premiums.

However, as in other parts of the country, medical costs and average lost time medical costs have shown dramatic and consistent increases. The last two charts in this section show the medical total reserve changes from 1999 through 2003 and the average lost time medical costs per case. Medical reserves over that time frame have increased almost \$400 million, or represent an increase of in-force reserves of over 65% percent. Medical lost time severity is up almost 64% from 1998 to policy year 2002.

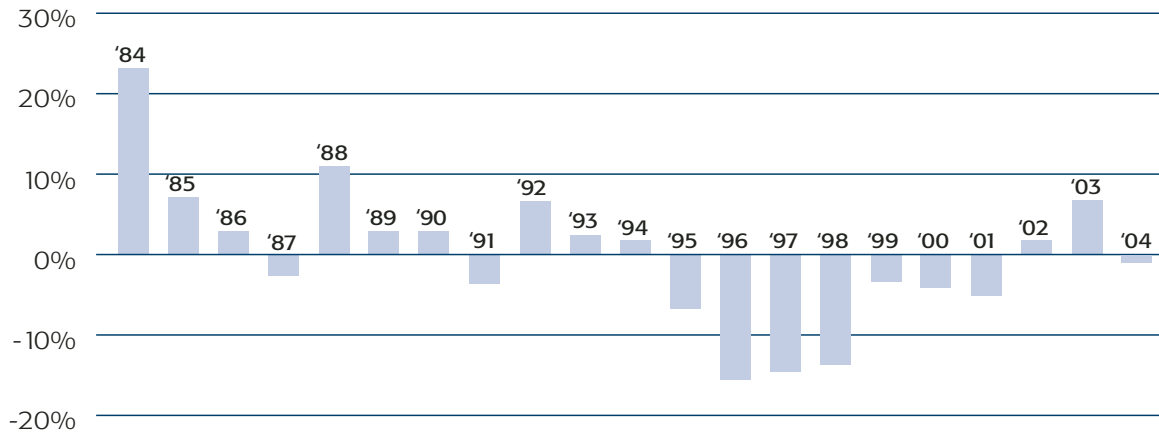
The increasing medical costs are alarming. To date, there have been no legislative or other changes within the Minnesota workers' compensation system that would help to correct this situation.

The overall claim frequency, which is still fairly static in Minnesota, is the main ingredient that continues to keep the PPBRs within a fairly stable range. Of course, two critical questions remain:



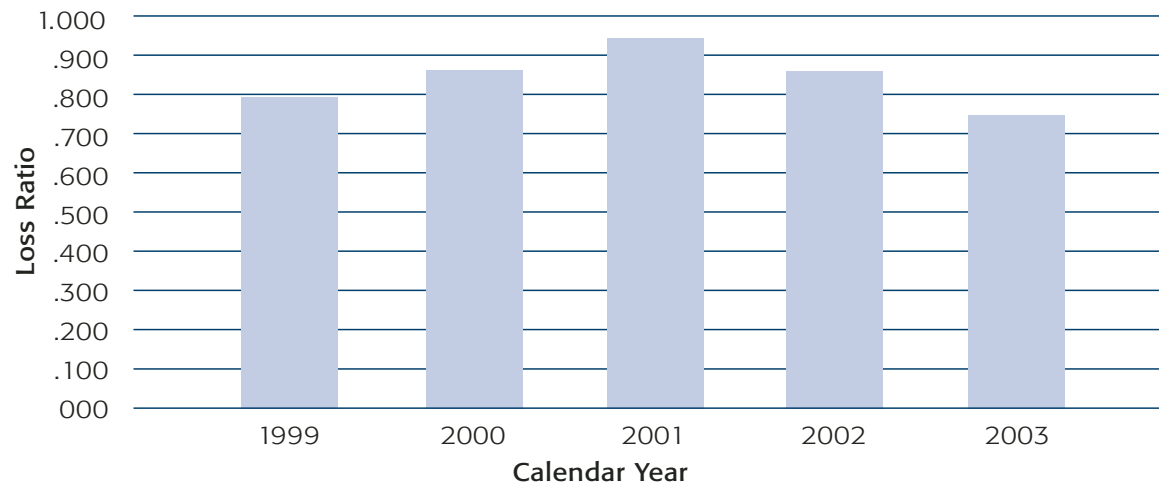
How much longer will overall claim frequency stay so stable, and, if overall medical costs continue on the current track, what will the impact be on PPBRs going forward?

PURE PREMIUM BASE RATE CHANGES 1984-2004



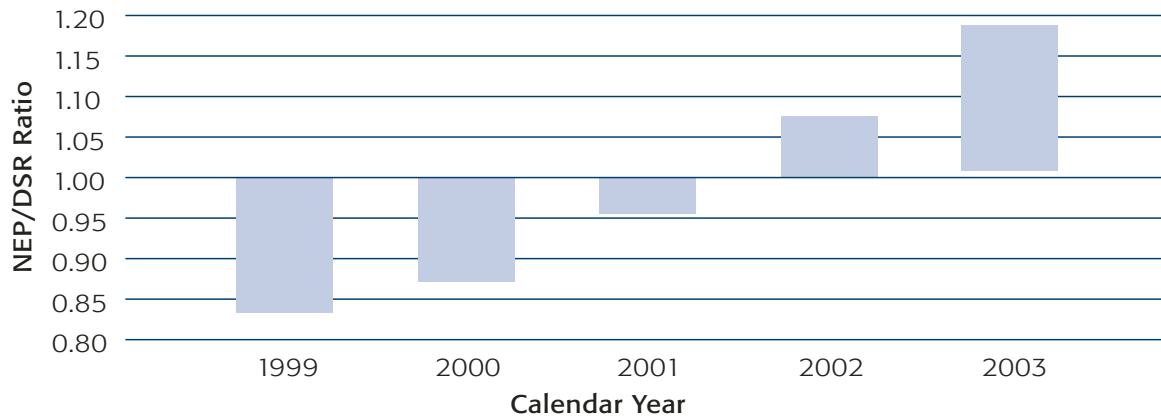
CALENDAR YEAR LOSS RATIOS

Minnesota Workers' Compensation loss ratios fell precipitously from 2001-2003. Incurred losses as a ratio to direct earned premiums less policyholder dividends dropped over 20% points to less than 73% in just two years.



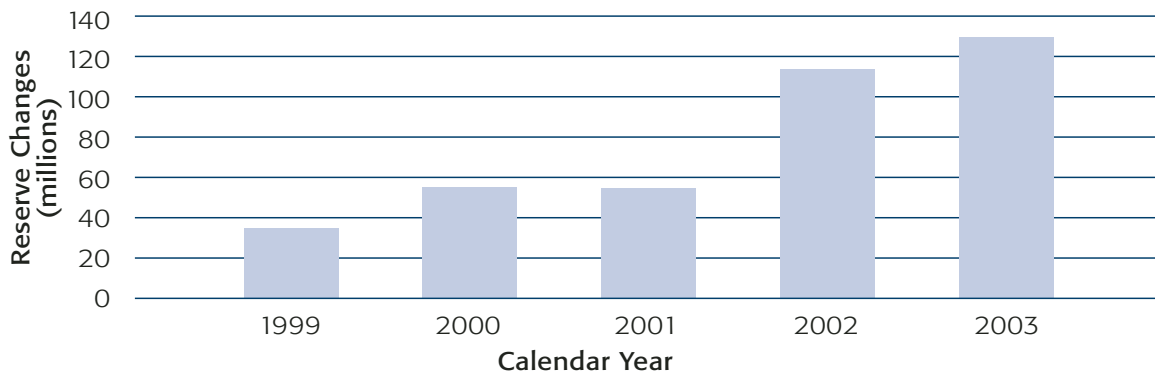
NET EARNED PREMIUM TO DSR PREMIUM

Almost all of the loss ratio improvement is due to changes in individual carrier pricing considerations. Net earned premiums (premiums net of premium discounts, schedule credits, retrospective rating, dividend plans, and deductible credits) have increased over 36% relative to DSR pure premium from 1999-2003.



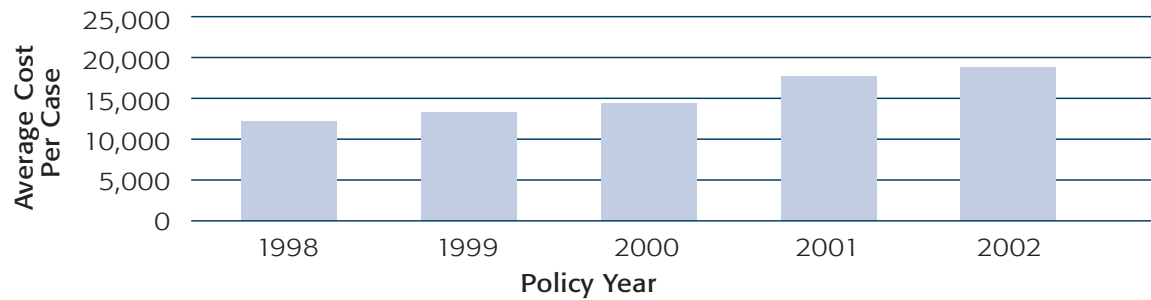
MEDICAL TOTAL RESERVE CHANGES

Carriers writing Minnesota Workers' Compensation are experiencing the same trends in medical loss cost expansion as they are in the rest of the nation. Medical reserves have increased almost \$400 million in the 1999-2003 time period, an increase of in-force reserves of over 63%.



AVERAGE LOST TIME MEDICAL COST PER CASE

Although overall claim frequency is still fairly static, average medical costs continue to rise. Projected medical lost time severity is up almost 64% since 1998, reaching a historical per case high of over \$19,000 in policy year 2002.



PROFIT



A COMPREHENSIVE RESOURCE

Last year, we stepped over the threshold from a hard copy Annual Report to the web-based Annual Report that you are currently viewing. We were delighted at the number of positive comments and the variety of suggestions we received from our members for how we might make our Annual Report an even better source of information.

This year's Annual Report will mark the first of many drill-down capabilities we plan to introduce in future reports. If you click on the section heading ["Our Board"](#) and click on a name of a Board of Director member, you will get a brief biography of that board member. We've introduced this because we want you to be able to relate to our board as real individuals, not just as a list of names, who are actively engaged in directing your Association.

Over the next several years, we will continue to add "hot buttons" and links for virtually every aspect of the Annual Report providing many comprehensive windows into our inner workings, our staff, our products and services and our affiliations and collaborations – all with the option to simply overview or drill down as you wish.



PRODUCT & SERVICE



OUR SERVICES

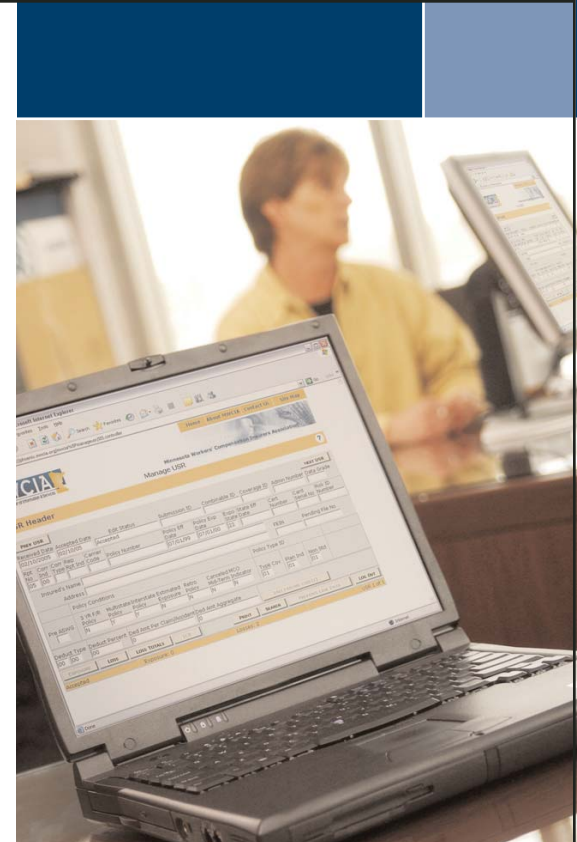
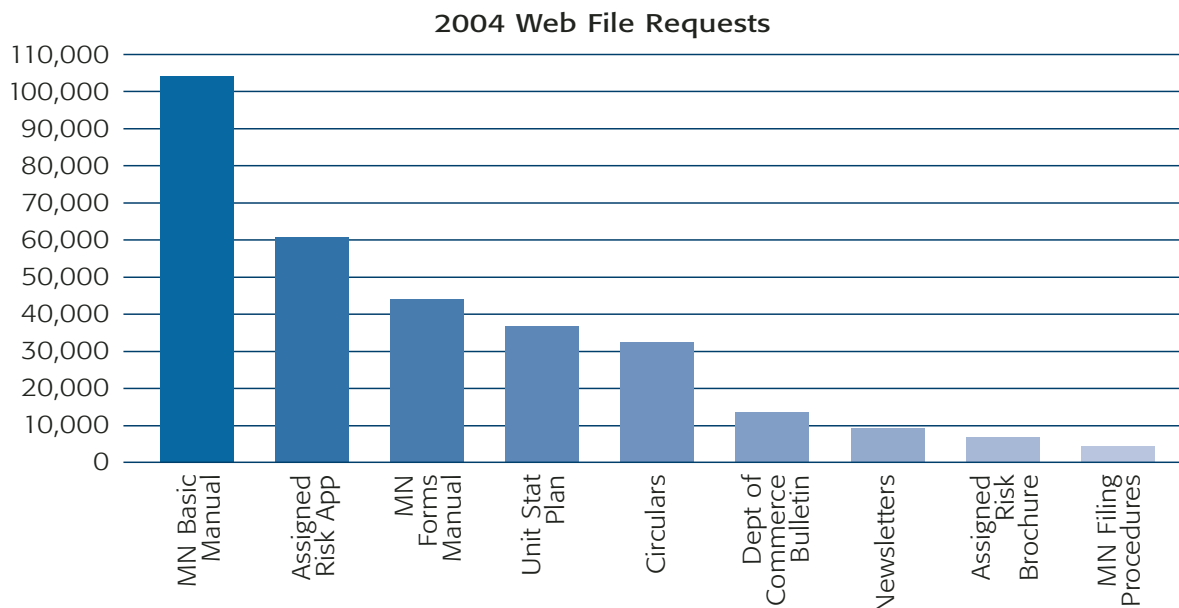
WWW.MWCIA.ORG

As we continue to improve our website, we are seeing an overwhelming increase in users and visitors as well. As of the end of 2004, we experienced over 261,260 user sessions of which 37,712 were unique – an increase of over 8.25% percent since last year.

Today, our members cannot only find everything from Circular Letters to Manuals through our website, but can [compute rates electronically](#) and file directly to [Commerce](#). In the next few years, we intend to gather together every useful piece of information we can about our industry, our audiences and our association and make it all available to you in one easy to navigate website. Much of this will be information that has never before been accessible to our audiences – from the historical beginnings of MWCIA to the current statistics and trends that steer our industry.

What's more, all of this information will be accessible from our main web page through a variety of links, both internal and external, giving the user not just the opportunity to discover MWCIA, but our entire industry in all its facets.

The following graph indicates website activity by respective product/service inquiry:



RATEMAKING REPORT

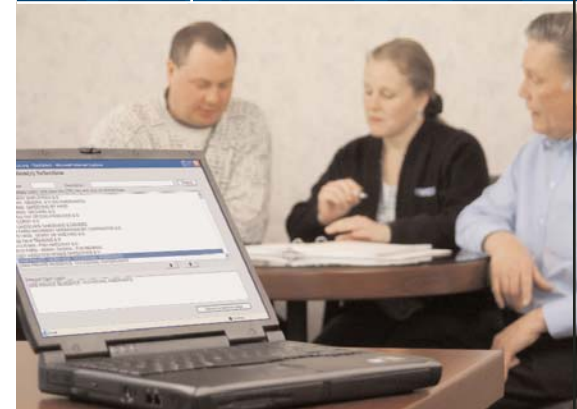
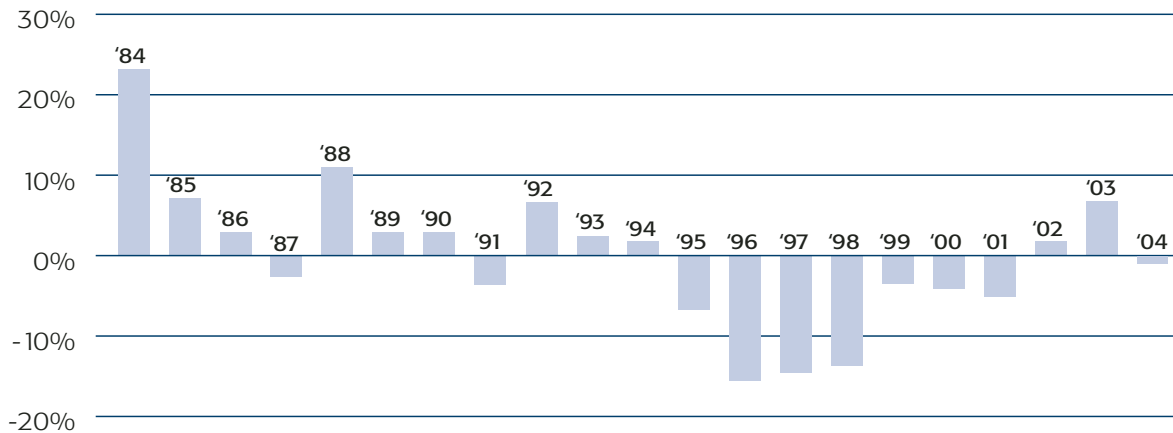
Once again, we were able to release our [Ratemaking Report](#) ahead of schedule, this year on August 19, our earliest release date ever. As you know, the sooner we are able to get our Report into the hands of our members, the sooner they are able to make critical decisions about their work in a wide range of industries. And because our Report is web-based, they can now make those decisions more quickly, easily and accurately than at any time in the past.

As displayed in the chart below, the pure premium base rate level decreased 1.2% this year – the second modest decrease in as many years. By specific industry, this breaks down as follows:

Manufacturing	- 0.1%
Contracting	- 6.2%
Office & Clerical	+2.7%
Goods & Services	+1.6%
Miscellaneous	- 3.4%

As the chart below indicates, the pure premium level has decreased nine of the past eleven years. Overall, the rate level is 9.9% lower than its corresponding level prior to the onset of competitive rating in 1984.

**Minnesota Workers' Compensation
Pure Premium Base Rate Changes 1986-2005**



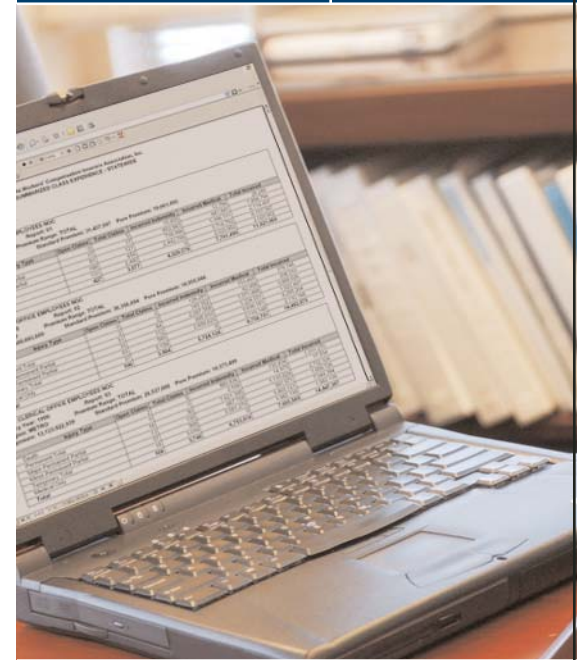
TOOLS

While the Ratemaking Report remains one of our most visible products, we are proud of the fact that our members know us also for our communications capabilities and informational products.

In 2004, we developed numerous advances in automation, allowing us to deliver additional, more efficient services to member carriers, agents, employees and others. In some cases, these services supported speed-to-market for member carriers.

These additional services include:

- **Advance Filing Fee for Electronic Filings:** MWCIA in conjunction with the Minnesota Department of Commerce (Commerce), implemented a program to allow workers' compensation filings to be submitted electronically by member carriers using either SERFF or the MWCIA Electronic Rate Filing Application to elect to have MWCIA advance their filing fees directly to Commerce. This program expedites the filing process with Commerce, allowing a carrier to be billed for advanced fees by MWCIA on a quarterly basis.
- **MCPAP Credit Factor Application:** The MCPAP Credit Factor Application is now web-based, allowing a contractor or agent to complete an electronic application. This is an interactive application, with edit functionality.
- **Assigned Risk Plan Depop Download and Search Functions:** These MWCIA web-based applications were enhanced to include merit rating information, providing additional and useful information to member carriers and agents.
- **Self-Insured Software Reporting Tool:** Operational Services worked in conjunction with IT to design and test an additional self-insured software reporting tool. This new software, ASSIST™, is a web-based application that utilizes Excel spreadsheet templates.



COMMUNICATIONS

Throughout 2004, we continued to improve all of our communications to our members and customers by designing electronic documents and by emphasizing their accessibility through our website. Among these are:

- **MWCIA Newsletter:** Written and published by MWCIA staff, our quarterly newsletters, dating back to 1998, are posted on our website.
- **MWCIA Circular Letters:** Also posted on our website, MWCIA Circular Letters provide official notification and timely information such as filings that have been approved or orders given by the Department of Commerce that directly affect our members and customers.
- **MWCIA Brochures:** Our brochures, many of which are available on our website, continue to prove to be an excellent resource for clarifying processes and answering a wide range of frequently asked questions. Some of our current titles include, "Understanding Experience Rating," "How To Complete Minnesota's Workers' Compensation Assigned Risk Plan Application" and "Minnesota Contractors Premium Adjustment Program."
- **MWCIA Education and Informational Presentations:** In 2004, we stepped up our efforts to communicate directly with our members, customers and the business community at large through a number of educational and informational programs.

This year, in addition to our presentations to insurance carriers, agents and governmental agencies, we participated in a monthly forum on Workers' Compensation for Minnesota employers.

We also participated in agent industry functions, working our MWCIA booth, answering questions and distributing literature to members and customers.



MWCIA



OUR PRODUCTS

ARROW (ACTUARIAL RESEARCH AND REPORTING ON THE WEB)

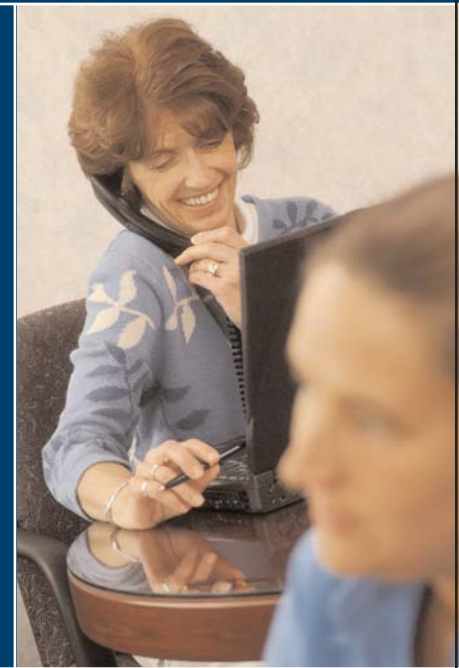
ARROW is a web-based product developed to allow carriers to perform queries against their own statistical plan data as well as comparative statewide data. Completed in 2004, ARROW allows the user to select, with great precision, the type of query that is executed against the data and receive printed reports or a downloadable file. This is a secured web site, with access being administered by member carriers. Please [click on this link](#) for more detailed information.

RFA (RATE FILING APPLICATION)

Also completed in 2004 is our Rate Filing Application, Phase 2, jointly developed by MWCIA and the Minnesota Department of Commerce. This web-based system allows carriers to file rates with Commerce and, in turn, allows a Commerce administrator to set status and move these filings to a public website called RFA Public. The site currently contains 277 entries.

ACCEDE™ (AUTOMATED CARRIER CALL ENTRY AND DATA EDIT)

ACCEDE™ is now the preferred financial data reporting tool of over 95 percent of the industry's carriers. Advances made in past years have reduced processing time by fully one third and ACCEDE™ Online, introduced in February of this year, streamlines the entire process. ACCEDE™ Online Release 2.0 for 2005 is currently deployed on the MWCIA website.



MANAGE USR (MANAGE UNIT STATISTICAL REPORTS)

Developed collaboratively through Spectrum Partners, Manage USR allows users to view their Unit Stat Reports online. The program was designed to allow for each bureau to make their own modifications according to their individual security requirements and the look and feel of their own websites.

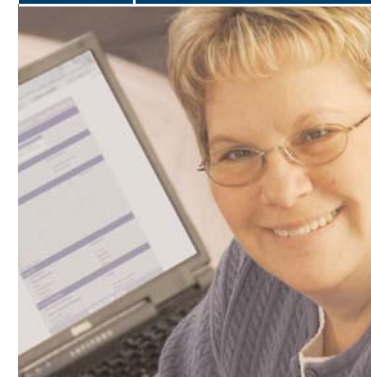
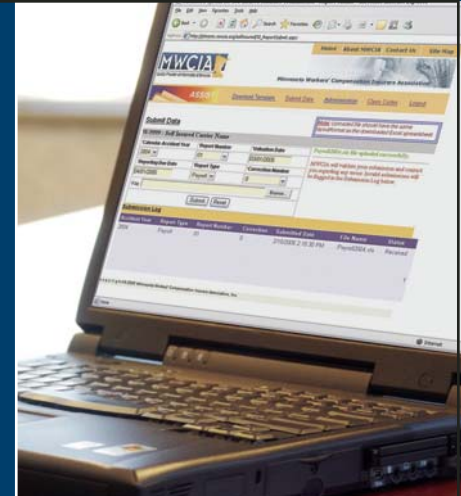
ASSIST™ (AUTOMATED SYSTEM FOR SELF-INSURED STATISTICS TRANSMISSION)

This spreadsheet-based alternative to ASIDE™ allows the self-insured market to file information with MWCIA in their preferred format and to manage access to that information for TPA's. The data is then extracted and placed in a WCSTAT format for import into SPECTRUM™.

ASSIGNED RISK QUOTA MANAGEMENT

During the project window from April to early July, MWCIA gathered requirements, designed, developed, and implemented the Assigned Risk Quota Management System. This system uses special sampling techniques to apportion policies between the existing assigned risk carrier and additional carriers based on premium size, hazard group, metro/out-state and other criteria.

For information about other MWCIA products and services, visit our website at www.mwcia.org.



ARROW

HOME | NEXT 

TECHNOLOGY

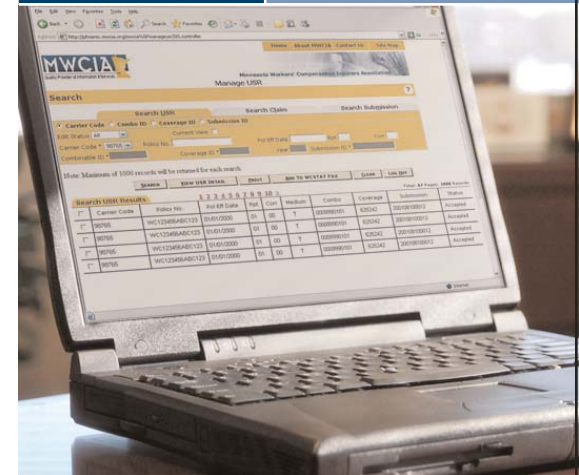
Increasingly at the heart of every service we provide and every product we produce is our IT Department. In addition to overall improvements in our website and our processing techniques, the following IT achievements in 2004 warrant special mention:

WEB SOFTWARE DEVELOPMENT

MWCIA web development moved to the .NET platform for both internal and outsourced development. While technology shifts of this magnitude pose risks and significantly challenge our development staff, the transition occurred smoothly and we were able to deliver a number of complex and time critical projects this year.

SYSTEMS UPGRADE

We upgraded to Windows 2003 on our servers and added a new Oracle Application server for the migration to Spectrum 3.0. Other system upgrades include new Microsoft SQL Server licenses for collaboratively developed web products like Manage USR. We migrated the Indicium Imaging System to version 2.3, completing the retirement of the previous Keyfile imaging system and the transfer of approximately a terabyte of imaging data.





THE POWER OF

TEAMWORK

MWCIA fulfills many roles to many needs. We are able to achieve this not only through our own products and services, but because we have joined hands with a number of other associations and organizations in our industry. Indeed, it is in this spirit of collaboration that we have realized some of our greatest breakthroughs and have played a role in the advancement of our industry overall.

ACCCT

The [American Cooperative Council on Compensation Technology \(ACCCT\)](#) is comprised of the state workers' compensation data collection organizations in California, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania/Delaware, Wisconsin and the Insurance Service Office. Any data collection organization (DCO) can benefit from ACCCT research and products provided they share in the cost of that research and product development.



COLLABOR
WORK

In alphabetical order, ACCCT's products include:

- **ASIDE™** (ACCCT Self-Insured Data Entry) facilitates the collection of data from the self-insured market.
- **BEEP™** (Bureau Entry and Edit Package) allows carriers and reporting organizations to transmit unit statistical information between any state insurance advisory and/or rating organization that is a BEEP™ member. Last year, BEEP™ began beta testing of a web-enabled capability to allow the electronic storage and transmission of unit statistical data and this year became totally web-based.
- **PEEP™** (Policy Entry and Edit Package) allows policy reporting organizations to electronically enter, edit and transmit policy information to a DCO. Fully operational in 2003, PEEP™ is totally web-based.
- **CDX** (Compensation Data Exchange, LLC) has now had a full year of operation.

Developed last year, this data super highway accelerates the secure, electronic transmission of data between member insurers and Data Collections Organizations.

A number of ACCCT Partners are also making use of the Experience Mod Work Sheet capability available through CDX. Currently, there are over 165 member groups registered.

During the week of August 29 through September 4, which was a typical week by all standards, 198 users visited CDX accounting for 560 visitor sessions and 56,544 hits on the site. During the month of August, CDX processed 1458 files and over the last 15 months, CDX has had an average adjusted (unplanned outages only) availability of 99.896 percent. In fact, no single month has experienced less than 99.4 percent uptime. In virtually every respect, CDX has proven to be a stable, secure environment for the transmission of data.

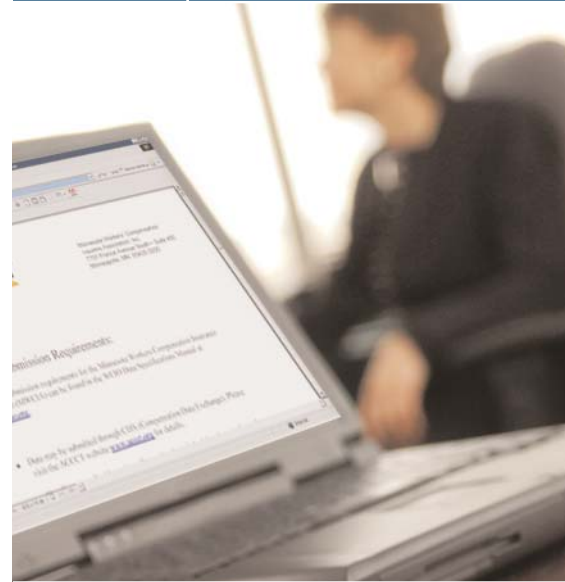
The operational picture for ACCCT and CDX is very positive. Several Partners have announced that they will discontinue support of other means for transmission of data and have encouraged carriers to use CDX as the transmission of choice. As a result, there continues to be increased use and activity both with CDX and with ACCCT's web-based BEEP™ and PEEP™ applications.



- **SPECTRUM™ Partners, LLC** has developed an Internal Relational database operating system that serves as the foundation for many of the products and services.

The SPECTRUM™ suite of products continues to grow. The on-going success for SPECTRUM™ can be attributed to a strong partnership of the following state associations:

- Minnesota
- Wisconsin
- North Carolina
- Massachusetts
- New York



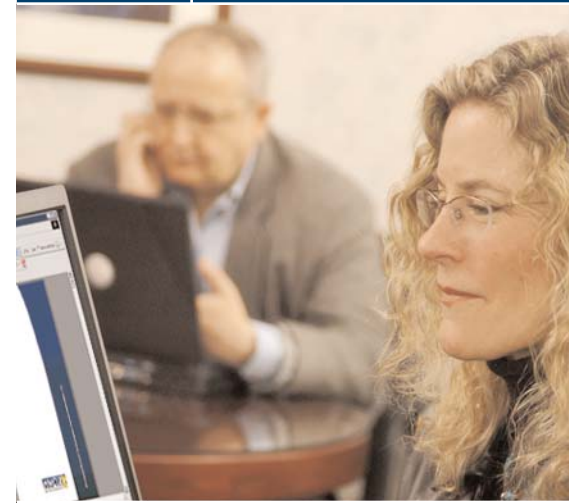
ADDITIONAL RELATIONSHIPS

MWCIA is an active participant in such national organizations as:

- [WCIO \(Workers' Compensation Insurers' Organization\)](#) chartered in 1995 to develop uniformity of standards with respect to forms, electronic transmission, data standards and other tools and systems necessary to the industry.
- [IAIABC \(International Association of Industrial Accident Boards and Commissions\)](#)
- [IDMA \(Insurance Data Management Association\)](#)
- [Minnesota Department Of Commerce & Minnesota Department of Labor & Industry](#) Our extended relationships and audiences also include the Minnesota Department of Commerce & the Minnesota Department of Labor and Industry.
- [Minnesota Workers' Compensation Reinsurance Association \(WCRA\)](#) 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 audiences.

Indeed, it is through this cooperation and overlap among our fellow state associations, government and regulatory bodies, our members, and our internal departments that our capabilities have continued to evolve in leaps and bounds. What's more, in the process, we truly further the core of our mission to be the quality provider of information and services.



COLLABO



BY THE

NUMBERS

POLICY REVIEW

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)	4,086	21,116	25,202
Policies (electronic)	38,314	58,693	97,007
Endorsements (paper)	26,837	147,912	174,749
Endorsements (electronic)	288,629	396,104	684,733
Cancellations (paper)	975	11,291	12,266
Cancellations (electronic)	43,551	30,195	73,746
Subtotals	402,392	665,311	1,067,703



2004
OPERATION
FINANCIA

UNIT STATISTICAL PLAN

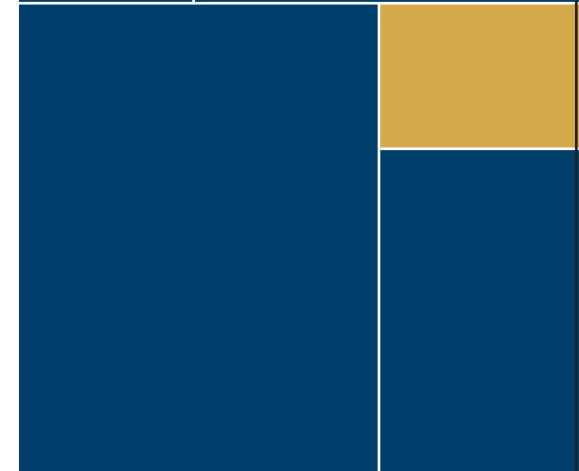
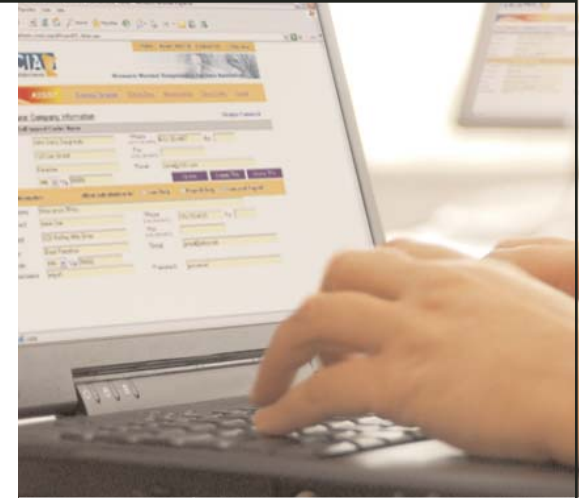
Unit Statistical Plan data is collected, processed, and tabulated for use in developing the classification data with the Association's Annual Ratemaking Report. Listed below is a four-year summary of this activity.

Policy Year	Year Tabulated & Summarized	Number of Reports
1-1-99 to 12-31-99	2001	116,317
1-1-00 to 12-31-00	2002	121,840
1-1-01 to 12-31-01	2003	124,070
1-1-02 to 12-31-02	2004	131,910

MERIT RATING

Minnesota statutes require that all Assigned Risks not eligible for experience rating are subject to a Merit Rating Plan developed by the Department of Commerce. A total of 31,839 Assigned Risk files were published for Merit Rating in 2004. The 2004 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	27,913
0.90	2,986
1.00	842
1.10	98



EXPERIENCE RATING

During 2004, we continued our activities in connection with the experience rating of employers. 31,102 Minnesota intrastate experience ratings were published, including revisions. The 2004 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

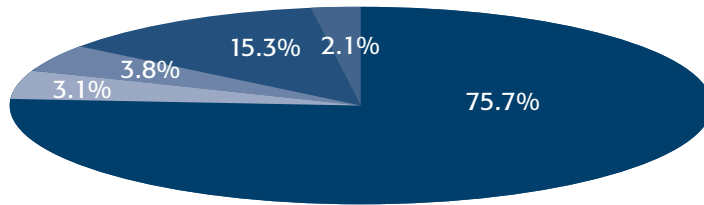
Total Ratings between 0.01 & 0.49	4
Total Ratings between 0.50 & 0.59	8
Total Ratings between 0.60 & 0.69	57
Total Ratings between 0.70 & 0.79	999
Total Ratings between 0.80 & 0.89	7,229
Total Ratings between 0.90 & 0.99	13,791
Total Ratings between 1.00 & 1.09	2,335
Total Ratings between 1.10 & 1.19	2,061
Total Ratings between 1.20 & 1.29	1,993
Total Ratings between 1.30 & 1.39	1,104
Total Ratings between 1.40 & 1.49	659
Total Ratings between 1.50 & 1.59	351
Total Ratings between 1.60 & 1.69	221
Total Ratings between 1.70 & 1.79	104
Total Ratings between 1.80 & 1.89	60
Total Ratings between 1.90 & 1.99	42
Total Ratings greater than 1.99	84



REVENUE AND EXPENSES

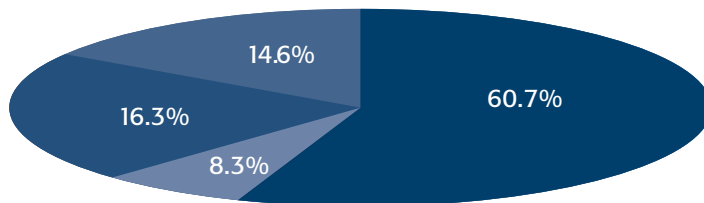
Revenues

Assessments	4,328,941	75.7%
Contract Services	872,676	15.3%
USP Fines	121,570	2.1%
Other	219,295	3.8%
Paper Processing	176,713	3.1%
	5,719,195	100%



Expenses

Compensation	3,409,075	60.7%
Management, General and Other	915,188	16.3%
Management Information Systems	820,977	14.6%
Rent & Utilities	472,845	8.4%
	5,618,085	100%



DEVELOP

INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2004.

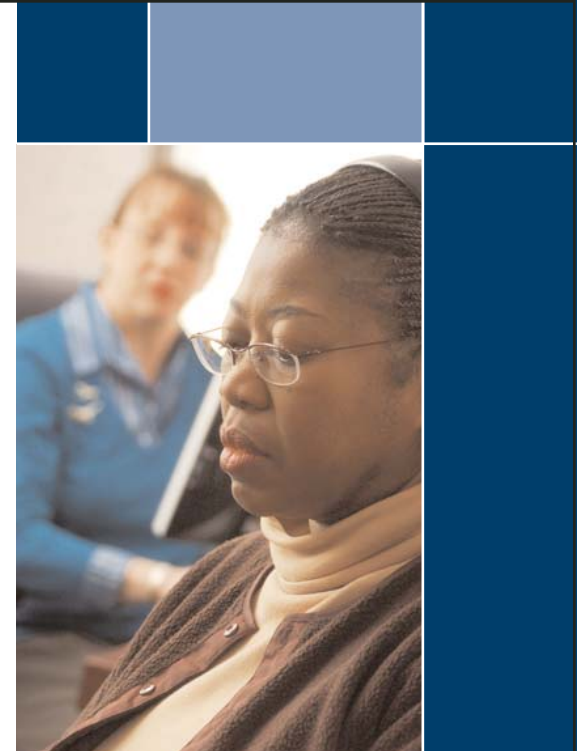
FINES

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated \$121,570 in 2004. A summary on the status of the fine system is reported to the Commerce Department each month.

COMMITMENTS AND CONTINGENCIES

Future lease commitments as of December 31, 2004 are noted on the chart below. MWCIA audited financial statements are available at the Association's offices.

2004	211,770.00
2005	211,770.00
2006	211,770.00
2007	211,770.00
2008	158,827.50
Thereafter	—
Total	\$794,137.50





WHO WE

SERVE

ACCEPTANCE INSURANCE HOLDINGS GROUP
Acceptance Casualty Insurance Company
Acceptance Indemnity Company

ACCIDENT FUND COMPANY OF AMERICA

ACE LIMITED

Ace American Insurance Company
Ace Fire Underwriters Insurance Company
Ace Indemnity Insurance Company
Ace Property & Casualty Insurance Company
Bankers Standard Fire & Marine 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 GLOBAL RISKS US 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 COMPANY

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 the 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 NATIONAL PROPERTY & CASUALTY COMPANY

AMERICAN RE CORPORATION GROUP

American Alternative Insurance Corporation
American Reinsurance Company



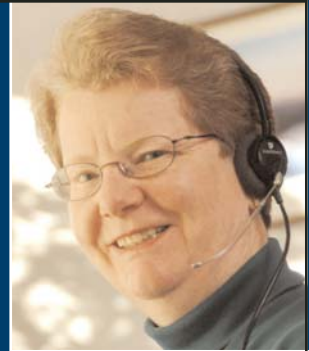
MEMBER COMPAN



HOME | NEXT 

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
AMTRUST GROUP
Technology Insurance Company
AON CORPORATION
Atlanta International Insurance Company
APCAPITAL INCORPORATED
American Physicians Assurance Corporation
AP Specialty Insurance Corporation
Insurance Corporation of America
ARCH INSURANCE COMPANIES
ARCH Insurance Company
ARCH Reinsurance 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 SOLUTIONS GROUP
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
CENTRE INSURANCE COMPANY
CENTURION INSURANCE GROUP
Centurian Casualty 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 INSURANCE COMPANY
Cincinnati Casualty Company
Cincinnati Indemnity Company
Cincinnati Insurance Company
CLARENDON INSURANCE GROUP
Clarendon National 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
COMPASS INSURANCE COMPANY
CRUM & FORSTER INSURANCE GROUP
Crum & Forster Indemnity Company
North River Insurance Company
United States Fire Insurance Company
CUMIS INSURANCE SOCIETY INCORPORATED
DAIMLER CHRYSLER INSURANCE COMPANY
DAKOTA TRUCK UNDERWRITERS
Dakota Truck Underwriters
First Dakota Indemnity
ELECTRIC INSURANCE COMPANY
EMC INSURANCE COMPANIES
EMCASCO Insurance Company
Employers Mutual Casualty Company
EVEREST REINSURANCE GROUP
Everest National Insurance Company
Everest Reinsurance Company



DEVELOP

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 NONPROFIT INSURANCE COMPANY

FLORISTS MUTUAL INSURANCE COMPANY

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

GE GLOBAL INSURANCE GROUP
Coregis Insurance Company
Employers Reinsurance Company
Westport Insurance 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

GMAC GROUP HOLDINGS
Integon National 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 MUTUAL INSURANCE COMPANY
Harleysville Insurance Company
Harleysville Lake States Insurance Company
Harleysville Mutual Insurance Company

HARTFORD INSURANCE GROUP
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
Sentinial Insurance Company
Twin City Fire Insurance Company

HEALTH CARE INSURANCE RECIPROCAL

HIGHLANDS INSURANCE COMPANY

HOME INSURANCE COMPANY

HORACE MANN INSURANCE GROUP
Horace Mann Insurance Company
Teachers Insurance Company

ICW GROUP
Insurance Company of The West

IMPERIAL CASUALTY & INDEMNITY COMPANY

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

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



LANCER INSURANCE COMPANY

LAURIER INDEMNITY COMPANY

LEGION INSURANCE GROUP
Legion Insurance Company
Villanova Insurance Company

LIBERTY MUTUAL INSURANCE COMPANIES
Consolidated Insurance Company
Employers Insurance Company of Wausau
First Liberty Insurance Corporation
Hawkeye Security Insurance Company
Indiana Insurance Company
Liberty Insurance Corporation
Liberty Insurance Underwriters Inc.
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
LM Insurance Corporation
Netherlands Insurance Company
Peerless Indemnity Insurance Company
Peerless Insurance Company
Wausau Business Insurance Company
Wausau Underwriters 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

MET LIFE AUTO & HOME GROUP
Economy Fire & Casualty Company
Economy Preferred 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

MILLERS GENERAL GROUP
Millers First Insurance Company

mitsui sumitomo insurance group
Mitsui Sumitomo Insurance USA
Mitsui Sumitomo 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
Quanta Indemnity 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

NORTHLAND GROUP INSURANCE COMPANY
Mendakota Insurance Company
Mendota Insurance Company
Northland 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 Company
International Business & Mercantile Reinsurance Company
Old Republic Insurance Company

OMAHA INDEMNITY COMPANY

ONE BEACON INSURANCE GROUP
American Employers Insurance Company
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 Company
Pennsylvania General Insurance Company

OVERSEAS PARTNERS US REINSURANCE COMPANY



VISION

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

PENN MILLERS INSURANCE COMPANY

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL COMPANIES
Pharmacists Mutual Insurance Company

PHICO INSURANCE COMPANY

PHILADELPHIA REINSURANCE CORPORATION

PLATTE RIVER INSURANCE 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

RIVERPORT INSURANCE COMPANY

ROYAL & SUNALLIANCE
Grocers Insurance Company
Royal Indemnity 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

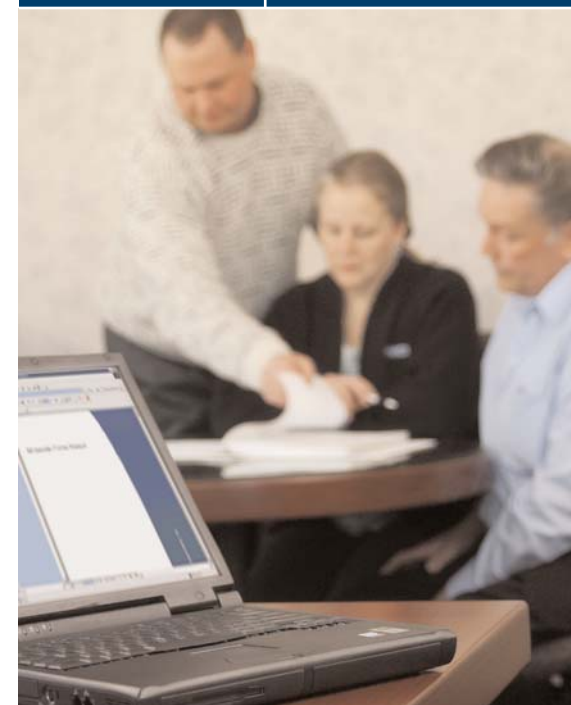
SENTRY INSURANCE GROUP
Middlesex Insurance Company
Patriot General Insurance Company
Sentry Insurance A Mutual Company
Sentry Select Insurance Company

SIRIUS AMERICA INSURANCE COMPANY

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

ST. PAUL TRAVELERS
Athena Assurance Company
Automobile Insurance Company of Hartford
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc. Company
Northbrook Indemnity Company
Phoenix Insurance Company
St. Paul Fire & Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability 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 & 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
United States Fidelity & Guaranty Company

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
Mount Rushmore 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

T.H.E. INSURANCE COMPANY

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

TRANSGUARD INSURANCE COMPANY OF AMERICA

TRENWICK AMERICA GROUP INCORPORATED
Insurance Corporation of New York
Trenwick America Reinsurance Corporation

ULICO CASUALTY COMPANY

UNITED FIRE & CASUALTY GROUP
Addison Insurance Company
United Fire & Casualty Company

UNITED NATIONAL GROUP
Diamond State 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

VIRGINIA SURETY COMPANY

W.R. BERKLEY CORPORATION GROUP
Berkeley Insurance Company
Berkeley Regional Insurance Company
Carolina Casualty Insurance Company
Continental Western Insurance Company
Great Divide Insurance Company
Midwest Employers Casualty Company
Tri-State Insurance Company of Minnesota
Union 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 NORTH AMERICA GROUP
American Guarantee & Liability Insurance Company
American Zurich Insurance Company
Assurance Company of America
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





OUR LEADERSHIP

OUR BOARD

Our 2004 Annual Meeting was called to order at 1:30 p.m., April 20, 2004, MWCIA office, 7701 France Avenue South, Suite 450, Edina, MN 55435.

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

Director:

[Mr. Paul Nelson](#)

[Mr. Will Ribbens](#)

[Mr. John DeSanto](#)

[Mr. Barry Preslaski](#)

Representing:

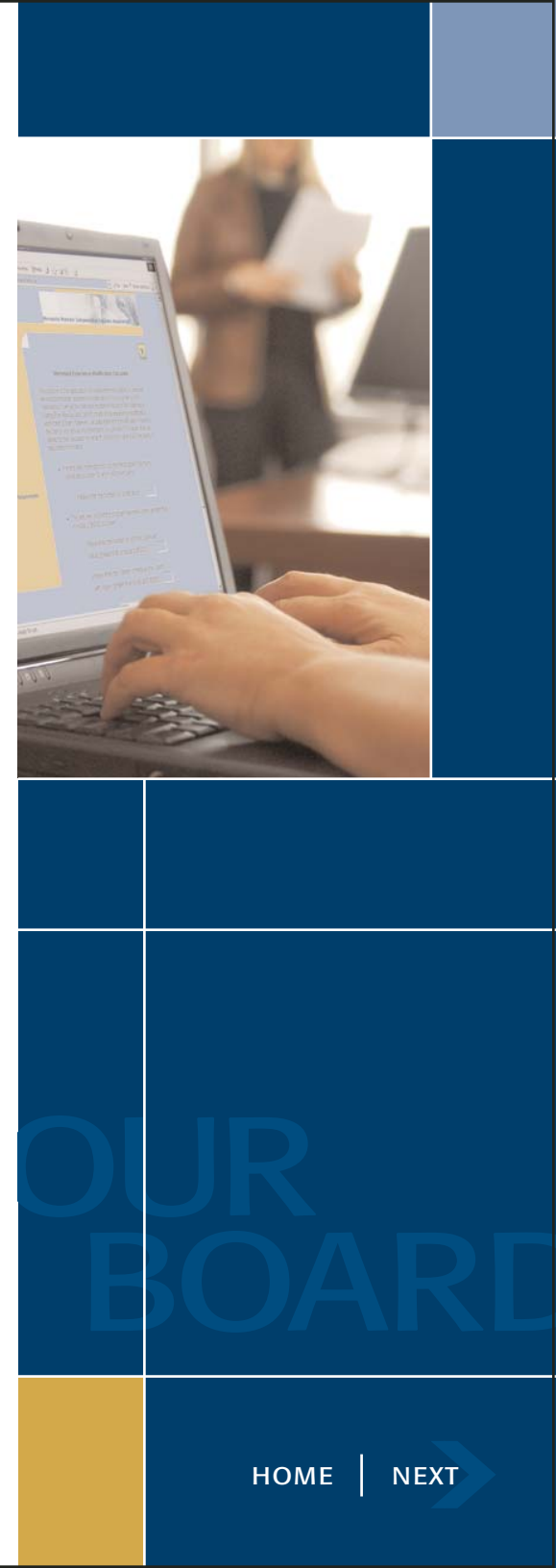
Western National Mutual Insurance Company (non-stock)

Zurich N.A. Insurance Company (stock)

American International Group (stock)

Owners Insurance Company (stock)

During 2004, we held four board meetings during which we focused our discussions on the 2004 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals and communications.



As of December 31, 2004, the members of our Board were as follows. Please click on the respective name of any member of our board to see his or her resume and credentials.

Director:

Representing:

Mr. Keith Krueger	American Compensation Insurance Companies
Mr. John DeSanto	American International Group
Mr. Howard Hammel	Federated Insurance Companies
Mr. Brandon Miller*	Hays Companies
Ms. Joy Carr	Liberty Mutual Insurance Company
Mr. Bill Dupont	Lumbermen's Underwriting Alliance
Mr. Gary Thaden*	MN Mechanical Contractors Association
Mr. Barry Preslaski	Owners Insurance Company
Mr. Bruce Kaufenberg	St. Paul Travelers
Ms. Fran Kaitala	State Fund Mutual Insurance Company
Mr. Paul Nelson	Western National Mutual Insurance Company
Mr. Will Ribbens	Zurich N.A. Insurance Company

*Public member appointed by the Minnesota Department of Commerce.



EVOLVING



MEETING THE CHALLENGES
DAY TO DAY

MWCIA MANAGEMENT TEAM

Bruce Tollefson, President

Kathleen Peterson, Vice President Operations, Treasurer and Secretary

Chuck Eldridge, Vice President, Information Technology

Craig Anderson, Vice President, Actuarial Services



OUR
STAFF



MWCIA DEPARTMENTS & STAFF

MEMBER & CUSTOMER SERVICES

Staff: Jeff Kvam, Marie Johnson, Gary Bauer, Melodie LaChapelle, Jodell Miller, and Caroline Timmerman

Main Functions

- M & C Services is the primary link to the public, providing assistance to employers, agents, carriers, state regulators, legislative representatives and other interested parties. Staff answers questions related to such things as classifications, experience modification calculations and rules, basic manual rules, Assigned Risk rules, procedures and classifications, MCPAP application assistance, audit procedures, ownership, etc.
- Includes Field Service staff that performs Test Audits and Classification Surveys.
- Publishes Circular Letters and MWCIA's quarterly newsletter.
- Coordinates, researches and/or prepares filings of various manual rules, forms and classification changes with the Department of Commerce.
- Develops and publishes informational brochures on a variety of workers' compensation topics.
- Provides education and information to agents, employers and member carriers through outside speaking engagements and by attending industry trade shows.



UNIT STATISTICAL/EXPERIENCE RATING

Staff: Penny Sjoquist, Ora Lowery, Cindy Westphal, Letha Kuehn, Mary Munt and Christine Flashberger

Main Functions

- Collects, analyzes, interprets and summarizes statistical data for the voluntary and self-insured markets.
- Administers notice and/or fining process for incorrect or late reporting of unit statistical data.
- Handles unit statistical data reporting inquiries from carriers and other interested parties.
- Oversees experience ratings, interstate ratings and merit ratings.
- Researches and resolve policy ownership change issues.

ACTUARIAL

Staff: Sharon Bye and Sue Erickson

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.
- Oversees the process of carrier rate filings and administers the carrier financial call process.



POLICY DATA ENTRY

Staff: Jane Payne, Gayle Dussling, Lerice McMillan, Vicki Evenson, Penny Lord, Kim Eckhart, LaJean Stahlke, and Phyllis Rence

Main Functions

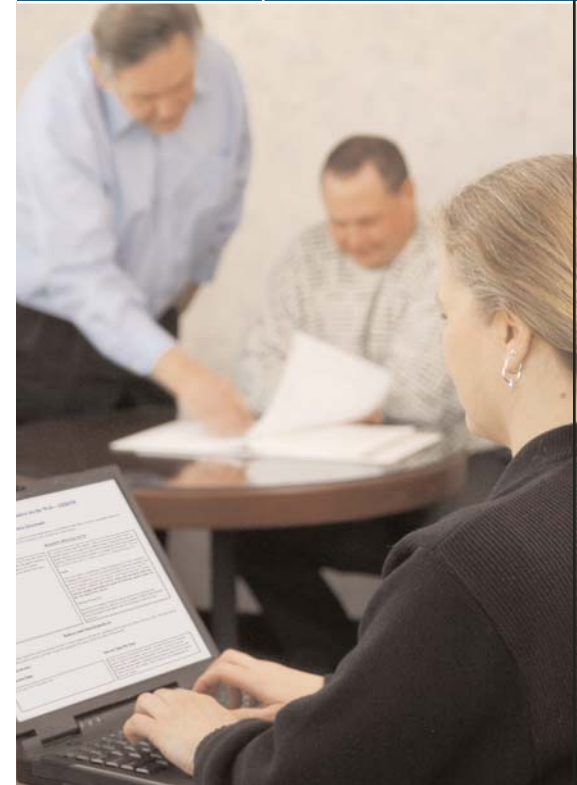
- Data entry of policies, endorsements, cancellations and reinstatements.
- Initiates requests for additional or corrected policy information, when appropriate.
- Data entry of MCPAP applications.
- Processes Assigned Risk applications including the calculation of premium quotes.
- Responds to inquiries on Assigned Risk Application from employers, agents and other interested parties.

POLICY TAPE

Staff: Kim LaHoud and Jody Wittmer

Main Functions

- 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 MWCIA.



HUMAN RESOURCE & ACCOUNTING

Staff: Karen Ose

Main Functions

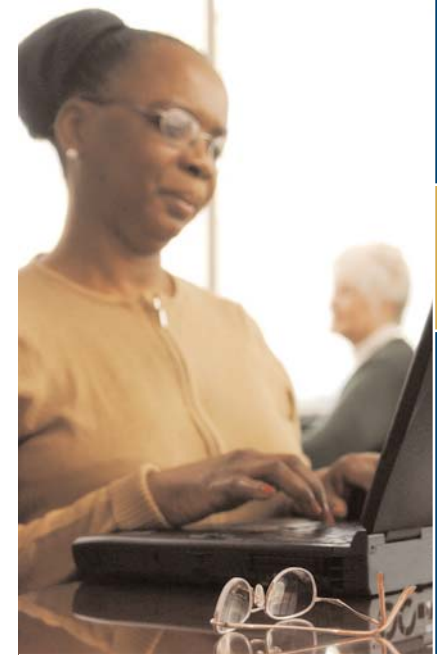
- Assists in planning and directing the accounting and budgeting activities for MWCIA.
- Administers the assessment and reapportionment of member carriers.
- Manages the Human Resource function for MWCIA personnel.

ADMINISTRATION/FACILITIES

Staff: Jan Olson, Kathy Ellison, Margaret Clark, Carmen Day, and Mary Loehrs

Main Functions

- Coordination of membership tracking and maintaining email distribution lists.
- Responsible for receptionist duties and mailroom activities.
- Provides administrative support including the planning of annual events for member carriers such as the Annual Lunch and Annual Golf Outing.
- Handles facilities.

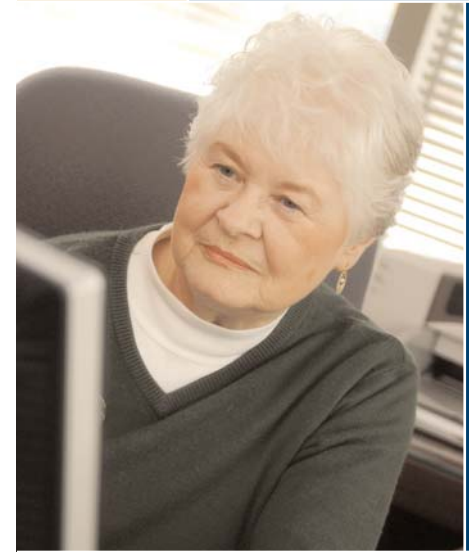


INFORMATION TECHNOLOGY

Staff: Muhammad Kashif, Tom Goodrich, Savitha Venkateshaiah, Ailyna Khath, Pat Riley, Scott Gatzke, Marc Coleman, Debbie Peterson, Sue Levey, Deb Ronald and Bill Kostur

Main Functions

- Responsible for database administration including software and web development.
- Provides technical help desk, batch job administration, system security, ensures networking capability, backup systems, connectivity and email capability.
- Responsible for imaging administration.
- Electronic data transmission (administration and loading).
- Provides user support documentation and training.
- Responsible for translating business needs (external and internal) into project designs by conducting requirement gathering and project documentation.
- Dual role of representing MWCIA and leading collaborative projects with other bureaus and state agencies.
- Represents MWCIA in industry standards discussions.
- Technical support of MWCIA website.
- Responsible for system testing.



MWCIA



BUSINESS & **PLEASURE**

ANNUAL LUNCHEON

Our most important public event is our annual luncheon.

Here, we bring our board and our members together with key regulators, industry advisors and consultants and, whenever possible, top members of the Minnesota Legislature.

After a brief meet-and-greet, we enjoy a sit-down luncheon followed by a short presentation by a noted individual on a subject of current interest to our industry. The Q/A that follows the presentation has shed light on challenges facing workers' compensation, pinpointed a number of needs, revealed the way to many important solutions and, most importantly, has stimulated discussion among our leadership.

For our management and staff, the Annual Luncheon gives us a chance to meet with our leadership, regulators and many of our members face-to-face to hear their concerns and their comments and to come away with a whole new perspective of MWCIA – their perspective. It is from that point of view that we have been able to develop many of the policies and procedures to better serve our members and to continue to make MWCIA a vital, relevant and indispensable resource for our members and their companies.





COLLABOR





DEVELOP



GOLF OUTING

One of MWCIA's more popular events is our annual golf outing.

Held in mid-July at Lake Crystal Golf Course, the event combines fun and mild exercise with the opportunity to interact with members from virtually every aspect of our industry – government to regulatory to fellow company executives and agents to key personnel of MWCIA.

After the round of golf, all in attendance enjoy a barbequed meal, lots of catching up and, finally, the presentation of our infamous pink robe award to the member of our community who has made the greatest contribution to MWCIA during the past year.

As you can see, our golf tournament is truly an event where relaxation, humor and camaraderie come together in a memorable and fun-loving environment. If you're interested in joining us, please contact our office.

In addition to the robe itself, which must be relinquished to the next years' recipient, winners are presented with our special poetic tribute inscribed on a brass and walnut plaque.



RELATE

HOME | NEXT 



VISION





COLLABOR

