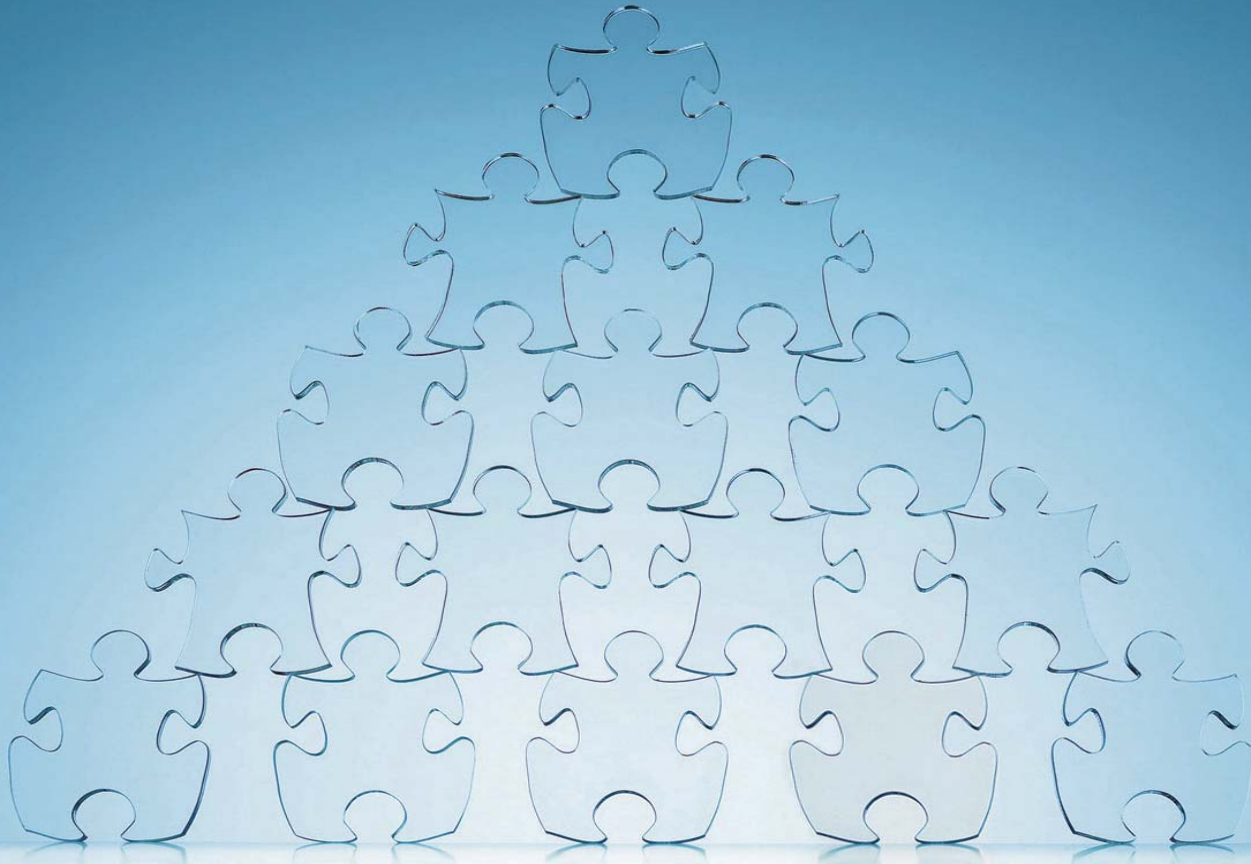


**ANNUAL
REPORT
2005**

OUTREACH

LISTENING LEARNING BUILDING



**PRESIDENT'S
LETTER**

**STATE OF
THE MARKET**

**PRODUCTS
& SERVICES**

**COLLABORATIVE
WORK**

**2005
FINANCIALS**

**MEMBER
COMPANIES**

OUR BOARD

OUR STAFF

**MEMBERSHIP
EVENTS**

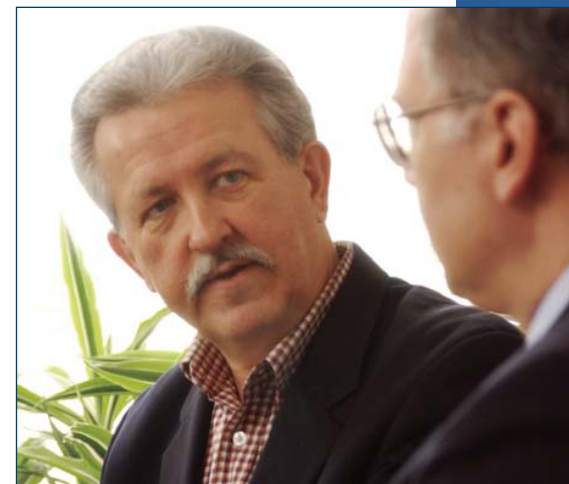
PRESIDENT'S MESSAGE

This past year, 2005, led to many insights, not just for all of us at MWCIA, but for all the people we serve. We were able to reach out in a number of effective ways to all of our audiences. In the process, we learned more about your needs and, along the way, gathered new ideas and strategies for meeting those needs. In short, it was a year of listening and learning that led and continues to lead to better understanding.

Our communication with you occurred in a variety of ways, new and traditional. We continued to make even better use of the Internet; for example, through targeted emails, surveys and web tracking, we were able to follow which pages our users were most interested in, how often and how much. We continued our face-to-face meetings with regulators, carriers and members, but did so with increased focus on their needs and how we might better address them. And, of course, we kept in touch with all of you through our publications, circular letters and the like, but this year we added a few new ways of communicating that yielded information expected and not so expected.

Among these were our Teleconferences and our over-the-phone focus group on our Rate Filing Application, which revealed such interesting and valuable ideas as group rate filings, functionality to attach Excel, Word and PDF files, increased class deviations and Fast Track processing.

We conducted and tape recorded a live focus group comprised of a cross-section of our members that we intentionally designed to be as unstructured as possible. Aside from keeping to the main theme of, "What can MWCIA do to better serve you?" participants were urged to weigh in on virtually any aspect of MWCIA they would like.



We heard their complaints and we heard their praises, but most importantly, we heard their wish-lists. By the end of that focus group, we had some excellent ideas on how to better serve our members.

Already, our communication with you has led to our developing better tools, has allowed us to identify and reach a wider audience and has resulted in such program enhancements as online unit statistical report viewing. We have also held initial discussions on the next phase, which would be unit stat correction functionality via the MWCIA website. With each of these, the trick has been to find the right communication tool for the objective: teleconference, internet, face-to-face meetings and focus groups. We will seek new methods to better understand your needs as we move forward.

This coming year, for example, we will conduct focus groups dealing with specific subjects as we continue to build on what we have learned and how best to further refine our capabilities internally to make the most of our learning.

And it won't be just surveys and focus groups that will deepen our understanding.

In addition to all of the ways we communicate with you, this coming year, I will be making personal visits to a wide range of our audiences to interview them as to their individual company needs, especially listening for those programs, services, products and procedures to best serve them in the future.



But, as with every communication we have with our audiences, it so often begins with you – making a call to us, dropping us an email or just starting a conversation with us. After all, no one knows what you would like MWCIA to be better than you. To that end, I ask that you continue to let us know your likes and dislikes, to call, email or visit us anytime, and to make the most of all of the services we have created expressly to make your life and work easier. It is only through the commitment to listening, learning and understanding that we fully realize 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



CUSTOMERS' EVOLVING NEEDS
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| HOME

ASSEMBLING THE PIECES **STATE OF THE MARKET**

The current Minnesota workers' compensation market is relatively strong. Claim frequency continues its steady decline, and resulting base loss costs tend to be very stable and predictable. The assigned risk plan's premium volume has dropped nearly 20%, as both existing and new carriers continue to identify attractive markets. Insurers are recognizing the effects of rising average medical costs, however, as reserves continue to rise and rates increase faster than pure premiums.



[HOME](#) | [NEXT](#)

RATEMAKING REPORT

For the fifth consecutive year, we have been able to beat our previous year's record for the earliest release of our Ratemaking Report. This year, our release date was August 11, a full eight days earlier than last year. Because this is the essential reference product in our industry, we are pleased to get the Ratemaking Report into the hands of our audiences as early as possible, allowing them time to review its findings and determine their own pricing for the coming 12-month cycle.

The pure premium base rate level continues to demonstrate strong stability. Since 2000, the level has experienced two increases and four decreases, and four of the individual changes have been less than 2.0%. On average, 2006 base rates are virtually identical to their 2000 counterparts.

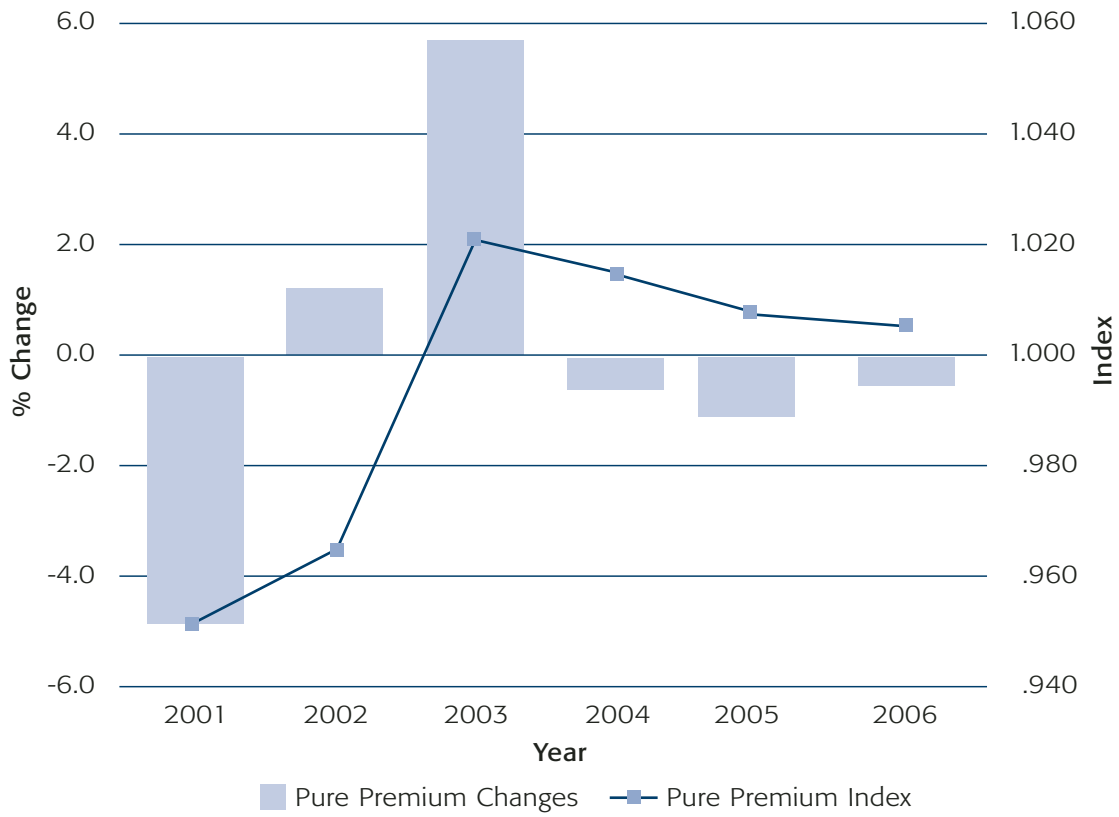
As displayed in the chart on the next page, the pure premium base rate level decreased 0.3% this year – the third modest decrease in as many years. By specific industry, this breaks down as follows:

Manufacturing	- 1.1%
Contracting	- 1.3%
Office & Clerical	+5.2%
Goods & Services	- 0.6%
Miscellaneous	- 1.1%

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PURE PREMIUM BASE RATE CHANGES 2001-2006



AVERAGE RELATIVE CLAIM FREQUENCY

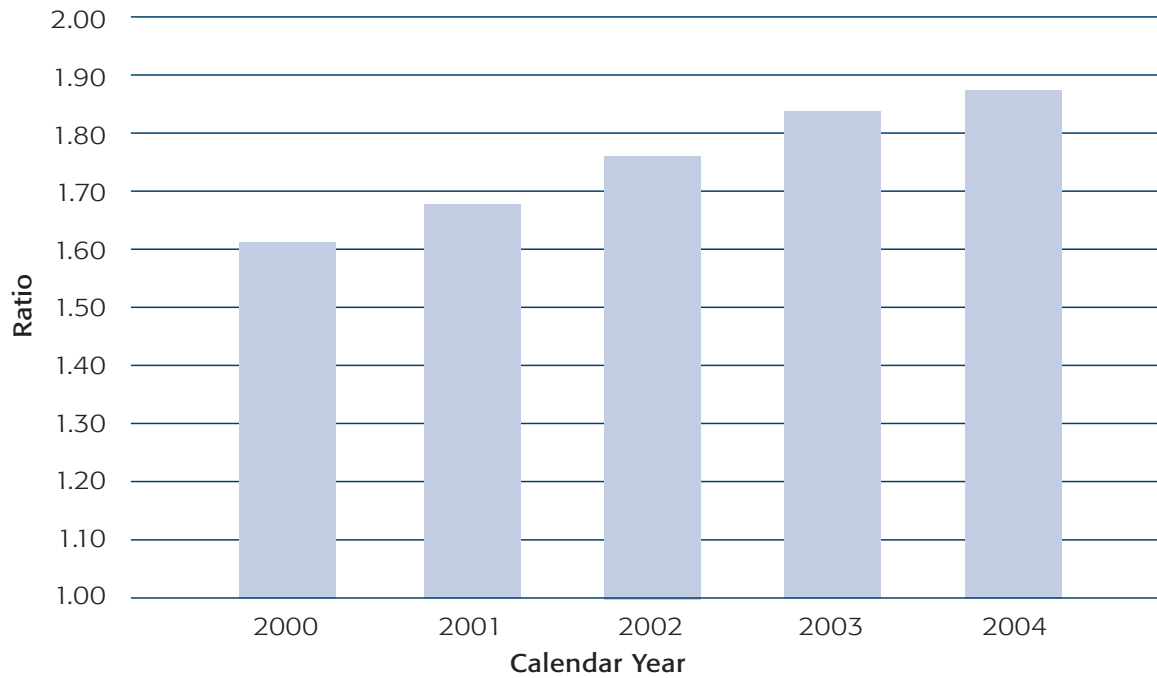
Due to its statutory definition, the pure premium base rate level is more responsive to claim frequency rather than claim severity changes. Insured total expected claim frequency per million dollars of payroll decreased 30% between the 1999-2003 policy years. This phenomenon was first evident in the late '90's, and continues to be the driving factor behind stable base rates.



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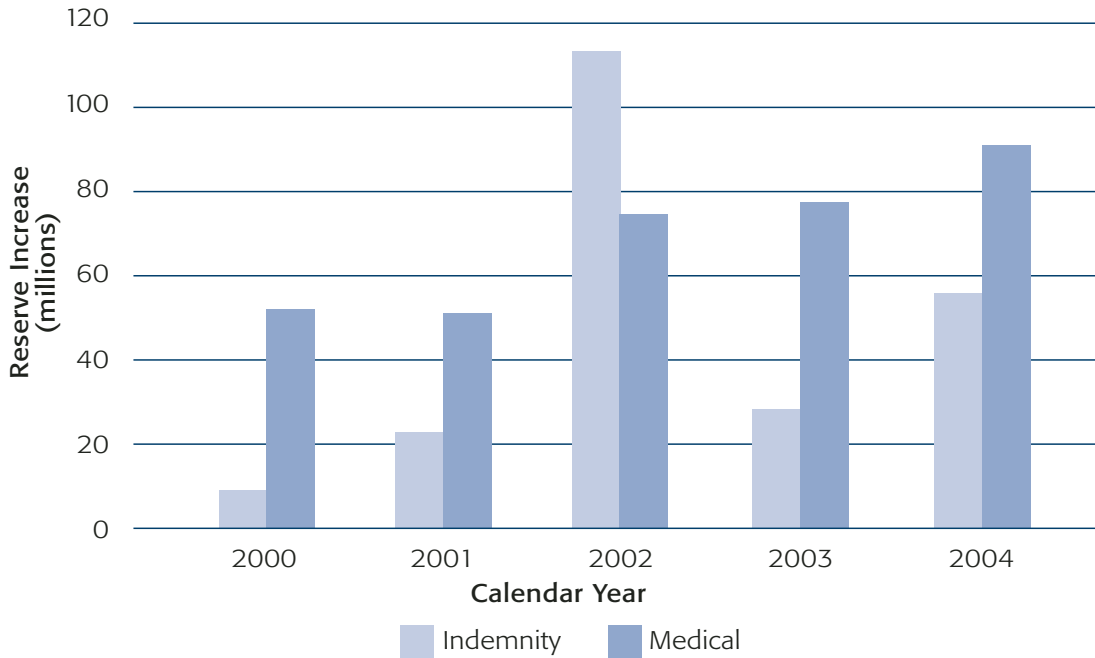
AVERAGE STANDARD TO DSR PREMIUM RATIOS

The insured marketplace is not realizing this same sort of stability. From 2000-2004, the average carrier standard premium level increased 16% relative to the pure premium base rate level. Early indicators suggest this trend continued into 2005, with carriers sensing a need to adjust loss cost multipliers to reflect increasing late loss development and medical trend indications.



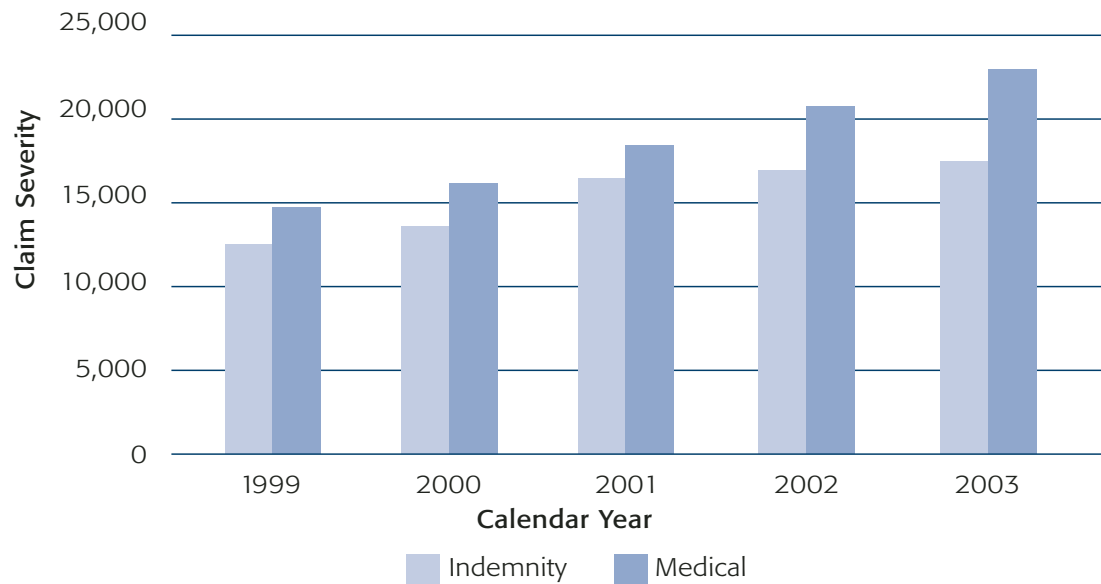
ANNUAL RESERVE CHANGES

Market expectations about continued late loss development, as well as increasing relative medical costs are demonstrable in reserve movement over recent years. Total carrier indemnity reserves increased \$230 million from 2000-2004. Over the same time period, medical reserves were strengthened \$350 million, an increase of 53% since 1999.



AVERAGE CLAIM SEVERITY

The driving force behind these increases is average claim cost. Insured indemnity expected severity increased over 37% between 1999 and 2003. Its medical counterpart grew 57% over the same time period, increasing at a rate of 12% per year. Assuming no statutory changes in medical cost containment, early projections for 2004-2005 suggest that this annual rate will continue to increase.



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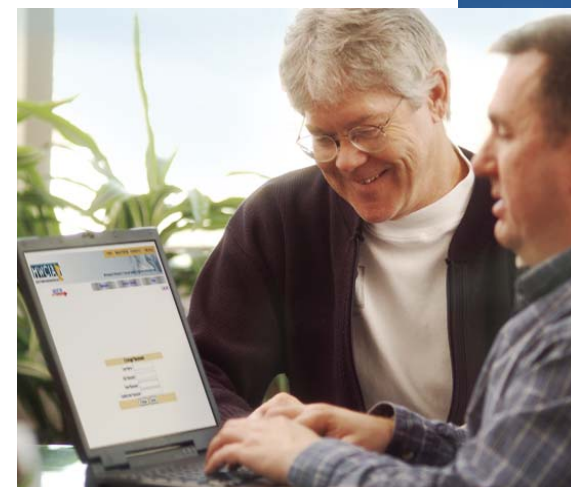


BUILDING PIECE BY PIECE **EMBRACING THE WEB**

As you are likely reading this online, you are aware of the fact that our Annual Report, as well as most of the written tools and publications we offer you, is now entirely web-based. That does not mean that a reader can no longer get a hard copy of the Annual Report (just call our office), but rather that we are reflecting what the vast majority of our audiences would like, which is an Annual Report that is online and easy to navigate and, at the same time, offers many drill-down features to explore MWCIA in all its parts.

The Annual Report includes information about our leadership and staff, the most valuable asset we have and the backbone of everything we do. In time, we will offer biographical information on each of our staff, similar to what is currently available here for each of our Board Members, to give you a better understanding of who we are and to give you the best face-to-face introduction we can without actually reaching out and shaking your hand in person.

Nor will this drill-down capability be limited to our personnel. We are working now to provide the most extensive current and background information we can on each of our products, tools and services as well as our affiliations with a variety of outside regulatory bodies, other associations, collaborations and even critical vendors – all to give you a better understanding of the scope of MWCIA. You see, we believe that the more you know about us, the more likely you will let us know of new ways we might serve you as well as ways we might improve to better serve you.



[HOME](#) | [NEXT](#)

ACTUARIAL

MWCIA's Actuarial and Information Technology departments continue to work hand-in-hand to develop and refine valuable resources for the industry. From internal research and production software such as TRACER and XRAY, to external tools like [ARROW](#) and [ACCEDE](#), actuarial staff continues to pursue more efficient methods to collect, and more robust methods to analyze carrier data.

ARROW

[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. Two report formats are currently available: summarized class experience and custom historical triangles. Summarized class experience queries provide access to class experience at various reporting levels for up to the latest 10 policy years. Custom historical triangle queries provide access to the latest 10 policy years of class data broken down by injury type and claim status (open, closed, or combined). Output from both report formats can be grouped by class/industry group, premium range and geographical region within the state of Minnesota.

This past year, we also made some significant advances to ARROW (Actuarial Report and Resource On the Web). The most important of which may be the creation of an online survey to solicit feedback from our users. This not only gives us an opportunity to continually improve the effectiveness of ARROW, but yields additional information about other aspects of reporting and will then prove invaluable to us as we develop additional products.



ACCEDE™

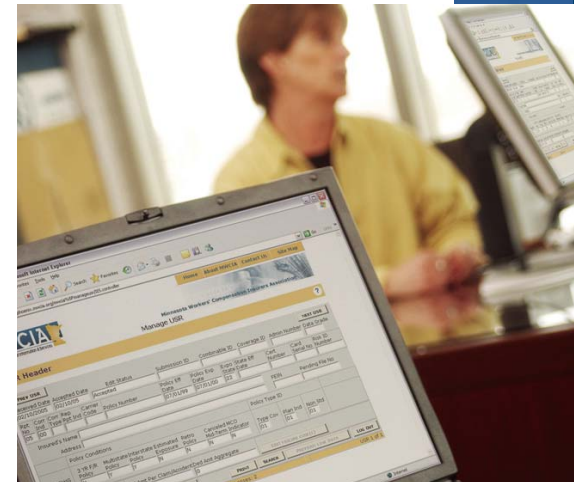
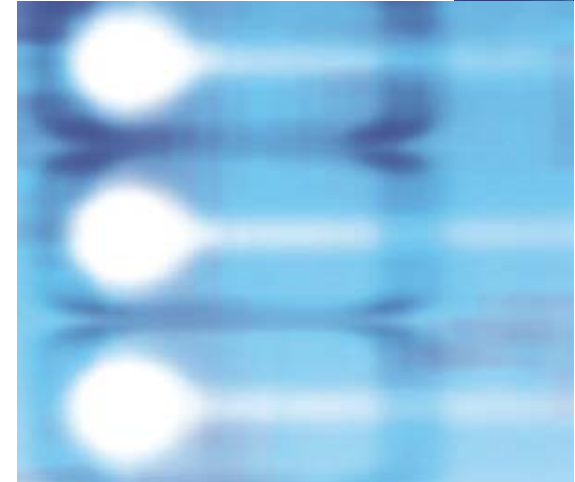
The preferred financial data reporting tool of over 95% of the industry's carriers, [ACCEDE™](#) (Automated Carrier Call Entry and Data Edit) has reduced processing time by fully one third. Now, with this year's addition of an interface in ACCEDE™ Online, a web-based version of ACCEDE™ introduced last year, users are now able to directly input their Excel data and upload the completed file, significantly simplifying the process overall.

TRACER

During 2005, we were able to complete Phase One of TRACER (Tool for Ratemaking, Analysis of Class Experience & Research). TRACER is a new engine designed to produce class rate relativities and, as a research tool, provides the most thorough testing to date of internal class ratemaking sensitivity.

XRAY

We were also able to complete our XRAY (Experience Rating Analysis Yardstick) resource. As a research tool designed to evaluate the effectiveness of the Minnesota Workers' Compensation experience rating plan, XRAY is used to test the plan's parameters, forecast distributions of outcomes and perform sensitivity testing.



OPERATION SERVICES

In 2005, MWCIA Operation Services focused on providing enhanced tools to members with the goal of supporting efficient data quality reporting to MWCIA. These enhanced tools encompassed a broad range of activities including developing new software, enhancing information available on our website, publishing a new workers' compensation manual and drafting new rules.

Following are some examples of our progress over the past year.

MANAGE USR™

In April 2005, MWCIA announced the release of [Manage USR](#). This product, available to all member carriers of MWCIA, is specifically designed to provide an online view of unit statistical data through the MWCIA website, enabling data providers to manage accurate submissions and facilitate the unit statistical correction process.

ASSIST™

Operation Services worked in conjunction with MWCIA Information Technology staff to design an additional, self-insured software reporting tool named [ASSIST](#), which was implemented during the first quarter of 2005. This new, user-friendly, software tool is a web-based application that utilizes Excel spreadsheet templates.



CLASS CODE SEARCH ENHANCEMENT

In August 2005, the web-based [class code search](#) function was enhanced to make it significantly easier for users to find correct class codes. Rather than the user having to search in generalized terms, the new class code search function allows for more specific searches. For example, previously the user had to type in "Domestic Worker" in order to find a code and rate for a nanny. Now they can type in "Nanny" or "Nannies" and they will be able to obtain the code and the rate.

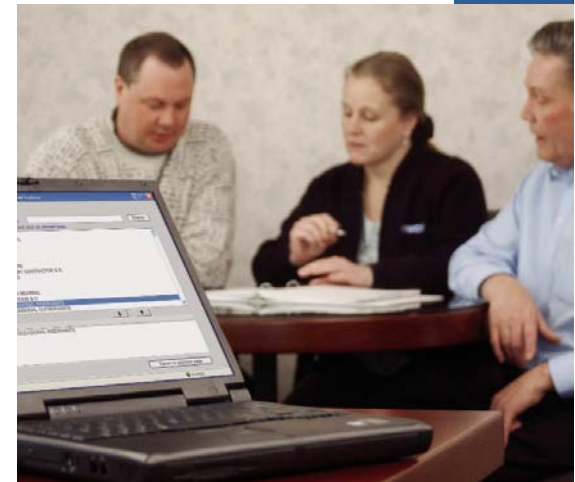
CROSS INDEX FOR MINNESOTA ENDORSEMENT

During the fourth quarter of 2005, the MWCIA website was updated to include a [cross index](#) for Minnesota endorsement and the Workers' Compensation Insurance Organization ([WCIO](#)) WCPOLS record-type codes. This cross index allows a carrier to easily determine whether an endorsement contains information required to be reported via WCIO WCPOLS and if so, where the Record Type Code specifications are located in the WCIO WCPOLS manual.

MINNESOTA BASIC MANUAL

In 2005, the [Minnesota Basic Manual](#) was published and is located on the MWCIA website. The manual is effective as of January 1, 2006. The creation of the Minnesota Basic Manual is part of an overall initiative MWCIA has undertaken to replace the current manuals related to Workers' Compensation in the state of Minnesota with state-specific manuals. We believe the creation of Minnesota-specific manuals provides MWCIA staff with the best means of supplying our membership with the most timely and accurate information available.

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EMPLOYEE LEASING ARRANGEMENTS

In 2005, MWCIA received approval on a new [Minnesota Employee Leasing Rules](#) and Endorsement filing, with an effective date of January 1, 2006. The new rules and endorsement related to employee leasing arrangements will more effectively track experience and proof of coverage.

Some additional operation services include the following:

ADVANCE FILING FEE FOR ELECTRONIC FILINGS

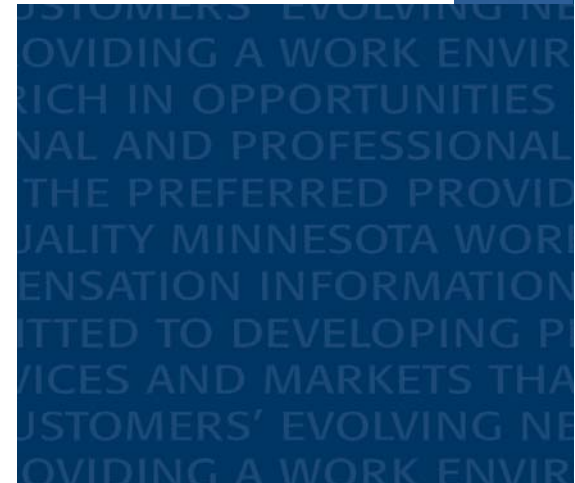
MWCIA, in conjunction with the Minnesota Department of Commerce (Commerce), has developed a program that allows workers' compensation filings to be submitted electronically by member carriers using either SERFF or the [MWCIA Electronic Rate Filing Application](#) to elect to have MWCIA advance their filing fees to Commerce. This allows for Commerce to process the filing without having to wait to first receive the check. The carrier is billed by MWCIA, for the fees advanced, on a quarterly basis.

MCPAP CREDIT FACTOR APPLICATION

The [MCPAP Credit Factor Application](#) is web-based, allowing a contractor or agent to complete an electronic application.

ASSIGNED RISK PLAN DEPOP DOWNLOAD & SEARCH FUNCTIONS

These MWCIA [web-based applications](#) are enhanced to include merit rating information, providing additional and useful information to member carriers and agents.



COMMUNICATIONS

One of our driving objectives continues to be the dissemination of timely, informative and educational communication to our members and customers. To this end, we remain committed to designing electronic documents for access through our website including circular letters, manuals, newsletters and brochures.

Some examples of how we communicate with our members, customers and the public are:

MWCIA NEWSLETTERS

The [quarterly newsletter](#) is written and published by MWCIA staff. The MWCIA website posts quarterly newsletters dating back to 1998.

MWCIA CIRCULAR LETTERS

The [MWCIA circular letters](#) provide a forum for providing official notification to our members and customers such as filings that have been approved or orders given by the Department of Commerce. The goal is to provide current information on important changes that may have a direct impact on our members' and customers' businesses. The circular letters are written by MWCIA staff and are posted on our website.



MWCIA BROCHURES

We continue to focus on publishing brochures to help educate and inform members and customers on specific topics. The brochures focus on explaining processes and answering questions that are frequently asked. Some of the brochures available on the MWCIA website 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

The Member and Customer Services staff continues to seek opportunities to "reach out" and provide educational and informational presentations to members, customers and the business community at large. In 2005, the staff participated in providing presentations to insurance carriers, agents and governmental agencies.

Member and Customer Services staff participates in a forum in which we provide an informational presentation on Workers Compensation for Minnesota employees.

Another way in which we are "reaching out," is through Member and Customer Services staff participating in agent industry functions in which they answer questions and distribute informational pamphlets and brochures to members and customers from our trade show booth.

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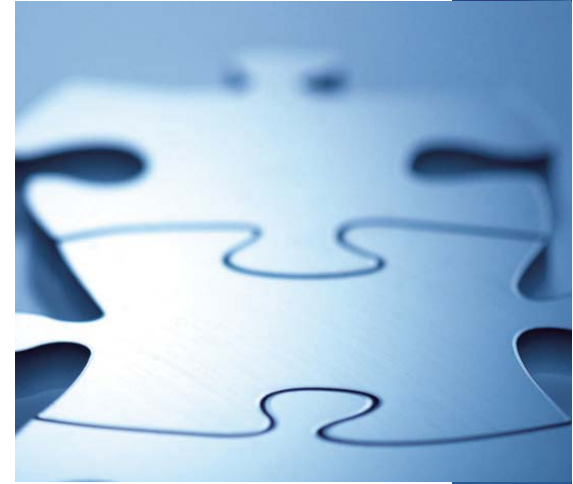
[HOME](#) | [NEXT](#)

INFORMATION TECHNOLOGY

Our two themes continued in 2005 can be stated as “efficiency” and “knowledge and communication.” The “efficiency” theme ranges from the development of a product like the Rate Filing Application to something as simple as the elimination of a paper process and related internal procedures. The “knowledge and communication” theme derives knowledge from our data and communicates that knowledge in a product like ARROW and our recent initiatives with TRACER and XRAY. Many products, like the Department of Labor & Industry Insurance Verification Project contribute to both themes. Others fly below the radar but significantly advance our objectives like the elimination of Termination Notices and the thousands of letters generated from that process as well as the elimination of a cumbersome and expensive data transmission service, IBBSNET, by creating the CDX product, which is available to our members at no charge. The two themes “efficiency” and “knowledge and communications” have served us well in the past and continue as we set objectives for 2006.

RATE FILING APPLICATION

Our [Rate Filing Application \(RFA\)](#) Phase III, jointly developed by MWCIA and the Minnesota Department of Commerce, was completed in 2005. New capabilities include rate filing attachments, more than 10 class code deviations, and group processing. RFA Public was modified to accommodate attachments and it currently contains 576 SERFF filings and 72 RFA filings.



ASSIGNED RISK

The Quota Management System was phased out after twelve months of successful operation. It provided us the time necessary to design and implement the modifications to Spectrum™ so that assignment tasks could be run as a production process.

DLI INSURANCE VERIFICATION

In 2005, we designed and implemented a website for the [Minnesota Department of Labor and Industry \(DLI\)](#) that presents employer workers' compensation proof of coverage information to the public via a link on the DLI's website. Carrier information is obtained by cross-linking to the Minnesota Department of Commerce's database on carriers. In addition to saving DLI's staff considerable time, the website contains a DLI request form for additional research into coverage if the data was not found on the website. An internal DLI administration and tracking module was also incorporated to monitor requests and responses.



SYSTEM UPGRADES

During 2005, we upgraded a number of software products and hardware components as follows:

Upgrades:

- GroupShield AV/AS software
- FAXmaker software
- Exchange 2003 to Service Pack 2
- CheckPoint firewall and new server
- All workstations to Windows XP
- Office products to Office 2003
- PestPatrol anti-spyware software
- Symantec AV security client installed on all workstations

Other Accomplishments:

- Installed three new servers
- Implemented WSUS Server
- Implemented Network Monitor 7.0
- Virtual PC 2005 software allowing a Test and Development environment to exist on one server
- Symantec Anti-Virus Server 10.00



Other Accomplishments (continued):

- Completed [CDX](#) conversion and closed our IBBSNet Account
- Removed Tape CPU machine with the 3480 tape drive

SIGNIFICANT EVENTS

- Established an off-premises, climate-controlled location for DRP workstations, servers, and software copies; and
- Completed and complied with the recommendations of a security audit.

WEB ACCOUNT MANAGEMENT

We continue to manage our web user accounts through our own intranet system, which not only tracks account information, but measures usage of fee-based reports and alerts users to various account related events by bulk email.

MAP PROJECT

These services, the intranet system and the bulk email are part of an overall customer management project now in place to facilitate the identification of and communication with our members, associates, and partners. MAP (Members, Associates, and Partners) assembles all of the contact lists used by MWCIA in one location comprising of an intranet interface and a complete set of outputs, including the bulk email system.

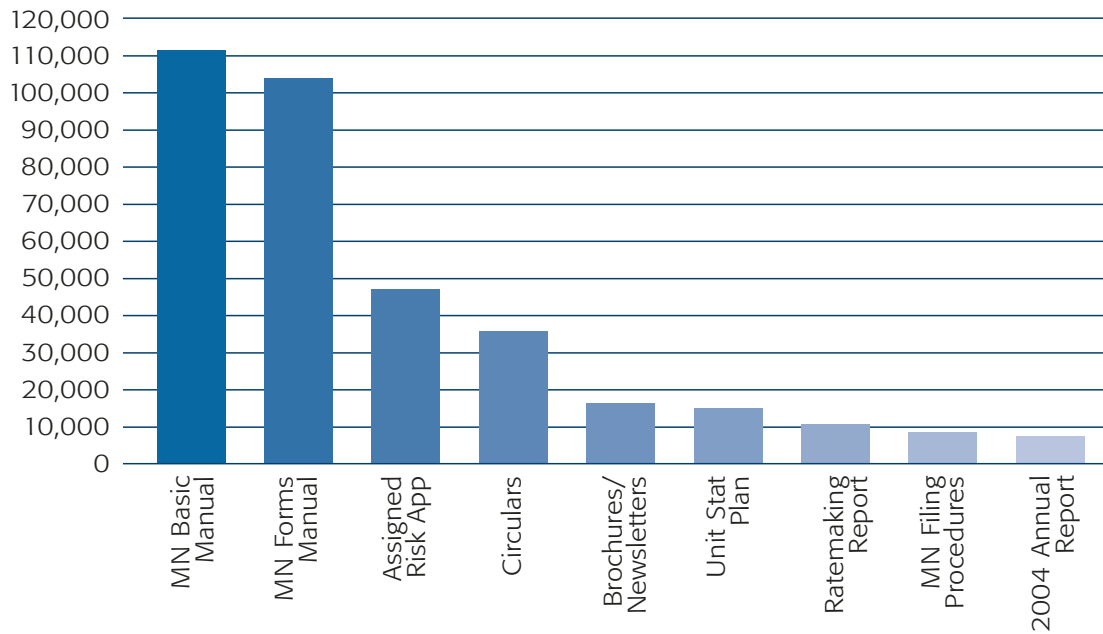
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WWW.MWCIA.ORG

Our [website](#) use consolidated in 2005 with fewer users but more visits per user, indicating perhaps that our user base is stabilizing on a core group. Unique users dropped to 35,529, a decrease of six percent but user activity remained stable. The following graph indicates website activity by respective product/service inquiry:

2005 Web File Requests



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COLLABORATIONS

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. 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. A web-enabled BEEP™ product is available allowing the electronic storage and transmission of unit statistical data.
- **PEEP™** ([Policy Entry and Edit Package](#)) allows policy reporting organizations to electronically enter, edit and transmit policy information to a Data Collection Organization. Fully operational in 2003, PEEP™, like BEEP™, is totally web-based.

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SERVICES AND MARKETS



CDX (COMPENSATION DATA EXCHANGE)

Developed in 2003, this data super highway accelerates the secure, electronic transmission of data between member insurers and Data Collection Organizations. A number of ACCCT Partners are also making use of the Experience Mod Work Sheet capability available through [CDX](#).

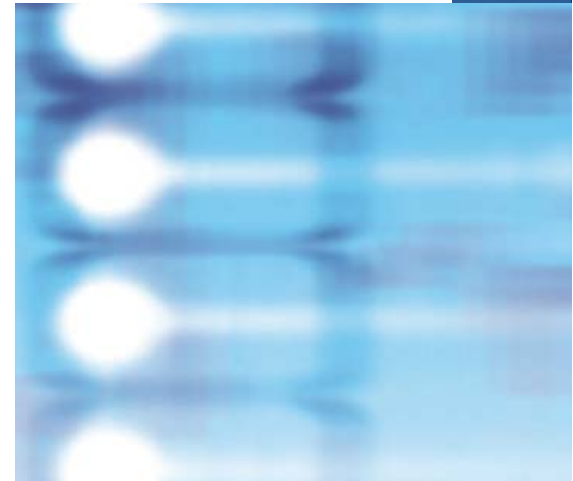
SPECTRUM™ PARTNERS, LLC

SPECTRUM™ Partners, LLC has developed an internal relational database operating system that serves as the foundation for many 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
- New York
- North Carolina
- Massachusetts

Among SPECTRUM'S™ various products is ABACUS™ (Algorithm to Build, Aggregate and Compile Unit Statistical data), a powerful tool for compiling collected payroll and claim data into a variety of summarized tables and reports for use in the ratemaking process of ACCCT members.



ADDITIONAL RELATIONSHIPS

MWCIA is an active participant in national organizations such as:

- **WCIO ([Workers' Compensation Insurers' Organization](#))** chartered in 1995 to develop uniformity of standards with respect to forms, electronic transmissions, filings and other tools and systems necessary to the industry.
- **IAIABC ([International Association of Industrial Accident Boards and Commissions](#))**
- **IDMA ([Insurance Data Management Association](#))**

Our extended relationships and audiences also include the Minnesota Department of Commerce, the Minnesota Department of Labor and Industry as well as the Minnesota Workers' Compensation Reinsurance Association (WCRA), which 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 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."



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PUTTING THE PIECES TOGETHER

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' obligation to file notifications of coverage and cancellation with the Department. In 2005, a total of 125,016 policies were collected with 84% of those being collected electronically. [Click here](#) if you are interested in viewing additional information on the number of policies, endorsements and cancellations processed by MWCIA during 2005.

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. For policy year 1/1/03 to 12/31/03, a total of 153,917 reports were collected. [Click here](#) to view a four-year summary listing of this activity.

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 30,893 Assigned Risk files were published for Merit Rating in 2005. [Click here](#) to view the 2005 Merit Ratings that were distributed.



EXPERIENCE RATING

During 2005, we continued our activities in connection with the experience rating of employers. 31,789 Minnesota intrastate experience ratings were published, including revisions. [Click here](#) to view the 2005 breakdown of current Minnesota intrastate ratings by modification factor.

REVENUE AND EXPENSES

MWCIA had revenues of \$6,325,607 of which \$4,805,805 were collected through the assessment process. [Click here](#) to view the breakdown of revenues and expenses.

INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied in 2005.

FINES

The Association has a fining procedure for delinquent, incorrect, or incomplete unit reports. This procedure generated \$103,500 in 2005.

COMMITMENTS AND CONTINGENCIES

Future lease obligations have continued to drop, with a total future lease obligation at this time of \$694,020. [Click here](#) to view the breakdown of future lease obligations.



PARTS OF A WHOLE WHO WE SERVE

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 GROUP
American Compensation Insurance Company
Bloomington 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

AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY

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

AMTRUST GROUP
Technology Insurance Company

AON CORPORATION
Atlanta International Insurance Company



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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

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

COMP SHIELD INSURANCE COMPANY

COMPASS INSURANCE COMPANY

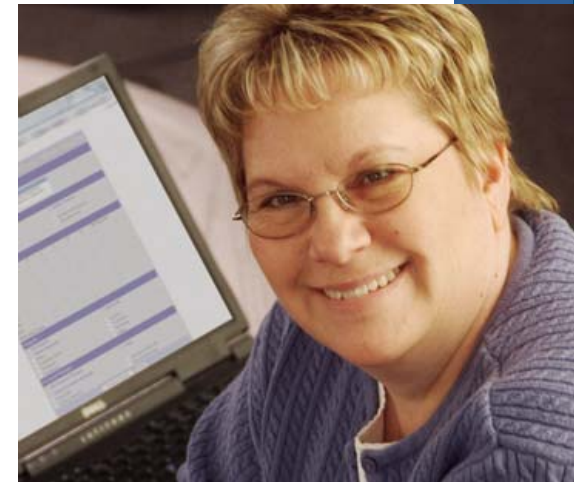
COOPERATIVE MUTUAL INSURANCE COMPANY

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

ERIE INSURANCE GROUP

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

EVEREST REINSURANCE GROUP

Everest National Insurance Company
Everest Reinsurance Company

EXCESS REINSURANCE COMPANY

FAIRMONT SPECIALTY GROUP

Fairmont Insurance Company
Fairmont Premier Insurance Company
Fairmont Specialty Insurance 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

GREAT MIDWEST INSURANCE COMPANY

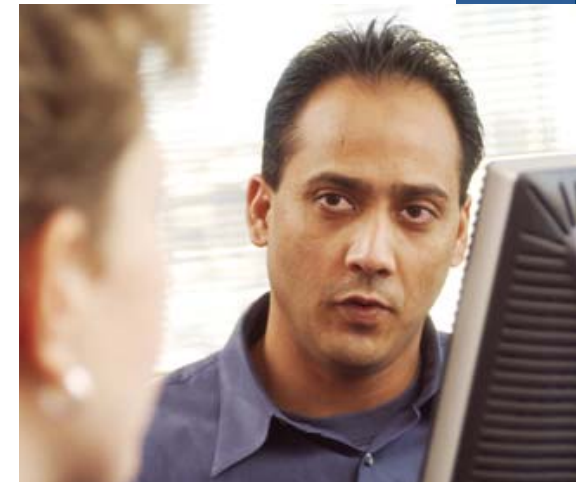
GREAT NORTHWEST INSURANCE COMPANY

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GRINNELL MUTUAL GROUP

Grinnell Mutual Reinsurance Company

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GUARD INSURANCE GROUP

Anguard Insurance Company
Norguard Insurance Company
Eastguard Insurance Company

GUIDEONE INSURANCE

GuideOne Elite Insurance Company
GuideOne Mutual 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
Sentenial 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 General Insurance Company
LM Insurance Corporation
LM Property & Casualty Insurance Company
Netherlands Insurance Company
Peerless Indemnity Insurance Company
Peerless Insurance Company
Wausau Business Insurance Company
Wausau Underwriters Insurance Company

LINCOLN GENERAL 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

Acceptance Casualty Insurance Company
Acceptance Indemnity Insurance Company
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

MHA INSURANCE COMPANY

MIC PROPERTY & CASUALTY INSURANCE CORPORATION



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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

Wilson Mutual Insurance Company

MUTUAL SERVICE CASUALTY INSURANCE COMPANY

NATIONAL AMERICAN INSURANCE COMPANY

NATIONAL FARMERS UNION PROPERTY & CASUALTY 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

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

Atlantic Specialty 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

Clearwater Select Insurance Company

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

PUBLIC SERVICE MUTUAL INSURANCE COMPANY

PUTNAM REINSURANCE COMPANY

PXRE REINSURANCE COMPANY

QBE INSURANCE COMPANY



QBE REINSURANCE COMPANY

QUANTA INSURANCE GROUP
Quanta Indemnity 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 GROUP
Athena Assurance Company
Atlantic Insurance 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
Mendakota Insurance Company
Mendota Insurance Company
Nipponkoa Insurance Company Ltd.
Nipponkoa Insurance Company of America
Northbrook Indemnity Company
Northland Insurance Company
Phoenix Insurance Company
Select 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 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

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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

TNUS Insurance Company
Tokio Marine & Fire Insurance Company
Trans Pacific Insurance Company

TRANSAMERICA INSURANCE GROUP

Odyssey America Reinsurance Corporation
T I G Insurance Company
T I G Insurance Company of Michigan

TRANSATLANTIC REINSURANCE COMPANY

TRANSGUARD INSURANCE COMPANY OF AMERICA

TRANSPORT INSURANCE COMPANY

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 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

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

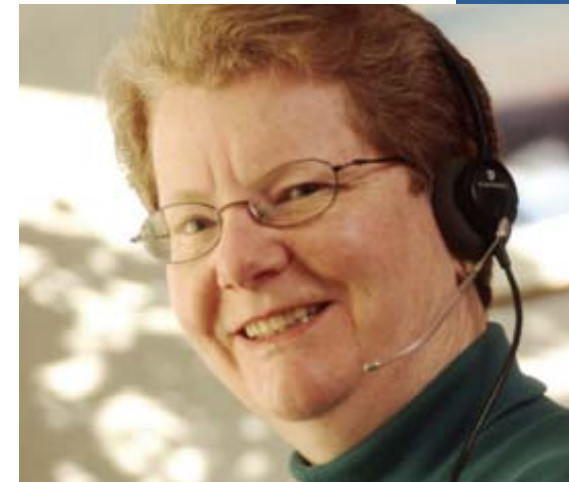
Greenwich Insurance Company
XL Reinsurance America Incorporated
XL Specialty Insurance Company

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



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WORKING THROUGH THE PUZZLE

Our 2005 Annual Meeting was called to order at 1:30 p.m., April 19, 2005, 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. Howard Hammel](#)

[Mr. Bill Dupont](#)

[Mr. Bruce Kaufenberg](#)

Representing:

Federated Insurance Companies

Lumbermen's Underwriting Alliance

St. Paul Travelers

At the annual meeting, the Board approved amendments to the Articles of Association updating certain references and removing extraneous materials.

During 2005, we held four board meetings during which we focused our discussions on the 2005 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals and communications.

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As of December 31, 2005, 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:

[Mr. Keith Krueger](#)

[Mr. John DeSanto](#)

[Mr. Howard Hammel](#)

[Mr. Brandon Miller*](#)

[Mr. Bill Murphy](#)

[Mr. Bill Dupont](#)

[Mr. Gary Thaden*](#)

[Mr. Barry Preslaski](#)

[Mr. Bruce Kaufenberg](#)

[Ms. Fran Kaitala](#)

[Mr. Paul Nelson](#)

[Mr. Will Ribbens](#)

Representing:

American Compensation Insurance Companies

American International Group

Federated Insurance Companies

Ingenix

Liberty Mutual Insurance Company

Lumbermen's Underwriting Alliance

MN Mechanical Contractors Association

Owners Insurance Company

St. Paul Travelers

State Fund Mutual Insurance Company

Western National Mutual Insurance Company

Zurich N.A. Insurance Company

*Public member appointed by the Minnesota Department of Commerce.



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MERS' EVOLVING NEED

BIOGRAPHY OF JOHN G. DESANTO

BRANCH MANAGER

AMERICAN INTERNATIONAL GROUP (AIG)

A native of New Haven, CT, John G. DeSanto graduated from St. Anselm's College with a B.A. degree in history (1965) and from the University of Bridgeport with an M.A. in history (1971).

In 1976, he was transferred to Minneapolis as multi-peril supervisor with Aetna Insurance and became underwriting manager in 1980 in the merger that became known as Cigna.

In 1985, Mr. DeSanto joined J. H. Crowther (Swett Insurance Managers) as branch manager and went on to become regional vice president of New Hampshire Insurance Company by 1988. When AIG closed that office, he moved over to the company's Minneapolis office, accepting his current position as branch manager.

He holds both a property/casualty license and a surplus lines license. His industry designations are CPCU and AIM (Associate in Management).

Former president of the Branch Manager's Association (1995-98) as well as a past president of the Twin City Insurance Association (1998), Mr. DeSanto is a member the House of Hope church in New Hope, MN, where he serves as a scripture reader.

An avid sports enthusiast, John coaches both hockey and soccer and is a past recipient of the McNamara Coaching Award. He enjoys reading, jogging and travel. He makes his home in Plymouth, MN, with his wife, Deborah and her three daughters.



BIOGRAPHY OF WILLIAM R. DUPONT

BRANCH MANAGER

LUMBERMEN'S UNDERWRITING ALLIANCE

A native of Minneapolis, MN, Bill DuPont earned his Bachelor of Science degree in marketing at St. Cloud State University (1982) before joining Pacific Toy House as a sales producer.

In 1986, Mr. DuPont joined Lumbermen's Underwriting Alliance where he currently serves as a branch manager. He holds the industry designation of CIC (certified insurance counselor).

An avid golfer, Bill also enjoys fishing, hiking and reading. He makes his home in Eden Prairie, MN, with his wife, Suzette, and their two children.



BIOGRAPHY OF HOWARD E. HAMMEL

VICE PRESIDENT, PROPERTY & CASUALTY PRODUCT MANAGER FEDERATED INSURANCE COMPANIES

A native of Eyota, MN, Howard E. Hammel is a 1974 graduate of Winona State University, where he earned a degree in business administration.

In 1974, Mr. Hammel joined Federated Insurance Companies as an assistant commercial underwriter. He was promoted to regional underwriting supervisor in 1981, then to his current position of vice president and property and casualty product manager. Mr. Hammel holds the industry designations of CPCU and ARe (Associate in Reinsurance).

He is a member of the Workers Compensation Committee for the Insurance Federation of Minnesota (1998 – present) as well as a member of the Federated Quarter Century Club (1999 – present). In attaining the Associate in Reinsurance designation from the Insurance Institute of America, Mr. Hammel received its Academic Excellence Award in 1992.

Howard enjoys golf, fitness, gardening and reading. He makes his home in Owatonna, MN, with his wife, Joleen. The couple has two grown sons.



BIOGRAPHY OF FRANCES M. KAITALA

VICE PRESIDENT, STRATEGIC BUSINESS OPERATIONS STATE FUND MUTUAL INSURANCE COMPANY

Fran Kaitala is Vice President of Strategic Business Operations of State Fund Mutual Insurance Company, a workers' compensation insurer headquartered in Bloomington, Minnesota.

Ms. Kaitala joined State Fund in 1984, shortly after its inception, as Underwriting Manager. She was elected Assistant Vice President and Underwriting Manager in 1987, Vice President, Underwriting in 1991 and Vice President of Insurance Operations in 1995. In 2005, she was elected to her current position. She is responsible for the underwriting and claims operations of the company.

Ms. Kaitala has an extensive underwriting background, having worked for Crum & Forster Insurance Group, Bituminous Insurance Company, Argonaut Insurance Company and Travelers Insurance Company, before joining State Fund.



BIOGRAPHY OF BRUCE KAUFENBERG

SECOND VICE PRESIDENT, WORKERS COMPENSATION PRODUCT MANAGEMENT ST. PAUL TRAVELERS INSURANCE COMPANY

A native of St. Paul, MN, Bruce Kaufenberg earned a degree in finance at St. Cloud State University, before joining the St. Paul Companies as a commercial lines underwriter. Advancing through the underwriting ranks, he currently serves as a Second Vice President for Workers Compensation Product Management. He holds the industry designations of ARM and CPCU.

Mr. Kaufenberg has been actively involved with the Wisconsin Compensation Rating Bureau, New Jersey Compensation Rating and Inspection Bureau, American Insurance Association Workers Compensation Committee and the National Workers Compensation Reinsurance Pool.

He enjoys fishing, fine woodworking and makes his home in Lake Elmo, Minnesota.



BIOGRAPHY OF KEITH D. KRUEGER

VICE PRESIDENT OF INSURED PRODUCTS RTW, INC.

A native of Guantonomo Bay, Cuba, Keith Krueger began his career with Sentry Insurance A Mutual Company. He was named underwriting manager in 1985.

In 1995, he left Sentry to join American West Insurance Company as vice president of underwriting and marketing, then joined Citizens Security Mutual Insurance in 1997 as underwriting manager. In 1998, he joined RTW as director of underwriting services, a position he held until 2002 when he was named vice president of insured products.

He holds the industry designation of CPCU (charter property casualty underwriter), and is a member of the local Twin Cities Chapter.

An avid golfer, he makes his home in Cottage Grove, MN, with his wife, Cece, and their three children.



BIOGRAPHY OF BRANDON MILLER

PRODUCT DEVELOPMENT MANAGER, P&C MARKETS INGENIX

A native of St. Paul, MN, Brandon Miller earned his Bachelor of Arts degree in Social Welfare and Developmental Psychology from the University of Minnesota in 1985. He also earned his MBA in Finance and Risk Management from the Carlson School of Management (University of MN).

In 1990, Mr. Miller joined the Minnesota Department of Labor and Industry as a mediator and arbitrator, becoming senior claims manager in 1993. The following year, he accepted a position in the Department as Director of the Special Compensation Fund. He added Directorships of Rehabilitation and Medical Affairs and Research and Statistics Units.

In 2002, he left the public sector and joined Hays Companies as vice president of consulting.

In November 2005, Brandon joined Ingenix, a United Health Group Company, as product development manager for P&C markets.

An avid sports enthusiast, Brandon enjoys baseball, skiing, biking, golf and camping, as well as reading. He makes his home in North St. Paul, MN, with his wife, Cathy, and three children.



BIOGRAPHY OF BILL MURPHY

MIDWEST DIVISION UNDERWRITING MANAGER

LIBERTY MUTUAL INSURANCE

A native of Boston, MA, Bill Murphy graduated cum laude from Boston College (1976, Political Science).

In early 1977, he joined Liberty Mutual as an underwriter trainee and, following a 12 week training program, was assigned to the Boston (Home Office) as an all lines transportation specialty underwriter with a focus on workers' compensation. Later that same year, he was transferred to the Dallas office of Liberty Mutual and, in 1978, became a supervising underwriter.

In 1988, he was promoted to his current position, Midwest Division Underwriting Manager in the Chicago office of Liberty Mutual. Over the years, he has had responsibility for all lines of property-casualty lines of business coverage, with a primary focus on Workers' Compensation.

A member of the Illinois Workers' Compensation Appeal Board, the Iowa Workers' Compensation Appeal Board and the South Dakota Workers' Compensation Appeal Board, he holds the industry designations of CPCU and AIM (Associate in Management). He currently serves as chair of the Illinois Commercial Auto Insurance Plan Subcommittee.

An avid jogger, he enjoys boating, scuba diving and motor cycling. Bill makes his home in Johnsburg, Illinois with his wife, Beverly. The couple has two grown children.



BIOGRAPHY OF PAUL NELSON

EXECUTIVE VICE PRESIDENT, COMMERCIAL LINES MANAGER WESTERN NATIONAL MUTUAL INSURANCE CO.

A native of Sioux Falls, SD, Paul Nelson earned his Bachelor of Arts degree in history at Augustana College (1969) before joining Western National Insurance Company as a personal lines underwriter.

A long time employee of Western National (30 years), Mr. Nelson moved to commercial lines underwriting in 1973 and was made an officer of the company in 1984. He currently serves as the company's executive vice president and commercial lines manager. In addition, he sits on the Board of Directors of their subsidiary, Western National Assurance Co. He holds the industry designation of CPCU (charter property casualty underwriter).

A former member of the Falcon Heights Park and Recreation Commission (1983-88), Paul enjoys fishing, golfing and reading. He makes his home in Roseville, MN, with his wife, Linda. The couple has two grown daughters.



BIOGRAPHY OF BARRY M. PRESLASKI

REGIONAL VICE PRESIDENT

AUTO-OWNERS INSURANCE COMPANY

A native of Green Bay, WI, Barry Preslaski earned his bachelor of science degree as well as his masters degree in business administration from Drake University (1987, 1988) before joining American Family Insurance (West Des Moines, IA office) in 1989.

In 1991, Mr. Preslaski joined Auto-Owners Insurance Company in Lansing, MI, as a personal lines underwriter. He remained with the company's Lansing office through 1995, working on to the positions of commercial lines underwriter and home office line underwriter, before becoming marketing representative for the Lansing office.

Mr. Preslaski returned to West Des Moines, IA, as marketing representative in 1996. He was promoted to underwriting supervisor by 1999 and became underwriting manager in 2000.

Deciding on a move in 2001, he accepted a position as underwriting manager in the company's White Bear Lake, MN, office and by 2002, was promoted to his current position of regional vice president. He holds the industry designations of CPCU and CLU.

An avid sports enthusiast, Barry enjoys camping, boating and other outdoor activities. He makes his home in Lino Lakes, MN, with his wife, Victoria and their son, Kyle.



BIOGRAPHY OF WILLIAM F. RIBBENS

SENIOR ACCOUNT EXECUTIVE

ZURICH NORTH AMERICAN INSURANCE CO.

William F. Ribbens is a native of Wisconsin.

In 1985, Mr. Ribbens joined Berkley Administrators in the claim department. By 1991, he had been promoted to Senior Claim Representative, before deciding to leave the company and accept a position with The St. Paul Co. By 1994, he had been promoted first to Large Account Claim Coordinator before leaving the claim department and accepting the position of Underwriting Associate.

In 2000, Mr. Ribbens joined Zurich North America Insurance Co., where he currently serves as Senior Account Executive. He holds the industry designation of CPCU (Certified Property & Casualty Underwriter).

A former board member for the Tapestry Folkdance Center in Minneapolis, MN from 1998 – 2003, Mr. Ribbens also served as its president in 2002-2003.

William enjoys biking, golf, scuba diving, dance and travel to new and interesting places. He makes his home in St. Paul, MN.



BIOGRAPHY OF GARY K. THADEN

GOVERNMENT AFFAIRS DIRECTOR, PETTERSEN & ASSOCIATES, INC.

A native of Minnesota, Gary K. Thaden earned a bachelor of elected studies degree in liberal arts from the University of Minnesota before attending William Mitchell College of Law (St. Paul) where he earned his J.D. degree (1984).

The government affairs director for Pettersen & Associates, he is a member of both the Minnesota and American Bar Associations and the Minnesota Workers' Compensation Advisory Council.

In addition, he serves on the board of directors for Friends of the Sherlock Holmes Collection (University of MN) and on the board of directors of Norwegian Explorers. He is co-treasurer for the Emerson Spanish Immersion School (Mpls. Public Schools), vice chair for both the Minneapolis Charter Commission and the Minneapolis Capital Long-Range Improvement Committee and is a former member of several other civic organizations. He has been a volunteer for Minnestoa Dance Theatre since 1999.

An avid reader, Gary also enjoys collecting books, especially those involving Sherlock Holmes. He makes his home in Minneapolis with his wife and their two daughters.



ADDING THE CORNER PIECES AND **PUTTING IT ALL TOGETHER**

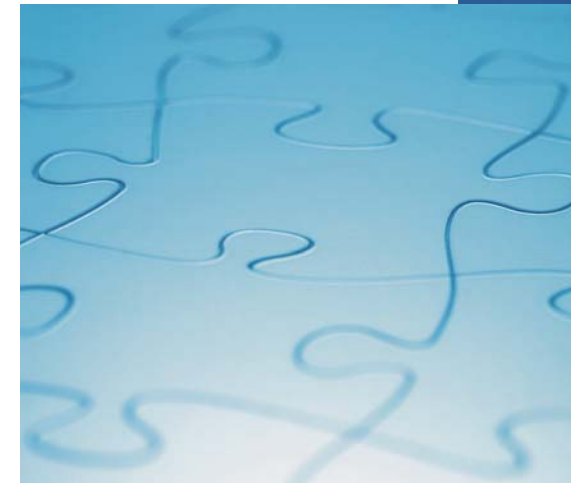
MWCIA MANAGEMENT TEAM

Bruce Tollefson, President

Kathleen Peterson, Vice President Operations, Treasurer and Secretary

Chuck Eldridge, Vice President, Information Technology

Craig Anderson, Vice President, Actuarial Services



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MWCIA DEPARTMENTS & STAFF

MEMBER & CUSTOMER SERVICES

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

Main Functions

- Member & Customer Services is the primary link to the public, providing assistance to employers, agents, carriers, state regulators, legislative representatives and other interested parties. Staff answers questions related to such things as classifications, experience modification calculations and rules, basic manual rules, Assigned Risk rules, 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 newsletters.
- Coordinates, researches and/or prepares filings of various manual rules, forms and classification changes with the Department of Commerce.
- Develops and publishes informational brochures on a variety of workers' compensation topics.
- Provides education and information to agents, employers and member carriers through outside speaking engagements and by attending industry trade shows.



UNIT STATISTICAL/EXPERIENCE RATING

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

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 resolves policy ownership change issues.

ACTUARIAL

Staff: Sharon Bye

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.

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HUMAN RESOURCE & ACCOUNTING

Staff: Karen Ose and Sue Erickson

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, Mary Loehrs, and Amber Dussling

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.



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BUSINESS

AND PLEASURE

ANNUAL LUNCHEON

Our most important public event is our annual luncheon.

At this event, 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 question and answer period 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.







