



2004 2005 2006 2007 2008 2009 2010 2011 2012 2013

**PRESIDENT'S
LETTER**

**STATE OF
THE MARKET**

**PRODUCTS
& SERVICES**

COLLABORATIONS

**FINANCIALS
& STATISTICALS**

OUR MEMBERS

OUR BOARD

OUR STAFF

**MEMBERSHIP
EVENTS**

30 YEARS OF GROWTH



1983

1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995



PRESIDENT'S LETTER



Providing 30 years of service,
collaborations and accountability
to our members and customers.





PRESIDENT'S LETTER

As some of you may know, 2014 marks the 30th Anniversary of the Minnesota Workers' Compensation Association – *as we know it today*. It will mark 30 years since our incorporation and the filing of our first Ratemaking Report under the new Pure Premium basis.

I make that qualification because since workers compensation coverage was first established by the Minnesota Legislature in 1921, there have been some fairly spectacular twists and turns in the road.

After working well for some 60 years under our original charter, the Minnesota Compensation Rating Bureau (as we were then known) went through nearly two decades during the 1970s and 80s of severe market and economic demands, various dramatic reorganizations within and without, pivotal changes in the laws that govern us, and near constant political upheaval.

You may read the account of our entire history with all the good, the bad, and the ugly at www.mwcia.org, but the most important and valuable chapter is the one that we started writing 30 years ago, the one we are still writing today.

As a result of those tumultuous years in the 70s and 80s, we emerged with what was to become a stable, effective and accountable structure that remains stable for us, our members and employers and workers at large. Indeed, we are proud of the fact that MWCIA has had a good, positive history over the past 30 years, and that we've been able to be in the lead in developing many of the "forward looking" products and services that our members and customers use today.





Sometimes it's necessary to look back to understand *why* we are *who* we are today.

In doing so, we see all the lessons learned over our entire history. Lest we repeat those lessons, lest any of us forget from where we have come, and so our successors may think twice before tinkering too much with a system that has worked so well for so long, we dedicate the theme of this year's Annual Report and Annual Luncheon to our history, especially over the past 30 years, and to the legacy that has grown out of it.

It is in this spirit that I am again reminded of our mission statement:

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.

A handwritten signature in black ink that reads 'Bruce Tollefson'. The signature is fluid and cursive, with a prominent 'B' and 'T'.

Bruce A. Tollefson
President





Since our earliest days, MWCIA has provided the workers' compensation industry with vital information. In the beginning, this information was simply a by-product of our core focus, the production of the Ratemaking Report. Today, it is one of the distinctions that underpin all of our work and which keeps MWCIA relevant in an industry of ever shifting needs.





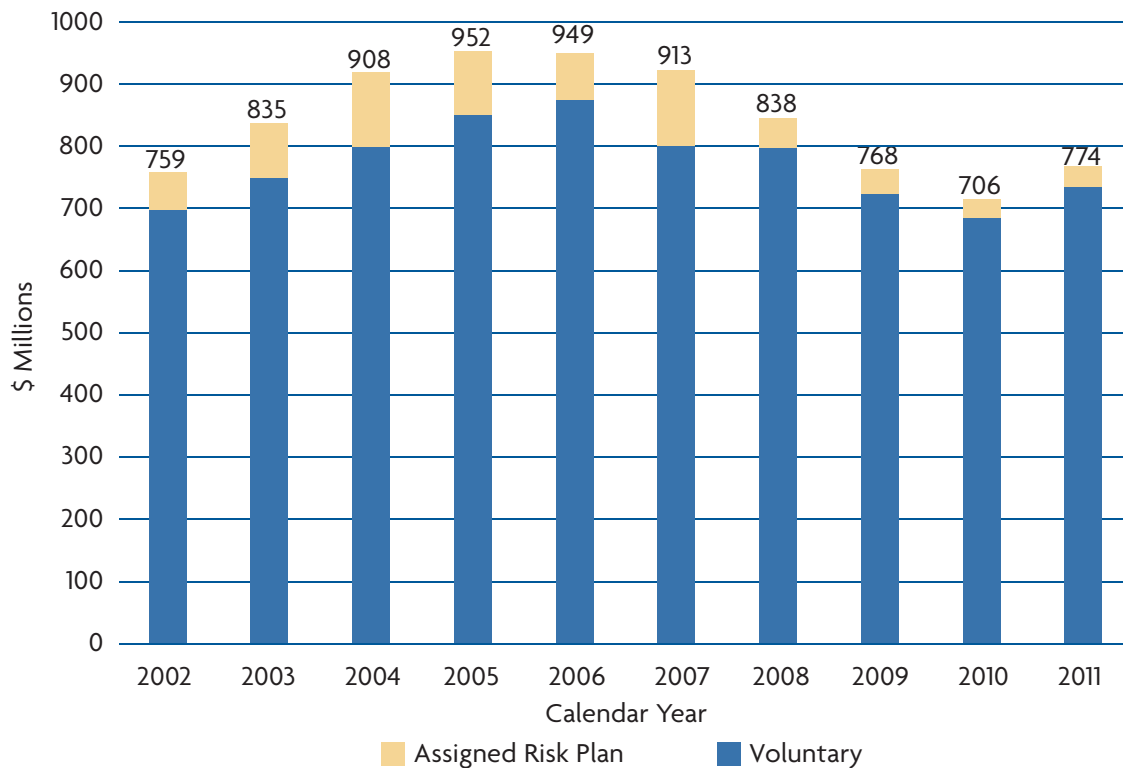
Minnesota workers' compensation insurance indicators continue to point to a relatively healthy and secure market, with expected costs fairly predictable. Premium levels started to increase in 2011, with loss ratios showing significant improvement after three years of steady increases. Case frequency continues to be very stable, and carriers are continuing to release indemnity reserves at a consistent rate. Medical severity increases have slowed considerably in recent years, and although medical reserve strengthening continues, increases have not been as substantial as in previous years.





DIRECT EARNED PREMIUM

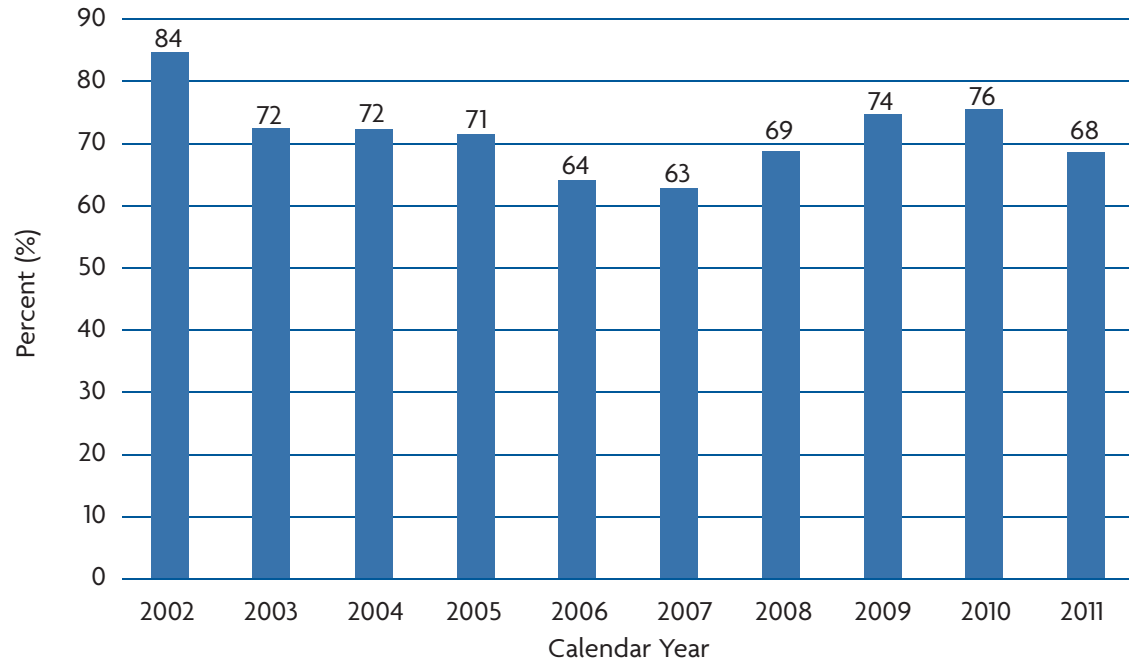
Although insured premium levels decreased over 25% during 2005-2010, the 2011 calendar year showed 10% growth, largely driven by voluntary market premium increases.





CALENDAR YEAR LOSS RATIOS

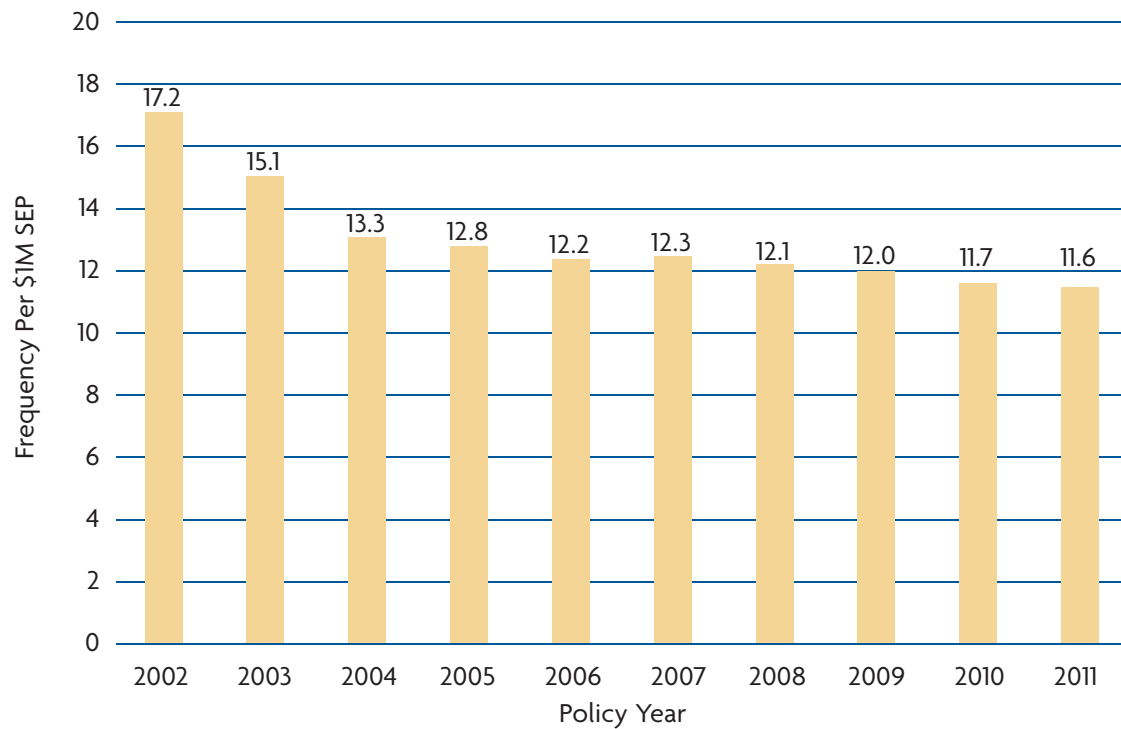
After three years of loss ratio deterioration since a historical low in 2007, the voluntary market loss ratios improved over 10% in 2011.





LOST-TIME FREQUENCY

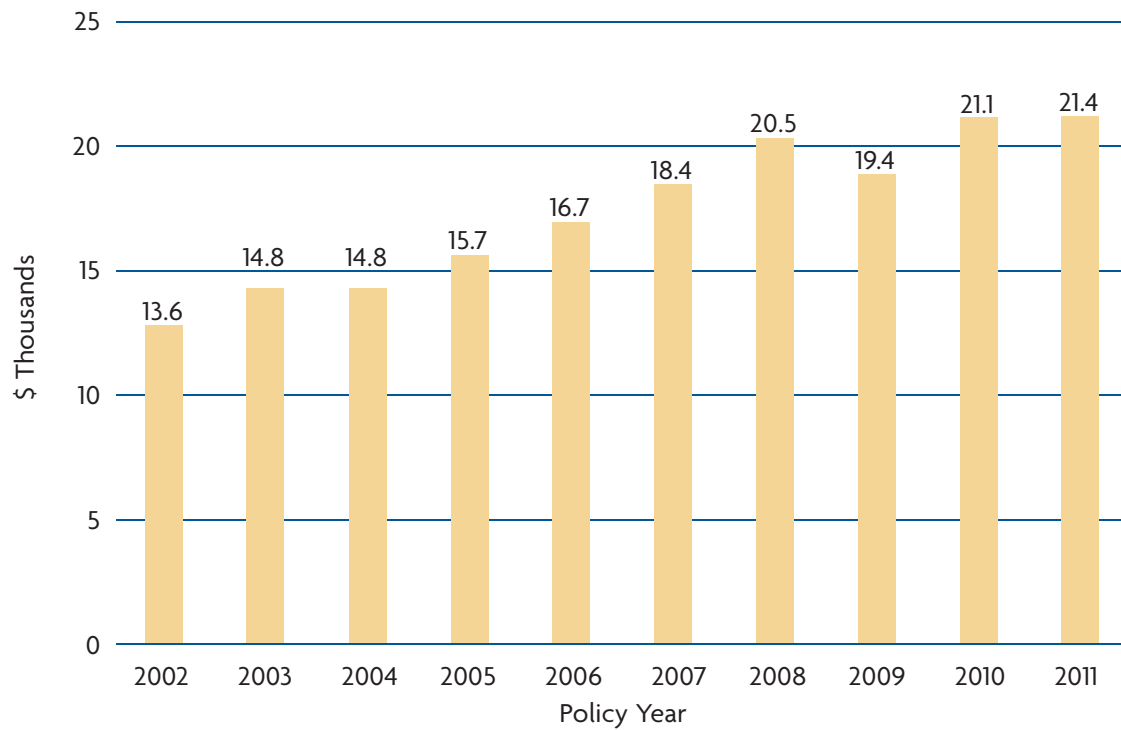
Average lost-time case counts have continued to be very stable, exhibiting an annual average decrease of 1% over the latest five years.





LOST-TIME MEDICAL PAID+CASE SEVERITY

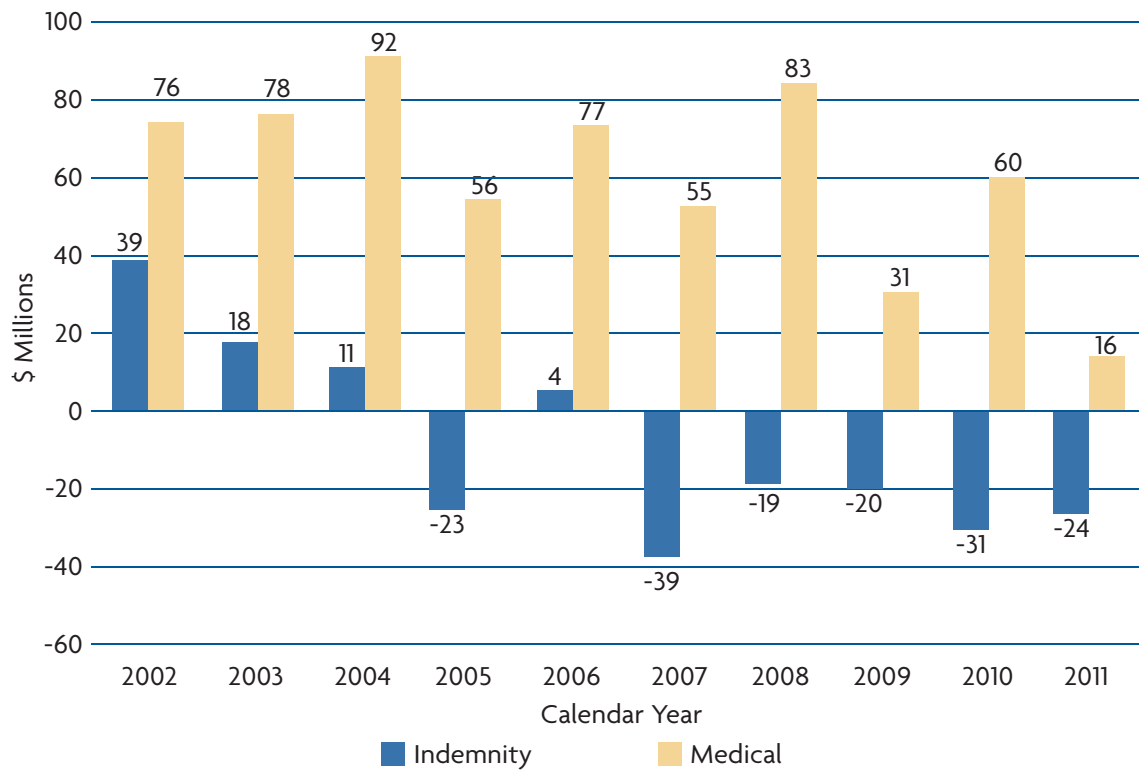
Average case incurred medical costs associated with lost-time injuries continue to increase, but at a significantly slower rate. Since 2008, severities have been growing at slightly less than 1.5% per year.





CASE RESERVE CHANGES

Regular, substantial indemnity case reserve reductions continue: 14% since 2006. Medical case incurred reserves continue to increase, albeit at a slightly lower pace. The medical reserve level increased by only 1.5% during 2011 – yet now stands at close to 59% of total case reserves.





Perhaps nowhere is our growth and relevance better seen than in the creation of a wide range of products to serve virtually every aspect of member need. As new challenges arise, our members can be assured that MWCIA will remain one step ahead of those challenges with products and services to insure the ongoing integrity and effectiveness of our industry.



OPERATIONS

Operations Services continues to enhance the accuracy and timeliness of data quality while seeking ways to add value to member carriers and other industry stakeholders through improved products, services, education and communications.

Some examples are as follows:

MANAGE POLICY SYSTEM: Since August, 2011, the feature-rich Manage Policy System enables member carriers to manage their own policy data to resolve coverage issues, address policy errors and verify records online.



ELIMINATION OF HARD COPY POLICY DATA SUBMISSIONS: Effective July 1, 2012, MWCIA began accepting only electronic submissions of policy data. This change greatly increases accuracy while improving the efficiency and effectiveness of collecting data for all parties.

MANAGE USR RELEASE 2: This web-based application allows our registered data providers to manage submissions and facilitate full online management of their USR data. The Data Provider has the ability to create new USRs as well as do replacements, corrections, and subsequent reports.





CARRIER DATA QUALITY REPORT: In March 2012, MWCIA distributed carrier data quality reports for data received or due in 2011. In doing so, we were able to provide carriers with useful feedback regarding the quality and timeliness of the data they submitted in the previous year. This is the fourth year that we have produced carrier data quality reports. While we initially based the content and grading criteria on prevailing industry standards, starting with data received or due in 2011, MWCIA shifted the grading criteria for policy timeliness from 60 days to 30 days which more closely adheres to Minnesota standards.

MWCIA EDUCATION AND INFORMATIONAL PRESENTATIONS: Built on prior year accomplishments, 2012 witnessed an increase in demand for Workers' Compensation education and training. To meet that demand, we enhanced our relationships with sponsored professional organizations (MIIAB, IPGM) which broadened the opportunity to reach out further to our audiences. Through word of mouth, our website and our quarterly newsletter (MWCIA News), interest peaked resulting in further demand for Workers' Compensation education and training presentations.

2012 watermarks included:

- Continued twice-quarterly presentations by the Department of Employment and Economic Development;
- CE credited presentation (annual MIIAB convention);
- CE credited MIIAB Fall Town Meetings (six presentations conducted throughout the State);
- Carrier and National Broker presentations addressing pertinent Workers' Compensation topics.

MWCIA is strongly committed to its value proposition of providing Workers' Compensation education and training to all reaches of the Minnesota insurance community.





Some additional operational services include:

ON-LINE ASSIGNED RISK PLAN APPLICATION (OAR): OAR is web-based software that allows Minnesota Assigned Risk Applications to be submitted electronically, significantly improving efficiency, and accuracy, and timeliness.

MCPAP CREDIT FACTOR APPLICATIONS: The MCPAP Credit Factor Application is web-based, allowing a contractor or agent to complete an electronic application.

ASSIGNED RISK PLAN DEPOP DOWNLOAD AND SEARCH FUNCTIONS: These MWCIA web-based applications are enhanced to include merit rating information, providing additional and useful information to member carriers and agents.

MWCIA CROSS INDEX: The website includes a Cross Index for Minnesota Endorsement and the Workers' Compensation Insurance Organization (WCIO) WCPOLS Record Type Codes. This 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.

We remain focused on providing timely, informative and educational communications to our members and customers by continuing to design electronic documents (Circular Letters, Manuals, Newsletters and Brochures) that are easily accessed through our website.





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

MWCIA QUARTERLY NEWSLETTER: MWCIA News is a forward-thinking, educational communiqué written by staff and published quarterly to the web for the sole purpose of adding value to MWCIA's mission statement. (All articles are based upon fact and do not express any legal opinions.)

COMPASK: CompAsk is a web-based byproduct of inquiries MWCIA receives from the insurance community (employers, agents, and carriers). As the content changes over time, old information is archived in the Learning Center to make room for new content. This ability to archive information allows us to retrieve or recycle information that is time sensitive or cyclical in nature.

MWCIA CIRCULAR LETTERS: The MWCIA Circular Letters provides a forum for providing official notification to our members and customers regarding such things as filings that have been approved or orders given by the Department of Commerce. The goal is to provide timely information on important changes that may have a direct impact on member and customers' businesses. The Circular Letters are written by the MWCIA staff and are posted on our website.

MWCIA BROCHURES: We continue to publish brochures to educate and inform members and customers on specific topics. Some that are available online at www.mwcia.org include "Understanding Experience Rating", "How to Complete Minnesota's Workers Compensation Assigned Risk Plan Application" and "Minnesota Contractors Premium Adjustment Program." During 2012, many of these brochures were revised providing new format and updated information.





RATEMAKING REPORT

The 2013 Ratemaking Report was released on August 9, 2012. We are pleased to get the Ratemaking Report to our members as early as possible, allowing our members ample time to review its findings and determine their own pricing for the coming 12-month cycle.

As displayed in the accompanying chart, the average pure premium base rate level decreased 0.8% this year. By specific industry, this breaks down as follows:

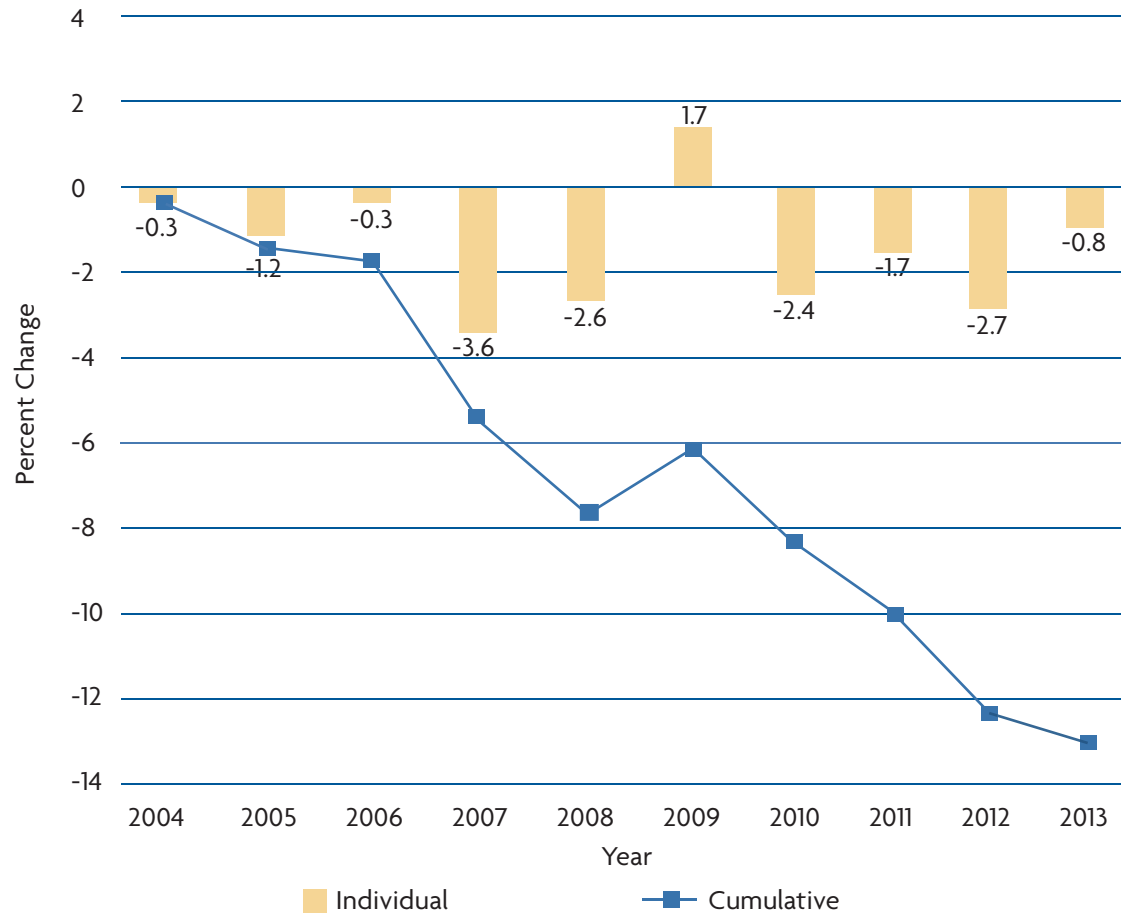
Manufacturing	0.9%
Contracting	-3.0%
Office & Clerical	-3.5%
Goods & Services	0.1%
Miscellaneous	0.0%

The pure premium base rate level continues to demonstrate strong stability. In the last ten years, the level has experienced nine decreases and one increase. On average, 2013 base rates are 13.2% lower than their 2003 counterparts.





PURE PREMIUM BASE RATE CHANGES 2004-2013





ACTUARIAL

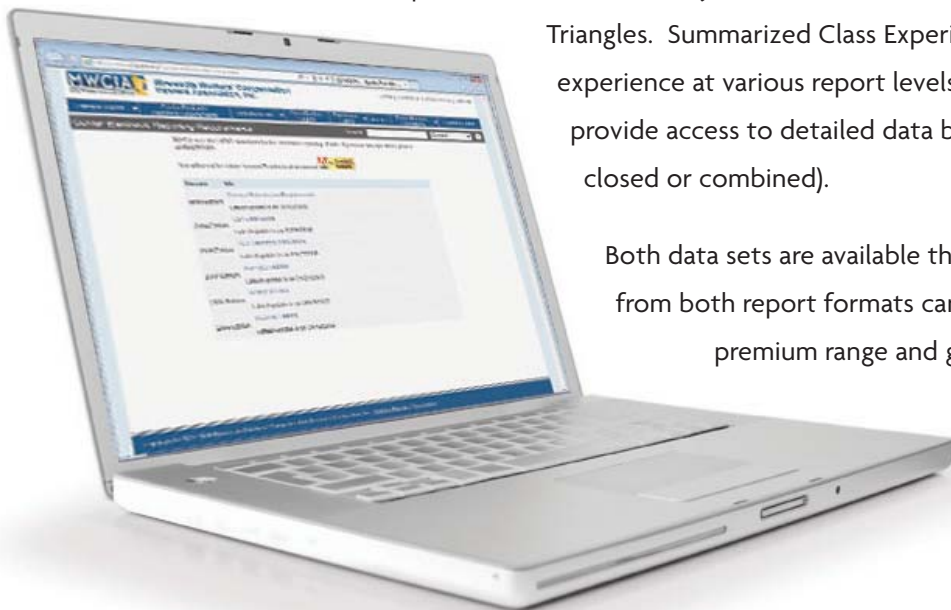
MWCIA's Actuarial and Information Technology departments continue to work hand-in-hand to develop and refine valuable resources for the industry. From internal research and production software such as TRACER and XRAY to external tools like ARROW and ACCEDE, actuarial staff continues to pursue more efficient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

ARROW

ARROW (Actuarial Report Resource on the Web) 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 report levels. Custom Historical Triangle queries provide access to detailed data by injury type and claims status (open, closed or combined).

Both data sets are available through the latest ten policy years. Output from both report formats can be grouped by class/industry group, premium range and geographical region within the state of Minnesota. During 2007, ARROW was updated to include the display of the 6th to 10th reporting levels of data.





ACCEDE™

MWCIA's financial data reporting tool, ACCEDE™, (Automated Carrier Call Entry and Data Edit), continues to provide members a flexible tool to summarize, edit and submit aggregate data. ACCEDE™ Online is a web-based product that allows users to directly input their Excel data and upload the completed file, significantly simplifying the overall reporting process.

During 2011, with the assistance of the IT Department, Actuarial staff completed the first of a two phase upgrade of ACCEDE™ Online. Phase 1 was implemented in 2012 and included an online Acknowledgment Form, the new Large Loss Call as requested by the WCRA, an expansion to the new Loss Cost Multiplier screen, and other enhancements made to streamline the program. Phase 2 will be implemented in 2013 and will include a complete rewrite of the program to upgrade the internal processes to current technologies, in addition to making the online features even more robust.

TRACER

The internal TRACER (Tool for Ratemaking, Analysis of Class Experience & Research) engine continues to provide staff with growing flexibility for all class ratemaking processes. TRACER is used to produce class rate relativities and affords staff comprehensive tools for thorough class ratemaking research and sensitivity testing. TRACER was recently updated to produce pure premium rates based on the new likely/not-likely loss development methodology. This ratemaking enhancement is consistent with NCCI procedural changes being implemented countrywide.





XRAY

XRAY (Experience Rating Analysis Yardstick) was designed to evaluate the effectiveness of the Minnesota Workers' Compensation experience rating plan. XRAY continues to be used to test the plan's parameters, forecast distributions of outcomes and perform sensitivity testing.

MEDICAL DATA CALL

One of MWCIA's core activities is the analysis and pricing of proposed state legislation. Over 60 percent of Minnesota workers' compensation benefits are attributable to medical costs, so the need for a robust resource to assist MWCIA in reviewing and evaluating medical benefit change alternatives is paramount.

In November, 2007, the NCCI announced the launch of their new Medical Data Call. MWCIA contracted with the NCCI to capture this data and provide detail and summaries for review and research.

Beginning with the medical transactions submitted to the NCCI starting in the third quarter of 2010, semi-annual extracts are being sent to MWCIA. Data sets include transactional information on claims with dates after July 1, 2010. Eventually, these extracts will build up to five full years of medical services. And by archiving the oldest six months of services from each prior five year extract, we plan to compile up to ten full years of medical service data. With that information, we will be able to develop triangles and effect other analyses.





INFORMATION TECHNOLOGY

ONLINE ASSIGNED RISK (OAR)

The Online Assigned Risk (OAR) web application, developed for the Minnesota Workers' Compensation Assigned Risk Program (MWCARP) in 2007, allows agents and employers to complete Assigned Risk applications online and make electronic payment.

OAR processing continues to gain momentum (approximately 80 percent of approved applications in 2012), as the table below indicates:



Description	OAR Count	Paper Count
Assigned	6074	1538
Returned	2982	172

ACCEDE™

In 2012, the ACCEDE™ (Automated Carrier Call Entry and Data Edit) financial call software was rewritten to take advantage of new technology, provide additional features, and integrate carrier and association functions into a single, cohesive product. The new product, to be rolled out in 2013, includes enhanced validation and online correspondence capabilities, inclusion of a self-audit form, expanded system administration functionality, and more. Also, calls can now be downloaded to dynamic Microsoft Excel templates.





CONTACT MANAGEMENT SYSTEM

Our use of the Microsoft CRM software continues to expand with the integration of additional data sources, including the MWCIA Members Email List, financial call groups, and assessment contact information. The CRM system is our key component of a broad strategy to integrate contact data from our website, independent contact repositories, Microsoft Outlook, Active Directory, and mobile devices.

IMAGING SYSTEM

In 2012, MWCIA upgraded the software for the Indicium imaging system, including a conversion of the database management system from Oracle to Microsoft SQL Server. This work resolved production support issues and improved stability and administration of the application.

MANAGE POLICY SYSTEM (MPS)

In 2012, MWCIA enhanced the file import capabilities of MPS. Using MPS, member carriers can actively manage the policy data they submit to the MWCIA. Among other things, they can create, validate, and submit policy transactions, respond interactively to validation errors, and verify coverage. Depending upon the volume and type of data submitted, association responsiveness is near-time.





SERVER VIRTUALIZATION

In 2012, the MWCIA converted the majority of its physical servers to run in a virtualized environment, shifting from a “one application – one box” approach to a more modern “shared hardware resources” implementation. Virtualization improves MWCIA resource management capabilities, increases the stability and availability of servers, reduces power consumption, and enhances MWCIA disaster recovery options.

WEBSITE JAVA CONVERSION

This past year, MWCIA began a two-year effort to convert all website Java applications to Microsoft.Net. Completion of this project will result in standardization of our development and support environments, thus reducing training demands and simplifying maintenance. It also eliminates our dependence on technology which may no longer be as well-supported in the future.





We are proud of the fact that we were among the first associations in our industry to recognize that two heads really are better than one. Working together with our fellow associations, we have established not only comprehensive products and systems to enhance the compilation and reporting of data, but stand-alone cooperatives to administer and oversee the management of those products and systems.





COLLABORATIONS

MWCIA fulfills many roles to meet 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, New Jersey and the Insurance Service Office. ACCCT's products include:

- 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 PEEP™, like BEEP™, is totally web-based.





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 Worksheet 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 of Spectrum can be attributed to a strong partnership of the following state associations:

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





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."





At MWCIA, we are fortunate to have an outstanding IT department of any association in the nation. Second only to our staff – the people who are responsible for our success – IT has transformed us from a fledgling organization into the national presence we enjoy today through the identification, analysis and easy access by our customers through web-based applications of the most comprehensive financial and statistical information available in the industry today.



FINANCIALS & STATISTICS

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 2012, a total of 131,648 policies were collected with 97% of those being collected electronically.

	Assigned Risk	Voluntary Market	Totals
Policies (paper)	77	3,462	3,539
Policies (electronic)	26,214	101,895	128,109
Endorsements (paper)	110	32,282	32,392
Endorsements (electronic)	205,733	757,174	962,907
Cancellations (paper)	4	2,805	2,809
Cancellations (electronic)	13,910	52,570	66,480
Subtotals	246,048	950,188	1,196,236





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. During 2012, a total of 161,365 reports were collected.

REVENUE AND EXPENSES

MWCIA had revenues of \$7,974,565 of which \$7,077,210 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 2012.

FINES

The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$57,300 in 2012.





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 21,635 files were published for Merit Rating in 2012. The 2012 Merit Ratings were distributed as indicated on the chart below.

Merit Rating Factor	Number of Assigned Risk Files
0.67	19,248
0.90	1,849
1.00	452
1.10	86





EXPERIENCE RATING

During 2012, we continued our activities in connection with the experience rating of employers. 23,329 Minnesota intrastate experience ratings were published, including revisions. The 2012 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	0
Total Ratings between 0.50 & 0.59	1
Total Ratings between 0.60 & 0.69	21
Total Ratings between 0.70 & 0.79	426
Total Ratings between 0.80 & 0.89	3,445
Total Ratings between 0.90 & 0.99	12,484
Total Ratings between 1.00 & 1.09	1,804
Total Ratings between 1.10 & 1.19	1,641
Total Ratings between 1.20 & 1.29	1,316
Total Ratings between 1.30 & 1.39	949
Total Ratings between 1.40 & 1.49	547
Total Ratings between 1.50 & 1.59	289
Total Ratings between 1.60 & 1.69	150
Total Ratings between 1.70 & 1.79	92
Total Ratings between 1.80 & 1.89	65
Total Ratings between 1.90 & 1.99	45
Total Ratings greater than 1.99	54



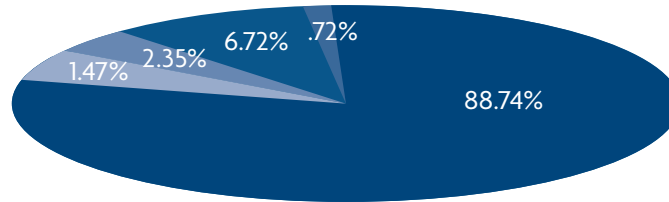


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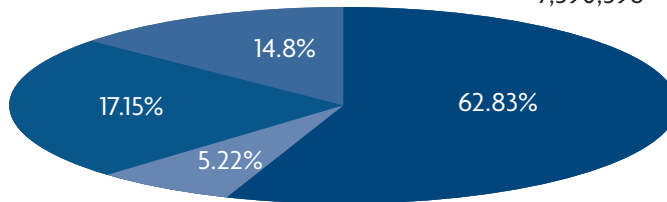
Revenues

■ Assessments	7,077,210	88.74%
■ Contract Services	535,662	6.72%
■ USP Fines	57,300	.72%
■ Other	187,070	2.35%
■ Paper Processing	117,323	1.47%
	7,974,565	100%



Expenses

■ Compensation	4,643,396	62.83%
■ Management, General and Other	1,267,156	17.15%
■ Management Information Systems	1,093,856	14.8%
■ Rent & Utilities	386,185	5.22%
	7,390,596	100%





COMMITMENTS AND CONTINGENCIES

Future lease and rent obligations have continued to drop, with future lease obligations of \$1,639,397 for 2013 and forward.

2013	215,292.00
2014	213,085.00
2015	214,600.00
2016	203,891.00
2017	202,125.00
Thereafter	590,404.00
TOTAL	1,639,397.00





OUR MEMBERS



We have 205 member groups providing vital workers compensation coverage for the Minnesota marketplace.



ACCIDENT FUND COMPANY OF AMERICA
Accident Fund General Insurance Company
Accident Fund Insurance Company of America
Accident Fund National Insurance Company
CompWest Insurance Company
United Wisconsin Insurance Company

ACE LIMITED
Ace American Insurance Company
Ace Fire Underwriters 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 COMPANY

AIG
AIU Insurance Company
American Home Assurance Company
Chartis Property Casualty Company
Commerce & Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Company
Insurance Company Of The State Of Pennsylvania
National Union Fire Insurance Company Pittsburgh
New Hampshire Insurance Company

ALASKA NATIONAL INSURANCE COMPANY

ALEA NORTH AMERICA INSURANCE COMPANY

ALLEGHANY HOLDINGS
Capitol Indemnity Corporation
Platte River Insurance Company

ALLIANZ GLOBAL RISKS US INSURANCE COMPANY

ALLIED WORLD REINSURANCE COMPANY

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

AMERCO
RepWest Insurance Company

AMERICAN CENTENNIAL INSURANCE COMPANY

AMERICAN CONTRACTORS INSURANCE GROUP
ACIG Insurance Company

AMERICAN EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

AMERICAN FUJI FIRE & MARINE INSURANCE COMPANY

AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY

AMERICAN PET INSURANCE COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD INSURANCE COMPANY

AMERICAN SAFETY CASUALTY INSURANCE COMPANY

AMERICAN SENTINEL INSURANCE COMPANY

AMERICAS INSURANCE COMPANY

AMERISAFE, INCORPORATED
American Interstate Insurance Company

AMERISURE COMPANIES
Amerisure Insurance Company
Amerisure Mutual Insurance Company
Amerisure Partners Insurance Company

AMTRUST FINANCIAL COMPANY
AmTrust Insurance Company of Kansas
Milwaukee Casualty Insurance Company
Security National Insurance Company, Inc.
Technology Insurance Company
Wesco Insurance Company

APCAPITAL INCORPORATED
American Physicians Assurance Corporation
AP Specialty Insurance Corporation





ARCH INSURANCE GROUP

- Arch Indemnity Insurance Company
- Arch Insurance Company
- Arch Reinsurance Company

ARGONAUT INSURANCE GROUP

- Argonaut Great Central Insurance Company
- Argonaut Insurance Company
- ArgonautMidwest Insurance Company
- Rockwood Casualty Insurance Company

ARROWWOOD INDEMNITY COMPANY

ATLANTIC MUTUAL INSURANCE GROUP

- Atlantic Mutual Insurance Company
- Centennial Insurance Company

AUSTIN MUTUAL INSURANCE COMPANY

AUTO-OWNERS INSURANCE GROUP

- Auto-Owners Insurance Company
- Owners Insurance Company

AXA CORPORATE SOLUTIONS GROUP

- AXA Insurance Company
- Coliseum Reinsurance Company

AXIS U.S. INSURANCE

- AXIS Insurance Company
- AXIS Reinsurance Company

BALDWIN AND LYONS INCORPORATED

- Protective Insurance Company
- Sagamore Insurance Company

BANCINSURE, INCORPORATED

BENCHMARK INSURANCE COMPANY

BERKSHIRE HATHAWAY

- Berkshire Hathaway Homestate Insurance Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

BURLINGTON INSURANCE GROUP

- First Financial Insurance Company

CATERPILLAR INSURANCE COMPANY

CENTRE INSURANCE COMPANY

CENTURION CASUALTY COMPANY

CHEROKEE INSURANCE COMPANY

CHUBB GROUP OF INSURANCE COMPANIES

- Chubb Indemnity Insurance Company
- Chubb National Insurance Company
- Executive Risk Indemnity Inc.
- Federal Insurance Company
- Great Northern Insurance Company
- Pacific Indemnity Company
- Vigilant Insurance Company

CHURCH MUTUAL INSURANCE COMPANY

CINCINNATI INSURANCE COMPANY

- Cincinnati Casualty Company
- Cincinnati Indemnity Company
- Cincinnati Insurance Company

CLARENDON NATIONAL INSURANCE COMPANY

CNA INSURANCE GROUP

- American Casualty Company of Reading Pennsylvania
- Continental Casualty Company
- Continental Insurance Company
- National Fire Insurance Company of Hartford
- Transportation Insurance Company
- Valley Forge Insurance Company

COMPANION PROPERTY & CASUALTY INSURANCE GROUP

- Companion Commercial Insurance Company
- Companion Property & Casualty Insurance Company

COMPASS INSURANCE COMPANY

CONTINENTAL INDEMNITY COMPANY

COOPERATIVE MUTUAL INSURANCE COMPANY

COREPOINT INSURANCE COMPANY

CRUM & FORSTER INSURANCE GROUP

- Crum & Forster Indemnity Company
- North River Insurance Company
- United States Fire Insurance Company

CUMIS INSURANCE SOCIETY, INCORPORATED

DAKOTA TRUCK UNDERWRITERS

- Dakota Truck Underwriters
- First Dakota Indemnity Company





DALLAS NATIONAL INSURANCE COMPANY

DENTISTS INSURANCE COMPANY

DIAMOND INSURANCE COMPANY

EASTERN ALLIANCE INSURANCE GROUP

Allied Eastern Indemnity Company
Eastern Advantage Assurance Company
Eastern Alliance Insurance Company

ELECTRIC INSURANCE COMPANY

EMC INSURANCE COMPANIES

EMC Property & Casualty Company
EMCASCO Insurance Company
Employers Mutual Casualty Company
Hamilton Mutual Insurance Company
Union Insurance Company of Providence

EMPLOYERS INSURANCE GROUP

Employers Assurance Company
Employers Preferred Insurance Company

ENDURANCE SPECIALTY GROUP

Endurance Reinsurance Corporation of America
Endurance Risk Solutions Assurance Company

ERIE INSURANCE GROUP

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

EVEREST REINSURANCE GROUP

Everest National Insurance Company
Everest Reinsurance Company

FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY

FAIRFAX FINANCIAL INCORPORATED

Clearwater Select Insurance Company
Hudson Insurance Company
Odyssey America Reinsurance Corporation

FARM BUREAU MUTUAL INSURANCE COMPANY

Farm Bureau Property & Casualty Insurance Company
Western Agricultural Insurance Company

FARMERS INSURANCE GROUP

21st Century Advantage Insurance Company
21st Century North American Insurance Company
Farmers Insurance Exchange
Foremost Insurance Company
Foremost Property and Casualty Company
Foremost Signature Insurance Company
Mid-Century Insurance Company
Truck Insurance Exchange

FEDERATED MUTUAL INSURANCE 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
National Surety Corporation
San Francisco Reinsurance Company

FIRST NONPROFIT COMPANIES

FLORISTS MUTUAL INSURANCE COMPANY

FM GLOBAL GROUP

Affiliated FM Insurance Company

FRANKENMUTH MUTUAL INSURANCE COMPANY

GATEWAY INSURANCE COMPANY

GENERAL REINSURANCE GROUP

General Reinsurance Corporation
Genesis Insurance Company

GENERALI UNITED STATES BRANCH

GLOBAL REINSURANCE CORPORATION OF AMERICA

GMAC GROUP HOLDINGS

Integon National Insurance Company





GRANGE MUTUAL CASUALTY GROUP

Grange Mutual Casualty Company
Integrity Mutual Insurance Company
Integrity Property & Casualty Insurance Company
Trustguard Insurance Company

GRAY INSURANCE GROUP

GREAT AMERICAN INSURANCE GROUP

Great American Alliance Insurance Company
Great American Assurance Company
Great American Insurance Company
Great American Insurance Company of New York
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
Grinnell Select Insurance Company

GUARD INSURANCE GROUP

Amguard Insurance Company
Eastguard Insurance Company
Norguard Insurance Company

GUIDEONE INSURANCE

Guideone Elite Insurance Company
Guideone Mutual Insurance Company

HANOVER INSURANCE GROUP

Allmerica Financial Benefit Insurance Company
Citizens Insurance Company of America
Hanover American Insurance
Hanover Insurance Company
Massachusetts Bay Insurance Company
Nova Casualty Company

HARCO NATIONAL INSURANCE COMPANY

HARLEYSVILLE MUTUAL INSURANCE COMPANY

Harleysville Insurance Company
Harleysville Lake States Insurance Company
Harleysville Worcester 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
Sentinel Insurance Company, Ltd
Twin City Fire Insurance Company

HDI GERLING GROUP

HDI Gerling America 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

ILLINOIS CASUALTY COMPANY

IMPERIUM INSURANCE COMPANY

IMT MUTUAL HOLDING COMPANY

IMT Insurance Company
Wadena Insurance Company

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY

IOWA MUTUAL INSURANCE COMPANY

IRONSHORE INDEMNITY, INCORPORATED

KINGSWAY AMERICA, INC.

America Country Insurance Company
Lincoln General Insurance Company
Mendakota Insurance Company
Mendota Insurance Company

KNIGHTBROOK INSURANCE COMPANY

LANCER INSURANCE COMPANY

LAURIER INDEMNITY COMPANY





LIBERTY MUTUAL INSURANCE GROUP

- American Economy Insurance Company
- American Fire and Casualty Company
- American States Insurance Company
- Consolidated Insurance Company
- Employers Insurance Company of Wausau
- First Liberty Insurance Corporation
- First National Insurance Company of America
- General Insurance Company of America
- Hawkeye-Security Insurance Company
- Indiana Insurance Company
- Liberty Insurance Corporation
- Liberty Mutual Fire Insurance Company
- Liberty Mutual Insurance Company
- LM General Insurance Company
- LM Insurance Corporation
- LM Property and Casualty Insurance Company
- Midwestern Indemnity Company
- Netherlands Insurance Company
- Ohio Casualty Insurance Company
- Ohio Security Insurance Company
- Peerless Indemnity Insurance Company
- Peerless Insurance Company
- Safeco Insurance Company of America
- Wausau Business Insurance Company
- Wausau Underwriters Insurance Company
- West American Insurance Company

LUMBERMENS MUTUAL GROUP

- American Manufacturers Mutual Insurance Company
- American Motorists Insurance
- Lumbermens Casualty Insurance Company
- Lumbermens Mutual Casualty Company

LUMBERMEN'S UNDERWRITING ALLIANCE

MADA INSURANCE EXCHANGE

MAIN STREET AMERICA GROUP (THE)

- Spring Valley Mutual Insurance Company

MARKEL CORPORATION GROUP

- FirstComp Insurance Company
- Markel Insurance Company

MCM CORPORATION GROUP

- Acceptance Indemnity Insurance Company
- Occidental Fire & Casualty Company of North Carolina

MEADOWBROOK INSURANCE GROUP

- Star Insurance Company

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC INDEMNITY COMPANY

METLIFE AUTO & HOME GROUP

- Economy Fire & Casualty Company

MHA INSURANCE COMPANY

MIC PROPERTY CASUALTY INSURANCE CORPORATION

MICHIGAN MILLERS MUTUAL INSURANCE COMPANY

MIDSTATES REINSURANCE CORPORATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

MIDWEST INSURANCE COMPANY

MILLERS FIRST INSURANCE COMPANY

MOTORISTS INSURANCE GROUP

- Motorists Commercial Mutual Insurance Company
- Wilson Mutual Insurance Company

MS & AD INSURANCE GROUP

- Aioi Nissay Dowa Insurance Company of America
- Mitsui Sumitomo Insurance Company of America
- Mitsui Simitoma Insurance USA Inc.

MUNICH RE AMERICA CORPORATION GROUP

- American Alternative Insurance Corporation
- American Family Home Insurance Company
- American Modern Home Insurance Company
- Munich Reinsurance America, Inc.

NATIONAL AMERICAN INSURANCE COMPANY

NATIONAL INDEMNITY GROUP

- Atlanta International Insurance Company
- National Indemnity Company
- National Liability & Fire Insurance Company
- Philadelphia Reinsurance Corporation

NATIONWIDE INSURANCE GROUP

- Allied Property & Casualty Insurance Company
- Amco Insurance Company
- Depositors Insurance Company
- Farmland Mutual Insurance Company
- Freedom Specialty Insurance Company
- Harleysville Preferred 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 COUNTRY INSURANCE COMPANY

- OLD REPUBLIC INSURANCE GROUP
 - American Business & Personal Insurance Mutual Insurance
 - Bituminous Casualty Corporation
 - Bituminous Fire & Marine Insurance Company
 - Great West Casualty Company
 - Old Republic General Insurance Corporation
 - Old Republic Insurance Company

OMAHA INDEMNITY COMPANY

- ONE BEACON INSURANCE GROUP
 - Atlantic Specialty Insurance Company
 - Camden Fire Insurance Association
 - Employers Fire Insurance Company
 - Esurance Insurance Company of New Jersey
 - Houston General Insurance Company
 - National Farmers Union Property & Casualty
 - Northern Assurance Company of America
 - OneBeacon America Insurance Company
 - OneBeacon Insurance Company
 - Pennsylvania General Insurance Company

PARTNERRE INSURANCE COMPANY OF NEW YORK

PENN MILLERS INSURANCE COMPANY

PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY

PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

PMA INSURANCE GROUP
Pennsylvania Manufacturers Association Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRO ASSURANCE GROUP
Meemic Insurance Company
ProAssurance Indemnity Company, Inc.

PROSIGHT SPECIALTY INSURANCE GROUP
New York Marine and General Insurance Company

PROVIDENCE HOLDINGS GROUP
Imperial Casualty and Indemnity Company

PROVIDENCE WASHINGTON INSURANCE COMPANY

PUBLIC SERVICE MUTUAL INSURANCE COMPANY

PXRE REINSURANCE COMPANY

QBE INSURANCE COMPANY
Praetorian Insurance Company
QBE Insurance Company
QBE Reinsurance Company

QBE REGIONAL INSURANCE GROUP
General Casualty Company of Wisconsin
General Casualty Insurance Company
Regent Insurance Company

QUANTA INDEMNITY COMPANY

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

REPUBLIC INSURANCE GROUP
Southern Insurance Company

RLI INSURANCE COMPANY

RTW, INC.
American Compensation Insurance Company
Bloomington Compensation Insurance Company
Plaza Insurance Company
Rural Community Insurance Company

SAFETY NATIONAL CASUALTY CORPORATION
Safety First Insurance Company
Safety National Casualty Corporation

SAMSUNG FIRE & MARINE INSURANCE COMPANY LTD

SCOR U S GROUP
General Security National Insurance Company
SCOR Reinsurance Company

SEABRIGHT INSURANCE 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, INC.

SENTRY INSURANCE, A MUTUAL GROUP

Middlesex Insurance Company
Patriot General Insurance Company
Sentry Casualty Company
Sentry Insurance, A Mutual Company
Sentry Select Insurance Company

SEQUOIA INSURANCE COMPANY

SFM MUTUAL INSURANCE GROUP
SFM Mutual Insurance Company
SFM Select Insurance Company

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

SPARTA INSURANCE COMPANY

STARR INDEMNITY & LIABILITY 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 NATIONAL GROUP

National Specialty Insurance Company
State National Insurance Company

STONINGTON INSURANCE COMPANY

SWISS REINSURANCE GROUP

North American Elite Insurance Company
North American Specialty Insurance Company
Swiss Reinsurance America Corporation
Washington International Insurance Company
Westport Insurance Corporation

T.H.E. INSURANCE COMPANY

TIG INSURANCE GROUP

Fairmont Insurance Company
Fairmont Premier Insurance Company
Fairmont Specialty Insurance Company
TIG Insurance Company

TOKIO MARINE NICHIDO GROUP

TNUS Insurance Company
Tokio Marine & Nichido Fire Insurance Company Ltd. (USB)
Tokio Marine America Insurance Company
Trans Pacific Insurance Company

TOWER GROUP COMPANIES

CastlePoint National Insurance Company
Tower Insurance Company of New York
Tower National Insurance Company

TRANSATLANTIC REINSURANCE COMPANY

TRANSGUARD INSURANCE COMPANY OF AMERICA,
INCORPORATED

TRANSPORT INSURANCE COMPANY

TRAVELERS INSURANCE GROUP

Athena Assurance Company
Automobile Insurance Company of Hartford, Connecticut
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Fidelity & Guaranty Insurance Company
Fidelity & Guaranty Insurance Underwriters, Inc.
Nipponkoa Insurance Company Ltd.
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 Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Commercial Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America
United States Fidelity & Guaranty Company





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

TRIANGLE INSURANCE COMPANY INC

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

UTICA MUTUAL INSURANCE COMPANY

VANLINER INSURANCE COMPANY

VIRGINIA SURETY COMPANY, INCORPORATED

W. R. BERKLEY CORPORATION GROUP
Acadia Insurance Company
American Mining Insurance Company
Berkley Insurance Company
Berkley National Insurance Company
Berkley Regional Insurance Company
Carolina Casualty Insurance Company
Continental Western Insurance Company
Firemen's Insurance Company of Washington DC
Great Divide Insurance Company
Key Risk Insurance Company
Midwest Employers Casualty Company
Riverport Insurance Company
StarNet Insurance Company
TriState Insurance Company of Minnesota
Union Insurance Company

WEST BEND MUTUAL INSURANCE COMPANY

WESTERN NATIONAL MUTUAL INSURANCE GROUP
Pioneer Specialty Insurance Company
Western National Assurance Company
Western National Mutual Insurance Company

WESTFIELD GROUP
American Select Insurance Company
Ohio Farmers Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

WORK FIRST CASUALTY COMPANY

XL AMERICA GROUP
Greenwich Insurance Company
XL Insurance America, Inc.
XL Reinsurance America Inc.
XL Specialty Insurance Company

ZENITH NATIONAL INSURANCE COMPANY

ZURICH INSURANCE GROUP U.S.
American Guarantee & Liability Insurance Company
American Zurich Insurance Company
Assurance Company of America
Colonial American Casualty & Surety Company
Empire Fire & Marine Insurance Company
Fidelity & Deposit Company of Maryland
Maryland Casualty Company
Northern Insurance Company of New York
Universal Underwriters Insurance Company
Universal Underwriters of Texas Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois





Guided by a board of twelve members, we have ten company members and two public members appointed by the Minnesota Department of Commerce.





Our 2012 Annual Meeting was called to order at 9:30 a.m. Tuesday, April 17, 2012, at the MWCIA offices, 7701 France Avenue South, Suite 450, Edina, Minnesota.

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

Director:	Representing:
Mr. Gary Preslaski	Owners Insurance Group (Stock)
Mr. Michael Levy	AIG (Stock)
Mr. William Meyer	Zurich American Insurance Company (Stock)
Mr. Kevin Christy	Western National Insurance Group (Non-Stock)

During 2011-12, we held four Board Meetings at which we focused our discussions on the 2013 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.





As of December 31, 2012, the members of our Board were as follows.

Please click on the respective name of any Director to see his or her resume and credentials.

Director:

Representing:

[Mr. Keith Krueger](#)

American Compensation Insurance Company

[Mr. Michael Levy](#)

AIG

[Mr. Scott Holzerland](#)

Federated Insurance Companies

[Mr. Peter Caminiti](#)

Liberty Mutual Insurance Company

[Mr. Gary Thaden*](#)

MN Mechanical Contractors Association

[Mr. Barry Preslaski](#)

Owners Insurance Company

[Mr. Brian Bent](#)

SFM Mutual Insurance Company

[Ms. Mary Wachholz](#)

Travelers

[Mr. Kevin Christy](#)

Western National Mutual Insurance Company

[Mr. Kevin Gregerson*](#)

Wilson-McShane Corporation

[Mr. Andrew Doonan](#)

Zurich American Insurance Company

*Public member appointed by the Minnesota Department of Commerce





BIOGRAPHY OF BRIAN R. BENT

AVP AND DIRECTOR OF UNDERWRITING SFM MUTUAL INSURANCE COMPANY

A native of Lewistown, MT, Brian Bent received his Masters of Science degree from Central Missouri State University, Warrensburg, MO in 1989.

From 1995 to 1999, he worked as a branch manager for EBI Companies, Minneapolis, MN, before joining the Montana State as its director of underwriting.

In 2003, he joined the Associated Financial Group as vice president of Property & Casualty Operations and in 2006 was named assistant vice president and director of underwriting at SFM Mutual Insurance Company.

A current member of the CPCU (Charter Property Casualty Underwriter) Chapter and Website Committee, Brian has served the Boy Scouts of America since 2004 as a leader assistant, district commissioner and Wood Badge instructor. He holds the insurance industry designations of CPCU and ARM (Associate in Risk Management).

He enjoys waterskiing, camping and snowmobiling.

He and his wife, Dana, make their home in Eden Prairie, MN with their four children.





BIOGRAPHY OF PETER CAMINITI

FINANCIAL MANAGER

LIBERTY MUTUAL INSURANCE COMPANY

A native of Roxbury, CT, Peter Caminiti holds a bachelor degree in accounting from the University of Connecticut. He began his career with Arthur Andersen LLP's Assurance and Business Advisory Services insurance practice in Hartford, CT.

After his time in public accounting, Mr. Caminiti joined Liberty Mutual in 2002 and served in a variety of financial capacities in Boston.

In 2005, he left his native New England for the Midwest, joining Liberty's Business Market Midwest Division in Schaumburg, IL, where he served as Division Financial Manager and later as Division Underwriting Manager.

In 2009, he returned to Boston where he serves in his current capacity with Liberty's National Market, specializing in captive and other complex transactions.

After moving to the Midwest, Peter pursued his interest in flying and is an aspiring private pilot. He makes his home in Southborough, MA, with his wife, Megan, and daughter, Carolyn.





BIOGRAPHY OF KEVIN J. CHRISTY

VICE PRESIDENT, CHIEF ACTUARY WESTERN NATIONAL MUTUAL INSURANCE COMPANY

A native of Evanston, IL, Kevin Christy holds a 1995 degree in Actuarial Science from the University of Wisconsin, Madison.

Beginning his career in the insurance industry as an Actuarial Analyst with Capitol Indemnity Company in 1995, Kevin worked his way up through the ranks, becoming vice president and chief actuary of Western National Mutual Insurance Company in 2008.

Over the years, Mr. Christy has served his industry as a board member of the MJUA (Minnesota Joint Underwriters Association), 2005 – present; as a member of the ISO (Insurance Services Office) Personal Lines Actuarial Panel, 2007 – present; and as treasurer of the University of Wisconsin Actuarial Alumni Club, 2008 – present.

He is a Fellow of the Casualty Actuary Society (FCAS) and a member of the American Academy of Actuaries (MAAA).

An avid golfer and reader, Kevin enjoys traveling and remains active as devoted supporter of his alma mater's football, hockey and basketball teams.

He makes his home in Richfield, MN with his wife, Kerrie.





BIOGRAPHY OF ANDREW J. DOONAN

SENIOR ACCOUNT EXECUTIVE, ZURICH INSURANCE GROUP

A native of the Twin Cities, Andrew J. Doonan graduated with a bachelors of science degree from Drake University in Des Moines, Iowa where he earned a double major in Insurance and Marketing.

Andrew started his underwriting career in 1996 with The Hartford as a commercial lines underwriter. He also spent seven years with Chubb Insurance and has been in Zurich's construction department for the last five-plus years as a casualty underwriter.

Andrew enjoys his Minnesota summers by golfing and fishing in the Land of 10,000 Lakes. He currently resides in St. Louis Park and is engaged to be married in the spring of 2013.





BIOGRAPHY OF KEVIN S. GREGERSON

DIRECTOR, NEGOTIATED WORKERS' COMPENSATION PROGRAMS WILSON-MCSHANE CORPORATION

A native of Minnesota, Kevin S. Gregerson earned a Bachelor of Arts in Counseling Psychology from Metropolitan State University, St. Paul, MN (1981).

In 1989, he joined the Minnesota Department of Labor and Industry as a dispute resolution specialist in the Administrative Conferences Section, a position he held until his 1993 promotion to vocational rehabilitation policy analyst. In 1995, Kevin was named Director of the Department's Negotiated Workers' Compensation programs.

Also, while at the Department, he served a four-year term as the executive membership secretary for a public employee union (MAPE- Minnesota Association of Professional Employees), where he was involved in grievance resolution, contract negotiations and membership services.

In 1997, Kevin joined Wilson-McShane Corporation – a plan administrator providing services to over 70 Taft-Hartley trust funds with offices in several states – to develop a negotiated workers' compensation program for Minnesota's construction industry.

Kevin is an avid road bicyclist, backpacker and Nordic ski racer. He makes his home in Edina, MN.





BIOGRAPHY OF SCOTT HOLZERLAND

UNDERWRITING PRODUCT MANAGER

Federated Insurance Companies

A native of Owatonna, MN, Scott Holzerland holds a bachelor's degree in Business Administration from Gustavus Adolphus College (1985).

In 1985 Scott joined Federated Insurance and began a career in Underwriting. He has held numerous positions in the Underwriting department and is currently a home office underwriting product manager responsible for Workers Compensation. Scott earned his CPCU designation in 1994 and is also involved with the American Insurance Association's Workers Compensation Committee.

He and his wife, Katie, make their home in Owatonna with their four children.

He enjoys reading, all sports, and participating in hockey and golf.





BIOGRAPHY OF KEITH D. KRUEGER

PRESIDENT

AMERICAN COMPENSATION INSURANCE COMPANY

A military dependent born in Guantanamo 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. Keith currently has the role of president of American Compensation Insurance Company.

Mr. Krueger holds the CPCU designation and is a member of its Twin Cities Chapter.

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





BIOGRAPHY OF MICHAEL D. LEVY

Branch Manager

AIG

A native of Philadelphia, PA, Michael Levy is a 1997 graduate of Marquette University, Milwaukee, WI (Criminology and Law Studies).

Upon graduation, he joined Wausau Insurance Company, Wausau, WI, as a liability claim examiner.

In 1999, he joined the middle market practice of Marsh USA Inc., then later worked in Marsh's environmental practice.

In 2006, Mike joined AIG as a senior business development manager and over the years worked his way up to his current position as branch manager.

Mike is a sports enthusiast who especially enjoys running and playing basketball. He and his wife, Melissa, make their home in Edina, MN, with their two children.





BIOGRAPHY OF BARRY M. PRESLASKI

REGIONAL VICE PRESIDENT 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 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 GARY K. THADEN

GOVERNMENT AFFAIRS DIRECTOR, PETTERSEN & ASSOCIATES, INC.

A native of Minnesota, Gary Thaden earned a bachelor of elected studies degree in the college of liberal arts at 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, the Minnesota Unemployment Insurance Advisory Council and the Minnesota Workers' Compensation Advisory Council. Mr. Thaden is a nationally recognized health care speaker and serves as the management co-chair of the Labor/Management Health Care Coalition of the Upper Midwest.

In addition, he serves on the board of directors for Friends of the Sherlock Holmes Collection (University of MN) and is president of Norwegian Explorers of Minnesota (a Sherlockian literary society). He is a former member of the board of trustees of the Minneapolis Public Library Board and many other civic organizations.

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





BIOGRAPHY OF MARY WACHHOLZ

SECOND VICE PRESIDENT WORKERS COMPENSATION PRODUCT MANAGEMENT TRAVELERS INSURANCE COMPANIES

A native of Minnesota, Mary Wachholz earned her Bachelor of Arts degree from the University of Minnesota. She began her insurance career as a Commercial Underwriter for SAFECO Insurance in Schaumburg, Illinois. She advanced through various underwriting positions including Chicago Branch Commercial Underwriting Manager and Northeast Regional Workers Compensation Manager.

In 1994, she joined Northbrook Property and Casualty Insurance Company in South Barrington, Illinois, becoming the Home Office Workers Compensation Manager.

Mary returned to Minnesota in 1997 joining the St Paul Companies where she held various Home Office Workers Compensation Underwriting positions. She is currently a Second Vice President, Workers Compensation Product Management for Travelers Insurance Companies. She holds the CPCU designation.

An avid reader, she also enjoys yoga, antiquing, and kayaking. She makes her home in Woodbury, MN, with her husband, Wayne.





OUR DEDICATED STAFF



MWCIA now employs over 44 expert staff in our Operations, IT and Actuarial departments. Each of our employees, whether management or staff, undergo constant training to keep them abreast of the near constant changes in our industry and to keep them one step ahead of the challenges those changes present.





OUR DEDICATED STAFF



MWCIA MANAGEMENT TEAM

Bruce Tollefson, President

Kathleen Peterson, Vice President, Operations, Treasurer and Secretary

Sue Levey, Director, Information Technology

Craig Anderson, Vice President, Actuarial Services





MWCIA MEMBER & CUSTOMER SERVICES

Staff: Jeff Kvam, Melodie LaChapelle, Jodell Miller, Caroline Timmerman, Glenn Colby, Jennifer Glywask, Lesley Pyle and Sue Grover

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.





MWCIA UNIT STATISTICAL/EXPERIENCE RATING

Staff: Ora Lowery, Cindy Westphal, Letha Kuehn, Jane Payne and Jennifer Lapke

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.





MWCIA ACTUARIAL

Staff: Sharon Bye and Auntara De

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.





MWCIA ASSIGNED RISK

Staff: Jane Payne, Gayle Dussling, Vicki Evenson and Kim Eckhart

Main Functions

- Processes Assigned Risk applications including the calculation of premium quotes.
- Responds to inquiries on Assigned Risk Application from employers, agents and other interested parties.





MWCIA DATA QUALITY

Staff: Pam Flaten

Main Functions

- Data quality assurance.
- Develops processes and procedures for operational workflow.
- Key representative for Data Quality Industry Groups, Forums, and Industry Committee Work Groups.

MWCIA HUMAN RESOURCE & ACCOUNTING

Staff: Karen Ose, Leann Hayes, and Linda Monson

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.





MWCIA POLICY

Staff: Kim LaHoud, Jody Hetrick, Mary Munt and Penny Lord

Main Functions

- Reviews, analyzes and validates policy data information submitted electronically by member carriers and enters data submitted hard copy.
- Key liaison in communicating and resolving issues with member carriers related to the electronic submission of policy data to MWCIA.





MWCIA ADMINISTRATION/FACILITIES

Staff: Jan Olson and Phyllis Rence

Main Functions

- Coordination of membership tracking and maintaining email distribution lists.
- Responsible for receptionist duties and mailroom activities.
- Provides administrative support to management and Board of Directors, including the planning of annual events for member carriers such as the Annual Meeting, Annual Lunch and Annual Golf Outing.
- Handles facilities including office space and telephone systems.





MWCIA INFORMATION TECHNOLOGY

Staff: Muhammad Kashif, Tom Goodrich, Savitha Venkateshaiah, Ailyna Khath, Pat Riley, Scott Gatzke, Marc Coleman, Debbie Peterson, Deb Ronald, Nicholas Korsakov, and Angela Lintag

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.





An annual, relaxed forum in which key stake holders can come together to meet, greet and discuss Workers' Compensation issues.

