

the road
AHEAD



PRESIDENT'S
LETTER

STATE OF
THE MARKET
& RATEMAKING

RESULTS &
INITIATIVES

PRODUCTS,
SERVICES,
COMMUNICATION
& EDUCATION

COLLABORATIONS

MEMBER
CARRIERS

BOARD OF
DIRECTORS

MWCIA
STAFF

» PRESIDENT'S Letter

Welcome to another annual report. As you can see, we are incorporating our recently redesigned logo and color scheme into the report this year and this complements our website design, which we proudly rolled out in June of 2016.

2016 was notable for a significant increase in our education and outreach efforts, something we have highlighted in the past. We presented on site training sessions to a number of organizations and rolled out enhanced online computer based training (CBT) modules for a number of our solutions.

In addition, we have enhanced and expanded our State of the Market report to provide more insight and depth to some of the trends and factors affecting the results of our member carriers. Minnesota continues to see a strong and competitively robust market for workers' compensation. Our 200+ members wrote more

than \$1 Billion in Earned Premium in 2016 while the percentage of policyholders residing in the Assigned Risk Plan continues to moderate.

I believe MWCIA is a key player in helping to ensure a robust market. We prepare trusted pure premium rate and class information for our members while continuing to create value for the industry. We constantly work with other independent rate organizations to develop technical solutions making data reporting more efficient and accurate. We share best practices and resources to ensure we stay as consistent as possible for our multi-state members.



Our 200+ members wrote

more than \$1 Billion in

Earned Premium in 2016



PRESIDENT'S Letter

For 2017, we are planning to keep our budget flat, similar to what we did in 2016. Our costs and burden to membership is as low now as it was in 2010 and 2011. While we continue to provide value to our members, we work consistently to increase service while keeping our costs in check. Our staff deserves a lot of credit for initiating new processes and ways in which we can improve operational efficiencies.

Thanks to all of you for supporting us in remaining a trusted partner in the Minnesota Workers' Compensation market.

Sincerely,



Brandon Miller
President



» STATE OF THE MARKET
& Ratemaking

moving forward with
RESULTS





STATE OF THE MARKET & Ratemaking

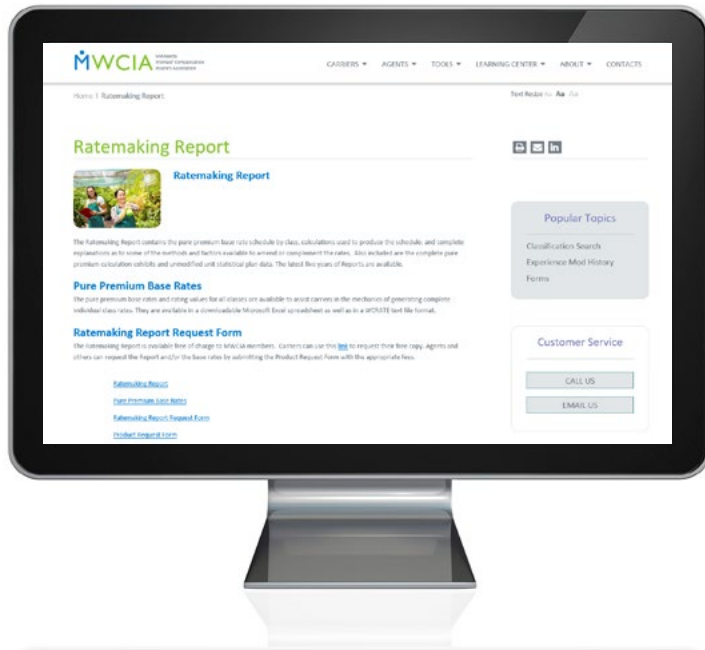
Minnesota's workers' compensation market is notably robust. Direct earned premiums have grown 45% since 2010, and the statewide loss ratio has improved 18 points since the shift in the underwriting cycle over five years ago.

The assigned risk market has grown along with voluntary market premium, with its share of the insured market remaining around 6% for the past three years. However, leading indicators suggest significant depopulation occurred during 2016.

Minnesota's average pure premium level decreased 12.1%, effective January 1, 2017. Eight decreases over the latest ten years have resulted in a cumulative reduction of 21.4%. Over the last five years, classes within the office and clerical industry group have experienced the largest change, with an overall average pure premium reduction of 28%. Contracting and manufacturing pure premium levels have also decreased

substantially, but employer payroll in these two industry groups continue to experience marginal growth.

Several factors have contributed to the reductions. Minnesota's annual lost-time case frequencies have exhibited an average annual reduction of 4.1% over the last five years. Further, the proportion of costs originating from permanent disabilities has decreased over the last five ratemaking cycles, with temporary and medical-only injuries increasing from 22% to nearly 32% of all medical costs.



STATE OF THE MARKET & Ratemaking

The reduction in lost-time medical case incurred severity growth is another factor contributing to the 2017 average pure premium level decrease. On average, the annual medical severity increase for lost-time claims was about 5.3% from 2001 to 2007, but from 2007 to 2013 the medical severity trend dropped to 4% per year. Workers Compensation Research Institute metrics indicate that medical payments for claims with seven or more days of lost-time have increased by an average of less than 1% per year since 2009/2010. The contribution of hospital payments to medical cost trends bear watching in light of the 2016 fee schedule changes affecting inpatient hospital charges, as the share of medical payments collected by hospital providers remained slightly greater than half of the payments to all medical providers during most of 2014. The impact of moving inpatient hospital fees from a charge-based to Medicare DRG system effective in 2016 is yet to be calculated.

Calendar year 2015 was marked by the largest release of statewide net case reserves in 20 years: \$19 million. This decrease accompanied a 12.5% increase in lost-time claim settlements at early reports. Moreover, initial medical case reserves established on new claims occurring in 2015 were much lower than those that occurred in prior years, suggesting significantly less serious claim experience during the year.

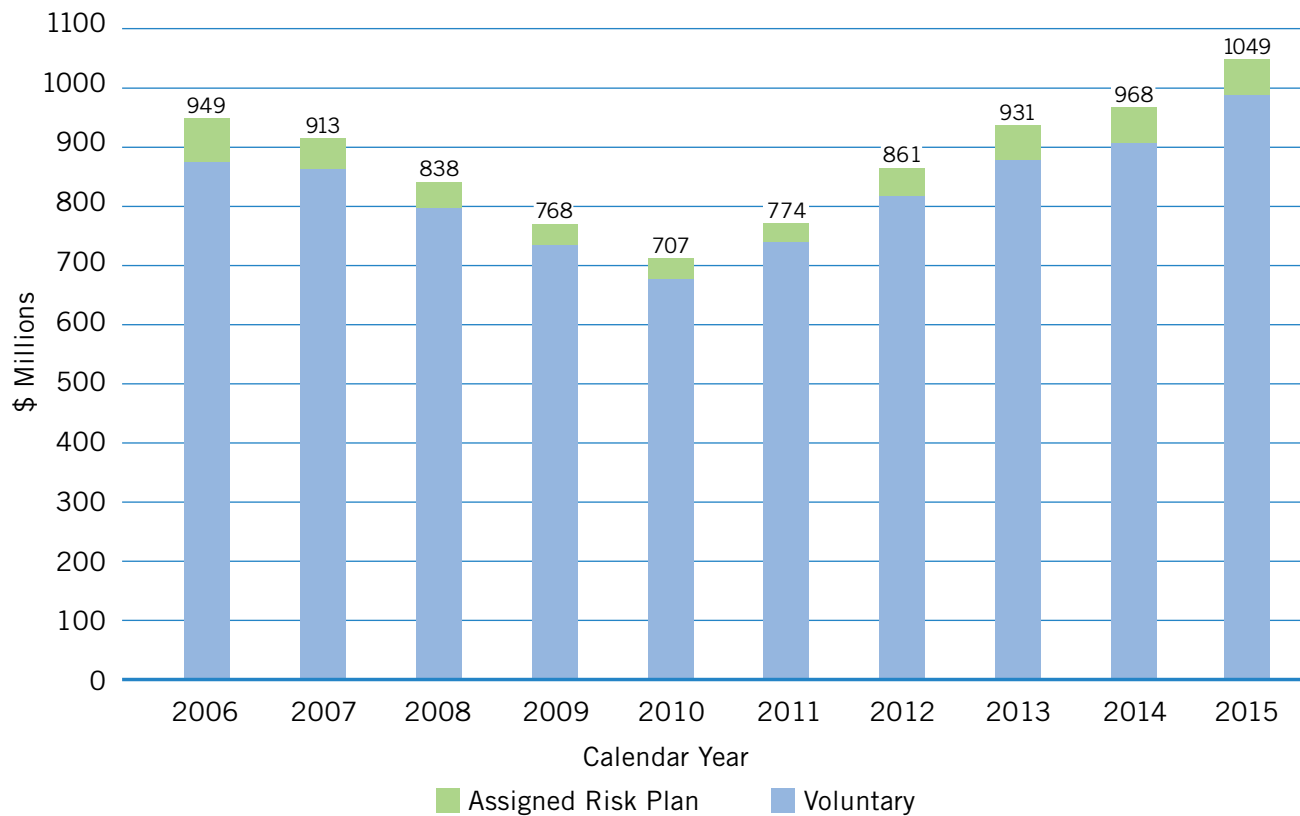
In summary, Minnesota's workers' compensation marketplace is competitive and healthy. Nonetheless, continued monitoring of case reserves and medical claim costs will be critical to evaluating future changes in pure premium levels.





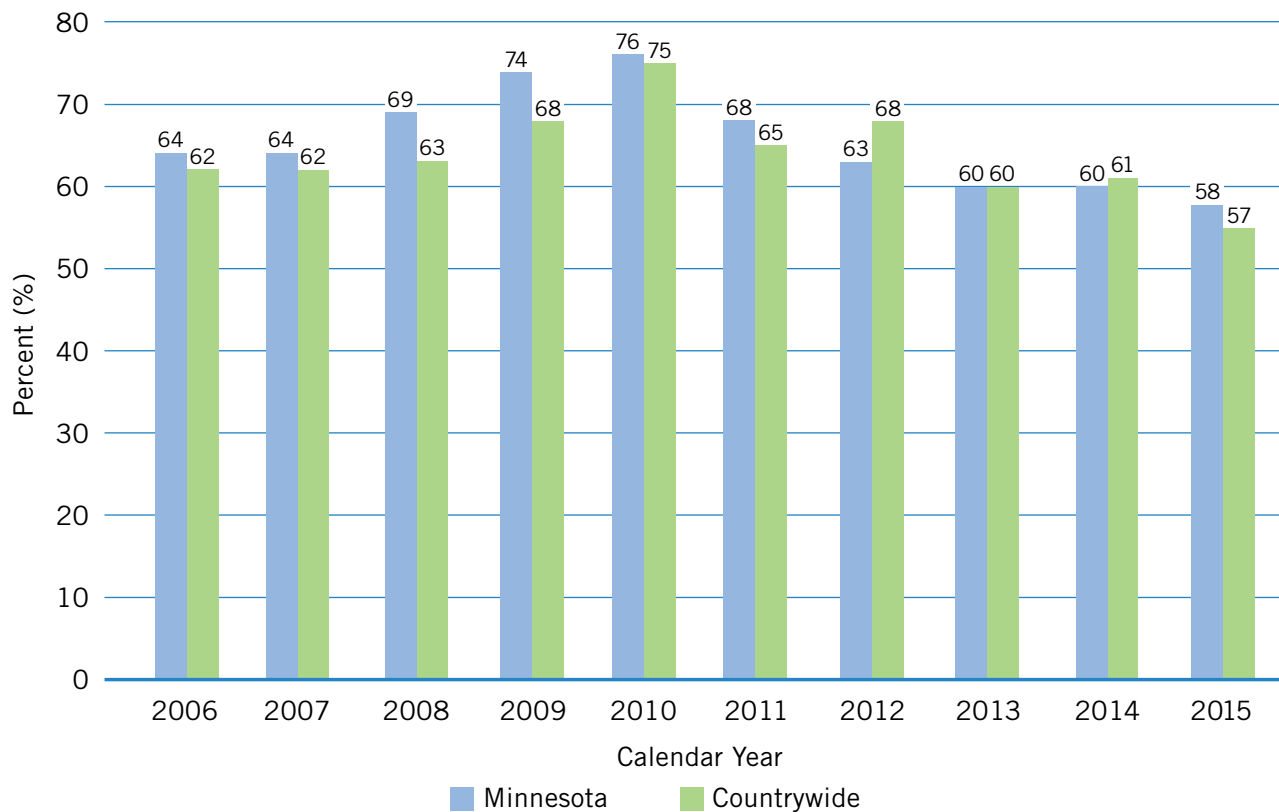
STATE OF THE MARKET & Ratemaking

Following Five Years of Decreases, Premium Has Grown Over 45% Since 2010



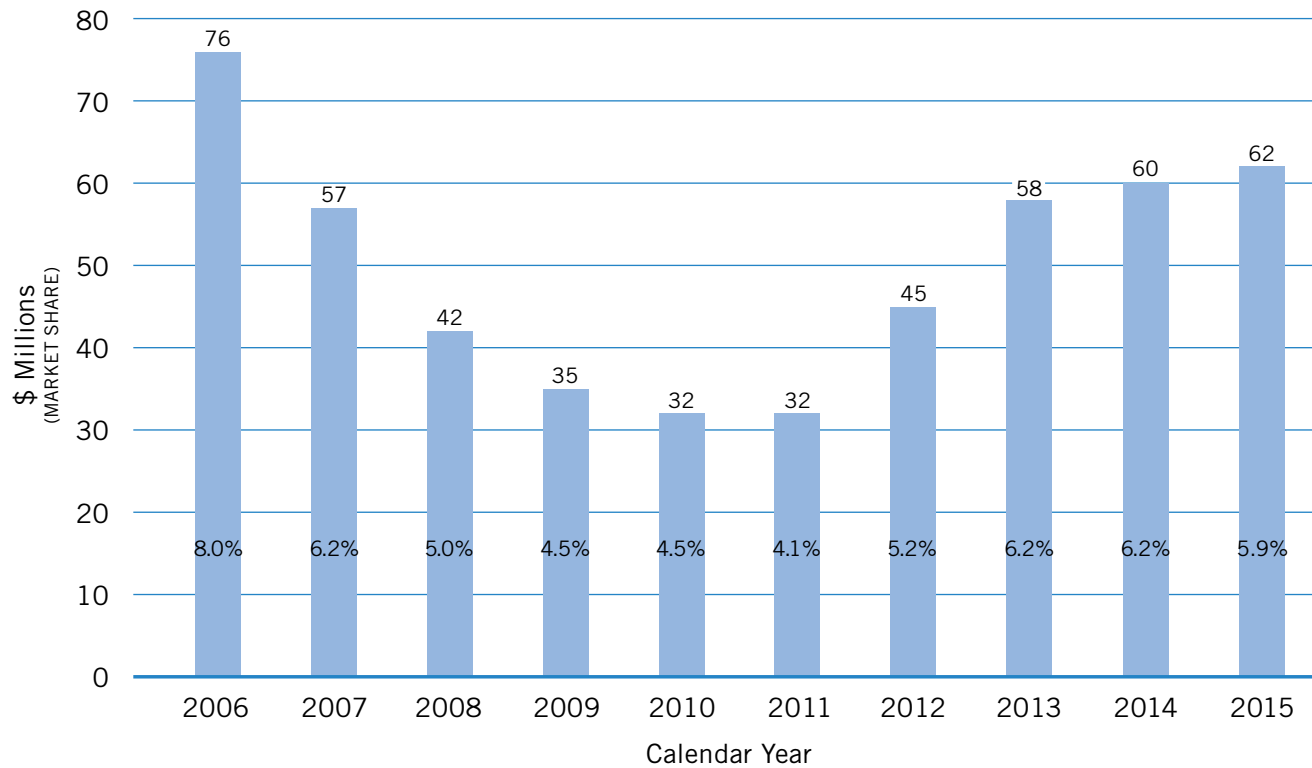
STATE OF THE MARKET & Ratemaking

Loss Ratio Changes Have Been More Stable Than Countrywide Trends Over the Past Five Years

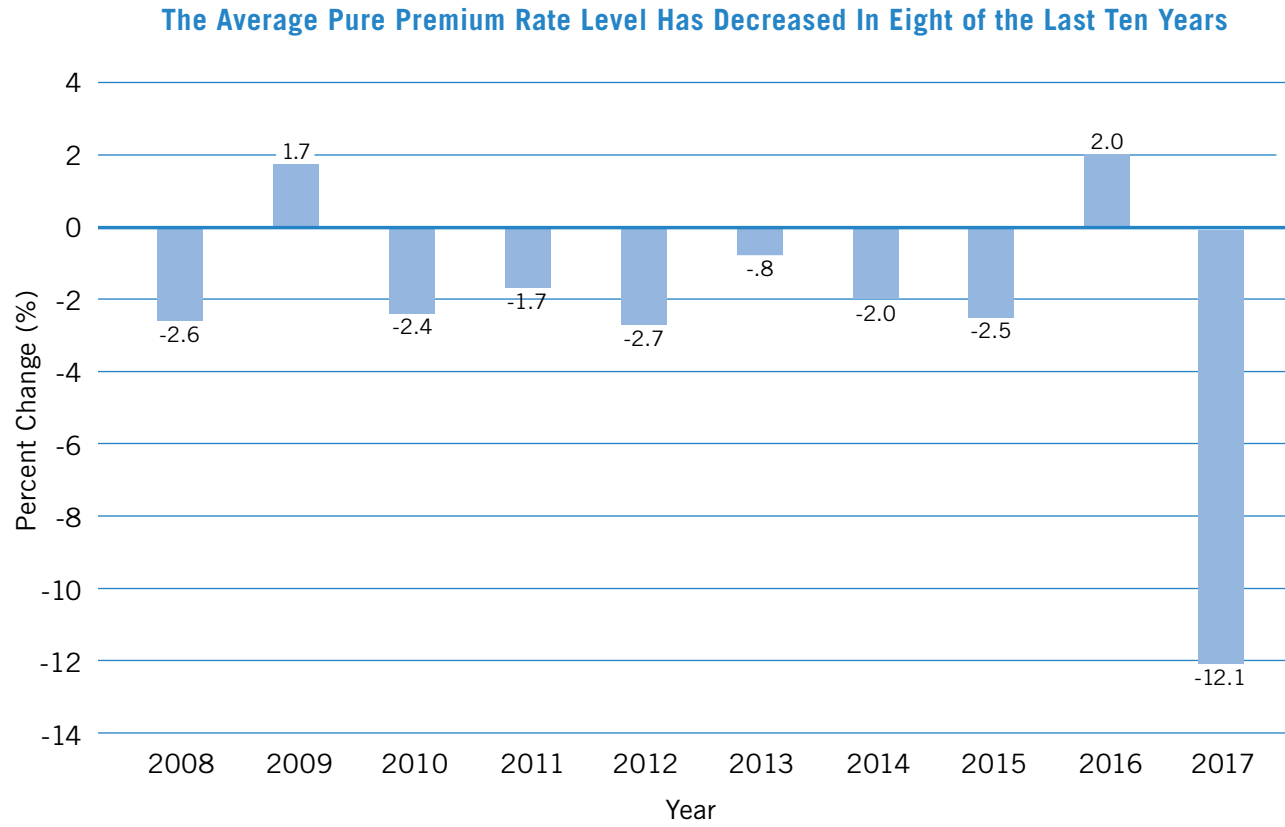


STATE OF THE MARKET & Ratemaking

The Assigned Risk Market Share Has Been Stable Over the Past Three Years

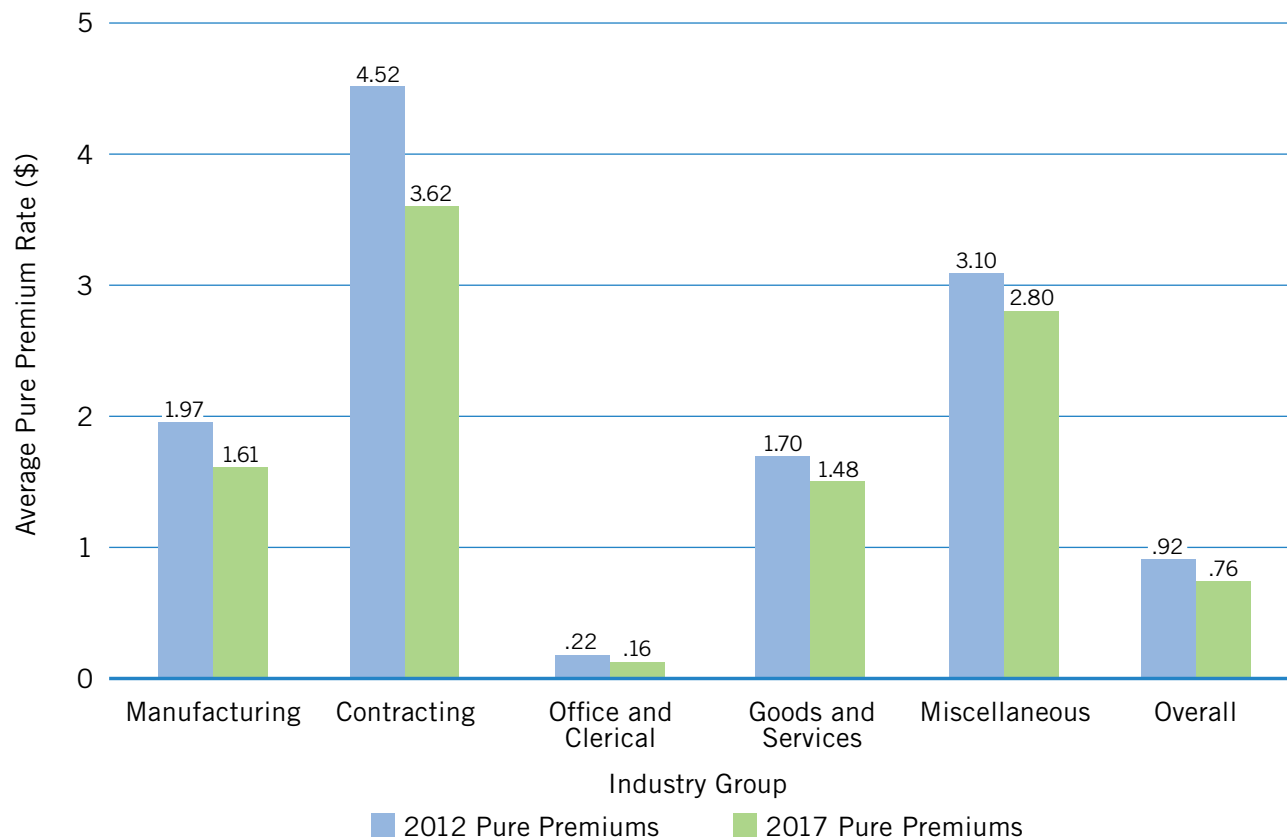


STATE OF THE MARKET & Ratemaking



STATE OF THE MARKET & Ratemaking

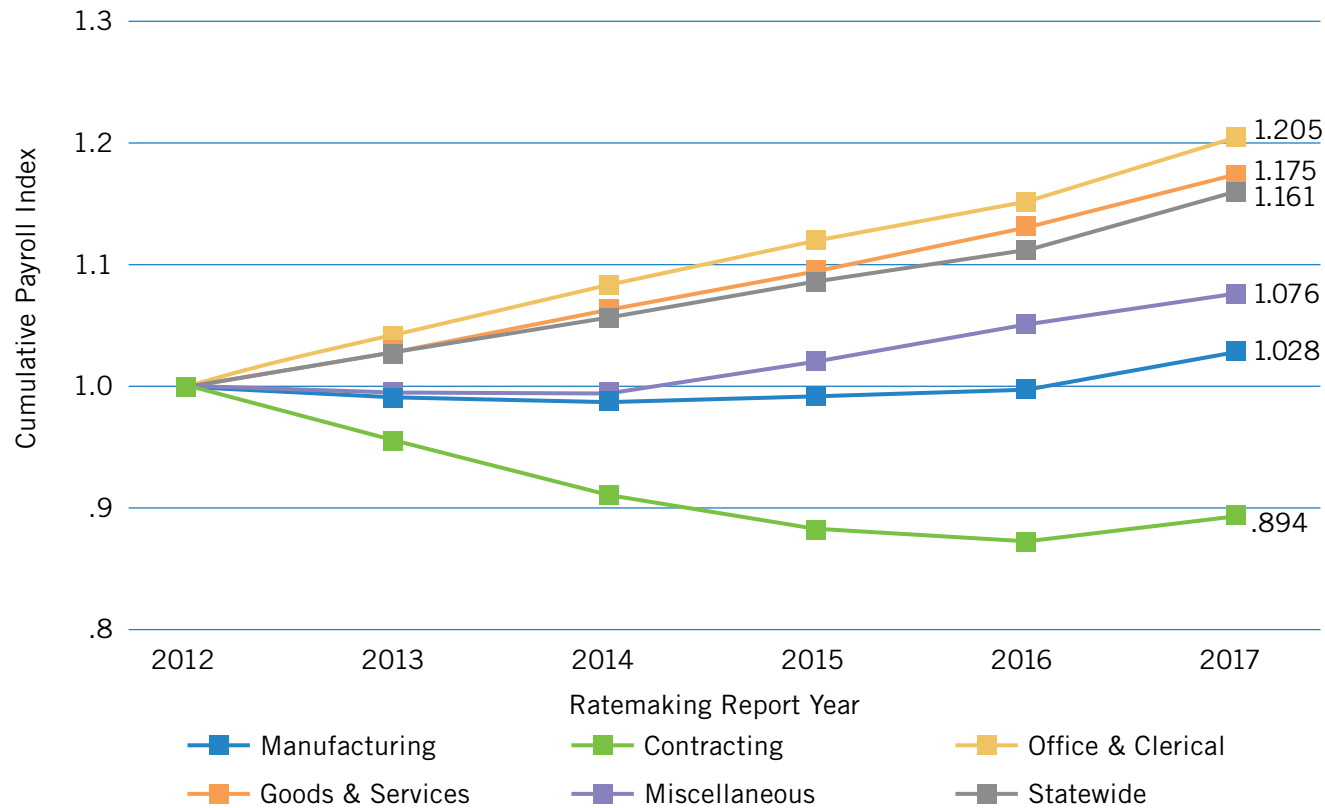
All Industry Groups' Average Pure Premiums Have Experienced Significant Decreases Over the Last Five Years





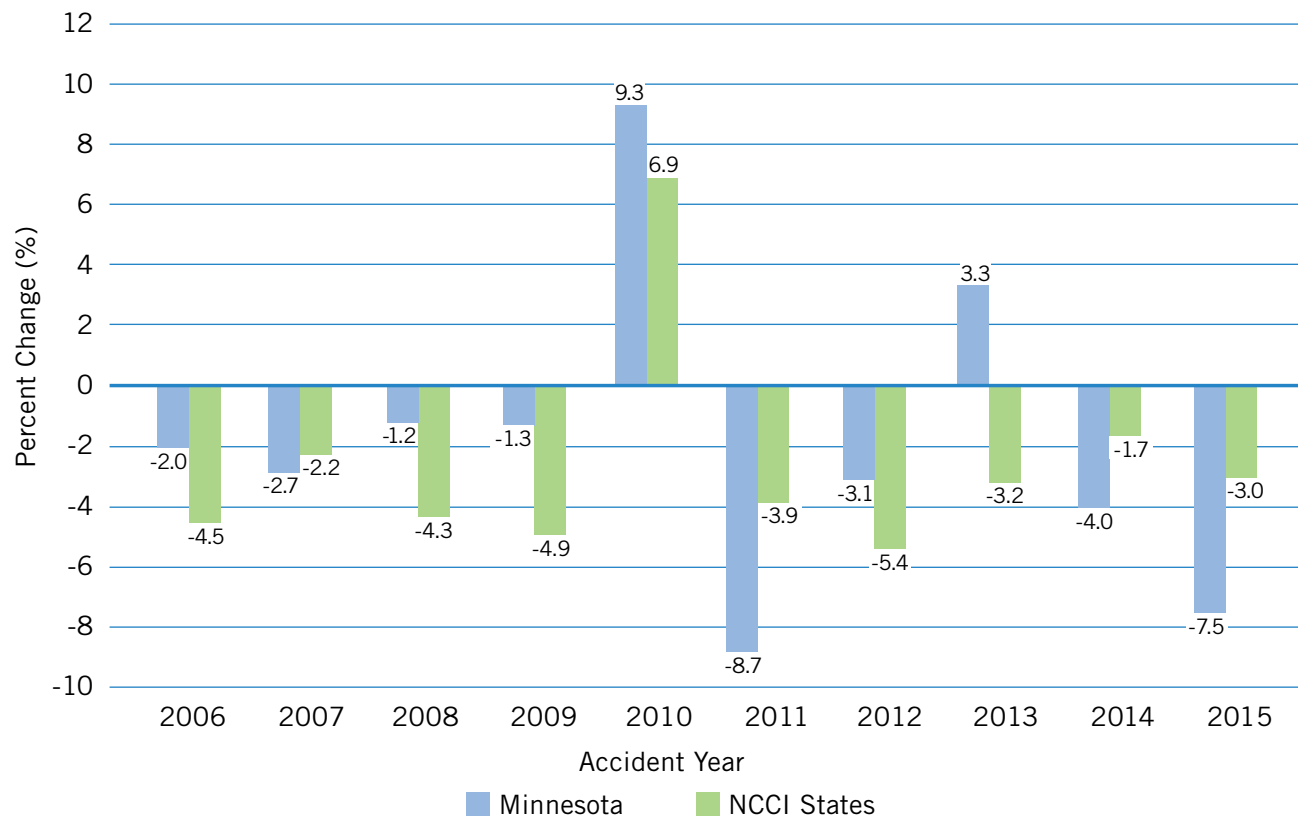
STATE OF THE MARKET & Ratemaking

Both Contracting and Manufacturing Payroll Increases Continue to Lag



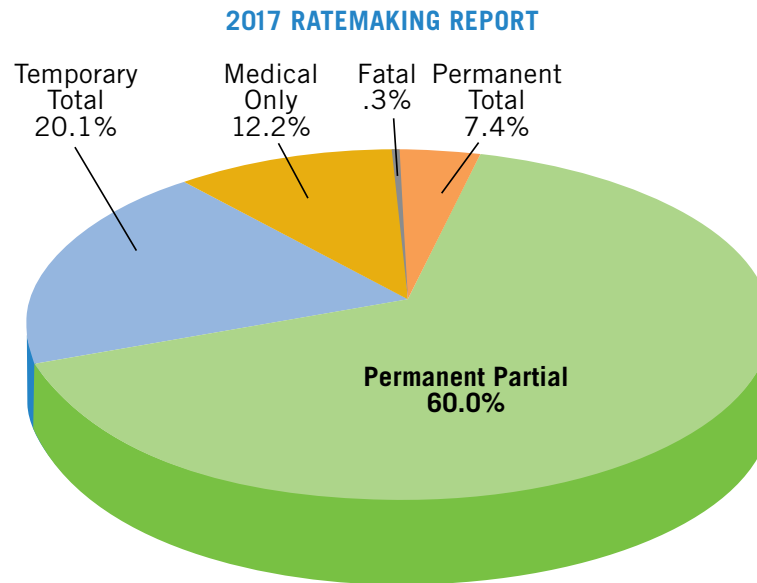
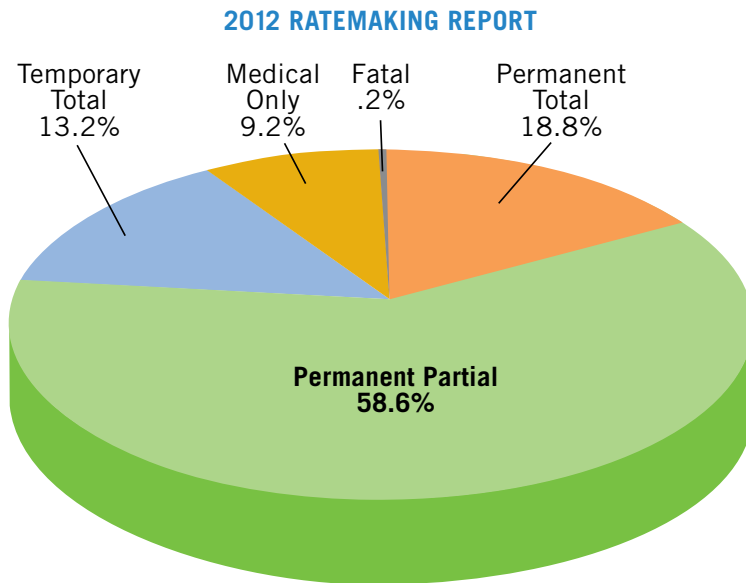
STATE OF THE MARKET & Ratemaking

Lost-Time Claim Frequencies Have Decreased
an Annual Average of 4.1% Over the Past Five Years



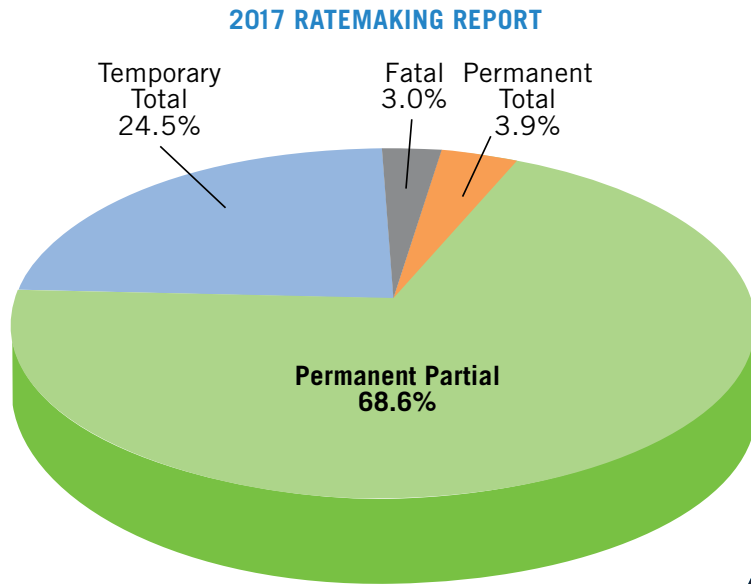
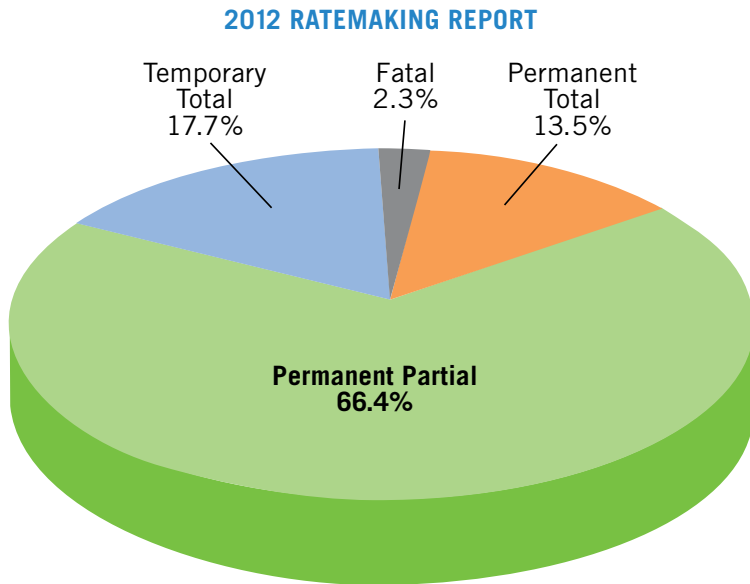
STATE OF THE MARKET & Ratemaking

The Share of Medical Losses Has Shifted from Permanent to Less Severe Injuries by 10%



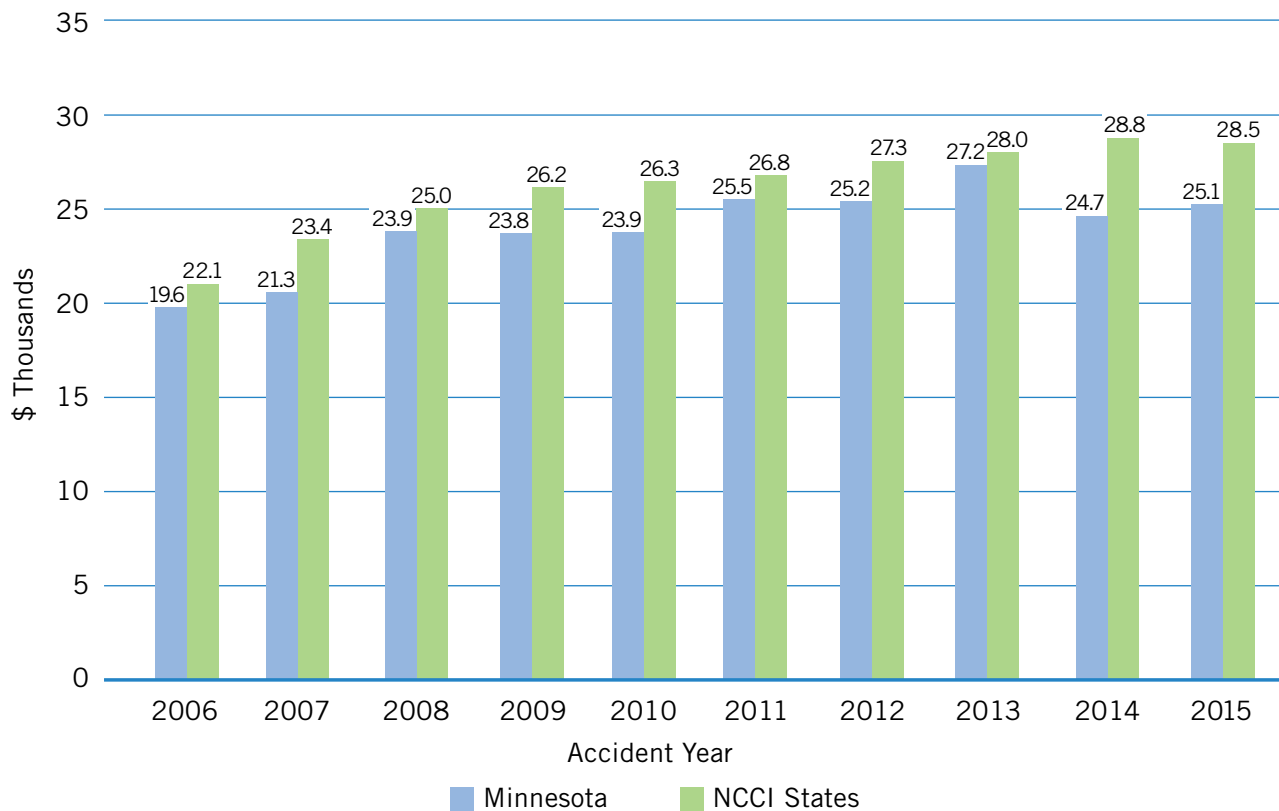
STATE OF THE MARKET & Ratemaking

The Share of Indemnity Losses Has Shifted from Permanent to Temporary Disabilities by Almost 7%



STATE OF THE MARKET & Ratemaking

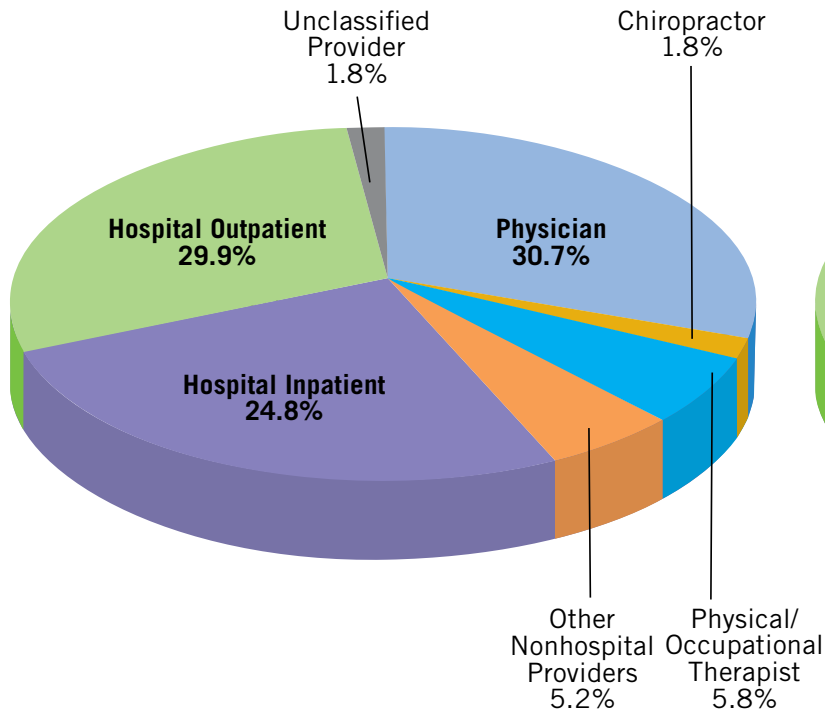
Minnesota's Lost-Time Medical Paid Plus Case Reserve Severities
Have Been Consistently Lower Than the NCCI States*



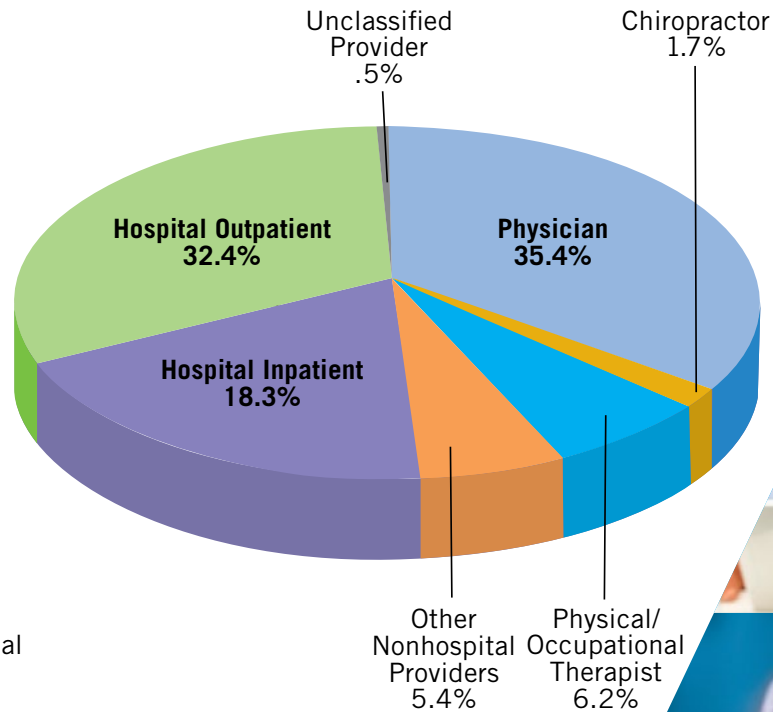
STATE OF THE MARKET & Ratemaking

The Share of Medical Payment Dollars to Hospital Inpatient Providers has Decreased Over 6%

CLAIMS ARISING OVER 10/1/2008-9/30/2009 AS OF 3/31/2010



CLAIMS ARISING OVER 10/1/2013-9/30/2014 AS OF 3/31/2015

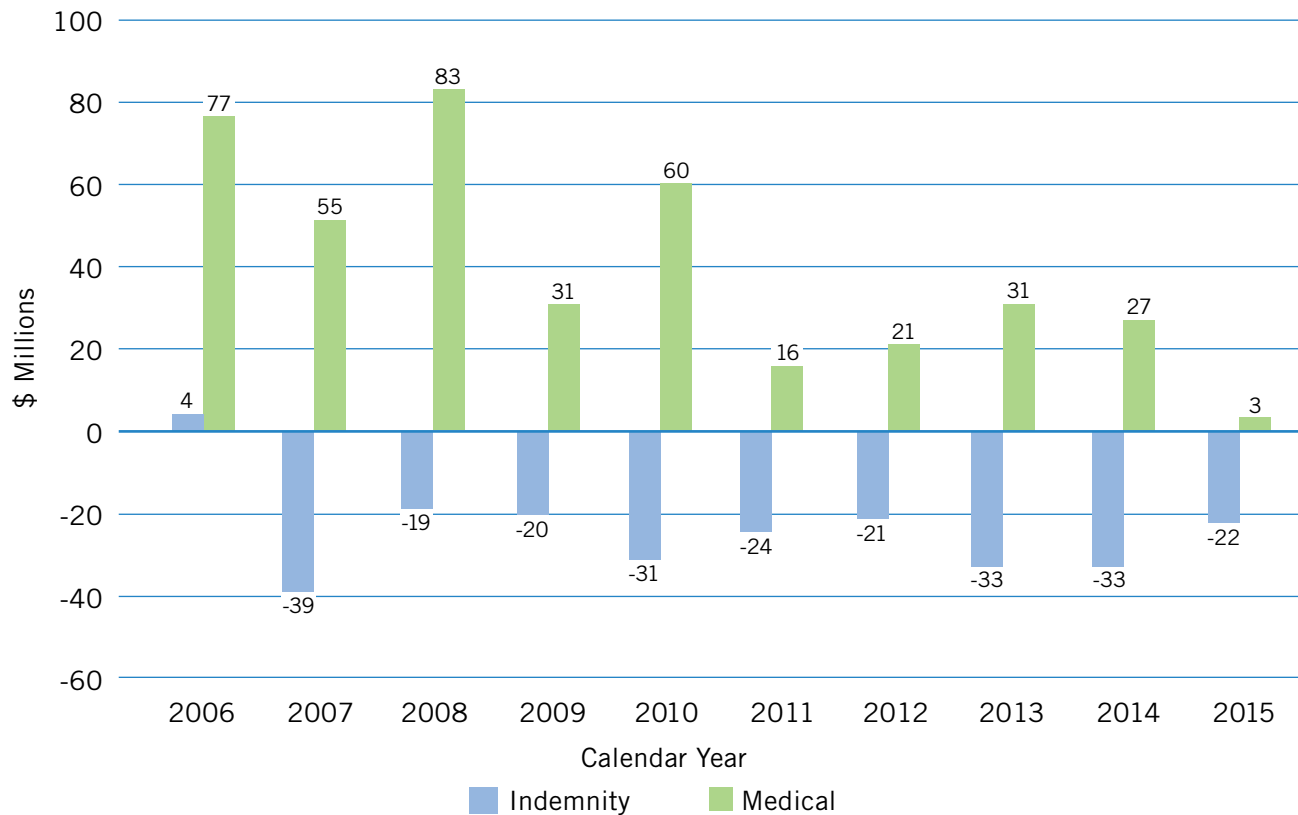


Source: WCRI CompScope Medical Benchmarks for Minnesota



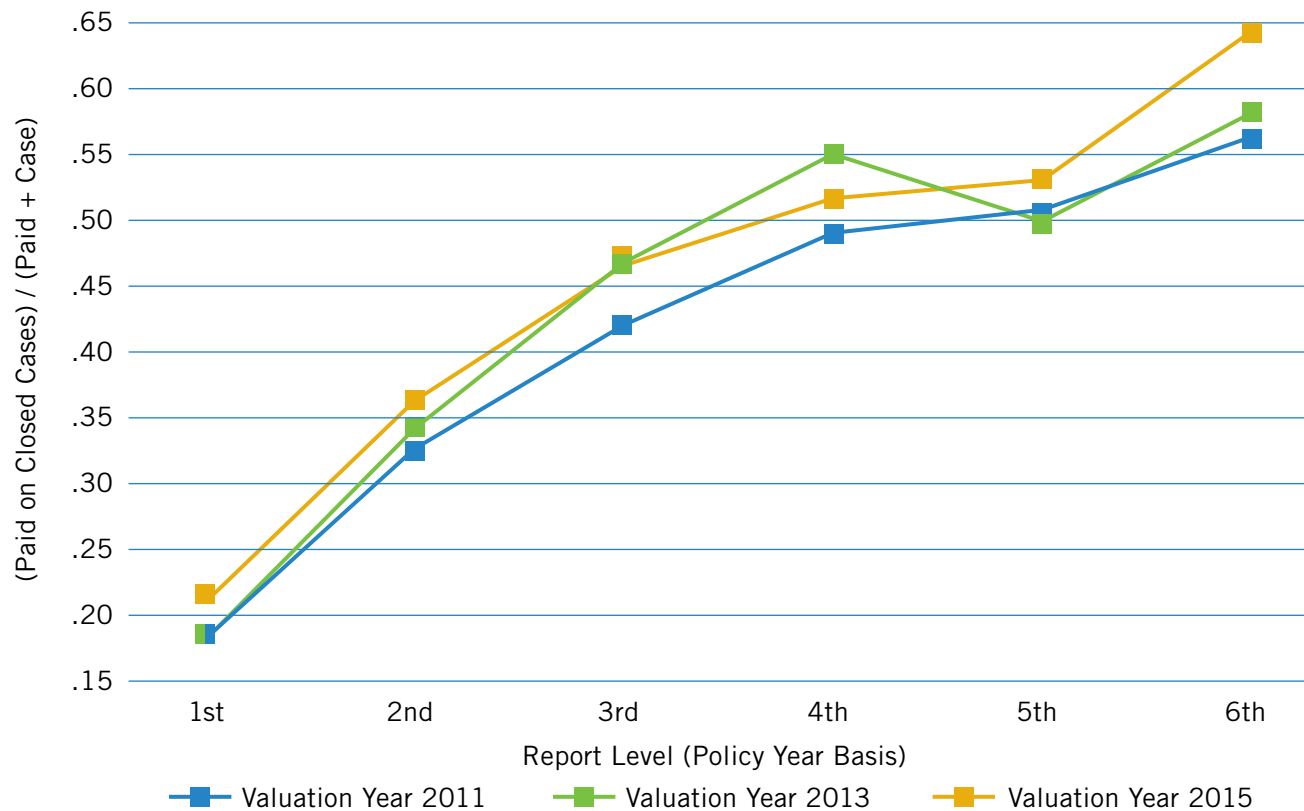
STATE OF THE MARKET & Ratemaking

Total Statewide Case Reserves Have Dropped \$35 Million Since 2010



STATE OF THE MARKET & Ratemaking

Carriers Have Been Settling More Lost-Time Claims at Earlier Reports



» RESULTS & Initiatives

moving forward with
DILIGENCE





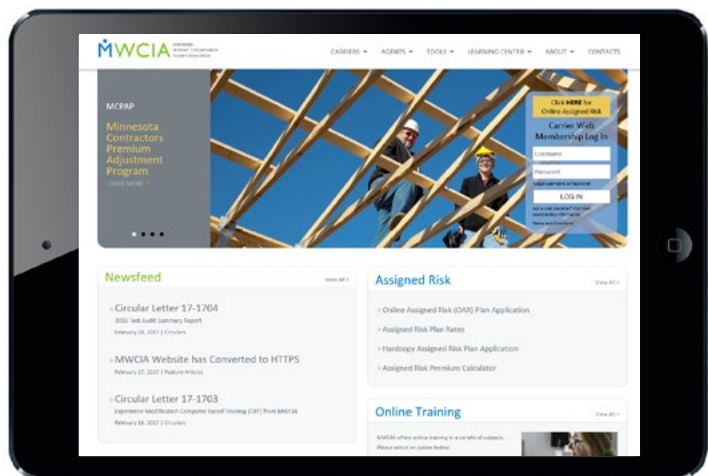
RESULTS & Initiatives

MWCIA 2016 RESULTS

2016 was another productive year for MWCIA with staff accomplishing a number of initiatives, including the following:

- > MWCIA rolled out a newly redesigned, responsively designed website and redesigned our logo.
- > We significantly increased our education and outreach efforts. Three new CBT (Computer-Based Training) modules were added to our website and we applied for and received approval to be a Standard Education Provider (CE).
- > Our state of the market reports were enhanced and expanded to provide more insight and depth.
- > MWCIA continued to focus on successfully managing expenses. Our annual costs to membership were as low in 2016 as they were in 2010 and 2011.
- > Internally, staff focused on cross-training initiatives and documentation of procedures and processes related to succession planning.

- > Disaster recovery planning and data security initiatives remained a top priority, including the implementation of a Group Admin. validation project and the creation of an incident response plan.
- > A variety of web application enhancements were rolled out to benefit our customers. The highlight was a completely redesigned, rewritten Manage Unit Statistical Reporting system.





RESULTS & Initiatives

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 Minnesota Department of Labor and Industry with computer-generated online information on workers' compensation insurance coverage and eliminates the carrier's obligation to file notifications of coverage and cancellation with the Department.

	Assigned Risk	Voluntary Market	Totals
Policies Counts	25,034	114,579	139,603
Transaction Counts	66,973	330,718	397,691
Cancellations/Reinstatements Counts	15,046	57,321	72,367
Grand Totals	107,053	502,618	609,671

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 2016, a total of 167,719 reports were collected.



RESULTS & Initiatives

FINES

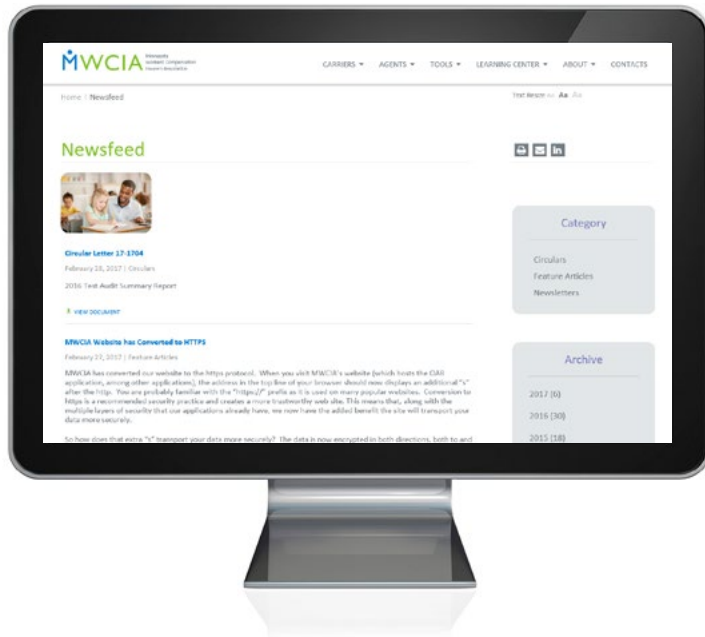
The Association has a fining procedure for delinquent unit statistical reports. This procedure generated \$85,650 in 2016.

INSOLVENT FUND ACCOUNT

The Association continues to make regular payments to claimants of Security Casualty Company of Chicago. No assessments were levied to members for this ongoing liability in 2016.

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 20,209 files were published for Merit Rating in 2016. The 2016 Merit Ratings were distributed as indicated on the chart below.



Merit Rating Factor	Number of Assigned Risk Files
0.67	17,289
0.90	2,493
1.00	381
1.10	46



RESULTS & Initiatives

EXPERIENCE RATING

During 2016, we continued our activities in connection with the experience rating of employers. 27,066 Minnesota intrastate experience ratings were published, including revisions.

The 2016 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

Total Ratings between 0.01 & 0.49	1
Total Ratings between 0.50 & 0.59	12
Total Ratings between 0.60 & 0.69	242
Total Ratings between 0.70 & 0.79	2,262
Total Ratings between 0.80 & 0.89	7,660
Total Ratings between 0.90 & 0.99	10,353
Total Ratings between 1.00 & 1.09	1,359
Total Ratings between 1.10 & 1.19	957
Total Ratings between 1.20 & 1.29	1,013
Total Ratings between 1.30 & 1.39	1,145
Total Ratings between 1.40 & 1.49	938
Total Ratings between 1.50 & 1.59	432
Total Ratings between 1.60 & 1.69	253
Total Ratings between 1.70 & 1.79	165
Total Ratings between 1.80 & 1.89	101
Total Ratings between 1.90 & 1.99	70
Total Ratings greater than 1.99	103



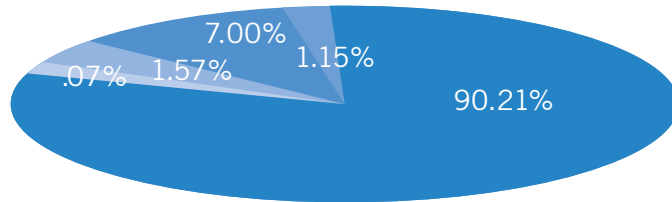
RESULTS & Initiatives

REVENUE AND EXPENSES

MWCIA had revenues of \$7,444,634 of which \$6,715,533 was collected through the assessment process.

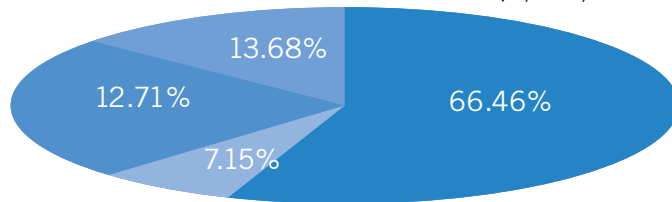
Revenues

■ Assessments	6,715,533	90.21%
■ Contract Services	520,947	7.00%
■ USP Fines	85,650	1.15%
■ Other	116,616	1.57%
■ Paper Processing	5,888	.07%
	\$7,444,634	100%



Expenses

■ Compensation	4,870,768	66.46%
■ Management, General and Other	931,755	12.71%
■ Management Information Systems	1,002,950	13.68%
■ Rent & Utilities	522,448	7.15%
	\$7,327,921	100%



» PRODUCTS, SERVICES,
Communication & Education

moving forward with
VISION



PRODUCTS, SERVICES, Communication & Education

MWCIA is proud to offer our members a wide array of products and services. During 2016, we continued to enhance communications and seek new opportunities to educate member carriers, agents and employers. Other areas of emphasis included taking additional steps to ensure data security and testing our disaster recovery migration strategy.

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

ACCEDE

Carriers use the ACCEDE web application to report annual financial call data to MWCIA. Each year, MWCIA updates ACCEDE to enhance the carrier experience and ensure that the data collected is of the highest quality. In January, 2016, ACCEDE was integrated more closely with MWCIA's Web Membership system to allow carriers more tools to manage their access to ACCEDE. In January, 2017, new frequency and severity edits function will be added.

ARROW

ARROW (Analytic Report Resource on the Web) is a web-based product developed to allow carriers to perform queries against their own statistical plan and experience rating data. Comparative statewide reporting options are available to the public as well. The user may select the precise type of query to be executed against the data, and receive results in a PDF or Excel-compatible file.



PRODUCTS, SERVICES, Communication & Education

CLASSIFICATION CODE SEARCH

This application allows the user to search for class codes and descriptions within the Minnesota Classification Index. Searches can be performed by number or by word search.

EXPERIENCE RATE SHEETS FOR CARRIERS

In July, 2016, MWCIA implemented a \$5 processing fee for each hard-copy experience rate sheet sent to carriers. As a result of this change, and outreach from MWCIA staff, MWCIA has experienced a dramatic reduction in the number of hard-copy rate sheets sent to carriers. We think this is a win-win for MWCIA and carriers, as it eliminates manual steps and promotes the use of flexible electronic options that allow for automation, customization and ultimately more accurate submissions.

In 2016, we also enhanced our Experience Mod History web application to permit carriers to sign up for notifications that alert them when new or revised rate sheets are available for pickup.

MANAGE POLICY SYSTEM

In 2016, the Manage Policy System was expanded to include twelve years of coverage history. This expansion was rolled out in early 2016 in conjunction with our new Manage USR product.

MANAGE USR SYSTEM

In 2016, MWCIA rolled out a new and improved Manage Unit Statistical Reporting system for our members. The new system includes robust import, validation, edit, and submission capabilities as well as near-real-time processing and responsive design (mobile device friendly). This product is the culmination of many months of effort including top-down requirements gathering, design, and development.



PRODUCTS, SERVICES, Communication & Education

MCPAP CREDIT FACTOR APPLICATION

The Minnesota Contractors Premium Adjustment Program (MCPAP) is an electronic Credit Factor Application available for use by contractors and agents.

MEDICAL CLAIM ANALYTICS

IT and Actuarial staff members have partnered on the development of a cost-effective, flexible, right-sized analytics solution for the investigation of our medical claims data. This will be an ongoing, multi-year project whose iterative advances will help us gain expertise in this exciting new area.

MINNESOTA ASSIGNED RISK TOOLS

The MWCIA website provides several online tools to assist carriers and agents with Assigned Risk tasks. These include:

- [Assigned Risk Depopulation Search](#)
- [Assigned Risk Premium Calculator](#)
- [Assigned Risk Rates Search](#)
- [Assigned Risk Merit Rating Lookup](#)

MWCIA CROSS INDEX

The MWCIA website includes 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.





PRODUCTS, SERVICES, Communication & Education

ONLINE ASSIGNED RISK (OAR)

Developed in 2007 for the Minnesota Workers' Compensation Assigned Risk Plan (MWCARP), OAR allows agents and employers to complete Assigned Risk applications and make electronic payments online. In 2016, 93 percent of approved applications were submitted electronically:

Description	OAR Count	Paper Count
Assigned	6833	493
Returned	4342	58

OWNERSHIP RULINGS

When a change in ownership occurs for a business, an interested party can obtain an ownership ruling from MWCIA Underwriting staff by completing a Confidential Request for Ownership Information (ERM-14) Form. MWCIA staff will determine the type of change and/or combinability of the entities involved and will then amend the experience modification accordingly. In 2016 we handled 1,372 ownership rulings.



PRODUCTS, SERVICES, Communication & Education

WEB EXPERIENCE MOD CALCULATOR

The Experience Mod Calculator application allows interested parties to estimate Minnesota intrastate experience modifications. This program is not intended to cover all the rules and exceptions found in the Experience Rating Plan Manual and cannot create a final experience modification worksheet. It does, however, calculate experience modifications based on the payroll and loss information provided. This application also allows for the calculation of “what if” scenarios by giving the user the ability to adjust this information.

WEB EXPERIENCE MOD HISTORY

The Web Experience Mod History application allows carriers and agents to search for employers, review experience mod history, and download experience rate sheets. Carriers can download experience rates sheets in bulk in PDF, WCRATING text format, and WCRATING XML format.

Some examples of MWCIA's communications and educational efforts in 2016 are highlighted below:

CARRIER DATA QUALITY REPORTS

Annual carrier data quality reports provide member carriers with metrics on the timeliness and quality of the policy, unit statistical, and financial call data they submit to MWCIA. In 2016, MWCIA incorporated some changes introduced in 2015. This includes new cancellation timeliness and statewide timeliness measures and enhanced policy timeliness measures.





PRODUCTS, SERVICES, Communication & Education

COMPUTER BASED TRAINING (CBT's)

In 2016, MWCIA added the following CBT's to our website:

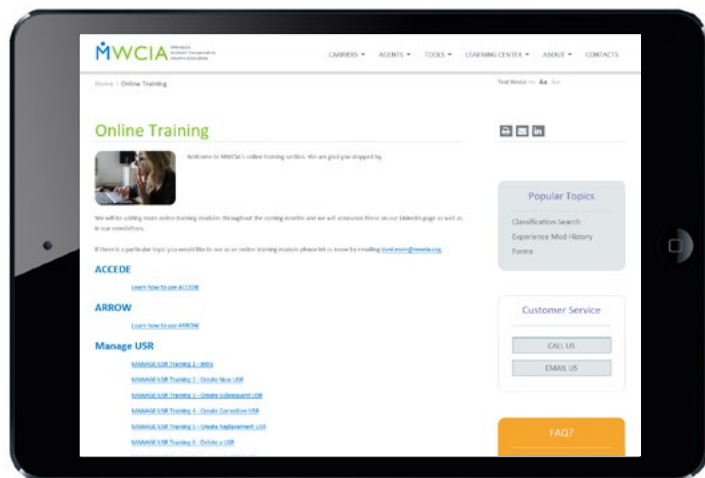
- ACCEDE – Software tool tutorial
- ERM –14 (ownership form) – Tutorial on completing a change in ownership form
- Experience Modification Factor – Tutorial on the basics of Experience Modification Factors
- Manage USR –Software tool tutorial

MINNESOTA WORKERS' COMPENSATION MANUALS

MWCIA is charged with maintaining approved Minnesota Workers' Compensation Manuals in the State of Minnesota. Filings to revise these manuals require an initial review by the Underwriting Committee and then pre-approval by the MWCIA Board and the Minnesota Department of Commerce. As warranted, revisions were made to Minnesota Workers' Compensation Manuals during 2016.

MWCIA CIRCULAR LETTERS

MWCIA Circular Letters provide official notification to our members and customers of such things as approved filings, Department of Commerce orders, and changes in products and services. The goal is to provide timely information on important changes that may impact member and customer businesses. Circular Letters are written by MWCIA staff and posted on our website. During 2016 MWCIA released 23 circular letters.



PRODUCTS, SERVICES, Communication & Education

MWCIA EDUCATION & INFORMATIONAL PRESENTATIONS

Member and Customer Services staff continued to “reach out” to members, agents and the business community at large to provide educational and informational presentations. During 2016, staff provided external presentations to carriers, agents and business owners.

MWCIA WEB BASED NEWSLETTER & LINKEDIN

MWCIA publishes newsletters and provides updates on a new MWCIA LinkedIn page throughout the year. The objective of these communications, written by staff, is to educate and inform carriers, agents and other interested parties on important topics in a timely fashion.

MWCIA WEBSITE USER EXPERIENCE ANALYSIS

In 2016, MWCIA rolled out a completely new, responsively designed website. This was the culmination of a complete redesign and redevelopment effort that began with interviews of customers and staff and incorporated the expertise of design and development consultants. We are excited about feedback we’ve received and look forward to further innovation to better serve our customers.





moving forward with
TEAMWORK



COLLABORATIONS

Collaboration is fundamental to MWCIA's mission. We pursue collaboration as a means to share industry knowledge, promote shared interests, and jointly develop software and services. Collaboration has allowed MWCIA to realize some of its greatest goals while also serving the industry as a whole.

Some of the organizations with which we collaborate include:

ACCCT PARTNERS

American Cooperative Council on Compensation Technology (ACCCT) is a consortium of state data collection organizations (DCOs) formed to develop products and resources for the workers' compensation industry. Historically, many ACCCT projects have resulted in new products managed by CDX Partners.

CDX PARTNERS

Compensation Data Exchange (CDX) is an entity consisting of DCOs that is devoted to facilitating electronic data interchange between data providers and DCOs. CDX products include:

- CDX website: Allows participating organizations to exchange data files in industry-standard formats.
- BEEP web application: Allows data providers to create, modify, and submit unit statistical report transactions.
- PEEP web application: Allows data providers to create, modify, and submit policy transactions.
- EXR web application: Allows DCOs to distribute experience and merit rating information to data providers.



COLLABORATIONS

MINNESOTA DEPARTMENT OF LABOR & INDUSTRY

MWCIA collects proof of coverage information and manages the Workers' Compensation Insurance Verification website on behalf of the Minnesota Department of Labor and Industry.

MINNESOTA WORKERS' COMPENSATION ASSIGNED RISK PLAN

On behalf of MWCARP, MWCIA processes applications for coverage through the Minnesota Assigned Risk Plan. The majority of such applications are submitted electronically and processed through the Online Assigned Risk (OAR) web application. MWCIA also assists the Minnesota Department of Commerce in calculating the MWCARP annual class rate changes.

SPECTRUM PARTNERS

Spectrum Partners is a consortium of DCOs founded to develop and maintain Spectrum software. Spectrum software is used internally by participating DCOs to collect, validate, and process workers' compensation data. It is the foundation for most of our products and services and is fundamental to serving our customers effectively.

WCIO

Workers' Compensation Insurance Organizations (WCIO) is a voluntary association of licensed rating, advisory, and data service organizations that collect workers' compensation insurance information. The WCIO provides a forum for the exchange of information about workers' compensation insurance and has developed standards for the electronic transmission of information between insurers and rating/advisory organizations.



COLLABORATIONS

ADDITIONAL RELATIONSHIPS

MWCIA also shares close relationships with:

- [IAIABC](#): International Association of Industrial Accident Boards and Commissions
- [IDMA](#): Insurance Data Management Association
- [Minnesota Department of Commerce](#)
- [WCRA](#): Minnesota Workers' Compensation Reinsurance Association
- [IFM](#): Insurance Federation of Minnesota

In summary, whenever possible, we strive to assist other organizations in the workers' compensation arena to better serve their audiences. Through cooperation with other associations, government and regulatory bodies, and our members, we have expanded our own capabilities and those of our members.

We look forward to pursuing further collaboration opportunities in the years ahead.



» MEMBER Carriers

moving forward with
ALLIANCE



MEMBER Carriers

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

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

ACUITY, A MUTUAL INSURANCE COMPANY

ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY

AETNA INSURANCE COMPANY OF CONNECTICUT

AIG
 AIU Insurance Company
 AIG Property Casualty Company
 American Home Assurance 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
 American Automobile Insurance Company
 American Insurance Company
 Associated Indemnity Corporation
 Fireman's Fund Insurance Company
 National Surety Corporation
 San Francisco Reinsurance Company

ALLIED WORLD ASSURANCE GROUP
 Allied World Insurance Company
 Vantapro Specialty Insurance Company

ALLSTATE INSURANCE GROUP
 Allstate Indemnity Company
 Allstate Insurance Company
 Allstate Northbrook Indemnity Company
 Allstate Property & Casualty Insurance Company
 Esurance Insurance Company of New Jersey

AMERCO
 RepWest Insurance Company

AMERICAN CONTRACTORS INSURANCE GROUP
 ACIG Insurance Company

AMERICAN EMPIRE INSURANCE COMPANY

AMERICAN FAMILY MUTUAL INSURANCE GROUP
 American Family Insurance Company
 American Family Mutual Insurance Company
 Midvale Indemnity Company

AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY

AMERICAN PET INSURANCE COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

AMERICAN ROAD 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
 First Nonprofit Insurance Company
 Milwaukee Casualty Insurance Company
 Security National Insurance Company, Inc.
 Sequoia Insurance Company
 Southern Insurance Company
 Technology Insurance Company
 Wesco Insurance Company



MEMBER Carriers

ARCH INSURANCE GROUP

Arch Indemnity Insurance Company
Arch Insurance Company
Arch Reinsurance Company

ARGO GROUP U.S.

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

ARMOUR RISK MANAGEMENT

Bedivere Insurance Company
Employers Fire Insurance Company
Lamorak Insurance Company

ARROWPOINT CAPITAL GROUP

Arrowpoint 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

BENCHMARK INSURANCE COMPANY

BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY

Oak River Insurance Company
Redwood Fire & Casualty Insurance Company

BROTHERHOOD MUTUAL INSURANCE COMPANY

CASTLEPOINT NATIONAL INSURANCE COMPANY

CATERPILLAR INSURANCE COMPANY

CENTRAL MUTUAL INSURANCE COMPANY GROUP

All America Insurance Company
Central Mutual 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

COMPASS 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

DENTISTS INSURANCE COMPANY

DIAMOND INSURANCE COMPANY



MEMBER Carriers

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 HOLDINGS INC.
 Employers Assurance Company
 Employers Compensation Insurance Company
 Employers Preferred Insurance Company

ENDURANCE SPECIALTY GROUP
 Endurance Assurance Corporation
 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

FAIRFAX FINANCIAL INCORPORATED
 Clearwater Select Insurance Company
 Hudson Insurance Company
 Odyssey America Reinsurance Corporation

FALLS LAKE INSURANCE COMPANIES
 Falls Lake National Insurance Company

FARM BUREAU MUTUAL GROUP
 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 Reserve Insurance Company
 Federated Service Insurance Company

FEDERATED RESERVE INSURANCE COMPANY

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FIRST FINANCIAL INSURANCE COMPANY

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

GMAC INSURANCE GROUP
 MIC Property and Casualty Insurance Corporation

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
 Triumph Casualty Company
 Vanliner Insurance Company

GREATER NEW YORK MUTUAL INSURANCE COMPANY

GRINNELL MUTUAL GROUP
 Grinnell Mutual Reinsurance Company
 Grinnell Select Insurance Company



MEMBER Carriers

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

HARLEYSVILLE INSURANCE GROUP
 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 GLOBAL INSURANCE COMPANY
 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

HOUSTON INTERNATIONAL INSURANCE GROUP
 Great Midwest Insurance Company
 Imperium Insurance Company

IAT INSURANCE GROUP
 Acceptance Indemnity Insurance Company
 Harco National Insurance Company
 Occidental Fire & Casualty Company of North Carolina
 Transguard Insurance Company of America, Inc.

ICW GROUP
 Insurance Company of the West

ILLINOIS CASUALTY 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.
 American Country Insurance Company
 Mendakota Insurance Company
 Mendota Insurance Company

KNIGHTBROOK INSURANCE COMPANY

LANCER INSURANCE 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

LUMBERMEN'S UNDERWRITING ALLIANCE

MADA INSURANCE EXCHANGE



MEMBER Carriers

MAIN STREET AMERICA GROUP (THE)
Spring Valley Mutual Insurance Company

MARKEL CORPORATION GROUP
FirstComp Insurance Company
Markel Insurance Company

MEADOWBROOK INSURANCE GROUP
Star Insurance Company

MEDMARC CASUALTY INSURANCE COMPANY

MEMIC INDEMNITY COMPANY

MEEMIC INSURANCE COMPANY

METLIFE AUTO & HOME GROUP
Economy Fire & Casualty Company

MHA INSURANCE COMPANY

MIDWEST BUILDERS CASUALTY MUTUAL COMPANY

MIDSTATES REINSURANCE CORPORATION

MIDWEST FAMILY MUTUAL INSURANCE COMPANY

MIDWEST INSURANCE COMPANY

MILLERS GENERAL GROUP
Millers First Insurance Company Insurance

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
Berkshire Hathaway Direct Insurance Company
Berkshire Hathaway Specialty Insurance Company
National Indemnity Company
National Liability & Fire Insurance Company

NATIONWIDE INSURANCE GROUP
Allied Insurance Company of America
Allied Property & Casualty Insurance Company
Amco Insurance Company
Crestbrook 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 GROUP
NAU Country Insurance Company

NORTH AMERICAN CASUALTY GROUP
Continental Indemnity Company
Illinois Insurance Company
Pennsylvania Insurance Company

OLD REPUBLIC INSURANCE GROUP
American Business & Mercantile Insurance Mutual Inc
BITCO National Insurance Company
BITCO General Insurance Corporation
Great West Casualty Company
Old Republic General Insurance Corporation
Old Republic Insurance Company

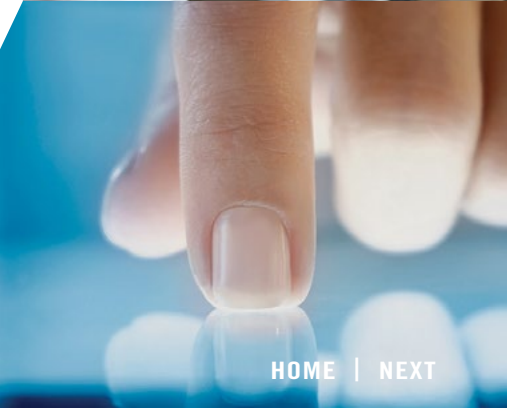
OMAHA INDEMNITY COMPANY

ONE BEACON INSURANCE GROUP
Atlantic Specialty Insurance Company
OBI National Insurance Company

PARTNERRE GROUP
PartnerRe Insurance Company of New York

**PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY**

**PENNSYLVANIA NATIONAL MUTUAL CASUALTY
INSURANCE COMPANY**



MEMBER Carriers

PETROLEUM CASUALTY COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

PHILADELPHIA REINSURANCE CORPORATION

PMA INSURANCE GROUP
 Pennsylvania Manufacturers Association
 Insurance Company

PREFERRED PROFESSIONAL INSURANCE COMPANY

PRO ASSURANCE GROUP
 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
 American Physicians Assurance Corporation
 Providence Washington Insurance Company

PUBLIC SERVICE INSURANCE COMPANY

QBE INSURANCE COMPANY
 North Pointe Insurance Company
 Praetorian Insurance Company
 QBE Insurance Company
 QBE Reinsurance Company
 Stonington Insurance Company

QBE REGIONAL INSURANCE GROUP
 General Casualty Company of Wisconsin
 General Casualty Insurance Company
 National Farmers Union Property and
 Casualty Company
 Regent Insurance Company

QUANTA INDEMNITY COMPANY

RAM MUTUAL INSURANCE COMPANY

RAMPART INSURANCE COMPANY

RLI INSURANCE COMPANY

SAFETY NATIONAL GROUP
 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

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

SFM MUTUAL INSURANCE COMPANY
 SFM Mutual Insurance Company
 SFM Safe Insurance Company
 SFM Select Insurance Company

SM MARIANO GROUP
 Ashmere Insurance Company

SOCIETY INSURANCE, A MUTUAL COMPANY

SOMPO JAPAN INSURANCE COMPANY OF AMERICA

SPARTA INSURANCE HOLDINGS INC.
 Sparta Insurance Company

STARR INTERNATIONAL USA INC.
 Starr Indemnity & Liability Company

STARSTONE NATIONAL INSURANCE COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE GROUP
 American Compensation Insurance Company
 Bloomington Compensation Insurance Company
 Meridian Security Insurance Company
 Milbank Insurance Company
 Plaza Insurance Company
 State Auto Property & Casualty Insurance Company
 State Automobile Mutual Insurance Company



MEMBER Carriers

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

SUSSEX 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

TAWA GROUP
 Lincoln General Insurance Company

T.H.E. INSURANCE COMPANY

TIG INSURANCE GROUP
 TIG Insurance Company

TOKIO MARINE HOLDINGS
 TNUS Insurance Company
 Tokio Marine America Insurance Company
 Trans Pacific Insurance Company

TRANSATLANTIC HOLDINGS INC.
 Transatlantic Reinsurance Company
 Fair American Insurance and Reinsurance Company

TRANSPORT INSURANCE COMPANY

TRAVELERS INSURANCE GROUP
 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.
 Northland Insurance Company
 Phoenix Insurance Company
 Select Insurance Company
 St. Paul Fire & Marine Insurance Company
 St. Paul Guardian 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 Constitution State 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

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

VIRGINIA SURETY COMPANY, INCORPORATED



MEMBER Carriers

W. R. BERKLEY CORPORATION GROUP

Acadia Insurance Company
Admiral Indemnity Corporation
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

Michigan Millers Mutual Insurance Company
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 Insurance Company of New York
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
Colonial American Casualty & Surety Company
Empire Fire & Marine Insurance Company
Fidelity & Deposit Company of Maryland
Universal Underwriters Insurance Company
Universal Underwriters of Texas Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois



» BOARD of Directors

moving forward with
INTEGRITY





BOARD of Directors

Our 2016 Annual Meeting was called to order at 9:30 a.m. Tuesday, April 19, 2016, 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. Ira Feuerlicht	AIG
Mr. Kevin Christy	Western National Mutual Insurance Company
Mr. Barry Preslaski	Owners Insurance
Mr. Matt Rezac	Zurich American Insurance Company

During 2016, we held four Board Meetings at which we focused our discussions on the 2017 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications. We also spent considerable time on reviewing and adopting strong governance practices.



BOARD of Directors

As of December 31, 2016, the members of our Board were as follows. Please click on the respective name of any Director to see his or her biography and credentials.

DIRECTOR:	REPRESENTING:
<u>Mr. Ira Feuerlicht</u>	AIG
<u>Mr. Keith Krueger</u>	American Compensation Insurance Company
<u>Mr. Paul Larson</u>	Federated Mutual Insurance Company
<u>Ms. Tara Sites</u>	Liberty Mutual Insurance
<u>Mr. Gary Thaden*</u>	MN Mechanical Contractors Association
<u>Mr. Barry Preslaski</u>	Owners Insurance Company
<u>Mr. Wes Mattsfield</u>	RAM Mutual Insurance Company
<u>Mr. Brian Bent</u>	SFM Mutual Insurance Company
<u>Mr. Chris Westermeyer</u>	Travelers
<u>Mr. Kevin Christy</u>	Western National Mutual Insurance Company
<u>Mr. Kevin Gregerson*</u>	Wilson-McShane Corporation
<u>Mr. Matt Rezac</u>	Zurich American Insurance Company

*Public member appointed by the Minnesota Department of Commerce



BOARD of Directors

BIOGRAPHY OF BRIAN R. BENT – VICE CHAIR

VICE PRESIDENT, 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 Fund 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 and was later promoted to vice president.

He is a past President and ex-officio board member of the Minnesota CPCU (Charter Property Casualty Underwriter) Chapter.

Brian has served the Boy Scouts of America since 2004 in a number of leadership positions. 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.



BOARD of Directors

BIOGRAPHY OF KEVIN J. CHRISTY – CHAIR

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. He began his career in the insurance industry as an actuarial analyst with Capitol Indemnity Company in 1995. In 1999 he joined Western National as an actuary. Kevin worked his way up through the ranks, becoming vice president and chief actuary in 2008.

Over the years, Mr. Christy has served his industry as a board member of the MJUA (Minnesota Joint Underwriters Association), 2005 – 2013; as a member of the Workers Compensation Reinsurance Association (WCRA) Actuarial Committee 2014 – present; as a member of the ISO (Insurance Services Office) Personal Lines Actuarial Panel, 2007 – 2012; as a member of the ISO Actuarial Panel 2012 – present; and as a member of various Casualty Actuarial Society and American Academy of Actuaries Committees.

He is a Fellow of the Casualty Actuarial Society (FCAS) a member of the American Academy of Actuaries (MAAA), and a Chartered Property & Casualty Underwriter (CPCU).

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 Eden Prairie, MN with his wife, Kerrie.



BOARD of Directors

BIOGRAPHY OF IRA FEUERLICHT

VICE PRESIDENT, WORKERS' COMPENSATION EXECUTIVE AIG PROPERTY CASUALTY

Ira Feuerlicht has over 32 years of insurance industry experience in actuarial, underwriting, compliance and product management roles. He has worked almost exclusively on workers' compensation issues for more than 23 years. As Workers' Compensation Product Executive, he is responsible for all AIG rate, rule and form filing activity countrywide.

He has served on the Governing Board and other committees of eight Independent Rate Bureaus, as well as the American Society of Workers' Comp Professionals, and he is a charter member of the NCCI Underwriting Committee.

Prior to joining AIG in 1989, he spent five years at Insurance Services Office in the Personal Lines Actuarial Department.

Ira holds a Bachelor of Arts degree from Queens College of the City University of New York with a double major in Applied Mathematics and Economics.



BOARD of Directors

BIOGRAPHY OF KEVIN S. GREGERSON

PROGRAM ADMINISTRATOR, UNION CONSTRUCTION WORKERS' COMPENSATION PROGRAM WILSON-MC SHANE 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, Workers' Compensation Division as a Dispute Resolution Specialist in the Administrative Conferences Section. In 1993 he was promoted to Vocational Rehabilitation Policy Analyst. In 1995, Kevin was named Director of Collectively Bargained Workers' Compensation programs, a new position as a result of new legislation.

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 90 Taft-Hartley trust funds with offices in several states – to develop a collectively bargained 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.



BOARD of Directors

BIOGRAPHY OF KEITH D. KRUEGER

VICE PRESIDENT RTW

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 vice president of underwriting WC and Operations for RTW.

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.



BOARD of Directors

BIOGRAPHY OF PAUL D. LARSON

P&C PRODUCT ANALYST

FEDERATED MUTUAL INSURANCE COMPANY

A native of Farmington, MN, Paul Larson holds a masters degree in Counseling and Student Personnel from Mankato State University (1993).

After holding a position in college student affairs, Paul began his insurance industry career as a Commercial Underwriter with Federated Insurance. For the past 20 years, he has served in various positions including Commercial Underwriter, Risk Analyst, and District Underwriting Manager as he rose to his current position of P&C Product Analyst.

He holds the insurance industry designations of Chartered Property & Casualty Underwriter (CPCU), Associate in Insurance Services (AIS) and Associate in Reinsurance (ARe).

In addition to his professional career, Paul has been involved in various leadership positions at his church where he currently serves as deacon, adult Bible teacher, and small group leader. He has also served as a basketball official and coach in a variety of youth, high school, and college athletic programs.

Paul and his wife, Wendy, make their home in Owatonna, MN. They have four children and recently added a daughter-in-law to the family.



BOARD of Directors

BIOGRAPHY OF WES MATTSFIELD

VICE PRESIDENT, COMMERCIAL LINES RAM MUTUAL INSURANCE COMPANY

A native of Hutchinson, MN, Wes Mattsfield served as board member, vice president and president of the Woodland Mutual Insurance Company (1990-2008).

Concurrently, he served as a parent member of: Northern Lights Special Education Cooperative (1991-1995); Governor's Interagency Coordinating Council on Early Childhood Intervention (also as co-chair and chair, 1995-2003); Minnesota Self-Assessment Process (1998-2000); and The Duluth Region Care Center Board of Directors (also as vice president and president 2007-2014).

Wes enjoys cooking, gardening, hunting and fishing. He makes his home in Esko, MN.



BOARD of Directors

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 Master's degree in business administration from Drake University (1987, 1988).

Mr. Preslaski started his insurance career as a personal line underwriter with American Family Insurance (West Des Moines, IA office) in 1989. In 1991, Mr. Preslaski joined Auto-Owners Insurance in their Home Office in Lansing, MI. He remained at the company's Home Office through 1996, holding positions in personal lines, commercial lines and home office underwriting before accepting a position as marketing representative for the Lansing area.

In 1996, Mr. Preslaski returned to West Des Moines, IA, as marketing representative. By 1999, he was promoted to underwriting supervisor before becoming underwriting manager the following year.

In 2001, he accepted a transfer to the company's Minnesota office as underwriting manager before being promoted to his current position of regional vice president in 2002.

He holds the industry designations of CPCU and CLU.

An avid sports enthusiast, Barry enjoys outdoor activities along with being a regular spectator at his son's athletic events. He makes his home in Hugo, MN with his wife, Victoria and their son, Kyle.



BOARD of Directors

BIOGRAPHY OF MATT REZAC

ACCOUNT EXECUTIVE ZURICH NORTH AMERICA

Matt Rezac is currently an Account Executive for the Construction Unit of Zurich North America. Matt has worked for Zurich for 14 years, the last 13 years in the Underwriting Department. He has worked in a wide variety of fields including Long-Haul Trucking, Car Dealerships, and Large Construction.

Matt is a graduate of the University of Nebraska at Lincoln with a Major in Management Information Systems. While with Zurich, he has completed his CPCU, AU, INS, and CIC designations.



BOARD of Directors

BIOGRAPHY OF TARA SITES

MANAGER, CASUALTY LINES UNDERWRITING STRATEGY LIBERTY MUTUAL INSURANCE COMPANY

Tara Sites is the Casualty Lines Underwriting Strategy Manager within Liberty Mutual's Business Insurance organization. Tara and her team are responsible for rapidly designing and deploying high-quality products, tools and services that their customers and partners demand. In her 18+ years with Liberty Mutual/Safeco Insurance, Tara has held a variety of roles in both the Underwriting and Product Management departments, primarily aligned to the Workers' Compensation line.

Tara holds the CPCU, ASCR and CPIW designations and is an active member in the industry, having served several years on the board of directors for the Greater Seattle Insurance Professionals and most recently as a member on NCCI's Underwriting Committee.



BOARD of Directors

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 the Minnesota Unemployment Insurance Advisory Council and the Minnesota Workers' Compensation Advisory Council. Mr. Thaden is a nationally recognized health care speaker and for 12 years served 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 former President of the Hennepin County 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.



BOARD of Directors

BIOGRAPHY OF CHRIS WESTERMEYER

BUSINESS INSURANCE ACTUARIAL PRODUCT-WORKERS COMPENSATION, VICE PRESIDENT, ACTUARY TRAVELERS

Chris has led the Workers Compensation Actuarial Product area at Travelers since 2009. His responsibilities include Rate Adequacy, Benchmark Tools, and Base Rate Management for Workers Compensation. He currently has a team of 11 individuals located in both St. Paul, MN and Hartford, CT.

Chris has served on the MWCIA Actuarial Committees since 2010, on the MWCIA Governing Committee since 2016, and on the California WCIRB Actuarial Committee since 2016.

During his 18 year tenure at Travelers, Chris has also held pricing and reserving positions in Construction, Excess Casualty, and Medical Malpractice. He obtained a Bachelor of Arts degree in Physics and Mathematics from St. Olaf College in 1989 and a Master of Science degree in Mathematics from Iowa State University in 1995.



moving forward with
AMBITION



MWCIA Staff

MWCIA MANAGEMENT TEAM

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

Brandon Miller, President

Craig Anderson, Vice President, Actuarial Services

Sue Levey, Vice President, Information Technology



MWCIA Staff

MWCIA MEMBER & CUSTOMER SERVICES

Staff: Caroline Timmerman, Jeff Kvam (supervisor), Dani Main, Jennifer Wolf, Melodie LaChapelle, 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 Staff

MWCIA UNIT STATISTICAL / EXPERIENCE RATING

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

MAIN FUNCTIONS

Collects, analyzes, interprets and summarizes statistical data for the voluntary market.

- 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 Staff

MWCIA ACTUARIAL

Staff: Sharon Bye, Auntara De and
Craig Anderson (Vice President)

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 Staff

MWCIA DATA QUALITY

Staff: Pam Flaten (manager)

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 Staff

MWCIA ADMINISTRATIVE SERVICES

Staff: Linda Monson, Gretchen Steinwall,
Phyllis Rence and Leann Hayes (manager)

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 Luncheon and Annual Golf Outing.
- Handles facilities including office space and telephone systems.
- 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 Staff

MWCIA ELECTRONIC DATA

Staff: Kim LaHoud (supervisor) and Jody Hetrick

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 Staff

MWCIA ASSIGNED RISK

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

MAIN FUNCTIONS

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



MWCIA Staff

MWCIA INFORMATION TECHNOLOGY

Staff: Sue Levey (Vice President), Tom Goodrich, Angeli Huie, Deanne Reese, Pat Riley, Scott Gatzke, Ailyna Sao, Marc Coleman, Debbie Peterson, Sondra Mattke, Muhammad Kashif and Don Peterson

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.

