EFFICIENT + EFFECTIVE
At MWCIA, we strive to provide effective and efficient services by providing accurate and timely information to the industry. Those are a bunch of impressive sounding words, along with our stated Mission, but what does it really mean?

As the sole Minnesota Data Collection Organization (DCO), we take the collection and use of carrier and policyholder data seriously. Timely collection, aggregation and utilization of data is an important prerequisite to developing dependable advisory pure premium rates as well as providing accurate coverage and experience rating information to the industry.

Over the past 20 years we have invested heavily in technology to improve the ease and accuracy of data reporting. We have also focused on educating the industry and sharing important information with our stakeholders so that they receive the most value from the work we do.

These investments in technology and processes along with retention of highly skilled staff have allowed us to speed up ratemaking, provide near real time policy and unit stat information and expand the value of our state of the market reports and information for the industry.

Our efficiencies have improved to the point where our costs to the industry have remained essentially flat for the past eight years and allowed us to accomplish more while improving our overall value to the market.

As we plan for the next 5 years, we will continue to adopt new technology and coordinate with other DCOs to make processing our data as consistent as possible while providing additional insight, speed and functionality to our member carriers, regulators and policyholders.

Sincerely,

Brandon Miller, President
Minnesota’s workers’ compensation insured market continues to exhibit strength and stability. While the Assigned Risk Plan continues to depopulate, voluntary market payroll growth has been substantial in recent years. Pairing this with consistent permanent injury reductions and shifts toward less expensive medical care has resulted in historically low loss ratios, significant case reserve reductions, and ultimately, predictable pure premiums.

To view the full, detailed report click here.
2018 was another productive year for MWCIA with staff accomplishing a number of initiatives, including the following:

COMMUNICATION EFFORTS
- MWCIA won recognition from an Association Learning and Education group for Best Use of Multi-Purpose Learning Content for one of our on-line training modules – MCPAP (part 2).
- Participated as one of the main sponsors and presenters in the 2018 Work Comp Forum.
- Continued to participate in DEED training seminars across the state of Minnesota.

STAFF SELF DEVELOPMENT AND PERFORMANCE
- Completed a rewrite of our Employee Handbook.
- Provided all staff and Supervisory training sessions.
MWCIA 2018 INITIATIVES

MWCIA GOALS

- To encourage data quality and timely Unit Statistical reporting, the MWCIA Board approved our recommendation to increase Unit Statistical Reporting Fines from $50 to $100 a month. Another change included deleting rejected USRs after 90 days. The USR will then be considered missing and subject the carrier to missing USR fines. The increase in fines became effective on July 1, 2018.
- The revised ERM-14 Form (Ownership Form) was released on the MWCIA website in early March 2018. Under the revised format this form was reduced from four pages to two pages.
- Rolled out a real-time WCUNDERWRITING web service for members to request current experience rating and policy information – from system to system.
- Rolled out a new, custom imaging system for staff to manage company documents.
- Documented MWCIA’s Cybersecurity Plan, including a comprehensive risk assessment.
- Worked on behalf of the Minnesota Assigned Risk Plan to engage in a rewrite of the Online Assigned Risk web application.
- Worked on behalf of the Minnesota Department of Labor and Industry to initiate a rewrite of the online Insurance Verification system.
- Implemented a new Disaster Recovery as a Service (DRaaS) strategy.
- Interdepartmental team completed a review of MWCIA policy data reporting requirements.
MWCIA 2018 INITIATIVES

BOARD AND COMMITTEE GOVERNANCE
- During the fourth quarter a review was commenced on the assessment offset for attendance at Board and Committee meetings.
- Reviewed and reappointed committee assignments throughout the year.

FINANCIAL RESPONSIBILITY AND STABILITY
- MWCIA expenditures did not exceed 98% of the 2018 approved budget of $7.7 million.
- A Banking Services Request for Proposal was completed resulting in our changing our banking services provider during the fourth quarter of 2018. With this change MWCIA’s investment return on our checking account funds will be increasing.
- In an effort to utilize space more efficiently, reduce rental expenses, and create long-term office stability MWCIA negotiated an 8 year lease extension.
POLICY REVIEW/POLICY ENTRY
An important activity of the Association is the capture of policy coverage information and the management of the Workers’ Compensation Insurance Verification Software Tool. This software tool 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.

UNIT STATISTICAL PLAN
Unit Statistical Plan data is collected, processed, and tabulated for use in developing the classification data for the Association’s annual Ratemaking Report. During 2018, a total of 168,393 reports were collected.
FINES
The Association has a fining procedure for delinquent unit statistical reports. This procedure generated $63,950 in 2018.

INSOLVENT FUND ACCOUNT
The Association continues to make regular payments to one claimant of Security Casualty Company of Chicago. No assessments were levied to members for this ongoing liability in 2018.

MERIT RATING
Minnesota statutes require that all Assigned Risk Policies not eligible for experience rating must be subject to a Merit Rating Plan developed by the Department of Commerce. A total of 18,817 files were published for Merit Rating in 2018. The 2018 Merit Ratings were distributed as indicated on the chart below.

<table>
<thead>
<tr>
<th>Merit Rating Factor</th>
<th>Number of Assigned Risk Files</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.67</td>
<td>14,646</td>
</tr>
<tr>
<td>0.90</td>
<td>3,833</td>
</tr>
<tr>
<td>1.00</td>
<td>298</td>
</tr>
<tr>
<td>1.10</td>
<td>40</td>
</tr>
</tbody>
</table>
EXPERIENCE RATING

During 2018, we continued our activities in connection with the experience rating of employers. 26,602 Minnesota intrastate experience ratings were published, including revisions.

The 2018 breakdown of current Minnesota intrastate ratings by modification factor is as follows:

<table>
<thead>
<tr>
<th>Total Ratings between</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01 &amp; 0.49</td>
<td>0</td>
</tr>
<tr>
<td>0.50 &amp; 0.59</td>
<td>7</td>
</tr>
<tr>
<td>0.60 &amp; 0.69</td>
<td>166</td>
</tr>
<tr>
<td>0.70 &amp; 0.79</td>
<td>2,058</td>
</tr>
<tr>
<td>0.80 &amp; 0.89</td>
<td>7,399</td>
</tr>
<tr>
<td>0.90 &amp; 0.99</td>
<td>10,721</td>
</tr>
<tr>
<td>1.00 &amp; 1.09</td>
<td>1,366</td>
</tr>
<tr>
<td>1.10 &amp; 1.19</td>
<td>944</td>
</tr>
<tr>
<td>1.20 &amp; 1.29</td>
<td>992</td>
</tr>
<tr>
<td>1.30 &amp; 1.39</td>
<td>1,088</td>
</tr>
<tr>
<td>1.40 &amp; 1.49</td>
<td>874</td>
</tr>
<tr>
<td>1.50 &amp; 1.59</td>
<td>371</td>
</tr>
<tr>
<td>1.60 &amp; 1.69</td>
<td>240</td>
</tr>
<tr>
<td>1.70 &amp; 1.79</td>
<td>153</td>
</tr>
<tr>
<td>1.80 &amp; 1.89</td>
<td>104</td>
</tr>
<tr>
<td>1.90 &amp; 1.99</td>
<td>48</td>
</tr>
<tr>
<td>greater than 1.99</td>
<td>101</td>
</tr>
</tbody>
</table>
REVENUE AND EXPENSES

MWCIA had revenues of $7,287,789 of which $6,675,665 was collected through the assessment process.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessments</td>
<td>6,675,665</td>
<td>91.60%</td>
</tr>
<tr>
<td>Contract Services</td>
<td>477,435</td>
<td>6.55%</td>
</tr>
<tr>
<td>USP Fines</td>
<td>63,950</td>
<td>.88%</td>
</tr>
<tr>
<td>Other*</td>
<td>70,739</td>
<td>.97%</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$7,287,789</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation</td>
<td>4,937,860</td>
<td>68.36%</td>
</tr>
<tr>
<td>Management, General and Other</td>
<td>849,030</td>
<td>11.75%</td>
</tr>
<tr>
<td>Management Information Systems</td>
<td>926,866</td>
<td>12.83%</td>
</tr>
<tr>
<td>Rent &amp; Utilities</td>
<td>508,640</td>
<td>7.04%</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$7,222,396</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Investment income not included.
MWCIA is proud to offer our members a wide array of products and services. During 2018, we released a revised, user friendly, ERM-14 Form (Ownership) on our website and introduced the WCUNDERWRITING web service product, which allows carriers to obtain employer-specific data in real time, system to system, from our website. Both of these initiatives support efficiencies for carriers.

We also enhanced procedures and processes related to data security to help ensure that carrier data is protected.

MWCIA continued to reach out to members, agents and other stakeholders to share industry knowledge through our newsletters, computer based training modules and by helping to host and coordinate the 2018 Work Comp Forum that took place in September.

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.

**ARROW**
This is a web-based analytic report resource product that allows carriers to perform queries against their own statistical 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.
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 class description.

DISASTER RECOVERY PLANNING
MWCI A maintains a business continuity plan which documents all the systems and processes we rely upon for the successful functioning of our business. We also have a disaster recovery plan which identifies how to respond in the event of a significant disruption to our business. In 2018, MWCIA finished implementation of a new Disaster-Recovery-as-a-Service (DRaaS) solution. In the event of a disaster, MWCIA critical servers can be operated from a secure cloud portal.

DLI INSURANCE VERIFICATION SYSTEM
MWCI A maintains the DLI Insurance Verification (coverage lookup) system on behalf of the Minnesota Department of Labor and Industry. In 2018, MWCIA initiated a rewrite of the system. The objective is to modernize the site and achieve a responsive, intuitive, mobile-device-friendly solution for the public and enhanced features for DLI staff.

IMAGING SYSTEM
MWCI A has long used an imaging system for the management and storage of historical documents. In 2018, after extensive analysis and preparation, we successfully migrated millions of historical documents from a vendor system to a new, customizable, MWCIA-maintained solution that offers expanded capabilities.
PRODUCTS, SERVICES, COMMUNICATION & EDUCATION

MANAGE POLICY SYSTEM
This feature-rich system allows carriers to submit and manage their policy data via the MWCIA website. Among other things, carriers may use Manage Policy to resolve coverage issues, address policy errors, and verify records online.

MANAGE USR SYSTEM
This web-based application enables carriers to manage their Unit Statistical Report (USRs) data online. Carriers can create, update, validate, and submit USRs. They can also create correction, subsequent, and replacement USRs.

In 2017, MWCIA received Board approval to revise procedures for handling rejected USRs, as well as to increase the fine for missing USRs from the current $50 per month to $100 per month. The changes were implemented with an effective date of July 1, 2018.

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 CLAIMS ANALYTICS
IT and Actuarial staff members continue to partner on the development and refinement of a cost-effective, flexible, right-sized analytics solution for the investigation of 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

MW CIA CROSS INDEX
The MWCIA website includes a Cross Index for Minnesota endorsements and the Workers’ Compensation Insurance Organization (WCIO) WCPOLS record type codes. This cross index allows carriers 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.

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 payment online. In 2018, 96 percent of approved applications were submitted electronically:

<table>
<thead>
<tr>
<th>Description</th>
<th>OAR Count</th>
<th>Paper Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assigned</td>
<td>6,863</td>
<td>275</td>
</tr>
<tr>
<td>Returned</td>
<td>4,745</td>
<td>51</td>
</tr>
</tbody>
</table>
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 2018, we handled around 1,340 ownership rulings. A revised ERM-14 Form was released on the MWCIA website in early March. Under the revised format this form went from having four pages to two pages.

In 2018, MWCIA gathered requirements for a new Manage Ownership web product that will allow for the electronic submission and management of ownership information. The product is currently in development and is scheduled to roll out in 2019.

SECURITY AND DATA PROTECTION
Security continues to be a major priority for MWCIA. In 2018, we took many steps to protect our electronic resources. Of particular note, we authored and approved a new Cyber Security Policy, completed internal and external security audits of our electronic systems, and provided security awareness training to all staff.

WCUNDERWRITING WEB SERVICE
In 2018, MWCIA introduced a new web service product that allows carriers to request and retrieve employer-specific data in real-time, system to system, from MWCIA's website. The data is returned in XML format based on the Workers Compensation Insurance Organizations (WCIO) WCUNDERWRITING XML standard and includes up to five years of experience modification and merit rating history and current insured names and addresses.
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 and MN Contractors Premium Adjustment Program (MCPAP) worksheets. Carriers can download experience rate sheets in bulk in PDF, WCRATING text format, and WCRATING XML format. MCPAP worksheets can be downloaded in PDF format. Carriers may also sign up for notifications alerting them when new or revised experience rate sheets are available for pickup.
Some examples of MWCIA’s communications and educational efforts in 2018 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. Over the years, various enhancements have been made to improve the usefulness of the reports. Most recently, in 2016, MWCIA incorporated new cancellation timeliness measures and enhanced policy timeliness measures.

**COMPUTER BASED TRAINING MODULE (CBT)**
In 2018, an updated ERM-14 CBT was released on the MWCIA website in early March. The updated CBT provides a general overview, answers six of the most commonly asked questions and provides guidance on how to complete the revised two-page ERM-14 Form.

**MINNESOTA WORKERS’ COMPENSATION MANUALS**
MWCIA is charged with maintaining approved Minnesota Workers’ Compensation Manuals. Filings to revise these manuals require an initial review by the Underwriting Committee and then approval by the MWCIA Board and the Minnesota Department of Commerce. As needed, revisions were made to Minnesota Workers’ Compensation Manuals during 2018.

**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 2018, MWCIA released 20 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 2018, staff provided external presentations to carriers, agents and business owners.

During 2018, MWCIA staff helped host and coordinate the 2018 WC Forum, with WCRA co-sponsoring the event, which took place in September at the Sheraton Bloomington hotel.

**MWCIA WEB BASED NEWSLETTER & LINKEDIN**

MWCIA publishes newsletters and provides updates on a 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.

**WEBSITE**

The MWCIA website is one of the primary means through which MWCIA interacts with customers. In 2016, we rolled out a completely new, mobile-device-friendly website. This was the culmination of a redesign and redevelopment effort that began with interviews of customers and staff and incorporated the expertise of design and development consultants. Going forward, we continue to enhance the site to innovate and better meet the needs of our customers.
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:

**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. MWCIA also collaborates with the Department's research division in investigating the effects of medical benefit alternatives via the use of Medical Call data.

**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.
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

1001 Clear Spring Property & Casualty Company
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
Allianz Reinsurance America, Inc.
ALLIED WORLD ASSURANCE GROUP
Allied World Insurance Company
Vantaplo 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, S.I.
Midvale Indemnity Company
AMERICAN NATIONAL PROPERTY & CASUALTY
COMPANY
AMERICAN PET INSURANCE COMPANY
AMERICAN RELIABLE 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
Milford Casualty Insurance Company
Sequoia Insurance Company
Southern Insurance Company
Technology Insurance Company
Wesco Insurance Company
<table>
<thead>
<tr>
<th>MEMBER CARRIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARCH INSURANCE GROUP</td>
</tr>
<tr>
<td>Arch Indemnity Insurance Company</td>
</tr>
<tr>
<td>Arch Insurance Company</td>
</tr>
<tr>
<td>Arch Reinsurance Company</td>
</tr>
<tr>
<td>ARGO GROUP U.S.</td>
</tr>
<tr>
<td>Argonaut Great Central Insurance Company</td>
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<tr>
<td>Argonaut Insurance Company</td>
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<tr>
<td>Argonaut-Midwest Insurance Company</td>
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<tr>
<td>Rockwood Casualty Insurance Company</td>
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<tr>
<td>ARMOUR RISK MANAGEMENT</td>
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<tr>
<td>Bedivere Insurance Company</td>
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<tr>
<td>Employers Fire Insurance Company</td>
</tr>
<tr>
<td>Lamorak Insurance Company</td>
</tr>
<tr>
<td>ARROWPOINT CAPITAL GROUP</td>
</tr>
<tr>
<td>Arrowpoint Indemnity Company</td>
</tr>
<tr>
<td>Ascot Insurance Company</td>
</tr>
<tr>
<td>ASCOT INSURANCE COMPANY</td>
</tr>
<tr>
<td>ATLANTIC MUTUAL INSURANCE GROUP</td>
</tr>
<tr>
<td>Atlantic Mutual Insurance Company</td>
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<td>Centennial Insurance Company</td>
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<tr>
<td>AUSTIN MUTUAL INSURANCE COMPANY</td>
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<td>AUTO-OWNERS INSURANCE GROUP</td>
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<td>AXA CORPORATE SOLUTIONS GROUP</td>
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<td>Coliseum Reinsurance Company</td>
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<td>AXIS U.S. INSURANCE</td>
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<td>AXIS Insurance Company</td>
</tr>
<tr>
<td>AXIS Reinsurance Company</td>
</tr>
<tr>
<td>BALDWIN AND LYONS INCORPORATED</td>
</tr>
<tr>
<td>Protective Insurance Company</td>
</tr>
<tr>
<td>Sagamore Insurance Company</td>
</tr>
<tr>
<td>BENCHMARK INSURANCE COMPANY</td>
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<tr>
<td>BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY</td>
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<tr>
<td>Oak River Insurance Company</td>
</tr>
<tr>
<td>Redwood Fire &amp; Casualty Insurance Company</td>
</tr>
<tr>
<td>BROTHERHOOD MUTUAL INSURANCE COMPANY</td>
</tr>
<tr>
<td>CASTLEPOINT NATIONAL INSURANCE COMPANY</td>
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<tr>
<td>CATERPILLAR INSURANCE COMPANY</td>
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<tr>
<td>CENTRAL MUTUAL INSURANCE COMPANY GROUP</td>
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<tr>
<td>All America Insurance Company</td>
</tr>
<tr>
<td>Central Mutual Insurance Company</td>
</tr>
<tr>
<td>CENTRE INSURANCE COMPANY</td>
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<tr>
<td>CENTURION CASUALTY COMPANY</td>
</tr>
<tr>
<td>CHEROKEE INSURANCE COMPANY</td>
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<tr>
<td>CHUBB GROUP OF INSURANCE COMPANIES</td>
</tr>
<tr>
<td>Chubb Indemnity Insurance Company</td>
</tr>
<tr>
<td>Chubb National Insurance Company</td>
</tr>
<tr>
<td>Executive Risk Indemnity Inc.</td>
</tr>
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<td>Federal Insurance Company</td>
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<td>Great Northern Insurance Company</td>
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<tr>
<td>Pacific Indemnity Company</td>
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<tr>
<td>Vigilant Insurance Company</td>
</tr>
<tr>
<td>CHURCH MUTUAL INSURANCE COMPANY</td>
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<tr>
<td>CINCINNATI INSURANCE COMPANY</td>
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<tr>
<td>Cincinnati Casualty Company</td>
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<td>Cincinnati Indemnity Company</td>
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<tr>
<td>Cincinnati Insurance Company</td>
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<tr>
<td>CITY NATIONAL INSURANCE COMPANY</td>
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<tr>
<td>Diamond State Insurance Company</td>
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<tr>
<td>United National Specialty Insurance Company</td>
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<tr>
<td>CLARENDON NATIONAL INSURANCE COMPANY</td>
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<tr>
<td>CNA INSURANCE GROUP</td>
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<tr>
<td>American Casualty Company of Reading Pennsylvania</td>
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<tr>
<td>Continental Casualty Company</td>
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<tr>
<td>Continental Insurance Company</td>
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<tr>
<td>National Fire Insurance Company of Hartford</td>
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<tr>
<td>Transportation Insurance Company</td>
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<tr>
<td>Valley Forge Insurance Company</td>
</tr>
<tr>
<td>COMPASS INSURANCE COMPANY</td>
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<tr>
<td>CONIFER INSURANCE GROUP</td>
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<tr>
<td>White Pine Insurance Company</td>
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<tr>
<td>COUNTRY FINANCIAL</td>
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<tr>
<td>Country Mutual Insurance Company</td>
</tr>
<tr>
<td>CRUM &amp; FORSTER INSURANCE GROUP</td>
</tr>
<tr>
<td>Crum &amp; Forster Indemnity Company</td>
</tr>
<tr>
<td>North River Insurance Company</td>
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<tr>
<td>United States Fire Insurance Company</td>
</tr>
</tbody>
</table>
MEMBER CARRIERS

CUMIS INSURANCE SOCIETY, INCORPORATED

DAKOTA TRUCK UNDERWRITERS
  Dakota Truck Underwriters
  First Dakota Indemnity 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
  Union Insurance Company of Providence

EMPTERS HOLDINGS GROUP
  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
  Everest Premier Insurance Company
  Everest Denali Insurance Company

FAIRFAX FINANCIAL INCORPORATED
  Greystone 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 RURAL ELECTRIC INSURANCE EXCHANGE
  FIRST FINANCIAL 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

GLENCA INSURANCE

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
  Integrity Select Insurance Company
  Trustguard Insurance Company
MEMBER CARRIERS

GRAY INSURANCE GROUP
GREATER NEW YORK MUTUAL INSURANCE COMPANY

GREAT AMERICAN INSURANCE GROUP
- Great American Alliance Insurance Company
- Great American Assurance Company
- Great American Insurance Company
- Great American Insurance Company of New York
- Great American Spirit Insurance Company
- National Interstate Insurance Company
- Triumph Casualty Company
- Vanliner 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
- Allamerican Financial Alliance Insurance Company
- Allamerica 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
- Explorer Insurance Company

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

NEW PRODUCTS FOR REAL-TIME, SYSTEM TO SYSTEM DATA
MEMBER CARRIERS

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

METLIFE AUTO & HOME GROUP
Economy Fire & Casualty 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
Commercial Casualty 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
MEMBER CARRIERS

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
  ONE BEACON INSURANCE GROUP
  Atlantic Specialty Insurance Company
  OBI America Insurance Company
  OBI National Insurance Company
  PARTNERRE GROUP
  PartnerRe Insurance Company of New York
  PENNSYLVANIA LUMBERMEN’S MUTUAL INSURANCE COMPANY
  PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY
  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.
  PROSELECT INSURANCE COMPANY
  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
  RAM MUTUAL INSURANCE COMPANY
  RAMPART INSURANCE COMPANY
  RLI INSURANCE COMPANY
  RURAL TRUST 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
  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.
MEMBER CARRIERS

SENTRY INSURANCE, A MUTUAL GROUP
- Florists Mutual Insurance Company
- 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

SOCIETY INSURANCE, A MUTUAL COMPANY
- SOMPO AMERICA INSURANCE COMPANY
- SOMPO America Fire & Marine Insurance Company

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

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

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

TIG INSURANCE GROUP
- TIG Insurance Company

TOKIO 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 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

TRIANGLE INSURANCE COMPANY INC

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

UTICA MUTUAL INSURANCE COMPANY

VIRGINIA SURETY COMPANY, INCORPORATED

PROVIDED EXTERNAL PRESENTATIONS TO
- CARRIERS
- AGENTS
- BUSINESS OWNERS
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
Intrepid 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
T.H.E. 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
Our 2018 Annual Meeting was called to order at 9:30 a.m. Tuesday, April 24, 2018, 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 had expired:

**Director:**

- Mr. Seth Daggett
- Ms. Amanda Aponte
- Mr. Jim Keal

**Representing:**

- RAM Mutual Insurance Company, Non-Stock
- SFM Mutual Insurance Company, Non-Stock
- West Bend Mutual Insurance Company, Non-Stock

During 2018, we held four Board Meetings at which we focused our discussions on the 2018 Ratemaking Report, web-based delivery of MWCIA products and services, industry-wide collaborative efforts, MWCIA manuals, and communications.
As of December 31, 2018, the members of our Board were as follows.

**DIRECTOR:**  **REPRESENTING:**

Mr. Ira Feuerlicht  AIG
Mr. Paul Larson  Federated Mutual Insurance Company
Ms. Donna Glenn  Liberty Mutual Insurance
Mr. Gary Thaden*  MN Mechanical Contractors Association
Mr. Barry Preslaski  Owners Insurance Company
Mr. Seth Daggett  RAM Mutual Insurance Company
Mr. Amanda Aponte  SFM Mutual Insurance Company
Mr. Chris Westermeyer  Travelers
Mr. Jim Keal  West Bend Mutual Insurance Company
Mr. Kevin Christy  Western National Mutual Insurance Company
Mr. Kevin Gregerson*  Wilson-McShane Corporation

*Public member appointed by the Minnesota Department of Commerce

To view current Board of Directors Biographies [click here](#).
MWCIA STAFF
MWCIA MANAGEMENT TEAM

Brandon Miller, President
Kathleen Peterson, Senior Vice President, Operations, Treasurer and Secretary
Craig Anderson, Vice President, Actuarial Services
Sue Levey, Vice President, Information Technology

MWCIA MEMBER & CUSTOMER SERVICES

Staff: Jeff Kvam (supervisor), Dani Main, Melodie LaChapelle, Trice Tormoen and Terra Jordahl

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 sand by attending industry trade shows.
MWCIA STAFF

MWCIA UNIT STATISTICAL / EXPERIENCE RATING

Staff: Jane Payne (supervisor), Cindy Westphal, Letha Kuehn 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 ACTUARIAL

Staff: Craig Anderson (Vice President), 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 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 ADMINISTRATIVE SERVICES
Staff: Leann Hayes (manager), Gretchen Steinwall, Phyllis Rence and Kathi Mocol

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 ASSIGNED RISK

Staff: Jane Payne (supervisor), Vicki Evenson, 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, Ailynna Sao, Marc Coleman, 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.