

### A Message from the Executive Director....

#### **Our Past**

In the late 1980's, the insurance market took a hard turn. Many Wisconsin municipalities and counties were priced out of the market or unable to obtain insurance altogether. This challenging time led to the formation of the Wisconsin Municipal Mutual Insurance Company (WMMIC).

#### **Our Present**

WMMIC is a unique, member-owned organization that exists solely to provide its members with excellent insurance coverage at affordable premiums and high-quality services that meet the specific needs of Wisconsin cities, counties, and special districts. WMMIC is governed by our members who actively participate in the strategy and direction of the company. We do not answer to shareholders or private investors and will always do what is best for the membership.

#### **Our Future**

WMMIC is in a position of strength. We are financially stable, fiscally responsible, and committed to being good stewards of the resources our members entrust to us. WMMIC is constantly working to stay ahead of an ever-changing insurance market. We identify risks and exposures that impact our members and provide guidance, training, and resources to mitigate these risks. WMMIC is committed to providing stability and support, ensuring that our members' best interests are always at the forefront of our operations.

Executive Director



# WMMIC strives to continuously provide the stability, protection, and expertise our members need to succeed

### Who We Are

WMMIC is a member-owned organization established to serve municipalities and local governments across Wisconsin. We are committed to meeting the unique needs of public sector entities. We understand that each member is different and WMMIC tailors insurance products and services to help our members protect themselves and their communities.

## Why Choose WMMIC



#### **Stability**

WMMIC is committed to exceeding benchmarks for financial strength and stability, ensuring reliable protection for your organization now and in the future.



#### Service

We pride ourselves on providing exceptional service to our members. Our dedicated team is always ready to assist, ensuring that your needs are met promptly and effectively.



#### Coverage

We offer access to a range of insurance products, including liability, property, excess workers' compensation, cyber liability, and other specialty lines coverage.



#### Collaboration

Our members are actively involved in guiding WMMIC. We work together to overcome challenges. We have a mindset of innovation and continuous improvement and are always working to better serve our membership.

### How We Help

#### **TRAINING**

#### **SERVICES**

#### **PROGRAMS**

#### WC TPA SERVICES







# Impacting Wisconsin



3,031,836
Population of WMMIC
Members



\$4,698,863,358
WMMIC Members Total
Gross Expenditures



"WMMIC is a cornerstone for our organization, offering unparalleled risk management solutions that have significantly enhanced our operational resilience. Their expertise and comprehensive services have allowed us to navigate complex challenges with confidence."

Ken Witt, St. Croix Administrator

## Meet the WMMIC Team



PALLIN
ALLEN
EXECUTIVE DIRECTOR



JACQUELINE KAUL
DIRECTOR OF
OPERATIONS



TANOEA
NORMAN
EXECUTIVE ASSISTANT



DEBBIE WOODRING
CLAIMS MANAGER



NICOLE BUSCH LIABILITY TEAM LEAD



PA VANG LIABILITY CLAIM REPRESENTATIVE



SAMANTHA MCWILLIAMS LIABILITY CLAIM REPRESENTATIVE



KIMBERLY
WEIHERT
......
WORKERS' COMPENSATION
TEAM LEAD



KEEGAN
PETSEL
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



HOPE
HANSEN
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



TASHA
MCKENZIE
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



NICOLE
NYSSE
BUSINESS SYSTEMS
ADMINISTRATOR



RICK
BALISTRIERI
PROTECTIVE SERVICES &
LOSS CONTROL



KATHLEEN CLOTHIER MEMBERSHIP ADMINISTRATOR







Exclusive Partnership Program Our Partnership Program is designed to assist our members with obtaining the equipment, training, and resources needed to protect their employees and reduce exposures.

### In 2024...











# Being Good Stewards...

WMMIC implemented a responsible premium stability initiative to provide consistent and reliable premiums for our members. In 2026 WMMIC members will experience liability premium increases between 1-5%.





WMMIC members share in the success of our organizational results by receiving board approved dividends.

# Managing Risk







# 5-Year Liability Loss Ratio

2020

2021

2022

2023

2024

31%

45%

45%

59%

45%

0% 10%

20%

30%

40%

50%

60%

## **WMMIC Financials**

Income Statement	2023	2024
Premiums Earned	\$6,090,494	\$6,085,625
Loss and LAE Expense	\$4,269,167	\$3,600,351
Net Underwriting Gain (Loss)	\$136,213	\$683,512
Net Investment Gain (Loss)	\$595,656	\$2,108,405
Dividends to Policy Holders	\$745,782	\$804,058
Net Income	\$103,366	\$2,144,689
Balance Sheet	2023	2024
Total Assets	\$60,145,780	\$64,863,336
Loss and LAE Reserve	\$15,849,937	\$16,520,259
Total Surplus	\$35,796,131	\$39,773,773

### Meet The WMMIC Board....



Ken Witt-Chair County Administrator St. Croix County



Richard Greenlee-Vice Chair Corporation Counsel Rock County



Erik Weidig-Director Corporation Counsel Waukesha County



Eric Veum-Director Risk Manager City of Madison



Kelly Thompson-Director Administrative Division Manager City of Eau Claire



Kim Nass-Director Corporation Counsel Dodge County



Jason Szymanski-Treasurer Finance Director Eau Claire County



Megan Rogers-Director/Secretary Risk Manager Walworth County



# WMMIC MEMBERSHIP

### **FOUNDING MEMBERS**

1988 Ç





















1992





1995



2001



2007





2008 (





2014 (

2017 💍 🕯



THANK YOU
FOR BEING
WMMIC
MEMBERS. WE
TRULY
APPRECIATE
EACH MEMBER
AND THEIR
PARTNERSHIP!





