

WMMIC STEWARDSHIP REPORT

2026



WMMIC

Wisconsin Municipal Mutual
Insurance Company

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 company's strategy and direction. 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.



Patrick Allen

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 know each member is different, and WMMIC tailors insurance products and services to help our members protect themselves and their communities.

Why Choose WMMIC



Stability

We're committed to exceeding benchmarks for financial strength and stability, so you can count on reliable protection for your organization now and in the future.



Service

We pride ourselves on providing exceptional service to our members. Our team is here to help and will meet your needs 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're committed to innovation and continuous improvement, and we're always working to serve our membership better.

How We Help

TRAINING

- Hands-on Chainsaw Safety
- Hands-on Work Zone Safety
- Hands-on Confined Space Training
- Hands-on Excavation
- Overhead Crane Training

SERVICES

- Live access to claims and loss data
- Protective Services Support
- Loss Control Services
- Contract Reviews
- Online Trainings
- Hot Topic Webinars

PROGRAMS

- Partnership Program
- Jail Audits
- Member Forums/Roundtables

WC TPA SERVICES

- Non-profit pricing
- Member Specific Claims Reviews
- Nurse Triage Line
- Nurse Case Management
- OSHA 300 Log Reporting
- Corvel Bill Review
- Pharmacy Benefit Management Program



Impacting Wisconsin



3,034,000
Population of WMMIC
Members



26,400
Total Employees of WMMIC
Members

\$4.7 billion

**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



**TANOE
NORMAN**
.....
EXECUTIVE ASSISTANT



**NICOLE
BUSCH**
.....
LIABILITY TEAM LEAD



**SAMANTHA
MCWILLIAMS**
.....
LIABILITY CLAIM
REPRESENTATIVE



**PA
VANG**
.....
LIABILITY CLAIM
REPRESENTATIVE



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



**HOPE
HANSEN**
.....
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



**KEEGAN
PETSEL**
.....
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



**STACY
SELESKIE**
.....
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



**JULIE
GEBERT**
.....
WORKERS' COMPENSATION
CLAIM REPRESENTATIVE



**NICOLE
NYSSE**
.....
BUSINESS SYSTEMS
ADMINISTRATOR



**RICK
BALISTRIO**
.....
PROTECTIVE SERVICES &
LOSS CONTROL



**KATHLEEN
CLOTHIER**
.....
MEMBERSHIP
ADMINISTRATOR

Partnering with Our Members



Exclusive Partnership Program

Our Partnership Program helps members get the equipment, training, and resources they need to protect their employees and reduce exposures.

In 2025...

-  \$275,000 allocated for Partnership funds
-  388 users for Safety National and Zywave
-  1275 On-Demand safety training videos were viewed
-  376 Webinar Participants



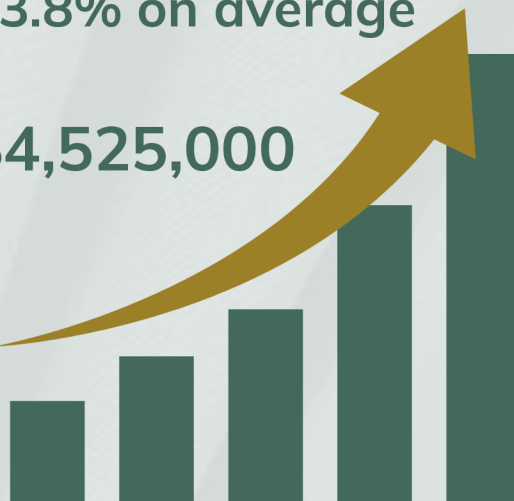
Being Good Stewards...

WMMIC has a long history of giving back to it's members.

Liability Dividends over
5 years

13.8% on average

\$4,525,000



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

Managing Risk



5-Year Liability Loss Ratio

2021

45%

2022

46%

2023

59%

2024

45%

2024

43%

WMMIC Financials

Income Statement	2024	2025
Premiums Earned	\$6,085,625	\$6,248,034
Loss and LAE Expense	\$3,600,351	\$2,689,434
Net Underwriting Gain (Loss)	\$683,512	\$909,020
Net Investment Gain (Loss)	\$2,108,405	\$2,424,857
Dividends to Policy Holders	\$804,058	\$829,230
Net Income	\$2,144,689	\$2,677,560
Balance Sheet	2024	2025
Total Assets	\$64,863,336	\$73,250,446
Loss and LAE Reserve	\$16,520,259	\$18,408,866
Total Surplus	\$39,773,773	\$45,854,198

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

Thank you to our Board members for your continued leadership, guidance, and commitment to WMMIC's mission.



WMMIC MEMBERSHIP

FOUNDING MEMBERS

1988



1992



1995



2001



2007



2008



2014



2017



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



ROCK COUNTY COURTHOUSE



WMMIC

Wisconsin Municipal Mutual
Insurance Company

Contact Us



608-246-3336



www.wmmic.com