



## The President's Message



Weather-related events continue to be the driving force in WRC's financial results. The second and third quarters last year recorded wind, hail and tornado losses primarily in Wisconsin and Iowa. WRC tracked several events with three individual events exceeding \$1 million. While none of the events were "catastrophic" in size, the accumulation drove WRC's results for the year.

WRC's gross assumed earned premiums were \$46.7 million. Our net incurred losses were \$21.6 million, which gave us a net incurred loss ratio of 60%. We had a modest underwriting gain of \$400,000, a net income of \$2.6 million and a combined ratio of 99. After all adjustments, WRC had a loss to surplus of just over \$1 million, which brings our surplus to \$60.1 million.

1<sup>st</sup> Auto's results are impacted by high loss costs in the personal automobile insurance line, as well as the costs of implementing the new policy administration system. The new system has shown its value as gross written premium increased 7.7% over last year. Our gross earned premium was \$25.7 million and our net incurred losses were \$14.5 million, which gave us a net incurred loss ratio of 61.9% and a combined ratio of 107.8. Our net loss for the year was \$1.1 million and we had a loss to surplus of \$1.2 million, which brings our total surplus to \$9.7 million. 1<sup>st</sup> Auto is still showing a healthy net premium to surplus ratio of 2.4 to 1. We anticipate our growth to continue and the combined ratio to decrease as we complete our system implementation and regularly evaluate and implement necessary rate changes.

A full audited report of our financial results will be provided to you at our annual shareholders' meeting which will again be held at the Glacier Canyon Convention Center in the Wisconsin Dells. I encourage you to attend this meeting, the details of which are found in this issue.

The board of directors of WRC met recently and reviewed the underwriting results of WRC for 2018. The board declared a dividend of 50 cents per share on WRC's Class A – Common stock and a full 6% dividend on our Series A – Convertible Preferred stock for 2018. A 7% dividend for 2018 on our Series B – Cumulative Preferred stock was declared and paid in December 2018. This marks the seventh consecutive year in which dividends have been paid on all three classes of our common and preferred stock.

The first quarter of 2019 has been difficult for many of our clients, as well as WRC, as heavy snowfall, particularly in northern Wisconsin, has caused many farm buildings to collapse. Ice dams and other winter-related losses are also contributing to this. I am hopeful that the remainder of the year will be relatively quiet for our clients, WRC and the industry.



photo credit - pexels.com

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## Board of Directors Nominees

The Board of Directors of WRC is required to annually nominate three individuals to serve a three-year term of office as directors. The directors whose terms expire at the 2019 Annual Shareholders Meeting to be held on Wednesday, April 24, 2019, are **Lisa Johnson**, **George Tipler** and **Jim Viney**. The three nominees who have accepted the nomination from the Board of Directors to serve a three-year term are:



**Lisa Johnson** is the Secretary-Manager of Yorkville-Mt. Pleasant Mutual located in Union Grove, Wisconsin. She began her insurance career as an office assistant in an American Family agency. In 1991, Lisa began working for Yorkville-Mt. Pleasant Mutual as an office assistant and then became manager of the company in 2000. Lisa was a director for Wisconsin Association of Town Mutual Insurance Companies (WAMIC) and continues to serve on various WAMIC committees. She received her Professional Farm Mutual Manager (PFMM) designation in 2017 and her Farm Mutual Director Certification in 2018. Lisa has served on the WRC board of directors since 2008.

Yorkville-Mt. Pleasant Mutual was organized in 1974 and operates in four counties in the southeast corner of Wisconsin. The company currently has 460 policies in force, writes approximately \$330,000 in premium a year, and has \$2.1 million in policyholder surplus.

Lisa feels the biggest problem facing her company today is the changing demographics in the area the company serves. Her existing policyholder base is growing older and it is difficult to attract younger people. The company has instituted a "Customer Referral Program" where the company encourages their existing policyholders to refer new business to the company.

Lisa believes mutual insurance plays an important role in today's insurance industry. She feels it is necessary to update our products in order to compete, while not forgetting the mutual's strongest assets: customer service, commitment to the community and providing price-conscious policies to our policyholders.

<http://ympinsurance.com/>



**Kathy Beach** is the General Manager of Northern Finnish Mutual Insurance Company located in Marengo, Wisconsin. Northern Finnish Mutual writes in four northern counties of the state. The company currently writes \$700,000 in premiums and has \$1.6 million in surplus.

Kathy began her insurance career in 1992 as the policy processor. In 1999 she was promoted to the co-manager and in 2006 the general manager.

Kathy has earned her Professional Farm Mutual Manager's (PFMM) designation. In the past, she has served on the WAMIC Board of Directors and been part of the Forms Committee. Kathy has been fortunate a few times to take part in the NAMIC Congressional Contact Program in Washington D.C. Kathy currently serves on the 1st Auto & Casualty Advisory Committee.

Kathy has a passion to help people and promote the cooperative spirit. The mutual industry and Northern Finnish Mutual are a perfect fit for her.

Kathy and her husband Brian live in Mellen. Soon they will be empty nesters. Trevor is currently in Eau Claire and Trenton will be there in the fall of 2019, both attending technical college.

<https://northernfinnishmutual.com/>



**Martin (Marty) Wynn** is the General Manager of Meramec Valley Mutual Insurance Company. Meramec Valley Mutual is located in Hillsboro, Missouri, which is approximately 30 miles southwest of St. Louis. The company was incorporated in 1887 and currently has a staff of six employees and writes statewide with approximately 4,500 policies and \$5.5 million in assets.

Marty has been in the insurance industry since 1987, the last 25 years of which have been with Meramec Valley Mutual.

Marty earned the Professional Farm Mutual Professional Manager (PFMM) designation as well as being honored with the NAMIC Merit Award in 2009. He has also served in various capacities and committees with MAMIC, Missouri's state association. He holds a degree in Accounting, certification in Electronics, and has advanced training in computer systems and advertising graphics.

Marty and his wife Becky have lived in the Festus, Missouri area for 37 years and have two sons.

<https://mymutual.net/>

The Annual Shareholders Meeting of the Wisconsin Reinsurance Corporation will be held Wednesday, April 24, 2019, beginning at 9 a.m. at Glacier Canyon Lodge, 45 Hillman Road, Wisconsin Dells. Registration information was sent in March.

## Jason Fogg Promoted to WRC Executive Vice President



On February 28, 2019, the Board of Directors of Wisconsin Reinsurance Corporation promoted Jason Fogg to Executive Vice President. Prior to joining WRC in 2017 as Chief Operating Officer, Jason was Chief Executive Officer of Florida Lawyers Mutual Insurance Company, a professional liability insurer located near Orlando. WRC's Board selected Jason for this key role as part of the organization's long-term succession plan.

Jason graduated from DePaul University College of Law and began his career as a litigator in Chicago before entering the insurance industry. After working in the corporate legal department of an auto carrier for a couple years, Jason spent the next 13 years with a professional liability carrier.

Jason will continue to work closely with WRC President Terry Wendorff. Together they will focus on WRC's efforts to grow our business, strengthen enterprise risk management policies, mature corporate governance posture and enhance cybersecurity.

"I'm extremely grateful for the trust and confidence the Board and Terry have shown in me," says Jason. "I share their vision for supporting our mutual industry and moving WRC Group forward through innovative reinsurance programs, vital products and services and technology so we can continue to provide exemplary service to our customers."

An avid, yet tragically flawed golfer, Jason lives with his wife, Linda, and their two children, Jackson and Riley, in Sun Prairie, Wisconsin.

## Bruce Thomas Elected President of MIAI



Bruce Thomas, President of Heartland Mutual Insurance Association in Algona, Iowa, was elected President of the Mutual Insurance Association of Iowa (MIAI) at the MIAI Annual Convention in November in Des Moines. MIAI is the association of county and state mutual insurance companies domiciled in Iowa that operate under either Chapter 518 or 518A of the Iowa Code. They serve over 90 member companies.

In his 38 years with Heartland Mutual, Bruce worked in a variety of positions before being named President and CEO in 1996. Before his career at Heartland Mutual, he worked as a high school educator and coach. Bruce has served on numerous state and national committees related to the insurance industry, and he was NAMIC's chairman in 2009. He continues to be active in the industry as a member of the Board of Directors for Wisconsin Reinsurance Corporation in Madison, Wisconsin, as well as speaking at conferences and seminars.

Bruce holds undergraduate degrees in Business from Monmouth College in Monmouth, Illinois, as well as degrees in Economics and Business Education from the University of Iowa. He received his Master of Business Administration degree from Southwest Minnesota State University.

Bruce is a member of the Iowa Emergency Medical Services Association Hall of Fame, an Eagle Scout and is an active member of several civic organizations.

Bruce and his wife Sue have been married for 43 years and have a 28-year-old son, Kraig, who is a Senior Product Analyst with Nationwide Insurance in Des Moines, Iowa.

Bruce is honored and privileged to serve the Mutual Insurance Association of Iowa and is a past P.R.I.M.E. award recipient. His "watch words" to live by are "Family – Friends – Faith – Flag – and Freedoms," which speak to the wonderful people who serve their communities and this great industry.

## Welcome, Farmers & Laborers Cooperative Insurance Association of Audrain County

We would like to welcome Farmers & Laborers Cooperative Insurance Association of Audrain County to the WRC family! The company began operations in 1891 and moved to its current location in Mexico, Missouri, in 1986. Today, this well-surplused company (5.75 to 1 premium to surplus ratio!) serves about 2,900 policies in Audrain County and the surrounding area.

Greg Sudbrock is the company's manager and an agent. Greg has worked at Farmers & Laborers Coop since 1995. He was born and raised in Audrain County and received a degree in accounting at Northeast Missouri State

University. Greg enjoys spending time with his family and working on the farm.

Office personnel include David Reichert and Christine Nading, who have been with Farmers & Laborers Coop since 2001 and 2016, respectively. Other agents in the office are Drew Hahn and Kayla Wieczorek.

Please join us in welcoming Farmers & Laborers Cooperative Insurance Association of Audrain County!



The staff members of Farmers & Laborers Cooperative Insurance Association of Audrain County are, from left, Agent and Mutual Manager Greg Sudbrock, Agent Drew Hahn, Agent Kayla Wieczorek, Office Personnel Christine Nading and Office Personnel David Reichert.



## All Manager Meeting–June 4 - 6, 2019

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### Grand River Center Dubuque, IA

The WRC Group is excited to again bring together all client company managers. This year we will return to the riverfront in Dubuque, Iowa! We are confident the meeting will provide quality information, thought-provoking discussions and some fun for all! The Grand River Center is a wonderful facility on the Mississippi River in a beautiful part of the Midwest.

#### AGENDA:

##### Tuesday, June 4

Evening reception

##### Wednesday, June 5

General sessions for managers and evening event

##### Thursday, June 6

General sessions for managers (ending around noon)

The WRC Group will provide lodging for Tuesday and Wednesday nights. More details and registration information will follow in the coming months. We hope you can join us for this event!



The Grand River Center



## 2019 MLPA Seminar

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The annual Mutual Loss Prevention Advocates (MLPA) event will be held August 29-30, 2019, at the Kalahari Resort and Convention Center in Wisconsin Dells, the waterpark capital of the world. The schedule will follow the familiar noon-to-noon format. Please mark it on your calendar and stay tuned for more details. The committee is working hard to plan an engaging loss prevention and control event for you and others associated with the mutual industry to attend.

**Questions?** Contact Sabine Voigt at (877) 603-8567 or email [svoigt@thewrcgroup.com](mailto:svoigt@thewrcgroup.com).

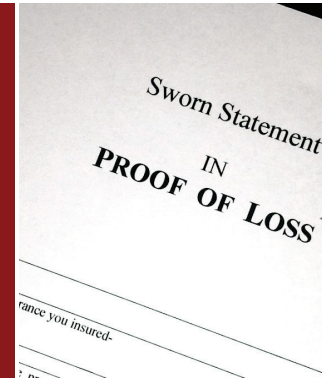


# Subrogation Recovery Round-Up

by Jeff Blevins, Manager of Property Loss Consulting

## What is Subrogation?

When an insured suffers a loss and it is covered by the policy, the insurance company is there to make them as whole as possible under the terms of the policy. Sometimes a third party negligently caused the loss. In those situations, after the insurer pays the claim and incurred that financial loss, they have the ability under the insurance policy (between the insurer and insured) to step into the insured's place and pursue recovery against the third party. This is an important part of loss control and claim management. Not only does the insurer have the right to assume the insured's rights, but the insured is also contractually obligated to support the insurer's work in making the recovery effort.



**Periodically, we like to share some of the subrogation recovery stories we receive from our clients. These recoveries come from a variety of large and small claims. Here is a recent sampling:**

**South Central Mutual (WI)** recovered \$19,000, which included 100% of the property damage payout and their expert engineering fee. A policyholder turned in a claim for soot and smoke damage after their 15-year-old Stanley Thermos "blew up." The insured had to hire a professional cleaning firm to clean the home's exterior and personal property.

Company Manager Denis Fuerstenberg conducted some internet research and found other reports of thermoses "blowing up" and causing substantial damage. The reported cause was that when a pinhole occurred in the outer shell of the thermos, the highly pressurized charcoal insulation material escaped from the container, causing damage.

Denis then looked up the Stanley website and learned the company had a lifetime warranty on its thermoses. He contacted legal counsel and learned that Wisconsin's products liability statute is 15 years – but longer if the company has a specific lifetime warranty. At counsel's direction, Denis had a materials engineer investigate the scene. They took the thermos to their lab for further evaluation and storage. Legal counsel then made a formal demand with the expert findings and documented damages. The full recovery followed within several months.

**Berlin Mutual (IL)** made a recovery in small claims court against a water softener dealer who improperly installed a softener, which resulted in water damage at an insured risk. The dealer refused to contact his liability insurer. Since the loss was less than \$10,000, Berlin took the matter to small claims court. The dealer did not appear on the court date, so Berlin was awarded a default judgement. That apparently motivated the dealer to report the loss because shortly afterward, judgement was paid by the liability insurance company. Unfortunately, Berlin had to incur legal fees

and their net recovery was only 24% of the total claim amount. They were able to return the insured's deductible, which the company views as a plus. Company Manager Harold Read advised they keep a local attorney with subrogation experience on retainer and this has helped in making numerous recoveries.

**Homestead Mutual (WI)** had a \$150,000 fire loss to a rental unit. The investigation found that an electrical contractor moved a junction box and likely tied it into older knob and tube wiring. Due to the amount of fire damage, the commercial insurer for the contractor claimed it was impossible to prove and they disputed the findings. However, with the help of an electrical engineer and an origin and cause fire investigator, plus the persistence of their subrogation attorney, Homestead was able to collect 45% of their payout without filing suit. The recovery was made and file closed out is less than one year from the date of loss. Claims Manager Darren Reoh said the mutual has an arrangement with a subrogation attorney to review all of their losses over an established threshold and to get involved right away when there is potential for recovery. This proactive approach has resulted in faster and better results in their subrogation recoveries.



## Subrogation Recovery Round-Up

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**Holland Mutual (WI)** made recoveries on two claims. Recovery No. 1 was a larger claim; an insured incurred \$164,000 in soot and smoke damage to the interior dwelling and personal property. The soot was from a 30-year-old dual-fuel furnace that primarily burned wood and then fuel oil when the temperature dropped below a certain threshold. The furnace was serviced a few days before the insured left on a trip. When they returned home they discovered the damage. Manager Ernie Commons promptly retained the services of a mechanical engineer and an attorney to handle putting parties on notice and arranging for the joint inspection. The inspection found the service technician improperly adjusted a new nozzle, which caused incomplete combustion of the fuel oil and the smoke discharge. Holland Mutual's efforts resulted in a pre-suit recovery of \$109,000.

Recovery No. 2 was a smaller claim; Holland Mutual's insured was having his roof replaced from a hailstorm. During the installation another storm came through with high winds and rain. Tarps blew off the insured home and rainwater caused \$9,000 of damage. Holland Mutual pursued subrogation against the general contractor, who contacted the subcontractor's insurance carrier. Within a few weeks, Holland Mutual received a 100% recovery of their payout.

**Western Iowa Mutual (IA)** reported two significant subrogation recoveries. Recovery No. 1 involved one of the millions of dehumidifiers on recall as a fire hazard. The failed dehumidifier caused over \$275,000 in heavy soot damage to the home interior and personal property. The independent adjuster and John Paul of Western Iowa quickly

concluded the fire was caused by the recalled product. Realizing how difficult it can be to go up against product manufacturers, they immediately retained subrogation counsel to handle the notifications and set up the joint inspection, which used an electrical engineer to rule out contribution for any other electrical source. The dehumidifier was manufactured in China, but purchased at a well-known big box store. The subrogation attorney's expertise assisted in working through the multiple parties involved in the manufacture and distribution of the recalled product. A recovery was made of more than \$200,000. One of the limiting factors on the recovery was that the well-maintained home qualified for and was settled at replacement cost coverage; but the subrogation recovery was legally limited to the fair market value of the home, which was substantially less because of its rural location.

Recovery No. 2 involved a drunken driver striking the insured house with his vehicle. Fortunately, the driver had insurance with appropriate coverage to pay for the damages. Western Iowa adjusted and paid the loss in an amount over \$142,000. They promptly submitted their subrogation claim for the actual cash value loss amount. Oddly, they received two different checks from the auto liability carrier for smaller amounts without any cover letters or explanation of the payment amounts. Each time, Western Iowa returned the checks, requesting full payment of their claim.

Receiving no further cooperation, it became necessary to retain legal counsel on an hourly basis to respond and demand appropriate payment. Western Iowa then recovered the actual cash value loss of nearly \$110,000. ●

## FYI:

A unique aspect of the way that WRC addresses subrogation is that we share recoveries proportionately with client companies. If a recovery is used only to reduce a gross claim, there are many cases where the subrogation recovery reduces the reinsurance recovery with little or no recovery of the net dollars that the company paid to the policyholder. Subrogation is still a benefit for the client in reducing reinsurance claims, which impacts future reinsurance costs, but there is nothing to take to the bank immediately for the time and effort spent by the client company. We feel so strongly about supporting subrogation that we changed that and now share recoveries with clients based on the proportion of dollars that the client pays to the gross claim so there is an immediate benefit.

# Quantifying the Benefits of Inspections

by Sabine Voigt, Loss Control Consultant

Considering the lifecycles of given risks and the workflows around them, how do you extrapolate the costs and benefits of inspections and related activities?

The loss payment savings from a given storm event can reaffirm the value and need for inspections. Individual savings may result from writing buildings at actual cash value when warranted, excluding buildings and roofs and applying the cosmetic damage exclusion.

## Review process

More broadly, what changes may be required to the overall book of business? Will the capacity for growth vary geographically based on loss experience? Perhaps adjustments are needed on coverage limits offered, deductibles and types of coverage. What are the weather patterns and forecasted trends? Storm events aren't controllable and weather patterns seem to be more extreme.

## Tracking

You may want to view reports on changes to premium and exposures that have been compiled in a systematic way.

A sampling may include the following:

- » Solid fuel surcharge
- » Policy form change with broader or more restrictive coverage
- » Sump pump overflow/sewer backup limit change
- » Earthquake coverage added
- » Cancellation, non-renewal and reason

With large fires, trends and areas of focus are more readily identified through review of the large loss data shared by all WRC client companies and by National Fire Protection Association data that's been captured over time since the volume allows for review and analysis.



It may be beneficial for mutuals to further explore and track loss-preventive measures. Items that are measurable and are known to reduce the possibility of a loss and/or lessen the severity of damage could factor into the equation.

## Measuring success

Loss prevention intersects with underwriting, claims and marketing. How could inspections and related activities be used to help existing policyholders reduce their risks of loss? It isn't possible to calculate the fires that never occurred or the slip-and-fall injuries that didn't happen. But actions that reduce risks are valuable and perhaps increasingly necessary in the formula for success.



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**President's Message**  
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Each year I review the annual financial statements for our clients to get a better understanding of how they did and to learn how the mutual industry is doing overall. While I have not reviewed all of them yet, there are some interesting statistics from this informal survey that I would like to share with you.

## SURVEY STATISTICS

**60%** of the companies had an **underwriting gain for the year.**

Last year only **41%** had an **underwriting gain.**

**60%** had a **gain to surplus.**

Last year **68%** **added** to their surplus.

**58%** had an **increase in written premium.**

This is the same as the last two years.

**41%** had an **increase in their policy count.**

The last two years showed an increase of only **36%.**

I believe this brief survey shows that overall our clients did better than in 2017, which was a year that had multiple severe weather events throughout the Midwest. I am pleased to see more companies are showing increased policy counts even as there are fewer farms to insure. Our industry is strong and continues to serve the needs of the communities that we serve.

As we close the books on last year, I would like to thank each of our client companies, your boards of directors, management and staff for your business and your continued support of The WRC Group. ●

## Benefits & Services

### Your Mutual Partner

# 1<sup>st</sup>Auto

From Personal to Commercial Auto,  
We've Got You Covered



My Policy

Policy Holders [↗](#)



Pay 1<sup>st</sup> Auto Bill



Find an Agent



1<sup>st</sup> Otto-mation

Agents Only [↗](#)

### Advantages of Partnering with 1<sup>st</sup> Auto

#### Products and Discounts to Support Your Business

1<sup>st</sup> Auto's lines of business and products are designed to complement those your mutual offers. 1<sup>st</sup> Auto currently writes Personal Automobile, Business Auto (Commercial Auto + Farm Truck), Personal Umbrella (except in Arkansas), and Liability and Equipment Breakdown policies designed to form a package with Iowa and Illinois client mutuals' home and farm property policies.

We offer a 10% discount to your insureds when they have a current home or farm policy with your company and a Personal Auto policy with 1<sup>st</sup> Auto, resulting in a package discount for your insureds. Similarly, we offer a 10% discount to your insureds on our Business Auto policies when your company has their commercial or farm liability policy. To support our partnerships with agencies, we also offer a smaller discount (5%) to your insureds on our automobile policies when the agency holds the insured's home, farm or commercial policy that was placed with another insurer.

We regularly remind our agents of the value of our partnership with WRC's client mutuals and the benefits of placing insureds with client mutuals and 1<sup>st</sup> Auto. We also help good agencies that are looking for a relationship with client mutuals to start the conversation. Of course, it remains the mutual's decision whether to partner with that agency.

#### A Long-Term Partner Who Changes with You

1<sup>st</sup> Auto was formed in 1991 to meet the need identified by WRC's client mutuals to have a partner that could provide automobile insurance to help them compete in the marketplace. Since then, 1<sup>st</sup> Auto has continued to evolve to meet the changing needs of WRC's client mutuals.

1<sup>st</sup> Auto has made a number of changes to further improve our profitable partnerships with client mutuals and agencies including regular updates to our technology, rating, marketing and processes in addition to further investments in staff development. In 2018 1<sup>st</sup> Auto continued to build

**Benefits & Services**

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on that progress by completing projects such as further refining how our newer policy administration system (1<sup>st</sup> Otto-mation) operated based on users' suggestions and our experience with the system, updating the Business Auto line and moving it into 1<sup>st</sup> Otto-mation (completed in 2019), implementing a regular rate review process, updating our marketing materials to highlight our partnerships with client mutuals and the WRC Agency, and holding agent meetings to provide continuing education, system training, and updates about 1<sup>st</sup> Auto. Our 2018 results reflect our efforts to further improve: Personal Auto (still our largest line) had over an 8% increase in policy counts, and 1<sup>st</sup> Auto had written premium growth of over 7%.

Some highlights of 1<sup>st</sup> Auto's 2019 plans are shown below. If it has been a while since you took a look at what 1<sup>st</sup> Auto can offer your company, we encourage you to contact us to learn more!

- » **Improved Communications:** To help keep mutual managers better informed of 1<sup>st</sup> Auto news, they will receive an emailed copy of 1<sup>st</sup> Auto's quarterly newsletter starting with the Spring edition in March. 1<sup>st</sup> Auto will send our agents a bulletin, typically monthly, that consolidates most of the more immediate news about new products, system updates, events and system tips into one bulletin rather than separate emails. Mutual managers will receive a copy of the bulletin's first edition in April with the option to receive future editions.
- » **Download!** 1<sup>st</sup> Auto has been certified for download; however, we still need to complete training and have a successful pilot before we launch this service. We will make an announcement as soon as it is available because we understand what a difference this will make to agents with an agency management system.
- » **EZ Lynx:** Many agencies use this rater, and 1<sup>st</sup> Auto will soon be included in it. This will improve the ease of doing business with 1<sup>st</sup> Auto for those agencies and should also result in more of your insureds being placed with 1<sup>st</sup> Auto.
- » **Personal Umbrella:** This line is being updated and is anticipated to be available in 1<sup>st</sup> Otto-mation by this summer.
- » **Commercial Umbrella:** This is new for 1<sup>st</sup> Auto and is in development. It is designed to complement the small commercial business many of our client mutuals write in addition to our Business Auto program, and it will be offered in all six states we operate in. We anticipate it will be available in 1<sup>st</sup> Otto-mation this fall. ●



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# WiRe

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**Our offices will be closed in  
honor of the following holidays:**

Memorial Day  
Monday, May 27

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## Annual Shareholders Meeting

Wednesday, April 24, 2019

Glacier Canyon Lodge  
Wisconsin Dells, WI

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