

12.



City of West Allis Matter Summary

7525 W. Greenfield Ave.
West Allis, WI 53214

| File Number | Title | Status |
|-------------|-------|--------|
|-------------|-------|--------|

R-2008-0253 Resolution In Committee

Resolution relative to continuing the contract with Cities & Villages Mutual Insurance Company (CVMIC) for furnishing Worker's Compensation Third Party Administrative Services at a cost not to exceed \$22,700.00 for the years 2009, 2010, and 2011.

Introduced: 12/2/2008

Controlling Body: Administration & Finance Committee

Sponsor(s): Administration & Finance Committee

COMMITTEE RECOMMENDATION *Adopt*

| ACTION DATE: | MOVER | SECONDER | | AYE | NO | PRESENT | EXCUSED |
|--------------|-------|----------|------------|-----|----|---------|---------|
| DEC 02 2008 | ✓ | | Barczak | | | | |
| | | | Czaplewski | | | | |
| | | | Kopplin | ✓ | | | |
| | | | Lajsic | ✓ | | | |
| | | | Narlock | | | | ✓ |
| | | | Reinke | ✓ | | | |
| | | | Roadt | | | | |
| | | ✓ | Sengstock | | | | |
| | | | Vitale | ✓ | | | |
| | | | Weigel | | | | |
| | | | TOTAL | 4 | - | | 1 |

SIGNATURE OF COMMITTEE MEMBER

Krist Kopplin
 Chair Vice-Chair Member

COMMON COUNCIL ACTION **ADOPT**

| ACTION DATE: | MOVER | SECONDER | | AYE | NO | PRESENT | EXCUSED |
|--------------|-------|----------|------------|-----|----|---------|---------|
| DEC 02 2008 | ✓ | | Barczak | ✓ | | | |
| | | | Czaplewski | ✓ | | | |
| | | | Kopplin | ✓ | | | |
| | | | Lajsic | ✓ | | | |
| | | | Narlock | | | | ✓ |
| | | ✓ | Reinke | ✓ | | | |
| | | | Roadt | ✓ | | | |
| | | | Sengstock | ✓ | | | |
| | | | Vitale | ✓ | | | |
| | | | Weigel | ✓ | | | |
| | | | TOTAL | 9 | - | | 1 |

Purch
Finance
P2

STANDING COMMITTEES OF THE CITY OF WEST ALLIS COMMON COUNCIL

ADMINISTRATION & FINANCE

Chair: Kurt E. Kopplin
Vice-Chair: Vincent Vitale
Thomas G. Lajsic
Richard F. Narlock
Rosalie L. Reinke

PUBLIC WORKS

Chair: Gary T. Barczak
Vice-Chair: Martin J. Weigel
Michael J. Czaplowski
Daniel J. Roadt
James W. Sengstock

SAFETY & DEVELOPMENT

Chair: Thomas G. Lajsic
Vice-Chair: Richard F. Narlock
Kurt E. Kopplin
Rosalie L. Reinke
Vincent Vitale

LICENSE & HEALTH

Chair: Michael J. Czaplowski
Vice-Chair: James W. Sengstock
Gary T. Barczak
Daniel J. Roadt
Martin J. Weigel

ADVISORY

Chair: Rosalie L. Reinke
Vice-Chair: Daniel J. Roadt
Kurt E. Kopplin
Richard F. Narlock
Vincent Vitale



City of West Allis

7525 W. Greenfield Ave.
West Allis, WI 53214

Resolution

File Number: R-2008-0253

Final Action:

Sponsor(s): Administration & Finance Committee

DEC 02 2008

Resolution relative to continuing the contract with Cities & Villages Mutual Insurance Company (CVMIC) for furnishing Worker's Compensation Third Party Administrative Services at a cost not to exceed \$22,700.00 for the years 2009, 2010, and 2011.

WHEREAS, the City of West Allis has contracted with the Cities & Villages Mutual Insurance Company (CVMIC) for furnishing Worker's Compensation Third Party Administrative Services for three previous time periods (2001-02, Resolution No. 26548; 2003-05, Resolution No. 27233; 2006-08, Resolution No. R-2006-0038); and,

WHEREAS, the Purchasing/Central Services Division has reported that it has received a request from the Department of Administration & Finance of the City of West Allis for contracting for administrative services related to worker's compensation claims; and,

WHEREAS, the Department of Administration & Finance has determined that this contract is inappropriate for competitive selection due to the long term mutually beneficial partnership with CVMIC in providing insurance claims adjusting services; and,

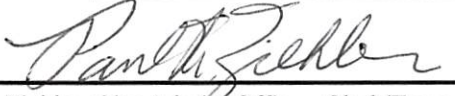
WHEREAS, the Common Council deems it to be in the best interests of the City of West Allis that the proposal of CVMIC be accepted.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Common Council of the City of West Allis that the proposal dated November 1, 2008 submitted by Cities & Villages Mutual Insurance Company for furnishing third party administrative services for processing worker's compensation medical claims for a cost not to exceed \$22,700.00 for the years 2009, 2010, and 2011 be and is hereby accepted.


BE IT FURTHER RESOLVED that the property City officials are hereby authorized and directed to sign any and all documents to execute this contract.

BE IT FURTHER RESOLVED that the Purchasing/Central Services Division be and is hereby authorized to issue a purchase order for the aforesaid services.

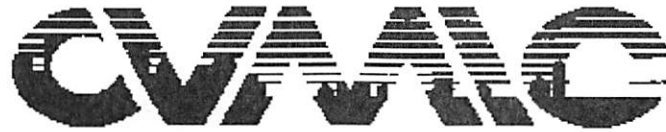
ADM\ORDRES\ADMR356

ADOPTED DEC 02 2008


Paul M. Ziehler, City Admin. Officer, Clerk/Treas.

APPROVED 12/10/08


Dan Devine, Mayor



PROPOSAL TO PROVIDE WORKERS' COMPENSATION

CLAIMS ADMINISTRATION SERVICES

TO THE

CITY OF WEST ALLIS

Submitted: November 1, 2008

General Information

CVMIC is very interested in continuing to provide workers' compensation claims administration services to the City of West Allis. As your general liability insurer, CVMIC has a long-standing relationship with the City. We currently provide comprehensive loss control and liability claims services to the City.

CVMIC offers "state of the art" workers' compensation claims administration services at a reasonable and competitive price. Compensation for these services is fee based. Our administration fee is a one-time charge regardless of the complexity or duration of the claim. We receive no compensation with respect to a claim from other sources and any savings or benefits received from other sources accrue to the benefit of the City of West Allis or the membership.

With respect to financial responsibility, we have enclosed a copy of our audited financial statements for your review (see Attachment 1). CVMIC has received an AM Best rating of A-V, 'Excellent'. In addition, you will note that our unencumbered reserves are almost \$24,000,000. We are self-insured with respect to professional operations.

Facts about CVMIC:

- 21years service to City of West Allis
- CVMIC's track record of responding to member needs and problems
- Members actively participate in the operations of CVMIC through committee assignments, Board representation and membership meetings. In addition, we actively develop the link with members through participation in various Advisory Committees, (Law Enforcement, Fire and EMS, Personnel/Human Resources, Public Works/Utilities, Park and Recreation and Risk Management), whose mission is to assess member exposures and develop the tools, training programs and other resources members need. Members such as City of West Allis, have direct input in the development of Company goals and objectives.

Workers' Compensation Claims Adjusting Proposal

A. The Company's Overall Industry Performance

Since first becoming eligible to receive an A.M. Best Rating in 1992, CVMIC has continually received the rating of "A- (VI), Excellent" or better, and currently has an "A" rating. This is the highest rating that can be given to a company of our size.

B. Specialization

CVMIC was created in 1987, our exclusive business is to provide Liability and Workers' Compensation Protection, Claims Administration, Risk Management and Loss Control services for Wisconsin municipalities.

C. Quality of Relationships with Excess Insurance Markets

CVMIC currently provides members with a broad form of liability protection in excess of a self-insured retention. CVMIC also provides several group purchase options including excess workers' compensation insurance. The group purchase options which provide cost-effective coverage are procured for CVMIC through, Marsh Risk & Insurance Services. The City participates in the excess workers' compensation that provides statutory workers' compensation protection excess of its self-insured retention. City of West Allis has purchased its excess workers' compensation policy coverage through the group purchase option since 1991.

D. Principals and Service Team

1. Greg Gilsinger, Workers' Compensation Claims Manager since 1997
2. Merrie J. Strike, Workers' Compensation Claims Specialist, since April 2002
3. Bobbi J. Springer, Claims Specialist, since June 2008
4. Beth Stadler, Claims Assistant, since 2003
5. Tom Mann (ARM), Liability Claims Manager, since 1993
6. Mike DeMoss, Executive Director, since 1988
7. Ken Horner, Director of Operations, since 1991
8. Rick Bayer, Loss Control Manager, since 1997
8. Jean Cole, Liability Loss Control Specialist, since 2003
9. Dave Kodel, Liability Loss Control Specialist, since 1998
10. Bruce Stenz, Loss Control Specialist, since 2003
11. Pallin Allen, Loss Control Specialist, since 2003

Biographies are provided in Attachment #2.

E. Services to be provided, service locations and capabilities to perform requested services

CVMIC will provide workers' compensation claims administration, loss prevention and risk management services. CVMIC's office is in Brookfield. We believe our record of service to the City of West Allis clearly establishes our capability to perform the services you seek.

F. Company Philosophy on Claim Management and Risk Control

CVMIC takes an aggressive approach to claims administration. Our philosophy is to work closely with our clients to vigorously defend claims where liability is questionable. For those claims determined to be compensable, we work in a prompt, cost effective manner in order to mitigate damages and limit the exposure of our members. CVMIC is proactive in its efforts to identify and control loss exposures by providing a wide range of risk management and loss control services, programs and seminars.

G. Quality of Investigation and Data Processing Services

Investigation - CVMIC works closely with members in the investigation of claims. We strive to maintain close contact with members from the first notice of injury through final disposition. We work closely with each member to ensure they have effective internal claims reporting, investigation and control procedures in place and that they are kept fully informed as the claim develops. Large case management, surveillance, expert witnesses, IMEs, Rehab nurses, extra ordinary claims, management techniques, may be necessary at times on specified claims. These situations will be discussed with the City for prior approval of the expenditure. Costs for these services are the responsibility of the City.

Data Processing - CVMIC is a licensed user of the RiskMaster claims software. RiskMaster is a state-of-the-art software system that provides flexibility to create custom reports to meet the diverse needs of members. CVMIC is developing a comprehensive reporting protocol that provides members with a wide array of standardized reports and the flexibility to develop custom reports to meet most needs.

H. Specific experience with similar municipal self-insurance programs and accounting and loss control needs

CVMIC currently administers the self-insured liability claims administration services for 44 member Cities and Villages in the State of Wisconsin. These services have been provided to most members since joining CVMIC. Effective 1-1-98, CVMIC expanded its claims administration services to include workers' compensation claims. Each of the professional staff of CVMIC has been involved with a self-insured municipal workers' compensation program.

I. References provided

Rick Hermus, Village Administrator
Village of Kimberly
515 West Kimberly Avenue
Kimberly, WI 54136

Gary Rogers, City Administrator
City of Waupun
East Main Street
PO Box 232
Waupun, WI 53963

Additional references can be provided upon request.

J. Accessibility of senior staff to meet with City staff at least quarterly to discuss claim status and claim management services

The Claims Manager will meet with the appropriate staff to review pending work comp claims on quarterly basis. More frequent meetings will be scheduled as necessary. All staff is available to meet with City representatives as needed.

K. Categories of Services

Communication and Service Performance Standards

Communication - Upon receipt of a notice of a loss, (WC-12 - Employee's First Notice of Injury) we will determine whether loss should be set up as a claim or incident. In addition, contact will be made where necessary to discuss questionable issues. On all claims, we work closely with the member to determine the extent of investigation needed. When investigation is complete, a recommendation is made to the member. CVMIC will handle medical only claims by promptly processing the bills for payment. A more detailed investigation will occur for time loss claims. City of West Allis currently purchases excess worker's compensation protection from Safety National Insurance Company with a SIR of \$350,000.00. We will work with the City to ensure proper protocols are followed in reporting claims to the excess carrier.

Service Performance Standards - CVMIC has developed a comprehensive policy to govern the administration of workers' compensation claims. This policy meets the highest standards of the industry. To ensure compliance with these standards, CVMIC annually retains an independent auditor to review its claims administration operation. The results of this audit are reported to the CVMIC Board of Directors and available to all members.

Claim Determination

Once a determination has been established that the indemnity claim is compensable under workers' compensation, the Claims Manager will discuss our recommendation with the member. This discussion will be followed up with a letter to the member confirming the contact and the recommendation.

Claim Payments

CVMIC, as a member owned business, can structure the payment of claims to meet your needs. They can be paid like a first dollar program or a voucher can be generated and sent to the City requesting payment be issued. Claims reserved over the member's SIR are reported to the excess workers' compensation carrier by CVMIC. Payments of medical bills will be paid in accordance to the recognized Wisconsin database.

CVMIC contracts with Midwest Comp Review Service (MCRS) and BCE Emergis for Preferred Provider arrangements. These programs ensure available discounts are provided to the member. All savings will be returned to the member.

Reserving Practices and Actuarial Forecasts

Reserves are set by the Claims Manager for all lost-time claims. Changes of reserves of \$5,000 or more are reported to the Executive Director at the end of each month. Quarterly loss reports are sent to each member to ensure they are fully aware of the current status of all claims. These reports provide current information regarding outstanding reserves and payments for their claims. Again, our reserving practices are reviewed each year by an independent claims auditor. Moreover, the overall adequacy of our reserves can be reviewed by CVMIC's independent actuary, Milliman USA. The charge for this service is the responsibility of the City.

Claim Adjudication and Use of Attorneys

CVMIC's Legal Counsel will work closely with the Claims Manager to review claims and coverage issues. Claims that require legal counsel can be handled by a members staff attorney or the outside attorney of their choice. The excess carrier may want to participate in the selection of legal counsel on reserved claims in their layer. Attorneys are requested to submit bills on a quarterly basis. All bills are reviewed by the Claims Manager and are subject to review by General Counsel. On claims with large attorney fees, General Counsel will provide legal oversight. Costs for general counsel will be paid by CVMIC. All other legal fees are the responsibility of the City.

Subrogation

Subrogation is attempted wherever possible. We discuss the potential for subrogation with the city prior to initiating action. Correspondence will be sent to the potentially responsible party requesting payment. An attempt will be made to recover monies paid out. No additional fees are charged for CVMIC's subrogation efforts. However, collection costs will be the responsibility of the City. In the event that this is not successful, we would attempt to identify potential assets.

Loss Funding Arrangements for Claim Payment

All payments within the member's SIR are paid by the member pursuant to vouchers provided by CVMIC or by a direct payment by CVMIC with reimbursement by the City to its deposit fund.

Loss Control Services

CVMIC will provide workers' compensation loss control service at no cost. Services will be provided in a manner consistent with how liability loss control services have been provided in the past.

Record Keeping and Statistical Reports

CVMIC will provide a variety of loss reports to members on a quarterly basis. Customized reports may be developed at a member's request.

Accounting Practices and Statistical Analysis

The RiskMaster Claims System can track financial information on a total pay out per year, per claim and total claim payments from loss date. Reports can be generated for members to provide accurate loss descriptions and statistics of frequency and severity of claims by type of claims for the member to review and take action.

Time Keeping Operations

Any vendor hired by CVMIC is required to provide a detailed billing describing the person performing the service, the date the services were performed, work performed, the amount of time the services took and the cost per hour for the services. A detailed description is also requested on any disbursements expended by the vendor.

Special Claim Handling Instructions

On claims involving serious injury or claims reserved above \$50,000, the Claims Manager generates a Caption Report for review by the member, Director of Operations and Executive Director. This step serves as a check and balance for all serious claims. Settlement authority for claims within the member's SIR must be obtained from the member and/or its counsel. Copies of correspondence are forwarded to members unless otherwise advised. Monthly reports keep members aware of the status and reserve levels on claims.

Special handling of open claims - Prior and Subsequent to Contract

CVMIC will accept the run-off of a previous Third Party Administrator. (Refer to quote page for cost options.) Once the information is received, each loss would be reviewed. As necessary, information for pending claims will be input into the RiskMaster system. This will include information about the claimant, how the accident occurred, facts of the accident, payments made to date, reserves and file notes. Claims information would have to be obtained from the current Third Party Administrator in an acceptable format. CVMIC would then work with RiskMaster or another service provider to have the data converted into the RiskMaster system. The cost for this service would be the City's responsibility. If at the end of our contract, you the City would choose to convert our data to another claims system. CVMIC will provide data files at cost.

Attachment

CVMIC Audited Financial Statement

Fees for Service

CVMIC will charge \$520.00 per indemnity claim and \$86.00 per medical-only claim, regardless of the length it takes for the claim to be concluded. CVMIC guarantees the rate through December 31, 2011. A minimum charge of \$11,500.00 and a maximum charge of \$22,700.00 will protect the City from costs higher than expected in any given year.

**Proposal Prepared by
Cities & Villages Mutual Insurance Company**

for the

City of West Allis

Contract Period: 01/01/09 to 12/31/11

| <u>Line of Coverage</u> | <u>Estimated Claims*</u> | <u>Cost of File Claim Handling</u> | <u>Total</u> |
|--|--------------------------|------------------------------------|--------------|
| Workers' Compensation: | | | |
| Medical Only | 60 | \$ 86.00 | \$ 5,160.00 |
| Indemnity | 15 | \$520.00 | \$ 7,800.00 |
| Incident Reports | 5 | \$ 22.00 | |
| | | | 110.00 |
| Administrative Annual Fee | <u>0</u> | | _____ |
| Total Estimated Claims Handling Fee | TBD | Incl. | \$13,070.00 |

* The estimated number of claims used to develop this quote are based on average number of losses provided. Actual cost will be based on utilization during the contract period.

** Indemnity claims are defined as all other-than-medical-only claims.

*** Incident Reports are defined as files only established for record purpose only.

This proposal is on a "per claimant" basis. Any accident or occurrence resulting in ten or more injured employees, shall be capped at that level.

All Fees quoted are inclusive of:

- Completion of Workers' Compensation First Report of Injury Form by member
- CVMIC will forward first report of injury to the state on all reportable injuries
- A letter to Injured Employee-one customized one-page letter
- Litigation Management
- Subrogation/Recovery reservation of rights letter
- Quarterly Loss Run and Loss Fund Activity reports
- Flat rate pricing for Life of File claims handling will remain in effect for the life of the file with no termination penalty
- Index Bureau filing fee is included in the claim charge quoted
- PPO discounts (where available).
- Medical payments based on recognized Wisconsin data base

Payment for services will be made to CVMIC on a quarterly basis at 1/4th of the projected minimum charge. First payment will be made on or before the first day of service, and quarterly thereafter. Service for run off will be billed at the end of the first quarter of the year. Final payment will be based on reconciliation to actual claim frequency that will be prepared 3 months following the end of the contract year.

CVMIC will coordinate the appropriate agreed upon Medical Cost Containment Services, Vocational Rehabilitation Services, and other services as necessary. These services are paid as allocated expenses and are not included in the fees quoted.

This proposal excludes allocated expenses which are defined as follows:

Allocated Expenses: Shall be the responsibility of the CLIENT and shall include, but not be limited to:

- * attorney & legal fees
- * professional photographs
- * medical records
- * experts' rehabilitation costs
- * accident reconstruction
- * architects, contractors, engineers
- * police, fire, coroner, weather, or other reports that are needed
- * property damage appraisals
- * extraordinary costs for witness statements
- * official documents and transcripts
- Rehabilitation nurses
- * medical examinations including second opinions
- * unusual travel made at CLIENT's request
- * surveillance
- * court reporters
- * fees for service of process
- * pre- and post- judgment interest paid
- * chemists and other experts
- * any other similar cost, fee or expense reasonable chargeable to the investigation, negotiation, settlement or defense of a claim or loss which must have the explicit prior approval of the CLIENT.

Our proposal is based on the assumption that the City will be making payment based on CVMIC's recommendation and CVMIC will not be making payments on your behalf. If you desire CVMIC to make payment, additional cost of bank services will be at the City's expense.

This proposal does not include any charge for the preparation of annual workers' compensation reports or workers' compensation unit statistical reports. These reports can be prepared by CVMIC on a T & E basis at a prevailing hourly rate of \$60 per hour.



November 1, 2008

City of West Allis
Attn: Mr. Paul M. Ziehler
7525 W. Greenfield Avenue
West Allis, WI 53214

RE: Workers' Compensation Claims Administration Services

Dear Paul:

It is hard to believe that CVMIC has been providing third party administrative service for your workers' compensation claims for 9 years. As part of the agreement we have with City of West Allis, the rates were quoted for a three year period ending 12/31/08.

This letter is to provide you with formal notice of rate changes for the 2009, 2010 & 2011 contract years.

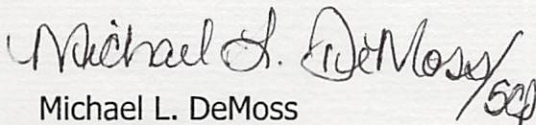
- \$520.00 Per Indemnity Claim
- \$86.00 Per Medical Claim
- \$22.00 Per Incident

The attached proposal outlines the repricing and also reflects the same terms and conditions as in the past. When looking at the total aggregate increase, we have estimated that the total cost to the City will be under 3% annually from that charged in the past.

We thank you for your continued support of CVMIC programs. If you have any questions or need additional information regarding this, please let me know.

Yours very cordially,

CITIES AND VILLAGES MUTUAL INSURANCE CO.


Michael L. DeMoss
Executive Director

MLD:scp
Enclosure

Admin/WC/TPA/SIR/2009ClaimsAdministrationLetter

RECEIVED
NOV 3 2008
CITY OF WEST ALLIS
CAO

**Cities and Villages Mutual Insurance Co.
Staff Biographies
2008**

Executive Director

Michael L. DeMoss has been working in the insurance industry for over 36 years including 28 years working with Wisconsin public entities. He is the current Executive Director of Cities & Villages Mutual Insurance Company, a position that he has held since 1988.

Mike earned his Bachelor of Science Degree from the University of Wisconsin, Green Bay with a major in finance and economics and a minor in mathematics; a Masters in Business Administration Degree from the University of Wisconsin, Madison with an emphasis in risk and insurance, and his Associate in Risk Management Designation (ARM).

Mike has been active in the Public Risk Management Association (PRIMA) on both a national and state level. He had also been actively involved with the State Chapter of the Risk Management and Insurance Society (RIMS) and is a past President.

Mike started his insurance career with a major insurance company in the Chicago area working in both the national account employee benefits and property casualty areas with the final two years being the Assistant Risk Manager for that company. In 1979 he moved to Wisconsin to become the Risk Manager for the City of Madison (second largest city in Wisconsin). After four years in that position, he moved to a major risk management consulting firm in the Milwaukee area and worked there until joining CVMIC in 1988.

Since then, he has been responsible for all activities performed by CVMIC.

Director of Operations

Kenneth A. Horner is currently Director of Operations for Cities & Villages Mutual Insurance Company (CVMIC). In this capacity he provides risk management related services to 44 member agencies. Prior to joining CVMIC in 1991, he was employed as Risk Manager for 11 years by the City of Kenosha.

In addition to his professional risk management experience, Ken also has been active in professional organizations. He currently is on the AGRIP Board of Directors. Previously, he served a three year term on the Board of Directors of the Public Risk Management Association (PRIMA) and several terms as President of the Wisconsin PRIMA Chapter and one term as President of the Wisconsin Risk and Insurance Management Society (RIMS) Chapter. In addition, he has authored articles for Public Risk Magazine and other professional publications.

Liability Claims Manager

Thomas E. Mann joined Cities and Villages Mutual Insurance Company (CVMIC) as a Claims Manager in November of 1993. He has over 26 years of claims handling experience in the insurance industry. Tom is responsible for the administration of all CVMIC claims and claims within the self-insured retentions for all 44 members. In addition, Tom handles the Auto Physical Damage claims for 39 members.

Tom earned his Bachelor's of Business Administration in Marketing from the University of Wisconsin-Whitewater. In addition, he has been awarded the Associate in Risk Management (ARM) designation, the General Insurance Program Certificate (INS), completed courses in the Associate in Claims Program (AIC) and earned the Adjuster's Certificate from General Adjustment Bureau.

Prior to joining CVMIC, Tom was employed with Gallagher-Bassett Services for approximately 8 years including 4 years as a Branch Manager. While at Gallagher-Bassett Tom handled CVMIC claims from the date of inception until he joined the CVMIC staff. Tom previously worked for Mutual Insurance Services and General Adjustment Bureau.

Worker's Compensation Claims Manager

Gregory P. Gilsinger joined Cities and Villages Mutual Insurance Company (CVMIC) as a Claims Manager in December of 1997. He has 24 years of claims handling experience in the insurance industry. Greg is responsible for the administration of all CVMIC worker's compensation claims for 30 members in the first dollar program plus 7 self-insureds.

Greg earned his Bachelor of Arts degree in Journalism from the University of Wisconsin-Whitewater. In addition, he has an associate degree in Worker's Compensation Claims Law from the National Education Institute.

Prior to joining CVMIC, Greg was employed for one year with CIGNA and for eight years with Crum & Forster as a Senior Claims Representative. He was responsible for the handling of worker's compensation and liability claims.

Loss Control Manager

Richard J. Bayer joined the Cities & Villages Mutual Insurance Company (CVMIC) as a Liability Loss Control Manager in January of 1997. He has 31 years of experience in risk management and public personnel administration. Rick is responsible for providing comprehensive loss control management assistance for member municipalities.

Rick earned his Bachelor of Science Degree from the University of Wisconsin - Stevens Point in Business Administration and Psychology.

Rick was previously employed by the City of Appleton where he held the position of Assistant Director of Personnel and Risk Manager.

Liability Loss Control Specialists

David W. Kodel joined Cities & Villages Mutual Insurance Company as a Loss Control Specialist in June of 1998. He has 16 years of safety experience. Dave is responsible for providing comprehensive loss control management assistance for member municipalities.

Dave earned his Bachelor of Science Degree in Occupational Safety from the University of Wisconsin-Whitewater. In 2005 Dave earned a Certificate in Ergonomics from UW-Milwaukee and is also a nationally certified playground safety inspector.

Dave was previously employed by MacNeil Environmental, Inc., where he was an Account Manager in their Environmental, Health and Safety Division. Prior to that, he was employed by Superior Special Services, Inc. where he was the Health and Safety technician in the Hazardous Waste Division.

Bruce E. Stenz joined Cities & Villages Mutual Insurance Company in March of 2003. Bruce is responsible for providing comprehensive loss control management assistance for member municipalities.

Prior to joining CVMIC, Bruce was a Safety & Training Coordinator with Milwaukee County for over 25 years, and a Safety Manager with DJFLCI. He has a Bachelor's degree in Science and a Masters degree in Science. Bruce is also a nationally certified playground safety inspector and a certified pool operator.

Pallin E. Allen joined Cities & Villages Mutual Insurance Company in October of 2003. Pallin is responsible for providing comprehensive loss control management assistance for member municipalities. Pallin has a B.S. degree in engineering from UW-Platteville. He has 15 years of experience in loss control and safety consulting working for companies such as St. Paul Insurance and General Casualty. Pallin is a Certified Safety Professional with an Associate in Risk Management and an Associate in Loss Control Management.

Jean M. Cole has been employed at CVMIC since March 31, 2003 as EPL Specialist. She has over seven years experience in public sector human resources. Her prior experience includes employment in a generalist capacity at Kenosha Unified School District and the City of Kenosha.

At Kenosha Unified School District Jean was the HR Representative for administrators, teachers and service employees (1,700 employees encompassing four unions) and was

responsible for recruitment/selection, labor relations, unemployment compensation claims, discipline/termination and FMLA/general leave administration.

At the City of Kenosha, Jean managed selection activities for all levels of Civil Service and Protective Service positions and interpreted and enforced City policies and labor agreements for 750+ employees encompassing nine unions. Further responsibilities included development and facilitation of mandatory training programs, and administration of unemployment compensation, FMLA, EEO-4 reporting and the City's tuition reimbursement program.

Jean is certified as a Senior Professional in Human Resources (SPHR) from the Society of Human Resources Management and has a Bachelor's degree from the University of Wisconsin – Stout, as well as a Master's degree in Human Resources Management from Marquette University.

Workers' Compensation Senior Claims Specialist

Meredith J. Strike joined CVMIC in April, 2002. Merrie assists in the administration of all CVMIC worker's compensation claims. She has 24 years of claims handling experience in the insurance industry adjusting claims for self-insureds, local and national accounts.

Merrie began her career at Tower Insurance (later GRE and then Indiana Insurance) in 1984 as a multi-line, multi-state claims representative. She was promoted to a Senior Claims Representative in 1989. In 1993, she joined Aetna Property & Casualty Insurance to specialize in handling workers' compensation for several states. Several years later, Travelers Insurance purchased Aetna Property & Casualty. Merrie continued her career with Travelers and was promoted to a Senior Claims Representative, adjusting Wisconsin worker's compensation claims exclusively.

Workers' Compensation Claims Specialist

Susan M. Wiederstein joined CVMIC in September, 2006. Sue has been working in the insurance industry since 1974 when she began her career at Employers Mutual Casualty Co. as a rater. In 1978 Sue moved to the claim department as a multi-line claims adjuster. In 1989, Sue went to Mutual Service Insurance as a casualty claims adjuster; unfortunately after 9 weeks the office closed and she accepted a position at GRE, handling multi-line, multi-state claims.

In 1993 Sue joined Aetna Property & Casualty Insurance handling exclusively worker's compensation claims for large national accounts and self-insured employers. After Travelers Insurance purchased Aetna, Sue became a Team Leader and was ultimately dedicated to one account. In 2001 Sue was asked to move to Specialty Risk Services as a claim consultant, along with the one account she handled at Travelers.

Workers' Compensation Claims Specialist

Roberta J. Springer Bobbi joined CVMIC in June, 2009. She has a Supervisory Business Management degree with an Human Resources Emphasis. She has also earned her Certificate in Organizational Leadership and Legal Topics in Business. She graduated in May 2007 with high honors and was on the Dean's List. She was also a PHI Theta Kappa. She comes to us with 20 plus years of workers compensation experience. Her diverse background consists of currently holding a license for multiple states in Workers Compensation as well as having had processed claims for those states. She took continuing education classes at the University Richardson Texas for Litigation Management, Excessive Medical Treatment, Negotiation Skills, Resolution Strategies, and Extraordinary Customer Relations.

Bobbi was previously a Claims Adjuster for Travelers and worked with upper Management on Trav Comp Tours. The tours were for new, potential or existing customers discussing all that Travelers could offer the client in terms of product. From there, she worked a few years as a Director for Disability Consultants. There she worked exclusively with injured workers attempting gainful employment for the injured workers in order to lower the over all exposure of the claim.

Bobbi Left Disability Consultants and accepted a position with Sedgwick as a Senior Claims Adjuster. Bobbi handled 7 different states for this employer as well as took an active role in the management of the litigated case files. Upon completion of her college education, she left Sedgwick and began employment at GAB Robins as a Branch Supervisor. She was responsible for the day to day operations of the workers compensation and the liability claims department as well as staffing. She worked with company budgets, implemented policy and procedures and ensured the smooth running of the Brookfield Claims Office. She developed Strategic planning to ensure a balance with quality of care and cost effectiveness. From there she began employment with CVMIC as a Claims Specialist.

Worker's Compensation Claims Assistant

Elizabeth "Beth" Stadler joined CVMIC on September 15, 2003. As a medical-only worker's compensation claims assistant, Beth also provides office support to the other worker's compensation adjusters and manager. Prior to joining CVMIC, Beth was employed for over 19 years in profit and not-for-profit positions such as EHS and Loss Control corporate assistant/coordinator at Pactiv Corporation, Hospice Alliance Outreach Director, American Red Cross Health & Safety Director, and as a state certified skilled nursing home Activity/Volunteer Director. She has a Bachelor's Degree in Fine Arts with six years independent study, specializing in intaglio media. From 1992 to 2006, Beth instructed American Red Cross certified safety collegiate classes at the University of Wisconsin – Parkside.