

1988-2012

25 Years

Wisconsin County Mutual Insurance Corporation

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It was December of 1984 and the work year was winding down, as it always does when the holidays approach and the calendar is running out. But not everyone was packing up for the year. In a hotel room in Milwaukee, Wisconsin, a group of county officials were gathering to discuss what they could do to get their future squared away. The topic at hand? Insurance for counties.

Up until that point, counties were getting raked over the proverbial coals in the arena of liability insurance. Volatile premiums and nearly constant changes in coverages left counties victim to a marketplace that was not kind to say the least.

County government has long found creative ways to make the most of their taxpayer dollars, achieving a tenuous balancing act of providing services to the taxpayer, while achieving this in

the most cost effective manner possible. With the insurance problem reaching a peak for counties who were being priced out of the marketplace, they did what they most always do: find a solution themselves.

From the beginning, it was county officials who laid the foundation and set the vision for the new company, including Forest County Board Chair Erhard Huettl, and the late Sheboygan County Board Chair Harold Lindeman, Green County Board Chair Bob Hoesly, Ashland County Board Chair Tom Kieweg and Jackson County Board Chair Keith Ferries.

Two of the people in the room that day back in 1984 were Robert Wurtz and John Dirkse, today the President and Executive Vice President of Aegis Corporation. At the time, they were with Frank B. Hall & Company. An ad hoc committee



Top left: Aegis Corporation President Bob Wurtz (middle) delivering checks to Jackson County's Kieth Ferris (left) and Ashland County's Tom Kieweg (right). Top right: Aegis Corporation President Bob Wurtz (left) and Aegis Corporation Executive Vice President John Dirkse (right) with the first County Mutual President, Sheboygan County's Harold Lindemann (middle). Bottom left: Aegis Corporation Executive Vice President John Dirkse (left) with Winnebago County's Patrick Brennand (middle) and Waupaca County's Duane Brown. Bottom right: Left to right - County Mutual Board Member and former President, Forest County's Erhard Huettl, Aegis Corporation Executive Vice President John Dirkse, Aegis Corporation Senior Vice President of Claims and Litigation Management David Bisek, and former County Mutual Board member, Green County's Bob Hoesly.

was being created to looking into next steps for counties and Bob was ultimately appointed to that committee. The idea of creating a mutual insurance corporation, with counties being the owners, went through extensive research and feasibility studies, with RFPs being issued for everything from who would issue reinsurance to who would actually administer the program once it was up and running.

On January 1, 1988, the Wisconsin County Mutual Insurance Corporation (County Mutual) began operations, with policies issued to 23 counties. The 24th county would come on board later that year. Today, the County Mutual insures over three-quarters of the counties in Wisconsin.

Their story is one of grassroots organization and a strong desire for counties to control their destiny in the insurance marketplace.

“From the beginning, it was a group of county officials that created and led this company and this remains true today,” said Mark D. O’Connell, Wisconsin Counties Association Executive Director. “The County Mutual’s focus is specifically on counties and each time the County Mutual provides a new service or coverage, its roots are in the county members.”

The company is led today as it was when it began in 1988, by county officials who are members of the County Mutual.

“The board of directors is comprised of county owners and they really do check their individual county hat at the door,” said John Dirkse, Executive Vice President of Aegis Corporation, which has administered the County Mutual since 1992. “Every decision the board makes is based on what is best for all counties from a risk management and insurance perspective. Once these policies and procedures are decided, they bring that back to their individual county to benefit from.”

“Our goal early on was to end the roller coaster treatment of counties from the insurance industry and bring stability to the marketplace,” said Robert Wurtz, President of Aegis Corporation. “We have been able to accomplish this and our rates have been the same since 1989.”

The County Mutual has been able to accomplish this by controlling loss frequency, maintaining an aggressive claims philosophy and a strong commitment to risk management. On good years, the company provides coverage enhancements and provides dividends to members.

“The County Mutual has always followed a very clear path when it comes to claims and litigation management,” said David Bisek, Senior Vice President of Claims and Litigation Management for Aegis Corporation. “If a county is wrong, the company recognizes this and makes good. However, if we are right, we are not held hostage to a system that will extract dollars from us. We will fight, and have done so many, many times over the years, to ensure that counties and our citizens are protected.”

He continued, “The County Mutual has an incredibly strong network of legal firms throughout the state that we have worked with, in some cases,

since the company’s inception. Our close working partnership between our staff and these firms have resulted in our ability to defend cases vehemently and successfully.”

The County Mutual’s risk management efforts are also unlike any other in the industry. On average, staff make over 500 on-site visits a year to member counties.

“We believe a safe workplace can only be accomplished when we work closely with our clients to empower them to be proactive instead of reactive when working to avoid or control loss,” said Wurtz. “The County Mutual has always created an individualized approach that meets the particular needs of a county and this free service to our member counties is just one more way we have been able to see such success in our 25-year history.”

The company continues to innovate, providing state-of-the-art programs and services to county members. Law enforcement training firearms training simulators and web-based training are just one of the many ways the Mutual continues to reach out to the particular needs of counties.

“The County Mutual started 25 years ago with county officials coming together to do what was best for counties and this mission remains the same today,” said County Mutual President and Oconto County Board Chair Lee Rymer. “It has been quite a run the past 25 years and the future looks even brighter. We are all incredibly proud of where this company has come from and I believe the next 25 years and beyond will continue to prove what we’ve always known: the County Mutual truly is a Wisconsin success story.” 🍷