

***WISCONSIN MUTUAL
INSURANCE COMPANY***

Agent's District Meetings

2016

AGENDA

Welcome

Chris Golden, Marketing Representative

Financial and Industry Updates

Dan Keyes, President

Marketing Update

Chris Golden, Marketing Representative

Underwriting Update

Mike Gard, Underwriter

General Manager – Coon Valley

Holly Laufenberg

Operations Update

Kellye Golden, Director of Operations

AGENDA (Continued)

Questions and Answers

Dan Keyes

Social Time and Lunch

Prize Drawings

Adjournment

Financial and Industry Updates

***Dan Keyes
President***



WISCONSIN MUTUAL INSURANCE COMPANY
Statement of Financial Condition **December 31, 2015**

Wisconsin Mutual Insurance Company had net Income before Federal Taxes of \$14.9 million and increased Surplus by \$9.6 million as a result of continued improved underwriting results. The Company posted record levels of Surplus (\$75.3 million), Assets (\$141.8 million) and Direct Written Premiums (\$74.0 million) in 2015. The combined ratio of 83.3% was again one of the best in the industry, while Surplus growth has averaged 9.1% over the last 10 years.

The combined ratio generated an underwriting profit of \$11.6 million, with \$3.1 million (91.7%) coming from the Automobile lines of business (mostly from Auto Liability). The Commercial lines generated \$1.4 million (63.6%) of income. Due to moderate storm activity in Wisconsin in 2015, the Homeowner lines of business generated income of \$5.5 million (72.7%) and all other lines \$1.6 million. The growth in Surplus along with a 2.8% rise in Net Written Premiums improved the premiums to surplus ratio from 104 to 94, the strongest level in over 50 years.

The Incurred Expense Ratio (loss expense and other operating expense) went from 31.6% to 32.6%, as the Company again paid out near record Agent Contingent Commissions and record Employee Profit Sharing. This ratio continues to be one of the best in the industry. Moderate premium growth and continued expense efficiencies in 2016 will keep this and other financial ratios strong in the future.

Wisconsin Mutual reached new milestones in 2015 of \$74 million in Direct Written Premiums and \$141.8 million in Assets. It was the fourth consecutive year of strong growth in profits and financial ratios as the Company maintained its financial strength rating of A- (excellent) from AM Best. We look for continued growth and profits while maintaining competitive rates in all lines.

Wisconsin Mutual's outstanding performance is a product of the contributions of our dedicated employees and agents providing exceptional service to our policyholders through both person to person interaction and effective use of technology. We continue to expand our base of insurance offerings and are committed to keeping our products competitive in both price and function, and look to remain a financially secure Wisconsin based company, owned by its policyholders, into the foreseeable future.

Daniel A. Keyes

President

ASSETS

| | 2015 | 2014 |
|---|----------------------|----------------------|
| Bonds(Amortized)..... | \$117,187,122 | \$112,626,282 |
| Stocks(Market)..... | 8,394,846 | 1,825,458 |
| Real Estate & Mortgages on Real Estate... | 1,311,013 | 1,392,529 |
| Cash and Short Term Investments | 3,716,434 | 4,553,907 |
| Reinsurance Recoverable..... | 57,444 | 42,859 |
| Accrued Interest & Dividends..... | 814,439 | 718,635 |
| Deferred Tax Asset | 2,865,167 | 2,541,749 |
| Premiums Receivable..... | 7,409,569 | 6,970,378 |
| Other Assets..... | 23,798 | 23,027 |
| Total Assets..... | \$141,779,832 | \$130,694,823 |

RESERVES AND LIABILITIES

| | | |
|--|---------------------|---------------------|
| Reserves for Unpaid Claims..... | \$24,771,552 | \$26,185,071 |
| Reserves for Loss Adjusting Expenses.... | 6,737,784 | 6,252,536 |
| Other Accrued Expenses..... | 378,892 | 539,743 |
| Accrued Taxes, Licenses and Fees..... | 1,226,553 | 854,466 |
| Reserves for Unearned Premiums..... | 26,451,596 | 25,286,292 |
| Ceded Reinsurance Balances Payable..... | 525,276 | 546,797 |
| Advance Premiums..... | 1,076,667 | 1,113,967 |
| Commissions Payable & Contingent..... | 3,302,476 | 2,793,310 |
| Other Liabilities..... | 2,017,352 | 1,424,597 |
| Total Reserves and Liabilities..... | \$66,488,148 | \$64,996,779 |

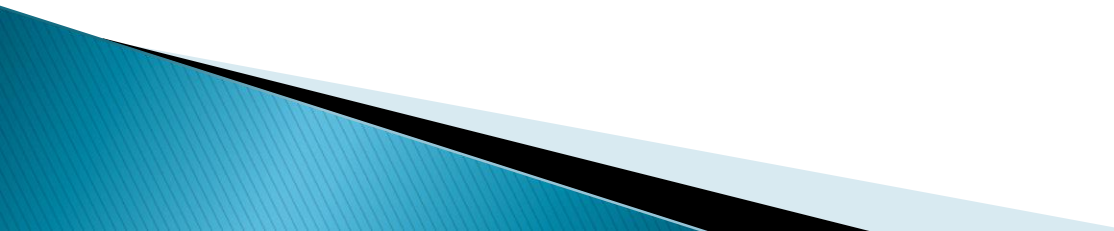
SURPLUS TO POLICYHOLDERS

| | | |
|---|----------------------|----------------------|
| Unassigned Surplus Funds..... | \$75,291,684 | \$65,698,044 |
| Total Surplus, Reserves and Liabilities... | \$141,779,832 | \$130,694,823 |

PREMIUMS, LOSSES, OTHER INCOME

| | | |
|---|--------------|--------------|
| Direct Premiums Written..... | \$73,954,982 | \$71,626,950 |
| Losses Incurred..... | 35,091,122 | 39,249,161 |
| Underwriting Gain/(Loss)..... | 11,606,758 | 6,270,307 |
| Net Investment Income..... | 2,859,982 | 2,548,606 |
| Operating Income Before Federal Taxes.. | 14,912,894 | 9,237,073 |
| Increase to Surplus (Decrease)..... | 9,593,640 | 5,374,250 |
| Combined Ratio..... | 83.3% | 90.6% |

Wisconsin Mutual's outstanding performance is a product of the contributions of our dedicated employees and agents providing exceptional service to our policyholders through both person to person interaction and effective use of technology. We continue to expand our base of insurance offerings and are committed to keeping our products competitive in both price and function, and look to remain a financially secure Wisconsin based company, owned by its policyholders, into the foreseeable future.



Wisconsin Mutual Insurance Company

Financial Statement Comparisons (000 omitted)

| | 2015 | 2014 | Change |
|------------------------|------------------|------------------|---------------|
| Policy Count | 80,334 | 79,506 | 1.0% |
| Direct Premiums | \$73,955 | \$71,627 | 3.3% |
| Earned Premiums | \$69,306 | \$66,543 | 4.2% |
| Incurred Losses | \$35,091 | \$39,249 | -10.6% |
| Combined Ratio | 83.3% | 90.6% | |
| Total Assets | \$141,780 | \$130,695 | 8.5% |
| Total Surplus | \$75,292 | \$65,698 | 14.6% |

Wisconsin Mutual vs Industry

Financial Change Comparisons 2014 to 2015

| | Wisconsin Mutual | Wisconsin Industry |
|------------------------------------|-----------------------------|-------------------------------|
| Direct Premiums | 3.3% | 3.6% |
| Earned Premiums | 4.2% | 6.7% |
| Incurred Losses & Loss Expenses | -10.6% | -2.9% |
| Combined Ratio | 83.3% | 93.6% |
| Total Surplus | 14.6% | 7.8% |

Comparative Expense Ratios

(Direct Commissions As % of Direct Earned)

| | <u>Total Expenses</u> | <u>Other Expenses</u> | <u>Direct Commissions</u> |
|------------------------------|-----------------------|-----------------------|---------------------------|
| Rural Mutual | 28.0% | 18.3% | 9.7% |
| Wisconsin Mutual | 32.3% | 17.7% | 14.6% |
| Acuity Mutual Society | 35.5% | 22.3% | 13.2% |
| Society | 35.7% | 25.3% | 10.4% |
| Secura Insurance | 35.5% | 22.4% | 13.1% |
| Germantown | 34.5% | 20.3% | 14.2% |
| Badger Mutual | 34.9% | 19.5% | 15.4% |
| American Family | 42.8% | 33.3% | 9.5% |
| West Bend | 41.1% | 27.9% | 13.2% |
| 1st Auto | 43.5% | 31.1% | 12.4% |
| WEA P & C Trust | 48.6% | 48.5% | 0.0% |

Comparative Premium Growth

(From 2015 Annual Statements)

Change in Direct Premiums Earned

| | |
|------------------------|-------|
| ▶ Secura Insurance | 9.8% |
| ▶ West Bend | 9.1% |
| ▶ Acuity | 8.5% |
| ▶ Rural Mutual | 6.2% |
| ▶ WEA P & C Trust | 5.6% |
| ▶ Germantown | 5.1% |
| ▶ Society | 4.3% |
| ▶ Wisconsin Mutual | 3.5% |
| ▶ American Family | 2.0% |
| ▶ 1 st Auto | -1.0% |
| ▶ Badger Mutual | -1.6% |

Wisconsin Mutual Insurance Company

Financial Statement Comparisons

| | <u>March 2016</u> | <u>March 2015</u> |
|---------------------------|------------------------------|------------------------------|
| Policy Count | 80,580 | 79,711 |
| Direct Premiums | \$17,082 | \$16,346 |
| Earned Premiums | \$17,589 | \$16,732 |
| Incurred Losses | \$9,336 | \$9,260 |
| Total Assets | \$143,416 | \$131,706 |
| Total Surplus | \$77,999 | \$67,619 |
| Net Pre-Tax Income | \$3,831 | \$2,730 |
| Combined Ratio | 83.4% | 87.6% |

Cash Receipts Distribution

| | 2012 | | 2013 | | 2014 | | 2015 | |
|-----------------|--------------|--------|--------------|--------|--------------|--------|--------------|--------|
| EFT Payment | \$15,200,000 | 22.2% | \$16,400,000 | 23.2% | \$18,400,000 | 25.2% | \$20,150,000 | 26.7% |
| Ins Swp via Agt | \$1,640,000 | 2.4% | \$2,250,000 | 3.2% | \$2,450,000 | 3.3% | \$2,975,000 | 3.9% |
| Insured Sweep | \$2,565,000 | 3.7% | \$2,700,000 | 3.8% | \$2,900,000 | 3.9% | \$2,850,000 | 3.8% |
| Agent Sweep | \$6,570,000 | 9.6% | \$6,800,000 | 9.6% | \$6,500,000 | 8.8% | \$6,400,000 | 8.5% |
| Credit Card | \$2,810,000 | 4.1% | \$3,500,000 | 4.9% | \$4,100,000 | 5.5% | \$4,700,000 | 6.2% |
| Mortgage | \$6,560,000 | 9.6% | \$7,300,000 | 10.3% | \$8,500,000 | 11.5% | \$9,075,000 | 12.0% |
| Payments | \$33,105,000 | 48.4% | \$31,850,000 | 45.0% | \$30,650,000 | 41.7% | \$29,450,000 | 39.0% |
| Total | \$68,450,000 | 100.0% | \$70,800,000 | 100.0% | \$73,500,000 | 100.0% | \$75,600,000 | 100.0% |

WISCONSIN MUTUAL INSURANCE COMPANY

Average Paid Data - Automobile

| | 1/1/13 - 12/31/13 | | | 1/1/14 - 12/31/14 | | | 1/1/15 - 12/31/15 | | |
|-----------------------------|-------------------|---------------------|----------------|-------------------|---------------------|----------------|-------------------|---------------------|----------------|
| | Count | Amount | Average | Count | Amount | Average | Count | Amount | Average |
| COMPREHENSIVE | | | | | | | | | |
| 10 Animal (Other than Deer) | 135 | \$251,065 | \$1,860 | 118 | \$172,237 | \$1,460 | 136 | \$212,547 | \$1,563 |
| 11 Fire | 23 | \$118,354 | \$5,146 | 18 | \$89,196 | \$4,955 | 16 | \$81,335 | \$5,083 |
| 12 Theft (Car) | 16 | \$63,428 | \$3,964 | 19 | \$75,614 | \$3,980 | 13 | \$70,767 | \$5,444 |
| 13 Vandalism | 68 | \$99,279 | \$1,460 | 65 | \$83,968 | \$1,292 | 44 | \$67,659 | \$1,538 |
| 14 Glass Breakage | 1306 | \$239,820 | \$184 | 1242 | \$227,565 | \$183 | 1220 | \$238,027 | \$195 |
| 15 Deer Hit | 1203 | \$3,596,401 | \$2,990 | 1081 | \$3,459,689 | \$3,200 | 1159 | \$3,881,917 | \$3,349 |
| 16 Wind or Hail | 261 | \$539,785 | \$2,068 | 321 | \$774,381 | \$2,412 | 163 | \$387,864 | \$2,380 |
| 17 Water | 10 | \$43,275 | \$4,328 | 10 | \$34,681 | \$3,468 | 9 | \$55,291 | \$6,143 |
| 18 Theft (Stereo) | 11 | \$20,581 | \$1,871 | 10 | \$17,460 | \$1,746 | 3 | \$3,723 | \$1,241 |
| 19 Other | 51 | \$94,750 | \$1,858 | 68 | \$142,078 | \$2,089 | 43 | \$62,462 | \$1,453 |
| 20 Falling Objects | 66 | \$149,830 | \$2,270 | 76 | \$207,467 | \$2,730 | 73 | \$177,079 | \$2,426 |
| Total COMP | 3,150 | \$5,216,568 | \$1,656 | 3,028 | \$5,284,336 | \$1,745 | 2,879 | \$5,238,671 | \$1,820 |
| COLLISION | | | | | | | | | |
| Total COLL | 1988 | \$5,760,517 | \$2,898 | 1932 | \$5,696,014 | \$2,948 | 1789 | \$5,886,136 | \$3,290 |
| LIABILITY | | | | | | | | | |
| Bodily Injury | 165 | \$3,143,943 | \$19,054 | 132 | \$2,039,831 | \$15,453 | 86 | \$1,340,873 | \$15,592 |
| Physical Damage | 1442 | \$4,034,205 | \$2,798 | 1356 | \$4,091,225 | \$3,017 | 1197 | \$3,500,395 | \$2,924 |
| Medical Pay | 295 | \$1,010,576 | \$3,426 | 239 | \$810,599 | \$3,392 | 219 | \$767,447 | \$3,504 |
| Un/Under Insured | 23 | \$668,664 | \$29,072 | 15 | \$680,771 | \$45,385 | 10 | \$130,900 | \$13,090 |
| PIP Liability | 10 | \$105,300 | \$10,530 | 7 | \$47,115 | \$6,731 | 11 | \$92,496 | \$8,409 |
| Total Liability | 1,935 | \$8,962,688 | \$4,632 | 1,749 | \$7,669,541 | \$4,385 | 1,523 | \$5,832,111 | \$3,829 |
| MISCELLANEOUS | | | | | | | | | |
| Rent | 246 | \$96,257 | \$391 | 277 | \$115,139 | \$416 | 272 | \$108,572 | \$399 |
| Other (towing) | 358 | \$24,679 | \$69 | 378 | \$27,197 | \$72 | 394 | \$29,558 | \$75 |
| Total Miscell | 604 | \$120,936 | \$200 | 655 | \$142,336 | \$217 | 666 | \$138,130 | \$207 |
| Total Auto | 7,677 | \$20,060,709 | \$2,613 | 7,364 | \$18,792,227 | \$2,552 | 6,857 | \$17,095,048 | \$2,493 |

WISCONSIN MUTUAL INSURANCE COMPANY

Selected Average Paid Data - All Other Lines

| | 1/1/13 - 12/31/13 | | | 1/1/14 - 12/31/14 | | | 1/1/15 - 12/31/15 | | |
|-------------------------|-------------------|-------------|----------|-------------------|-------------|----------|-------------------|-------------|----------|
| | Count | Amount | Average | Count | Amount | Average | Count | Amount | Average |
| BIZ | | | | | | | | | |
| Fire | 9 | \$738,500 | \$82,056 | 20 | \$1,110,583 | \$55,529 | 15 | \$607,897 | \$40,526 |
| Hail | 22 | \$133,228 | \$6,056 | 38 | \$357,831 | \$9,417 | 5 | \$62,148 | \$12,430 |
| Other Storm | 17 | \$180,652 | \$10,627 | 30 | \$99,801 | \$3,327 | 10 | \$20,984 | \$2,098 |
| Water | 12 | \$36,196 | \$3,016 | 20 | \$82,961 | \$4,148 | 11 | \$74,449 | \$6,768 |
| Collapse | 0 | \$0 | \$0 | 3 | \$58,348 | \$0 | 0 | \$0 | \$0 |
| Total BIZ | 60 | \$1,088,576 | \$18,143 | 111 | \$1,709,524 | \$15,401 | 41 | \$765,478 | \$18,670 |
| FIRE AND EC | | | | | | | | | |
| Fire | 10 | \$382,370 | \$38,237 | 9 | \$525,203 | \$58,356 | 12 | \$405,830 | \$33,819 |
| Hail | 40 | \$328,551 | \$8,214 | 34 | \$321,936 | \$9,469 | 9 | \$41,883 | \$4,654 |
| Other Storm | 20 | \$71,733 | \$3,587 | 15 | \$42,197 | \$2,813 | 15 | \$38,802 | \$2,587 |
| Water | 9 | \$70,131 | \$7,792 | 19 | \$162,495 | \$8,552 | 7 | \$27,300 | \$3,900 |
| Collapse | 0 | \$0 | \$0 | 0 | \$0 | \$0 | 0 | \$0 | \$0 |
| Total FIRE AND EC | 79 | \$852,785 | \$10,795 | 77 | \$1,051,831 | \$13,660 | 43 | \$513,815 | \$11,949 |
| Premier Home | | | | | | | | | |
| Fire | 56 | \$1,962,557 | \$35,046 | 42 | \$806,427 | \$19,201 | 41 | \$1,690,488 | \$41,231 |
| Hail | 127 | \$1,111,927 | \$8,755 | 207 | \$1,660,047 | \$8,020 | 78 | \$679,588 | \$8,713 |
| Other Storm | 178 | \$624,597 | \$3,509 | 147 | \$522,935 | \$3,557 | 151 | \$724,820 | \$4,800 |
| Water | 125 | \$686,285 | \$5,490 | 156 | \$979,077 | \$6,276 | 102 | \$683,923 | \$6,705 |
| Collapse | 7 | \$128,969 | \$18,424 | 50 | \$309,005 | \$6,180 | 0 | \$0 | ERR |
| Total Premier Hom | 493 | \$4,514,335 | \$9,157 | 602 | \$4,277,491 | \$7,105 | 372 | \$3,778,819 | \$10,158 |
| Homeowners | | | | | | | | | |
| Fire | 75 | \$2,702,328 | \$36,031 | 86 | \$3,011,947 | \$35,023 | 68 | \$1,502,662 | \$22,098 |
| Hail | 84 | \$666,267 | \$7,932 | 256 | \$1,783,828 | \$6,968 | 68 | \$474,669 | \$6,980 |
| Other Storm | 157 | \$485,603 | \$3,093 | 155 | \$488,184 | \$3,150 | 125 | \$491,176 | \$3,929 |
| Water | 74 | \$349,391 | \$4,722 | 148 | \$931,341 | \$6,293 | 84 | \$531,793 | \$6,331 |
| Collapse | 16 | \$82,126 | \$5,133 | 66 | \$391,304 | \$5,929 | 0 | \$0 | ERR |
| Total Homeowners | 406 | \$4,285,715 | \$10,556 | 711 | \$6,606,604 | \$9,292 | 345 | \$3,000,300 | \$8,697 |
| Mobilehomeowners | | | | | | | | | |
| Fire | 3 | \$3,532 | \$1,177 | 0 | \$0 | \$0 | 1 | \$2,500 | \$0 |
| Hail | 2 | \$2,297 | \$1,149 | 10 | \$30,309 | \$3,031 | 2 | \$5,248 | \$2,624 |
| Other Storm | 9 | \$40,628 | \$4,514 | 7 | \$8,434 | \$1,205 | 8 | \$25,489 | \$3,186 |
| Water | 10 | \$40,907 | \$4,091 | 17 | \$36,019 | \$2,119 | 13 | \$37,144 | \$2,857 |
| Collapse | 0 | \$0 | \$0 | 11 | \$29,890 | \$0 | 0 | \$0 | ERR |
| Total Mobilehomec | 24 | \$87,364 | \$3,640 | 45 | \$104,652 | \$2,326 | 24 | \$70,381 | \$2,933 |
| Farmowners | | | | | | | | | |
| Fire | 23 | \$665,087 | \$28,917 | 31 | \$1,270,558 | \$40,986 | 36 | \$1,642,071 | \$45,613 |
| Hail | 6 | \$32,358 | \$5,393 | 7 | \$31,837 | \$4,548 | 9 | \$86,820 | \$9,647 |
| Other Storm | 86 | \$379,076 | \$4,408 | 93 | \$494,053 | \$5,312 | 77 | \$317,549 | \$4,124 |
| Water | 6 | \$41,361 | \$6,894 | 14 | \$72,855 | \$5,204 | 7 | \$18,159 | \$2,594 |
| Collapse | 1 | \$27,117 | \$0 | 14 | \$241,807 | \$17,272 | 1 | \$32,299 | \$32,299 |
| Total Farmowners | 122 | \$1,144,999 | \$9,385 | 159 | \$2,111,110 | \$13,277 | 130 | \$2,096,898 | \$16,130 |

| Total | | | | | | | | | |
|--------------|-------|--------------|----------|-------|--------------|----------|-----|--------------|----------|
| Fire | 176 | \$6,454,374 | \$36,673 | 188 | \$6,724,718 | \$35,770 | 173 | \$5,851,448 | \$33,823 |
| Hail | 281 | \$2,274,628 | \$8,095 | 552 | \$4,185,788 | \$7,583 | 171 | \$1,350,356 | \$7,897 |
| Other Storm | 467 | \$1,782,289 | \$3,816 | 447 | \$1,655,604 | \$3,704 | 386 | \$1,618,820 | \$4,194 |
| Water | 236 | \$1,224,271 | \$5,188 | 374 | \$2,264,748 | \$6,055 | 224 | \$1,372,768 | \$6,128 |
| Collapse | 24 | \$238,212 | \$9,926 | 144 | \$1,030,354 | \$7,155 | 1 | \$32,299 | \$32,299 |
| Total | 1,184 | \$11,973,774 | \$10,113 | 1,705 | \$15,861,212 | \$9,303 | 955 | \$10,225,691 | \$10,708 |

Industry Update

DAN KEYES
PRESIDENT

CYBER SECURITY



DRONES



UBER



Marketing Overview

CHRIS GOLDEN

MARKETING REPRESENTATIVE

Marketing Overview

STRENGTH IN AGENT UNDERWRITING

BOOK TRANSFERS

TECHNOLOGY CHANGES

BILLING ENHANCEMENTS

TRANSACTIONS DISPLAY



Wisconsin Mutual Insurance Agent Access

Work With Homeowner Quotes

Main Information

*Policy Type: H: Standard Homeowner

*Insured: ? First/s Last (ONLY)

*Policy Term:

▼

*Billing Term:

- ▼
- 12**
- Direct Bill Options-
- 3- Quarterly
- 6- Semi-Annual
- 12- Full Pay
- EFT Options-
- EFT- Monthly
- EFT- Annual

*Effective Date:

▼ / ▼ / ▼

Date Format: mm/dd/yy

Press your Browser's *Print* button to print this quote.

Print and/or Submit Application

Insured: Insured: Joe
123 Insurance Lane

Madison, WI 53717

Wisconsin Mutual Insurance Company
H: Standard Homeowner Quote
For A Period of 1 Year
Effective 05-01-16

Agent: Global
8201 Excelsior Dr
Madison, WI 53717
608-836-4663

TOTAL QUOTE PREMIUM: \$ 1279.00

View Billing Options

QUOTE #: 533428

INSURED: Insured: Joe
123 Insurance Lane
Madison, WI 53717

TOTAL QUOTE PREMIUM: \$ 1279.00

Billing Term - Direct Bill Options :

\$ 3 Billing Fee applied, after initial installment, to each Quarterly & Semi Annual Installment

* Quarterly-\$ 213.16 down -\$ 106.59 due 20 days after billing date -balance due in 3 installments of \$ 319.75 at 90-day intervals

* Semi Annual-\$ 213.16 down -\$ 426.34 due 20 days after billing date -balance of \$ 639.50 due at 180-day interval

* Annual-\$ 213.16 down -balance of \$ 1065.84 due 20 days after billing date

Billing Term - EFT Options :

\$ 1 Billing Fee applied to each withdrawal

* Monthly EFT-\$ 213.16 down -balance due in 10 installments of \$ 106.58 -starting monthly one month after Effective Date

* Annual EFT-\$ 213.16 down -balance of \$ 1065.84 due 12 days after billing date

Term : 12 month

Term Premium : \$ 1279.00

Billing Term - Direct Bill Options :

\$ 3 Billing Fee applied, after initial installment, to each Quarterly & Semi Annual Installment

- Quarterly-\$ 213.16 down -\$ 106.59 due 20 days after billing date -balance due in 3 installments of \$ 319.75 at 90-day intervals

- Semi Annual-\$ 213.16 down -\$ 426.34 due 20 days after billing date -balance of \$ 639.50 due at 180-day interval

- Annual-\$ 213.16 down -balance of \$ 1065.84 due 20 days after billing date

Billing Term - EFT Options :

\$ 1 Billing Fee applied to each withdrawal

- Monthly EFT-\$ 213.16 down -balance due in 10 installments of \$ 106.58 -starting monthly one month after Effective Date

- Annual EFT-\$ 213.16 down -balance of \$ 1065.84 due 12 days after billing date



INSURED EFT AUTHORIZATION FORM

To begin using Electronic Funds Transfer (EFT) payments, complete this authorization form, include a voided check, and return to our office by one of the following methods below. Changes to a current EFT account can be made online at wiins.com in Policyholder Access.

Email: EFT@wiins.com Fax: (608) 831-1734 Mail: PO Box 974, Madison, WI 53701

APPLICANT INFORMATION

Attach your 2 month down payment check with application. Applications received with no deposit will withdraw the down payment via EFT. EFT withdrawals for remaining installments begin one month after effective date.

Policy Number(s): _____

Name of Financial Institution: _____

Branch: _____

Type of Account: Checking (Please include voided check)
 Savings

Routing Number: _____

Account Number: _____

PAYMENT SCHEDULE

AUTO

- Annual
 Semi-Annual
 Quarterly
 Monthly (6 Month Term)

PROPERTY & ALL OTHER LINES

- Annual
 Monthly

A \$1.00 service fee is applied per installment. If multiple policies have the same withdrawal date, only one fee applies.

BY SIGNING THIS AGREEMENT, I AUTHORIZE WISCONSIN MUTUAL INSURANCE COMPANY TO CHANGE MY POLICY TERM TO COINCIDE WITH THE PAYMENT SCHEDULE SELECTED ABOVE.

I (we) hereby authorize Wisconsin Mutual Insurance Company, hereafter called WMI, to electronically debit (or credit, if applicable) my insurance premium payments from the financial institution named above.

This authority is to remain in full force and effect until WMI has received written notification from me (us) of its termination in such time and manner as to afford WMI and my (our) financial institution opportunity to act upon the revocation of authorization.

Policyholder's Signature

Date

Policyholder's Name, Typed or Printed

Wisconsin Mutual Insurance Agent Access

Policy Navigation

Log Out

Return to Agent Access

Return to Policy Entry

Billing History

Claim Information

Quote

Policy Detail (Dec)

Historical Detail (Dec)

Transaction/PDF Detail

Policy: P 27739

Policy Term: Premier Homeowner from 05/13/2016 to 05/13/2017

Policy Billing Term/Payment Plan: Full Payment

| | | | | | | |
|--------------------------|--------------------|------------|------------|------------|--------|-----------|
| Download | 32 Policy Renewal | 04-13-2015 | 05-13-2015 | 05-13-2015 | 839.31 | Processed |
| Download | 33 revise WML-164 | 07-01-2015 | 06-30-2015 | 07-21-2015 | -33.89 | Processed |
| Download | 34 dlt 2000 Suzuki | 07-01-2015 | 06-30-2015 | 07-21-2015 | -49.65 | Processed |
| Download | 35 Policy Renewal | 04-13-2016 | 05-13-2016 | 05-13-2016 | 753.16 | Billed |

Underwriting 2016

MIKE GARD
UNDERWRITER

Welcome!

1. Improving Business Retention

2. Commercial Lines

3. Auto Reminders

4. Emerging Issues

5. Company Updates

Improving Retention

Build Personal Relationships

Exceed Customer's Expectations

Round Out Accounts

Properly Rate All Drivers

Commercial Reminders

Artisan

Low Premiums

Experienced in Field

No Prior Claims

Good Credit Score

Small Contractor (1 to 2 employees)

Requires Supporting Business

Business Owner Program (BOP)

Normal – 1 to 4 Family Dwellings

Will Consider Larger Buildings

Write Replacement or ACV

Auto Reminders

Pet Coverage

Limited Medical Payments

Covers Expense and/or Replacement

Limits - \$750 for 1, \$1,500 for 2 or more

Educator Program

Farm Auto

One Policy for All Farm Vehicles

Farm Must be Insured With WMI

\$1,000,000 Combined Single Limit

Emerging Issues

Uber, Lyft and Other Transportation Network Companies

Wisc Mut Policy Excludes

Moment of Livery – Still in Question

Will Continue to Monitor for Changes

Emerging Issues

Solar Panels

Installation Determines Coverage

On Roof – Coverage A

Stand Alone – ML-48 Endorsement

Drones

WMI Does not Cover Aircraft

Covered If Used for Recreation

Company Updates

Dwelling Fire Project

Staff Updates

Conclusion

Farmowners Update

HOLLY LAUFENBERG
GENERAL MANAGER – COON
VALLEY

Farmowners Update

- **Photos of Buildings and Dwellings**
- **Blanket Inventories**
- **Applications Need to be Complete**
- **Select Correct Farm Program**

Operations Update

KELLYE GOLDEN
DIRECTOR OF OPERATIONS

Operations Update

PERSONAL BACKGROUND

ROLE AT WISCONSIN MUTUAL

PROCESS IMPROVEMENT

- ***CHANGE REQUEST PROCESS- BULLETIN***
- ***MVR/CLUE***

Effective 05-02-16, WMI is reformatting the process of submitting/processing policy changes. These changes will sort and direct the changes to the appropriate processor, for more efficient processing.

This new change process can be found online via "Policy Changes". Once you enter the policy number, the available change options will be provided. Currently you have the ability to process real-time Lienholder changes, and soon to come, Mortgagee. As we add additional changes to each line of business, they will be listed here accordingly.

For "Cancellations" and "All Other" changes, you will see links that create preformatted emails where you can type the change in the body, or attach a change request/document. You will receive a confirmation auto-reply within 1 business day.

Policy: AP 47816

Policy Term: Premier Auto from 05/13/2016 to 11/13/2016

Insured Name and Address

Jenny L Lietz

Options

Lienholder

[Cancellation](#)

[All Other](#)

Management System Handling - For agencies that process and send changes directly through their management system, please use the following addresses, which replace changes@wiins.com.

Cancellations - cancellations@wiins.com

Auto - autochanges@wiins.com

Home - homechanges@wiins.com

Farm - farmchanges@wiins.com

Remaining LOB's - commercialchanges@wiins.com

Operations Update

UPDATE AND IMPROVE COMMUNICATIONS

- ***OUTLOOK***
- ***NEWSLETTER***
- ***APPLICATIONS***
- ***AGENT ACCESS***

***ISO CONVERSION – FORMS
MINNESOTA – FILING, RATING***



Wisconsin Mutual Insurance Agent Access

[Log Out](#)

[Bulletin History](#)

| QUOTING | AGENT WORK FLOW | ACCOUNTING / BILLING | UNDERWRITING | AGENT RESOURCES |
|---------------------------------|--------------------------------|-------------------------------------|------------------------------------|----------------------------------|
| Personal Auto | Policy Lookup | Billing Summary | Manual | Licensing Form |
| Farm Auto/Truck | Policy Changes | EFT Form | Underwriting Forms | Commission Acct |
| Homeowner | Auto Renewals | Agent Sweep | Endorsements | Agent Sweep Acct |
| Farmowner | Home Renewals | Sweep Summary | Cheat Sheets | Commissions |
| Dwelling Fire | Cost Estimator | Policyholder Sweep | CLAIMS | Productions |
| BIZ/ART | | Pay By Debit/Credit | | Look Up Claim |
| Commercial Auto | | Pending Payments | Submit Claim | Change Password |
| E-Applications | | Grace Policies | | |
| Submit Apps | | | | |

Additional Marketing Items

CHRIS GOLDEN

MARKETING REPRESENTATIVE

Upcoming Changes For 2016

Mortgagee Changes

MVR/CLUE

Upload For All Lines

Wisconsin Mutual Insurance Agent Access

Policy Changes

[Log Out](#)

[Return to Agent Access](#)

[Return to Policy Entry](#)

Policy: P 27739

Policy Term: Premier Homeowner from 05/13/2016 to 05/13/2017

Insured Name and Address

Jenny L Lietz

Options

[Mortgagee](#)

[Cancellation](#)

[All Other](#)

Wisconsin Mutual Insurance Agent Access

Homeowner Changes - Change Mortgagee

[Return to Agent Access](#)

[Return to Changes](#)

Policy #: P 27739 **Effective:** 05/13/16 **Billing Term:** 12 **Expiration:** 05/13/17

Insured Name: Lietz, Jenny L

----- MORTGAGEES -----

[Add](#)

| Select | Name | Address | Status |
|------------------------|----------------------------|---|--------|
| Re-add | JP Morgan Chase Bank NA | ISAOA/ATIMA C/O CHFLLC Po box 47020 Doraville GA 30362 | I |
| Cancel | JPMorgan Chase Bank NA | ISAOA PO Box 47020 Atlanta GA 30362 | A |

Order MVR

Order APlus (CLUE)

Print and/or Submit Application

Insured: Test: Test
1234 Ins Lane

Madison, WI 53704

Agent: Global
8201 Excelsior Dr
Madison, WI 53717
608-836-4663

Wisconsin Mutual Insurance Company
A: Wisconsin Private Passenger
For A Period of 6 Months
Effective 05-01-16

Questions and Answers

DAN KEYES
PRESIDENT