

Pools as Employers of Choice

Danielle Rogacki, WMMIC
Laura Kushner, LMCIT





- Danielle Rogacki
- Operations Manager
- Wisconsin Municipal Mutual Insurance Company (WMMIC)
- General Liability, Workers' Compensation TPA services,
- 20 members
- Annual Revenue \$6 million, \$50 million in assets
- 10 staff



- Laura Kushner
- HR Director
- League of Minnesota Cities Insurance Trust (LMCIT)
- Property/Casualty & Work Comp
- 1,002 WC & 1,211 PC members
- Annual Revenue over \$100 million; \$400 million in assets
- 150 staff; 80 TPA, 26 shared



Overview

- Why our pools created flexible work
- How flexible work can support recruitment and retention for all pools
- Lessons learned
- Next steps
- Resources



Remote Work: Why We Started

LMCIT

- Lost employees & applicants
- Some departments allowing remote work but without policy
- Heard about other organizational success stories

WMMIC

- Difficulty hiring because of lack of flexibility
- Wanted to increase retention opportunities
- Heard about success by other organizations



How We Started

LMCIT	WMMIC
<ul style="list-style-type: none"> • 2011 • Best Buy – ROWE • Pilot Project: <ul style="list-style-type: none"> • Staff Attorneys • Claims Adjusters • Communications • HR • Board engagement 	<ul style="list-style-type: none"> • 2012 • One day per week remote 2018 • Benchmark Survey <ul style="list-style-type: none"> • Salaries & Benefits • Board engagement



Lessons Learned

Some people can't handle flexible work

- Communication, work intervention necessary
- Flexible work a benefit, not a right
- Some staff have had benefit removed
- Some staff still need guidelines to be successful

Easier in some jobs/departments than others

- HARD: Receptionists/maintenance
- EASY: Claims adjusters

Staff need to be able to utilize the tools



Lessons Learned

Non-Exempt employees are tricky

- Need to count hours worked/overtime
- Freedom vs. accountability
- ROWE – no vacation for day or less
- Vacation Accruals
 - LMCIT – reduced accruals for new employees
 - WMMIC – VEBA/banked PTO



New Approaches

LMCIT	WMMIC
<ul style="list-style-type: none">• Paid parental leave• Career ladders<ul style="list-style-type: none">• Claims Adjusters• Attorneys• Professional Development	<ul style="list-style-type: none">• Employee wellness• Robust benefit structure• VEBA• Legal Shield/ID Shield• Professional Development



New Approaches

Succession Planning & Staff Development

- Holistic approach
- Professional development and cohorts
- Offsite training retreats
- Visit cities
- Supervisor skills training
- Individual job development plans
- Open forums
- Department showcases



Where We Are Now

LMCIT

- All departments “rolled out” by 2013
- Member surveys – high customer service satisfaction
- Meetings are NOT optional
- Building space remodel

WMMIC

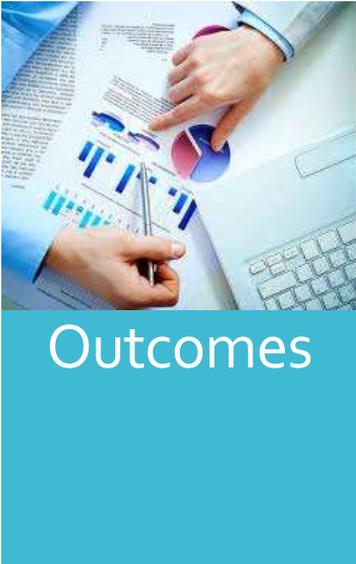
- Now require 15 hours of in-office time
- IT structure and security
- Management will not work around Remote Days for meetings
- Downsizing of office space



Outcomes

Member Satisfaction Surveys Research Inquiries FY 2019

Survey Question	Yes	No/Don't Know
Timely Response?	98%	2%
Information provided helpful?	94%	6%



LMCIT Improved retention rates

Year	LMCIT Turnover Rate	National (all industries)
2011	17.75%	
2012	9.25%	
2013	7.27%	
2014	Not available	
2015	9.75%	16.7%*
2016	6.56%	18.1%*
2017	9.65%	13.5%*
2018	7.34%	23.0%**

*CompData's Annual Benchmark Pro Survey

**Mercer North American Turnover Survey



Outcomes

LMCIT Biennial Employee Survey

Statement	2015 Agree/ Strongly Agree	2017 Agree/ Strongly Agree	2019 Agree/ Strongly Agree
The focus on results is a factor in my willingness to stay at the League	68%	78%	82%



Outcomes

Pool of Candidates (LMCIT)

- Remote work – clear factor for some
- Recent recruitment – several candidates asked about remote work

50% Savings on Office Rental (WMMIC)

Some “desirable” turnover



- Accrual of PTO
- Communicating expectations
- Interventions
- Support for supervisors
- Impact on space needs
- Success measures
- AGRiP Advisory Standards
 - Best practices established by pools, for pools
 - Staffing
 - Business Continuity: Update to include remote employees, how they fit into plan
 - Data Security for remote employees



Next Steps

LMCIT	WMMIC
<ul style="list-style-type: none">• Culture• Teamwork• Communication• Office space	<ul style="list-style-type: none">• PTO Accruals• Employee handbook• Learning sessions• Employee Engagement



Resources

- Your Employees & Managers
- Your Board Members
- Technology
- Us!
 - Laura (lkushner@lmc.org)
 - Danielle (drogacki@wmmic.com)