



WISCONSIN NATIONAL GUARD INSURANCE PLAN

SINCE 1971 • FAMILY PLAN • EXPANDED BENEFITS • GUARD MEMBER CARING • "GUARD FAMILY" ADMINISTERED

2400 Wright Street, Room 205, Madison, WI 53704-2572

Telephone: (608) 242-3100 or 242-3101

Fax: (608) 242-3106

SUBJECT: Insurance Committee Report
Annual Conference, 24- 26 April 2009

Your insurance program continues to remain strong and vibrant.

You can take pride in the Wisconsin National Guard Insurance Program, as it supports members of the "Guard Family" during their time of need. We are part of their support group, if the need arises.

Last year we traveled over 4,000 miles to visit community armories and/or air bases while administering our "Guard Family" caring programs. We also seized the opportunity to contact our "Guard Family" members during record reviews, conferences, conventions, seminars, open houses, Wisconsin Military Academy functions, Fort McCoy activities, mobilization exercises and annual records review.

We were active in insurance meetings at the national level held by the National Guard Executive Directors Association (NGEDA) annual meeting in Baltimore, the Militia Insurance Trust meeting in Minneapolis and the National Guard Association (NGAUS) General Conference in Baltimore.

The long range planning committee, consisting of Robert DeGroot, Lowell Koehler, Stuart Stultz and Ron Wagner, was active this year. The charter of this group is to develop a viable, long range plan for the insurance program.

As always, Mike Williams and office personnel, Doris Gernetzke, Joyce Riemer and Lisa Howard function very well for the association as they assist our members.



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The insurance program is a benefit to all guard members and continued support by our Association members will provide a sound and economical insurance program for years to come.

The following members of your insurance committee have my heartfelt thanks for a job well done.

CW4 (Ret) Robert De Groot, ARNG
COL (Ret) Robert Klinger, ARNG
CSM (Ret) Lowell Koehler, ARNG
BG (Ret) John Larson, ARNG
LTC Joni Mathews
CMSgt (Ret) Dennis O'Loughlin, ANG
COL (Ret) Stuart Stultz, ARNG
Lt Col (Ret) Ronald Wagner, ANG

COL (Ret) Mathew J. Dew, ARNG
Chairman, Insurance Committee

HAVE YOU AUDITED YOUR INSURANCE PROGRAM LATELY?

Attachments:

- Statement of Operations
- Claims Paid
- Activity Report

WISCONSIN NATIONAL GUARD ASSOCIATION, INC. INSURANCE TRUST
STATEMENT OF OPERATIONS YEAR 38
As of 12/31/2008

| | BUDGET | MONTHS 12 | ACTUAL |
|------------------------------------|------------------|------------------|-----------------------|
| Operating Revenue: | \$190,000 | \$190,000 | \$156,640.63 |
| Operating Expenses: | | | |
| Salaries | \$130,000 | \$130,000 | \$129,132.97 |
| Payroll Taxes | \$ 12,000 | \$ 12,000 | \$ 10,010.67 |
| Health Insurance | \$ 8,560 | \$ 8,560 | \$ 8,381.88 |
| Director's Bonus Paid | \$ 0 | \$ 0 | \$.00 |
| Total Personnel Expenses | <u>\$150,560</u> | <u>\$150,560</u> | <u>\$147,525.52</u> |
| SBC Fees | \$ 6,000 | \$ 6,000 | \$ 778.00 |
| Travel Expenses | \$ 4,000 | \$ 4,000 | \$ 3,649.66 |
| Auto Rental | \$ 200 | \$ 200 | \$.00 |
| Office Utilities | \$ 3,000 | \$ 3,000 | \$ 4,396.69 |
| Office Expenses | \$ 5,000 | \$ 5,000 | \$ 5,224.89 |
| Telephones | \$ 100 | \$ 100 | \$.00 |
| Postage and Envelopes | \$ 6,000 | \$ 6,000 | \$ 6,569.07 |
| Printing | \$ 500 | \$ 500 | \$ 202.96 |
| Security Bond | \$ 250 | \$ 250 | \$ 237.00 |
| NGAUS / NGEDA / Insurance Meetings | \$ 4,000 | \$ 4,000 | \$ 2,838.84 |
| Accounting Fees | \$ 1,350 | \$ 1,350 | \$ 1,857.69 |
| Legal Fees | \$ 100 | \$ 100 | \$.00 |
| Promotions-Products | \$ 3,000 | \$ 3,000 | \$.00 |
| Promotions-Services | \$ 500 | \$ 500 | (\$ 10.00) |
| Operating Expenses | <u>\$184,560</u> | <u>\$184,560</u> | <u>\$173,270.32</u> |
| Net Operating Gain (Loss): | \$ 5,440 | <u>\$ 5,440</u> | (\$ 16,629.69) |
| Other Revenue: | | | |
| Experience Refund | \$ 20,000 | | \$ 89,195.00 |
| Interest - Checking | \$ 300 | | \$ 193.61 |
| Interest - Partnership | \$ 100 | | \$.00 |
| Investment Income | \$ 20,000 | | \$ 23,426.87 |
| Realized Capital Gains | <u>\$ -</u> | | <u>(\$ 80,968.17)</u> |
| | \$ 40,400 | | \$ 31,847.31 |
| Other Expenses: | | | |
| Office Equipment Purchase | \$ 1,000 | | \$.00 |
| Interest - Line of Credit | \$ 500 | | \$.00 |
| Programming Automation | <u>\$ 2,000</u> | | <u>\$.00</u> |
| | \$ 3,500 | | \$.00 |
| Net Gain before Distributions: | <u>\$42,340</u> | | <u>\$ 15,217.62</u> |
| Distributions this Year: | | | |
| Transfers to WINGA, Inc | \$23,118 | | \$102,000.00 |
| Transfers to WNGEA, Inc | <u>\$23,118</u> | | <u>\$ 18,990.00</u> |
| | \$46,236 | | \$120,990.00 |
| Net Change in Contingency Reserve | (\$ 3,896) | | (\$105,772.38) |

CLAIMS PAID
May 1, 1971 to December 31, 2008

| | | |
|--------------------------------------|-------------------|-----------------------|
| May 1, 1971 to April 30, 1972 | Claims – 2 | \$10,000.00 |
| May 1, 1972 to April 30, 1973 | Claims – 6 | \$9,400.00 |
| May 1, 1973 to April 30, 1974 | Claims – 5 | \$37,400.00 |
| May 1, 1974 to April 30, 1975 | Claims – 5 | \$68,000.00 |
| May 1, 1975 to April 30, 1976 | Claims – 10 | \$38,500.00 |
| May 1, 1976 to April 30, 1977 | Claims – 6 | \$66,000.00 |
| May 1, 1977 to April 30, 1978 | Claims – 8 | \$50,900.00 |
| May 1, 1978 to April 30, 1979 | Claims – 7 | \$60,000.00 |
| May 1, 1979 to April 30, 1980 | Claims – 14 | \$116,400.00 |
| May 1, 1980 to April 30, 1981 | Claims – 12 | \$110,000.00 |
| May 1, 1981 to April 30, 1982 | Claims – 13 | \$207,500.00 |
| May 1, 1982 to April 30, 1983 | Claims – 13 | \$93,300.00 |
| May 1, 1983 to December 31, 1983 | Claims – 15 | \$244,400.00 |
| January 1, 1984 to December 31, 1984 | Claims – 12 | \$218,000.00 |
| January 1, 1985 to December 31, 1985 | Claims – 14 | \$122,200.00 |
| January 1, 1986 to December 31, 1986 | Claims – 18 | \$347,550.00 |
| January 1, 1987 to December 31, 1987 | Claims – 20 | \$417,750.00 |
| January 1, 1988 to December 31, 1988 | Claims – 16 | \$271,000.00 |
| January 1, 1989 to December 31, 1989 | Claims – 10 | \$314,500.00 |
| January 1, 1990 to December 31, 1990 | Claims – 23 | \$537,650.00 |
| January 1, 1991 to December 31, 1991 | Claims – 18 | \$270,000.00 |
| January 1, 1992 to December 31, 1992 | Claims – 12 | \$123,500.00 |
| January 1, 1993 to December 31, 1993 | Claims – 25 | \$444,250.00 |
| January 1, 1994 to December 31, 1994 | Claims – 20 | \$400,000.00 |
| January 1, 1995 to December 31, 1995 | Claims – 11 | \$142,000.00 |
| January 1, 1996 to December 31, 1996 | Claims – 26 | \$392,000.00 |
| January 1, 1997 to December 31, 1997 | Claims – 17 | \$424,000.00 |
| January 1, 1998 to December 31, 1998 | Claims – 14 | \$225,934.87 |
| January 1, 1999 to December 31, 1999 | Claims – 27 | \$556,412.90 |
| January 1, 2000 to December 31, 2000 | Claims – 19 | \$381,368.91 |
| January 1, 2001 to December 31, 2001 | Claims – 20 | \$366,939.25 |
| January 1, 2002 to December 31, 2002 | Claims – 17 | \$372,481.18 |
| January 1, 2003 to December 31, 2003 | Claims – 15 | \$363,228.84 |
| January 1, 2004 to December 31, 2004 | Claims – 17 | \$320,678.47 |
| January 1, 2005 to December 31, 2005 | Claims – 23 | \$462,129.65 |
| January 1, 2006 to December 31, 2006 | Claims – 19 | \$270,632.48 |
| January 1, 2007 to December 31, 2007 | Claims – 16 | \$244,207.56 |
| January 1, 2008 to December 31, 2008 | Claims – 9 | \$150,135.69 |
| | TOTAL: 554 | \$9,250,349.80 |

ACTIVITY REPORT OF THE INSURANCE PROGRAM
1 January to 31 December, 2008

| | | | |
|--------------------------------------|-------|--------------|-------|
| Policies on hand 1 January 2008 | | | 7,700 |
| New policies since 1 January 2008 | 1,615 | | |
| Increases since 1 January 2008 | 56 | | |
| Lapses since 1 January 2008 | 1,959 | | |
| Declines since 1 January 2008 | 0 | | |
| Reinstated since 1 January 2008 | 2 | | |
| Claims paid since 1 January 2008 | 9 | \$150,135.69 | |
| Policies on hand 31 December 2008 | | | 7,351 |
| 2 of the 9 decedents were dependents | | | |