



*City of Lake Geneva, 626 Geneva St, Lake Geneva, WI 53147- 262.248.3673- [www.cityoflakegeneva.com](http://www.cityoflakegeneva.com)*

**CITY OF LAKE GENEVA PERSONNEL COMMITTEE**  
**MONDAY, AUGUST 1, 2022 - 4:00 PM**  
**LAKE GENEVA CITY HALL; COUNCIL CHAMBERS (MAIN LEVEL)**

**Members:**

Members: Chairperson Rich Hedlund, John Halverson, Tim Dunn, Ken Howell, and Cindy Yager

**AGENDA**

1. Meeting called to order by Chairperson Hedlund
2. Roll Call
3. Comments from the public limited to 5 minutes, limited to items on this agenda
4. Approval of the June 13, 2022 Special Personnel Committee meeting minutes as prepared and distributed
5. Presentation and Discussion/Possible Recommendation regarding City of Lake Geneva Worker's Compensation
6. **Adjournment**

*This is a meeting of the Personnel Committee.  
No official Council action will be taken; however, a quorum of the Council may be present.*

**SPECIAL PERSONNEL COMMITTEE  
MONDAY, JUNE 13, 2022- 5:00 P.M.  
CITY HALL, CONFERENCE ROOM 2A (UPPER LEVEL)**

Members: Chairperson Rich Hedlund, John Halverson, Ken Howell, Cindy Yager, and Tim Dunn

Meeting called to order by Chairperson Hedlund at 5:00 p.m.

**Roll Call**

Present: Dunn, Halverson Hedlund, Howell and Dunn

Absent: None

**Comments from the public limited to 5 minutes, limited to items on this agenda.** None.

**Motion to go into Closed Session pursuant to Wis. Stat. 19.85(1)(c) Considering employment, promotion, compensation or performance evaluation data of any public employee over which the governmental body has jurisdiction or exercises responsibility regarding: 1) Finance Director/Comptroller 2) Treasurer.** At 5:02 p.m. Hedlund so moved to go into closed session with Mayor Klein, Alder Fesenmaier and City Administrator also in attendance. Second by Halverson. Motion carried by unanimous voice vote.

Motion to return to open session pursuant to Wisconsin Statutes 19.85 (2) and take action on any items discussed in closed session . At 5:18 p.m. Hedlund so moved to go back into open session. Halverson seconded. Motion carried by unanimous voice vote.

**Roll Call**

Present: Dunn, Halverson Hedlund, Howell and Dunn

Absent: None

Hedlund so moved to hire Laura Pisarcik as the City's Finance Director – Comptroller at the maximum amount of Grade 18 (\$98,085.10) of the City's "Pay Scale Grades and Pay Scale" for the 2022 Budget Year". Effective July 1, 2022 and that the PTO schedule will be set at the year 1 – 5 range. Seconded by Howell. Motion carried by unanimous voice vote.

Hedlund so moved to increased City Treasurer Laura Duchemin from Mid to Max within Grade 11. The new hourly rate will be \$31.3616 / hour beginning yesterday (Monday, June 13, 2022). Seconded by Halverson. Motion carried by unanimous voice vote.

**Future Agenda Items:**

- Discussion concerning status of current compensation / benefits study by McGrath Consulting
- Discussion on a Streets / Facilities Manager position and Parks / Cemetery Manager position.
- Discussion on City's interview procedures for employment applications

**Adjourn.** At 5:24 pm Dunn so moved to adjourn. Seconded by Halverson. Motion carried by unanimous voice vote.



# Work Comp 101 & Risk Management Best Practices

## Strategies for Lowering Your Workers' Compensation Costs

City of Lake Geneva

Monday, August 1st, 2022

4:00pm

City Hall

Presented by:

R&R Insurance Services: Paul Lessila

United Heartland Insurance: Clark MacAlpine

# Agenda

- Welcome & Introductions
- League Of Wisconsin Program - Who Is R&R Insurance Services, LWMMI, MPIC, United Heartland
- Work Comp Premium - MOD & Rates – The Costs
- Claims Summary
- Work Comp Best Practices
- United Heartland Loss Control Services
- Work Comp / Risk Management Resources
- United Heartland Claims Services

# We are the knowledge brokers™

**R&R**  
INSURANCE

*the knowledge brokers*

- Largest family-owned insurance agency in the Midwest
- Client Education Ethos
  - Webinars, seminars & communications
- Over 200 employees
- Serve over 7,000 commercial clients
- Municipal / Public Entity Specialization
  - League of Wisconsin Program, Schools
- High Client Retention Rate
  - 95% YTD 2021 | 93% 2020 | 94% 2019

# Workers Compensation 101 – a quiz!

- Who pays the premium?
- Who sets rates in Wisconsin?
- Are there different rates for municipalities?
- How is the premium calculated?
- Do claims impact premium?

# Premium Calculation

$$\text{RATE "X" } \frac{\text{PAYROLL}}{\$100} \text{ "X" EMR} =$$

**TOTAL PREMIUM**

## City of Lake Geneva - Workers Compensation Premium

| Code          | Description     | Annual Payroll | State Rate | Premium   |
|---------------|-----------------|----------------|------------|-----------|
| 7520          | Waterworks      | \$534,812      | \$3.45     | \$18,451  |
| 7709          | Police          | \$2,484,389    | \$2.89     | \$71,799  |
| 7709          | Fire Department | 9,806          | N/A        | \$5,208   |
| 9412          | Municipal Op's  | \$1,281,758    | \$3.49     | \$44,298  |
| 8810          | Clerical        | \$1,962,560    | \$0.19     | \$3,729   |
| TOTAL PREMIUM |                 |                |            | \$143,920 |

So, that is the premium but what changes that?

# City of Lake Geneva - Workers Compensation Premium

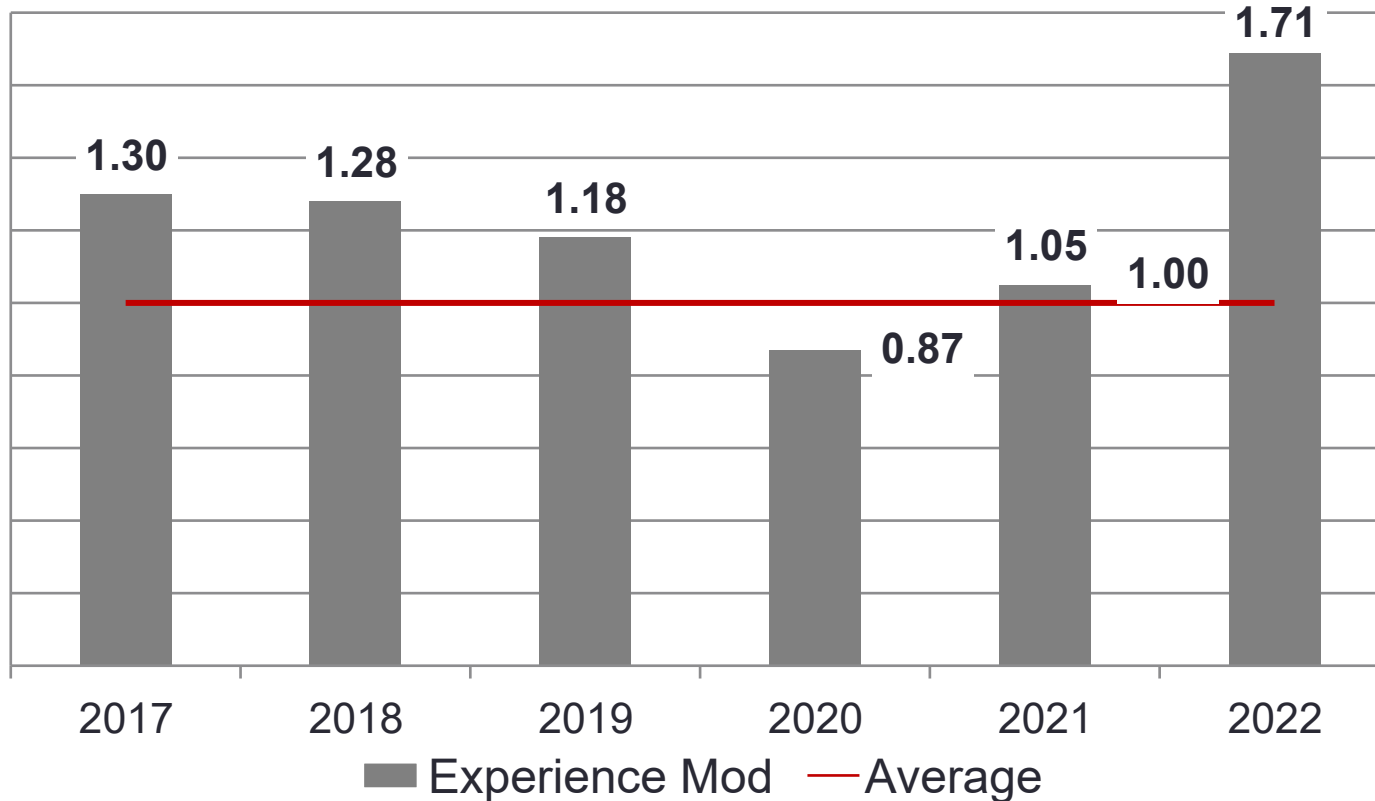
## Your Experience Mod

- This is a multiplier
- Based on 3 years of losses
- Calculated by the State – Workers Compensation Rating Bureau
- Mod Ranges – Minimum / Maximum

Can you guess what it is for the City of Lake Geneva?

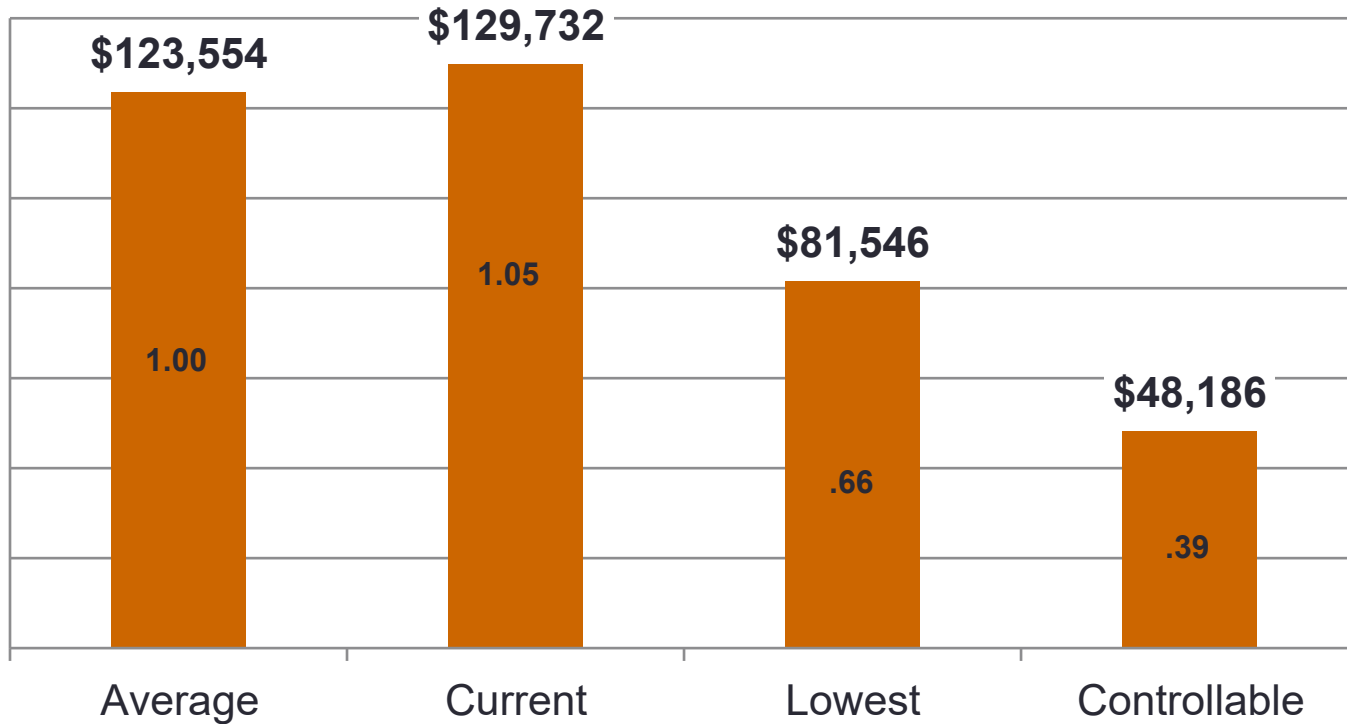
# City of Lake Geneva

## Experience Mod History



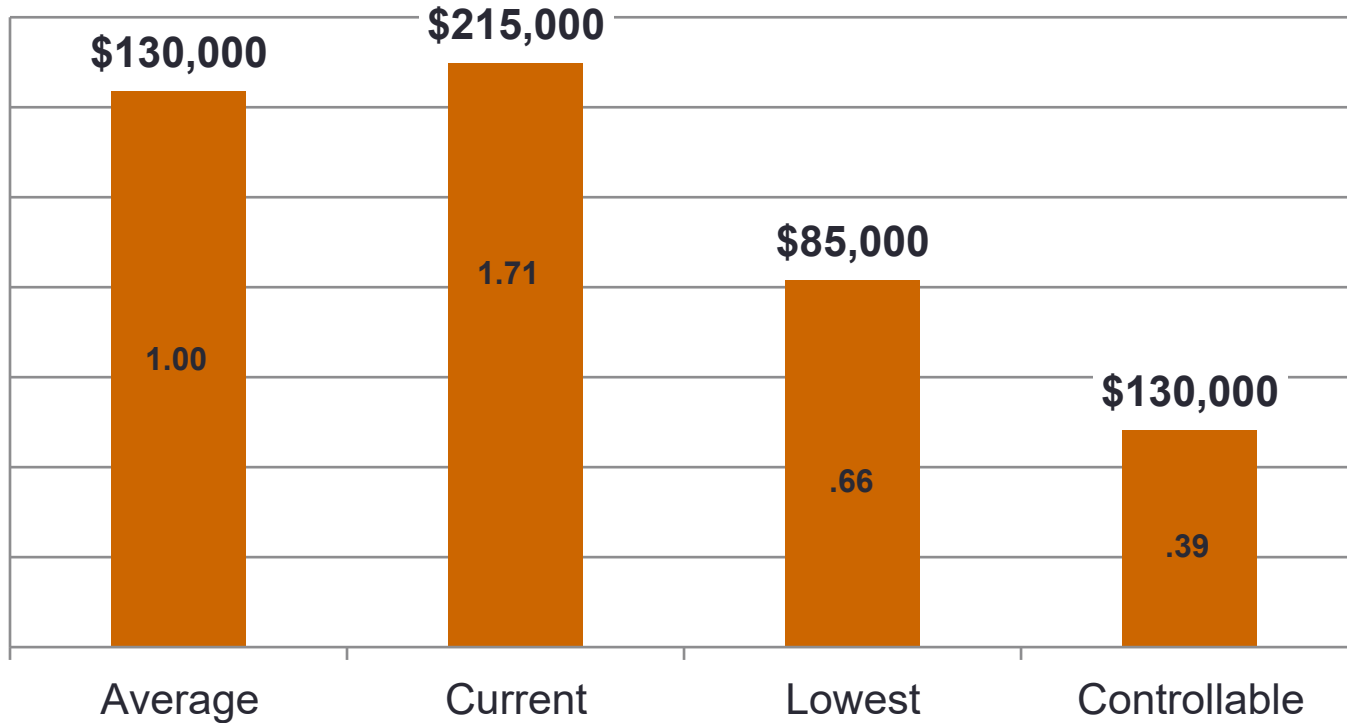
# City of Lake Geneva

## Anatomy of Workers' Comp Premium - 2021 Policy Year



# City of Lake Geneva

## Anatomy of Workers' Comp Premium - 2022 Policy Year (Estimate, only)

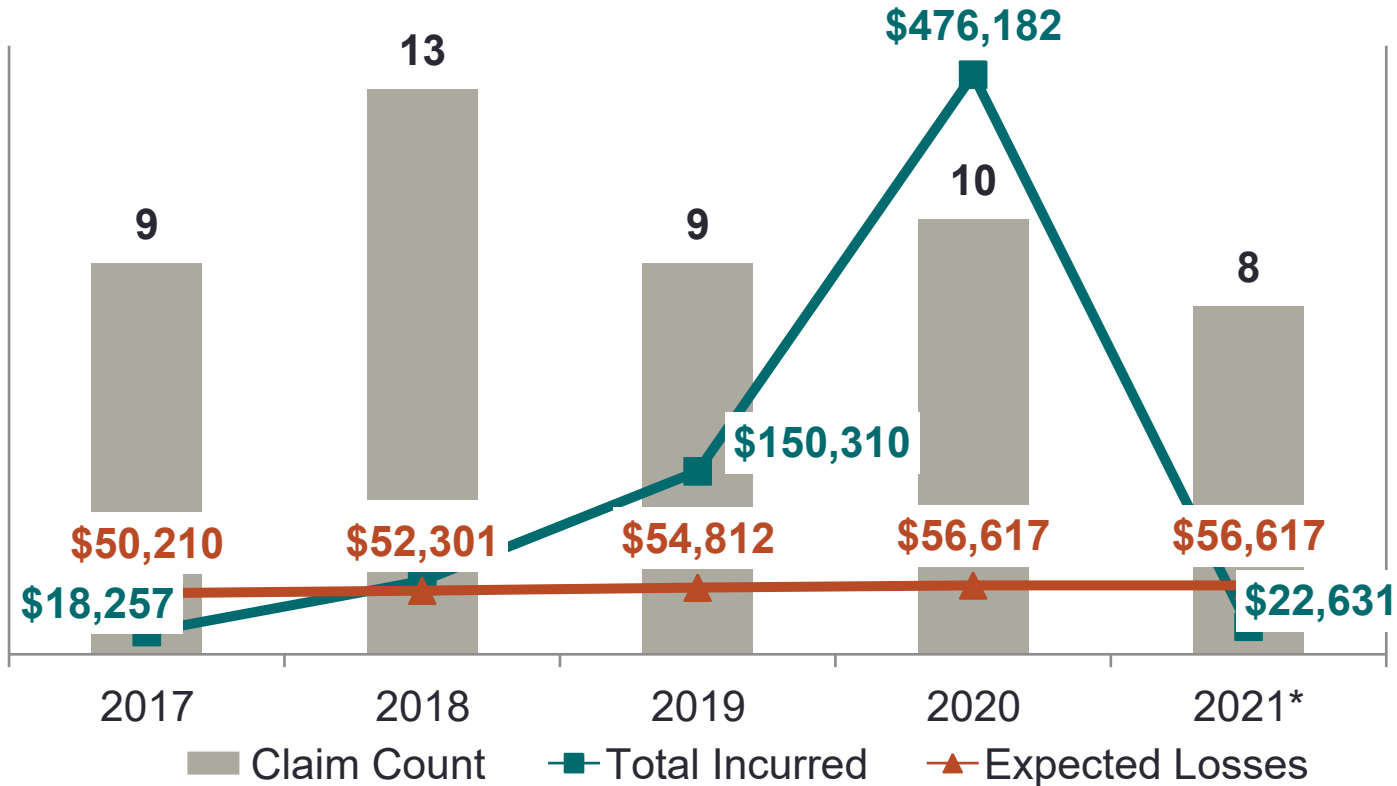


# City of Lake Geneva Summary Claim Information

10/01 Police Effective Date

# City of Lake Geneva

## Benchmarking Incurred to Expected



\*2021 expected losses not audited

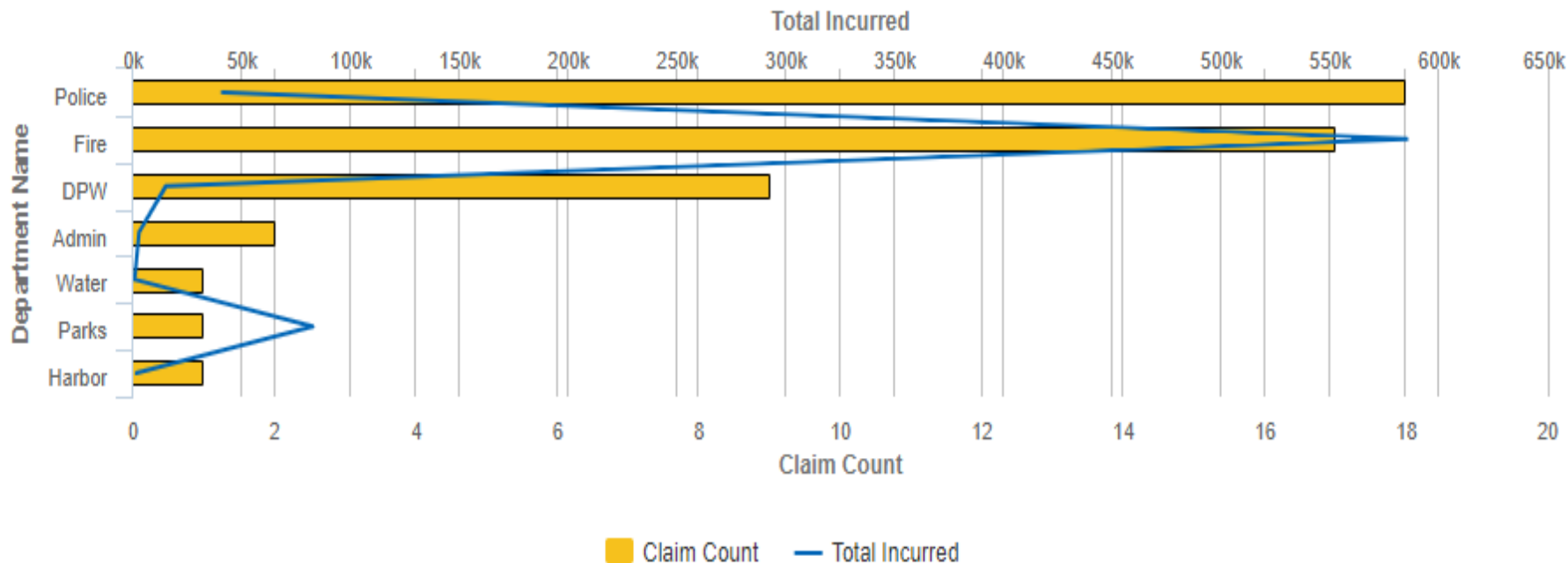
## Claim Type Profile

|      | Incident Only | Medical Only | Lost Time Indemnity | Total Claims Reported |
|------|---------------|--------------|---------------------|-----------------------|
| 2017 | 0             | 6            | 3                   | 9                     |
| 2018 | 0             | 13           | 0                   | 13                    |
| 2019 | 0             | 7            | 2                   | 9                     |
| 2020 | 0             | 5            | 5                   | 10                    |
| 2021 | 1             | 5            | 2                   | 8                     |

# City of Lake Geneva – 10/01 Policy Effective

| Claim Analysis by Policy Year |                   |                   |                |                     |
|-------------------------------|-------------------|-------------------|----------------|---------------------|
| Grouping                      | Total Claim Count | % of Total Claims | Total Incurred | % of Total Incurred |
| 2021                          | 8                 | 13.79             | 22,631.20      | 2.97                |
| 2020                          | 10                | 17.24             | 476,181.60     | 62.51               |
| 2019                          | 9                 | 15.52             | 150,309.70     | 19.73               |
| 2018                          | 13                | 22.41             | 60,206.69      | 7.90                |
| 2017                          | 9                 | 15.52             | 18,256.97      | 2.40                |
| 2016                          | 9                 | 15.52             | 34,225.76      | 4.49                |
| Grand Total                   | 58                | 100.00            | 761,811.92     | 100.00              |

# By Department – 5 years, plus current ytd



# By Department – 5 years plus current ytd

| Department Name      | Claim Count | Total Incurred |
|----------------------|-------------|----------------|
| Admin                | 2           | 2,550          |
| DPW                  | 9           | 15,009         |
| Fire                 | 17          | 585,113        |
| Harbor               | 1           | 1,457          |
| Parks                | 1           | 82,530         |
| Police               | 18          | 40,927         |
| Water                | 1           | 626            |
| <b>Grand Totals:</b> | <b>49</b>   | <b>728,211</b> |

## Workers' Compensation Management Best Practices

### United Heartland Safety Consultation

Loss Prevention – Avoid a claim!

# United Heartland Safety Resources

- Safety Consultation – Virtual or Onsite
- Loss Analysis & Scheduling Automatic claims reports
- UH Resources:
  - Website, RTW, Safety Committees, DPW Best Practices, Volunteers
- Safety Resource Questions
  - DSPS, OSHA, DOT,
- Resource Questions
  - LWMMI Safety Grant, LWMMI University, Lexipol, Webinars

# Public Works Department Focus

Project Planning, Shop Audits, & Job Site Observations

# Project Planning

| October                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                            | November                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                            | December                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> |                                                                                                                                                                                                                                                                                                                                                                                            | <p>Refuse/Waste/Water/Power/Heat</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p>                                                                       |                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                            |
| Monday 10-22                                                                                                                                                                                                                                                                                                                                                                               | Tuesday 10-23                                                                                                                                                                                                                                                                                                                                                                              | Wednesday 10-24                                                                                                                                                                                                                                                                                                                                                                            | Thursday 10-25                                                                                                                                                                                                                                                                                                                                                                             | Friday 10-26                                                                                                                                                                                                                                                                                                                                                                               | Weekend 10-27/28                                                                                                                                                                                                                                                                                                                                                                           |
| <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> | <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> | <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> | <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> | <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> | <p>Leaf Pick-up</p> <p>Refuse/Waste/Water/Power/Heat</p> <p>Final check diagrams</p> <p>Disposal/Plant</p> <p>Inventory of items, materials</p> <p>Notes on 4 weeks, diagrams</p> <p>Plan Distribution of Resources</p> <p>Walk Plant Layout</p> <p>Land Markers/Plant/Refuse</p> <p>To be finished</p> <p>Playground of equipment and equipment</p> <p>Timeline: September (Week 1-4)</p> |

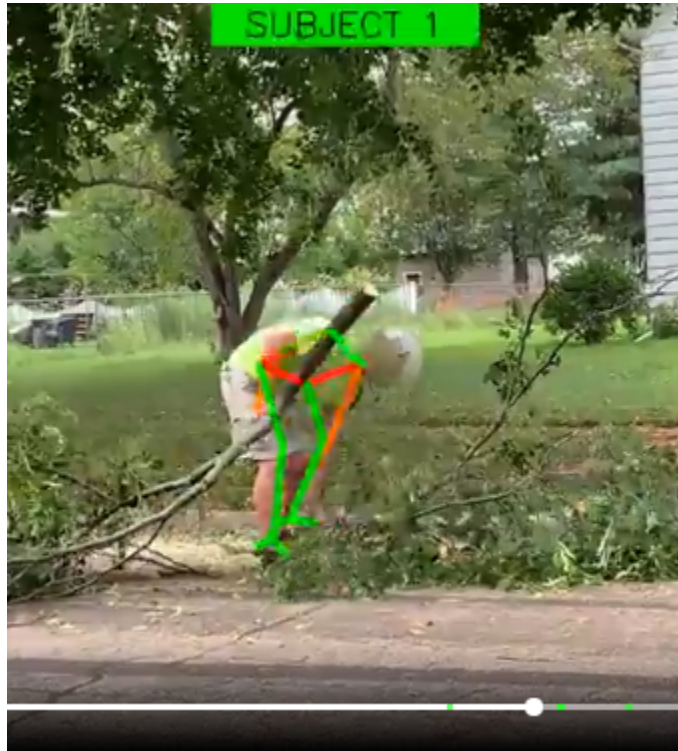
# Safety Grant – Identify high hazard job tasks



# Field / Job Site – Observations & Recommendations



# AI, Motion Capture Analysis – joint overlay



# Ergo Motion Capture Technology

- Exercise Water Valves – Manual T-bar Method

## Risk Posture Details



### MSD Risk

**Very High 11**



Workers' Compensation Management Best Practices

# United Heartland Claims Services

Unfortunately claims happen

# So Now What - Process to Control Cost

## *Reactive Actions – After Injury Occurs*

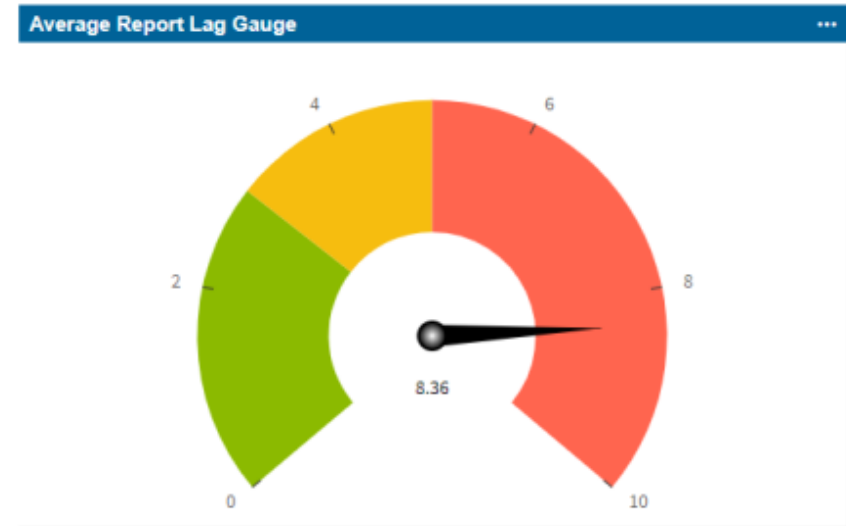
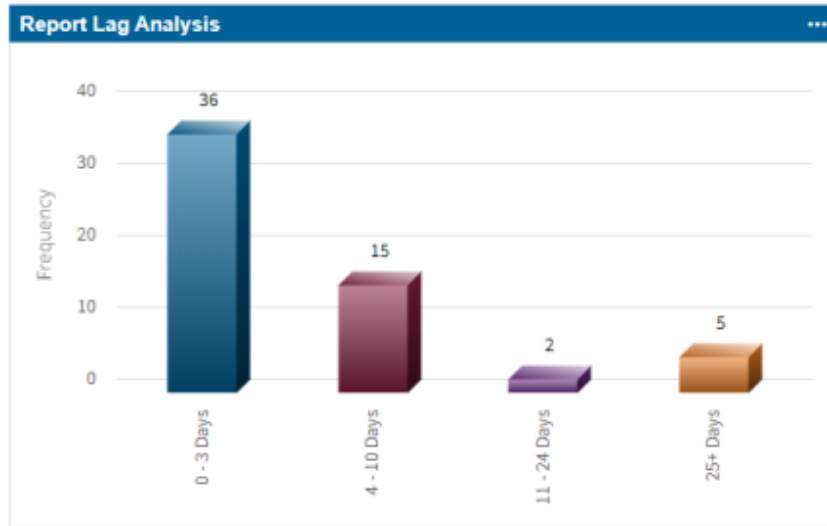
Timely  
Reporting  
Timely Medical  
Attention

Return to Work

Accident  
Investigation  
Not to Find  
Fault

Corrective  
Actions Follow  
Up  
Lessons  
Learned

# City of Lake Geneva – 10/01 Policy Effective



# Methods of Claim Reporting

- Nurse Triage / Telehealth – Reports to UH if medical provider involved.
- Contact R&R
- Visit LWMMI.org and click ‘Report a Claim’
  - Portal/Online – immediately get a
  - Email
  - Phone
  - Fax



# Nurse Triage / Telehealth – via CorVel

- LWMMI partnered with CorVel
- Nurse - Call RN 24/7 – Evaluates immediate needs, provides care, and may refer
- Telehealth – Nurse refers to physician immediately via computer, table, or phone.
- Claim filing – Files claim with UH if medical attention involved
- Posters & Wallet Cards are available

---



**Employee Injury Call Center**  
**855-438-4577**

Call to speak with a registered nurse  
in the event of a workplace incident or injury.

**Call 911 for Medical Emergencies**



# Quality Claims Management

- Dedicated Claims Contact for Lake Geneva
  - Andrew Kluth, Claims Representative Nurse Case Manager involved when needed
  - Denise Kawczynski, Claims Manager, LWMMI Team Member



# Transitional Duty (Light Duty Work)

## **Objectives and benefits of transitional duty:**

- Shows care, concern and value for the employee
- Reinforces the positive culture at the municipality
- Studies show employees recover more quickly
- Allows municipality to maintain productivity
- Retention of valuable members of staff
- Can lower workers' compensation costs by 70% (RTW 3 days)

# Expense Management

- ISU, Investigative Services Unit: Dedicated to detecting & fighting fraud
- Causation Investigation – compensability
- Litigation: Roundtables - UH Claims Reps have internal assistance. Attend pre-hearings when appropriate.
- Cost Containment:
  - Preferred Provider vendors – Clinics, specialists, etc. Offers negotiated cost savings.
  - Internal resources – ISU, Causation, Internal Defense
- Internal Medicare Set Aside team.
- Rebound Program – A Free Employee Benefit (Next Slide)

# Ready Rebound

- LWMMI partnered with Ready Rebound
- Faster access to Ortho Specialists
- Sports Medicine Approach
- 30% Faster return to Work
- Orthopedic Injury Focus – Shoulders, knees, elbows, etc.
- Navigators – Guides individual through treatment & recovery
- Work or Personal Injuries - Available at no cost to employees & family members

Workers' Compensation Management Best Practices

Other LWMMI Resources

# Other LWMMI Resources

- Safety Grant
- Lexipol
- LWMMI University
- HR & Pre-Loss Legal
- LWM & LWMMI Conferences
- LWM Webinars
- Elected Official Guide

# LWM – Management Training – Elizabeth Yanke

## Management Topics

- Leading High Performing Teams
- Managing Conflict on the Team
- Defining Your Purpose
- Giving Employees Feedback
- What is Progressive Discipline?
- Behavioral and Situational Based Interviewing
- Self Care for Managers

## Self Management Topics

- Prioritizing Your Work
- Teaming & Negotiating
- Owning Your Development Plan
- Whole Wellness
- Goal Setting the SMART Way
- Adapting to Change
- Creating a Culture of Service

# LWMMI Management Skills Academy

- Focused on essentials of People Management

## Program Schedule

|          |                                                                                    |
|----------|------------------------------------------------------------------------------------|
| 8:30 AM  | Registration and continental breakfast                                             |
| 9:00 AM  | Leading with Purpose, Prioritizing the Work, and Communicating to Your Team        |
| 12:00 PM | Lunch provided                                                                     |
| 1:00 PM  | Building a Team Environment, Giving Feedback, Coaching to Solutions, and Self Care |
| 4:30 PM  | Adjourn                                                                            |



### Current training opportunities

Friday, June 17, 2022  
[B&B Insurance, Waukesha](#)

Friday, July 22, 2022  
[Rice Lake City Hall, Rice Lake](#)

Tuesday, August 2, 2022  
[Ashwaubenon Community Center, Ashwaubenon](#)

Monday, August 15, 2022  
[Waunakee Public Library, Waunakee](#)

Class sizes are limited. Use links above to register or contact Sandy Hagen  
[sandra@lwmmi.org](mailto:sandra@lwmmi.org) or (608) 833-9595

# Summary and Recommendations

## #1 – Avoid a Claim!

- Education - Clark
- Training - Clark
- Safety Committee – We can help!
- LWMMI Mgt Skills Academy (next slide)
- AF Group Safety Foundation (next slide)
- LWMMI University – No cost
- Develop a Documented City Service Plan

## #2 – Report the Claim

- ASAP – End of the day is best
- Use the Nurse Hotline

## #3 – Manage the claim – Best Practices

- Transitional Duty Program / Return To Work (3 days if possible)
- Communicate with UH Claims Team
- Rebound

# LWMMI Mgt Skills Academy

## Program Schedule

|          |                                                                                    |
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**LWMMI Management Skills Academy**



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# AF Group – Building a Safety Foundation Course

## AF Group is excited to offer our new training program

**Building a Safety Foundation: An Introductory Series for Safety Professionals** — designed to give safety professionals a better understanding of their role in creating and supporting an effective safety program for your organization.

### We'll help you learn the basics of:

- Identifying hazards
- Reducing injuries through training and prevention
- Adhering to OSHA guidelines
- Appropriately responding to incidents when they occur

Our goal is to assist you and your business to improve the safety of employees and ultimately reduce your workers' compensation costs.



**Delivered  
by Industry  
Experts**



**9 Hours  
Virtual  
Instruction**



**3 Courses  
Over 3 Days**

### [Click here to register](#)

for one of our four course offerings:

- March 8, 15 & 22
- May 24, 31 & June 7
- Aug. 16, 23 & 30
- Nov. 29, Dec. 6 & 13

(all sessions conducted 9:30 a.m. to 12:30 p.m. ET)

# Questions ?

We are here to assist you.



AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company.



United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.