

Challenge Accepted

When one Wisconsin-headquartered mutual insurance company challenged its fellow WAMIC members to give back to their communities, they stepped up to the challenge.

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Early this spring, when governors across the United States imposed lockdown restrictions because of the COVID-19 pandemic, Wisconsinites watched footage of farmers pouring milk on the ground, plowing fields of crops under, and struggling to get their animals to slaughter.

Scenes such as these and the other images we've seen in terms of the coronavirus' impact on our country seems like they should be out of a movie. Unfortunately, the pandemic is very real – the human cost is immeasurable, and the economic impact has been catastrophic.

Because agriculture runs deep in the blood of Wisconsin town mutual insurance companies – most of the mutuals were founded by farmers and many managers, directors, and staff members are active farmer as well – they wanted to help.

In April, United Mutual Insurance Company issued a challenge to all mutuals that make up the Wisconsin Association of Mutual Insurance Companies. The insurer asked fellow WAMIC members to purchase locally produced dairy products and donate them to food banks. WAMIC members responded in true Wisconsin fashion, ultimately donating nearly \$200,000 worth of dairy products to their local communities.

Maple Valley Mutual Insurance Company worked with local FFA and 4-H chapters to coordinate a neighborhood dairy distribution. The initiative distributed reusable thermal bags to more than 20 communities throughout northeastern Wisconsin. The bags contained locally produced dairy products and gift certificates from businesses insured by Maple Valley Mutual.

“When we met with the local FFA director, we found that with FFA, 4-H, our writing agencies, and a few other local volunteers, MVMIC could cover the majority of our writing territory,” says Chad Schuettpelz, the company's president and general manager.

“With so many dairy promotions being cancelled [this year], this was an easy choice,” he continues. “And the ability for the FFA to organize and mobilize so many people for this event and have the event go off with only a couple of items being ‘not perfect,’ is amazing.”

Mutual of Wausau Insurance Corporation and its affiliate partner Homestead Mutual Insurance Company donated \$10,000 each to six food pantries in the counties in which the companies write.

“We and many other companies recognized the community and economic impact this crisis could cause pretty quickly,” says Mark Splinter, Mutual of Wausau’s president and CEO. “I think many mutuals had similar ideas at the same time. We all saw many people losing their jobs, which meant food pantries would be overburdened. At the same time, farmers were struggling to survive. Some of the largest buyers of Wisconsin cheese are restaurants and schools. So, with the shutdown, that demand dropped significantly.

“The dairy challenge was a win-win idea,” Splinter continues. “So, when we decided to donate to community pantries, we just asked that they use the money to buy Wisconsin farm products to give to those in need.”

Spring Grove Mutual Insurance Company chose to participate in the challenge by focusing on daycare centers, two in particular. “We chose these daycare centers because without those centers, our employees wouldn’t be able to come to work,” says Laura Shell, Spring Grove Mutual’s manager. “[These daycares] were especially hard hit with they shut down and were not able to open because of COVID.

“They have struggled and had to put in place extra precautions to be able to open,” she continues. “They were very appreciative to receive our donations.”

Several other companies also worked with their local FFA chapters to purchase and distribute dairy products. Many more made donations of varying sizes to their area food pantries.

WAMIC also reinsurers participated in the challenge. To commemorate National Dairy Month in June, Wisconsin Reinsurance Corporation made weekly donations to food pantries throughout Wisconsin. Grinnell Re donated to the Wisconsin Dairy Recovery Program, which is a joint effort to supply dairy products to food pantries throughout the state.

For more detailed information on the numerous WAMIC member companies that participated in the dairy challenge, visit the COVID-19 Resource Center’s member stories page at www.NAMIC.org/resources/covid19/stories.

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