



11/19/2025

Village of Ridgeway  
208 Jarvis Street  
Suite A  
Ridgeway, WI 53582

RE: Worker's Compensation

Dear Lori:

Enclosed please find the final Worker's Compensation audit for the period of 8/15/2024 to 8/15/2025. A check has been included for the return premium of \$900.00. Please review this audit for accuracy and advise us of any discrepancies.

If you have any questions, or if we may be of any further assistance to you, please let us know.  
Thank you.

Sincerely,

*Christina Karls*

Christina Karls  
(608) 830-5819  
christinak@baerinsurance.com  
**www.BaerInsurance.com**

RECEIVED  
NOV 24 2025  
Village of Ridgeway



## PREMIUM AUDIT ACCOUNT SUMMARY

FROM: UNITED HEARTLAND  
 P.O. BOX 40790  
 LANSING, MI 48901-7990  
 Policy Number: 0900077249

Policy Period 8/15/2024 to 8/15/2025

Inquiries: (800)258-2667  
 Date Prepared: 09/30/2025  
 Page 1  
 Issuing Carrier: League of Wisconsin Municipalities Mutual Insurance Company

**Insured:** Village of Ridgeway

**Agent:** Baer Agency  
 9701 Brader Way, #100  
 PO 46490  
 Madison, WI 53744

Bureau ID # TBD  
 FEIN/Tax ID# 39-1274650

<u>Code</u>	<u>Description</u>	<u>Audited Payroll</u>	<u>Rate</u>	<u>Audited Premium</u>
<b>Period 08/15/2024 - 08/15/2025</b>				
<b>Wisconsin</b>				
7520	WATERWORKS OPERATION & D	\$0	3.070	\$0.00
7720	POLICE OFFICERS & DRIVERS	\$66,092	2.420	\$1,599.00
8810	CLERICAL OFFICE EMPLOYEES NOC	\$116,612	0.170	\$198.00
9414	MUNICIPAL OPERATIONS - MISCELLANEOUS - VILLAGE	\$114,986	4.010	\$4,611.00
	Total Manual Premium			\$6,408.00
9898	Experience Modification	\$6,408	0.950	(\$320.00)
	Total Modified Premium			\$6,088.00
	Total Standard Premium			\$6,088.00
0900	Expense Constant			\$220.00
	Terrorism	\$297,690		\$0.00
	Catastrophe (other than Certified Acts of Terrorism)	\$297,690		\$0.00
	Total Audited Premium			\$6,308.00
<b>Total Audited Payroll: <u>\$297,690.00</u></b>		<b>Total Audited Premium:</b>		<b><u>\$6,308.00</u></b>

<b>Village of Ridgeway</b> 208 Jarvis Street Ridgeway, WI 53582	<b>Policy Number</b> 0900077249	<b>Policy Period</b> 8/15/2024 To 8/15/2025	<b>Audit Period</b> 8/1/2024 To 8/1/2025
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## Exposure Summary

Basis: A = Area C = Cost E = Each M = Admissions P = Payroll S = Sales U = Units

### Workers Compensation

State	Description	Employees	Basis	Code	Exposure
	<b>Payroll Exposure</b>				
	<b>Audit Period: 08/01/24 - 08/01/25</b>				
	<b>LocationID: UH09000772490001 Name: Village of Ridgeway</b>				
WI	WATERWORKS OPERATION & D	0	P	7520	\$0
WI	POLICE OFFICERS & D	1	P	7720	\$66,092
WI	CLERICAL OFFICE EMPLOYEES NOC	18	P	8810	\$116,612
WI	MUNICIPAL OPERATIONS - MISCELLANEOUS - VILLAGE	8	P	9414	\$114,986



<b>Village of Ridgeway</b> 208 Jarvis Street Ridgeway, WI 53582	<b>Policy Number</b> 0900077249	<b>Policy Period</b> 8/15/2024 To 8/15/2025	<b>Audit Period</b> 8/1/2024 To 8/1/2025
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## Description of Operations

**Entity: Village of Ridgeway FEIN: 39-1274650**

The insured is the Village of Ridgeway. The insured is a municipality with one location. The insured's location is 208 Jarvis Street, Ridgeway, WI 53582.

The insured operates as a municipality. The village elects officials that will attend monthly meetings to discuss various topics for the municipality. The city has office employees who perform clerical duties. (8810)

The village has a public works department that provides various number of services for the city. The public works department performs work, such as maintenance of grounds and public buildings, snow removal, park maintenance, cleaning debris, water maintenance, sewer maintenance, and other similar types of services. The insured does not separate their water maintenance work from the rest of the public works. (9414) There is no exposure for (7520).

The village has a police officer that maintain order and law within the village. (7720)

The insured did not have any subcontractors or non-payroll labor.

FEIN: 39-1274650



Total Employees=27

**Entity: Village of Ridgeway**

## Executive Notes

**Other Notes** | The insured is run by a board of trustees. The trustees are included in the payroll section.

## Records Location and Contact Details

	<p>Village of Ridgeway 208 Jarvis Street Suite A Ridgeway, WI 53582</p>		<p>Lori Phelan (608) 924-5881 clerk@ridgewaywi.gov</p>
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# Location Summary

Loc	Name	Street	City	State	Zip
<b>Entity: Village of Ridgeway</b>					
1	LocationID: UH09000772490001 Name: Village of Ridgeway	208 Jarvis Street	Ridgeway	WI	53582

**Village of Ridgeway**  
208 Jarvis Street Ridgeway, WI 53582

**Policy Number**  
0900077249

**Policy Period**  
8/15/2024 To 8/15/2025

**Audit Period**  
8/1/2024 To 8/1/2025

### Payroll Exposure and Classification Detail

Loc	St	Name	Duties	WC Code	Gross Wages	Prem OT	WC Adj	WC Exposure
1	WI	Lexus Barnard	Trustee	8810	\$405	\$0	\$1,155	\$1,560
1	WI	Bradley Butler	Trustee	8810	\$800	\$0	\$760	\$1,560
1	WI	Michele Casper	Trustee	8810	\$3,481	\$0	\$0	\$3,481
1	WI	Shyanne Cushman	Office Clerk	8810	\$8,418	\$0	\$0	\$8,418
1	WI	Jerry Doescher	Public Works	9414	\$19,618	(\$464)	\$0	\$19,154
1	WI	Julene Garner	Trustee	8810	\$1,415	\$0	\$145	\$1,560
1	WI	Michael Gorham	Police Officer	7720	\$66,092	\$0	\$0	\$66,092
1	WI	Melissa Hooks	Trustee	8810	\$450	\$0	\$1,110	\$1,560
1	WI	Megan James	Trustee	8810	\$360	\$0	\$1,200	\$1,560
1	WI	Harold Johnson	Facility Maintenance	9414	\$22,528	\$0	\$0	\$22,528
1	WI	Margaret Johnson	Trustee	8810	\$2,105	\$0	\$0	\$2,105
1	WI	Lamont Larkins	Public Works	9414	\$4,754	(\$35)	\$0	\$4,719
1	WI	Braden Losby	Public Works	9414	\$33,786	(\$1,363)	\$0	\$32,423
1	WI	Kevin Meckley	Facility Maintenance	9414	\$28,263	(\$828)	\$0	\$27,435
1	WI	Ruth Nevins	Trustee	8810	\$830	\$0	\$730	\$1,560
1	WI	Cynthia Niehaus	Trustee	8810	\$1,235	\$0	\$325	\$1,560
1	WI	Todd Parkos	Village President	8810	\$3,890	\$0	\$0	\$3,890
1	WI	Dale Peterson	Public Works	9414	\$152	\$0	\$0	\$152
1	WI	Andrew Phelan	Trustee	8810	\$180	\$0	\$1,380	\$1,560
1	WI	Lori Phelan	Office Clerk	8810	\$58,446	(\$1,297)	\$0	\$57,149
1	WI	Michael Phelan	Facility Maintenance	9414	\$8,325	\$0	\$0	\$8,325
1	WI	Marjorie Riniker	Office Clerk	8810	\$22,682	(\$33)	\$0	\$22,649
1	WI	Rick Short	Trustee	8810	\$135	\$0	\$1,425	\$1,560
1	WI	Mark Stewart	Facility Maintenance	9414	\$250	\$0	\$0	\$250
1	WI	Kellee Venden	Trustee	8810	\$1,760	\$0	\$0	\$1,760
1	WI	Steven Vosberg	Trustee	8810	\$1,435	\$0	\$125	\$1,560
1	WI	Kevin Zeier	Trustee	8810	\$225	\$0	\$1,335	\$1,560
1	WI	No exposure	None	7520	\$0	\$0	\$0	\$0
					<b>\$292,020</b>	<b>(\$4,020)</b>	<b>\$9,690</b>	<b>\$297,690</b>

## Verification and Reconciliation

Federal Verification (FEIN: 39-1274650)		Reconciliation:	WC
3rd Quarter, 2024	\$77,468	Exposure	\$297,690
4th Quarter, 2024	\$67,655	Premium OT	\$4,020
1st Quarter, 2025	\$66,797	Executive Adj	\$0
2nd Quarter, 2025	\$63,456	Other Adj	(\$9,690)
Federal Verification Total:	\$275,376	EXCL Gross Wages	\$0
<b>Federal Verification &amp; Adjustment Total:</b>	<b>\$275,376</b>	<b>Total</b>	<b>\$292,020</b>

## Key Questions and Notes

<b>Employee Count</b>	Employee Count	Total Employees=27		
<b>Notes</b>	Employee	The adjustment is to include the trustees at a minimum of \$1,560.		
	Verification	The variance in payroll is due to the audit period.		
<b>Verification</b>	Document	Line 5c of 941 taxes		
<b>Records</b>	Payroll	Payroll Worksheet		
<b>Key Questions</b>	<input checked="" type="checkbox"/> Overtime	<input type="checkbox"/> Bonuses	<input type="checkbox"/> Commissions / Draws	<input type="checkbox"/> Holiday / Vacation / Sick Pay
	<input type="checkbox"/> Tips	<input type="checkbox"/> Non-Payroll labor	<input type="checkbox"/> Pre-Tax Wages	<input type="checkbox"/> Interchange of Labor
	<input type="checkbox"/> Per Diem / Expense Reimbursement	<input type="checkbox"/> Apartment / House / Board Provided	<input type="checkbox"/> OCIP / CCIP / Wrap Up	<input type="checkbox"/> Active Military Pay
	<input type="checkbox"/> Third Party Sick Pay	<input type="checkbox"/> Severance / Dismissal Pay		



## Payroll Details

Village of Ridgeway	Gross Wages	Wages	Overtime	WC Adjustment
		8/1/2024 - 8/1/2025	8/1/2024 - 8/1/2025	Trustee \$1,560 Minimum
Lexus Barnard	\$405	\$405	\$0	\$1,155
Bradley Butler	\$800	\$800	\$0	\$760
Michele Casper	\$3,481	\$3,481	\$0	\$0
Shyanne Cushman	\$8,418	\$8,418	\$0	\$0
Jerry Doescher	\$19,618	\$19,618	\$1,391	\$0
Julene Garner	\$1,415	\$1,415	\$0	\$145
Michael Gorham	\$66,092	\$66,092	\$0	\$0
Melissa Hooks	\$450	\$450	\$0	\$1,110
Megan James	\$360	\$360	\$0	\$1,200
Harold Johnson	\$22,528	\$22,528	\$0	\$0
Margaret Johnson	\$2,105	\$2,105	\$0	\$0
Lamont Larkins	\$4,754	\$4,754	\$105	\$0
Braden Losby	\$33,786	\$33,786	\$4,090	\$0
Kevin Meckley	\$28,263	\$28,263	\$2,484	\$0
Ruth Nevins	\$830	\$830	\$0	\$730
Cynthia Niehaus	\$1,235	\$1,235	\$0	\$325
Todd Parkos	\$3,890	\$3,890	\$0	\$0
Dale Peterson	\$152	\$152	\$0	\$0
Andrew Phelan	\$180	\$180	\$0	\$1,380
Lori Phelan	\$58,446	\$58,446	\$3,892	\$0
Michael Phelan	\$8,325	\$8,325	\$0	\$0
Marjorie Riniker	\$22,682	\$22,682	\$99	\$0
Rick Short	\$135	\$135	\$0	\$1,425
Mark Stewart	\$250	\$250	\$0	\$0
Kellee Venden	\$1,760	\$1,760	\$0	\$0
Steven Vosberg	\$1,435	\$1,435	\$0	\$125
Kevin Zeier	\$225	\$225	\$0	\$1,335
No exposure	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$292,020</b>	<b>\$292,020</b>	<b>\$12,061</b>	<b>\$9,690</b>