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About On-Site Operational Reviews: Inspections

The Wisconsin Compensation Rating Bureau (WCRB) is Wisconsin's statutorily appointed formal rate service organization. The WCRB is a non-profit organization regulated by the Office of the Commissioner of Insurance of the state of Wisconsin and is required by law to perform inspection surveys of businesses throughout the state of Wisconsin.

The Wisconsin Statute Chapter 626 provides details regarding this statutory appointment: <https://docs.legis.wisconsin.gov/statutes/statutes/626>

Frequently Asked Questions

Why is a WCRB field inspector contacting me?

Wisconsin state law requires the WCRB inspect and make a written survey of compensation risks to determine proper classifications. Field inspectors meet with employers to ensure that the employer's business operations are properly classified.

Am I in trouble?

No. Inspections are routinely performed on an ongoing basis throughout the year. Think of it as a quality control mechanism for Wisconsin's worker's compensation system. Surveys help insure that worker's compensation rates for your business and businesses similar to yours are accurate.

Am I the only employer being inspected?

No. The WCRB employs field inspectors who travel throughout the state of Wisconsin full time performing surveys of hundreds of employers throughout the year.

Is it mandatory that I submit to an inspection by the WCRB?

Yes. Wisconsin law (Chap. 626.32) requires the WCRB inspector to survey businesses throughout Wisconsin to ensure commercial operations are properly classified for worker's compensation rating purposes. Your insurance policy also requires that you allow access to WCRB inspectors. Purposely avoiding an inspector or not permitting a WCRB inspector to perform a survey could result in a policy cancellation and Wisconsin's Department of Workforce Development will be notified.

How can I be sure that the inspector is a WCRB inspector?

Each WCRB inspector will present you with a business card when they arrive to perform the survey. If you have any questions about the authenticity of the inspector's credentials, you may call our office at 262.796.4540 and ask to speak with Tad Cleveland, Vice President of Technical Services or WCRB President, Bernard Rosauer.