



## Wisconsin Compensation Rating Bureau

### GENERAL CIRCULAR LETTER 1291 – September 16, 2025

#### WISCONSIN GOVERNING BOARD and RATING COMMITTEE MEETING

Minutes of the Wisconsin Governing Board meeting held virtually from the premises of the Wisconsin Compensation Rating Bureau, 20700 Swenson Drive, Waukesha, WI 53186 on Thursday, September 4, 2025. The meeting was called to order at 9:00 AM.

A list of attendees at the Rating Committee and Governing Board meetings follows. The Chair of the Rating Committee was Dan Zastava from Sentry Insurance Company. The Chair of the Governing Board was Daniel Pascale from Travelers Indemnity Company.

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
Acuity	Kiefer Bennett	O	O
American Home Assurance	Aryeh Haselkorn	X	X
Badger Mutual Insurance Co.	Tyler Protz	O	O
Employers Mutual Casualty Co.	Joe Hanssen	O	X
Praetorian Insurance Co.	George Busche	X	X
Rural Insurance	Sara Grade	O	O
SFM Mutual Insurance Co.	Brian Bent	X	X
	Jen Wolf	X	X
	Rhonda Wills	X	X
Secura Insurance, A Mutual Co.	Steve Miller	X	O
	Joe Schmidt	X	O
Sentry Insurance Company	Dan Zastava	X	X
	Gail Brown	X	X
Society A Mutual Company	Tricia Wood	X	X
Travelers Indemnity Company	Daniel Pascale	X	X
	Peter Gunn	X	X
United Wisconsin Insurance Co.	Dan Bell	X	X
West Bend Insurance Company	Scott Beaver	X	X
	Jason Lanza	X	X
Zenith	Joyce Robinson	O	O
Wisconsin Compensation Rating Bureau	Bernard Rosauer	O	O
	Tad Cleveland	O	O
	Beth Nickel	O	O
	Donna Knepper	O	O
	Andrew Stoughton	O	O
	Michelle Swessel	O	O
	Laura VandeHey	O	O
	Mitchell Matthews	O	O
	Lisa Kornacki	O	O

Also Present:

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
Aegis	Terry Falls	O	O
Department of Workforce Development (DWD)	John Dipko	O	O
	Aaron Galarowicz	O	O
	Bradley Guler	O	O
Office of the Commissioner of Insurance (OCI)	David Haushalter	O	O
	Rebecca Rebholz	O	O
	Luke Dremel	O	O
Riegel Law	Paul Riegel	O	O
Workers Compensation Research Institute	Kathleen Fisher	O	O

X = Committee member attendee

O = Non-committee member attendee

### WCRB Rating Committee Meeting

Antitrust Statement - “This Board meeting has been called to discuss the items of mutual interest and concern to the members of the Wisconsin Compensation Rating Bureau. In accordance with both Federal and Wisconsin State Anti-trust Laws, this Committee is prohibited from any discussion or action which constitutes any form of boycott, coercion, or intimidation.”

#### NEW BUSINESS

- Item B-1451-Revisions to NCCI’s Basic Manual Rules and Classifications Related to Clerical Telecommuter Employees. The language explaining Class Code 8871 in the WI Basic Manual, though similar, differs from NCCI’s Basic Manual. Because of these differences, the WCRB has worked to match the changes proposed in the NCCI filing into the WI Basic Manual. The Rating Committee approved the proposed language changes along with some minor grammatical corrections.

#### UNFINISHED BUSINESS

- Item B-1450—Revisions to Basic Manual Classifications for Hazardous Material Remediation and Military Reservation—Construction—Iron or Steel Erection—Not Over Two Stories in Height. This filing has been approved by OCI effective January 1, 2026, applicable to new and renewal business only. This item is removed from the agenda.
- Long-Term Policies – The WCRB received 123 long term policies in 2024. The WCRB received input from carriers regarding the discontinuation of long-term policies. The Rating Committee decided to remain consistent with national standards. This item is removed from the agenda with no action taken.
- Wrap-Up Endorsements. This item was not formally removed and inadvertently omitted from the agenda.

A member carrier is drafting an endorsement relating to premium collection activity for wrap-up policies. It is anticipated that the carrier will present the proposed endorsement at the December Rating Committee meeting.

## ACTUARIAL SUBCOMMITTEE

- Update on 10/1/25 proposed rate revision. The 2025 rate revision, including the retrospective excess loss factors, has been approved by the OCI. This item is removed from the agenda.

## WCRB Governing Board Meeting

### Antitrust Statement

- The group adopted the minutes from the June 11, 2025 meeting.
- Bureau Operations – Industry Issues

- Budget Update

The Governing Board was presented with budget reports and were given the opportunity to ask questions about the information presented.

The Board voted to approve the amount of \$2,817,429 for the general operating expenses for the WCRB for the fourth quarter of 2025.

The Board was advised that the intervention efforts have been successful in lowering fines. Improvements have been observed, fine volume is consistently being monitored, and outreach is being done as needed.

- Administrative Affairs

Succession planning is going well. WCRB recently hired a replacement for a key database administrator who will be retiring in January 2026.

There was a recent unexpected termination that required the intervention of legal counsel.

WCRB Office Changes Update - The WCRB is downsizing their current office footprint, construction started on September 4, 2025. Costs for furniture removal and replacement were included in the budget. The December meeting will most likely be virtual as the space may not be finished yet.

- WISPUR Update - The Governing Board was updated on the progress of replacing the Spectrum system. Discovery and Sprint 0 are complete. Development SOW terms are being finalized with a September 15 target date. Sprint 1 and Sprint 2 are in progress. The Governing Board approved the revised development budget.

- Legislative Update - General discussion regarding pending and potential upcoming legislative issues.
- WCRI Presentation – Kathleen Fisher from Workers Compensation Research Institute discussed benchmarks, volatility and emerging trends for WI.

**WWCIP Activity**

- RFP Process - Enhancements – WCRB provided an update on the upcoming RFP process.
- Pool Servicing Carrier Withdrawal - West Bend Insurance Company has terminated their Servicing Carrier Agreement effective March 31, 2025. The transition process to the remaining pool servicing carriers is going well and as scheduled.

Following the adjournment of the Governing Board meeting, the Board met in Executive Session.