



## Wisconsin Compensation Rating Bureau

### GENERAL CIRCULAR LETTER 1293 – December 18, 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, December 11, 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
Chubb	Matthew D'Armi	O	O
Employers Insurance Co. of Wausau	Diana Trent	X	X
Employers Mutual Casualty Co.	Joe Hanssen	O	X
	Dave Young	O	X
	Jim Slaski	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
	Thomesa Arnold	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
	Jennifer Schultz	X	X
	Kim Hackbarth	X	X
	Matthew Simonson	X	X
Society A Mutual Company	Dennis Saldana	X	X
Travelers Indemnity Company	Daniel Pascale	X	X
	Jodi Ebersole		X
	Kelvin Konrad Miller		X
United Wisconsin Insurance Co.	Dan Bell	X	X
West Bend Insurance Company	Scott Beaver	X	X
	Jason Lanza	X	X
WMC	Robert Baker		X
Zenith	Joyce Robinson	O	O
Zurich	Timothy Lynch		O
	Zachary Waldstein		O

Also Present:

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
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 Vande Hey	O	O
	Stephanie Staring	O	O
	Mitchell Matthews	O	O
	Lisa Kornacki	O	O
	Nicholas McKittrick	O	O
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
	Brian Darrey	O	O
Riegel Law	Paul Riegel	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.”

### UNFINISHED BUSINESS

- Item B-1451-Revisions to NCCI's Basic Manual Rules and Classifications Related to Clerical Telecommuter Employees. This filing has been approved by OCI effective July 1, 2026. This item is removed from the agenda.
- Wrap-Up Endorsement Presentation. A member carrier drafted a proposed endorsement relating to sole representation for wrap-up policies. The Rating Committee suggested changes clarifying the intent of the endorsement. It is anticipated that the carrier will present a revised endorsement at the March Rating Committee meeting.

### NEW BUSINESS

- OFAC Endorsement Presentation/Discussion. A member carrier presented a proposed endorsement relating to Office of Foreign Asset Control (OFAC) requirements. The Rating Committee agreed to form a group of carriers to draft a Wisconsin OFAC endorsement. This draft endorsement will be presented at the March Rating Committee meeting.

## ACTUARIAL SUBCOMMITTEE

- The November meeting was not held this year due to no new business. The 2026 Rate Revision will be on the February Actuarial Subcommittee meeting agenda.

## WCRB Governing Board Meeting

### Antitrust Statement

- The group adopted the minutes from the September 4, 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 2026 annual budget in the amount of \$12,608,301, and the amount of \$3,152,075.25 for the general operating expenses for the WCRB for the first quarter of 2026.

The Board was advised that the carrier intervention efforts have been successful in lowering fines. The WCRB is implementing additional review processes to avoid increases in fines. Improvements have been observed, fine volume is consistently monitored, and outreach is done as needed.

- Administrative Affairs

Robert Baker of Wisconsin Manufacturers & Commerce (WMC) is our newest public Board member.

Bernard Rosauer announced the retirement of Tad Cleveland and Donna Knepper, scheduled for the first quarter of 2027. Knowledge transfer has been in process over the last year and will continue until their retirement dates. Tad and Donna are highly regarded for their knowledge and experience in the industry and will be missed.

WCRB's newest employee, who came about via employee referral, will be replacing our tenured database administrator in January 2026.

Jeffrey Bryden, CFA of Curi Capital, who has been the financial advisor in charge of Pool Fund assets for the last 45 years, will be retiring at the end of this year.

WCRB Office Changes Update - The WCRB suite remodel/downsizing project is almost complete. WCRB staff will be occupying the space after the first of the year.

- WISPUR Update - The Governing Board was updated on the progress of replacing the Spectrum system. The project is on track and on budget.

There was discussion on WCRB security controls. Internal and external annual security audits, best practices along with monitoring tools are all used to keep industry data safe.

- Audit Committee Vacancies. There are two vacancies on the Audit Committee. EMC may have someone interested. Society is our current member.
- Legislative Update - General discussion regarding the Agreed Bill and the return of Administrative Law Judges to DWD.

#### WWCIP Activity

- RFP Process - Enhancements – WCRB provided an update on the upcoming RFP process. Portal testing will begin soon. The new RFP timeline Circular Letter is scheduled for release in January 2026.
- Pool Servicing Carrier Withdrawal - West Bend Insurance Company has terminated their Servicing Carrier Agreement effective March 31, 2025. The final quarter of policy transfers was completed in September. This item is removed from the agenda.
- Charge-Off Request – Molondros Roofing LLC - \$115,596 – SFM. The Governing Board approved the recommendation to charge-off the uncollectible balance. SFM abstained from voting.
- Charge-off Request - HD Exteriors LLC - \$134,524 – EMC. The Governing Board approved the recommendation to charge-off the uncollectible balance. EMC abstained from voting.

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