



Wisconsin Compensation Rating Bureau

CIRCULAR LETTER 1302 – SEPTEMBER 17, 2026

WISCONSIN GOVERNING BOARD and RATING COMMITTEE MEETING

Minutes of the Wisconsin Governing Board and Rating Committee meetings called to convene in the office of the Wisconsin Compensation Rating Bureau, 20700 Swenson Drive, Waukesha, WI 53186 on Thursday, September 3, 2026. 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 Daniel Pascale from Travelers Indemnity Company. Chair of the Governing Board was Dennis Saldana from Society Insurance, A Mutual Company.

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
American Home Assurance	Aryeh Haselkorn	X	X
Associated General Contractors of Greater Milwaukee	Dan Burazin	X	X
Employers Insurance Co. of Wausau	Diana Trent	X	X
Employers Mutual Casualty Co.	Joe Hanssen	O	X
Green Bay Packaging	Peter Masias	X	X
Praetorian Insurance Co.	George Busche	X	X
	Midge Nowakowski	X	X
Rural Mutual Insurance Company	Sara Grade		O
	Sara Leach		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
Sentry Insurance Company	Matthew Simonson	X	X
	Gail Brown	X	X
	Jennifer Schultz	X	X
Society Insurance, A Mutual Company	Dennis Saldana	X	X
Travelers Indemnity Company	Daniel Pascale	X	X
United Wisconsin Insurance Co.	Dan Bell	X	X
West Bend Insurance Company	Scott Beaver	X	X
	Jason Lanza	X	X
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
	Stephanie Staring	O	O
	Lisa Kornacki	O	O

Also Present:

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
America Drone LLC	Jeremy Williams*		O
Department of Workforce Development (DWD)	Aaron Galarowicz*		O
	John Dipko*		O
Family Insurance Center	Eric Greening		O
Office of the Commissioner of Insurance (OCI)	David Haushalter	O	O
Reilly, Penner & Benton LLP	Brian Mechenich	O	
Riegel Law	Paul Riegel	O	O

X = Committee member attendee

O = Non-committee member attendee

*Virtual

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.”

Bernard Rosauer started the meeting with introductions. Peter Masias of Green Bay Packaging was welcomed as the newest employer representative on the Rating Committee and Governing Board.

UNFINISHED BUSINESS

- Item B-1452 Revisions to Basic Manual Classification for Bakeries and Restaurants. Information requested by the Rating Committee was presented regarding the number of policies with both restaurant codes and driver codes. The Rating Committee voted to file Item B-1452 with one exception to retain NOC in the phraseology for class code 9082. The proposed filing effective date is 10/1/27, subject to OCI approval.
- ACORD 130 Application Revision. The Rating Committee voted to adopt the changes for filing with the OCI to be effective upon approval. The Rating Committee also authorized WCRB to file subsequent non-Wisconsin specific changes without requiring the Rating Committee review.

PRAC UPDATE

- WI perspective on NCCI removal of “within a state” reference from manual language. NCCI is in receipt of WCRB’s draft correspondence regarding Wisconsin’s perspective on the subject. NCCI has surveyed the industry and will continue its review.

NEW BUSINESS

- American Drone LLC – Hearing. At the hearing, the employer and agent offered two possible solutions to the classification dispute. First, they suggested removal of the language excluding drone aircraft weighing over 55 pounds from class code 8720. Alternatively, they suggested creating a new class code reflecting the true combined risk of the drone operation with the chemical applications experienced in the agricultural business. Under this scenario, they recommended a combination of the risks inherent in class code 8720 and class code 0050.

This request was denied. However, the Rating Committee agreed the request was worthy of further investigation. The topic of Drone Classification will be a new agenda item at the next meeting.

- Item P-1420 Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019. The Rating Committee approved filing the endorsement with OCI, effective on approval.

ACTUARIAL SUBCOMMITTEE

- Update on 10/1/26 proposed rate revision. The 2026 rate revision, including the retrospective excess loss factors, has been approved by the OCI.

WCRB Governing Board Meeting

Antitrust Statement

- The group adopted the minutes from the June 2026 quarterly meetings.
- Bureau Operations – Industry Issues
 - Budget Update

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

The Governing Board voted to approve the fourth quarter assessment amount of \$3,152,075.25 for the general operating expenses for the WCRB.
 - WCRB Annual Audit. The Audit Committee has one vacancy. Brian Mechenich from Reilly, Penner & Benton presented the draft of the 2025 audit, and the Governing Board was given the opportunity to ask questions.
 - Administrative Affairs
 - Due to time constraints the Strategic Plan was not presented but will be rescheduled for the December Governing Board meeting.
 - Succession planning for future retirements, and the knowledge base that goes along with key personnel were mentioned. Congratulations to Andrew Stoughton who has recently been promoted to Vice President of Technical Services.
 - The Governing Board was presented with the Investment Subcommittee's recommendation to decrease the amount of investment advisors from two down to one. This includes moving the Strategic Reserve Fund to the remaining advisor. The Board approved the recommendations.

○ WISPUR Update

- The Governing Board has been updated on the progress of replacing the Spectrum system. The WISPUR (Wisconsin Policy Unit Rating) project is going well and on track. Testing, development, and program requirements are ongoing.
- Long Term Policy. The Governing Board voted to approve the elimination of Long-Term Policies (greater than one-year and sixteen days) and Three-Year Fixed Rate Policies. Appropriate changes to the Wisconsin Manuals and the elimination of WC000405 Policy Period Endorsement will be filed for approval with the OCI effective 1/1/2027.
- Legislative Update - General discussion regarding the approved Agreed Bill. Changes to Chapter 102 were effective 4/1/2026. A Fee Schedule has been proposed effective 7/1/2027.

WWCIP Activity

- Pool Results. The approved disbursement has been scheduled for November.
- RFP Process – The WCRB received notification that one carrier requested additional information from the OCI. This is currently under review.
- Charge-Off Request - S & S Sons Trucking LLC - \$72,505.58 – Society. The Governing Board approved the recommendation to charge off the uncollectible balance. Society abstained from voting.

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