



Wisconsin Compensation Rating Bureau

GENERAL CIRCULAR LETTER 1280 – SEPTEMBER 12, 2024

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 5, 2024. The meeting was called to order at 8:30 AM.

A list of attendees at the Rating Committee and Governing Board meetings follows. The Chair of the Rating Committee was George Busche from General Casualty Company. Chair of the Governing Board was Scott Lange from Sentry Insurance Company.

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
Acuity Insurance Co.	Jeff Brey	O	O
American Home Assurance	Aryeh Haselkorn	X	X
Employers Insurance Co. of Wausau	Diana Trent	X	X
Employers Mutual Casualty Co.	Jim Slaski		X
General Casualty Insurance Co.	George Busche	X	X
Rural Mutual Insurance Company	Jenny Gondeck	O	O
SFM Mutual Insurance Co.	Brian Bent	X	X
	Jen Wolf	X	X
Secura Insurance, A Mutual Co.	Joe Schmidt	X	O
Sentry Insurance Co.	Scott Lange	X	X
	Bev Beigel	X	X
	Gail Brown	X	X
Society A Mutual Company	Dennis Saldana	X	X
Travelers Indemnity Co.	Daniel Pascale	X	X
United Wisconsin Insurance Co.	Dan Bell	X	X
West Bend Insurance Co.	Scott Beaver	X	X
	Jason Lanza	X	X
Wisconsin Compensation Rating Bureau	Bernard Rosauer	O	O
	Tad Cleveland	O	O
	Beth Nickel	O	O
	Laura Vande Hey	O	O
	Donna Knepper	O	O
	Andrew Stoughton	O	O
	Michelle Swessel	O	O
	Stephanie Staring	O	O
	Lisa Kornacki	O	O
	Mitchell Matthews*	O	O

Also Present:

ORGANIZATION	REPRESENTATIVE	GOVERNING BOARD	RATING COMMITTEE
Department of Workforce Development (DWD)	Aaron Galarowicz*	O	O
	Brynn Bruijn-Hansen*	O	O
	John Dipko*	O	O
Office of the Commissioner of Insurance (OCI)	David Haushalter	O	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 introduced Aryeh Haselkorn to the group as the new representative from American Home Assurance.

UNFINISHED BUSINESS

- Class Code Clean-Up – 3724 vs. 5535 – Bins – Metal Overhead – Butler Type. The revised description was filed and approved by OCI. This item is removed from the agenda.
- WWCIP Handbook Clean-Up – Trucking 7228 & 7229. The Handbook has been updated. This item is removed from the agenda.
- Employers’ Liability Limits – standard limits. The WCRB shared their research on employers’ liability limit bands. Roughly 41% of insureds have increased limits. The request to increase standard limits was withdrawn. This item is removed from the agenda.

ACTUARIAL SUBCOMMITTEE

- 3 Digit Rate Results. The WCRB sent out a notification to carriers to prepare for the change effective 10/1/26. The Board recommended contacting insurance agents to explain the change.
- Update on 10/1/24 proposed rate revision. The 2024 rate revision, including the retrospective excess loss factors, has been approved by the OCI and was released under Circular Letter. This item is removed from the agenda.

WCRB Governing Board Meeting

Antitrust Statement

- The group adopted the minutes from the June 12, 2024, meeting.
- Bureau Operations – Industry Issues
 - Budget Update - The Board members were presented with the budget details and were given the opportunity to ask questions about the information presented. The Board voted to approve the amount of \$2,334,201 for the general operating expenses for the WCRB for the fourth quarter of 2024. The 2025 preliminary budget was presented.
 - Administrative Affairs
 - The Board was reminded of the employer representative vacancy, appointed by the Governor. A third request for a replacement will be sent.
 - WCRB Office Changes. The WCRB is planning to downsize their current office footprint. This will reduce costs and release excess unused space. The WCRB IT department has moved servers to an offsite facility in preparation for the future remodel.
 - The WCRB established an insurance carrier workers compensation work group to discuss industry issues and concerns.
 - The WCRB mailed a “Find My Mod” letter to all experience rated risks. The letter provided instructions for the employer to access their experience mod worksheets. This is a one-time mailing to replace the annual notification.
- Carrier Report Card. The WCRB created a report on carrier notices and fines. The report is used to spot issues with carrier data reporting. Currently, the WCRB contacts carriers when issues arise to help correct. The Board recommended making the report available to carriers via the website either on a quarterly or annual basis. The WCRB will research possible options available and follow up with the group.
- The WCRB partnered with the fraud attorney at OCI as well as other experts to present a Fraud Prevention webinar in August. The feedback from participants shared with the group was positive and encouraging to continue this type of education. The Board recommended informing agents and underwriters of this type of training availability.
- Legislative Update – general discussion over pending and potential upcoming legislative issues.
- CDX WCCPAP Web Services. A motion to add this item to the agenda was approved by the Board. This new service allows carriers to interact machine to machine and is available and recommended for use.

WWCIP Activity

- RFP Process – Enhancements expected in 2026 – Conversations are ongoing with OCI.
- Pool servicing carrier withdrawal. A motion to add this item to the agenda was approved by the Board. West Bend Insurance Company has terminated their Servicing Carrier Agreement. West Bend will transfer files to the remaining 4 pool carriers before the 3/31/25 effective date.
- Pool surplus status update. The estimated \$27 million-dollar approved disbursement has been scheduled for November.

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