

Self-Insurers Council Minutes
June 3, 2010

Members present: Mr. Fontaine, Mr. Garrett, Ms. Joswiak, Mr. Kante, and Ms. McKinzie
Member absent: none
Staff present: Ms. Huntley-Cooper, Mr. Krueger, Mr. Moreth, and Mr. Tomsyck

1. **Call to order** The meeting was called to order at 9:30 A.M. in conformance with Wisconsin's open meeting law.
2. **Open session**
3. **Terms of appointment to the Council** Terms for Ms. Joswiak and Mr. Kante expire in 2010. Both graciously agreed to accept appointments for an additional 3 years.
4. **Review and approval of the minutes of the previous meeting** Minutes of the December 1, 2009 regular meeting were reviewed, and approved as written.
5. **Excess insurance** Administrative Code states that carriers are to write their excess policies on policy forms approved by the commissioner of insurance. Additional Code language states that carriers are to write excess policies in a form approved by the Wisconsin Compensation Rating Bureau. It had been assumed by DWD that carriers were in compliance, but it appears that policy forms in use have changed over the years and are not all the same as had been approved some years ago. Discussion centered on whether the non-compliance is a problem, whether a strict enforcement might adversely affect the availability of self-insurers to procure coverage, and whether a committee to study this issue should be convened.
6. **Closed session review reports of self-insured employers** In accordance with s. 19.85(1)(f) the council convened in closed session to review financial, loss experience, safety and other information of employers presently or previously exempt from the duty to insure. Some of the companies' specific financial or other business information may be confidential and not subject to public disclosure.
7. **Open session**
8. **Miscellaneous**
Mr. Krueger reported on the Centennial commission, and its preliminary plans to commemorate the 100th anniversary of Wisconsin's worker's compensation law that was implemented in 1911.

Ms. Joswiak reported that the excess insurance market for utilities is opening, but is far from robust, with licensed excess coverage difficult to procure or unaffordable.

Mr. Moreth gave an update of the previously discussed WCAC loggers committee. Work continues on efforts to assist the industry, but the department still opposes creation of group self-insurance.

A list of insurers writing specific excess insurance was distributed, noting that Safety National has the largest share of the market (by premium volume).

The annual update form claims section was discussed, noting that refinements to data requested may improve the Council's ability to make judgments on bond adequacy.

9. **Next meeting.** Mr. Moreth will poll the members in the late summer for acceptable dates for a Fall 2010 meeting, as applications or conditions warrant.

The meeting was adjourned at 2:15 PM.