

# Duty Disability Insurance Employer Rates 2026



Item 5C – Employee Trust Funds Board

Marie Ruetten, Deputy Administrator

Division of Trust Finance



# Action Needed

ETF requests the Employee Trust Funds Board approve the Duty Disability Insurance Program Actuarial Valuation as of Dec. 31, 2024, and increase 2026 contributions rates by 0.1% of covered payroll.

# Duty Disability Program Reserves

	2023	2024
Actuarial Liability	\$594,142,994	\$615,858,336
Reserve Balance	\$778,057,202	\$790,394,267
Surplus/(Deficit)	\$183,914,208	\$174,535,931
Funded Ratio *Target Range 125%-135%	131%	128%

# Duty Disability Rates:

Contribution rates are based on an experience-rated tier schedule

Tier	Number of Claims	Claims as a % of Covered Payroll	2025 Contribution Rate as a % of Covered Payroll
1	1	$\leq 1.5\%$	0.06%
2	2	$> 1.5\%$ but $\leq 3.0\%$	0.12%
3	3	$> 3.0\%$ but $\leq 4.5\%$	0.24%
4	4	$> 4.5\%$ but $\leq 6.0\%$	0.42%
5	5	$> 6.0\%$ but $\leq 7.5\%$	0.67%
6	6	$> 7.5\%$ but $\leq 9.0\%$	0.97%
7	7	$> 9.0\%$ but $\leq 10.5\%$	1.33%
8	8 or more	Claims $> 10.5\%$	1.60%

# Recommended 2026 Rates

Tier	Base Contribution Rate	Actuarial Adjustment Rate	Recommended 2026 Contribution Rate	# of Employers
1	0.25%	-0.15%	0.10%	425
2	0.50%	-0.30%	0.20%	46
3	1.00%	-0.59%	0.41%	24
4	1.75%	-1.04%	0.71%	8
5	2.75%	-1.63%	1.12%	6
6	4.00%	-2.37%	1.63%	5
7	5.50%	-3.26%	2.24%	0
8	6.60%	-3.91%	2.69%	1



A photograph of a family of four outdoors. A man with a mustache and a woman with short grey hair are smiling and hugging two children. The man is wearing a dark sweater over a blue and white checkered shirt. The woman is wearing a red jacket over a grey patterned top. The children are also smiling. The background is a blurred green landscape. The entire image has a blue overlay, and the word "Questions?" is written in large white letters across the bottom.

Questions?

# Action Needed

ETF requests the Employee Trust Funds Board approve the Duty Disability Insurance Program Actuarial Valuation as of Dec. 31, 2024, and increase 2026 contributions rates by 0.1% of covered payroll.

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# Thank you

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