



Wisconsin Compensation Rating Bureau

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Located at 2200 North Mayfair Road, Wauwatosa, WI 53226

CIRCULAR LETTER 2852 – JUNE 22, 2000

PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: MEMBERS OF THE BUREAU

The State of Wisconsin, Office of the Commissioner of Insurance has approved an overall decrease in rate level of 2.90%. Attached is a copy of the revised rates and rating values effective July 1, 2000, applicable to new and renewal business only. In addition to the premium level adjustment, the following changes were approved:

- no change in the maximum minimum premium of \$850;
- no change in the minimum premium multiplier of 170;
- an increase in the expense constant from \$180 to \$200;
- a decrease in the premium threshold for experience rating eligibility from \$5,500 to \$5,000 annually;
- an overall decrease in premium level of 14.90% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from to \$28,000 \$28,600;
- an increase in the value of lodging received by employees as part of their pay to \$75.45 per week or \$10.78 per day, the value of meals increased to \$67.91 per week or \$3.23 per meal;
- an increase in the maximum remuneration for executive officers to \$824.00 per week;
- an increase in the minimum remuneration for executive officers to \$165.00 per week;
- an increase in the Retrospective Rating Tax Multiplier from 1.162 to 1.169 for "F" classes;
- no change in the Retrospective Rating Tax Multiplier for state classes;
- an increase in the USLH&W percentage from 57% to 60%.

Donna Knepper
Executive Secretary

WISCONSIN
Summary

Effective Date

July 1, 2000

Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		2.61 %
- New and Renewal Policies		
		<u>Premium Level Change</u>
A. <u>By Component</u>	Experience, Trend & Benefits	- 2.61 %
	Change in Production & General Expenses	+ 0.40 %
	<u>Change in Loss Based Expenses</u>	- 0.40 %
	Overall Premium Level Change	- 2.61 %
	Offset for Change in Expense Constant	0.30 %
	Overall Rate Level Change	2.90 %
		<u>Rate Level Change</u>
B. <u>Rate Level Change By Industry Group</u>	Manufacturing	- 2.03 %
	Contracting	- 6.20 %
	Office & Clerical	- 1.25 %
	Goods & Services	- 1.93 %
	<u>Miscellaneous</u>	- 2.71 %
	Overall	- 2.90 %

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		14.90
- New and Renewal Policies		
		<u>Premium Level Change</u>
A. <u>By Component</u>	Experience, Trend & Benefits	- 16.30
	Change in Production & General Expenses	+ 0.40
	<u>Change in Loss Based Expenses</u>	+ 1.30
	Overall	- 14.90

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$180	\$200
Minimum Premium Multiplier	170	170
Tax Multipliers:		
State	1.040	1.040
Federal	1.162	1.169
USL&HW %		
Difference in Benefits	36.0 %	36.0 %
<u>Difference in Loss Based Expenses</u>	15.2 %	17.5 %
Combined USL&HW %	<u>57.0 %</u>	<u>60.0 %</u>

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Effective July 1, 2000

Exhibit 4

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	4.65	850	1.97	0.41	2014	9.37	850	3.33	0.35	2683	4.02	850	1.72	0.42
0006X	5.68	850	2.20	0.36	2016	1.92	526	0.70	0.33	2688	5.01	850	2.01	0.40
0008X	4.72	850	1.91	0.39	2021	4.89	850	1.92	0.37	2702X	29.04	850	9.81	0.33
0016	5.14	850	2.08	0.38	2039	4.10	850	1.69	0.39	2710X	11.46	850	4.24	0.37
0034	9.79	850	4.02	0.40	2041	3.69	827	1.51	0.39	2714	5.74	850	2.24	0.37
0035	2.93	698	1.26	0.42	2065	4.27	850	1.69	0.37	2731	5.69	850	2.30	0.39
0042X	8.14	850	3.22	0.39	2070	4.07	850	1.66	0.39	2735	4.98	850	2.15	0.42
0050	6.08	850	2.23	0.34	2081	25.16	850	10.64	0.41	2759	7.30	850	3.00	0.40
0079X	3.15	736	1.10	0.33	2089	3.73	834	1.56	0.40	2790	2.49	623	1.08	0.42
0106	18.76	850	6.66	0.35	2095	5.41	850	2.28	0.41	2802X	5.14	850	2.15	0.40
0108X	5.58	850	1.55	0.25	2101X	4.82	850	2.01	0.40	2812X	5.05	850	2.12	0.40
0113	5.17	850	1.84	0.33	2105	4.25	850	1.79	0.40	2835	4.09	850	1.72	0.40
0170	8.79	850	3.36	0.36	2110X	5.47	850	2.22	0.39	2836	6.30	850	2.87	0.44
0251	4.74	850	1.91	0.38	2111X	2.71	661	1.12	0.40	2841X	4.46	850	1.86	0.40
0400	8.70	850	3.26	0.35	2112	3.80	846	1.52	0.38	2881	3.60	812	1.52	0.40
0401	13.31	850	4.58	0.33	2114	5.09	850	2.06	0.39	2883	4.49	850	1.90	0.41
0771N	1.12	—	—	—	2121	2.76	669	1.09	0.36	2913	3.33	766	1.55	0.45
0908P	115.00	315	46.32	0.38	2130	4.80	850	1.90	0.37	2915	8.27	850	3.42	0.40
0909P	68.00	268	25.81	0.35	2131	2.20	574	0.88	0.37	2916	4.10	850	1.69	0.40
0912P	345.00	545	134.60	0.37	2143X	4.50	850	1.71	0.36	2923	4.22	850	1.54	0.34
0913P	394.00	594	159.58	0.38	2150	8.33	850	3.33	0.38	2942	6.28	850	2.85	0.44
0917	6.43	850	2.66	0.40	2156	5.27	850	2.12	0.38	2960	7.62	850	2.90	0.36
1005	3.78	843	1.17	0.31	2157	4.53	850	1.79	0.37	3004	3.24	751	1.21	0.37
1164	7.04	850	2.44	0.34	2172	1.33	426	0.52	0.36	3018	4.11	850	1.50	0.33
1165	2.56	635	0.88	0.32	2174	3.12	730	1.26	0.37	3022	4.34	850	1.88	0.42
1320	2.96	703	1.02	0.34	2211	8.85	850	3.43	0.40	3027	6.78	850	2.74	0.40
1322	15.52	850	5.17	0.33	2220	2.32	594	0.92	0.37	3028	3.19	742	1.28	0.37
1430	7.46	850	2.76	0.36	2286	2.04	547	0.85	0.40	3030	7.91	850	2.85	0.35
1438	3.82	849	1.45	0.38	2288	5.14	850	2.06	0.38	3040	5.98	850	2.21	0.36
1452	2.75	668	0.97	0.35	2300	3.92	850	1.71	0.42	3041	7.35	850	3.19	0.42
1463	14.71	850	5.73	0.38	2302	3.40	778	1.45	0.41	3042	3.40	778	1.33	0.37
1470#	—	—	1.45	0.36	2305	2.53	630	1.03	0.39	3064	3.89	850	1.57	0.39
1472	3.92	850	1.45	0.36	2361	2.28	588	0.96	0.40	3066X	4.94	850	2.03	0.39
1624	5.65	850	2.09	0.36	2362	2.69	657	1.11	0.39	3076X	4.42	850	1.80	0.39
1642X	3.44	785	1.19	0.33	2380X	3.09	725	1.27	0.39	3081	4.65	850	1.89	0.41
1654X	5.50	850	2.02	0.36	2386	1.97	535	0.81	0.38	3082	7.87	850	3.07	0.39
1655X	4.88	850	1.66	0.32	2388	4.42	850	1.87	0.41	3085	5.08	850	1.92	0.37
1699	3.91	850	1.41	0.36	2402	3.51	797	1.34	0.38	3086X	6.38	850	2.40	0.37
1701	5.52	850	2.10	0.37	2413	2.32	594	0.93	0.38	3110	8.64	850	3.61	0.39
1710X	10.14	850	3.73	0.36	2416	2.83	681	1.17	0.39	3111	4.80	850	1.83	0.35
1741	3.63	817	1.20	0.34	2417	3.07	722	1.28	0.40	3113	2.06	550	0.85	0.40
1747	4.80	850	1.86	0.38	2501	3.87	850	1.61	0.40	3114	5.04	850	2.21	0.43
1748	3.88	850	1.51	0.39	2503	2.54	632	1.13	0.43	3118	3.62	815	1.53	0.41
1752X	1.82	509	0.56	0.27	2534	2.68	656	1.09	0.39	3119	1.23	409	0.53	0.41
1803X	5.16	850	1.99	0.40	2570	8.68	850	3.44	0.38	3122	3.48	792	1.37	0.38
1807X	13.16	850	4.39	0.33	2576	5.04	850	2.14	0.41	3126	5.98	850	2.40	0.37
1808X	8.97	850	2.00	0.20	2578	4.11	850	1.72	0.40	3131	6.30	850	2.65	0.41
1852	3.05	719	1.08	0.35	2585	4.92	850	1.99	0.39	3132	4.90	850	1.95	0.40
1853	4.95	850	1.87	0.35	2586	2.32	594	0.97	0.41	3145	3.00	710	1.19	0.38
1860	2.49	623	0.89	0.33	2587	1.60	472	0.65	0.38	3146X	2.75	668	1.18	0.42
1924	2.89	691	1.13	0.37	2600	3.42	781	1.34	0.37	3169	3.84	850	1.62	0.41
1925	6.31	850	2.65	0.40	2623	6.17	850	2.30	0.35	3175	1.74	496	0.71	0.39
2001	3.77	841	1.61	0.41	2651	3.53	800	1.48	0.40	3179	3.33	766	1.36	0.39
2002	13.92	850	5.35	0.37	2660	2.39	606	1.02	0.41	3180	3.44	785	1.47	0.41
2003	3.82	849	1.45	0.38	2670	3.40	778	1.48	0.42	3188	3.26	754	1.39	0.42

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Effective July 1, 2000

Exhibit 4

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3220	2.69	657	1.10	0.39	3881	7.23	850	2.89	0.38	4558	2.08	554	0.86	0.39
3223	3.18	741	1.34	0.40	4000	9.37	850	3.26	0.33	4561	3.52	798	1.31	0.34
3224X	4.94	850	2.07	0.39	4021	4.75	850	1.77	0.37	4568	1.52	458	0.60	0.39
3227X	2.97	705	1.18	0.38	4024	4.60	850	1.85	0.39	4581	1.08	384	0.38	0.35
3240	2.68	656	1.07	0.37	4034X	10.20	850	3.84	0.37	4583X	6.92	850	2.57	0.38
3241	3.71	831	1.51	0.38	4036	3.66	822	1.47	0.39	4611	2.20	574	0.84	0.36
3255	3.44	785	1.46	0.40	4038	7.33	850	2.88	0.37	4635	2.28	588	0.83	0.37
3257	3.80	812	1.54	0.41	4053	2.82	679	1.19	0.40	4653	1.82	509	0.66	0.34
3270	2.40	608	1.03	0.41	4054X	3.23	749	1.23	0.35	4665	7.95	850	3.04	0.37
3300	9.97	850	4.61	0.44	4061	5.91	850	2.44	0.39	4670	7.70	850	2.87	0.37
3303	4.27	850	1.75	0.39	4062	3.00	710	1.29	0.42	4683	2.32	594	0.97	0.40
3307	3.87	850	1.60	0.40	4101	3.14	734	1.30	0.42	4686	4.28	850	1.49	0.36
3315	6.70	850	2.68	0.38	4111	2.79	674	1.19	0.41	4692	1.15	396	0.49	0.41
3334	2.54	632	1.00	0.36	4112	1.45	447	0.59	0.39	4693	1.62	475	0.68	0.40
3336	2.71	661	1.12	0.40	4113	5.55	850	2.41	0.43	4703	1.17	399	0.46	0.37
3365	14.29	850	5.17	0.36	4114	4.29	850	1.70	0.37	4712X	1.63	477	0.52	0.30
3372	4.46	850	1.71	0.39	4130X	4.24	850	1.74	0.39	4717	3.92	850	1.62	0.38
3373	9.54	850	3.77	0.37	4131	3.52	798	1.44	0.39	4720	2.04	547	0.85	0.40
3383	2.98	707	1.24	0.40	4133	3.87	850	1.51	0.36	4740	4.69	850	1.56	0.33
3385	1.48	452	0.61	0.39	4150	1.24	411	0.53	0.41	4741	5.41	850	2.28	0.40
3400X	5.18	850	2.14	0.40	4206	4.47	850	1.50	0.30	4751	8.27	850	3.54	0.43
3507	3.77	841	1.58	0.40	4207	1.60	472	0.64	0.38	4770#	—	—	1.98	0.30
3515	2.91	695	1.12	0.36	4239	2.47	620	1.02	0.41	4771N	6.34	850	1.98	0.30
3548	2.33	596	1.03	0.42	4240	5.54	850	2.38	0.41	4773#	—	—	1.98	0.30
3559	1.89	521	0.80	0.40	4243	3.56	805	1.44	0.38	4774#	—	—	1.98	0.30
3565X	1.35	430	0.60	0.43	4244	3.52	798	1.41	0.38	4775#	—	—	1.98	0.30
3574	1.49	453	0.63	0.41	4250X	1.78	503	0.74	0.40	4776#	—	—	1.98	0.30
3581	1.27	416	0.52	0.39	4251	3.30	761	1.36	0.40	4777X	5.23	850	1.91	0.35
3612	3.27	756	1.35	0.39	4263X	3.01	712	1.28	0.41	4779#	—	—	1.98	0.30
3620	8.19	850	3.10	0.38	4273	4.18	850	1.71	0.39	4799#	—	—	1.98	0.30
3629	3.23	749	1.29	0.38	4279X	2.84	683	1.19	0.40	4800C#	—	—	0.64	0.35
3632X	3.40	778	1.40	0.39	4282	2.07	552	0.88	0.40	4801C#	—	—	0.64	0.35
3634	2.82	679	1.17	0.39	4283	2.89	691	1.15	0.38	4802C#	—	—	0.64	0.35
3635	2.53	630	1.06	0.40	4299	2.61	644	1.08	0.39	4803C#	—	—	0.64	0.35
3638	1.79	504	0.75	0.40	4304X	4.13	850	1.70	0.40	4804C#	—	—	0.64	0.35
3642	2.54	632	1.10	0.41	4307	3.01	712	1.26	0.39	4805C#	—	—	0.64	0.35
3643	2.49	623	1.02	0.39	4308	1.38	435	0.62	0.43	4806C#	—	—	0.64	0.35
3647	2.62	645	1.10	0.40	4351	0.70	319	0.28	0.38	4807C#	—	—	0.64	0.35
3648X	2.14	564	0.91	0.41	4352X	1.60	472	0.68	0.41	4808C#	—	—	0.64	0.35
3681	2.02	543	0.85	0.41	4360	1.37	433	0.56	0.39	4809C#	—	—	0.64	0.35
3685	1.67	484	0.71	0.41	4361	1.46	448	0.57	0.37	4810C#	—	—	0.64	0.35
3719	2.91	695	0.96	0.32	4362	1.97	535	0.83	0.42	4811C#	—	—	0.64	0.35
3724X	7.46	850	2.60	0.34	4410	4.97	850	2.05	0.40	4812C#	—	—	0.64	0.35
3726	8.67	850	2.78	0.33	4417X	3.95	850	1.73	0.42	4813C#	—	—	0.64	0.35
3803	5.74	850	2.39	0.40	4420	6.75	850	2.27	0.31	4814C#	—	—	0.64	0.35
3807	3.36	771	1.40	0.40	4431	2.84	683	1.16	0.38	4815C#	—	—	0.64	0.35
3808	5.20	850	2.22	0.42	4432	2.14	564	0.96	0.43	4816C#	—	—	0.64	0.35
3821X	6.68	850	2.63	0.40	4439	6.12	850	2.53	0.43	4817C#	—	—	0.64	0.35
3822	5.44	850	2.36	0.42	4452X	3.41	780	1.42	0.40	4818C#	—	—	0.64	0.35
3824X	3.24	751	1.33	0.39	4459	2.97	705	1.20	0.39	4819C#	—	—	0.64	0.35
3826	2.00	540	0.88	0.42	4470	2.61	644	1.01	0.38	4820C#	—	—	0.64	0.35
3827X	2.50	625	1.12	0.43	4484	3.48	792	1.47	0.41	4821C#	—	—	0.64	0.35
3830a	a	a	a	a	4493	3.49	793	1.40	0.38	4822C#	—	—	0.64	0.35
3851	3.12	730	1.28	0.38	4511	1.08	384	0.38	0.32	4823C#	—	—	0.64	0.35
3865	4.67	850	1.91	0.39	4557	4.06	850	1.68	0.40	4825	2.26	584	0.91	0.41

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WISCONSIN

Effective July 1, 2000

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4828C	1.79	504	0.64	0.35	6003	14.88	850	5.46	0.36	7152Ma	a	200	a	a
4829C	1.79	504	0.64	0.35	6005	15.26	850	3.59	0.20	7153Ma	a	200	a	a
4902	3.13	732	1.34	0.41	6045	7.95	850	1.96	0.22	7219#	—	—	3.10	0.35
4923	2.72	662	1.13	0.40	6204	10.11	850	3.64	0.36	7222	10.59	850	3.45	0.31
5000X	37.61	850	7.09	0.20	6206	3.97	850	1.31	0.35	7228X	8.42	850	3.10	0.35
5020	6.93	850	2.46	0.35	6213	4.92	850	1.64	0.33	7229X	8.42	850	3.10	0.35
5022X	13.69	850	4.54	0.32	6214	4.02	850	1.28	0.30	7230	10.69	850	4.19	0.39
5037	33.45	850	9.92	0.30	6216	6.64	850	2.26	0.34	7231	8.06	850	3.19	0.40
5040	32.90	850	9.86	0.31	6217X	6.14	850	2.13	0.34	7232	5.19	850	1.84	0.34
5057	15.65	850	4.38	0.28	6229	4.98	850	1.81	0.34	7309FX	61.00	850	17.42	0.28
5059	41.89	850	13.59	0.34	6233	8.69	850	2.69	0.29	7313FX	4.59	850	1.32	0.24
5069	36.79	850	10.85	0.29	6235X	13.85	850	4.85	0.34	7317FX	14.32	850	4.14	0.25
5086X	24.90	850	8.23	0.33	6236	38.34	850	11.85	0.31	7323#	—	—	17.42	0.28
5102X	13.03	850	4.40	0.34	6237	3.24	751	1.14	0.35	7327F	25.02	850	6.87	0.21
5146	7.04	850	2.61	0.38	6251	13.49	850	4.33	0.33	7333M	12.60	100	4.38	0.33
5160	5.93	850	1.94	0.32	6252	15.42	850	4.54	0.29	7335M	14.00	200	4.87	0.33
5183X	5.34	850	1.94	0.37	6260	24.50	850	5.67	0.22	7350F	15.79	850	4.50	0.25
5184X	19.20	850	4.29	0.32	6306	8.21	850	2.58	0.30	7360X	10.51	850	4.18	0.40
5188	4.18	850	1.48	0.35	6319X	6.83	850	2.25	0.32	7370X	8.93	850	3.24	0.34
5190	4.57	850	1.63	0.36	6325	8.14	850	2.92	0.36	7371X	8.96	850	3.47	0.36
5191	1.47	450	0.56	0.38	6326X	8.08	850	2.59	0.31	7380X	4.60	850	1.75	0.38
5192	3.83	850	1.55	0.38	6400	9.83	850	4.02	0.40	7382	4.84	850	1.84	0.38
5194X	5.69	850	2.13	0.38	6504	3.23	749	1.25	0.37	7390	5.62	850	2.10	0.37
5211X	29.96	850	9.77	0.33	6703Ma	a	200	a	a	7394Ma	a	100	a	a
5213X	9.67	850	3.16	0.32	6704Ma	a	200	a	a	7395Ma	a	200	a	a
5215	9.54	850	3.64	0.37	6801F	5.45	850	1.50	0.24	7403	4.63	850	1.94	0.40
5221	8.55	850	2.90	0.34	6811	3.63	817	1.13	0.28	7405N	1.03	433	0.43	0.42
5222X	5.20	850	1.45	0.27	6824F	8.50	850	2.25	0.22	7420X	12.41	850	3.46	0.27
5223X	6.78	850	2.51	0.37	6826F	7.18	850	1.94	0.25	7421	3.57	807	1.21	0.33
5348	12.11	850	4.19	0.35	6834	5.66	850	2.28	0.41	7422	3.63	817	0.82	0.20
5402	9.67	850	3.32	0.32	6836	4.78	850	1.93	0.40	7423X	3.32	764	1.19	0.34
5403X	17.64	850	6.02	0.34	6843F	14.87	850	4.94	0.35	7425aX	a	a	a	a
5437	7.47	850	2.76	0.37	6845F	26.75	850	7.01	0.22	7431N	2.41	746	0.65	0.27
5443	14.32	850	5.12	0.34	6854	8.22	850	2.43	0.35	7445N	0.34	—	—	—
5445	10.68	850	3.65	0.33	6872F	11.50	850	3.43	0.27	7453N	0.80	—	—	—
5462	9.74	850	3.61	0.38	6874F	28.51	850	7.82	0.23	7502	2.51	627	0.95	0.37
5469X	16.08	850	3.61	0.20	6882	7.40	850	2.15	0.28	7515	1.07	382	0.37	0.35
5474	8.90	850	3.19	0.35	6884	15.32	850	3.30	0.23	7520	3.04	717	1.13	0.36
5478X	6.72	850	2.42	0.36	7016M	11.32	100	3.94	0.35	7538	10.41	850	2.97	0.30
5479X	10.23	850	3.93	0.39	7019M#	—	—	2.15	0.38	7539	2.07	552	0.70	0.32
5480	10.54	850	3.33	0.31	7020M#	—	—	3.94	0.35	7540	3.81	848	1.22	0.34
5491	4.54	850	1.70	0.38	7024M	12.58	200	4.38	0.35	7580	1.66	482	0.62	0.36
5507X	6.67	850	2.32	0.34	7027M#	—	—	2.39	0.38	7590	6.25	850	2.29	0.34
5508	7.73	850	2.54	0.32	7028M#	—	—	4.38	0.35	7800	2.26	584	0.86	0.37
5538X	6.78	850	2.40	0.35	7036M#	—	—	1.84	0.39	7601	12.58	850	4.40	0.36
5545X	16.76	850	6.28	0.38	7037M#	—	—	1.84	0.39	7605	3.74	836	1.36	0.35
5551	31.67	850	11.07	0.35	7038M	7.61	100	2.65	0.41	7610	0.47	280	0.18	0.39
5606	2.57	637	0.85	0.33	7039M#	—	—	2.21	0.39	7704X	2.74	666	1.04	0.36
5610	6.14	850	2.49	0.40	7046M	11.32	100	4.51	0.35	7709X	—	—	28.32	0.40
5645X	11.74	850	4.25	0.37	7088M#	—	—	2.05	0.39	7710X	4.08	850	1.48	0.37
5651	9.94	850	3.50	0.35	7089M#	—	—	2.05	0.39	7720	2.82	679	1.06	0.37
5703	27.98	850	9.09	0.32	7090M	8.46	200	2.94	0.41	7855	17.01	850	5.73	0.33
5705a	a	a	a	a	7091M#	—	—	2.45	0.39	8001	3.12	730	1.24	0.38
5951X	1.82	509	0.73	0.38	7098M	12.58	200	5.01	0.35	8002	1.67	484	0.69	0.40
6002aX	a	a	a	a	7133	4.46	850	1.71	0.37	8006X	2.91	695	1.21	0.40

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Effective July 1, 2000

Exhibit 4

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8008	1.17	399	0.49	0.41	8719	3.58	809	1.27	0.35	9102	3.16	737	1.29	0.39
8010X	2.06	550	0.84	0.40	8720	1.22	407	0.45	0.36	9154	1.97	535	0.75	0.38
8013	0.46	278	0.19	0.38	8721	0.39	266	0.14	0.35	9156	2.82	679	1.23	0.42
8015	0.87	348	0.36	0.40	8726F	5.77	850	1.53	0.25	9170X	16.67	850	5.14	0.30
8017X	1.18	401	0.49	0.41	8734Ma	a	200	a	a	9178X	27.94	850	11.47	0.41
8018X	2.90	693	1.22	0.40	8738Ma	a	200	a	a	9179X	5.11	850	2.21	0.41
8021	3.06	720	1.21	0.38	8742	0.52	288	0.20	0.37	9180X	9.79	850	4.09	0.41
8031	2.40	608	1.05	0.42	8745	2.34	598	0.95	0.39	9182	3.38	775	1.39	0.40
8032	2.24	581	0.97	0.42	8748	0.80	336	0.27	0.33	9186X	20.29	850	6.07	0.28
8033	2.89	691	1.20	0.40	8755	0.28	248	0.09	0.31	9220L	3.40	778	1.42	0.40
8039	1.64	479	0.69	0.41	8800	3.22	747	1.39	0.42	9402L	6.84	850	2.48	0.35
8044X	3.40	778	1.33	0.37	8803	0.11	219	0.04	0.36	9403L	8.48	850	3.13	0.36
8045	1.18	401	0.49	0.41	8805Ma	a	200	a	a	9410L	2.70	659	1.05	0.37
8046	1.72	492	0.71	0.39	8810	0.26	244	0.11	0.38	9412X	2.90	693	1.19	0.39
8047	2.55	634	0.99	0.37	8815Ma	a	200	a	a	9413X	2.91	695	1.18	0.38
8050	1.30	421	0.53	0.39	8820	0.32	254	0.10	0.32	9414X	3.09	725	1.29	0.40
8058	2.45	617	0.96	0.37	8824	3.45	787	1.47	0.40	9428X*	—	—	—	—
8072	1.18	401	0.49	0.41	8825	1.59	470	0.65	0.39	9501	3.85	850	1.63	0.41
8090X	1.46	448	0.49	0.28	8826	2.36	601	0.97	0.40	9505	3.00	710	1.14	0.35
8102	2.18	571	0.88	0.38	8828X	4.51	850	1.81	0.38	9519X	2.24	581	0.89	0.39
8103	4.19	850	1.73	0.40	8829	3.08	724	1.29	0.40	9521X	6.52	850	2.42	0.36
8105X	7.22	850	2.95	0.37	8831	1.59	470	0.65	0.40	9522	2.82	679	1.22	0.42
8106X	5.13	850	1.98	0.39	8832	0.30	251	0.11	0.37	9529a	a	a	a	a
8107	3.49	793	1.24	0.35	8833	0.98	367	0.39	0.37	9534X	6.78	850	2.29	0.33
8111X	2.70	659	1.13	0.40	8835	2.56	635	1.07	0.40	9545#	—	—	2.63	0.36
8116	2.78	673	1.15	0.39	8837aX	a	a	a	a	9549#	—	—	2.63	0.36
8203	5.17	850	2.07	0.38	8868X	0.29	249	0.12	0.38	9552#	—	—	2.53	0.34
8204	8.20	850	2.62	0.30	8869	0.35	260	0.14	0.41	9554	7.50	850	2.63	0.36
8209	4.45	850	1.89	0.41	8871	0.30	251	0.13	0.41	9586	0.91	355	0.40	0.42
8215	4.02	850	1.59	0.39	8901	0.23	239	0.09	0.38	9600	2.33	596	0.84	0.33
8227	5.24	850	1.88	0.36	9012	0.65	311	0.25	0.39	9620	0.70	319	0.26	0.38
8232X	6.19	850	2.36	0.38	9014X	4.09	850	1.63	0.38	9894X	0.71	321	0.22	0.25
8233	10.14	850	3.13	0.28	9015	3.94	850	1.53	0.39					
8235	4.30	850	1.79	0.40	9016X	3.61	814	1.49	0.40					
8263	10.46	850	4.09	0.37	9019	2.06	550	0.77	0.37					
8264X	5.79	850	2.21	0.36	9033	1.98	537	0.80	0.38					
8265	10.94	850	4.28	0.39	9040	4.24	850	1.77	0.40					
8279X	5.49	850	2.23	0.39	9044X	2.06	550	0.90	0.42					
8288	4.41	850	1.68	0.36	9052X	2.03	545	0.84	0.40					
8291	3.73	834	1.47	0.38	9054X	5.18	850	2.14	0.40					
8292	5.78	850	2.36	0.39	9056X	3.07	722	1.12	0.34					
8293	12.28	850	4.72	0.36	9058	2.30	591	0.95	0.40					
8304	6.19	850	2.29	0.36	9059	3.12	730	1.26	0.38					
8350X	5.09	850	1.76	0.33	9060	1.78	503	0.71	0.39					
8381X	1.63	477	0.67	0.39	9061	2.01	542	0.86	0.41					
8385X	2.86	686	1.09	0.37	9063	0.97	365	0.39	0.40					
8387X	2.99	708	1.19	0.40	9077F	1.88	520	0.61	0.31					
8391X	3.18	741	1.18	0.37	9079#	—	—	0.84	0.41					
8392	2.59	640	1.10	0.41	9082	1.98	537	0.84	0.41					
8393X	2.52	628	1.00	0.39	9083	1.98	537	0.84	0.41					
8500X	9.00	850	3.35	0.36	9084	1.98	537	0.84	0.41					
8601	0.70	319	0.25	0.35	9088a	a	a	a	a					
8606	5.33	850	1.86	0.34	9089	1.15	396	0.43	0.34					
8709F	5.38	850	1.53	0.25	9093	1.33	426	0.56	0.40					
8710#	—	—	2.36	0.39	9101	4.16	850	1.70	0.39					

* Refer to the Footnotes Page for additional information on this class code.

Effective July 1, 2000.

FOOTNOTES

- a Rate for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- C Classification is a chemical code.
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate contains a provision for federal assessment.
- L Not applicable where Code Nos. 9412-13-14 Municipal Operations are indicated, for reference to which see exception page.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA).
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
Refer to special classification phraseology in these pages which is applicable in this state.
- # This class code has been discontinued.

Class codes with special footnotes:

9428 Work Study Coverage - In accordance with the instructions for this code, the rate charged per student, per week is \$0.50.

Effective July 1, 2000

EXHIBIT 4

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7370 -- "Taxicab Co.":		
Employee operated vehicle		\$40,341.00
Leased or rented vehicle		\$26,894.00
Expense Constant applicable in accordance with Basic Manual Rule VI-E-2		\$200.00
In accordance with state special Basic Manual Rule V-B-2, the value of lodging received by employees as a part of their pay shall be \$75.45 per week or \$10.78 per day. The value of meals received by employees as a part of their pay shall be \$67.91 per week or \$3.23 per meal.		
Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"		\$824.00
Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"		\$165.00
Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is		
maximum surcharge per aircraft		\$1,000.00
per passenger seat		\$100.00
Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5		\$28,600.00
Work Study Coverage - In accordance with the instructions for Classification Code 9428, the rate charged per student, per week is		\$0.50
Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:		

			Type <u>A</u>	Type <u>B</u>
First	\$10,000			
Next	\$190,000	a	9.1%	5.1%
Next	\$1,550,000	b	11.3%	6.5%
Over	\$1,750,000	c	12.3%	7.5%

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule XII-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual.

Difference in Benefits	36.0%
<u>Difference in Loss Based Expenses</u>	<u>17.5%</u>
Combined USL&HW%	

(Multiply a Non-"F" classification rate by a factor of 1.60. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.36. The factor to adjust for differences in loss based expenses only is 1.175.)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, and average annual premium of at least 5,000 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.

WISCONSIN
SPECIAL CLASSES

Civil Defense Workers and Volunteer Rescue Squads - including members serving as auxiliary police officers at emergencies 7710

Actual remuneration shall be taken, but in no event less than \$1,560.00 per individual per annum in computing premium.

FIREFIGHTERS & DRIVERS - NON VOLUNTEER

FIRE DEPARTMENT - VOLUNTEER

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>	<u>Annual Premium</u>
0 300	\$ 695
301 500	784
501 700	867
701 1,000	958
1,001 1,500	1,123
1,501 2,000	1,303
2,001 2,500	1,485
2,501 3,000	1,667
3,001 3,500	1,848
3,501 4,000	2,031
4,001 4,500	2,212
4,501 5,000	2,393
5,001 6,000	2,711
6,001 7,000	3,075
7,001 8,000	3,439
8,001 9,000	3,803
9,001 10,000	4,165
10,001 15,000	5,605
15,001 20,000	7,427
20,001 25,000	9,246

For each additional 5,000 population (or portion thereof) add - 1,820.

Minimum Premium - \$850

* Population of area served is based on the latest available census data, and includes not only the population of the city, town, township, etc. where the department is located, but also the population of any area serviced under a fire protection contract or similar agreement.

The premiums on the fire department shall be charged in addition to the premium charged for all other operations insured under the policy.

Effective July 1, 2000

Exhibit 4

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses			Expected Losses		
		Weighting Values			Weighting Values
0 --	544	0.04	307,032 --	323,967	0.44
545 --	2,201	0.05	323,968 --	341,883	0.45
2,202 --	3,893	0.06	341,884 --	360,868	0.46
3,894 --	5,621	0.07	360,869 --	381,019	0.47
5,622 --	7,387	0.08	381,020 --	402,450	0.48
7,388 --	12,357	0.09	402,451 --	425,284	0.49
12,358 --	18,393	0.10	425,285 --	449,665	0.50
18,394 --	23,763	0.11	449,666 --	475,756	0.51
23,764 --	28,991	0.12	475,757 --	503,744	0.52
28,992 --	34,221	0.13	503,745 --	533,843	0.53
34,222 --	39,514	0.14	533,844 --	566,302	0.54
39,515 --	44,908	0.15	566,303 --	601,410	0.55
44,909 --	50,426	0.16	601,411 --	639,504	0.56
50,427 --	56,087	0.17	639,505 --	680,984	0.57
56,088 --	61,907	0.18	680,985 --	726,322	0.58
61,908 --	67,898	0.19	726,323 --	776,081	0.59
67,899 --	74,074	0.20	776,082 --	830,944	0.60
74,075 --	80,448	0.21	830,945 --	891,737	0.61
80,449 --	87,033	0.22	891,738 --	959,476	0.62
87,034 --	93,841	0.23	959,477 --	1,035,426	0.63
93,842 --	100,886	0.24	1,035,427 --	1,121,175	0.64
100,887 --	108,182	0.25	1,121,176 --	1,218,750	0.65
108,183 --	115,745	0.26	1,218,751 --	1,330,780	0.66
115,746 --	123,591	0.27	1,330,781 --	1,460,734	0.67
123,592 --	131,737	0.28	1,460,735 --	1,613,287	0.68
131,738 --	140,201	0.29	1,613,288 --	1,794,897	0.69
140,202 --	149,003	0.30	1,794,898 --	2,014,740	0.70
149,004 --	158,164	0.31	2,014,741 --	2,286,309	0.71
158,165 --	167,708	0.32	2,286,310 --	2,630,295	0.72
167,709 --	177,660	0.33	2,630,296 --	3,080,122	0.73
177,661 --	188,047	0.34	3,080,123 --	3,693,521	0.74
188,048 --	198,898	0.35	3,693,522 --	4,579,540	0.75
198,899 --	210,245	0.36	4,579,541 --	5,971,853	0.76
210,246 --	222,125	0.37	5,971,854 --	8,478,013	0.77
222,126 --	234,575	0.38	8,478,014 --	14,325,716	0.78
234,576 --	247,638	0.39	14,325,717 --	43,564,217	0.79
247,639 --	261,361	0.40	43,564,218	AND OVER	0.80
261,362 --	275,795	0.41			
275,796 --	290,997	0.42			
290,998 --	307,031	0.43			

(a) State Per Claim Accident Limitation	\$65,000
(b) State Multiple Claim Accident Limitation	\$130,000
(c) USL&HW Per Claim Accident Limitation	\$217,500
(d) USL&HW Multiple Claim Accident Limitation	\$435,000
(e) Employers Liability Accident Limitation	\$55,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	37%

Cap on Modifications = 1 + (0.00005)((Expected Losses) + (2)(Expected Losses)/(2.60))

Effective July 1, 2000
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 - 13,984	6,500	448,763 - 461,755	52,000	903,631 - 916,628	97,500
13,985 - 24,069	7,800	461,756 - 474,748	53,300	916,629 - 929,627	98,800
24,070 - 35,656	9,100	474,749 - 487,741	54,600	929,628 - 942,625	100,100
35,657 - 47,880	10,400	487,742 - 500,735	55,900	942,626 - 955,623	101,400
47,881 - 60,401	11,700	500,736 - 513,729	57,200	955,624 - 968,621	102,700
60,402 - 73,079	13,000	513,730 - 526,723	58,500	968,622 - 981,620	104,000
73,080 - 85,849	14,300	526,724 - 539,718	59,800	981,621 - 994,618	105,300
85,850 - 98,677	15,600	539,719 - 552,713	61,100	994,619 - 1,007,617	106,600
98,678 - 111,543	16,900	552,714 - 565,708	62,400	1,007,618 - 1,020,615	107,900
111,544 - 124,436	18,200	565,709 - 578,703	63,700	1,020,616 - 1,033,614	109,200
124,437 - 137,350	19,500	578,704 - 591,699	65,000	1,033,615 - 1,046,612	110,500
137,351 - 150,277	20,800	591,700 - 604,695	66,300	1,046,613 - 1,059,611	111,800
150,278 - 163,216	22,100	604,696 - 617,690	67,600	1,059,612 - 1,072,610	113,100
163,217 - 176,164	23,400	617,691 - 630,687	68,900	1,072,611 - 1,085,608	114,400
176,165 - 189,119	24,700	630,688 - 643,683	70,200	1,085,609 - 1,098,607	115,700
189,120 - 202,080	26,000	643,684 - 656,679	71,500	1,098,608 - 1,111,606	117,000
202,081 - 215,045	27,300	656,680 - 669,676	72,800	1,111,607 - 1,124,605	118,300
215,046 - 228,014	28,600	669,677 - 682,672	74,100	1,124,606 - 1,137,603	119,600
228,015 - 240,987	29,900	682,673 - 695,669	75,400	1,137,604 - 1,150,602	120,900
240,988 - 253,962	31,200	695,670 - 708,666	76,700	1,150,603 - 1,163,601	122,200
253,963 - 266,940	32,500	708,667 - 721,663	78,000	1,163,602 - 1,176,600	123,500
266,941 - 279,919	33,800	721,664 - 734,660	79,300	1,176,601 - 1,189,599	124,800
279,920 - 292,901	35,100	734,661 - 747,657	80,600	1,189,600 - 1,202,598	126,100
292,902 - 305,884	36,400	747,658 - 760,655	81,900	1,202,599 - 1,215,597	127,400
305,885 - 318,868	37,700	760,656 - 773,652	83,200	1,215,598 - 1,228,596	128,700
318,869 - 331,854	39,000	773,653 - 786,650	84,500	1,228,597 - 1,241,500	130,000
331,855 - 344,841	40,300	786,651 - 799,647	85,800		
344,842 - 357,828	41,600	799,648 - 812,645	87,100		
357,829 - 370,817	42,900	812,646 - 825,642	88,400		
370,818 - 383,806	44,200	825,643 - 838,640	89,700		
383,807 - 396,796	45,500	838,641 - 851,638	91,000		
396,797 - 409,787	46,800	851,639 - 864,636	92,300		
409,788 - 422,778	48,100	864,637 - 877,634	93,600		
422,779 - 435,770	49,400	877,635 - 890,632	94,900		
435,771 - 448,762	50,700	890,633 - 903,630	96,200		

For Expected Losses greater than \$1,241,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(2.60) / (\text{Expected Losses} + (700)(2.60))$$

$$\text{Cap on Modifications} = 1 + (0.00005)((\text{Expected Losses}) + (2)(\text{Expected Losses})/(2.60))$$

Effective July 1, 2000

Hazard Group Differentials			
I	II	III	IV
1.92	1.80	1.21	0.84

2. **Tax Multipliers**
 a. State (non-F Classes)
 b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage

3. **Expected Loss Ratio** **Expected Loss and Allocated Expense Ratio**
 0.636 0.698

4. **Tables of Expense Ratios** **Tables of Expense Ratios Loaded for ALAE Option**
 Type A: XXII-E Type A: XXII-G
 Type B: XXII-F Type B: XXII-H

5. **2000 Table of Expected Loss Ranges**
 Effective July 1, 2000

6. **Excess Loss Factors** **Excess Loss and Allocated Expense Factors**
 (Applicable to New and Renewal Policies) (Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups			
	I	II	III	IV
\$25,000	0.226	0.236	0.324	0.391
\$30,000	0.204	0.217	0.305	0.373
\$35,000	0.186	0.200	0.289	0.355
\$40,000	0.173	0.186	0.274	0.342
\$50,000	0.153	0.167	0.252	0.322
\$75,000	0.125	0.138	0.221	0.286
\$100,000	0.108	0.121	0.198	0.258
\$125,000	0.097	0.111	0.181	0.238
\$150,000	0.088	0.102	0.167	0.221
\$175,000	0.082	0.095	0.156	0.207
\$200,000	0.076	0.089	0.147	0.195
\$250,000	0.068	0.079	0.130	0.174
\$300,000	0.061	0.071	0.118	0.157
\$500,000	0.046	0.054	0.088	0.116
\$1,000,000	0.031	0.035	0.058	0.076
\$2,000,000	0.021	0.024	0.039	0.051
\$5,000,000	0.013	0.015	0.023	0.030

Hazard Groups	Hazard Groups			
	I	II	III	IV
0.263	0.278	0.374	0.445	
0.240	0.255	0.355	0.427	
0.223	0.239	0.339	0.412	
0.209	0.226	0.326	0.400	
0.189	0.206	0.305	0.379	
0.160	0.178	0.270	0.343	
0.141	0.159	0.249	0.318	
0.129	0.148	0.232	0.297	
0.120	0.136	0.217	0.280	
0.112	0.128	0.204	0.265	
0.105	0.120	0.193	0.250	
0.093	0.107	0.174	0.226	
0.085	0.097	0.158	0.206	
0.064	0.074	0.118	0.154	
0.043	0.049	0.079	0.102	
0.029	0.033	0.052	0.067	
0.018	0.020	0.031	0.039	

7. **Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.06	0.05	0.05	0.09	0.08	0.08	0.00

8. **State Special Classifications by Hazard Group**

Code No.	HG	Code No.	HG	Code No.	HG	Code No.	HG
0006	II	5000	IV	6326	III	8837	II
0108	III	5086	III	7371	II	9054	II
1752	III	5184	III	7709	IV	9056	II
1807	IV	5194	III	7710	IV	9170	IV
1808	IV	5211	III	8090	II	9412	II
3086	III	5469	IV	8387	III	9413	II
4054	II	5545	III	8391	III	9414	II
4712	III	6002	III	8828	II	9894	II

**RETROSPECTIVE RATING VALUES
CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS**

WISCONSIN

Effective July 1, 2000

A. State loss assessments			
Workers Compensation Administration Assessment			1.0207
B. State premium taxes and assessments			
1. Premium Tax		0.020	
2. <u>Miscellaneous Tax</u>		<u>0.003</u>	
3. Total			0.023
C. Residual Market Subsidy			
D. Total of Taxes and Residual Market Subsidy (B) + (C)			
E. Target Cost Ratio (excludes subsidy)			
F. Loss Adjustment expense			1.159
G. Permissible Loss Ratio (E) / ((F) + (A) - 1)			
H. State Tax Multiplier = $((.2 + ((G) \times (A))) / (.2 + (G))) \times (1 / (1 - (D)))$			1.040
I. Federal Assessment			
J. State Weight			0.160
K. Federal Weight			0.840
L. Weighted Federal Assessment ((J) x (A)) + ((K) x (I))			
M. Federal Permissible Loss Ratio (E) / ((F) + (L) - 1)			
N. Federal Tax Multiplier = $((.2 + ((M) \times (L))) / (.2 + (M))) \times (1 / (1 - (D)))$			1.169