



Wisconsin Compensation Rating Bureau

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Located at 2200 North Mayfair Road, Wauwatosa, WI 53226

CIRCULAR LETTER 2876 – JUNE 29, 2001

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 increase in rate level of 4.03%. Attached is a copy of the revised rates and rating values effective July 1, 2001, applicable to new and renewal business only. In addition to the premium level adjustment, the following changes were approved:

- an increase in the maximum minimum premium to \$900;
- no change in the minimum premium multiplier of 170;
- an increase in the expense constant from \$200 to \$210;
- No change in the premium threshold for experience rating eligibility of \$5,000 annually;
- an overall increase in premium level of 7.50% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$28,600 to \$30,300;
- an increase in the value of lodging received by employees as part of their pay to \$79.90 per week or \$11.41 per day, the value of meals increased to \$71.92 per week or \$3.42 per meal;
- an increase in the maximum remuneration for executive officers to \$873.00 per week;
- an increase in the minimum remuneration for executive officers to \$175.00 per week;
- a decrease in the Retrospective Rating Tax Multiplier from 1.169 to 1.155 for "F" classes;
- a decrease in the Retrospective Rating Tax Multiplier from 1.040 to 1.038 for state classes;
- an increase in the USLH&W percentage from 60% to 61%.

Donna Knepper
Executive Secretary

WISCONSIN
Summary

Effective Date

July 1, 2001

I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies	+ 4.03 %	
		Premium
		<u>Level Change</u>
A. <u>By Component</u>		
Experience, Trend & Benefits	+ 3.82 %	
Change in Production & General Expenses	+ 0.70 %	
<u>Change in Loss Based Expenses</u>	<u>- 0.50 %</u>	
Overall Premium Level Change	+ 4.03 %	
Offset for Change in Expense Constant	0.00 %	
Overall Rate Level Change	+ 4.03 %	
		Rate
		<u>Level Change</u>
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing	+ 1.12 %	
Contracting	+ 9.23 %	
Office & Clerical	- 2.42 %	
Goods & Services	+ 2.05 %	
<u>Miscellaneous</u>	<u>+ 11.21 %</u>	
Overall	+ 4.03 %	

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies	+ 7.50 %	
		Premium
		<u>Level Change</u>
A. <u>By Component</u>		
Experience, Trend & Benefits	+ 6.40 %	
Change in Production & General Expenses	+ 0.70 %	
<u>Change in Loss Based Expenses</u>	<u>+ 0.30 %</u>	
Overall	+ 7.50 %	

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$200	\$210
Minimum Premium Multiplier	170	170
Maximum Minimum Premium	\$850	\$900
Tax Multipliers:		
State	1.040	1.038
Federal	1.169	1.155
USL&HW %		
Difference in Benefits	36.0 %	36.0 %
<u>Difference in Loss Based Expenses</u>	<u>17.5 %</u>	<u>18.7 %</u>
Combined USL&HW %	60.0 %	61.0 %

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Page S1

Exhibit 4

Effective July 1, 2001

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	5.21	900	2.06	0.38	2016	1.97	545	0.74	0.34	2688	4.81	900	1.98	0.40
0006X	5.33	900	2.03	0.35	2021	5.40	900	2.17	0.38	2702X	32.59	900	10.54	0.32
0008X	3.86	866	1.53	0.38	2039	4.47	900	1.81	0.38	2710X	11.89	900	4.24	0.36
0016	5.08	900	2.02	0.37	2041	4.37	900	1.80	0.40	2714	5.71	900	2.12	0.35
0034	10.25	900	4.15	0.39	2065	5.38	900	2.03	0.36	2731	5.13	900	2.03	0.38
0035	3.10	737	1.29	0.40	2070	3.85	865	1.53	0.37	2735	6.27	900	2.54	0.39
0042X	9.25	900	3.50	0.38	2081	21.92	900	9.31	0.41	2759	7.13	900	2.90	0.39
0050	7.72	900	2.80	0.34	2089	3.72	842	1.52	0.39	2790	2.67	664	1.11	0.40
0079X	3.44	795	1.19	0.34	2095	5.60	900	2.32	0.39	2802X	4.77	900	1.97	0.40
0106	19.10	900	6.47	0.33	2101X	4.81	900	1.96	0.39	2812X	4.98	900	2.05	0.39
0108X	5.84	900	1.57	0.25	2105	4.84	900	2.00	0.39	2835	3.99	888	1.67	0.40
0113	4.25	900	1.53	0.33	2110X	5.13	900	2.12	0.40	2836	5.81	900	2.61	0.43
0170	6.78	900	2.43	0.33	2111X	2.50	635	1.02	0.39	2841X	4.17	900	1.73	0.40
0251	4.91	900	1.93	0.37	2112	3.88	870	1.57	0.39	2881	3.72	842	1.57	0.40
0400	8.12	900	2.92	0.33	2114	5.81	900	2.32	0.38	2883	4.95	900	2.06	0.40
0401	13.27	900	4.48	0.33	2121	2.77	681	1.01	0.33	2913	4.19	900	1.98	0.45
0771N	0.85	—	—	—	2130	4.96	900	1.94	0.37	2915	8.94	900	3.60	0.38
0908P	146.00	356	59.62	0.38	2131	2.12	570	0.82	0.36	2916	3.17	749	1.29	0.39
0909P	86.00	296	30.21	0.33	2143X	5.19	900	1.96	0.36	2923	4.04	897	1.40	0.33
0912P	435.00	645	162.00	0.35	2150	9.35	900	3.86	0.39	2942	5.59	900	2.51	0.43
0913P	430.00	640	164.23	0.35	2156	5.93	900	2.34	0.38	2960	9.60	900	3.53	0.35
0917	6.31	900	2.63	0.39	2157	4.17	900	1.68	0.38	3004	3.15	746	1.13	0.35
1164	7.69	900	2.74	0.36	2172	1.40	448	0.55	0.36	3018	3.97	885	1.39	0.31
1165	3.48	802	1.08	0.30	2174	3.56	815	1.37	0.35	3022	5.43	900	2.31	0.41
1320	3.33	776	1.09	0.32	2211	10.79	900	3.98	0.37	3027	8.54	900	3.40	0.39
1322	17.88	900	5.56	0.31	2220	2.46	628	0.96	0.36	3028	3.08	734	1.21	0.36
1430	6.46	900	2.29	0.34	2286	2.05	559	0.86	0.40	3030	8.80	900	3.02	0.34
1438	4.81	900	1.81	0.38	2288	5.83	900	2.35	0.38	3040	7.54	900	2.68	0.35
1452	2.31	603	0.80	0.34	2300	4.57	900	1.81	0.37	3041	6.92	900	2.96	0.41
1463	17.33	900	6.82	0.38	2302	3.08	734	1.26	0.39	3042	3.20	754	1.22	0.36
1470#	—	—	1.52	0.35	2305	2.53	640	1.01	0.38	3064	3.80	856	1.51	0.38
1472	4.27	900	1.52	0.35	2361	2.15	576	0.92	0.41	3066X	5.35	900	2.11	0.37
1624	6.74	900	2.29	0.33	2362	2.52	638	1.02	0.38	3076X	3.99	888	1.64	0.39
1642X	4.00	890	1.44	0.35	2380X	3.25	763	1.33	0.39	3081	4.92	900	1.92	0.39
1654X	5.44	900	1.91	0.34	2386	2.15	576	0.83	0.36	3082	7.71	900	2.83	0.36
1655X	5.32	900	1.78	0.31	2388	3.85	865	1.58	0.40	3085	4.92	900	1.90	0.38
1699	4.77	900	1.63	0.35	2402	3.61	824	1.36	0.37	3086X	6.32	900	2.31	0.36
1701	6.96	900	2.68	0.38	2413	2.48	632	0.98	0.37	3110	9.36	900	3.87	0.38
1710X	8.92	900	3.21	0.35	2416	2.69	667	1.11	0.39	3111	4.43	900	1.68	0.35
1741	3.39	786	1.06	0.33	2417	3.08	734	1.29	0.40	3113	2.05	559	0.81	0.37
1747	3.66	832	1.36	0.36	2501	3.83	861	1.57	0.39	3114	4.29	900	1.81	0.40
1748	3.79	854	1.49	0.39	2503	2.12	570	0.92	0.42	3118	3.22	757	1.36	0.40
1752X	1.39	446	0.40	0.25	2534	2.56	645	1.02	0.38	3119	1.51	467	0.65	0.41
1803X	5.25	900	1.90	0.37	2570	6.61	900	2.65	0.38	3122	3.30	771	1.29	0.37
1807X	15.32	900	5.01	0.33	2576	5.06	900	2.09	0.39	3126	4.56	900	1.87	0.38
1808X	7.85	900	1.65	0.19	2578	4.04	897	1.68	0.40	3131	5.35	900	2.17	0.39
1852	2.87	698	1.00	0.34	2585	4.44	900	1.77	0.38	3132	5.45	900	2.07	0.38
1853	6.08	900	2.26	0.35	2586	2.18	581	0.92	0.40	3145	3.08	734	1.15	0.35
1860	2.70	669	0.94	0.32	2587	1.76	509	0.70	0.37	3146X	2.56	645	1.07	0.40
1924	2.64	659	1.03	0.36	2600	3.34	778	1.33	0.37	3169	3.66	832	1.51	0.40
1925	6.11	900	2.46	0.38	2623	6.05	900	2.21	0.34	3175	1.67	494	0.68	0.39
2001	3.93	878	1.75	0.42	2651	3.78	853	1.54	0.39	3179	3.55	814	1.41	0.38
2002	16.18	900	6.10	0.37	2660	2.31	603	0.98	0.41	3180	4.00	890	1.66	0.40
2003	3.55	814	1.35	0.38	2670	3.10	737	1.34	0.41	3188	4.10	900	1.72	0.41
2014	9.90	900	3.48	0.35	2683	4.04	897	1.71	0.41	3220	3.05	729	1.23	0.38

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Page S2

Exhibit 4

Effective July 1, 2001

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3223	2.86	696	1.17	0.39	4000	9.62	900	3.40	0.34	4561	3.99	888	1.30	0.29
3224X	4.81	900	2.03	0.39	4021	4.67	900	1.73	0.37	4568	1.61	484	0.58	0.35
3227X	3.21	756	1.25	0.37	4024	3.76	849	1.50	0.39	4581	1.12	400	0.38	0.34
3240	2.49	633	0.99	0.37	4034X	10.62	900	3.93	0.36	4583X	7.01	900	2.54	0.37
3241	3.59	820	1.48	0.39	4036	3.03	725	1.14	0.37	4611	2.28	598	0.91	0.38
3255	3.63	827	1.57	0.41	4038	7.92	900	3.08	0.37	4635	2.36	611	0.89	0.39
3257	3.28	768	1.35	0.39	4053	3.24	761	1.31	0.39	4653	2.02	553	0.74	0.34
3270	1.90	533	0.79	0.39	4054X	3.07	732	1.15	0.35	4665	7.35	900	2.83	0.37
3300	7.59	900	3.35	0.40	4061	5.43	900	2.21	0.38	4670	8.74	900	3.03	0.34
3303	3.97	885	1.58	0.37	4062	3.07	732	1.28	0.40	4683	2.64	659	1.08	0.38
3307	4.88	900	1.92	0.38	4101	3.95	882	1.64	0.42	4686	4.65	900	1.61	0.36
3315	6.14	900	2.46	0.38	4111	3.45	797	1.50	0.42	4692	1.06	390	0.44	0.39
3334	3.20	754	1.21	0.35	4112	1.47	460	0.59	0.38	4693	1.51	467	0.63	0.39
3336	2.86	696	1.17	0.39	4113	4.23	900	1.78	0.41	4703	1.29	429	0.52	0.38
3365	17.98	900	6.22	0.36	4114	4.20	900	1.59	0.35	4712X	1.49	463	0.46	0.29
3372	5.57	900	2.07	0.38	4130X	4.16	900	1.73	0.39	4717	3.95	882	1.63	0.38
3373	8.27	900	3.35	0.38	4131	3.41	790	1.38	0.38	4720	2.05	559	0.82	0.38
3383	2.93	708	1.17	0.39	4133	3.96	883	1.53	0.36	4740	3.76	849	1.23	0.33
3385	1.37	443	0.56	0.39	4150	1.32	434	0.57	0.41	4741	4.84	900	2.01	0.39
3400X	5.12	900	2.16	0.40	4206	4.74	900	1.56	0.30	4751	7.98	900	3.42	0.42
3507	3.99	888	1.63	0.39	4207	1.41	450	0.57	0.38	4770#	—	—	1.53	0.31
3515	3.08	734	1.18	0.36	4239	2.56	645	1.04	0.40	4771N	4.83	900	1.53	0.31
3548	2.56	645	1.09	0.41	4240	4.89	900	2.07	0.40	4773#	—	—	1.53	0.31
3559	2.28	598	0.93	0.39	4243	3.21	756	1.25	0.37	4774#	—	—	1.53	0.31
3565X	1.54	472	0.67	0.41	4244	3.49	803	1.33	0.36	4775#	—	—	1.53	0.31
3574	1.51	467	0.62	0.39	4250X	1.80	516	0.73	0.38	4776#	—	—	1.53	0.31
3581	1.22	417	0.50	0.39	4251	3.45	797	1.40	0.39	4777X	5.64	900	2.09	0.36
3612	3.73	844	1.49	0.38	4263X	2.77	681	1.14	0.39	4779#	—	—	1.53	0.31
3620	6.92	900	2.56	0.37	4273	4.19	900	1.71	0.39	4799#	—	—	1.53	0.31
3629	3.17	749	1.23	0.37	4279X	3.15	746	1.28	0.39	4825	1.94	540	0.74	0.39
3632X	3.49	803	1.38	0.37	4282	2.28	598	0.98	0.40	4828C	1.61	484	0.59	0.36
3634	2.77	681	1.12	0.38	4283	3.01	722	1.14	0.35	4829C	1.74	506	0.63	0.36
3635	2.91	705	1.16	0.38	4299	2.70	669	1.08	0.38	4902	3.51	807	1.49	0.41
3638	1.90	533	0.77	0.39	4304X	4.70	900	1.89	0.39	4923	2.70	669	1.06	0.38
3642	2.59	650	1.09	0.40	4307	3.22	757	1.34	0.39	5000X	39.70	900	6.94	0.15
3643	2.83	691	1.12	0.37	4308	1.40	448	0.63	0.42	5020	7.49	900	2.68	0.36
3647	2.22	587	0.92	0.39	4351	0.74	336	0.29	0.37	5022X	15.75	900	4.98	0.32
3648X	2.43	623	1.01	0.39	4352X	1.81	518	0.74	0.39	5037	45.79	900	14.99	0.35
3681	2.06	560	0.84	0.39	4360	1.22	417	0.47	0.37	5040	34.65	900	9.36	0.28
3685	1.58	479	0.67	0.40	4361	1.33	436	0.53	0.38	5057	15.87	900	4.38	0.28
3719	2.95	712	0.92	0.31	4362	2.18	581	0.91	0.42	5059	47.66	900	14.77	0.34
3724X	8.56	900	2.77	0.33	4410	4.79	900	1.93	0.38	5069	36.36	900	10.29	0.29
3726	8.93	900	2.64	0.31	4417X	3.01	722	1.30	0.41	5086X	26.13	900	7.98	0.31
3803	5.70	900	2.23	0.36	4420	5.14	900	1.76	0.32	5102X	17.21	900	5.50	0.33
3807	3.44	795	1.39	0.39	4431	2.28	598	0.91	0.37	5146	8.25	900	2.86	0.36
3808	6.55	900	2.73	0.40	4432	1.95	542	0.84	0.40	5160	5.10	900	1.59	0.32
3821X	7.56	900	2.78	0.37	4439	7.71	900	2.48	0.38	5183X	5.99	900	2.02	0.35
3822	5.16	900	2.22	0.41	4452X	3.52	808	1.43	0.39	5184X	18.80	900	4.19	0.32
3824X	3.11	739	1.27	0.39	4459	3.08	734	1.20	0.37	5188	4.40	900	1.42	0.32
3826	1.53	470	0.65	0.40	4470	2.09	565	0.78	0.37	5190	4.50	900	1.58	0.36
3827X	3.00	720	1.29	0.41	4484	3.71	841	1.49	0.38	5191	1.53	470	0.54	0.35
3830a	a	a	a	a	4493	4.02	893	1.55	0.36	5192	3.79	854	1.48	0.36
3851	3.17	749	1.26	0.36	4511	1.37	443	0.51	0.36	5194X	6.08	900	2.22	0.38
3865	3.62	825	1.48	0.38	4557	3.96	883	1.59	0.39	5211X	29.10	900	9.61	0.33
3881	8.03	900	3.13	0.38	4558	2.12	570	0.82	0.36	5213X	9.76	900	3.17	0.32

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Page S3

Exhibit 4

Effective July 1, 2001

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5215	9.39	900	3.43	0.36	6801F	5.69	900	1.68	0.24	7502	2.89	701	1.06	0.36
5221	9.12	900	3.01	0.34	6811	3.96	883	1.22	0.29	7515	1.19	412	0.38	0.33
5222X	7.11	900	1.97	0.29	6824F	8.91	900	2.49	0.24	7520	2.95	712	1.10	0.36
5223X	7.29	900	2.50	0.35	6826F	7.60	900	2.05	0.23	7538	12.42	900	3.33	0.29
5348	13.98	900	4.44	0.33	6834	6.20	900	2.43	0.40	7539	2.23	589	0.76	0.33
5402	9.19	900	2.92	0.30	6836	5.29	900	2.10	0.39	7540	5.18	900	1.58	0.34
5403X	20.38	900	6.65	0.34	6843F	16.94	900	6.02	0.38	7580	1.99	548	0.71	0.35
5437	9.31	900	3.20	0.36	6845F	26.75	900	7.44	0.21	7590	6.72	900	2.39	0.33
5443	12.31	900	4.06	0.31	6854	8.11	900	2.37	0.38	7600	2.77	681	1.00	0.36
5445	13.21	900	4.24	0.32	6872F	12.56	900	3.73	0.27	7601	12.77	900	4.39	0.36
5462	11.44	900	3.96	0.36	6874F	21.44	900	6.23	0.26	7605	3.60	822	1.34	0.36
5469X	15.30	900	3.23	0.18	6882	7.55	900	2.05	0.27	7610	0.42	281	0.16	0.38
5474	10.81	900	3.61	0.34	6884	14.92	900	3.23	0.18	7704X	3.38	785	1.23	0.35
5478X	8.42	900	2.68	0.33	7016M	10.30	900	3.44	0.33	7709X	—	—	28.31	0.39
5479X	12.12	900	4.50	0.38	7024M	11.44	900	3.82	0.33	7710X	4.54	900	1.58	0.35
5480	11.44	900	3.55	0.31	7038M	8.66	900	2.66	0.36	7720	3.03	725	1.07	0.35
5491	4.72	900	1.62	0.35	7046M	12.59	900	4.93	0.39	7855	19.56	900	6.31	0.33
5507X	7.87	900	2.53	0.32	7090M	9.62	900	2.95	0.36	8001	2.89	701	1.13	0.37
5508	8.90	900	2.71	0.30	7098M	13.99	900	5.48	0.39	8002	1.69	497	0.70	0.40
5538X	7.07	900	2.47	0.36	7133	4.60	900	1.66	0.35	8006X	2.79	684	1.14	0.39
5545X	18.19	900	6.48	0.37	7152M	8.91	900	2.82	0.35	8008	1.19	412	0.49	0.39
5551	37.55	900	12.39	0.35	7153M	6.21	900	2.24	0.35	8010X	2.09	565	0.84	0.39
5606	2.36	611	0.73	0.31	7219#	—	—	3.38	0.34	8013	0.48	292	0.19	0.38
5610	7.26	900	2.83	0.39	7222	10.07	900	3.18	0.30	8015	0.78	343	0.32	0.39
5645X	12.69	900	4.35	0.35	7228X	9.75	900	3.43	0.34	8017X	1.27	426	0.52	0.39
5651	9.13	900	3.15	0.34	7229X	9.69	900	3.35	0.34	8018X	3.16	747	1.30	0.39
5703	31.44	900	9.03	0.29	7230	9.59	900	3.60	0.37	8021	3.38	785	1.31	0.37
5705a	a	a	a	a	7231	8.76	900	3.26	0.37	8031	2.40	618	1.00	0.40
5951X	1.71	501	0.68	0.38	7232	6.39	900	2.20	0.33	8032	2.13	572	0.91	0.41
6002aX	a	a	a	a	7309FX	61.00	900	17.83	0.28	8033	2.85	695	1.17	0.39
6003	16.00	900	5.74	0.36	7313FX	4.59	900	1.34	0.22	8039	1.61	484	0.67	0.40
6005	15.79	900	4.31	0.25	7317FX	14.32	900	4.18	0.25	8044X	3.54	812	1.33	0.35
6045	8.08	900	1.92	0.22	7323#	—	—	17.83	0.28	8045	0.91	365	0.37	0.38
6204	12.20	900	4.05	0.34	7327F	25.02	900	7.10	0.22	8046	1.86	526	0.74	0.37
6206	4.33	900	1.32	0.33	7333M	14.97	900	4.26	0.29	8047	1.97	545	0.78	0.37
6213	6.22	900	1.86	0.30	7335M	16.63	900	4.73	0.29	8050	1.21	416	0.46	0.37
6214	4.47	900	1.38	0.30	7350F	13.02	900	3.84	0.25	8058	2.84	693	1.09	0.36
6216	7.07	900	2.28	0.33	7360X	9.06	900	3.59	0.39	8072	1.39	446	0.58	0.41
6217X	7.46	900	2.33	0.32	7370X	11.94	900	4.14	0.32	8090X	1.38	445	0.46	0.28
6229	5.95	900	2.07	0.33	7371X	10.99	900	4.35	0.37	8102	2.35	610	0.94	0.38
6233	11.90	900	3.66	0.30	7380X	5.17	900	1.90	0.36	8103	4.06	900	1.66	0.39
6235X	17.53	900	5.97	0.34	7382	4.75	900	1.77	0.38	8105X	7.48	900	2.66	0.32
6236	42.58	900	12.54	0.31	7390	5.94	900	2.23	0.37	8106X	5.44	900	2.05	0.38
6237	3.65	831	1.21	0.34	7394M	17.70	900	5.12	0.29	8107	3.86	866	1.30	0.33
6251	18.46	900	5.76	0.33	7395M	19.67	900	5.69	0.29	8111X	2.53	640	1.04	0.39
6252	13.26	900	3.76	0.29	7403	5.22	900	2.18	0.40	8116	2.57	647	1.04	0.38
6260	26.69	900	5.67	0.21	7405N	1.25	494	0.50	0.40	8203	5.70	900	2.22	0.37
6306	7.62	900	2.38	0.31	7420X	12.92	900	2.97	0.22	8204	7.33	900	2.23	0.29
6319X	6.44	900	2.04	0.31	7421	3.32	774	1.05	0.30	8209	4.27	900	1.74	0.39
6325	8.08	900	2.83	0.36	7422	3.42	791	0.72	0.19	8215	3.73	844	1.46	0.39
6326X	9.03	900	2.77	0.31	7423X	2.89	701	0.95	0.31	8227	7.16	900	2.36	0.34
6400	10.40	900	4.06	0.38	7425aX	a	a	a	a	8232X	6.37	900	2.35	0.37
6504	3.03	725	1.18	0.37	7431N	3.28	900	0.81	0.24	8233	10.04	900	3.02	0.28
6703M*	35.99	900	10.70	0.33	7445N	0.42	—	—	—	8235	4.45	900	1.81	0.39
6704M*	25.10	900	8.51	0.33	7453N	1.09	—	—	—	8263	11.23	900	4.44	0.38

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Effective July 1, 2001

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
8264X	5.17	900	1.99	0.36	9033	2.13	572	0.84	0.37					
8265	11.08	900	4.17	0.38	9040	4.38	900	1.78	0.39					
8279X	6.97	900	2.64	0.37	9044X	2.61	654	1.11	0.40					
8288	4.77	900	1.81	0.36	9052X	2.03	555	0.82	0.39					
8291	4.41	900	1.72	0.37	9054X	—	—	0.82	0.39					
8292	5.12	900	2.07	0.38	9056X	—	—	0.82	0.39					
8293	11.18	900	4.13	0.34	9058	2.32	604	0.94	0.39					
8304	6.37	900	2.36	0.36	9059	2.76	679	1.10	0.37					
8350X	4.72	900	1.65	0.34	9060	2.05	559	0.79	0.37					
8381X	1.49	463	0.57	0.36	9061	2.09	565	0.87	0.40					
8385X	2.53	640	0.95	0.37	9063	1.10	397	0.43	0.40					
8387X	2.97	715	1.16	0.39	9077F	1.88	530	0.61	0.29					
8391X	3.39	786	1.23	0.36	9082	1.96	543	0.81	0.40					
8392	2.69	667	1.13	0.40	9083	1.78	513	0.73	0.40					
8393X	2.92	706	1.12	0.38	9084	1.57	477	0.63	0.39					
8500X	9.88	900	3.56	0.35	9088a	a	a	a	a					
8601	0.55	304	0.19	0.33	9089	1.38	445	0.51	0.34					
8606	5.68	900	2.09	0.36	9093	1.39	446	0.58	0.39					
8709F	5.83	900	1.73	0.25	9101	4.11	900	1.68	0.39					
8710#	—	—	2.07	0.38	9102	3.29	769	1.27	0.37					
8719	4.06	900	1.43	0.34	9154	2.23	589	0.81	0.37					
8720	1.14	404	0.41	0.35	9156	3.27	766	1.41	0.41					
8721	0.30	261	0.10	0.33	9170X	18.16	900	5.80	0.32					
8726F	5.95	900	1.72	0.28	9178X	34.58	900	13.82	0.39					
8734M	0.73	334	0.27	0.36	9179X	4.75	900	2.04	0.41					
8738M	1.05	389	0.32	0.36	9180X	9.86	900	3.97	0.39					
8742	0.54	302	0.19	0.36	9182	4.60	900	1.95	0.41					
8745	2.73	674	1.04	0.36	9186X	19.05	900	5.48	0.27					
8748	0.79	344	0.27	0.34	9220L	3.56	815	1.49	0.39					
8755	0.28	258	0.09	0.32	9402L	5.90	900	2.02	0.33					
8800	3.09	735	1.33	0.41	9403L	9.44	900	3.33	0.34					
8803	0.08	224	0.03	0.37	9410L	3.43	793	1.23	0.34					
8805M	0.34	268	0.14	0.38	9412X	2.88	700	1.15	0.38					
8810	0.25	253	0.10	0.38	9413X	2.95	712	1.18	0.37					
8815M	0.48	292	0.17	0.38	9414X	3.18	751	1.29	0.38					
8820	0.30	261	0.10	0.31	9428X*	—	—	—	—					
8824	3.52	808	1.48	0.40	9501	4.85	900	1.93	0.39					
8825	1.58	479	0.64	0.38	9505	3.00	720	1.17	0.36					
8826	2.99	718	1.19	0.39	9519X	2.84	693	1.02	0.37					
8828X	3.89	871	1.55	0.37	9521X	8.00	900	2.68	0.33					
8829	3.03	725	1.26	0.40	9522	3.00	720	1.27	0.40					
8831	1.50	465	0.61	0.39	9529a	a	a	a	a					
8832	0.32	264	0.12	0.37	9534X	7.93	900	2.58	0.33					
8833	0.93	368	0.36	0.36	9545#	—	—	3.30	0.34					
8835	2.57	647	1.05	0.38	9549#	—	—	3.30	0.34					
8837aX	a	a	a	a	9552#	—	—	3.30	0.34					
8868X	0.28	258	0.11	0.37	9554	10.05	900	3.30	0.34					
8869	0.42	281	0.18	0.42	9586	1.01	382	0.43	0.41					
8871	0.32	264	0.14	0.40	9600	2.09	565	0.71	0.31					
8901	0.23	249	0.08	0.37	9620	0.71	331	0.25	0.35					
9012	0.73	334	0.29	0.39	9894X	0.82	349	0.25	0.27					
9014X	4.70	900	1.82	0.37										
9015	4.68	900	1.71	0.37										
9016X	3.30	771	1.31	0.38										
9019	2.40	618	0.91	0.37										

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

Effective July 1, 2001

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.
- X 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.
 - 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.936 and elr x 1.696.
 - 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective July 1, 2001

EXHIBIT 4

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7370 -- "Taxicab Co.":		
Employee operated vehicle		\$44,748.00
Leased or rented vehicle		\$29,832.00
Expense Constant applicable in accordance with Basic Manual Rule VI-E-2		\$210.00
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 \$79.90 per week or \$11.41 per day. The value of meals received by employees as a part of their pay shall be \$71.92 per week or \$3.42 per meal.		
Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"		\$873.00
Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"		\$175.00
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		\$30,300.00
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	Type
			<u>A</u>	<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>	18.7%
Combined USL&HW%	<u>61.0%</u>

(Multiply a Non-"F" classification rate by a factor of 1.61. 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 1.187.)

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.

EXHIBIT 4
EFFECTIVE JULY 1, 2001

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 7704

FIRE DEPARTMENT - VOLUNTEER 7709

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>	<u>Annual Premium</u>
0 - 300	\$ 773
301 - 500	872
501 - 700	964
701 - 1,000	1,065
1,001 - 1,500	1,249
1,501 - 2,000	1,449
2,001 - 2,500	1,651
2,501 - 3,000	1,854
3,001 - 3,500	2,055
3,501 - 4,000	2,259
4,001 - 4,500	2,460
4,501 - 5,000	2,661
5,001 - 6,000	3,015
6,001 - 7,000	3,420
7,001 - 8,000	3,825
8,001 - 9,000	4,229
9,001 - 10,000	4,632
10,001 - 15,000	6,233
15,001 - 20,000	8,260
20,001 - 25,000	10,282

For each additional 5,000 population (or portion thereof) add - 2,024.

Minimum Premium - \$900

* 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, 2001

Exhibit 4

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values	
0 --	586	0.04	330,650 -- 348,887	0.44
587 --	2,370	0.05	348,888 -- 368,182	0.45
2,371 --	4,192	0.06	368,183 -- 388,627	0.46
4,193 --	6,054	0.07	388,628 -- 410,329	0.47
6,055 --	7,956	0.08	410,330 -- 433,407	0.48
7,957 --	13,307	0.09	433,408 -- 457,998	0.49
13,308 --	19,808	0.10	457,999 -- 484,255	0.50
19,809 --	25,591	0.11	484,256 -- 512,353	0.51
25,592 --	31,222	0.12	512,354 -- 542,494	0.52
31,223 --	36,853	0.13	542,495 -- 574,908	0.53
36,854 --	42,554	0.14	574,909 -- 609,864	0.54
42,555 --	48,362	0.15	609,865 -- 647,672	0.55
48,363 --	54,305	0.16	647,673 -- 688,697	0.56
54,306 --	60,402	0.17	688,698 -- 733,367	0.57
60,403 --	66,669	0.18	733,368 -- 782,193	0.58
66,670 --	73,121	0.19	782,194 -- 835,780	0.59
73,122 --	79,772	0.20	835,781 -- 894,863	0.60
79,773 --	86,637	0.21	894,864 -- 960,332	0.61
86,638 --	93,728	0.22	960,333 -- 1,033,282	0.62
93,729 --	101,059	0.23	1,033,283 -- 1,115,074	0.63
101,060 --	108,646	0.24	1,115,075 -- 1,207,419	0.64
108,647 --	116,504	0.25	1,207,420 -- 1,312,500	0.65
116,505 --	124,649	0.26	1,312,501 -- 1,433,148	0.66
124,650 --	133,098	0.27	1,433,149 -- 1,573,098	0.67
133,099 --	141,870	0.28	1,573,099 -- 1,737,386	0.68
141,871 --	150,985	0.29	1,737,387 -- 1,932,966	0.69
150,986 --	160,464	0.30	1,932,967 -- 2,169,720	0.70
160,465 --	170,331	0.31	2,169,721 -- 2,462,179	0.71
170,332 --	180,609	0.32	2,462,180 -- 2,832,626	0.72
180,610 --	191,326	0.33	2,832,627 -- 3,317,055	0.73
191,327 --	202,512	0.34	3,317,056 -- 3,977,638	0.74
202,513 --	214,198	0.35	3,977,639 -- 4,931,812	0.75
214,199 --	226,418	0.36	4,931,813 -- 6,431,226	0.76
226,419 --	239,211	0.37	6,431,227 -- 9,130,168	0.77
239,212 --	252,619	0.38	9,130,169 -- 15,427,695	0.78
252,620 --	266,687	0.39	15,427,696 -- 46,915,310	0.79
266,688 --	281,465	0.40	46,915,311 AND OVER	0.80
281,466 --	297,010	0.41		
297,011 --	313,381	0.42		
313,382 --	330,649	0.43		

(a) State Per Claim Accident Limitation	\$69,500
(b) State Multiple Claim Accident Limitation	\$139,000
(c) USL&HW Per Claim Accident Limitation	\$233,500
(d) USL&HW Multiple Claim Accident Limitation	\$467,000
(e) Employers Liability Accident Limitation	\$55,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	36%

Cap on Modifications = 1 + (0.00005)((Expected Losses) + (2)(Expected Losses)/(2.80))

Effective July 1, 2001

Exhibit 4

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

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 15,060	7,000	483,283 -- 497,274	56,000	973,141 -- 987,138	105,000
15,061 -- 25,920	8,400	497,275 -- 511,267	57,400	987,139 -- 1,001,136	106,400
25,921 -- 38,399	9,800	511,268 -- 525,260	58,800	1,001,137 -- 1,015,134	107,800
38,400 -- 51,563	11,200	525,261 -- 539,253	60,200	1,015,135 -- 1,029,133	109,200
51,564 -- 65,047	12,600	539,254 -- 553,247	61,600	1,029,134 -- 1,043,131	110,600
65,048 -- 78,700	14,000	553,248 -- 567,241	63,000	1,043,132 -- 1,057,129	112,000
78,701 -- 92,453	15,400	567,242 -- 581,235	64,400	1,057,130 -- 1,071,127	113,400
92,454 -- 106,267	16,800	581,236 -- 595,229	65,800	1,071,128 -- 1,085,126	114,800
106,268 -- 120,123	18,200	595,230 -- 609,224	67,200	1,085,127 -- 1,099,124	116,200
120,124 -- 134,009	19,600	609,225 -- 623,219	68,600	1,099,125 -- 1,113,123	117,600
134,010 -- 147,915	21,000	623,220 -- 637,214	70,000	1,113,124 -- 1,127,121	119,000
147,916 -- 161,837	22,400	637,215 -- 651,210	71,400	1,127,122 -- 1,141,120	120,400
161,838 -- 175,771	23,800	651,211 -- 665,205	72,800	1,141,121 -- 1,155,118	121,800
175,772 -- 189,715	25,200	665,206 -- 679,201	74,200	1,155,119 -- 1,169,117	123,200
189,716 -- 203,667	26,600	679,202 -- 693,197	75,600	1,169,118 -- 1,183,115	124,600
203,668 -- 217,624	28,000	693,198 -- 707,193	77,000	1,183,116 -- 1,197,114	126,000
217,625 -- 231,587	29,400	707,194 -- 721,189	78,400	1,197,115 -- 1,211,113	127,400
231,588 -- 245,554	30,800	721,190 -- 735,186	79,800	1,211,114 -- 1,225,111	128,800
245,555 -- 259,524	32,200	735,187 -- 749,182	81,200	1,225,112 -- 1,239,110	130,200
259,525 -- 273,498	33,600	749,183 -- 763,179	82,600	1,239,111 -- 1,253,109	131,600
273,499 -- 287,474	35,000	763,180 -- 777,176	84,000	1,253,110 -- 1,267,108	133,000
287,475 -- 301,452	36,400	777,177 -- 791,172	85,400	1,267,109 -- 1,281,106	134,400
301,453 -- 315,432	37,800	791,173 -- 805,169	86,800	1,281,107 -- 1,295,105	135,800
315,433 -- 329,414	39,200	805,170 -- 819,167	88,200	1,295,106 -- 1,309,104	137,200
329,415 -- 343,397	40,600	819,168 -- 833,164	89,600	1,309,105 -- 1,323,103	138,600
343,398 -- 357,381	42,000	833,165 -- 847,161	91,000	1,323,104 -- 1,337,000	140,000
357,382 -- 371,367	43,400	847,162 -- 861,158	92,400		
371,368 -- 385,354	44,800	861,159 -- 875,156	93,800		
385,355 -- 399,341	46,200	875,157 -- 889,153	95,200		
399,342 -- 413,330	47,600	889,154 -- 903,151	96,600		
413,331 -- 427,319	49,000	903,152 -- 917,149	98,000		
427,320 -- 441,309	50,400	917,150 -- 931,147	99,400		
441,310 -- 455,300	51,800	931,148 -- 945,144	100,800		
455,301 -- 469,291	53,200	945,145 -- 959,142	102,200		
469,292 -- 483,282	54,600	959,143 -- 973,140	103,600		

For Expected Losses greater than \$1,337,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(2.80) / (\text{Expected Losses} + (700)(2.80))$$

$$\text{Cap on Modifications} = 1 + (0.00005)((\text{Expected Losses}) + (2)(\text{Expected Losses})/(2.80))$$

Effective July 1, 2001

1. **Hazard Group Differentials**

I	II	III	IV
1.92	1.80	1.21	0.84

2. **Tax Multipliers**

a. State (non-F Classes)	1.038
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.155

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

0.639	0.697
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4. **Tables of Expense Ratios** **Tables of Expense Ratios Loaded for ALAE Option**

Type A: XXIII-E	Type A: XXIII-G
Type B: XXIII-F	Type B: XXIII-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				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$25,000	0.244	0.264	0.357	0.420	0.281	0.304	0.406	0.472
\$30,000	0.224	0.245	0.338	0.404	0.259	0.284	0.387	0.456
\$35,000	0.206	0.227	0.323	0.390	0.242	0.268	0.372	0.443
\$40,000	0.193	0.215	0.311	0.378	0.229	0.255	0.359	0.433
\$50,000	0.174	0.198	0.292	0.362	0.208	0.237	0.340	0.414
\$75,000	0.146	0.170	0.259	0.329	0.181	0.207	0.310	0.381
\$100,000	0.131	0.153	0.239	0.304	0.165	0.191	0.288	0.360
\$125,000	0.120	0.141	0.223	0.285	0.152	0.178	0.273	0.341
\$150,000	0.111	0.132	0.210	0.271	0.142	0.168	0.260	0.325
\$175,000	0.103	0.124	0.197	0.256	0.134	0.159	0.245	0.310
\$200,000	0.097	0.116	0.187	0.242	0.127	0.151	0.235	0.296
\$250,000	0.086	0.104	0.169	0.220	0.113	0.136	0.214	0.271
\$300,000	0.078	0.095	0.154	0.201	0.103	0.124	0.196	0.250
\$500,000	0.059	0.071	0.116	0.151	0.078	0.095	0.150	0.192
\$1,000,000	0.040	0.048	0.078	0.100	0.053	0.063	0.101	0.128
\$2,000,000	0.027	0.032	0.052	0.066	0.035	0.042	0.066	0.084
\$5,000,000	0.016	0.020	0.031	0.038	0.022	0.025	0.039	0.049

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.	
0.09	0.06	0.06	0.15	0.11	0.11	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
2101	II	5469	IV	8387	III	9413	II
3086	III	5545	III	8391	III	9414	II
3565	I	6002	III	8828	II	9529	IV
4417	II					9894	II
4054	II						
4712	III						