



Wisconsin Compensation Rating Bureau

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CIRCULAR LETTER 2887 – JANUARY 11, 2002

PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: Members of the Bureau

FROM: Donna Knepper

RE: Proceedings of the Wisconsin Rating Committee
Circular Letter 2885 – December 7, 2001
Item Number 3832 WI Benefit Change Effective 1-1-02

Pursuant to ch. 626, Wis. Stats., the State of Wisconsin, Office of the Commissioner of Insurance has advised that the action taken by the Rating Committee has been approved effective January 1, 2002, applicable to new, renewal, and outstanding business.

This increase should be implemented as follows:

1. Three-year fixed rate policies and policies that expire prior to February 1, 2002, are exempt from the application of these changes.
2. All new and renewal policies effective January 1, 2002 or thereafter should be issued or endorsed to show the new rates, but **revised policies or endorsements need not be submitted to this Bureau.** Policies first submitted to this Bureau on or after March 1, 2002 are expected to show the new rates.
3. We would also recommend that carriers notify policyholders of the 3.1% benefit increase applying to outstanding policies, but we would expect no change to take place until time of audit. At time of audit, if a split audit is not completed, the adjustment for the 3.1% increase should be applied in accordance with the following table:

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EXPIRATION DATE OF POLICY	PERCENTAGE INCREASE APPLICABLE TO ANNUAL PREMIUM
Prior to February 1, 2002	0.0%
February 1, 2002 to February 28, 2002	0.26%
March 1, 2002 to March 31, 2002	0.52%
April 1, 2002 to April 30, 2002	0.78%
May 1, 2002 to May 31, 2002	1.04%
June 1, 2002 to June 30, 2002	1.30%
July 1, 2002 to July 31, 2002	1.56%
August 1, 2002 to August 31, 2002	1.82%
September 1, 2002 to September 30, 2002	2.08%
October 1, 2002 to October 31, 2002	2.34%
November 1, 2002 to November 30, 2002	2.60%
December 1, 2002 to December 31, 2002	2.86%
January 1, 2003 or later	3.10%

Attached is a copy of the approved January 1, 2002 rates.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

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Exhibit I

Effective January 1, 2002

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	5.37	900	2.06	0.38	2016	2.03	555	0.74	0.34	2688	4.96	900	1.98	0.40
0006X	5.50	900	2.03	0.35	2021	5.57	900	2.17	0.38	2702X	33.60	900	10.54	0.32
0008X	3.98	887	1.53	0.38	2039	4.61	900	1.81	0.38	2710X	12.26	900	4.24	0.36
0016	5.24	900	2.02	0.37	2041	4.51	900	1.80	0.40	2714	5.89	900	2.12	0.35
0034	10.57	900	4.15	0.39	2065	5.55	900	2.03	0.36	2731	5.29	900	2.03	0.38
0035	3.20	754	1.29	0.40	2070	3.97	885	1.53	0.37	2735	6.46	900	2.54	0.39
0042X	9.53	900	3.50	0.38	2081	22.60	900	9.31	0.41	2759	7.35	900	2.90	0.39
0050	7.96	900	2.80	0.34	2089	3.84	863	1.52	0.39	2790	2.75	678	1.11	0.40
0079X	3.55	814	1.19	0.34	2095	5.77	900	2.32	0.39	2802X	4.92	900	1.97	0.40
0106	19.69	900	6.47	0.33	2101X	4.96	900	1.96	0.39	2812X	5.13	900	2.05	0.39
0108X	6.02	900	1.57	0.25	2105	4.99	900	2.00	0.39	2835	4.11	900	1.67	0.40
0113	4.38	900	1.53	0.33	2110X	5.29	900	2.12	0.40	2836	5.99	900	2.61	0.43
0170	6.99	900	2.43	0.33	2111X	2.58	649	1.02	0.39	2841X	4.30	900	1.73	0.40
0251	5.06	900	1.93	0.37	2112	4.00	890	1.57	0.39	2881	3.84	863	1.57	0.40
0400	8.37	900	2.92	0.33	2114	5.99	900	2.32	0.38	2883	5.10	900	2.06	0.40
0401	13.68	900	4.48	0.33	2121	2.86	696	1.01	0.33	2913	4.32	900	1.98	0.45
0771N	0.88	—	—	—	2130	5.11	900	1.94	0.37	2915	9.22	900	3.60	0.38
0908P	151.00	361	59.62	0.38	2131	2.19	582	0.82	0.36	2916	3.27	766	1.29	0.39
0909P	89.00	299	30.21	0.33	2143X	5.35	900	1.96	0.36	2923	4.17	900	1.40	0.33
0912P	448.00	658	162.00	0.35	2150	9.64	900	3.86	0.39	2942	5.76	900	2.51	0.43
0913P	443.00	653	164.23	0.35	2156	6.11	900	2.34	0.38	2960	9.90	900	3.53	0.35
0917	6.51	900	2.63	0.39	2157	4.30	900	1.68	0.38	3004	3.25	763	1.13	0.35
1164	7.93	900	2.74	0.36	2172	1.44	455	0.55	0.36	3018	4.09	900	1.39	0.31
1165	3.59	820	1.08	0.30	2174	3.67	834	1.37	0.35	3022	5.60	900	2.31	0.41
1320	3.43	793	1.09	0.32	2211	11.12	900	3.98	0.37	3027	8.80	900	3.40	0.39
1322	18.44	900	5.56	0.31	2220	2.54	642	0.96	0.36	3028	3.18	751	1.21	0.36
1430	6.66	900	2.29	0.34	2286	2.11	569	0.86	0.40	3030	9.07	900	3.02	0.34
1438	4.96	900	1.81	0.38	2288	6.01	900	2.35	0.38	3040	7.77	900	2.68	0.35
1452	2.38	615	0.80	0.34	2300	4.71	900	1.81	0.37	3041	7.13	900	2.96	0.41
1463	17.87	900	6.82	0.38	2302	3.18	751	1.26	0.39	3042	3.30	771	1.22	0.36
1470#	—	—	1.52	0.35	2305	2.61	654	1.01	0.38	3064	3.92	876	1.51	0.38
1472	4.40	900	1.52	0.35	2361	2.22	587	0.92	0.41	3066X	5.52	900	2.11	0.37
1624	6.95	900	2.29	0.33	2362	2.60	652	1.02	0.38	3076X	4.11	900	1.64	0.39
1642X	4.12	900	1.44	0.35	2380X	3.35	780	1.33	0.39	3081	5.07	900	1.92	0.39
1654X	5.61	900	1.91	0.34	2386	2.22	587	0.83	0.36	3082	7.95	900	2.83	0.36
1655X	5.48	900	1.78	0.31	2388	3.97	885	1.58	0.40	3085	5.07	900	1.90	0.38
1699	4.92	900	1.63	0.35	2402	3.72	842	1.36	0.37	3086X	6.52	900	2.31	0.36
1701	7.18	900	2.68	0.38	2413	2.56	645	0.98	0.37	3110	9.65	900	3.87	0.38
1710X	9.20	900	3.21	0.35	2416	2.77	681	1.11	0.39	3111	4.57	900	1.68	0.35
1741	3.50	805	1.06	0.33	2417	3.18	751	1.29	0.40	3113	2.11	569	0.81	0.37
1747	3.77	851	1.36	0.36	2501	3.95	882	1.57	0.39	3114	4.42	900	1.81	0.40
1748	3.91	875	1.49	0.39	2503	2.19	582	0.92	0.42	3118	3.32	774	1.36	0.40
1752X	1.43	453	0.40	0.25	2534	2.64	659	1.02	0.38	3119	1.56	475	0.65	0.41
1803X	5.41	900	1.90	0.37	2570	6.81	900	2.65	0.38	3122	3.40	788	1.29	0.37
1807X	15.79	900	5.01	0.33	2576	5.22	900	2.09	0.39	3126	4.70	900	1.87	0.38
1808X	8.09	900	1.65	0.19	2578	4.17	900	1.68	0.40	3131	5.52	900	2.17	0.39
1852	2.96	713	1.00	0.34	2585	4.58	900	1.77	0.38	3132	5.62	900	2.07	0.38
1853	6.27	900	2.26	0.35	2586	2.25	593	0.92	0.40	3145	3.18	751	1.15	0.35
1860	2.78	683	0.94	0.32	2587	1.81	518	0.70	0.37	3146X	2.64	659	1.07	0.40
1924	2.72	672	1.03	0.36	2600	3.44	795	1.33	0.37	3169	3.77	851	1.51	0.40
1925	6.30	900	2.46	0.38	2623	6.24	900	2.21	0.34	3175	1.72	502	0.68	0.39
2001	4.05	899	1.75	0.42	2651	3.90	873	1.54	0.39	3179	3.66	832	1.41	0.38
2002	16.68	900	6.10	0.37	2660	2.38	615	0.98	0.41	3180	4.12	900	1.66	0.40
2003	3.66	832	1.35	0.38	2670	3.20	754	1.34	0.41	3188	4.23	900	1.72	0.41
2014	10.21	900	3.48	0.35	2683	4.17	900	1.71	0.41	3220	3.14	744	1.23	0.38

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

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Exhibit I

Effective January 1, 2002

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	2.95	712	1.17	0.39	4000	9.92	900	3.40	0.34	4561	4.11	900	1.30	0.29
3224X	4.96	900	2.03	0.39	4021	4.81	900	1.73	0.37	4568	1.66	492	0.58	0.35
3227X	3.31	773	1.25	0.37	4024	3.88	870	1.50	0.39	4581	1.15	406	0.38	0.34
3240	2.57	647	0.99	0.37	4034X	10.95	900	3.93	0.36	4583X	7.23	900	2.54	0.37
3241	3.70	839	1.48	0.39	4036	3.12	740	1.14	0.37	4611	2.35	610	0.91	0.38
3255	3.74	846	1.57	0.41	4038	8.17	900	3.08	0.37	4635	2.43	623	0.89	0.39
3257	3.38	785	1.35	0.39	4053	3.34	778	1.31	0.39	4653	2.08	564	0.74	0.34
3270	1.96	543	0.79	0.39	4054X	3.17	749	1.15	0.35	4665	7.58	900	2.83	0.37
3300	7.83	900	3.35	0.40	4061	5.60	900	2.21	0.38	4670	9.01	900	3.03	0.34
3303	4.09	900	1.58	0.37	4062	3.17	749	1.28	0.40	4683	2.72	672	1.08	0.38
3307	5.03	900	1.92	0.38	4101	4.07	900	1.64	0.42	4686	4.79	900	1.61	0.36
3315	6.33	900	2.46	0.38	4111	3.56	815	1.50	0.42	4692	1.09	395	0.44	0.39
3334	3.30	771	1.21	0.35	4112	1.52	468	0.59	0.38	4693	1.56	475	0.63	0.39
3336	2.95	712	1.17	0.39	4113	4.36	900	1.78	0.41	4703	1.33	436	0.52	0.38
3365	18.54	900	6.22	0.36	4114	4.33	900	1.59	0.35	4712X	1.54	472	0.46	0.29
3372	5.74	900	2.07	0.38	4130X	4.29	900	1.73	0.39	4717	4.07	900	1.63	0.38
3373	8.53	900	3.35	0.38	4131	3.52	808	1.38	0.38	4720	2.11	569	0.82	0.38
3383	3.02	723	1.17	0.39	4133	4.08	900	1.53	0.36	4740	3.88	870	1.23	0.33
3385	1.41	450	0.56	0.39	4150	1.36	441	0.57	0.41	4741	4.99	900	2.01	0.39
3400X	5.28	900	2.16	0.40	4206	4.89	900	1.56	0.30	4751	8.23	900	3.42	0.42
3507	4.11	900	1.63	0.39	4207	1.45	457	0.57	0.38	4770#	—	—	1.53	0.31
3515	3.18	751	1.18	0.36	4239	2.64	659	1.04	0.40	4771N	4.98	900	1.53	0.31
3548	2.64	659	1.09	0.41	4240	5.04	900	2.07	0.40	4773#	—	—	1.53	0.31
3559	2.35	610	0.93	0.39	4243	3.31	773	1.25	0.37	4774#	—	—	1.53	0.31
3565X	1.59	480	0.67	0.41	4244	3.60	822	1.33	0.36	4775#	—	—	1.53	0.31
3574	1.56	475	0.62	0.39	4250X	1.86	526	0.73	0.38	4776#	—	—	1.53	0.31
3581	1.26	424	0.50	0.39	4251	3.56	815	1.40	0.39	4777X	5.81	900	2.09	0.36
3612	3.85	865	1.49	0.38	4263X	2.86	696	1.14	0.39	4779#	—	—	1.53	0.31
3620	7.13	900	2.56	0.37	4273	4.32	900	1.71	0.39	4799#	—	—	1.53	0.31
3629	3.27	766	1.23	0.37	4279X	3.25	763	1.28	0.39	4825	2.00	550	0.74	0.39
3632X	3.60	822	1.38	0.37	4282	2.35	610	0.98	0.40	4828C	1.66	492	0.59	0.36
3634	2.86	696	1.12	0.38	4283	3.10	737	1.14	0.35	4829C	1.79	514	0.63	0.36
3635	3.00	720	1.16	0.38	4299	2.78	683	1.08	0.38	4902	3.62	825	1.49	0.41
3638	1.96	543	0.77	0.39	4304X	4.85	900	1.89	0.39	4923	2.78	683	1.06	0.38
3642	2.67	664	1.09	0.40	4307	3.32	774	1.34	0.39	5000X	40.93	900	6.94	0.15
3643	2.92	706	1.12	0.37	4308	1.44	455	0.63	0.42	5020	7.72	900	2.68	0.36
3647	2.29	599	0.92	0.39	4351	0.76	339	0.29	0.37	5022X	16.23	900	4.98	0.32
3648X	2.51	637	1.01	0.39	4352X	1.87	528	0.74	0.39	5037	47.21	900	14.99	0.35
3681	2.12	570	0.84	0.39	4360	1.26	424	0.47	0.37	5040	35.73	900	9.36	0.28
3685	1.63	487	0.67	0.40	4361	1.37	443	0.53	0.38	5057	16.37	900	4.38	0.28
3719	3.04	727	0.92	0.31	4362	2.25	593	0.91	0.42	5059	49.13	900	14.77	0.34
3724X	8.83	900	2.77	0.33	4410	4.94	900	1.93	0.38	5069	37.48	900	10.29	0.29
3726	9.21	900	2.64	0.31	4417X	3.10	737	1.30	0.41	5086X	26.94	900	7.98	0.31
3803	5.88	900	2.23	0.36	4420	5.30	900	1.76	0.32	5102X	17.75	900	5.50	0.33
3807	3.55	814	1.39	0.39	4431	2.35	610	0.91	0.37	5146	8.50	900	2.86	0.36
3808	6.75	900	2.73	0.40	4432	2.01	552	0.84	0.40	5160	5.26	900	1.59	0.32
3821X	7.79	900	2.78	0.37	4439	7.95	900	2.48	0.38	5183X	6.18	900	2.02	0.35
3822	5.32	900	2.22	0.41	4452X	3.63	827	1.43	0.39	5184X	19.39	900	4.19	0.32
3824X	3.21	756	1.27	0.39	4459	3.18	751	1.20	0.37	5188	4.53	900	1.42	0.32
3826	1.58	479	0.65	0.40	4470	2.15	576	0.78	0.37	5190	4.64	900	1.58	0.36
3827X	3.09	735	1.29	0.41	4484	3.83	861	1.49	0.38	5191	1.58	479	0.54	0.35
3830a	a	a	a	a	4493	4.14	900	1.55	0.36	5192	3.91	875	1.48	0.36
3851	3.27	766	1.26	0.36	4511	1.41	450	0.51	0.36	5194X	6.27	900	2.22	0.38
3865	3.73	844	1.48	0.38	4557	4.08	900	1.59	0.39	5211X	30.00	900	9.61	0.33
3881	8.28	900	3.13	0.38	4558	2.19	582	0.82	0.36	5213X	10.07	900	3.17	0.32

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

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Exhibit I

Effective January 1, 2002

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	9.69	900	3.43	0.36	6801F	5.74	900	1.68	0.24	7515	1.23	419	0.38	0.33
5221	9.40	900	3.01	0.34	6811	4.08	900	1.22	0.29	7520	3.04	727	1.10	0.36
5222X	7.33	900	1.97	0.29	6824F	8.99	900	2.49	0.24	7538	12.81	900	3.33	0.29
5223X	7.51	900	2.50	0.35	6826F	7.67	900	2.05	0.23	7539	2.30	601	0.76	0.33
5348	14.41	900	4.44	0.33	6834	6.39	900	2.43	0.40	7540	5.34	900	1.58	0.34
5402	9.48	900	2.92	0.30	6836	5.45	900	2.10	0.39	7580	2.05	559	0.71	0.35
5403X	21.01	900	6.65	0.34	6843F	17.09	900	6.02	0.38	7590	6.93	900	2.39	0.33
5437	9.59	900	3.20	0.36	6845F	26.99	900	7.44	0.21	7600	2.86	696	1.00	0.36
5443	12.69	900	4.06	0.31	6854	8.36	900	2.37	0.38	7601	13.17	900	4.39	0.36
5445	13.62	900	4.24	0.32	6872F	12.67	900	3.73	0.27	7605	3.71	841	1.34	0.36
5462	11.79	900	3.96	0.36	6874F	21.63	900	6.23	0.26	7610	0.43	283	0.16	0.38
5469X	15.77	900	3.23	0.18	6882	7.78	900	2.05	0.27	7704X	3.48	802	1.23	0.35
5474	11.15	900	3.61	0.34	6884	15.38	900	3.23	0.18	7709X	—	—	28.31	0.39
5478X	8.68	900	2.68	0.33	7016M	10.61	900	3.44	0.33	7710X	4.68	900	1.58	0.35
5479X	12.50	900	4.50	0.38	7024M	11.79	900	3.82	0.33	7720	3.12	740	1.07	0.35
5480	11.79	900	3.55	0.31	7038M	8.93	900	2.66	0.36	7855	20.17	900	6.31	0.33
5491	4.87	900	1.62	0.35	7046M	12.98	900	4.93	0.39	8001	2.98	717	1.13	0.37
5507X	8.11	900	2.53	0.32	7090M	9.92	900	2.95	0.36	8002	1.74	506	0.70	0.40
5508	9.17	900	2.71	0.30	7098M	14.42	900	5.48	0.39	8006X	2.88	700	1.14	0.39
5538X	7.29	900	2.47	0.36	7133	4.74	900	1.66	0.35	8008	1.23	419	0.49	0.39
5545X	18.76	900	6.48	0.37	7152M	8.99	900	2.82	0.35	8010X	2.15	576	0.84	0.39
5551	38.71	900	12.39	0.35	7153M	6.40	900	2.24	0.35	8013	0.49	293	0.19	0.38
5606	2.43	623	0.73	0.31	7222	10.38	900	3.18	0.30	8015	0.80	346	0.32	0.39
5610	7.48	900	2.83	0.39	7228X	10.05	900	3.43	0.34	8017X	1.31	433	0.52	0.39
5645X	13.08	900	4.35	0.35	7229X	9.99	900	3.35	0.34	8018X	3.26	764	1.30	0.39
5651	9.42	900	3.15	0.34	7230	9.89	900	3.60	0.37	8021	3.48	802	1.31	0.37
5703	32.42	900	9.03	0.29	7231	9.03	900	3.26	0.37	8031	2.47	630	1.00	0.40
5705a	a	a	a	a	7232	6.59	900	2.20	0.33	8032	2.20	584	0.91	0.41
5951X	1.76	509	0.68	0.38	7309FX	61.55	900	17.83	0.28	8033	2.94	710	1.17	0.39
6002aX	a	a	a	a	7313FX	4.63	900	1.34	0.22	8039	1.66	492	0.67	0.40
6003	16.50	900	5.74	0.36	7317FX	14.45	900	4.18	0.25	8044X	3.65	831	1.33	0.35
6005	16.28	900	4.31	0.25	7323#	—	—	17.83	0.28	8045	0.94	370	0.37	0.38
6045	8.33	900	1.92	0.22	7327F	25.25	900	7.10	0.22	8046	1.92	536	0.74	0.37
6204	12.58	900	4.05	0.34	7333M	15.44	900	4.26	0.29	8047	2.03	555	0.78	0.37
6206	4.47	900	1.32	0.33	7335M	17.15	900	4.73	0.29	8050	1.25	423	0.46	0.37
6213	6.41	900	1.86	0.30	7350F	13.14	900	3.84	0.25	8058	2.93	708	1.09	0.36
6214	4.61	900	1.38	0.30	7360X	9.34	900	3.59	0.39	8072	1.43	453	0.58	0.41
6216	7.29	900	2.28	0.33	7370X	12.31	900	4.14	0.32	8090X	1.42	451	0.46	0.28
6217X	7.69	900	2.33	0.32	7371X	11.33	900	4.35	0.37	8102	2.42	621	0.94	0.38
6229	6.14	900	2.07	0.33	7380X	5.33	900	1.90	0.36	8103	4.19	900	1.66	0.39
6233	12.27	900	3.66	0.30	7382	4.90	900	1.77	0.38	8105X	7.71	900	2.66	0.32
6235X	18.07	900	5.97	0.34	7390	6.12	900	2.23	0.37	8106X	5.61	900	2.05	0.38
6236	43.90	900	12.54	0.31	7394M	18.25	900	5.12	0.29	8107	3.98	887	1.30	0.33
6237	3.77	851	1.21	0.34	7395M	20.28	900	5.69	0.29	8111X	2.61	654	1.04	0.39
6251	19.03	900	5.76	0.33	7403	5.38	900	2.18	0.40	8116	2.65	661	1.04	0.38
6252	13.67	900	3.76	0.29	7405N	1.29	502	0.50	0.40	8203	5.88	900	2.22	0.37
6260	27.52	900	5.67	0.21	7420X	13.32	900	2.97	0.22	8204	7.56	900	2.23	0.29
6306	7.85	900	2.38	0.31	7421	3.42	791	1.05	0.30	8209	4.40	900	1.74	0.39
6319X	6.64	900	2.04	0.31	7422	3.53	810	0.72	0.19	8215	3.85	865	1.46	0.39
6325	8.33	900	2.83	0.36	7423X	2.98	717	0.95	0.31	8227	7.39	900	2.36	0.34
6326X	9.31	900	2.77	0.31	7425aX	a	a	a	a	8232X	6.57	900	2.35	0.37
6400	10.73	900	4.06	0.38	7431N	3.38	900	0.81	0.24	8233	10.35	900	3.02	0.28
6504	3.12	740	1.18	0.37	7445N	0.43	—	—	—	8235	4.59	900	1.81	0.39
6703M*	36.36	900	10.70	0.33	7453N	1.12	—	—	—	8263	11.58	900	4.44	0.38
6704M*	25.88	900	8.51	0.33	7502	2.98	717	1.06	0.36	8264X	5.33	900	1.99	0.36

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

WISCONSIN

Page S4

Exhibit I

Effective January 1, 2002

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8265	11.42	900	4.17	0.38	9040	4.52	900	1.78	0.39					
8279X	7.19	900	2.64	0.37	9044X	2.69	667	1.11	0.40					
8288	4.92	900	1.81	0.36	9052X	2.09	565	0.82	0.39					
8291	4.55	900	1.72	0.37	9054#	—	—	0.82	0.39					
8292	5.28	900	2.07	0.38	9056#	—	—	0.82	0.39					
8293	11.53	900	4.13	0.34	9058	2.39	616	0.94	0.39					
8304	6.57	900	2.36	0.36	9059	2.85	695	1.10	0.37					
8350X	4.87	900	1.65	0.34	9060	2.11	569	0.79	0.37					
8381X	1.54	472	0.57	0.36	9061	2.15	576	0.87	0.40					
8385X	2.61	654	0.95	0.37	9063	1.13	402	0.43	0.40					
8387X	3.06	730	1.16	0.39	9077F	1.88	530	0.61	0.29					
8391X	3.50	805	1.23	0.36	9082	2.02	553	0.81	0.40					
8392	2.77	681	1.13	0.40	9083	1.84	523	0.73	0.40					
8393X	3.01	722	1.12	0.38	9084	1.62	485	0.63	0.39					
8500X	10.19	900	3.56	0.35	9088a	a	a	a	a					
8601	0.57	307	0.19	0.33	9089	1.42	451	0.51	0.34					
8606	5.86	900	2.09	0.36	9093	1.43	453	0.58	0.39					
8709F	5.88	900	1.73	0.25	9101	4.24	900	1.68	0.39					
8710#	—	—	2.07	0.38	9102	3.39	786	1.27	0.37					
8719	4.19	900	1.43	0.34	9154	2.30	601	0.81	0.37					
8720	1.18	411	0.41	0.35	9156	3.37	783	1.41	0.41					
8721	0.31	263	0.10	0.33	9170X	18.72	900	5.80	0.32					
8726F	6.00	900	1.72	0.28	9178X	35.65	900	13.82	0.39					
8734M	0.76	339	0.27	0.36	9179X	4.90	900	2.04	0.41					
8738M	1.06	390	0.32	0.36	9180X	10.17	900	3.97	0.39					
8742	0.56	305	0.19	0.36	9182	4.74	900	1.95	0.41					
8745	2.81	688	1.04	0.36	9186X	19.64	900	5.48	0.27					
8748	0.81	348	0.27	0.34	9220L	3.67	834	1.49	0.39					
8755	0.29	259	0.09	0.32	9402L	6.08	900	2.02	0.33					
8800	3.19	752	1.33	0.41	9403L	9.73	900	3.33	0.34					
8803	0.08	224	0.03	0.37	9410L	3.54	812	1.23	0.34					
8805M	0.35	270	0.14	0.38	9412X	2.97	715	1.15	0.38					
8810	0.26	254	0.10	0.38	9413X	3.04	727	1.18	0.37					
8815M	0.49	293	0.17	0.38	9414X	3.28	768	1.29	0.38					
8820	0.31	263	0.10	0.31	9428X*	—	—	—	—					
8824	3.63	827	1.48	0.40	9501	5.00	900	1.93	0.39					
8825	1.63	487	0.64	0.38	9505	3.09	735	1.17	0.36					
8826	3.08	734	1.19	0.39	9519X	2.93	708	1.02	0.37					
8828X	4.01	892	1.55	0.37	9521X	8.25	900	2.68	0.33					
8829	3.12	740	1.26	0.40	9522	3.09	735	1.27	0.40					
8831	1.55	474	0.61	0.39	9529a	a	a	a	a					
8832	0.33	266	0.12	0.37	9534X	8.17	900	2.58	0.33					
8833	0.96	373	0.36	0.36	9545#	—	—	3.30	0.34					
8835	2.65	661	1.05	0.38	9549#	—	—	3.30	0.34					
8837aX	a	a	a	a	9552#	—	—	3.30	0.34					
8868X	0.29	259	0.11	0.37	9554	10.36	900	3.30	0.34					
8869	0.43	283	0.18	0.42	9586	1.04	387	0.43	0.41					
8871	0.33	266	0.14	0.40	9600	2.15	576	0.71	0.31					
8901	0.24	251	0.08	0.37	9620	0.73	334	0.25	0.35					
9012	0.75	338	0.29	0.39	9894X	0.85	355	0.25	0.27					
9014X	4.85	900	1.82	0.37										
9015	4.83	900	1.71	0.37										
9016X	3.40	788	1.31	0.38										
9019	2.47	630	0.91	0.37										
9033	2.20	584	0.84	0.37										

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

Effective January 1, 2002

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 1.897 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.

EXHIBIT I
EFFECTIVE JANUARY 1, 2002

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	\$ 797
301 - 500	899
501 - 700	994
701 - 1,000	1,098
1,001 - 1,500	1,288
1,501 - 2,000	1,494
2,001 - 2,500	1,702
2,501 - 3,000	1,911
3,001 - 3,500	2,119
3,501 - 4,000	2,329
4,001 - 4,500	2,536
4,501 - 5,000	2,743
5,001 - 6,000	3,108
6,001 - 7,000	3,526
7,001 - 8,000	3,944
8,001 - 9,000	4,360
9,001 - 10,000	4,776
10,001 - 15,000	6,426
15,001 - 20,000	8,516
20,001 - 25,000	10,601

For each additional 5,000 population (or portion thereof) add - 2,087

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 January 1, 2002

Exhibit I

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Expected Losses		
	Weighting Values			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 January 1, 2002

Exhibit I

**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):

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

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

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

WISCONSIN

Effective January 1, 2002

Exhibit I

- | <p>1. Hazard Group Differentials</p> <table border="1"> <thead> <tr> <th>I</th> <th>II</th> <th>III</th> <th>IV</th> </tr> </thead> <tbody> <tr> <td>1.920</td> <td>1.800</td> <td>1.210</td> <td>0.840</td> </tr> </tbody> </table> | I | II | III | IV | 1.920 | 1.800 | 1.210 | 0.840 | <p>2. Tax Multipliers</p> <p>a. State (non-F Classes) 1.038</p> <p>b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.155</p> |
|---|-------|-------|-------|----|-------|-------|-------|-------|---|
| I | II | III | IV | | | | | | |
| 1.920 | 1.800 | 1.210 | 0.840 | | | | | | |

- | | | | |
|--|---|---|---|
| <p>3. Expected Loss Ratio
0.639</p> | <p>Expected Loss and Allocated Expense Ratio
0.697</p> | <p>4. Tables of Expense Ratios
Type A: XXIII-E
Type B: XXIII-F</p> | <p>Tables of Expense Ratios Loaded for ALAE Option
Type A: XXIII-G
Type B: XXIII-H</p> |
|--|---|---|---|

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

- | | |
|---|--|
| <p>6. Excess Loss Factors
(Applicable to New and Renewal Policies)</p> | <p>Excess Loss and Allocated Expense Factors
(Applicable to New and Renewal Policies)</p> |
|---|--|

Per Accident Limitation	Hazard Groups				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$25,000	0.248	0.268	0.359	0.423	0.284	0.307	0.409	0.475
\$30,000	0.227	0.247	0.340	0.406	0.263	0.286	0.389	0.458
\$35,000	0.211	0.232	0.325	0.395	0.246	0.270	0.375	0.448
\$40,000	0.195	0.217	0.313	0.383	0.232	0.257	0.361	0.435
\$50,000	0.177	0.199	0.294	0.363	0.212	0.239	0.342	0.415
\$75,000	0.148	0.171	0.262	0.329	0.182	0.210	0.311	0.383
\$100,000	0.131	0.155	0.242	0.308	0.166	0.193	0.292	0.364
\$125,000	0.122	0.142	0.227	0.288	0.154	0.180	0.276	0.345
\$150,000	0.112	0.133	0.211	0.271	0.143	0.170	0.261	0.328
\$175,000	0.105	0.125	0.199	0.259	0.136	0.161	0.248	0.313
\$200,000	0.098	0.118	0.188	0.244	0.128	0.153	0.237	0.299
\$250,000	0.088	0.105	0.171	0.222	0.115	0.138	0.215	0.274
\$300,000	0.080	0.097	0.156	0.204	0.105	0.126	0.200	0.255
\$500,000	0.060	0.073	0.118	0.155	0.080	0.096	0.153	0.196
\$1,000,000	0.040	0.049	0.080	0.102	0.054	0.065	0.102	0.130
\$2,000,000	0.027	0.033	0.052	0.068	0.036	0.043	0.068	0.085
\$5,000,000	0.016	0.020	0.031	0.039	0.022	0.026	0.040	0.050

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	4417	II	6002	III	8837	II
0108	III	4712	III	6326	III	9054	II
1752	III	5000	IV	7371	II	9056	II
1807	IV	5086	III	7709	IV	9170	IV
1808	IV	5184	III	7710	IV	9412	II
2101	II	5194	III	8090	II	9413	II
3086	III	5211	III	8387	III	9414	II
3565	I	5469	IV	8391	III	9529	IV
4054	II	5545	III	8828	II	9894	II