



Wisconsin Compensation Rating Bureau

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CIRCULAR LETTER 2937 – JULY 12, 2004

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 4.15%. Attached is a copy of the revised rates and rating values effective October 1, 2004, 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 \$900;
- no change in the minimum premium multiplier of 180;
- an increase in the expense constant from \$210 to \$220;
- an increase in the premium threshold for experience rating eligibility from \$5,250 to \$5,750 annually;
- an overall increase in premium level of 8.90% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$34,788 to \$35,724;
- an increase in the value of lodging received by employees as part of their pay to \$95.45 per week or \$13.64 per day, the value of meals increased to \$85.91 per week or \$4.09 per meal;
- an increase in the maximum remuneration for executive officers to \$1031.00 per week;
- an increase in the minimum remuneration for executive officers to \$206.00 per week;
- a decrease in the Retrospective Rating Tax Multiplier from 1.137 to 1.125 for "F" classes;
- no change in the Retrospective Rating Tax Multiplier of 1.038 for state classes;
- a decrease in the USLH&W percentage from 51% to 50%.

Donna Knepper
Executive Secretary

SUMMARY

WISCONSIN

Effective Date

October 1, 2004

I. Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -4.08%

A. By Component

Experience, Trend & Benefits Premium Level Change -7.43%

Change in Production & General Expenses +0.70%

Change in Loss Based Expenses +2.90%

Overall Premium Level Change -4.08%

Offset for Change in Expense Constant -0.07%

Overall Rate Level Change -4.15%

B. Rate Level Change By Industry Group

Manufacturing Rate Level Change -0.20%

Contracting -8.80%

Office & Clerical -1.70%

Goods & Services -5.70%

Miscellaneous -4.40%

Overall -4.15%

II. "F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies +8.90%

A. By Component

Experience, Trend & Benefit Premium Level Change +5.50%

Change in Production & General Expenses +0.70%

Change in Loss Based Expenses +2.50%

Overall +8.90%

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$210	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.038	1.038
Federal	1.137	1.125
USL&HW %		
Difference in Benefits	31.2%	30.3%
<u>Difference in Loss Based Expenses</u>	15.4%	14.8%
Combined USL&HW %	51.0%	50.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2004

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	6.04	900	2.36	0.30	2016	1.98	576	0.78	0.30	2688	8.42	900	3.29	0.31
0006X	4.83	900	1.87	0.28	2021	4.88	900	2.15	0.34	2702X	26.75	900	8.36	0.26
0008X	6.06	900	2.35	0.30	2039	5.09	900	2.14	0.33	2710X	15.03	900	5.33	0.31
0016	6.07	900	2.71	0.33	2041	2.89	740	1.17	0.32	2714	4.64	900	1.80	0.29
0034	6.76	900	2.81	0.32	2065	9.62	900	3.67	0.31	2731	7.43	900	2.96	0.32
0035	2.98	756	1.35	0.35	2070	3.91	900	1.64	0.33	2735	9.52	900	3.73	0.31
0042X	9.19	900	3.35	0.29	2081	22.21	900	9.82	0.35	2759	8.08	900	3.20	0.31
0050	7.10	900	2.74	0.28	2089	4.06	900	1.70	0.33	2790	3.50	850	1.38	0.31
0079X	3.79	900	1.41	0.30	2095	5.28	900	2.17	0.32	2802X	6.15	900	2.43	0.31
0106	20.68	900	6.54	0.27	2101X	4.97	900	2.02	0.33	2812X	4.55	900	1.92	0.33
0108X	4.56	900	1.39	0.22	2105	5.16	900	2.24	0.33	2835	7.34	900	3.36	0.36
0113	4.39	900	1.78	0.29	2110X	4.83	900	2.04	0.34	2836	3.97	900	1.76	0.35
0170	4.27	900	1.52	0.25	2111X	3.30	814	1.38	0.33	2841X	4.61	900	2.00	0.34
0251	5.92	900	2.30	0.30	2112	5.17	900	2.18	0.34	2881	3.69	884	1.63	0.35
0400#	--	--	3.19	0.27	2114#	--	--	2.96	0.33	2883	5.28	900	2.24	0.34
0401#	--	--	5.15	0.28	2121	3.43	837	1.37	0.30	2913	6.09	900	2.96	0.38
0771N	0.54	--	--	--	2130#	--	--	2.20	0.30	2915	10.83	900	4.39	0.31
0908P	276.00	496	114.42	0.30	2131	2.25	625	0.86	0.29	2916	2.97	755	1.20	0.32
0909P	135.00	355	50.69	0.28	2143X	3.76	897	1.45	0.29	2923	3.10	778	1.09	0.27
0912P	501.00	721	190.53	0.28	2150	10.97	900	4.86	0.35	2942	5.28	900	2.50	0.37
0913P	512.00	732	222.73	0.31	2156	6.06	900	2.28	0.29	2960	8.39	900	3.37	0.31
0917	8.38	900	3.84	0.34	2157	4.51	900	1.86	0.32	3004	3.11	780	1.13	0.30
1164	13.72	900	5.12	0.31	2172#	--	--	0.70	0.30	3018	3.34	821	1.10	0.23
1165	4.69	900	1.84	0.29	2174	3.88	900	1.47	0.27	3022	9.17	900	4.21	0.37
1320	4.44	900	1.38	0.26	2211	13.13	900	5.06	0.32	3027	8.52	900	3.50	0.33
1322#	--	--	5.76	0.25	2220	3.04	767	1.23	0.31	3028	3.08	774	1.31	0.32
1430	6.63	900	2.27	0.28	2286	2.08	594	0.90	0.33	3030	10.00	900	3.43	0.29
1438	9.78	900	3.43	0.31	2288	5.80	900	2.43	0.32	3040	13.14	900	4.28	0.28
1452	2.70	706	0.92	0.28	2300	3.44	839	1.35	0.28	3041	5.12	900	2.17	0.33
1463	21.77	900	7.28	0.27	2302	3.23	801	1.31	0.32	3042	3.40	832	1.36	0.30
1470#	--	--	1.83	0.32	2305	4.73	900	1.91	0.33	3064	4.94	900	2.01	0.32
1472#	--	--	1.83	0.30	2361	2.09	596	0.92	0.35	3066X	6.47	900	2.54	0.31
1624	7.78	900	2.45	0.26	2362	2.76	717	1.16	0.33	3076X	3.84	900	1.63	0.33
1642X	3.27	809	1.30	0.31	2380X	4.65	900	2.18	0.36	3081	6.13	900	2.26	0.31
1654X	4.63	900	1.56	0.28	2386#	--	--	1.06	0.29	3082	7.33	900	2.66	0.31
1655X	6.20	900	2.03	0.25	2388	4.40	900	1.94	0.35	3085	6.24	900	2.20	0.29
1699	3.11	780	1.09	0.29	2402	4.35	900	1.59	0.31	3086X	6.02	900	2.13	0.29
1701	15.31	900	5.73	0.33	2413	2.82	728	1.20	0.33	3110	9.71	900	4.22	0.32
1710X	12.25	900	4.41	0.32	2416#	--	--	1.31	0.33	3111	8.39	900	3.26	0.31
1741#	--	--	0.95	0.30	2417	2.97	755	1.27	0.33	3113	2.66	699	1.02	0.29
1747	2.51	672	0.93	0.33	2501	4.43	900	1.94	0.34	3114	2.28	630	0.88	0.29
1748	2.81	726	1.10	0.36	2503	2.43	657	1.10	0.36	3118	2.88	738	1.28	0.34
1752X	0.94	389	0.27	0.23	2534	2.30	634	0.93	0.32	3119	2.01	582	0.91	0.36
1803X	6.61	900	2.40	0.34	2570	4.36	900	1.68	0.29	3122	3.13	783	1.22	0.31
1807X	18.16	900	6.13	0.28	2576	4.85	900	2.07	0.33	3126	3.74	893	1.56	0.32
1808X	10.51	900	3.52	0.22	2578	5.83	900	2.48	0.34	3131	4.22	900	1.71	0.31
1852	3.02	764	1.05	0.29	2585	3.97	900	1.70	0.33	3132	3.88	900	1.43	0.31
1853#	--	--	3.04	0.29	2586	4.24	900	1.70	0.32	3145	4.14	900	1.61	0.31
1860	2.11	600	0.75	0.25	2587	1.42	476	0.56	0.29	3146X	2.38	648	1.00	0.34
1924	3.43	837	1.45	0.32	2600	4.23	900	1.84	0.32	3169	2.81	726	1.16	0.33
1925	7.82	900	3.12	0.32	2623	6.21	900	2.35	0.29	3175	2.21	618	0.92	0.33
2001	4.10	900	1.99	0.38	2651	8.04	900	3.16	0.31	3179	4.62	900	1.85	0.31
2002	12.04	900	4.76	0.31	2660	2.63	693	1.19	0.36	3180	4.01	900	1.76	0.35
2003	4.01	900	1.45	0.31	2670	2.89	740	1.29	0.35	3188	6.69	900	2.83	0.34
2014	9.23	900	3.19	0.29	2683	7.01	900	3.03	0.35	3220	2.91	744	1.21	0.31

Refer to the Footnotes Page for additional information on class codes ending in C, F, L, M, N, P, X, or # or for rates labeled a.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2004

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	2.59	686	1.07	0.32	4000	10.01	900	3.20	0.25	4561	5.10	900	1.50	0.18
3224X	6.73	900	2.92	0.34	4021	4.27	900	1.69	0.30	4568	1.82	548	0.60	0.27
3227X	2.40	652	0.99	0.32	4024	3.63	873	1.41	0.32	4581#	--	--	0.43	0.27
3240	2.60	688	1.07	0.32	4034X	9.56	900	3.43	0.30	4583X	6.38	900	2.34	0.31
3241	4.19	900	1.75	0.33	4036	2.53	675	0.88	0.29	4611	3.11	780	1.23	0.30
3255	3.72	890	1.72	0.36	4038	5.38	900	2.19	0.31	4635	3.56	861	1.28	0.30
3257	3.75	895	1.63	0.34	4053	5.67	900	2.32	0.33	4653	2.17	611	0.80	0.29
3270	1.70	526	0.73	0.34	4054X	2.94	749	1.15	0.29	4665	10.25	900	3.22	0.26
3300	7.56	900	3.34	0.33	4061	4.85	900	1.98	0.31	4670#	--	--	3.70	0.27
3303	4.42	900	1.77	0.31	4062	3.52	854	1.50	0.34	4683	3.60	868	1.58	0.33
3307	4.74	900	1.89	0.31	4101	4.19	900	1.66	0.34	4686	4.42	900	1.54	0.31
3315	7.34	900	2.90	0.31	4111	4.88	900	2.24	0.37	4692	1.22	440	0.51	0.33
3334	4.27	900	1.63	0.28	4112	1.58	504	0.64	0.31	4693	1.21	438	0.49	0.31
3336	4.43	900	1.78	0.31	4113	3.56	861	1.50	0.34	4703	2.15	607	0.87	0.31
3365	11.70	900	3.95	0.29	4114	4.43	900	1.76	0.30	4712X	1.50	490	0.51	0.26
3372	8.75	900	3.04	0.32	4130X	4.17	900	1.82	0.34	4717#	--	--	1.97	0.32
3373	10.05	900	4.13	0.32	4131	3.90	900	1.62	0.31	4720	4.20	900	1.64	0.31
3383	3.31	816	1.31	0.32	4133	2.57	683	0.94	0.27	4740	3.97	900	1.27	0.27
3385	1.98	576	0.85	0.34	4150	1.25	445	0.53	0.33	4741	3.47	845	1.34	0.29
3400X	7.83	900	3.35	0.34	4206	5.28	900	1.92	0.26	4751	7.70	900	3.28	0.36
3507	5.33	900	2.17	0.31	4207	1.70	526	0.75	0.34	4771N	3.05	769	0.95	0.24
3515	4.00	900	1.59	0.31	4239	2.89	740	1.17	0.33	4777X	7.40	900	2.79	0.30
3548	2.83	729	1.17	0.33	4240	5.19	900	2.15	0.32	4825	2.16	609	0.72	0.32
3559	2.83	729	1.20	0.32	4243	3.81	900	1.49	0.30	4828C	1.90	562	0.68	0.30
3565X	2.17	611	0.94	0.35	4244	3.37	827	1.35	0.30	4829C	1.95	571	0.75	0.32
3574	1.82	548	0.78	0.34	4250X	2.12	602	0.86	0.31	4902	3.49	848	1.51	0.34
3581	1.00	400	0.41	0.32	4251	3.53	855	1.54	0.34	4923	2.38	648	0.91	0.31
3612	3.94	900	1.59	0.31	4263X	4.23	900	1.74	0.31	5000X	36.23	900	7.35	0.11
3620	10.99	900	3.76	0.29	4273	4.33	900	1.68	0.30	5020	10.65	900	3.64	0.29
3629	3.59	866	1.40	0.30	4279X	4.32	900	1.73	0.32	5022X	17.04	900	5.32	0.27
3632X	3.66	879	1.50	0.32	4282	2.51	672	1.11	0.34	5037	49.03	900	15.07	0.26
3634	3.69	884	1.53	0.33	4283	3.63	873	1.37	0.28	5040	37.88	900	10.35	0.23
3635	4.99	900	1.98	0.32	4299	2.94	749	1.18	0.32	5057	24.06	900	6.80	0.23
3638	2.89	740	1.24	0.34	4304X	6.34	900	2.47	0.31	5059	46.14	900	14.94	0.27
3642	2.44	659	1.07	0.34	4307	3.23	801	1.42	0.34	5069	27.43	900	7.64	0.23
3643	3.53	855	1.48	0.32	4308	1.50	490	0.69	0.35	5086X	17.85	900	5.79	0.27
3647	2.53	675	1.10	0.34	4351	1.62	512	0.62	0.31	5102X	9.18	900	2.83	0.25
3648X	3.07	773	1.31	0.33	4352X	2.51	672	0.97	0.30	5146	8.87	900	3.03	0.30
3681	2.25	625	0.86	0.29	4360	1.10	418	0.43	0.30	5160	6.96	900	2.11	0.27
3685	1.72	530	0.75	0.34	4361	1.69	524	0.66	0.31	5183X	5.42	900	1.85	0.30
3719	2.44	659	0.76	0.25	4362	2.17	611	0.94	0.36	5184X	10.41	900	3.24	0.24
3724X	8.73	900	2.90	0.28	4410	4.59	900	1.95	0.33	5188	4.53	900	1.44	0.26
3726	7.89	900	2.44	0.26	4417X	3.27	809	1.41	0.34	5190	4.24	900	1.47	0.30
3803	4.61	900	1.74	0.28	4420	4.03	900	1.37	0.26	5191	2.30	634	0.78	0.29
3807	3.97	900	1.54	0.31	4431	2.69	704	1.12	0.32	5192	5.14	900	2.07	0.31
3808	7.17	900	3.25	0.35	4432	1.93	567	0.86	0.34	5194X	5.96	900	2.20	0.32
3821X	10.28	900	3.69	0.31	4439	12.22	900	4.08	0.30	5211X	30.12	900	11.20	0.31
3822	6.13	900	2.70	0.35	4452X	3.95	900	1.58	0.31	5213X	12.29	900	3.91	0.27
3824X	4.93	900	1.97	0.31	4459	3.78	900	1.51	0.32	5215	9.66	900	3.61	0.30
3826	1.45	481	0.62	0.33	4470	2.01	582	0.75	0.31	5221	9.90	900	3.12	0.27
3827X	4.01	900	1.57	0.31	4484	3.75	895	1.51	0.32	5222X	5.50	900	1.54	0.21
3830a	a	a	a	a	4493	4.49	900	1.72	0.29	5223X	6.83	900	2.15	0.27
3851	2.92	746	1.20	0.30	4511	0.89	380	0.35	0.29	5348	13.99	900	4.55	0.27
3865	3.81	900	1.66	0.33	4557	2.86	734	1.11	0.30	5402	8.92	900	3.26	0.26
3881	7.53	900	2.92	0.30	4558	4.67	900	1.75	0.30	5403X	16.86	900	5.55	0.28

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WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2004

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5437	11.36	900	3.67	0.29	6845F	40.48	900	11.26	0.19	7600	2.93	747	1.01	0.29
5443	8.09	900	3.10	0.29	6854	10.02	900	3.14	0.26	7601	6.33	900	2.02	0.26
5445	13.68	900	4.28	0.25	6872F	19.06	900	5.67	0.24	7605	4.87	900	1.86	0.31
5462	13.31	900	4.48	0.29	6874F	24.62	900	7.15	0.24	7610	0.53	315	0.18	0.31
5469X	12.70	900	2.81	0.14	6882#	--	--	2.51	0.20	7704X	4.64	900	1.72	0.30
5474	14.32	900	4.64	0.29	6884	14.56	900	3.29	0.14	7709X	--	--	28.25	0.36
5478X	12.79	900	4.10	0.27	7016M	16.17	900	5.32	0.30	7710X	4.69	900	1.63	0.32
5479X	11.62	900	4.06	0.31	7024M	17.97	900	5.91	0.30	7720	3.14	785	1.12	0.30
5480	12.11	900	3.97	0.27	7038M	8.43	900	2.75	0.27	7855	16.54	900	5.30	0.26
5491	3.61	870	1.18	0.27	7046#	--	--	6.16	0.33	8001	2.01	582	0.86	0.32
5507X	8.23	900	2.74	0.28	7090M	9.37	900	3.06	0.27	8002	2.12	602	0.94	0.35
5508	7.66	900	2.21	0.23	7098#	--	--	7.13	0.34	8006X	4.20	900	1.75	0.32
5538X	7.16	900	2.49	0.31	7133	6.32	900	2.21	0.28	8008	1.24	443	0.54	0.34
5545X	14.04	900	5.50	0.33	7152M	9.11	900	2.88	0.32	8010X	2.45	661	1.01	0.32
5551	34.72	900	11.13	0.28	7153M	5.45	900	1.97	0.32	8013	0.66	339	0.27	0.32
5606	2.40	652	0.79	0.28	7222	12.00	900	3.74	0.25	8015	1.31	456	0.51	0.32
5610	8.08	900	3.23	0.33	7228X	11.00	900	3.67	0.28	8017X	1.64	515	0.69	0.33
5645X	14.16	900	4.81	0.30	7229X	10.56	900	3.45	0.28	8018X	3.54	857	1.53	0.34
5651	11.08	900	3.62	0.29	7230	11.15	900	3.93	0.29	8021	2.34	641	1.02	0.32
5703	23.38	900	6.52	0.21	7231	13.84	900	4.42	0.27	8031	2.68	702	1.20	0.34
5705a	a	a	a	a	7232	7.47	900	2.51	0.26	8032	2.24	623	1.04	0.36
5951X	2.01	582	0.83	0.32	7309FX	77.42	900	22.63	0.25	8033	2.71	708	1.16	0.33
6002aX	a	a	a	a	7313FX	5.84	900	1.71	0.20	8039	1.85	553	0.80	0.34
6003	13.64	900	4.99	0.30	7317FX	19.93	900	5.81	0.23	8044X	3.91	900	1.53	0.29
6005	14.10	900	5.05	0.26	7323#	--	--	20.27	0.25	8045	0.45	301	0.18	0.28
6045	7.02	900	1.77	0.19	7327F	37.87	900	10.75	0.20	8046	2.65	697	1.16	0.33
6204	14.00	900	4.59	0.28	7333M	16.38	900	3.89	0.17	8047	3.16	789	1.21	0.30
6206	5.10	900	1.70	0.28	7335M	18.20	900	4.32	0.17	8050	1.01	402	0.37	0.27
6213	6.79	900	1.96	0.24	7350F	14.65	900	4.32	0.23	8058	3.61	870	1.44	0.31
6214#	--	--	1.55	0.26	7360X	11.15	900	3.97	0.29	8072	1.57	503	0.70	0.35
6216	8.40	900	2.96	0.29	7370X	12.67	900	3.99	0.24	8090X	1.23	441	0.44	0.22
6217X	7.44	900	2.36	0.28	7371X	8.89	900	3.30	0.29	8102	2.11	600	0.83	0.30
6229	4.53	900	1.68	0.28	7380X	6.14	900	2.13	0.30	8103	3.04	767	1.29	0.33
6233	12.23	900	3.62	0.24	7382	5.76	900	1.97	0.31	8105X	5.83	900	2.03	0.23
6235X	13.54	900	4.58	0.27	7390	7.34	900	2.57	0.29	8106X	6.32	900	2.31	0.30
6236#	--	--	12.65	0.25	7394M	24.82	900	8.96	0.27	8107	4.42	900	1.63	0.29
6237	3.48	846	1.14	0.28	7395M	27.58	900	9.96	0.27	8111X	4.28	900	1.75	0.33
6251	32.43	900	12.16	0.32	7403	5.89	900	2.42	0.33	8116	2.93	747	1.22	0.32
6252	8.87	900	2.74	0.24	7405N	1.74	533	0.64	0.33	8203	5.40	900	2.24	0.31
6260	24.06	900	5.54	0.15	7420X	13.21	900	2.84	0.13	8204	7.00	900	2.34	0.25
6306	8.46	900	2.56	0.26	7421	3.25	805	0.85	0.19	8209	3.49	848	1.48	0.32
6319X	7.55	900	2.38	0.27	7422	2.90	742	0.68	0.15	8215	6.68	900	2.24	0.30
6325	8.98	900	3.02	0.28	7423X	3.98	900	1.19	0.24	8227	8.51	900	2.61	0.26
6326X	7.32	900	2.50	0.28	7425aX	a	a	a	a	8232X	7.00	900	2.50	0.30
6400	11.13	900	4.09	0.28	7431N	3.90	900	0.97	0.17	8233	10.12	900	3.05	0.21
6504	3.79	900	1.49	0.31	7445N	0.58	--	--	--	8235	5.59	900	2.41	0.33
6703M*	30.93	900	9.20	0.30	7453N	1.29	--	--	--	8263	18.97	900	7.92	0.32
6704M*	22.02	900	7.47	0.30	7502	4.40	900	1.71	0.32	8264X	3.60	868	1.51	0.31
6801F	6.48	900	1.91	0.22	7515	2.10	598	0.62	0.24	8265	7.74	900	3.07	0.33
6811	4.93	900	1.49	0.24	7520	4.69	900	1.73	0.31	8279X	15.00	900	5.71	0.31
6824F	7.30	900	2.04	0.22	7538	10.74	900	3.29	0.26	8288	6.33	900	2.59	0.31
6826F	12.65	900	3.41	0.21	7539	3.96	900	1.22	0.24	8291	5.22	900	2.16	0.32
6834	5.56	900	2.05	0.33	7540	7.75	900	2.47	0.28	8292	5.42	900	2.27	0.32
6836	9.63	900	3.49	0.33	7580	3.34	821	1.08	0.28	8293	11.75	900	4.68	0.28
6843F	20.68	900	7.35	0.35	7590	10.20	900	3.90	0.31	8304	5.92	900	2.35	0.30

Refer to the Footnotes Page for additional information on class codes ending in C, F, L, M, N, P, X, or # or for rates labeled a.

WISCONSIN

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8350X	4.98	900	1.77	0.28	9060	2.05	589	0.80	0.30					
8381X	1.82	548	0.73	0.31	9061	2.12	602	0.95	0.35					
8385X	2.95	751	1.19	0.32	9063	1.42	476	0.54	0.33					
8387X	4.27	900	1.54	0.30	9077F	2.83	729	0.92	0.26					
8391X	3.72	890	1.39	0.31	9082	2.05	589	0.88	0.34					
8392	2.08	594	0.90	0.33	9083	1.71	528	0.74	0.34					
8393X	3.54	857	1.33	0.31	9084	1.57	503	0.67	0.33					
8500X	8.53	900	3.45	0.31	9088a	a	a	a	a					
8601	0.84	371	0.28	0.27	9089	1.56	501	0.60	0.28					
8606	5.47	900	2.08	0.30	9093	1.74	533	0.75	0.33					
8709F	5.83	900	1.73	0.23	9101	4.77	900	2.00	0.32					
8710#	--	--	2.04	0.35	9102	3.04	767	1.15	0.29					
8719	4.44	900	1.61	0.28	9154	2.34	641	0.78	0.29					
8720	2.15	607	0.75	0.30	9156	2.90	742	1.24	0.34					
8721	0.24	263	0.08	0.25	9170X	17.94	900	6.31	0.26					
8726F	12.44	900	3.60	0.25	9178X	52.25	900	20.75	0.33					
8734M	0.64	335	0.24	0.33	9179X	5.26	900	2.09	0.31					
8738M	0.90	382	0.28	0.33	9180X	13.62	900	4.98	0.29					
8742	0.57	323	0.20	0.29	9182	7.89	900	3.49	0.36					
8745	2.54	677	1.03	0.30	9186X	23.71	900	7.34	0.25					
8748	0.76	357	0.26	0.28	9220L	3.82	900	1.64	0.32					
8755	0.23	261	0.08	0.27	9402L	7.51	900	2.47	0.28					
8800	2.88	738	1.20	0.32	9403L	7.53	900	2.57	0.29					
8803	0.10	238	0.04	0.33	9410L	5.57	900	1.96	0.25					
8805M	0.30	273	0.12	0.35	9412X	4.46	900	1.76	0.32					
8810	0.27	269	0.11	0.33	9413X	3.29	812	1.32	0.31					
8815M	0.42	296	0.15	0.35	9414X	4.01	900	1.63	0.32					
8820	0.24	263	0.07	0.24	9428X*	--	--	--	--					
8824	4.03	900	1.76	0.33	9501	6.34	900	2.51	0.33					
8825	1.71	528	0.73	0.32	9505	3.74	893	1.61	0.32					
8826	3.88	900	1.54	0.31	9519X	6.12	900	2.10	0.31					
8828X	3.31	816	1.32	0.30	9521X	8.69	900	2.83	0.27					
8829	3.28	810	1.40	0.33	9522	4.84	900	2.00	0.33					
8831	2.05	589	0.86	0.33	9529a	a	a	a	a					
8832	0.27	269	0.10	0.32	9534X	16.69	900	4.98	0.27					
8833	1.04	407	0.41	0.30	9545#	--	--	4.44	0.27					
8835	2.86	735	1.25	0.33	9549#	--	--	4.44	0.27					
8837aX	a	a	a	a	9552#	--	--	4.44	0.27					
8868X	0.34	281	0.15	0.33	9554	14.97	900	4.44	0.27					
8869	0.71	348	0.32	0.36	9586	1.07	413	0.48	0.34					
8871	0.31	276	0.14	0.34	9600	2.01	582	0.68	0.24					
8901	0.19	254	0.07	0.30	9620	0.98	396	0.36	0.31					
9012	1.23	441	0.45	0.32	9894X	0.82	368	0.24	0.17					
9014X	5.52	900	2.20	0.31										
9015	4.59	900	1.68	0.31										
9016X	3.40	832	1.40	0.32										
9019	2.69	704	1.00	0.32										
9033	2.48	666	0.95	0.28										
9040	4.68	900	1.99	0.33										
9044X	2.89	740	1.25	0.33										
9052X	2.17	611	0.91	0.32										
9054X#	--	--	0.91	0.32										
9056X#	--	--	0.91	0.32										
9058	2.38	648	0.97	0.32										
9059	2.30	634	0.94	0.31										

Refer to the Footnotes Page for additional information on class codes ending in C, F, L, M, N, P, X, or # or for rates labeled a.

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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 Loss cost 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 Loss cost 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.

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MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle	\$48,360.00
Leased or rented vehicle	\$32,240.00

Expense Constant applicable in accordance with Basic Manual Rule VI-E-2 \$220.00

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 \$95.45 per week or \$13.64 per day. The value of meals received by employees as a part of their pay shall be \$85.91 per week or \$4.09 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$53,612.00	Annually
	\$1,031.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$10,712.00	Annually
	\$206.00	Weekly

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 \$35,724.00

Work Study Coverage - In accordance with the instructions for Classification Code 9428, the rate charged per student, per week is: \$0.50

Companies have the option of charging \$0.00, \$0.01, \$0.02 or \$0.03 per \$100 of payroll for terrorism coverage. Assigned risk policies are charged \$0.03 per \$100 of payroll.

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	-	0.0%	0.0%
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	30.3%
<u>Difference in Loss Based Expenses</u>	14.8%
Combined USL&HW%	<hr/> 50.0%

(Multiply a Non-F' classification rate by a factor of 1.50. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.30. The factor to adjust for differences in loss based expenses only is 1.148.)

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 \$11,500. If more than two years, an average annual premium of at least \$5,750 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

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Civil Defense Workers and Volunteer Rescue Squads - including members serving as auxiliary police officers at emergencies7710

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

FIREFIGHTERS & DRIVERS - NON VOLUNTEER7704

FIRE DEPARTMENT - VOLUNTEER7709

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>			<u>Annual Premium</u>
0	-	300	\$ 876
301	-	500	988
501	-	700	1,092
701	-	1,000	1,206
1,001	-	1,500	1,414
1,501	-	2,000	1,641
2,001	-	2,500	1,870
2,501	-	3,000	2,098
3,001	-	3,500	2,328
3,501	-	4,000	2,558
4,001	-	4,500	2,785
4,501	-	5,000	3,013
5,001	-	6,000	3,414
6,001	-	7,000	3,873
7,001	-	8,000	4,332
8,001	-	9,000	4,789
9,001	-	10,000	5,247
10,001	-	15,000	7,058
15,001	-	20,000	9,354
20,001	-	25,000	11,644

For each additional 5,000 population (or portion thereof) add - \$2,292

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.

WISCONSIN

EXPERIENCE RATING PLAN MANUAL

Effective October 1, 2004

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 764	0.04	431,025 - 454,800	0.44
765 - 3,089	0.05	454,801 - 479,951	0.45
3,090 - 5,465	0.06	479,952 - 506,603	0.46
5,466 - 7,891	0.07	506,604 - 534,893	0.47
7,892 - 10,371	0.08	534,894 - 564,977	0.48
10,372 - 17,347	0.09	564,978 - 597,033	0.49
17,348 - 25,822	0.10	597,034 - 631,261	0.50
25,823 - 33,360	0.11	631,262 - 667,889	0.51
33,361 - 40,700	0.12	667,890 - 707,179	0.52
40,701 - 48,041	0.13	707,180 - 749,434	0.53
48,042 - 55,472	0.14	749,435 - 795,001	0.54
55,473 - 63,044	0.15	795,002 - 844,287	0.55
63,045 - 70,791	0.16	844,288 - 897,766	0.56
70,792 - 78,738	0.17	897,767 - 955,997	0.57
78,739 - 86,908	0.18	955,998 - 1,019,644	0.58
86,909 - 95,319	0.19	1,019,645 - 1,089,499	0.59
95,320 - 103,989	0.20	1,089,500 - 1,166,518	0.60
103,990 - 112,937	0.21	1,166,519 - 1,251,862	0.61
112,938 - 122,181	0.22	1,251,863 - 1,346,958	0.62
122,182 - 131,738	0.23	1,346,959 - 1,453,579	0.63
131,739 - 141,628	0.24	1,453,580 - 1,573,957	0.64
141,629 - 151,871	0.25	1,573,958 - 1,710,938	0.65
151,872 - 162,489	0.26	1,710,939 - 1,868,210	0.66
162,490 - 173,503	0.27	1,868,211 - 2,050,645	0.67
173,504 - 184,938	0.28	2,050,646 - 2,264,807	0.68
184,939 - 196,820	0.29	2,264,808 - 2,519,759	0.69
196,821 - 209,177	0.30	2,519,760 - 2,828,385	0.70
209,178 - 222,038	0.31	2,828,386 - 3,209,626	0.71
222,039 - 235,437	0.32	3,209,627 - 3,692,530	0.72
235,438 - 249,408	0.33	3,692,531 - 4,324,018	0.73
249,409 - 263,989	0.34	4,324,019 - 5,185,136	0.74
263,990 - 279,222	0.35	5,185,137 - 6,428,970	0.75
279,223 - 295,152	0.36	6,428,971 - 8,383,563	0.76
295,153 - 311,829	0.37	8,383,564 - 11,901,827	0.77
311,830 - 329,307	0.38	11,901,828 - 20,111,102	0.78
329,308 - 347,646	0.39	20,111,103 - 61,157,458	0.79
347,647 - 366,910	0.40	61,157,459 AND OVER	0.80
366,911 - 387,173	0.41		
387,174 - 408,515	0.42		
408,516 - 431,024	0.43		

(a) State Per Claim Accident Limitation	\$91,500
(b) State Multiple Claim Accident Limitation	\$183,000
(c) USL&HW Per Claim Accident Limitation	\$328,500
(d) USL&HW Multiple Claim Accident Limitation	\$657,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	30%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (3.65)}

WISCONSIN

EXPERIENCE RATING PLAN MANUAL

Effective October 1, 2004

TABLE OF BALLAST VALUES APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0	- 19,632	9,125	629,994	- 648,233	73,000
19,633	- 33,789	10,950	648,234	- 666,473	74,825
33,790	- 50,056	12,775	666,474	- 684,714	76,650
50,057	- 67,216	14,600	684,715	- 702,955	78,475
67,217	- 84,794	16,425	702,956	- 721,197	80,300
84,795	- 102,592	18,250	721,198	- 739,439	82,125
102,593	- 120,519	20,075	739,440	- 757,681	83,950
120,520	- 138,527	21,900	757,682	- 775,924	85,775
138,528	- 156,589	23,725	775,925	- 794,167	87,600
156,590	- 174,690	25,550	794,168	- 812,411	89,425
174,691	- 192,818	27,375	812,412	- 830,654	91,250
192,819	- 210,966	29,200	830,655	- 848,898	93,075
210,967	- 229,131	31,025	848,899	- 867,143	94,900
229,132	- 247,308	32,850	867,144	- 885,387	96,725
247,309	- 265,494	34,675	885,388	- 903,632	98,550
265,495	- 283,689	36,500	903,633	- 921,877	100,375
283,690	- 301,890	38,325	921,878	- 940,122	102,200
301,891	- 320,097	40,150	940,123	- 958,367	104,025
320,098	- 338,308	41,975	958,368	- 976,613	105,850
338,309	- 356,524	43,800	976,614	- 994,858	107,675
356,525	- 374,742	45,625	994,859	- 1,013,104	109,500
374,743	- 392,964	47,450	1,013,105	- 1,031,350	111,325
392,965	- 411,188	49,275	1,031,351	- 1,049,596	113,150
411,189	- 429,414	51,100	1,049,597	- 1,067,842	114,975
429,415	- 447,642	52,925	1,067,843	- 1,086,089	116,800
447,643	- 465,872	54,750	1,086,090	- 1,104,335	118,625
465,873	- 484,104	56,575	1,104,336	- 1,122,582	120,450
484,105	- 502,336	58,400	1,122,583	- 1,140,828	122,275
502,337	- 520,570	60,225	1,140,829	- 1,159,075	124,100
520,571	- 538,805	62,050	1,159,076	- 1,177,322	125,925
538,806	- 557,041	63,875	1,177,323	- 1,195,569	127,750
557,042	- 575,278	65,700	1,195,570	- 1,213,816	129,575
575,279	- 593,516	67,525	1,213,817	- 1,232,063	131,400
593,517	- 611,754	69,350	1,232,064	- 1,250,311	133,225
611,755	- 629,993	71,175	1,250,312	- 1,268,558	135,050

For Expected Losses greater than 1,743,008, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(3.65) / (\text{Expected Losses} + (700)(3.65))$$

$$\text{Cap on Modifications} = 1 + (0.00005)\{(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (3.65)\}$$

WISCONSIN

RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

Effective October 1, 2004

A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0190
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		0.000
D.	Total of Taxes and Residual Market Subsidy = (B) + (C)		0.023
E.	Target Cost Ratio (excludes subsidy)		0.743
F.	Loss Adjustment expense		1.203
G.	Permissible Loss Ratio = (E) / ((F) + (A))		0.608
H.	State Tax Multiplier = ((.2 + ((G) x [1+(A)])) / (.2 + (G))) x (1 / (1 - (D)))		1.038
I.	Federal Assessment		1.201
J.	State Weight		0.367
K.	Federal Weight		0.633
L.	Weighted Federal Assessment = ((J) x [1+(A)]) + ((K) x (I))		1.134
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.555
N.	Federal Tax Multiplier = ((.2 + ((M) x (L))) / (.2 + (M))) x (1 / (1 - (D)))		1.125