



Wisconsin Compensation Rating Bureau

262-796-4540 • Fax 262-796-4400 • www.wcrb.org

P.O. Box 3080 • Milwaukee, WI 53201-3080

Located at 20700 Swenson Drive, Suite 100, Waukesha, WI 53186

## CIRCULAR LETTER 3030—JULY 30, 2008

### 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 2.91%. Attached is a copy of the revised rates and rating values effective October 1, 2008, 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;
- no change in the expense constant of \$220;
- an increase in the premium threshold for experience rating eligibility of \$6,250;
- an overall decrease in premium level of 9.41% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$40,404 to \$41,860;
- an increase in the value of lodging received by employees as part of their pay to \$111.83 per week or \$15.98 per day, the value of meals increased to \$100.67 per week or \$4.79 per meal;
- an increase in the maximum remuneration for executive officers to \$1,208.00 per week;
- an increase in the minimum remuneration for executive officers to \$242.00 per week;
- a decrease in the Retrospective Rating Tax Multiplier from 1.129 to 1.117 for "F" classes;
- an increase in the Retrospective Rating Tax Multiplier from 1.036 to 1.038 for state classes;
- a decrease in the USLH&W percentage from 81% to 76%;
- a change in the rate option of \$0.00, \$0.01, or \$0.02 per \$100 of payroll for terrorism coverage (TRIPRA); assigned risk policies are charged \$0.02 per \$100 of payroll;
- a rate option of \$0.00 or \$0.01 per \$100 of payroll for Catastrophe (other than Certified Acts of Terrorism); assigned risk policies are charged \$0.01 per \$100 of payroll.

Donna Knepper  
Executive Secretary

# SUMMARY

## WISCONSIN

Effective Date

October 1, 2008

### I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		+2.91%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefits		+1.89%
Change in Production & General Expenses		-0.27%
<u>Change in Loss Based Expenses</u>		+1.27%
Overall Premium Level Change		+2.91%
Offset for Change in Expense Constant		+0.00%
Overall Rate Level Change		+2.91%
		Rate Level Change
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing		3.30%
Contracting		2.10%
Office & Clerical		4.70%
Goods & Services		6.40%
<u>Miscellaneous</u>		-2.70%
Overall		+2.91%

### II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-9.41%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefit		-8.60%
Change in Production & General Expenses		-0.27%
<u>Change in Loss Based Expenses</u>		-0.60%
Overall		-9.41%

### III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$220	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.036	1.038
Federal	1.129	1.117
USL&HW %		
Difference in Benefits	61.6%	60.6%
<u>Difference in Loss Based Expenses</u>	12.0%	9.6%
Combined USL&HW %	81.0%	76.0%

**EXHIBIT 4**

**WISCONSIN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2008*

Page S1

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	4.86	900	1.86	0.23	2089	4.67	900	1.89	0.25	2836	3.81	900	1.72	0.28
0006X	4.79	900	1.76	0.22	2095	5.36	900	2.06	0.24	2841X	6.27	900	2.53	0.25
0008X	6.84	900	2.49	0.22	2101X	3.37	827	1.32	0.23	2881	3.18	792	1.40	0.27
0016	6.96	900	2.71	0.25	2105	3.39	830	1.33	0.23	2883	5.93	900	2.42	0.25
0034	6.10	900	2.43	0.24	2110X	4.36	900	1.85	0.26	2913	9.37	900	4.33	0.29
0035	3.49	848	1.41	0.25	2111X	4.19	900	1.64	0.24	2915	8.66	900	3.11	0.21
0042X	9.66	900	3.50	0.23	2112	3.05	769	1.21	0.24	2916	3.68	882	1.43	0.27
0050	5.06	900	1.96	0.23	2121	5.49	900	2.09	0.23	2923	3.64	875	1.42	0.23
0079X	3.97	900	1.43	0.22	2131	2.16	609	0.78	0.20	2942	4.39	900	1.95	0.27
0106	16.52	900	5.12	0.19	2143X	2.95	751	1.15	0.23	2960	2.97	755	1.05	0.20
0108X	3.17	791	1.07	0.19	2150#	--	--	3.36	0.25	3004	1.58	504	0.54	0.20
0113	4.54	900	1.78	0.24	2156#	--	--	2.10	0.25	3018	3.89	900	1.41	0.22
0170	3.40	832	1.18	0.20	2157	5.27	900	2.10	0.25	3022	13.31	900	5.02	0.22
0251	6.41	900	2.41	0.22	2174	4.37	900	1.63	0.22	3027	3.65	877	1.37	0.24
0771N	0.61	--	--	--	2211	30.15	900	12.69	0.27	3028	4.79	900	1.96	0.25
0908P	281.00	501	112.01	0.25	2220	3.05	769	1.18	0.23	3030	9.93	900	3.53	0.22
0909#	--	--	112.01	0.25	2286	2.97	755	1.16	0.23	3040	8.26	900	3.00	0.22
0912#	--	--	198.81	0.23	2288	10.82	900	4.48	0.26	3041	6.77	900	2.41	0.21
0913P	511.00	731	198.81	0.23	2300	1.90	562	0.66	0.18	3042	2.70	706	1.04	0.23
0917	6.29	900	2.57	0.25	2302	2.36	645	0.90	0.23	3064	8.33	900	2.94	0.21
1164	17.81	900	5.08	0.19	2305	3.58	864	1.45	0.26	3066X	6.57	900	2.57	0.24
1165	5.97	900	2.41	0.24	2361	1.41	474	0.57	0.25	3076X	4.23	900	1.70	0.25
1320	4.82	900	1.45	0.18	2362	2.39	650	0.96	0.25	3081	6.91	900	2.63	0.24
1430	6.36	900	2.17	0.20	2380X	2.65	697	1.12	0.26	3082	16.03	900	5.86	0.24
1438	6.47	900	2.22	0.22	2388	7.05	900	2.94	0.26	3085	7.25	900	2.76	0.24
1452	5.23	900	1.99	0.25	2402	4.87	900	1.88	0.24	3086X	5.86	900	2.17	0.23
1463	25.29	900	8.13	0.20	2413	2.56	681	1.05	0.25	3110	8.45	900	3.42	0.24
1624	7.66	900	2.40	0.19	2417	3.28	810	1.34	0.25	3111	4.61	900	1.83	0.24
1642X	3.17	791	1.23	0.24	2501	3.93	900	1.58	0.25	3113	2.33	639	0.86	0.22
1654X	7.62	900	2.75	0.23	2503	2.46	663	1.11	0.28	3114	1.56	501	0.57	0.21
1655X	5.68	900	2.07	0.22	2534	1.72	530	0.66	0.23	3118	1.80	544	0.71	0.23
1699	3.17	791	1.23	0.24	2570	3.36	825	1.35	0.24	3119	1.49	488	0.62	0.25
1701	12.44	900	4.48	0.22	2576#	--	--	1.58	0.25	3122	3.89	900	1.53	0.24
1710X	16.66	900	6.58	0.26	2578#	--	--	1.58	0.25	3126	5.18	900	2.18	0.26
1747	2.78	720	1.06	0.24	2585	4.83	900	2.06	0.27	3131	3.58	864	1.43	0.25
1748	2.68	702	1.06	0.25	2586	3.76	897	1.42	0.22	3132	2.36	645	0.90	0.22
1752X	1.25	445	0.41	0.19	2587	2.60	688	1.01	0.24	3145	3.27	809	1.21	0.22
1803X	4.92	900	1.74	0.23	2600	3.52	854	1.43	0.24	3146X	3.27	809	1.34	0.26
1807X	17.54	900	5.10	0.22	2623	4.11	900	1.44	0.21	3169	2.08	594	0.86	0.26
1808X	14.87	900	3.74	0.17	2651	10.84	900	4.20	0.24	3175	2.50	670	1.06	0.26
1852	3.14	785	0.93	0.21	2660	3.78	900	1.70	0.28	3179	3.31	816	1.27	0.23
1860	2.43	657	0.87	0.20	2670	3.21	798	1.43	0.27	3180	3.00	760	1.27	0.26
1924	6.57	900	2.77	0.27	2683	5.40	900	2.16	0.25	3188	7.94	900	3.01	0.22
1925	9.53	900	3.58	0.23	2688	4.67	900	1.76	0.22	3220	2.44	659	0.98	0.25
2001	4.17	900	1.81	0.27	2702X	27.47	900	7.38	0.19	3223	5.42	900	2.11	0.23
2002	6.88	900	2.41	0.20	2709X	27.47	900	7.38	0.19	3224X	6.41	900	2.58	0.25
2003	3.62	872	1.43	0.24	2710X	12.96	900	4.44	0.22	3227X	3.96	900	1.67	0.26
2014	10.16	900	3.68	0.23	2714	4.79	900	1.79	0.22	3240	2.50	670	0.99	0.23
2016	2.40	652	0.96	0.24	2731	7.17	900	2.73	0.24	3241	7.19	900	2.75	0.24
2021	3.24	803	1.30	0.24	2735	14.17	900	5.06	0.21	3255	3.80	900	1.69	0.27
2039	7.01	900	2.69	0.23	2759	10.04	900	3.72	0.22	3257	5.05	900	2.07	0.26
2041	3.46	843	1.39	0.25	2790	2.83	729	1.11	0.23	3270	3.34	821	1.47	0.28
2065	8.50	900	2.93	0.20	2802X	4.93	900	1.89	0.24	3300	3.68	882	1.50	0.25
2070	3.90	900	1.54	0.24	2812X	5.46	900	2.12	0.24	3303	4.76	900	1.84	0.23
2081	18.95	900	7.88	0.26	2835	6.97	900	2.90	0.25	3307	10.22	900	3.90	0.24

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.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2008*

Page S2

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3315	9.81	900	3.43	0.21	4111	3.90	900	1.70	0.27	4703	4.90	900	1.61	0.18
3334	4.34	900	1.57	0.21	4112	1.40	472	0.54	0.23	4712X	2.06	591	0.81	0.24
3336	4.57	900	1.66	0.23	4113	3.11	780	1.25	0.25	4720	3.09	776	1.22	0.24
3365	12.22	900	4.29	0.22	4114	5.23	900	1.99	0.22	4740	2.99	758	1.08	0.22
3372	5.18	900	1.94	0.23	4130X	4.33	900	1.75	0.25	4741	3.67	881	1.36	0.22
3373	19.62	900	7.83	0.24	4131	3.98	900	1.60	0.24	4751	7.72	900	3.30	0.27
3383	3.51	852	1.52	0.27	4133	1.80	544	0.62	0.19	4771N	3.52	854	0.98	0.24
3385	2.24	623	0.95	0.26	4150	1.65	517	0.65	0.23	4777X	6.04	900	1.91	0.23
3400X	8.41	900	3.28	0.25	4206	10.00	900	4.20	0.25	4825	2.22	620	0.84	0.25
3507	5.70	900	2.22	0.24	4207	1.77	539	0.75	0.27	4828C	2.64	695	1.00	0.23
3515	6.54	900	2.57	0.25	4239	2.86	735	1.09	0.24	4829C	1.83	549	0.71	0.26
3548	3.06	771	1.20	0.24	4240	3.98	900	1.59	0.24	4902	3.05	769	1.29	0.26
3559	3.76	897	1.55	0.25	4243	2.39	650	0.94	0.24	4923	1.59	506	0.62	0.24
3565X	2.30	634	0.99	0.27	4244	3.20	796	1.16	0.22	5000X	40.03	900	6.13	0.07
3574	3.96	900	1.54	0.24	4250X	3.00	760	1.21	0.25	5020	18.22	900	6.28	0.22
3581	1.10	418	0.46	0.25	4251	6.01	900	2.31	0.23	5022X	14.90	900	4.84	0.21
3612	3.65	877	1.45	0.25	4263X	7.32	900	2.60	0.21	5037	49.67	900	13.05	0.18
3620	7.76	900	2.74	0.22	4273	2.96	753	1.14	0.23	5040	22.52	900	5.29	0.16
3629	3.09	776	1.19	0.23	4279X	4.26	900	1.65	0.24	5057	48.12	900	11.58	0.18
3632X	4.09	900	1.60	0.25	4282	2.08	594	0.84	0.24	5059	41.75	900	12.95	0.22
3634	3.05	769	1.26	0.25	4283	3.30	814	1.15	0.20	5069	27.01	900	6.17	0.16
3635	4.36	900	1.69	0.23	4299	2.86	735	1.16	0.25	5086X	15.86	900	4.75	0.21
3638	4.57	900	1.80	0.24	4304X	8.60	900	3.25	0.24	5102X	9.80	900	3.04	0.20
3642	2.56	681	1.04	0.25	4307	3.18	792	1.38	0.26	5146	12.37	900	3.94	0.19
3643	4.15	900	1.65	0.24	4308#	--	--	1.16	0.25	5160	5.41	900	1.68	0.20
3647	3.34	821	1.37	0.26	4351	1.75	535	0.68	0.24	5183X	6.15	900	2.15	0.22
3648X	3.09	776	1.27	0.25	4352X	2.03	585	0.81	0.24	5184X	13.36	900	3.31	0.17
3681	3.06	771	1.17	0.23	4360	0.94	389	0.38	0.24	5188	7.35	900	2.36	0.19
3685	1.96	573	0.83	0.27	4361	1.45	481	0.53	0.21	5190	5.80	900	2.05	0.22
3719	2.55	679	0.75	0.20	4362	1.95	571	0.83	0.26	5191	2.22	620	0.80	0.21
3724X	9.80	900	3.23	0.21	4410	6.91	900	2.65	0.24	5192	5.08	900	1.90	0.22
3726	6.12	900	1.63	0.19	4417X	6.94	900	3.08	0.27	5194X#	--	--	3.45	0.24
3803	2.59	686	0.88	0.19	4420	7.81	900	1.52	0.09	5211X	28.60	900	8.73	0.19
3807	2.36	645	0.96	0.25	4431	3.37	827	1.34	0.23	5213X	11.57	900	3.76	0.21
3808	3.00	760	1.20	0.25	4432	2.62	692	1.15	0.27	5215	17.92	900	6.10	0.21
3821X	13.69	900	5.01	0.23	4439	9.56	900	3.21	0.21	5221	9.18	900	3.10	0.21
3822	6.57	900	2.85	0.27	4452X	3.70	886	1.45	0.24	5222X	8.79	900	2.89	0.21
3824X	4.20	900	1.65	0.25	4459	3.61	870	1.33	0.22	5223X	17.39	900	5.92	0.23
3826	1.22	440	0.49	0.24	4470	2.31	636	0.86	0.23	5348	15.46	900	5.03	0.20
3827X	2.83	729	1.09	0.24	4484	3.42	836	1.37	0.25	5402	14.87	900	6.13	0.25
3830a	a	a	a	a	4493	5.23	900	2.12	0.24	5403X	15.46	900	5.23	0.22
3851	3.08	774	1.31	0.26	4511	0.70	346	0.28	0.25	5437	10.33	900	3.76	0.23
3865	2.89	740	1.22	0.26	4557	2.22	620	0.88	0.24	5443	5.84	900	2.09	0.20
3881	4.30	900	1.58	0.21	4558	5.14	900	1.81	0.21	5445	9.69	900	3.33	0.22
4000	10.14	900	3.08	0.19	4561	5.15	900	1.33	0.12	5462	11.32	900	4.23	0.24
4021	3.14	785	1.10	0.21	4568	1.90	562	0.64	0.21	5469X	14.11	900	2.73	0.12
4024	5.26	900	2.20	0.26	4583X	7.83	900	2.60	0.22	5474	14.06	900	4.40	0.20
4034X	11.19	900	4.17	0.24	4611	2.70	706	1.05	0.23	5478X	14.06	900	5.09	0.23
4036	6.18	900	2.12	0.23	4635	5.17	900	1.52	0.22	5479X	12.60	900	4.45	0.22
4038	3.52	854	1.33	0.21	4653	3.28	810	1.09	0.19	5480	10.64	900	3.54	0.21
4053	6.98	900	2.97	0.27	4665	9.04	900	3.03	0.20	5491	3.53	855	1.21	0.21
4054X	4.57	900	1.94	0.26	4683	3.87	900	1.83	0.28	5507X	7.94	900	2.66	0.22
4061	4.12	900	1.64	0.23	4686	3.31	816	1.21	0.24	5508	6.45	900	1.81	0.15
4062	3.00	760	1.15	0.23	4692	1.27	449	0.52	0.25	5537	9.34	900	3.45	0.24
4101	3.20	796	1.19	0.23	4693	0.65	337	0.25	0.23	5538X	7.77	900	2.82	0.23

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.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2008*

Page S3

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5545X	27.73	900	8.39	0.23	7230	10.16	900	3.70	0.21	8021	3.30	814	1.32	0.25
5551	34.47	900	9.49	0.21	7231	16.07	900	5.48	0.20	8031	4.05	900	1.63	0.25
5606	3.63	873	1.15	0.21	7232	6.53	900	2.18	0.20	8032	2.95	751	1.27	0.27
5610	9.36	900	3.41	0.22	7309FX	58.04	900	12.88	0.15	8033	2.76	717	1.10	0.25
5645X	15.61	900	5.31	0.23	7313FX	6.86	900	1.87	0.20	8039	1.91	564	0.80	0.26
5651	10.64	900	3.58	0.22	7317FX	13.47	900	2.97	0.15	8044X	4.39	900	1.64	0.23
5703	28.18	900	10.09	0.21	7327F	45.05	900	9.96	0.15	8045	0.37	287	0.13	0.20
5705a	a	a	a	a	7333M	12.02	900	2.15	0.10	8046	3.75	895	1.50	0.25
5951X	2.59	686	0.99	0.23	7335M	13.35	900	2.39	0.10	8047	2.42	656	0.90	0.22
6002aX	a	a	a	a	7350F	13.94	900	4.69	0.25	8050#	--	--	0.86	0.26
6003	19.42	900	7.10	0.23	7360X	8.34	900	3.13	0.23	8058	5.00	900	2.01	0.25
6005	10.16	900	3.44	0.19	7370X	6.90	900	2.23	0.18	8072	1.16	429	0.49	0.26
6045	7.60	900	2.11	0.15	7371X#	--	--	3.42	0.22	8090X	1.24	443	0.41	0.18
6204	16.31	900	5.36	0.21	7380X	5.20	900	2.00	0.24	8102	2.46	663	0.91	0.22
6206	6.57	900	1.98	0.21	7382	5.52	900	2.14	0.23	8103	2.74	713	1.05	0.24
6213	7.09	900	1.98	0.17	7390	6.93	900	2.62	0.23	8105X	5.62	900	1.83	0.17
6216	9.83	900	3.14	0.23	7394M	13.22	900	3.39	0.16	8106X	7.93	900	2.86	0.23
6217X	8.13	900	2.60	0.21	7395M	14.69	900	3.77	0.16	8107	5.62	900	1.97	0.22
6229	8.55	900	2.68	0.21	7403	8.46	900	3.22	0.25	8111X	5.23	900	2.08	0.25
6233	17.62	900	4.46	0.15	7405N	1.59	506	0.59	0.24	8116	3.91	900	1.51	0.25
6235X	12.04	900	2.17	0.10	7420X	10.07	900	1.58	0.08	8203	8.13	900	3.36	0.25
6237	3.83	900	1.28	0.20	7421	3.94	900	1.08	0.16	8204	8.41	900	3.00	0.22
6251	26.61	900	7.93	0.19	7422	3.80	900	0.93	0.17	8209	3.74	893	1.53	0.25
6252	18.31	900	3.93	0.15	7423X	6.26	900	2.58	0.23	8215	3.89	900	1.43	0.23
6260	27.72	900	5.09	0.11	7425aX	a	a	a	a	8227	9.76	900	2.63	0.21
6306	9.36	900	2.96	0.20	7431N	3.93	900	0.76	0.12	8232X	6.54	900	2.37	0.23
6319X	6.82	900	2.17	0.21	7445N	0.53	--	--	--	8233	9.14	900	2.53	0.14
6325	8.23	900	2.63	0.20	7453N	1.30	--	--	--	8235	6.96	900	2.72	0.24
6326X	6.76	900	2.43	0.23	7502	3.46	843	1.35	0.24	8263	27.83	900	9.93	0.22
6400	12.04	900	4.34	0.22	7515	1.91	564	0.40	0.13	8264X	5.50	900	2.10	0.23
6504	4.02	900	1.59	0.24	7520	6.32	900	2.35	0.22	8265	7.74	900	2.69	0.23
6703M*	36.79	900	10.94	0.24	7538	16.60	900	3.88	0.17	8279X	10.95	900	3.94	0.24
6704M*	26.16	900	8.88	0.24	7539	2.61	690	0.81	0.20	8288	7.97	900	3.02	0.24
6801F	9.61	900	2.63	0.15	7540	4.97	900	1.44	0.20	8291	3.36	825	1.26	0.23
6811	5.75	900	1.74	0.16	7580	2.35	643	0.85	0.22	8292	6.74	900	2.79	0.26
6824F	12.57	900	4.76	0.27	7590	14.68	900	6.02	0.27	8293	11.52	900	4.44	0.24
6826F	9.27	900	2.73	0.16	7600	3.94	900	1.39	0.22	8304	7.79	900	3.20	0.26
6834	7.52	900	2.86	0.24	7601	15.96	900	4.42	0.17	8350X	7.66	900	2.53	0.21
6836	5.55	900	2.09	0.23	7605	5.58	900	2.22	0.25	8381X	1.86	555	0.70	0.23
6843F	18.82	900	5.58	0.24	7610	0.62	332	0.22	0.22	8385X	3.06	771	1.22	0.25
6845F	48.14	900	10.49	0.15	7704X	3.47	845	1.36	0.26	8387X	4.34	900	1.56	0.22
6854	11.26	900	2.98	0.18	7705	5.20	900	2.00	0.24	8391X	3.86	900	1.45	0.23
6872F	10.92	900	3.18	0.22	7709X	--	--	28.24	0.28	8392	2.78	720	1.17	0.26
6874F	19.89	900	4.85	0.17	7710X	11.15	900	3.58	0.26	8393X	3.04	767	1.23	0.24
6884	11.90	900	2.09	0.10	7720	3.11	780	1.17	0.24	8500X	8.41	900	3.35	0.25
7016M	12.46	900	3.76	0.23	7855	11.96	900	3.22	0.14	8601	1.55	499	0.50	0.18
7024M	13.84	900	4.18	0.23	8001	2.69	704	1.04	0.23	8606	7.33	900	2.61	0.23
7038M	7.09	900	1.89	0.18	8002	2.58	684	1.10	0.27	8709F	5.15	900	1.19	0.16
7090M	7.88	900	2.10	0.18	8006X	3.48	846	1.36	0.24	8719	3.08	774	0.85	0.19
7133	8.58	900	3.04	0.23	8008	1.45	481	0.60	0.26	8720	2.27	629	0.77	0.21
7152M	10.73	900	4.03	0.23	8010X	2.63	693	1.03	0.24	8721	0.26	267	0.09	0.20
7153M	6.47	900	2.34	0.26	8013	0.59	326	0.21	0.21	8726F	11.99	900	4.12	0.22
7222	12.38	900	3.83	0.17	8015	1.26	447	0.49	0.24	8734M	0.74	353	0.28	0.24
7228X	11.58	900	4.10	0.22	8017X	2.07	593	0.86	0.26	8738M	1.05	409	0.32	0.24
7229X	10.29	900	3.36	0.20	8018X	4.44	900	1.79	0.25	8742	0.70	346	0.26	0.23

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.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2008*

Page S4

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8745	2.20	616	0.81	0.22	9220L	4.26	900	1.54	0.22					
8748	0.88	378	0.32	0.22	9402L	6.67	900	2.33	0.21					
8755	0.16	249	0.06	0.21	9403L	12.66	900	4.44	0.24					
8800	1.79	542	0.69	0.22	9410L	4.31	900	1.46	0.19					
8803	0.16	249	0.06	0.22	9412X	4.46	900	1.80	0.25					
8805M	0.35	283	0.14	0.25	9413X	4.09	900	1.59	0.23					
8810	0.29	272	0.11	0.25	9414X	3.61	870	1.48	0.25					
8815M	0.47	305	0.17	0.25	9428X*	--	--	--	--					
8820	0.19	254	0.06	0.20	9501	5.02	900	1.90	0.24					
8824	5.12	900	2.08	0.25	9505	5.33	900	1.97	0.24					
8825	3.08	774	1.25	0.24	9519X	3.90	900	1.49	0.24					
8826	3.77	899	1.49	0.25	9521X	8.00	900	2.92	0.22					
8828#	--	--	1.08	0.24	9522	7.57	900	2.96	0.24					
8829	3.11	780	1.24	0.25	9529a	a	a	a	a					
8831	2.32	638	0.92	0.25	9534X	20.88	900	6.70	0.22					
8832	0.37	287	0.15	0.24	9554	13.65	900	4.45	0.21					
8833	1.19	434	0.48	0.25	9586	0.83	369	0.37	0.27					
8835	2.76	717	1.08	0.24	9600	1.66	519	0.53	0.17					
8837aX#	--	--	--	--	9620	1.68	522	0.55	0.19					
8842	2.78	720	1.13	0.25	9894X	0.66	339	0.18	0.13					
8868X	0.47	305	0.19	0.25										
8869	0.99	398	0.42	0.27										
8871	0.47	305	0.20	0.27										
8901	0.19	254	0.07	0.23										
9012	2.76	717	1.02	0.23										
9014X	4.83	900	1.90	0.24										
9015	5.20	900	2.00	0.23										
9016X	3.99	900	1.56	0.24										
9019	2.46	663	0.90	0.22										
9033	2.25	625	0.91	0.24										
9040	4.30	900	1.74	0.25										
9044X	2.16	609	0.89	0.25										
9052X	2.87	737	1.17	0.25										
9058	2.70	706	1.10	0.24										
9059	1.99	578	0.76	0.23										
9060	2.05	589	0.80	0.24										
9061	1.57	503	0.68	0.26										
9063	1.26	447	0.50	0.25										
9077F	3.42	836	1.12	0.18										
9082	2.21	618	0.92	0.25										
9083	2.01	582	0.82	0.24										
9084	2.12	602	0.85	0.25										
9088a	a	a	a	a										
9089	1.64	515	0.60	0.22										
9093	2.07	593	0.78	0.23										
9101	5.30	900	2.10	0.24										
9102	2.97	755	1.16	0.23										
9154	4.32	900	1.60	0.23										
9156	2.01	582	0.79	0.25										
9170X	30.46	900	8.19	0.20										
9178X	33.89	900	14.34	0.26										
9179X	2.61	690	1.02	0.23										
9180X	14.27	900	5.16	0.23										
9182	5.15	900	2.19	0.27										
9186X	36.18	900	11.24	0.20										

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.

## **EXHIBIT 4**

### **WISCONSIN**

#### **WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2008*

---

#### **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.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2008*

**MISCELLANEOUS VALUES**

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

Employee operated vehicle	\$54,210.00
Leased or rented vehicle	\$36,140.00

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 \$111.83 per week or \$15.98 per day. The value of meals received by employees as a part of their pay shall be \$100.67 per week or \$4.79 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$62,816.00	Annually
	\$1,208.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$12,584.00	Annually
	\$242.00	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 \$41,860.00

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 or \$0.02 per \$100 of payroll for terrorism coverage (TRIPRA). Assigned risk policies are charged \$0.02 per \$100 of payroll.

Companies have the option of charging \$0.00 or \$0.01 per \$100 of payroll for catastrophe (other than Certified Acts of Terrorism). Assigned risk policies are charged \$0.01 per \$100 of payroll.

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

			Type <u>A</u>	Type <u>B</u>
First	\$10,000 .....	-	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	60.6%
<u>Difference in Loss Based Expenses</u>	<u>9.6%</u>
Combined USL&HW%	76.0%

(Multiply a Non-'F' classification rate by a factor of 1.76. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.61. The factor to adjust for differences in loss based expenses only is 1.096.)

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 \$12,500. If more than two years, an average annual premium of at least \$6,250 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.



**EXHIBIT 4**

**WISCONSIN**

**SPECIAL CLASSES**

*Effective October 1, 2008*

---

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	\$ 875
301	-	500	988
501	-	700	1,092
701	-	1,000	1,206
1,001	-	1,500	1,414
1,501	-	2,000	1,640
2,001	-	2,500	1,869
2,501	-	3,000	2,097
3,001	-	3,500	2,327
3,501	-	4,000	2,556
4,001	-	4,500	2,785
4,501	-	5,000	3,011
5,001	-	6,000	3,412
6,001	-	7,000	3,872
7,001	-	8,000	4,331
8,001	-	9,000	4,786
9,001	-	10,000	5,243
10,001	-	15,000	7,055
15,001	-	20,000	9,349
20,001	-	25,000	11,639

For each additional 5,000 population (or portion thereof) add - \$2,290

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.

## EXHIBIT 4

### WISCONSIN

#### EXPERIENCE RATING PLAN MANUAL PART FIVE

*Effective October 1, 2008*

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 1,120	0.04	631,776 - 666,624	0.44
1,121 - 4,530	0.05	666,625 - 703,490	0.45
4,531 - 8,010	0.06	703,491 - 742,555	0.46
8,011 - 11,567	0.07	742,556 - 784,021	0.47
11,568 - 15,202	0.08	784,022 - 828,118	0.48
15,203 - 25,426	0.09	828,119 - 875,104	0.49
25,427 - 37,848	0.10	875,105 - 925,273	0.50
37,849 - 48,898	0.11	925,274 - 978,961	0.51
48,899 - 59,656	0.12	978,962 - 1,036,551	0.52
59,657 - 70,416	0.13	1,036,552 - 1,098,485	0.53
70,417 - 81,308	0.14	1,098,486 - 1,165,276	0.54
81,309 - 92,407	0.15	1,165,277 - 1,237,516	0.55
92,408 - 103,762	0.16	1,237,517 - 1,315,903	0.56
103,763 - 115,411	0.17	1,315,904 - 1,401,256	0.57
115,412 - 127,385	0.18	1,401,257 - 1,494,547	0.58
127,386 - 139,714	0.19	1,494,548 - 1,596,937	0.59
139,715 - 152,423	0.20	1,596,938 - 1,709,828	0.60
152,424 - 165,538	0.21	1,709,829 - 1,834,921	0.61
165,539 - 179,087	0.22	1,834,922 - 1,974,308	0.62
179,088 - 193,096	0.23	1,974,309 - 2,130,589	0.63
193,097 - 207,592	0.24	2,130,590 - 2,307,033	0.64
207,593 - 222,606	0.25	2,307,034 - 2,507,813	0.65
222,607 - 238,168	0.26	2,507,814 - 2,738,336	0.66
238,169 - 254,313	0.27	2,738,337 - 3,005,741	0.67
254,314 - 271,074	0.28	3,005,742 - 3,319,648	0.68
271,075 - 288,490	0.29	3,319,649 - 3,693,346	0.69
288,491 - 306,602	0.30	3,693,347 - 4,145,715	0.70
306,603 - 325,454	0.31	4,145,716 - 4,704,521	0.71
325,455 - 345,093	0.32	4,704,522 - 5,412,339	0.72
345,094 - 365,571	0.33	5,412,340 - 6,337,944	0.73
365,572 - 386,943	0.34	6,337,945 - 7,600,131	0.74
386,944 - 409,271	0.35	7,600,132 - 9,423,285	0.75
409,272 - 432,621	0.36	9,423,286 - 12,288,237	0.76
432,622 - 457,065	0.37	12,288,238 - 17,445,144	0.77
457,066 - 482,683	0.38	17,445,145 - 29,477,917	0.78
482,684 - 509,563	0.39	29,477,918 - 89,641,754	0.79
509,564 - 537,801	0.40	89,641,755 AND OVER	0.80
537,801 - 567,501	0.41		
567,502 - 598,783	0.42		
598,784 - 631,775	0.43		

(a) State Per Claim Accident Limitation . . . . .	\$133,500
(b) State Multiple Claim Accident Limitation . . . . .	\$267,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$426,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$852,000
(e) Employers Liability Accident Limitation . . . . .	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	61%

Cap on Modifications = 1 + (0.00005)((Expected Losses) + (2)(Expected Losses) / (5.35))

**EXHIBIT 4**

**WISCONSIN**

**EXPERIENCE RATING PLAN MANUAL  
PART FIVE**

*Effective October 1, 2008*

**TABLE OF BALLAST VALUES**

**APPLICABLE TO ALL POLICIES**

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values			
0	-	28,776	13,375	923,416	-	950,150	107,000	1,859,394	-	1,886,140	200,625
28,777	-	49,527	16,050	950,151	-	976,885	109,675	1,886,141	-	1,912,886	203,300
49,528	-	73,370	18,725	976,886	-	1,003,622	112,350	1,912,887	-	1,939,632	205,975
73,371	-	98,522	21,400	1,003,623	-	1,030,359	115,025	1,939,633	-	1,966,379	208,650
98,523	-	124,287	24,075	1,030,360	-	1,057,097	117,700	1,966,380	-	1,993,125	211,325
124,288	-	150,375	26,750	1,057,098	-	1,083,835	120,375	1,993,126	-	2,019,872	214,000
150,376	-	176,651	29,425	1,083,836	-	1,110,574	123,050	2,019,873	-	2,046,619	216,675
176,652	-	203,047	32,100	1,110,575	-	1,137,313	125,725	2,046,620	-	2,073,366	219,350
203,048	-	229,522	34,775	1,137,314	-	1,164,053	128,400	2,073,367	-	2,100,113	222,025
229,523	-	256,053	37,450	1,164,054	-	1,190,794	131,075	2,100,114	-	2,126,860	224,700
256,054	-	282,624	40,125	1,190,795	-	1,217,535	133,750	2,126,861	-	2,153,607	227,375
282,625	-	309,225	42,800	1,217,536	-	1,244,276	136,425	2,153,608	-	2,180,354	230,050
309,226	-	335,849	45,475	1,244,277	-	1,271,017	139,100	2,180,355	-	2,207,101	232,725
335,850	-	362,492	48,150	1,271,018	-	1,297,759	141,775	2,207,102	-	2,233,848	235,400
362,493	-	389,149	50,825	1,297,760	-	1,324,502	144,450	2,233,849	-	2,260,596	238,075
389,150	-	415,818	53,500	1,324,503	-	1,351,244	147,125	2,260,597	-	2,287,343	240,750
415,819	-	442,497	56,175	1,351,245	-	1,377,987	149,800	2,287,344	-	2,314,091	243,425
442,498	-	469,184	58,850	1,377,988	-	1,404,730	152,475	2,314,092	-	2,340,838	246,100
469,185	-	495,877	61,525	1,404,731	-	1,431,474	155,150	2,340,839	-	2,367,586	248,775
495,878	-	522,576	64,200	1,431,475	-	1,458,217	157,825	2,367,587	-	2,394,333	251,450
522,577	-	549,280	66,875	1,458,218	-	1,484,961	160,500	2,394,334	-	2,421,081	254,125
549,281	-	575,989	69,550	1,484,962	-	1,511,705	163,175	2,421,082	-	2,447,829	256,800
575,990	-	602,700	72,225	1,511,706	-	1,538,449	165,850	2,447,830	-	2,474,577	259,475
602,701	-	629,416	74,900	1,538,450	-	1,565,194	168,525	2,474,578	-	2,501,324	262,150
629,417	-	656,134	77,575	1,565,195	-	1,591,938	171,200	2,501,325	-	2,528,072	264,825
656,135	-	682,854	80,250	1,591,939	-	1,618,683	173,875	2,528,073	-	2,554,820	267,500
682,855	-	709,577	82,925	1,618,684	-	1,645,428	176,550				
709,578	-	736,301	85,600	1,645,429	-	1,672,173	179,225				
736,302	-	763,028	88,275	1,672,174	-	1,698,919	181,900				
763,029	-	789,756	90,950	1,698,920	-	1,725,664	184,575				
789,757	-	816,485	93,625	1,725,665	-	1,752,410	187,250				
816,486	-	843,216	96,300	1,752,411	-	1,779,155	189,925				
843,217	-	869,948	98,975	1,779,156	-	1,805,901	192,600				
869,949	-	896,681	101,650	1,805,902	-	1,832,647	195,275				
896,682	-	923,415	104,325	1,832,648	-	1,859,393	197,950				

For Expected Losses greater than 2,554,820, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.35) / (\text{Expected Losses} + (700)(5.35))$$

$$\text{Cap on Modifications} = 1 + (0.00005)\{(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (5.35)\}$$

**EXHIBIT 4**

**WISCONSIN**

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

*Effective October 1, 2008*

**Page RR 1**

---

Retrospective Rating Plan Information will be provided as soon as it becomes available.