



Wisconsin Compensation Rating Bureau

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

CIRCULAR LETTER 3077—JULY 7, 2011

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 0.01%. Attached is a copy of the revised rates and rating values effective October 1, 2011, 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 from \$6,500 to \$6,750;
- an overall increase in premium level of 4.20% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$42,380 to \$42,640;
- an increase in the value of lodging received by employees as part of their pay to \$113.91 per week or \$16.27 per day, the value of meals increased to \$102.56 per week or \$4.88 per meal;
- an increase in the maximum remuneration for executive officers to \$1,230.00 per week;
- an increase in the minimum remuneration for executive officers to \$246.00 per week;
- an increase in the Retrospective Rating Tax Multiplier from 1.081 to 1.101 for "F" classes;
- no change in the Retrospective Rating Tax Multiplier of 1.035 for state classes;
- an increase in the USLH&W percentage from 68% to 71%;
- no 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;
- no change in the 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, 2011

I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-0.01%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefits		+0.79%
Change in Production & General Expenses		-0.88%
<u>Change in Loss Based Expenses</u>		+0.09%
Overall Premium Level Change		-0.01%
Offset for Change in Expense Constant		+0.00%
Overall Rate Level Change		-0.01%
		Rate Level Change
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing		-0.30%
Contracting		-1.10%
Office & Clerical		-1.60%
Goods & Services		+0.70%
<u>Miscellaneous</u>		+1.90%
Overall		-0.01%

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		+4.20%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefit		+5.00%
Change in Production & General Expenses		-0.88%
<u>Change in Loss Based Expenses</u>		+0.10%
Overall		+4.20%

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$220	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.035	1.035
Federal	1.081	1.101
USL&HW %		
Difference in Benefits	58.6%	57.7%
<u>Difference in Loss Based Expenses</u>	6.2%	8.7%
Combined USL&HW %	68.0%	71.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2011

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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
0005	5.53	900	2.27	0.18	2089	7.61	900	3.12	0.18	2841X	8.13	900	3.43	0.17
0006X	4.53	900	1.87	0.18	2095	5.69	900	2.34	0.18	2881	4.73	900	2.04	0.18
0008X	5.91	900	2.39	0.17	2101X	3.36	825	1.42	0.17	2883	6.02	900	2.48	0.18
0016	8.53	900	3.32	0.17	2105	3.34	821	1.41	0.17	2913	6.60	900	2.90	0.17
0034	7.14	900	2.93	0.18	2110X	3.54	857	1.49	0.17	2915	11.80	900	4.78	0.17
0035	5.09	900	2.15	0.18	2111X	4.61	900	1.93	0.18	2916	6.67	900	2.46	0.18
0042X	9.71	900	3.86	0.17	2112	3.29	812	1.39	0.17	2923	5.61	900	2.37	0.17
0050	10.52	900	4.32	0.18	2121	3.04	767	1.25	0.17	2942	4.77	900	2.08	0.17
0079X	5.01	900	1.96	0.17	2131	1.95	571	0.82	0.17	2960	3.97	900	1.64	0.17
0106	16.50	900	6.14	0.17	2143X	3.87	900	1.64	0.17	3004	2.66	699	1.04	0.17
0108X	2.70	706	1.06	0.17	2156#	--	--	3.32	0.17	3018	3.55	859	1.39	0.17
0113	3.52	854	1.46	0.17	2157	8.07	900	3.32	0.17	3022	10.71	900	4.56	0.17
0170	3.28	810	1.35	0.17	2174	9.00	900	3.83	0.17	3027	5.49	900	2.12	0.18
0251	6.11	900	2.54	0.17	2211	--	--	1.66	0.17	3028	5.73	900	2.37	0.17
0771N	0.96	--	--	--	2220	3.23	801	1.35	0.17	3030	10.04	900	3.90	0.18
0908P	295.00	515	121.67	0.17	2286	3.60	868	1.51	0.17	3040	9.44	900	3.67	0.18
0909#	--	--	121.67	0.17	2288	17.92	900	7.56	0.17	3041	7.85	900	3.24	0.17
0912#	--	--	189.92	0.17	2300	3.90	900	1.66	0.17	3042	3.32	818	1.34	0.17
0913P	458.00	678	189.92	0.17	2302	2.20	616	0.90	0.17	3064	7.09	900	2.93	0.17
0917	5.85	900	2.46	0.17	2305	3.77	899	1.51	0.18	3066X	5.41	900	2.22	0.18
1164	10.22	900	3.66	0.17	2361	1.48	486	0.61	0.17	3076X	4.51	900	1.90	0.18
1165	5.27	900	2.02	0.16	2362	2.10	598	0.86	0.18	3081	8.53	900	3.32	0.17
1320	4.88	900	1.84	0.17	2380X	3.66	879	1.51	0.17	3082	12.29	900	4.77	0.18
1430	6.30	900	2.50	0.17	2388	4.30	900	1.81	0.18	3085	9.53	900	3.71	0.18
1438	5.31	900	1.98	0.17	2402	5.23	900	2.06	0.17	3086X	7.40	900	2.90	0.17
1452	4.56	900	1.77	0.18	2413	4.10	900	1.71	0.17	3110	13.09	900	5.41	0.17
1463	26.11	900	9.73	0.17	2417	4.19	900	1.73	0.18	3111	5.14	900	2.12	0.17
1624	8.82	900	3.31	0.17	2501	5.48	900	2.25	0.18	3113	3.05	769	1.25	0.18
1642X	4.35	900	1.71	0.17	2503	2.87	737	1.21	0.17	3114	2.11	600	0.87	0.17
1654X	10.06	900	3.90	0.18	2534	1.85	553	0.78	0.17	3118	1.83	549	0.77	0.17
1655X	5.23	900	2.05	0.17	2570	3.55	859	1.49	0.17	3119	1.63	513	0.70	0.18
1699	2.21	618	0.87	0.17	2585	6.54	900	2.75	0.18	3122	4.94	900	2.07	0.18
1701	10.49	900	4.10	0.17	2586	3.65	877	1.50	0.17	3126	10.67	900	4.40	0.17
1710X	13.91	900	5.50	0.17	2587	3.86	900	1.62	0.18	3131	4.15	900	1.70	0.18
1747	3.04	767	1.19	0.17	2600	3.13	783	1.33	0.17	3132	1.91	564	0.79	0.17
1748	3.17	791	1.24	0.17	2623	4.93	900	1.99	0.17	3145	3.95	900	1.63	0.17
1752X	1.59	506	0.63	0.17	2651	8.22	900	3.46	0.17	3146X	4.44	900	1.83	0.18
1803X	8.82	900	3.28	0.17	2660	3.90	900	1.65	0.18	3169	2.79	722	1.14	0.18
1807X	14.32	900	5.04	0.17	2670	5.38	900	2.33	0.18	3175	2.20	616	0.90	0.17
1808X	10.39	900	3.57	0.17	2683	4.36	900	1.84	0.17	3179	3.22	800	1.35	0.17
1852	3.43	837	1.22	0.17	2688	5.43	900	2.30	0.17	3180	4.48	900	1.89	0.18
1860	1.74	533	0.74	0.17	2702X	36.38	900	12.80	0.17	3188	4.74	900	2.00	0.17
1924	6.28	900	2.66	0.17	2709X	13.51	900	4.80	0.17	3220	2.90	742	1.19	0.17
1925	10.80	900	4.34	0.17	2710X	14.29	900	5.30	0.18	3223	6.16	900	2.66	0.18
2001	--	--	1.73	0.17	2714	4.62	900	1.95	0.18	3224X	7.85	900	3.29	0.18
2002	6.01	900	2.56	0.17	2731	7.92	900	3.08	0.18	3227X	6.09	900	2.55	0.18
2003	4.33	900	1.78	0.18	2735	10.81	900	4.58	0.17	3240	2.65	697	1.13	0.17
2014	14.28	900	5.56	0.17	2759	9.14	900	3.84	0.18	3241	4.80	900	1.98	0.17
2016	2.44	659	1.04	0.17	2790	4.76	900	2.00	0.18	3255	5.31	900	2.31	0.17
2021	2.62	692	1.07	0.17	2797	6.34	900	2.55	0.18	3257	5.23	900	2.16	0.17
2039	9.00	900	3.82	0.17	2799	7.61	900	2.79	0.17	3270	4.88	900	2.01	0.17
2041	3.89	900	1.64	0.17	2802X	4.87	900	1.96	0.18	3300	6.44	900	2.67	0.17
2065	6.12	900	2.53	0.17	2812X	--	--	2.48	0.18	3303	5.22	900	2.21	0.17
2070	4.87	900	2.00	0.18	2835	12.80	900	5.59	0.17	3307	10.25	900	4.19	0.18
2081	23.06	900	9.47	0.18	2836	6.15	900	2.68	0.17	3315	7.12	900	3.00	0.17

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WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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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
3334	4.68	900	1.97	0.17	4111	3.45	841	1.46	0.17	4712X	1.54	497	0.64	0.17
3336	6.45	900	2.51	0.18	4112	--	--	0.49	0.17	4720	4.68	900	1.92	0.18
3365	8.75	900	3.39	0.17	4113	3.00	760	1.24	0.17	4740	2.30	634	0.89	0.18
3372	4.94	900	1.98	0.18	4114	4.50	900	1.87	0.17	4741	4.29	900	1.77	0.17
3373	13.44	900	5.59	0.17	4130X	3.72	890	1.54	0.17	4751	10.84	900	4.27	0.17
3383	3.08	774	1.30	0.17	4131	4.22	900	1.80	0.17	4771N	7.24	900	2.51	0.18
3385	2.76	717	1.16	0.18	4133	1.91	564	0.80	0.17	4777X	4.88	900	1.74	0.17
3400X	8.05	900	3.24	0.18	4150	1.54	497	0.67	0.17	4825	1.72	530	0.66	0.18
3507	6.44	900	2.65	0.18	4206	12.90	900	5.34	0.17	4828C	4.77	900	1.91	0.18
3515	8.40	900	3.43	0.18	4207	1.59	506	0.62	0.17	4829C	1.97	575	0.73	0.17
3548	3.28	810	1.35	0.17	4239	3.23	801	1.26	0.17	4902	2.88	738	1.21	0.17
3559	6.59	900	2.72	0.17	4240	3.61	870	1.52	0.17	4923	2.65	697	1.09	0.18
3565X	2.50	670	1.05	0.17	4243	2.91	744	1.20	0.17	5000X	35.30	900	7.67	0.15
3574	3.97	900	1.67	0.18	4244	3.39	830	1.39	0.18	5020	12.06	900	4.68	0.17
3581	0.98	396	0.41	0.17	4250X	3.71	888	1.52	0.18	5022X	15.07	900	5.55	0.17
3612	3.68	882	1.47	0.18	4251	4.71	900	1.95	0.17	5037	28.59	900	10.13	0.16
3620	5.14	900	2.01	0.17	4263X	5.02	900	2.07	0.17	5040	20.66	900	7.22	0.17
3629	3.87	900	1.63	0.18	4273	3.93	900	1.63	0.17	5057	22.20	900	7.78	0.17
3632X	4.65	900	1.87	0.18	4279X	4.00	900	1.65	0.18	5059	31.64	900	11.00	0.17
3634	3.51	852	1.47	0.17	4282	2.01	582	0.86	0.17	5069	23.59	900	7.51	0.17
3635	6.05	900	2.51	0.17	4283	5.63	900	2.32	0.17	5086X	17.35	900	6.03	0.17
3638	4.87	900	2.06	0.17	4299	3.08	774	1.29	0.18	5102X	11.42	900	4.17	0.17
3642	2.90	742	1.19	0.17	4304X	10.34	900	4.13	0.18	5146	10.78	900	4.14	0.17
3643	4.01	900	1.65	0.18	4307	3.45	841	1.48	0.18	5160	4.59	900	1.69	0.17
3647	5.34	900	2.15	0.17	4351	2.43	657	0.99	0.18	5183X	6.29	900	2.43	0.17
3648X	3.86	900	1.63	0.17	4352X	2.15	607	0.90	0.17	5184X	8.68	900	3.03	0.17
3681	2.23	621	0.93	0.18	4360	1.57	503	0.67	0.17	5188	5.60	900	2.17	0.17
3685	1.49	488	0.63	0.18	4361	2.26	627	0.95	0.17	5190	5.40	900	2.08	0.17
3719	2.48	666	0.88	0.17	4362	--	--	0.67	0.17	5191	1.49	488	0.61	0.18
3724X	8.82	900	3.23	0.17	4410	5.87	900	2.42	0.17	5192	5.65	900	2.33	0.17
3726	7.90	900	2.76	0.17	4417X	6.39	900	2.71	0.17	5211X	22.50	900	8.39	0.17
3803	2.38	648	0.99	0.17	4420	14.23	900	4.00	0.17	5213X	11.25	900	4.14	0.17
3807	3.84	900	1.62	0.18	4431	6.93	900	2.99	0.18	5215	15.29	900	6.10	0.17
3808	2.96	753	1.18	0.18	4432	2.50	670	1.09	0.17	5221	8.29	900	3.20	0.17
3821X	12.58	900	5.06	0.18	4439	4.58	900	1.82	0.17	5222X	13.56	900	5.02	0.17
3822	8.51	900	3.47	0.17	4452X	4.56	900	1.88	0.18	5223X	11.55	900	4.44	0.17
3824X	6.34	900	2.55	0.18	4459	3.46	843	1.41	0.18	5348	15.04	900	5.82	0.17
3826	1.07	413	0.45	0.17	4470	1.80	544	0.74	0.18	5402	16.25	900	6.79	0.17
3827X	3.66	879	1.47	0.17	4484	3.72	890	1.52	0.18	5403X	16.32	900	5.99	0.17
3830a	a	a	a	a	4493	7.52	900	3.15	0.17	5437	12.19	900	4.70	0.17
3851	4.58	900	1.92	0.18	4511	0.79	362	0.31	0.18	5443	4.23	900	1.75	0.17
3865	2.21	618	0.95	0.18	4557	2.07	593	0.87	0.18	5445	10.13	900	3.72	0.17
3881	4.88	900	2.03	0.17	4558	3.72	890	1.54	0.17	5462	12.04	900	4.65	0.17
4000	11.08	900	4.13	0.17	4561	--	--	1.82	0.17	5469X	17.30	900	5.28	0.17
4021	2.76	717	1.09	0.17	4568	2.10	598	0.82	0.17	5474	12.86	900	4.72	0.17
4024	5.55	900	2.20	0.17	4583X	8.14	900	3.01	0.18	5478X	13.33	900	5.15	0.17
4034X	11.97	900	4.67	0.17	4611	3.11	780	1.30	0.18	5479X	12.28	900	4.89	0.17
4036	4.68	900	1.80	0.18	4635	5.77	900	2.03	0.17	5480	10.08	900	3.72	0.17
4038	4.50	900	1.97	0.17	4653	3.04	767	1.27	0.17	5491	3.09	776	1.16	0.16
4053	10.26	900	4.26	0.17	4665	9.73	900	3.81	0.17	5507X	8.94	900	3.29	0.17
4054X	6.18	900	2.61	0.17	4683	3.49	848	1.47	0.16	5508	5.18	900	1.97	0.16
4061	3.72	890	1.60	0.17	4686	2.78	720	1.08	0.17	5537	7.22	900	2.78	0.17
4062	3.75	895	1.54	0.18	4692	1.17	431	0.50	0.17	5538X	9.04	900	3.48	0.17
4101	5.31	900	2.14	0.17	4693	0.98	396	0.40	0.17	5545X	51.12	900	17.71	0.17
4110	1.19	434	0.49	0.17	4703	3.69	884	1.55	0.17	5551	26.71	900	9.27	0.17

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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
5606	2.52	674	0.92	0.17	7232	7.32	900	2.75	0.17	8031	3.84	900	1.59	0.17
5610	11.39	900	4.65	0.17	7309FX	41.21	900	11.76	0.17	8032	2.76	717	1.16	0.17
5645X	16.37	900	5.99	0.17	7313FX	8.15	900	2.55	0.17	8033	2.97	755	1.21	0.18
5651	11.59	900	4.24	0.17	7317FX	12.29	900	3.57	0.17	8039	2.76	717	1.15	0.18
5703	19.69	900	7.76	0.16	7327F	42.94	900	12.17	0.17	8044X	4.77	900	1.93	0.17
5705a	a	a	a	a	7333M	7.38	900	1.91	0.16	8045	0.34	281	0.14	0.17
5951X	2.78	720	1.17	0.17	7335M	8.19	900	2.12	0.16	8046	4.91	900	2.02	0.18
6002aX	a	a	a	a	7350F	25.60	900	7.77	0.19	8047	1.56	501	0.66	0.17
6003	27.64	900	10.62	0.17	7360X	15.21	900	5.97	0.17	8058	5.57	900	2.28	0.18
6005	6.76	900	2.67	0.16	7370X	7.88	900	3.24	0.18	8072	0.90	382	0.38	0.17
6045	9.72	900	3.44	0.17	7371X#	--	--	3.44	0.16	8090X	2.14	605	0.91	0.17
6204	18.82	900	6.89	0.17	7380X	6.57	900	2.65	0.17	8102	3.21	798	1.34	0.18
6206	6.40	900	2.26	0.17	7382	6.12	900	2.52	0.18	8103	3.31	816	1.33	0.17
6213	5.42	900	2.03	0.17	7390	8.28	900	3.40	0.18	8105X	4.90	900	2.11	0.17
6216	7.88	900	2.78	0.17	7394M	14.50	900	4.62	0.16	8106X	9.99	900	3.88	0.18
6217X	7.88	900	2.90	0.17	7395M	16.12	900	5.13	0.16	8107	6.93	900	2.70	0.17
6229	7.42	900	2.72	0.17	7402	0.30	274	0.12	0.18	8111X	4.64	900	1.92	0.17
6233	6.84	900	2.44	0.17	7403	8.63	900	3.35	0.18	8116	4.70	900	1.94	0.18
6235X	7.90	900	2.06	0.17	7405N	1.85	650	0.72	0.18	8203	7.20	900	2.97	0.17
6237	3.34	821	1.30	0.17	7420X	9.97	900	2.11	0.15	8204	9.22	900	3.60	0.17
6251	17.52	900	6.47	0.17	7421	3.38	828	1.25	0.17	8209	4.14	900	1.70	0.18
6252	12.42	900	3.71	0.17	7422	6.32	900	1.98	0.17	8215	3.80	900	1.48	0.17
6260	24.89	900	6.49	0.16	7423X#	--	--	3.35	0.18	8227	7.90	900	2.73	0.18
6306	11.07	900	4.07	0.17	7425aX	a	a	a	a	8232X	6.79	900	2.64	0.18
6319X	6.07	900	2.24	0.17	7431N	2.62	872	0.75	0.16	8233	7.62	900	2.83	0.16
6325	5.35	900	1.98	0.17	7445N	0.54	--	--	--	8235	9.47	900	3.89	0.18
6326X	6.41	900	2.48	0.17	7453N	1.00	--	--	--	8263	26.53	900	10.64	0.18
6400	9.35	900	3.72	0.17	7502	3.24	803	1.27	0.17	8264X	6.62	900	2.59	0.17
6504	3.80	900	1.60	0.18	7515	1.87	557	0.59	0.17	8265	12.34	900	4.55	0.18
6703M*	38.34	900	11.41	0.20	7520	4.47	900	1.85	0.17	8279X	12.58	900	4.65	0.18
6704M*	26.51	900	9.00	0.20	7538	13.48	900	4.49	0.17	8288	9.76	900	3.81	0.17
6801F	9.22	900	3.03	0.17	7539	1.99	578	0.74	0.17	8291	5.84	900	2.35	0.18
6811	5.50	900	2.20	0.16	7540	6.85	900	2.42	0.17	8292	8.51	900	3.50	0.18
6824F	14.91	900	5.47	0.18	7580	2.82	728	1.10	0.17	8293	15.64	900	6.10	0.17
6826F	8.70	900	3.16	0.17	7590	8.32	900	3.37	0.17	8304	8.95	900	3.52	0.17
6834	8.86	900	3.55	0.18	7600	3.91	900	1.52	0.17	8350X	9.34	900	3.46	0.17
6836	5.17	900	2.02	0.17	7601	14.06	900	5.19	0.17	8381X	1.85	553	0.74	0.17
6843F	17.34	900	6.06	0.18	7605	8.38	900	3.22	0.17	8385X	3.42	836	1.33	0.17
6845F	45.88	900	12.82	0.17	7610	0.55	319	0.22	0.17	8387X	4.22	900	1.70	0.18
6854	10.30	900	3.70	0.16	7704X	4.19	900	1.56	0.17	8391X	4.14	900	1.67	0.17
6872F	13.23	900	3.80	0.17	7705	6.29	900	2.54	0.17	8392	4.91	900	2.01	0.18
6874F	14.86	900	5.28	0.17	7709X	--	--	28.72	0.24	8393X	3.68	882	1.51	0.17
6884	8.85	900	2.14	0.16	7710X	10.41	900	3.65	0.17	8500X	7.21	900	2.81	0.17
7016M	17.26	900	6.12	0.17	7720	3.72	890	1.44	0.18	8601	1.58	504	0.63	0.18
7024M	19.18	900	6.80	0.17	7855	9.72	900	2.42	0.17	8602	1.58	504	0.58	0.17
7038M	6.09	900	2.17	0.17	8001	2.75	715	1.15	0.18	8606	6.78	900	2.54	0.17
7090M	6.76	900	2.40	0.17	8002	2.60	688	1.07	0.17	8709F	3.92	900	1.27	0.17
7133	6.53	900	2.45	0.17	8006X	4.17	900	1.72	0.17	8719	2.33	639	0.83	0.17
7152M	11.20	900	4.43	0.17	8008	1.60	508	0.67	0.18	8720	2.01	582	0.78	0.17
7153M	6.75	900	2.44	0.20	8010X	2.67	701	1.11	0.18	8721	0.35	283	0.14	0.17
7222	10.78	900	4.30	0.16	8013	0.50	310	0.21	0.17	8726F	9.73	900	3.79	0.17
7228X	10.86	900	4.24	0.17	8015	1.07	413	0.44	0.17	8734M	0.73	351	0.27	0.17
7229X	10.33	900	3.86	0.17	8017X	2.23	621	0.93	0.18	8738M	1.09	416	0.33	0.17
7230	7.54	900	3.06	0.17	8018X	4.00	900	1.68	0.18	8742	0.77	359	0.30	0.18
7231	11.33	900	4.56	0.17	8021	2.88	738	1.18	0.17	8745	2.48	666	1.00	0.17

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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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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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
8748	1.08	414	0.43	0.17	9410L	2.47	665	1.03	0.17					
8755	0.13	243	0.05	0.18	9412X	3.91	900	1.61	0.18					
8800	1.68	522	0.73	0.18	9413X	3.91	900	1.61	0.17					
8803	0.15	247	0.06	0.18	9414X	4.10	900	1.69	0.18					
8805M	0.36	285	0.15	0.18	9428X*	--	--	--	--					
8810	0.30	274	0.12	0.18	9501	5.29	900	2.13	0.18					
8815M	0.45	301	0.17	0.18	9505	7.66	900	3.09	0.17					
8820	0.18	252	0.07	0.17	9519X	4.43	900	1.73	0.17					
8824	5.41	900	2.27	0.18	9521X	8.75	900	3.41	0.17					
8825	2.74	713	1.18	0.18	9522	4.59	900	1.90	0.17					
8826	3.87	900	1.60	0.18	9529a	a	a	a	a					
8829	3.02	764	1.23	0.18	9534X	8.91	900	3.28	0.17					
8831	2.38	648	0.97	0.18	9554	9.49	900	3.48	0.17					
8832	0.44	299	0.18	0.18	9586	1.12	422	0.48	0.18					
8833	1.17	431	0.48	0.18	9600	2.21	618	0.92	0.17					
8835	3.77	899	1.56	0.18	9620	1.70	526	0.69	0.17					
8842	3.86	900	1.59	0.18	9894X	0.56	321	0.22	0.16					
8868X	0.53	315	0.22	0.18										
8869	1.33	459	0.55	0.18										
8871	0.35	283	0.15	0.17										
8901	0.18	252	0.07	0.17										
9012	3.49	848	1.40	0.18										
9014X	5.37	900	2.21	0.18										
9015	5.02	900	2.06	0.18										
9016X	4.35	900	1.79	0.18										
9019	2.15	607	0.85	0.17										
9033	2.13	603	0.88	0.17										
9040	5.39	900	2.26	0.18										
9044X	1.89	560	0.80	0.17										
9052X	3.63	873	1.52	0.18										
9058	2.08	594	0.89	0.18										
9059	2.30	634	0.93	0.17										
9060	2.29	632	0.96	0.18										
9061	2.19	614	0.94	0.18										
9063	1.43	477	0.60	0.18										
9077F	3.28	810	1.30	0.17										
9082	2.29	632	0.98	0.18										
9083	2.05	589	0.88	0.18										
9084	2.26	627	0.92	0.18										
9088a#	--	--	--	--										
9089	1.47	485	0.62	0.17										
9093	1.54	497	0.64	0.18										
9101	5.15	900	2.16	0.18										
9102	4.28	900	1.77	0.17										
9154	3.05	769	1.25	0.17										
9156	3.41	834	1.37	0.17										
9170X	28.04	900	9.79	0.18										
9178X	21.02	900	9.04	0.18										
9179X	2.35	643	0.98	0.18										
9180X	16.78	900	6.50	0.18										
9182	4.91	900	2.00	0.18										
9186X	46.58	900	17.24	0.18										
9220L	6.20	900	2.51	0.17										
9402L	6.61	900	2.58	0.17										
9403L	13.43	900	5.00	0.17										

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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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2011

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	\$58,146.00
Leased or rented vehicle	\$38,764.00

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 \$113.91 per week or \$16.27 per day. The value of meals received by employees as a part of their pay shall be \$102.56 per week or \$4.88 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$63,960.00	Annually
	\$1,230.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$12,792.00	Annually
	\$246.00	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 \$42,640.00

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	57.7%
<u>Difference in Loss Based Expenses</u>	<u>8.7%</u>
Combined USL&HW%	71.0%

(Multiply a Non-'F' classification rate by a factor of 1.71. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.58. The factor to adjust for differences in loss based expenses only is 1.087.)

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 \$13,500. If more than two years, an average annual premium of at least \$6,750 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 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	\$ 890
301	-	500	1,004
501	-	700	1,111
701	-	1,000	1,226
1,001	-	1,500	1,438
1,501	-	2,000	1,667
2,001	-	2,500	1,900
2,501	-	3,000	2,133
3,001	-	3,500	2,366
3,501	-	4,000	2,598
4,001	-	4,500	2,832
4,501	-	5,000	3,062
5,001	-	6,000	3,470
6,001	-	7,000	3,936
7,001	-	8,000	4,404
8,001	-	9,000	4,867
9,001	-	10,000	5,331
10,001	-	15,000	7,174
15,001	-	20,000	9,506
20,001	-	25,000	11,835

For each additional 5,000 population (or portion thereof) add - \$2,328

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
PART FIVE**

Effective October 1, 2011

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 1,434	0.04	808,910 - 853,528	0.44
1,435 - 5,798	0.05	853,529 - 900,731	0.45
5,799 - 10,256	0.06	900,732 - 950,748	0.46
10,257 - 14,810	0.07	950,749 - 1,003,840	0.47
14,811 - 19,464	0.08	1,003,841 - 1,060,301	0.48
19,465 - 32,556	0.09	1,060,302 - 1,120,460	0.49
32,557 - 48,460	0.10	1,120,461 - 1,184,695	0.50
48,461 - 62,607	0.11	1,184,696 - 1,253,436	0.51
62,608 - 76,382	0.12	1,253,437 - 1,327,173	0.52
76,383 - 90,159	0.13	1,327,174 - 1,406,472	0.53
90,160 - 104,105	0.14	1,406,473 - 1,491,989	0.54
104,106 - 118,315	0.15	1,491,990 - 1,584,484	0.55
118,316 - 132,854	0.16	1,584,485 - 1,684,848	0.56
132,855 - 147,769	0.17	1,684,849 - 1,794,132	0.57
147,770 - 163,101	0.18	1,794,133 - 1,913,579	0.58
163,102 - 178,886	0.19	1,913,580 - 2,044,677	0.59
178,887 - 195,158	0.20	2,044,678 - 2,189,219	0.60
195,159 - 211,951	0.21	2,189,220 - 2,349,384	0.61
211,952 - 229,298	0.22	2,349,385 - 2,527,852	0.62
229,299 - 247,235	0.23	2,527,853 - 2,727,950	0.63
247,236 - 265,796	0.24	2,727,951 - 2,953,865	0.64
265,797 - 285,019	0.25	2,953,866 - 3,210,938	0.65
285,020 - 304,945	0.26	3,210,939 - 3,506,094	0.66
304,946 - 325,615	0.27	3,506,095 - 3,848,472	0.67
325,616 - 347,076	0.28	3,848,473 - 4,250,391	0.68
347,077 - 369,375	0.29	4,250,392 - 4,728,864	0.69
369,376 - 392,566	0.30	4,728,865 - 5,308,065	0.70
392,567 - 416,703	0.31	5,308,066 - 6,023,545	0.71
416,704 - 441,848	0.32	6,023,546 - 6,929,817	0.72
441,849 - 468,067	0.33	6,929,818 - 8,114,938	0.73
468,068 - 495,432	0.34	8,114,939 - 9,731,009	0.74
495,433 - 524,020	0.35	9,731,010 - 12,065,327	0.75
524,021 - 553,916	0.36	12,065,328 - 15,733,537	0.76
553,917 - 585,214	0.37	15,733,538 - 22,336,306	0.77
585,215 - 618,015	0.38	22,336,307 - 37,742,754	0.78
618,016 - 652,431	0.39	37,742,755 - 114,774,956	0.79
652,432 - 688,586	0.40	114,774,957 AND OVER	0.80
688,587 - 726,614	0.41		
726,615 - 766,666	0.42		
766,667 - 808,909	0.43		

(a) State Per Claim Accident Limitation	\$171,000
(b) State Multiple Claim Accident Limitation	\$342,000
(c) USL&HW Per Claim Accident Limitation	\$447,000
(d) USL&HW Multiple Claim Accident Limitation	\$894,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	58%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (6.85)}

WISCONSIN

**EXPERIENCE RATING PLAN MANUAL
PART FIVE**

Effective October 1, 2011

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0	36,845	1,182,317	1,216,547	2,380,720	2,414,964
36,846	63,413	1,216,548	1,250,779	2,414,965	2,449,209
63,414	93,941	1,250,780	1,285,011	2,449,210	2,483,455
93,942	126,146	1,285,012	1,319,245	2,483,456	2,517,700
126,147	159,134	1,319,246	1,353,479	2,517,701	2,551,946
159,135	192,536	1,353,480	1,387,714	2,551,947	2,586,191
192,537	226,180	1,387,715	1,421,950	2,586,192	2,620,437
226,181	259,976	1,421,951	1,456,187	2,620,438	2,654,683
259,977	293,874	1,456,188	1,490,424	2,654,684	2,688,929
293,875	327,843	1,490,425	1,524,661	2,688,930	2,723,176
327,844	361,864	1,524,662	1,558,900	2,723,177	2,757,422
361,865	395,924	1,558,901	1,593,138	2,757,423	2,791,668
395,925	430,013	1,593,139	1,627,378	2,791,669	2,825,915
430,014	464,126	1,627,379	1,661,617	2,825,916	2,860,161
464,127	498,257	1,661,618	1,695,857	2,860,162	2,894,408
498,258	532,403	1,695,858	1,730,098	2,894,409	2,928,654
532,404	566,562	1,730,099	1,764,339	2,928,655	2,962,901
566,563	600,731	1,764,340	1,798,580	2,962,902	2,997,148
600,732	634,908	1,798,581	1,832,821	2,997,149	3,031,395
634,909	669,093	1,832,822	1,867,063	3,031,396	3,065,642
669,094	703,284	1,867,064	1,901,305	3,065,643	3,099,889
703,285	737,481	1,901,306	1,935,548	3,099,890	3,134,136
737,482	771,682	1,935,549	1,969,790	3,134,137	3,168,383
771,683	805,887	1,969,791	2,004,033	3,168,384	3,202,631
805,888	840,096	2,004,034	2,038,276	3,202,632	3,236,878
840,097	874,309	2,038,277	2,072,520	3,236,879	3,271,125
874,310	908,524	2,072,521	2,106,763		
908,525	942,741	2,106,764	2,141,007		
942,742	976,961	2,141,008	2,175,251		
976,962	1,011,183	2,175,252	2,209,495		
1,011,184	1,045,406	2,209,496	2,243,740		
1,045,407	1,079,632	2,243,741	2,277,984		
1,079,633	1,113,859	2,277,985	2,312,229		
1,113,860	1,148,087	2,312,230	2,346,474		
1,148,088	1,182,316	2,346,475	2,380,719		

'For Expected Losses greater than 3,271,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(6.85) / (\text{Expected Losses} + (700)(6.85))$$

$$\text{Cap on Modifications} = 1 + (0.00005)\{(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (6.85)\}$$