



Wisconsin Compensation Rating Bureau

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

CIRCULAR LETTER 3091—JULY 17, 2012

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 1.36%. Attached is a copy of the revised rates and rating values effective October 1, 2012, 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;
- no change in the premium threshold for experience rating eligibility of \$6,750;
- an overall decrease in premium level of 9.10% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$42,640 to \$44,408;
- an increase in the value of lodging received by employees as part of their pay to \$118.63 per week or \$16.95 per day, the value of meals increased to \$106.81 per week or \$5.09 per meal;
- an increase in the maximum remuneration for executive officers to \$1,281.00 per week;
- an increase in the minimum remuneration for executive officers to \$256.00 per week;
- a decrease in the Retrospective Rating Tax Multiplier from 1.101 to 1.074 for "F" classes;
- an increase in the Retrospective Rating Tax Multiplier from 1.035 to 1.036 for state classes;
- a decrease in the USLH&W percentage from 71% to 64%;
- a change in hazard group for code 7705 from "D" to "G";
- 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, 2012

I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-1.36%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefits		-1.73%
Change in Production & General Expenses		+0.82%
<u>Change in Loss Based Expenses</u>		-0.44%
Overall Premium Level Change		-1.36%
Offset for Change in Expense Constant		+0.00%
Overall Rate Level Change		-1.36%
		Rate Level Change
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing		-3.40%
Contracting		-2.40%
Office & Clerical		-4.80%
Goods & Services		+1.00%
<u>Miscellaneous</u>		+2.10%
Overall		-1.36%

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-9.10%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefit		-9.40%
Change in Production & General Expenses		+0.82%
<u>Change in Loss Based Expenses</u>		-0.50%
Overall		-9.10%

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	1.036
Federal	1.101	1.074
USL&HW %		
Difference in Benefits	57.7%	56.7%
<u>Difference in Loss Based Expenses</u>	8.7%	4.9%
Combined USL&HW %	71.0%	64.0%

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2012

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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	5.20	900	2.21	0.17	2089	7.46	900	3.17	0.17	2841X	7.58	900	3.30	0.17
0006X	4.46	900	1.90	0.17	2095	5.59	900	2.38	0.17	2881	4.85	900	2.16	0.17
0008X	6.02	900	2.50	0.17	2101X	3.44	839	1.50	0.17	2883	5.90	900	2.51	0.17
0016	8.49	900	3.42	0.17	2105	3.57	863	1.56	0.17	2913	7.36	900	3.32	0.17
0034	7.09	900	3.02	0.17	2110X	3.47	845	1.51	0.17	2915	11.08	900	4.62	0.17
0035	4.80	900	2.09	0.17	2111X	3.99	900	1.73	0.17	2916	8.03	900	3.07	0.17
0042X	9.68	900	3.97	0.17	2112	3.31	816	1.44	0.17	2923	6.05	900	2.63	0.17
0050	13.03	900	5.54	0.17	2121	2.88	738	1.23	0.17	2942	4.96	900	2.22	0.17
0079X	5.43	900	2.19	0.17	2131	1.74	533	0.75	0.16	2960	3.96	900	1.69	0.17
0106	17.06	900	6.55	0.17	2143X	3.91	900	1.70	0.17	3004	3.23	801	1.30	0.17
0108X	2.64	695	1.07	0.17	2156#	--	--	3.33	0.17	3018	3.08	774	1.25	0.17
0113	3.36	825	1.44	0.17	2157	7.81	900	3.33	0.17	3022	9.63	900	4.22	0.17
0170	3.33	819	1.42	0.17	2174	10.46	900	4.58	0.17	3027	6.50	900	2.60	0.18
0251	6.07	900	2.60	0.17	2211	--	--	2.13	0.17	3028	5.10	900	2.17	0.17
0771N	0.97	--	--	--	2220	3.13	783	1.34	0.16	3030	9.32	900	3.75	0.17
0908P	280.00	500	119.57	0.17	2286	3.47	845	1.51	0.17	3040	8.73	900	3.51	0.17
0909#	--	--	119.57	0.17	2288	19.67	900	8.58	0.17	3041	6.96	900	2.97	0.17
0912#	--	--	186.35	0.17	2300	4.74	900	2.13	0.17	3042	3.39	830	1.41	0.17
0913P	436.00	656	186.35	0.17	2302	2.48	666	1.06	0.17	3064	6.35	900	2.71	0.17
0917	6.13	900	2.66	0.17	2305	4.53	900	1.88	0.17	3066X	5.48	900	2.33	0.17
1164	9.43	900	3.45	0.17	2361	1.49	488	0.64	0.17	3076X	4.04	900	1.75	0.17
1165	5.11	900	1.99	0.16	2362	2.16	609	0.92	0.17	3081	9.01	900	3.63	0.17
1320	4.75	900	1.84	0.17	2380X	4.45	900	1.90	0.17	3082	11.66	900	4.69	0.17
1430	5.96	900	2.43	0.16	2388	4.41	900	1.91	0.17	3085	9.43	900	3.80	0.17
1438	4.93	900	1.89	0.17	2402	5.04	900	2.04	0.17	3086X	7.75	900	3.13	0.17
1452	3.84	900	1.54	0.17	2413	4.14	900	1.77	0.17	3110	15.50	900	6.62	0.17
1463	23.12	900	8.90	0.17	2417	4.13	900	1.76	0.17	3111	4.39	900	1.87	0.17
1624	8.48	900	3.27	0.17	2501	5.59	900	2.38	0.17	3113	2.96	753	1.26	0.17
1642X	4.28	900	1.73	0.17	2503	2.97	755	1.30	0.17	3114	2.56	681	1.09	0.17
1654X	9.99	900	4.01	0.17	2534	1.74	533	0.76	0.17	3118	1.69	524	0.74	0.17
1655X	5.10	900	2.06	0.17	2570	3.51	852	1.53	0.17	3119	1.83	549	0.82	0.17
1699	1.82	548	0.74	0.17	2585	6.41	900	2.78	0.17	3122	4.62	900	2.00	0.17
1701	8.89	900	3.59	0.17	2586	3.62	872	1.54	0.17	3126	12.97	900	5.55	0.17
1710X	14.53	900	5.92	0.17	2587	3.77	899	1.63	0.17	3131	4.02	900	1.71	0.17
1747	3.16	789	1.28	0.17	2600	3.28	810	1.44	0.17	3132	1.71	528	0.73	0.17
1748	3.13	783	1.27	0.17	2623	4.36	900	1.81	0.17	3145	3.93	900	1.68	0.17
1752X	1.20	436	0.49	0.16	2651	7.89	900	3.43	0.17	3146X	3.99	900	1.70	0.17
1803X	9.97	900	3.82	0.17	2660	3.97	900	1.72	0.17	3169	2.77	719	1.18	0.17
1807X	12.97	900	4.71	0.17	2670	5.68	900	2.54	0.17	3175	1.97	575	0.84	0.17
1808X	10.14	900	3.70	0.17	2683	3.79	900	1.65	0.17	3179	3.07	773	1.33	0.17
1852	3.34	821	1.22	0.16	2688	5.45	900	2.37	0.17	3180	4.39	900	1.90	0.17
1860	1.45	481	0.63	0.17	2702X	39.78	900	14.48	0.17	3188	3.77	899	1.64	0.17
1924	6.55	900	2.86	0.17	2709X	10.95	900	4.00	0.17	3220	2.42	656	1.03	0.17
1925	11.88	900	4.93	0.17	2710X	13.54	900	5.19	0.17	3223	5.95	900	2.65	0.17
2001	--	--	1.72	0.16	2714	4.91	900	2.13	0.17	3224X	8.20	900	3.55	0.17
2002	5.58	900	2.44	0.17	2731	8.13	900	3.28	0.17	3227X	5.64	900	2.44	0.17
2003	4.47	900	1.90	0.17	2735	9.41	900	4.11	0.17	3240	2.57	683	1.13	0.17
2014	14.94	900	6.03	0.17	2759	9.27	900	4.03	0.17	3241	4.01	900	1.71	0.17
2016	2.34	641	1.02	0.17	2790	5.24	900	2.27	0.17	3255	5.42	900	2.43	0.17
2021	2.45	661	1.03	0.17	2797	6.30	900	2.62	0.17	3257	4.98	900	2.12	0.17
2039	8.04	900	3.51	0.17	2799	7.56	900	2.97	0.17	3270	5.53	900	2.35	0.17
2041	3.96	900	1.72	0.17	2802X	4.74	900	1.97	0.17	3300	6.92	900	2.96	0.17
2065	5.30	900	2.26	0.17	2812X	--	--	2.51	0.17	3303	4.94	900	2.16	0.17
2070	4.81	900	2.04	0.17	2835	13.46	900	6.06	0.17	3307	8.64	900	3.67	0.17
2081	22.28	900	9.48	0.17	2836	6.02	900	2.70	0.17	3315	7.30	900	3.17	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.

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2012

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
3334	4.50	900	1.94	0.16	4111	3.20	796	1.40	0.17	4712X	1.43	477	0.61	0.17
3336	6.67	900	2.69	0.17	4112	--	--	0.46	0.17	4720	5.39	900	2.29	0.17
3365	8.43	900	3.37	0.17	4113	2.83	729	1.21	0.17	4740	2.03	585	0.82	0.17
3372	4.85	900	2.01	0.17	4114	4.76	900	2.03	0.17	4741	3.70	886	1.58	0.17
3373	12.12	900	5.18	0.17	4130X	3.97	900	1.70	0.17	4751	10.31	900	4.19	0.17
3383	2.87	737	1.25	0.17	4131	4.13	900	1.81	0.17	4771N	8.80	900	3.17	0.18
3385	2.68	702	1.16	0.17	4133	1.65	517	0.72	0.17	4777X	4.45	900	1.63	0.17
3400X	7.10	900	2.95	0.17	4150	1.45	481	0.65	0.17	4825	1.53	495	0.61	0.17
3507	6.41	900	2.73	0.17	4206	12.48	900	5.33	0.17	4828C	5.05	900	2.09	0.17
3515	7.32	900	3.10	0.17	4207	1.79	542	0.72	0.17	4829C	2.20	616	0.85	0.17
3548	3.22	800	1.37	0.17	4239	3.16	789	1.28	0.17	4902	2.83	729	1.23	0.17
3559	7.75	900	3.31	0.17	4240	3.45	841	1.50	0.17	4923	2.94	749	1.25	0.17
3565X	2.43	657	1.06	0.17	4243	3.19	794	1.36	0.17	5000X	33.76	900	9.25	0.15
3574	3.62	872	1.57	0.17	4244	2.90	742	1.23	0.17	5020	11.65	900	4.66	0.17
3581	0.86	375	0.38	0.17	4250X	3.13	783	1.33	0.17	5022X	13.69	900	5.20	0.17
3612	3.53	855	1.47	0.17	4251	4.50	900	1.92	0.17	5037	24.08	900	8.75	0.16
3620	4.07	900	1.64	0.17	4263X	5.41	900	2.30	0.17	5040	20.72	900	7.47	0.17
3629	3.39	830	1.47	0.17	4273	3.64	875	1.55	0.17	5057	16.12	900	5.82	0.17
3632X	4.51	900	1.87	0.17	4279X	3.59	866	1.53	0.17	5059	31.03	900	11.14	0.17
3634	3.03	765	1.32	0.17	4282	1.94	569	0.85	0.16	5069	22.25	900	8.08	0.16
3635	6.18	900	2.64	0.17	4283	6.79	900	2.89	0.17	5086X	17.39	900	6.24	0.17
3638	3.80	900	1.66	0.17	4299	2.79	722	1.21	0.17	5102X	12.08	900	4.56	0.17
3642	3.17	791	1.35	0.17	4304X	10.49	900	4.34	0.17	5146	9.35	900	3.71	0.17
3643	3.48	846	1.48	0.17	4307	3.40	832	1.52	0.17	5160	4.11	900	1.55	0.17
3647	5.24	900	2.18	0.17	4351	2.10	598	0.89	0.17	5183X	5.95	900	2.37	0.17
3648X	4.08	900	1.77	0.17	4352X	2.03	585	0.88	0.17	5184X	7.45	900	2.68	0.17
3681	1.94	569	0.84	0.17	4360	1.63	513	0.71	0.17	5188	4.64	900	1.85	0.17
3685	1.37	467	0.59	0.17	4361	2.45	661	1.07	0.17	5190	5.08	900	2.02	0.17
3719	3.04	767	1.10	0.16	4362	--	--	0.71	0.17	5191	1.48	486	0.63	0.17
3724X	8.34	900	3.16	0.17	4410	5.73	900	2.44	0.17	5192	6.32	900	2.69	0.17
3726	9.68	900	3.49	0.17	4417X	5.84	900	2.55	0.17	5211X	21.07	900	8.07	0.16
3803	2.13	603	0.91	0.17	4420	16.48	900	5.63	0.17	5213X	11.98	900	4.55	0.17
3807	3.99	900	1.73	0.17	4431	8.42	900	3.76	0.17	5215	14.05	900	5.78	0.17
3808	2.99	758	1.24	0.17	4432	2.25	625	1.01	0.17	5221	7.59	900	3.03	0.17
3821X	12.15	900	5.04	0.17	4439	4.30	900	1.75	0.17	5222X	12.82	900	4.87	0.17
3822	9.32	900	3.89	0.17	4452X	4.47	900	1.90	0.17	5223X	9.68	900	3.85	0.17
3824X	6.30	900	2.62	0.17	4459	3.45	841	1.47	0.17	5348	13.78	900	5.51	0.17
3826	0.96	393	0.41	0.16	4470	1.54	497	0.66	0.17	5402	13.61	900	5.87	0.17
3827X	3.87	900	1.61	0.17	4484	3.73	891	1.58	0.17	5403X	17.06	900	6.48	0.17
3830a	a	a	a	a	4493	7.56	900	3.26	0.16	5437	13.14	900	5.23	0.17
3851	4.98	900	2.16	0.17	4511	0.85	373	0.35	0.17	5443	4.00	900	1.69	0.17
3865	1.82	548	0.81	0.17	4557	1.99	578	0.86	0.17	5445	9.72	900	3.69	0.17
3881	5.93	900	2.54	0.17	4558	3.00	760	1.28	0.17	5462	13.88	900	5.54	0.17
4000	11.26	900	4.33	0.17	4561	--	--	1.75	0.17	5469X	17.14	900	6.22	0.16
4021	2.53	675	1.03	0.17	4568	2.25	625	0.91	0.17	5474	12.43	900	4.71	0.17
4024	5.33	900	2.17	0.16	4583X	6.82	900	2.61	0.17	5478X	10.95	900	4.37	0.17
4034X	11.85	900	4.78	0.17	4611	2.65	697	1.15	0.17	5479X	11.22	900	4.60	0.17
4036	4.33	900	1.73	0.18	4635	4.84	900	1.76	0.17	5480	10.16	900	3.86	0.17
4038	5.19	900	2.33	0.17	4653	2.82	728	1.23	0.17	5491	3.14	785	1.20	0.16
4053	10.97	900	4.70	0.17	4665	9.38	900	3.79	0.17	5507X	9.30	900	3.52	0.17
4054X	5.45	900	2.37	0.17	4683	3.34	821	1.44	0.16	5508	4.86	900	1.96	0.16
4061	3.54	857	1.55	0.17	4686	2.48	666	1.00	0.17	5537	6.66	900	2.65	0.17
4062	3.47	845	1.47	0.17	4692	1.03	405	0.45	0.17	5538X	9.43	900	3.75	0.17
4101	4.96	900	2.06	0.17	4693	1.12	422	0.48	0.17	5545X	51.38	900	18.43	0.17
4110	1.08	414	0.46	0.17	4703	2.93	747	1.26	0.16	5551	28.04	900	10.06	0.17

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EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2012

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
5606	2.62	692	0.99	0.17	7232	9.30	900	3.59	0.17	8031	3.69	884	1.57	0.17
5610	11.06	900	4.66	0.17	7309FX	36.97	900	13.49	0.16	8032	2.33	639	1.01	0.17
5645X	15.71	900	5.95	0.17	7313FX	8.47	900	3.08	0.17	8033	3.18	792	1.35	0.17
5651	12.52	900	4.74	0.17	7317FX	10.41	900	3.80	0.17	8039	2.84	731	1.23	0.17
5703	22.23	900	8.99	0.16	7327F	43.01	900	15.23	0.17	8044X	4.66	900	1.94	0.17
5705a	a	a	a	a	7333M	6.36	900	2.12	0.16	8045	0.34	281	0.15	0.17
5951X	2.62	692	1.14	0.17	7335M	7.07	900	2.36	0.16	8046	4.63	900	1.97	0.17
6002aX	a	a	a	a	7350F	26.42	900	9.96	0.18	8047	1.41	474	0.62	0.17
6003	28.24	900	11.25	0.17	7360X	16.26	900	6.58	0.17	8058	5.38	900	2.29	0.17
6005	5.96	900	2.41	0.16	7370X	8.37	900	3.56	0.17	8072	0.86	375	0.37	0.17
6045	10.71	900	4.30	0.16	7371X#	--	--	3.66	0.15	8090X	2.69	704	1.18	0.17
6204	18.06	900	6.84	0.17	7380X	7.02	900	2.92	0.17	8102	3.26	807	1.42	0.17
6206	6.27	900	2.27	0.16	7382	6.65	900	2.83	0.17	8103	3.28	810	1.36	0.17
6213	4.97	900	1.90	0.16	7390	7.46	900	3.17	0.17	8105X	4.54	900	1.99	0.16
6216	7.11	900	2.58	0.16	7394M	13.79	900	5.12	0.16	8106X	9.99	900	4.02	0.17
6217X	7.84	900	2.97	0.17	7395M	15.33	900	5.70	0.16	8107	6.49	900	2.62	0.17
6229	6.32	900	2.39	0.17	7402	0.27	269	0.11	0.18	8111X	4.68	900	2.00	0.17
6233	6.20	900	2.36	0.17	7403	7.98	900	3.21	0.17	8116	4.66	900	1.98	0.17
6235X	6.43	900	2.19	0.16	7405N	2.11	726	0.85	0.17	8203	6.77	900	2.89	0.17
6237	3.14	785	1.26	0.16	7420X	12.67	900	3.21	0.15	8204	9.40	900	3.79	0.17
6251	16.10	900	6.13	0.17	7421	3.03	765	1.16	0.17	8209	4.08	900	1.73	0.17
6252	11.72	900	4.23	0.17	7422	6.43	900	2.37	0.16	8215	3.72	890	1.50	0.17
6260	23.25	900	7.68	0.16	7423X#	--	--	3.21	0.17	8227	7.57	900	2.72	0.17
6306	11.56	900	4.39	0.17	7425aX	a	a	a	a	8232X	7.21	900	2.90	0.17
6319X	5.49	900	2.08	0.17	7431N	2.20	787	0.81	0.16	8233	7.11	900	2.92	0.16
6325	5.63	900	2.14	0.17	7445N	0.70	--	--	--	8235	10.40	900	4.43	0.17
6326X	5.98	900	2.39	0.17	7453N	0.95	--	--	--	8263	22.25	900	9.25	0.17
6400	7.88	900	3.24	0.17	7502	3.16	789	1.28	0.17	8264X	7.90	900	3.19	0.17
6504	3.64	875	1.58	0.17	7515	1.92	566	0.70	0.17	8265	15.54	900	5.95	0.17
6703M*	39.60	900	11.78	0.20	7520	4.41	900	1.88	0.17	8279X	14.07	900	5.37	0.17
6704M*	27.10	900	9.20	0.20	7538	11.48	900	4.14	0.17	8288	9.82	900	3.96	0.17
6801F	8.99	900	3.66	0.16	7539	2.06	591	0.79	0.17	8291	7.23	900	3.00	0.17
6811	5.54	900	2.27	0.16	7540	8.70	900	3.16	0.17	8292	7.54	900	3.21	0.17
6824F	14.93	900	5.69	0.17	7580	3.14	785	1.27	0.17	8293	16.94	900	6.84	0.17
6826F	9.04	900	3.64	0.17	7590	8.30	900	3.46	0.17	8304	8.21	900	3.33	0.17
6834	9.20	900	3.81	0.17	7600	4.13	900	1.66	0.17	8350X	9.28	900	3.56	0.17
6836	5.57	900	2.24	0.17	7601	11.81	900	4.48	0.17	8381X	1.96	573	0.82	0.17
6843F	16.49	900	5.99	0.17	7605	8.27	900	3.29	0.17	8385X	4.20	900	1.69	0.17
6845F	45.95	900	16.04	0.17	7610	0.45	301	0.19	0.17	8387X	4.20	900	1.74	0.17
6854	10.16	900	3.74	0.16	7704X	4.50	900	1.73	0.17	8391X	4.34	900	1.80	0.17
6872F	11.83	900	4.30	0.17	7705	7.24	900	2.63	0.17	8392	5.26	900	2.23	0.17
6874F	12.74	900	4.66	0.17	7709X	--	--	29.32	0.24	8393X	3.84	900	1.64	0.17
6884	7.85	900	2.43	0.16	7710X	9.59	900	3.48	0.17	8500X	6.75	900	2.72	0.17
7016M	19.55	900	7.17	0.17	7720	3.88	900	1.56	0.17	8601	1.55	499	0.65	0.17
7024M	21.72	900	7.97	0.17	7855	8.66	900	2.76	0.17	8602	1.55	499	0.65	0.17
7038M	5.82	900	2.12	0.17	8001	2.76	717	1.20	0.17	8606	6.49	900	2.50	0.17
7090M	6.46	900	2.36	0.17	8002	2.60	688	1.11	0.17	8709F	3.38	828	1.24	0.16
7133	6.07	900	2.34	0.17	8006X	4.22	900	1.80	0.17	8719	2.09	596	0.77	0.16
7152M	11.57	900	4.71	0.16	8008	1.62	512	0.71	0.17	8720	1.87	557	0.75	0.17
7153M	6.97	900	2.52	0.19	8010X	2.61	690	1.13	0.17	8721	0.40	292	0.16	0.17
7222	10.26	900	4.19	0.16	8013	0.51	312	0.22	0.17	8723	0.27	269	0.11	0.18
7228X	10.15	900	4.10	0.17	8015	1.07	413	0.46	0.17	8726F	9.19	900	3.70	0.17
7229X	10.88	900	4.19	0.17	8017X	2.16	609	0.94	0.17	8734M	0.73	351	0.27	0.16
7230	6.93	900	2.89	0.17	8018X	3.67	881	1.59	0.17	8738M	1.13	423	0.34	0.16
7231	12.18	900	5.06	0.17	8021	3.21	798	1.37	0.17	8742	0.75	355	0.30	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.

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2012

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	2.70	706	1.12	0.17	9220L	6.46	900	2.69	0.17					
8748	1.20	436	0.50	0.17	9402L	8.40	900	3.38	0.17					
8755	0.12	242	0.05	0.15	9403L	12.74	900	4.90	0.17					
8800	1.64	515	0.73	0.17	9410L	2.12	602	0.91	0.17					
8803	0.15	247	0.06	0.17	9412X	4.14	900	1.76	0.17					
8805M	0.36	285	0.15	0.17	9413X	3.58	864	1.53	0.17					
8810	0.27	269	0.11	0.18	9414X	4.68	900	1.99	0.17					
8815M	0.47	305	0.18	0.17	9428X*	--	--	--	--					
8820	0.21	258	0.09	0.17	9501	5.15	900	2.14	0.17					
8824	5.44	900	2.36	0.17	9505	6.69	900	2.78	0.17					
8825	2.61	690	1.17	0.17	9519X	5.41	900	2.18	0.17					
8826	3.76	897	1.60	0.17	9521X	8.72	900	3.51	0.17					
8829	3.12	782	1.33	0.17	9522	4.13	900	1.76	0.17					
8831	2.22	620	0.94	0.17	9529a	a	a	a	a					
8832	0.43	297	0.18	0.17	9534X	6.92	900	2.63	0.17					
8833	1.09	416	0.46	0.17	9554	8.27	900	3.13	0.17					
8835	3.66	879	1.56	0.17	9586	1.10	418	0.49	0.17					
8842	4.20	900	1.78	0.17	9600	2.37	647	1.04	0.17					
8855	0.27	269	0.11	0.18	9620	1.71	528	0.71	0.17					
8856	0.27	269	0.11	0.18	9894X	0.64	335	0.28	0.16					
8868X	0.52	314	0.23	0.17										
8869	1.36	465	0.59	0.17										
8871	0.30	274	0.13	0.17										
8901	0.18	252	0.07	0.17										
9012	3.35	823	1.39	0.17										
9014X	5.07	900	2.16	0.17										
9015	5.14	900	2.19	0.17										
9016X	4.39	900	1.87	0.17										
9019	2.06	591	0.84	0.16										
9033	2.03	585	0.87	0.17										
9040	5.86	900	2.54	0.17										
9044X	2.08	594	0.90	0.17										
9052X	3.55	859	1.54	0.17										
9058	2.03	585	0.91	0.17										
9059	2.80	724	1.16	0.17										
9060	2.37	647	1.03	0.17										
9061	2.27	629	1.02	0.17										
9063	1.55	499	0.67	0.17										
9077F	3.31	816	1.42	0.17										
9082	2.23	621	0.99	0.17										
9083	2.03	585	0.91	0.17										
9084	2.40	652	1.02	0.17										
9088a#	--	--	--	--										
9089	1.41	474	0.62	0.17										
9093	1.54	497	0.67	0.17										
9101	5.31	900	2.31	0.17										
9102	5.19	900	2.21	0.17										
9154	2.83	729	1.20	0.17										
9156	4.09	900	1.70	0.17										
9170X	35.33	900	12.79	0.17										
9178X	22.55	900	10.05	0.17										
9179X	2.53	675	1.10	0.17										
9180X	16.34	900	6.58	0.17										
9182	4.79	900	2.03	0.17										
9186X	43.88	900	16.82	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.

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2012

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, 2012

MISCELLANEOUS VALUES

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

Employee operated vehicle	\$60,557.00
Leased or rented vehicle	\$40,371.00

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 \$118.63 per week or \$16.95 per day. The value of meals received by employees as a part of their pay shall be \$106.81 per week or \$5.09 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$66,612.00	Annually
	\$1,281.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$13,312.00	Annually
	\$256.00	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 \$44,408.00

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	Type
		<u>A</u>	<u>B</u>
First	\$10,000	-	0.0%
Next	\$190,000	a	9.1%
Next	\$1,550,000	b	11.3%
Over	\$1,750,000	c	12.3%

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	56.7%
<u>Difference in Loss Based Expenses</u>	<u>4.9%</u>
Combined USL&HW%	64.0%

(Multiply a Non-'F' classification rate by a factor of 1.64. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.57. The factor to adjust for differences in loss based expenses only is 1.049.)

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.

EXHIBIT 4

WISCONSIN

SPECIAL CLASSES

Effective October 1, 2012

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 VOLUNTEER 7704

FIRE DEPARTMENT - VOLUNTEER 7709

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>			<u>Annual Premium</u>
0	-	300	\$ 909
301	-	500	1,025
501	-	700	1,134
701	-	1,000	1,252
1,001	-	1,500	1,468
1,501	-	2,000	1,702
2,001	-	2,500	1,940
2,501	-	3,000	2,178
3,001	-	3,500	2,416
3,501	-	4,000	2,653
4,001	-	4,500	2,891
4,501	-	5,000	3,126
5,001	-	6,000	3,543
6,001	-	7,000	4,019
7,001	-	8,000	4,496
8,001	-	9,000	4,969
9,001	-	10,000	5,443
10,001	-	15,000	7,325
15,001	-	20,000	9,706
20,001	-	25,000	12,084

For each additional 5,000 population (or portion thereof) add - \$2,377

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, 2012

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

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	1,560	0.04	879,763	-	928,290	0.44
1,561	-	6,306	0.05	928,291	-	979,627	0.45
6,307	-	11,155	0.06	979,628	-	1,034,025	0.46
11,156	-	16,108	0.07	1,034,026	-	1,091,768	0.47
16,109	-	21,169	0.08	1,091,769	-	1,153,174	0.48
21,170	-	35,407	0.09	1,153,175	-	1,218,603	0.49
35,408	-	52,705	0.10	1,218,604	-	1,288,464	0.50
52,706	-	68,091	0.11	1,288,465	-	1,363,226	0.51
68,092	-	83,073	0.12	1,363,227	-	1,443,421	0.52
83,074	-	98,056	0.13	1,443,422	-	1,529,667	0.53
98,057	-	113,224	0.14	1,529,668	-	1,622,674	0.54
113,225	-	128,679	0.15	1,622,675	-	1,723,271	0.55
128,680	-	144,491	0.16	1,723,272	-	1,832,426	0.56
144,492	-	160,712	0.17	1,832,427	-	1,951,282	0.57
160,713	-	177,387	0.18	1,951,283	-	2,081,192	0.58
177,388	-	194,555	0.19	2,081,193	-	2,223,773	0.59
194,556	-	212,253	0.20	2,223,774	-	2,380,975	0.60
212,254	-	230,516	0.21	2,380,976	-	2,555,170	0.61
230,517	-	249,383	0.22	2,555,171	-	2,749,270	0.62
249,384	-	268,890	0.23	2,749,271	-	2,966,895	0.63
268,891	-	289,077	0.24	2,966,896	-	3,212,598	0.64
289,078	-	309,984	0.25	3,212,599	-	3,492,188	0.65
309,985	-	331,655	0.26	3,492,189	-	3,813,197	0.66
331,656	-	354,137	0.27	3,813,198	-	4,185,564	0.67
354,138	-	377,477	0.28	4,185,565	-	4,622,688	0.68
377,478	-	401,729	0.29	4,622,689	-	5,143,071	0.69
401,730	-	426,951	0.30	5,143,072	-	5,773,005	0.70
426,952	-	453,202	0.31	5,773,006	-	6,551,155	0.71
453,203	-	480,550	0.32	6,551,156	-	7,536,808	0.72
480,551	-	509,066	0.33	7,536,809	-	8,825,736	0.73
509,067	-	538,827	0.34	8,825,737	-	10,583,360	0.74
538,828	-	569,919	0.35	10,583,361	-	13,122,144	0.75
569,920	-	602,435	0.36	13,122,145	-	17,111,657	0.76
602,436	-	636,474	0.37	17,111,658	-	24,292,770	0.77
636,475	-	672,148	0.38	24,292,771	-	41,048,688	0.78
672,149	-	709,579	0.39	41,048,689	-	124,828,237	0.79
709,580	-	748,900	0.40	124,828,238	AND OVER	0.80	
748,901	-	790,259	0.41				
790,260	-	833,819	0.42				
833,820	-	879,762	0.43				

(a) State Per Claim Accident Limitation	\$186,500
(b) State Multiple Claim Accident Limitation	\$373,000
(c) USL&HW Per Claim Accident Limitation	\$492,000
(d) USL&HW Multiple Claim Accident Limitation	\$984,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	57%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (7.45)}

EXHIBIT 4

WISCONSIN

**EXPERIENCE RATING PLAN MANUAL
PART FIVE**

Effective October 1, 2012

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0	- 40,072	18,625	1,285,878	- 1,323,106	149,000
40,073	- 68,968	22,350	1,323,107	- 1,360,336	152,725
68,969	- 102,170	26,075	1,360,337	- 1,397,567	156,450
102,171	- 137,195	29,800	1,397,568	- 1,434,799	160,175
137,196	- 173,072	33,525	1,434,800	- 1,472,032	163,900
173,073	- 209,400	37,250	1,472,033	- 1,509,266	167,625
209,401	- 245,991	40,975	1,509,267	- 1,546,500	171,350
245,992	- 282,747	44,700	1,546,501	- 1,583,736	175,075
282,748	- 319,615	48,425	1,583,737	- 1,620,972	178,800
319,616	- 356,559	52,150	1,620,973	- 1,658,208	182,525
356,560	- 393,560	55,875	1,658,209	- 1,695,446	186,250
393,561	- 430,603	59,600	1,695,447	- 1,732,683	189,975
430,604	- 467,678	63,325	1,732,684	- 1,769,922	193,700
467,679	- 504,779	67,050	1,769,923	- 1,807,160	197,425
504,780	- 541,900	70,775	1,807,161	- 1,844,400	201,150
541,901	- 579,037	74,500	1,844,401	- 1,881,639	204,875
579,038	- 616,188	78,225	1,881,640	- 1,918,879	208,600
616,189	- 653,349	81,950	1,918,880	- 1,956,120	212,325
653,350	- 690,521	85,675	1,956,121	- 1,993,361	216,050
690,522	- 727,700	89,400	1,993,362	- 2,030,602	219,775
727,701	- 764,886	93,125	2,030,603	- 2,067,843	223,500
764,887	- 802,078	96,850	2,067,844	- 2,105,085	227,225
802,079	- 839,275	100,575	2,105,086	- 2,142,327	230,950
839,276	- 876,476	104,300	2,142,328	- 2,179,569	234,675
876,477	- 913,682	108,025	2,179,570	- 2,216,812	238,400
913,683	- 950,890	111,750	2,216,813	- 2,254,054	242,125
950,891	- 988,102	115,475	2,254,055	- 2,291,297	245,850
988,103	- 1,025,317	119,200	2,291,298	- 2,328,541	249,575
1,025,318	- 1,062,534	122,925	2,328,542	- 2,365,784	253,300
1,062,535	- 1,099,754	126,650	2,365,785	- 2,403,028	257,025
1,099,755	- 1,136,975	130,375	2,403,029	- 2,440,272	260,750
1,136,976	- 1,174,198	134,100	2,440,273	- 2,477,516	264,475
1,174,199	- 1,211,423	137,825	2,477,517	- 2,514,760	268,200
1,211,424	- 1,248,649	141,550	2,514,761	- 2,552,004	271,925
1,248,650	- 1,285,877	145,275	2,552,005	- 2,589,249	275,650

'For Expected Losses greater than 3,557,647, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.45) / (\text{Expected Losses} + (700)(7.45))$$

$$\text{Cap on Modifications} = 1 + (0.00005)\{(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (7.45)\}$$

EXHIBIT 4

WISCONSIN

RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

Effective October 1, 2012

A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0159
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)		0.729
F.	Loss Adjustment expense		1.186
G.	Permissible Loss Ratio = (E) / ((F) + (A))		0.607
H.	State Tax Multiplier = ((.2 + ((G) x [1+(A)])) / (.2 + (G))) x (1 / (1 - (D)))		1.036
I.	Federal Assessment		1.067
J.	State Weight		0.015
K.	Federal Weight		0.985
L.	Weighted Federal Assessment = ((J) x [1+(A)]) + ((K) x (I))		1.066
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.582
N.	Federal Tax Multiplier = ((.2 + ((M) x (L))) / (.2 + (M))) x (1 / (1 - (D)))		1.074