



Wisconsin Compensation Rating Bureau

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

## **CIRCULAR LETTER 3008—JULY 18, 2007**

### **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 2.47%. Attached is a copy of the revised rates and rating values effective October 1, 2007, 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 \$6,000;
- an overall decrease in premium level of 1.86% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$38,688 to \$40,404;
- an increase in the value of lodging received by employees as part of their pay to \$107.94 per week or \$15.42 per day, the value of meals increased to \$97.17 per week or \$4.63 per meal;
- an increase in the maximum remuneration for executive officers to \$1,166.00 per week;
- an increase in the minimum remuneration for executive officers to \$233.00 per week;
- an increase in the Retrospective Rating Tax Multiplier from 1.122 to 1.129 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 82% to 81%;
- no change in the rate option of \$0.00, \$0.01, \$0.02, or \$0.03 per \$100 of payroll for terrorism coverage (TRIA); assigned risk policies are charged \$0.03 per \$100 of payroll;
- no change in the rate option of \$0.00 or \$0.01 per \$100 of payroll for domestic terrorism, earthquakes and catastrophic industrial accidents coverage (DTEC); assigned risk policies are charged \$0.01 per \$100 of payroll.

Donna Knepper  
Executive Secretary

# SUMMARY

## WISCONSIN

Effective Date

October 1, 2007

### I. Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -2.47%

	Premium Level Change
A. <u>By Component</u>	
Experience, Trend & Benefits	-2.80%
Change in Production & General Expenses	+0.34%
<u>Change in Loss Based Expenses</u>	+0.00%
Overall Premium Level Change	-2.47%
Offset for Change in Expense Constant	+0.00%
Overall Rate Level Change	-2.47%

	Rate Level Change
B. <u>Rate Level Change By Industry Group</u>	
Manufacturing	-4.40%
Contracting	-2.90%
Office & Clerical	3.80%
Goods & Services	-2.10%
<u>Miscellaneous</u>	-2.70%
Overall	-2.47%

### II. "F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -1.86%

	Premium Level Change
A. <u>By Component</u>	
Experience, Trend & Benefit	-2.90%
Change in Production & General Expenses	+0.34%
<u>Change in Loss Based Expenses</u>	+0.70%
Overall	-1.86%

### 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	1.122	1.129
USL&HW %		
Difference in Benefits	62.5%	61.6%
<u>Difference in Loss Based Expenses</u>	12.1%	12.0%
Combined USL&HW %	82.0%	81.0%

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
0005	4.38	900	1.71	0.22	2021	3.50	850	1.50	0.25	2702X	32.82	900	11.08	0.19
0006X	5.18	900	1.98	0.22	2039	5.71	900	2.38	0.24	2709X	32.82	900	11.08	0.19
0008X	5.79	900	2.29	0.24	2041	3.05	769	1.29	0.25	2710X	12.69	900	4.91	0.23
0016	6.26	900	2.79	0.27	2065	9.44	900	3.49	0.21	2714	4.52	900	1.80	0.23
0034	5.90	900	2.50	0.25	2070	3.77	899	1.56	0.25	2731	7.84	900	3.14	0.25
0035	2.79	722	1.23	0.26	2081	18.18	900	7.90	0.27	2735	16.37	900	5.92	0.21
0042X	9.99	900	3.75	0.23	2089	4.02	900	1.70	0.26	2759	8.22	900	3.35	0.24
0050	4.25	900	1.71	0.23	2095	5.58	900	2.25	0.24	2790	2.56	681	1.03	0.23
0079X	4.06	900	1.52	0.22	2101X	3.57	863	1.49	0.24	2802X	5.30	900	2.11	0.24
0106	17.07	900	5.91	0.19	2105	3.66	879	1.56	0.24	2812X	5.58	900	2.26	0.24
0108X	3.34	821	1.18	0.19	2110X	4.73	900	2.21	0.28	2835	7.14	900	3.10	0.26
0113	4.37	900	1.78	0.24	2111X	3.27	809	1.36	0.25	2836	2.97	755	1.35	0.27
0170	3.41	834	1.25	0.20	2112	3.63	873	1.52	0.25	2841X	5.61	900	2.36	0.25
0251	6.56	900	2.59	0.23	2114#	--	--	3.12	0.25	2881	3.07	773	1.42	0.28
0400#	--	--	3.34	0.20	2121	5.07	900	2.05	0.24	2883	5.87	900	2.50	0.26
0401#	--	--	5.53	0.21	2130#	--	--	2.30	0.24	2913	8.40	900	4.00	0.29
0771N	0.48	--	--	--	2131	2.11	600	0.80	0.21	2915	9.16	900	3.46	0.22
0908P	247.00	467	101.65	0.25	2143X	2.69	704	1.08	0.23	2916	3.38	828	1.46	0.27
0909#	--	--	101.65	0.25	2150#	--	--	3.48	0.26	2923	3.44	839	1.39	0.23
0912#	--	--	208.62	0.24	2156#	--	--	1.87	0.25	2942	4.11	900	1.87	0.27
0913P	499.00	719	208.62	0.24	2157	4.54	900	1.87	0.25	2960	3.42	836	1.28	0.21
0917	6.82	900	2.99	0.26	2172#	--	--	0.71	0.23	3004	1.78	540	0.66	0.21
1164	19.73	900	7.10	0.19	2174	3.41	834	1.25	0.19	3018	3.51	852	1.29	0.21
1165	6.19	900	2.84	0.25	2211	23.50	900	10.87	0.28	3022	12.41	900	5.19	0.25
1320	5.01	900	1.72	0.19	2220	2.98	756	1.22	0.24	3027	3.98	900	1.60	0.25
1322#	--	--	7.22	0.19	2286	2.76	717	1.17	0.24	3028	4.07	900	1.79	0.26
1430	6.30	900	2.32	0.21	2288	8.44	900	3.94	0.27	3030	9.55	900	3.54	0.22
1438	7.97	900	3.02	0.23	2300	2.07	593	0.76	0.19	3040	8.02	900	3.03	0.21
1452	5.14	900	2.11	0.25	2302	2.45	661	0.98	0.24	3041	5.51	900	2.11	0.22
1463	26.35	900	8.99	0.20	2305	3.92	900	1.68	0.26	3042	2.75	715	1.11	0.24
1472#	--	--	2.02	0.23	2361	1.51	492	0.65	0.25	3064	6.50	900	2.44	0.22
1624	8.10	900	2.97	0.21	2362	2.47	665	1.07	0.26	3066X	6.23	900	2.50	0.24
1642X	3.08	774	1.28	0.25	2380X	2.76	717	1.25	0.27	3076X	3.94	900	1.68	0.25
1654X	6.24	900	2.36	0.23	2386#	--	--	1.11	0.23	3081	5.83	900	2.40	0.25
1655X	6.16	900	2.38	0.22	2388	7.85	900	3.45	0.27	3082	12.50	900	4.82	0.25
1699	3.05	769	1.24	0.24	2402	4.10	900	1.63	0.23	3085	7.18	900	2.87	0.24
1701	13.33	900	5.23	0.23	2413	2.22	620	0.94	0.25	3086X	5.83	900	2.31	0.23
1710X	23.07	900	9.20	0.26	2416#	--	--	1.36	0.26	3110	9.97	900	4.23	0.25
1741#	--	--	0.95	0.23	2417	3.04	767	1.31	0.26	3111	5.60	900	2.32	0.25
1747	2.61	690	1.06	0.24	2501	3.91	900	1.68	0.26	3113	2.63	693	0.99	0.22
1748	2.53	675	1.06	0.25	2503	2.38	648	1.13	0.28	3114	1.47	485	0.54	0.20
1752X	0.98	396	0.36	0.20	2534	1.76	537	0.71	0.24	3118	1.97	575	0.84	0.24
1803X	5.33	900	2.13	0.24	2570	3.36	825	1.40	0.24	3119	1.53	495	0.67	0.26
1807X	19.16	900	7.07	0.22	2576#	--	--	1.68	0.26	3122	3.50	850	1.41	0.24
1808X	15.30	900	5.35	0.19	2578#	--	--	1.68	0.26	3126	4.04	900	1.70	0.25
1852	3.01	762	1.13	0.22	2585	4.14	900	1.84	0.27	3131	3.11	780	1.28	0.25
1853#	--	--	3.20	0.23	2586	4.80	900	1.86	0.23	3132	2.63	693	1.08	0.24
1860	2.28	630	0.85	0.20	2587	1.98	576	0.79	0.24	3145	3.64	875	1.41	0.23
1924	5.23	900	2.36	0.27	2600	3.72	890	1.63	0.25	3146X	2.70	706	1.17	0.26
1925	8.44	900	3.29	0.23	2623	4.86	900	1.80	0.22	3169	2.14	605	0.94	0.26
2001	4.11	900	1.89	0.28	2651	10.82	900	4.47	0.25	3175	2.61	690	1.15	0.27
2002	7.70	900	2.89	0.21	2660	3.55	859	1.70	0.29	3179	3.22	800	1.29	0.23
2003	3.92	900	1.61	0.25	2670	3.14	785	1.47	0.28	3180	3.30	814	1.50	0.27
2014	7.92	900	3.12	0.23	2683	6.26	900	2.62	0.25	3188	6.92	900	2.94	0.24
2016	2.17	611	0.90	0.24	2688	5.45	900	2.19	0.23	3220	2.36	645	1.00	0.25

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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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3223	4.32	900	1.75	0.24	4000	10.57	900	3.56	0.19	4561	5.13	900	1.42	0.12
3224X	6.17	900	2.62	0.26	4021	3.26	807	1.24	0.22	4568	1.87	557	0.67	0.21
3227X	3.27	809	1.43	0.26	4024	4.67	900	2.04	0.26	4581#	--	--	0.47	0.21
3240	2.42	656	1.01	0.24	4034X	8.74	900	3.47	0.24	4583X	7.32	900	2.71	0.22
3241	7.15	900	2.80	0.25	4036	4.82	900	1.75	0.24	4611	2.58	684	1.04	0.23
3255	3.19	794	1.48	0.27	4038	3.73	891	1.44	0.22	4635	4.12	900	1.54	0.22
3257	3.94	900	1.74	0.27	4053	6.95	900	3.09	0.27	4653	3.69	884	1.28	0.20
3270	2.86	735	1.32	0.28	4054X	3.67	881	1.59	0.26	4665	10.71	900	3.69	0.20
3300	4.05	900	1.69	0.25	4061	4.21	900	1.78	0.24	4670#	--	--	4.04	0.21
3303	4.63	900	1.89	0.24	4062	2.79	722	1.10	0.24	4683	3.91	900	1.96	0.29
3307	8.22	900	3.21	0.24	4101	2.63	693	1.10	0.25	4686	3.51	852	1.38	0.24
3315	7.65	900	2.89	0.22	4111	4.14	900	1.93	0.28	4692	1.15	427	0.51	0.26
3334	4.23	900	1.62	0.21	4112	1.44	479	0.59	0.24	4693	0.70	346	0.29	0.24
3336	4.60	900	1.81	0.24	4113	3.14	785	1.33	0.26	4703	3.82	900	1.40	0.21
3365	11.46	900	4.40	0.23	4114	5.67	900	2.31	0.24	4712X	1.89	560	0.77	0.23
3372	6.56	900	2.58	0.24	4130X	3.83	900	1.62	0.26	4717#	--	--	1.71	0.24
3373	19.21	900	7.86	0.24	4131	3.86	900	1.65	0.25	4720	3.23	801	1.32	0.24
3383	3.25	805	1.45	0.27	4133	1.66	519	0.58	0.18	4740	2.95	751	1.14	0.22
3385	2.11	600	0.94	0.27	4150	1.69	524	0.69	0.24	4741	3.22	800	1.25	0.22
3400X	7.08	900	2.96	0.25	4206	8.43	900	3.59	0.25	4751	6.56	900	3.04	0.28
3507	5.43	900	2.18	0.24	4207	1.79	542	0.81	0.28	4771N	2.75	715	1.03	0.21
3515	5.24	900	2.14	0.25	4239	2.78	720	1.16	0.25	4777X	6.70	900	2.69	0.24
3548	2.72	710	1.12	0.24	4240	4.51	900	1.95	0.25	4825	2.17	611	0.85	0.26
3559	3.07	773	1.32	0.25	4243	2.44	659	0.98	0.24	4828C	2.51	672	1.00	0.24
3565X	2.22	620	1.00	0.27	4244	3.20	796	1.22	0.22	4829C	1.92	566	0.82	0.26
3574	3.23	801	1.35	0.25	4250X	2.72	710	1.13	0.25	4902	2.82	728	1.23	0.26
3581	1.06	411	0.46	0.25	4251	6.09	900	2.43	0.24	4923	1.54	497	0.63	0.24
3612	3.54	857	1.48	0.26	4263X	6.99	900	2.60	0.22	5000X	38.80	900	8.46	0.08
3620	7.77	900	2.99	0.22	4273	2.89	740	1.16	0.23	5020	16.48	900	6.30	0.23
3629	3.41	834	1.37	0.23	4279X	5.27	900	2.07	0.24	5022X	15.31	900	5.56	0.21
3632X	3.74	893	1.52	0.25	4282	2.11	600	0.92	0.25	5037	52.20	900	17.26	0.18
3634	3.08	774	1.34	0.26	4283	3.32	818	1.23	0.20	5040	28.23	900	8.61	0.16
3635	3.86	900	1.59	0.24	4299	3.00	760	1.25	0.25	5057	44.93	900	14.98	0.20
3638	4.16	900	1.75	0.25	4304X	6.78	900	2.65	0.24	5059	43.68	900	16.06	0.21
3642	2.51	672	1.10	0.26	4307	3.08	774	1.38	0.27	5069	26.93	900	8.25	0.17
3643	4.02	900	1.69	0.25	4308#	--	--	1.25	0.25	5086X	15.40	900	5.69	0.21
3647	2.83	729	1.24	0.27	4351	1.75	535	0.69	0.24	5102X	9.36	900	3.26	0.20
3648X	3.04	767	1.31	0.26	4352X	2.09	596	0.87	0.24	5146	10.99	900	3.90	0.21
3681	2.64	695	1.04	0.23	4360	0.91	384	0.39	0.24	5160	6.04	900	2.14	0.21
3685	1.97	575	0.89	0.28	4361	1.42	476	0.53	0.21	5183X	6.24	900	2.34	0.22
3719	2.48	666	0.90	0.20	4362	1.93	567	0.87	0.27	5184X	13.32	900	4.27	0.18
3724X	9.53	900	3.52	0.22	4410	6.71	900	2.63	0.24	5188	7.29	900	2.49	0.19
3726	6.42	900	2.35	0.21	4417X	6.17	900	2.84	0.28	5190	6.02	900	2.21	0.22
3803	2.91	744	1.05	0.20	4420	7.07	900	1.73	0.10	5191	2.19	614	0.81	0.21
3807	2.29	632	0.97	0.24	4431	3.19	794	1.31	0.24	5192	5.03	900	1.99	0.23
3808	3.47	845	1.47	0.26	4432	2.35	643	1.03	0.26	5194X#	--	--	3.34	0.24
3821X	10.42	900	3.95	0.23	4439	10.85	900	3.92	0.22	5211X	30.63	900	10.65	0.19
3822	6.52	900	2.95	0.28	4452X	3.77	899	1.53	0.24	5213X	11.15	900	4.09	0.21
3824X	4.07	900	1.67	0.25	4459	3.72	890	1.48	0.24	5215	14.71	900	5.44	0.22
3826	1.29	452	0.55	0.24	4470	2.36	645	0.91	0.23	5221	9.69	900	3.45	0.21
3827X	3.19	794	1.29	0.24	4484	3.48	846	1.43	0.25	5222X	6.95	900	2.52	0.20
3830a	a	a	a	a	4493	4.08	900	1.57	0.22	5223X	13.66	900	4.80	0.22
3851	2.92	746	1.30	0.26	4511	0.61	330	0.25	0.24	5348	13.80	900	4.79	0.20
3865	2.92	746	1.28	0.26	4557	2.39	650	0.98	0.24	5402	12.69	900	5.46	0.25
3881	4.96	900	1.97	0.23	4558	6.56	900	2.44	0.23	5403X	14.45	900	5.47	0.22

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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
5437	11.82	900	4.46	0.23	6843F	16.08	900	6.15	0.25	7600	3.89	900	1.46	0.22
5443	6.25	900	2.40	0.21	6845F	45.64	900	13.21	0.15	7601	12.58	900	4.04	0.18
5445	9.49	900	3.60	0.22	6854	11.53	900	3.94	0.18	7605	4.58	900	1.90	0.25
5462	10.44	900	4.19	0.24	6872F	12.31	900	4.57	0.22	7610	0.62	332	0.23	0.23
5469X	13.23	900	3.33	0.11	6874F	21.73	900	6.96	0.18	7704X	3.92	900	1.66	0.25
5474	13.03	900	4.74	0.22	6882#	--	--	2.87	0.15	7705	5.26	900	2.07	0.23
5478X	16.09	900	6.15	0.23	6884	12.87	900	3.08	0.10	7709X	--	--	29.02	0.28
5479X	13.58	900	5.03	0.23	7016M	12.45	900	4.81	0.24	7710X	9.13	900	3.68	0.26
5480	9.96	900	3.69	0.21	7024M	13.83	900	5.34	0.24	7720	3.12	782	1.27	0.25
5491	3.54	857	1.36	0.22	7038M	7.99	900	2.80	0.19	7855	13.53	900	4.07	0.16
5507X	7.96	900	3.07	0.23	7046#	--	--	7.95	0.26	8001	2.27	629	0.94	0.24
5508	6.51	900	1.98	0.16	7090M	8.88	900	3.11	0.19	8002	2.36	645	1.04	0.27
5537	8.43	900	3.34	0.24	7098#	--	--	9.18	0.26	8006X	3.28	810	1.34	0.24
5538X	7.21	900	2.80	0.24	7133	8.69	900	3.44	0.23	8008	1.39	470	0.59	0.25
5545X	21.78	900	8.50	0.24	7152M	10.66	900	4.31	0.24	8010X	2.59	686	1.08	0.25
5551	37.36	900	13.03	0.21	7153M	6.44	900	2.33	0.26	8013	0.72	350	0.27	0.21
5606	2.86	735	1.01	0.21	7222	12.83	900	4.31	0.18	8015	1.54	497	0.61	0.25
5610	10.04	900	3.92	0.24	7228X	12.33	900	4.55	0.21	8017X	1.80	544	0.78	0.26
5645X	15.69	900	5.95	0.23	7229X	10.44	900	3.86	0.21	8018X	4.19	900	1.78	0.25
5651	9.99	900	3.69	0.22	7230	12.39	900	4.86	0.22	8021	3.18	792	1.36	0.26
5703	26.23	900	9.60	0.20	7231	16.08	900	5.81	0.21	8031	3.71	888	1.54	0.25
5705a	a	a	a	a	7232	6.27	900	2.23	0.19	8032	2.81	726	1.28	0.28
5951X	2.10	598	0.85	0.23	7309FX	63.45	900	18.98	0.16	8033	2.65	697	1.11	0.25
6002aX	a	a	a	a	7313FX	6.91	900	2.35	0.20	8039	1.75	535	0.77	0.27
6003	16.47	900	7.06	0.26	7317FX	14.30	900	4.12	0.15	8044X	4.67	900	1.79	0.23
6005	11.15	900	4.23	0.20	7327F	42.70	900	12.50	0.15	8045	0.31	276	0.12	0.21
6045	7.64	900	2.28	0.16	7333M	13.51	900	3.45	0.11	8046	3.67	881	1.52	0.26
6204	13.98	900	5.07	0.21	7335M	15.01	900	3.83	0.11	8047	2.91	744	1.14	0.23
6206	6.25	900	2.37	0.22	7350F	14.47	900	5.34	0.26	8050#	--	--	0.78	0.26
6213	7.29	900	2.34	0.18	7360X	8.57	900	3.35	0.23	8058	4.68	900	1.94	0.26
6214#	--	--	1.91	0.19	7370X	7.15	900	2.33	0.17	8072	1.26	447	0.57	0.27
6216	9.52	900	3.78	0.23	7371X#	--	--	3.77	0.23	8090X	1.13	423	0.39	0.17
6217X	8.19	900	2.94	0.21	7380X	5.26	900	2.07	0.23	8102	2.27	629	0.88	0.23
6229	6.89	900	2.44	0.22	7382	5.00	900	2.03	0.24	8103	2.54	677	1.02	0.24
6233	16.90	900	5.12	0.16	7390	5.71	900	2.25	0.23	8105X	4.94	900	1.64	0.17
6235X	12.82	900	3.27	0.11	7394M	16.55	900	5.72	0.18	8106X	6.04	900	2.36	0.23
6236#	--	--	16.03	0.19	7395M	18.39	900	6.35	0.18	8107	5.11	900	1.88	0.22
6237	3.74	893	1.35	0.21	7403	6.93	900	2.77	0.25	8111X	4.56	900	1.88	0.26
6251	25.50	900	8.89	0.20	7405N	1.38	468	0.55	0.24	8116	2.98	756	1.21	0.24
6252	16.79	900	5.01	0.16	7420X	11.07	900	2.51	0.09	8203	8.06	900	3.48	0.26
6260	26.18	900	6.64	0.11	7421	3.86	900	1.11	0.14	8204	7.23	900	2.69	0.21
6306	8.56	900	3.03	0.21	7422	3.11	780	1.02	0.18	8209	3.58	864	1.51	0.25
6319X	5.36	900	1.85	0.19	7423X	5.13	900	1.88	0.21	8215	4.15	900	1.63	0.23
6325	9.59	900	3.44	0.20	7425aX	a	a	a	a	8227	7.84	900	2.71	0.20
6326X	6.46	900	2.52	0.23	7431N	4.06	900	1.09	0.12	8232X	5.57	900	2.21	0.24
6400	9.70	900	3.65	0.22	7445N	0.46	--	--	--	8233	9.04	900	2.73	0.15
6504	3.79	900	1.59	0.25	7453N	1.34	--	--	--	8235	5.52	900	2.29	0.25
6703M*	36.58	900	10.88	0.24	7502	4.00	900	1.68	0.25	8263	26.33	900	9.79	0.23
6704M*	26.02	900	8.83	0.24	7515	2.33	639	0.67	0.14	8264X	4.59	900	1.84	0.23
6801F	9.79	900	2.88	0.16	7520	6.57	900	2.56	0.22	8265	7.06	900	2.75	0.24
6811	5.80	900	1.91	0.17	7538	14.11	900	4.41	0.17	8279X	10.72	900	4.34	0.24
6824F	11.14	900	4.65	0.28	7539	3.04	767	1.07	0.20	8288	7.02	900	2.83	0.24
6826F	12.14	900	3.64	0.16	7540	4.94	900	1.75	0.20	8291	3.27	809	1.33	0.24
6834	6.60	900	2.61	0.25	7580	2.47	665	0.94	0.22	8292	5.75	900	2.45	0.26
6836	7.19	900	2.87	0.24	7590	20.33	900	8.21	0.26	8293	10.37	900	4.33	0.25

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

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2007

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
8304	5.93	900	2.42	0.24	9061	1.60	508	0.73	0.27					
8350X	7.43	900	2.78	0.22	9063	1.23	441	0.51	0.25					
8381X	1.88	558	0.75	0.24	9077F	3.22	800	1.09	0.19					
8385X	3.11	780	1.35	0.26	9082	2.23	621	0.95	0.26					
8387X	3.87	900	1.45	0.22	9083	1.87	557	0.77	0.24					
8391X	3.77	899	1.49	0.24	9084	1.97	575	0.82	0.26					
8392	2.12	602	0.90	0.26	9088a	a	a	a	a					
8393X	3.07	773	1.30	0.25	9089	1.63	513	0.63	0.22					
8500X	8.06	900	3.40	0.25	9093	2.01	582	0.81	0.24					
8601	1.28	450	0.42	0.18	9101	5.16	900	2.14	0.24					
8606	7.03	900	2.83	0.24	9102	2.80	724	1.12	0.23					
8709F	5.55	900	1.70	0.16	9154	3.59	866	1.36	0.23					
8719	3.29	812	1.19	0.20	9156	2.03	585	0.84	0.25					
8720	2.27	629	0.85	0.22	9170X	29.69	900	10.46	0.21					
8721	0.27	269	0.10	0.21	9178X	40.42	900	17.37	0.26					
8726F	12.29	900	4.49	0.22	9179X	2.99	758	1.21	0.23					
8734M	0.74	353	0.28	0.25	9180X	11.68	900	4.44	0.22					
8738M	1.05	409	0.32	0.25	9182	5.80	900	2.60	0.28					
8742	0.68	342	0.26	0.23	9186X	30.20	900	10.48	0.20					
8745	2.02	584	0.77	0.22	9220L	3.28	810	1.26	0.22					
8748	0.78	360	0.30	0.22	9402L	7.41	900	2.72	0.21					
8755	0.17	251	0.07	0.22	9403L	12.83	900	5.03	0.24					
8800	1.99	578	0.77	0.22	9410L	5.08	900	1.82	0.20					
8803	0.13	243	0.05	0.24	9412X	4.39	900	1.86	0.26					
8805M	0.35	283	0.14	0.26	9413X	4.51	900	1.82	0.24					
8810	0.27	269	0.11	0.26	9414X	3.98	900	1.67	0.25					
8815M	0.48	306	0.17	0.26	9428X*	--	--	--	--					
8820	0.17	251	0.06	0.21	9501	6.33	900	2.47	0.25					
8824	4.58	900	1.95	0.26	9505	4.16	900	1.61	0.24					
8825	2.83	729	1.18	0.25	9519X	3.92	900	1.58	0.24					
8826	3.11	780	1.30	0.25	9521X	7.47	900	2.78	0.21					
8828#	--	--	0.99	0.25	9522	6.05	900	2.47	0.25					
8829	3.06	771	1.27	0.25	9529a	a	a	a	a					
8831	2.23	621	0.93	0.26	9534X	18.45	900	6.52	0.22					
8832	0.35	283	0.15	0.26	9554	11.26	900	3.90	0.20					
8833	1.25	445	0.51	0.25	9586	0.92	386	0.43	0.28					
8835	2.38	648	0.99	0.25	9600	1.69	524	0.57	0.18					
8837aX#	--	--	--	--	9620	1.90	562	0.65	0.20					
8842	2.57	683	1.10	0.26	9894X	0.64	335	0.19	0.13					
8868X	0.45	301	0.19	0.26										
8869	0.83	369	0.37	0.28										
8871	0.49	308	0.22	0.27										
8901	0.20	256	0.08	0.24										
9012	2.30	634	0.90	0.24										
9014X	4.86	900	1.95	0.24										
9015	4.62	900	1.85	0.24										
9016X	3.46	843	1.41	0.25										
9019	2.61	690	1.03	0.23										
9033	2.13	603	0.88	0.24										
9040	4.07	900	1.73	0.25										
9044X	2.55	679	1.10	0.25										
9052X	2.57	683	1.10	0.26										
9058	2.72	710	1.12	0.25										
9059	2.02	584	0.81	0.23										
9060	1.83	549	0.74	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.

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# WISCONSIN

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2007

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### FOOTNOTES

- a Rate for each individual risk must be obtained by Home Office from Rating Organization having jurisdiction.
- C Classification is a chemical code.
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate contains a provision for federal assessment.
- L Not applicable where Code Nos. 9412-13-14 Municipal Operations are indicated, for reference to which see exception page.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA).
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.
- # This class code has been discontinued.
- \* Class codes with special footnotes:

- 9428 Work Study Coverage - In accordance with the instructions for this code, the rate charged per student, per week is \$0.50.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.936 and ELR x 1.696.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and ELR each x 1.35.

**WISCONSIN**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2007*

**MISCELLANEOUS VALUES**

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

Employee operated vehicle	\$52,338.00
Leased or rented vehicle	\$34,892.00

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 \$107.94 per week or \$15.42 per day. The value of meals received by employees as a part of their pay shall be \$97.17 per week or \$4.63 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$60,632.00	
	\$1,166.00	Annually Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$12,116.00	
	\$233.00	Annually 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 \$40,404.00

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

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

Companies have the option of charging \$0.00 or \$0.01 per \$100 of payroll for domestic terrorism, earthquakes and catastrophic industrial accidents coverage (DTEC). 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	61.6%
<u>Difference in Loss Based Expenses</u>	<u>12.0%</u>
Combined USL&HW%	81.0%

(Multiply a Non-'F' classification rate by a factor of 1.81. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.62. The factor to adjust for differences in loss based expenses only is 1.120.)

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 \$12,000. If more than two years, an average annual premium of at least \$6,000 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.



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# WISCONSIN

## SPECIAL CLASSES

*Effective October 1, 2007*

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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	\$ 899
301	-	500	1,015
501	-	700	1,122
701	-	1,000	1,239
1,001	-	1,500	1,453
1,501	-	2,000	1,686
2,001	-	2,500	1,921
2,501	-	3,000	2,155
3,001	-	3,500	2,392
3,501	-	4,000	2,627
4,001	-	4,500	2,862
4,501	-	5,000	3,095
5,001	-	6,000	3,507
6,001	-	7,000	3,979
7,001	-	8,000	4,451
8,001	-	9,000	4,919
9,001	-	10,000	5,389
10,001	-	15,000	7,251
15,001	-	20,000	9,608
20,001	-	25,000	11,962

For each additional 5,000 population (or portion thereof) add - \$2,354

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, 2007*

**TABLE OF WEIGHTING VALUES**

**APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	1,047	0.04	590,445	-	623,013	0.44
1,048	-	4,232	0.05	623,014	-	657,468	0.45
4,233	-	7,486	0.06	657,469	-	693,977	0.46
7,487	-	10,810	0.07	693,978	-	732,730	0.47
10,811	-	14,207	0.08	732,731	-	773,942	0.48
14,208	-	23,763	0.09	773,943	-	817,854	0.49
23,764	-	35,372	0.10	817,855	-	864,741	0.50
35,373	-	45,699	0.11	864,742	-	914,916	0.51
45,700	-	55,753	0.12	914,917	-	968,739	0.52
55,754	-	65,809	0.13	968,740	-	1,026,622	0.53
65,810	-	75,989	0.14	1,026,623	-	1,089,043	0.54
75,990	-	86,361	0.15	1,089,044	-	1,156,557	0.55
86,362	-	96,974	0.16	1,156,558	-	1,229,816	0.56
96,975	-	107,861	0.17	1,229,817	-	1,309,585	0.57
107,862	-	119,052	0.18	1,309,586	-	1,396,773	0.58
119,053	-	130,574	0.19	1,396,774	-	1,492,465	0.59
130,575	-	142,451	0.20	1,492,466	-	1,597,970	0.60
142,452	-	154,709	0.21	1,597,971	-	1,714,879	0.61
154,710	-	167,371	0.22	1,714,880	-	1,845,148	0.62
167,372	-	180,463	0.23	1,845,149	-	1,991,205	0.63
180,464	-	194,011	0.24	1,991,206	-	2,156,106	0.64
194,012	-	208,043	0.25	2,156,107	-	2,343,750	0.65
208,044	-	222,587	0.26	2,343,751	-	2,559,192	0.66
222,588	-	237,675	0.27	2,559,193	-	2,809,103	0.67
237,676	-	253,340	0.28	2,809,104	-	3,102,475	0.68
253,341	-	269,617	0.29	3,102,476	-	3,451,725	0.69
269,618	-	286,544	0.30	3,451,726	-	3,874,500	0.70
286,545	-	304,162	0.31	3,874,501	-	4,396,748	0.71
304,163	-	322,517	0.32	4,396,749	-	5,058,261	0.72
322,518	-	341,655	0.33	5,058,262	-	5,923,313	0.73
341,656	-	361,629	0.34	5,923,314	-	7,102,926	0.74
361,630	-	382,496	0.35	7,102,927	-	8,806,808	0.75
382,497	-	404,318	0.36	8,806,809	-	11,484,333	0.76
404,319	-	427,163	0.37	11,484,334	-	16,303,873	0.77
427,164	-	451,106	0.38	16,303,874	-	27,549,455	0.78
451,107	-	476,227	0.39	27,549,456	-	83,777,340	0.79
476,228	-	502,617	0.40	83,777,341	AND OVER	0.80	
502,618	-	530,375	0.41				
530,376	-	559,610	0.42				
559,611	-	590,444	0.43				

(a) State Per Claim Accident Limitation . . . . .	\$125,000
(b) State Multiple Claim Accident Limitation . . . . .	\$250,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$351,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$702,000
(e) Employers Liability Accident Limitation . . . . .	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	62%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (5.00)}

**WISCONSIN**

**EXPERIENCE RATING PLAN MANUAL  
PART FIVE**

*Effective October 1, 2007*

**TABLE OF BALLAST VALUES**

**APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Value	Expected Losses	Ballast Value	Expected Losses	Ballast Value
0	26,894	863,005	100,000	1,737,752	187,500
26,895	46,287	887,991	102,500	1,762,748	190,000
46,288	68,570	912,978	105,000	1,787,745	192,500
68,571	92,077	937,965	107,500	1,812,741	195,000
92,078	116,156	962,953	110,000	1,837,738	197,500
116,157	140,537	987,942	112,500	1,862,735	200,000
140,538	165,094	1,012,931	115,000	1,887,732	202,500
165,095	189,763	1,037,921	117,500	1,912,729	205,000
189,764	214,506	1,062,911	120,000	1,937,726	207,500
214,507	239,301	1,087,901	122,500	1,962,723	210,000
239,302	264,134	1,112,892	125,000	1,987,720	212,500
264,135	288,995	1,137,884	127,500	2,012,718	215,000
288,996	313,878	1,162,876	130,000	2,037,715	217,500
313,879	338,778	1,187,868	132,500	2,062,712	220,000
338,779	363,691	1,212,860	135,000	2,087,710	222,500
363,692	388,615	1,237,853	137,500	2,112,707	225,000
388,616	413,549	1,262,846	140,000	2,137,705	227,500
413,550	438,489	1,287,839	142,500	2,162,702	230,000
438,490	463,436	1,312,833	145,000	2,187,700	232,500
463,437	488,389	1,337,827	147,500	2,212,698	235,000
488,390	513,346	1,362,821	150,000	2,237,696	237,500
513,347	538,307	1,387,815	152,500	2,262,694	240,000
538,308	563,271	1,412,809	155,000	2,287,691	242,500
563,272	588,239	1,437,804	157,500	2,312,689	245,000
588,240	613,209	1,462,799	160,000	2,337,687	247,500
613,210	638,181	1,487,794	162,500	2,362,685	250,000
638,182	663,156	1,512,789	165,000		
663,157	688,132	1,537,784	167,500		
688,133	713,110	1,562,780	170,000		
713,111	738,089	1,587,775	172,500		
738,090	763,070	1,612,771	175,000		
763,071	788,052	1,637,767	177,500		
788,053	813,035	1,662,763	180,000		
813,036	838,019	1,687,759	182,500		
838,020	863,004	1,712,755	185,000		

For Expected Losses greater than 2,387,682, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.00) / (\text{Expected Losses} + (700)(5.00))$$

$$\text{Cap on Modifications} = 1 + (0.00005)(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (5.00)$$

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**WISCONSIN**

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

*Effective October 1, 2007*

**Page RR 1**

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

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**WISCONSIN**

**TABLE OF EXPENSE RATIOS - EXCLUDING TAXES,  
PROFIT AND CONTINGENCIES**

Table XXIII-E: Type A Company

**Page RR 2**

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

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# WISCONSIN

## RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

*Effective October 1, 2007*

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A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0164
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)		0.740
F.	Loss Adjustment expense		1.193
G.	Permissible Loss Ratio = (E) / ((F) + (A))		0.611
H.	State Tax Multiplier = ((.2 + ((G) x [1+(A)])) / (.2 + (G))) x (1 / (1 - (D)))		1.036
I.	Federal Assessment		1.162
J.	State Weight		0.151
K.	Federal Weight		0.849
L.	Weighted Federal Assessment = ((J) x [1+(A)]) + ((K) x (I))		1.140
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.555
N.	Federal Tax Multiplier = ((.2 + ((M) x (L))) / (.2 + (M))) x (1 / (1 - (D)))		1.129