



Wisconsin Compensation Rating Bureau

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

**CIRCULAR LETTER 3042—JULY 29, 2009
REVISED AUGUST 14, 2009**

PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: MEMBERS OF THE BUREAU

The State of Wisconsin, Office of the Commissioner of Insurance has approved an overall increase in rate level of 0.4%. Attached is a copy of the revised rates and rating values effective October 1, 2009, applicable to new and renewal business only. In addition to the premium level adjustment, the following changes were approved:

- no change in the maximum minimum premium of \$900;
- no change in the minimum premium multiplier of 180;
- no change in the expense constant of \$220;
- an increase in the premium threshold for experience rating eligibility of \$6,500;
- an overall decrease in premium level of 6.87% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$41,860 to \$42,016;
- an increase in the value of lodging received by employees as part of their pay to \$112.25 per week or \$16.04 per day, the value of meals increased to \$101.05 per week or \$4.81 per meal;
- an increase in the maximum remuneration for executive officers to \$1,212.00 per week;
- no change in the minimum remuneration for executive officers to \$242.00 per week;
- an decrease in the Retrospective Rating Tax Multiplier from 1.117 to 1.107 for "F" classes;
- a decrease in the Retrospective Rating Tax Multiplier from 1.038 to 1.037 for state classes;
- a decrease in the USLH&W percentage from 76% to 73%;
- 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, 2009

I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		+0.40%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefits		+1.25%
Change in Production & General Expenses		+0.14%
<u>Change in Loss Based Expenses</u>		-0.97%
Overall Premium Level Change		+0.40%
Offset for Change in Expense Constant		+0.00%
Overall Rate Level Change		+0.40%
		Rate Level Change
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing		1.00%
Contracting		0.20%
Office & Clerical		2.20%
Goods & Services		1.70%
<u>Miscellaneous</u>		-3.40%
Overall		+0.40%

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-6.87%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefit		-5.10%
Change in Production & General Expenses		+0.14%
<u>Change in Loss Based Expenses</u>		-2.00%
Overall		-6.87%

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$220	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.038	1.037
Federal	1.117	1.107
USL&HW %		
Difference in Benefits	60.6%	59.7%
<u>Difference in Loss Based Expenses</u>	9.6%	8.4%
Combined USL&HW %	76.0%	73.0%

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2009

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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	5.18	900	1.90	0.21	2089	5.49	900	2.11	0.23	2836	4.67	900	2.05	0.25
0006X	5.03	900	1.78	0.20	2095	5.16	900	1.91	0.22	2841X	6.84	900	2.66	0.23
0008X	5.32	900	1.82	0.19	2101X	3.13	783	1.16	0.20	2881	3.16	789	1.32	0.24
0016	7.20	900	2.57	0.21	2105	3.08	774	1.14	0.20	2883	6.60	900	2.52	0.22
0034	6.38	900	2.42	0.22	2110X	4.04	900	1.58	0.22	2913	7.13	900	3.21	0.26
0035	3.92	900	1.47	0.22	2111X	4.85	900	1.77	0.21	2915	8.65	900	3.04	0.20
0042X	9.60	900	3.43	0.21	2112	2.78	720	1.08	0.22	2916	4.08	900	1.53	0.24
0050	6.41	900	2.31	0.21	2121	4.34	900	1.54	0.20	2923	3.55	859	1.33	0.21
0079X	4.06	900	1.45	0.20	2131	2.12	602	0.73	0.18	2942	4.58	900	1.98	0.24
0106	17.11	900	5.05	0.17	2143X	3.32	818	1.27	0.22	2960	2.95	751	1.03	0.19
0108X	3.08	774	1.03	0.18	2150#	--	--	3.25	0.23	3004	1.63	513	0.55	0.19
0113	4.00	900	1.47	0.21	2156#	--	--	2.53	0.23	3018	3.91	900	1.35	0.20
0170	3.19	794	1.07	0.18	2157	6.55	900	2.53	0.23	3022	12.43	900	4.46	0.20
0251	6.16	900	2.21	0.20	2174	5.50	900	2.06	0.21	3027	3.41	834	1.21	0.21
0771N	0.77	--	--	--	2211	35.13	900	14.35	0.25	3028	4.98	900	1.95	0.23
0908P	288.00	508	111.19	0.22	2220	3.05	769	1.13	0.20	3030	9.80	900	3.42	0.21
0909#	--	--	111.19	0.22	2286	3.17	791	1.20	0.22	3040	8.95	900	3.22	0.21
0912#	--	--	186.55	0.20	2288	13.63	900	5.18	0.23	3041	7.47	900	2.48	0.18
0913P	507.00	727	186.55	0.20	2300	2.39	650	0.79	0.16	3042	2.68	702	0.99	0.21
0917	5.77	900	2.22	0.22	2302	2.23	621	0.81	0.21	3064	7.41	900	2.53	0.19
1164	14.51	900	3.92	0.16	2305	3.55	859	1.38	0.23	3066X	6.70	900	2.50	0.22
1165	5.69	900	2.19	0.21	2361	1.32	458	0.51	0.22	3076X	4.20	900	1.61	0.22
1320	4.56	900	1.31	0.16	2362	2.39	650	0.91	0.22	3081	6.75	900	2.48	0.22
1430	6.25	900	2.04	0.18	2380X	2.84	731	1.16	0.24	3082	19.63	900	6.76	0.22
1438	5.85	900	1.92	0.20	2388	5.90	900	2.29	0.23	3085	6.27	900	2.35	0.22
1452	5.36	900	1.94	0.22	2402	4.83	900	1.78	0.22	3086X	6.30	900	2.24	0.21
1463	24.99	900	8.31	0.20	2413	3.22	800	1.29	0.23	3110	9.76	900	3.79	0.22
1624	9.31	900	2.73	0.17	2417	3.49	848	1.35	0.23	3111	5.80	900	2.13	0.22
1642X	3.41	834	1.30	0.22	2501	4.35	900	1.64	0.22	3113	2.15	607	0.77	0.20
1654X	8.36	900	2.97	0.22	2503	2.23	621	0.94	0.25	3114	1.59	506	0.56	0.19
1655X	5.43	900	1.98	0.21	2534	1.71	528	0.62	0.20	3118	1.78	540	0.67	0.21
1699	2.74	713	1.01	0.21	2570	3.52	854	1.37	0.22	3119	1.41	474	0.56	0.23
1701	10.52	900	3.63	0.20	2576#	--	--	1.64	0.22	3122	4.31	900	1.65	0.23
1710X	13.90	900	5.47	0.23	2578#	--	--	1.64	0.22	3126	6.52	900	2.53	0.23
1747	2.81	726	1.05	0.21	2585	5.52	900	2.17	0.23	3131	3.58	864	1.35	0.22
1748	2.54	677	0.96	0.22	2586	3.40	832	1.23	0.20	3132	2.14	605	0.78	0.20
1752X	1.47	485	0.44	0.16	2587	3.22	800	1.19	0.22	3145	3.26	807	1.20	0.21
1803X	5.67	900	1.92	0.21	2600	3.31	816	1.27	0.21	3146X	4.08	900	1.54	0.23
1807X	16.17	900	4.77	0.20	2623	3.82	900	1.27	0.19	3169	1.99	578	0.77	0.23
1808X	12.61	900	3.06	0.15	2651	10.19	900	3.76	0.21	3175	2.41	654	0.97	0.24
1852	3.17	791	0.94	0.19	2660	4.01	900	1.70	0.25	3179	3.23	801	1.21	0.21
1860	2.33	639	0.81	0.19	2670	4.04	900	1.72	0.25	3180	2.92	746	1.17	0.24
1924	5.69	900	2.29	0.24	2683	4.62	900	1.74	0.22	3188	6.39	900	2.27	0.19
1925	9.88	900	3.62	0.21	2688	4.82	900	1.79	0.21	3220	2.62	692	1.03	0.23
2001	4.04	900	1.67	0.24	2702X	33.40	900	9.09	0.19	3223	5.97	900	2.24	0.21
2002	6.51	900	2.18	0.18	2709X	19.67	900	4.91	0.16	3224X	6.61	900	2.52	0.23
2003	3.65	877	1.39	0.22	2710X	16.29	900	5.23	0.20	3227X	4.56	900	1.84	0.24
2014	11.51	900	4.10	0.21	2714	4.08	900	1.48	0.20	3240	2.53	675	0.96	0.21
2016	2.50	670	0.97	0.22	2731	5.85	900	2.16	0.22	3241	6.66	900	2.41	0.22
2021	2.90	742	1.11	0.21	2735	12.93	900	4.51	0.19	3255	4.17	900	1.79	0.24
2039	7.66	900	2.77	0.20	2759	9.04	900	3.20	0.20	3257	4.94	900	1.94	0.23
2041	3.89	900	1.52	0.22	2790	3.37	827	1.29	0.22	3270	3.58	864	1.50	0.25
2065	6.88	900	2.32	0.18	2802X	4.80	900	1.79	0.22	3300	3.94	900	1.58	0.23
2070	3.80	900	1.45	0.22	2812X	5.22	900	1.94	0.21	3303	4.86	900	1.78	0.21
2081	18.57	900	7.31	0.24	2835	7.92	900	3.17	0.22	3307	10.28	900	3.72	0.22

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, 2009

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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
3315	9.38	900	3.06	0.18	4111	3.61	870	1.49	0.24	4703	5.24	900	1.52	0.14
3334	4.40	900	1.52	0.18	4112	1.32	458	0.48	0.21	4712X	1.80	544	0.65	0.20
3336	5.12	900	1.74	0.20	4113	2.99	758	1.15	0.22	4720	3.76	897	1.40	0.22
3365	11.30	900	3.79	0.19	4114	4.92	900	1.83	0.20	4740	2.75	715	0.92	0.20
3372	5.13	900	1.85	0.21	4130X	3.91	900	1.49	0.23	4741	3.85	900	1.37	0.20
3373	16.56	900	6.33	0.21	4131	3.98	900	1.53	0.22	4751	8.90	900	3.69	0.25
3383	3.53	855	1.47	0.24	4133	1.84	551	0.62	0.18	4771N	4.43	900	1.24	0.22
3385	2.30	634	0.92	0.24	4150	1.56	501	0.60	0.21	4777X	5.40	900	1.67	0.20
3400X	7.90	900	2.94	0.22	4206	11.27	900	4.53	0.23	4825	1.95	571	0.70	0.23
3507	5.75	900	2.15	0.22	4207	1.59	506	0.62	0.23	4828C	2.99	758	1.05	0.20
3515	7.35	900	2.73	0.23	4239	2.89	740	1.04	0.21	4829C	1.56	501	0.57	0.23
3548	2.92	746	1.08	0.21	4240	3.46	843	1.30	0.21	4902	3.11	780	1.26	0.24
3559	4.10	900	1.61	0.23	4243	2.08	594	0.77	0.21	4923	1.77	539	0.66	0.22
3565X	2.32	638	0.95	0.24	4244	3.37	827	1.21	0.20	5000X	39.57	900	6.17	0.07
3574	3.64	875	1.30	0.21	4250X	3.08	774	1.18	0.22	5020	16.47	900	5.38	0.19
3581	1.08	414	0.43	0.23	4251	5.39	900	1.99	0.21	5022X	14.52	900	4.52	0.19
3612	3.50	850	1.35	0.23	4263X	7.17	900	2.38	0.19	5037	41.93	900	10.57	0.15
3620	6.36	900	2.08	0.18	4273	3.31	816	1.23	0.21	5040	20.55	900	5.31	0.16
3629	3.14	785	1.17	0.21	4279X	4.82	900	1.78	0.21	5057	42.65	900	9.94	0.15
3632X	4.61	900	1.69	0.22	4282	1.99	578	0.76	0.21	5059	39.06	900	11.65	0.19
3634	2.92	746	1.15	0.23	4283	3.97	900	1.35	0.19	5069	26.46	900	6.04	0.14
3635	5.00	900	1.80	0.20	4299	2.89	740	1.13	0.23	5086X	14.67	900	4.17	0.19
3638	5.28	900	1.89	0.21	4304X	9.20	900	3.37	0.22	5102X	10.63	900	3.21	0.19
3642	2.51	672	0.99	0.22	4307	3.32	818	1.37	0.24	5146	12.04	900	3.68	0.18
3643	4.55	900	1.69	0.22	4308#	--	--	1.13	0.23	5160	6.72	900	2.06	0.19
3647	3.53	855	1.35	0.22	4351	1.89	560	0.71	0.22	5183X	6.03	900	2.06	0.20
3648X	2.90	742	1.12	0.23	4352X	2.06	591	0.80	0.22	5184X	14.09	900	3.44	0.16
3681	2.63	693	0.97	0.22	4360	1.06	411	0.41	0.21	5188	6.80	900	2.15	0.18
3685	1.89	560	0.74	0.23	4361	1.53	495	0.55	0.20	5190	6.39	900	2.18	0.21
3719	2.30	634	0.65	0.17	4362	1.87	557	0.76	0.23	5191	1.76	537	0.62	0.19
3724X	9.92	900	3.07	0.19	4410	7.62	900	2.74	0.21	5192	4.78	900	1.74	0.20
3726	5.72	900	1.54	0.17	4417X	6.61	900	2.78	0.24	5194X#	--	--	3.05	0.20
3803	2.39	650	0.77	0.17	4420	8.95	900	1.94	0.09	5211X	27.01	900	7.97	0.17
3807	2.87	737	1.08	0.22	4431	4.24	900	1.58	0.21	5213X	11.55	900	3.48	0.18
3808	3.04	767	1.19	0.23	4432	2.63	693	1.13	0.24	5215	16.51	900	5.42	0.19
3821X	14.71	900	5.19	0.21	4439	8.26	900	2.62	0.18	5221	8.51	900	2.79	0.19
3822	6.57	900	2.79	0.25	4452X	3.71	888	1.41	0.22	5222X	9.54	900	3.06	0.19
3824X	4.86	900	1.83	0.22	4459	3.07	773	1.14	0.21	5223X	13.11	900	4.30	0.20
3826	1.14	425	0.43	0.21	4470	2.14	605	0.76	0.21	5348	17.76	900	5.54	0.18
3827X	2.68	702	1.01	0.22	4484	3.41	834	1.31	0.23	5402	15.66	900	6.25	0.23
3830a	a	a	a	a	4493	6.22	900	2.56	0.23	5403X	17.41	900	5.44	0.19
3851	3.25	805	1.30	0.24	4511	0.70	346	0.27	0.22	5437	9.86	900	3.57	0.22
3865	2.69	704	1.06	0.23	4557	2.15	607	0.80	0.21	5443	5.38	900	1.84	0.18
3881	4.17	900	1.48	0.19	4558	5.48	900	1.83	0.19	5445	11.44	900	3.53	0.19
4000	9.48	900	2.79	0.17	4561	4.70	900	1.21	0.11	5462	11.44	900	4.15	0.22
4021	2.92	746	0.98	0.19	4568	1.83	549	0.59	0.18	5469X	16.01	900	3.59	0.13
4024	5.69	900	2.34	0.24	4583X	7.60	900	2.41	0.20	5474	12.34	900	3.76	0.18
4034X	11.42	900	3.98	0.20	4611	2.78	720	1.03	0.21	5478X	13.97	900	4.86	0.20
4036	5.51	900	1.77	0.21	4635	5.09	900	1.44	0.19	5479X	13.60	900	4.72	0.20
4038	3.52	854	1.31	0.20	4653	2.92	746	0.91	0.17	5480	10.17	900	3.30	0.19
4053	8.79	900	3.35	0.22	4665	8.35	900	2.80	0.19	5491	3.43	837	1.15	0.19
4054X	5.75	900	2.32	0.24	4683	3.73	891	1.71	0.25	5507X	9.68	900	3.08	0.20
4061	3.86	900	1.46	0.21	4686	3.05	769	1.07	0.21	5508	6.24	900	1.68	0.13
4062	2.92	746	1.08	0.22	4692	1.38	468	0.53	0.22	5537	9.02	900	3.05	0.20
4101	3.47	845	1.20	0.20	4693	0.70	346	0.27	0.22	5538X	8.83	900	3.00	0.21

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EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2009

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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
5545X	34.68	900	10.34	0.21	7230	9.03	900	3.18	0.19	8021	3.29	812	1.27	0.23
5551	33.37	900	9.35	0.19	7231	14.84	900	4.90	0.19	8031	4.25	900	1.61	0.22
5606	2.99	758	0.91	0.19	7232	7.05	900	2.27	0.18	8032	2.98	756	1.24	0.24
5610	11.00	900	3.77	0.20	7309FX	49.13	900	10.76	0.14	8033	2.86	735	1.10	0.23
5645X	15.66	900	5.13	0.21	7313FX	7.61	900	2.01	0.19	8039	1.92	566	0.76	0.23
5651	11.71	900	3.81	0.20	7317FX	12.64	900	2.91	0.14	8044X	4.81	900	1.76	0.21
5703	26.10	900	9.09	0.19	7327F	44.75	900	10.02	0.14	8045	0.40	292	0.14	0.19
5705a	a	a	a	a	7333M	10.32	900	1.85	0.09	8046	4.36	900	1.63	0.23
5951X	2.84	731	1.05	0.20	7335M	11.47	900	2.05	0.09	8047	2.06	591	0.74	0.20
6002aX	a	a	a	a	7350F	15.90	900	5.01	0.23	8050#	--	--	0.82	0.23
6003	24.28	900	7.96	0.20	7360X	9.58	900	3.63	0.22	8058	4.96	900	1.88	0.23
6005	9.00	900	2.87	0.16	7370X	6.41	900	2.08	0.17	8072	0.96	393	0.38	0.23
6045	7.38	900	1.97	0.14	7371X#	--	--	3.18	0.20	8090X	1.31	456	0.44	0.17
6204	15.58	900	4.72	0.18	7380X	5.34	900	1.97	0.21	8102	3.08	774	1.10	0.21
6206	6.67	900	2.00	0.19	7382	5.37	900	2.02	0.22	8103	2.91	744	1.08	0.22
6213	6.63	900	1.75	0.15	7390	7.30	900	2.66	0.21	8105X	5.50	900	1.73	0.16
6216	9.92	900	3.14	0.20	7394M	12.89	900	3.02	0.13	8106X	8.81	900	3.01	0.20
6217X	8.17	900	2.51	0.19	7395M	14.32	900	3.35	0.13	8107	6.70	900	2.16	0.19
6229	9.10	900	2.72	0.19	7403	7.61	900	3.11	0.22	8111X	4.26	900	1.61	0.22
6233	13.24	900	3.09	0.12	7405N	1.83	549	0.66	0.22	8116	4.95	900	1.82	0.22
6235X	10.50	900	1.93	0.09	7420X	8.97	900	1.42	0.07	8203	8.29	900	3.25	0.23
6237	3.79	900	1.22	0.18	7421	3.99	900	1.13	0.16	8204	8.62	900	2.96	0.20
6251	25.70	900	7.20	0.16	7422	4.07	900	0.98	0.15	8209	3.68	882	1.44	0.23
6252	17.83	900	3.69	0.13	7423X#	--	--	3.11	0.22	8215	3.92	900	1.36	0.20
6260	28.23	900	5.26	0.10	7425aX	a	a	a	a	8227	9.11	900	2.52	0.19
6306	9.05	900	2.82	0.19	7431N	3.67	881	0.72	0.10	8232X	6.10	900	2.13	0.21
6319X	7.53	900	2.34	0.20	7445N	0.61	--	--	--	8233	8.76	900	2.31	0.12
6325	7.33	900	2.29	0.19	7453N	1.21	--	--	--	8235	7.42	900	2.79	0.22
6326X	6.56	900	2.25	0.20	7502	3.23	801	1.22	0.22	8263	30.08	900	10.38	0.21
6400	11.16	900	3.92	0.20	7515	1.76	537	0.40	0.13	8264X	5.65	900	2.06	0.21
6504	3.64	875	1.38	0.22	7520	5.26	900	1.86	0.19	8265	7.96	900	2.68	0.21
6703M*	36.14	900	10.75	0.22	7538	19.17	900	4.36	0.15	8279X	11.82	900	4.00	0.21
6704M*	25.51	900	8.66	0.22	7539	1.87	557	0.56	0.17	8288	8.45	900	3.01	0.21
6801F	9.18	900	2.39	0.13	7540	5.43	900	1.66	0.19	8291	3.66	879	1.39	0.22
6811	5.53	900	1.62	0.15	7580	2.22	620	0.79	0.20	8292	8.25	900	3.14	0.23
6824F	10.86	900	3.89	0.25	7590	10.52	900	4.13	0.23	8293	13.79	900	4.94	0.22
6826F	7.59	900	2.33	0.17	7600	3.93	900	1.35	0.20	8304	9.86	900	3.69	0.22
6834	6.54	900	2.43	0.22	7601	16.37	900	4.34	0.16	8350X	8.22	900	2.67	0.20
6836	4.57	900	1.66	0.21	7605	5.31	900	1.97	0.22	8381X	2.14	605	0.74	0.20
6843F	17.79	900	5.21	0.22	7610	0.59	326	0.20	0.19	8385X	2.78	720	1.04	0.23
6845F	47.81	900	10.56	0.14	7704X	3.61	870	1.30	0.23	8387X	3.82	900	1.38	0.21
6854	10.72	900	2.81	0.16	7705	5.34	900	1.97	0.21	8391X	4.07	900	1.47	0.21
6872F	10.06	900	2.99	0.20	7709X	--	--	27.28	0.25	8392	3.52	854	1.40	0.24
6874F	18.81	900	4.58	0.16	7710X	13.45	900	4.22	0.23	8393X	2.83	729	1.10	0.22
6884	11.33	900	1.92	0.08	7720	2.89	740	1.06	0.22	8500X	7.96	900	3.03	0.23
7016M	12.21	900	3.68	0.21	7855	11.46	900	3.14	0.14	8601	1.78	540	0.56	0.17
7024M	13.57	900	4.09	0.21	8001	2.64	695	0.98	0.21	8606	7.31	900	2.47	0.21
7038M	6.50	900	1.69	0.16	8002	2.43	657	0.99	0.24	8709F	4.70	900	1.09	0.14
7090M	7.22	900	1.88	0.16	8006X	3.85	900	1.40	0.21	8719	2.83	729	0.77	0.16
7133	7.54	900	2.52	0.20	8008	1.36	465	0.54	0.23	8720	2.08	594	0.66	0.19
7152M	10.53	900	3.81	0.21	8010X	2.63	693	0.99	0.22	8721	0.25	265	0.08	0.19
7153M	6.36	900	2.30	0.24	8013	0.54	317	0.18	0.19	8726F	10.97	900	3.58	0.20
7222	12.18	900	3.64	0.15	8015	0.99	398	0.38	0.22	8734M	0.72	350	0.27	0.21
7228X	11.02	900	3.84	0.20	8017X	2.06	591	0.82	0.23	8738M	1.02	404	0.31	0.21
7229X	9.68	900	3.06	0.19	8018X	4.45	900	1.68	0.22	8742	0.74	353	0.26	0.21

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, 2009

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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
8745	2.24	623	0.80	0.20	9220L	5.24	900	1.76	0.19					
8748	0.87	377	0.31	0.20	9402L	7.46	900	2.49	0.19					
8755	0.14	245	0.05	0.19	9403L	13.79	900	4.54	0.21					
8800	1.69	524	0.64	0.20	9410L	3.62	872	1.17	0.17					
8803	0.14	245	0.05	0.20	9412X	3.81	900	1.48	0.23					
8805M	0.34	281	0.14	0.22	9413X	4.16	900	1.53	0.21					
8810	0.28	270	0.10	0.23	9414X	3.03	765	1.18	0.22					
8815M	0.46	303	0.17	0.22	9428X*	--	--	--	--					
8820	0.17	251	0.06	0.18	9501	4.58	900	1.67	0.22					
8824	4.74	900	1.82	0.22	9505	6.45	900	2.29	0.21					
8825	2.87	737	1.10	0.21	9519X	4.08	900	1.53	0.22					
8826	3.67	881	1.36	0.22	9521X	7.63	900	2.79	0.21					
8828#	--	--	1.30	0.22	9522	5.76	900	2.13	0.21					
8829	2.93	747	1.10	0.22	9529a	a	a	a	a					
8831	2.57	683	0.95	0.22	9534X	17.24	900	5.44	0.20					
8832	0.41	294	0.15	0.22	9554	12.12	900	3.79	0.19					
8833	1.13	423	0.43	0.23	9586	0.93	387	0.39	0.24					
8835	3.49	848	1.30	0.22	9600	1.77	539	0.55	0.16					
8837aX#	--	--	--	--	9620	1.84	551	0.59	0.17					
8842	2.89	740	1.09	0.22	9894X	0.63	333	0.18	0.12					
8868X	0.51	312	0.19	0.22										
8869	0.98	396	0.39	0.24										
8871	0.43	297	0.18	0.24										
8901	0.17	251	0.06	0.21										
9012	3.42	836	1.23	0.21										
9014X	4.94	900	1.83	0.22										
9015	5.47	900	1.96	0.21										
9016X	3.85	900	1.44	0.22										
9019	2.26	627	0.79	0.19										
9033	2.23	621	0.87	0.22										
9040	4.67	900	1.80	0.23										
9044X	1.86	555	0.72	0.22										
9052X	3.63	873	1.36	0.22										
9058	2.09	596	0.84	0.22										
9059	1.99	578	0.75	0.21										
9060	2.03	585	0.77	0.22										
9061	1.98	576	0.79	0.23										
9063	1.21	438	0.46	0.22										
9077F	3.41	834	1.07	0.17										
9082	2.10	598	0.85	0.23										
9083	1.84	551	0.72	0.22										
9084	2.08	594	0.80	0.23										
9088a	a	a	a	a										
9089	1.59	506	0.56	0.19										
9093	1.69	524	0.60	0.21										
9101	5.36	900	2.05	0.22										
9102	3.09	776	1.17	0.22										
9154	4.04	900	1.42	0.21										
9156	2.32	638	0.89	0.23										
9170X	38.59	900	10.21	0.19										
9178X	27.72	900	11.12	0.23										
9179X	2.20	616	0.82	0.21										
9180X	17.35	900	6.09	0.22										
9182	4.48	900	1.78	0.24										
9186X	42.15	900	12.93	0.19										

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, 2009

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, 2009

MISCELLANEOUS VALUES

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

Employee operated vehicle	\$56,316.00
Leased or rented vehicle	\$37,544.00

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 \$112.25 per week or \$16.04 per day. The value of meals received by employees as a part of their pay shall be \$101.05 per week or \$4.81 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$63,024.00	Annually
	\$1,212.00	Weekly

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

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is:

maximum surcharge per aircraft	\$1,000.00
per passenger seat	\$100.00

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5 \$42,016.00

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%
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	59.7%
<u>Difference in Loss Based Expenses</u>	<u>8.4%</u>
Combined USL&HW%	73.0%

(Multiply a Non-'F' classification rate by a factor of 1.73. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.60. The factor to adjust for differences in loss based expenses only is 1.084.)

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 \$13,000. If more than two years, an average annual premium of at least \$6,500 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, 2009

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	\$ 845
301	-	500	954
501	-	700	1,055
701	-	1,000	1,165
1,001	-	1,500	1,366
1,501	-	2,000	1,584
2,001	-	2,500	1,805
2,501	-	3,000	2,026
3,001	-	3,500	2,248
3,501	-	4,000	2,469
4,001	-	4,500	2,690
4,501	-	5,000	2,909
5,001	-	6,000	3,296
6,001	-	7,000	3,740
7,001	-	8,000	4,184
8,001	-	9,000	4,623
9,001	-	10,000	5,065
10,001	-	15,000	6,815
15,001	-	20,000	9,031
20,001	-	25,000	11,243

For each additional 5,000 population (or portion thereof) add - \$2,212

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, 2009

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0	-	1,172	0.04
1,173	-	4,740	0.05
4,741	-	8,385	0.06
8,386	-	12,108	0.07
12,109	-	15,912	0.08
15,913	-	26,615	0.09
26,616	-	39,617	0.10
39,618	-	51,183	0.11
51,184	-	62,444	0.12
62,445	-	73,706	0.13
73,707	-	85,108	0.14
85,109	-	96,725	0.15
96,726	-	108,610	0.16
108,611	-	120,804	0.17
120,805	-	133,338	0.18
133,339	-	146,243	0.19
146,244	-	159,545	0.20
159,546	-	173,274	0.21
173,275	-	187,456	0.22
187,457	-	202,119	0.23
202,120	-	217,293	0.24
217,294	-	233,008	0.25
233,009	-	249,298	0.26
249,299	-	266,196	0.27
266,197	-	283,741	0.28
283,742	-	301,971	0.29
301,972	-	320,929	0.30
320,930	-	340,662	0.31
340,663	-	361,219	0.32
361,220	-	382,653	0.33
382,654	-	405,024	0.34
405,025	-	428,396	0.35
428,397	-	452,837	0.36
452,838	-	478,423	0.37
478,424	-	505,239	0.38
505,240	-	533,374	0.39
533,375	-	562,931	0.40
562,932	-	594,020	0.41
594,021	-	626,763	0.42
626,764	-	661,298	0.43
661,299	-	697,775	0.44
697,776	-	736,364	0.45
736,365	-	777,254	0.46
777,255	-	820,658	0.47
820,659	-	866,815	0.48
866,816	-	915,996	0.49
915,997	-	968,510	0.50
968,511	-	1,024,706	0.51
1,024,707	-	1,084,988	0.52
1,084,989	-	1,149,817	0.53
1,149,818	-	1,219,728	0.54
1,219,729	-	1,295,344	0.55
1,295,345	-	1,377,394	0.56
1,377,395	-	1,466,735	0.57
1,466,736	-	1,564,386	0.58
1,564,387	-	1,671,561	0.59
1,671,562	-	1,789,726	0.60
1,789,727	-	1,920,665	0.61
1,920,666	-	2,066,565	0.62
2,066,566	-	2,230,149	0.63
2,230,150	-	2,414,839	0.64
2,414,840	-	2,625,001	0.65
2,625,002	-	2,866,296	0.66
2,866,297	-	3,146,196	0.67
3,146,197	-	3,474,772	0.68
3,474,773	-	3,865,932	0.69
3,865,933	-	4,339,440	0.70
4,339,441	-	4,924,358	0.71
4,924,359	-	5,665,252	0.72
5,665,253	-	6,634,110	0.73
6,634,111	-	7,955,277	0.74
7,955,278	-	9,863,625	0.75
9,863,626	-	12,862,453	0.76
12,862,454	-	18,260,337	0.77
18,260,338	-	30,855,390	0.78
30,855,391	-	93,830,621	0.79
93,830,622	AND OVER		0.80

(a) State Per Claim Accident Limitation	\$140,500
(b) State Multiple Claim Accident Limitation	\$281,000
(c) USL&HW Per Claim Accident Limitation	\$507,000
(d) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	60%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (5.60)}

EXHIBIT 4

WISCONSIN

EXPERIENCE RATING PLAN MANUAL PART FIVE

Effective October 1, 2009

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	-	30,121	14,000	966,566	-	994,549	112,000	1,946,282	-	1,974,277	210,000
30,122	-	51,841	16,800	994,550	-	1,022,534	114,800	1,974,278	-	2,002,273	212,800
51,842	-	76,798	19,600	1,022,535	-	1,050,520	117,600	2,002,274	-	2,030,269	215,600
76,799	-	103,126	22,400	1,050,521	-	1,078,507	120,400	2,030,270	-	2,058,266	218,400
103,127	-	130,095	25,200	1,078,508	-	1,106,494	123,200	2,058,267	-	2,086,262	221,200
130,096	-	157,401	28,000	1,106,495	-	1,134,482	126,000	2,086,263	-	2,114,259	224,000
157,402	-	184,906	30,800	1,134,483	-	1,162,470	128,800	2,114,260	-	2,142,255	226,800
184,907	-	212,535	33,600	1,162,471	-	1,190,459	131,600	2,142,256	-	2,170,252	229,600
212,536	-	240,247	36,400	1,190,460	-	1,218,448	134,400	2,170,253	-	2,198,249	232,400
240,248	-	268,018	39,200	1,218,449	-	1,246,438	137,200	2,198,250	-	2,226,246	235,200
268,019	-	295,830	42,000	1,246,439	-	1,274,429	140,000	2,226,247	-	2,254,243	238,000
295,831	-	323,675	44,800	1,274,430	-	1,302,420	142,800	2,254,244	-	2,282,240	240,800
323,676	-	351,543	47,600	1,302,421	-	1,330,411	145,600	2,282,241	-	2,310,237	243,600
351,544	-	379,431	50,400	1,330,412	-	1,358,402	148,400	2,310,238	-	2,338,234	246,400
379,432	-	407,334	53,200	1,358,403	-	1,386,394	151,200	2,338,235	-	2,366,231	249,200
407,335	-	435,249	56,000	1,386,395	-	1,414,386	154,000	2,366,232	-	2,394,228	252,000
435,250	-	463,174	58,800	1,414,387	-	1,442,379	156,800	2,394,229	-	2,422,226	254,800
463,175	-	491,108	61,600	1,442,380	-	1,470,372	159,600	2,422,227	-	2,450,223	257,600
491,109	-	519,049	64,400	1,470,373	-	1,498,365	162,400	2,450,224	-	2,478,221	260,400
519,050	-	546,996	67,200	1,498,366	-	1,526,358	165,200	2,478,222	-	2,506,218	263,200
546,997	-	574,948	70,000	1,526,359	-	1,554,352	168,000	2,506,219	-	2,534,216	266,000
574,949	-	602,904	72,800	1,554,353	-	1,582,345	170,800	2,534,217	-	2,562,213	268,800
602,905	-	630,864	75,600	1,582,346	-	1,610,339	173,600	2,562,214	-	2,590,211	271,600
630,865	-	658,828	78,400	1,610,340	-	1,638,334	176,400	2,590,212	-	2,618,209	274,400
658,829	-	686,794	81,200	1,638,335	-	1,666,328	179,200	2,618,210	-	2,646,207	277,200
686,795	-	714,763	84,000	1,666,329	-	1,694,323	182,000	2,646,208	-	2,674,204	280,000
714,764	-	742,735	86,800	1,694,324	-	1,722,317	184,800				
742,736	-	770,708	89,600	1,722,318	-	1,750,312	187,600				
770,709	-	798,683	92,400	1,750,313	-	1,778,307	190,400				
798,684	-	826,660	95,200	1,778,308	-	1,806,303	193,200				
826,661	-	854,639	98,000	1,806,304	-	1,834,298	196,000				
854,640	-	882,619	100,800	1,834,299	-	1,862,294	198,800				
882,620	-	910,600	103,600	1,862,295	-	1,890,289	201,600				
910,601	-	938,582	106,400	1,890,290	-	1,918,285	204,400				
938,583	-	966,565	109,200	1,918,286	-	1,946,281	207,200				

'For Expected Losses greater than 2,674,204, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.60) / (\text{Expected Losses} + (700)(5.60))$$

$$\text{Cap on Modifications} = 1 + (0.00005)\{(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (5.60)\}$$

EXHIBIT 4

WISCONSIN

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

Effective October 1, 2009

Page RR 1

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

EXHIBIT 4

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.

EXHIBIT 4

WISCONSIN

RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

Effective October 1, 2009

A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0173
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)		0.741
F.	Loss Adjustment expense		1.196
G.	Permissible Loss Ratio = (E) / ((F) + (A))		0.610
H.	State Tax Multiplier = $((.2 + ((G) \times [1+(A)])) / (.2 + (G))) \times (1 / (1 - (D)))$		1.037
I.	Federal Assessment		1.120
J.	State Weight		0.098
K.	Federal Weight		0.902
L.	Weighted Federal Assessment = $((J) \times [1+(A)]) + ((K) \times (I))$		1.110
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.567
N.	Federal Tax Multiplier = $((.2 + ((M) \times (L))) / (.2 + (M))) \times (1 / (1 - (D)))$		1.107