



Wisconsin Compensation Rating Bureau

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

CIRCULAR LETTER 3060—JULY 7, 2010

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 3.35%. Attached is a copy of the revised rates and rating values effective October 1, 2010, 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 \$6,500;
- 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 \$42,016 to 42,380;
- an increase in the value of lodging received by employees as part of their pay to \$113.22 per week or \$16.17 per day, the value of meals increased to \$101.93 per week or \$4.85 per meal;
- an increase in the maximum remuneration for executive officers to \$1,223.00 per week;
- an increase in the minimum remuneration for executive officers to \$245.00 per week;
- a decrease in the Retrospective Rating Tax Multiplier from 1.107 to 1.081 for "F" classes;
- a decrease in the Retrospective Rating Tax Multiplier from 1.037 to 1.035 for state classes;
- a decrease in the USLH&W percentage from 73% to 68%;
- 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, 2010

I. Industrial Classifications

| | | |
|---|--|-------------------------|
| <u>Overall Proposed Change in Premium Level</u> | | |
| - New and Renewal Policies | | +3.35% |
| | | Premium Level Change |
| A. <u>By Component</u> | | |
| Experience, Trend & Benefits | | +2.19% |
| Change in Production & General Expenses | | +1.65% |
| <u>Change in Loss Based Expenses</u> | | -0.50% |
| Overall Premium Level Change | | +3.35% |
| Offset for Change in Expense Constant | | +0.00% |
| Overall Rate Level Change | | +3.35% |
| | | Rate Level Change |
| B. <u>Rate Level Change By Industry Group</u> | | |
| Manufacturing | | +6.30% |
| Contracting | | -4.90% |
| Office & Clerical | | +6.90% |
| Goods & Services | | +5.70% |
| <u>Miscellaneous</u> | | +3.00% |
| Overall | | +3.35% |

II. "F" Classifications

| | | |
|---|--|-------------------------|
| <u>Overall Proposed Change in Premium Level</u> | | |
| - New and Renewal Policies | | +24.20% |
| | | Premium Level Change |
| A. <u>By Component</u> | | |
| Experience, Trend & Benefit | | +22.70% |
| Change in Production & General Expenses | | +1.65% |
| <u>Change in Loss Based Expenses</u> | | -0.40% |
| Overall | | +24.20% |

III. Summary of Miscellaneous Changes

| | Current | Proposed |
|--|---------|----------|
| Expense Constant | \$220 | \$220 |
| Minimum Premium Multiplier | 180 | 180 |
| Maximum Minimum Premium | \$900 | \$900 |
| Tax Multipliers: | | |
| State | 1.037 | 1.035 |
| Federal | 1.107 | 1.081 |
| USL&HW % | | |
| Difference in Benefits | 59.7% | 58.6% |
| <u>Difference in Loss Based Expenses</u> | 8.4% | 6.2% |
| Combined USL&HW % | 73.0% | 68.0% |

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2010

Page S1

| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|------------|--------|----------|--------|---------|------------|-------|----------|-------|---------|------------|-------|----------|------|---------|
| 0005 | 5.70 | 900 | 2.26 | 0.20 | 2089 | 6.80 | 900 | 2.68 | 0.21 | 2836 | 5.63 | 900 | 2.37 | 0.20 |
| 0006X | 4.57 | 900 | 1.80 | 0.20 | 2095 | 5.27 | 900 | 2.07 | 0.21 | 2841X | 7.12 | 900 | 2.89 | 0.20 |
| 0008X | 5.70 | 900 | 2.13 | 0.20 | 2101X | 3.12 | 782 | 1.27 | 0.19 | 2881 | 4.14 | 900 | 1.72 | 0.21 |
| 0016 | 8.13 | 900 | 3.05 | 0.20 | 2105 | 3.44 | 839 | 1.39 | 0.19 | 2883 | 7.30 | 900 | 2.88 | 0.20 |
| 0034 | 6.80 | 900 | 2.69 | 0.20 | 2110X | 3.73 | 891 | 1.52 | 0.20 | 2913 | 6.73 | 900 | 2.85 | 0.19 |
| 0035 | 4.57 | 900 | 1.85 | 0.20 | 2111X | 4.74 | 900 | 1.91 | 0.21 | 2915 | 10.50 | 900 | 3.99 | 0.20 |
| 0042X | 9.52 | 900 | 3.64 | 0.20 | 2112 | 3.23 | 801 | 1.32 | 0.20 | 2916 | 5.35 | 900 | 1.90 | 0.21 |
| 0050 | 8.37 | 900 | 3.25 | 0.20 | 2121 | 3.53 | 855 | 1.41 | 0.20 | 2923 | 4.61 | 900 | 1.86 | 0.20 |
| 0079X | 4.63 | 900 | 1.74 | 0.20 | 2131 | 2.11 | 600 | 0.80 | 0.19 | 2942 | 4.76 | 900 | 2.00 | 0.20 |
| 0106 | 14.76 | 900 | 4.86 | 0.20 | 2143X | 3.66 | 879 | 1.49 | 0.20 | 2960 | 3.87 | 900 | 1.45 | 0.20 |
| 0108X | 3.10 | 778 | 1.14 | 0.19 | 2150# | -- | -- | 2.98 | 0.20 | 3004 | 2.14 | 605 | 0.78 | 0.20 |
| 0113 | 3.71 | 888 | 1.49 | 0.20 | 2156# | -- | -- | 3.42 | 0.20 | 3018 | 4.07 | 900 | 1.54 | 0.20 |
| 0170 | 3.14 | 785 | 1.16 | 0.20 | 2157 | 8.60 | 900 | 3.42 | 0.20 | 3022 | 11.48 | 900 | 4.57 | 0.20 |
| 0251 | 6.18 | 900 | 2.44 | 0.19 | 2174 | 7.22 | 900 | 2.91 | 0.19 | 3027 | 4.47 | 900 | 1.66 | 0.21 |
| 0771N | 0.80 | -- | -- | -- | 2211 | 44.20 | 900 | 16.62 | 0.20 | 3028 | 5.94 | 900 | 2.36 | 0.20 |
| 0908P | 309.00 | 529 | 122.88 | 0.20 | 2220 | 3.24 | 803 | 1.31 | 0.19 | 3030 | 10.78 | 900 | 4.02 | 0.20 |
| 0909# | -- | -- | 122.88 | 0.20 | 2286 | 3.63 | 873 | 1.48 | 0.20 | 3040 | 9.64 | 900 | 3.60 | 0.20 |
| 0912# | -- | -- | 190.81 | 0.19 | 2288 | 16.76 | 900 | 6.79 | 0.20 | 3041 | 8.53 | 900 | 3.08 | 0.20 |
| 0913P | 476.00 | 696 | 190.81 | 0.19 | 2300 | 3.13 | 783 | 1.11 | 0.19 | 3042 | 3.15 | 787 | 1.22 | 0.20 |
| 0917 | 5.99 | 900 | 2.44 | 0.20 | 2302 | 2.28 | 630 | 0.91 | 0.20 | 3064 | 7.48 | 900 | 2.81 | 0.20 |
| 1164 | 12.08 | 900 | 3.66 | 0.19 | 2305 | 3.77 | 899 | 1.46 | 0.20 | 3066X | 5.91 | 900 | 2.34 | 0.20 |
| 1165 | 5.48 | 900 | 2.01 | 0.18 | 2361 | 1.41 | 474 | 0.57 | 0.19 | 3076X | 4.58 | 900 | 1.85 | 0.20 |
| 1320 | 5.05 | 900 | 1.58 | 0.19 | 2362 | 2.27 | 629 | 0.90 | 0.20 | 3081 | 7.61 | 900 | 2.84 | 0.20 |
| 1430 | 6.44 | 900 | 2.31 | 0.19 | 2380X | 3.46 | 843 | 1.38 | 0.20 | 3082 | 15.96 | 900 | 5.93 | 0.21 |
| 1438 | 5.46 | 900 | 1.95 | 0.20 | 2388 | 5.13 | 900 | 2.07 | 0.20 | 3085 | 8.23 | 900 | 3.09 | 0.20 |
| 1452 | 5.11 | 900 | 1.90 | 0.21 | 2402 | 5.25 | 900 | 1.98 | 0.20 | 3086X | 7.09 | 900 | 2.67 | 0.20 |
| 1463 | 25.05 | 900 | 8.97 | 0.20 | 2413 | 3.78 | 900 | 1.52 | 0.20 | 3110 | 11.54 | 900 | 4.59 | 0.20 |
| 1624 | 10.73 | 900 | 3.42 | 0.19 | 2417 | 4.07 | 900 | 1.61 | 0.20 | 3111 | 5.82 | 900 | 2.31 | 0.20 |
| 1642X | 3.96 | 900 | 1.49 | 0.20 | 2501 | 5.05 | 900 | 2.00 | 0.20 | 3113 | 2.80 | 724 | 1.08 | 0.20 |
| 1654X | 9.39 | 900 | 3.50 | 0.21 | 2503 | 2.49 | 668 | 1.01 | 0.20 | 3114 | 1.70 | 526 | 0.65 | 0.20 |
| 1655X | 5.51 | 900 | 2.07 | 0.20 | 2534 | 1.81 | 546 | 0.72 | 0.20 | 3118 | 1.91 | 564 | 0.78 | 0.20 |
| 1699 | 2.62 | 692 | 0.99 | 0.19 | 2570 | 3.84 | 900 | 1.56 | 0.20 | 3119 | 1.44 | 479 | 0.60 | 0.20 |
| 1701 | 11.19 | 900 | 4.21 | 0.20 | 2576# | -- | -- | 2.00 | 0.20 | 3122 | 4.74 | 900 | 1.91 | 0.21 |
| 1710X | 13.43 | 900 | 5.09 | 0.19 | 2578# | -- | -- | 2.00 | 0.20 | 3126 | 8.56 | 900 | 3.39 | 0.20 |
| 1747 | 2.85 | 733 | 1.08 | 0.19 | 2585 | 6.43 | 900 | 2.60 | 0.21 | 3131 | 4.06 | 900 | 1.60 | 0.21 |
| 1748 | 2.97 | 755 | 1.12 | 0.20 | 2586 | 3.41 | 834 | 1.36 | 0.20 | 3132 | 2.10 | 598 | 0.84 | 0.19 |
| 1752X | 1.59 | 506 | 0.52 | 0.19 | 2587 | 3.71 | 888 | 1.49 | 0.21 | 3145 | 3.55 | 859 | 1.42 | 0.20 |
| 1803X | 7.39 | 900 | 2.64 | 0.20 | 2600 | 3.29 | 812 | 1.36 | 0.19 | 3146X | 4.29 | 900 | 1.70 | 0.20 |
| 1807X | 16.36 | 900 | 5.30 | 0.20 | 2623 | 4.59 | 900 | 1.65 | 0.20 | 3169 | 2.60 | 688 | 1.03 | 0.20 |
| 1808X | 11.40 | 900 | 3.07 | 0.19 | 2651 | 8.89 | 900 | 3.61 | 0.20 | 3175 | 2.39 | 650 | 0.95 | 0.20 |
| 1852 | 3.40 | 832 | 1.10 | 0.19 | 2660 | 4.27 | 900 | 1.73 | 0.20 | 3179 | 3.40 | 832 | 1.38 | 0.20 |
| 1860 | 2.08 | 594 | 0.80 | 0.19 | 2670 | 4.88 | 900 | 2.04 | 0.20 | 3180 | 3.60 | 868 | 1.46 | 0.20 |
| 1924 | 6.63 | 900 | 2.70 | 0.20 | 2683 | 4.70 | 900 | 1.90 | 0.20 | 3188 | 5.28 | 900 | 2.10 | 0.20 |
| 1925 | 11.00 | 900 | 4.26 | 0.20 | 2688 | 5.14 | 900 | 2.09 | 0.20 | 3220 | 2.97 | 755 | 1.17 | 0.20 |
| 2001 | 4.12 | 900 | 1.67 | 0.20 | 2702X | 31.02 | 900 | 9.35 | 0.20 | 3223 | 6.21 | 900 | 2.55 | 0.21 |
| 2002 | 6.41 | 900 | 2.36 | 0.19 | 2709X | 17.39 | 900 | 4.83 | 0.19 | 3224X | 7.24 | 900 | 2.92 | 0.21 |
| 2003 | 4.10 | 900 | 1.62 | 0.20 | 2710X | 14.60 | 900 | 5.18 | 0.20 | 3227X | 5.51 | 900 | 2.23 | 0.21 |
| 2014 | 13.56 | 900 | 5.08 | 0.20 | 2714 | 4.58 | 900 | 1.81 | 0.20 | 3240 | 2.65 | 697 | 1.09 | 0.19 |
| 2016 | 2.57 | 683 | 1.05 | 0.19 | 2731 | 7.09 | 900 | 2.65 | 0.20 | 3241 | 6.21 | 900 | 2.45 | 0.21 |
| 2021 | 2.85 | 733 | 1.12 | 0.19 | 2735 | 12.54 | 900 | 4.82 | 0.20 | 3255 | 4.99 | 900 | 2.10 | 0.20 |
| 2039 | 8.97 | 900 | 3.52 | 0.20 | 2759 | 9.03 | 900 | 3.52 | 0.20 | 3257 | 5.40 | 900 | 2.15 | 0.20 |
| 2041 | 4.21 | 900 | 1.71 | 0.20 | 2790 | 4.15 | 900 | 1.68 | 0.20 | 3270 | 4.03 | 900 | 1.61 | 0.20 |
| 2065 | 6.06 | 900 | 2.28 | 0.20 | 2802X | 5.28 | 900 | 2.03 | 0.21 | 3300 | 5.17 | 900 | 2.06 | 0.20 |
| 2070 | 4.68 | 900 | 1.85 | 0.20 | 2812X | 5.22 | 900 | 2.06 | 0.20 | 3303 | 5.22 | 900 | 2.09 | 0.20 |
| 2081 | 21.83 | 900 | 8.63 | 0.20 | 2835 | 10.39 | 900 | 4.38 | 0.20 | 3307 | 10.22 | 900 | 4.03 | 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, 2010

Page S2

| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|------------|-------|----------|------|---------|------------|-------|----------|------|---------|------------|-------|----------|-------|---------|
| 3315 | 8.31 | 900 | 3.02 | 0.20 | 4111 | 3.63 | 873 | 1.49 | 0.20 | 4703 | 4.53 | 900 | 1.47 | 0.19 |
| 3334 | 4.65 | 900 | 1.76 | 0.19 | 4112 | 1.29 | 452 | 0.52 | 0.20 | 4712X | 1.74 | 533 | 0.69 | 0.20 |
| 3336 | 5.91 | 900 | 2.18 | 0.20 | 4113 | 3.05 | 769 | 1.21 | 0.20 | 4720 | 4.52 | 900 | 1.78 | 0.20 |
| 3365 | 10.04 | 900 | 3.74 | 0.19 | 4114 | 4.45 | 900 | 1.78 | 0.19 | 4740 | 2.75 | 715 | 1.01 | 0.20 |
| 3372 | 4.82 | 900 | 1.86 | 0.20 | 4130X | 4.15 | 900 | 1.64 | 0.20 | 4741 | 4.18 | 900 | 1.62 | 0.20 |
| 3373 | 15.21 | 900 | 6.12 | 0.19 | 4131 | 4.22 | 900 | 1.73 | 0.19 | 4751 | 10.50 | 900 | 3.98 | 0.19 |
| 3383 | 3.32 | 818 | 1.36 | 0.20 | 4133 | 1.94 | 569 | 0.72 | 0.20 | 4771N | 5.81 | 900 | 1.75 | 0.22 |
| 3385 | 2.69 | 704 | 1.09 | 0.20 | 4150 | 1.62 | 512 | 0.68 | 0.20 | 4777X | 5.23 | 900 | 1.78 | 0.19 |
| 3400X | 8.68 | 900 | 3.36 | 0.20 | 4206 | 12.87 | 900 | 5.14 | 0.20 | 4825 | 1.87 | 557 | 0.70 | 0.21 |
| 3507 | 5.98 | 900 | 2.37 | 0.20 | 4207 | 1.82 | 548 | 0.69 | 0.20 | 4828C | 3.83 | 900 | 1.45 | 0.20 |
| 3515 | 8.23 | 900 | 3.24 | 0.21 | 4239 | 3.18 | 792 | 1.19 | 0.20 | 4829C | 1.68 | 522 | 0.60 | 0.20 |
| 3548 | 3.00 | 760 | 1.19 | 0.20 | 4240 | 3.69 | 884 | 1.51 | 0.20 | 4902 | 3.20 | 796 | 1.30 | 0.20 |
| 3559 | 5.38 | 900 | 2.15 | 0.20 | 4243 | 2.60 | 688 | 1.03 | 0.20 | 4923 | 2.32 | 638 | 0.91 | 0.20 |
| 3565X | 2.48 | 666 | 1.01 | 0.20 | 4244 | 3.60 | 868 | 1.41 | 0.20 | 5000X | 36.46 | 900 | 6.30 | 0.17 |
| 3574 | 3.75 | 895 | 1.47 | 0.20 | 4250X | 3.46 | 843 | 1.38 | 0.20 | 5020 | 12.78 | 900 | 4.71 | 0.19 |
| 3581 | 1.07 | 413 | 0.44 | 0.20 | 4251 | 5.30 | 900 | 2.11 | 0.20 | 5022X | 15.44 | 900 | 5.26 | 0.20 |
| 3612 | 3.63 | 873 | 1.40 | 0.21 | 4263X | 5.83 | 900 | 2.17 | 0.20 | 5037 | 33.67 | 900 | 9.54 | 0.18 |
| 3620 | 6.55 | 900 | 2.35 | 0.20 | 4273 | 3.95 | 900 | 1.57 | 0.20 | 5040 | 21.68 | 900 | 6.13 | 0.19 |
| 3629 | 3.86 | 900 | 1.56 | 0.20 | 4279X | 4.30 | 900 | 1.70 | 0.21 | 5057 | 30.03 | 900 | 7.99 | 0.20 |
| 3632X | 4.71 | 900 | 1.82 | 0.20 | 4282 | 2.04 | 587 | 0.84 | 0.19 | 5059 | 32.33 | 900 | 10.81 | 0.20 |
| 3634 | 3.49 | 848 | 1.42 | 0.20 | 4283 | 4.90 | 900 | 1.80 | 0.20 | 5069 | 24.58 | 900 | 6.21 | 0.19 |
| 3635 | 5.42 | 900 | 2.13 | 0.20 | 4299 | 3.18 | 792 | 1.29 | 0.21 | 5086X | 17.16 | 900 | 5.29 | 0.20 |
| 3638 | 5.02 | 900 | 1.99 | 0.20 | 4304X | 10.50 | 900 | 4.04 | 0.21 | 5102X | 11.20 | 900 | 3.70 | 0.20 |
| 3642 | 2.75 | 715 | 1.10 | 0.20 | 4307 | 3.60 | 868 | 1.50 | 0.20 | 5146 | 10.87 | 900 | 3.69 | 0.20 |
| 3643 | 4.53 | 900 | 1.79 | 0.21 | 4308# | -- | -- | 1.29 | 0.21 | 5160 | 5.76 | 900 | 1.97 | 0.20 |
| 3647 | 4.59 | 900 | 1.78 | 0.20 | 4351 | 2.11 | 600 | 0.84 | 0.21 | 5183X | 5.82 | 900 | 2.16 | 0.20 |
| 3648X | 3.46 | 843 | 1.41 | 0.20 | 4352X | 2.16 | 609 | 0.87 | 0.20 | 5184X | 11.19 | 900 | 3.08 | 0.19 |
| 3681 | 2.27 | 629 | 0.91 | 0.21 | 4360 | 1.35 | 463 | 0.56 | 0.19 | 5188 | 5.92 | 900 | 2.09 | 0.20 |
| 3685 | 1.71 | 528 | 0.69 | 0.20 | 4361 | 1.94 | 569 | 0.75 | 0.20 | 5190 | 5.66 | 900 | 2.10 | 0.20 |
| 3719 | 2.01 | 582 | 0.63 | 0.18 | 4362 | 1.86 | 555 | 0.75 | 0.19 | 5191 | 1.73 | 531 | 0.67 | 0.20 |
| 3724X | 9.32 | 900 | 3.19 | 0.20 | 4410 | 6.20 | 900 | 2.46 | 0.20 | 5192 | 5.36 | 900 | 2.13 | 0.20 |
| 3726 | 6.38 | 900 | 1.87 | 0.20 | 4417X | 6.75 | 900 | 2.75 | 0.20 | 5194X# | -- | -- | 2.86 | 0.20 |
| 3803 | 2.39 | 650 | 0.85 | 0.19 | 4420 | 11.75 | 900 | 2.74 | 0.18 | 5211X | 25.11 | 900 | 8.21 | 0.19 |
| 3807 | 3.37 | 827 | 1.37 | 0.20 | 4431 | 5.56 | 900 | 2.23 | 0.20 | 5213X | 12.16 | 900 | 4.01 | 0.20 |
| 3808 | 3.32 | 818 | 1.28 | 0.21 | 4432 | 2.68 | 702 | 1.13 | 0.20 | 5215 | 12.96 | 900 | 4.80 | 0.20 |
| 3821X | 14.07 | 900 | 5.44 | 0.20 | 4439 | 7.74 | 900 | 2.72 | 0.20 | 5221 | 8.90 | 900 | 3.20 | 0.20 |
| 3822 | 6.95 | 900 | 2.73 | 0.19 | 4452X | 4.21 | 900 | 1.66 | 0.20 | 5222X | 11.42 | 900 | 3.97 | 0.19 |
| 3824X | 5.98 | 900 | 2.31 | 0.20 | 4459 | 3.21 | 798 | 1.27 | 0.21 | 5223X | 12.36 | 900 | 4.48 | 0.20 |
| 3826 | 1.13 | 423 | 0.46 | 0.19 | 4470 | 2.05 | 589 | 0.80 | 0.20 | 5348 | 16.47 | 900 | 5.69 | 0.20 |
| 3827X | 3.34 | 821 | 1.30 | 0.20 | 4484 | 3.75 | 895 | 1.48 | 0.21 | 5402 | 15.61 | 900 | 6.31 | 0.20 |
| 3830a | a | a | a | a | 4493 | 7.15 | 900 | 2.89 | 0.19 | 5403X | 16.27 | 900 | 5.63 | 0.20 |
| 3851 | 3.90 | 900 | 1.58 | 0.21 | 4511 | 0.73 | 351 | 0.28 | 0.20 | 5437 | 10.81 | 900 | 4.00 | 0.20 |
| 3865 | 2.60 | 688 | 1.08 | 0.21 | 4557 | 2.23 | 621 | 0.91 | 0.20 | 5443 | 4.69 | 900 | 1.79 | 0.19 |
| 3881 | 4.76 | 900 | 1.84 | 0.20 | 4558 | 4.62 | 900 | 1.73 | 0.20 | 5445 | 9.98 | 900 | 3.43 | 0.20 |
| 4000 | 9.11 | 900 | 2.96 | 0.20 | 4561 | 4.36 | 900 | 1.24 | 0.18 | 5462 | 12.52 | 900 | 4.65 | 0.20 |
| 4021 | 2.86 | 735 | 1.06 | 0.19 | 4568 | 1.87 | 557 | 0.66 | 0.20 | 5469X | 16.72 | 900 | 4.11 | 0.18 |
| 4024 | 5.97 | 900 | 2.27 | 0.19 | 4583X | 8.04 | 900 | 2.79 | 0.20 | 5474 | 12.09 | 900 | 4.06 | 0.20 |
| 4034X | 11.75 | 900 | 4.40 | 0.20 | 4611 | 3.08 | 774 | 1.24 | 0.20 | 5478X | 12.91 | 900 | 4.80 | 0.20 |
| 4036 | 5.00 | 900 | 1.78 | 0.21 | 4635 | 4.96 | 900 | 1.55 | 0.20 | 5479X | 12.83 | 900 | 4.91 | 0.20 |
| 4038 | 4.04 | 900 | 1.63 | 0.20 | 4653 | 3.12 | 782 | 1.06 | 0.20 | 5480 | 10.07 | 900 | 3.57 | 0.19 |
| 4053 | 9.70 | 900 | 3.87 | 0.20 | 4665 | 9.40 | 900 | 3.43 | 0.20 | 5491 | 3.00 | 760 | 1.08 | 0.18 |
| 4054X | 6.34 | 900 | 2.57 | 0.20 | 4683 | 3.44 | 839 | 1.41 | 0.18 | 5507X | 9.16 | 900 | 3.22 | 0.20 |
| 4061 | 3.89 | 900 | 1.61 | 0.19 | 4686 | 2.98 | 756 | 1.12 | 0.20 | 5508 | 5.58 | 900 | 1.67 | 0.18 |
| 4062 | 3.49 | 848 | 1.39 | 0.20 | 4692 | 1.32 | 458 | 0.54 | 0.20 | 5537 | 7.73 | 900 | 2.86 | 0.20 |
| 4101 | 4.48 | 900 | 1.67 | 0.20 | 4693 | 0.83 | 369 | 0.32 | 0.20 | 5538X | 8.36 | 900 | 3.09 | 0.20 |

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EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2010

Page S3

| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|------------|-------|----------|-------|---------|------------|-------|----------|-------|---------|------------|-------|----------|-------|---------|
| 5545X | 41.52 | 900 | 13.41 | 0.20 | 7230 | 8.17 | 900 | 3.20 | 0.19 | 8018X | 4.18 | 900 | 1.69 | 0.21 |
| 5551 | 31.04 | 900 | 9.63 | 0.20 | 7231 | 11.83 | 900 | 4.40 | 0.20 | 8021 | 3.45 | 841 | 1.37 | 0.20 |
| 5606 | 2.45 | 661 | 0.84 | 0.20 | 7232 | 7.01 | 900 | 2.48 | 0.19 | 8031 | 3.98 | 900 | 1.58 | 0.20 |
| 5610 | 11.94 | 900 | 4.47 | 0.20 | 7309FX | 49.13 | 900 | 11.78 | 0.19 | 8032 | 3.15 | 787 | 1.28 | 0.20 |
| 5645X | 16.57 | 900 | 5.82 | 0.20 | 7313FX | 8.00 | 900 | 2.31 | 0.20 | 8033 | 3.03 | 765 | 1.19 | 0.21 |
| 5651 | 13.04 | 900 | 4.57 | 0.20 | 7317FX | 12.58 | 900 | 3.19 | 0.19 | 8039 | 2.38 | 648 | 0.96 | 0.21 |
| 5703 | 22.29 | 900 | 8.46 | 0.18 | 7327F | 44.53 | 900 | 10.97 | 0.19 | 8044X | 4.98 | 900 | 1.93 | 0.20 |
| 5705a | a | a | a | a | 7333M | 8.86 | 900 | 1.76 | 0.18 | 8045 | 0.37 | 287 | 0.14 | 0.20 |
| 5951X | 2.82 | 728 | 1.15 | 0.20 | 7335M | 9.84 | 900 | 1.96 | 0.18 | 8046 | 4.60 | 900 | 1.82 | 0.21 |
| 6002aX | a | a | a | a | 7350F | 19.69 | 900 | 6.71 | 0.22 | 8047 | 1.79 | 542 | 0.72 | 0.20 |
| 6003 | 26.59 | 900 | 9.51 | 0.20 | 7360X | 11.99 | 900 | 4.52 | 0.20 | 8050# | -- | -- | 0.95 | 0.21 |
| 6005 | 7.61 | 900 | 2.71 | 0.18 | 7370X | 7.07 | 900 | 2.50 | 0.20 | 8058 | 5.39 | 900 | 2.13 | 0.21 |
| 6045 | 8.58 | 900 | 2.49 | 0.19 | 7371X# | -- | -- | 3.18 | 0.19 | 8072 | 0.91 | 384 | 0.37 | 0.20 |
| 6204 | 18.65 | 900 | 6.12 | 0.20 | 7380X | 6.28 | 900 | 2.43 | 0.20 | 8090X | 1.71 | 528 | 0.62 | 0.19 |
| 6206 | 6.43 | 900 | 2.13 | 0.19 | 7382 | 5.92 | 900 | 2.34 | 0.20 | 8102 | 3.29 | 812 | 1.29 | 0.21 |
| 6213 | 5.84 | 900 | 1.72 | 0.19 | 7390 | 8.25 | 900 | 3.26 | 0.21 | 8103 | 3.14 | 785 | 1.21 | 0.20 |
| 6216 | 8.64 | 900 | 2.92 | 0.19 | 7394M | 14.49 | 900 | 3.69 | 0.18 | 8105X | 5.29 | 900 | 1.84 | 0.19 |
| 6217X | 7.72 | 900 | 2.62 | 0.20 | 7395M | 16.10 | 900 | 4.10 | 0.18 | 8106X | 8.91 | 900 | 3.33 | 0.20 |
| 6229 | 10.04 | 900 | 3.27 | 0.20 | 7402 | 0.30 | 274 | 0.12 | 0.21 | 8107 | 7.50 | 900 | 2.63 | 0.20 |
| 6233 | 9.26 | 900 | 2.47 | 0.19 | 7403 | 8.09 | 900 | 3.02 | 0.21 | 8111X | 4.76 | 900 | 1.88 | 0.20 |
| 6235X | 8.44 | 900 | 1.74 | 0.18 | 7405N | 2.10 | 708 | 0.78 | 0.21 | 8116 | 4.69 | 900 | 1.85 | 0.21 |
| 6237 | 3.51 | 852 | 1.25 | 0.19 | 7420X | 7.86 | 900 | 1.39 | 0.17 | 8203 | 7.47 | 900 | 2.98 | 0.20 |
| 6251 | 19.20 | 900 | 6.10 | 0.19 | 7421 | 3.80 | 900 | 1.19 | 0.20 | 8204 | 8.75 | 900 | 3.30 | 0.20 |
| 6252 | 13.88 | 900 | 3.24 | 0.19 | 7422 | 5.20 | 900 | 1.35 | 0.19 | 8209 | 4.33 | 900 | 1.71 | 0.20 |
| 6260 | 26.03 | 900 | 5.38 | 0.18 | 7423X# | -- | -- | 3.02 | 0.21 | 8215 | 3.95 | 900 | 1.49 | 0.20 |
| 6306 | 9.25 | 900 | 3.16 | 0.20 | 7425aX | a | a | a | a | 8227 | 7.44 | 900 | 2.31 | 0.20 |
| 6319X | 6.03 | 900 | 2.11 | 0.20 | 7431N | 3.18 | 900 | 0.70 | 0.18 | 8232X | 6.61 | 900 | 2.47 | 0.20 |
| 6325 | 5.71 | 900 | 2.01 | 0.20 | 7445N | 0.61 | -- | -- | -- | 8233 | 8.30 | 900 | 2.42 | 0.18 |
| 6326X | 6.83 | 900 | 2.54 | 0.20 | 7453N | 1.13 | -- | -- | -- | 8235 | 8.86 | 900 | 3.51 | 0.20 |
| 6400 | 10.01 | 900 | 3.85 | 0.20 | 7502 | 3.30 | 814 | 1.24 | 0.20 | 8263 | 29.43 | 900 | 11.19 | 0.21 |
| 6504 | 3.75 | 895 | 1.52 | 0.20 | 7515 | 1.83 | 549 | 0.46 | 0.19 | 8264X | 5.61 | 900 | 2.12 | 0.20 |
| 6703M* | 37.31 | 900 | 11.10 | 0.23 | 7520 | 4.85 | 900 | 1.90 | 0.20 | 8265 | 9.82 | 900 | 3.48 | 0.20 |
| 6704M* | 26.09 | 900 | 8.86 | 0.23 | 7538 | 16.94 | 900 | 4.29 | 0.20 | 8279X | 12.73 | 900 | 4.52 | 0.20 |
| 6801F | 9.05 | 900 | 2.60 | 0.19 | 7539 | 2.14 | 605 | 0.70 | 0.20 | 8288 | 9.15 | 900 | 3.43 | 0.20 |
| 6811 | 5.51 | 900 | 1.78 | 0.18 | 7540 | 6.01 | 900 | 2.00 | 0.20 | 8291 | 4.78 | 900 | 1.85 | 0.20 |
| 6824F | 12.84 | 900 | 4.51 | 0.21 | 7580 | 2.44 | 659 | 0.92 | 0.20 | 8292 | 8.58 | 900 | 3.40 | 0.20 |
| 6826F | 7.86 | 900 | 2.65 | 0.20 | 7590 | 8.21 | 900 | 3.20 | 0.20 | 8293 | 15.46 | 900 | 5.79 | 0.20 |
| 6834 | 7.82 | 900 | 3.02 | 0.21 | 7600 | 4.19 | 900 | 1.57 | 0.20 | 8304 | 10.40 | 900 | 3.94 | 0.19 |
| 6836 | 4.79 | 900 | 1.80 | 0.20 | 7601 | 17.40 | 900 | 5.05 | 0.19 | 8350X | 8.17 | 900 | 2.91 | 0.20 |
| 6843F | 17.37 | 900 | 5.61 | 0.21 | 7605 | 6.94 | 900 | 2.60 | 0.20 | 8381X | 2.21 | 618 | 0.84 | 0.20 |
| 6845F | 47.58 | 900 | 11.57 | 0.19 | 7610 | 0.59 | 326 | 0.22 | 0.20 | 8385X | 3.04 | 767 | 1.13 | 0.20 |
| 6854 | 10.58 | 900 | 3.05 | 0.18 | 7704X | 4.10 | 900 | 1.46 | 0.20 | 8387X | 4.09 | 900 | 1.58 | 0.20 |
| 6872F | 12.95 | 900 | 4.15 | 0.20 | 7705 | 4.96 | 900 | 1.93 | 0.20 | 8391X | 4.02 | 900 | 1.56 | 0.20 |
| 6874F | 16.45 | 900 | 4.46 | 0.19 | 7709X | -- | -- | 28.10 | 0.28 | 8392 | 4.45 | 900 | 1.75 | 0.21 |
| 6884 | 10.02 | 900 | 1.89 | 0.17 | 7710X | 11.69 | 900 | 3.92 | 0.21 | 8393X | 3.14 | 785 | 1.24 | 0.20 |
| 7016M | 15.19 | 900 | 4.95 | 0.20 | 7720 | 3.30 | 814 | 1.23 | 0.20 | 8500X | 8.33 | 900 | 3.12 | 0.20 |
| 7024M | 16.88 | 900 | 5.50 | 0.20 | 7855 | 6.29 | 900 | 2.13 | 0.19 | 8601 | 1.46 | 483 | 0.52 | 0.20 |
| 7038M | 6.23 | 900 | 1.79 | 0.19 | 8001 | 2.66 | 699 | 1.07 | 0.20 | 8602 | 1.46 | 483 | 0.52 | 0.20 |
| 7090M | 6.92 | 900 | 1.99 | 0.19 | 8002 | 2.57 | 683 | 1.02 | 0.20 | 8606 | 7.18 | 900 | 2.57 | 0.20 |
| 7133 | 7.10 | 900 | 2.55 | 0.19 | 8006X | 4.00 | 900 | 1.59 | 0.20 | 8709F | 4.30 | 900 | 1.11 | 0.19 |
| 7152M | 10.88 | 900 | 4.14 | 0.19 | 8008 | 1.65 | 517 | 0.67 | 0.21 | 8719 | 2.62 | 692 | 0.79 | 0.19 |
| 7153M | 6.56 | 900 | 2.37 | 0.23 | 8010X | 2.69 | 704 | 1.08 | 0.21 | 8720 | 2.05 | 589 | 0.72 | 0.20 |
| 7222 | 11.44 | 900 | 3.78 | 0.18 | 8013 | 0.49 | 308 | 0.18 | 0.20 | 8721 | 0.31 | 276 | 0.11 | 0.20 |
| 7228X | 11.05 | 900 | 4.15 | 0.20 | 8015 | 1.07 | 413 | 0.43 | 0.20 | 8726F | 10.92 | 900 | 3.92 | 0.20 |
| 7229X | 10.11 | 900 | 3.50 | 0.20 | 8017X | 2.35 | 643 | 0.95 | 0.21 | 8734M | 0.72 | 350 | 0.27 | 0.20 |

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

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2010

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 |
|------------|-------|----------|-------|---------|------------|-------|----------|-------|---------|------------|------|----------|-----|---------|
| 8738M | 1.06 | 411 | 0.32 | 0.20 | 9182 | 4.48 | 900 | 1.76 | 0.21 | | | | | |
| 8742 | 0.79 | 362 | 0.29 | 0.20 | 9186X | 47.43 | 900 | 15.84 | 0.20 | | | | | |
| 8745 | 2.39 | 650 | 0.93 | 0.20 | 9220L | 5.78 | 900 | 2.12 | 0.20 | | | | | |
| 8748 | 1.04 | 407 | 0.40 | 0.20 | 9402L | 5.99 | 900 | 2.25 | 0.20 | | | | | |
| 8755 | 0.13 | 243 | 0.05 | 0.20 | 9403L | 12.97 | 900 | 4.63 | 0.20 | | | | | |
| 8800 | 1.76 | 537 | 0.73 | 0.20 | 9410L | 3.03 | 765 | 1.10 | 0.19 | | | | | |
| 8803 | 0.15 | 247 | 0.05 | 0.20 | 9412X | 4.01 | 900 | 1.58 | 0.21 | | | | | |
| 8805M | 0.34 | 281 | 0.14 | 0.21 | 9413X | 3.97 | 900 | 1.58 | 0.20 | | | | | |
| 8810 | 0.30 | 274 | 0.12 | 0.21 | 9414X | 3.77 | 899 | 1.50 | 0.20 | | | | | |
| 8815M | 0.45 | 301 | 0.17 | 0.21 | 9428X* | -- | -- | -- | -- | | | | | |
| 8820 | 0.16 | 249 | 0.06 | 0.20 | 9501 | 5.34 | 900 | 2.06 | 0.20 | | | | | |
| 8824 | 5.23 | 900 | 2.12 | 0.21 | 9505 | 7.58 | 900 | 2.92 | 0.20 | | | | | |
| 8825 | 2.81 | 726 | 1.17 | 0.20 | 9519X | 4.33 | 900 | 1.63 | 0.20 | | | | | |
| 8826 | 3.73 | 891 | 1.48 | 0.20 | 9521X | 8.30 | 900 | 3.13 | 0.20 | | | | | |
| 8828# | -- | -- | 1.50 | 0.20 | 9522 | 5.43 | 900 | 2.16 | 0.20 | | | | | |
| 8829 | 3.05 | 769 | 1.20 | 0.20 | 9529a | a | a | a | a | | | | | |
| 8831 | 2.62 | 692 | 1.03 | 0.21 | 9534X | 12.06 | 900 | 4.25 | 0.20 | | | | | |
| 8832 | 0.46 | 303 | 0.18 | 0.21 | 9554 | 10.93 | 900 | 3.80 | 0.20 | | | | | |
| 8833 | 1.23 | 441 | 0.49 | 0.21 | 9586 | 1.04 | 407 | 0.44 | 0.20 | | | | | |
| 8835 | 3.77 | 899 | 1.50 | 0.20 | 9600 | 2.10 | 598 | 0.71 | 0.19 | | | | | |
| 8837aX# | -- | -- | -- | -- | 9620 | 1.79 | 542 | 0.63 | 0.19 | | | | | |
| 8842 | 3.60 | 868 | 1.43 | 0.20 | 9894X | 0.61 | 330 | 0.19 | 0.18 | | | | | |
| 8868X | 0.55 | 319 | 0.22 | 0.21 | | | | | | | | | | |
| 8869 | 1.26 | 447 | 0.51 | 0.21 | | | | | | | | | | |
| 8871 | 0.39 | 290 | 0.15 | 0.20 | | | | | | | | | | |
| 8901 | 0.18 | 252 | 0.07 | 0.20 | | | | | | | | | | |
| 9012 | 3.54 | 857 | 1.38 | 0.20 | | | | | | | | | | |
| 9014X | 5.33 | 900 | 2.12 | 0.20 | | | | | | | | | | |
| 9015 | 5.01 | 900 | 1.98 | 0.20 | | | | | | | | | | |
| 9016X | 4.31 | 900 | 1.70 | 0.20 | | | | | | | | | | |
| 9019 | 2.21 | 618 | 0.84 | 0.19 | | | | | | | | | | |
| 9033 | 2.28 | 630 | 0.91 | 0.20 | | | | | | | | | | |
| 9040 | 5.36 | 900 | 2.16 | 0.21 | | | | | | | | | | |
| 9044X | 1.89 | 560 | 0.77 | 0.20 | | | | | | | | | | |
| 9052X | 3.71 | 888 | 1.50 | 0.20 | | | | | | | | | | |
| 9058 | 2.14 | 605 | 0.89 | 0.20 | | | | | | | | | | |
| 9059 | 2.15 | 607 | 0.84 | 0.20 | | | | | | | | | | |
| 9060 | 2.18 | 612 | 0.88 | 0.20 | | | | | | | | | | |
| 9061 | 2.04 | 587 | 0.85 | 0.20 | | | | | | | | | | |
| 9063 | 1.34 | 461 | 0.54 | 0.21 | | | | | | | | | | |
| 9077F | 3.40 | 832 | 1.17 | 0.19 | | | | | | | | | | |
| 9082 | 2.28 | 630 | 0.94 | 0.21 | | | | | | | | | | |
| 9083 | 2.00 | 580 | 0.83 | 0.21 | | | | | | | | | | |
| 9084 | 2.25 | 625 | 0.89 | 0.21 | | | | | | | | | | |
| 9088a# | -- | -- | -- | -- | | | | | | | | | | |
| 9089 | 1.56 | 501 | 0.61 | 0.20 | | | | | | | | | | |
| 9093 | 1.58 | 504 | 0.62 | 0.20 | | | | | | | | | | |
| 9101 | 5.28 | 900 | 2.14 | 0.20 | | | | | | | | | | |
| 9102 | 3.49 | 848 | 1.39 | 0.20 | | | | | | | | | | |
| 9154 | 3.40 | 832 | 1.34 | 0.20 | | | | | | | | | | |
| 9156 | 2.79 | 722 | 1.08 | 0.20 | | | | | | | | | | |
| 9170X | 31.15 | 900 | 9.26 | 0.21 | | | | | | | | | | |
| 9178X | 24.38 | 900 | 10.12 | 0.21 | | | | | | | | | | |
| 9179X | 2.10 | 598 | 0.85 | 0.20 | | | | | | | | | | |
| 9180X | 17.71 | 900 | 6.59 | 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, 2010

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, 2010

MISCELLANEOUS VALUES

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

| | |
|---------------------------|-------------|
| Employee operated vehicle | \$57,642.00 |
| Leased or rented vehicle | \$38,428.00 |

Expense Constant applicable in accordance with Basic Manual Rule VI-E-2 \$220.00

In accordance with state special Basic Manual Rule V-B-2, the value of lodging received by employees as a part of their pay shall be \$113.22 per week or \$16.17 per day. The value of meals received by employees as a part of their pay shall be \$101.93 per week or \$4.85 per meal.

| | | |
|---|-------------|----------|
| Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers" | \$63,596.00 | Annually |
| | \$1,223.00 | Weekly |

| | | |
|---|-------------|----------|
| Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers" | \$12,740.00 | Annually |
| | \$245.00 | 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 \$42,380.00

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 | 58.6% |
| <u>Difference in Loss Based Expenses</u> | <u>6.2%</u> |
| Combined USL&HW% | 68.0% |

(Multiply a Non-'F' classification rate by a factor of 1.68. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.59. The factor to adjust for differences in loss based expenses only is 1.062.)

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, 2010

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 VOLUNTEER7704

FIRE DEPARTMENT - VOLUNTEER7709

SCHEDULE OF ANNUAL PREMIUMS

| <u>Population of Area Served *</u> | | | <u>Annual Premium</u> |
|------------------------------------|---|--------|-----------------------|
| 0 | - | 300 | \$ 870 |
| 301 | - | 500 | 983 |
| 501 | - | 700 | 1,087 |
| 701 | - | 1,000 | 1,200 |
| 1,001 | - | 1,500 | 1,407 |
| 1,501 | - | 2,000 | 1,632 |
| 2,001 | - | 2,500 | 1,859 |
| 2,501 | - | 3,000 | 2,087 |
| 3,001 | - | 3,500 | 2,315 |
| 3,501 | - | 4,000 | 2,543 |
| 4,001 | - | 4,500 | 2,771 |
| 4,501 | - | 5,000 | 2,996 |
| 5,001 | - | 6,000 | 3,395 |
| 6,001 | - | 7,000 | 3,852 |
| 7,001 | - | 8,000 | 4,310 |
| 8,001 | - | 9,000 | 4,762 |
| 9,001 | - | 10,000 | 5,217 |
| 10,001 | - | 15,000 | 7,019 |
| 15,001 | - | 20,000 | 9,302 |
| 20,001 | - | 25,000 | 11,580 |

For each additional 5,000 population (or portion thereof) add - \$2,278

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, 2010

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

| Expected Losses | Weighting Values | Expected Losses | Weighting Values |
|--------------------|---------------------|--------------------------|---------------------|
| 0 - 1,287 | 0.04 | 726,248 - 766,306 | 0.44 |
| 1,288 - 5,207 | 0.05 | 766,307 - 808,685 | 0.45 |
| 5,208 - 9,208 | 0.06 | 808,686 - 853,591 | 0.46 |
| 9,209 - 13,297 | 0.07 | 853,592 - 901,258 | 0.47 |
| 13,298 - 17,475 | 0.08 | 901,259 - 951,949 | 0.48 |
| 17,476 - 29,229 | 0.09 | 951,950 - 1,005,960 | 0.49 |
| 29,230 - 43,508 | 0.10 | 1,005,961 - 1,063,632 | 0.50 |
| 43,509 - 56,210 | 0.11 | 1,063,633 - 1,125,347 | 0.51 |
| 56,211 - 68,577 | 0.12 | 1,125,348 - 1,191,549 | 0.52 |
| 68,578 - 80,946 | 0.13 | 1,191,550 - 1,262,745 | 0.53 |
| 80,947 - 93,466 | 0.14 | 1,262,746 - 1,339,523 | 0.54 |
| 93,467 - 106,225 | 0.15 | 1,339,524 - 1,422,566 | 0.55 |
| 106,226 - 119,278 | 0.16 | 1,422,567 - 1,512,674 | 0.56 |
| 119,279 - 132,669 | 0.17 | 1,512,675 - 1,610,790 | 0.57 |
| 132,670 - 146,434 | 0.18 | 1,610,791 - 1,718,031 | 0.58 |
| 146,435 - 160,606 | 0.19 | 1,718,032 - 1,835,732 | 0.59 |
| 160,607 - 175,215 | 0.20 | 1,835,733 - 1,965,503 | 0.60 |
| 175,216 - 190,292 | 0.21 | 1,965,504 - 2,109,301 | 0.61 |
| 190,293 - 205,866 | 0.22 | 2,109,302 - 2,269,532 | 0.62 |
| 205,867 - 221,970 | 0.23 | 2,269,533 - 2,449,182 | 0.63 |
| 221,971 - 238,634 | 0.24 | 2,449,183 - 2,652,010 | 0.64 |
| 238,635 - 255,893 | 0.25 | 2,652,011 - 2,882,813 | 0.65 |
| 255,894 - 273,783 | 0.26 | 2,882,814 - 3,147,807 | 0.66 |
| 273,784 - 292,341 | 0.27 | 3,147,808 - 3,455,197 | 0.67 |
| 292,342 - 311,608 | 0.28 | 3,455,198 - 3,816,045 | 0.68 |
| 311,609 - 331,629 | 0.29 | 3,816,046 - 4,245,622 | 0.69 |
| 331,630 - 352,449 | 0.30 | 4,245,623 - 4,765,635 | 0.70 |
| 352,450 - 374,120 | 0.31 | 4,765,636 - 5,408,000 | 0.71 |
| 374,121 - 396,696 | 0.32 | 5,408,001 - 6,221,661 | 0.72 |
| 396,697 - 420,235 | 0.33 | 6,221,662 - 7,285,675 | 0.73 |
| 420,236 - 444,804 | 0.34 | 7,285,676 - 8,736,599 | 0.74 |
| 444,805 - 470,470 | 0.35 | 8,736,600 - 10,832,374 | 0.75 |
| 470,471 - 497,312 | 0.36 | 10,832,375 - 14,125,730 | 0.76 |
| 497,313 - 525,411 | 0.37 | 14,125,731 - 20,053,763 | 0.77 |
| 525,412 - 554,860 | 0.38 | 20,053,764 - 33,885,830 | 0.78 |
| 554,861 - 585,759 | 0.39 | 33,885,831 - 103,046,129 | 0.79 |
| 585,760 - 618,219 | 0.40 | 103,046,130 AND OVER | 0.80 |
| 618,220 - 652,361 | 0.41 | | |
| 652,362 - 688,320 | 0.42 | | |
| 688,321 - 726,247 | 0.43 | | |

| | |
|---|-----------|
| (a) State Per Claim Accident Limitation | \$154,000 |
| (b) State Multiple Claim Accident Limitation | \$308,000 |
| (c) USL&HW Per Claim Accident Limitation | \$423,000 |
| (d) USL&HW Multiple Claim Accident Limitation | \$846,000 |
| (e) Employers Liability Accident Limitation | \$60,000 |
| (f) USL&HW Act -- Expected Loss Factor -- Non-F Classes | 59% |

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (6.15)}

EXHIBIT 4

WISCONSIN

EXPERIENCE RATING PLAN MANUAL PART FIVE

Effective October 1, 2010

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

| Expected Losses | | Ballast Values | Expected Losses | | Ballast Values | Expected Losses | | Ballast Values | | | |
|-----------------|---|----------------|-----------------|-----------|----------------|-----------------|---------|----------------|---|-----------|---------|
| 0 | - | 33,080 | 15,375 | 1,061,497 | - | 1,092,228 | 123,000 | 2,137,435 | - | 2,168,179 | 230,625 |
| 33,081 | - | 56,933 | 18,450 | 1,092,229 | - | 1,122,962 | 126,075 | 2,168,180 | - | 2,198,925 | 233,700 |
| 56,934 | - | 84,341 | 21,525 | 1,122,963 | - | 1,153,696 | 129,150 | 2,198,926 | - | 2,229,671 | 236,775 |
| 84,342 | - | 113,255 | 24,600 | 1,153,697 | - | 1,184,431 | 132,225 | 2,229,672 | - | 2,260,417 | 239,850 |
| 113,256 | - | 142,872 | 27,675 | 1,184,432 | - | 1,215,167 | 135,300 | 2,260,418 | - | 2,291,163 | 242,925 |
| 142,873 | - | 172,861 | 30,750 | 1,215,168 | - | 1,245,904 | 138,375 | 2,291,164 | - | 2,321,909 | 246,000 |
| 172,862 | - | 203,066 | 33,825 | 1,245,905 | - | 1,276,641 | 141,450 | 2,321,910 | - | 2,352,655 | 249,075 |
| 203,067 | - | 233,409 | 36,900 | 1,276,642 | - | 1,307,379 | 144,525 | 2,352,656 | - | 2,383,402 | 252,150 |
| 233,410 | - | 263,843 | 39,975 | 1,307,380 | - | 1,338,118 | 147,600 | 2,383,403 | - | 2,414,148 | 255,225 |
| 263,844 | - | 294,341 | 43,050 | 1,338,119 | - | 1,368,857 | 150,675 | 2,414,149 | - | 2,444,895 | 258,300 |
| 294,342 | - | 324,885 | 46,125 | 1,368,858 | - | 1,399,596 | 153,750 | 2,444,896 | - | 2,475,641 | 261,375 |
| 324,886 | - | 355,464 | 49,200 | 1,399,597 | - | 1,430,336 | 156,825 | 2,475,642 | - | 2,506,388 | 264,450 |
| 355,465 | - | 386,070 | 52,275 | 1,430,337 | - | 1,461,076 | 159,900 | 2,506,389 | - | 2,537,135 | 267,525 |
| 386,071 | - | 416,697 | 55,350 | 1,461,077 | - | 1,491,817 | 162,975 | 2,537,136 | - | 2,567,882 | 270,600 |
| 416,698 | - | 447,340 | 58,425 | 1,491,818 | - | 1,522,558 | 166,050 | 2,567,883 | - | 2,598,629 | 273,675 |
| 447,341 | - | 477,997 | 61,500 | 1,522,559 | - | 1,553,299 | 169,125 | 2,598,630 | - | 2,629,376 | 276,750 |
| 477,998 | - | 508,665 | 64,575 | 1,553,300 | - | 1,584,041 | 172,200 | 2,629,377 | - | 2,660,123 | 279,825 |
| 508,666 | - | 539,342 | 67,650 | 1,584,042 | - | 1,614,783 | 175,275 | 2,660,124 | - | 2,690,870 | 282,900 |
| 539,343 | - | 570,027 | 70,725 | 1,614,784 | - | 1,645,526 | 178,350 | 2,690,871 | - | 2,721,617 | 285,975 |
| 570,028 | - | 600,719 | 73,800 | 1,645,527 | - | 1,676,268 | 181,425 | 2,721,618 | - | 2,752,365 | 289,050 |
| 600,720 | - | 631,416 | 76,875 | 1,676,269 | - | 1,707,011 | 184,500 | 2,752,366 | - | 2,783,112 | 292,125 |
| 631,417 | - | 662,118 | 79,950 | 1,707,012 | - | 1,737,754 | 187,575 | 2,783,113 | - | 2,813,859 | 295,200 |
| 662,119 | - | 692,824 | 83,025 | 1,737,755 | - | 1,768,498 | 190,650 | 2,813,860 | - | 2,844,607 | 298,275 |
| 692,825 | - | 723,534 | 86,100 | 1,768,499 | - | 1,799,242 | 193,725 | 2,844,608 | - | 2,875,354 | 301,350 |
| 723,535 | - | 754,247 | 89,175 | 1,799,243 | - | 1,829,985 | 196,800 | 2,875,355 | - | 2,906,102 | 304,425 |
| 754,248 | - | 784,963 | 92,250 | 1,829,986 | - | 1,860,729 | 199,875 | 2,906,103 | - | 2,936,850 | 307,500 |
| 784,964 | - | 815,682 | 95,325 | 1,860,730 | - | 1,891,474 | 202,950 | | | | |
| 815,683 | - | 846,403 | 98,400 | 1,891,475 | - | 1,922,218 | 206,025 | | | | |
| 846,404 | - | 877,125 | 101,475 | 1,922,219 | - | 1,952,963 | 209,100 | | | | |
| 877,126 | - | 907,850 | 104,550 | 1,952,964 | - | 1,983,707 | 212,175 | | | | |
| 907,851 | - | 938,577 | 107,625 | 1,983,708 | - | 2,014,452 | 215,250 | | | | |
| 938,578 | - | 969,304 | 110,700 | 2,014,453 | - | 2,045,197 | 218,325 | | | | |
| 969,305 | - | 1,000,034 | 113,775 | 2,045,198 | - | 2,075,943 | 221,400 | | | | |
| 1,000,035 | - | 1,030,764 | 116,850 | 2,075,944 | - | 2,106,688 | 224,475 | | | | |
| 1,030,765 | - | 1,061,496 | 119,925 | 2,106,689 | - | 2,137,434 | 227,550 | | | | |

'For Expected Losses greater than 2,936,850, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(6.15) / (\text{Expected Losses} + (700)(6.15))$$

$$\text{Cap on Modifications} = 1 + (0.00005)\{(\text{Expected Losses}) + (2)(\text{Expected Losses}) / (6.15)\}$$

EXHIBIT 4

WISCONSIN

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

Effective October 1, 2010

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, 2010

| | | | |
|----|--|--------------|--------|
| A. | State loss assessments | | |
| | Workers Compensation Administration Assessment | | 0.0153 |
| 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 | | 1.191 |
| G. | Permissible Loss Ratio = (E) / ((F) + (A)) | | 0.604 |
| H. | State Tax Multiplier = $((.2 + ((G) \times [1+(A)])) / (.2 + (G))) \times (1 / (1 - (D)))$ | | 1.035 |
| I. | Federal Assessment | | 1.079 |
| J. | State Weight | | 0.053 |
| K. | Federal Weight | | 0.947 |
| L. | Weighted Federal Assessment = $((J) \times [1+(A)]) + ((K) \times (I))$ | | 1.076 |
| M. | Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1) | | 0.575 |
| N. | Federal Tax Multiplier = $((.2 + ((M) \times (L))) / (.2 + (M))) \times (1 / (1 - (D)))$ | | 1.081 |