



Wisconsin Compensation Rating Bureau

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CIRCULAR LETTER 3105—JULY 18, 2013

PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: MEMBERS OF THE BUREAU

The State of Wisconsin, Office of the Commissioner of Insurance has approved an overall decrease in rate level of 1.73%. Attached is a copy of the revised rates and rating values effective October 1, 2013, 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;
- decrease in the premium threshold for experience rating eligibility from \$6,750 to \$6,500;
- an overall decrease in premium level of 7.00% in “F” classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$44,408 to \$45,708;
- an increase in the value of lodging received by employees as part of their pay to \$122.10 per week or \$17.44 per day, the value of meals increased to \$109.94 per week or \$5.24 per meal;
- an increase in the maximum remuneration for executive officers to \$1,319 per week;
- an increase in the minimum remuneration for executive officers to \$264 per week;
- an increase in the Retrospective Rating Tax Multiplier from 1.074 to 1.083 for “F” classes;
- a decrease in the Retrospective Rating Tax Multiplier from 1.036 to 1.035 for state classes;
- an increase in the USLH&W percentage from 64% to 66%;
- 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, 2013

I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-1.73%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefits		-0.65%
Change in Production & General Expenses		+0.07%
<u>Change in Loss Based Expenses</u>		-1.15%
Overall Premium Level Change		-1.73%
Offset for Change in Expense Constant		+0.00%
Overall Rate Level Change		-1.73%
		Rate Level Change
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing		-2.10%
Contracting		-2.90%
Office & Clerical		-2.80%
Goods & Services		-0.20%
<u>Miscellaneous</u>		-1.50%
Overall		-1.73%

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-7.00%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefit		-6.90%
Change in Production & General Expenses		+0.07%
<u>Change in Loss Based Expenses</u>		-0.20%
Overall		-7.00%

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$220	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.036	1.035
Federal	1.074	1.083
USL&HW %		
Difference in Benefits	56.7%	56.0%
<u>Difference in Loss Based Expenses</u>	4.9%	6.2%
Combined USL&HW %	64.0%	66.0%

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2013

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	6.01	900	2.58	0.26	2089	7.62	900	3.26	0.26	2841X	6.37	900	2.79	0.26
0006X	4.90	900	2.10	0.26	2095	5.99	900	2.57	0.26	2881	5.58	900	2.50	0.26
0008X	5.59	900	2.34	0.26	2101X	3.59	866	1.58	0.26	2883	5.53	900	2.37	0.26
0016	9.22	900	3.75	0.26	2105	3.69	884	1.61	0.26	2913	9.04	900	4.09	0.26
0034	5.99	900	2.56	0.26	2110X	3.36	825	1.47	0.26	2915	9.95	900	4.19	0.26
0035	4.46	900	1.95	0.26	2111X	3.41	834	1.49	0.26	2916	8.46	900	3.28	0.26
0042X	9.77	900	4.05	0.26	2112	3.49	848	1.53	0.26	2923	6.73	900	2.94	0.26
0050	13.56	900	5.81	0.26	2121	2.96	753	1.27	0.26	2942	5.05	900	2.28	0.26
0079X	5.42	900	2.20	0.26	2131	1.67	521	0.72	0.26	2960	4.55	900	1.95	0.26
0106	14.83	900	5.76	0.26	2143X	3.59	866	1.57	0.26	3004	3.96	900	1.61	0.26
0108X	2.48	666	1.01	0.26	2156#	--	--	3.21	0.26	3018	3.03	765	1.23	0.26
0113	3.46	843	1.49	0.26	2157	7.48	900	3.21	0.26	3022	8.97	900	3.95	0.26
0170	3.32	818	1.43	0.26	2174	9.17	900	4.04	0.26	3027	6.73	900	2.72	0.26
0251	5.75	900	2.48	0.26	2211	--	--	2.62	0.26	3028	5.08	900	2.18	0.26
0771N	0.83	--	--	--	2220	3.04	767	1.31	0.26	3030	9.75	900	3.97	0.26
0908P	260.00	480	111.89	0.26	2286	3.49	848	1.53	0.26	3040	7.65	900	3.10	0.26
0909#	--	--	111.89	0.26	2288	17.94	900	7.88	0.26	3041	6.16	900	2.64	0.26
0912#	--	--	179.27	0.26	2300	5.82	900	2.62	0.26	3042	4.01	900	1.68	0.26
0913P	417.00	637	179.27	0.26	2302	2.61	690	1.12	0.26	3064	5.35	900	2.29	0.26
0917	7.62	900	3.33	0.26	2305	5.16	900	2.16	0.26	3066X	5.01	900	2.15	0.26
1164	8.32	900	3.08	0.26	2361	1.55	499	0.67	0.26	3076X	3.50	850	1.53	0.26
1165	4.77	900	1.88	0.26	2362	2.65	697	1.14	0.26	3081	8.79	900	3.57	0.26
1320	4.39	900	1.72	0.26	2380X	4.99	900	2.14	0.26	3082	12.20	900	4.95	0.26
1430	5.71	900	2.34	0.26	2388	4.56	900	1.99	0.26	3085	10.43	900	4.24	0.26
1438	5.28	900	2.05	0.26	2402	5.87	900	2.40	0.26	3086X	7.86	900	3.20	0.26
1452	3.41	834	1.39	0.26	2413	4.09	900	1.76	0.26	3110	19.04	900	8.17	0.26
1463	19.57	900	7.61	0.26	2417	4.10	900	1.76	0.26	3111	4.02	900	1.72	0.26
1624	6.45	900	2.51	0.26	2501	5.45	900	2.34	0.26	3113	2.98	756	1.28	0.26
1642X	3.98	900	1.62	0.26	2503	3.41	834	1.50	0.26	3114	3.14	785	1.34	0.26
1654X	8.80	900	3.57	0.26	2534	1.66	519	0.73	0.26	3118	2.07	593	0.91	0.26
1655X	5.23	900	2.13	0.26	2570	3.87	900	1.69	0.26	3119	2.23	621	1.00	0.26
1699	1.55	499	0.63	0.26	2585	6.36	900	2.78	0.26	3122	4.35	900	1.89	0.26
1701	8.05	900	3.27	0.26	2586	3.66	879	1.57	0.26	3126	12.84	900	5.53	0.26
1710X	13.98	900	5.72	0.26	2587	3.80	900	1.66	0.26	3131	4.09	900	1.75	0.26
1747	3.06	771	1.25	0.26	2600	3.44	839	1.51	0.26	3132	1.55	499	0.67	0.26
1748	3.10	778	1.27	0.26	2623	4.84	900	2.03	0.26	3145	4.12	900	1.77	0.26
1752X	0.95	391	0.39	0.26	2651	7.57	900	3.31	0.26	3146X	3.66	879	1.57	0.26
1803X	11.26	900	4.36	0.26	2660	4.18	900	1.82	0.26	3169	2.95	751	1.26	0.26
1807X	11.63	900	4.28	0.26	2670	6.39	900	2.87	0.26	3175	1.81	546	0.78	0.26
1808X	9.91	900	3.67	0.26	2683	3.43	837	1.50	0.26	3179	3.01	762	1.32	0.26
1852	3.30	814	1.23	0.26	2688	5.45	900	2.39	0.26	3180	4.35	900	1.90	0.26
1860	1.43	477	0.63	0.26	2702X	49.12	900	18.12	0.26	3188	3.30	814	1.44	0.26
1924	8.04	900	3.53	0.26	2709X	9.21	900	3.40	0.26	3220	1.98	576	0.85	0.26
1925	12.07	900	5.06	0.26	2710X	13.86	900	5.37	0.26	3223	5.59	900	2.51	0.26
2001	--	--	1.70	0.24	2714	4.90	900	2.14	0.26	3224X	7.96	900	3.47	0.26
2002	5.84	900	2.56	0.26	2731	9.52	900	3.87	0.26	3227X	5.15	900	2.24	0.26
2003	4.93	900	2.11	0.26	2735	7.94	900	3.49	0.26	3240	2.47	665	1.09	0.26
2014	12.13	900	4.93	0.26	2759	8.65	900	3.78	0.26	3241	3.39	830	1.46	0.26
2016	2.14	605	0.94	0.26	2790	5.36	900	2.34	0.26	3255	5.62	900	2.53	0.26
2021	2.33	639	0.98	0.26	2797	6.02	900	2.52	0.26	3257	4.33	900	1.86	0.26
2039	7.11	900	3.12	0.26	2799	7.66	900	2.87	0.26	3270	6.05	900	2.59	0.26
2041	4.41	900	1.93	0.26	2802X	4.78	900	2.00	0.26	3300	6.57	900	2.83	0.26
2065	4.95	900	2.12	0.26	2812X	--	--	2.37	0.26	3303	4.76	900	2.09	0.26
2070	4.65	900	1.99	0.26	2835	11.31	900	5.11	0.26	3307	7.62	900	3.26	0.26
2081	21.41	900	9.18	0.26	2836	5.48	900	2.47	0.26	3315	7.42	900	3.24	0.26

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 Note: D-ratios reflect a \$10,000 split point.

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2013

Page S2

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3334	4.35	900	1.88	0.26	4111	3.01	762	1.32	0.26	4712X	1.37	467	0.59	0.26
3336	6.74	900	2.74	0.26	4112	--	--	0.43	0.26	4720	5.70	900	2.44	0.26
3365	8.63	900	3.47	0.26	4113	2.70	706	1.16	0.26	4740	2.00	580	0.81	0.26
3372	5.27	900	2.20	0.26	4114	5.04	900	2.16	0.26	4741	3.26	807	1.40	0.26
3373	10.60	900	4.56	0.26	4130X	4.44	900	1.91	0.26	4751	9.68	900	3.96	0.26
3383	3.32	818	1.45	0.26	4131	4.07	900	1.79	0.26	4771N	7.63	900	2.80	0.26
3385	2.58	684	1.13	0.26	4133	1.66	519	0.73	0.26	4777X	4.13	900	1.53	0.26
3400X	5.99	900	2.51	0.26	4150	1.38	468	0.62	0.26	4825	1.32	458	0.54	0.26
3507	6.19	900	2.65	0.26	4206	12.32	900	5.29	0.26	4828C	4.78	900	1.99	0.26
3515	6.59	900	2.82	0.26	4207	1.90	562	0.77	0.26	4829C	2.40	652	0.93	0.26
3548	2.98	756	1.28	0.26	4239	3.30	814	1.35	0.26	4902	3.13	783	1.37	0.26
3559	8.11	900	3.49	0.26	4240	3.29	812	1.44	0.26	4923	2.72	710	1.16	0.26
3565X	2.38	648	1.04	0.26	4243	3.32	818	1.42	0.26	5000X	30.38	900	10.64	0.25
3574	3.52	854	1.54	0.26	4244	2.64	695	1.13	0.26	5020	10.75	900	4.33	0.26
3581	0.83	369	0.36	0.26	4250X	3.13	783	1.34	0.26	5022X	13.03	900	5.00	0.26
3612	3.30	814	1.38	0.26	4251	4.16	900	1.79	0.26	5037	20.17	900	7.41	0.26
3620	4.10	900	1.67	0.26	4263X	6.11	900	2.62	0.26	5040	21.80	900	7.95	0.26
3629	3.56	861	1.56	0.26	4273	3.18	792	1.36	0.26	5057	15.49	900	5.66	0.26
3632X	4.22	900	1.77	0.26	4279X	3.53	855	1.51	0.26	5059	30.14	900	10.97	0.26
3634	2.66	699	1.17	0.26	4282	1.87	557	0.83	0.26	5069	20.98	900	7.70	0.26
3635	5.25	900	2.26	0.26	4283	7.93	900	3.39	0.26	5086X	16.03	900	5.82	0.26
3638	2.96	753	1.30	0.26	4299	2.63	693	1.15	0.26	5102X	14.74	900	5.64	0.26
3642	3.58	864	1.54	0.26	4304X	10.32	900	4.31	0.26	5146	8.38	900	3.35	0.26
3643	3.15	787	1.35	0.26	4307	3.64	875	1.63	0.26	5160	4.12	900	1.58	0.26
3647	4.96	900	2.08	0.26	4351	1.83	549	0.78	0.26	5183X	5.79	900	2.32	0.26
3648X	4.06	900	1.77	0.26	4352X	2.00	580	0.87	0.26	5184X	6.94	900	2.53	0.26
3681	1.84	551	0.81	0.26	4360	1.70	526	0.75	0.26	5188	4.49	900	1.80	0.26
3685	1.29	452	0.56	0.26	4361	2.33	639	1.02	0.26	5190	4.95	900	1.98	0.26
3719	3.21	798	1.18	0.26	4362	--	--	0.75	0.26	5191	1.46	483	0.63	0.26
3724X	7.74	900	2.96	0.26	4410	5.71	900	2.45	0.26	5192	6.13	900	2.63	0.26
3726	10.29	900	3.75	0.26	4417X	5.42	900	2.38	0.26	5211X	19.22	900	7.42	0.26
3803	2.00	580	0.86	0.26	4420	18.48	900	7.21	0.26	5213X	11.10	900	4.26	0.26
3807	3.81	900	1.66	0.26	4431	7.96	900	3.57	0.26	5215	13.28	900	5.51	0.26
3808	3.03	765	1.27	0.26	4432	2.17	611	0.98	0.26	5221	7.93	900	3.19	0.26
3821X	10.83	900	4.54	0.26	4439	4.22	900	1.73	0.26	5222X	14.02	900	5.38	0.26
3822	9.15	900	3.86	0.26	4452X	4.82	900	2.07	0.26	5223X	8.68	900	3.48	0.26
3824X	6.02	900	2.52	0.26	4459	3.39	830	1.45	0.26	5348	14.01	900	5.65	0.26
3826	0.86	375	0.37	0.25	4470	1.27	449	0.55	0.26	5402	11.86	900	5.14	0.26
3827X	4.22	900	1.77	0.26	4484	3.98	900	1.70	0.26	5403X	15.13	900	5.80	0.26
3830a	a	a	a	a	4493	7.16	900	3.10	0.26	5437	13.20	900	5.31	0.26
3851	5.87	900	2.57	0.26	4511	0.77	359	0.32	0.26	5443	4.06	900	1.73	0.26
3865	1.63	513	0.73	0.26	4557	2.01	582	0.88	0.26	5445	9.68	900	3.71	0.26
3881	7.28	900	3.13	0.26	4558	2.86	735	1.23	0.26	5462	16.11	900	6.48	0.26
4000	10.39	900	4.04	0.26	4561	--	--	1.73	0.26	5469X	16.49	900	6.04	0.26
4021	2.70	706	1.11	0.26	4568	2.46	663	1.00	0.26	5474	11.33	900	4.34	0.26
4024	6.55	900	2.68	0.26	4583X	6.10	900	2.36	0.26	5478X	10.26	900	4.13	0.26
4034X	10.95	900	4.46	0.26	4611	2.60	688	1.13	0.26	5479X	10.54	900	4.36	0.26
4036	4.15	900	1.68	0.26	4635	4.32	900	1.59	0.26	5480	9.45	900	3.63	0.26
4038	6.21	900	2.81	0.26	4653	2.70	706	1.18	0.26	5491	3.16	789	1.22	0.26
4053	11.75	900	5.07	0.26	4665	8.66	900	3.53	0.26	5507X	8.60	900	3.29	0.26
4054X	4.73	900	2.07	0.26	4683	3.19	794	1.39	0.26	5508	4.49	900	1.82	0.26
4061	3.44	839	1.52	0.26	4686	2.24	623	0.91	0.26	5537	6.82	900	2.74	0.26
4062	3.06	771	1.31	0.26	4692	0.92	386	0.40	0.26	5538X	10.40	900	4.18	0.26
4101	4.90	900	2.05	0.26	4693	1.23	441	0.53	0.26	5545X	42.46	900	15.46	0.26
4110	1.00	400	0.43	0.26	4703	2.44	659	1.05	0.26	5551	26.10	900	9.50	0.26

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5606	2.29	632	0.88	0.26	7228X	10.05	900	4.10	0.26	8010X	2.76	717	1.20	0.26
5610	9.52	900	4.03	0.26	7229X	10.67	900	4.16	0.26	8013	0.52	314	0.22	0.26
5645X	15.85	900	6.06	0.26	7230	6.34	900	2.67	0.26	8015	1.06	411	0.45	0.26
5651	12.66	900	4.85	0.26	7231	12.85	900	5.39	0.26	8017X	2.01	582	0.88	0.26
5703	23.61	900	9.61	0.26	7232	8.74	900	3.41	0.26	8018X	3.39	830	1.48	0.26
5705a	a	a	a	a	7309FX	29.73	900	11.05	0.26	8021	3.45	841	1.48	0.26
5951X	2.61	690	1.14	0.26	7313FX	8.49	900	3.13	0.26	8031	3.01	762	1.29	0.26
6002aX	a	a	a	a	7317FX	8.67	900	3.21	0.26	8032	2.48	666	1.08	0.26
6003	23.60	900	9.48	0.26	7327F	41.56	900	15.41	0.26	8033	3.28	810	1.40	0.26
6005	5.33	900	2.17	0.26	7333M	5.39	900	1.80	0.25	8039	2.92	746	1.27	0.26
6045	11.44	900	4.62	0.26	7335M	5.98	900	2.00	0.25	8044X	4.99	900	2.09	0.26
6204	17.36	900	6.64	0.26	7337M	9.92	900	1.89	0.25	8045	0.34	281	0.15	0.26
6206	6.01	900	2.21	0.26	7350F	23.58	900	9.04	0.26	8046	4.61	900	1.97	0.26
6213	4.55	900	1.76	0.26	7360X	14.46	900	5.89	0.26	8047	1.21	438	0.53	0.26
6216	6.42	900	2.35	0.26	7370X	9.57	900	4.10	0.26	8058	5.51	900	2.35	0.26
6217X	8.41	900	3.22	0.26	7371X#	--	--	3.68	0.23	8072	0.87	377	0.38	0.26
6229	5.42	900	2.08	0.26	7380X	6.98	900	2.93	0.26	8090X	2.82	728	1.24	0.26
6233	5.35	900	2.06	0.26	7382	6.33	900	2.71	0.26	8102	3.30	814	1.44	0.26
6235X	5.39	900	1.98	0.26	7390	7.86	900	3.37	0.26	8103	3.18	792	1.34	0.26
6237	2.96	753	1.20	0.26	7394M	13.15	900	4.88	0.25	8105X	3.90	900	1.72	0.26
6251	15.40	900	5.91	0.26	7395M	14.61	900	5.43	0.25	8106X	10.69	900	4.33	0.26
6252	11.16	900	4.08	0.26	7398M	24.26	900	5.16	0.25	8107	6.20	900	2.52	0.26
6260	22.69	900	8.39	0.25	7402	0.27	269	0.12	0.26	8111X	4.69	900	2.01	0.26
6306	11.59	900	4.45	0.26	7403	7.23	900	2.94	0.26	8116	4.15	900	1.78	0.26
6319X	4.67	900	1.79	0.26	7405N	2.29	738	0.93	0.26	8203	6.53	900	2.81	0.26
6325	6.50	900	2.49	0.26	7420X	14.04	900	4.36	0.25	8204	8.52	900	3.47	0.26
6326X	6.21	900	2.50	0.26	7421	2.27	629	0.88	0.26	8209	4.00	900	1.71	0.26
6400	7.45	900	3.09	0.26	7422	5.25	900	1.96	0.26	8215	3.93	900	1.60	0.26
6504	3.55	859	1.55	0.26	7423X#	--	--	2.94	0.26	8227	6.18	900	2.25	0.26
6702M	23.78	900	7.00	0.31	7425aX	a	a	a	a	8232X	6.84	900	2.78	0.26
6703M	43.86	900	13.05	0.31	7431N	1.73	674	0.65	0.26	8233	6.46	900	2.67	0.26
6704M*	26.42	900	8.97	0.31	7445N	0.59	--	--	--	8235	10.17	900	4.36	0.26
6801F	8.36	900	3.42	0.26	7453N	0.79	--	--	--	8263	18.90	900	7.92	0.26
6811	5.31	900	2.19	0.26	7502	3.21	798	1.31	0.26	8264X	8.07	900	3.29	0.26
6824F	14.34	900	5.53	0.26	7515	1.98	576	0.73	0.26	8265	17.29	900	6.69	0.26
6826F	9.17	900	3.72	0.26	7520	4.16	900	1.79	0.26	8279X	13.10	900	5.06	0.26
6834	8.79	900	3.68	0.26	7538	9.23	900	3.37	0.26	8288	10.44	900	4.24	0.26
6836	5.62	900	2.28	0.26	7539	2.12	602	0.82	0.26	8291	6.70	900	2.81	0.26
6843F	14.60	900	5.37	0.26	7540	9.08	900	3.35	0.26	8292	7.25	900	3.11	0.26
6845F	44.38	900	16.46	0.26	7580	3.15	787	1.28	0.26	8293	15.75	900	6.41	0.26
6854	9.55	900	3.56	0.26	7590	7.70	900	3.24	0.26	8304	6.56	900	2.68	0.26
6872F	11.08	900	4.08	0.26	7600	4.08	900	1.66	0.26	8350X	8.62	900	3.35	0.26
6874F	10.75	900	3.98	0.26	7601	10.72	900	4.11	0.26	8381X	2.15	607	0.90	0.26
6884	6.59	900	2.47	0.25	7605	7.63	900	3.06	0.26	8385X	4.87	900	1.98	0.26
7016M	20.32	900	7.45	0.26	7610	0.43	297	0.18	0.26	8387X	4.10	900	1.72	0.26
7024M	22.58	900	8.29	0.26	7704X	4.35	900	1.69	0.26	8391X	4.51	900	1.89	0.26
7038M	5.62	900	2.05	0.26	7705	6.86	900	2.52	0.26	8392	4.56	900	1.95	0.26
7047M	37.47	900	7.87	0.26	7709X	--	--	28.88	0.37	8393X	3.66	879	1.57	0.26
7050M	10.38	900	2.17	0.26	7710X	8.54	900	3.15	0.26	8500X	7.08	900	2.88	0.26
7090M	6.25	900	2.28	0.26	7720	4.02	900	1.63	0.26	8601	1.35	463	0.56	0.26
7133	5.39	900	2.10	0.26	7855	8.55	900	3.41	0.26	8602	1.35	463	0.56	0.26
7151M	6.19	900	3.57	0.27	8001	2.61	690	1.14	0.26	8606	6.08	900	2.37	0.26
7152M	11.40	900	4.64	0.24	8002	2.37	647	1.01	0.26	8709F	3.00	760	1.11	0.26
7153M	6.87	900	2.48	0.29	8006X	3.99	900	1.71	0.26	8719	1.84	551	0.69	0.26
7222	9.29	900	3.82	0.26	8008	1.66	519	0.73	0.26	8720	1.66	519	0.68	0.26

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.
 Note: D-ratios reflect a \$10,000 split point.

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2013

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
8721	0.43	297	0.18	0.25	9154	2.49	668	1.07	0.26					
8723	0.27	269	0.12	0.26	9156	4.65	900	1.95	0.26					
8726F	8.46	900	3.44	0.26	9170X	41.62	900	15.28	0.26					
8734M	0.72	350	0.27	0.24	9178X	21.06	900	9.46	0.26					
8737M	0.64	335	0.30	0.24	9179X	2.68	702	1.17	0.26					
8738M	1.18	432	0.36	0.24	9180X	14.35	900	5.83	0.26					
8742	0.67	341	0.27	0.26	9182	4.72	900	2.02	0.26					
8745	2.76	717	1.16	0.26	9186X	33.51	900	13.00	0.26					
8748	1.15	427	0.48	0.26	9220L	6.13	900	2.57	0.26					
8755	0.10	238	0.04	0.24	9402L	9.80	900	3.98	0.26					
8800	1.75	535	0.79	0.26	9403L	11.86	900	4.61	0.26					
8803	0.15	247	0.06	0.26	9410L	1.80	544	0.78	0.26					
8805M	0.36	285	0.15	0.26	9412X	3.97	900	1.70	0.26					
8810	0.27	269	0.12	0.26	9413X	3.96	900	1.70	0.26					
8814M	0.33	279	0.17	0.26	9414X	5.25	900	2.25	0.26					
8815M	0.59	326	0.23	0.26	9428X*	--	--	--	--					
8820	0.18	252	0.08	0.26	9447X*	--	--	--	--					
8824	5.06	900	2.21	0.26	9501	4.82	900	2.02	0.26					
8825	2.77	719	1.25	0.26	9505	5.73	900	2.41	0.26					
8826	3.69	884	1.58	0.26	9519X	6.48	900	2.63	0.26					
8829	3.21	798	1.38	0.26	9521X	9.14	900	3.71	0.26					
8831	2.35	643	1.00	0.26	9522	3.76	897	1.61	0.26					
8832	0.42	296	0.18	0.26	9529a	a	a	a	a					
8833	1.03	405	0.44	0.26	9534X	6.80	900	2.61	0.26					
8835	3.48	846	1.49	0.26	9554	7.16	900	2.74	0.26					
8842	3.90	900	1.67	0.26	9586	1.13	423	0.51	0.26					
8855	0.27	269	0.12	0.26	9600	2.57	683	1.13	0.26					
8856	0.27	269	0.12	0.26	9620	1.77	539	0.74	0.26					
8868X	0.52	314	0.23	0.25	9894X	0.75	355	0.33	0.26					
8869	1.42	476	0.62	0.26										
8871	0.24	263	0.11	0.25										
8901	0.18	252	0.08	0.26										
9012	3.14	785	1.31	0.26										
9014X	5.13	900	2.20	0.26										
9015	5.06	900	2.17	0.26										
9016X	5.45	900	2.33	0.26										
9019	1.90	562	0.78	0.26										
9033	2.03	585	0.87	0.26										
9040	6.41	900	2.80	0.26										
9044X	2.41	654	1.05	0.26										
9052X	3.37	827	1.47	0.26										
9058	2.11	600	0.95	0.26										
9059	3.24	803	1.36	0.26										
9060	2.35	643	1.03	0.26										
9061	2.17	611	0.98	0.26										
9063	1.46	483	0.64	0.26										
9077F	3.21	798	1.38	0.26										
9082	2.23	621	1.00	0.26										
9083	1.92	566	0.86	0.26										
9084	2.41	654	1.03	0.26										
9088a#	--	--	--	--										
9089	1.32	458	0.58	0.26										
9093	1.55	499	0.68	0.26										
9101	5.25	900	2.29	0.26										
9102	4.94	900	2.11	0.26										

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.
 Note: D-ratios reflect a \$10,000 split point.

EXHIBIT 4

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2013

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). A provision for the USL & HW assessment is included for those classifications under Program II USL Act. The following classes are grouped by category for ratemaking purposes:

Category	Program I	Program II State	Program II USL & HW
Railroad Construction	6702	6704	6703
Vessels - NOC	7016	7024	7047
Boat Livery - Under 15 ton	7038	7090	7050
Railroad Operations	7151	7153	7152
Dredging - All Types	7333	7335	7337
Diving, Salvage, Wrecking - Marine	7394	7395	7398
Railroad Sales, Collectors or Messenger	8737	8734	8738
Railroad Clerical Office - NOC	8814	8805	8815

Rates are derived based on Program II State and then adjusted to Program I by a factor of .900 and Program II USL & HW by a factor of 1.660.

- 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 is \$350 for secondary schools
- 9447 Work Study Coverage - In accordance with the instructions for this code, the rate is \$1,000 for post-secondary schools
- 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, 2013

MISCELLANEOUS VALUES

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

Employee operated vehicle	\$62,330.00
Leased or rented vehicle	\$41,553.00

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 \$122.10 per week or \$17.44 per day. The value of meals received by employees as a part of their pay shall be \$109.94 per week or \$5.24 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b-- "Executive Officers"	\$68,588.00	Annually
	\$1,319.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$13,728.00	Annually
	\$264.00	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 \$45,708.00

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

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

Companies have the option of charging \$0.00 or \$0.01 per \$100 of payroll for catastrophe (other than Certified Acts of Terrorism). Assigned risk policies are charged \$0.01 per \$100 of payroll.

Premium Discount Percentages (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

		Type	Type	
		<u>A</u>	<u>B</u>	
First	\$10,000	-	0.0%	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	56.0%
<u>Difference in Loss Based Expenses</u>	<u>6.2%</u>
Combined USL&HW%	66.0%

(Multiply a Non-'F' classification rate by a factor of 1.66. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.56. 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, 2013

Civil Defense Workers and Volunteer Rescue Squads - including members serving as auxiliary police officers at emergencies7710

Actual remuneration shall be taken, but in no event less than \$1,560.00 per individual per annum in computing premium.

FIREFIGHTERS & DRIVERS - NON VOLUNTEER 7704

FIRE DEPARTMENT - VOLUNTEER7709

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>			<u>Annual Premium</u>
0	-	300	\$ 917
301	-	500	1,034
501	-	700	1,144
701	-	1,000	1,263
1,001	-	1,500	1,481
1,501	-	2,000	1,717
2,001	-	2,500	1,957
2,501	-	3,000	2,197
3,001	-	3,500	2,437
3,501	-	4,000	2,676
4,001	-	4,500	2,916
4,501	-	5,000	3,153
5,001	-	6,000	3,574
6,001	-	7,000	4,054
7,001	-	8,000	4,535
8,001	-	9,000	5,012
9,001	-	10,000	5,490
10,001	-	15,000	7,388
15,001	-	20,000	9,790
20,001	-	25,000	12,188

For each additional 5,000 population (or portion thereof) add - \$2,398

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, 2013

TABLE OF WEIGHTING VALUES

APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	1,664	0.04	938,808	-	990,591	0.44
1,665	-	6,730	0.05	990,592	-	1,045,374	0.45
6,731	-	11,903	0.06	1,045,375	-	1,103,423	0.46
11,904	-	17,189	0.07	1,103,424	-	1,165,041	0.47
17,190	-	22,590	0.08	1,165,042	-	1,230,568	0.48
22,591	-	37,783	0.09	1,230,569	-	1,300,388	0.49
37,784	-	56,242	0.10	1,300,389	-	1,374,938	0.50
56,243	-	72,661	0.11	1,374,939	-	1,454,717	0.51
72,662	-	88,648	0.12	1,454,718	-	1,540,295	0.52
88,649	-	104,637	0.13	1,540,296	-	1,632,329	0.53
104,638	-	120,823	0.14	1,632,330	-	1,731,578	0.54
120,824	-	137,315	0.15	1,731,579	-	1,838,927	0.55
137,316	-	154,188	0.16	1,838,928	-	1,955,408	0.56
154,189	-	171,499	0.17	1,955,409	-	2,082,241	0.57
171,500	-	189,293	0.18	2,082,242	-	2,220,869	0.58
189,294	-	207,612	0.19	2,220,870	-	2,373,019	0.59
207,613	-	226,498	0.20	2,373,020	-	2,540,772	0.60
226,499	-	245,987	0.21	2,540,773	-	2,726,658	0.61
245,988	-	266,120	0.22	2,726,659	-	2,933,785	0.62
266,121	-	286,937	0.23	2,933,786	-	3,166,015	0.63
286,938	-	308,478	0.24	3,166,016	-	3,428,209	0.64
308,479	-	330,789	0.25	3,428,210	-	3,726,563	0.65
330,790	-	353,914	0.26	3,726,564	-	4,069,116	0.66
353,915	-	377,904	0.27	4,069,117	-	4,466,475	0.67
377,905	-	402,811	0.28	4,466,476	-	4,932,936	0.68
402,812	-	428,691	0.29	4,932,937	-	5,488,244	0.69
428,692	-	455,605	0.30	5,488,245	-	6,160,455	0.70
455,606	-	483,619	0.31	6,160,456	-	6,990,830	0.71
483,620	-	512,802	0.32	6,990,831	-	8,042,635	0.72
512,803	-	543,231	0.33	8,042,636	-	9,418,067	0.73
543,232	-	574,990	0.34	9,418,068	-	11,293,652	0.74
574,991	-	608,169	0.35	11,293,653	-	14,002,825	0.75
608,170	-	642,866	0.36	14,002,826	-	18,260,090	0.76
642,867	-	679,190	0.37	18,260,091	-	25,923,158	0.77
679,191	-	717,259	0.38	25,923,159	-	43,803,634	0.78
717,260	-	757,201	0.39	43,803,635	-	133,205,971	0.79
757,202	-	799,161	0.40	133,205,972	AND OVER	0.80	
799,162	-	843,296	0.41				
843,297	-	889,780	0.42				
889,781	-	938,807	0.43				

(a) State Per Claim Accident Limitation	\$198,500
(b) State Multiple Claim Accident Limitation	\$397,000
(c) USL&HW Per Claim Accident Limitation	\$636,500
(d) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	56%

Cap on Modifications = 1.10 + 0.0004 (Expected Losses) / (7.95)

EXHIBIT 4

WISCONSIN

**EXPERIENCE RATING PLAN MANUAL
PART FIVE**

Effective October 1, 2013

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values			
0	-	42,761	19,875	1,372,178	-	1,411,905	159,000	2,763,025	-	2,802,768	298,125
42,762	-	73,597	23,850	1,411,906	-	1,451,634	162,975	2,802,769	-	2,842,513	302,100
73,598	-	109,027	27,825	1,451,635	-	1,491,363	166,950	2,842,514	-	2,882,258	306,075
109,028	-	146,403	31,800	1,491,364	-	1,531,094	170,925	2,882,259	-	2,922,002	310,050
146,404	-	184,688	35,775	1,531,095	-	1,570,826	174,900	2,922,003	-	2,961,747	314,025
184,689	-	223,454	39,750	1,570,827	-	1,610,559	178,875	2,961,748	-	3,001,492	318,000
223,455	-	262,501	43,725	1,610,560	-	1,650,292	182,850	3,001,493	-	3,041,238	321,975
262,502	-	301,724	47,700	1,650,293	-	1,690,027	186,825	3,041,239	-	3,080,983	325,950
301,725	-	341,065	51,675	1,690,028	-	1,729,762	190,800	3,080,984	-	3,120,728	329,925
341,066	-	380,490	55,650	1,729,763	-	1,769,498	194,775	3,120,729	-	3,160,474	333,900
380,491	-	419,974	59,625	1,769,499	-	1,809,234	198,750	3,160,475	-	3,200,220	337,875
419,975	-	459,503	63,600	1,809,235	-	1,848,971	202,725	3,200,221	-	3,239,965	341,850
459,504	-	499,066	67,575	1,848,972	-	1,888,708	206,700	3,239,966	-	3,279,711	345,825
499,067	-	538,657	71,550	1,888,709	-	1,928,446	210,675	3,279,712	-	3,319,457	349,800
538,658	-	578,269	75,525	1,928,447	-	1,968,185	214,650	3,319,458	-	3,359,203	353,775
578,270	-	617,899	79,500	1,968,186	-	2,007,924	218,625	3,359,204	-	3,398,949	357,750
617,900	-	657,542	83,475	2,007,925	-	2,047,663	222,600	3,398,950	-	3,438,696	361,725
657,543	-	697,198	87,450	2,047,664	-	2,087,403	226,575	3,438,697	-	3,478,442	365,700
697,199	-	736,864	91,425	2,087,404	-	2,127,143	230,550	3,478,443	-	3,518,188	369,675
736,865	-	776,539	95,400	2,127,144	-	2,166,884	234,525	3,518,189	-	3,557,935	373,650
776,540	-	816,220	99,375	2,166,885	-	2,206,624	238,500	3,557,936	-	3,597,681	377,625
816,221	-	855,908	103,350	2,206,625	-	2,246,366	242,475	3,597,682	-	3,637,428	381,600
855,909	-	895,602	107,325	2,246,367	-	2,286,107	246,450	3,637,429	-	3,677,175	385,575
895,603	-	935,300	111,300	2,286,108	-	2,325,849	250,425	3,677,176	-	3,716,922	389,550
935,301	-	975,002	115,275	2,325,850	-	2,365,591	254,400	3,716,923	-	3,756,668	393,525
975,003	-	1,014,709	119,250	2,365,592	-	2,405,333	258,375	3,756,669	-	3,796,415	397,500
1,014,710	-	1,054,418	123,225	2,405,334	-	2,445,076	262,350				
1,054,419	-	1,094,130	127,200	2,445,077	-	2,484,819	266,325				
1,094,131	-	1,133,845	131,175	2,484,820	-	2,524,562	270,300				
1,133,846	-	1,173,563	135,150	2,524,563	-	2,564,305	274,275				
1,173,564	-	1,213,282	139,125	2,564,306	-	2,604,048	278,250				
1,213,283	-	1,253,003	143,100	2,604,049	-	2,643,792	282,225				
1,253,004	-	1,292,726	147,075	2,643,793	-	2,683,536	286,200				
1,292,727	-	1,332,451	151,050	2,683,537	-	2,723,280	290,175				
1,332,452	-	1,372,177	155,025	2,723,281	-	2,763,024	294,150				

For Expected Losses greater than 3,796,415, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.95) / (\text{Expected Losses} + (700)(7.95))$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 (\text{Expected Losses}) / (7.95)$$

EXHIBIT 4

WISCONSIN

RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

Effective October 1, 2013

A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0152
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		1.172
G.	Permissible Loss Ratio = (E) / ((F) + (A))		0.614
H.	State Tax Multiplier = ((.2 + ((G) x [1+(A)])) / (.2 + (G))) x (1 / (1 - (D)))		1.035
I.	Federal Assessment		1.079
J.	State Weight		0.018
K.	Federal Weight		0.982
L.	Weighted Federal Assessment = ((J) x [1+(A)]) + ((K) x (I))		1.078
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.583
N.	Federal Tax Multiplier = ((.2 + ((M) x (L))) / (.2 + (M))) x (1 / (1 - (D)))		1.083