



Wisconsin Compensation Rating Bureau

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

CIRCULAR LETTER 3118—JULY 28, 2014

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 3.19%. Attached is a copy of the revised rates and rating values effective October 1, 2014, 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;
- increase in the premium threshold for experience rating eligibility from \$6,500 to \$6,750;
- an overall decrease in premium level of 5.50% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$45,708 to \$46,384;
- an increase in the value of lodging received by employees as part of their pay to \$123.91 per week or \$17.70 per day, the value of meals increased to \$111.57 per week or \$5.31 per meal;
- an increase in the maximum remuneration for executive officers to \$1,338 per week;
- an increase in the minimum remuneration for executive officers to \$268 per week;
- an increase in the Retrospective Rating Tax Multiplier from 1.083 to 1.085 for "F" classes;
- no change in the Retrospective Rating Tax Multiplier of 1.035 for state classes;
- no change in the USLH&W percentage of 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, 2014

I. Industrial Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		+3.19%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefits		+3.26%
Change in Production & General Expenses		+0.00%
<u>Change in Loss Based Expenses</u>		-0.07%
Overall Premium Level Change		+3.19%
Offset for Change in Expense Constant		+0.00%
Overall Rate Level Change		+3.19%
		Rate Level Change
B. <u>Rate Level Change By Industry Group</u>		
Manufacturing		+2.80%
Contracting		+3.70%
Office & Clerical		+1.40%
Goods & Services		+4.50%
<u>Miscellaneous</u>		+2.10%
Overall		+3.19%

II. "F" Classifications

<u>Overall Proposed Change in Premium Level</u>		
- New and Renewal Policies		-5.50%
		Premium Level Change
A. <u>By Component</u>		
Experience, Trend & Benefit		-5.70%
Change in Production & General Expenses		+0.00%
<u>Change in Loss Based Expenses</u>		+0.20%
Overall		-5.50%

III. Summary of Miscellaneous Changes

	Current	Proposed
Expense Constant	\$220	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.035	1.035
Federal	1.083	1.085
USL&HW %		
Difference in Benefits	56.0%	56.1%
<u>Difference in Loss Based Expenses</u>	6.2%	6.5%
Combined USL&HW %	66.0%	66.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2014

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	6.68	900	2.85	0.31	2101X	3.91	900	1.70	0.31	2913	7.52	900	3.36	0.31
0006X	4.99	900	2.13	0.31	2105	4.71	900	2.05	0.31	2915	9.80	900	4.09	0.31
0008X	5.65	900	2.36	0.31	2110X	3.29	812	1.43	0.31	2916	9.36	900	3.62	0.31
0016	11.83	900	4.79	0.31	2111X	2.94	749	1.28	0.31	2923	8.23	900	3.58	0.31
0034	5.91	900	2.52	0.31	2112	3.45	841	1.50	0.31	2942	5.39	900	2.42	0.31
0035	5.27	900	2.29	0.31	2121	3.06	771	1.31	0.31	2960	4.81	900	2.05	0.31
0042X	10.06	900	4.14	0.31	2131	1.72	530	0.73	0.31	3004	5.02	900	2.04	0.31
0050	13.09	900	5.58	0.31	2143X	3.48	846	1.51	0.31	3018	3.28	810	1.33	0.31
0079X	5.15	900	2.09	0.31	2157	7.80	900	3.33	0.31	3022	10.08	900	4.37	0.31
0106	15.93	900	6.15	0.31	2174	8.53	900	3.70	0.31	3027	7.23	900	2.93	0.31
0108X	2.55	679	1.03	0.31	2211	--	--	2.65	0.31	3028	5.01	900	2.14	0.31
0113	3.59	866	1.53	0.31	2220	3.14	785	1.34	0.31	3030	9.22	900	3.73	0.31
0170	3.39	830	1.45	0.31	2286	3.57	863	1.55	0.31	3040	6.89	900	2.79	0.31
0251	5.66	900	2.41	0.31	2288	15.53	900	6.74	0.31	3041	5.97	900	2.55	0.31
0771N	0.90	--	--	--	2300	5.91	900	2.65	0.31	3042	4.67	900	1.95	0.31
0908P	278.00	498	118.51	0.31	2302	3.33	819	1.42	0.31	3064	5.38	900	2.29	0.31
0913P	454.00	674	193.44	0.31	2305	5.53	900	2.31	0.31	3066X	4.90	900	2.09	0.31
0917	9.06	900	3.94	0.31	2361	1.67	521	0.71	0.31	3076X	3.78	900	1.65	0.31
1164	7.07	900	2.61	0.31	2362	3.38	828	1.45	0.31	3081	9.48	900	3.84	0.31
1165	4.54	900	1.75	0.31	2380X	5.19	900	2.21	0.31	3082	11.99	900	4.86	0.31
1320	4.17	900	1.61	0.31	2388	4.83	900	2.10	0.31	3085	11.05	900	4.48	0.31
1430	5.79	900	2.34	0.31	2402	6.57	900	2.66	0.31	3086X	7.87	900	3.19	0.31
1438	5.55	900	2.14	0.31	2413	4.44	900	1.89	0.31	3110	20.59	900	8.78	0.31
1452	3.19	794	1.29	0.31	2417	4.26	900	1.82	0.31	3111	3.49	848	1.49	0.31
1463	19.72	900	7.61	0.31	2501	5.30	900	2.26	0.31	3113	3.20	796	1.37	0.31
1624	5.74	900	2.21	0.31	2503	3.58	864	1.56	0.31	3114	4.01	900	1.71	0.31
1642X	3.88	900	1.57	0.31	2534	1.67	521	0.73	0.31	3118	2.48	666	1.08	0.31
1654X	7.74	900	3.14	0.31	2570	4.94	900	2.15	0.31	3119	2.71	708	1.22	0.31
1655X	4.93	900	2.00	0.31	2585	6.54	900	2.85	0.31	3122	4.50	900	1.96	0.31
1699	1.70	526	0.69	0.31	2586	3.97	900	1.69	0.31	3126	13.25	900	5.64	0.31
1701	6.71	900	2.72	0.31	2587	4.38	900	1.90	0.31	3131	4.27	900	1.82	0.31
1710X	10.86	900	4.39	0.31	2600	3.74	893	1.62	0.31	3132	1.50	490	0.64	0.31
1747	3.03	765	1.23	0.31	2623	5.85	900	2.44	0.31	3145	4.06	900	1.73	0.31
1748	3.23	801	1.31	0.31	2651	8.04	900	3.50	0.31	3146X	3.72	890	1.59	0.31
1752X	0.84	371	0.34	0.31	2660	4.52	900	1.97	0.31	3169	3.05	769	1.30	0.31
1803X	10.54	900	4.07	0.31	2670	6.88	900	3.08	0.31	3175	1.72	530	0.73	0.31
1807X	11.23	900	4.15	0.31	2683	3.29	812	1.43	0.31	3179	3.09	776	1.34	0.31
1808X	11.99	900	4.43	0.31	2688	5.09	900	2.21	0.31	3180	4.86	900	2.11	0.31
1852	3.45	841	1.27	0.31	2702X	55.28	900	20.41	0.31	3188	3.13	783	1.36	0.31
1860	1.56	501	0.68	0.31	2709X	9.43	900	3.48	0.31	3220	1.73	531	0.74	0.31
1924	10.27	900	4.46	0.31	2710X	12.93	900	5.00	0.31	3223	5.55	900	2.49	0.31
1925	11.81	900	4.93	0.31	2714	5.21	900	2.26	0.31	3224X	8.13	900	3.54	0.31
2001	--	--	1.74	0.30	2731	10.77	900	4.36	0.31	3227X	5.85	900	2.55	0.31
2002	7.46	900	3.24	0.31	2735	8.10	900	3.52	0.31	3240	2.51	672	1.09	0.31
2003	5.58	900	2.38	0.31	2759	9.41	900	4.09	0.31	3241	3.08	774	1.31	0.31
2014	11.89	900	4.82	0.31	2790	6.01	900	2.61	0.31	3255	5.56	900	2.49	0.31
2016	2.18	612	0.94	0.31	2797	6.60	900	2.76	0.31	3257	4.06	900	1.73	0.31
2021	2.97	755	1.24	0.31	2799	7.97	900	2.97	0.31	3270	7.34	900	3.13	0.31
2039	6.73	900	2.92	0.31	2802X	5.50	900	2.30	0.31	3300	6.79	900	2.89	0.31
2041	5.63	900	2.44	0.31	2812X	--	--	2.22	0.31	3303	4.87	900	2.12	0.31
2065	5.32	900	2.27	0.31	2835	10.83	900	4.84	0.31	3307	7.34	900	3.13	0.31
2070	4.72	900	2.01	0.31	2836	5.76	900	2.58	0.31	3315	7.71	900	3.35	0.31
2081	23.16	900	9.89	0.31	2841X	5.71	900	2.48	0.31	3334	4.47	900	1.90	0.31
2089	7.69	900	3.28	0.31	2881	6.85	900	3.07	0.31	3336	6.99	900	2.83	0.31
2095	6.51	900	2.78	0.31	2883	5.19	900	2.22	0.31	3365	9.78	900	3.90	0.31

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 \$13,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2014

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3372	6.27	900	2.62	0.31	4114	6.11	900	2.61	0.31	4741	3.03	765	1.29	0.31
3373	10.05	900	4.28	0.31	4130X	5.25	900	2.24	0.31	4751	9.36	900	3.78	0.31
3383	3.51	852	1.52	0.31	4131	4.21	900	1.83	0.31	4771N	7.11	900	2.63	0.31
3385	2.62	692	1.14	0.31	4133	1.78	540	0.77	0.31	4777X	4.06	900	1.50	0.31
3400X	6.08	900	2.54	0.31	4150	1.53	495	0.69	0.31	4825	1.36	465	0.55	0.31
3507	5.62	900	2.40	0.31	4206	12.70	900	5.41	0.31	4828C	4.53	900	1.90	0.31
3515	6.36	900	2.71	0.31	4207	2.10	598	0.85	0.31	4829C	3.06	771	1.18	0.31
3548	2.86	735	1.22	0.31	4239	3.68	882	1.49	0.31	4902	3.40	832	1.48	0.31
3559	8.53	900	3.63	0.31	4240	3.63	873	1.58	0.31	4923	3.26	807	1.39	0.31
3565X	2.47	665	1.07	0.31	4243	3.66	879	1.56	0.31	5000X	29.05	900	10.48	0.30
3574	3.91	900	1.70	0.31	4244	2.70	706	1.15	0.31	5020	11.43	900	4.55	0.31
3581	0.89	380	0.39	0.31	4250X	3.22	800	1.37	0.31	5022X	12.26	900	4.66	0.31
3612	3.25	805	1.36	0.31	4251	3.83	900	1.63	0.31	5037	18.30	900	6.64	0.31
3620	4.29	900	1.74	0.31	4263X	7.18	900	3.07	0.31	5040	24.93	900	9.06	0.31
3629	3.85	900	1.67	0.31	4273	3.35	823	1.43	0.31	5057	17.62	900	6.40	0.31
3632X	4.29	900	1.79	0.31	4279X	2.96	753	1.26	0.31	5059	33.95	900	12.36	0.31
3634	2.79	722	1.21	0.31	4282	1.95	571	0.84	0.31	5069	21.45	900	7.78	0.31
3635	5.47	900	2.33	0.31	4283	7.40	900	3.16	0.31	5086X	18.53	900	6.75	0.31
3638	2.94	749	1.28	0.31	4299	2.57	683	1.12	0.31	5102X	18.96	900	7.21	0.31
3642	3.81	900	1.63	0.31	4304X	10.19	900	4.26	0.31	5146	7.87	900	3.14	0.31
3643	3.08	774	1.31	0.31	4307	3.83	900	1.72	0.31	5160	3.93	900	1.49	0.31
3647	5.22	900	2.18	0.31	4351	1.70	526	0.73	0.31	5183X	5.60	900	2.23	0.31
3648X	3.88	900	1.68	0.31	4352X	1.90	562	0.83	0.31	5184X	6.79	900	2.47	0.31
3681	1.98	576	0.86	0.31	4360	2.08	594	0.90	0.31	5188	4.65	900	1.85	0.31
3685	1.46	483	0.63	0.31	4361	2.13	603	0.92	0.31	5190	4.94	900	1.97	0.31
3719	3.57	863	1.30	0.31	4362	--	--	0.90	0.31	5191	1.47	485	0.63	0.31
3724X	7.20	900	2.74	0.31	4410	5.74	900	2.45	0.31	5192	5.93	900	2.53	0.31
3726	11.99	900	4.36	0.31	4417X	5.35	900	2.32	0.31	5211X	24.75	900	9.40	0.31
3803	2.01	582	0.85	0.31	4420	21.19	900	8.18	0.31	5213X	12.75	900	4.85	0.31
3807	3.65	877	1.59	0.31	4431	7.03	900	3.15	0.31	5215	13.63	900	5.60	0.31
3808	3.14	785	1.31	0.31	4432	2.16	609	0.97	0.31	5221	9.01	900	3.59	0.31
3821X	10.69	900	4.46	0.31	4439	4.32	900	1.75	0.31	5222X	14.76	900	5.61	0.31
3822	11.69	900	4.88	0.31	4452X	4.89	900	2.09	0.31	5223X	9.06	900	3.62	0.31
3824X	6.60	900	2.76	0.31	4459	3.57	863	1.52	0.31	5348	15.97	900	6.36	0.31
3826	1.00	400	0.42	0.31	4470	1.16	429	0.50	0.31	5402	11.41	900	4.88	0.31
3827X	4.63	900	1.93	0.31	4484	4.23	900	1.80	0.31	5403X	15.50	900	5.90	0.31
3830a	a	a	a	a	4493	7.32	900	3.11	0.31	5437	13.36	900	5.33	0.31
3851	6.05	900	2.63	0.31	4511	0.94	389	0.39	0.31	5443	4.41	900	1.85	0.31
3865	1.56	501	0.70	0.31	4557	2.11	600	0.92	0.31	5445	9.90	900	3.76	0.31
3881	9.30	900	3.96	0.31	4558	2.80	724	1.19	0.31	5462	17.21	900	6.86	0.31
4000	10.92	900	4.22	0.31	4561	--	--	1.75	0.31	5469X	15.53	900	5.64	0.31
4021	3.45	841	1.39	0.31	4568	2.67	701	1.08	0.31	5474	12.94	900	4.92	0.31
4024	8.18	900	3.31	0.31	4583X	5.55	900	2.14	0.31	5478X	13.22	900	5.27	0.31
4034X	11.34	900	4.59	0.31	4611	2.70	706	1.17	0.31	5479X	11.93	900	4.91	0.31
4036	4.67	900	1.89	0.31	4635	4.90	900	1.81	0.31	5480	10.22	900	3.89	0.31
4038	7.93	900	3.54	0.31	4653	2.70	706	1.17	0.31	5491	3.46	843	1.31	0.31
4053	13.70	900	5.83	0.31	4665	9.13	900	3.70	0.31	5507X	7.53	900	2.86	0.31
4054X	4.18	900	1.82	0.31	4683	3.25	805	1.38	0.31	5508	4.51	900	1.79	0.31
4061	3.51	852	1.52	0.31	4686	2.19	614	0.89	0.31	5537	7.36	900	2.93	0.31
4062	2.96	753	1.26	0.31	4692	0.87	377	0.38	0.31	5538X	10.72	900	4.28	0.31
4101	4.61	900	1.93	0.31	4693	1.29	452	0.55	0.31	5545X	53.85	900	19.60	0.31
4110	0.97	395	0.41	0.31	4703	2.16	609	0.92	0.31	5551	28.72	900	10.46	0.31
4111	3.02	764	1.31	0.31	4712X	1.36	465	0.58	0.31	5606	2.39	650	0.91	0.31
4112	--	--	0.41	0.31	4720	4.99	900	2.13	0.31	5610	9.38	900	3.94	0.31
4113	2.68	702	1.14	0.31	4740	2.28	630	0.92	0.31	5645X	17.40	900	6.62	0.31

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WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2014

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5651	14.53	900	5.53	0.31	7231	13.71	900	5.72	0.31	8018X	3.41	834	1.48	0.31
5703	24.16	900	9.60	0.31	7232	8.41	900	3.24	0.31	8021	4.03	900	1.72	0.31
5705a	a	a	a	a	7309FX	26.18	900	9.65	0.31	8031	2.92	746	1.25	0.31
5951X	2.63	693	1.14	0.31	7313FX	7.34	900	2.71	0.31	8032	2.96	753	1.29	0.31
6002aX	a	a	a	a	7317FX	7.51	900	2.77	0.31	8033	3.38	828	1.44	0.31
6003	20.09	900	8.01	0.31	7327F	41.91	900	15.46	0.31	8039	3.34	821	1.45	0.31
6005	6.58	900	2.62	0.31	7333M	4.93	900	1.65	0.30	8044X	5.11	900	2.13	0.31
6045	12.94	900	5.15	0.31	7335M	5.48	900	1.83	0.30	8045	0.34	281	0.15	0.31
6204	20.36	900	7.75	0.31	7337M	9.09	900	1.73	0.30	8046	4.84	900	2.06	0.31
6206	6.11	900	2.22	0.31	7350F	20.27	900	7.86	0.32	8047	1.30	454	0.57	0.31
6213	4.60	900	1.75	0.31	7360X	12.36	900	5.01	0.31	8058	5.42	900	2.31	0.31
6216	6.27	900	2.28	0.31	7370X	9.96	900	4.25	0.31	8072	0.93	387	0.40	0.31
6217X	8.49	900	3.23	0.31	7380X	7.17	900	2.99	0.31	8090X	2.99	758	1.30	0.31
6229	6.98	900	2.66	0.31	7382	5.93	900	2.53	0.31	8102	2.78	720	1.21	0.31
6233	5.42	900	2.06	0.31	7390	8.22	900	3.51	0.31	8103	3.14	785	1.31	0.31
6235X	6.19	900	2.25	0.31	7394M	10.14	900	3.76	0.30	8105X	3.59	866	1.55	0.31
6237	3.02	764	1.20	0.31	7395M	11.27	900	4.19	0.30	8106X	11.84	900	4.80	0.31
6251	15.06	900	5.73	0.31	7398M	18.71	900	3.98	0.30	8107	6.40	900	2.59	0.31
6252	11.88	900	4.32	0.31	7402	0.25	265	0.11	0.32	8111X	4.81	900	2.05	0.31
6260	24.49	900	8.86	0.31	7403	7.76	900	3.14	0.31	8116	4.36	900	1.86	0.31
6306	12.86	900	4.89	0.31	7405N	2.42	789	0.98	0.31	8203	6.97	900	2.97	0.31
6319X	4.26	900	1.62	0.31	7420X	15.59	900	5.71	0.30	8204	7.93	900	3.21	0.31
6325	6.81	900	2.59	0.31	7421	1.76	537	0.68	0.31	8209	4.12	900	1.76	0.31
6326X	6.92	900	2.76	0.31	7422	6.64	900	2.44	0.31	8215	4.71	900	1.91	0.31
6400	8.74	900	3.59	0.31	7423X#	--	--	3.14	0.31	8227	5.97	900	2.17	0.31
6504	3.85	900	1.67	0.31	7425aX	a	a	a	a	8232X	6.57	900	2.66	0.31
6702M	24.43	900	7.19	0.37	7431N	1.47	630	0.54	0.31	8233	6.31	900	2.54	0.31
6703M	45.06	900	13.41	0.37	7445N	0.74	--	--	--	8235	11.08	900	4.73	0.31
6704M*	27.14	900	9.21	0.37	7453N	0.81	--	--	--	8263	15.78	900	6.59	0.31
6801F	8.37	900	3.38	0.31	7502	3.47	845	1.41	0.31	8264X	8.85	900	3.59	0.31
6811	5.10	900	2.06	0.31	7515	2.03	585	0.75	0.31	8265	16.29	900	6.30	0.31
6824F	15.02	900	5.81	0.31	7520	3.83	900	1.63	0.31	8279X	14.34	900	5.54	0.31
6826F	11.33	900	4.59	0.31	7538	7.29	900	2.65	0.31	8288	11.91	900	4.83	0.31
6834	9.15	900	3.82	0.31	7539	1.85	553	0.71	0.31	8291	6.09	900	2.54	0.31
6836	6.92	900	2.80	0.31	7540	8.47	900	3.13	0.31	8292	7.59	900	3.24	0.31
6843F	14.03	900	5.18	0.31	7580	3.38	828	1.37	0.31	8293	16.05	900	6.50	0.31
6845F	44.76	900	16.51	0.31	7590	9.21	900	3.84	0.31	8304	5.86	900	2.37	0.31
6854	9.40	900	3.46	0.31	7600	4.95	900	2.00	0.31	8350X	8.28	900	3.20	0.31
6872F	10.50	900	3.88	0.31	7601	11.39	900	4.33	0.31	8381X	2.20	616	0.92	0.31
6874F	9.88	900	3.65	0.31	7605	7.43	900	2.97	0.31	8385X	4.94	900	2.00	0.31
6884	6.02	900	2.21	0.31	7610	0.45	301	0.19	0.31	8387X	4.31	900	1.80	0.31
7016M	18.18	900	6.67	0.31	7704X	4.73	900	1.83	0.31	8391X	4.76	900	1.99	0.31
7024M	20.20	900	7.42	0.31	7705	6.47	900	2.39	0.31	8392	4.36	900	1.86	0.31
7038M	5.55	900	2.02	0.31	7709X	--	--	29.49	0.44	8393X	4.14	900	1.76	0.31
7047M	33.52	900	7.04	0.31	7710X	7.29	900	2.69	0.31	8500X	7.51	900	3.04	0.31
7050M	10.25	900	2.14	0.31	7720	4.14	900	1.68	0.31	8601	1.06	411	0.44	0.31
7090M	6.17	900	2.25	0.31	7855	8.36	900	3.33	0.31	8602	1.35	463	0.56	0.31
7133	5.01	900	1.93	0.31	8001	2.54	677	1.10	0.31	8606	5.98	900	2.31	0.31
7151M	6.36	900	3.67	0.32	8002	2.36	645	1.01	0.31	8709F	2.81	726	1.04	0.31
7152M	11.71	900	4.77	0.29	8006X	4.59	900	1.96	0.31	8719	1.71	528	0.63	0.31
7153M	7.06	900	2.55	0.35	8008	1.73	531	0.75	0.31	8720	1.63	513	0.66	0.31
7222	8.87	900	3.58	0.31	8010X	2.97	755	1.29	0.31	8721	0.46	303	0.19	0.31
7228X	9.88	900	4.00	0.31	8013	0.58	324	0.25	0.31	8723	0.27	269	0.11	0.32
7229X	10.98	900	4.24	0.31	8015	1.07	413	0.46	0.31	8726F	8.04	900	3.26	0.31
7230	6.02	900	2.51	0.31	8017X	2.03	585	0.88	0.31	8734M	0.73	351	0.27	0.30

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 \$13,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2014

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8737M	0.65	337	0.30	0.30	9179X	3.27	809	1.42	0.31					
8738M	1.21	438	0.37	0.30	9180X	15.20	900	6.16	0.31					
8742	0.64	335	0.26	0.31	9182	4.84	900	2.07	0.31					
8745	3.57	863	1.49	0.31	9186X	26.68	900	10.31	0.31					
8748	1.14	425	0.47	0.31	9220L	5.85	900	2.44	0.31					
8755	0.10	238	0.04	0.29	9402L	9.85	900	3.99	0.31					
8800	1.87	557	0.84	0.31	9403L	11.51	900	4.44	0.31					
8803	0.13	243	0.05	0.32	9410L	1.70	526	0.72	0.31					
8805M	0.37	287	0.15	0.32	9412X	4.34	900	1.85	0.31					
8810	0.27	269	0.11	0.32	9413X	4.37	900	1.87	0.31					
8814M	0.34	281	0.18	0.32	9414X	6.11	900	2.61	0.31					
8815M	0.62	332	0.24	0.32	9428X*	--	--	--	--					
8820	0.16	249	0.07	0.31	9447X*	--	--	--	--					
8824	5.65	900	2.46	0.31	9501	5.12	900	2.14	0.31					
8825	2.92	746	1.31	0.31	9505	5.38	900	2.24	0.31					
8826	3.86	900	1.65	0.31	9519X	7.97	900	3.23	0.31					
8829	3.39	830	1.45	0.31	9521X	10.80	900	4.38	0.31					
8831	2.43	657	1.04	0.31	9522	3.83	900	1.63	0.31					
8832	0.45	301	0.19	0.31	9529a	a	a	a	a					
8833	1.15	427	0.49	0.31	9534X	7.75	900	2.95	0.31					
8835	3.39	830	1.45	0.31	9554	7.43	900	2.83	0.31					
8842	4.31	900	1.84	0.31	9586	1.09	416	0.49	0.31					
8855	0.27	269	0.11	0.32	9600	2.54	677	1.10	0.31					
8856	0.27	269	0.11	0.32	9620	1.75	535	0.73	0.31					
8868X	0.55	319	0.24	0.32	9894X	0.97	395	0.42	0.31					
8869	1.50	490	0.65	0.31										
8871	0.19	254	0.08	0.31										
8901	0.18	252	0.07	0.31										
9012	2.53	675	1.06	0.31										
9014X	5.01	900	2.14	0.31										
9015	5.23	900	2.23	0.31										
9016X	5.95	900	2.54	0.31										
9019	1.83	549	0.74	0.31										
9033	1.98	576	0.84	0.31										
9040	6.97	900	3.03	0.31										
9044X	2.96	753	1.29	0.31										
9052X	3.56	861	1.55	0.31										
9058	2.27	629	1.02	0.31										
9059	4.01	900	1.68	0.31										
9060	2.30	634	1.00	0.31										
9061	2.08	594	0.93	0.31										
9063	1.67	521	0.73	0.31										
9077F	3.26	807	1.39	0.31										
9082	2.44	659	1.09	0.31										
9083	1.98	576	0.89	0.31										
9084	2.55	679	1.09	0.31										
9088a#	--	--	--	--										
9089	1.32	458	0.57	0.31										
9093	1.64	515	0.71	0.31										
9101	5.36	900	2.33	0.31										
9102	5.51	900	2.35	0.31										
9154	2.17	611	0.93	0.31										
9156	4.76	900	1.99	0.31										
9170X	46.13	900	17.06	0.31										
9178X	21.37	900	9.59	0.31										

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 \$13,500 split point.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2014

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.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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MISCELLANEOUS VALUES

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

Employee operated vehicle	\$63,251.00
Leased or rented vehicle	\$42,167.00

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 \$123.91 per week or \$17.70 per day. The value of meals received by employees as a part of their pay shall be \$111.57 per week or \$5.31 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$69,576.00	Annually
	\$1,338.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$13,936.00	Annually
	\$268.00	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 *

* Discontinued with policy effective date of 1/1/2015 or later

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5 \$46,384.00

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	56.1%
<u>Difference in Loss Based Expenses</u>	<u>6.5%</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 1.065.)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$13,500. If more than two years, an average annual premium of at least \$6,750 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.

WISCONSIN

SPECIAL CLASSES

Effective October 1, 2014

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

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

FIREFIGHTERS & DRIVERS - NON VOLUNTEER 7704

FIRE DEPARTMENT - VOLUNTEER 7709

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>			<u>Annual Premium</u>
0	-	300	\$ 964
301	-	500	1,087
501	-	700	1,203
701	-	1,000	1,328
1,001	-	1,500	1,557
1,501	-	2,000	1,806
2,001	-	2,500	2,058
2,501	-	3,000	2,310
3,001	-	3,500	2,563
3,501	-	4,000	2,814
4,001	-	4,500	3,067
4,501	-	5,000	3,316
5,001	-	6,000	3,759
6,001	-	7,000	4,263
7,001	-	8,000	4,769
8,001	-	9,000	5,271
9,001	-	10,000	5,773
10,001	-	15,000	7,769
15,001	-	20,000	10,295
20,001	-	25,000	12,817

For each additional 5,000 population (or portion thereof) add - \$2,522

Minimum Premium - \$900

* Population of area served is based on the latest available census data, and includes not only the population of the city, town, township, etc. where the department is located, but also the population of any area serviced under a fire protection contract or similar agreement.

The premiums on the fire department shall be charged in addition to the premium charged for all other operations insured under the policy.

WISCONSIN

**EXPERIENCE RATING PLAN MANUAL
PART FIVE**

Effective October 1, 2014

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

Expected Losses				Expected Losses			
		Weighting Values				Weighting Values	
0	-	1,738	0.04	980,139	-	1,034,202	0.44
1,739	-	7,026	0.05	1,034,203	-	1,091,397	0.45
7,027	-	12,427	0.06	1,091,398	-	1,152,002	0.46
12,428	-	17,945	0.07	1,152,003	-	1,216,332	0.47
17,946	-	23,584	0.08	1,216,333	-	1,284,744	0.48
23,585	-	39,447	0.09	1,284,745	-	1,357,638	0.49
39,448	-	58,718	0.10	1,357,639	-	1,435,470	0.50
58,719	-	75,860	0.11	1,435,471	-	1,518,762	0.51
75,861	-	92,551	0.12	1,518,763	-	1,608,107	0.52
92,552	-	109,244	0.13	1,608,108	-	1,704,193	0.53
109,245	-	126,142	0.14	1,704,194	-	1,807,811	0.54
126,143	-	143,360	0.15	1,807,812	-	1,919,886	0.55
143,361	-	160,976	0.16	1,919,887	-	2,041,495	0.56
160,977	-	179,049	0.17	2,041,496	-	2,173,912	0.57
179,050	-	197,626	0.18	2,173,913	-	2,318,643	0.58
197,627	-	216,753	0.19	2,318,644	-	2,477,492	0.59
216,754	-	236,469	0.20	2,477,493	-	2,652,630	0.60
236,470	-	256,817	0.21	2,652,631	-	2,846,699	0.61
256,818	-	277,836	0.22	2,846,700	-	3,062,945	0.62
277,837	-	299,569	0.23	3,062,946	-	3,305,400	0.63
299,570	-	322,059	0.24	3,305,401	-	3,579,136	0.64
322,060	-	345,352	0.25	3,579,137	-	3,890,626	0.65
345,353	-	369,495	0.26	3,890,627	-	4,248,260	0.66
369,496	-	394,541	0.27	4,248,261	-	4,663,112	0.67
394,542	-	420,545	0.28	4,663,113	-	5,150,109	0.68
420,546	-	447,564	0.29	5,150,110	-	5,729,864	0.69
447,565	-	475,663	0.30	5,729,865	-	6,431,670	0.70
475,664	-	504,910	0.31	6,431,671	-	7,298,602	0.71
504,911	-	535,378	0.32	7,298,603	-	8,396,713	0.72
535,379	-	567,147	0.33	8,396,714	-	9,832,699	0.73
567,148	-	600,304	0.34	9,832,700	-	11,790,857	0.74
600,305	-	634,944	0.35	11,790,858	-	14,619,302	0.75
634,945	-	671,169	0.36	14,619,303	-	19,063,994	0.76
671,170	-	709,092	0.37	19,063,995	-	27,064,429	0.77
709,093	-	748,836	0.38	27,064,430	-	45,732,096	0.78
748,837	-	790,537	0.39	45,732,097	-	139,070,385	0.79
790,538	-	834,345	0.40	139,070,386	AND OVER	0.80	
834,346	-	880,422	0.41				
880,423	-	928,953	0.42				
928,954	-	980,138	0.43				

(a) State Per Claim Accident Limitation	\$207,000
(b) State Multiple Claim Accident Limitation	\$414,000
(c) USL&HW Per Claim Accident Limitation	\$475,500
(d) USL&HW Multiple Claim Accident Limitation	\$951,000
(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) / (8.30)

WISCONSIN
EXPERIENCE RATING PLAN MANUAL
PART FIVE

Effective October 1, 2014

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	-	44,644	20,750	1,432,589	-	1,474,064	166,000	2,884,668	-	2,926,161	311,250
44,645	-	76,837	24,900	1,474,065	-	1,515,542	170,150	2,926,162	-	2,967,655	315,400
76,838	-	113,826	29,050	1,515,543	-	1,557,021	174,300	2,967,656	-	3,009,149	319,550
113,827	-	152,848	33,200	1,557,022	-	1,598,501	178,450	3,009,150	-	3,050,644	323,700
152,849	-	192,819	37,350	1,598,502	-	1,639,982	182,600	3,050,645	-	3,092,139	327,850
192,820	-	233,292	41,500	1,639,983	-	1,681,464	186,750	3,092,140	-	3,133,634	332,000
233,293	-	274,057	45,650	1,681,465	-	1,722,947	190,900	3,133,635	-	3,175,129	336,150
274,058	-	315,007	49,800	1,722,948	-	1,764,431	195,050	3,175,130	-	3,216,624	340,300
315,008	-	356,081	53,950	1,764,432	-	1,805,915	199,200	3,216,625	-	3,258,119	344,450
356,082	-	397,241	58,100	1,805,916	-	1,847,400	203,350	3,258,120	-	3,299,614	348,600
397,242	-	438,463	62,250	1,847,401	-	1,888,886	207,500	3,299,615	-	3,341,110	352,750
438,464	-	479,732	66,400	1,888,887	-	1,930,372	211,650	3,341,111	-	3,382,605	356,900
479,733	-	521,038	70,550	1,930,373	-	1,971,859	215,800	3,382,606	-	3,424,101	361,050
521,039	-	562,371	74,700	1,971,860	-	2,013,347	219,950	3,424,102	-	3,465,597	365,200
562,372	-	603,727	78,850	2,013,348	-	2,054,835	224,100	3,465,598	-	3,507,093	369,350
603,728	-	645,102	83,000	2,054,836	-	2,096,323	228,250	3,507,094	-	3,548,589	373,500
645,103	-	686,491	87,150	2,096,324	-	2,137,812	232,400	3,548,590	-	3,590,085	377,650
686,492	-	727,893	91,300	2,137,813	-	2,179,301	236,550	3,590,086	-	3,631,581	381,800
727,894	-	769,305	95,450	2,179,302	-	2,220,791	240,700	3,631,582	-	3,673,077	385,950
769,306	-	810,726	99,600	2,220,792	-	2,262,281	244,850	3,673,078	-	3,714,574	390,100
810,727	-	852,155	103,750	2,262,282	-	2,303,771	249,000	3,714,575	-	3,756,070	394,250
852,156	-	893,590	107,900	2,303,772	-	2,345,262	253,150	3,756,071	-	3,797,566	398,400
893,591	-	935,031	112,050	2,345,263	-	2,386,753	257,300	3,797,567	-	3,839,063	402,550
935,032	-	976,477	116,200	2,386,754	-	2,428,245	261,450	3,839,064	-	3,880,560	406,700
976,478	-	1,017,927	120,350	2,428,246	-	2,469,737	265,600	3,880,561	-	3,922,056	410,850
1,017,928	-	1,059,381	124,500	2,469,738	-	2,511,228	269,750	3,922,057	-	3,963,553	415,000
1,059,382	-	1,100,839	128,650	2,511,229	-	2,552,721	273,900				
1,100,840	-	1,142,300	132,800	2,552,722	-	2,594,213	278,050				
1,142,301	-	1,183,763	136,950	2,594,214	-	2,635,706	282,200				
1,183,764	-	1,225,229	141,100	2,635,707	-	2,677,199	286,350				
1,225,230	-	1,266,697	145,250	2,677,200	-	2,718,692	290,500				
1,266,698	-	1,308,167	149,400	2,718,693	-	2,760,185	294,650				
1,308,168	-	1,349,639	153,550	2,760,186	-	2,801,679	298,800				
1,349,640	-	1,391,113	157,700	2,801,680	-	2,843,173	302,950				
1,391,114	-	1,432,588	161,850	2,843,174	-	2,884,667	307,100				

'For Expected Losses greater than 3,963,553, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.30) / (\text{Expected Losses} + (700)(8.30))$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 (\text{Expected Losses}) / (8.30)$$

WISCONSIN

RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

Effective October 1, 2014

A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0144
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		1.081
J.	State Weight		0.011
K.	Federal Weight		0.989
L.	Weighted Federal Assessment = ((J) x [1+(A)]) + ((K) x (I))		1.080
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.582
N.	Federal Tax Multiplier = ((.2 + ((M) x (L))) / (.2 + (M))) x (1 / (1 - (D)))		1.085