



Wisconsin Compensation Rating Bureau

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## CIRCULAR LETTER 3126—JULY 14, 2015

### 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 1.24%. Attached is a copy of the revised rates and rating values effective October 1, 2015, 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 \$6,750 to \$7,000;
- an overall decrease in premium level of 0.90% in “F” classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$46,384 to \$47,372;
- an increase in the value of lodging received by employees as part of their pay to \$126.55 per week or \$18.08 per day, the value of meals increased to \$113.95 per week or \$5.43 per meal;
- an increase in the maximum remuneration for executive officers to \$1,367 per week;
- an increase in the minimum remuneration for executive officers to \$273 per week;
- decrease in the Retrospective Rating Tax Multiplier from 1.085 to 1.077 for “F” classes;
- decrease in the Retrospective Rating Tax Multiplier from 1.035 to 1.034 for state classes;
- decrease in the USLH&W percentage from 66% to 65%;
- 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

# INDUSTRIAL CLASSIFICATION SUMMARY

## WISCONSIN

Effective Date

October 1, 2015

### Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

+1.24%

A. By Component

Experience, Trend & Benefits

Premium  
Level Change

+1.27%

Change in Production & General Expenses

-0.07%

Change in Loss Based Expenses

+0.04%

Overall Premium Level Change

+1.24%

Offset for Change in Expense Constant

+0.00%

Overall Rate Level Change

+1.24%

B. Rate Level Change By Industry Group

Manufacturing

Rate  
Level Change

+1.40%

Contracting

+1.80%

Office & Clerical

-0.10%

Goods & Services

+2.00%

Miscellaneous

-0.40%

Overall

+1.24%

# "F" CLASSIFICATION SUMMARY

## WISCONSIN

Effective Date

October 1, 2015

### "F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

-0.90%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium  
Level Change

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+0.00%

-0.07%

-0.80%

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-0.90%

# MISCELLANEOUS CHANGES SUMMARY

## WISCONSIN

Effective Date

October 1, 2015

### Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
Expense Constant	\$220	\$220
Minimum Premium Multiplier	180	180
Maximum Minimum Premium	\$900	\$900
Tax Multipliers:		
State	1.035	1.034
Federal	1.085	1.077
USL&HW %		
Difference in Benefits	56.1%	56.4%
<u>Difference in Loss Based Expenses</u>	<u>6.5%</u>	<u>5.4%</u>
Combined USL&HW %	66.0%	65.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2015

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	7.59	900	3.24	0.34	2101X	4.08	900	1.77	0.34	2913	7.13	900	3.18	0.33
0006X	5.14	900	2.19	0.34	2105	5.95	900	2.59	0.34	2915	8.93	900	3.72	0.33
0008X	5.85	900	2.44	0.34	2110X	3.44	839	1.49	0.34	2916	8.83	900	3.42	0.34
0016	14.82	900	6.01	0.34	2111X	2.87	737	1.25	0.34	2923	7.42	900	3.22	0.34
0034	5.73	900	2.44	0.34	2112	3.37	827	1.46	0.33	2942	5.71	900	2.55	0.34
0035	5.67	900	2.46	0.34	2121	3.11	780	1.33	0.34	2960	4.95	900	2.11	0.33
0042X	11.35	900	4.67	0.34	2131	1.73	531	0.74	0.33	3004	4.72	900	1.92	0.34
0050	11.60	900	4.94	0.34	2143X	3.83	900	1.66	0.34	3018	4.14	900	1.68	0.34
0079X	4.82	900	1.95	0.34	2157	6.23	900	2.65	0.34	3022	11.33	900	4.89	0.33
0106	15.74	900	6.09	0.34	2174	7.84	900	3.39	0.33	3027	6.47	900	2.63	0.34
0108X	3.11	780	1.26	0.34	2211	--	--	2.68	0.34	3028	4.77	900	2.03	0.34
0113	3.73	891	1.59	0.33	2220	3.11	780	1.32	0.33	3030	9.83	900	3.98	0.34
0170	3.47	845	1.48	0.34	2286	3.25	805	1.41	0.34	3040	6.86	900	2.78	0.34
0251	5.44	900	2.31	0.33	2288	13.40	900	5.80	0.33	3041	5.66	900	2.41	0.34
0771N	0.84	--	--	--	2300	6.00	900	2.68	0.34	3042	4.45	900	1.86	0.34
0908P	273.00	493	116.23	0.34	2302	3.99	900	1.70	0.34	3064	6.03	900	2.57	0.34
0913P	432.00	652	183.93	0.33	2305	5.75	900	2.40	0.34	3066X	5.72	900	2.44	0.34
0917	9.99	900	4.34	0.34	2361	1.69	524	0.72	0.34	3076X	4.11	900	1.78	0.34
1164	5.88	900	2.17	0.33	2362	4.27	900	1.82	0.34	3081	9.29	900	3.76	0.34
1165	4.59	900	1.76	0.33	2380X	5.97	900	2.54	0.34	3082	12.39	900	5.03	0.34
1320	3.80	900	1.47	0.33	2388	5.17	900	2.25	0.34	3085	10.28	900	4.17	0.34
1430	5.71	900	2.30	0.33	2402	7.15	900	2.89	0.33	3086X	7.76	900	3.14	0.34
1438	6.00	900	2.32	0.34	2413	4.52	900	1.93	0.34	3110	19.48	900	8.29	0.33
1452	2.93	747	1.19	0.34	2417	4.17	900	1.78	0.34	3111	3.37	827	1.44	0.34
1463	19.51	900	7.54	0.33	2501	5.05	900	2.15	0.34	3113	3.11	780	1.33	0.34
1624	4.61	900	1.78	0.33	2503	3.50	850	1.52	0.33	3114	5.06	900	2.16	0.34
1642X	3.90	900	1.57	0.33	2534	1.66	519	0.72	0.34	3118	2.75	715	1.19	0.34
1654X	7.55	900	3.06	0.34	2570	6.24	900	2.70	0.33	3119	3.19	794	1.43	0.34
1655X	5.07	900	2.05	0.34	2585	6.40	900	2.78	0.34	3122	4.37	900	1.90	0.34
1699	1.79	542	0.73	0.33	2586	4.00	900	1.71	0.34	3126	11.76	900	5.00	0.33
1701	5.49	900	2.22	0.34	2587	4.72	900	2.05	0.34	3131	4.40	900	1.88	0.34
1710X	9.86	900	3.98	0.33	2600	3.83	900	1.66	0.34	3132	1.44	479	0.61	0.34
1747	2.85	733	1.15	0.33	2623	6.59	900	2.75	0.34	3145	3.97	900	1.69	0.34
1748	3.04	767	1.23	0.34	2651	8.50	900	3.69	0.34	3146X	3.93	900	1.68	0.34
1752X	0.86	375	0.35	0.33	2660	4.59	900	1.99	0.34	3169	2.98	756	1.27	0.34
1803X	9.23	900	3.57	0.34	2670	8.42	900	3.77	0.34	3175	1.58	504	0.67	0.33
1807X	10.92	900	4.05	0.34	2683	3.02	764	1.31	0.34	3179	3.27	809	1.42	0.34
1808X	14.94	900	5.52	0.33	2688	4.85	900	2.10	0.34	3180	4.82	900	2.09	0.34
1852	3.51	852	1.29	0.33	2702X	53.48	900	19.77	0.33	3188	3.95	900	1.72	0.34
1860	1.97	575	0.85	0.34	2709X	9.87	900	3.65	0.34	3220	1.70	526	0.72	0.33
1924	10.51	900	4.55	0.33	2710X	12.68	900	4.91	0.34	3223	5.43	900	2.43	0.34
1925	11.10	900	4.64	0.34	2714	5.23	900	2.27	0.34	3224X	8.28	900	3.60	0.34
2001	--	--	1.77	0.32	2731	9.77	900	3.96	0.34	3227X	6.38	900	2.77	0.34
2002	8.83	900	3.83	0.34	2735	8.59	900	3.72	0.33	3240	2.56	681	1.11	0.33
2003	5.75	900	2.45	0.34	2759	9.45	900	4.10	0.34	3241	2.78	720	1.18	0.34
2014	10.98	900	4.45	0.34	2790	5.51	900	2.39	0.34	3255	5.49	900	2.46	0.34
2016	2.13	603	0.92	0.33	2797	7.35	900	3.06	0.34	3257	4.28	900	1.82	0.34
2021	3.75	895	1.57	0.34	2799	10.09	900	3.83	0.33	3270	7.32	900	3.12	0.34
2039	5.98	900	2.60	0.34	2802X	6.93	900	2.89	0.34	3300	6.72	900	2.86	0.33
2041	7.11	900	3.09	0.34	2812X	--	--	2.23	0.34	3303	4.85	900	2.10	0.33
2065	4.97	900	2.12	0.33	2835	9.51	900	4.24	0.33	3307	6.58	900	2.81	0.34
2070	4.43	900	1.89	0.34	2836	5.84	900	2.61	0.33	3315	7.81	900	3.39	0.34
2081	23.53	900	10.04	0.34	2841X	6.93	900	3.01	0.34	3334	4.43	900	1.88	0.33
2089	7.94	900	3.39	0.34	2881	7.05	900	3.16	0.34	3336	6.33	900	2.57	0.34
2095	7.21	900	3.07	0.34	2883	5.24	900	2.23	0.34	3365	9.74	900	3.89	0.34

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 \$15,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2015

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3372	7.13	900	2.98	0.34	4114	7.72	900	3.29	0.34	4741	2.82	728	1.20	0.33
3373	9.37	900	3.99	0.34	4130X	5.67	900	2.42	0.34	4751	8.97	900	3.62	0.33
3383	3.59	866	1.56	0.34	4131	4.22	900	1.82	0.33	4771N	6.61	900	2.45	0.34
3385	2.50	670	1.08	0.34	4133	1.55	499	0.67	0.34	4777X	3.90	900	1.44	0.33
3400X	5.67	900	2.37	0.34	4150	1.58	504	0.71	0.33	4825	1.41	474	0.57	0.34
3507	5.24	900	2.24	0.34	4206	12.94	900	5.51	0.34	4828C	3.88	900	1.62	0.34
3515	6.13	900	2.62	0.34	4207	2.19	614	0.89	0.34	4829C	3.30	814	1.27	0.34
3548	2.81	726	1.20	0.34	4239	3.99	900	1.61	0.34	4902	3.68	882	1.60	0.34
3559	7.21	900	3.06	0.33	4240	3.53	855	1.53	0.34	4923	3.44	839	1.46	0.33
3565X	2.52	674	1.09	0.33	4243	3.39	830	1.44	0.34	5000X	24.21	900	8.73	0.32
3574	4.02	900	1.74	0.34	4244	2.81	726	1.20	0.34	5020	11.57	900	4.61	0.33
3581	0.94	389	0.41	0.34	4250X	3.16	789	1.35	0.34	5022X	13.29	900	5.06	0.33
3612	3.37	827	1.41	0.34	4251	3.50	850	1.49	0.33	5037	16.00	900	5.81	0.33
3620	4.29	900	1.74	0.34	4263X	8.05	900	3.43	0.34	5040	26.98	900	9.83	0.33
3629	3.63	873	1.58	0.34	4273	3.30	814	1.41	0.34	5057	17.69	900	6.43	0.33
3632X	4.36	900	1.82	0.34	4279X	2.70	706	1.15	0.34	5059	37.17	900	13.56	0.34
3634	2.81	726	1.22	0.34	4282	1.98	576	0.86	0.33	5069	21.05	900	7.64	0.33
3635	5.72	900	2.44	0.34	4283	7.22	900	3.08	0.34	5086X	20.00	900	7.30	0.34
3638	2.88	738	1.25	0.34	4299	2.65	697	1.15	0.34	5102X	21.13	900	8.05	0.33
3642	4.20	900	1.79	0.33	4304X	10.63	900	4.45	0.34	5146	7.29	900	2.91	0.33
3643	3.13	783	1.33	0.34	4307	3.73	891	1.67	0.34	5160	3.68	882	1.40	0.34
3647	5.35	900	2.23	0.34	4351	1.58	504	0.67	0.34	5183X	5.71	900	2.28	0.33
3648X	3.48	846	1.51	0.34	4352X	1.79	542	0.78	0.34	5184X	6.44	900	2.35	0.34
3681	1.98	576	0.86	0.34	4360	2.39	650	1.04	0.33	5188	4.74	900	1.89	0.33
3685	1.66	519	0.72	0.34	4361	1.98	576	0.86	0.33	5190	4.96	900	1.98	0.34
3719	3.68	882	1.34	0.33	4362	--	--	1.04	0.33	5191	1.51	492	0.64	0.34
3724X	7.80	900	2.98	0.34	4410	5.75	900	2.45	0.34	5192	5.77	900	2.46	0.34
3726	13.12	900	4.78	0.33	4417X	5.18	900	2.24	0.33	5211X	31.20	900	11.87	0.33
3803	2.02	584	0.86	0.33	4420	18.74	900	7.23	0.33	5213X	11.18	900	4.26	0.33
3807	3.47	845	1.50	0.34	4431	6.50	900	2.91	0.34	5215	13.82	900	5.68	0.33
3808	3.31	816	1.38	0.34	4432	2.16	609	0.97	0.33	5221	8.90	900	3.56	0.34
3821X	11.58	900	4.84	0.34	4439	4.37	900	1.77	0.33	5222X	13.89	900	5.29	0.33
3822	14.77	900	6.16	0.34	4452X	5.41	900	2.31	0.34	5223X	8.57	900	3.42	0.34
3824X	6.36	900	2.66	0.34	4459	3.68	882	1.57	0.34	5348	18.53	900	7.37	0.33
3826	1.23	441	0.52	0.33	4470	1.29	452	0.55	0.33	5402	12.05	900	5.15	0.33
3827X	4.57	900	1.91	0.34	4484	4.19	900	1.79	0.34	5403X	13.92	900	5.30	0.34
3830a	a	a	a	a	4493	7.15	900	3.03	0.33	5437	12.71	900	5.08	0.34
3851	5.72	900	2.48	0.34	4511	1.09	416	0.46	0.34	5443	4.54	900	1.90	0.33
3865	1.56	501	0.70	0.34	4557	2.12	602	0.92	0.34	5445	12.24	900	4.66	0.34
3881	10.70	900	4.56	0.34	4558	2.73	711	1.16	0.33	5462	16.80	900	6.69	0.33
4000	9.72	900	3.76	0.33	4561	--	--	1.77	0.33	5469X	14.21	900	5.16	0.33
4021	4.28	900	1.73	0.33	4568	2.96	753	1.20	0.34	5474	14.48	900	5.52	0.33
4024	9.12	900	3.69	0.33	4583X	5.44	900	2.11	0.34	5478X	16.73	900	6.67	0.33
4034X	11.96	900	4.84	0.33	4611	2.73	711	1.19	0.34	5479X	11.81	900	4.86	0.34
4036	5.51	900	2.24	0.34	4635	6.19	900	2.29	0.34	5480	11.35	900	4.32	0.33
4038	9.65	900	4.30	0.33	4653	2.45	661	1.06	0.34	5491	3.66	879	1.39	0.33
4053	14.91	900	6.33	0.33	4665	8.70	900	3.52	0.34	5507X	7.79	900	2.97	0.33
4054X	3.86	900	1.68	0.34	4683	3.02	764	1.28	0.33	5508	4.35	900	1.73	0.33
4061	3.47	845	1.50	0.33	4686	2.12	602	0.86	0.33	5537	7.48	900	2.99	0.33
4062	2.75	715	1.17	0.34	4692	0.94	389	0.41	0.33	5538X	11.59	900	4.63	0.34
4101	3.86	900	1.61	0.34	4693	1.35	463	0.58	0.34	5545X	62.08	900	22.68	0.34
4110	0.92	386	0.39	0.33	4703	1.89	560	0.80	0.33	5551	26.72	900	9.75	0.34
4111	2.96	753	1.28	0.33	4712X	1.35	463	0.58	0.34	5606	2.44	659	0.93	0.33
4112	--	--	0.39	0.33	4720	4.69	900	2.00	0.34	5610	8.58	900	3.60	0.34
4113	2.62	692	1.12	0.33	4740	2.68	702	1.09	0.34	5645X	17.84	900	6.80	0.34

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WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2015

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5651	15.31	900	5.83	0.33	7231	15.02	900	6.27	0.34	8018X	3.68	882	1.60	0.34
5703	23.92	900	9.50	0.33	7232	8.32	900	3.21	0.33	8021	4.17	900	1.78	0.34
5705a	a	a	a	a	7309FX	23.32	900	8.60	0.33	8031	3.00	760	1.28	0.34
5951X	2.78	720	1.20	0.33	7313FX	7.47	900	2.76	0.34	8032	3.56	861	1.54	0.34
6002aX	a	a	a	a	7317FX	6.64	900	2.45	0.33	8033	3.80	900	1.62	0.34
6003	16.75	900	6.69	0.33	7327F	42.19	900	15.58	0.33	8039	3.36	825	1.46	0.34
6005	7.41	900	2.94	0.33	7333M	4.31	900	1.44	0.33	8044X	4.86	900	2.03	0.33
6045	12.07	900	4.80	0.33	7335M	4.79	900	1.60	0.33	8045	0.36	285	0.16	0.33
6204	16.86	900	6.43	0.34	7337M	7.90	900	1.50	0.33	8046	4.16	900	1.77	0.34
6206	6.01	900	2.18	0.33	7350F	17.52	900	6.81	0.34	8047	1.33	459	0.58	0.34
6213	4.49	900	1.70	0.33	7360X	10.74	900	4.35	0.34	8058	5.22	900	2.23	0.34
6216	6.35	900	2.30	0.33	7370X	9.32	900	3.97	0.34	8072	0.95	391	0.41	0.33
6217X	8.38	900	3.19	0.34	7380X	6.84	900	2.85	0.34	8090X	2.98	756	1.29	0.34
6229	7.88	900	3.01	0.34	7382	6.67	900	2.84	0.34	8102	2.42	656	1.05	0.34
6233	5.64	900	2.15	0.33	7390	7.90	900	3.37	0.34	8103	3.05	769	1.27	0.34
6235X	7.02	900	2.55	0.33	7394M	8.10	900	3.00	0.33	8105X	3.19	794	1.38	0.33
6237	3.00	760	1.19	0.33	7395M	9.00	900	3.35	0.33	8106X	11.22	900	4.55	0.34
6251	14.72	900	5.60	0.33	7398M	14.85	900	3.16	0.33	8107	5.22	900	2.12	0.33
6252	12.65	900	4.61	0.33	7402	0.25	265	0.11	0.35	8111X	4.92	900	2.09	0.33
6260	25.24	900	9.14	0.33	7403	8.40	900	3.40	0.34	8116	4.06	900	1.73	0.34
6306	10.96	900	4.17	0.33	7405N	3.01	900	1.22	0.33	8203	7.44	900	3.17	0.34
6319X	3.75	895	1.43	0.33	7420X	16.10	900	5.87	0.32	8204	7.02	900	2.84	0.34
6325	6.46	900	2.46	0.33	7421	1.45	481	0.56	0.33	8209	4.44	900	1.90	0.34
6326X	7.86	900	3.14	0.33	7422	7.41	900	2.73	0.33	8215	5.38	900	2.18	0.34
6400	9.16	900	3.77	0.34	7423X#	--	--	3.40	0.34	8227	6.82	900	2.49	0.34
6504	4.08	900	1.77	0.34	7425aX	a	a	a	a	8232X	5.88	900	2.38	0.34
6702M	24.46	900	7.20	0.40	7431N	1.25	569	0.46	0.33	8233	5.94	900	2.39	0.33
6703M	44.84	900	13.34	0.40	7445N	0.92	--	--	--	8235	10.28	900	4.38	0.34
6704M*	27.17	900	9.22	0.40	7453N	0.69	--	--	--	8263	13.36	900	5.57	0.34
6801F	7.67	900	3.10	0.33	7502	3.56	861	1.44	0.33	8264X	10.22	900	4.15	0.34
6811	4.70	900	1.89	0.33	7515	1.89	560	0.70	0.33	8265	14.75	900	5.71	0.34
6824F	14.73	900	5.71	0.34	7520	3.79	900	1.61	0.34	8279X	14.10	900	5.47	0.34
6826F	12.01	900	4.87	0.34	7538	6.55	900	2.39	0.33	8288	12.41	900	5.04	0.34
6834	9.03	900	3.77	0.34	7539	1.65	517	0.64	0.34	8291	5.64	900	2.36	0.34
6836	7.36	900	2.98	0.33	7540	7.55	900	2.79	0.34	8292	7.48	900	3.19	0.34
6843F	14.08	900	5.22	0.34	7580	3.42	836	1.39	0.34	8293	16.57	900	6.71	0.34
6845F	41.35	900	15.27	0.33	7590	9.29	900	3.87	0.34	8304	6.33	900	2.56	0.33
6854	9.09	900	3.34	0.33	7600	6.16	900	2.50	0.34	8350X	8.25	900	3.19	0.33
6872F	10.45	900	3.86	0.33	7601	9.98	900	3.80	0.33	8381X	2.34	641	0.98	0.34
6874F	8.92	900	3.30	0.33	7605	7.21	900	2.88	0.33	8385X	4.92	900	1.99	0.34
6884	5.47	900	2.01	0.33	7610	0.49	308	0.21	0.34	8387X	4.40	900	1.83	0.34
7016M	15.45	900	5.67	0.34	7704X	4.84	900	1.87	0.34	8391X	4.69	900	1.96	0.34
7024M	17.16	900	6.30	0.34	7705	6.67	900	2.47	0.34	8392	4.33	900	1.85	0.34
7038M	5.30	900	1.93	0.34	7709X	--	--	29.37	0.48	8393X	4.65	900	1.98	0.33
7047M	28.31	900	5.95	0.34	7710X	6.62	900	2.45	0.34	8500X	7.53	900	3.06	0.34
7050M	9.70	900	2.03	0.34	7720	3.85	900	1.56	0.34	8601	1.00	400	0.42	0.34
7090M	5.88	900	2.14	0.34	7855	7.68	900	3.06	0.33	8602	1.54	497	0.64	0.34
7133	4.59	900	1.77	0.33	8001	2.73	711	1.19	0.34	8606	5.63	900	2.17	0.33
7151M	6.36	900	3.67	0.35	8002	2.45	661	1.05	0.34	8709F	2.56	681	0.94	0.33
7152M	11.66	900	4.75	0.32	8006X	5.15	900	2.20	0.34	8719	1.57	503	0.58	0.33
7153M	7.07	900	2.55	0.38	8008	1.72	530	0.75	0.34	8720	1.68	522	0.68	0.34
7222	8.56	900	3.45	0.33	8010X	2.97	755	1.29	0.34	8721	0.45	301	0.18	0.34
7228X	9.49	900	3.84	0.33	8013	0.57	323	0.24	0.34	8723	0.25	265	0.11	0.35
7229X	10.94	900	4.22	0.33	8015	1.01	402	0.43	0.33	8726F	7.63	900	3.10	0.34
7230	5.93	900	2.47	0.33	8017X	2.04	587	0.89	0.34	8734M	0.71	348	0.26	0.32

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 \$15,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2015

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8737M	0.63	333	0.29	0.32	9179X	3.84	900	1.67	0.34					
8738M	1.17	431	0.36	0.32	9180X	16.38	900	6.64	0.34					
8742	0.61	330	0.25	0.34	9182	4.99	900	2.13	0.34					
8745	4.17	900	1.74	0.33	9186X	22.24	900	8.60	0.34					
8748	1.11	420	0.46	0.33	9220L	5.62	900	2.35	0.34					
8755	0.10	238	0.04	0.31	9402L	10.34	900	4.19	0.34					
8800	2.17	611	0.97	0.34	9403L	11.26	900	4.35	0.33					
8803	0.13	243	0.05	0.34	9410L	1.61	510	0.68	0.33					
8805M	0.37	287	0.15	0.35	9412X	4.90	900	2.09	0.34					
8810	0.25	265	0.11	0.35	9413X	4.67	900	1.99	0.34					
8814M	0.34	281	0.18	0.35	9414X	6.19	900	2.64	0.34					
8815M	0.62	332	0.24	0.35	9428X*	--	--	--	--					
8820	0.16	249	0.07	0.33	9447X*	--	--	--	--					
8824	6.22	900	2.70	0.34	9501	5.14	900	2.15	0.34					
8825	3.01	762	1.35	0.34	9505	5.20	900	2.17	0.33					
8826	3.84	900	1.64	0.34	9519X	9.90	900	4.01	0.34					
8829	3.35	823	1.43	0.34	9521X	9.69	900	3.93	0.34					
8831	2.25	625	0.96	0.34	9522	3.54	857	1.51	0.34					
8832	0.46	303	0.20	0.34	9529a	a	a	a	a					
8833	1.24	443	0.53	0.34	9534X	8.76	900	3.33	0.33					
8835	3.35	823	1.43	0.34	9554	7.18	900	2.74	0.34					
8842	4.51	900	1.92	0.34	9586	1.23	441	0.55	0.34					
8855	0.25	265	0.11	0.35	9600	2.48	666	1.08	0.33					
8856	0.25	265	0.11	0.35	9620	1.90	562	0.80	0.34					
8868X	0.60	328	0.26	0.34	9894X	1.11	420	0.48	0.33					
8869	1.59	506	0.69	0.34										
8871	0.16	249	0.07	0.34										
8901	0.16	249	0.07	0.34										
9012	2.53	675	1.06	0.34										
9014X	5.35	900	2.28	0.34										
9015	5.49	900	2.34	0.34										
9016X	5.76	900	2.46	0.34										
9019	1.73	531	0.70	0.33										
9033	1.96	573	0.83	0.34										
9040	7.18	900	3.12	0.34										
9044X	3.18	792	1.38	0.33										
9052X	3.57	863	1.55	0.34										
9058	2.59	686	1.16	0.34										
9059	4.34	900	1.81	0.34										
9060	2.48	666	1.08	0.34										
9061	2.31	636	1.03	0.34										
9063	1.82	548	0.79	0.34										
9077F	3.28	810	1.40	0.34										
9082	2.45	661	1.10	0.34										
9083	2.02	584	0.90	0.34										
9084	2.76	717	1.18	0.34										
9088a#	--	--	--	--										
9089	1.27	449	0.55	0.33										
9093	1.81	546	0.79	0.34										
9101	5.80	900	2.52	0.34										
9102	5.58	900	2.38	0.34										
9154	2.14	605	0.91	0.34										
9156	4.97	900	2.07	0.34										
9170X	51.53	900	19.09	0.34										
9178X	21.40	900	9.59	0.34										

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 \$15,500 split point.



# WISCONSIN

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

*Effective October 1, 2015*

### 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 1.650.

- 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

Effective October 1, 2015

### MISCELLANEOUS VALUES

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

Employee operated vehicle	\$64,598.00
Leased or rented vehicle	\$43,065.00

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 \$126.55 per week or \$18.08 per day. The value of meals received by employees as a part of their pay shall be \$113.95 per week or \$5.43 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$71,084.00	Annually
	\$1,367.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$14,196.00	Annually
	\$273.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5 \$47,372.00

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%	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	56.4%
<u>Difference in Loss Based Expenses</u>	<u>5.4%</u>
Combined USL&HW%	65.0%

(Multiply a Non-'F' classification rate by a factor of 1.65. 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 1.054.)

#### 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 \$14,000. If more than two years, an average annual premium of at least \$7,000 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, 2015*

Civil Defense Workers and Volunteer Rescue Squads - including members serving as auxiliary police officers at emergencies .....7710

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

FIREFIGHTERS & DRIVERS - NON VOLUNTEER ..... 7704

FIRE DEPARTMENT - VOLUNTEER ..... 7709

### SCHEDULE OF ANNUAL PREMIUMS

Population of Area Served *	Annual Premium
0 - 300	\$ 984
301 - 500	1,110
501 - 700	1,228
701 - 1,000	1,356
1,001 - 1,500	1,590
1,501 - 2,000	1,844
2,001 - 2,500	2,101
2,501 - 3,000	2,358
3,001 - 3,500	2,617
3,501 - 4,000	2,873
4,001 - 4,500	3,131
4,501 - 5,000	3,385
5,001 - 6,000	3,838
6,001 - 7,000	4,352
7,001 - 8,000	4,869
8,001 - 9,000	5,381
9,001 - 10,000	5,894
10,001 - 15,000	7,931
15,001 - 20,000	10,510
20,001 - 25,000	13,085

For each additional 5,000 population (or portion thereof) add - \$2,575

Minimum Premium - \$984

\* 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, 2015*

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

Expected Losses				Expected Losses			
		Weighting Values				Weighting Values	
0	-	1,790	0.04	1,009,661	-	1,065,353	0.44
1,791	-	7,238	0.05	1,065,354	-	1,124,270	0.45
7,239	-	12,802	0.06	1,124,271	-	1,186,700	0.46
12,803	-	18,486	0.07	1,186,701	-	1,252,969	0.47
18,487	-	24,295	0.08	1,252,970	-	1,323,441	0.48
24,296	-	40,635	0.09	1,323,442	-	1,398,531	0.49
40,636	-	60,487	0.10	1,398,532	-	1,478,707	0.50
60,488	-	78,145	0.11	1,478,708	-	1,564,507	0.51
78,146	-	95,338	0.12	1,564,508	-	1,656,544	0.52
95,339	-	112,534	0.13	1,656,545	-	1,755,524	0.53
112,535	-	129,941	0.14	1,755,525	-	1,862,263	0.54
129,942	-	147,678	0.15	1,862,264	-	1,977,714	0.55
147,679	-	165,825	0.16	1,977,715	-	2,102,986	0.56
165,826	-	184,442	0.17	2,102,987	-	2,239,391	0.57
184,443	-	203,579	0.18	2,239,392	-	2,388,482	0.58
203,580	-	223,281	0.19	2,388,483	-	2,552,115	0.59
223,282	-	243,592	0.20	2,552,116	-	2,732,529	0.60
243,593	-	264,552	0.21	2,732,530	-	2,932,443	0.61
264,553	-	286,205	0.22	2,932,444	-	3,155,203	0.62
286,206	-	308,592	0.23	3,155,204	-	3,404,960	0.63
308,593	-	331,760	0.24	3,404,961	-	3,686,941	0.64
331,761	-	355,754	0.25	3,686,942	-	4,007,814	0.65
355,755	-	380,625	0.26	4,007,815	-	4,376,219	0.66
380,626	-	406,425	0.27	4,376,220	-	4,803,567	0.67
406,426	-	433,212	0.28	4,803,568	-	5,305,233	0.68
433,213	-	461,045	0.29	5,305,234	-	5,902,451	0.69
461,046	-	489,991	0.30	5,902,452	-	6,625,395	0.70
489,992	-	520,118	0.31	6,625,396	-	7,518,440	0.71
520,119	-	551,504	0.32	7,518,441	-	8,649,626	0.72
551,505	-	584,230	0.33	8,649,627	-	10,128,865	0.73
584,231	-	618,386	0.34	10,128,866	-	12,146,003	0.74
618,387	-	654,069	0.35	12,146,004	-	15,059,642	0.75
654,070	-	691,385	0.36	15,059,643	-	19,638,210	0.76
691,386	-	730,450	0.37	19,638,211	-	27,879,622	0.77
730,451	-	771,391	0.38	27,879,623	-	47,109,568	0.78
771,392	-	814,349	0.39	47,109,569	-	143,259,252	0.79
814,350	-	859,475	0.40	143,259,253	AND OVER	0.80	
859,476	-	906,941	0.41				
906,942	-	956,933	0.42				
956,934	-	1,009,660	0.43				

(a) State Per Claim Accident Limitation . . . . .	\$213,500
(b) State Multiple Claim Accident Limitation . . . . .	\$427,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$469,500
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$939,000
(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) / (8.55)

**WISCONSIN**  
**EXPERIENCE RATING PLAN MANUAL**  
**PART FIVE**

*Effective October 1, 2015*

**TABLE OF BALLAST VALUES**

**APPLICABLE TO ALL POLICIES**

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	-	45,989	21,375	1,475,739	-	1,518,464	171,000	2,971,555	-	3,014,298	320,625
45,990	-	79,151	25,650	1,518,465	-	1,561,191	175,275	3,014,299	-	3,057,042	324,900
79,152	-	117,255	29,925	1,561,192	-	1,603,919	179,550	3,057,043	-	3,099,786	329,175
117,256	-	157,452	34,200	1,603,920	-	1,646,649	183,825	3,099,787	-	3,142,531	333,450
157,453	-	198,627	38,475	1,646,650	-	1,689,379	188,100	3,142,532	-	3,185,275	337,725
198,628	-	240,318	42,750	1,689,380	-	1,732,111	192,375	3,185,276	-	3,228,020	342,000
240,319	-	282,312	47,025	1,732,112	-	1,774,843	196,650	3,228,021	-	3,270,765	346,275
282,313	-	324,496	51,300	1,774,844	-	1,817,576	200,925	3,270,766	-	3,313,510	350,550
324,497	-	366,806	55,575	1,817,577	-	1,860,310	205,200	3,313,511	-	3,356,255	354,825
366,807	-	409,206	59,850	1,860,311	-	1,903,045	209,475	3,356,256	-	3,399,000	359,100
409,207	-	451,670	64,125	1,903,046	-	1,945,780	213,750	3,399,001	-	3,441,746	363,375
451,671	-	494,182	68,400	1,945,781	-	1,988,516	218,025	3,441,747	-	3,484,491	367,650
494,183	-	536,732	72,675	1,988,517	-	2,031,252	222,300	3,484,492	-	3,527,237	371,925
536,733	-	579,310	76,950	2,031,253	-	2,073,990	226,575	3,527,238	-	3,569,982	376,200
579,311	-	621,912	81,225	2,073,991	-	2,116,727	230,850	3,569,983	-	3,612,728	380,475
621,913	-	664,532	85,500	2,116,728	-	2,159,465	235,125	3,612,729	-	3,655,474	384,750
664,533	-	707,168	89,775	2,159,466	-	2,202,204	239,400	3,655,475	-	3,698,220	389,025
707,169	-	749,817	94,050	2,202,205	-	2,244,943	243,675	3,698,221	-	3,740,966	393,300
749,818	-	792,477	98,325	2,244,944	-	2,287,682	247,950	3,740,967	-	3,783,712	397,575
792,478	-	835,145	102,600	2,287,683	-	2,330,422	252,225	3,783,713	-	3,826,458	401,850
835,146	-	877,822	106,875	2,330,423	-	2,373,162	256,500	3,826,459	-	3,869,205	406,125
877,823	-	920,505	111,150	2,373,163	-	2,415,903	260,775	3,869,206	-	3,911,951	410,400
920,506	-	963,194	115,425	2,415,904	-	2,458,644	265,050	3,911,952	-	3,954,698	414,675
963,195	-	1,005,889	119,700	2,458,645	-	2,501,385	269,325	3,954,699	-	3,997,444	418,950
1,005,890	-	1,048,588	123,975	2,501,386	-	2,544,126	273,600	3,997,445	-	4,040,191	423,225
1,048,589	-	1,091,290	128,250	2,544,127	-	2,586,868	277,875	4,040,192	-	4,082,937	427,500
1,091,291	-	1,133,997	132,525	2,586,869	-	2,629,610	282,150				
1,133,998	-	1,176,706	136,800	2,629,611	-	2,672,352	286,425				
1,176,707	-	1,219,418	141,075	2,672,353	-	2,715,095	290,700				
1,219,419	-	1,262,133	145,350	2,715,096	-	2,757,837	294,975				
1,262,134	-	1,304,850	149,625	2,757,838	-	2,800,580	299,250				
1,304,851	-	1,347,570	153,900	2,800,581	-	2,843,323	303,525				
1,347,571	-	1,390,291	158,175	2,843,324	-	2,886,067	307,800				
1,390,292	-	1,433,014	162,450	2,886,068	-	2,928,810	312,075				
1,433,015	-	1,475,738	166,725	2,928,811	-	2,971,554	316,350				

'For Expected Losses greater than 4,082,937, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.55) / (\text{Expected Losses} + (700)(8.55))$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 (\text{Expected Losses}) / (8.55)$$

# WISCONSIN

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

Effective October 1, 2015

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A.	State loss assessments		
	Workers Compensation Administration Assessment		0.0142
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		1.173
G.	Permissible Loss Ratio = (E) / ((F) + (A))		0.614
H.	State Tax Multiplier = ((.2 + ((G) x [1+(A)])) / (.2 + (G))) x (1 / (1 - (D)))		1.034
I.	Federal Assessment		1.070
J.	State Weight		0.007
K.	Federal Weight		0.993
L.	Weighted Federal Assessment = ((J) x [1+(A)]) + ((K) x (I))		1.070
M.	Federal Permissible Loss Ratio = (E) / ((F) + (L) - 1)		0.587
N.	Federal Tax Multiplier = ((.2 + ((M) x (L))) / (.2 + (M))) x (1 / (1 - (D)))		1.077