



Wisconsin Compensation Rating Bureau

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CIRCULAR LETTER 3143—JULY 8, 2016

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 3.19%. Attached is a copy of the revised rates and rating values effective October 1, 2016, 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 \$7,000 to \$7,250;
- an overall decrease in premium level of 7.30% in “F” classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$47,372 to \$48,672;
- an increase in the value of lodging received by employees as part of their pay to \$130.02 per week or \$18.57 per day, the value of meals increased to \$117.08 per week or \$5.58 per meal;
- an increase in the maximum remuneration for executive officers to \$1,404 per week;
- an increase in the minimum remuneration for executive officers to \$281 per week;
- decrease in the Retrospective Rating Tax Multiplier from 1.077 to 1.071 for “F” classes;
- increase in the Retrospective Rating Tax Multiplier from 1.034 to 1.039 for state classes;
- decrease in the USLH&W percentage from 65% to 61%;
- 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, 2016

Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -3.19%

A. By Component

Experience, Trend & Benefits

Premium
Level Change

-3.88%

Change in Production & General Expenses

+0.21%

Change in Loss Based Expenses

+0.50%

Overall Premium Level Change

-3.19%

Offset for Change in Expense Constant

+0.00%

Overall Rate Level Change

-3.19%

B. Rate Level Change By Industry Group

Manufacturing

Rate
Level Change

-5.00%

Contracting

-5.10%

Office & Clerical

-1.90%

Goods & Services

-0.60%

Miscellaneous

-3.70%

Overall

-3.19%

"F" CLASSIFICATION SUMMARY

WISCONSIN

Effective Date

October 1, 2016

"F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

-7.30%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium
Level Change

-6.90%

+0.21%

-0.60%

-7.30%

MISCELLANEOUS CHANGES SUMMARY

WISCONSIN

Effective Date

October 1, 2016

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	1.034	1.039
Federal	1.077	1.071
USL&HW %		
Difference in Benefits	56.4%	54.7%
<u>Difference in Loss Based Expenses</u>	<u>5.4%</u>	<u>4.0%</u>
Combined USL&HW %	65.0%	61.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2016

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	7.67	900	3.32	0.37	2112	3.45	841	1.50	0.37	3027	7.00	900	2.88	0.32
0006X	4.94	900	2.13	0.36	2121	3.27	809	1.40	0.36	3028	4.09	900	1.76	0.36
0008X	5.69	900	2.39	0.34	2131	1.66	519	0.70	0.36	3030	9.27	900	3.78	0.31
0016	15.58	900	6.37	0.31	2143X	3.78	900	1.65	0.37	3040	7.27	900	2.98	0.31
0034	5.04	900	2.16	0.36	2157	5.43	900	2.33	0.36	3041	5.15	900	2.22	0.36
0035	5.15	900	2.26	0.37	2174	7.06	900	3.04	0.36	3042	4.04	900	1.70	0.34
0042X	11.03	900	4.57	0.34	2220	2.91	744	1.23	0.35	3064	6.28	900	2.70	0.36
0050	11.26	900	4.82	0.36	2286	2.93	747	1.28	0.37	3066X	5.45	900	2.35	0.36
0079X	4.14	900	1.69	0.31	2288	11.07	900	4.80	0.36	3076X	4.09	900	1.80	0.37
0106	14.58	900	5.71	0.28	2302	4.33	900	1.87	0.36	3081	8.37	900	3.41	0.31
0108X	3.82	900	1.57	0.31	2305	6.90	900	2.90	0.34	3082	10.11	900	4.15	0.32
0113	3.63	873	1.55	0.36	2361	1.53	495	0.65	0.35	3085	10.09	900	4.14	0.32
0170	3.22	800	1.39	0.36	2362	5.12	900	2.20	0.36	3110	18.90	900	8.09	0.36
0251	5.09	900	2.16	0.35	2380X	6.07	900	2.60	0.36	3111	3.11	780	1.34	0.36
0771N	0.84	--	--	--	2388	4.97	900	2.18	0.37	3113	2.85	733	1.22	0.36
0908P	253.00	473	108.27	0.36	2402	7.29	900	2.97	0.31	3114	6.07	900	2.62	0.36
0913P	422.00	642	180.33	0.36	2413	4.64	900	1.99	0.36	3118	2.80	724	1.23	0.37
0917	9.73	900	4.27	0.37	2417	3.79	900	1.63	0.36	3119	2.83	729	1.29	0.41
1164	4.92	900	1.82	0.26	2501	4.84	900	2.09	0.37	3122	3.85	900	1.69	0.37
1165	4.49	900	1.71	0.27	2503	3.22	800	1.41	0.37	3126	9.84	900	4.20	0.36
1320	3.46	843	1.33	0.28	2534	1.55	499	0.67	0.37	3131	4.16	900	1.80	0.37
1430	5.31	900	2.13	0.30	2570	7.14	900	3.09	0.36	3132	1.36	465	0.58	0.36
1438	5.84	900	2.28	0.28	2585	5.91	900	2.60	0.37	3145	4.01	900	1.72	0.36
1452	2.55	679	1.04	0.31	2586	4.16	900	1.80	0.37	3146X	3.84	900	1.66	0.36
1463	18.22	900	7.07	0.28	2587	4.95	900	2.17	0.37	3169	2.83	729	1.22	0.36
1624	3.85	900	1.49	0.28	2600	4.04	900	1.77	0.37	3175	1.44	479	0.62	0.36
1642X	3.95	900	1.58	0.30	2623	7.18	900	3.03	0.34	3179	3.06	771	1.34	0.37
1654X	6.66	900	2.72	0.31	2651	8.50	900	3.73	0.37	3180	4.35	900	1.90	0.37
1655X	5.94	900	2.43	0.31	2660	4.95	900	2.18	0.38	3188	4.57	900	2.01	0.37
1699	1.93	567	0.78	0.31	2670	10.10	900	4.57	0.40	3220	1.67	521	0.71	0.36
1701	5.57	900	2.27	0.31	2683	2.58	684	1.13	0.37	3223	4.77	900	2.14	0.40
1710X	8.68	900	3.51	0.31	2688	4.12	900	1.80	0.37	3224X	7.88	900	3.47	0.37
1741X	0.84	371	0.34	0.31	2702X	51.67	900	19.14	0.26	3227X	6.38	900	2.82	0.38
1747	2.28	630	0.93	0.31	2709X	11.03	900	4.11	0.26	3240	2.46	663	1.06	0.36
1748	2.71	708	1.10	0.31	2710X	11.78	900	4.61	0.28	3241	2.21	618	0.95	0.36
1803X	11.07	900	4.32	0.28	2714	5.19	900	2.27	0.37	3255	4.77	900	2.15	0.40
1860	2.10	598	0.93	0.37	2731	8.45	900	3.47	0.32	3257	4.72	900	2.03	0.36
1924	10.37	900	4.50	0.36	2735	8.36	900	3.62	0.36	3270	7.18	900	3.10	0.36
1925	10.56	900	4.47	0.34	2759	8.85	900	3.90	0.37	3300	8.06	900	3.46	0.36
2002	8.82	900	3.86	0.37	2790	4.49	900	1.97	0.37	3303	4.53	900	1.98	0.37
2003	5.82	900	2.50	0.36	2797	7.65	900	3.21	0.34	3307	5.84	900	2.52	0.36
2014	9.64	900	3.94	0.31	2799	9.55	900	3.61	0.28	3315	7.71	900	3.40	0.38
2016	2.04	587	0.89	0.36	2802X	7.34	900	3.09	0.34	3334	4.26	900	1.79	0.35
2021	4.50	900	1.90	0.34	2835	7.97	900	3.56	0.40	3336	5.53	900	2.26	0.31
2039	5.20	900	2.28	0.37	2836	5.68	900	2.55	0.40	3365	10.17	900	4.09	0.31
2041	6.70	900	2.93	0.37	2841X	6.55	900	2.88	0.37	3372	6.52	900	2.75	0.34
2065	3.54	857	1.52	0.36	2881	6.64	900	3.00	0.40	3373	7.63	900	3.27	0.36
2070	4.07	900	1.75	0.36	2883	5.15	900	2.22	0.36	3383	3.27	809	1.43	0.37
2081	21.79	900	9.42	0.37	2915	7.27	900	3.03	0.33	3385	2.24	623	0.98	0.37
2089	7.58	900	3.26	0.36	2916	8.56	900	3.34	0.28	3400X	5.93	900	2.50	0.34
2095	6.27	900	2.70	0.36	2923	6.52	900	2.87	0.37	3507	4.84	900	2.08	0.36
2101X	4.90	900	2.36	0.37	2960	5.05	900	2.16	0.36	3515	5.56	900	2.40	0.36
2105	7.14	900	3.16	0.38	3004	4.30	900	1.77	0.32	3548	2.24	623	0.96	0.36
2110X	2.85	733	1.25	0.37	3018	4.88	900	2.00	0.32	3559	5.82	900	2.48	0.35
2111X	2.54	677	1.11	0.37	3022	10.59	900	4.54	0.36	3574	3.71	888	1.62	0.37

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 \$16,000 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2016

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3581	0.91	384	0.40	0.37	4251	2.86	735	1.23	0.36	5069	19.68	900	7.06	0.25
3612	3.54	857	1.50	0.34	4263X	7.96	900	3.42	0.36	5086X	18.86	900	6.91	0.26
3620	4.33	900	1.77	0.31	4273	3.08	774	1.33	0.36	5102X	20.40	900	7.79	0.28
3629	3.53	855	1.55	0.37	4279X	2.65	697	1.14	0.36	5146	6.70	900	2.69	0.31
3632X	4.16	900	1.76	0.34	4282	2.04	587	0.88	0.36	5160	3.26	807	1.25	0.28
3634	2.62	692	1.15	0.37	4283	6.38	900	2.76	0.37	5183X	4.96	900	1.98	0.31
3635	5.19	900	2.23	0.36	4299	2.65	697	1.16	0.37	5184X	5.50	900	2.02	0.26
3638	2.72	710	1.19	0.37	4304X	12.03	900	5.10	0.34	5188	4.85	900	1.94	0.31
3642	4.02	900	1.72	0.36	4307	3.45	841	1.56	0.41	5190	4.82	900	1.93	0.31
3643	3.06	771	1.32	0.36	4351	1.56	501	0.67	0.36	5191	1.39	470	0.60	0.36
3647	5.91	900	2.48	0.33	4352X	1.63	513	0.71	0.37	5192	4.63	900	1.99	0.36
3648X	2.77	719	1.21	0.37	4360	2.68	702	1.17	0.37	5213X	11.05	900	4.22	0.28
3681	1.78	540	0.78	0.37	4361	1.50	490	0.65	0.37	5215	12.25	900	5.04	0.33
3685	1.73	531	0.76	0.37	4410	5.25	900	2.25	0.36	5221	9.22	900	3.68	0.31
3719	3.73	891	1.35	0.25	4420	16.34	900	6.33	0.28	5222X	13.51	900	5.17	0.28
3724X	7.05	900	2.71	0.28	4431	5.70	900	2.57	0.40	5223X	8.47	900	3.40	0.31
3726	10.12	900	3.68	0.26	4432	1.92	566	0.86	0.40	5348	18.48	900	7.35	0.31
3803	1.98	576	0.85	0.36	4439	3.76	897	1.53	0.31	5402	12.65	900	5.43	0.37
3807	3.13	783	1.37	0.37	4452X	5.03	900	2.17	0.36	5403X	13.40	900	5.12	0.28
3808	2.83	729	1.20	0.34	4459	3.16	789	1.36	0.36	5437	10.98	900	4.41	0.31
3821X	12.16	900	5.13	0.34	4470	1.54	497	0.67	0.36	5443	5.18	900	2.17	0.36
3822	17.72	900	7.43	0.33	4484	3.99	900	1.72	0.36	5445	10.00	900	3.82	0.28
3824X	6.10	900	2.57	0.34	4493	7.04	900	2.98	0.35	5462	16.36	900	6.50	0.31
3826	1.47	485	0.63	0.36	4511	1.10	418	0.46	0.34	5474	13.83	900	5.30	0.28
3827X	4.40	900	1.85	0.34	4557	2.04	587	0.89	0.37	5478X	18.90	900	7.53	0.31
3830a	a	a	a	a	4558	2.65	697	1.13	0.36	5479X	11.54	900	4.78	0.34
3851	4.67	900	2.04	0.37	4568	2.54	677	1.04	0.31	5480	11.96	900	4.54	0.28
3865	1.38	468	0.62	0.40	4583X	4.83	900	1.88	0.28	5491	3.32	818	1.26	0.28
3881	11.65	900	4.99	0.36	4611	2.58	684	1.14	0.37	5507X	7.93	900	3.04	0.28
4000	6.94	900	2.69	0.28	4635	6.31	900	2.36	0.26	5508	3.98	900	1.56	0.30
4021	5.01	900	2.02	0.31	4653	2.12	602	0.93	0.37	5535X	11.17	900	4.48	0.31
4024	8.08	900	3.27	0.31	4665	7.51	900	3.06	0.31	5537	6.99	900	2.80	0.31
4034X	13.36	900	5.44	0.31	4683	2.69	704	1.13	0.35	5551	28.73	900	10.55	0.26
4036	6.61	900	2.70	0.31	4686	1.90	562	0.77	0.31	5606	2.08	594	0.80	0.28
4038	10.37	900	4.65	0.40	4692	1.01	402	0.44	0.37	5610	7.39	900	3.12	0.36
4053	13.31	900	5.63	0.35	4693	1.32	458	0.57	0.36	5645X	17.22	900	6.61	0.28
4054X	3.87	900	1.70	0.37	4703	1.64	515	0.70	0.35	5703	24.74	900	9.73	0.30
4061	3.17	791	1.37	0.36	4712X	1.62	512	0.69	0.36	5705a	a	a	a	a
4062	2.46	663	1.06	0.36	4720	4.30	900	1.85	0.36	5951X	2.85	733	1.24	0.37
4101	2.82	728	1.18	0.33	4740	2.96	753	1.20	0.31	6002aX	a	a	a	a
4110	0.96	393	0.41	0.36	4741	2.46	663	1.05	0.36	6003	13.85	900	5.53	0.31
4111	2.77	719	1.20	0.36	4751	8.76	900	3.54	0.31	6005	7.85	900	3.08	0.30
4113	2.40	652	1.03	0.36	4771N	6.59	900	2.46	0.26	6045	10.73	900	4.25	0.30
4114	8.85	900	3.79	0.36	4777X	3.53	855	1.29	0.26	6204	15.08	900	5.78	0.28
4130X	5.11	900	2.19	0.36	4825	1.28	450	0.53	0.32	6206	5.58	900	2.01	0.25
4131	4.01	900	1.73	0.36	4828C	3.41	834	1.45	0.34	6213	4.16	900	1.56	0.28
4133	1.30	454	0.57	0.37	4829C	2.85	733	1.11	0.28	6216	6.08	900	2.19	0.25
4150	1.52	494	0.68	0.40	4902	3.28	810	1.45	0.38	6217X	7.89	900	3.02	0.28
4206	12.41	900	5.32	0.36	4923	3.19	794	1.36	0.35	6229	8.61	900	3.31	0.28
4207	2.35	643	0.96	0.31	5020	10.47	900	4.16	0.31	6233	4.35	900	1.65	0.28
4239	3.93	900	1.60	0.31	5022X	13.66	900	5.19	0.28	6235X	7.61	900	2.77	0.26
4240	3.13	783	1.36	0.37	5037	12.87	900	4.63	0.26	6237	2.83	729	1.11	0.30
4243	2.99	758	1.28	0.36	5040	29.92	900	10.93	0.26	6251	16.13	900	6.13	0.28
4244	2.54	677	1.10	0.36	5057	14.46	900	5.24	0.26	6252	10.98	900	4.00	0.26
4250X	3.30	814	1.42	0.36	5059	30.68	900	11.21	0.26	6306	10.59	900	4.04	0.28

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 Note: D-ratios reflect a \$16,000 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2016

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
6319X	2.72	710	1.04	0.28	7421	1.18	432	0.46	0.28	8232X	5.57	900	2.28	0.31
6325	6.51	900	2.49	0.28	7422	7.38	900	2.72	0.26	8233	5.57	900	2.21	0.30
6400	10.20	900	4.22	0.34	7425aX	a	a	a	a	8235	10.18	900	4.36	0.36
6504	3.88	900	1.71	0.37	7431N	1.06	517	0.39	0.26	8263	11.58	900	4.88	0.34
6702M	23.86	900	7.02	0.34	7445N	1.12	--	--	--	8264X	11.47	900	4.70	0.31
6703M	42.67	900	12.69	0.34	7453N	0.59	--	--	--	8265	13.91	900	5.44	0.28
6704M*	26.50	900	8.99	0.34	7502	3.48	846	1.42	0.31	8279X	13.61	900	5.35	0.28
6801F	6.72	900	2.71	0.31	7515	1.72	530	0.64	0.26	8288	13.17	900	5.41	0.32
6811	4.21	900	1.68	0.30	7520	4.26	900	1.83	0.36	8291	6.15	900	2.60	0.34
6824F	12.19	900	4.80	0.28	7538	5.76	900	2.10	0.26	8292	7.66	900	3.29	0.36
6826F	10.91	900	4.46	0.31	7539	1.77	539	0.69	0.28	8293	15.10	900	6.16	0.31
6834	7.61	900	3.21	0.34	7540	7.06	900	2.64	0.26	8304	6.55	900	2.64	0.31
6836	6.81	900	2.77	0.31	7580	2.97	755	1.21	0.31	8350X	7.15	900	2.77	0.28
6843F	13.74	900	5.16	0.26	7590	7.23	900	3.04	0.34	8380X	4.69	900	1.97	0.34
6845F	31.38	900	11.60	0.26	7600	7.11	900	2.90	0.31	8381X	2.58	684	1.09	0.34
6854	8.84	900	3.22	0.25	7605	6.74	900	2.70	0.31	8385X	5.11	900	2.09	0.31
6872F	10.08	900	3.74	0.26	7610	0.48	306	0.20	0.34	8392	4.18	900	1.80	0.36
6874F	7.68	900	2.85	0.26	7704X	4.91	900	1.91	0.28	8393X	4.39	900	1.88	0.36
6884	4.81	900	1.74	0.25	7705	6.64	900	2.49	0.26	8500X	7.56	900	3.10	0.31
7016M	13.09	900	4.80	0.26	7709X	--	971	28.28	0.37	8601	0.92	386	0.38	0.33
7024M	14.55	900	5.34	0.26	7710X	6.04	900	2.24	0.26	8602	1.89	560	0.80	0.34
7038M	5.06	900	1.84	0.26	7720	3.48	846	1.42	0.31	8606	5.17	900	1.99	0.28
7047M	23.43	900	4.92	0.26	7855	8.44	900	3.37	0.31	8709F	2.70	706	1.00	0.26
7050M	9.04	900	1.89	0.26	8001	2.66	699	1.17	0.37	8719	1.69	524	0.62	0.26
7090M	5.61	900	2.04	0.26	8002	2.56	681	1.11	0.37	8720	1.42	476	0.58	0.31
7133	4.09	900	1.58	0.28	8006X	5.43	900	2.33	0.36	8721	0.41	294	0.17	0.31
7151M	6.20	900	3.58	0.32	8008	1.89	560	0.83	0.37	8723	0.23	261	0.10	0.35
7152M	11.09	900	4.52	0.29	8010X	3.12	782	1.37	0.37	8726F	7.31	900	3.00	0.32
7153M	6.89	900	2.49	0.35	8013	0.49	308	0.21	0.36	8734M	0.68	342	0.25	0.35
7222	8.17	900	3.26	0.30	8015	1.10	418	0.47	0.36	8737M	0.62	332	0.29	0.35
7228X	9.60	900	3.90	0.31	8017X	2.13	603	0.93	0.37	8738M	1.09	416	0.34	0.35
7229X	10.00	900	3.87	0.28	8018X	3.56	861	1.56	0.37	8742	0.59	326	0.24	0.31
7230	6.03	900	2.53	0.33	8021	4.21	900	1.81	0.36	8745	4.70	900	1.97	0.33
7231	16.26	900	6.82	0.33	8031	2.80	724	1.21	0.36	8748	1.10	418	0.46	0.33
7232	9.03	900	3.49	0.28	8032	4.01	900	1.76	0.37	8755	0.11	240	0.04	0.29
7309FX	20.87	900	7.70	0.26	8033	3.87	900	1.67	0.36	8800	2.48	666	1.12	0.40
7313FX	8.14	900	3.04	0.26	8037	3.29	812	1.45	0.37	8803	0.11	240	0.04	0.34
7317FX	5.94	900	2.21	0.26	8039	3.29	812	1.45	0.37	8805M	0.35	283	0.14	0.39
7327F	43.01	900	15.92	0.26	8044X	5.22	900	2.19	0.33	8810	0.24	263	0.10	0.35
7333M	3.72	890	1.24	0.25	8045	0.41	294	0.18	0.36	8814M	0.32	278	0.17	0.39
7335M	4.14	900	1.38	0.25	8046	3.98	900	1.71	0.36	8815M	0.57	323	0.22	0.39
7337M	6.66	900	1.26	0.25	8047	1.56	501	0.68	0.36	8820	0.15	247	0.06	0.34
7350F	13.54	900	5.39	0.29	8058	5.41	900	2.34	0.36	8824	6.14	900	2.69	0.37
7360X	8.48	900	3.46	0.31	8072	0.96	393	0.42	0.37	8825	3.20	796	1.44	0.40
7370X	8.60	900	3.70	0.36	8102	2.27	629	0.99	0.37	8826	4.14	900	1.78	0.36
7380X	6.84	900	2.87	0.33	8103	2.94	749	1.24	0.34	8829	3.21	798	1.38	0.36
7382	6.52	900	2.81	0.36	8106X	10.87	900	4.44	0.31	8831	2.21	618	0.96	0.37
7390	7.50	900	3.24	0.36	8107	4.64	900	1.89	0.31	8832	0.47	305	0.20	0.37
7394M	6.80	900	2.52	0.25	8111X	4.88	900	2.10	0.36	8833	1.22	440	0.52	0.36
7395M	7.55	900	2.81	0.25	8116	4.42	900	1.90	0.36	8835	3.18	792	1.37	0.36
7398M	12.17	900	2.59	0.25	8203	7.64	900	3.27	0.36	8842	4.79	900	2.06	0.36
7402	0.24	263	0.10	0.35	8204	6.49	900	2.64	0.31	8855	0.30	274	0.13	0.37
7403	8.15	900	3.33	0.31	8209	4.38	900	1.90	0.37	8856	0.29	272	0.12	0.37
7405N	3.65	900	1.48	0.31	8215	6.69	900	2.73	0.31	8857	0.59	326	0.24	0.31
7420X	18.10	900	6.48	0.25	8227	6.29	900	2.31	0.26	8868X	0.60	328	0.26	0.38

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 \$16,000 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2016

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8869	1.64	515	0.72	0.37										
8871	0.14	245	0.06	0.38										
8901	0.14	245	0.06	0.34										
9012	2.24	623	0.94	0.34										
9014X	5.07	900	2.18	0.36										
9015	5.59	900	2.41	0.36										
9016X	5.59	900	2.41	0.37										
9019	1.58	504	0.64	0.30										
9033	1.98	576	0.85	0.36										
9040	7.45	900	3.27	0.37										
9044X	3.25	805	1.42	0.37										
9052X	3.39	830	1.49	0.37										
9058	2.69	704	1.22	0.41										
9060	2.35	643	1.04	0.37										
9061	2.34	641	1.06	0.40										
9063	1.80	544	0.79	0.38										
9077F	3.35	823	1.43	0.36										
9082	2.48	666	1.12	0.41										
9083	1.89	560	0.86	0.41										
9084	2.60	688	1.13	0.37										
9089	1.22	440	0.53	0.36										
9093	1.86	555	0.82	0.37										
9101	5.93	900	2.60	0.37										
9102	4.88	900	2.11	0.36										
9154	2.15	607	0.93	0.36										
9156	5.66	900	2.37	0.33										
9170X	52.33	900	19.55	0.26										
9178X	20.37	900	9.25	0.41										
9179X	3.85	900	1.70	0.38										
9180X	18.75	900	7.68	0.31										
9182	4.25	900	1.84	0.37										
9186X	20.67	900	8.05	0.28										
9220L	5.14	900	2.16	0.34										
9402L	8.43	900	3.44	0.31										
9403L	10.24	900	3.98	0.28										
9410L	1.51	492	0.64	0.36										
9412X	4.61	900	1.99	0.36										
9413X	4.55	900	1.96	0.36										
9414X	6.21	900	2.68	0.36										
9428X*	--	--	--	--										
9447X*	--	--	--	--										
9501	4.97	900	2.10	0.34										
9505	5.08	900	2.13	0.33										
9519X	10.82	900	4.41	0.31										
9521X	9.13	900	3.74	0.31										
9522	3.34	821	1.44	0.36										
9529a	a	a	a	a										
9534X	8.92	900	3.38	0.28										
9554	8.06	900	3.09	0.28										
9586	1.21	438	0.54	0.40										
9600	2.32	638	1.01	0.37										
9620	1.96	573	0.83	0.34										
9894X	1.21	438	0.52	0.36										

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 \$16,000 split point.

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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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 1.610.

- 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	\$66,371.00
Leased or rented vehicle	\$44,247.00

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 \$130.02 per week or \$18.57 per day. The value of meals received by employees as a part of their pay shall be \$117.08 per week or \$5.58 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$73,008.00	Annually
	\$1,404.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$14,612.00	Annually
	\$281.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5 \$48,672.00

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	54.7%
<u>Difference in Loss Based Expenses</u>	<u>4.0%</u>
Combined USL&HW%	61.0%

(Multiply a Non-'F' classification rate by a factor of 1.61. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.55. The factor to adjust for differences in loss based expenses only is 1.040.)

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 \$14,500. If more than two years, an average annual premium of at least \$7,250 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, 2016

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

Population of Area Served *	Annual Premium
0 - 300	\$ 971
301 - 500	1,096
501 - 700	1,212
701 - 1,000	1,338
1,001 - 1,500	1,569
1,501 - 2,000	1,820
2,001 - 2,500	2,074
2,501 - 3,000	2,328
3,001 - 3,500	2,583
3,501 - 4,000	2,836
4,001 - 4,500	3,091
4,501 - 5,000	3,341
5,001 - 6,000	3,788
6,001 - 7,000	4,296
7,001 - 8,000	4,806
8,001 - 9,000	5,311
9,001 - 10,000	5,818
10,001 - 15,000	7,828
15,001 - 20,000	10,374
20,001 - 25,000	12,916

For each additional 5,000 population (or portion thereof) add - \$2,542

Minimum Premium - \$971

* 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, 2016

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

Expected Losses				Expected Losses			
		Weighting Values				Weighting Values	
0	-	1,863	0.04	1,050,992	-	1,108,964	0.44
1,864	-	7,534	0.05	1,108,965	-	1,170,293	0.45
7,535	-	13,326	0.06	1,170,294	-	1,235,279	0.46
13,327	-	19,243	0.07	1,235,280	-	1,304,260	0.47
19,244	-	25,289	0.08	1,304,261	-	1,377,617	0.48
25,290	-	42,299	0.09	1,377,618	-	1,455,780	0.49
42,300	-	62,963	0.10	1,455,781	-	1,539,239	0.50
62,964	-	81,344	0.11	1,539,240	-	1,628,552	0.51
81,345	-	99,241	0.12	1,628,553	-	1,724,356	0.52
99,242	-	117,141	0.13	1,724,357	-	1,827,387	0.53
117,142	-	135,261	0.14	1,827,388	-	1,938,497	0.54
135,262	-	153,724	0.15	1,938,498	-	2,058,673	0.55
153,725	-	172,613	0.16	2,058,674	-	2,189,073	0.56
172,614	-	191,992	0.17	2,189,074	-	2,331,062	0.57
191,993	-	211,913	0.18	2,331,063	-	2,486,256	0.58
211,914	-	232,422	0.19	2,486,257	-	2,656,588	0.59
232,423	-	253,564	0.20	2,656,589	-	2,844,387	0.60
253,565	-	275,382	0.21	2,844,388	-	3,052,485	0.61
275,383	-	297,921	0.22	3,052,486	-	3,284,363	0.62
297,922	-	321,225	0.23	3,284,364	-	3,544,344	0.63
321,226	-	345,340	0.24	3,544,345	-	3,837,869	0.64
345,341	-	370,317	0.25	3,837,870	-	4,171,876	0.65
370,318	-	396,206	0.26	4,171,877	-	4,555,363	0.66
396,207	-	423,063	0.27	4,555,364	-	5,000,204	0.67
423,064	-	450,946	0.28	5,000,205	-	5,522,406	0.68
450,947	-	479,919	0.29	5,522,407	-	6,144,071	0.69
479,920	-	510,049	0.30	6,144,072	-	6,896,610	0.70
510,050	-	541,410	0.31	6,896,611	-	7,826,212	0.71
541,411	-	574,080	0.32	7,826,213	-	9,003,704	0.72
574,081	-	608,146	0.33	9,003,705	-	10,543,497	0.73
608,147	-	643,700	0.34	10,543,498	-	12,643,208	0.74
643,701	-	680,843	0.35	12,643,209	-	15,676,119	0.75
680,844	-	719,687	0.36	15,676,120	-	20,442,114	0.76
719,688	-	760,351	0.37	20,442,115	-	29,020,894	0.77
760,352	-	802,969	0.38	29,020,895	-	49,038,030	0.78
802,970	-	847,685	0.39	49,038,031	-	149,123,666	0.79
847,686	-	894,659	0.40	149,123,667	AND OVER	0.80	
894,660	-	944,067	0.41				
944,068	-	996,106	0.42				
996,107	-	1,050,991	0.43				

(a) State Per Claim Accident Limitation	\$223,000
(b) State Multiple Claim Accident Limitation	\$446,000
(c) USL&HW Per Claim Accident Limitation	\$597,500
(d) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	55%

Cap on Modifications = 1.10 + 0.0004 (Expected Losses) / (8.90)

WISCONSIN
EXPERIENCE RATING PLAN MANUAL
PART FIVE

Effective October 1, 2016

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	-	47,871	22,250	1,536,149	-	1,580,623	178,000	3,093,198	-	3,137,690	333,750
47,872	-	82,391	26,700	1,580,624	-	1,625,099	182,450	3,137,691	-	3,182,184	338,200
82,392	-	122,055	31,150	1,625,100	-	1,669,577	186,900	3,182,185	-	3,226,678	342,650
122,056	-	163,897	35,600	1,669,578	-	1,714,055	191,350	3,226,679	-	3,271,172	347,100
163,898	-	206,758	40,050	1,714,056	-	1,758,535	195,800	3,271,173	-	3,315,667	351,550
206,759	-	250,156	44,500	1,758,536	-	1,803,016	200,250	3,315,668	-	3,360,161	356,000
250,157	-	293,869	48,950	1,803,017	-	1,847,497	204,700	3,360,162	-	3,404,656	360,450
293,870	-	337,779	53,400	1,847,498	-	1,891,980	209,150	3,404,657	-	3,449,151	364,900
337,780	-	381,822	57,850	1,891,981	-	1,936,463	213,600	3,449,152	-	3,493,646	369,350
381,823	-	425,957	62,300	1,936,464	-	1,980,947	218,050	3,493,647	-	3,538,141	373,800
425,958	-	470,159	66,750	1,980,948	-	2,025,432	222,500	3,538,142	-	3,582,636	378,250
470,160	-	514,412	71,200	2,025,433	-	2,069,917	226,950	3,582,637	-	3,627,131	382,700
514,413	-	558,703	75,650	2,069,918	-	2,114,403	231,400	3,627,132	-	3,671,626	387,150
558,704	-	603,025	80,100	2,114,404	-	2,158,890	235,850	3,671,627	-	3,716,122	391,600
603,026	-	647,370	84,550	2,158,891	-	2,203,377	240,300	3,716,123	-	3,760,618	396,050
647,371	-	691,736	89,000	2,203,378	-	2,247,864	244,750	3,760,619	-	3,805,113	400,500
691,737	-	736,117	93,450	2,247,865	-	2,292,353	249,200	3,805,114	-	3,849,609	404,950
736,118	-	780,511	97,900	2,292,354	-	2,336,841	253,650	3,849,610	-	3,894,105	409,400
780,512	-	824,917	102,350	2,336,842	-	2,381,330	258,100	3,894,106	-	3,938,601	413,850
824,918	-	869,333	106,800	2,381,331	-	2,425,819	262,550	3,938,602	-	3,983,097	418,300
869,334	-	913,756	111,250	2,425,820	-	2,470,309	267,000	3,983,098	-	4,027,593	422,750
913,757	-	958,187	115,700	2,470,310	-	2,514,799	271,450	4,027,594	-	4,072,089	427,200
958,188	-	1,002,624	120,150	2,514,800	-	2,559,290	275,900	4,072,090	-	4,116,586	431,650
1,002,625	-	1,047,066	124,600	2,559,291	-	2,603,781	280,350	4,116,587	-	4,161,082	436,100
1,047,067	-	1,091,512	129,050	2,603,782	-	2,648,272	284,800	4,161,083	-	4,205,579	440,550
1,091,513	-	1,135,963	133,500	2,648,273	-	2,692,763	289,250	4,205,580	-	4,250,075	445,000
1,135,964	-	1,180,418	137,950	2,692,764	-	2,737,255	293,700				
1,180,419	-	1,224,875	142,400	2,737,256	-	2,781,747	298,150				
1,224,876	-	1,269,336	146,850	2,781,748	-	2,826,239	302,600				
1,269,337	-	1,313,800	151,300	2,826,240	-	2,870,731	307,050				
1,313,801	-	1,358,265	155,750	2,870,732	-	2,915,224	311,500				
1,358,266	-	1,402,733	160,200	2,915,225	-	2,959,717	315,950				
1,402,734	-	1,447,203	164,650	2,959,718	-	3,004,210	320,400				
1,447,204	-	1,491,675	169,100	3,004,211	-	3,048,703	324,850				
1,491,676	-	1,536,148	173,550	3,048,704	-	3,093,197	329,300				

'For Expected Losses greater than 4,250,075, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.90) / (\text{Expected Losses} + (700)(8.90))$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 (\text{Expected Losses}) / (8.90)$$