



Wisconsin Compensation Rating Bureau

262-796-4540 ▲ Fax 262-796-4400 ▲ www.wcrb.org

P.O. Box 3080 ▲ Milwaukee, WI 53201-3080

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

CIRCULAR LETTER 3160—JUNE 27, 2017

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 8.46%. Attached is a copy of the revised rates and rating values effective October 1, 2017, applicable to new and renewal business only. In addition to the premium level adjustment, the following changes were approved:

- no change in the maximum minimum premium of \$900;
- no change in the minimum premium multiplier of 180;
- no change in the expense constant of \$220;
- no change in the premium threshold for experience rating eligibility of \$7,250;
- no change in split point of \$16,000;
- increase in per claim accident limitation from \$223,000 to \$233,500;
- an overall decrease in premium level of 14.50% in "F" classifications;
- an increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$ \$48,672 to \$49,972;
- an increase in the value of lodging received by employees as part of their pay to \$133.49 per week or \$19.07 per day, the value of meals increased to \$120.21 per week or \$5.72 per meal;
- an increase in the maximum remuneration for executive officers to \$1,442 per week;
- an increase in the minimum remuneration for executive officers to \$288 per week;
- increase in the Retrospective Rating Tax Multiplier from 1.071 to 1.072 for "F" classes;
- increase in the Retrospective Rating Tax Multiplier from 1.039 to 1.041 for state classes;
- decrease in the USLH&W percentage from 61% to 59%;
- 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
Sr. Bureau Liaison

Effective Date

October 1, 2017

Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -8.46%

A. By Component

Experience, Trend & Benefits

Change in Production & General Expenses

Change in Loss Based Expenses

Overall Premium Level Change

Premium
Level Change

-9.18%

+0.48%

+0.30%

-8.46%

Offset for Change in Expense Constant

+0.00%

Overall Rate Level Change

-8.46%

B. Rate Level Change By Industry Group

Manufacturing

Contracting

Office & Clerical

Goods & Services

Miscellaneous

Overall

Rate
Level Change

-9.28%

-8.28%

-8.64%

-8.83%

-6.45%

-8.46%

Effective Date

October 1, 2017

"F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

-14.50%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium
Level Change

-15.10%

+0.48%

+0.20%

-14.50%

Effective Date

October 1, 2017

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	1.039	1.041
Federal	1.071	1.072
USL&HW %		
Difference in Benefits	54.7%	53.2%
<u>Difference in Loss Based Expenses</u>	<u>4.0%</u>	<u>3.9%</u>
Combined USL&HW %	61.0%	59.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2017

Page S1

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	6.66	900	3.00	0.36	2143X	3.72	890	1.69	0.37	3040	6.55	900	2.79	0.31
0006X	4.59	900	2.05	0.36	2157	4.35	900	1.93	0.36	3041	4.40	900	1.98	0.36
0008X	5.14	900	2.25	0.33	2174	6.01	900	2.67	0.36	3042	3.69	884	1.62	0.33
0016	14.92	900	6.36	0.31	2220	2.54	677	1.10	0.34	3064	5.79	900	2.59	0.36
0034	4.61	900	2.06	0.36	2286	2.56	681	1.17	0.37	3066X	4.43	900	1.98	0.36
0035	3.90	900	1.78	0.37	2288	8.95	900	4.01	0.36	3076X	3.71	888	1.69	0.37
0042X	10.27	900	4.42	0.33	2302	4.22	900	1.89	0.36	3081	7.08	900	3.01	0.31
0050	9.48	900	4.21	0.36	2305	7.82	900	3.41	0.33	3082	10.07	900	4.34	0.32
0079X	3.50	850	1.49	0.32	2361	1.32	458	0.58	0.35	3085	9.09	900	3.90	0.32
0106	12.72	900	5.23	0.28	2362	4.96	900	2.21	0.36	3110	15.72	900	6.98	0.36
0108X	4.11	900	1.76	0.32	2380X	4.87	900	2.16	0.36	3111	2.80	724	1.25	0.36
0113	3.35	823	1.48	0.36	2388	3.97	900	1.81	0.37	3113	2.51	672	1.12	0.36
0170	3.06	771	1.37	0.36	2402	6.99	900	2.97	0.31	3114	7.02	900	3.14	0.36
0251	4.59	900	2.00	0.35	2413	3.97	900	1.77	0.36	3118	2.65	697	1.21	0.37
0771N	0.79	--	--	--	2417	3.30	814	1.47	0.36	3119	2.39	650	1.13	0.41
0908P	198.00	418	87.75	0.36	2501	4.19	900	1.89	0.36	3122	3.53	855	1.61	0.37
0913P	391.00	611	172.63	0.35	2503	3.11	780	1.41	0.37	3126	8.23	900	3.63	0.35
0917	9.47	900	4.31	0.37	2534	1.79	542	0.82	0.37	3131	4.10	900	1.84	0.36
1164	3.61	870	1.39	0.25	2570	7.30	900	3.27	0.36	3132	1.51	492	0.67	0.36
1165	3.94	900	1.56	0.27	2585	5.47	900	2.49	0.37	3145	3.74	893	1.67	0.36
1320	3.01	762	1.20	0.27	2586	4.10	900	1.84	0.36	3146X	3.64	875	1.63	0.36
1430	4.66	900	1.93	0.30	2587	4.97	900	2.25	0.37	3169	2.54	677	1.14	0.36
1438	6.75	900	2.77	0.28	2600	4.67	900	2.14	0.37	3175	1.66	519	0.75	0.36
1452	2.14	605	0.91	0.31	2623	7.76	900	3.40	0.33	3179	2.80	724	1.27	0.37
1463	15.11	900	6.14	0.28	2651	8.78	900	3.99	0.37	3180	3.41	834	1.55	0.37
1624	3.22	800	1.30	0.27	2660	4.84	900	2.21	0.37	3188	4.54	900	2.07	0.37
1642X	4.43	900	1.85	0.31	2670	11.68	900	5.49	0.41	3220	1.57	503	0.69	0.35
1654X	6.01	900	2.56	0.31	2683	2.37	647	1.08	0.37	3224X	6.80	900	3.11	0.37
1699	2.07	593	0.87	0.31	2688	3.39	830	1.54	0.37	3227X	5.87	900	2.70	0.37
1701	5.06	900	2.14	0.31	2702X	61.03	900	23.50	0.25	3240	2.23	621	0.99	0.36
1710X	7.19	900	3.03	0.31	2709X	11.17	900	4.34	0.25	3241	1.66	519	0.74	0.36
1741X	0.77	359	0.32	0.31	2710X	12.66	900	5.21	0.28	3255	3.82	900	1.79	0.41
1747	1.79	542	0.76	0.31	2714	4.73	900	2.16	0.37	3257	4.41	900	1.97	0.36
1748	2.28	630	0.96	0.31	2731	7.43	900	3.19	0.32	3270	7.00	900	3.14	0.36
1803X	11.75	900	4.80	0.28	2735	7.26	900	3.25	0.36	3300	9.17	900	4.09	0.36
1924	8.20	900	3.68	0.36	2759	7.73	900	3.54	0.37	3303	4.04	900	1.82	0.37
1925	10.15	900	4.47	0.33	2790	3.85	900	1.75	0.37	3307	5.98	900	2.69	0.36
2002	7.76	900	3.52	0.37	2797	7.00	900	3.05	0.33	3315	5.92	900	2.72	0.37
2003	5.39	900	2.40	0.36	2799	8.27	900	3.26	0.27	3334	3.91	900	1.69	0.34
2014	7.57	900	3.22	0.31	2802X	6.97	900	3.06	0.33	3336	4.93	900	2.11	0.32
2016	1.99	578	0.90	0.36	2835	6.47	900	2.99	0.40	3365	9.68	900	4.07	0.32
2021	4.82	900	2.12	0.33	2836	5.07	900	2.36	0.41	3372	5.92	900	2.60	0.33
2039	4.46	900	2.02	0.37	2841X	6.55	900	2.99	0.37	3373	5.97	900	2.65	0.36
2041	5.12	900	2.32	0.37	2881	6.33	900	2.97	0.41	3383	2.69	704	1.22	0.37
2065	3.00	760	1.34	0.36	2883	4.43	900	1.98	0.36	3385	1.92	566	0.87	0.37
2070	3.58	864	1.60	0.36	2915	5.69	900	2.45	0.32	3400X	5.64	900	2.48	0.33
2081	17.90	900	8.05	0.36	2916	8.24	900	3.37	0.28	3507	4.32	900	1.92	0.36
2089	6.50	900	2.90	0.36	2923	5.53	900	2.53	0.37	3515	4.90	900	2.20	0.36
2095	5.45	900	2.44	0.36	2960	5.64	900	2.50	0.36	3548	1.81	546	0.80	0.36
2105	8.23	900	3.79	0.38	3004	3.64	875	1.57	0.32	3559	4.51	900	1.98	0.35
2110X	2.36	645	1.07	0.37	3018	4.90	900	2.11	0.32	3574	3.55	859	1.60	0.36
2111X	2.28	630	1.04	0.37	3022	9.67	900	4.26	0.35	3581	0.91	384	0.42	0.37
2112	3.35	823	1.50	0.36	3027	6.85	900	2.96	0.32	3612	3.25	805	1.43	0.33
2121	3.30	814	1.47	0.36	3028	3.53	855	1.58	0.36	3620	4.40	900	1.88	0.32
2131	1.46	483	0.64	0.35	3030	8.39	900	3.55	0.31	3629	3.19	794	1.45	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, 2017

Page S2

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3632X	3.78	900	1.66	0.33	4307	2.83	729	1.33	0.41	5192	3.63	873	1.62	0.36
3634	2.91	744	1.32	0.37	4351	1.44	479	0.65	0.36	5213X	9.74	900	3.90	0.28
3635	4.62	900	2.07	0.36	4352X	1.40	472	0.63	0.37	5215	11.45	900	4.89	0.33
3638	2.48	666	1.12	0.37	4360	2.86	735	1.30	0.37	5221	8.75	900	3.65	0.31
3642	3.25	805	1.44	0.36	4361	1.23	441	0.55	0.37	5222X	14.43	900	5.79	0.28
3643	3.14	785	1.41	0.36	4410	4.24	900	1.89	0.36	5223X	7.67	900	3.20	0.31
3647	6.83	900	2.97	0.33	4420	14.01	900	5.66	0.27	5348	17.37	900	7.20	0.31
3648X	2.18	612	0.99	0.37	4431	4.84	900	2.26	0.41	5402	12.50	900	5.57	0.37
3681	1.62	512	0.74	0.37	4432	1.66	519	0.77	0.41	5403X	12.12	900	4.84	0.28
3685	1.54	497	0.70	0.37	4452X	4.60	900	2.06	0.36	5437	9.66	900	4.04	0.31
3719	3.95	900	1.47	0.25	4459	2.76	717	1.24	0.36	5443	5.49	900	2.39	0.36
3724X	6.19	900	2.49	0.28	4470	1.78	540	0.79	0.36	5445	8.38	900	3.35	0.28
3726	8.03	900	3.03	0.25	4484	3.47	845	1.56	0.36	5462	13.77	900	5.71	0.31
3803	1.88	558	0.83	0.35	4493	6.64	900	2.89	0.35	5474	12.01	900	4.80	0.28
3807	2.72	710	1.24	0.37	4511	1.03	405	0.45	0.33	5478X	17.02	900	7.04	0.31
3808	2.31	636	1.01	0.33	4557	1.82	548	0.83	0.37	5479X	10.35	900	4.45	0.33
3821X	12.47	900	5.48	0.33	4558	2.31	636	1.02	0.36	5480	10.32	900	4.09	0.27
3822	20.50	900	8.84	0.32	4568	2.09	596	0.89	0.32	5491	2.90	742	1.14	0.27
3824X	5.34	900	2.34	0.33	4583X	4.15	900	1.70	0.28	5507X	7.50	900	3.00	0.28
3826	1.70	526	0.75	0.36	4611	2.34	641	1.07	0.37	5508	3.45	841	1.40	0.30
3827X	4.13	900	1.81	0.33	4635	6.14	900	2.40	0.25	5535X	11.24	900	4.71	0.31
3830a	a	a	a	a	4653	1.79	542	0.81	0.37	5537	5.87	900	2.45	0.31
3851	3.17	791	1.43	0.37	4665	5.94	900	2.53	0.31	5551	28.70	900	10.99	0.25
3865	1.24	443	0.58	0.41	4683	2.26	627	0.98	0.34	5606	1.82	548	0.73	0.28
3881	9.69	900	4.29	0.36	4686	1.77	539	0.75	0.31	5610	6.05	900	2.65	0.36
4000	5.42	900	2.21	0.28	4692	1.08	414	0.49	0.37	5645X	16.53	900	6.65	0.28
4021	5.10	900	2.13	0.31	4693	1.27	449	0.57	0.36	5703	21.55	900	8.76	0.30
4024	7.08	900	2.98	0.31	4703	1.35	463	0.59	0.35	5705a	a	a	a	a
4034X	12.12	900	5.16	0.31	4720	3.35	823	1.50	0.36	5951X	2.83	729	1.28	0.37
4036	6.88	900	2.91	0.31	4740	2.80	724	1.18	0.31	6002aX	a	a	a	a
4038	10.91	900	5.06	0.40	4741	2.12	602	0.94	0.36	6003	10.84	900	4.49	0.31
4054X	4.05	900	1.85	0.37	4751	9.14	900	3.84	0.31	6005	7.69	900	3.12	0.30
4062	2.10	598	0.94	0.36	4771N	6.17	900	2.40	0.25	6045	9.22	900	3.78	0.30
4101	1.96	573	0.86	0.33	4777X	3.03	765	1.15	0.25	6204	12.19	900	4.90	0.28
4110	0.94	389	0.42	0.36	4825	1.15	427	0.49	0.32	6206	4.96	900	1.84	0.25
4111	2.37	647	1.06	0.36	4828C	2.83	729	1.25	0.34	6213	3.64	875	1.42	0.27
4114	8.86	900	3.91	0.35	4829C	2.28	630	0.93	0.28	6216	5.47	900	2.03	0.25
4130X	4.88	900	2.18	0.36	4902	2.98	756	1.37	0.38	6217X	6.96	900	2.78	0.28
4131	3.60	868	1.60	0.36	4923	2.97	755	1.30	0.35	6229	9.07	900	3.65	0.28
4133	1.08	414	0.49	0.37	5020	8.69	900	3.57	0.31	6233	3.53	855	1.40	0.27
4149	1.38	468	0.64	0.40	5022X	15.10	900	5.98	0.27	6235X	7.67	900	2.90	0.25
4206	11.31	900	5.01	0.36	5037	10.08	900	3.76	0.25	6237	2.56	681	1.04	0.30
4207	2.06	591	0.88	0.32	5040	26.44	900	10.07	0.25	6251	12.78	900	5.07	0.27
4239	4.30	900	1.82	0.31	5057	11.31	900	4.26	0.25	6252	10.12	900	3.80	0.25
4240	3.16	789	1.42	0.36	5059	25.80	900	9.77	0.25	6306	8.99	900	3.59	0.28
4243	2.58	684	1.15	0.36	5069	22.96	900	8.70	0.25	6319X	2.20	616	0.88	0.28
4244	2.76	717	1.24	0.36	5086X	18.35	900	7.00	0.25	6325	5.22	900	2.09	0.28
4250X	3.30	814	1.48	0.36	5102X	18.40	900	7.36	0.28	6400	10.42	900	4.48	0.33
4251	2.29	632	1.02	0.36	5146	7.12	900	2.99	0.31	6504	3.55	859	1.62	0.37
4263X	7.37	900	3.28	0.36	5160	2.96	753	1.19	0.28	6702M	22.38	900	6.58	0.33
4273	2.72	710	1.21	0.36	5183X	4.34	900	1.81	0.31	6703M	39.52	900	11.75	0.33
4279X	2.56	681	1.14	0.36	5184X	5.95	900	2.29	0.25	6704M*	24.86	900	8.43	0.33
4283	5.26	900	2.36	0.36	5188	4.81	900	2.00	0.31	6801F	5.74	900	2.41	0.31
4299	2.40	652	1.09	0.37	5190	4.64	900	1.94	0.31	6811	3.63	873	1.49	0.30
4304X	12.00	900	5.30	0.34	5191	1.31	456	0.58	0.36	6824F	9.39	900	3.88	0.28

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, 2017

Page S3

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
6826F	10.21	900	4.35	0.32	7539	1.69	524	0.69	0.27	8293	13.33	900	5.65	0.31
6834	5.94	900	2.60	0.33	7540	6.42	900	2.49	0.25	8304	5.77	900	2.42	0.31
6836	6.46	900	2.74	0.31	7580	2.65	697	1.13	0.31	8350X	6.31	900	2.55	0.27
6843F	12.99	900	5.10	0.25	7590	5.10	900	2.22	0.33	8380X	4.16	900	1.82	0.33
6845F	25.14	900	9.66	0.25	7600	8.00	900	3.39	0.31	8381X	2.53	675	1.12	0.33
6854	8.34	900	3.13	0.25	7605	5.76	900	2.40	0.31	8385X	4.31	900	1.83	0.31
6872F	8.59	900	3.31	0.25	7610	0.44	299	0.19	0.34	8392	3.43	837	1.54	0.36
6874F	6.68	900	2.58	0.25	7704X	4.53	900	1.85	0.28	8393X	3.97	900	1.76	0.36
6884	4.23	900	1.58	0.25	7705	6.15	900	2.41	0.25	8500X	8.09	900	3.46	0.32
7016M	11.62	900	4.26	0.25	7709X	--	934	26.46	0.36	8601	0.79	362	0.34	0.33
7024M	12.91	900	4.74	0.25	7710X	5.01	900	1.93	0.25	8602	2.11	600	0.92	0.33
7038M	4.54	900	1.65	0.25	7720	3.16	789	1.35	0.32	8606	4.30	900	1.73	0.27
7047M	20.52	900	4.31	0.25	7855	8.64	900	3.60	0.31	8709F	2.59	686	1.00	0.25
7050M	8.01	900	1.67	0.25	8001	2.59	686	1.19	0.37	8719	1.64	515	0.63	0.25
7090M	5.04	900	1.83	0.25	8002	2.42	656	1.09	0.36	8720	1.28	450	0.54	0.31
7133	3.47	845	1.39	0.27	8006X	5.08	900	2.26	0.36	8721	0.41	294	0.17	0.31
7151M	5.81	900	3.35	0.31	8008	1.71	528	0.78	0.37	8723	0.18	252	0.08	0.36
7152M	10.27	900	4.19	0.28	8010X	2.72	710	1.24	0.37	8726F	7.20	900	3.09	0.32
7153M	6.46	900	2.33	0.34	8013	0.46	303	0.20	0.35	8734M	0.62	332	0.23	0.35
7219X	9.33	900	3.78	0.27	8015	1.08	414	0.48	0.36	8737M	0.56	321	0.26	0.35
7222	7.47	900	3.07	0.30	8017X	2.04	587	0.93	0.37	8738M	0.99	398	0.31	0.35
7225X	8.94	900	3.78	0.31	8018X	3.28	810	1.49	0.37	8742	0.53	315	0.23	0.31
7230	6.17	900	2.69	0.33	8021	3.56	861	1.59	0.36	8745	4.67	900	2.03	0.33
7231	13.98	900	6.06	0.33	8031	2.42	656	1.09	0.36	8748	1.00	400	0.44	0.33
7232	8.28	900	3.34	0.27	8032	3.77	899	1.71	0.37	8755	0.11	240	0.05	0.29
7309FX	18.62	900	7.14	0.25	8033	3.47	845	1.55	0.36	8800	2.70	706	1.26	0.41
7313FX	9.00	900	3.48	0.25	8037	2.98	756	1.36	0.38	8803	0.08	234	0.03	0.29
7317FX	6.33	900	2.45	0.25	8039	2.98	756	1.36	0.38	8805M	0.34	281	0.14	0.39
7327F	45.05	900	17.35	0.25	8044X	4.70	900	2.05	0.33	8810	0.21	258	0.10	0.35
7333M	2.93	747	0.98	0.24	8045	0.38	288	0.17	0.36	8814M	0.31	276	0.16	0.39
7335M	3.25	805	1.08	0.24	8046	3.65	877	1.63	0.36	8815M	0.54	317	0.21	0.39
7337M	5.18	900	0.98	0.24	8047	1.69	524	0.75	0.36	8820	0.14	245	0.06	0.34
7350F	9.20	900	3.87	0.29	8058	4.74	900	2.13	0.36	8824	5.37	900	2.45	0.37
7360X	5.82	900	2.46	0.31	8072	0.87	377	0.39	0.37	8825	2.91	744	1.36	0.41
7370X	7.08	900	3.16	0.36	8102	1.91	564	0.87	0.37	8826	4.23	900	1.88	0.36
7380X	6.42	900	2.80	0.33	8103	2.61	690	1.14	0.33	8829	2.92	746	1.31	0.36
7382	5.89	900	2.63	0.36	8106X	9.34	900	3.99	0.32	8831	1.99	578	0.90	0.37
7390	7.39	900	3.33	0.36	8107	3.94	900	1.68	0.31	8832	0.41	294	0.18	0.35
7394M	5.86	900	2.17	0.24	8111X	3.87	900	1.72	0.36	8833	1.17	431	0.52	0.36
7395M	6.51	900	2.42	0.24	8116	4.31	900	1.93	0.36	8835	2.89	740	1.29	0.36
7398M	10.35	900	2.20	0.24	8203	7.18	900	3.17	0.35	8842	4.69	900	2.10	0.36
7402	0.23	261	0.10	0.35	8204	5.48	900	2.32	0.31	8855	0.30	274	0.14	0.36
7403	7.11	900	3.03	0.31	8209	4.23	900	1.91	0.36	8856	0.33	279	0.15	0.36
7405N	3.42	900	1.44	0.31	8215	6.61	900	2.82	0.31	8857	0.53	315	0.23	0.31
7420X	16.21	900	6.02	0.25	8227	5.42	900	2.07	0.25	8868X	0.58	324	0.26	0.38
7421	0.93	387	0.38	0.28	8232X	4.90	900	2.09	0.31	8869	1.61	510	0.74	0.37
7422	6.76	900	2.59	0.25	8233	4.73	900	1.93	0.30	8871	0.11	240	0.05	0.39
7425aX	a	a	a	a	8235	9.16	900	4.08	0.36	8901	0.12	242	0.05	0.35
7431N	0.85	458	0.32	0.25	8263	9.68	900	4.24	0.33	9012	2.05	589	0.89	0.33
7445N	1.05	--	--	--	8264X	10.35	900	4.44	0.32	9014X	4.94	900	2.21	0.36
7453N	0.47	--	--	--	8265	11.34	900	4.63	0.28	9015	5.55	900	2.48	0.36
7502	3.10	778	1.32	0.31	8279X	11.15	900	4.60	0.28	9016X	4.78	900	2.16	0.36
7515	1.33	459	0.51	0.25	8288	12.36	900	5.31	0.32	9019	1.41	474	0.59	0.30
7520	4.04	900	1.80	0.36	8291	5.70	900	2.50	0.33	9033	1.84	551	0.82	0.36
7538	4.61	900	1.75	0.25	8292	6.51	900	2.91	0.36	9040	6.62	900	3.02	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, 2017

Page S4

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
9044X	3.02	764	1.36	0.37										
9052X	3.19	794	1.46	0.37										
9058	2.59	686	1.22	0.41										
9060	2.18	612	1.00	0.37										
9061	2.11	600	0.99	0.41										
9063	1.77	539	0.81	0.37										
9077F	3.50	850	1.55	0.36										
9082	2.29	632	1.08	0.41										
9083	1.74	533	0.82	0.41										
9084	2.22	620	1.00	0.36										
9089	1.07	413	0.48	0.36										
9093	1.88	558	0.86	0.37										
9101	5.35	900	2.44	0.37										
9102	4.14	900	1.85	0.36										
9154	2.12	602	0.95	0.36										
9156	5.53	900	2.41	0.33										
9170X	45.85	900	17.77	0.25										
9178X	17.99	900	8.52	0.42										
9179X	3.58	864	1.65	0.38										
9180X	18.69	900	8.02	0.32										
9182	3.69	884	1.66	0.37										
9186X	17.95	900	7.32	0.28										
9220L	4.44	900	1.95	0.33										
9402L	5.78	900	2.46	0.31										
9403L	10.14	900	4.12	0.28										
9410L	1.48	486	0.66	0.35										
9412X	4.25	900	1.90	0.36										
9413X	4.71	900	2.09	0.36										
9414X	5.83	900	2.61	0.36										
9428X*	--	--	--	--										
9447X*	--	--	--	--										
9501	4.46	900	1.96	0.33										
9505	4.51	900	1.97	0.33										
9519X	10.55	900	4.47	0.31										
9521X	9.94	900	4.25	0.32										
9522	2.75	715	1.22	0.36										
9529a	a	a	a	a										
9534X	8.16	900	3.22	0.27										
9554	8.27	900	3.32	0.28										
9586	1.08	414	0.50	0.40										
9600	2.68	702	1.22	0.37										
9620	2.02	584	0.89	0.33										
9894X	1.08	414	0.48	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.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2017

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 1.590.

- 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, 2017

MISCELLANEOUS VALUES

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

Employee operated vehicle	\$68,144.00
Leased or rented vehicle	\$45,429.00

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 \$133.49 per week or \$19.07 per day. The value of meals received by employees as a part of their pay shall be \$120.21 per week or \$5.72 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-b -- "Executive Officers"	\$74,984.00	Annually
	\$1,442.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule IX-A-4-a -- "Executive Officers"	\$14,976.00	Annually
	\$288.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-5 \$49,972.00

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	Type
			<u>A</u>	<u>B</u>
First	\$10,000	-	0.0%	0.0%
Next	\$190,000	a	9.1%	5.1%
Next	\$1,550,000	b	11.3%	6.5%
Over	\$1,750,000	c	12.3%	7.5%

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule XII-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual.

Difference in Benefits	53.2%
<u>Difference in Loss Based Expenses</u>	<u>3.9%</u>
Combined USL&HW%	59.0%

(Multiply a Non-'F' classification rate by a factor of 1.59. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.53. The factor to adjust for differences in loss based expenses only is 1.039.)

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, 2017

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

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

FIREFIGHTERS & DRIVERS - NON VOLUNTEER 7704

FIRE DEPARTMENT - VOLUNTEER7709

SCHEDULE OF ANNUAL PREMIUMS

Population of Area Served *	Annual Premium
0 - 300	\$ 934
301 - 500	1,054
501 - 700	1,166
701 - 1,000	1,287
1,001 - 1,500	1,509
1,501 - 2,000	1,750
2,001 - 2,500	1,995
2,501 - 3,000	2,239
3,001 - 3,500	2,484
3,501 - 4,000	2,727
4,001 - 4,500	2,973
4,501 - 5,000	3,213
5,001 - 6,000	3,643
6,001 - 7,000	4,131
7,001 - 8,000	4,622
8,001 - 9,000	5,108
9,001 - 10,000	5,595
10,001 - 15,000	7,528
15,001 - 20,000	9,977
20,001 - 25,000	12,421

For each additional 5,000 population (or portion thereof) add - \$2,445

Minimum Premium - \$934

* 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, 2017

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

Expected Losses				Expected Losses			
		Weighting Values				Weighting Values	
0	-	1,958	0.04	1,104,132	-	1,165,035	0.44
1,959	-	7,915	0.05	1,165,036	-	1,229,465	0.45
7,916	-	13,999	0.06	1,229,466	-	1,297,737	0.46
14,000	-	20,216	0.07	1,297,738	-	1,370,206	0.47
20,217	-	26,568	0.08	1,370,207	-	1,447,272	0.48
26,569	-	44,437	0.09	1,447,273	-	1,529,387	0.49
44,438	-	66,147	0.10	1,529,388	-	1,617,066	0.50
66,148	-	85,457	0.11	1,617,067	-	1,710,894	0.51
85,458	-	104,259	0.12	1,710,895	-	1,811,542	0.52
104,260	-	123,064	0.13	1,811,543	-	1,919,783	0.53
123,065	-	142,100	0.14	1,919,784	-	2,036,510	0.54
142,101	-	161,496	0.15	2,036,511	-	2,162,763	0.55
161,497	-	181,341	0.16	2,162,764	-	2,299,757	0.56
181,342	-	201,700	0.17	2,299,758	-	2,448,925	0.57
201,701	-	222,627	0.18	2,448,926	-	2,611,966	0.58
222,628	-	244,173	0.19	2,611,967	-	2,790,910	0.59
244,174	-	266,384	0.20	2,790,911	-	2,988,204	0.60
266,385	-	289,306	0.21	2,988,205	-	3,206,824	0.61
289,307	-	312,984	0.22	3,206,825	-	3,450,426	0.62
312,985	-	337,466	0.23	3,450,427	-	3,723,553	0.63
337,467	-	362,801	0.24	3,723,554	-	4,031,918	0.64
362,802	-	389,041	0.25	4,031,919	-	4,382,814	0.65
389,042	-	416,239	0.26	4,382,815	-	4,785,690	0.66
416,240	-	444,453	0.27	4,785,691	-	5,253,024	0.67
444,454	-	473,746	0.28	5,253,025	-	5,801,629	0.68
473,747	-	504,184	0.29	5,801,630	-	6,454,727	0.69
504,185	-	535,838	0.30	6,454,728	-	7,245,315	0.70
535,839	-	568,784	0.31	7,245,316	-	8,221,920	0.71
568,785	-	603,106	0.32	8,221,921	-	9,458,948	0.72
603,107	-	638,895	0.33	9,458,949	-	11,076,595	0.73
638,896	-	676,246	0.34	11,076,596	-	13,282,472	0.74
676,247	-	715,268	0.35	13,282,473	-	16,468,732	0.75
715,269	-	756,076	0.36	16,468,733	-	21,475,704	0.76
756,077	-	798,796	0.37	21,475,705	-	30,488,242	0.77
798,797	-	843,568	0.38	30,488,243	-	51,517,481	0.78
843,569	-	890,545	0.39	51,517,482	-	156,663,627	0.79
890,546	-	939,894	0.40	156,663,628	AND OVER	0.80	
939,895	-	991,801	0.41				
991,802	-	1,046,471	0.42				
1,046,472	-	1,104,131	0.43				

(a) State Per Claim Accident Limitation	\$233,500
(b) State Multiple Claim Accident Limitation	\$467,000
(c) USL&HW Per Claim Accident Limitation	\$831,500
(d) USL&HW Multiple Claim Accident Limitation	\$1,663,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	53%

Cap on Modifications = 1.10 + 0.0004 (Expected Losses) / (9.35)

WISCONSIN
EXPERIENCE RATING PLAN MANUAL
PART FIVE

Effective October 1, 2017

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values			
0	-	50,292	23,375	1,613,820	-	1,660,542	187,000	3,249,595	-	3,296,338	350,625
50,293	-	86,557	28,050	1,660,543	-	1,707,267	191,675	3,296,339	-	3,343,081	355,300
86,558	-	128,226	32,725	1,707,268	-	1,753,994	196,350	3,343,082	-	3,389,825	359,975
128,227	-	172,184	37,400	1,753,995	-	1,800,721	201,025	3,389,826	-	3,436,569	364,650
172,185	-	217,212	42,075	1,800,722	-	1,847,450	205,700	3,436,570	-	3,483,313	369,325
217,213	-	262,804	46,750	1,847,451	-	1,894,179	210,375	3,483,314	-	3,530,057	374,000
262,805	-	308,727	51,425	1,894,180	-	1,940,910	215,050	3,530,058	-	3,576,801	378,675
308,728	-	354,858	56,100	1,940,911	-	1,987,642	219,725	3,576,802	-	3,623,546	383,350
354,859	-	401,127	60,775	1,987,643	-	2,034,374	224,400	3,623,547	-	3,670,291	388,025
401,128	-	447,494	65,450	2,034,375	-	2,081,107	229,075	3,670,292	-	3,717,035	392,700
447,495	-	493,931	70,125	2,081,108	-	2,127,841	233,750	3,717,036	-	3,763,780	397,375
493,932	-	540,422	74,800	2,127,842	-	2,174,576	238,425	3,763,781	-	3,810,525	402,050
540,423	-	586,952	79,475	2,174,577	-	2,221,311	243,100	3,810,526	-	3,857,270	406,725
586,953	-	633,515	84,150	2,221,312	-	2,268,047	247,775	3,857,271	-	3,904,016	411,400
633,516	-	680,103	88,825	2,268,048	-	2,314,784	252,450	3,904,017	-	3,950,761	416,075
680,104	-	726,711	93,500	2,314,785	-	2,361,521	257,125	3,950,762	-	3,997,507	420,750
726,712	-	773,336	98,175	2,361,522	-	2,408,258	261,800	3,997,508	-	4,044,252	425,425
773,337	-	819,976	102,850	2,408,259	-	2,454,996	266,475	4,044,253	-	4,090,998	430,100
819,977	-	866,627	107,525	2,454,997	-	2,501,734	271,150	4,090,999	-	4,137,744	434,775
866,628	-	913,288	112,200	2,501,735	-	2,548,473	275,825	4,137,745	-	4,184,490	439,450
913,289	-	959,957	116,875	2,548,474	-	2,595,213	280,500	4,184,491	-	4,231,236	444,125
959,958	-	1,006,635	121,550	2,595,214	-	2,641,952	285,175	4,231,237	-	4,277,982	448,800
1,006,636	-	1,053,318	126,225	2,641,953	-	2,688,692	289,850	4,277,983	-	4,324,728	453,475
1,053,319	-	1,100,007	130,900	2,688,693	-	2,735,432	294,525	4,324,729	-	4,371,474	458,150
1,100,008	-	1,146,701	135,575	2,735,433	-	2,782,173	299,200	4,371,475	-	4,418,220	462,825
1,146,702	-	1,193,399	140,250	2,782,174	-	2,828,914	303,875	4,418,221	-	4,464,967	467,500
1,193,400	-	1,240,102	144,925	2,828,915	-	2,875,655	308,550				
1,240,103	-	1,286,807	149,600	2,875,656	-	2,922,397	313,225				
1,286,808	-	1,333,516	154,275	2,922,398	-	2,969,139	317,900				
1,333,517	-	1,380,228	158,950	2,969,140	-	3,015,881	322,575				
1,380,229	-	1,426,942	163,625	3,015,882	-	3,062,623	327,250				
1,426,943	-	1,473,658	168,300	3,062,624	-	3,109,366	331,925				
1,473,659	-	1,520,376	172,975	3,109,367	-	3,156,108	336,600				
1,520,377	-	1,567,097	177,650	3,156,109	-	3,202,851	341,275				
1,567,098	-	1,613,819	182,325	3,202,852	-	3,249,594	345,950				

For Expected Losses greater than 4,464,967, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.35) / (\text{Expected Losses} + (700)(9.35))$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 (\text{Expected Losses}) / (9.35)$$