



CIRCULAR LETTER 3176—JULY 9, 2018

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 6.03%. Attached is a copy of the revised rates and rating values effective October 1, 2018, 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;
- an increase in the premium threshold for experience rating eligibility from \$7,250 to \$7,500;
- increase in split point from \$16,000 to \$16,500;
- increase in per claim accident limitation from \$233,500 to \$241,000;
- overall increase in premium level of 2.90% in "F" classifications;
- increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$ \$49,972 to \$51,688;
- increase in the value of lodging received by employees as part of their pay to \$138.07 per week or \$19.72 per day, the value of meals increased to \$124.34 per week or \$5.92 per meal;
- increase in the maximum remuneration for executive officers to \$1,491 per week;
- increase in the minimum remuneration for executive officers to \$298 per week;
- increase in the Retrospective Rating Tax Multiplier from 1.072 to 1.077 for "F" classes;
- decrease in the Retrospective Rating Tax Multiplier from 1.041 to 1.039 for state classes;
- increase in the USLH&W percentage from 59% 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
Sr. Bureau Liaison

INDUSTRIAL CLASSIFICATION SUMMARY

WISCONSIN

Effective Date

October 1, 2018

Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -6.03%

A. By Component

Experience, Trend & Benefits

Premium
Level Change

-6.11%

Change in Production & General Expenses

+0.35%

Change in Loss Based Expenses

-0.26%

Overall Premium Level Change

-6.03%

Offset for Change in Expense Constant

+0.00%

Overall Rate Level Change

-6.03%

B. Rate Level Change By Industry Group

Manufacturing

Rate
Level Change

-6.22%

Contracting

-7.63%

Office & Clerical

-4.90%

Goods & Services

-5.65%

Miscellaneous

-5.65%

Overall

-6.03%

"F" CLASSIFICATION SUMMARY

WISCONSIN

Effective Date

October 1, 2018

"F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

+2.90%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium
Level Change

+2.00%

+0.35%

+0.50%

+2.90%

MISCELLANEOUS CHANGES SUMMARY

WISCONSIN

Effective Date

October 1, 2018

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	1.041	1.039
Federal	1.072	1.077
USL&HW %		
Difference in Benefits	53.2%	53.4%
<u>Difference in Loss Based Expenses</u>	<u>3.9%</u>	<u>4.8%</u>
Combined USL&HW %	59.0%	61.0%

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2018

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	5.45	900	2.44	0.36	2143X	4.31	900	1.96	0.37	3040	5.96	900	2.52	0.32
0006X	4.43	900	1.97	0.36	2157	3.45	841	1.53	0.35	3041	3.91	900	1.75	0.36
0008X	5.27	900	2.29	0.33	2174	5.28	900	2.35	0.36	3042	3.35	823	1.47	0.33
0016	12.73	900	5.37	0.32	2220	2.27	629	0.98	0.34	3064	5.38	900	2.39	0.36
0034	5.44	900	2.42	0.36	2286	2.43	657	1.11	0.37	3066X	4.41	900	1.97	0.36
0035	3.36	825	1.53	0.37	2288	8.05	900	3.62	0.36	3076X	3.67	881	1.67	0.37
0042X	9.27	900	3.98	0.33	2302	4.17	900	1.85	0.36	3081	6.91	900	2.92	0.32
0050	8.53	900	3.79	0.35	2305	8.03	900	3.49	0.32	3082	8.61	900	3.68	0.32
0079X	3.48	846	1.47	0.32	2361	1.15	427	0.50	0.35	3085	7.42	900	3.16	0.32
0106	12.14	900	4.94	0.28	2362	3.56	861	1.58	0.35	3110	14.31	900	6.35	0.35
0108X	4.51	900	1.92	0.32	2380X	4.25	900	1.88	0.35	3111	3.00	760	1.34	0.36
0113	3.10	778	1.37	0.35	2388	3.18	792	1.45	0.37	3113	2.28	630	1.02	0.36
0170	3.00	760	1.34	0.36	2402	6.39	900	2.70	0.32	3114	7.42	900	3.31	0.36
0251	4.18	900	1.82	0.35	2413	3.54	857	1.57	0.35	3118	2.19	614	0.99	0.37
0771N	0.84	--	--	--	2417	2.97	755	1.32	0.35	3119	2.01	582	0.94	0.42
0908P	156.00	376	68.98	0.35	2501	3.51	852	1.57	0.36	3122	3.43	837	1.57	0.37
0913P	306.00	526	134.93	0.35	2503	2.76	717	1.25	0.37	3126	7.04	900	3.11	0.35
0917	8.96	900	4.07	0.37	2534	2.12	602	0.97	0.37	3131	4.09	900	1.83	0.36
1164	2.74	713	1.05	0.25	2570	6.85	900	3.07	0.36	3132	1.63	513	0.72	0.36
1165	3.43	837	1.36	0.27	2585	4.92	900	2.24	0.37	3145	3.10	778	1.38	0.36
1320	2.64	695	1.05	0.27	2586	3.83	900	1.72	0.36	3146X	3.61	870	1.61	0.36
1430	4.18	900	1.73	0.31	2587	4.33	900	1.96	0.37	3169	2.52	674	1.12	0.36
1438	7.94	900	3.23	0.28	2600	5.54	900	2.54	0.38	3175	1.97	575	0.88	0.36
1452	1.80	544	0.76	0.32	2623	7.87	900	3.43	0.33	3179	2.62	692	1.19	0.37
1463	15.25	900	6.13	0.27	2651	8.85	900	4.01	0.37	3180	2.87	737	1.30	0.37
1624	2.96	753	1.18	0.27	2660	5.57	900	2.54	0.37	3188	4.55	900	2.07	0.37
1642X	4.45	900	1.86	0.31	2670	13.87	900	6.45	0.41	3220	1.37	467	0.61	0.35
1654X	5.85	900	2.48	0.32	2683	2.16	609	0.98	0.37	3224X	7.09	900	3.23	0.37
1699	2.14	605	0.90	0.32	2688	2.70	706	1.22	0.37	3227X	5.78	900	2.64	0.37
1701	4.85	900	2.03	0.31	2702X	65.53	900	25.18	0.25	3240	2.06	591	0.91	0.36
1710X	5.98	900	2.50	0.31	2709X	11.39	900	4.40	0.25	3241	1.31	456	0.58	0.35
1741X	0.75	355	0.31	0.31	2710X	12.42	900	5.07	0.28	3255	3.11	780	1.45	0.41
1747	1.47	485	0.62	0.32	2714	4.41	900	2.01	0.37	3257	4.92	900	2.19	0.36
1748	2.00	580	0.84	0.31	2731	6.13	900	2.61	0.32	3270	7.14	900	3.18	0.36
1803X	12.17	900	4.91	0.27	2735	7.31	900	3.28	0.36	3300	9.88	900	4.41	0.36
1924	6.51	900	2.93	0.36	2759	7.90	900	3.62	0.37	3303	3.70	886	1.67	0.37
1925	9.21	900	4.03	0.33	2790	3.43	837	1.56	0.37	3307	5.78	900	2.59	0.36
2002	6.91	900	3.13	0.37	2797	7.39	900	3.22	0.33	3315	5.27	900	2.41	0.37
2003	4.68	900	2.08	0.35	2799	6.85	900	2.69	0.27	3334	3.66	879	1.58	0.34
2014	6.34	900	2.68	0.32	2802X	6.74	900	2.94	0.33	3336	5.21	900	2.21	0.32
2016	2.08	594	0.94	0.37	2835	5.52	900	2.55	0.41	3365	9.37	900	3.93	0.32
2021	5.14	900	2.25	0.33	2836	4.63	900	2.15	0.41	3372	5.28	900	2.31	0.33
2039	4.17	900	1.89	0.37	2841X	6.74	900	3.08	0.37	3373	4.95	900	2.19	0.35
2041	4.18	900	1.90	0.37	2881	6.26	900	2.92	0.41	3383	2.09	596	0.95	0.37
2065	3.26	807	1.45	0.36	2883	4.26	900	1.90	0.36	3385	1.71	528	0.78	0.37
2070	3.19	794	1.42	0.36	2915	4.87	900	2.10	0.32	3400X	5.30	900	2.32	0.33
2081	15.07	900	6.76	0.36	2916	8.93	900	3.61	0.28	3507	4.06	900	1.80	0.35
2089	6.48	900	2.89	0.36	2923	4.85	900	2.21	0.37	3515	4.57	900	2.04	0.36
2095	4.81	900	2.15	0.36	2960	5.08	900	2.26	0.35	3548	1.53	495	0.68	0.35
2105	9.77	900	4.47	0.37	3004	3.96	900	1.69	0.32	3559	3.77	899	1.65	0.35
2110X	2.09	596	0.95	0.37	3018	4.49	900	1.92	0.32	3574	3.15	787	1.42	0.36
2111X	2.54	677	1.15	0.37	3022	9.28	900	4.10	0.35	3581	0.86	375	0.39	0.37
2112	3.27	809	1.47	0.36	3027	7.26	900	3.12	0.32	3612	3.00	760	1.31	0.33
2121	3.11	780	1.38	0.36	3028	2.99	758	1.33	0.36	3620	4.12	900	1.75	0.32
2131	1.39	470	0.61	0.35	3030	6.98	900	2.94	0.32	3629	2.84	731	1.29	0.37

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 Note: D-ratios reflect a \$16,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2018

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	3.50	850	1.53	0.33	4307	2.32	638	1.09	0.42	5213X	8.85	900	3.52	0.27
3634	3.13	783	1.42	0.37	4351	1.39	470	0.62	0.36	5215	10.75	900	4.59	0.32
3635	3.88	900	1.73	0.36	4352X	1.29	452	0.59	0.37	5221	7.85	900	3.25	0.32
3638	2.28	630	1.03	0.37	4360	3.23	801	1.47	0.37	5222X	12.84	900	5.10	0.27
3642	2.95	751	1.31	0.35	4361	1.01	402	0.46	0.37	5223X	6.87	900	2.85	0.32
3643	3.13	783	1.40	0.36	4410	3.72	890	1.66	0.36	5348	15.06	900	6.22	0.31
3647	8.11	900	3.49	0.32	4420	12.39	900	4.97	0.27	5402	11.67	900	5.21	0.37
3648X	1.92	566	0.87	0.37	4431	4.22	900	1.96	0.41	5403X	10.99	900	4.37	0.27
3681	1.45	481	0.66	0.37	4432	1.47	485	0.68	0.41	5437	9.24	900	3.84	0.32
3685	1.48	486	0.67	0.37	4452X	4.18	900	1.86	0.36	5443	5.68	900	2.48	0.35
3719	3.54	857	1.31	0.25	4459	2.51	672	1.12	0.36	5445	7.48	900	2.97	0.27
3724X	5.66	900	2.27	0.28	4470	1.88	558	0.84	0.36	5462	11.21	900	4.64	0.31
3726	7.52	900	2.84	0.25	4484	3.26	807	1.45	0.36	5474	10.83	900	4.30	0.27
3803	1.80	544	0.80	0.35	4493	6.26	900	2.72	0.34	5478X	16.22	900	6.68	0.31
3807	2.62	692	1.19	0.37	4511	0.98	396	0.43	0.33	5479X	10.43	900	4.47	0.33
3808	2.08	594	0.91	0.33	4557	1.77	539	0.80	0.36	5480	9.46	900	3.73	0.27
3821X	12.38	900	5.41	0.33	4558	2.38	648	1.05	0.35	5491	2.52	674	0.98	0.27
3822	19.21	900	8.28	0.32	4568	1.80	544	0.77	0.32	5507X	7.34	900	2.91	0.27
3824X	5.17	900	2.26	0.33	4583X	3.72	890	1.51	0.28	5508	4.05	900	1.63	0.30
3826	1.93	567	0.86	0.35	4611	2.06	591	0.94	0.37	5535X	9.59	900	4.00	0.32
3827X	3.70	886	1.62	0.33	4635	6.00	900	2.34	0.26	5537	5.00	900	2.08	0.32
3830a	a	a	a	a	4653	1.56	501	0.71	0.37	5551	26.00	900	9.93	0.25
3851	2.44	659	1.10	0.36	4665	5.27	900	2.23	0.32	5606	1.81	546	0.72	0.27
3865	1.09	416	0.51	0.42	4683	2.01	582	0.87	0.34	5610	6.64	900	2.89	0.35
3881	8.59	900	3.80	0.35	4686	1.96	573	0.83	0.32	5645X	16.72	900	6.68	0.28
4000	5.23	900	2.11	0.27	4692	1.04	407	0.47	0.37	5703	24.35	900	9.90	0.31
4021	4.79	900	2.00	0.31	4693	1.39	470	0.62	0.36	5705a	a	a	a	a
4024	6.31	900	2.64	0.31	4703	1.15	427	0.50	0.35	5951X	2.78	720	1.26	0.37
4034X	12.66	900	5.38	0.32	4720	2.86	735	1.28	0.36	6002aX	a	a	a	a
4036	6.43	900	2.71	0.32	4740	3.07	773	1.29	0.31	6003	9.07	900	3.74	0.31
4038	9.95	900	4.58	0.41	4741	1.87	557	0.83	0.35	6005	7.36	900	2.99	0.31
4054X	4.49	900	2.05	0.37	4751	10.85	900	4.56	0.31	6045	8.02	900	3.28	0.31
4062	2.06	591	0.92	0.36	4771N	6.53	900	2.54	0.26	6204	13.30	900	5.30	0.27
4101	1.68	522	0.73	0.33	4777X	2.68	702	1.02	0.25	6206	4.42	900	1.64	0.25
4110	1.11	420	0.49	0.35	4825	1.12	422	0.47	0.32	6213	3.15	787	1.22	0.27
4111	2.81	726	1.28	0.37	4828C	2.47	665	1.09	0.33	6216	4.88	900	1.82	0.25
4114	8.25	900	3.64	0.35	4829C	1.95	571	0.79	0.28	6217X	6.59	900	2.62	0.27
4130X	4.23	900	1.88	0.36	4902	2.43	657	1.11	0.37	6229	10.64	900	4.24	0.27
4131	3.31	816	1.47	0.36	4923	2.94	749	1.29	0.35	6233	3.50	850	1.39	0.27
4133	0.94	389	0.43	0.37	5020	6.88	900	2.83	0.31	6235X	7.45	900	2.82	0.25
4149	1.21	438	0.56	0.41	5022X	13.51	900	5.33	0.27	6237	2.30	634	0.94	0.31
4206	10.62	900	4.69	0.35	5037	7.71	900	2.88	0.25	6251	10.65	900	4.19	0.27
4207	2.27	629	0.96	0.32	5040	21.83	900	8.30	0.25	6252	9.12	900	3.41	0.25
4239	3.83	900	1.61	0.31	5057	7.74	900	2.91	0.25	6306	7.81	900	3.11	0.27
4240	3.11	780	1.40	0.37	5059	19.88	900	7.53	0.25	6319X	2.08	594	0.83	0.28
4243	2.35	643	1.04	0.35	5086X	17.57	900	6.69	0.25	6325	5.60	900	2.23	0.28
4244	2.97	755	1.33	0.36	5102X	15.26	900	6.07	0.27	6400	11.19	900	4.80	0.33
4250X	3.08	774	1.37	0.36	5146	7.40	900	3.08	0.32	6504	3.31	816	1.50	0.37
4251	1.92	566	0.85	0.36	5160	2.62	692	1.04	0.28	6702M	21.17	900	6.22	0.32
4263X	6.63	900	2.93	0.35	5183X	4.25	900	1.76	0.32	6703M	37.87	900	11.26	0.32
4273	2.36	645	1.05	0.36	5184X	6.97	900	2.67	0.26	6704M*	23.52	900	7.98	0.32
4279X	2.43	657	1.08	0.36	5188	4.20	900	1.74	0.31	6801F	5.04	900	2.10	0.31
4283	4.44	900	1.98	0.36	5190	4.25	900	1.77	0.32	6811	3.16	789	1.29	0.30
4299	2.57	683	1.17	0.37	5191	1.31	456	0.58	0.36	6824F	10.07	900	4.12	0.28
4304X	11.26	900	4.94	0.33	5192	3.02	764	1.34	0.35	6826F	9.76	900	4.13	0.32

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WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2018

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
6834	6.31	900	2.74	0.32	7540	5.20	900	2.01	0.25	8304	4.93	900	2.07	0.31
6836	6.12	900	2.58	0.32	7580	2.64	695	1.12	0.32	8350X	5.94	900	2.39	0.27
6843F	12.12	900	4.74	0.26	7590	4.07	900	1.77	0.32	8380X	4.10	900	1.79	0.33
6845F	21.79	900	8.36	0.25	7600	7.98	900	3.36	0.32	8381X	2.45	661	1.08	0.33
6854	7.60	900	2.86	0.25	7605	5.20	900	2.16	0.32	8385X	3.85	900	1.63	0.32
6872F	8.87	900	3.40	0.25	7610	0.43	297	0.19	0.33	8392	2.97	755	1.33	0.36
6874F	6.56	900	2.53	0.25	7704X	4.35	900	1.76	0.28	8393X	3.65	877	1.61	0.35
6884	3.76	897	1.40	0.25	7705	5.52	900	2.15	0.26	8500X	7.39	900	3.14	0.32
7016M	10.44	900	3.83	0.25	7709X	--	906	24.97	0.37	8601	0.72	350	0.31	0.33
7024M	11.60	900	4.26	0.25	7710X	4.41	900	1.70	0.25	8602	2.22	620	0.97	0.33
7038M	4.27	900	1.55	0.25	7720	3.02	764	1.28	0.32	8606	3.62	872	1.44	0.27
7047M	18.67	900	3.92	0.25	7855	7.36	900	3.05	0.32	8709F	2.65	697	1.01	0.25
7050M	7.64	900	1.59	0.25	8001	2.42	656	1.11	0.37	8719	1.66	519	0.63	0.25
7090M	4.74	900	1.72	0.25	8002	2.45	661	1.10	0.36	8720	1.14	425	0.48	0.31
7133	3.54	857	1.42	0.27	8006X	5.06	900	2.24	0.35	8721	0.37	287	0.16	0.32
7151M	5.51	900	3.18	0.32	8008	1.60	508	0.73	0.37	8723	0.20	256	0.09	0.35
7152M	9.86	900	4.02	0.29	8010X	2.68	702	1.22	0.37	8726F	7.48	900	3.18	0.32
7153M	6.12	900	2.21	0.35	8013	0.40	292	0.18	0.35	8734M	0.56	321	0.21	0.35
7219X	8.42	900	3.38	0.27	8015	1.04	407	0.46	0.35	8737M	0.50	310	0.23	0.35
7222	6.81	900	2.79	0.30	8017X	1.96	573	0.89	0.37	8738M	0.91	384	0.28	0.35
7225X	8.47	900	3.56	0.31	8018X	3.10	778	1.41	0.37	8742	0.49	308	0.21	0.32
7230	7.28	900	3.17	0.33	8021	3.42	836	1.52	0.36	8745	4.92	900	2.13	0.32
7231	11.63	900	5.02	0.32	8031	2.51	672	1.12	0.36	8748	0.91	384	0.39	0.33
7232	7.76	900	3.10	0.27	8032	3.49	848	1.58	0.37	8755	0.12	242	0.05	0.33
7309FX	17.28	900	6.61	0.25	8033	3.17	791	1.42	0.36	8800	2.39	650	1.11	0.41
7313FX	11.53	900	4.44	0.25	8037	2.77	719	1.27	0.37	8803	0.06	231	0.03	0.29
7317FX	7.27	900	2.82	0.26	8039	2.77	719	1.27	0.37	8805M	0.33	279	0.14	0.39
7327F	49.41	900	19.00	0.25	8044X	3.91	900	1.70	0.33	8810	0.20	256	0.09	0.35
7333M	2.33	639	0.78	0.24	8045	0.35	283	0.16	0.37	8814M	0.30	274	0.15	0.39
7335M	2.60	688	0.86	0.24	8046	3.65	877	1.62	0.35	8815M	0.53	315	0.21	0.39
7337M	4.18	900	0.79	0.24	8047	1.73	531	0.77	0.36	8820	0.12	242	0.05	0.34
7350F	6.80	900	2.83	0.28	8058	4.57	900	2.05	0.36	8824	5.06	900	2.31	0.37
7360X	4.26	900	1.79	0.32	8072	0.75	355	0.34	0.37	8825	2.70	706	1.26	0.41
7370X	6.76	900	3.02	0.36	8102	1.66	519	0.75	0.37	8826	4.04	900	1.79	0.35
7380X	6.70	900	2.91	0.32	8103	2.37	647	1.03	0.33	8829	2.76	717	1.23	0.36
7382	5.26	900	2.34	0.36	8106X	7.53	900	3.20	0.32	8831	1.77	539	0.80	0.36
7390	6.80	900	3.05	0.36	8107	3.52	854	1.49	0.32	8832	0.38	288	0.17	0.35
7394M	5.15	900	1.91	0.24	8111X	3.25	805	1.44	0.35	8833	1.12	422	0.50	0.35
7395M	5.73	900	2.13	0.24	8116	4.33	900	1.93	0.36	8835	2.65	697	1.18	0.36
7398M	9.22	900	1.96	0.24	8203	7.60	900	3.36	0.35	8842	4.60	900	2.05	0.36
7402	0.20	256	0.09	0.35	8204	4.46	900	1.88	0.32	8855	0.28	270	0.12	0.36
7403	7.98	900	3.37	0.32	8209	4.17	900	1.87	0.36	8856	0.37	287	0.16	0.35
7405N	3.24	900	1.36	0.31	8215	7.04	900	2.98	0.32	8857	0.49	308	0.21	0.32
7420X	19.34	900	7.19	0.25	8227	5.42	900	2.08	0.26	8868X	0.57	323	0.26	0.37
7421	0.89	380	0.36	0.28	8232X	4.76	900	2.02	0.32	8869	1.43	477	0.65	0.37
7422	6.89	900	2.64	0.25	8233	4.10	900	1.67	0.30	8871	0.11	240	0.05	0.39
7425aX	a	a	a	a	8235	8.08	900	3.59	0.36	8901	0.14	245	0.06	0.34
7431N	0.70	416	0.27	0.25	8263	8.61	900	3.76	0.33	9012	1.98	576	0.86	0.33
7445N	0.99	--	--	--	8264X	9.35	900	3.98	0.32	9014X	4.73	900	2.11	0.36
7453N	0.39	--	--	--	8265	9.39	900	3.81	0.28	9015	5.17	900	2.30	0.36
7502	2.69	704	1.14	0.32	8279X	9.98	900	4.07	0.28	9016X	4.18	900	1.88	0.36
7515	1.31	456	0.51	0.25	8288	10.39	900	4.43	0.32	9019	1.27	449	0.52	0.31
7520	4.18	900	1.86	0.35	8291	5.18	900	2.26	0.33	9033	1.83	549	0.81	0.35
7538	3.80	900	1.45	0.25	8292	6.00	900	2.67	0.35	9040	5.94	900	2.71	0.37
7539	1.69	524	0.68	0.27	8293	13.78	900	5.82	0.32	9044X	2.80	724	1.27	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 \$16,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2018

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
9052X	2.96	753	1.35	0.37										
9058	2.38	648	1.12	0.42										
9060	2.27	629	1.03	0.37										
9061	1.86	555	0.87	0.41										
9063	1.57	503	0.72	0.37										
9077F	3.84	900	1.70	0.35										
9082	2.15	607	1.01	0.42										
9083	1.63	513	0.77	0.42										
9084	2.35	643	1.05	0.36										
9089	0.95	391	0.42	0.36										
9093	1.86	555	0.85	0.37										
9101	5.19	900	2.36	0.37										
9102	3.69	884	1.65	0.36										
9154	2.44	659	1.08	0.35										
9156	5.31	900	2.31	0.33										
9170X	39.09	900	15.08	0.25										
9178X	15.59	900	7.35	0.42										
9179X	3.58	864	1.64	0.38										
9180X	16.88	900	7.20	0.32										
9182	3.32	818	1.49	0.36										
9186X	16.05	900	6.49	0.27										
9220L	4.04	900	1.76	0.33										
9402L	5.15	900	2.18	0.32										
9403L	10.47	900	4.22	0.27										
9410L	1.41	474	0.63	0.35										
9412X	4.26	900	1.90	0.36										
9413X	4.44	900	1.97	0.35										
9414X	5.74	900	2.56	0.36										
9428X*	--	--	--	--										
9447X*	--	--	--	--										
9501	3.96	900	1.73	0.33										
9505	4.23	900	1.84	0.33										
9519X	8.20	900	3.45	0.31										
9521X	9.31	900	3.95	0.32										
9522	2.11	600	0.94	0.35										
9529a	a	a	a	a										
9534X	7.55	900	2.97	0.27										
9554	7.96	900	3.17	0.27										
9586	1.00	400	0.46	0.41										
9600	3.18	792	1.44	0.37										
9620	2.03	585	0.89	0.33										
9894X	0.94	389	0.42	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 \$16,500 split point.

WISCONSIN

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2018

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 0.900 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

Effective October 1, 2018

MISCELLANEOUS VALUES

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

Employee operated vehicle	\$70,484.00
Leased or rented vehicle	\$46,989.00

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 \$138.07 per week or \$19.72 per day. The value of meals received by employees as a part of their pay shall be \$124.34 per week or \$5.92 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$77,532.00	Annually
	\$1,491.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$15,496.00	Annually
	\$298.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-2 \$51,688.00

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

Companies have the option of charging \$0.00, \$0.01 or \$0.02 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-E). The following premium discounts are applicable to Standard Premiums:

			Type A	Type B
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	53.4%
<u>Difference in Loss Based Expenses</u>	<u>4.8%</u>
Combined USL&HW%	61.0%

(Multiply a Non-'F' classification rate by a factor of 1.610. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.534. The factor to adjust for differences in loss based expenses only is 1.048.)

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 \$15,000. If more than two years, an average annual premium of at least \$7,500 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, 2018

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	\$ 906
301 - 500	1,022
501 - 700	1,131
701 - 1,000	1,248
1,001 - 1,500	1,464
1,501 - 2,000	1,697
2,001 - 2,500	1,935
2,501 - 3,000	2,172
3,001 - 3,500	2,409
3,501 - 4,000	2,645
4,001 - 4,500	2,884
4,501 - 5,000	3,116
5,001 - 6,000	3,533
6,001 - 7,000	4,007
7,001 - 8,000	4,483
8,001 - 9,000	4,954
9,001 - 10,000	5,427
10,001 - 15,000	7,302
15,001 - 20,000	9,677
20,001 - 25,000	12,047

For each additional 5,000 population (or portion thereof) add: \$2,371

Minimum Premium: \$906

* 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, 2018

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

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	2,020	0.04	1,139,559	-	1,202,416	0.44
2,021	-	8,169	0.05	1,202,417	-	1,268,913	0.45
8,170	-	14,449	0.06	1,268,914	-	1,339,375	0.46
14,450	-	20,864	0.07	1,339,376	-	1,414,170	0.47
20,865	-	27,420	0.08	1,414,171	-	1,493,708	0.48
27,421	-	45,863	0.09	1,493,709	-	1,578,458	0.49
45,864	-	68,269	0.10	1,578,459	-	1,668,951	0.50
68,270	-	88,199	0.11	1,668,952	-	1,765,789	0.51
88,200	-	107,604	0.12	1,765,790	-	1,869,667	0.52
107,605	-	127,012	0.13	1,869,668	-	1,981,381	0.53
127,013	-	146,659	0.14	1,981,382	-	2,101,853	0.54
146,660	-	166,678	0.15	2,101,854	-	2,232,156	0.55
166,679	-	187,159	0.16	2,232,157	-	2,373,546	0.56
187,160	-	208,171	0.17	2,373,547	-	2,527,500	0.57
208,172	-	229,770	0.18	2,527,501	-	2,695,772	0.58
229,771	-	252,008	0.19	2,695,773	-	2,880,458	0.59
252,009	-	274,931	0.20	2,880,459	-	3,084,082	0.60
274,932	-	298,588	0.21	3,084,083	-	3,309,717	0.61
298,589	-	323,027	0.22	3,309,718	-	3,561,135	0.62
323,028	-	348,294	0.23	3,561,136	-	3,843,025	0.63
348,295	-	374,442	0.24	3,843,026	-	4,161,285	0.64
374,443	-	401,523	0.25	4,161,286	-	4,523,439	0.65
401,524	-	429,594	0.26	4,523,440	-	4,939,242	0.66
429,595	-	458,714	0.27	4,939,243	-	5,421,570	0.67
458,715	-	488,947	0.28	5,421,571	-	5,987,777	0.68
488,948	-	520,361	0.29	5,987,778	-	6,661,830	0.69
520,362	-	553,030	0.30	6,661,831	-	7,477,785	0.70
553,031	-	587,034	0.31	7,477,786	-	8,485,724	0.71
587,035	-	622,458	0.32	8,485,725	-	9,762,443	0.72
622,459	-	659,394	0.33	9,762,444	-	11,431,994	0.73
659,395	-	697,944	0.34	11,431,995	-	13,708,647	0.74
697,945	-	738,218	0.35	13,708,648	-	16,997,140	0.75
738,219	-	780,335	0.36	16,997,141	-	22,164,764	0.76
780,336	-	824,426	0.37	22,164,765	-	31,466,475	0.77
824,427	-	870,635	0.38	31,466,476	-	53,170,449	0.78
870,636	-	919,119	0.39	53,170,450	-	161,690,267	0.79
919,120	-	970,051	0.40	161,690,268	-	AND OVER	0.80
970,052	-	1,023,624	0.41				
1,023,625	-	1,080,048	0.42				
1,080,049	-	1,139,558	0.43				

(a) State Per Claim Accident Limitation	\$241,000
(b) State Multiple Claim Accident Limitation	\$482,000
(c) USL&HW Per Claim Accident Limitation	\$845,500
(d) USL&HW Multiple Claim Accident Limitation	\$1,691,000
(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) / (9.65)

WISCONSIN
EXPERIENCE RATING PLAN MANUAL
PART FIVE

Effective October 1, 2018

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	-	51,905	24,125	1,665,600	-	1,713,822	193,000	3,353,860	-	3,402,103	361,875
51,906	-	89,334	28,950	1,713,823	-	1,762,046	197,825	3,402,104	-	3,450,346	366,700
89,335	-	132,341	33,775	1,762,047	-	1,810,271	202,650	3,450,347	-	3,498,589	371,525
132,342	-	177,709	38,600	1,810,272	-	1,858,498	207,475	3,498,590	-	3,546,833	376,350
177,710	-	224,181	43,425	1,858,499	-	1,906,726	212,300	3,546,834	-	3,595,077	381,175
224,182	-	271,237	48,250	1,906,727	-	1,954,955	217,125	3,595,078	-	3,643,321	386,000
271,238	-	318,633	53,075	1,954,956	-	2,003,185	221,950	3,643,322	-	3,691,565	390,825
318,634	-	366,244	57,900	2,003,186	-	2,051,416	226,775	3,691,566	-	3,739,809	395,650
366,245	-	413,998	62,725	2,051,417	-	2,099,648	231,600	3,739,810	-	3,788,054	400,475
413,999	-	461,852	67,550	2,099,649	-	2,147,881	236,425	3,788,055	-	3,836,299	405,300
461,853	-	509,779	72,375	2,147,882	-	2,196,114	241,250	3,836,300	-	3,884,543	410,125
509,780	-	557,761	77,200	2,196,115	-	2,244,348	246,075	3,884,544	-	3,932,788	414,950
557,762	-	605,785	82,025	2,244,349	-	2,292,583	250,900	3,932,789	-	3,981,033	419,775
605,786	-	653,841	86,850	2,292,584	-	2,340,819	255,725	3,981,034	-	4,029,278	424,600
653,842	-	701,924	91,675	2,340,820	-	2,389,055	260,550	4,029,279	-	4,077,524	429,425
701,925	-	750,028	96,500	2,389,056	-	2,437,291	265,375	4,077,525	-	4,125,769	434,250
750,029	-	798,149	101,325	2,437,292	-	2,485,528	270,200	4,125,770	-	4,174,014	439,075
798,150	-	846,285	106,150	2,485,529	-	2,533,766	275,025	4,174,015	-	4,222,260	443,900
846,286	-	894,433	110,975	2,533,767	-	2,582,004	279,850	4,222,261	-	4,270,506	448,725
894,434	-	942,591	115,800	2,582,005	-	2,630,243	284,675	4,270,507	-	4,318,751	453,550
942,592	-	990,758	120,625	2,630,244	-	2,678,481	289,500	4,318,752	-	4,366,997	458,375
990,759	-	1,038,933	125,450	2,678,482	-	2,726,721	294,325	4,366,998	-	4,415,243	463,200
1,038,934	-	1,087,114	130,275	2,726,722	-	2,774,960	299,150	4,415,244	-	4,463,489	468,025
1,087,115	-	1,135,301	135,100	2,774,961	-	2,823,200	303,975	4,463,490	-	4,511,735	472,850
1,135,302	-	1,183,494	139,925	2,823,201	-	2,871,441	308,800	4,511,736	-	4,559,981	477,675
1,183,495	-	1,231,690	144,750	2,871,442	-	2,919,681	313,625	4,559,982	-	4,608,228	482,500
1,231,691	-	1,279,891	149,575	2,919,682	-	2,967,922	318,450				
1,279,892	-	1,328,095	154,400	2,967,923	-	3,016,164	323,275				
1,328,096	-	1,376,303	159,225	3,016,165	-	3,064,405	328,100				
1,376,304	-	1,424,513	164,050	3,064,406	-	3,112,647	332,925				
1,424,514	-	1,472,726	168,875	3,112,648	-	3,160,889	337,750				
1,472,727	-	1,520,941	173,700	3,160,890	-	3,209,131	342,575				
1,520,942	-	1,569,159	178,525	3,209,132	-	3,257,374	347,400				
1,569,160	-	1,617,378	183,350	3,257,375	-	3,305,616	352,225				
1,617,379	-	1,665,599	188,175	3,305,617	-	3,353,859	357,050				

¹For Expected Losses greater than 4,608,228, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + (2500)(\text{Expected Losses})(9.65) / [(\text{Expected Losses}) + (700)(9.65)]$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 (\text{Expected Losses}) / (9.65)$$