



## **CIRCULAR LETTER 3197—July 10, 2019**

### **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 8.84%. Attached is a copy of the revised rates and rating values effective October 1, 2019, 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 \$7,500;
- increase in split point from \$16,500 to \$17,000;
- increase in per claim accident limitation from \$241,000 to \$247,500;
- overall decrease in premium level of 2.80% in "F" classifications;
- increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$51,688 to \$52,832;
- increase in the value of lodging received by employees as part of their pay to \$141.13 per week or \$20.16 per day; the value of meals increased to \$127.09 per week or \$6.05 per meal;
- increase in the maximum remuneration for executive officers to \$1,524 per week;
- increase in the minimum remuneration for executive officers to \$305 per week;
- decrease in the Retrospective Rating Tax Multiplier from 1.077 to 1.073 for "F" classes;
- no change in the Retrospective Rating Tax Multiplier of 1.039 for state classes;
- decrease in the USLH&W percentage from 61% to 60%;
- no change in the rate option of \$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;
- 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.

Jaclyn de Medicci  
Bureau Liaison

**EXHIBIT 1**  
**INDUSTRIAL CLASSIFICATION SUMMARY**  
**WISCONSIN**

Effective Date

October 1, 2019

**Industrial Classifications**

Overall Proposed Change in Premium Level

- New and Renewal Policies -8.84%

A. By Component

Experience, Trend & Benefits

Change in Production & General Expenses

Change in Loss Based Expenses

Overall Premium Level Change

Premium  
Level Change

-8.77%

-0.07%

-0.01%

-8.84%

Offset for Change in Expense Constant

+0.00%

Overall Rate Level Change

-8.84%

B. Rate Level Change By Industry Group

Manufacturing

Contracting

Office & Clerical

Goods & Services

Miscellaneous

Overall

Rate  
Level Change

-8.11%

-11.21%

-8.75%

-8.66%

-8.11%

-8.84%

**EXHIBIT 2**  
**"F" CLASSIFICATION SUMMARY**  
**WISCONSIN**

Effective Date

October 1, 2019

**"F" Classifications**

Overall Proposed Change in Premium Level

- New and Renewal Policies

-2.80%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium  
Level Change

-2.30%

-0.07%

-0.40%

-2.80%

**EXHIBIT 3**  
**MISCELLANEOUS CHANGES SUMMARY**  
**WISCONSIN**

Effective Date

October 1, 2019

**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	1.039
Federal	1.077	1.073
USL&HW %		
Difference in Benefits	53.4%	53.6%
<u>Difference in Loss Based Expenses</u>	<u>4.8%</u>	<u>4.3%</u>
Combined USL&HW %	61.0%	60.0%

**EXHIBIT 4**

**WISCONSIN**

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2019*

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	4.85	900	2.31	0.36	2143X	4.41	900	2.12	0.38	3042	3.08	774	1.44	0.33
0006X	4.24	900	2.01	0.36	2157	3.02	764	1.43	0.36	3064	5.05	900	2.39	0.36
0008X	5.12	900	2.37	0.33	2174	4.75	900	2.23	0.36	3066X	4.02	900	1.91	0.36
0016	10.83	900	4.85	0.32	2220	2.16	609	1.01	0.35	3076X	3.49	848	1.68	0.38
0034	4.79	900	2.27	0.36	2288	7.28	900	3.47	0.37	3081	6.38	900	2.86	0.32
0035	3.10	778	1.49	0.37	2302	3.70	886	1.75	0.36	3082	8.49	900	3.85	0.32
0042X	8.89	900	4.05	0.33	2305	7.54	900	3.48	0.33	3085	6.25	900	2.82	0.32
0050	7.99	900	3.78	0.36	2361	1.03	405	0.48	0.35	3110	12.95	900	6.12	0.36
0079X	3.22	800	1.45	0.32	2362	2.99	758	1.41	0.36	3111	2.83	729	1.34	0.36
0106	10.71	900	4.67	0.28	2380X	3.83	900	1.80	0.36	3113	2.05	589	0.97	0.36
0108X	4.46	900	2.01	0.32	2388	2.89	740	1.39	0.38	3114	7.15	900	3.39	0.36
0113	2.78	720	1.31	0.36	2402	5.86	900	2.63	0.32	3118	1.94	569	0.93	0.37
0170	2.77	719	1.31	0.36	2413	3.13	783	1.48	0.35	3119	1.81	546	0.90	0.41
0251	3.79	900	1.76	0.35	2417	2.71	708	1.28	0.36	3122	3.18	792	1.54	0.38
0771N	0.82	--	--	--	2501	3.21	798	1.53	0.36	3126	6.19	900	2.90	0.35
0908P	129.00	349	60.46	0.35	2503	2.49	668	1.19	0.37	3131	3.73	891	1.77	0.36
0913P	257.00	477	120.65	0.35	2534	2.47	665	1.19	0.38	3132	1.68	522	0.80	0.36
0917	7.85	900	3.77	0.37	2570	6.52	900	3.10	0.37	3145	2.81	726	1.33	0.36
1164	2.33	639	0.97	0.27	2585	4.46	900	2.14	0.37	3146X	3.17	791	1.50	0.36
1165	3.02	764	1.29	0.27	2586	3.75	895	1.79	0.36	3169	2.29	632	1.09	0.36
1320	2.36	645	1.01	0.27	2587	3.73	891	1.78	0.37	3179	2.49	668	1.20	0.38
1430	3.78	900	1.66	0.31	2600	5.44	900	2.64	0.38	3180	2.34	641	1.12	0.37
1438	8.22	900	3.59	0.28	2623	8.04	900	3.73	0.33	3188	4.34	900	2.09	0.38
1452	1.60	508	0.72	0.32	2651	7.78	900	3.73	0.37	3220	1.21	438	0.57	0.35
1463	12.71	900	5.48	0.28	2660	5.57	900	2.69	0.38	3224X	6.69	900	3.23	0.38
1624	2.67	701	1.15	0.27	2683	1.99	578	0.95	0.37	3227X	5.47	900	2.65	0.38
1642X	3.97	900	1.77	0.32	2688	2.37	647	1.14	0.37	3240	1.87	557	0.88	0.36
1654X	5.35	900	2.41	0.32	2702X	61.69	900	25.86	0.27	3241	1.10	418	0.52	0.36
1699	1.97	575	0.88	0.32	2709X	10.42	900	4.39	0.27	3255	2.65	697	1.31	0.41
1701	4.59	900	2.04	0.32	2710X	11.56	900	5.05	0.28	3257	4.49	900	2.12	0.36
1710X	5.22	900	2.32	0.32	2714	3.96	900	1.91	0.38	3270	6.48	900	3.06	0.36
1741X	0.69	344	0.31	0.31	2731	5.17	900	2.34	0.32	3300	9.32	900	4.42	0.36
1747	1.28	450	0.57	0.32	2735	6.54	900	3.11	0.37	3303	3.38	828	1.61	0.37
1748	1.79	542	0.80	0.31	2759	7.22	900	3.50	0.38	3307	5.64	900	2.68	0.36
1803X	11.47	900	4.96	0.28	2790	3.00	760	1.45	0.38	3315	4.72	900	2.28	0.38
1924	5.60	900	2.67	0.37	2797	6.98	900	3.23	0.33	3334	3.36	825	1.55	0.34
1925	8.74	900	4.06	0.33	2799	6.00	900	2.53	0.27	3336	5.04	900	2.27	0.32
2002	5.70	900	2.73	0.37	2802X	5.81	900	2.69	0.33	3365	8.09	900	3.59	0.32
2003	4.33	900	2.05	0.36	2835	4.89	900	2.40	0.40	3372	4.26	900	1.98	0.33
2014	6.33	900	2.85	0.32	2836	4.33	900	2.13	0.41	3373	4.30	900	2.03	0.36
2016	1.99	578	0.95	0.37	2841X	6.91	900	3.34	0.38	3383	1.79	542	0.86	0.37
2021	4.44	900	2.06	0.33	2881	5.99	900	2.97	0.41	3385	1.52	494	0.73	0.38
2039	3.67	881	1.76	0.37	2883	3.99	900	1.89	0.36	3400X	4.91	900	2.28	0.33
2041	3.54	857	1.70	0.37	2915	4.38	900	2.00	0.33	3507	3.71	888	1.76	0.36
2065	2.87	737	1.36	0.36	2916	8.46	900	3.67	0.28	3515	4.20	900	2.00	0.36
2070	3.28	810	1.55	0.36	2923	4.33	900	2.09	0.38	3548	1.37	467	0.65	0.35
2081	12.63	900	6.01	0.36	2960	4.55	900	2.16	0.36	3559	3.25	805	1.52	0.35
2089	5.78	900	2.74	0.36	3004	4.01	900	1.81	0.32	3574	2.66	699	1.27	0.37
2095	4.54	900	2.15	0.36	3018	4.23	900	1.91	0.32	3581	0.79	362	0.38	0.38
2105	9.03	900	4.35	0.38	3022	8.24	900	3.86	0.36	3612	2.76	717	1.28	0.33
2110X	1.94	569	0.93	0.38	3027	7.28	900	3.31	0.32	3620	3.65	877	1.64	0.32
2111X	2.57	683	1.23	0.37	3028	2.96	753	1.41	0.36	3629	2.57	683	1.23	0.37
2112	3.25	805	1.55	0.37	3030	6.73	900	3.02	0.32	3632X	3.25	805	1.51	0.33
2121	3.17	791	1.50	0.36	3040	5.17	900	2.32	0.32	3634	2.84	731	1.37	0.37
2131	1.29	452	0.60	0.35	3041	3.50	850	1.67	0.36	3635	3.31	816	1.57	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 \$17,000 split point.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2019*

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3638	1.97	575	0.94	0.37	4361	0.90	382	0.43	0.37	5223X	6.46	900	2.84	0.32
3642	2.75	715	1.30	0.36	4410	3.70	886	1.76	0.36	5348	12.86	900	5.64	0.32
3643	3.00	760	1.43	0.36	4420	11.18	900	4.81	0.27	5402	10.34	900	4.89	0.37
3647	8.88	900	4.06	0.33	4431	3.73	891	1.84	0.41	5403X	9.25	900	3.94	0.28
3648X	1.74	533	0.84	0.37	4432	1.39	470	0.68	0.40	5437	9.23	900	4.08	0.32
3681	1.29	452	0.62	0.38	4452X	3.97	900	1.88	0.36	5443	5.26	900	2.44	0.36
3685	1.20	436	0.57	0.37	4459	2.20	616	1.04	0.36	5445	6.49	900	2.76	0.28
3719	3.09	776	1.25	0.26	4470	1.84	551	0.87	0.36	5462	9.94	900	4.37	0.32
3724X	5.17	900	2.21	0.28	4484	2.86	735	1.36	0.36	5474	9.06	900	3.86	0.28
3726	6.35	900	2.62	0.27	4493	5.73	900	2.65	0.35	5478X	13.40	900	5.86	0.32
3803	1.65	517	0.78	0.35	4511	0.86	375	0.40	0.34	5479X	8.89	900	4.05	0.33
3807	2.29	632	1.10	0.37	4557	1.65	517	0.79	0.37	5480	8.90	900	3.77	0.27
3808	1.86	555	0.86	0.33	4558	2.28	630	1.07	0.36	5491	2.27	629	0.95	0.27
3821X	11.78	900	5.46	0.33	4568	1.61	510	0.73	0.32	5507X	6.52	900	2.77	0.28
3822	17.59	900	8.06	0.33	4583X	3.44	839	1.50	0.28	5535X	9.08	900	4.02	0.32
3824X	4.78	900	2.22	0.33	4611	1.73	531	0.83	0.38	5537	4.37	900	1.94	0.32
3826	1.79	542	0.85	0.36	4635	5.56	900	2.36	0.27	5551	21.69	900	9.02	0.27
3827X	3.18	792	1.47	0.33	4653	1.42	476	0.68	0.37	5606	1.58	504	0.68	0.28
3830a	a	a	a	a	4665	4.84	900	2.18	0.32	5610	6.32	900	2.93	0.35
3851	1.99	578	0.95	0.37	4683	1.81	546	0.84	0.35	5645X	14.53	900	6.23	0.28
3865	1.02	404	0.51	0.41	4686	2.08	594	0.93	0.32	5703	23.06	900	9.99	0.31
3881	7.80	900	3.67	0.35	4692	0.95	391	0.46	0.38	5705a	a	a	a	a
4000	5.02	900	2.17	0.28	4693	1.37	467	0.65	0.36	5951X	2.76	717	1.33	0.37
4021	4.33	900	1.92	0.31	4703	1.02	404	0.48	0.35	6002aX	a	a	a	a
4024	5.65	900	2.52	0.32	4720	2.55	679	1.21	0.36	6003	7.81	900	3.41	0.31
4034X	11.81	900	5.32	0.32	4740	2.87	737	1.28	0.32	6005	6.38	900	2.76	0.31
4036	5.81	900	2.60	0.32	4741	1.68	522	0.79	0.36	6045	6.99	900	3.03	0.31
4038	9.51	900	4.63	0.40	4751	11.43	900	5.12	0.32	6204	12.89	900	5.50	0.28
4054X	4.38	900	2.12	0.38	4771N	6.38	900	2.70	0.27	6206	3.89	900	1.58	0.26
4062	1.87	557	0.89	0.36	4777X	2.42	656	1.00	0.26	6213	2.79	722	1.17	0.27
4101	1.47	485	0.68	0.33	4825	1.10	418	0.49	0.32	6216	4.29	900	1.75	0.26
4110	1.10	418	0.52	0.36	4828C	2.13	603	1.00	0.34	6217X	5.57	900	2.37	0.28
4111	3.28	810	1.59	0.38	4829C	1.71	528	0.74	0.28	6229	9.89	900	4.22	0.28
4114	7.33	900	3.44	0.35	4902	2.16	609	1.05	0.38	6233	3.66	879	1.55	0.27
4130X	3.73	891	1.77	0.36	4923	2.63	693	1.23	0.35	6235X	6.63	900	2.74	0.27
4131	3.04	767	1.43	0.36	5020	6.08	900	2.66	0.31	6237	2.03	585	0.87	0.31
4133	0.84	371	0.40	0.37	5022X	11.63	900	4.95	0.28	6251	9.13	900	3.86	0.27
4149	1.08	414	0.53	0.41	5037	6.38	900	2.61	0.26	6252	7.61	900	3.10	0.26
4206	9.40	900	4.42	0.35	5040	18.01	900	7.46	0.27	6306	7.14	900	3.04	0.28
4207	2.10	598	0.94	0.32	5057	6.65	900	2.73	0.26	6319X	1.93	567	0.82	0.28
4239	3.41	834	1.52	0.32	5059	18.42	900	7.63	0.27	6325	5.21	900	2.23	0.28
4240	2.92	746	1.40	0.37	5086X	14.96	900	6.22	0.27	6400	10.45	900	4.76	0.33
4243	2.39	650	1.13	0.35	5102X	13.02	900	5.56	0.28	6504	2.99	758	1.44	0.37
4244	2.66	699	1.27	0.36	5146	6.99	900	3.09	0.32	6702M	19.34	900	5.68	0.33
4250X	2.73	711	1.29	0.36	5160	2.53	675	1.08	0.28	6703M	34.39	900	10.23	0.33
4251	1.71	528	0.81	0.36	5183X	3.97	900	1.75	0.32	6704M*	21.49	900	7.29	0.33
4263X	5.96	900	2.81	0.36	5184X	6.47	900	2.71	0.27	6801F	4.48	900	1.99	0.31
4273	2.16	609	1.03	0.36	5188	3.53	855	1.55	0.32	6811	2.82	728	1.23	0.31
4279X	2.37	647	1.13	0.36	5190	3.92	900	1.74	0.32	6824F	9.36	900	4.10	0.28
4283	3.91	900	1.86	0.36	5191	1.25	445	0.59	0.35	6826F	8.49	900	3.81	0.32
4299	2.37	647	1.14	0.38	5192	2.79	722	1.32	0.36	6834	5.90	900	2.72	0.33
4304X	10.63	900	4.94	0.33	5213X	8.09	900	3.46	0.28	6836	5.35	900	2.40	0.32
4307	2.07	593	1.03	0.41	5215	10.08	900	4.58	0.33	6843F	10.84	900	4.60	0.27
4351	1.28	450	0.61	0.36	5221	6.99	900	3.08	0.32	6845F	19.80	900	8.28	0.27
4352X	1.21	438	0.58	0.37	5222X	10.75	900	4.58	0.28	6854	6.83	900	2.80	0.26

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**EXHIBIT 4**

**WISCONSIN**

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2019*

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
6872F	8.59	900	3.59	0.27	7610	0.42	296	0.20	0.34	8392	2.69	704	1.28	0.36
6874F	6.46	900	2.71	0.27	7704X	3.73	891	1.62	0.28	8393X	3.36	825	1.58	0.35
6884	3.38	828	1.38	0.26	7705	5.30	900	2.25	0.27	8500X	7.53	900	3.39	0.32
7016M	9.38	900	3.44	0.27	7709X	--	856	22.94	0.37	8601	0.62	332	0.29	0.33
7024M	10.42	900	3.83	0.27	7710X	4.11	900	1.73	0.27	8602	2.07	593	0.96	0.33
7038M	4.00	900	1.45	0.27	7720	2.85	733	1.28	0.32	8606	3.16	789	1.35	0.27
7047M	16.66	900	3.50	0.27	7855	6.30	900	2.78	0.32	8709F	2.49	668	1.04	0.27
7050M	7.10	900	1.48	0.27	8001	2.24	623	1.08	0.38	8719	1.57	503	0.66	0.27
7090M	4.44	900	1.61	0.27	8002	2.29	632	1.09	0.36	8720	1.00	400	0.45	0.32
7133	3.27	809	1.41	0.27	8006X	4.27	900	2.01	0.35	8721	0.32	278	0.15	0.32
7151M	5.03	900	2.90	0.32	8008	1.54	497	0.75	0.38	8723	0.17	251	0.08	0.36
7152M	8.97	900	3.66	0.29	8010X	2.50	670	1.21	0.37	8726F	7.46	900	3.37	0.32
7153M	5.60	900	2.02	0.35	8013	0.33	279	0.16	0.36	8734M	0.52	314	0.20	0.35
7219X	7.79	900	3.36	0.28	8015	0.92	386	0.43	0.36	8737M	0.47	305	0.22	0.35
7222	6.17	900	2.69	0.31	8017X	1.86	555	0.89	0.37	8738M	0.83	369	0.26	0.35
7225X	7.74	900	3.45	0.32	8018X	2.96	753	1.42	0.37	8742	0.45	301	0.20	0.32
7230	7.25	900	3.36	0.33	8021	2.98	756	1.41	0.36	8745	4.31	900	1.98	0.33
7231	11.09	900	5.09	0.33	8031	2.27	629	1.08	0.36	8748	0.80	364	0.37	0.33
7232	6.95	900	2.98	0.27	8032	2.97	755	1.43	0.37	8755	0.11	240	0.05	0.34
7309FX	16.10	900	6.72	0.27	8033	3.01	762	1.43	0.36	8800	2.15	607	1.06	0.41
7313FX	12.21	900	5.13	0.27	8037	2.56	681	1.24	0.38	8803	0.06	231	0.03	0.29
7317FX	7.46	900	3.16	0.27	8039	2.56	681	1.24	0.38	8805M	0.30	274	0.13	0.39
7327F	49.57	900	20.78	0.27	8044X	3.51	852	1.62	0.33	8810	0.19	254	0.09	0.35
7333M	1.97	575	0.66	0.26	8045	0.32	278	0.15	0.37	8814M	0.27	269	0.14	0.39
7335M	2.19	614	0.72	0.26	8046	3.19	794	1.51	0.36	8815M	0.47	305	0.19	0.39
7337M	3.49	848	0.66	0.26	8047	1.48	486	0.70	0.36	8820	0.11	240	0.05	0.35
7350F	6.01	900	2.67	0.29	8058	4.56	900	2.17	0.36	8824	4.24	900	2.04	0.38
7360X	3.79	900	1.69	0.32	8072	0.64	335	0.31	0.37	8825	2.49	668	1.23	0.41
7370X	6.12	900	2.91	0.36	8102	1.51	492	0.73	0.38	8826	3.46	843	1.64	0.36
7380X	6.37	900	2.94	0.33	8103	2.14	605	0.99	0.33	8829	2.55	679	1.21	0.36
7382	4.80	900	2.28	0.36	8106X	6.99	900	3.15	0.32	8831	1.72	530	0.82	0.37
7390	6.36	900	3.04	0.36	8107	3.10	778	1.39	0.32	8832	0.37	287	0.18	0.36
7394M	4.61	900	1.71	0.26	8111X	2.77	719	1.31	0.36	8833	0.91	384	0.43	0.36
7395M	5.11	900	1.90	0.26	8116	4.00	900	1.90	0.36	8835	2.21	618	1.05	0.36
7398M	8.18	900	1.74	0.26	8203	7.03	900	3.31	0.35	8842	4.22	900	2.01	0.36
7402	0.19	254	0.09	0.36	8204	4.08	900	1.83	0.32	8855	0.25	265	0.12	0.35
7403	7.43	900	3.32	0.32	8209	3.86	900	1.84	0.36	8856	0.39	290	0.18	0.35
7405N	2.72	859	1.21	0.32	8215	6.10	900	2.74	0.32	8857	0.45	301	0.20	0.32
7420X	19.73	900	8.03	0.26	8227	4.61	900	1.92	0.27	8868X	0.53	315	0.25	0.37
7421	0.90	382	0.39	0.28	8232X	4.37	900	1.96	0.32	8869	1.36	465	0.66	0.38
7422	5.63	900	2.35	0.27	8233	3.61	870	1.57	0.31	8871	0.11	240	0.05	0.40
7425aX	a	a	a	a	8235	7.02	900	3.32	0.36	8901	0.14	245	0.06	0.34
7431N	0.60	387	0.25	0.26	8263	7.79	900	3.61	0.33	9012	1.83	549	0.84	0.33
7445N	0.83	--	--	--	8264X	7.45	900	3.37	0.32	9014X	4.41	900	2.09	0.36
7453N	0.33	--	--	--	8265	8.63	900	3.76	0.28	9015	4.95	900	2.35	0.36
7502	2.36	645	1.06	0.32	8279X	8.08	900	3.52	0.28	9016X	4.00	900	1.91	0.36
7515	1.13	423	0.48	0.27	8288	9.20	900	4.16	0.32	9019	1.15	427	0.50	0.31
7520	3.76	897	1.78	0.36	8291	4.83	900	2.24	0.33	9033	1.64	515	0.78	0.36
7538	3.62	872	1.50	0.27	8292	5.40	900	2.55	0.36	9040	5.46	900	2.63	0.38
7539	1.60	508	0.69	0.28	8293	12.55	900	5.62	0.32	9044X	2.30	634	1.10	0.37
7540	4.70	900	1.98	0.27	8304	5.12	900	2.29	0.32	9052X	2.66	699	1.29	0.38
7580	2.33	639	1.05	0.32	8350X	5.91	900	2.55	0.28	9058	2.17	611	1.08	0.41
7590	3.60	868	1.66	0.33	8380X	3.71	888	1.72	0.33	9060	2.08	594	1.00	0.38
7600	7.41	900	3.32	0.32	8381X	2.21	618	1.03	0.33	9061	1.62	512	0.80	0.41
7605	4.85	900	2.14	0.32	8385X	3.45	841	1.55	0.32	9063	1.44	479	0.70	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 \$17,000 split point.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2019*

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
9077F	3.87	900	1.82	0.36										
9082	1.92	566	0.95	0.41										
9083	1.46	483	0.73	0.41										
9084	2.18	612	1.04	0.36										
9089	0.86	375	0.41	0.36										
9093	1.76	537	0.85	0.37										
9101	4.60	900	2.22	0.38										
9102	3.10	778	1.47	0.36										
9154	2.39	650	1.13	0.36										
9156	4.94	900	2.28	0.33										
9170X	31.86	900	13.38	0.27										
9178X	13.15	900	6.57	0.41										
9179X	3.07	773	1.49	0.38										
9180X	13.94	900	6.30	0.32										
9182	3.13	783	1.50	0.36										
9186X	15.32	900	6.65	0.28										
9220L	3.93	900	1.82	0.33										
9402L	4.56	900	2.05	0.32										
9403L	9.39	900	4.06	0.28										
9410L	1.40	472	0.66	0.36										
9412X	3.78	900	1.79	0.36										
9413X	3.93	900	1.86	0.36										
9414X	5.24	900	2.48	0.36										
9428X*	--	--	--	--										
9447X*	--	--	--	--										
9501	3.67	881	1.70	0.33										
9505	3.86	900	1.79	0.33										
9519X	7.13	900	3.18	0.32										
9521X	8.58	900	3.86	0.32										
9522	1.81	546	0.85	0.36										
9529a	a	a	a	a										
9534X	6.30	900	2.67	0.27										
9554	7.22	900	3.09	0.28										
9586	0.93	387	0.46	0.40										
9600	3.54	857	1.70	0.38										
9620	1.81	546	0.83	0.33										
9894X	0.84	371	0.40	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 \$17,000 split point.



## EXHIBIT 4

### WISCONSIN

#### WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

*Effective October 1, 2019*

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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:

<b>Category</b>	<b>Program I</b>	<b>Program II State</b>	<b>Program II USL &amp; HW</b>
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 1.600.

- 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.

**EXHIBIT 4**

**WISCONSIN**

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2019*

**MISCELLANEOUS VALUES**

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

Employee operated vehicle	\$72,044.00
Leased or rented vehicle	\$48,029.00

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 \$141.13 per week or \$20.16 per day. The value of meals received by employees as a part of their pay shall be \$127.09 per week or \$6.05 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$79,248.00	Annually
	\$1,524.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$15,860.00	Annually
	\$305.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-2 \$52,832.00

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 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-E). The following premium discounts are applicable to Standard Premiums:

			Type A	Type B
First	\$10,000	.....	-	0.0%
Next	\$190,000	.....	a	9.1%
Next	\$1,550,000	.....	b	11.3%
Over	\$1,750,000	.....	c	12.3%

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

Difference in Benefits	53.6%
<u>Difference in Loss Based Expenses</u>	<u>4.3%</u>
Combined USL&HW%	60.0%

(Multiply a Non-'F' classification rate by a factor of 1.600. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.536. The factor to adjust for differences in loss based expenses only is 1.043.)

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.

**EXHIBIT 4**

**WISCONSIN**

**SPECIAL CLASSES**

*Effective October 1, 2019*

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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**

<u>Population of Area Served *</u>			<u>Annual Premium</u>
0	-	300	\$ 856
301	-	500	965
501	-	700	1,068
701	-	1,000	1,179
1,001	-	1,500	1,383
1,501	-	2,000	1,603
2,001	-	2,500	1,828
2,501	-	3,000	2,052
3,001	-	3,500	2,276
3,501	-	4,000	2,499
4,001	-	4,500	2,724
4,501	-	5,000	2,943
5,001	-	6,000	3,337
6,001	-	7,000	3,785
7,001	-	8,000	4,235
8,001	-	9,000	4,680
9,001	-	10,000	5,127
10,001	-	15,000	6,898
15,001	-	20,000	9,141
20,001	-	25,000	11,380

For each additional 5,000 population (or portion thereof) add: \$2,240

Minimum Premium: \$856

\* 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.

## EXHIBIT 4

### WISCONSIN

#### EXPERIENCE RATING PLAN MANUAL PART FIVE

*Effective October 1, 2019*

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 2,073	0.04	1,169,081 - 1,233,567	0.44
2,074 - 8,380	0.05	1,233,568 - 1,301,786	0.45
8,381 - 14,823	0.06	1,301,787 - 1,374,074	0.46
14,824 - 21,405	0.07	1,374,075 - 1,450,806	0.47
21,406 - 28,131	0.08	1,450,807 - 1,532,405	0.48
28,132 - 47,051	0.09	1,532,406 - 1,619,351	0.49
47,052 - 70,038	0.10	1,619,352 - 1,712,188	0.50
70,039 - 90,484	0.11	1,712,189 - 1,811,535	0.51
90,485 - 110,392	0.12	1,811,536 - 1,918,104	0.52
110,393 - 130,303	0.13	1,918,105 - 2,032,712	0.53
130,304 - 150,458	0.14	2,032,713 - 2,156,305	0.54
150,459 - 170,996	0.15	2,156,306 - 2,289,984	0.55
170,997 - 192,008	0.16	2,289,985 - 2,435,037	0.56
192,009 - 213,564	0.17	2,435,038 - 2,592,979	0.57
213,565 - 235,723	0.18	2,592,980 - 2,765,611	0.58
235,724 - 258,536	0.19	2,765,612 - 2,955,081	0.59
258,537 - 282,054	0.20	2,955,082 - 3,163,981	0.60
282,055 - 306,324	0.21	3,163,982 - 3,395,461	0.61
306,325 - 331,395	0.22	3,395,462 - 3,653,393	0.62
331,396 - 357,317	0.23	3,653,394 - 3,942,585	0.63
357,318 - 384,143	0.24	3,942,586 - 4,269,090	0.64
384,144 - 411,925	0.25	4,269,091 - 4,640,626	0.65
411,926 - 440,723	0.26	4,640,627 - 5,067,202	0.66
440,724 - 470,598	0.27	5,067,203 - 5,562,025	0.67
470,599 - 501,614	0.28	5,562,026 - 6,142,901	0.68
501,615 - 533,842	0.29	6,142,902 - 6,834,417	0.69
533,843 - 567,358	0.30	6,834,418 - 7,671,510	0.70
567,359 - 602,242	0.31	7,671,511 - 8,705,562	0.71
602,243 - 638,583	0.32	8,705,563 - 10,015,356	0.72
638,584 - 676,477	0.33	10,015,357 - 11,728,159	0.73
676,478 - 716,026	0.34	11,728,160 - 14,063,794	0.74
716,027 - 757,343	0.35	14,063,795 - 17,437,481	0.75
757,344 - 800,551	0.36	17,437,482 - 22,738,980	0.76
800,552 - 845,784	0.37	22,738,981 - 32,281,668	0.77
845,785 - 893,190	0.38	32,281,669 - 54,547,921	0.78
893,191 - 942,930	0.39	54,547,922 - 165,879,134	0.79
942,931 - 995,182	0.40	165,879,135 - AND OVER	0.80
995,183 - 1,050,142	0.41		
1,050,143 - 1,108,028	0.42		
1,108,029 - 1,169,080	0.43		

(a) State Per Claim Accident Limitation . . . . .	\$247,500
(b) State Multiple Claim Accident Limitation . . . . .	\$495,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$875,500
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$1,751,000
(e) Employers Liability Accident Limitation . . . . .	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	54%

Cap on Modifications = 1.10 + 0.0004 x (Expected Losses) / (9.90)

**EXHIBIT 4**

**WISCONSIN**

**EXPERIENCE RATING PLAN MANUAL  
PART FIVE**

*Effective October 1, 2019*

**TABLE OF BALLAST VALUES**

**APPLICABLE TO ALL POLICIES**

<b>Expected Losses</b>	<b>Ballast Values</b>	<b>Expected Losses</b>	<b>Ballast Values</b>	<b>Expected Losses</b>	<b>Ballast Values</b>			
0	53,250	24,750	1,708,750	1,758,221	198,000	3,440,748	3,490,240	371,250
53,251	91,649	29,700	1,758,222	1,807,695	202,950	3,490,241	3,539,733	376,200
91,650	135,769	34,650	1,807,696	1,857,170	207,900	3,539,734	3,589,226	381,150
135,770	182,313	39,600	1,857,171	1,906,646	212,850	3,589,227	3,638,720	386,100
182,314	229,989	44,550	1,906,647	1,956,123	217,800	3,638,721	3,688,214	391,050
229,990	278,264	49,500	1,956,124	2,005,602	222,750	3,688,215	3,737,708	396,000
278,265	326,888	54,450	2,005,603	2,055,081	227,700	3,737,709	3,787,202	400,950
326,889	375,732	59,400	2,055,082	2,104,562	232,650	3,787,203	3,836,696	405,900
375,733	424,723	64,350	2,104,563	2,154,043	237,600	3,836,697	3,886,190	410,850
424,724	473,817	69,300	2,154,044	2,203,525	242,550	3,886,191	3,935,685	415,800
473,818	522,986	74,250	2,203,526	2,253,008	247,500	3,935,686	3,985,179	420,750
522,987	572,211	79,200	2,253,009	2,302,492	252,450	3,985,180	4,034,674	425,700
572,212	621,479	84,150	2,302,493	2,351,977	257,400	4,034,675	4,084,169	430,650
621,480	670,780	89,100	2,351,978	2,401,462	262,350	4,084,170	4,133,664	435,600
670,781	720,109	94,050	2,401,463	2,450,947	267,300	4,133,665	4,183,159	440,550
720,110	769,459	99,000	2,450,948	2,500,434	272,250	4,183,160	4,232,654	445,500
769,460	818,827	103,950	2,500,435	2,549,920	277,200	4,232,655	4,282,149	450,450
818,828	868,209	108,900	2,549,921	2,599,408	282,150	4,282,150	4,331,645	455,400
868,210	917,605	113,850	2,599,409	2,648,895	287,100	4,331,646	4,381,140	460,350
917,606	967,011	118,800	2,648,896	2,698,384	292,050	4,381,141	4,430,636	465,300
967,012	1,016,426	123,750	2,698,385	2,747,872	297,000	4,430,637	4,480,132	470,250
1,016,427	1,065,848	128,700	2,747,873	2,797,361	301,950	4,480,133	4,529,628	475,200
1,065,849	1,115,278	133,650	2,797,362	2,846,851	306,900	4,529,629	4,579,124	480,150
1,115,279	1,164,713	138,600	2,846,852	2,896,340	311,850	4,579,125	4,628,620	485,100
1,164,714	1,214,154	143,550	2,896,341	2,945,830	316,800	4,628,621	4,678,116	490,050
1,214,155	1,263,599	148,500	2,945,831	2,995,321	321,750	4,678,117	4,727,612	495,000
1,263,600	1,313,049	153,450	2,995,322	3,044,812	326,700			
1,313,050	1,362,502	158,400	3,044,813	3,094,303	331,650			
1,362,503	1,411,958	163,350	3,094,304	3,143,794	336,600			
1,411,959	1,461,418	168,300	3,143,795	3,193,285	341,550			
1,461,419	1,510,880	173,250	3,193,286	3,242,777	346,500			
1,510,881	1,560,344	178,200	3,242,778	3,292,269	351,450			
1,560,345	1,609,810	183,150	3,292,270	3,341,762	356,400			
1,609,811	1,659,279	188,100	3,341,763	3,391,254	361,350			
1,659,280	1,708,749	193,050	3,391,255	3,440,747	366,300			

For Expected Losses greater than 4,727,612, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10) \times (\text{Expected Losses}) + (2,500) \times (\text{Expected Losses}) \times (9.90) / [(\text{Expected Losses}) + (700) \times (9.90)]$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 \times (\text{Expected Losses}) / (9.90)$$