



CIRCULAR LETTER 3233—July 20, 2021

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 5.44%. Attached is a copy of the revised rates and rating values effective October 1, 2021, applicable to new and renewal business only. In addition to the premium level adjustment, the following changes were approved.

NOTE: The rates are effective for new and renewal policies effective 10-1-21 and later. The new Rate Download will be available on our website no later than the end of the business day following the release date of this circular. Notice to Carriers will be sent on policies not charging the correct rates.

- 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 \$7,750;
- no change in split point of \$17,000;
- increase in per claim accident limitation from \$249,500 to \$253,500;
- overall decrease in premium level of 15.70% in "F" classifications;
- increase in the annual remuneration used to calculate premiums for sole proprietors and partners from \$54,652 to \$56,888;
- increase in the value of lodging received by employees as part of their pay to \$151.96 per week or \$21.71 per day; the value of meals increased to \$136.85 per week or \$6.52 per meal;
- increase in the maximum remuneration for executive officers to \$1,641 per week;
- increase in the minimum remuneration for executive officers to \$328 per week;
- decrease in the Retrospective Rating Tax Multiplier from 1.075 to 1.071 for "F" classes;
- increase in the Retrospective Rating Tax Multiplier from 1.039 to 1.040 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.
- Class Code 2534 is discontinued and reassigned to code 2501.

Jaclyn Medicci-Bruneau
Bureau Liaison

EXHIBIT 1
INDUSTRIAL CLASSIFICATION SUMMARY
WISCONSIN

Effective Date

October 1, 2021

Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -5.44%

A. By Component

Premium
Level Change

Experience, Trend & Benefits -4.50%

Change in Production & General Expenses -0.41%

Change in Loss Based Expenses -0.58%

Overall Premium Level Change -5.44%

Offset for Change in Expense Constant +0.00%

Overall Rate Level Change -5.44%

B. Rate Level Change By Industry Group

Rate
Level Change

Manufacturing -5.53%

Contracting -5.35%

Office & Clerical -4.21%

Goods & Services -6.39%

Miscellaneous -4.12%

Overall -5.44%

EXHIBIT 2

"F" CLASSIFICATION SUMMARY

WISCONSIN

Effective Date

October 1, 2021

"F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

-15.70%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium
Level Change

-14.40%

-0.41%

-1.10%

-15.70%

EXHIBIT 3
MISCELLANEOUS CHANGES SUMMARY
WISCONSIN

Effective Date

October 1, 2021

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	1.040
Federal	1.075	1.071
USL&HW %		
Difference in Benefits	53.9%	54.2%
<u>Difference in Loss Based Expenses</u>	<u>4.6%</u>	<u>3.8%</u>
Combined USL&HW %	61.0%	60.0%

EXHIBIT 4

WISCONSIN

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2021

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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	4.53	900	2.09	0.35	2143X	4.51	900	2.10	0.37	3066X	3.29	812	1.51	0.35
0006X	4.18	900	1.92	0.35	2157	2.90	742	1.33	0.35	3076X	3.11	780	1.43	0.35
0008X	5.17	900	2.38	0.35	2174	4.25	900	1.96	0.34	3081	5.65	900	2.54	0.32
0016	8.79	900	3.83	0.30	2220	2.38	648	1.07	0.32	3082	9.08	900	3.96	0.31
0034	4.49	900	2.02	0.32	2288	7.41	900	3.41	0.35	3085	5.34	900	2.40	0.33
0035	3.02	764	1.36	0.32	2302	3.27	809	1.47	0.32	3110	11.67	900	5.25	0.32
0042X	8.09	900	3.58	0.32	2305	6.58	900	2.87	0.30	3111	2.93	747	1.35	0.35
0050	7.68	900	3.35	0.30	2361	0.94	389	0.42	0.32	3113	1.97	575	0.89	0.33
0079X	3.15	787	1.42	0.32	2362	2.41	654	1.11	0.35	3114	6.35	900	2.85	0.33
0106	8.54	900	3.63	0.27	2380X	3.17	791	1.46	0.35	3118	1.68	522	0.78	0.37
0108X	4.81	900	2.16	0.33	2388	2.78	720	1.30	0.37	3119	1.61	510	0.77	0.41
0113	3.67	881	1.69	0.35	2402	5.36	900	2.33	0.30	3122	3.27	809	1.53	0.37
0170	2.72	710	1.25	0.35	2413	2.78	720	1.25	0.32	3126	5.36	900	2.41	0.32
0251	3.56	861	1.60	0.32	2417	2.47	665	1.14	0.35	3131	3.65	877	1.64	0.33
0771N	0.84	--	--	--	2501	2.90	742	1.33	0.35	3132	2.02	584	0.93	0.35
0908P	103.00	323	46.30	0.32	2503	2.31	636	1.06	0.35	3145	2.54	677	1.14	0.33
0913P	237.00	457	106.49	0.32	2570	5.63	900	2.59	0.35	3146X	3.13	783	1.40	0.33
0917	7.15	900	3.34	0.37	2585	4.28	900	1.92	0.33	3169	2.25	625	1.03	0.35
1164	1.99	578	0.82	0.26	2586	3.47	845	1.60	0.35	3179	2.20	616	1.01	0.35
1165	2.86	735	1.18	0.26	2587	3.31	816	1.52	0.35	3180	2.02	584	0.93	0.35
1320	2.18	612	0.93	0.26	2600	5.58	900	2.57	0.36	3188	4.09	900	1.84	0.33
1430	3.43	837	1.50	0.30	2623	8.58	900	3.74	0.30	3220	1.06	411	0.48	0.32
1438	10.52	900	4.58	0.31	2651	6.19	900	2.85	0.35	3224X	6.56	900	3.06	0.37
1452	1.43	477	0.62	0.30	2660	5.34	900	2.49	0.37	3227X	5.80	900	2.67	0.35
1463	11.25	900	4.65	0.26	2688	2.18	612	1.00	0.35	3241	0.90	382	0.41	0.34
1624	2.83	729	1.20	0.26	2702X	82.00	900	33.93	0.26	3255	2.15	607	1.00	0.37
1642X	3.27	809	1.43	0.30	2709X	8.56	900	3.63	0.26	3257	3.84	900	1.77	0.35
1654X	5.09	900	2.22	0.31	2710X	11.59	900	5.05	0.31	3270	5.13	900	2.36	0.35
1699	1.87	557	0.82	0.30	2714	3.68	882	1.69	0.35	3300	8.27	900	3.86	0.37
1701	4.12	900	1.75	0.26	2731	4.56	900	2.10	0.35	3303	3.08	774	1.42	0.35
1710X	5.04	900	2.20	0.30	2735	5.97	900	2.75	0.34	3307	5.42	900	2.44	0.32
1741X	0.60	328	0.25	0.25	2759	6.82	900	3.14	0.35	3315	4.10	900	1.89	0.35
1747	1.09	416	0.48	0.30	2790	3.11	780	1.45	0.37	3334	3.11	780	1.40	0.31
1748	1.63	513	0.71	0.30	2797	7.47	900	3.48	0.37	3336	4.56	900	2.05	0.32
1803X	9.56	900	4.16	0.30	2799	5.55	900	2.46	0.32	3365	6.76	900	2.83	0.27
1924	4.85	900	2.23	0.35	2802X	4.70	900	2.11	0.33	3372	3.22	800	1.45	0.32
1925	6.90	900	3.10	0.33	2835	4.15	900	1.94	0.36	3373	3.70	886	1.70	0.35
2002	5.06	900	2.33	0.35	2836	3.92	900	1.83	0.37	3383	1.58	504	0.73	0.35
2003	4.07	900	1.83	0.32	2841X	6.97	900	3.21	0.35	3385	1.40	472	0.64	0.35
2014	6.46	900	2.82	0.30	2881	6.71	900	3.13	0.37	3400X	3.91	900	1.80	0.35
2016	2.05	589	0.94	0.35	2883	3.58	864	1.65	0.35	3507	3.58	864	1.61	0.33
2021	3.94	900	1.77	0.33	2915	4.18	900	1.82	0.30	3515	3.91	900	1.76	0.33
2039	3.21	798	1.48	0.35	2916	8.14	900	3.55	0.30	3548	1.24	443	0.57	0.35
2041	2.85	733	1.31	0.35	2923	3.76	897	1.75	0.37	3559	2.73	711	1.23	0.32
2065	3.06	771	1.38	0.32	2960	4.12	900	1.85	0.33	3574	2.41	654	1.11	0.35
2070	3.63	873	1.63	0.32	3004	4.72	900	2.00	0.27	3581	0.80	364	0.37	0.35
2081	10.48	900	4.89	0.37	3018	3.83	900	1.62	0.27	3612	2.38	648	1.07	0.33
2089	4.51	900	2.08	0.35	3022	7.99	900	3.68	0.34	3620	3.06	771	1.33	0.31
2095	4.54	900	2.04	0.33	3027	8.11	900	3.53	0.31	3629	2.34	641	1.05	0.33
2105	7.63	900	3.56	0.37	3028	3.53	855	1.54	0.31	3632X	3.24	803	1.46	0.33
2110X	1.90	562	0.88	0.35	3030	6.17	900	2.69	0.30	3634	2.70	706	1.21	0.32
2111X	3.06	771	1.41	0.35	3040	5.60	900	2.52	0.33	3635	2.93	747	1.32	0.33
2112	3.86	900	1.78	0.35	3041	3.35	823	1.51	0.33	3638	1.66	519	0.76	0.35
2121	2.91	744	1.36	0.37	3042	2.90	742	1.30	0.33	3642	2.54	677	1.17	0.35
2131	1.20	436	0.55	0.34	3064	4.82	900	2.17	0.32	3643	3.34	821	1.45	0.31

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EXHIBIT 4

WISCONSIN

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2021

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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
3647	10.21	900	4.59	0.32	4431	3.24	803	1.51	0.37	5403X	8.67	900	3.62	0.26
3648X	1.53	495	0.71	0.37	4432	1.40	472	0.65	0.36	5437	10.03	900	4.19	0.27
3681	1.17	431	0.54	0.35	4452X	3.55	859	1.59	0.33	5443	4.84	900	2.14	0.32
3685	0.99	398	0.46	0.35	4459	2.34	641	1.02	0.31	5445	5.63	900	2.29	0.26
3719	2.63	693	1.07	0.25	4470	1.74	533	0.78	0.32	5462	9.60	900	4.12	0.30
3724X	5.17	900	2.11	0.26	4484	2.52	674	1.16	0.35	5474	7.66	900	3.12	0.26
3726	5.73	900	2.33	0.26	4493	5.29	900	2.38	0.32	5478X	11.08	900	4.63	0.26
3803	1.48	486	0.68	0.35	4511	0.82	368	0.37	0.33	5479X	8.49	900	3.64	0.30
3807	2.07	593	0.95	0.35	4557	1.58	504	0.69	0.30	5480	7.97	900	3.33	0.26
3808	1.64	515	0.74	0.32	4558	2.17	611	0.97	0.32	5491	2.34	641	0.97	0.26
3821X	11.95	900	5.21	0.30	4568	1.48	486	0.65	0.30	5507X	5.52	900	2.31	0.26
3822	15.99	900	7.36	0.34	4583X	3.03	765	1.29	0.27	5535X	8.12	900	3.31	0.26
3824X	4.25	900	1.96	0.35	4611	1.60	508	0.73	0.35	5537	4.39	900	1.88	0.30
3826	1.51	492	0.68	0.32	4635	5.45	900	2.31	0.27	5551	21.28	900	8.66	0.26
3827X	2.54	677	1.17	0.35	4653	1.42	476	0.65	0.35	5606	1.62	512	0.66	0.26
3830a	a	a	a	a	4665	5.42	900	2.36	0.30	5610	6.32	900	2.71	0.30
3851	1.38	468	0.64	0.34	4683	1.61	510	0.72	0.32	5645X	13.07	900	5.32	0.26
3865	0.98	396	0.46	0.37	4686	2.46	663	1.07	0.30	5703	23.86	900	10.23	0.30
3881	7.29	900	3.28	0.32	4692	0.90	382	0.41	0.35	5705a	a	a	a	a
4000	4.96	900	2.11	0.26	4693	1.50	490	0.69	0.35	5951X	2.85	733	1.31	0.35
4021	3.71	888	1.67	0.32	4703	0.94	389	0.42	0.32	6002aX	a	a	a	a
4024	5.60	900	2.44	0.30	4720	2.38	648	1.07	0.33	6003	6.29	900	2.62	0.26
4034X	9.69	900	4.22	0.31	4740	2.65	697	1.10	0.26	6005	5.97	900	2.56	0.30
4036	4.79	900	2.09	0.30	4741	1.51	492	0.68	0.32	6045	6.29	900	2.70	0.30
4038	9.13	900	4.26	0.36	4751	14.60	900	6.36	0.30	6204	12.86	900	5.38	0.26
4054X	4.13	900	1.93	0.37	4771N	6.53	900	2.77	0.27	6206	3.50	850	1.42	0.25
4062	1.74	533	0.78	0.33	4777X	2.20	616	0.93	0.26	6213	2.52	674	1.02	0.26
4101	1.48	486	0.67	0.32	4825	1.11	420	0.48	0.31	6216	3.82	900	1.55	0.25
4110	1.03	405	0.47	0.34	4828C	1.89	560	0.80	0.27	6217X	4.79	900	1.95	0.26
4111	4.83	900	2.23	0.36	4829C	1.66	519	0.70	0.26	6229	9.47	900	4.06	0.30
4114	5.68	900	2.55	0.32	4902	2.13	603	0.98	0.35	6233	5.18	900	2.11	0.26
4130X	3.40	832	1.57	0.35	4923	2.54	677	1.14	0.32	6235X	5.65	900	2.30	0.26
4131	2.82	728	1.30	0.34	5020	5.54	900	2.31	0.26	6237	1.86	555	0.78	0.26
4133	0.75	355	0.35	0.37	5022X	10.86	900	4.42	0.26	6251	7.88	900	3.29	0.26
4149	0.94	389	0.44	0.36	5037	7.00	900	2.85	0.26	6252	6.37	900	2.59	0.26
4206	8.25	900	3.80	0.35	5040	14.28	900	5.82	0.26	6306	6.24	900	2.61	0.26
4207	2.05	589	0.87	0.27	5057	5.67	900	2.31	0.26	6319X	2.04	587	0.83	0.26
4239	3.21	798	1.36	0.26	5059	16.52	900	6.73	0.26	6325	5.30	900	2.16	0.26
4240	2.87	737	1.34	0.37	5086X	11.78	900	4.92	0.27	6400	9.73	900	4.17	0.30
4243	2.87	737	1.29	0.32	5102X	10.83	900	4.52	0.27	6504	2.72	710	1.25	0.35
4244	2.60	688	1.13	0.31	5146	6.96	900	2.98	0.30	6702M	18.51	900	8.07	0.30
4250X	2.49	668	1.12	0.32	5160	2.77	719	1.13	0.26	6703M	32.91	900	14.34	0.30
4251	1.47	485	0.67	0.35	5183X	3.39	830	1.42	0.27	6704M*	20.57	900	8.96	0.30
4263X	6.10	900	2.74	0.32	5184X	6.11	900	2.49	0.26	6801F	4.15	900	1.81	0.30
4273	1.87	557	0.84	0.33	5188	2.76	717	1.15	0.27	6811	2.61	690	1.14	0.29
4279X	2.59	686	1.13	0.30	5190	3.39	830	1.42	0.27	6824F	8.61	900	3.75	0.31
4283	3.24	803	1.49	0.35	5191	1.24	443	0.54	0.30	6826F	7.78	900	3.39	0.30
4299	2.33	639	1.05	0.32	5192	2.90	742	1.30	0.33	6834	5.42	900	2.49	0.35
4304X	8.66	900	3.89	0.33	5213X	7.69	900	3.13	0.26	6836	4.90	900	2.20	0.32
4307	1.87	557	0.87	0.37	5215	8.93	900	3.83	0.30	6843F	9.80	900	4.05	0.26
4351	1.30	454	0.60	0.35	5221	6.37	900	2.66	0.26	6845F	18.04	900	7.46	0.26
4352X	1.24	443	0.57	0.35	5222X	10.16	900	4.14	0.26	6854	6.17	900	2.61	0.26
4361	0.88	378	0.41	0.35	5223X	6.02	900	2.58	0.30	6872F	6.51	900	2.69	0.26
4410	3.79	900	1.75	0.35	5348	11.35	900	4.87	0.30	6874F	5.54	900	2.29	0.26
4420	9.93	900	4.21	0.26	5402	9.33	900	4.22	0.35	6884	3.19	794	1.35	0.26

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EXHIBIT 4

WISCONSIN

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2021

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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
7016M	8.63	900	3.57	0.26	7709X	--	870	22.14	0.35	8601	0.58	324	0.25	0.27
7024M	9.59	900	3.97	0.26	7710X	3.72	890	1.58	0.26	8602	2.41	654	1.05	0.30
7038M	4.18	900	1.73	0.26	7720	2.89	740	1.26	0.30	8606	2.78	720	1.18	0.26
7047M	15.35	900	6.35	0.26	7855	4.87	900	2.09	0.30	8709F	2.43	657	1.01	0.26
7050M	7.41	900	3.07	0.26	8001	2.19	614	1.01	0.35	8719	1.53	495	0.65	0.26
7090M	4.63	900	1.92	0.26	8002	2.31	636	1.06	0.35	8720	0.96	393	0.41	0.26
7133	3.20	796	1.36	0.26	8006X	3.42	836	1.59	0.37	8721	0.30	274	0.13	0.30
7151M	4.82	900	2.04	0.26	8008	1.49	488	0.69	0.37	8723	0.16	249	0.07	0.32
7152M	8.57	900	3.63	0.26	8010X	2.38	648	1.10	0.35	8726F	7.50	900	3.27	0.31
7153M	5.35	900	2.27	0.26	8013	0.31	276	0.14	0.32	8734M	0.50	310	0.22	0.29
7219X	7.60	900	3.22	0.26	8015	0.90	382	0.40	0.33	8737M	0.46	303	0.19	0.29
7222	5.76	900	2.44	0.26	8017X	1.90	562	0.89	0.37	8738M	0.80	364	0.34	0.29
7225X	7.17	900	3.13	0.30	8018X	3.33	819	1.53	0.35	8742	0.42	296	0.18	0.30
7230	8.05	900	3.62	0.33	8021	2.61	690	1.20	0.35	8745	4.02	900	1.81	0.32
7231	9.83	900	4.42	0.32	8031	2.21	618	1.02	0.35	8748	0.77	359	0.33	0.27
7232	5.86	900	2.48	0.26	8032	2.12	602	0.98	0.35	8755	0.11	240	0.05	0.32
7309FX	14.07	900	5.82	0.26	8033	2.64	695	1.23	0.37	8800	1.92	566	0.88	0.35
7313FX	13.35	900	5.52	0.26	8037	1.97	575	0.94	0.41	8803	0.06	231	0.03	0.27
7317FX	8.20	900	3.39	0.26	8039	2.31	636	1.08	0.37	8805M	0.28	270	0.13	0.33
7327F	49.97	900	20.67	0.26	8044X	3.75	895	1.73	0.35	8810	0.19	254	0.09	0.34
7333M	1.63	513	0.67	0.25	8045	0.31	276	0.14	0.34	8814M	0.25	265	0.12	0.33
7335M	1.81	546	0.75	0.25	8046	3.16	789	1.46	0.35	8815M	0.46	303	0.21	0.33
7337M	2.89	740	1.19	0.25	8047	1.27	449	0.58	0.34	8820	0.13	243	0.06	0.31
7350F	5.64	900	2.39	0.27	8058	4.43	900	2.04	0.35	8824	3.31	816	1.59	0.40
7360X	3.55	859	1.55	0.30	8072	0.54	317	0.25	0.37	8825	2.36	645	1.13	0.40
7370X	6.04	900	2.78	0.35	8102	1.56	501	0.72	0.35	8826	3.06	771	1.43	0.37
7380X	6.22	900	2.71	0.30	8103	1.97	575	0.89	0.32	8829	2.25	625	1.05	0.37
7382	5.34	900	2.40	0.33	8106X	5.98	900	2.60	0.31	8831	1.81	546	0.87	0.41
7390	6.20	900	2.85	0.35	8107	3.49	848	1.48	0.27	8832	0.31	276	0.15	0.35
7394M	4.18	900	1.73	0.25	8111X	2.72	710	1.22	0.32	8833	0.86	375	0.40	0.35
7395M	4.65	900	1.92	0.25	8116	3.68	882	1.65	0.32	8835	1.62	512	0.75	0.35
7398M	7.44	900	3.08	0.25	8203	6.43	900	2.89	0.32	8842	3.52	854	1.68	0.40
7402	0.17	251	0.08	0.34	8204	4.20	900	1.89	0.32	8855	0.22	260	0.10	0.36
7403	7.57	900	3.48	0.35	8209	3.71	888	1.71	0.35	8856	0.46	303	0.21	0.35
7405N	2.14	722	0.98	0.34	8215	5.17	900	2.25	0.30	8857	0.57	323	0.26	0.35
7420X	19.91	900	8.23	0.25	8227	3.82	900	1.60	0.27	8868X	0.50	310	0.23	0.37
7421	0.99	398	0.43	0.30	8232X	4.59	900	2.00	0.30	8869	1.27	449	0.59	0.37
7422	4.46	900	1.89	0.26	8233	3.21	798	1.40	0.29	8871	0.13	243	0.06	0.35
7425aX	a	a	a	a	8235	6.26	900	2.81	0.32	8901	0.16	249	0.07	0.30
7431N	0.50	359	0.21	0.26	8263	7.99	900	3.59	0.33	9012	1.73	531	0.75	0.30
7445N	0.65	--	--	--	8264X	5.79	900	2.52	0.30	9014X	4.12	900	1.90	0.35
7453N	0.27	--	--	--	8265	7.76	900	3.29	0.27	9015	4.50	900	2.02	0.33
7502	2.10	598	0.92	0.30	8279X	6.62	900	2.81	0.27	9016X	3.77	899	1.74	0.35
7515	1.08	414	0.45	0.26	8288	8.14	900	3.66	0.33	9019	1.07	413	0.47	0.30
7520	3.45	841	1.55	0.32	8291	4.36	900	1.96	0.33	9033	1.50	490	0.67	0.32
7538	3.89	900	1.58	0.26	8292	5.49	900	2.53	0.35	9040	5.08	900	2.37	0.37
7539	1.52	494	0.65	0.26	8293	11.01	900	5.07	0.35	9044X	2.00	580	0.93	0.36
7540	3.97	900	1.64	0.26	8304	5.83	900	2.47	0.27	9052X	2.27	629	1.06	0.37
7580	2.50	670	1.09	0.30	8350X	6.52	900	2.77	0.27	9058	2.03	585	0.97	0.41
7590	3.52	854	1.53	0.30	8380X	3.56	861	1.60	0.32	9060	1.72	530	0.80	0.37
7600	7.02	900	3.06	0.30	8381X	1.90	562	0.85	0.33	9061	1.32	458	0.62	0.37
7605	4.44	900	1.86	0.27	8385X	3.28	810	1.48	0.32	9063	1.46	483	0.68	0.37
7610	0.42	296	0.19	0.30	8392	2.46	663	1.15	0.37	9077F	3.90	900	1.80	0.35
7704X	3.50	850	1.49	0.27	8393X	3.11	780	1.35	0.30	9082	1.83	549	0.87	0.40
7705	5.10	900	2.29	0.33	8500X	8.30	900	3.62	0.31	9083	1.58	504	0.75	0.41

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, 2021

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
9084	1.91	564	0.89	0.37										
9089	0.79	362	0.37	0.36										
9093	1.80	544	0.84	0.37										
9101	4.56	900	2.13	0.37										
9102	2.70	706	1.21	0.33										
9154	2.29	632	1.06	0.35										
9156	4.66	900	2.17	0.37										
9170X	24.45	900	10.38	0.26										
9178X	11.27	900	5.40	0.41										
9179X	2.28	630	1.09	0.41										
9180X	11.18	900	5.02	0.33										
9182	2.86	735	1.32	0.35										
9186X	15.23	900	6.47	0.27										
9220L	4.99	900	2.24	0.33										
9402L	4.76	900	2.02	0.27										
9403L	9.62	900	4.09	0.26										
9410L	1.74	533	0.80	0.35										
9412X	3.49	848	1.60	0.35										
9413X	3.83	900	1.76	0.35										
9414X	5.17	900	2.38	0.35										
9428X*	--	--	--	--										
9447X*	--	--	--	--										
9501	3.11	780	1.36	0.30										
9505	4.00	900	1.80	0.32										
9519X	6.20	900	2.70	0.30										
9521X	8.81	900	3.84	0.30										
9522	1.55	499	0.72	0.37										
9529a	a	a	a	a										
9534X	5.51	900	2.24	0.26										
9554	7.05	900	2.95	0.27										
9586	0.69	344	0.32	0.37										
9600	4.74	900	2.18	0.35										
9620	1.68	522	0.73	0.30										
9894X	0.75	355	0.34	0.32										

Refer to the Footnotes Page for additional information on class codes ending in C, F, L, M, N, P, X, or # or for rates labeled a.
 Note: D-ratios reflect a \$17,000 split point.

EXHIBIT 4

WISCONSIN

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

Effective October 1, 2021

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 1.600.

- 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, 2021

MISCELLANEOUS VALUES

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

Employee operated vehicle	\$77,574.00
Leased or rented vehicle	\$51,716.00

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 \$151.96 per week or \$21.71 per day. The value of meals received by employees as a part of their pay shall be \$136.85 per week or \$6.52 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$85,332.00	Annually
	\$1,641.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$17,056.00	Annually
	\$328.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-2 \$56,888.00

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%	0.0%
Next	\$190,000	a	9.1%	5.1%
Next	\$1,550,000	b	11.3%	6.5%
Over	\$1,750,000	c	12.3%	7.5%

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

Difference in Benefits	54.2%
<u>Difference in Loss Based Expenses</u>	<u>3.8%</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 1.542. The factor to adjust for differences in loss based expenses only is 1.038.)

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 \$15,500. If more than two years, an average annual premium of at least \$7,750 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, 2021

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

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

Firefighters & Drivers - Non Volunteer 7704

Fire Department - Volunteer 7709

SCHEDULE OF ANNUAL PREMIUMS

<u>Population of Area Served *</u>			<u>Annual Premium</u>
0	-	300	\$ 870
301	-	500	981
501	-	700	1,085
701	-	1,000	1,198
1,001	-	1,500	1,405
1,501	-	2,000	1,628
2,001	-	2,500	1,858
2,501	-	3,000	2,085
3,001	-	3,500	2,312
3,501	-	4,000	2,539
4,001	-	4,500	2,767
4,501	-	5,000	2,990
5,001	-	6,000	3,390
6,001	-	7,000	3,846
7,001	-	8,000	4,303
8,001	-	9,000	4,755
9,001	-	10,000	5,208
10,001	-	15,000	7,008
15,001	-	20,000	9,287
20,001	-	25,000	11,561

For each additional 5,000 population (or portion thereof) add: \$2,275

Minimum Premium: \$870

* 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, 2021

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 2,125	0.04	1,198,603 - 1,264,717	0.44
2,126 - 8,592	0.05	1,264,718 - 1,334,660	0.45
8,593 - 15,197	0.06	1,334,661 - 1,408,773	0.46
15,198 - 21,945	0.07	1,408,774 - 1,487,443	0.47
21,946 - 28,841	0.08	1,487,444 - 1,571,102	0.48
28,842 - 48,239	0.09	1,571,103 - 1,660,244	0.49
48,240 - 71,806	0.10	1,660,245 - 1,755,425	0.50
71,807 - 92,769	0.11	1,755,426 - 1,857,281	0.51
92,770 - 113,180	0.12	1,857,282 - 1,966,541	0.52
113,181 - 133,593	0.13	1,966,542 - 2,084,043	0.53
133,594 - 154,258	0.14	2,084,044 - 2,210,757	0.54
154,259 - 175,314	0.15	2,210,758 - 2,347,812	0.55
175,315 - 196,857	0.16	2,347,813 - 2,496,527	0.56
196,858 - 218,957	0.17	2,496,528 - 2,658,458	0.57
218,958 - 241,676	0.18	2,658,459 - 2,835,449	0.58
241,677 - 265,065	0.19	2,835,450 - 3,029,704	0.59
265,066 - 289,176	0.20	3,029,705 - 3,243,879	0.60
289,177 - 314,059	0.21	3,243,880 - 3,481,205	0.61
314,060 - 339,764	0.22	3,481,206 - 3,745,650	0.62
339,765 - 366,341	0.23	3,745,651 - 4,042,146	0.63
366,342 - 393,843	0.24	4,042,147 - 4,376,895	0.64
393,844 - 422,328	0.25	4,376,896 - 4,757,814	0.65
422,329 - 451,853	0.26	4,757,815 - 5,195,161	0.66
451,854 - 482,481	0.27	5,195,162 - 5,702,480	0.67
482,482 - 514,281	0.28	5,702,481 - 6,298,025	0.68
514,282 - 547,323	0.29	6,298,026 - 7,007,003	0.69
547,324 - 581,685	0.30	7,007,004 - 7,865,235	0.70
581,686 - 617,450	0.31	7,865,236 - 8,925,399	0.71
617,451 - 654,709	0.32	8,925,400 - 10,268,269	0.72
654,710 - 693,559	0.33	10,268,270 - 12,024,325	0.73
693,560 - 734,107	0.34	12,024,326 - 14,418,940	0.74
734,108 - 776,467	0.35	14,418,941 - 17,877,821	0.75
776,468 - 820,767	0.36	17,877,822 - 23,313,197	0.76
820,768 - 867,142	0.37	23,313,198 - 33,096,862	0.77
867,143 - 915,745	0.38	33,096,863 - 55,925,394	0.78
915,746 - 966,742	0.39	55,925,395 - 170,068,001	0.79
966,743 - 1,020,313	0.40	170,068,002 AND OVER	0.80
1,020,314 - 1,076,661	0.41		
1,076,662 - 1,136,009	0.42		
1,136,010 - 1,198,602	0.43		

(a) State Per Claim Accident Limitation	\$253,500
(b) State Multiple Claim Accident Limitation	\$507,000
(c) USL&HW Per Claim Accident Limitation	\$628,000
(d) USL&HW Multiple Claim Accident Limitation	\$1,256,000
(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) / (10.15)

EXHIBIT 4

WISCONSIN

**EXPERIENCE RATING PLAN MANUAL
PART FIVE**

Effective October 1, 2021

TABLE OF BALLAST VALUES

APPLICABLE TO ALL POLICIES

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values			
0	-	54,595	25,375	1,751,900	-	1,802,621	203,000	3,527,636	-	3,578,377	380,625
54,596	-	93,963	30,450	1,802,622	-	1,853,344	208,075	3,578,378	-	3,629,120	385,700
93,964	-	139,198	35,525	1,853,345	-	1,904,068	213,150	3,629,121	-	3,679,864	390,775
139,199	-	186,917	40,600	1,904,069	-	1,954,793	218,225	3,679,865	-	3,730,607	395,850
186,918	-	235,797	45,675	1,954,794	-	2,005,520	223,300	3,730,608	-	3,781,350	400,925
235,798	-	285,290	50,750	2,005,521	-	2,056,248	228,375	3,781,351	-	3,832,094	406,000
285,291	-	335,142	55,825	2,056,249	-	2,106,977	233,450	3,832,095	-	3,882,838	411,075
335,143	-	385,220	60,900	2,106,978	-	2,157,707	238,525	3,882,839	-	3,933,582	416,150
385,221	-	435,448	65,975	2,157,708	-	2,208,438	243,600	3,933,583	-	3,984,326	421,225
435,449	-	485,782	71,050	2,208,439	-	2,259,170	248,675	3,984,327	-	4,035,071	426,300
485,783	-	536,193	76,125	2,259,171	-	2,309,903	253,750	4,035,072	-	4,085,815	431,375
536,194	-	586,661	81,200	2,309,904	-	2,360,636	258,825	4,085,816	-	4,136,560	436,450
586,662	-	637,173	86,275	2,360,637	-	2,411,370	263,900	4,136,561	-	4,187,304	441,525
637,174	-	687,719	91,350	2,411,371	-	2,462,105	268,975	4,187,305	-	4,238,049	446,600
687,720	-	738,293	96,425	2,462,106	-	2,512,840	274,050	4,238,050	-	4,288,794	451,675
738,294	-	788,889	101,500	2,512,841	-	2,563,576	279,125	4,288,795	-	4,339,539	456,750
788,890	-	839,504	106,575	2,563,577	-	2,614,312	284,200	4,339,540	-	4,390,285	461,825
839,505	-	890,134	111,650	2,614,313	-	2,665,049	289,275	4,390,286	-	4,441,030	466,900
890,135	-	940,777	116,725	2,665,050	-	2,715,787	294,350	4,441,031	-	4,491,775	471,975
940,778	-	991,430	121,800	2,715,788	-	2,766,525	299,425	4,491,776	-	4,542,521	477,050
991,431	-	1,042,093	126,875	2,766,526	-	2,817,263	304,500	4,542,522	-	4,593,266	482,125
1,042,094	-	1,092,764	131,950	2,817,264	-	2,868,002	309,575	4,593,267	-	4,644,012	487,200
1,092,765	-	1,143,441	137,025	2,868,003	-	2,918,741	314,650	4,644,013	-	4,694,758	492,275
1,143,442	-	1,194,125	142,100	2,918,742	-	2,969,480	319,725	4,694,759	-	4,745,504	497,350
1,194,126	-	1,244,815	147,175	2,969,481	-	3,020,220	324,800	4,745,505	-	4,796,250	502,425
1,244,816	-	1,295,509	152,250	3,020,221	-	3,070,960	329,875	4,796,251	-	4,846,996	507,500
1,295,510	-	1,346,207	157,325	3,070,961	-	3,121,701	334,950				
1,346,208	-	1,396,909	162,400	3,121,702	-	3,172,442	340,025				
1,396,910	-	1,447,614	167,475	3,172,443	-	3,223,183	345,100				
1,447,615	-	1,498,322	172,550	3,223,184	-	3,273,924	350,175				
1,498,323	-	1,549,033	177,625	3,273,925	-	3,324,666	355,250				
1,549,034	-	1,599,747	182,700	3,324,667	-	3,375,408	360,325				
1,599,748	-	1,650,462	187,775	3,375,409	-	3,426,150	365,400				
1,650,463	-	1,701,180	192,850	3,426,151	-	3,476,892	370,475				
1,701,181	-	1,751,899	197,925	3,476,893	-	3,527,635	375,550				

For Expected Losses greater than 4,846,996, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10) \times (\text{Expected Losses}) + (2,500) \times (\text{Expected Losses}) \times (10.15) / [(\text{Expected Losses}) + (700) \times (10.15)]$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 \times (\text{Expected Losses}) / (10.15)$$