



## CIRCULAR LETTER 3254—JULY 24, 2023

### 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 8.39%. Attached is a copy of the revised rates and rating values effective October 1, 2023, 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 10-1-23 and later. The new Rate Download will be available on our website within 48 hours 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 \$7,500;
- increase in split point from \$18,000 to \$18,500;
- increase in per claim accident limitation from \$257,000 to \$268,500;
- overall decrease in premium level of 8.50% in "F" classifications;
- increase in the annual remuneration used to calculate premiums for sole proprietors, partners, and LLC members from \$60,268 to \$64,844;
- increase in the value of lodging received by employees as part of their pay from \$ 160.99 to \$173.21 per week or from \$23.00 to \$24.74 per day; the value of meals increased from \$144.98 to \$155.99 per week or from \$6.90 to \$7.43 per meal;
- increase in the maximum remuneration for executive officers from \$1,739 to \$1,871 per week (\$90,428 to \$97,292 annually);
- increase in the minimum remuneration for executive officers from \$348 to \$374 per week (\$18,096 to \$19,448 annually);
- decrease in the Retrospective Rating Tax Multiplier from 1.070 to 1.060 for "F" classes;
- decrease in the Retrospective Rating Tax Multiplier from 1.042 to 1.037 for state classes;
- decrease in the USLH&W percentage from 56% to 55%;
- 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.

Donna Knepper  
Sr. Director of Education and Compliance

# INDUSTRIAL CLASSIFICATION SUMMARY

## WISCONSIN

Effective Date

October 1, 2023

### Industrial Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies -8.39%

A. By Component

Experience, Trend & Benefits

Premium  
Level Change

-7.93%

Change in Production & General Expenses

-0.27%

Change in Loss Based Expenses

-0.23%

Overall Premium Level Change

-8.39%

Offset for Change in Expense Constant

+0.00%

Overall Rate Level Change

-8.39%

B. Rate Level Change By Industry Group

Manufacturing

Rate  
Level Change

-8.30%

Contracting

-9.86%

Office & Clerical

-7.66%

Goods & Services

-8.39%

Miscellaneous

-7.66%

Overall

-8.39%

# "F" CLASSIFICATION SUMMARY

## WISCONSIN

Effective Date

October 1, 2023

### "F" Classifications

Overall Proposed Change in Premium Level

- New and Renewal Policies

-8.50%

A. By Component

Experience, Trend & Benefit

Change in Production & General Expenses

Change in Loss Based Expenses

Overall

Premium  
Level Change

-7.60%

-0.27%

-0.70%

-8.50%

# MISCELLANEOUS CHANGES SUMMARY

## WISCONSIN

Effective Date

October 1, 2023

### 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	1.042	1.037
Federal	1.070	1.060
USL&HW %		
Difference in Benefits	50.6%	49.8%
<u>Difference in Loss Based Expenses</u>	<u>3.9%</u>	<u>3.1%</u>
Combined USL&HW %	56.0%	55.0%

# WISCONSIN

## WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

*Effective October 1, 2023*

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	3.71	888	1.61	0.36	2143X	3.31	816	1.45	0.37	3066X	2.61	690	1.13	0.36
0006X	3.73	891	1.61	0.35	2157	2.43	657	1.05	0.35	3076X	2.42	656	1.04	0.35
0008X	4.63	900	2.00	0.35	2174	3.58	864	1.53	0.34	3081	4.70	900	1.99	0.34
0016	6.39	900	2.61	0.31	2220	3.08	774	1.30	0.33	3082	7.88	900	3.24	0.32
0034	4.67	900	1.98	0.34	2288	6.14	900	2.65	0.35	3085	4.21	900	1.79	0.34
0035	2.78	720	1.18	0.34	2302	2.63	693	1.11	0.34	3110	8.04	900	3.40	0.34
0042X	7.18	900	3.00	0.34	2305	5.01	900	2.04	0.31	3111	2.58	684	1.11	0.35
0050	6.19	900	2.53	0.31	2361	0.81	366	0.34	0.33	3113	1.59	506	0.68	0.34
0079X	2.41	654	1.02	0.34	2362	1.98	576	0.85	0.35	3114	4.94	900	2.10	0.34
0106	7.60	900	3.07	0.28	2380X	2.80	724	1.21	0.35	3118	1.28	450	0.56	0.37
0108X	4.48	900	1.91	0.34	2388	2.48	666	1.09	0.37	3119	1.38	468	0.59	0.40
0113	4.17	900	1.79	0.35	2402	4.49	900	1.83	0.31	3122	2.92	746	1.28	0.37
0170	2.42	656	1.05	0.36	2413	2.22	620	0.94	0.33	3126	4.69	900	1.97	0.33
0251	3.05	769	1.28	0.32	2417	2.04	587	0.88	0.35	3131	2.76	717	1.17	0.34
0771N	0.82	--	--	--	2501	2.59	686	1.12	0.35	3132	2.03	585	0.88	0.36
0908P	91.00	311	38.40	0.33	2503	2.01	582	0.87	0.35	3145	2.12	602	0.90	0.34
0913P	267.00	487	113.09	0.34	2570	4.44	900	1.91	0.35	3146X	2.98	756	1.27	0.34
0917	5.06	900	2.22	0.36	2585	3.84	900	1.63	0.34	3169	1.91	564	0.83	0.35
1164	1.60	508	0.61	0.25	2586	2.69	704	1.16	0.36	3179	1.82	548	0.78	0.35
1165	2.31	636	0.88	0.25	2587	2.63	693	1.13	0.35	3180	1.73	531	0.75	0.35
1320	1.82	548	0.72	0.27	2600	4.18	900	1.82	0.36	3188	3.42	836	1.45	0.34
1430	2.93	747	1.18	0.30	2623	7.18	900	2.95	0.32	3220	1.27	449	0.53	0.34
1438	10.25	900	4.20	0.32	2651	4.30	900	1.85	0.35	3224X	5.46	900	2.40	0.37
1452	1.20	436	0.49	0.31	2660	3.97	900	1.75	0.37	3227X	5.19	900	2.24	0.35
1463	9.44	900	3.60	0.26	2688	1.73	531	0.75	0.35	3241	0.66	339	0.29	0.34
1624	2.73	711	1.09	0.27	2702X	77.46	900	29.61	0.26	3255	1.64	515	0.72	0.36
1642X	2.76	717	1.13	0.31	2709X	6.44	900	2.59	0.28	3257	2.82	728	1.22	0.35
1654X	4.07	900	1.67	0.32	2710X	9.53	900	3.91	0.32	3270	3.47	845	1.49	0.34
1699	1.56	501	0.64	0.32	2714	3.29	812	1.42	0.36	3300	6.92	900	3.04	0.37
1701	3.16	789	1.26	0.27	2731	3.58	864	1.55	0.35	3303	2.56	681	1.10	0.35
1710X	4.35	900	1.77	0.31	2735	5.03	900	2.15	0.34	3307	4.46	900	1.89	0.34
1741X	0.47	305	0.18	0.25	2759	5.84	900	2.53	0.36	3315	3.13	783	1.36	0.36
1747	0.84	371	0.34	0.31	2790	2.77	719	1.22	0.37	3334	2.71	708	1.13	0.32
1748	2.11	600	0.86	0.31	2797	6.24	900	2.74	0.37	3336	3.10	778	1.31	0.34
1803X	6.35	900	2.60	0.31	2799	6.66	900	2.76	0.33	3365	4.95	900	1.96	0.28
1924	3.86	900	1.66	0.35	2802X	4.26	900	1.82	0.34	3372	2.74	713	1.16	0.34
1925	4.59	900	1.95	0.34	2835	3.08	774	1.35	0.36	3373	3.21	798	1.38	0.35
2002	4.60	900	1.98	0.35	2836	3.53	855	1.55	0.36	3383	1.36	465	0.59	0.35
2003	3.62	872	1.54	0.34	2841X	5.54	900	2.40	0.36	3385	1.20	436	0.52	0.35
2014	6.27	900	2.57	0.31	2881	5.64	900	2.48	0.37	3400X	2.93	747	1.27	0.35
2016	1.95	571	0.84	0.35	2883	2.69	704	1.16	0.35	3507	3.19	794	1.36	0.34
2021	3.16	789	1.34	0.34	2915	4.25	900	1.73	0.31	3515	3.27	809	1.39	0.34
2039	2.61	690	1.13	0.35	2916	6.31	900	2.58	0.31	3548	0.97	395	0.42	0.35
2041	2.19	614	0.94	0.35	2923	2.95	751	1.30	0.37	3559	2.19	614	0.92	0.33
2065	2.71	708	1.15	0.34	2960	3.31	816	1.41	0.34	3574	2.14	605	0.92	0.35
2070	3.42	836	1.45	0.34	3004	4.47	900	1.80	0.28	3581	0.68	342	0.29	0.35
2081	7.89	900	3.47	0.37	3018	3.27	809	1.32	0.28	3612	1.98	576	0.84	0.34
2089	3.37	827	1.46	0.36	3022	7.59	900	3.24	0.34	3620	2.24	623	0.92	0.32
2095	3.87	900	1.65	0.34	3027	7.02	900	2.90	0.33	3629	1.78	540	0.76	0.34
2105	5.41	900	2.37	0.36	3028	4.09	900	1.68	0.32	3632X	2.82	728	1.20	0.34
2110X	1.78	540	0.77	0.36	3030	5.11	900	2.09	0.32	3634	2.06	591	0.87	0.34
2111X	2.69	704	1.16	0.35	3040	4.77	900	2.02	0.34	3635	2.46	663	1.05	0.34
2112	3.44	839	1.48	0.35	3041	2.90	742	1.24	0.34	3638	1.41	474	0.61	0.35
2121	2.72	710	1.19	0.36	3042	2.27	629	0.96	0.34	3642	2.25	625	0.97	0.35
2131	1.07	413	0.46	0.34	3064	3.83	900	1.62	0.34	3643	2.56	681	1.05	0.31

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 \$18,500 split point.

# WISCONSIN

## WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

*Effective October 1, 2023*

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	8.75	900	3.68	0.33	4431	2.53	675	1.11	0.36	5403X	6.63	900	2.62	0.28
3648X	1.28	450	0.56	0.37	4432	1.23	441	0.54	0.36	5437	8.67	900	3.44	0.28
3681	1.05	409	0.46	0.35	4452X	3.05	769	1.30	0.34	5443	3.74	893	1.56	0.33
3685	0.79	362	0.34	0.35	4459	2.29	632	0.94	0.32	5445	5.61	900	2.11	0.26
3719	2.09	596	0.78	0.25	4470	1.52	494	0.65	0.34	5462	7.79	900	3.13	0.31
3724X	4.38	900	1.65	0.26	4484	2.17	611	0.94	0.35	5474	6.03	900	2.27	0.26
3726	5.46	900	2.04	0.25	4493	4.52	900	1.89	0.32	5478X	8.05	900	3.16	0.27
3803	1.20	436	0.52	0.35	4511	0.72	350	0.31	0.34	5479X	7.87	900	3.17	0.31
3807	2.12	602	0.92	0.36	4557	1.48	486	0.60	0.31	5480	6.25	900	2.46	0.27
3808	1.49	488	0.63	0.34	4558	1.85	553	0.78	0.34	5491	2.22	620	0.87	0.27
3821X	9.23	900	3.78	0.31	4568	1.38	468	0.56	0.31	5507X	4.61	900	1.82	0.27
3822	12.82	900	5.49	0.34	4583X	2.67	701	1.08	0.28	5535X	6.93	900	2.62	0.26
3824X	3.50	850	1.51	0.35	4611	1.33	459	0.57	0.35	5537	4.56	900	1.84	0.31
3826	1.15	427	0.49	0.33	4635	4.52	900	1.81	0.27	5551	17.81	900	6.72	0.26
3827X	1.83	549	0.79	0.35	4653	1.23	441	0.53	0.36	5606	1.37	467	0.52	0.26
3830a	a	a	a	a	4665	6.03	900	2.47	0.31	5610	6.96	900	2.81	0.31
3851	0.96	393	0.41	0.35	4683	1.38	468	0.58	0.32	5645X	9.75	900	3.68	0.26
3865	0.86	375	0.38	0.37	4686	2.16	609	0.88	0.32	5703	20.65	900	8.22	0.30
3881	6.23	900	2.63	0.33	4692	0.73	351	0.32	0.35	5705a	a	a	a	a
4000	3.55	859	1.42	0.27	4693	1.33	459	0.58	0.35	5951X	2.66	699	1.15	0.35
4021	3.00	760	1.26	0.33	4703	0.75	355	0.31	0.33	6002aX	a	a	a	a
4024	5.16	900	2.11	0.31	4720	2.12	602	0.90	0.34	6003	4.52	900	1.76	0.27
4034X	8.15	900	3.35	0.32	4740	2.32	638	0.89	0.26	6005	4.87	900	1.94	0.30
4036	3.50	850	1.43	0.31	4741	1.22	440	0.51	0.33	6045	5.24	900	2.08	0.30
4038	6.63	900	2.88	0.35	4751	13.60	900	5.58	0.32	6204	10.43	900	4.11	0.27
4054X	3.00	760	1.32	0.37	4771N	6.42	900	2.57	0.27	6206	2.93	747	1.09	0.25
4062	1.48	486	0.63	0.34	4777X	2.36	645	0.94	0.27	6213	2.17	611	0.81	0.25
4101	1.51	492	0.64	0.34	4825	0.96	393	0.39	0.31	6216	3.13	783	1.16	0.25
4110	0.81	366	0.35	0.35	4828C	1.60	508	0.65	0.28	6217X	4.16	900	1.56	0.26
4111	4.90	900	2.14	0.37	4829C	1.59	506	0.64	0.28	6229	7.48	900	3.01	0.31
4114	4.44	900	1.88	0.33	4902	1.88	558	0.81	0.36	6233	6.48	900	2.41	0.25
4130X	2.50	670	1.08	0.35	4923	2.64	695	1.12	0.34	6235X	4.25	900	1.60	0.26
4131	2.43	657	1.04	0.33	5020	4.28	900	1.69	0.27	6237	1.59	506	0.62	0.26
4133	0.63	333	0.28	0.36	5022X	8.75	900	3.29	0.26	6251	6.40	900	2.51	0.27
4149	0.75	355	0.33	0.36	5037	8.70	900	3.25	0.25	6252	4.98	900	1.86	0.25
4206	6.50	900	2.79	0.34	5040	11.21	900	4.22	0.26	6306	6.13	900	2.41	0.27
4207	1.96	573	0.79	0.28	5057	4.96	900	1.86	0.25	6319X	1.82	548	0.69	0.26
4239	2.53	675	1.01	0.27	5059	14.44	900	5.45	0.26	6325	4.71	900	1.78	0.26
4240	2.27	629	0.99	0.36	5086X	9.12	900	3.62	0.28	6400	7.67	900	3.09	0.31
4243	2.80	724	1.19	0.34	5102X	7.72	900	3.06	0.28	6504	2.32	638	1.00	0.35
4244	1.91	564	0.78	0.31	5146	5.59	900	2.25	0.31	6702M	16.25	900	6.55	0.30
4250X	2.03	585	0.86	0.33	5160	2.58	684	0.97	0.26	6703M	27.98	900	11.28	0.30
4251	1.09	416	0.47	0.35	5183X	2.76	717	1.09	0.27	6704M*	18.05	900	7.28	0.30
4263X	4.99	900	2.11	0.33	5184X	4.33	900	1.64	0.26	6801F	3.44	839	1.40	0.31
4273	1.59	506	0.67	0.34	5188	2.16	609	0.86	0.28	6811	2.24	623	0.90	0.29
4279X	2.37	647	0.97	0.31	5190	2.53	675	1.00	0.28	6824F	6.79	900	2.80	0.32
4283	2.37	647	1.02	0.35	5191	1.03	405	0.42	0.31	6826F	6.85	900	2.78	0.31
4299	2.08	594	0.88	0.34	5192	2.76	717	1.18	0.34	6834	4.42	900	1.91	0.35
4304X	6.63	900	2.82	0.34	5213X	5.42	900	2.04	0.26	6836	4.46	900	1.89	0.34
4307	1.44	479	0.64	0.37	5215	6.85	900	2.75	0.31	6843F	7.98	900	3.06	0.26
4351	1.26	447	0.55	0.35	5221	5.26	900	2.08	0.27	6845F	18.17	900	6.92	0.26
4352X	1.10	418	0.48	0.35	5222X	7.95	900	2.99	0.26	6854	5.19	900	2.03	0.26
4361	0.74	353	0.32	0.35	5223X	4.88	900	1.97	0.31	6872F	5.12	900	1.94	0.25
4410	3.02	764	1.30	0.35	5348	8.93	900	3.58	0.31	6874F	4.73	900	1.81	0.26
4420	8.02	900	3.20	0.27	5402	8.06	900	3.42	0.35	6884	2.85	733	1.11	0.26

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 Note: D-ratios reflect a \$18,500 split point.

# WISCONSIN

## WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

*Effective October 1, 2023*

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	7.08	900	2.67	0.25	7709X	--	807	18.98	0.35	8601	0.54	317	0.22	0.27
7024M	7.86	900	2.97	0.25	7710X	3.27	809	1.32	0.28	8602	2.45	661	1.00	0.32
7038M	3.55	859	1.35	0.26	7720	2.42	656	0.99	0.32	8606	2.19	614	0.87	0.27
7047M	12.19	900	4.60	0.25	7855	3.39	830	1.36	0.31	8709F	2.06	591	0.79	0.26
7050M	6.09	900	2.34	0.26	8001	1.86	555	0.81	0.35	8719	1.27	449	0.51	0.27
7090M	3.93	900	1.51	0.26	8002	2.19	614	0.95	0.36	8720	0.86	375	0.34	0.27
7133	2.70	706	1.08	0.27	8006X	2.47	665	1.08	0.36	8721	0.24	263	0.10	0.31
7151M	4.24	900	1.66	0.26	8008	1.27	449	0.56	0.37	8723	0.10	238	0.05	0.37
7152M	7.29	900	2.87	0.26	8010X	2.19	614	0.95	0.36	8726F	7.75	900	3.19	0.32
7153M	4.70	900	1.85	0.26	8013	0.27	269	0.11	0.33	8734M	0.45	301	0.18	0.30
7219X	6.63	900	2.65	0.27	8015	0.77	359	0.33	0.34	8737M	0.40	292	0.16	0.30
7222	5.01	900	1.96	0.26	8017X	1.69	524	0.74	0.37	8738M	0.69	344	0.28	0.30
7225X	7.66	900	3.12	0.31	8018X	3.21	798	1.38	0.35	8742	0.33	279	0.14	0.31
7230	8.97	900	3.81	0.34	8021	2.01	582	0.87	0.35	8745	4.27	900	1.80	0.33
7231	8.80	900	3.72	0.33	8031	2.08	594	0.90	0.36	8748	0.57	323	0.23	0.28
7232	4.86	900	1.92	0.27	8032	1.48	486	0.64	0.35	8755	0.09	236	0.04	0.29
7309FX	12.84	900	4.88	0.25	8033	2.08	594	0.92	0.37	8800	1.42	476	0.62	0.35
7313FX	11.92	900	4.55	0.26	8037	1.54	497	0.66	0.41	8803	0.06	231	0.03	0.29
7317FX	8.03	900	3.09	0.26	8039	1.97	575	0.86	0.37	8805M	0.25	265	0.10	0.33
7327F	51.42	900	19.62	0.26	8044X	3.36	825	1.45	0.35	8810	0.17	251	0.08	0.35
7333M	1.29	452	0.48	0.24	8045	0.39	290	0.17	0.36	8814M	0.22	260	0.09	0.33
7335M	1.43	477	0.54	0.24	8046	2.82	728	1.22	0.35	8815M	0.39	290	0.16	0.33
7337M	2.22	620	0.84	0.24	8047	0.92	386	0.39	0.34	8820	0.13	243	0.05	0.34
7350F	4.67	900	1.93	0.29	8058	3.25	805	1.41	0.36	8824	2.51	672	1.08	0.41
7360X	3.04	767	1.24	0.31	8072	0.41	294	0.18	0.36	8825	1.97	575	0.85	0.41
7370X	5.41	900	2.34	0.36	8102	1.39	470	0.60	0.35	8826	2.51	672	1.10	0.37
7380X	5.43	900	2.22	0.31	8103	1.63	513	0.69	0.33	8829	1.83	549	0.81	0.37
7382	5.43	900	2.31	0.34	8106X	4.54	900	1.86	0.32	8831	1.43	477	0.62	0.41
7390	4.94	900	2.14	0.36	8107	3.02	764	1.22	0.28	8832	0.28	270	0.12	0.36
7394M	3.47	845	1.30	0.24	8111X	2.63	693	1.12	0.34	8833	0.76	357	0.33	0.36
7395M	3.85	900	1.44	0.24	8116	2.65	697	1.12	0.34	8835	1.17	431	0.50	0.35
7398M	5.98	900	2.24	0.24	8203	4.89	900	2.07	0.34	8842	2.59	686	1.12	0.41
7402	0.14	245	0.06	0.36	8204	3.80	900	1.61	0.34	8855	0.17	251	0.08	0.35
7403	5.61	900	2.41	0.35	8209	3.13	783	1.36	0.36	8856	0.47	305	0.20	0.35
7405N	1.56	585	0.67	0.34	8215	4.27	900	1.75	0.31	8857	0.59	326	0.25	0.35
7420X	16.14	900	5.99	0.24	8227	3.26	807	1.29	0.28	8868X	0.41	294	0.18	0.37
7421	1.16	429	0.47	0.30	8232X	3.67	881	1.50	0.31	8869	0.98	396	0.43	0.37
7422	3.27	809	1.30	0.27	8233	2.47	665	0.99	0.29	8871	0.09	236	0.04	0.31
7425aX	a	a	a	a	8235	4.92	900	2.09	0.34	8901	0.17	251	0.07	0.32
7431N	0.39	328	0.15	0.27	8263	6.64	900	2.82	0.34	9012	1.28	450	0.52	0.32
7445N	0.47	--	--	--	8264X	4.08	900	1.67	0.31	9014X	3.24	803	1.40	0.35
7453N	0.21	--	--	--	8265	5.96	900	2.40	0.28	9015	3.40	832	1.44	0.34
7502	1.71	528	0.70	0.31	8279X	4.88	900	1.97	0.28	9016X	2.91	744	1.26	0.36
7515	0.92	386	0.35	0.25	8288	6.98	900	2.97	0.34	9019	0.91	384	0.37	0.30
7520	3.07	773	1.30	0.34	8291	3.44	839	1.46	0.34	9033	1.36	465	0.58	0.34
7538	2.88	738	1.08	0.26	8292	5.22	900	2.25	0.35	9040	3.61	870	1.59	0.37
7539	1.34	461	0.54	0.28	8293	8.97	900	3.85	0.35	9044X	1.45	481	0.63	0.36
7540	3.05	769	1.17	0.26	8304	5.90	900	2.37	0.27	9052X	1.70	526	0.75	0.37
7580	2.08	594	0.85	0.31	8350X	6.71	900	2.69	0.27	9058	1.71	528	0.74	0.41
7590	3.04	767	1.24	0.31	8380X	3.03	765	1.29	0.34	9060	1.39	470	0.61	0.37
7600	5.58	900	2.27	0.31	8381X	1.37	467	0.58	0.34	9061	1.01	402	0.44	0.36
7605	3.46	843	1.38	0.28	8385X	3.10	778	1.31	0.34	9063	1.08	414	0.47	0.37
7610	0.38	288	0.16	0.32	8392	2.01	582	0.89	0.37	9077F	4.02	900	1.73	0.35
7704X	3.05	769	1.23	0.28	8393X	2.39	650	0.98	0.31	9082	1.46	483	0.63	0.41
7705	4.67	900	1.99	0.34	8500X	6.33	900	2.60	0.32	9083	1.26	447	0.54	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 \$18,500 split point.

**WISCONSIN**

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY**

*Effective October 1, 2023*

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	1.63	513	0.72	0.37										
9089	0.67	341	0.29	0.35										
9093	1.58	504	0.70	0.37										
9101	3.96	900	1.74	0.37										
9102	2.36	645	1.00	0.34										
9154	1.96	573	0.84	0.35										
9156	3.93	900	1.72	0.36										
9170X	18.33	900	7.32	0.27										
9178X	8.23	900	3.54	0.41										
9179X	1.56	501	0.67	0.41										
9180X	9.17	900	3.90	0.34										
9182	2.31	636	1.00	0.36										
9186X	12.30	900	4.97	0.28										
9220L	5.56	900	2.36	0.34										
9402L	4.38	900	1.76	0.28										
9403L	8.62	900	3.46	0.27										
9410L	1.76	537	0.75	0.34										
9412X	2.98	756	1.29	0.35										
9413X	2.87	737	1.24	0.35										
9414X	4.01	900	1.73	0.35										
9428X*	--	--	--	--										
9447X*	--	--	--	--										
9501	2.58	684	1.06	0.32										
9505	4.07	900	1.72	0.34										
9519X	4.35	900	1.77	0.31										
9521X	6.99	900	2.85	0.31										
9522	1.98	576	0.87	0.36										
9529a	a	a	a	a										
9534X	4.06	900	1.52	0.25										
9554	6.38	900	2.54	0.28										
9586	0.52	314	0.23	0.37										
9600	3.70	886	1.60	0.35										
9620	1.40	472	0.58	0.32										
9894X	0.59	326	0.25	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 \$18,500 split point.



# WISCONSIN

## WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

*Effective October 1, 2023*

### 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 1.550.

- 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, 2023

### MISCELLANEOUS VALUES

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

Employee operated vehicle	\$88,424.00
Leased or rented vehicle	\$58,949.00

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 \$173.21 per week or \$24.74 per day. The value of meals received by employees as a part of their pay shall be \$155.99 per week or \$7.43 per meal.

Maximum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$97,292.00	Annually
	\$1,871.00	Weekly

Minimum Remuneration applicable in accordance with Basic Manual Rule V-G-1 -- "Executive Officers"	\$19,448.00	Annually
	\$374.00	Weekly

Premium Determination for Partners and Sole Proprietors in accordance with Basic Manual Rule IX-B-2 \$64,844.00

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	49.8%
<u>Difference in Loss Based Expenses</u>	3.1%
Combined USL&HW%	55.0%

(Multiply a Non-'F' classification rate by a factor of 1.550. This factor adjusts for differences in state and federal benefits and loss based expenses. The factor to adjust for differences in benefits only is 1.498. The factor to adjust for differences in loss based expenses only is 1.031).

#### 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, 2023

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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	\$ 807
301	-	500	909
501	-	700	1,005
701	-	1,000	1,110
1,001	-	1,500	1,302
1,501	-	2,000	1,509
2,001	-	2,500	1,722
2,501	-	3,000	1,932
3,001	-	3,500	2,143
3,501	-	4,000	2,354
4,001	-	4,500	2,565
4,501	-	5,000	2,772
5,001	-	6,000	3,142
6,001	-	7,000	3,565
7,001	-	8,000	3,988
8,001	-	9,000	4,408
9,001	-	10,000	4,828
10,001	-	15,000	6,496
15,001	-	20,000	8,608
20,001	-	25,000	10,716

For each additional 5,000 population (or portion thereof) add: \$2,109

Minimum Premium: \$807

\* 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, 2023*

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0	- 2,251	0.04	1,269,457	- 1,339,479	0.44
2,252	- 9,100	0.05	1,339,480	- 1,413,556	0.45
9,101	- 16,096	0.06	1,413,557	- 1,492,050	0.46
16,097	- 23,243	0.07	1,492,051	- 1,575,370	0.47
23,244	- 30,546	0.08	1,575,371	- 1,663,976	0.48
30,547	- 51,091	0.09	1,663,977	- 1,758,386	0.49
51,092	- 76,051	0.10	1,758,387	- 1,859,194	0.50
76,052	- 98,253	0.11	1,859,195	- 1,967,071	0.51
98,254	- 119,870	0.12	1,967,072	- 2,082,790	0.52
119,871	- 141,490	0.13	2,082,791	- 2,207,238	0.53
141,491	- 163,377	0.14	2,207,239	- 2,341,443	0.54
163,378	- 185,678	0.15	2,341,444	- 2,486,599	0.55
185,679	- 208,494	0.16	2,486,600	- 2,644,105	0.56
208,495	- 231,901	0.17	2,644,106	- 2,815,609	0.57
231,902	- 255,962	0.18	2,815,610	- 3,003,062	0.58
255,963	- 280,734	0.19	3,003,063	- 3,208,800	0.59
280,735	- 306,271	0.20	3,208,801	- 3,435,636	0.60
306,272	- 332,625	0.21	3,435,637	- 3,686,990	0.61
332,626	- 359,848	0.22	3,686,991	- 3,967,068	0.62
359,849	- 387,996	0.23	3,967,069	- 4,281,090	0.63
387,997	- 417,125	0.24	4,281,091	- 4,635,628	0.64
417,126	- 447,293	0.25	4,635,629	- 5,039,064	0.65
447,294	- 478,563	0.26	5,039,065	- 5,502,264	0.66
478,564	- 511,003	0.27	5,502,265	- 6,039,573	0.67
511,004	- 544,682	0.28	6,039,574	- 6,670,322	0.68
544,683	- 579,677	0.29	6,670,323	- 7,421,210	0.69
579,678	- 616,070	0.30	7,421,211	- 8,330,175	0.70
616,071	- 653,950	0.31	8,330,176	- 9,453,009	0.71
653,951	- 693,411	0.32	9,453,010	- 10,875,261	0.72
693,412	- 734,558	0.33	10,875,262	- 12,735,122	0.73
734,559	- 777,503	0.34	12,735,123	- 15,271,291	0.74
777,504	- 822,367	0.35	15,271,292	- 18,934,638	0.75
822,368	- 869,285	0.36	18,934,639	- 24,691,317	0.76
869,286	- 918,402	0.37	24,691,318	- 35,053,327	0.77
918,403	- 969,878	0.38	35,053,328	- 59,231,329	0.78
969,879	- 1,023,889	0.39	59,231,330	- 180,121,282	0.79
1,023,890	- 1,080,627	0.40	180,121,283	AND OVER	0.80
1,080,628	- 1,140,306	0.41			
1,140,307	- 1,203,162	0.42			
1,203,163	- 1,269,456	0.43			

(a) State Per Claim Accident Limitation . . . . .	\$268,500
(b) State Multiple Claim Accident Limitation . . . . .	\$537,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$574,500
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$1,149,000
(e) Employers Liability Accident Limitation . . . . .	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	50%

Cap on Modifications = 1.10 + 0.0004 x (Expected Losses) / (10.75)

**WISCONSIN**  
**EXPERIENCE RATING PLAN MANUAL**  
**PART FIVE**

*Effective October 1, 2023*

**TABLE OF BALLAST VALUES**

**APPLICABLE TO ALL POLICIES**

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values			
0	-	57,822	26,875	1,855,461	-	1,909,180	215,000	3,736,166	-	3,789,907	403,125
57,823	-	99,517	32,250	1,909,181	-	1,962,901	220,375	3,789,908	-	3,843,650	408,500
99,518	-	147,426	37,625	1,962,902	-	2,016,624	225,750	3,843,651	-	3,897,392	413,875
147,427	-	197,966	43,000	2,016,625	-	2,070,348	231,125	3,897,393	-	3,951,135	419,250
197,967	-	249,736	48,375	2,070,349	-	2,124,073	236,500	3,951,136	-	4,004,879	424,625
249,737	-	302,155	53,750	2,124,074	-	2,177,800	241,875	4,004,880	-	4,058,622	430,000
302,156	-	354,954	59,125	2,177,801	-	2,231,528	247,250	4,058,623	-	4,112,365	435,375
354,955	-	407,992	64,500	2,231,529	-	2,285,257	252,625	4,112,366	-	4,166,109	440,750
407,993	-	461,189	69,875	2,285,258	-	2,338,986	258,000	4,166,110	-	4,219,853	446,125
461,190	-	514,499	75,250	2,338,987	-	2,392,717	263,375	4,219,854	-	4,273,597	451,500
514,500	-	567,889	80,625	2,392,718	-	2,446,449	268,750	4,273,598	-	4,327,341	456,875
567,890	-	621,340	86,000	2,446,450	-	2,500,181	274,125	4,327,342	-	4,381,085	462,250
621,341	-	674,838	91,375	2,500,182	-	2,553,914	279,500	4,381,086	-	4,434,830	467,625
674,839	-	728,373	96,750	2,553,915	-	2,607,648	284,875	4,434,831	-	4,488,574	473,000
728,374	-	781,936	102,125	2,607,649	-	2,661,382	290,250	4,488,575	-	4,542,319	478,375
781,937	-	835,523	107,500	2,661,383	-	2,715,117	295,625	4,542,320	-	4,596,064	483,750
835,524	-	889,130	112,875	2,715,118	-	2,768,853	301,000	4,596,065	-	4,649,809	489,125
889,131	-	942,753	118,250	2,768,854	-	2,822,589	306,375	4,649,810	-	4,703,554	494,500
942,754	-	996,389	123,625	2,822,590	-	2,876,326	311,750	4,703,555	-	4,757,299	499,875
996,390	-	1,050,037	129,000	2,876,327	-	2,930,063	317,125	4,757,300	-	4,811,044	505,250
1,050,038	-	1,103,694	134,375	2,930,064	-	2,983,801	322,500	4,811,045	-	4,864,790	510,625
1,103,695	-	1,157,361	139,750	2,983,802	-	3,037,539	327,875	4,864,791	-	4,918,535	516,000
1,157,362	-	1,211,034	145,125	3,037,540	-	3,091,277	333,250	4,918,536	-	4,972,281	521,375
1,211,035	-	1,264,714	150,500	3,091,278	-	3,145,016	338,625	4,972,282	-	5,026,026	526,750
1,264,715	-	1,318,400	155,875	3,145,017	-	3,198,755	344,000	5,026,027	-	5,079,772	532,125
1,318,401	-	1,372,090	161,250	3,198,756	-	3,252,495	349,375	5,079,773	-	5,133,518	537,500
1,372,091	-	1,425,785	166,625	3,252,496	-	3,306,235	354,750				
1,425,786	-	1,479,485	172,000	3,306,236	-	3,359,975	360,125				
1,479,486	-	1,533,187	177,375	3,359,976	-	3,413,716	365,500				
1,533,188	-	1,586,893	182,750	3,413,717	-	3,467,456	370,875				
1,586,894	-	1,640,602	188,125	3,467,457	-	3,521,198	376,250				
1,640,603	-	1,694,313	193,500	3,521,199	-	3,574,939	381,625				
1,694,314	-	1,748,026	198,875	3,574,940	-	3,628,681	387,000				
1,748,027	-	1,801,742	204,250	3,628,682	-	3,682,423	392,375				
1,801,743	-	1,855,460	209,625	3,682,424	-	3,736,165	397,750				

For Expected Losses greater than 5,133,518, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10) \times (\text{Expected Losses}) + (2,500) \times (\text{Expected Losses}) \times (10.75) / [(\text{Expected Losses}) + (700) \times (10.75)]$$

$$\text{Cap on Modifications} = 1.10 + 0.0004 \times (\text{Expected Losses}) / (10.75)$$

## EXHIBIT 4

### WISCONSIN

#### RETROSPECTIVE RATING VALUES CALCULATION OF STATE AND FEDERAL TAX MULTIPLIERS

*Effective October 1, 2023*

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A.	State loss assessments		
	Workers' Compensation Administration Assessment		0.0172
B.	State premium taxes and assessments		
	(1) Premium Tax	0.020	
	(2) <u>Miscellaneous Tax</u>	<u>0.003</u>	
	(3) Total; (1) + (2)		0.023
C.	Residual Market Subsidy		0.000
D.	Total of Taxes and Residual Market Subsidy = (B) + (C)		0.023
E.	Target Cost Ratio (excludes subsidy)		0.729
F.	Loss Adjustment expense		1.176
G.	Permissible Loss Ratio = (E) / [(F) + (A)]		0.611
H.	State Tax Multiplier = [0.2 + (G) x (1 + (A))] / [(0.2 + (G)) x (1 - (D))]		1.037
I.	Federal Assessment		1.048
J.	State Weight		0.003
K.	Federal Weight		0.997
L.	Weighted Federal Assessment = (J) x [1 + (A)] + (K) x (I)		1.048
M.	Federal Permissible Loss Ratio = (E) / [(F) + (L) - 1]		0.595
N.	Federal Tax Multiplier = [0.2 + (M) x (L)] / [(0.2 + (M)) x (1 - (D))]		1.060