



Wisconsin Compensation Rating Bureau  
*Established 1917*

## **CIRCULAR LETTER 3220—August 17, 2020**

### PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: Members of the Bureau

FROM: Jaclyn de Medicci

RE: Proceedings of the Wisconsin Rating Committee  
October 1, 2020 Rate Revision

The Office of the Commissioner of Insurance has approved the State Special Rating Values pages. The excess loss factors were not included in the original rate revision proposal, as the information needed to calculate the factors was not available. This will complete Exhibit 4 of the 10-1-20 rate revision.

Attached are the State Special Rating Values pages.

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

Effective October 1, 2020

WISCONSIN  
RR 1  
Original printing

Average Cost per Case						
A	B	C	D	E	F	G
7,290	10,970	12,434	14,942	20,039	29,868	28,101

Average Cost per Case including ALAE						
A	B	C	D	E	F	G
8,001	12,030	13,626	16,363	21,925	32,654	30,687

Tax Multipliers	
a. State (Non-F Classes)	1.039
b. Federal Classes, or non-F Classes where rate is increased by the USLA&HW Act Percentage	1.075

Expected Loss Ratio	Expected Loss and Allocated Expense Ratio
0.601	0.654

**Excess Loss Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.389	0.428	0.443	0.465	0.488	0.512	0.514
\$15,000 †	0.353	0.394	0.410	0.435	0.460	0.487	0.491
\$20,000 †	0.325	0.367	0.383	0.410	0.437	0.466	0.472
\$25,000	0.302	0.344	0.361	0.389	0.417	0.447	0.455
\$30,000	0.283	0.325	0.342	0.371	0.400	0.431	0.440
\$35,000	0.267	0.309	0.326	0.355	0.384	0.416	0.427
\$40,000	0.253	0.294	0.311	0.340	0.370	0.402	0.414
\$50,000	0.229	0.269	0.286	0.315	0.346	0.378	0.392
\$75,000	0.188	0.225	0.241	0.269	0.299	0.332	0.348
\$100,000	0.160	0.194	0.210	0.236	0.266	0.297	0.315
\$125,000	0.140	0.172	0.187	0.212	0.240	0.271	0.289
\$150,000	0.125	0.154	0.169	0.193	0.220	0.250	0.269
\$175,000	0.112	0.140	0.154	0.177	0.204	0.232	0.251
\$200,000	0.102	0.128	0.141	0.164	0.189	0.217	0.236
\$225,000	0.093	0.118	0.131	0.152	0.177	0.204	0.223
\$250,000	0.086	0.110	0.122	0.142	0.167	0.193	0.212
\$275,000	0.080	0.103	0.114	0.134	0.157	0.183	0.202
\$300,000	0.074	0.096	0.107	0.126	0.149	0.174	0.193
\$325,000	0.069	0.090	0.101	0.119	0.142	0.165	0.184
\$350,000	0.065	0.085	0.096	0.113	0.135	0.158	0.177
\$375,000	0.061	0.081	0.091	0.108	0.129	0.151	0.170
\$400,000	0.058	0.076	0.086	0.103	0.124	0.145	0.164
\$425,000	0.055	0.073	0.082	0.098	0.118	0.140	0.158
\$450,000	0.052	0.069	0.079	0.094	0.114	0.134	0.152
\$475,000	0.050	0.066	0.075	0.090	0.110	0.129	0.147
\$500,000	0.047	0.063	0.072	0.087	0.106	0.125	0.143
\$600,000	0.040	0.054	0.062	0.075	0.092	0.110	0.127
\$700,000	0.035	0.047	0.054	0.066	0.082	0.098	0.114
\$800,000	0.030	0.042	0.048	0.059	0.074	0.088	0.104
\$900,000	0.027	0.037	0.044	0.053	0.067	0.081	0.096
\$1,000,000	0.024	0.034	0.040	0.049	0.062	0.074	0.089
\$2,000,000	0.012	0.017	0.021	0.027	0.035	0.042	0.054
\$3,000,000	0.008	0.012	0.015	0.019	0.025	0.030	0.040
\$4,000,000	0.006	0.009	0.011	0.014	0.020	0.024	0.032
\$5,000,000	0.005	0.007	0.009	0.012	0.016	0.020	0.027
\$6,000,000	0.004	0.006	0.008	0.010	0.014	0.017	0.023
\$7,000,000	0.003	0.005	0.007	0.009	0.012	0.015	0.021
\$8,000,000	0.003	0.004	0.006	0.008	0.011	0.013	0.018
\$9,000,000	0.002	0.004	0.005	0.007	0.009	0.011	0.017
\$10,000,000	0.002	0.003	0.005	0.006	0.009	0.010	0.015

† This loss limit is not applicable for retrospective rating in this state

**Excess Loss and  
Allocated Expense Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.431	0.474	0.489	0.513	0.537	0.562	0.564
\$15,000 †	0.392	0.437	0.454	0.480	0.507	0.536	0.540
\$20,000 †	0.362	0.408	0.426	0.454	0.483	0.514	0.520
\$25,000	0.338	0.384	0.402	0.432	0.462	0.494	0.502
\$30,000	0.317	0.363	0.382	0.412	0.443	0.477	0.486
\$35,000	0.300	0.345	0.364	0.394	0.427	0.461	0.471
\$40,000	0.284	0.329	0.348	0.379	0.411	0.446	0.458
\$50,000	0.259	0.302	0.321	0.352	0.385	0.420	0.434
\$75,000	0.213	0.254	0.271	0.302	0.334	0.370	0.387
\$100,000	0.183	0.221	0.237	0.266	0.298	0.333	0.351
\$125,000	0.161	0.196	0.212	0.240	0.271	0.304	0.323
\$150,000	0.144	0.177	0.192	0.218	0.248	0.281	0.301
\$175,000	0.130	0.161	0.176	0.201	0.230	0.262	0.282
\$200,000	0.119	0.148	0.162	0.187	0.215	0.245	0.265
\$225,000	0.109	0.137	0.151	0.174	0.202	0.231	0.251
\$250,000	0.101	0.128	0.141	0.163	0.190	0.218	0.239
\$275,000	0.094	0.119	0.132	0.154	0.180	0.207	0.228
\$300,000	0.088	0.112	0.125	0.145	0.171	0.198	0.218
\$325,000	0.082	0.106	0.118	0.138	0.162	0.189	0.209
\$350,000	0.078	0.100	0.112	0.131	0.155	0.180	0.200
\$375,000	0.073	0.095	0.106	0.125	0.148	0.173	0.193
\$400,000	0.069	0.090	0.101	0.120	0.142	0.166	0.186
\$425,000	0.066	0.086	0.097	0.114	0.137	0.160	0.180
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\$10,000,000	0.002	0.004	0.005	0.007	0.010	0.012	0.017

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**Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.06	0.05	0.05	0.16	0.14	0.12	0.00