



Wisconsin Compensation Rating Bureau  
*Established 1917*

## **CIRCULAR LETTER 3235—September 13, 2021**

### PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: Members of the Bureau

FROM: Jaclyn Medicci-Bruneau

RE: Proceedings of the Wisconsin Rating Committee  
October 1, 2021 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 10-1-21 rate revision.

Attached are the State Special Rating Values pages.

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

Effective October 1, 2021

WISCONSIN  
RR 1  
Original printing

Average Cost per Case						
A	B	C	D	E	F	G
7,592	10,215	12,846	14,775	19,127	28,045	32,882

Average Cost per Case including ALAE						
A	B	C	D	E	F	G
8,317	11,181	14,050	16,150	20,887	30,599	35,857

Tax Multipliers	
a. State (Non-F Classes)	1.04
b. Federal Classes, or non-F Classes where rate is increased by the USLA&HW Act Percentage	1.071

Expected Loss Ratio	Expected Loss and Allocated Expense Ratio
0.607	0.659

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.391	0.424	0.448	0.466	0.488	0.514	0.526
\$15,000 †	0.354	0.389	0.416	0.436	0.460	0.488	0.503
\$20,000 †	0.327	0.362	0.389	0.411	0.437	0.467	0.484
\$25,000	0.304	0.339	0.367	0.390	0.417	0.449	0.468
\$30,000	0.285	0.320	0.348	0.371	0.400	0.432	0.452
\$35,000	0.269	0.303	0.332	0.355	0.384	0.417	0.439
\$40,000	0.255	0.288	0.317	0.340	0.370	0.403	0.426
\$50,000	0.231	0.263	0.292	0.315	0.345	0.379	0.403
\$75,000	0.190	0.219	0.246	0.269	0.299	0.332	0.358
\$100,000	0.162	0.188	0.214	0.236	0.266	0.298	0.324
\$125,000	0.142	0.166	0.191	0.212	0.240	0.271	0.298
\$150,000	0.126	0.149	0.172	0.192	0.220	0.249	0.276
\$175,000	0.114	0.135	0.157	0.177	0.203	0.232	0.258
\$200,000	0.103	0.123	0.145	0.163	0.189	0.217	0.242
\$225,000	0.095	0.114	0.134	0.152	0.177	0.204	0.229
\$250,000	0.087	0.105	0.125	0.142	0.167	0.192	0.217
\$275,000	0.081	0.098	0.117	0.134	0.157	0.182	0.206
\$300,000	0.075	0.092	0.110	0.126	0.149	0.173	0.197
\$325,000	0.071	0.086	0.104	0.119	0.142	0.165	0.188
\$350,000	0.066	0.081	0.098	0.113	0.135	0.157	0.181
\$375,000	0.063	0.077	0.093	0.108	0.129	0.151	0.173
\$400,000	0.059	0.073	0.089	0.103	0.123	0.145	0.167
\$425,000	0.056	0.069	0.085	0.098	0.118	0.139	0.161
\$450,000	0.053	0.066	0.081	0.094	0.114	0.134	0.155
\$475,000	0.051	0.063	0.077	0.090	0.109	0.129	0.150
\$500,000	0.048	0.060	0.074	0.087	0.106	0.124	0.145
\$600,000	0.041	0.051	0.064	0.075	0.092	0.109	0.129
\$700,000	0.035	0.044	0.056	0.066	0.082	0.098	0.116
\$800,000	0.031	0.039	0.050	0.059	0.074	0.088	0.105
\$900,000	0.027	0.035	0.045	0.054	0.067	0.081	0.097
\$1,000,000	0.025	0.032	0.041	0.049	0.062	0.074	0.089
\$2,000,000	0.012	0.016	0.022	0.027	0.035	0.043	0.053
\$3,000,000	0.008	0.011	0.015	0.019	0.025	0.030	0.038
\$4,000,000	0.006	0.008	0.011	0.015	0.020	0.024	0.030
\$5,000,000	0.005	0.006	0.009	0.012	0.016	0.020	0.025
\$6,000,000	0.004	0.005	0.008	0.010	0.014	0.017	0.021
\$7,000,000	0.003	0.004	0.007	0.009	0.012	0.015	0.019
\$8,000,000	0.003	0.004	0.006	0.008	0.011	0.013	0.017
\$9,000,000	0.002	0.003	0.005	0.007	0.009	0.012	0.015
\$10,000,000	0.002	0.003	0.004	0.006	0.008	0.010	0.013

† 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 †	0.433	0.469	0.494	0.513	0.536	0.563	0.575
\$15,000 †	0.394	0.431	0.459	0.481	0.506	0.537	0.552
\$20,000 †	0.364	0.402	0.431	0.454	0.482	0.514	0.532
\$25,000	0.339	0.377	0.408	0.431	0.461	0.495	0.514
\$30,000	0.319	0.356	0.387	0.412	0.442	0.477	0.498
\$35,000	0.301	0.338	0.369	0.394	0.425	0.461	0.484
\$40,000	0.286	0.322	0.353	0.379	0.410	0.446	0.470
\$50,000	0.260	0.295	0.326	0.351	0.384	0.420	0.446
\$75,000	0.215	0.246	0.276	0.301	0.333	0.370	0.398
\$100,000	0.185	0.213	0.242	0.266	0.297	0.332	0.361
\$125,000	0.162	0.189	0.216	0.239	0.270	0.303	0.332
\$150,000	0.145	0.170	0.196	0.218	0.248	0.280	0.308
\$175,000	0.131	0.155	0.179	0.200	0.229	0.260	0.289
\$200,000	0.120	0.142	0.166	0.186	0.214	0.244	0.272
\$225,000	0.110	0.131	0.154	0.173	0.201	0.230	0.257
\$250,000	0.102	0.122	0.144	0.163	0.189	0.217	0.244
\$275,000	0.095	0.114	0.135	0.153	0.179	0.206	0.233
\$300,000	0.089	0.107	0.127	0.145	0.170	0.196	0.222
\$325,000	0.084	0.101	0.120	0.137	0.162	0.187	0.213
\$350,000	0.079	0.095	0.114	0.131	0.154	0.179	0.204
\$375,000	0.074	0.090	0.109	0.125	0.148	0.172	0.197
\$400,000	0.070	0.086	0.104	0.119	0.142	0.165	0.189
\$425,000	0.067	0.082	0.099	0.114	0.136	0.159	0.183
\$450,000	0.064	0.078	0.095	0.109	0.131	0.153	0.177
\$475,000	0.061	0.074	0.091	0.105	0.126	0.148	0.171
\$500,000	0.058	0.071	0.087	0.101	0.122	0.143	0.165
\$600,000	0.049	0.061	0.075	0.088	0.107	0.126	0.147
\$700,000	0.043	0.053	0.066	0.078	0.096	0.113	0.133
\$800,000	0.038	0.047	0.059	0.070	0.086	0.102	0.121
\$900,000	0.034	0.042	0.054	0.064	0.079	0.094	0.112
\$1,000,000	0.030	0.038	0.049	0.058	0.073	0.087	0.104
\$2,000,000	0.015	0.019	0.026	0.032	0.041	0.050	0.061
\$3,000,000	0.010	0.013	0.018	0.022	0.029	0.035	0.044
\$4,000,000	0.007	0.009	0.013	0.017	0.023	0.028	0.035
\$5,000,000	0.005	0.007	0.011	0.014	0.019	0.023	0.029
\$6,000,000	0.004	0.006	0.009	0.011	0.016	0.019	0.025
\$7,000,000	0.004	0.005	0.008	0.010	0.014	0.017	0.021
\$8,000,000	0.003	0.004	0.007	0.009	0.012	0.015	0.019
\$9,000,000	0.003	0.004	0.006	0.008	0.011	0.013	0.017
\$10,000,000	0.002	0.003	0.005	0.007	0.009	0.012	0.015

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

**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