Wisconsin Compensation Rating Bureau

GENERAL CIRCULAR LETTER 3274—August 20, 2026

PROCEEDINGS OF THE WISCONSIN RATING COMMITTEE

TO: Members of the Bureau

FROM: Lisa Kornacki

RE: Proceedings of the Wisconsin Rating Committee
October 1, 2026 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 10-1-26 rate revision.

Attached are the State Special Rating Values pages.

Average Cost per Case

A	B	C	D	E	F	G
10,404	14,043	18,014	20,232	24,556	36,265	40,656

Average Cost per Case including ALAE

A	B	C	D	E	F	G
11,467	15,464	19,822	22,249	26,982	39,811	44,611

Tax Multipliers

a. State (Non-F Classes)	1.038
b. Federal Classes, or non-F Classes where rate is increased by the USLA&HW Act Percentage	1.062

Expected Loss Ratio	Expected Loss and Allocated Expense Ratio
0.610	0.667

Excess Loss Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G
$10,000 †	0.417	0.447	0.471	0.486	0.503	0.528	0.536
$15,000 †	0.382	0.414	0.440	0.458	0.477	0.505	0.516
$20,000 †	0.355	0.387	0.415	0.435	0.455	0.485	0.498
$25,000	0.333	0.366	0.394	0.415	0.437	0.468	0.483
$30,000	0.314	0.347	0.376	0.397	0.421	0.453	0.469
$35,000	0.297	0.330	0.360	0.382	0.406	0.439	0.456
$40,000	0.283	0.315	0.345	0.368	0.393	0.426	0.445
$50,000	0.259	0.290	0.320	0.343	0.369	0.403	0.424
$75,000	0.215	0.244	0.273	0.296	0.323	0.357	0.380
$100,000	0.185	0.212	0.240	0.261	0.288	0.322	0.347
$125,000	0.163	0.188	0.214	0.235	0.262	0.295	0.319
$150,000	0.146	0.169	0.194	0.215	0.241	0.272	0.297
$175,000	0.132	0.154	0.178	0.198	0.223	0.253	0.278
$200,000	0.121	0.142	0.165	0.183	0.208	0.237	0.262
$225,000	0.111	0.131	0.153	0.171	0.195	0.223	0.248
$250,000	0.103	0.122	0.143	0.160	0.184	0.211	0.235
$275,000	0.096	0.114	0.134	0.151	0.174	0.200	0.224
$300,000	0.090	0.107	0.126	0.143	0.165	0.191	0.214
$325,000	0.084	0.100	0.119	0.135	0.157	0.182	0.205
$350,000	0.079	0.095	0.113	0.129	0.150	0.174	0.196
$375,000	0.075	0.090	0.108	0.123	0.143	0.167	0.189
$400,000	0.071	0.085	0.102	0.117	0.137	0.160	0.182
$425,000	0.067	0.081	0.098	0.112	0.131	0.154	0.175
$450,000	0.064	0.077	0.094	0.107	0.126	0.148	0.169
$475,000	0.061	0.074	0.090	0.103	0.122	0.143	0.164
$500,000	0.058	0.071	0.086	0.099	0.117	0.138	0.158
$600,000	0.049	0.060	0.074	0.086	0.102	0.121	0.141
$700,000	0.042	0.052	0.065	0.076	0.091	0.108	0.126
$800,000	0.037	0.046	0.057	0.067	0.082	0.098	0.115
$900,000	0.033	0.041	0.052	0.061	0.074	0.089	0.105
$1,000,000	0.030	0.037	0.047	0.055	0.068	0.082	0.097
$2,000,000	0.014	0.018	0.024	0.029	0.037	0.045	0.055
$3,000,000	0.009	0.012	0.016	0.019	0.025	0.031	0.039
$4,000,000	0.006	0.008	0.011	0.014	0.019	0.024	0.030
$5,000,000	0.005	0.006	0.009	0.011	0.015	0.019	0.024
$6,000,000	0.004	0.005	0.007	0.009	0.013	0.016	0.020
$7,000,000	0.003	0.004	0.006	0.008	0.011	0.013	0.017
$8,000,000	0.003	0.004	0.005	0.007	0.009	0.011	0.015
$9,000,000	0.002	0.003	0.004	0.006	0.008	0.010	0.013
$10,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.011

† 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	†	0.465	0.497	0.522	0.538	0.555	0.581	0.590
$15,000	†	0.427	0.461	0.489	0.508	0.528	0.557	0.569
$20,000	†	0.397	0.433	0.463	0.483	0.505	0.537	0.550
$25,000		0.373	0.409	0.440	0.462	0.485	0.519	0.534
$30,000		0.353	0.388	0.420	0.443	0.468	0.503	0.520
$35,000		0.335	0.370	0.403	0.426	0.452	0.488	0.506
$40,000		0.319	0.354	0.387	0.411	0.438	0.474	0.494
$50,000		0.293	0.327	0.360	0.384	0.412	0.450	0.471
$75,000		0.245	0.276	0.308	0.333	0.362	0.400	0.425
$100,000		0.212	0.241	0.272	0.296	0.325	0.362	0.388
$125,000		0.188	0.215	0.244	0.267	0.296	0.332	0.359
$150,000		0.169	0.194	0.222	0.244	0.272	0.307	0.334
$175,000		0.153	0.178	0.204	0.225	0.253	0.286	0.313
$200,000		0.141	0.164	0.189	0.210	0.236	0.269	0.296
$225,000		0.130	0.152	0.176	0.196	0.222	0.254	0.280
$250,000		0.121	0.142	0.165	0.184	0.210	0.240	0.266
$275,000		0.113	0.133	0.156	0.174	0.199	0.228	0.254
$300,000		0.106	0.125	0.147	0.165	0.189	0.218	0.243
$325,000		0.100	0.118	0.139	0.157	0.180	0.208	0.233
$350,000		0.094	0.112	0.132	0.149	0.172	0.199	0.224
$375,000		0.089	0.106	0.126	0.143	0.165	0.191	0.215
$400,000		0.085	0.101	0.120	0.136	0.158	0.184	0.208
$425,000		0.081	0.096	0.115	0.131	0.152	0.177	0.201
$450,000		0.077	0.092	0.110	0.126	0.147	0.171	0.194
$475,000		0.073	0.088	0.106	0.121	0.141	0.165	0.188
$500,000		0.070	0.084	0.102	0.116	0.136	0.159	0.182
$600,000		0.060	0.072	0.088	0.101	0.120	0.141	0.162
$700,000		0.052	0.063	0.078	0.090	0.107	0.126	0.147
$800,000		0.046	0.056	0.069	0.080	0.097	0.115	0.134
$900,000		0.041	0.050	0.062	0.073	0.088	0.105	0.123
$1,000,000		0.037	0.045	0.057	0.067	0.081	0.097	0.114
$2,000,000		0.018	0.022	0.029	0.035	0.044	0.054	0.066
$3,000,000		0.011	0.014	0.019	0.023	0.030	0.037	0.046
$4,000,000		0.008	0.010	0.014	0.017	0.023	0.028	0.035
$5,000,000		0.006	0.008	0.011	0.014	0.018	0.022	0.028
$6,000,000		0.005	0.006	0.009	0.011	0.015	0.019	0.024
$7,000,000		0.004	0.005	0.007	0.009	0.013	0.016	0.020
$8,000,000		0.003	0.004	0.006	0.008	0.011	0.013	0.017
$9,000,000		0.003	0.004	0.005	0.007	0.009	0.012	0.015
$10,000,000		0.002	0.003	0.005	0.006	0.008	0.010	0.013

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

Retrospective Development Factors

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