

CHECKING SLIP—IMPORTANT

WISCONSIN AUTOMOBILE INSURANCE PLAN

WI 2025 Revision 001

NEW PAGES ENCLOSED C-3–C-10, C-21–C-22, C-35–C-38, C-45–C-48, C-55–C-58, CR-3–CR-6, (a)–(c)

SUPERSEDED—REMOVE All previous Checking Slips

Pages C-3–C-10, C-21–C-22, C-35–C-38, C-45–C-48, C-55–C-58, CR-3–CR-6, (a)–(c)

NEW CHANGES

Filing No. WI 25-01

Manual of Rules and Rates

The Commercial Auto Liability and Medical Payments rates, including rates for increased limits (Rule 52), uninsured and underinsured motorists insurance (Rule 57), zone rated autos (Rule 74), nonowned auto liability coverage (Rule 104), and snowmobiles (Rule 122) are revised.

In addition, the minimum premiums for hired autos (Rule 103), nonowned auto liability coverage (Rule 104), and repossessed autos (Rule 126) are revised.

The Nonowned Auto Liability rating examples are amended to reflect the revised rates.

These Rule and Rate changes are **effective February 1, 2026 for new business and April 1, 2026 for renewal policies.**

- Rule 52 Page C-3
- Rule 57 Pages C-8 and C-9
- Rule 74 (zone rates) Pages C-21 and C-22
- Rule 103 Page C-36
- Rule 104 Pages C-36–C-38
- Rule 122 Pages C-45 and C-46
- Rule 126 Page C-47
- Nonowned Auto Liability rating examples Pages C-56 and C-57
- Commercial Auto Liability and Medical Payments rates Pages CR-3–CR-6

ELECTRONIC MANUAL

The Wisconsin Automobile Insurance Plan Manual is available in electronic format at <https://www.aipso.com/Manuals/WisconsinManuals>. Register at <https://www.aipso.com/EmailAlerts> to receive email alerts when the manual is updated.

ABOUT THIS MANUAL

Stars (★) indicate the beginning of an amendment and end symbols (❖) indicate the ending of an amendment. The latest effective dates of the Plan of Operation and Manual of Rules and Rates are listed on pages (a)–(c) located at the end of the Manual.

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COMMERCIAL GENERAL RULES CHAPTER

Rule 51. PREMIUM DEVELOPMENT

- A. Determine the applicable base rate from the Premium Development Rule in the appropriate chapter of this Manual.
- B. Determine the appropriate chapter of the Manual in accordance with the following:

1. All eligible trucks, tractors, and trailers are rated under the Trucks, Tractors, and Trailers Chapter.

EXCEPTIONS:

- a. Nonfleet trucks with load capacities of 2,000 pounds or less owned by an individual or a married couple who are residents of the same household, and not customarily used in the occupation, profession, or business of the insured other than in the course of driving to or from work, are rated under the Private Passenger Chapter.
- b. All other personal use trucks are under the Private Passenger Types Chapter.
2. Private passenger autos that are part of a fleet are rated under the Private Passenger Types Chapter.
3. All eligible public transportation autos are rated under the Public Transportation Chapter.
4. All eligible commercial nonowned exposures are rated under the Nonowned Auto Chapter.

Exception: All named nonowner policies are rated under the Private Passenger Chapter.

5. All other eligible commercial autos are rated under the Special Types and Operations Chapter.

C. Bodily Injury and Property Damage Liability Coverage

1. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
2. Refer to experience rating plan ([Rule 54](#)) and merit rating plan ([Rule 55](#)) for applicability.

D. Uninsured and Underinsured Motorists Coverage

Refer to [Rule 57](#) for determination of the appropriate premium.

E. Medical Payments Coverage

Refer to [Rule 58](#) for determination of the appropriate premium.

Rule 52. INCREASED LIMITS

Note: For factors for limits required by law that are not shown, refer to [Rule 2](#).

Optional Single Limits

The increased limits table below shows the factors to be applied to the \$60,000 single limit liability rates to determine the premium for other limits written in accordance with the Extent of Coverage Section ([Section 21](#)) of the Plan.

Single Limits	Limit Codes	Light and Medium Trucks	Heavy Trucks and Truck-Tractors	Extra Heavy Trucks and Truck-Tractors	Zone Rated Risks	All Other Risks
\$ 100,000	10	1.18	1.16	1.19	1.19	1.16
200,000	12	1.42	1.41	1.50	1.51	1.40
350,000	15	1.66	1.65	1.80	1.82	1.62
500,000	16	1.84	1.84	2.04	2.06	1.77
750,000	17	2.05	2.06	2.33	2.38	1.95
1,000,000	18	2.20	2.22	2.56	2.64	2.10
1,500,000*	19	2.44	2.45	2.90	3.02	2.34
2,000,000*	20	2.61	2.63	3.17	3.31	2.52
2,500,000*	21	2.75	2.78	3.38	3.54	2.67
3,000,000*	22	2.87	2.91	3.56	3.74	2.80
3,500,000*	—	2.96	3.01	3.70	3.89	2.90
4,000,000*	—	3.04	3.09	3.83	4.01	2.98
4,500,000*	—	3.10	3.17	3.94	4.12	3.06
5,000,000*	23	3.24	3.30	4.13	4.33	3.20

*Available only if required by law and only if reinsurance is not available.

Rule 53. EXCESS LIMITS—FACULTATIVE REINSURANCE (A) RATES

- A. Insurance in excess of \$1,000,000 combined limit of liability will be provided to any applicant subject to a mandatory limit of liability requirement of any governmental body (federal, state or other political subdivision). Such coverage shall be provided in a single policy applying to all owned autos and at the highest limit of liability required.

- B. When insurance in excess of \$1,000,000 combined limit of liability is requested by an applicant, the servicing carrier shall attempt to obtain facultative reinsurance for such excess limits, and the charge shall be passed on to the insured, in addition to the premium for the \$1,000,000 CSL developed in accordance with the rules of this Manual. The additional charge is determined by dividing the net facultative reinsurance premium by .70 to develop the gross reinsurance charge to be added. Reinsurance premiums as calculated in this paragraph are due and

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payable when billed and are not subject to installment payments nor to pro rata or short rate cancellation.

- C. If the Plan is required to afford limits in excess of \$1,000,000 combined single limits without benefit of re-insurance, the premium for such limits shall be "a" rated and filed with the Office of the Commissioner of Insurance for prior approval.

Rule 54. EXPERIENCE RATING PLAN**Bodily Injury and Property Damage Liability Coverage Only**

This Rule develops a premium credit (reduction) or a premium debit (increase) based on the loss experience of the insured during the experience period specified in paragraph B.

A. Eligibility

1. Experience rating is limited to insureds that meet all of the following criteria:
 - a. The loss experience for the experience period can be obtained from the company that issued the policy(ies) for that period.
 - b. The insured has liability coverage at limits of \$100,000 combined single limit (CSL) or higher.
 - c. The insured develops a credibility factor of at least 0.07 from the tables contained in this Rule.

Determine the credibility factor as follows:

- (1) Determine the detrended premium according to paragraph C.1.
- (2) Refer to the Credibility and Maximum Single Loss Table to determine the credibility factor corresponding to the detrended premium for the experience period.

2. An insured is **not** eligible for experience rating if any of the following apply:
 - a. The insured was self-insured during the experience period.
 - b. All policies included in the experience period were written at liability limits of less than \$100,000 CSL.
 - c. All policies included in the experience period were written with a deductible, self-insured retention, or similar type plan, applicable to the liability coverage.

B. Experience Period

1. The experience period includes all of the following, if available:
 - a. The policy ending 12 months prior to the current policy (latest full policy year)
 - b. The policy ending 24 months prior to the current policy (second latest full policy year)
 - c. The policy ending 36 months prior to the current policy (third latest full policy year)

2. If three years of loss experience is not available or is excluded by paragraph 5, use at least one full year of losses.
3. Use no more than three years of loss experience.
4. Use only full policy years.
5. Do not use policy years during which the insured had liability coverage at limits less than \$100,000 CSL or were written with a deductible, self-insured retention, or similar type plan, applicable to the liability coverage.

C. Determination of Experience Modification**1. Premium**

Determine the detrended premium as follows for the policy years included in the experience period:

- a. Determine the current annual manual \$100,000 CSL liability premium by multiplying the \$60,000 CSL specified auto, hired auto, and nonowned auto liability premiums by the appropriate \$100,000 CSL increased limit factor in [Rule 52](#). Use the headquarters location of the insured to determine the premium for hired and nonowned auto liability exposures.
- b. Multiply the premium determined in paragraph a above by the following detrend factors to determine the detrended premium for each policy in the experience period:

Latest Full Policy Year	Second Latest Full Policy Year	Third Latest Full Policy Year
.952	.929	.906

- c. If the actual exposures of the insured have been subject to a dramatic change during or since the experience period due to known factors other than inflation, apply the following procedure to determine the premium.
 - (1) Determine the current annual manual \$100,000 CSL liability premium for the actual historical exposures for each policy of the experience period.
 - (2) Multiply the premium determined in paragraph c.(1) above by the detrend factors in paragraph b to determine the detrended premium for each policy in the experience period.
- d. Add the detrended premium for all policy years included in the experience period to determine the total detrended premium.

2. Losses

- a. Determine the Adjusted Expected Loss Ratio from the Credibility and Maximum Single Loss Table for the total of the detrended premium developed above.
- b. Multiply the detrended premium for each year by the Adjusted Expected Loss Ratio determined in paragraph a to determine the expected losses.

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- c. Multiply the expected losses determined in paragraph b by the following loss development factors:

	Latest Full Policy Year	Second Latest Full Policy Year	Third Latest Full Policy Year
\$100,000 CSL			
Zone Rated	.288	.126	.048
All Others	.196	.095	.029

- d. Determine the paid and outstanding losses (including allocated claim expense) for the policy years included in the experience period.

- (1) Limit the indemnity amount to \$100,000 CSL for any one occurrence.
- (2) Limit the sum of the indemnity and allocated claim expense resulting from any single occurrence to the maximum single loss specified in the Credibility and Maximum Single Loss Table for the total of the detrended premium developed above.

- e. Determine the total adjusted losses by adding the results of paragraphs c and d.

3. Actual Loss Ratio

Determine the Actual Loss Ratio by dividing the total adjusted losses determined in paragraph C.2 by the detrended premium determined in paragraph C.1.

4. Experience Modification

- a. If the Actual Loss Ratio is less than the Adjusted Expected Loss Ratio, the experience modification is a credit. Determine as follows:

$$\left(\frac{\text{Adjusted Expected Loss Ratio} - \text{Actual Loss Ratio}}{\text{Adjusted Expected Loss Ratio}} \right) \times \text{Credibility} = \text{Experience Modification}$$

Determine the experience rating factor by subtracting the credit from 1.00.

- b. If the Actual Loss Ratio is greater than the Adjusted Expected Loss Ratio, the experience modification is a debit. Determine as follows:

$$\left(\frac{\text{Actual Loss Ratio} - \text{Adjusted Expected Loss Ratio}}{\text{Adjusted Expected Loss Ratio}} \right) \times \text{Credibility} = \text{Experience Modification}$$

Determine the experience rating factor by adding the debit to 1.00.

D. Application

1. Apply the experience rating factor to the liability premium.
2. Apply the experience modification at policy inception or renewal.
3. Do not apply the experience modification midterm.

- E. Refer to the rating example and worksheet at the end of this Chapter

COMMERCIAL GENERAL RULES

**AUTO LIABILITY EXPERIENCE RATING
CREDIBILITY AND MAXIMUM SINGLE LOSS TABLE**

Premium	Credibility	Adjusted Expected Loss Ratio		Maximum Single Loss	
		Zone Rated	All Others	Zone Rated	All Others
\$ 11,144– 15,762	0.03	0.498	0.525	\$55,500	\$58,550
15,763– 20,477	0.04	0.511	0.537	60,450	63,550
20,478– 25,293	0.05	0.520	0.546	63,900	67,000
25,294– 30,211	0.06	0.527	0.551	66,550	69,700
30,212– 35,236	0.07	0.531	0.556	68,800	71,950
35,237– 40,371	0.08	0.535	0.560	70,750	73,950
40,372– 45,618	0.09	0.539	0.563	72,550	75,750
45,619– 50,984	0.10	0.543	0.566	74,250	77,450
50,985– 56,471	0.11	0.546	0.569	75,850	79,050
56,472– 62,083	0.12	0.549	0.571	77,450	80,650
62,084– 67,825	0.13	0.551	0.574	79,000	82,200
67,826– 73,701	0.14	0.554	0.576	80,550	83,700
73,702– 79,717	0.15	0.557	0.578	82,050	85,250
79,718– 85,875	0.16	0.559	0.580	83,600	86,750
85,876– 92,185	0.17	0.562	0.583	85,100	88,300
92,186– 98,648	0.18	0.564	0.585	86,650	89,850
98,649– 105,271	0.19	0.566	0.587	88,200	91,400
105,272– 112,063	0.20	0.569	0.589	89,800	92,950
112,064– 119,025	0.21	0.571	0.590	91,400	94,550
119,026– 126,169	0.22	0.573	0.592	93,000	96,150
126,170– 133,499	0.23	0.575	0.594	94,650	97,800
133,500– 141,023	0.24	0.577	0.596	96,300	99,450
141,024– 148,750	0.25	0.580	0.597	98,050	101,150
148,751– 156,687	0.26	0.581	0.599	99,750	102,850
156,688– 164,842	0.27	0.583	0.601	101,550	104,600
164,843– 173,225	0.28	0.585	0.603	103,350	106,400
173,226– 181,847	0.29	0.587	0.604	105,250	108,250
181,848– 190,717	0.30	0.589	0.606	107,100	110,150
190,718– 199,845	0.31	0.591	0.607	109,050	112,050
199,846– 209,244	0.32	0.593	0.608	111,050	114,000
209,245– 218,925	0.33	0.594	0.610	113,100	116,000
218,926– 228,903	0.34	0.596	0.612	115,200	118,100
228,904– 239,189	0.35	0.598	0.613	117,350	120,200
239,190– 249,800	0.36	0.599	0.614	119,550	122,350
249,801– 260,751	0.37	0.601	0.615	121,800	124,600
260,752– 272,056	0.38	0.603	0.617	124,100	126,900
272,057– 283,737	0.39	0.604	0.617	126,500	129,250
283,738– 295,809	0.40	0.606	0.619	128,950	131,650
295,810– 308,294	0.41	0.608	0.620	131,500	134,150
308,295– 321,214	0.42	0.609	0.621	134,100	136,700
321,215– 334,592	0.43	0.610	0.622	136,800	139,350
334,593– 348,451	0.44	0.612	0.623	139,550	142,100
348,452– 362,818	0.45	0.613	0.624	142,400	144,900
362,819– 377,723	0.46	0.614	0.625	145,350	147,800
377,724– 393,196	0.47	0.615	0.626	148,450	150,800
393,197– 409,269	0.48	0.617	0.626	151,600	153,900
409,270– 425,978	0.49	0.618	0.627	154,850	157,150
425,979– 443,365	0.50	0.619	0.628	158,250	160,500
443,366– 461,466	0.51	0.620	0.629	161,750	163,950
461,467– 480,330	0.52	0.621	0.629	165,400	167,550

**AUTO LIABILITY EXPERIENCE RATING
CREDIBILITY AND MAXIMUM SINGLE LOSS TABLE**

Premium	Credibility	Adjusted Expected Loss Ratio		Maximum Single Loss	
		Zone Rated	All Others	Zone Rated	All Others
\$ 480,331– 500,006	0.53	0.622	0.630	\$169,200	\$171,300
500,007– 520,546	0.54	0.624	0.631	173,150	175,200
520,547– 542,009	0.55	0.624	0.631	177,250	179,250
542,010– 564,460	0.56	0.625	0.632	181,550	183,450
564,461– 587,967	0.57	0.626	0.633	186,000	187,850
587,968– 612,607	0.58	0.627	0.633	190,650	192,450
612,608– 638,465	0.59	0.627	0.633	195,550	197,300
638,466– 665,629	0.60	0.629	0.634	200,650	202,350
665,630– 694,207	0.61	0.629	0.635	206,000	207,650
694,208– 724,308	0.62	0.630	0.635	211,600	213,200
724,309– 756,058	0.63	0.631	0.635	217,500	219,050
756,059– 789,598	0.64	0.631	0.635	223,750	225,200
789,599– 825,081	0.65	0.632	0.636	230,300	231,700
825,082– 862,684	0.66	0.633	0.636	237,200	238,550
862,685– 902,599	0.67	0.633	0.636	244,500	245,800
902,600– 945,050	0.68	0.633	0.636	252,300	253,500
945,051– 990,283	0.69	0.634	0.637	260,500	261,700
990,284– 1,038,584	0.70	0.635	0.637	269,300	270,400
1,038,585– 1,090,274	0.71	0.635	0.637	278,600	279,650
1,090,275– 1,145,725	0.72	0.635	0.638	288,600	289,600
1,145,726– 1,205,358	0.73	0.636	0.638	299,300	300,250
1,205,359– 1,269,670	0.74	0.636	0.638	310,800	311,700
1,269,671– 1,339,232	0.75	0.636	0.638	323,200	324,000
1,339,233– 1,414,714	0.76	0.636	0.638	336,550	337,350
1,414,715– 1,496,905	0.77	0.637	0.638	351,050	351,800
1,496,906– 1,586,740	0.78	0.637	0.638	366,850	367,500
1,586,741– 1,685,343	0.79	0.638	0.638	384,100	384,700
1,685,344– 1,794,056	0.80	0.638	0.638	403,000	403,550
1,794,057– 1,914,524	0.81	0.638	0.638	423,800	424,350
1,914,525– 2,048,759	0.82	0.638	0.638	446,850	447,350
2,048,760– 2,199,264	0.83	0.638	0.639	472,550	473,000
2,199,265– 2,369,189	0.84	0.638	0.639	501,350	501,750
2,369,190– 2,562,554	0.85	0.638	0.639	533,800	534,150
2,562,555– 2,784,565	0.86	0.638	0.639	570,750	571,100
2,784,566– 3,042,097	0.87	0.638	0.639	613,200	613,450
3,042,098– 3,344,416	0.88	0.639	0.639	662,350	662,600
3,344,417– 3,704,321	0.89	0.639	0.639	720,100	720,300
3,704,322– 4,139,995	0.90	0.639	0.639	788,800	788,950
4,139,996– 4,678,182	0.91	0.639	0.639	871,950	872,100
4,678,183– 5,359,884	0.92	0.639	0.639	974,650	974,750
5,359,885– 6,251,341	0.93	0.639	0.639	1,104,700	1,104,800
6,251,342– 7,466,964	0.94	0.639	0.639	1,274,800	1,274,850
7,466,965– 9,222,865	0.95	0.639	0.639	1,506,700	1,506,750
9,222,866– 11,982,136	0.96	0.639	0.639	1,841,650	1,841,700
11,982,137– 16,948,826	0.97	0.639	0.639	2,368,000	2,368,000
16,948,827– 28,537,767	0.98	0.639	0.639	3,315,400	3,315,400
28,537,768– 86,482,473	0.99	0.639	0.639	5,525,950	5,525,950
86,482,474 and over	1.00	0.639	0.639	16,578,700	16,578,700

COMMERCIAL GENERAL RULES**Rule 55. MERIT RATING PLAN****A. Eligibility**

The merit rating plan must be applied to all owned commercial auto risks except those who are eligible for experience rating under [Rule 54](#) of the Manual or risks which have been in business less than nine months preceding the date the policy is being rated.

B. Experience Period

The experience period is 3 years immediately preceding the date of the application for assignment and, in the case of renewal, during the 3 years ending 90 calendar days prior to the renewal date.

C. Merit Points

1. Merit points shall be determined using the application and/or other factual loss information obtained from the prior insurer or any reliable source.
2. One merit point shall be assigned to each at fault loss involving an owned auto during the experience period which results in any bodily injury, or damage to property, including the risk's in excess of \$500.
3. Merit points are to be assigned whether or not the driver responsible for the point is still employed or driving.
4. Merit points assigned should come exclusively from the loss report(s).

D. Rating

1. Determine the number of autos to be rated under this Plan. Trailers shall receive rating modification but shall not be counted for purposes of determining the number of autos to be rated under this Plan.
2. Determine the total merit points accumulated by all eligible owned autos during the experience period.
3. Use the Rate Modification Table below to determine the rating factor to be applied to the premium for all coverages for each eligible auto, except for uninsured motorists, underinsured motorists, and medical payments coverages.

RATE MODIFICATION TABLE

No. of Autos	Merit Points	Rating Factor
1-2	1-2	1.15
	3 or more	1.30
3-4	2-3	1.10
	4 or more	1.25

4. The rating factor applied at policy inception shall not be adjusted to reflect any change in the number of autos during the policy year.

Rule 56. RESERVED FOR FUTURE USE**Rule 57. UNINSURED AND UNDERINSURED MOTORISTS INSURANCE****A. Uninsured Motorists Insurance****1. Coverage**

- a. This form of auto insurance must be provided at \$50,000 single bodily injury liability limits on every auto bodily injury liability policy insuring any auto designed for use on public highways and either required to be registered or principally garaged in Wisconsin.

Uninsured motorists insurance will apply to all autos on the policy.

If liability coverage also applies to hired or nonowned autos, uninsured motorists insurance must be provided for those autos.

- b. Higher limits are not available.

2. Rates

All Territories	★ Rate Per Auto
Private Passenger Types	\$41
Hired and Nonowned Autos	Refer to Rules 103 and 104 .
All Other Risks	26 ❖

B. Underinsured Motorists Insurance**1. Coverage**

- a. This form of auto insurance will be offered in writing and include a brief description of the coverage to one named insured on the bodily injury liability policy insuring any auto designed for use on public highways and either required to be registered or principally garaged in Wisconsin at \$100,000 single bodily injury liability limits. Underinsured motorists insurance is also available for hired or nonowned autos.

If underinsured motorists coverage is provided, the coverage will apply to all autos insured under the policy.

- b. A named insured has the right to reject underinsured motorists coverage. The rejection of such coverage will apply to all persons insured under the policy. Rejection need not be in writing. The absence of a premium payment for underinsured motorists coverage is conclusive proof that the person has rejected such coverage.

Unless a named insured requests such coverage in writing, the insurer does not have to provide underinsured motorists coverage on renewal policies when one named insured has rejected the coverage on the policy previously issued by the insurer.

- c. Higher limits are not available.

COMMERCIAL GENERAL RULES

2. Rates

★	
All Territories	Rate Per Auto
Private Passenger Types	\$17
Hired and Nonowned Autos	Refer to Rules 103 and 104 .
All Other Risks	12 ❖

C. Trailers

Do not charge an uninsured motorists premium for trailers when power units designed to tow such trailers are already insured for uninsured motorists insurance on the same coverage form.

- D. The premium shall not be subject to modification under the provisions of any rating plan or other Manual rules.

Rule 58. MEDICAL PAYMENTS

A. Coverage

- In accordance with Section 632.32 of the Wisconsin Statutes, auto medical payments (including chiropractic payments) coverage in the amount of \$1,000 per person will be afforded on all autos designed for travel on public roads and registered or principally garaged in the state of Wisconsin, except where such coverage is rejected by the insured.

- A named insured has the right to reject this coverage. Unless a named insured requests such coverage in writing, the insurer does not have to provide medical payments on a renewal policy when one named insured has rejected the coverage on the policy previously issued by the insurer.
- If provided, auto medical payments coverage will apply to all vehicles on the policy, including hired and nonowned autos.
- Higher limits are not available.

B. Rates

Refer to the [rate tables](#) for applicable rates.

**Rule 59. WAIVER OF SUBROGATION/
PRIMARY AND
NONCONTRIBUTORY—OTHER
INSURANCE CONDITION**

Applicable to Bodily Injury and Property Damage Liability Coverages Only

If the insured requests, in writing, either a waiver(s) of subrogation or a primary and noncontributory—other insurance condition or both to comply with contractual requirements, increase the bodily injury and property damage total policy premium by 3%.

Attach the applicable endorsement(s).

Rules 60–70. RESERVED FOR FUTURE USE

NOTES

TRUCKS, TRACTORS, AND TRAILERS

\$60,000 SINGLE LIMIT—ZONE RATING TABLE
ZONE 22 (MILWAUKEE) COMBINATIONS

★

Zone	Description	Code	\$60,000 Bodily Injury and Property Damage	\$1,000 Medical Payments
01	Atlanta	201	\$15,095	\$791
02	Baltimore/Washington	202	13,855	730
03	Boston	203	15,614	824
04	Buffalo	204	13,855	730
05	Charlotte	205	15,095	791
06	Chicago	206	11,187	590
07	Cincinnati	207	11,187	590
08	Cleveland	208	11,187	590
09	Dallas/Ft. Worth	209	10,068	529
10	Denver	210	12,535	657
11	Detroit	211	11,187	590
12	Hartford	212	15,614	824
13	Houston	213	10,068	529
14	Indianapolis	214	11,187	590
15	Jacksonville	215	15,095	791
16	Kansas City	216	8,628	456
17	Little Rock	217	10,068	529
18	Los Angeles	218	11,481	603
19	Louisville	219	11,863	623
20	Memphis	220	11,863	623
21	Miami	221	15,095	791
22	Milwaukee	222	8,628	456
23	Minneapolis/St. Paul	223	8,628	456
24	Nashville	224	11,863	623
25	New Orleans	225	14,302	750
26	New York City	226	13,855	730
27	Oklahoma City	227	10,068	529
28	Omaha	228	8,628	456
29	Phoenix	229	12,535	657
30	Philadelphia	230	13,855	730
31	Pittsburgh	231	13,855	730
32	Portland	232	11,481	603
33	Richmond	233	15,095	791
34	St. Louis	234	8,628	456
35	Salt Lake City	235	12,535	657
36	San Francisco	236	11,481	603
37	Tulsa	237	10,068	529
40	Pacific	240	11,714	616
41	Mountain	241	12,789	670
42	Midwest	242	8,805	462
43	Southwest	243	10,274	543
44	North Central	244	11,413	603
45	Mideast	245	12,101	637
46	Gulf	246	14,592	771
47	Southeast	247	15,400	811
48	Eastern	248	14,137	744
49	New England	249	15,928	838

TRUCKS, TRACTORS, AND TRAILERS

\$60,000 SINGLE LIMIT—ZONE RATING TABLE
ZONE 42 (MID WEST) COMBINATIONS

Zone	Description	Code	\$60,000 Bodily Injury and Property Damage	\$1,000 Medical Payments
01	Atlanta	901	\$15,400	\$811
02	Baltimore/Washington	902	14,137	744
03	Boston	903	15,928	838
04	Buffalo	904	14,137	744
05	Charlotte	905	15,400	811
06	Chicago	906	11,413	603
07	Cincinnati	907	11,413	603
08	Cleveland	908	11,413	603
09	Dallas/Ft. Worth	909	10,274	543
10	Denver	910	12,789	670
11	Detroit	911	11,413	603
12	Hartford	912	15,928	838
13	Houston	913	10,274	543
14	Indianapolis	914	11,413	603
15	Jacksonville	915	15,400	811
16	Kansas City	916	8,805	462
17	Little Rock	917	10,274	543
18	Los Angeles	918	11,714	616
19	Louisville	919	12,101	637
20	Memphis	920	12,101	637
21	Miami	921	15,400	811
22	Milwaukee	922	8,805	462
23	Minneapolis/St. Paul	923	8,805	462
24	Nashville	924	12,101	637
25	New Orleans	925	14,592	771
26	New York City	926	14,137	744
27	Oklahoma City	927	10,274	543
28	Omaha	928	8,805	462
29	Phoenix	929	12,789	670
30	Philadelphia	930	14,137	744
31	Pittsburgh	931	14,137	744
32	Portland	932	11,714	616
33	Richmond	933	15,400	811
34	St. Louis	934	8,805	462
35	Salt Lake City	935	12,789	670
36	San Francisco	936	11,714	616
37	Tulsa	937	10,274	543
40	Pacific	940	12,254	643
41	Mountain	941	13,380	704
42	Midwest	942	9,207	482
43	Southwest	943	10,749	563
44	North Central	944	11,940	630
45	Mideast	945	12,660	663
46	Gulf	946	15,264	804
47	Southeast	947	16,109	844
48	Eastern	948	14,789	777
49	New England	949	16,664	878



NONOWNED AUTO CHAPTER

Rule 101. PREMIUM DEVELOPMENT

The bodily injury and property damage liability premiums for commercial nonowned auto exposures shall be determined as follows:

- A. Follow the rating instructions from the applicable rule.
- B. If increased limits ([Rule 52](#)) apply, multiply the rate determined above by the appropriate factor.
- C. Refer to experience rating plan ([Rule 54](#)) and merit rating plan ([Rule 55](#)) for applicability.

**Rule 102. DRIVE OTHER CAR COVERAGE
(CLASS CODE 9020)**

- A. Drive other car coverage is provided at no additional charge for an individual named insured who owns a private passenger auto. Refer to the Individual as the Named Insured Rule ([Rule 106](#)).
- B. Any other insured may request drive other car coverage for named individuals. Multiply the Private Passenger Types base rate by the following factors:

Coverage	Limits	Factor
Bodily Injury and Property Damage	\$ 60,000	.10
Medical Payments	1,000	.10
Uninsured Motorist	50,000	.10
Underinsured Motorist	100,000	.10

- C. In all cases, drive other car coverage includes coverage for the spouse for no additional charge.
- D. Attach the appropriate Drive Other Car Coverage endorsement.

Rule 103. HIRED AUTOS

- A. This Rule applies to the following:

1. Autos the insured leases, hires, rents, or borrows
This does not include any auto the insured leases, hires, rents, or borrows from any of its employees, partners, members, or members of their households. For such autos, refer to [Rule 104](#).
2. Risks other than truckers hiring autos for use in their trucking operations and public transportation autos
 - a. For truckers hiring autos for use in their trucking operations, refer to [Rule 75](#). Truckers.
 - b. For public transportation autos, refer to [Rule 2](#) for rating.

Note: For multistate operations, refer to [Section 18](#).

- B. **Premium Development—Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured and Underinsured Motorists Insurance**

1. Specified Auto Basis
 - a. Provide coverage for hired autos on a specified auto basis if

- (1) an insured lessee or renter is providing primary liability coverage on the auto; and
- (2) the term of the lease or agreement is for six months or more.

- b. Rate and classify each auto as though owned by the insured lessee or renter according to the applicable rules in this Manual.
- c. If the policy is extended to cover the owner of the auto as an additional insured, multiply the otherwise applicable liability premium for each auto leased or rented by the additional insured by the following factor:

Factor

1.04

- d. Attach the appropriate Lessor—Additional Insured and Loss Payee endorsement.

2. Cost of Hire Basis

- a. Provide coverage for hired autos on a cost of hire basis if the term of the lease or agreement is

- (1) less than six months; or
- (2) six months or more, when the owner of the auto is providing primary liability coverage.

- b. Cost of hire is the total amount incurred by the insured for the leasing and hiring of autos the insured does not own. Cost of hire does not include charges for autos that are leased, hired, rented or borrowed from any of the insured's employees, partners, members (if the insured is a limited liability company) or members of their households.

- c. For each state where the insured is expected to hire autos, separately estimate the annual cost of hire for each of the following, if applicable:

- (1) Autos for which primary liability coverage is provided by the insured
- (2) Autos for which excess liability coverage is provided by the insured

- d. Determine the advance premium as follows:

- (1) For each state where the insured is expected to hire autos, divide the estimated annual cost of hire by 100 for each category of risk described in B.2.c.
- (2) Multiply the result by the Hired Auto [rate](#) in the Commercial Auto Rate Chapter.
- (3) Multiply the result by the appropriate factor in the following table based on whether the insured provides primary or excess liability coverage:

Primary Liability Coverage	Excess Liability Coverage
Refer to Rule 2 .	1.00

- (4) Add the total cost of hire premium for all states.

NONOWNED

- e. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
- f. Minimum Premiums

Coverage	Limits	★ Minimum Premium
Bodily Injury and Property Damage	\$ 60,000	\$118
Medical Payments	1,000	7
Uninsured Motorists	50,000	3
Underinsured Motorists	100,000	1
❖		

- 3. Attach the appropriate Hired Autos Specified as Covered Autos You Own endorsement.

C. Contractual Liability

The insured is covered on a primary basis for liability assumed by contract for the rental or lease of any auto by the insured or by any of his or her employees except for either of the following:

- 1. Any auto rented with a driver
- 2. Any truckers' hold harmless agreements

If an employee rents or hires an auto in his or her own name for the purpose of performing duties related to the insured's business, use the applicable Employee Hired Autos endorsement.

Such coverage does not provide physical damage coverage for any auto rented or leased by the insured.

Rule 104. NONOWNED AUTO LIABILITY COVERAGE

- A. This Rule applies to autos the insured does not own, lease, hire, rent, or borrow that are used in connection with the insured's business. This includes autos owned by the insured's employees, volunteers, partners, members, or members of their households but only while used in the insured's business operations or personal affairs.

B. Premium Development—Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured and Underinsured Motorists Insurance

The following rating procedures are applied as appropriate:

- 1. Fast Food Delivery Services
 - a. Determine the average number of employees.
 - (1) Determine the total number of full and part time employees who operate their own autos in the insured's delivery business separately by those who
 - (a) provide evidence of primary liability insurance; and
 - (b) do not provide evidence of primary insurance.

Evidence of primary coverage consists of a copy of the Declarations page and the schedule of covered vehicles. This evidence must be provided to the servicing carrier on an annual basis.

- (2) Divide the total number of employees determined above by seven.

b. Liability Coverage

Multiply the average number of employees determined in paragraph a by the Private Passenger Types [base rates](#) for the territory in which the risk is located by the following factors:

Employees With Evidence of Primary Liability Insurance	Employees Without Evidence of Primary Liability Insurance
.50	1.00

c. Medical Payments Coverage

Multiply the average number of employees determined in paragraph a by the Private Passenger Types [base rate](#) for the territory in which the risk is located.

d. Uninsured and Underinsured Motorists Insurance

Multiply the average number of employees determined in paragraph a by the Private Passenger Types rate in the Uninsured and Underinsured Motorists Insurance Rule ([Rule 57](#)).

- e. Refer to rating examples and worksheet.

2. Social Service Agency Risks**a. Employees**

Determine the advance premium based on the number of employees in accordance with paragraph 4.a.

b. Volunteers

Charge the following rates per volunteer:

Coverage	Limits	★ Rate per Volunteer	★ Minimum Premium per Policy
Bodily Injury and Property Damage	\$ 60,000	\$38.33	\$174
Medical Payments	1,000	0.43	4
Uninsured Motorists	50,000	0.39	3
Underinsured Motorists	100,000	0.95	5
❖			

3. Partnerships or Limited Liability Companies (LLC)**a. Active or Inactive Partner or LLC Member**

- (1) Determine the rating territory in which the partnership or LLC is located based on street address.
- (2) For each active or inactive partner or LLC member, multiply the Private Passenger Types [rate](#) by the following factor:

Factor

.10

Apply this rating base regardless of the type of auto being used.

b. Employees

Determine the advance premium based on the number of employees in accordance with paragraph 4.a below.

c. Volunteers

Determine the advance premium based on the number of volunteers in accordance with paragraph 4.b below.

4. All Other Risks

a. Employees

(1) Multistate Operations

Determine the number of employees separately for each state where the employees operate their autos in the insured's business. Use the applicable rates and rating rules of the states of principal garaging of the autos.

(2) In-State Operations

Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Total Number of Employees	★	
	Bodily Injury and Property Damage \$60,000 Limit	Medical Payments \$1,000 Limit
0-25	\$ 279	\$ 5.45
26-100	1,079	12.46
101-500	2,822	27.32
501-1,000	6,489	43.03
Over 1,000	13,676	96.31

Total Number of Employees	★	
	Uninsured Motorists Insurance \$50,000 Limit	Underinsured Motorists Insurance \$100,000 Limit
0-25	\$ 4.35	\$ 10.54
26-100	10.03	24.20
101-500	21.96	53.08
501-1,000	34.59	83.60
Over 1,000	49.01	146.66

(3) Except for fast food delivery services rated in accordance with paragraph B.1 of this Rule, if more than 50% of the insured's employees regularly operate their autos in the insured's business, refer to [Rule 2](#) for rating.

b. Volunteers

Charge an additional premium determined as follows:

Determine the total number of volunteers at all locations who regularly use their own autos to

transport social service clients in connection with the agency's programs and multiply this number by the following;

Coverage	Limits	★	
		Rate per Volunteer	Minimum Premium per Policy
Bodily Injury and Property Damage	\$ 60,000	\$30.65	\$139
Medical Payments	1,000	0.40	4
Uninsured Motorists	50,000	0.41	3
Underinsured Motorists	100,000	1.04	5

✦

5. To extend nonowned auto liability coverage to cover individual liability of employees, volunteers, or partners and LLC members, apply the following rating procedure:

a. Employees

To extend nonowned auto liability coverage to cover the individual liability of employees while using their autos in the employer's business, compute the additional premium by multiplying the premium determined in 4.a above by the following factor:

Factor

.25

b. Volunteers

To extend coverage to cover the individual liability of volunteers who use their own autos and other covered non-owned autos, in the insured's business, charge an additional premium determined as follows:

Determine the number volunteers, in all locations who regularly use their autos in connection with the insureds business and charge the following rates:

Coverage	Limits	★	
		Rate per Volunteer	Minimum Premium per Policy
Bodily Injury and Property Damage	\$ 60,000	\$7.53	\$50
Medical Payments	1,000	0.67	1
Uninsured Motorists	50,000	0.08	1
Underinsured Motorists	100,000	0.18	1

✦

Use Non-Ownership Liability Coverage For Volunteers Endorsement.

c. Partners or Members

To extend nonowned auto liability coverage to cover the individual liability of partners or members as insureds while using their autos in the employer's business, charge an additional premium determined as follows:

NONOWNED

Determine the number of partners or LLC members in all locations and charge the following rates:

Coverage	Limits	★	
		Rate per Partner or LLC Member	Minimum Premium per Policy
Bodily Injury and Property Damage	\$ 60,000	\$6.03	\$40
Medical Payments	1,000	0.62	1
Uninsured Motorists	50,000	0.09	1
Underinsured Motorists	100,000	0.19	1



Use Partners Or Members As Insureds Endorsement.

6. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

Rule 105. RESERVED FOR FUTURE USE**Rule 106. INDIVIDUAL AS THE NAMED INSURED**

Endorse a policy covering an individually owned auto with the appropriate individual named insured endorsement.

Personal auto drive other car coverage is provided at no additional charge if the policy covers

- A. a private passenger auto not used for public transportation or rented to others without a driver;
- B. a pickup or van that is not customarily used in the business of the insured other than for farming or ranching.

If A or B above do not apply, refer to [Rule 102](#). Drive Other Car Coverage (Class Code 9020).

Rules 107–110. RESERVED FOR FUTURE USE

- f. Self-propelled vehicles not described above with the following types of permanently attached equipment:

- (1) Equipment designed primarily for
 - (a) snow removal;
 - (b) road maintenance, but not construction or resurfacing;
 - (c) street cleaning.
- (2) Cherry pickers and similar devices mounted on auto or truck chassis and used to raise or lower workers
- (3) Air compressors, pumps, and generators, including spraying, welding, building cleaning, geophysical exploration, lighting, and well servicing equipment

- g. Other commercial vehicles maintained primarily for purposes other than the transportation of persons or cargo

2. Farm Equipment

Farm equipment includes farm tractors, harvesting combines, power driven lawn mowers, and other self-propelled farm equipment used for farming purposes.

C. Premium Development

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages
 - a. Equipment Owned and Leased for Six Months or Longer
 - (1) Determine the Trucks, Tractors, and Trailers [base rates](#) from the Commercial Auto Rate Chapter. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
 - (2) Multiply the rate determined above by the appropriate factor in paragraph 3.
 - b. Equipment Leased for Less than Six Months
Refer to [Rule 2](#).
2. Uninsured and Underinsured Motorists Coverage
 - a. Determine the Private Passenger Types rate from [Rule 57](#).
 - b. Multiply the rate determined above by the appropriate factor in paragraph 3.

Exception: No endorsement is necessary for mobile equipment described in paragraph B.1.f above.

3. Factors

Coverage	Mobile Equipment	Farm Equipment
Bodily Injury and Property Damage Liability Coverage	1.00	0.15
Medical Payments Coverage	1.00	0.15
Uninsured and Underinsured Motorists Coverage	1.00	1.00

Rule 121. MOTORCYCLES
(CLASS CODE 7942)

A. Eligibility

For the purposes of this Rule, motorcycles refers to motorcycles, mopeds, motorscooters, motorbikes, and other similar two wheeled autos used for commercial purposes.

B. Premium Development

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages
 - a. Determine the Private Passenger Types [base rate](#) from the Commercial Auto Rate Chapter.
 - b. Multiply the rate determined above by the appropriate factor in paragraph 3.
2. Uninsured and Underinsured Motorists Coverage
 - a. Determine the Private Passenger Types rate from [Rule 57](#).
 - b. Multiply the rate determined above by the appropriate factor in paragraph 3.
3. Factors

Coverage	Engine Size	Factor
Bodily Injury and Property Damage Liability Coverage	0–100	.29
	101–200	.38
	201–360	.59
	361–500	.65
	501–800	.76
	Over 800	.85
Medical Payments Coverage		4.00
Uninsured and Underinsured Motorists Coverage		2.00

Rule 122. SNOWMOBILES
(CLASS CODE 7964)

A. Eligibility

This Rule applies to snowmobiles and similar autos used specifically for commercial purposes designed for travel over ice and snow and used principally off public roads.

B. Premium Development

1. Bodily Injury and Property Damage Liability Coverage
 - a. ★Excluding the Passenger Hazard
Charge \$290 for \$60,000 limit.
 - b. Including the Passenger Hazard
Charge \$680 for \$60,000 limit.
2. Medical Payments Coverage
Charge \$19 for \$1,000 per person.
3. Uninsured Motorists Coverage
Charge \$23 for \$50,000 limit.

SPECIAL TYPES

4. Underinsured Motorists Coverage
Charge \$18 for \$100,000 limit. ⚡
5. For autos of this type which are used as a public or livery conveyance for passengers and propeller-driven equipment, refer to [Rule 2](#) for rating.
6. All premiums apply for the period of coverage. If the insured cancels, do not return premium.

Rule 123. MOTOR HOMES**A. Eligibility**

For purposes of this Rule, motor homes refer to self-propelled autos with a living area that is an integral part of the auto chassis or a pickup with a permanently attached camper body. The living area or camper body must include permanent installation of any two of the following facilities: cooking, dining, plumbing, or refrigeration.

B. Premium Development

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages
 - a. Determine the Trucks, Tractors, and Trailers [base rate](#) from the Commercial Auto Rate Chapter. Refer to [Rule 73](#) for the fleet rating factor, if applicable.
 - b. Multiply the rate determined above by the appropriate factor in paragraph 3.
2. Uninsured and Underinsured Motorists Coverage
 - a. Determine the Private Passenger Types rate from [Rule 57](#).
 - b. Multiply the rate determined above by the appropriate factor in paragraph 3.
3. Factors

Coverage	Up to 22 Feet	More than 22 feet
Bodily Injury and Property Damage Liability Coverage	.60	.75
Medical Payments Coverage	1.00	1.00
Uninsured and Underinsured Motorists Coverage	1.00	1.00

Rule 124. ANTIQUE AUTOS**A. Eligibility**

This Rule applies to autos that are

1. 25 years old or more; and
2. maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest; and
3. occasionally used for other purposes.

B. Premium Development

1. Bodily Injury and Property Damage Liability and Medical Payments Coverages
 - a. Determine the Private Passenger Types [base rate](#) from the Commercial Auto Rate Chapter.
 - b. Regardless of the type of auto, multiply the rate determined above by the appropriate factor in paragraph 3.
2. Uninsured and Underinsured Motorists Coverage
 - a. Determine the Private Passenger Types rate from [Rule 57](#).
 - b. Multiply the rate determined above by the appropriate factor in paragraph 3.
3. Factors

Coverage	Factor
Bodily Injury and Property Damage Liability Coverage	.14
Medical Payments Coverage	1.00
Uninsured and Underinsured Motorists Coverage	1.00

Rule 125. AMPHIBIOUS AUTOS**A. Eligibility**

This Rule applies to autos designed to operate on both land and water. Coverage is only afforded while the auto is used on land.

B. Premium Development

Rate as land autos according to their use.

**Rule 126. REPOSSESSED AUTOS
(CLASS CODE 7925)****A. Eligibility**

1. This Rule does not apply to autos that finance companies and banks own or operate for their own business or pleasure purposes. Insure such autos according to the regular use of the auto.
2. Auto finance companies and banks may be insured for the repossession and use in connection with reselling financed autos.

B. Premium Development

1. Bodily Injury and Property Damage Liability Coverage
 - a. The rate per repossessed auto is \$16 bodily injury and property damage \$60,000 limit.
 - b. To determine the advance premium, multiply the estimated number of autos repossessed annually by the rate per auto.
 - c. To determine the earned premium, multiply the total number of autos repossessed during the policy period by the rates in force at the policy inception.

2. Medical Payments Coverage
The rate per repossessed auto is \$1.
3. Uninsured Motorists Coverage
The rate per repossessed auto is \$3.
4. Underinsured Motorists Coverage
The rate per repossessed auto is \$1.
5. ★Minimum Premium. The minimum premium for all coverages is \$69.✧

Rule 127. DRIVE-AWAY CONTRACTORS**A. Eligibility**

A person, firm, or corporation that drives away autos under their own power for factories or auto dealers may be insured for the operation of such autos.

B. Premium Development

Multiply the applicable base rate for the class and type of vehicle by the following factor for each set of transporter plates:

Factor
1.50

Private passenger types and trucks may get an additional hazard charge.

**Rules 128–130. RESERVED FOR FUTURE
USE**

NOTES

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

PUBLIC TRANSPORTATION AUTOS OTHER THAN ZONE RATED WORKSHEET

Coverage	Base Rate (Commercial Auto Rate Chapter Rule 57)		Fleet Factor (Rule 93)		Primary Rating Factor (Rule 92)		Secondary Rating Factor (Rule 92)		Increased Limits Factor (Rule 52)		Experience Rating or Merit Rating Modification (Rule 54 or Rule 55)		Whole Dollar Premium
Liability	_____	X		X (+) X		X		=	_____
UM	_____		NA		NA		NA		NA		NA		_____
UIM*	_____		NA		NA		NA		NA		NA		_____
Medical Payments*	_____		NA		NA		NA		NA		NA		_____
TOTAL													<div></div>

ZONE RATED PUBLIC TRANSPORTATION AUTOS WORKSHEET

Coverage	Base Rate (Zone Rating Tables and Rule 57)		Primary Rating Factor (Rule 92)		Increased Limits Factor (Rule 52)		Experience Rating or Merit Rating Modification (Rule 54 or Rule 55)		Whole Dollar Premium
Liability	_____	X		X		X		=	_____
UM	_____		NA		NA		NA		_____
UIM*	_____		NA		NA		NA		_____
Medical Payments*	_____				NA		NA		_____
TOTAL									<div></div>

*Optional coverage

NONOWNED AUTO LIABILITY RATING EXAMPLE

Fast Food Delivery Services

Insured employs 21 drivers; Average of 3 Drivers Per Day
Territory 14; Basic Limits

Example 1. All Drivers without Primary Liability Insurance

Coverage	Number of Drivers without Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Whole Dollar Premium
Liability	21	÷	21	X	3	X	1,073	=	3,219
Medical Payments	21	÷	21	X	3	X	21	=	63
Uninsured Motorists	21	÷	21	X	3	X	41	=	123
Underinsured Motorists	21	÷	21	X	3	X	17	=	51
TOTAL								=	\$3,456

Example 2. All Drivers with Primary Liability Insurance

Coverage	Number of Drivers with Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Primary Liability Insurance Factor		Whole Dollar Premium
Liability	21	÷	21	X	3	X	1,073	X	.50	=	1,610
Medical Payments	21	÷	21	X	3	X	21		NA	=	63
Uninsured Motorists	21	÷	21	X	3	X	41		NA	=	123
Underinsured Motorists	21	÷	21	X	3	X	17		NA	=	51
TOTAL											\$1,847

***Determination of Average Number of Drivers Per Day**

Total Part-Time Drivers Per Day for 7-Day Period		Total Full-Time Drivers Per Day for 7-Day Period		Average Number of Drivers Per Day
7	+	14	÷	7
			=	3

NONOWNED AUTO LIABILITY RATING EXAMPLE

Fast Food Delivery Services

Insured employs 21 drivers; Average of 3 Drivers Per Day
Territory 14; Basic Limits

Example 3. 18 Drivers Without Primary Liability Insurance
3 Drivers With Primary Liability Insurance

1. Drivers without Primary Liability Insurance

Coverage	Number of Drivers without Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Whole Dollar Premium
Liability	18	÷	21	X	3	X	1,073	=	2,759
Medical Payments	18	÷	21	X	3	X	21	=	54
Uninsured Motorists	18	÷	21	X	3	X	41	=	105
Underinsured Motorists	18	÷	21	X	3	X	17	=	44
TOTAL								=	\$2,962

2. Drivers with Primary Liability Insurance

Coverage	Number of Drivers with Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter and Rule 57)		Primary Liability Insurance Factor		Whole Dollar Premium
Liability	3	÷	21	X	3	X	1,073	X	.50	=	230
Medical Payments	3	÷	21	X	3	X	21		NA	=	9
Uninsured Motorists	3	÷	21	X	3	X	41		NA	=	18
Underinsured Motorists	3	÷	21	X	3	X	17		NA	=	7
TOTAL										=	\$264

3. Drivers with a Combination of 1 and 2 above

Whole Dollar Premium of Drivers without Primary Liability Insurance		Whole Dollar Premium of Drivers with Primary Liability Insurance		Total Premium
1		2		
\$2,962	+	\$264	=	\$3,226

*Determination of Average Number of Drivers Per Day

Total Part-Time Drivers Per Day for 7-Day Period		Total Full-Time Drivers Per Day for 7-Day Period		Average Number of Drivers Per Day
7	+	14	÷	3

NONOWNED AUTO LIABILITY WORKSHEET

Fast Food Delivery Services

1. Drivers without Primary Liability Insurance

Coverage	Number of Drivers without Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter Rule 57) and		Whole Dollar Premium
Liability	_____	÷	_____	X	_____	X	_____	=	_____
Medical Payments	_____	÷	_____	X	_____	X	_____	=	_____
Uninsured Motorists	_____	÷	_____	X	_____	X	_____	=	_____
Underinsured Motorists	_____	÷	_____	X	_____	X	_____	=	_____
TOTAL								=	_____

2. Drivers with Primary Liability Insurance

Coverage	Number of Drivers with Primary Liability Insurance		Total Number of Drivers		Average Number of Drivers Per Day*		Private Passenger Types Base Rate (Commercial Auto Rate Chapter Rule 57) and		Primary Liability Insurance Factor		Whole Dollar Premium
Liability	_____	÷	_____	X	_____	X	_____	X	.50	=	_____
Medical Payments	_____	÷	_____	X	_____	X	_____		NA	=	_____
Uninsured Motorists	_____	÷	_____	X	_____	X	_____		NA	=	_____
Underinsured Motorists	_____	÷	_____	X	_____	X	_____		NA	=	_____
TOTAL											_____

3. Drivers with a Combination of 1 and 2 above

Whole Dollar Premium of Drivers without Primary Liability Insurance		Whole Dollar Premium of Drivers with Primary Liability Insurance		Total Premium
1		2		
_____	+	_____	=	_____

*Determination of Average Number of Drivers Per Day

Total Part-Time Drivers Per Day for 7-Day Period		Total Full-Time Drivers Per Day for 7-Day Period		Average Number of Drivers Per Day
_____	+	_____	÷	7 = _____

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

COMMERCIAL AUTO LIABILITY RATES

**\$60,000 Single Limit Bodily Injury and Property Damage,
\$1,000 Medical Payments**

TRUCKS, TRACTORS, AND TRAILERS

Territory	Bodily Injury and Property Damage	Medical Payments
02	\$1,952	\$22
03	1,478	22
04	1,178	11
05	1,303	17
06	1,096	17
07	1,125	12
08	1,007	17
09	601	11
10	1,125	17
11	1,088	17
13	1,591	17
14	1,860	17
15	1,691	22
16	859	17
17	791	11

PRIVATE PASSENGER TYPES

Territory	Bodily Injury and Property Damage	Medical Payments
02	\$ 946	\$21
03	929	16
04	649	11
05	725	16
06	472	11
07	712	16
08	816	16
09	568	11
10	777	16
11	720	16
13	822	16
14	1,073	21
15	929	17
16	606	11
17	542	11

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

COMMERCIAL AUTO LIABILITY RATES

**\$60,000 Single Limit Bodily Injury and Property Damage,
\$1,000 Medical Payments**

TAXICABS AND LIMOUSINES

Territory	Bodily Injury and Property Damage	Medical Payments
02	\$10,277	\$211
03	7,781	160
04	6,198	129
05	6,859	136
06	5,772	116
07	5,924	122
08	5,300	109
09	3,166	68
10	5,924	117
11	5,731	116
13	8,376	169
14	9,792	195
15	8,899	177
16	4,524	95
17	4,164	88

SCHOOL AND CHURCH BUSES

Territory	Bodily Injury and Property Damage	Medical Payments
02	\$1,195	\$32
03	905	39
04	724	31
05	798	31
06	672	31
07	690	31
08	619	31
09	366	24
10	689	32
11	667	31
13	974	37
14	1,142	31
15	1,036	32
16	529	24
17	483	31

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

COMMERCIAL AUTO LIABILITY RATES

**\$60,000 Single Limit Bodily Injury and Property Damage,
\$1,000 Medical Payments**

OTHER BUSES

Territory	Bodily Injury and Property Damage	Medical Payments
02	\$9,882	\$198
03	7,479	184
04	5,964	175
05	6,597	183
06	5,550	160
07	5,695	169
08	5,096	168
09	3,045	130
10	5,695	176
11	5,511	176
13	8,058	201
14	9,420	191
15	8,560	172
16	4,350	160
17	4,008	160

VAN POOLS

Territory	Bodily Injury and Property Damage	Medical Payments
02	\$2,438	\$61
03	1,847	42
04	1,470	41
05	1,629	41
06	1,368	31
07	1,407	31
08	1,257	31
09	751	22
10	1,403	32
11	1,359	31
13	1,989	48
14	2,322	63
15	2,112	54
16	1,072	31
17	986	21

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

COMMERCIAL AUTO LIABILITY RATES

**\$60,000 Single Limit Bodily Injury and Property Damage,
\$1,000 Medical Payments, \$50,000 Uninsured Motorists, and
\$100,000 Underinsured Motorists**

HIRED AUTO

	Bodily Injury and Property Damage	Medical Payments	Uninsured Motorists Insurance	Underinsured Motorists Insurance
All Territories	\$2.76	\$0.08	\$0.033	\$0.01

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

EFFECTIVE DATES

INTRODUCTION

How, When, and Where—An Explanation of Procedures for Wisconsin Producers	January 1, 2020
How to Apply to the Wisconsin Automobile Insurance Plan	February 1, 2021
How to Apply for Additional Coverages or Changes in the Policy	February 1, 2025
Availability of Forms and Manuals	January 1, 2019
Effective Date of Coverage	January 1, 2019
Other Money Matters	January 1, 2020
Claims	January 1, 2020

PLAN OF OPERATION

PERSONAL AUTOMOBILE PART

Sec. 1.	January 1, 2020
Sec. 2.	February 1, 2025
Sec. 3.	January 1, 2020
Sec. 4.	Reserved for Future Use
Sec. 5.	February 1, 2025
Sec. 6.	January 1, 2020
Sec. 7.	February 1, 2025
Sec. 8.	Reserved for Future Use
Sec. 9.	January 1, 2020
Sec. 10.	Reserved for Future Use
Sec. 11.	Reserved for Future Use
Sec. 12.	February 1, 2021
Sec. 13.	September 1, 2022
Sec. 14.	September 1, 2022
Sec. 15.	Reserved for Future Use
Sec. 16.	Reserved for Future Use

COMMERCIAL AUTOMOBILE PART

Sec. 17.	September 1, 2022
Sec. 18.	September 1, 2023
Sec. 19.	Reserved for Future Use
Sec. 20.	Reserved for Future Use
Sec. 21.	September 1, 2023
Sec. 22.	September 1, 2023
Sec. 23.	February 1, 2025
Sec. 24.	Reserved for Future Use
Sec. 25.	September 1, 2022
Sec. 26.	May 1, 2009
Sec. 27.	Reserved for Future Use
Sec. 28.	May 1, 2009
Sec. 29.	May 1, 2009
Sec. 30.	September 1, 2022
Sec. 31.	September 1, 2023

Sec. 32.	Reserved for Future Use
Sec. 33.	Reserved for Future Use
Sec. 34.	Reserved for Future Use
Sec. 35.	Reserved for Future Use
Sec. 36.	Reserved for Future Use
Sec. 37.	Reserved for Future Use

APPENDIX

Sec. 38.	January 1, 2020
Sec. 39.	January 1, 2024
Sec. 40.	November 1, 2022
Sec. 41.	October 1, 2013
Sec. 42.	May 1, 2009
Sec. 43.	January 1, 2020
Sec. 44.	January 1, 2020
Sec. 45.	January 1, 2020
Sec. 46.	January 1, 2020
Sec. 47.	January 1, 2023
Sec. 48.	September 1, 2022
Sec. 49.	Reserved for Future Use
Sec. 50.	September 1, 2022
Sec. 51.	September 1, 2022
Sec. 52.	January 1, 2019
Sec. 53.	January 1, 2020
Sec. 54.	May 1, 2009
Sec. 55.	January 1, 2020
Sec. 56.	January 1, 2019
Sec. 57.	January 1, 2020
Sec. 58.	September 1, 2023

SUPPLEMENT

January 1, 2020

MANUAL OF RULES AND RATES

GENERAL RULES CHAPTER

Rule 1.	May 1, 2009
Rule 2.	May 1, 2009
Rule 3.	January 1, 2022
Rule 4.	May 1, 2009
Rule 5.	May 1, 2009
Rule 6.	January 1, 2022
Rule 7.	May 1, 2009
Rule 8.	Reserved for Future Use
Rule 9.	Reserved for Future Use
Rule 10.	Reserved for Future Use
Rule 11.	Reserved for Future Use
Rule 12.	Reserved for Future Use
Rule 13.	Reserved for Future Use
Rule 14.	Reserved for Future Use
Rule 15.	Reserved for Future Use
Rule 16.	Reserved for Future Use
Rule 17.	Reserved for Future Use
Rule 18.	Reserved for Future Use
Rule 19.	May 1, 2009

PRIVATE PASSENGER CHAPTER

Rule 20.	February 1, 2025
Rule 21.	December 1, 2011
Rule 22.	November 18, 2015
Rule 23.	November 1, 2011
Rule 24.	January 1, 2022
Rule 25.	November 1, 2010
Rule 26.	October 1, 2013
Rule 27.	October 1, 2013
Rule 28.	Reserved for Future Use
Rule 29.	January 1, 2010
Rule 30.	Reserved for Future Use
Rule 31.	January 1, 2022
Rule 32.	April 1, 2017
Rule 33.	December 1, 2011
Rule 34.	November 1, 2010
Rule 35.	November 1, 2011
Rule 36.	January 1, 2022
Rule 37.	January 1, 2022
Rule 38.	February 1, 2021
Rule 39.	Reserved for Future Use
Rule 40.	Reserved for Future Use
Rule 41.	Reserved for Future Use
Rule 42.	Reserved for Future Use
Rule 43.	Reserved for Future Use
Rule 44.	Reserved for Future Use
Rule 45.	Reserved for Future Use
Rule 46.	Reserved for Future Use
Rule 47.	Reserved for Future Use
Rule 48.	Reserved for Future Use
Rule 49.	Reserved for Future Use
Rule 50.	Reserved for Future Use

COMMERCIAL GENERAL RULES CHAPTER

Rule 51.	February 1, 2025
Rule 52.	February 1, 2026
Rule 53.	May 1, 2009
Rule 54.	January 1, 2019
Rule 55.	October 1, 2013
Rule 56.	Reserved for Future Use
Rule 57.	February 1, 2026

Rule 58.	October 1, 2013
Rule 59.	July 9, 2019
Rule 60.	Reserved for Future Use
Rule 61.	Reserved for Future Use
Rule 62.	Reserved for Future Use
Rule 63.	Reserved for Future Use
Rule 64.	Reserved for Future Use
Rule 65.	Reserved for Future Use
Rule 66.	Reserved for Future Use
Rule 67.	Reserved for Future Use
Rule 68.	Reserved for Future Use
Rule 69.	Reserved for Future Use
Rule 70.	Reserved for Future Use

TRUCKS, TRACTORS, AND TRAILERS CHAPTER

Rule 71.	May 1, 2009
Rule 72.	September 1, 2022
Rule 73.	February 1, 2025
Rule 74.	February 1, 2025
Rule 75.	February 1, 2025
Rule 76.	Reserved for Future Use
Rule 77.	Reserved for Future Use
Rule 78.	Reserved for Future Use
Rule 79.	Reserved for Future Use
Rule 80.	Reserved for Future Use

PRIVATE PASSENGER TYPES CHAPTER

Rule 81.	May 1, 2012
Rule 82.	February 1, 2025
Rule 83.	February 1, 2025
Rule 84.	Reserved for Future Use
Rule 85.	Reserved for Future Use
Rule 86.	Reserved for Future Use
Rule 87.	Reserved for Future Use
Rule 88.	Reserved for Future Use
Rule 89.	Reserved for Future Use
Rule 90.	Reserved for Future Use

PUBLIC TRANSPORTATION CHAPTER

Rule 91.	May 1, 2009
Rule 92.	September 7, 2017
Rule 93.	February 1, 2025
Rule 94.	February 1, 2025
Rule 95.	February 1, 2025
Rule 96.	Reserved for Future Use
Rule 97.	Reserved for Future Use
Rule 98.	Reserved for Future Use
Rule 99.	Reserved for Future Use
Rule 100.	Reserved for Future Use

NONOWNED AUTO CHAPTER

Rule 101.	February 1, 2025
Rule 102.	November 1, 2011
Rule 103.	February 1, 2026
Rule 104.	February 1, 2026
Rule 105.	Reserved for Future Use
Rule 106.	Reserved for Future Use
Rule 107.	Reserved for Future Use
Rule 108.	Reserved for Future Use
Rule 109.	Reserved for Future Use
Rule 110.	Reserved for Future Use

WISCONSIN AUTOMOBILE INSURANCE PLAN MANUAL

SPECIAL TYPES AND OPERATIONS CHAPTER

Rule 111. May 1, 2009
Rule 112. February 1, 2025
Rule 113. January 1, 2015
Rule 114. January 1, 2015
Rule 115. January 1, 2015
Rule 116. January 1, 2015
Rule 117. January 1, 2015
Rule 118. September 7, 2017
Rule 119. January 1, 2015
Rule 120. January 1, 2015
Rule 121. January 1, 2015

Rule 122. February 1, 2026
Rule 123. January 1, 2015
Rule 124. January 1, 2015
Rule 125. May 1, 2009
Rule 126. February 1, 2026
Rule 127. January 1, 2015
Rule 128. Reserved for Future Use
Rule 129. Reserved for Future Use
Rule 130. Reserved for Future Use

WORKSHEETS

Private Passenger Liability Coverage Rating Worksheet	November 1, 2010
Private Passenger Physical Damage Coverage Rating Worksheet	January 1, 2010
Experience Rating Worksheet	January 1, 2019
Trucks, Tractors, and Trailers Other than Zone Rated Worksheet	May 1, 2012
Zone Rated Trucks, Tractors, and Trailers Worksheet	May 1, 2012
Private Passenger Types Rating Worksheet	May 1, 2012
Public Transportation Autos Other than Zone Rated Worksheet	May 1, 2012
Zone Rated Public Transportation Autos Worksheet	May 1, 2012
Nonowned Auto Liability Worksheet	February 1, 2026

PRIVATE PASSENGER AUTO RATE CHAPTER

Liability, Medical Payments, Uninsured, and Underinsured Base Rates	January 1, 2022
Physical Damage Base Rates	January 1, 2022
Model Year Factors	January 1, 2022
Symbol Factors	July 9, 2019
Class Factors	November 1, 2010

RATES

Commercial Auto Liability Rates	February 1, 2026
Zone Rates	February 1, 2026