



November 12, 2025

VIA SERFF

The Honorable Michael Humphreys
Acting Insurance Commissioner
Commonwealth of Pennsylvania - Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Attention: Michael McKenney, Director, Property & Casualty Bureau
Bojan Zokic, Actuarial Review Supervisor, Property & Casualty Bureau

RE: **PCRB Filing C-386, F-Classification Rate Filing
Proposed Effective April 1, 2026**

Dear Commissioner Humphreys:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we submit a filing of workers compensation rating values for employment classifications subject to the United States Longshore and Harbor Workers (USL&HW) Compensation Act, known as F-Classifications. This filing proposes an overall change of -24.7% in collectible rates, to be effective 12:01 a.m. April 1, 2026, for new and renewal policies.

Since this filing contemplates no change in collectible premium ratios, the -24.7% overall change in collectible rates produces the same overall change of -24.7% in manual rates. Full details are contained within the Actuarial Memorandum and supporting exhibits.

Note, this filing does not make any changes to the USL&H factor, so that remains at 1.736. In addition, no revisions were proposed to the Expense Constant or Tax Multiplier.

The PCRB respectfully seeks your timely review of this filing to ensure that all participants in the marketplace are provided with sufficient advance notice of any changes to final rates and related rating values. Toward that objective, we are pleased to answer any questions or provide any available supplementary information that you or your staff may require.

Please direct all questions to Brent Otto, Vice President of Actuarial Services and Chief Actuary or Jesse Marass, Director of Actuarial Services.

Sincerely,

Amy Quinn
President
AQ/dn