



November 24, 2025

VIA SERFF

The Honorable Michael Humphreys
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-387, April 1, 2026 Loss Cost Filing

Dear Commissioner Humphreys:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we submit Filing C-387 (the Filing), which contains workers compensation loss costs and rating values proposed to be effective on a new and renewal basis for policies with effective dates on or after 12:01 a.m., **April 1, 2026**.

This filing proposes an overall average change of -1.22% in collectible loss costs compared to those contained in Filing C-384, the April 1, 2025 Loss Cost Filing. This proposed change is presented prior to the application of the assessment for the Office of the Small Business Advocate, as well as the loadings for the Pennsylvania Construction Classification Premium Adjustment Program, Merit Rating Plan off-balance, and Certified Safety Committee credits. Please note that revisions to the Designated Auditable Payroll language with updated manual pages for Sections 1 and 2 of the Basic Manual are also part of this filing with the same April 1, 2026 effective date.

In preparing for this submission, the PCRB has thoroughly analyzed current Pennsylvania experience and utilized a variety of actuarial techniques to ensure a comprehensive review. This filing incorporates the ongoing impacts of Act 44 of 1993, Act 57 of 1996, House Bill 1846 of 2014, the impacts resulting from the Protz decision, and the subsequent Protz Adjustment legislation enacted through House Bill 1840 of 2017. As in prior years, the filing also accounts for considerations related to the COVID-19 pandemic, including the treatment of COVID-19 claims, and economic-related adjustments. A detailed explanation of the methodologies, considerations, and supporting exhibits can be found in the accompanying Actuarial Memorandum.

The PCRB respectfully seeks a timely review of this filing to ensure that all participants in the marketplace are provided with sufficient advance notice of any changes to final loss costs 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.

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

Sincerely,

Amy Quinn
President