



30 S 17th Street, Suite 1500
Philadelphia, PA 19103

CIRCULAR

December 2, 2025

PCRB CIRCULAR NO. 1836

To All Members of the PCRB:

**Re: SUBMISSION OF ANNUAL LOSS COST FILING - EFFECTIVE APRIL 1, 2026
(Including revisions to the Designated Auditable Payrolls)**

The PCRB submitted Filing No. C-387 (the Filing) to the Pennsylvania Insurance Department on November 24, 2025. The Filing proposes loss costs and related rating values, reflecting an overall average change of **-1.22%**, relative to the rating values approved in Filing No. C-384, the April 1, 2025 Loss Cost Filing.

Policies issued with effective dates on and after April 1, 2026 must be qualified as carrying tentative rates, and utilize the Pending Rate Change Endorsement. Note that such policies issued at current rates or on a “to-be-determined” basis must be endorsed subsequently with the new carrier rates.

In addition, the Filing also proposes a decrease in the Employer Assessment Factor from 0.0222 to 0.0218.

Overview

The analysis in the Filing is limited to a review of loss cost experience and PCRB rating values. It does not address questions of whether carrier rates and premiums are adequate or excessive, or the extent to which carrier rates or premiums should be revised.

The indicated loss cost change is sensitive to the experience and parameters used in the analysis. The analysis also includes considerations related to the COVID-19 pandemic. The methods and selections used in the analysis are explained in the Filing Actuarial Memorandum. Loss costs are estimates of future costs, as such, the estimates developed in the Filing will likely differ from the actual costs that emerge over many years for the policy period that is the subject of the Filing.

Key Results	
Indicated Change	
Collectible Loss Costs	-1.22%
Manual Loss Costs before Offsets* and OSBA Assessment**	-2.93%
Manual Loss Costs after Offsets* and OSBA Assessment**	-2.79%
Loss Trends	
Claim Frequency Trend (including wage trend)	-6.5%
Indemnity Severity Trend	+3.3%
Medical Severity Trend	+2.9%
* Offsets for net Merit Rating Plan credits, Pennsylvania Construction Classification Premium Adjustment Program credits and offsets for Certified Safety Committee credits.	
** Assessment for the Office of the Small Business Advocate	

The primary components that comprise the overall average change in collectible loss costs are as follows:

Components of the Indicated Change in Loss Costs		
	Component	Impact on Indication
1	Indemnity Loss	+0.33%
2	Medical Loss	-0.67%
3	Indemnity Trend	-0.38%
4	Medical Trend	-0.51%
	Overall Indicated Loss Cost Change	-1.22%
Note that the total results from converting the percentages to factors (e.g., -1.22% is 0.9878, in factor form) and calculating the product of the four factors.		

This filing also includes revisions to the Designated Auditable Payroll language with updated manual pages in Section 1 and Section 2 of the Basic Manual. These filings were again combined given that the Annual Filing already contains both rate and rule revisions, interdependencies between them, and a common effective date.

Also, this filing includes updated values using the latest data available for the four first responder classes related to signed PTSI legislation. This filing revises the initially approved loss costs found in Filing No. 346, which contains all the additional details regarding this change.

Insurance Department Review of the Filing

The Insurance Department has assigned review of the Filing to Mr. Eric Zhou. Comments regarding the Filing should be submitted via email to:

Mr. Eric Zhou
Actuarial Review Division
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
(717) 783-0651
e-mail: gzhou@pa.gov

Carrier Filings

With respect to carrier filing procedures and requirements, the Insurance Department has provided the following statement for distribution to all PCRB members:

NO ACTION is required of carriers intending to apply their current loss cost multiplier to the PCRB's new loss costs. A carrier wishing to change its loss cost multiplier will be required to make a filing with the Department. Act 44 of 1993 requires all carriers to adopt PCRB loss costs upon approval by the Department. Otherwise, carriers must file their own loss costs which would be subject to prior approval.

Carriers wishing to clarify the status of their current multipliers or to confirm filing requirements applicable for the implementation of any specified schedule(s) of loss costs are encouraged to consult with the Insurance Department, by contacting Mr. Dennis Sloand via email or phone call:

Mr. Dennis Sloand
Actuarial Review Division
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
(717) 214-1927
e-mail: desloand@pa.gov

Act 86 of 1986

Pennsylvania law requires a notice of increase in renewal premium for any policy of insurance not written on a retrospective rating plan and covering commercial property or casualty risks in Pennsylvania, with not less than 30 days' notice. Endorsement WC 37 06 03A should be used for the purpose of providing the required notices to affected policyholders.

Filing Package

The Filing is available on the PCRB website at www.pcrb.com in the "Filings" section. Members and other interested parties are encouraged to use the website to access the filing package for informational purposes.

Attached for reference are current and proposed April 1, 2026 loss costs with proposed percentage changes by classification. Note that the table provides loss cost information for both Direct Employment and Temporary Staffing classifications. All loss costs in the attached table include loss-based assessments, Merit Rating Plan credit offsets and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) loadings.

The April 1, 2026 proposed loss costs will be adjusted by individual carriers' loss cost multiplier(s) to determine final rates and premiums. Further, carriers may base their rates on loss costs that differ from those approved pursuant to a PCRB filing(s) for some or all classifications. Therefore, it may not be appropriate to simply compare the April 1, 2025 and the proposed April 1, 2026 loss costs in determining whether an Act 86 notice may be indicated.

Questions concerning this filing should be directed to Brent Otto, Vice President of Actuarial Services and Chief Actuary at botto@pcrb.com or Jesse Marass, Director of Actuarial Services at jmarass@pcrb.com.

Amy Quinn
President

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Attachment

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
0005	Tree Pruning	4.92	5.135	4.37
0006	Field Crop or Vegetable Farm	2.05	1.935	-5.61
0007	Farm Machinery Operation	2.72	2.853	4.89
0008	Mushroom Raising	1.75	1.665	-4.86
0009	Logging or Lumbering N.O.C.	7.20	6.670	-7.36
0011	Flower Raising	0.98	1.000	2.04
0012	Landscape Contractor	2.50	2.487	-0.52
0013	Nursery	1.09	1.039	-4.68
0015	Logging or Lumbering - Mechanized	3.21	2.981	-7.13
0016	Orchard	1.06	1.040	-1.89
0025	Mining	2.02	1.843	-8.76
0028	Oil Or Gas Production	1.00	0.925	-7.50
0034	Animal Raising	1.79	1.836	2.57
0036	Dairy Farm	1.23	1.198	-2.60
0050	Quarries, N.O.C.	1.93	1.772	-8.19
0051	Quarry - Limestone	2.27	2.013	-11.32
0055	Sand Excavation	2.21	2.028	-8.24
0059	Mineral Milling	3.19	2.990	-6.27
0066	Supplemental Disease Loading Class 447	0.03	0.028	-6.67
0067	Supplemental Disease loading Class 445	0.03	0.027	-10.00
0083	Livestock Farm	1.49	1.471	-1.28
0101	Grain Milling	1.51	1.440	-4.64
0103	Sugar Refining	0.61	0.574	-5.90
0104	Food Products Mfg., N.O.C.	1.67	1.522	-8.86
0105	Bakery, Wholesale	2.12	2.038	-3.87
0106	Processed Meat Products Mfg.	2.63	2.606	-0.91
0107	Candy Mfg.	1.25	1.221	-2.32
0108	Brewery	1.10	1.033	-6.09
0109	Dairy Products Mfg.	1.86	1.863	0.16
0110	Ice Cream Mfg.	1.30	1.236	-4.92
0111	Slaughter House, Wholesale	2.39	2.198	-8.03
0112	Carbonated Beverage Mfg.	2.99	2.801	-6.32
0113	Preserving Or Canning Of Food	1.07	1.078	0.75
0114	Rendering	2.72	2.558	-5.96
0115	Tobacco Products Mfg.	1.14	1.164	2.11
0119	Meat Products Mfg., N.O.C.	1.90	1.875	-1.32
0130	Textile Waste Mfg.	2.16	2.052	-5.00
0132	Spinning Or Weaving	1.11	1.063	-4.23
0133	Carcinogen Supplemental Disease Loading	A Rated	A Rated	
0134	Knit Goods Mfg.	1.41	1.394	-1.13
0135	Hosiery Mfg.	1.04	0.989	-4.90
0136	Embroidery Mfg.	1.12	1.055	-5.80
0139	Dyeing	1.86	1.774	-4.62
0141	Laundry, N.O.C.	2.11	1.987	-5.83
0142	Dry Cleaning Plant	1.16	1.157	-0.26
0152	Supplemental Loading For Class 615	0.60	0.602	0.33
0161	Apparel Mfg.	1.00	0.950	-5.00
0162	Non-Ratable Element Class 810	0.85	0.982	15.53
0163	Textile Products Mfg., N.O.C.	1.93	1.891	-2.02
0164	Federal Coal Mine Coverage Loading	0.85	0.982	15.53
0165	Mattress Or Box Spring Mfg.	2.74	2.661	-2.88
0166	Canvas Or Burlap Products Mfg.	1.38	1.314	-4.78
0170	Fur Bearing Animal Farms	0.73	0.693	-5.07
0176	Supplemental Loading For Class 513	0.07	0.068	-2.86
0201	Tanning	1.77	1.681	-5.03
0204	Shoe Mfg.	1.50	1.449	-3.40
0205	Leather Goods Mfg., N.O.C.	1.25	1.203	-3.76
0221	Plastic Mfg., Injection Molding	1.06	1.023	-3.49
0222	Plastic Mfg., N.O.C.	1.13	1.175	3.98
0225	Rubber Goods Mfg.	1.32	1.374	4.09
0227	Oilcloth Mfg.	1.66	1.656	-0.24
0255	Paper Mfg.	0.88	0.838	-4.77
0257	Paper Products Mfg., N.O.C.	1.27	1.277	0.55
0261	Corrugated Box Or Container Mfg.	1.47	1.444	-1.77

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
0263	Paper Coating/Finishing	0.87	0.831	-4.48
0265	Stationery Products Mfg.	1.14	1.130	-0.88
0281	Printing, N.O.C.	1.12	1.084	-3.21
0282	Newspaper Printing	2.53	2.526	-0.16
0285	Printing - Sheet Fed Press	0.85	0.879	3.41
0301	Sawmill	2.60	2.530	-2.69
0305	Carpentry Shop	1.92	1.826	-4.90
0306	Woodenware Mfg., N.O.C.	1.54	1.438	-6.62
0311	Cabinet Works	1.46	1.382	-5.34
0319	Furniture Assembly	2.10	2.008	-4.38
0323	Furniture Mfg. - Wood	1.64	1.566	-4.51
0327	Furniture Upholstering, Shop	1.18	1.135	-3.81
0402	Smelting Or Galvanizing	1.39	1.373	-1.22
0403	Rolling, Drawing or Extruding Nonferrous Metals	1.11	1.121	0.99
0404	Steel Mfg.	1.49	1.374	-7.79
0406	Rolling Mill - Ferrous Metals	1.43	1.421	-0.63
0407	Tube Mfg.	1.39	1.324	-4.75
0411	Steel Fabricating	2.00	1.904	-4.80
0413	Iron Works - Shop	2.25	2.205	-2.00
0415	Fabricated Plate Work	1.60	1.519	-5.06
0416	Car Mfg. - Railroad	0.93	0.889	-4.41
0421	Steel Foundry	3.07	2.907	-5.31
0425	Iron Foundry, N.O.C.	3.11	2.966	-4.63
0427	Malleable Iron Foundry	2.57	2.438	-5.14
0429	Die Casting Mfg.	1.37	1.284	-6.28
0431	Forging	2.34	2.259	-3.46
0433	Tool Mfg. - Forged	1.55	1.450	-6.45
0435	Spring Mfg. - Hot Wound	1.61	1.595	-0.93
0441	Tool Mfg., N.O.C.	0.50	0.474	-5.20
0445	Hardware Mfg., N.O.C.	0.99	0.979	-1.11
0446	Precision Machined Parts Mfg., N.O.C.	0.63	0.617	-2.06
0447	Nonferrous Metal Foundry	1.58	1.561	-1.20
0449	Electroplating	0.94	0.909	-3.30
0451	Automobile Body Mfg.	1.60	1.523	-4.81
0454	Sheet Metal Products Fabrication, N.O.C., Shop	1.45	1.397	-3.66
0456	Metal Furniture Mfg.	1.35	1.298	-3.85
0457	Wire Goods Mfg.	1.35	1.276	-5.48
0458	Jewelry Mfg.	0.61	0.558	-8.52
0459	Eyelet Mfg.	0.36	0.354	-1.67
0461	Machine Shop	0.99	0.961	-2.93
0463	Automobile Mfg.	1.03	1.027	-0.29
0465	Conveyor Mfg.	1.35	1.284	-4.89
0467	Ball Bearing Mfg.	1.47	1.387	-5.65
0471	Printed Circuit Board Assembly - By Contractor	0.52	0.493	-5.19
0472	Electronic Component Mfg., N.O.C.	0.29	0.281	-3.10
0473	Electrical Apparatus Mfg., N.O.C.	1.07	1.024	-4.30
0474	Electric Power Or Electric Transmission Equipment Mfg.	1.01	0.997	-1.29
0475	Battery Mfg.	0.88	0.881	0.11
0476	Industrial Controls Or Systems Mfg/Assembly	0.61	0.565	-7.38
0477	Electric Motor Mfg. Or Repair	0.76	0.725	-4.61
0483	Office Machine Mfg.	0.61	0.580	-4.92
0485	Communications Equipment Mfg.	0.54	0.510	-5.56
0486	Incandescent Light Bulb Or Electronic Tube Mfg.	0.70	0.653	-6.71
0487	Surgical Or Optical Instrument Mfg.	0.52	0.516	-0.77
0488	Electronic Measuring Or Analytical Instrument Mfg.	0.35	0.336	-4.00
0489	Dental Laboratory	0.48	0.454	-5.42
0501	Cement Mfg.	1.88	1.833	-2.50
0502	Plaster Statuary Mfg.	1.43	1.356	-5.17
0506	Powder Metal Products Mfg.	0.92	0.875	-4.89
0507	Graphite Products Mfg.	0.82	0.848	3.41
0509	Asbestos Goods Mfg.	2.30	2.193	-4.65
0511	Concrete Products Mfg.	2.70	2.570	-4.81
0512	Brick Mfg., N.O.C.	1.82	1.735	-4.67
0513	Pottery, N.O.C.	1.51	1.431	-5.23

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
0514	Refractory Product Mfg.	1.79	1.741	-2.74
0535	Glass Or Glassware Mfg.	1.12	1.053	-5.98
0536	Glass Products Mfg.	2.41	2.337	-3.03
0551	Chemical Mfg., N.O.C.	0.70	0.639	-8.71
0553	Gases - Mfg.	0.55	0.522	-5.09
0555	Drug or Medicine Mfg.	0.18	0.177	-1.67
0563	Paint Mfg.	0.74	0.758	2.43
0571	Soap Mfg.	0.90	0.902	0.22
0573	Fertilizer Mfg.	1.60	1.512	-5.50
0581	Oil Refining	0.46	0.418	-9.13
0601	Road Construction	2.83	2.744	-3.04
0603	Sewer Construction	3.19	3.059	-4.11
0605	Railroad Construction	4.49	4.519	0.65
0606	Oil or Gas Drilling	2.47	2.446	-0.97
0607	Drilling, N.O.C.	1.51	1.503	-0.46
0608	Flat Cement Work	2.95	2.841	-3.69
0609	Excavation	1.82	1.759	-3.35
0611	Pile Driving	5.66	5.699	0.69
0615	Tunneling	5.50	5.492	-0.15
0617	Gas, Steam or Water Main Construction	1.63	1.558	-4.42
0645	Wallboard Installation	2.99	2.929	-2.04
0646	Furniture or Fixtures Installation	2.96	2.920	-1.35
0647	Insulation Work, N.O.C.	4.15	4.170	0.48
0648	Carpentry - Installation of Cabinet Work	3.58	3.522	-1.62
0649	Ceiling Installation	2.60	2.612	0.46
0651	Carpentry - Commercial Structures	2.81	2.660	-5.34
0652	Carpentry - Residential	4.49	4.256	-5.21
0653	Masonry	4.06	3.927	-3.28
0654	Concrete Construction	3.78	3.693	-2.30
0655	Iron Erection	4.95	4.799	-3.05
0656	Electric Line Construction	2.21	2.013	-8.91
0657	Rigging, N.O.C.	4.76	4.804	0.92
0658	Iron Erection or Installation - non-structural	4.97	4.927	-0.87
0659	Roofing - All Kinds	7.86	7.547	-3.98
0660	Alarm Or Sound System - Installation or Repair	1.56	1.576	1.03
0661	Electrical Wiring - Within Buildings	1.41	1.358	-3.69
0662	Appliance - Electrical - Service or Repair	3.94	3.933	-0.18
0663	Plumbing	1.77	1.650	-6.78
0664	Heating, Ventilating or Air Conditioning Contractor	1.80	1.808	0.44
0665	Painting	4.01	3.784	-5.64
0666	Plate Glass Installation	4.05	4.013	-0.91
0667	Paper Hanging	1.26	1.263	0.24
0668	Tile, Stone, Mosaic or Terrazzo Work	4.69	4.640	-1.07
0669	Plastering	4.97	5.052	1.65
0670	Household Furnishings Installation, N.O.C.	3.43	3.393	-1.08
0673	Advertising Sign Mfg., Erection or Repair	3.54	3.493	-1.33
0674	Swimming Pool Construction	3.38	3.394	0.41
0675	Machinery or Equipment Erection or Repair	1.49	1.407	-5.57
0676	Sheet Metal Installation	3.14	3.093	-1.50
0677	Boiler Installation or Repair	1.73	1.762	1.85
0679	Advertising Company, Outdoor	4.96	4.974	0.28
0681	Canvas Goods Erection	3.42	3.354	-1.93
0709	Tallymen And Checking Clerks	1.10	1.042	-5.27
0716	Marina	1.69	1.594	-5.68
0718	Boat Building Or Repair	1.68	1.574	-6.31
0721	Railroad Operation, N.O.C.	3.68	3.401	-7.58
0744	Aircraft Manufacture	0.19	0.183	-3.68
0751	Gas Utility	0.42	0.365	-13.10
0752	Oil Or Gas Pipeline Operation	0.27	0.248	-8.15
0753	Waterworks	1.12	1.044	-6.79
0755	Electric Utilities	0.46	0.394	-14.35
0757	Telecommunications Company	0.60	0.626	4.33
0759	Cable Television Operations	2.44	2.209	-9.47
0771	Non-Ratable Element - Class 4771	0.40	0.380	-5.00

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
0801	Stable	2.81	2.666	-5.12
0802	Mobile Crane Rental With Operators	1.67	1.701	1.86
0803	Taxicab Company	4.54	4.201	-7.47
0804	School Transportation	1.40	1.419	1.36
0805	Milk Hauling - By Contractor	2.10	1.933	-7.95
0806	Furniture Moving and/or Storage	3.63	3.446	-5.07
0807	Ambulance Service - Salaried Employees	2.09	2.373	13.54
0808	Parcel Delivery	3.47	3.588	3.40
0809	Fuel Distribution	2.21	2.177	-1.49
0810	Coal Trucking	1.48	1.425	-3.72
0811	Trucking, N.O.C.	3.21	3.022	-5.86
0812	Mail Hauling Company	3.29	3.117	-5.26
0813	Warehousing - Other Than Furniture Moving or Storage	1.77	1.677	-5.25
0814	Dealer In Mobile, Self-Propelled Equipment	1.09	1.131	3.76
0815	Automobile Service Center	1.31	1.267	-3.28
0816	Automobile Filling Station	0.86	0.811	-5.70
0817	Bus Operation	2.50	2.440	-2.40
0818	Automobile Dealer	0.57	0.516	-9.47
0819	Mobile Self-Propelled Equipment Salesperson	0.36	0.352	-2.22
0820	Automobile Auction	1.37	1.346	-1.75
0821	Beverage Distributor	2.86	2.812	-1.68
0822	Telecommuting Clerical Employees	0.05	0.050	0.00
0825	Automobile Storage Garage	1.75	1.749	-0.06
0828	Paratransit Service	2.64	2.593	-1.78
0855	Lumber and/or Building Material Dealer	1.92	1.863	-2.97
0857	Metal Service Center	1.78	1.756	-1.35
0858	Ferrous Scrap Metal Dealer	2.31	2.199	-4.81
0859	Nonferrous Scrap Metal Dealer	2.37	2.220	-6.33
0860	Junk Dealer	2.29	2.232	-2.53
0862	Recycling Center	2.87	2.805	-2.26
0865	Poultry and/or Fish Dealer/Processor	2.23	2.183	-2.11
0880	Apartment House	2.05	2.088	1.85
0882	Residential Interior Cleaning Services - By Contractor	2.24	2.108	-5.89
0884	Health Or Exercise Club	0.46	0.433	-5.87
0885	Plumbing Supplies Dealer Or Pipe Merchant	1.11	1.114	0.36
0886	Electrical Supplies Dealer	0.83	0.840	1.20
0887	Museum	0.27	0.260	-3.70
0890	Library - Public	0.15	0.134	-10.67
0891	Pre-School (Child Care Or Early Education) Services	0.51	0.460	-9.80
0892	Early Intervention	0.37	0.334	-9.73
0893	Intermediate Unit (Special Education)	0.37	0.394	6.49
0896	Club, N.O.C.	0.51	0.498	-2.35
0897	Fast-Food Restaurant	0.72	0.659	-8.47
0898	Caterer	0.91	0.902	-0.88
0899	Bar, Nightclub	0.53	0.500	-5.66
0901	+ Members Of Religious Orders	13.90	12.902	-7.18
0902	+ Members Of Religious Orders - Occasional	0.35	0.329	-6.00
0903	Labor Union	0.07	0.063	-10.00
0904	Investigative Agency	0.72	0.727	0.97
0905	Architectural Consulting Firm	0.03	0.027	-10.00
0906	+ Volunteer Ambulance Corps – Support Staff	11.82	10.960	-7.28
0907	Fruit Or Vegetable Dealer - Wholesale	1.86	1.796	-3.44
0908	+ Domestic Workers - Inside - Occasional	65.28	63.747	-2.35
0909	+ Domestic Workers - Outside - Occasional	31.11	32.609	4.82
0910	Meat Dealer - Wholesale	1.56	1.442	-7.56
0911	Grocery - Wholesale	2.82	2.858	1.35
0912	+ Domestic Workers - Outside	229.75	235.057	2.31
0913	+ Domestic Workers - Inside	177.88	188.307	5.86
0914	Department Store	0.94	0.946	0.64
0915	Meat, Fish and/or Poultry Store - Retail	0.81	0.794	-1.98
0916	Clothing Or Dry Goods Store - Wholesale or Retail	0.89	0.865	-2.81
0917	Grocery Store - Retail	1.18	1.139	-3.47
0918	Bakery Shop - Retail	0.71	0.664	-6.48
0919	Florist Store - Retail or Wholesale	0.84	0.888	5.71

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+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
0920	Jewelry Store - Wholesale or Retail	0.15	0.134	-10.67
0921	Furniture Store - Wholesale	1.89	1.848	-2.22
0922	Furniture Store - Retail	1.37	1.321	-3.58
0923	Packaging - Contract - Non-Crating	1.01	0.962	-4.75
0924	Wholesale Store, N.O.C.	1.90	1.886	-0.74
0925	Hardware Store - Retail	0.82	0.825	0.61
0926	Hardware Store - Wholesale	1.17	1.203	2.82
0927	Pharmacy - Retail	0.45	0.450	0.00
0928	Retail Store, N.O.C.	1.08	1.070	-0.93
0932	Copying Or Duplicating Service	0.34	0.342	0.59
0933	Vending Or Coin-Operated Machine - Installation, Service or Repair	1.24	1.260	1.61
0934	Automobile Parts And Accessory Store - Retail and/or Wholesale	1.45	1.461	0.76
0935	Lumber and/or Building Material Dealer - Store Employees	0.58	0.561	-3.28
0936	Broadcasting Station	0.32	0.314	-1.88
0939	Carnival - Traveling	2.23	2.135	-4.26
0940	Residential Care Facility for Individuals With Intellectual Disabilities	1.08	1.025	-5.09
0941	Social Rehabilitation Facility	1.25	1.186	-5.12
0942	Home Health Care - Professional Staff	1.40	1.296	-7.43
0943	Home Health Care - Nonprofessional Staff	0.58	0.490	-15.52
0944	Club - Country, Golf or Yachting	0.73	0.725	-0.68
0945	Hotel Restaurant	1.07	1.067	-0.28
0948	Mailing or Addressing Company	0.61	0.587	-3.77
0951	Salesperson - Outside	0.13	0.135	3.85
0952	Office Machine Service or Repair	0.37	0.350	-5.41
0953	Clerical Office	0.05	0.050	0.00
0954	Security Agency	0.85	0.790	-7.06
0955	Engineering Consulting Firm	0.09	0.101	12.22
0956	Law Firm	0.03	0.023	-23.33
0957	Physician or Dentist	0.18	0.180	0.00
0958	Rehabilitation Hospital	0.88	0.878	-0.23
0959	Veterinarians	0.64	0.649	1.41
0960	Nursing and Convalescent Home	1.35	1.364	1.04
0961	Hospital	0.35	0.323	-7.71
0962	Accounting or Financial Auditing Firm	0.02	0.016	-20.00
0963	Church	0.17	0.170	0.00
0964	Work Center	0.63	0.612	-2.86
0965	College Or School, N.O.C.	0.27	0.270	0.00
0966	Television, Video, Audio or Radio Equipment Service Or Repair	1.26	1.218	-3.33
0967	Theaters	0.53	0.566	6.79
0968	Amateur Sports, Recreational OR Amusement Facility, Indoor	0.57	0.559	-1.93
0969	Amusement, Outdoor	0.88	0.915	3.98
0970	Athletic Team - Contact sports	3.21	2.866	-10.72
0971	Commercial Buildings	1.62	1.537	-5.12
0972	Attendant Care Services	0.23	0.215	-6.52
0973	Hotel - All Other Employees	1.14	1.084	-4.91
0974	Retirement Or Life Care Community	0.98	0.958	-2.24
0975	Restaurant, N.O.C.	0.62	0.586	-5.48
0976	Community Center	0.53	0.546	3.02
0977	Barber Shop, Beauty Parlor Or Hair Styling Salon	0.33	0.291	-11.82
0978	Camps, Summer Or Winter	1.27	1.208	-4.88
0979	Residential Facility For The Elderly - Non-Medical	1.36	1.339	-1.54
0980	City, Township, Borough or County	2.24	2.239	-0.04
0981	Casino Gambling	0.67	0.663	-1.04
0982	+ Workfare Program Employees	1.40	1.308	-6.57
0983	Housing Authority	2.78	2.864	3.02
0984	Insurance Company	0.05	0.041	-18.00
0985	Police Or Firefighters, Salaried	1.82	1.874	2.97
0986	Shelter Or Halfway House - Residential - Non-Medical	0.69	0.695	0.72
0987	Check Cashing Services	0.21	0.191	-9.05
0988	Bank	0.06	0.059	-1.67
0989	+ Volunteer Fire Company – Support Staff	See population table		
0991	Athletic Team - Noncontact sports	1.89	1.774	-6.14
0992	Sanitation Company	2.21	2.177	-1.49
0993	+ Volunteer Ambulance Corps	255.92	268.107	4.76

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
0994	+ Firefighter - Volunteer Fire Company	See population table		
0995	Rubbish Or Garbage Removal	2.72	2.713	-0.26
0996	+ Volunteer Hazardous Materials Response Team	255.92	237.221	-7.31
0997	Undertakers	0.31	0.299	-3.55
0999	Cemetery	2.15	2.020	-6.05
4771	Explosives Or Ammunition Mfg., N.O.C.	1.58	1.521	-3.73
4777	Explosives Distributor	2.20	2.097	-4.68
7405	Aircraft Operation - Scheduled and Supplemental Carriers	0.64	0.589	-7.97
7413	Aircraft Operation - Commuter air carriers	0.16	0.150	-6.25
7421	Aircraft Operation - Business	0.20	0.182	-9.00
7424	Aircraft Operation, N.O.C.	0.47	0.429	-8.72
7428	Airport Operation - Ground Employees	1.60	1.565	-2.19
7445	Non-Ratable Element - Class 7405	0.13	0.126	-3.08
7453	Non-Ratable Element - Class 7413	0.03	0.031	3.33
9740	Terrorism	0.02	0.020	0.00
9741	Catastrophe (Other than Certified Acts of Terrorism)	0.01	0.010	0.00
9985	Supplemental Radiation Loading	A Rated	A Rated	

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APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

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		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
2005	Tree Pruning - Temporary Staffing	9.52	10.334	8.55
2009	Logging or Lumbering N.O.C. - Temporary Staffing	12.64	12.229	-3.25
2011	Flower Raising - Temporary Staffing	1.77	1.756	-0.79
2012	Landscape Contractor - Temporary Staffing	5.37	5.367	-0.06
2013	Nursery - Temporary Staffing	1.94	1.781	-8.20
2015	Logging or Lumbering - Mechanized - Temporary Staffing	5.42	5.328	-1.70
2025	Mining - Temporary Staffing	3.35	3.216	-4.00
2028	Oil Or Gas Production - Temporary Staffing	1.71	1.663	-2.75
2050	Quarries, N.O.C. - Temporary Staffing	3.39	3.253	-4.04
2051	Quarry - Limestone - Temporary Staffing	3.79	3.517	-7.20
2055	Sand Excavation - Temporary Staffing	3.80	3.663	-3.61
2059	Mineral Milling - Temporary Staffing	5.69	5.464	-3.97
2101	Grain Milling - Temporary Staffing	2.97	2.857	-3.80
2103	Sugar Refining - Temporary Staffing	1.06	1.031	-2.74
2104	Food Products Mfg., N.O.C. - Temporary Staffing	3.47	3.252	-6.28
2105	Bakery, Wholesale - Temporary Staffing	4.11	4.006	-2.53
2106	Processed Meat Products Mfg. - Temporary Staffing	5.28	5.275	-0.09
2107	Candy Mfg. - Temporary Staffing	2.54	2.510	-1.18
2108	Brewery - Temporary Staffing	2.04	1.956	-4.12
2109	Dairy Products Mfg. - Temporary Staffing	3.57	3.652	2.30
2110	Ice Cream Mfg. - Temporary Staffing	2.45	2.386	-2.61
2111	Slaughter House, Wholesale - Temporary Staffing	5.10	4.623	-9.35
2112	Carbonated Beverage Mfg. - Temporary Staffing	5.38	5.254	-2.34
2113	Preserving Or Canning Of Food - Temporary Staffing	2.16	2.184	1.11
2114	Rendering - Temporary Staffing	4.78	4.639	-2.95
2115	Tobacco Products Mfg. - Temporary Staffing	2.21	2.287	3.48
2119	Meat Products Mfg., N.O.C. - Temporary Staffing	3.76	3.734	-0.69
2130	Textile Waste Mfg. - Temporary Staffing	3.73	3.678	-1.39
2132	Spinning Or Weaving - Temporary Staffing	2.19	2.124	-3.01
2134	Knit Goods Mfg. - Temporary Staffing	2.56	2.611	1.99
2135	Hosiery Mfg. - Temporary Staffing	2.15	2.029	-5.63
2136	Embroidery Mfg. - Temporary Staffing	2.16	2.046	-5.28
2139	Dyeing - Temporary Staffing	3.27	3.200	-2.14
2141	Laundry, N.O.C. - Temporary Staffing	3.90	3.543	-9.15
2142	Dry Cleaning Plant - Temporary Staffing	2.15	2.088	-2.88
2161	Apparel Mfg. - Temporary Staffing	2.11	1.978	-6.26
2163	Textile Products Mfg., N.O.C. - Temporary Staffing	3.88	3.814	-1.70
2165	Mattress Or Box Spring Mfg. - Temporary Staffing	5.42	5.352	-1.25
2166	Canvas Or Burlap Products Mfg. - Temporary Staffing	2.62	2.548	-2.75
2201	Tanning - Temporary Staffing	3.24	3.141	-3.06
2204	Shoe Mfg. - Temporary Staffing	3.08	2.964	-3.77
2205	Leather Goods Mfg., N.O.C. - Temporary Staffing	2.32	2.306	-0.60
2221	Plastic Mfg., Injection Molding - Temporary Staffing	2.27	2.155	-5.07
2222	Plastic Mfg., N.O.C. - Temporary Staffing	2.36	2.447	3.69
2225	Rubber Goods Mfg. - Temporary Staffing	2.68	2.806	4.70
2227	Oilcloth Mfg. - Temporary Staffing	3.32	3.374	1.63
2255	Paper Mfg. - Temporary Staffing	1.72	1.661	-3.43
2257	Paper Products Mfg., N.O.C. - Temporary Staffing	2.50	2.549	1.96
2261	Corrugated Box Or Container Mfg. - Temporary Staffing	2.85	2.853	0.11
2263	Paper Coating/Finishing - Temporary Staffing	1.55	1.533	-1.10
2265	Stationery Products Mfg. - Temporary Staffing	2.34	2.324	-0.68
2281	Printing, N.O.C. - Temporary Staffing	2.26	2.178	-3.63
2282	Newspaper Printing - Temporary Staffing	4.95	5.001	1.03
2285	Printing - Sheet Fed Press - Temporary Staffing	1.64	1.757	7.13
2301	Sawmill - Temporary Staffing	5.30	5.182	-2.23
2305	Carpentry Shop - Temporary Staffing	3.98	3.804	-4.42
2306	Woodenware Mfg., N.O.C. - Temporary Staffing	2.94	2.779	-5.48
2311	Cabinet Works - Temporary Staffing	3.02	2.852	-5.56
2319	Furniture Assembly - Temporary Staffing	4.12	3.976	-3.50
2323	Furniture Mfg. - Wood - Temporary Staffing	3.47	3.288	-5.24
2327	Furniture Upholstering, Shop - Temporary Staffing	2.21	2.188	-1.00
2402	Smelting Or Galvanizing - Temporary Staffing	2.62	2.658	1.45
2403	Rolling, Drawing or Extruding Nonferrous Metals - Temporary Staffing	2.23	2.262	1.43
2404	Steel Mfg. - Temporary Staffing	2.95	2.717	-7.90

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
2406	Rolling Mill - Ferrous Metals - Temporary Staffing	2.71	2.749	1.44
2407	Tube Mfg. - Temporary Staffing	2.56	2.485	-2.93
2411	Steel Fabricating - Temporary Staffing	3.91	3.788	-3.12
2413	Iron Works - Shop - Temporary Staffing	4.30	4.306	0.14
2415	Fabricated Plate Work - Temporary Staffing	3.14	3.008	-4.20
2416	Car Mfg. - Railroad - Temporary Staffing	1.85	1.783	-3.62
2421	Steel Foundry - Temporary Staffing	5.90	5.649	-4.25
2425	Iron Foundry, N.O.C. - Temporary Staffing	6.04	5.824	-3.58
2427	Malleable Iron Foundry - Temporary Staffing	5.32	5.022	-5.60
2429	Die Casting Mfg. - Temporary Staffing	2.49	2.388	-4.10
2431	Forging - Temporary Staffing	4.44	4.342	-2.21
2433	Tool Mfg. - Forged - Temporary Staffing	2.97	2.790	-6.06
2435	Spring Mfg. - Hot Wound - Temporary Staffing	3.07	3.100	0.98
2441	Tool Mfg., N.O.C. - Temporary Staffing	0.97	0.943	-2.78
2445	Hardware Mfg., N.O.C. - Temporary Staffing	2.04	2.006	-1.67
2446	Precision Machined Parts Mfg., N.O.C. - Temporary Staffing	1.28	1.252	-2.19
2447	Nonferrous Metal Foundry - Temporary Staffing	3.16	3.158	-0.06
2449	Electroplating - Temporary Staffing	1.82	1.779	-2.25
2451	Automobile Body Mfg. - Temporary Staffing	3.39	3.220	-5.01
2454	Sheet Metal Products Fabrication, N.O.C., Shop - Temporary Staffing	2.98	2.882	-3.29
2456	Metal Furniture Mfg. - Temporary Staffing	2.72	2.643	-2.83
2457	Wire Goods Mfg. - Temporary Staffing	2.61	2.490	-4.60
2458	Jewelry Mfg. - Temporary Staffing	1.05	0.994	-5.33
2459	Eyelet Mfg. - Temporary Staffing	0.73	0.710	-2.74
2461	Machine Shop - Temporary Staffing	2.01	1.940	-3.48
2463	Automobile Mfg. - Temporary Staffing	2.11	2.113	0.14
2465	Conveyor Mfg. - Temporary Staffing	2.57	2.485	-3.31
2467	Ball Bearing Mfg. - Temporary Staffing	2.70	2.605	-3.52
2471	Printed Circuit Board Assembly - By Contractor - Temporary Staffing	1.08	1.016	-5.93
2472	Electronic Component Mfg., N.O.C. - Temporary Staffing	0.56	0.555	-0.89
2473	Electrical Apparatus Mfg., N.O.C. - Temporary Staffing	2.22	2.113	-4.82
2474	Electric Power Or Electric Transmission Equipment Mfg. - Temporary Staffing	2.03	2.023	-0.34
2475	Battery Mfg. - Temporary Staffing	1.93	1.905	-1.30
2476	Industrial Controls Or Systems Mfg/Assembly - Temporary Staffing	1.13	1.059	-6.28
2477	Electric Motor Mfg. Or Repair - Temporary Staffing	1.46	1.411	-3.36
2483	Office Machine Mfg. - Temporary Staffing	1.09	1.069	-1.93
2485	Communications Equipment Mfg. - Temporary Staffing	0.97	0.943	-2.78
2486	Incandescent Light Bulb Or Electronic Tube Mfg. - Temporary Staffing	1.34	1.263	-5.75
2487	Surgical Or Optical Instrument Mfg. - Temporary Staffing	1.09	1.099	0.83
2488	Electronic Measuring Or Analytical Instrument Mfg. - Temporary Staffing	0.71	0.688	-3.10
2489	Dental Laboratory - Temporary Staffing	0.92	0.867	-5.76
2501	Cement Mfg. - Temporary Staffing	3.58	3.530	-1.40
2502	Plaster Statuary Mfg. - Temporary Staffing	2.66	2.577	-3.12
2506	Powder Metal Products Mfg. - Temporary Staffing	1.88	1.786	-5.00
2507	Graphite Products Mfg. - Temporary Staffing	1.51	1.631	8.01
2509	Asbestos Goods Mfg. - Temporary Staffing	3.92	3.900	-0.51
2511	Concrete Products Mfg. - Temporary Staffing	5.41	5.209	-3.72
2512	Brick Mfg., N.O.C. - Temporary Staffing	3.70	3.696	-0.11
2513	Pottery, N.O.C. - Temporary Staffing	3.00	2.873	-4.23
2514	Refractory Product Mfg. - Temporary Staffing	3.20	3.215	0.47
2535	Glass Or Glassware Mfg. - Temporary Staffing	2.22	2.108	-5.05
2536	Glass Products Mfg. - Temporary Staffing	4.63	4.549	-1.75
2551	Chemical Mfg., N.O.C. - Temporary Staffing	1.33	1.241	-6.69
2553	Gases - Mfg. - Temporary Staffing	0.98	0.973	-0.71
2555	Drug or Medicine Mfg. - Temporary Staffing	0.33	0.330	0.00
2563	Paint Mfg. - Temporary Staffing	1.47	1.535	4.42
2571	Soap Mfg. - Temporary Staffing	1.79	1.833	2.40
2573	Fertilizer Mfg. - Temporary Staffing	2.97	2.866	-3.50
2581	Oil Refining - Temporary Staffing	0.88	0.810	-7.95
2601	Road Construction - Temporary Staffing	5.53	5.503	-0.49
2603	Sewer Construction - Temporary Staffing	5.66	5.671	0.19
2605	Railroad Construction - Temporary Staffing	7.77	8.239	6.04
2606	Oil or Gas Drilling - Temporary Staffing	4.05	4.261	5.21
2607	Drilling, N.O.C. - Temporary Staffing	2.74	2.847	3.91

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

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		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
2608	Flat Cement Work - Temporary Staffing	5.63	5.703	1.30
2609	Excavation - Temporary Staffing	3.43	3.422	-0.23
2611	Pile Driving - Temporary Staffing	9.06	9.711	7.19
2615	Tunneling - Temporary Staffing	9.46	9.982	5.52
2617	Gas, Steam or Water Main Construction - Temporary Staffing	3.02	3.017	-0.10
2645	Wallboard Installation - Temporary Staffing	5.42	5.572	2.80
2646	Furniture or Fixtures Installation - Temporary Staffing	5.49	5.643	2.79
2647	Insulation Work, N.O.C. - Temporary Staffing	7.92	8.312	4.95
2648	Carpentry - Installation of Cabinet Work - Temporary Staffing	6.80	7.009	3.07
2649	Ceiling Installation - Temporary Staffing	4.69	5.027	7.19
2651	Carpentry - Commercial Structures - Temporary Staffing	5.23	5.161	-1.32
2652	Carpentry - Residential - Temporary Staffing	9.26	8.982	-3.00
2653	Masonry - Temporary Staffing	7.43	7.483	0.71
2654	Concrete Construction - Temporary Staffing	6.73	6.921	2.84
2655	Iron Erection - Temporary Staffing	8.40	8.644	2.90
2656	Electric Line Construction - Temporary Staffing	3.81	3.637	-4.54
2657	Rigging, N.O.C. - Temporary Staffing	8.46	8.887	5.05
2658	Iron Erection or Installation - non-structural - Temporary Staffing	8.49	8.860	4.36
2659	Roofing - All Kinds - Temporary Staffing	14.69	14.613	-0.52
2660	Alarm Or Sound System - Installation or Repair - Temporary Staffing	2.95	3.101	5.12
2661	Electrical Wiring - Within Buildings - Temporary Staffing	2.76	2.754	-0.22
2662	Appliance - Electrical - Service or Repair - Temporary Staffing	7.87	8.101	2.94
2663	Plumbing - Temporary Staffing	3.39	3.258	-3.89
2664	Heating, Ventilating or Air Conditioning Contractor - Temporary Staffing	3.52	3.651	3.72
2665	Painting - Temporary Staffing	7.36	7.240	-1.63
2666	Plate Glass Installation - Temporary Staffing	7.06	7.360	4.25
2667	Paper Hanging - Temporary Staffing	2.25	2.364	5.07
2668	Tile, Stone, Mosaic or Terrazzo Work - Temporary Staffing	8.92	9.186	2.98
2669	Plastering - Temporary Staffing	9.09	9.687	6.57
2670	Household Furnishings Installation, N.O.C. - Temporary Staffing	6.25	6.414	2.62
2673	Advertising Sign Mfg., Erection or Repair - Temporary Staffing	6.66	6.816	2.34
2674	Swimming Pool Construction - Temporary Staffing	6.66	6.874	3.21
2675	Machinery or Equipment Erection or Repair - Temporary Staffing	2.78	2.741	-1.40
2676	Sheet Metal Installation - Temporary Staffing	6.18	6.248	1.10
2677	Boiler Installation or Repair - Temporary Staffing	3.00	3.223	7.43
2679	Advertising Company, Outdoor - Temporary Staffing	8.76	9.196	4.98
2681	Canvas Goods Erection - Temporary Staffing	6.58	6.674	1.43
2709	Tallymen And Checking Clerks - Temporary Staffing	0.54	0.658	21.85
2716	Marina - Temporary Staffing	3.26	3.161	-3.04
2718	Boat Building Or Repair - Temporary Staffing	2.90	2.839	-2.10
2721	Railroad Operation, N.O.C. - Temporary Staffing	7.20	6.838	-5.03
2744	Aircraft Manufacture - Temporary Staffing	0.36	0.347	-3.61
2751	Gas Utility - Temporary Staffing	0.72	0.657	-8.75
2752	Oil Or Gas Pipeline Operation - Temporary Staffing	0.45	0.423	-6.00
2753	Waterworks - Temporary Staffing	2.04	1.988	-2.55
2755	Electric Utilities - Temporary Staffing	0.81	0.728	-10.12
2757	Telecommunications Company - Temporary Staffing	1.08	1.195	10.65
2759	Cable Television Operations - Temporary Staffing	4.46	4.212	-5.56
2801	Stable - Temporary Staffing	4.95	4.585	-7.37
2802	Mobile Crane Rental With Operators - Temporary Staffing	2.97	3.183	7.17
2803	Taxicab Company - Temporary Staffing	8.29	7.934	-4.29
2804	School Transportation - Temporary Staffing	2.90	2.982	2.83
2805	Milk Hauling - By Contractor - Temporary Staffing	3.78	3.630	-3.97
2806	Furniture Moving and/or Storage - Temporary Staffing	6.61	6.113	-7.52
2807	Ambulance Service - Salaried Employees - Temporary Staffing	4.21	4.318	2.57
2808	Parcel Delivery - Temporary Staffing	6.87	7.289	6.10
2809	Fuel Distribution - Temporary Staffing	3.94	3.815	-3.17
2810	Coal Trucking - Temporary Staffing	2.56	2.631	2.77
2811	Trucking, N.O.C. - Temporary Staffing	5.92	5.732	-3.18
2812	Mail Hauling Company - Temporary Staffing	6.07	5.976	-1.55
2813	Warehousing - Other Than Furniture Moving or Storage - Temporary Staffing	3.27	2.991	-8.53
2814	Dealer In Mobile, Self-Propelled Equipment - Temporary Staffing	1.96	1.985	1.28
2815	Automobile Service Center - Temporary Staffing	2.38	2.232	-6.22
2816	Automobile Filling Station - Temporary Staffing	1.60	1.457	-8.94

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2025	<u>PROPOSED</u>	% CHANGE
		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
2817	Bus Operation - Temporary Staffing	4.95	4.943	-0.14
2818	Automobile Dealer - Temporary Staffing	1.03	0.905	-12.14
2819	Mobile Self-Propelled Equipment Salesperson - Temporary Staffing	0.53	0.648	22.26
2820	Automobile Auction - Temporary Staffing	2.49	2.367	-4.94
2821	Beverage Distributor - Temporary Staffing	5.14	4.933	-4.03
2825	Automobile Storage Garage - Temporary Staffing	3.22	3.117	-3.20
2828	Paratransit Service - Temporary Staffing	5.19	5.235	0.87
2855	Lumber and/or Building Material Dealer - Temporary Staffing	3.50	3.289	-6.03
2857	Metal Service Center - Temporary Staffing	3.15	3.042	-3.43
2858	Ferrous Scrap Metal Dealer - Temporary Staffing	4.08	3.802	-6.81
2859	Nonferrous Scrap Metal Dealer - Temporary Staffing	4.14	3.809	-8.00
2860	Junk Dealer - Temporary Staffing	3.92	3.803	-2.98
2862	Recycling Center - Temporary Staffing	5.11	4.904	-4.03
2865	Poultry and/or Fish Dealer/Processor - Temporary Staffing	4.08	3.875	-5.02
2880	Apartment House - Temporary Staffing	3.75	3.736	-0.37
2882	Residential Interior Cleaning Services - By Contractor - Temporary Staffing	4.08	3.732	-8.53
2884	Health Or Exercise Club - Temporary Staffing	0.85	0.784	-7.76
2885	Plumbing Supplies Dealer Or Pipe Merchant - Temporary Staffing	1.99	1.933	-2.86
2886	Electrical Supplies Dealer - Temporary Staffing	1.50	1.473	-1.80
2887	Museum - Temporary Staffing	0.89	0.928	4.27
2890	Library - Public - Temporary Staffing	0.48	0.451	-6.04
2891	Pre-School (Child Care Or Early Education) Services - Temporary Staffing	1.86	1.776	-4.52
2892	Early Intervention - Temporary Staffing	1.29	1.239	-3.95
2893	Intermediate Unit (Special Education) - Temporary Staffing	1.27	1.443	13.62
2896	Club, N.O.C. - Temporary Staffing	0.94	0.884	-5.96
2897	Fast-Food Restaurant - Temporary Staffing	1.37	1.182	-13.72
2898	Caterer - Temporary Staffing	1.69	1.613	-4.56
2899	Bar, Nightclub - Temporary Staffing	1.00	0.908	-9.20
2903	Labor Union - Temporary Staffing	0.23	0.226	-1.74
2904	Investigative Agency - Temporary Staffing	0.53	0.648	22.26
2905	Architectural Consulting Firm - Temporary Staffing	0.10	0.092	-8.00
2907	Fruit Or Vegetable Dealer - Wholesale - Temporary Staffing	3.42	3.192	-6.67
2910	Meat Dealer - Wholesale - Temporary Staffing	2.79	2.498	-10.47
2911	Grocery - Wholesale - Temporary Staffing	5.17	5.083	-1.68
2914	Department Store - Temporary Staffing	1.78	1.720	-3.37
2915	Meat, Fish and/or Poultry Store - Retail - Temporary Staffing	1.48	1.403	-5.20
2916	Clothing Or Dry Goods Store - Wholesale or Retail - Temporary Staffing	1.70	1.568	-7.76
2917	Grocery Store - Retail - Temporary Staffing	2.20	2.041	-7.23
2918	Bakery Shop - Retail - Temporary Staffing	1.33	1.190	-10.53
2919	Florist Store - Retail or Wholesale - Temporary Staffing	1.55	1.579	1.87
2920	Jewelry Store - Wholesale or Retail - Temporary Staffing	0.28	0.238	-15.00
2921	Furniture Store - Wholesale - Temporary Staffing	3.34	3.203	-4.10
2922	Furniture Store - Retail - Temporary Staffing	2.52	2.348	-6.83
2923	Packaging - Contract - Non-Crating - Temporary Staffing	1.88	1.723	-8.35
2924	Wholesale Store, N.O.C. - Temporary Staffing	3.62	3.419	-5.55
2925	Hardware Store - Retail - Temporary Staffing	1.51	1.464	-3.05
2926	Hardware Store - Wholesale - Temporary Staffing	2.14	2.139	-0.05
2927	Pharmacy - Retail - Temporary Staffing	0.82	0.799	-2.56
2928	Retail Store, N.O.C. - Temporary Staffing	2.06	1.932	-6.21
2932	Copying Or Duplicating Service - Temporary Staffing	0.63	0.607	-3.65
2933	Vending Or Coin-Operated Machine - Installation, Service or Repair - Tempor	2.16	2.174	0.65
2934	Automobile Parts And Accessory Store - Retail and/or Wholesale - Temporary	2.74	2.644	-3.50
2935	Lumber and/or Building Material Dealer - Store Employees - Temporary Staffin	1.06	0.986	-6.98
2936	Broadcasting Station - Temporary Staffing	1.07	1.130	5.61
2939	Carnival - Traveling - Temporary Staffing	4.28	4.183	-2.27
2940	Residential Care Facility for Individuals With Intellectual Disabilities - Tempora	2.60	1.873	-27.96
2941	Social Rehabilitation Facility - Temporary Staffing	2.32	2.122	-8.53
2944	Club - Country, Golf or Yachting - Temporary Staffing	1.36	1.295	-4.78
2945	Hotel Restaurant - Temporary Staffing	2.03	1.928	-5.02
2948	Mailing or Addressing Company - Temporary Staffing	2.12	2.246	5.94
2951	Salesperson - Outside - Temporary Staffing	0.43	0.482	12.09
2952	Office Machine Service or Repair - Temporary Staffing	0.65	0.600	-7.69
2953	Clerical Office - Temporary Staffing	0.17	0.181	6.47
2954	Security Agency - Temporary Staffing	1.69	1.597	-5.50

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		MANUAL LOSS COSTS *	4/1/2026 LOSS COSTS *	
2955	Engineering Consulting Firm - Temporary Staffing	0.30	0.362	20.67
2956	Law Firm - Temporary Staffing	0.09	0.075	-16.67
2957	Physician or Dentist - Temporary Staffing	0.60	0.656	9.33
2958	Rehabilitation Hospital - Temporary Staffing	3.02	3.334	10.40
2959	Veterinarians - Temporary Staffing	1.10	1.052	-4.36
2960	Nursing and Convalescent Home - Temporary Staffing	2.51	2.437	-2.91
2961	Hospital - Temporary Staffing	1.12	1.106	-1.25
2962	Accounting or Financial Auditing Firm - Temporary Staffing	0.06	0.056	-6.67
2963	Church - Temporary Staffing	0.57	0.603	5.79
2964	Work Center - Temporary Staffing	1.12	1.050	-6.25
2965	College Or School, N.O.C. - Temporary Staffing	0.94	0.994	5.74
2966	Television, Video, Audio or Radio Equipment Service Or Repair - Temporary	2.25	2.131	-5.29
2967	Theaters - Temporary Staffing	0.97	1.077	11.03
2968	Amateur Sports, Recreational OR Amusement Facility, Indoor - Temporary St	1.04	0.982	-5.58
2969	Amusement, Outdoor - Temporary Staffing	1.71	1.806	5.61
2970	Athletic Team - Contact sports - Temporary Staffing	5.54	4.796	-13.43
2971	Commercial Buildings - Temporary Staffing	3.03	2.762	-8.84
2973	Hotel - All Other Employees - Temporary Staffing	2.17	1.965	-9.45
2974	Retirement Or Life Care Community - Temporary Staffing	1.82	1.694	-6.92
2975	Restaurant, N.O.C. - Temporary Staffing	1.17	1.051	-10.17
2976	Community Center - Temporary Staffing	0.97	0.967	-0.31
2977	Barber Shop, Beauty Parlor Or Hair Styling Salon - Temporary Staffing	0.63	0.526	-16.51
2978	Camps, Summer Or Winter - Temporary Staffing	2.21	1.987	-10.09
2979	Residential Facility For The Elderly - Non-Medical - Temporary Staffing	2.52	2.391	-5.12
2980	City, Township, Borough or County - Temporary Staffing	4.07	3.963	-2.63
2981	Casino Gambling - Temporary Staffing	1.26	1.198	-4.92
2983	Housing Authority - Temporary Staffing	4.88	4.964	1.72
2984	Insurance Company - Temporary Staffing	0.16	0.139	-13.13
2986	Shelter Or Halfway House - Residential - Non-Medical - Temporary Staffing	1.30	1.253	-3.62
2987	Check Cashing Services - Temporary Staffing	0.62	0.624	0.65
2988	Bank - Temporary Staffing	0.19	0.206	8.42
2991	Athletic Team - Noncontact sports - Temporary Staffing	3.14	2.857	-9.01
2992	Sanitation Company - Temporary Staffing	3.82	3.968	3.87
2995	Rubbish Or Garbage Removal - Temporary Staffing	5.00	5.170	3.40
2997	Undertakers - Temporary Staffing	0.57	0.517	-9.30
2999	Cemetery - Temporary Staffing	3.78	3.463	-8.39
6771	Explosives Or Ammunition Mfg., N.O.C. - Temporary Staffing	2.80	2.776	-0.86
6777	Explosives Distributor - Temporary Staffing	3.71	3.705	-0.13
9428	Airport Operation - Ground Employees - Temporary Staffing	3.11	3.096	-0.45

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