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CIRCULAR

March 12, 2025

**PCRB CIRCULAR NO. 1822**

To All Members of the PCRB:

RE: **PENNSYLVANIA CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM  
MANUAL REVISIONS - SECTION 1 RULE IX H.  
APPROVAL OF PCRB FILING NO. 345  
EFFECTIVE OCTOBER 1, 2025**

The Pennsylvania Insurance Department has approved revisions to Section 1, Rule IX, H of the Pennsylvania Basic Manual, impacting the Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP). These updates will become **effective at 12:01 a.m., October 1, 2025**, and will apply to both new and renewal policies issued on or after this date.

For reference, a copy of the complete and updated PCCPAP credit table, for policies with effective dates on or after October 1, 2025, is shown below.

The updated Basic Manual will be available on the PCRB website ([www.pcrb.com](http://www.pcrb.com)) at a later date.

The PCRB will continue to advise qualifying employers and their insurers of record of PCCPAP credits through standard procedures.

Specific questions about the PCCPAP should be directed to the Experience Rating/Pricing Programs Department at Extension 4421. Questions regarding the approved October 1, 2025 PCCPAP Filing may be directed to Brent Otto, Vice President of Actuarial Services and Chief Actuary, at [botto@pcrb.com](mailto:botto@pcrb.com) or Jesse Marass, Director of Actuarial Services, at [jmarass@pcrb.com](mailto:jmarass@pcrb.com).

William V. Taylor  
President

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# PENNSYLVANIA WORKERS COMPENSATION MANUAL

*Proposed Effective October 1, 2025*

## A. EXECUTIVE OFFICERS

### 1. Definition

Items **A. through G.** – remain unchanged

## H. PENNSYLVANIA CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM

1. The Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) provides for a premium credit for up to one year for a policy which contains one or more construction classifications.

For policies subject both to a Pennsylvania Construction Classification Premium Adjustment Program credit and any retrospective rating plan the PCCPAP credit shall be applied in determining standard premium. Such adjusted standard premium shall then be used wherever standard premium would otherwise apply in determining retrospective rating plan values and amounts for the retrospective rating plan applicable to the same risk if no PCCPAP credit were applicable. PCCPAP credits shall not be applied to final retrospective premium either in lieu of or in addition to the above prescribed procedure.

The basis for determining the credit is the total payroll (including overtime premium pay) and hours worked for each construction classification as reported to taxing authorities. The applicable report periods vary according to the policy effective date of each policy, as set forth below:

<b>Policy Effective Dates</b>	<b>Reporting Period for Qualifying Wages</b>
<b>October 1, 2025 and later</b>	<b>Third calendar quarter of 2024</b>

If the insured did not engage in operations for the complete quarter, then the last complete quarter prior to policy year inception shall be used or, if there was no complete quarter of operations prior to the policy inception, then the first complete quarter after policy inception shall be used. A credit may be determined for each construction classification by dividing the total payroll, including overtime premium pay, by the number of hours worked to arrive at the average hourly wage for the classification. In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week. The credit for average hourly wage is listed below:

### Policy Effective Dates – October 1, 2025 and later

Average Hourly Wage	Credit From Standard Premium	Average Hourly Wage	Credit From Standard Premium
40.14 or less	None	49.35	18%
40.15	5%	50.20	19%
40.75	6%	51.05	20%
41.40	7%	51.95	21%
42.05	8%	52.85	22%
42.70	9%	53.80	23%
43.35	10%	54.75	24%
44.05	11%	55.75	25%
44.75	12%	56.75	26%
45.45	13%	57.80	27%

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46.20	46.94	14%	58.90	59.99	28%
46.95	47.74	15%	60.00	61.14	29%
47.75	48.54	16%	<b>61.15</b>	and over	30%
48.55	49.34	17%			