

**COAL MINE COMPENSATION RATING BUREAU
OF PENNSYLVANIA**

COMMERCE BUILDING – SUITE 501
300 NORTH SECOND STREET
HARRISBURG, PENNSYLVANIA 17101

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January 22, 2026

COMPENSATION CIRCULAR CM-506

To: All Coal Mine Compensation Insurance Carriers

From: Charles A. Romberger, Executive Director



RE: **Proposal CM-1-2025**

Loss Cost Revisions

Approved Effective: April 1, 2026

The CMCRB submitted Proposal CM-1-2025 and the Pennsylvania Insurance Department approved this filing as submitted to be effective April 1, 2026.

The approved Loss Costs reflect an 13.2% overall decrease for Traumatic, a 4.1% overall decrease for State O.D. and a 13.0% overall decrease for Federal O.D. The approved Loss Costs reflect a 11.9% overall average decrease across all classes and all coverages.

Attached is a one-page exhibit displaying the approved Loss Costs by class and by coverage. The Coal Employer Assessment Factor shall be 0.0218 effective April 1, 2026. Also, the following USL&HW Rates are effective April 1, 2026.

Anthracite Mining	\$ 12.24
Bituminous Mining	\$ 5.59

Each policy with an effective date on or after April 1, 2026, shall contain the newly approved Loss Costs and the revised Employer Assessment Factor. Such policies, if issued at the April 1, 2025 levels, shall be endorsed to include the newly approved values.

All experience mods/merit factors currently being issued for April policies and ARDs are being issued on a final basis.

Also, note that the CMCRB previously announced the approval of filings to eliminate ARD provisions effective May 1, 2017. These changes were announced in and provided with Compensation Circular CM-468.

Updated manual pages will be available on our website in the near future at:

<http://www.cmcrbpa.com/Manual.html>

Any questions should be directed to the CMCRB.

CAR:car
Attachment

Coal Mine Compensation Rating Bureau
 Current and Approved Loss Costs
 Effective: April 1, 2026

	(2) Current 4/1/2025 Loss Cost	(4) Approved 4/1/2026 Loss Cost	(5) Percent Change
Underground Anthracite			
Traumatic (1010)	\$ 11.74	\$ 9.34	-20.4%
State O.D. (1011)	\$ 19.20	\$ 17.27	-10.1%
Federal Basic/Ex (0160)	\$ 22.18	\$ 27.73	25.0%
Total	\$ 53.12	\$ 54.34	2.3%
Underground Bituminous			
Traumatic (1001)	\$ 5.21	\$ 4.66	-10.6%
State O.D. (1002)	\$ 0.64	\$ 0.60	-6.3%
Federal Basic/Ex (0158)	\$ 1.20	\$ 1.02	-15.0%
Total	\$ 7.05	\$ 6.28	-10.9%
Surface Anthracite			
Traumatic (1012)	\$ 3.59	\$ 2.71	-24.5%
State O.D. (1016)	\$ 0.90	\$ 0.90	0.0%
Federal Basic/Ex (0153)	\$ 1.45	\$ 1.26	-13.1%
Total	\$ 5.94	\$ 4.87	-18.0%
Surface Bituminous			
Traumatic (1014)	\$ 0.95	\$ 0.84	-11.6%
State O.D. (1013)	\$ 0.66	\$ 0.66	0.0%
Federal Basic/Ex (0156)	\$ 0.97	\$ 0.85	-12.4%
Total	\$ 2.58	\$ 2.35	-8.9%
Coke			
Traumatic (1469)	\$ 3.95	\$ 3.61	-8.6%
State O.D. (1017)	\$ 0.09	\$ 0.10	11.1%
Federal Basic/Ex (0154)	\$ 0.11	\$ 0.10	-9.1%
Total	\$ 4.15	\$ 3.81	-8.2%
Auger			
Traumatic (1015)	\$ 5.86	\$ 5.73	-2.2%
State O.D. (1019)	\$ 0.19	\$ 0.19	0.0%
Federal Basic/Ex (0157)	\$ 0.44	\$ 0.42	-4.5%
Total	\$ 6.49	\$ 6.34	-2.3%
Co-Gen Anthracite			
Traumatic (1021)	\$ 4.89	\$ 3.69	-24.5%
State O.D. (1022)	\$ 0.54	\$ 0.55	1.9%
Federal Basic/Ex (0181)	\$ 0.45	\$ 0.51	13.3%
Total	\$ 5.88	\$ 4.75	-19.2%
Co-Gen Bituminous			
Traumatic (1023)	\$ 1.12	\$ 1.21	8.0%
State O.D. (1024)	\$ 0.18	\$ 0.17	-5.6%
Federal Basic/Ex (0182)	\$ 0.26	\$ 0.23	-11.5%
Total	\$ 1.56	\$ 1.61	3.2%
Prep Plant Anthracite			
Traumatic (1025)	\$ 2.23	\$ 1.81	-18.8%
State O.D. (1026)	\$ 3.16	\$ 2.88	-8.9%
Federal Basic/Ex (0183)	\$ 0.80	\$ 0.77	-3.8%
Total	\$ 6.19	\$ 5.46	-11.8%
Prep Plant Bituminous			
Traumatic (1027)	\$ 1.37	\$ 1.08	-21.2%
State O.D. (1028)	\$ 0.21	\$ 0.23	9.5%
Federal Basic/Ex (0184)	\$ 0.35	\$ 0.32	-8.6%
Total	\$ 1.93	\$ 1.63	-15.5%
Employer Assessment Factor	0.0222	0.0218	
USL&HW Rates			
Anthracite Mining	15.57	12.24	
Bituminous Mining	6.26	5.59	