

WCIRB Bulletin

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WCIRB September 1, 2025 Pure Premium Rate Filing

On April 30, 2025, the Workers' Compensation Insurance Rating Bureau of California (WCIRB) submitted a pure premium rate filing to the California Insurance Commissioner (CDI File No. REG-2025-00007).

The advisory pure premium rates for the approximately 500 standard classifications proposed to be effective September 1, 2025 are on average 11.2% higher than the average of the approved September 1, 2024 advisory pure premium rates. The proposed September 1, 2025 advisory pure premium rates are based on insurer losses incurred during accident year 2024 and prior accident years valued as of December 31, 2024.

The pure premium rates, which reflect loss costs including loss adjustment expenses per unit of exposure, are only advisory in that an insurer is not required to use either the proposed or the approved pure premium rates in establishing the rates it will charge.

In addition, proposed pure premium rates reflect the changes to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) that were proposed by the WCIRB to be effective September 1, 2025 and were contained in the WCIRB's Regulatory Filing submitted on February 28, 2025. If some of these regulatory changes are not approved, the WCIRB may need to amend the pure premium rates proposed in its filing.

The hearing date, location and time will be noted on the WCIRB website following receipt of the signed Notice of Proposed Action and Notice of Public Hearing from the California Department of Insurance. The complete September 1, 2025 Pure Premium Rate Filing and the Insurance Commissioner's Notice of Proposed Action and Notice of Public Hearing (once it becomes available) may be viewed or downloaded from the Regulatory and Pure Premium Rate Filings page in the Filings and Plans section of wcirb.com.

Please note that the pure premium rate filing is copyrighted and is the sole property of the WCIRB. Copies of the pure premium rate filing may be made and distributed for the purpose of facilitating the transaction of workers' compensation insurance in California, provided that all copyright and other proprietary notices are kept intact.

Upon receipt of the Commissioner's Decision, the WCIRB will post the Decision on its website and will issue a WCIRB Bulletin notifying members of the approved pure premium rates to assist in preparing individual company rate filings.

