

PENNSYLVANIA COMPENSATION RATING BUREAU

Temporary Staffing Loss Costs

The methodology to determine workers compensation loss costs for temporary staffing risks calculates factors that are applied to direct employment loss costs by class in this filing. Those factors represent the temporary staffing pure premium compared to the direct employment pure premium for each class.

Note that the loss costs reflect rating values calculated prior to being adjusted to include certain surcharges that are included in approved and published loss costs (“pre-surcharge basis”). Those surcharges include provision for the funding of the Office of the Small Business Advocate, offsets for the net credits offered for participation in the Merit Rating Plan, the Certified Safety Committee Program and the Construction Classification Premium Adjustment Program.

In this approach, the PCRB classes are mapped to one of five industry groups consistent with those used by the National Council on Compensation Insurance, Inc. (NCCI). In this filing, they are considered the five PCRB “sub-industry groups”. The classes are mapped into one of five industry groups (Manufacturing, Contracting, Office & Clerical, Goods & Services, and Miscellaneous) based on the PCRB to NCCI class mapping.

Exhibit 1 shows Policy Years 2013-2017 payrolls (in \$000) for each of the five PCRB sub-industry groups. For a majority of the payroll data used to calculate temporary staffing loss costs, payrolls represent the actual amounts reported to the PCRB. For the remaining payroll data, a number of temporary staffing classes have been assigned temporary staffing risks for two or more direct employment classes. That is, actual temporary staffing payroll amounts associated with each of those direct employment classes are not available. Therefore, a calculation of adjusted temporary staffing payroll amounts attributable to each direct employment class is performed. The adjusted temporary staffing payroll associated with each direct employment class is calculated by multiplying the temporary staffing class payroll by the ratio of the direct employment class payroll to the total statewide payroll for all direct employment classes contributing to that temporary staffing class. Similar calculations were performed for each such temporary staffing class and their associated direct employment classifications. Exhibit 5 (described later) shows the mapping of current temporary staffing code and direct employment code combinations to the proposed temporary staffing codes.

Exhibit 2 shows the calculation of indicated pure premium differentials for the temporary staffing risks relative to the direct employment risks. These differentials are calculated by sub-industry group, and in total, separately for Serious, Non-Serious and Medical Only. Within each sub-industry group, weights by class were calculated based on Policy Years 2013-2017 temporary staffing payroll and applied against both the Temporary Staffing indicated pure premium as well as the Direct Employment indicated pure premium to determine the indicated pure premium differentials for each sub-industry group and in total.

The actual indicated pure premium used in the differential calculations for both temporary staffing risks and direct employment risks is taken from the Class Book.

Exhibit 3 calculates credibility-weighted pure premium differentials of temporary staffing pure premiums to direct employment pure premiums, by sub-industry group and in total, for Serious, Non-Serious and Medical Only.

For the total of all sub-industry groups, credibility is determined as a function of total payroll using the payroll credibility table, which can be found in the Index and Supporting Classification Exhibits. The credibility is applied to the total indicated pure premium differentials from Exhibit 2. The complement of credibility is applied to unity.

For the individual sub-industry groups, credibility is determined as a function of sub-industry group payroll using the payroll credibility table. The credibility is applied to the sub-industry group indicated pure premium differentials from Exhibit 2. The complement of credibility is applied to the credibility-weighted differentials calculated for the total of all sub-industry groups.

Exhibit 4 determines the proposed temporary staffing loss costs by class. For each class, an indicated April 1, 2021 temporary staffing loss cost is calculated (column (14)) by multiplying the proposed April 1, 2021 direct employment loss cost by the total proposed temporary staffing pure premium divided by the total April 1, 2021 direct employment pure premium. If a class's total proposed temporary staffing pure premium and April 1, 2021 direct employment pure premium are each zero, then the associated sub-industry group's temporary staffing and direct employment pure premiums are used to calculate an appropriate factor.

The total proposed temporary staffing pure premium is the sum of the Serious, Non-Serious and Medical Only temporary staffing pure premiums. The three temporary staffing pure premiums are calculated by multiplying the April 1, 2021 Serious, Non-Serious and Medical Only direct employment pure premiums by the associated credibility-weighted differentials (calculated in Exhibit 3) of temporary staffing pure premium to direct employment pure premium. The proposed temporary staffing loss costs by class (column (16)) are determined by capping the indicated temporary staffing class loss cost change at +/- 25% of the proposed industry group change applied to the current April 1, 2020 temporary staffing loss costs by class. Note that codes may show changes greater than +25.0% or lower than -25.0%. These changes are due to the rounding of the calculated loss cost values to two decimal places.

Exhibit 5 is a summary of the current and proposed post-surcharge temporary staffing loss costs and the changes by class for the proposed temporary staffing codes. This exhibit is ordered by current temporary staffing code and direct employment code within the current temporary staffing code. The values shown in this exhibit were taken from Exhibit 4.

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Procedure to Derive Loss Costs for Temporary Staffing Codes

(1)	(2) Policy Years 2013-2017	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11) Policy Years 2013-2017 Direct	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)				
Temporary Staffing Code	Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium						Weighted Indicated Pure Premium						Actual Indicated Pure Premium					
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2810	1,393	0.0039	0.089	2.152	0.189	0.000	0.008	0.001	810	131,868	1.931	1.018	0.044	0.007	0.004	0.000	0.000	0.000	0.000	0.000
2811	43,619	0.1214	4.431	2.990	0.244	0.538	0.363	0.030	811	8,631,095	2.478	1.801	0.109	0.301	0.219	0.013	0.000	0.000	0.000	0.000
2812	1,625	0.0045	4.431	2.990	0.244	0.020	0.014	0.001	812	321,614	4.055	2.620	0.091	0.018	0.012	0.000	0.000	0.000	0.000	0.000
2817	7,621	0.0212	0.089	2.152	0.189	0.002	0.046	0.004	817	721,483	1.028	2.148	0.287	0.022	0.046	0.006	0.000	0.000	0.000	0.000
2828	1,631	0.0045	4.431	2.990	0.244	0.020	0.014	0.001	828	322,774	0.927	3.207	0.403	0.004	0.015	0.002	0.000	0.000	0.000	0.000
2904	389	0.0011	0.235	0.075	0.026	0.000	0.000	0.000	904	90,637	1.569	0.697	0.064	0.002	0.001	0.000	0.000	0.000	0.000	0.000
2939	308	0.0009	0.089	2.152	0.189	0.000	0.002	0.000	939	29,149	4.576	5.183	0.650	0.004	0.004	0.001	0.000	0.000	0.000	0.000
2954	15,503	0.0431	0.441	1.863	0.205	0.019	0.080	0.009	954	2,738,600	0.450	0.714	0.081	0.019	0.031	0.003	0.000	0.000	0.000	0.000
2967	8,978	0.0250	0.547	1.217	0.162	0.014	0.030	0.004	967	1,385,397	0.346	0.392	0.190	0.009	0.010	0.005	0.000	0.000	0.000	0.000
2969	23,957	0.0667	0.873	2.694	0.307	0.058	0.180	0.020	969	1,382,690	0.226	0.585	0.352	0.015	0.039	0.023	0.000	0.000	0.000	0.000
2970	1,898	0.0053	0.089	2.152	0.189	0.000	0.011	0.001	970	179,715	2.569	3.563	4.501	0.014	0.019	0.024	0.000	0.000	0.000	0.000
2991	2,316	0.0064	0.873	2.694	0.307	0.006	0.017	0.002	991	133,691	1.084	1.525	2.256	0.007	0.010	0.015	0.000	0.000	0.000	0.000
2992	2,358	0.0066	0.089	2.152	0.189	0.001	0.014	0.001	992	223,208	1.191	0.853	0.211	0.008	0.006	0.001	0.000	0.000	0.000	0.000
2995	10,908	0.0304	4.431	2.990	0.244	0.134	0.091	0.007	995	2,158,390	1.585	1.484	0.215	0.048	0.045	0.007	0.000	0.000	0.000	0.000
9428	27,973	0.0778	0.089	2.152	0.189	0.007	0.167	0.015	7428	2,648,084	0.618	1.134	0.176	0.048	0.088	0.014	0.000	0.000	0.000	0.000
TOTAL Sub-IG 5	359,396	1.0000				1.132	2.259	0.222								41,415,562		0.999	1.026	0.186
Sub-Industry Group 5 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.133	2.202	1.189												
GRAND TOTAL	13,745,122					0.5039	1.0848	0.1371								1,036,284,306		0.2950	0.3920	0.0844
Grand Total - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.708	2.767	1.624												

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Total

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$137,451,220		
0.61	1.00	1.00
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.708	2.767	1.624
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.432	2.767	1.624

$$C = [A * B] + [(1 - A) * 1.000]$$

Sub-Industry Group 3

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$79,072,440		
0.42	1.00	1.00
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
3.946	3.728	1.657
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.488	3.728	1.657

$$C = [A * B] + [(1 - A) * (\text{Total } C)]$$

Sub-Industry Group 1

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$23,248,640		
0.19	0.61	0.93
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.455	2.805	1.771
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.436	2.790	1.761

$$C = [A * B] + [(1 - A) * (\text{Total } C)]$$

Sub-Industry Group 4

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$25,706,760		
0.20	0.65	0.99
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.264	2.510	1.511
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.398	2.600	1.512

$$C = [A * B] + [(1 - A) * (\text{Total } C)]$$

Sub-Industry Group 2

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$5,829,420		
0.07	0.24	0.37
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.008	3.196	1.828
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.472	2.870	1.699

$$C = [A * B] + [(1 - A) * (\text{Total } C)]$$

Sub-Industry Group 5

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$3,593,960		
0.05	0.18	0.27
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.133	2.202	1.189
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.417	2.665	1.507

$$C = [A * B] + [(1 - A) * (\text{Total } C)]$$

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Procedure to Derive Loss Costs for Temporary Staffing Codes

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
4/1/2020 Temp Staffing Code	Direct Employment Code	4/1/2021 Temp Staffing Code	4/1/2020 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Proposed 4/1/2021 Post-Surcharge Temp Staffing Loss Cost
185	104	2104	3.67	4.41	20.2%	4.47
187	107	2107	2.91	3.49	19.9%	3.54
189	113	2113	2.06	2.48	20.4%	2.51
191	161	2161	2.40	2.93	22.1%	2.97
275	221	2221	2.23	2.72	22.0%	2.76
276	222	2222	2.68	3.08	14.9%	3.12
291	255	2255	2.33	2.63	12.9%	2.67
297	281	2281	2.60	3.17	21.9%	3.21
491	403	2403	2.95	3.43	16.3%	3.48
493	445	2445	2.10	2.51	19.5%	2.55
495	451	2451	3.67	4.48	22.1%	4.54
497	472	2472	0.99	1.07	8.1%	1.09
499	475	2475	2.24	2.73	21.9%	2.77
520	984	2984	0.16	0.20	25.0%	0.20
520	988	2988	0.16	0.20	25.0%	0.20
521	555	2555	0.49	0.60	22.4%	0.61
521	744	2744	0.49	0.54	10.2%	0.55
521	890	2890	0.49	0.60	22.4%	0.61
521	920	2920	0.49	0.48	-2.0%	0.49
521	963	2963	0.49	0.60	22.4%	0.61
521	977	2977	0.49	0.60	22.4%	0.61
522	488	2488	0.76	0.89	17.1%	0.90
522	752	2752	0.76	0.87	14.5%	0.88
522	887	2887	0.76	0.93	22.4%	0.94
522	892	2892	0.76	0.93	22.4%	0.94
522	893	2893	0.76	0.93	22.4%	0.94
522	932	2932	0.76	0.93	22.4%	0.94
522	936	2936	0.76	0.93	22.4%	0.94
522	952	2952	0.76	0.85	11.8%	0.86
522	987	2987	0.76	0.93	22.4%	0.94
523	103	2103	1.29	1.43	10.9%	1.45
523	441	2441	1.29	1.23	-4.7%	1.25
523	459	2459	1.29	1.00	-22.5%	1.01
523	471	2471	1.29	1.57	21.7%	1.59
523	476	2476	1.29	1.36	5.4%	1.38
523	485	2485	1.29	1.30	0.8%	1.32
523	487	2487	1.29	1.24	-3.9%	1.26
523	489	2489	1.29	1.37	6.2%	1.39
523	551	2551	1.29	1.57	21.7%	1.59
523	553	2553	1.29	1.50	16.3%	1.52
523	755	2755	1.29	1.40	8.5%	1.42
523	818	2818	1.29	1.57	21.7%	1.59
523	884	2884	1.29	1.29	0.0%	1.31
523	891	2891	1.29	1.57	21.7%	1.59

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(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
4/1/2020 Temp Staffing Code	Direct Employment Code	4/1/2021 Temp Staffing Code	4/1/2020 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Proposed 4/1/2021 Post-Surcharge Temp Staffing Loss Cost
523	899	2899	1.29	1.36	5.4%	1.38
523	927	2927	1.29	1.08	-16.3%	1.10
523	935	2935	1.29	1.44	11.6%	1.46
523	967	2967	1.29	1.48	14.7%	1.50
523	968	2968	1.29	1.57	21.7%	1.59
523	976	2976	1.29	1.34	3.9%	1.36
523	986	2986	1.29	1.57	21.7%	1.59
523	997	2997	1.29	0.93	-27.9%	0.94
524	115	2115	1.94	2.37	22.2%	2.40
524	142	2142	1.94	2.37	22.2%	2.40
524	263	2263	1.94	2.13	9.8%	2.16
524	416	2416	1.94	2.37	22.2%	2.40
524	446	2446	1.94	1.47	-24.2%	1.49
524	449	2449	1.94	2.37	22.2%	2.40
524	458	2458	1.94	1.88	-3.1%	1.91
524	473	2473	1.94	2.37	22.2%	2.40
524	474	2474	1.94	2.37	22.2%	2.40
524	477	2477	1.94	2.07	6.7%	2.10
524	483	2483	1.94	1.77	-8.8%	1.79
524	486	2486	1.94	1.59	-18.0%	1.61
524	506	2506	1.94	2.37	22.2%	2.40
524	507	2507	1.94	2.28	17.5%	2.31
524	581	2581	1.94	1.47	-24.2%	1.49
524	667	2667	1.94	2.37	22.2%	2.46
524	751	2751	1.94	1.40	-27.8%	1.42
524	757	2757	1.94	1.63	-16.0%	1.65
524	816	2816	1.94	2.37	22.2%	2.40
524	820	2820	1.94	2.37	22.2%	2.40
524	886	2886	1.94	2.09	7.7%	2.12
524	896	2896	1.94	1.54	-20.6%	1.56
524	897	2897	1.94	1.85	-4.6%	1.88
524	898	2898	1.94	2.37	22.2%	2.40
524	916	2916	1.94	1.82	-6.2%	1.85
524	917	2917	1.94	2.37	22.2%	2.40
524	918	2918	1.94	2.25	16.0%	2.28
524	919	2919	1.94	1.95	0.5%	1.98
524	925	2925	1.94	2.06	6.2%	2.09
524	941	2941	1.94	2.37	22.2%	2.40
524	944	2944	1.94	1.90	-2.1%	1.93
524	948	2948	1.94	2.37	22.2%	2.40
524	954	2954	1.94	2.37	22.2%	2.40
524	964	2964	1.94	2.14	10.3%	2.17
524	975	2975	1.94	1.82	-6.2%	1.85
524	981	2981	1.94	2.04	5.2%	2.07

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4/1/2020		4/1/2021	4/1/2020	Proposed 4/1/2021		Proposed 4/1/2021
Temp Staffing Code	Direct Employment Code	Temp Staffing Code	Pre-Surcharge Temp Staffing Loss Cost	Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Post-Surcharge Temp Staffing Loss Cost
525	0011	2011	3.32	2.89	-13.0%	2.93
525	028	2028	3.32	2.55	-23.2%	2.59
525	050	2050	3.32	4.05	22.0%	4.11
525	101	2101	3.32	3.73	12.3%	3.78
525	105	2105	3.32	4.05	22.0%	4.11
525	108	2108	3.32	2.80	-15.7%	2.84
525	110	2110	3.32	3.48	4.8%	3.53
525	119	2119	3.32	4.05	22.0%	4.11
525	132	2132	3.32	3.42	3.0%	3.47
525	134	2134	3.32	3.49	5.1%	3.54
525	135	2135	3.32	3.29	-0.9%	3.34
525	136	2136	3.32	3.58	7.8%	3.63
525	163	2163	3.32	4.05	22.0%	4.11
525	166	2166	3.32	3.94	18.7%	4.00
525	204	2204	3.32	4.05	22.0%	4.11
525	205	2205	3.32	3.42	3.0%	3.47
525	225	2225	3.32	3.17	-4.5%	3.21
525	227	2227	3.32	3.85	16.0%	3.90
525	257	2257	3.32	2.94	-11.4%	2.98
525	261	2261	3.32	3.63	9.3%	3.68
525	265	2265	3.32	3.10	-6.6%	3.14
525	285	2285	3.32	2.39	-28.0%	2.42
525	311	2311	3.32	3.87	16.6%	3.92
525	327	2327	3.32	2.94	-11.4%	2.98
525	404	2404	3.32	3.46	4.2%	3.51
525	407	2407	3.32	3.91	17.8%	3.97
525	415	2415	3.32	3.98	19.9%	4.04
525	433	2433	3.32	4.05	22.0%	4.11
525	454	2454	3.32	3.81	14.8%	3.86
525	456	2456	3.32	3.92	18.1%	3.98
525	457	2457	3.32	4.05	22.0%	4.11
525	461	2461	3.32	2.83	-14.8%	2.87
525	463	2463	3.32	3.23	-2.7%	3.28
525	465	2465	3.32	3.77	13.6%	3.82
525	501	2501	3.32	4.05	22.0%	4.11
525	502	2502	3.32	3.97	19.6%	4.03
525	513	2513	3.32	3.79	14.2%	3.84
525	535	2535	3.32	3.41	2.7%	3.46
525	571	2571	3.32	2.66	-19.9%	2.70
525	617	2617	3.32	3.98	19.9%	4.13
525	649	2649	3.32	4.05	22.0%	4.20
525	660	2660	3.32	3.45	3.9%	3.58
525	664	2664	3.32	4.05	22.0%	4.20
525	675	2675	3.32	4.01	20.8%	4.16

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4/1/2020 Temp Staffing Code	Direct Employment Code	4/1/2021 Temp Staffing Code	4/1/2020 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Proposed 4/1/2021 Post-Surcharge Temp Staffing Loss Cost
525	677	2677	3.32	3.42	3.0%	3.55
525	716	2716	3.32	4.05	22.0%	4.11
525	718	2718	3.32	3.56	7.2%	3.61
525	753	2753	3.32	3.37	1.5%	3.42
525	814	2814	3.32	2.70	-18.7%	2.74
525	815	2815	3.32	3.59	8.1%	3.64
525	825	2825	3.32	4.05	22.0%	4.11
525	885	2885	3.32	2.98	-10.2%	3.02
525	915	2915	3.32	2.39	-28.0%	2.42
525	922	2922	3.32	3.69	11.1%	3.74
525	924	2924	3.32	4.05	22.0%	4.11
525	934	2934	3.32	3.96	19.3%	4.02
525	945	2945	3.32	2.89	-13.0%	2.93
525	966	2966	3.32	3.51	5.7%	3.56
525	969	2969	3.32	2.51	-24.4%	2.55
525	971	2971	3.32	4.05	22.0%	4.11
525	973	2973	3.32	3.31	-0.3%	3.36
525	978	2978	3.32	3.02	-9.0%	3.06
525	991	2991	3.32	4.05	22.0%	4.11
525	4771	6771	3.32	3.69	11.1%	3.74
526	012	2012	4.81	5.87	22.0%	5.95
526	0013	2013	4.81	3.46	-28.1%	3.51
526	025	2025	4.81	4.73	-1.7%	4.80
526	051	2051	4.81	4.80	-0.2%	4.87
526	055	2055	4.81	5.49	14.1%	5.57
526	059	2059	4.81	5.87	22.0%	5.95
526	106	2106	4.81	5.87	22.0%	5.95
526	109	2109	4.81	4.85	0.8%	4.92
526	111	2111	4.81	5.87	22.0%	5.95
526	130	2130	4.81	5.63	17.0%	5.71
526	139	2139	4.81	4.98	3.5%	5.05
526	141	2141	4.81	5.81	20.8%	5.89
526	165	2165	4.81	5.87	22.0%	5.95
526	201	2201	4.81	4.66	-3.1%	4.73
526	301	2301	4.81	5.87	22.0%	5.95
526	305	2305	4.81	5.67	17.9%	5.75
526	306	2306	4.81	4.28	-11.0%	4.34
526	319	2319	4.81	5.27	9.6%	5.34
526	323	2323	4.81	4.35	-9.6%	4.41
526	402	2402	4.81	4.20	-12.7%	4.26
526	406	2406	4.81	3.46	-28.1%	3.51
526	411	2411	4.81	5.57	15.8%	5.65
526	413	2413	4.81	5.87	22.0%	5.95
526	421	2421	4.81	5.87	22.0%	5.95

PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Temporary Staffing Codes

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
4/1/2020		4/1/2021	4/1/2020	Proposed 4/1/2021		Proposed 4/1/2021
Temp Staffing Code	Direct Employment Code	Temp Staffing Code	Pre-Surcharge Temp Staffing Loss Cost	Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Post-Surcharge Temp Staffing Loss Cost
526	427	2427	4.81	5.87	22.0%	5.95
526	429	2429	4.81	4.13	-14.1%	4.19
526	431	2431	4.81	5.87	22.0%	5.95
526	435	2435	4.81	4.13	-14.1%	4.19
526	447	2447	4.81	4.58	-4.8%	4.64
526	467	2467	4.81	4.37	-9.1%	4.43
526	509	2509	4.81	5.87	22.0%	5.95
526	511	2511	4.81	5.87	22.0%	5.95
526	512	2512	4.81	4.40	-8.5%	4.46
526	514	2514	4.81	4.72	-1.9%	4.79
526	536	2536	4.81	5.87	22.0%	5.95
526	573	2573	4.81	4.30	-10.6%	4.36
526	603	2603	4.81	5.87	22.0%	6.08
526	607	2607	4.81	3.46	-28.1%	3.59
526	646	2646	4.81	5.87	22.0%	6.08
526	662	2662	4.81	5.87	22.0%	6.08
526	663	2663	4.81	4.67	-2.9%	4.84
526	670	2670	4.81	5.87	22.0%	6.08
526	673	2673	4.81	5.87	22.0%	6.08
526	674	2674	4.81	5.87	22.0%	6.08
526	676	2676	4.81	5.87	22.0%	6.08
526	681	2681	4.81	5.87	22.0%	6.08
526	804	2804	4.81	4.12	-14.3%	4.18
526	805	2805	4.81	5.87	22.0%	5.95
526	807	2807	4.81	5.87	22.0%	5.95
526	808	2808	4.81	5.57	15.8%	5.65
526	809	2809	4.81	5.87	22.0%	5.95
526	810	2810	4.81	4.09	-15.0%	4.15
526	817	2817	4.81	5.87	22.0%	5.95
526	821	2821	4.81	5.87	22.0%	5.95
526	855	2855	4.81	4.95	2.9%	5.02
526	857	2857	4.81	4.54	-5.6%	4.60
526	865	2865	4.81	5.34	11.0%	5.42
526	880	2880	4.81	5.65	17.5%	5.73
526	882	2882	4.81	5.87	22.0%	5.95
526	907	2907	4.81	4.84	0.6%	4.91
526	910	2910	4.81	4.99	3.7%	5.06
526	933	2933	4.81	3.52	-26.8%	3.57
526	939	2939	4.81	5.87	22.0%	5.95
526	970	2970	4.81	5.87	22.0%	5.95
526	980	2980	4.81	5.87	22.0%	5.95
526	992	2992	4.81	5.87	22.0%	5.95
526	999	2999	4.81	5.04	4.8%	5.11
526	7428	9428	4.81	3.99	-17.0%	4.05

PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Temporary Staffing Codes

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
4/1/2020		4/1/2021	4/1/2020	Proposed 4/1/2021		Proposed 4/1/2021
Temp Staffing Code	Direct Employment Code	Temp Staffing Code	Pre-Surcharge Temp Staffing Loss Cost	Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Post-Surcharge Temp Staffing Loss Cost
527	114	2114	7.62	6.90	-9.4%	7.00
527	282	2282	7.62	6.39	-16.1%	6.48
527	425	2425	7.62	8.82	15.7%	8.94
527	601	2601	7.62	7.27	-4.6%	7.54
527	605	2605	7.62	8.84	16.0%	9.16
527	606	2606	7.62	5.49	-28.0%	5.69
527	608	2608	7.62	7.85	3.0%	8.14
527	611	2611	7.62	9.30	22.0%	9.64
527	615	2615	7.62	9.30	22.0%	9.64
527	645	2645	7.62	7.94	4.2%	8.23
527	647	2647	7.62	9.30	22.0%	9.64
527	648	2648	7.62	8.71	14.3%	9.03
527	652	2652	7.62	9.30	22.0%	9.64
527	653	2653	7.62	8.84	16.0%	9.16
527	654	2654	7.62	9.30	22.0%	9.64
527	656	2656	7.62	6.31	-17.2%	6.54
527	657	2657	7.62	9.30	22.0%	9.64
527	658	2658	7.62	9.30	22.0%	9.64
527	665	2665	7.62	9.30	22.0%	9.64
527	666	2666	7.62	9.15	20.1%	9.48
527	668	2668	7.62	9.30	22.0%	9.64
527	669	2669	7.62	9.16	20.2%	9.50
527	679	2679	7.62	9.30	22.0%	9.64
527	759	2759	7.62	7.08	-7.1%	7.18
527	801	2801	7.62	8.14	6.8%	8.25
527	802	2802	7.62	5.49	-28.0%	5.57
527	811	2811	7.62	8.05	5.6%	8.16
527	812	2812	7.62	8.18	7.3%	8.30
527	828	2828	7.62	7.97	4.6%	8.08
527	858	2858	7.62	6.43	-15.6%	6.52
527	859	2859	7.62	6.96	-8.7%	7.06
527	860	2860	7.62	6.39	-16.1%	6.48
527	862	2862	7.62	7.21	-5.4%	7.31
527	911	2911	7.62	6.60	-13.4%	6.69
527	983	2983	7.62	6.73	-11.7%	6.82
527	995	2995	7.62	6.12	-19.7%	6.21
527	4777	6777	7.62	5.64	-26.0%	5.72
528	005	2005	10.37	12.14	17.1%	12.31
528	015	2015	10.37	9.59	-7.5%	9.73
528	112	2112	10.37	8.95	-13.7%	9.08
528	655	2655	10.37	10.88	4.9%	11.28
528	721	2721	10.37	11.58	11.7%	11.74
528	806	2806	10.37	11.14	7.4%	11.30
529	009	2009	18.10	21.28	17.6%	21.58

PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Temporary Staffing Codes

(1) Exhibit 4 Column (8)	(2) Exhibit 4 Column (1)	(3) Exhibit 4 Column (9)	(4) Exhibit 4 Column (15)	(5) Exhibit 4 Column (16)	(6) Exhibit 4 Column (20)	(7)
4/1/2020 Temp Staffing Code	Direct Employment Code	4/1/2021 Temp Staffing Code	4/1/2020 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2021 Percentage Change	Proposed 4/1/2021 Post-Surcharge Temp Staffing Loss Cost
529	659	2659	18.10	20.11	11.1%	20.85
529	803	2803	18.10	14.46	-20.1%	14.66
587	563	2563	1.39	1.70	22.3%	1.72
691	609	2609	4.07	4.52	11.1%	4.66
693	651	2651	6.10	7.44	22.0%	7.66
695	661	2661	3.02	3.37	11.6%	3.46
867	813	2813	4.82	5.22	8.3%	5.29
871	921	2921	3.81	4.65	22.0%	4.72
877	914	2914	1.91	2.33	22.0%	2.36
879	923	2923	2.33	2.61	12.0%	2.65
881	926	2926	2.72	3.02	11.0%	3.06
883	928	2928	2.15	2.44	13.5%	2.47
889	953	2953	0.19	0.23	21.1%	0.23
889	956	2956	0.19	0.18	-5.3%	0.18
889	962	2962	0.19	0.14	-26.3%	0.14
895	965	2965	0.70	0.85	21.4%	0.86
946	940	2940	1.94	2.37	22.2%	2.40
946	957	2957	1.94	1.40	-27.8%	1.42
946	958	2958	1.94	2.37	22.2%	2.40
946	959	2959	1.94	1.64	-15.5%	1.66
946	960	2960	1.94	2.37	22.2%	2.40
946	961	2961	1.94	1.74	-10.3%	1.76
946	974	2974	1.94	2.37	22.2%	2.40
946	979	2979	1.94	2.37	22.2%	2.40
949	709	2709	0.21	0.26	23.8%	0.26
949	819	2819	0.21	0.26	23.8%	0.26
949	903	2903	0.21	0.26	23.8%	0.26
949	904	2904	0.21	0.26	23.8%	0.26
949	905	2905	0.21	0.15	-28.6%	0.15
949	951	2951	0.21	0.26	23.8%	0.26
949	955	2955	0.21	0.26	23.8%	0.26