

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-surge 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.

Exhibit 1 shows Policy Years 2018-2022 payrolls (in \$000) for each of the five PCRB 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 industry group, and in total, separately for Serious, Non-Serious and Medical Only. Within each industry group, weights by class were calculated based on Policy Years 2018-2022 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 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 industry group and in total, for Serious, Non-Serious and Medical Only.

For the total of all industry groups, credibility is determined as a function of total payroll using the payroll credibility table, which can be found in the Other 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 industry groups, credibility is determined as a function of industry group payroll using the payroll credibility table. The credibility is applied to the 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 industry groups.

Exhibit 4 determines the proposed temporary staffing loss costs by class. For each class, an indicated proposed temporary staffing loss cost is calculated (column (14)) by multiplying the proposed direct employment loss cost by the total proposed temporary staffing pure premium divided by the total proposed direct employment pure premium. If a class's total proposed temporary staffing pure premium and proposed direct employment pure premium are each zero, then the associated 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 proposed 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 percentage points of the proposed industry group change applied to the current temporary staffing loss costs by class. Note that codes may show changes greater than +25 percentage points or lower than -25 percentage points. 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.

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

IG 1		IG 1 (cont.)		IG 2		IG 3		IG 4		IG 4 (cont.)		IG 5							
Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)	Temporary Staffing Code	Policy Years 2018-2022 Payroll (\$000)						
2059	2,225	2421	1,742	2005	2,110	2819	1,654	2011	9,099	2919	1,904	2009	130						
2101	11,071	2425	2,493	2012	31,364	2887	16,412	2013	2,283	2920	3,958	2015	161						
2103	182	2427	886	2601	11,176	2890	1,763	2141	8,862	2921	6,591	2025	782						
2104	327,001	2429	2,013	2603	3,967	2891	29,339	2142	878	2922	27,758	2028	14,543						
2105	52,892	2431	2,157	2605	563	2892	9,167	2709	7	2923	573,329	2050	4,309						
2106	14,863	2433	7,346	2606	3,700	2893	36,155	2801	1,217	2924	241,989	2051	3,791						
2107	208,903	2435	1,732	2607	24,597	2903	3,086	2806	3,795	2925	14,810	2055	1,416						
2108	8,124	2441	9,626	2608	13,414	2905	7,412	2809	12,662	2926	54,320	2716	579						
2109	12,622	2445	99,119	2609	14,991	2936	90,086	2813	845,959	2927	46,436	2718	70						
2110	3,078	2446	16,913	2611	121	2948	15,718	2814	29,560	2928	179,620	2721	2,140						
2111	14,380	2447	3,557	2615	72	2951	311,343	2815	94,398	2932	13,272	2751	5,525						
2112	9,968	2449	3,293	2617	19,426	2953	5,835,299	2816	3,684	2933	3,609	2752	25,826						
2113	34,391	2451	43,646	2645	5,981	2955	129,751	2818	90,492	2934	39,151	2753	24,979						
2114	243	2454	76,114	2646	3,537	2956	214,692	2820	1,721	2935	3,649	2755	48,972						
2115	631	2456	26,149	2647	1,538	2957	997,428	2821	4,532	2940	22,044	2757	24,077						
2119	19,494	2457	8,295	2648	6,044	2958	74,867	2825	5,978	2941	41,609	2759	6,676						
2130	214	2458	617	2649	4,603	2961	1,591,258	2855	43,363	2944	16,927	2803	48						
2132	9,019	2459	10,221	2651	23,213	2962	132,585	2857	20,179	2945	18,114	2804	14,021						
2134	1,717	2461	118,288	2652	14,504	2963	15,534	2858	3,576	2952	84,945	2805	2,526						
2135	48	2463	25,277	2653	9,502	2965	864,292	2859	1,122	2959	68,382	2807	10,174						
2136	1,477	2465	9,345	2654	7,436	2984	70,724	2860	341	2960	667,490	2808	54,519						
2139	964	2467	2,669	2655	4,637	2987	822	2862	7,223	2964	4,469	2810	874						
2161	41,916	2471	19,000	2656	6,663	2988	68,845	2865	19,171	2966	5,663	2811	79,208						
2163	7,376	2472	60,040	2657	370			2880	24,034	2968	4,967	2812	1,895						
2165	1,691	2473	40,387	2658	1,543			2882	1,303	2971	120,958	2817	8,941						
2166	1,537	2474	24,699	2659	8,082			2884	5,246	2973	55,481	2828	1,490						
2201	257	2475	11,068	2660	25,141			2885	13,442	2974	127,854	2904	172						
2204	1,634	2476	6,756	2661	97,064			2886	9,306	2975	82,031	2939	246						
2205	2,360	2477	1,090	2662	2,904			2896	5,316	2976	12,191	2954	22,400						
2221	141,993	2483	5,642	2663	49,100			2897	53,034	2977	10,285	2967	6,661						
2222	141,244	2485	9,235	2664	66,327			2898	26,732	2978	6,367	2969	18,520						
2225	22,906	2486	358	2665	4,465			2899	5,220	2979	56,590	2970	2,804						
2227	4,078	2487	30,450	2666	1,701			2907	11,078	2980	14,390	2991	2,356						
2255	29,663	2488	61,169	2667	548			2910	3,823	2981	10,812	2992	2,009						
2257	50,263	2489	962	2668	1,612			2911	47,167	2983	2,972	2995	17,840						
2261	32,451	2501	3,635	2669	194			2914	21,718	2986	5,174	9428	34,686						
2263	3,067	2502	103	2670	2,406			2915	3,714	2997	2,972								
2265	5,165	2506	13,465	2673	1,484			2916	93,901	2999	1,811								
2281	128,489	2507	2,465	2674	1,238			2917	73,851										
2282	1,784	2509	0	2675	87,720			2918	9,832										
2285	8,852	2511	17,146	2676	3,767														
2301	3,690	2512	982	2677	5,515														
2305	27,314	2513	9,130	2679	280														
2306	2,280	2514	2,555	2681	551														
2311	23,222	2535	34,485	2802	1,666														
2319	1,488	2536	2,572																
2323	8,733	2551	25,599																
2327	6,409	2553	5,586																
2402	8,671	2555	95,630																
2403	16,768	2563	23,321																
2404	28,321	2571	61,893																
2406	5,404	2573	5,779																
2407	12,535	2581	12,067																
2411	7,810	2744	12,338																
2413	11,585	6771	866																
2415	20,838	6777	5,047																
2416	5,689																		
Total IG 1			2,628,005	Total IG 2			576,840	Total IG 3			10,518,231	Total IG 4			4,273,711	Total IG 5			445,364
													Grand Total			18,442,152			

PENNSYLVANIA COMPENSATION RATING BUREAU
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(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2059	2,225	0.0008	0.039	2.869	0.197	0.000	0.002	0.000	059	177,456	0.936	0.545	0.300	0.001	0.000	0.000
2101	11,071	0.0042	0.369	2.172	0.173	0.002	0.009	0.001	101	617,466	0.385	0.834	0.132	0.002	0.004	0.001
2103	182	0.0001	0.692	1.032	0.101	0.000	0.000	0.000	103	21,248	-	-	0.109	-	-	0.000
2104	327,001	0.1244	0.664	2.734	0.248	0.083	0.340	0.031	104	3,654,363	0.398	0.901	0.148	0.050	0.112	0.018
2105	52,892	0.0201	0.369	2.172	0.173	0.007	0.044	0.003	105	3,049,226	0.987	1.067	0.116	0.020	0.021	0.002
2106	14,863	0.0057	0.039	2.869	0.197	0.000	0.016	0.001	106	695,213	0.649	1.899	0.297	0.004	0.011	0.002
2107	208,903	0.0795	-	1.436	0.151	-	0.114	0.012	107	1,248,692	0.187	0.904	0.159	0.015	0.072	0.013
2108	8,124	0.0031	0.369	2.172	0.173	0.001	0.007	0.001	108	503,724	-	0.493	0.100	-	0.002	0.000
2109	12,622	0.0048	0.039	2.869	0.197	0.000	0.014	0.001	109	1,253,390	0.986	1.120	0.111	0.005	0.005	0.001
2110	3,078	0.0012	0.369	2.172	0.173	0.000	0.003	0.000	110	237,801	-	0.801	0.096	-	0.001	0.000
2111	14,380	0.0055	0.039	2.869	0.197	0.000	0.016	0.001	111	1,517,821	0.282	1.390	0.282	0.002	0.008	0.002
2112	9,968	0.0038	-	-	0.094	-	-	0.000	112	1,560,938	0.637	1.279	0.144	0.002	0.005	0.001
2113	34,391	0.0131	-	0.889	0.105	-	0.012	0.001	113	1,546,402	0.248	0.731	0.153	0.003	0.010	0.002
2114	243	0.0001	0.748	2.991	0.091	0.000	0.000	0.000	114	42,569	-	0.379	0.200	-	0.000	0.000
2115	631	0.0002	0.212	1.614	0.130	0.000	0.000	0.000	115	83,987	0.699	1.813	0.254	0.000	0.000	0.000
2119	19,494	0.0074	0.369	2.172	0.173	0.003	0.016	0.001	119	387,408	0.381	1.471	0.274	0.003	0.011	0.002
2130	214	0.0001	0.039	2.869	0.197	0.000	0.000	0.000	130	9,307	-	0.092	0.100	-	0.000	0.000
2132	9,019	0.0034	0.369	2.172	0.173	0.001	0.007	0.001	132	534,954	0.021	0.751	0.092	0.000	0.003	0.000
2134	1,717	0.0007	0.369	2.172	0.173	0.000	0.001	0.000	134	138,613	0.787	1.085	0.273	0.001	0.001	0.000
2135	48	0.0000	0.369	2.172	0.173	0.000	0.000	0.000	135	3,795	-	-	0.057	-	-	0.000
2136	1,477	0.0006	0.369	2.172	0.173	0.000	0.001	0.000	136	123,794	-	0.338	0.149	-	0.000	0.000
2139	964	0.0004	0.039	2.869	0.197	0.000	0.001	0.000	139	53,647	-	0.576	0.350	-	0.000	0.000
2161	41,916	0.0159	-	1.114	0.215	-	0.018	0.003	161	386,268	0.042	0.644	0.114	0.001	0.010	0.002
2163	7,376	0.0028	0.369	2.172	0.173	0.001	0.006	0.000	163	304,822	1.066	1.387	0.214	0.003	0.004	0.001
2165	1,691	0.0006	0.039	2.869	0.197	0.000	0.002	0.000	165	118,362	0.324	2.578	0.167	0.000	0.002	0.000
2166	1,537	0.0006	0.369	2.172	0.173	0.000	0.001	0.000	166	125,870	-	0.841	0.118	-	0.000	0.000
2201	257	0.0001	0.039	2.869	0.197	0.000	0.000	0.000	201	13,834	-	0.171	0.156	-	0.000	0.000
2204	1,634	0.0006	0.369	2.172	0.173	0.000	0.001	0.000	204	65,922	-	1.126	0.373	-	0.001	0.000
2205	2,360	0.0009	0.369	2.172	0.173	0.000	0.002	0.000	205	29,915	0.035	1.252	0.056	0.000	0.001	0.000
2221	141,993	0.0540	-	0.676	0.135	-	0.037	0.007	221	2,227,983	0.260	0.688	0.105	0.014	0.037	0.006
2222	141,244	0.0537	0.216	1.673	0.205	0.012	0.090	0.011	222	5,520,496	0.388	0.775	0.113	0.021	0.042	0.006
2225	22,906	0.0087	0.369	2.172	0.173	0.003	0.019	0.002	225	1,142,866	0.780	1.059	0.135	0.007	0.009	0.001
2227	4,078	0.0016	0.369	2.172	0.173	0.001	0.003	0.000	227	267,106	0.082	1.699	0.125	0.000	0.003	0.000
2255	29,663	0.0113	0.473	1.760	0.167	0.005	0.020	0.002	255	1,308,109	0.297	0.455	0.059	0.003	0.005	0.001
2257	50,263	0.0191	0.369	2.172	0.173	0.007	0.042	0.003	257	1,901,608	0.614	0.782	0.112	0.012	0.015	0.002
2261	32,451	0.0123	0.369	2.172	0.173	0.005	0.027	0.002	261	1,356,445	0.550	0.871	0.114	0.007	0.011	0.001
2263	3,067	0.0012	0.212	1.614	0.130	0.000	0.002	0.000	263	297,589	0.254	0.478	0.084	0.000	0.001	0.000
2265	5,165	0.0020	0.369	2.172	0.173	0.001	0.004	0.000	265	287,536	0.498	1.012	0.075	0.001	0.002	0.000
2281	128,489	0.0489	0.323	1.214	0.065	0.016	0.059	0.003	281	2,666,408	0.426	0.624	0.105	0.021	0.031	0.005
2282	1,784	0.0007	0.748	2.991	0.091	0.001	0.002	0.000	282	358,288	2.215	1.805	0.129	0.002	0.001	0.000
2285	8,852	0.0034	0.369	2.172	0.173	0.001	0.007	0.001	285	702,177	0.142	0.793	0.088	0.000	0.003	0.000
2301	3,690	0.0014	0.039	2.869	0.197	0.000	0.004	0.000	301	471,910	0.948	1.787	0.162	0.001	0.003	0.000
2305	27,314	0.0104	0.039	2.869	0.197	0.000	0.030	0.002	305	2,363,364	0.330	1.245	0.191	0.003	0.013	0.002
2306	2,280	0.0009	0.039	2.869	0.197	0.000	0.002	0.000	306	60,819	-	0.157	0.062	-	0.000	0.000

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Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2311	23,222	0.0088	0.369	2.172	0.173	0.003	0.019	0.002	311	1,881,549	0.305	0.869	0.152	0.003	0.008	0.001
2319	1,488	0.0006	0.039	2.869	0.197	0.000	0.002	0.000	319	116,308	0.665	1.223	0.195	0.000	0.001	0.000
2323	8,733	0.0033	0.039	2.869	0.197	0.000	0.010	0.001	323	819,360	0.296	1.114	0.159	0.001	0.004	0.001
2327	6,409	0.0024	0.369	2.172	0.173	0.001	0.005	0.000	327	93,201	0.365	0.934	0.023	0.001	0.002	0.000
2402	8,671	0.0033	0.039	2.869	0.197	0.000	0.009	0.001	402	528,976	0.672	0.898	0.110	0.002	0.003	0.000
2403	16,768	0.0064	-	0.786	0.262	-	0.005	0.002	403	1,653,182	0.592	0.723	0.084	0.004	0.005	0.001
2404	28,321	0.0108	0.369	2.172	0.173	0.004	0.023	0.002	404	1,929,138	0.710	0.644	0.053	0.008	0.007	0.001
2406	5,404	0.0021	0.039	2.869	0.197	0.000	0.006	0.000	406	696,947	0.759	0.884	0.142	0.002	0.002	0.000
2407	12,535	0.0048	0.369	2.172	0.173	0.002	0.010	0.001	407	850,041	0.247	0.703	0.240	0.001	0.003	0.001
2411	7,810	0.0030	0.039	2.869	0.197	0.000	0.009	0.001	411	654,961	0.196	1.216	0.194	0.001	0.004	0.001
2413	11,585	0.0044	0.039	2.869	0.197	0.000	0.013	0.001	413	733,548	0.952	1.371	0.143	0.004	0.006	0.001
2415	20,838	0.0079	0.369	2.172	0.173	0.003	0.017	0.001	415	1,579,641	0.463	0.822	0.141	0.004	0.007	0.001
2416	5,689	0.0022	0.212	1.614	0.130	0.000	0.003	0.000	416	415,928	0.344	0.505	0.050	0.001	0.001	0.000
2421	1,742	0.0007	0.039	2.869	0.197	0.000	0.002	0.000	421	147,915	-	1.394	0.356	-	0.001	0.000
2425	2,493	0.0009	0.748	2.991	0.091	0.001	0.003	0.000	425	193,600	0.891	1.691	0.299	0.001	0.002	0.000
2427	886	0.0003	0.039	2.869	0.197	0.000	0.001	0.000	427	129,880	0.861	1.230	0.230	0.000	0.000	0.000
2429	2,013	0.0008	0.039	2.869	0.197	0.000	0.002	0.000	429	241,842	-	0.539	0.147	-	0.000	0.000
2431	2,157	0.0008	0.039	2.869	0.197	0.000	0.002	0.000	431	257,685	2.040	1.090	0.122	0.002	0.001	0.000
2433	7,346	0.0028	0.369	2.172	0.173	0.001	0.006	0.000	433	282,034	0.527	0.576	0.121	0.001	0.002	0.000
2435	1,732	0.0007	0.039	2.869	0.197	0.000	0.002	0.000	435	98,570	1.144	1.512	0.202	0.001	0.001	0.000
2441	9,626	0.0037	0.692	1.032	0.101	0.003	0.004	0.000	441	1,265,239	0.087	0.279	0.046	0.000	0.001	0.000
2445	99,119	0.0377	1.711	2.281	0.240	0.065	0.086	0.009	445	4,004,592	0.286	0.614	0.109	0.011	0.023	0.004
2446	16,913	0.0064	0.212	1.614	0.130	0.001	0.010	0.001	446	1,737,448	0.254	0.385	0.068	0.002	0.002	0.000
2447	3,557	0.0014	0.039	2.869	0.197	0.000	0.004	0.000	447	396,389	0.313	1.266	0.180	0.000	0.002	0.000
2449	3,293	0.0013	0.212	1.614	0.130	0.000	0.002	0.000	449	260,418	0.137	0.654	0.140	0.000	0.001	0.000
2451	43,646	0.0166	1.417	2.864	0.251	0.024	0.048	0.004	451	2,249,193	0.153	1.059	0.173	0.003	0.018	0.003
2454	76,114	0.0290	0.369	2.172	0.173	0.011	0.063	0.005	454	4,808,842	0.340	0.913	0.179	0.010	0.026	0.005
2456	26,149	0.0099	0.369	2.172	0.173	0.004	0.022	0.002	456	1,110,963	0.271	0.930	0.128	0.003	0.009	0.001
2457	8,295	0.0032	0.369	2.172	0.173	0.001	0.007	0.001	457	594,064	0.483	0.651	0.122	0.002	0.002	0.000
2458	617	0.0002	0.212	1.614	0.130	0.000	0.000	0.000	458	106,120	-	0.017	0.013	-	0.000	0.000
2459	10,221	0.0039	0.692	1.032	0.101	0.003	0.004	0.000	459	746,194	0.103	0.226	0.059	0.000	0.001	0.000
2461	118,288	0.0450	0.369	2.172	0.173	0.017	0.098	0.008	461	7,527,524	0.350	0.557	0.097	0.016	0.025	0.004
2463	25,277	0.0096	0.369	2.172	0.173	0.004	0.021	0.002	463	1,689,828	0.146	0.763	0.142	0.001	0.007	0.001
2465	9,345	0.0036	0.369	2.172	0.173	0.001	0.008	0.001	465	369,367	0.077	0.729	0.163	0.000	0.003	0.001
2467	2,669	0.0010	0.039	2.869	0.197	0.000	0.003	0.000	467	48,127	-	0.418	0.059	-	0.000	0.000
2471	19,000	0.0072	0.692	1.032	0.101	0.005	0.007	0.001	471	1,308,890	0.190	0.256	0.066	0.001	0.002	0.000
2472	60,040	0.0228	0.255	0.693	0.085	0.006	0.016	0.002	472	1,402,114	0.044	0.206	0.032	0.001	0.005	0.001
2473	40,387	0.0154	0.212	1.614	0.130	0.003	0.025	0.002	473	955,603	0.132	0.690	0.132	0.002	0.011	0.002
2474	24,699	0.0094	0.212	1.614	0.130	0.002	0.015	0.001	474	899,201	0.278	0.716	0.086	0.003	0.007	0.001
2475	11,068	0.0042	-	-	0.266	-	-	0.001	475	2,025,131	0.277	0.681	0.062	0.001	0.003	0.000
2476	6,756	0.0026	0.692	1.032	0.101	0.002	0.003	0.000	476	499,793	0.221	0.175	0.076	0.001	0.000	0.000
2477	1,090	0.0004	0.212	1.614	0.130	0.000	0.001	0.000	477	211,321	-	0.535	0.102	-	0.000	0.000
2483	5,642	0.0021	0.212	1.614	0.130	0.000	0.003	0.000	483	187,486	0.091	0.340	0.109	0.000	0.001	0.000
2485	9,235	0.0035	0.692	1.032	0.101	0.002	0.004	0.000	485	855,278	0.239	0.203	0.069	0.001	0.001	0.000

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2486	358	0.0001	0.212	1.614	0.130	0.000	0.000	0.000	486	39,970	-	-	0.021	-	-	0.000
2487	30,450	0.0116	0.692	1.032	0.101	0.008	0.012	0.001	487	1,301,214	0.111	0.426	0.047	0.001	0.005	0.001
2488	61,169	0.0233	0.430	1.463	0.051	0.010	0.034	0.001	488	2,866,443	0.092	0.220	0.032	0.002	0.005	0.001
2489	962	0.0004	0.692	1.032	0.101	0.000	0.000	0.000	489	225,356	0.329	0.059	0.089	0.000	0.000	0.000
2501	3,635	0.0014	0.369	2.172	0.173	0.001	0.003	0.000	501	308,804	1.503	1.053	0.110	0.002	0.001	0.000
2502	103	0.0000	0.369	2.172	0.173	0.000	0.000	0.000	502	4,944	-	-	0.092	-	-	0.000
2506	13,465	0.0051	0.212	1.614	0.130	0.001	0.008	0.001	506	1,448,324	0.267	0.526	0.085	0.001	0.003	0.000
2507	2,465	0.0009	0.212	1.614	0.130	0.000	0.002	0.000	507	411,363	0.131	0.801	0.116	0.000	0.001	0.000
2509	0	0.0000	0.039	2.869	0.197	0.000	0.000	0.000	509	2	-	-	-	-	-	-
2511	17,146	0.0065	0.039	2.869	0.197	0.000	0.019	0.001	511	1,098,791	0.736	1.617	0.194	0.005	0.011	0.001
2512	982	0.0004	0.039	2.869	0.197	0.000	0.001	0.000	512	102,820	-	0.756	0.290	-	0.000	0.000
2513	9,130	0.0035	0.369	2.172	0.173	0.001	0.008	0.001	513	203,547	0.102	0.854	0.088	0.000	0.003	0.000
2514	2,555	0.0010	0.039	2.869	0.197	0.000	0.003	0.000	514	253,767	0.769	0.924	0.177	0.001	0.001	0.000
2535	34,485	0.0131	0.369	2.172	0.173	0.005	0.029	0.002	535	888,088	0.175	0.593	0.066	0.002	0.008	0.001
2536	2,572	0.0010	0.039	2.869	0.197	0.000	0.003	0.000	536	230,700	0.955	1.545	0.230	0.001	0.002	0.000
2551	25,599	0.0097	0.692	1.032	0.101	0.007	0.010	0.001	551	1,560,599	0.019	0.318	0.049	0.000	0.003	0.000
2553	5,586	0.0021	0.692	1.032	0.101	0.001	0.002	0.000	553	1,079,548	0.202	0.263	0.042	0.000	0.001	0.000
2555	95,630	0.0364	1.367	1.081	0.058	0.050	0.039	0.002	555	6,807,643	0.083	0.074	0.025	0.003	0.003	0.001
2563	23,321	0.0089	0.971	1.532	0.087	0.009	0.014	0.001	563	1,718,928	0.297	0.530	0.063	0.003	0.005	0.001
2571	61,893	0.0236	0.369	2.172	0.173	0.009	0.051	0.004	571	1,275,758	0.181	0.670	0.081	0.004	0.016	0.002
2573	5,779	0.0022	0.039	2.869	0.197	0.000	0.006	0.000	573	217,903	0.587	0.634	0.069	0.001	0.001	0.000
2581	12,067	0.0046	0.212	1.614	0.130	0.001	0.007	0.001	581	2,032,373	0.133	0.186	0.045	0.001	0.001	0.000
2744	12,338	0.0047	1.367	1.081	0.058	0.006	0.005	0.000	744	2,528,132	0.088	0.084	0.019	0.000	0.000	0.000
6771	866	0.0003	0.369	2.172	0.173	0.000	0.001	0.000	4771	58,349	1.008	0.851	0.142	0.000	0.000	0.000
6777	5,047	0.0019	0.748	2.991	0.091	0.001	0.006	0.000	4777	42,133	0.599	1.297	0.213	0.001	0.002	0.000
TOTAL IG 1	2,628,005	1.0000				0.431	1.848	0.165		114,708,441				0.326	0.736	0.117
Industry Group 1 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.323	2.509	1.408								
2005	2,110	0.0037	-	-	0.094	-	-	0.000	005	765,441	2.603	2.417	0.181	0.010	0.009	0.001
2012	31,364	0.0544	0.039	2.869	0.197	0.002	0.156	0.011	012	4,016,356	0.755	1.233	0.138	0.041	0.067	0.008
2601	11,176	0.0194	0.748	2.991	0.091	0.014	0.058	0.002	601	2,540,329	0.997	0.992	0.115	0.019	0.019	0.002
2603	3,967	0.0069	0.039	2.869	0.197	0.000	0.020	0.001	603	602,260	0.742	0.528	0.126	0.005	0.004	0.001
2605	563	0.0010	0.748	2.991	0.091	0.001	0.003	0.000	605	104,069	0.853	1.201	0.104	0.001	0.001	0.000
2606	3,700	0.0064	0.748	2.991	0.091	0.005	0.019	0.001	606	444,444	0.444	0.465	0.041	0.003	0.003	0.000
2607	24,597	0.0426	0.039	2.869	0.197	0.002	0.122	0.008	607	2,456,355	0.653	0.456	0.046	0.028	0.019	0.002
2608	13,414	0.0233	0.748	2.991	0.091	0.017	0.070	0.002	608	3,066,512	0.603	1.136	0.123	0.014	0.026	0.003

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2609	14,991	0.0260	3.580	3.926	0.102	0.093	0.102	0.003	609	6,468,380	0.678	0.635	0.078	0.018	0.017	0.002
2611	121	0.0002	0.748	2.991	0.091	0.000	0.001	0.000	611	31,350	2.588	0.273	0.022	0.001	0.000	0.000
2615	72	0.0001	0.748	2.991	0.091	0.000	0.000	0.000	615	18,758	0.240	-	0.059	0.000	-	0.000
2617	19,426	0.0337	0.369	2.172	0.173	0.012	0.073	0.006	617	1,815,027	0.214	0.512	0.064	0.007	0.017	0.002
2645	5,981	0.0104	0.748	2.991	0.091	0.008	0.031	0.001	645	1,414,367	0.764	0.954	0.076	0.008	0.010	0.001
2646	3,537	0.0061	0.039	2.869	0.197	0.000	0.018	0.001	646	477,386	0.611	0.847	0.100	0.004	0.005	0.001
2647	1,538	0.0027	0.748	2.991	0.091	0.002	0.008	0.000	647	300,171	0.853	1.627	0.160	0.002	0.004	0.000
2648	6,044	0.0105	0.748	2.991	0.091	0.008	0.031	0.001	648	832,211	0.381	1.359	0.120	0.004	0.014	0.001
2649	4,603	0.0080	0.369	2.172	0.173	0.003	0.017	0.001	649	412,088	0.726	1.240	0.041	0.006	0.010	0.000
2651	23,213	0.0402	3.757	6.845	0.318	0.151	0.275	0.013	651	4,520,370	0.812	0.936	0.133	0.033	0.038	0.005
2652	14,504	0.0251	0.748	2.991	0.091	0.019	0.075	0.002	652	3,022,597	1.168	1.834	0.149	0.029	0.046	0.004
2653	9,502	0.0165	0.748	2.991	0.091	0.012	0.049	0.001	653	1,656,460	1.534	1.120	0.114	0.025	0.018	0.002
2654	7,436	0.0129	0.748	2.991	0.091	0.010	0.039	0.001	654	1,272,312	0.652	1.134	0.162	0.008	0.015	0.002
2655	4,637	0.0080	-	-	0.094	-	-	0.001	655	962,900	0.421	1.124	0.080	0.003	0.009	0.001
2656	6,663	0.0116	0.748	2.991	0.091	0.009	0.035	0.001	656	1,711,308	-	0.415	0.070	-	0.005	0.001
2657	370	0.0006	0.748	2.991	0.091	0.000	0.002	0.000	657	81,515	0.868	0.697	0.131	0.001	0.000	0.000
2658	1,543	0.0027	0.748	2.991	0.091	0.002	0.008	0.000	658	371,435	0.687	1.132	0.114	0.002	0.003	0.000
2659	8,082	0.0140	-	16.843	0.060	-	0.236	0.001	659	940,693	1.351	1.983	0.228	0.019	0.028	0.003
2660	25,141	0.0436	0.369	2.172	0.173	0.016	0.095	0.008	660	2,304,557	0.600	0.608	0.074	0.026	0.026	0.003
2661	97,064	0.1683	1.131	1.484	0.083	0.190	0.250	0.014	661	6,925,699	0.373	0.584	0.076	0.063	0.098	0.013
2662	2,904	0.0050	0.039	2.869	0.197	0.000	0.014	0.001	662	416,999	1.087	1.567	0.126	0.005	0.008	0.001
2663	49,100	0.0851	0.039	2.869	0.197	0.003	0.244	0.017	663	6,831,926	0.467	0.648	0.078	0.040	0.055	0.007
2664	66,327	0.1150	0.369	2.172	0.173	0.042	0.250	0.020	664	5,852,714	0.617	0.776	0.115	0.071	0.089	0.013
2665	4,465	0.0077	0.748	2.991	0.091	0.006	0.023	0.001	665	1,099,134	0.466	0.931	0.107	0.004	0.007	0.001
2666	1,701	0.0029	0.748	2.991	0.091	0.002	0.009	0.000	666	402,033	0.506	1.138	0.132	0.001	0.003	0.000
2667	548	0.0010	0.212	1.614	0.130	0.000	0.002	0.000	667	110,251	0.035	0.325	0.010	0.000	0.000	0.000
2668	1,612	0.0028	0.748	2.991	0.091	0.002	0.008	0.000	668	375,524	0.452	1.548	0.114	0.001	0.004	0.000
2669	194	0.0003	0.748	2.991	0.091	0.000	0.001	0.000	669	50,405	0.271	2.334	0.120	0.000	0.001	0.000
2670	2,406	0.0042	0.039	2.869	0.197	0.000	0.012	0.001	670	359,693	0.092	0.943	0.097	0.000	0.004	0.000
2673	1,484	0.0026	0.039	2.869	0.197	0.000	0.007	0.001	673	216,664	-	0.792	0.178	-	0.002	0.000
2674	1,238	0.0021	0.039	2.869	0.197	0.000	0.006	0.000	674	183,091	0.846	1.085	0.268	0.002	0.002	0.001
2675	87,720	0.1521	0.369	2.172	0.173	0.056	0.330	0.026	675	6,361,789	0.404	0.495	0.085	0.061	0.075	0.013
2676	3,767	0.0065	0.039	2.869	0.197	0.000	0.019	0.001	676	302,336	0.559	0.863	0.148	0.004	0.006	0.001
2677	5,515	0.0096	0.369	2.172	0.173	0.004	0.021	0.002	677	396,829	0.814	0.573	0.041	0.008	0.005	0.000
2679	280	0.0005	0.748	2.991	0.091	0.000	0.001	0.000	679	59,204	-	0.736	0.193	-	0.000	0.000
2681	551	0.0010	0.039	2.869	0.197	0.000	0.003	0.000	681	42,939	-	0.765	0.146	-	0.001	0.000
2802	1,666	0.0029	0.748	2.991	0.091	0.002	0.009	0.000	802	360,953	0.200	0.654	0.135	0.001	0.002	0.000
TOTAL IG 2		576,840	1.0000			0.697	2.752	0.151		72,957,834				0.577	0.779	0.097
Industry Group 2 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.207	3.534	1.567								
2819	1,654	0.0002	-	0.084	0.018	-	0.000	0.000	819	854,840	0.401	0.232	0.027	0.000	0.000	0.000
2887	16,412	0.0016	0.430	1.463	0.051	0.001	0.002	0.000	887	960,043	0.156	0.181	0.037	0.000	0.000	0.000
2890	1,763	0.0002	1.367	1.081	0.058	0.000	0.000	0.000	890	609,035	0.027	0.058	0.034	0.000	0.000	0.000

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2891	29,339	0.0028	0.692	1.032	0.101	0.002	0.003	0.000	891	6,107,166	0.090	0.353	0.075	0.000	0.001	0.000
2892	9,167	0.0009	0.430	1.463	0.051	0.000	0.001	0.000	892	487,148	-	0.203	0.054	-	0.000	0.000
2893	36,155	0.0034	0.430	1.463	0.051	0.001	0.005	0.000	893	2,025,173	0.110	0.343	0.096	0.000	0.001	0.000
2903	3,086	0.0003	-	0.084	0.018	-	0.000	0.000	903	1,428,315	0.001	0.045	0.011	0.000	0.000	0.000
2905	7,412	0.0007	-	0.084	0.018	-	0.000	0.000	905	2,383,152	0.022	0.009	0.007	0.000	0.000	0.000
2936	90,086	0.0086	0.430	1.463	0.051	0.004	0.013	0.000	936	4,277,014	0.180	0.183	0.029	0.002	0.002	0.000
2948	15,718	0.0015	0.212	1.614	0.130	0.000	0.002	0.000	948	1,000,226	0.058	0.558	0.086	0.000	0.001	0.000
2951	311,343	0.0296	-	0.084	0.018	-	0.002	0.001	951	100,934,944	0.062	0.076	0.013	0.002	0.002	0.000
2953	5,835,299	0.5548	-	0.051	0.007	-	0.028	0.004	953	383,066,341	0.016	0.032	0.007	0.009	0.018	0.004
2955	129,751	0.0123	-	0.084	0.018	-	0.001	0.000	955	33,896,129	0.043	0.060	0.014	0.001	0.001	0.000
2956	214,692	0.0204	-	0.051	0.007	-	0.001	0.000	956	20,936,450	0.006	0.012	0.006	0.000	0.000	0.000
2957	997,428	0.0948	0.829	0.966	0.049	0.079	0.092	0.005	957	54,590,338	0.071	0.111	0.021	0.007	0.011	0.002
2958	74,867	0.0071	0.829	0.966	0.049	0.006	0.007	0.000	958	4,049,375	0.346	0.638	0.072	0.002	0.005	0.001
2961	1,591,258	0.1513	0.829	0.966	0.049	0.125	0.146	0.007	961	20,654,034	0.142	0.168	0.056	0.021	0.025	0.008
2962	132,585	0.0126	-	0.051	0.007	-	0.001	0.000	962	12,980,965	0.007	0.007	0.004	0.000	0.000	0.000
2963	15,534	0.0015	1.367	1.081	0.058	0.002	0.002	0.000	963	5,485,558	0.050	0.114	0.043	0.000	0.000	0.000
2965	864,292	0.0822	0.454	0.686	0.113	0.037	0.056	0.009	965	74,286,829	0.070	0.185	0.049	0.006	0.015	0.004
2984	70,724	0.0067	0.073	1.353	0.035	0.000	0.009	0.000	984	28,146,972	0.020	0.020	0.005	0.000	0.000	0.000
2987	822	0.0001	0.430	1.463	0.051	0.000	0.000	0.000	987	46,411	-	-	0.017	-	-	0.000
2988	68,845	0.0065	0.073	1.353	0.035	0.000	0.009	0.000	988	28,844,923	0.025	0.033	0.009	0.000	0.000	0.000
TOTAL IG 3	10,518,231	1.0000				0.259	0.381	0.028		788,051,381				0.051	0.082	0.021
Industry Group 3 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						5.093	4.624	1.363								
2011	9,099	0.0021	0.369	2.172	0.173	0.001	0.005	0.000	0011	573,903	0.390	0.941	0.137	0.001	0.002	0.000
2013	2,283	0.0005	0.039	2.869	0.197	0.000	0.002	0.000	0013	216,250	-	0.769	0.210	-	0.000	0.000
2141	8,862	0.0021	0.039	2.869	0.197	0.000	0.006	0.000	141	1,009,014	0.586	1.348	0.168	0.001	0.003	0.000
2142	878	0.0002	0.212	1.614	0.130	0.000	0.000	0.000	142	148,892	0.187	1.755	0.086	0.000	0.000	0.000
2709	7	0.0000	-	0.084	0.018	-	0.000	0.000	709	3,508	-	-	-	-	-	-
2801	1,217	0.0003	0.748	2.991	0.091	0.000	0.001	0.000	801	226,833	0.062	1.842	0.436	0.000	0.001	0.000
2806	3,795	0.0009	-	-	0.094	-	-	0.000	806	324,881	0.284	2.545	0.241	0.000	0.002	0.000
2809	12,662	0.0030	0.039	2.869	0.197	0.000	0.009	0.001	809	1,364,643	1.243	1.401	0.116	0.004	0.004	0.000
2813	845,959	0.1979	1.342	2.155	0.227	0.266	0.427	0.045	813	4,491,987	0.543	1.145	0.128	0.107	0.227	0.025
2814	29,560	0.0069	0.369	2.172	0.173	0.003	0.015	0.001	814	2,293,839	0.425	0.811	0.111	0.003	0.006	0.001
2815	94,398	0.0221	0.369	2.172	0.173	0.008	0.048	0.004	815	8,598,907	0.554	0.793	0.100	0.012	0.018	0.002
2816	3,684	0.0009	0.212	1.614	0.130	0.000	0.001	0.000	816	695,124	0.169	0.584	0.049	0.000	0.001	0.000
2818	90,492	0.0212	0.692	1.032	0.101	0.015	0.022	0.002	818	20,863,172	0.200	0.318	0.051	0.004	0.007	0.001
2820	1,721	0.0004	0.212	1.614	0.130	0.000	0.001	0.000	820	303,940	0.475	1.225	0.189	0.000	0.000	0.000
2821	4,532	0.0011	0.039	2.869	0.197	0.000	0.003	0.000	821	500,919	1.065	2.238	0.269	0.001	0.002	0.000
2825	5,978	0.0014	0.369	2.172	0.173	0.001	0.003	0.000	825	550,442	0.909	1.554	0.144	0.001	0.002	0.000

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2855	43,363	0.0101	0.039	2.869	0.197	0.000	0.029	0.002	855	4,397,271	0.862	1.182	0.138	0.009	0.012	0.001
2857	20,179	0.0047	0.039	2.869	0.197	0.000	0.014	0.001	857	841,426	0.753	1.215	0.163	0.004	0.006	0.001
2858	3,576	0.0008	0.748	2.991	0.091	0.001	0.003	0.000	858	522,154	0.966	1.278	0.179	0.001	0.001	0.000
2859	1,122	0.0003	0.748	2.991	0.091	0.000	0.001	0.000	859	169,086	0.022	0.978	0.199	0.000	0.000	0.000
2860	341	0.0001	0.748	2.991	0.091	0.000	0.000	0.000	860	76,051	0.434	2.384	0.145	0.000	0.000	0.000
2862	7,223	0.0017	0.748	2.991	0.091	0.001	0.005	0.000	862	344,648	1.200	2.285	0.169	0.002	0.004	0.000
2865	19,171	0.0045	0.039	2.869	0.197	0.000	0.013	0.001	865	606,632	0.912	1.773	0.181	0.004	0.008	0.001
2880	24,034	0.0056	0.039	2.869	0.197	0.000	0.016	0.001	880	2,792,914	0.648	1.587	0.149	0.004	0.009	0.001
2882	1,303	0.0003	0.039	2.869	0.197	0.000	0.001	0.000	882	197,844	0.333	1.318	0.140	0.000	0.000	0.000
2884	5,246	0.0012	0.692	1.032	0.101	0.001	0.001	0.000	884	1,152,232	0.015	0.406	0.048	0.000	0.000	0.000
2885	13,442	0.0031	0.369	2.172	0.173	0.001	0.007	0.001	885	988,028	0.741	0.769	0.120	0.002	0.002	0.000
2886	9,306	0.0022	0.212	1.614	0.130	0.000	0.004	0.000	886	675,492	0.304	0.759	0.107	0.001	0.002	0.000
2896	5,316	0.0012	0.212	1.614	0.130	0.000	0.002	0.000	896	902,200	0.177	0.382	0.086	0.000	0.000	0.000
2897	53,034	0.0124	0.212	1.614	0.130	0.003	0.020	0.002	897	10,515,375	0.147	0.489	0.090	0.002	0.006	0.001
2898	26,732	0.0063	0.212	1.614	0.130	0.001	0.010	0.001	898	4,015,889	0.256	0.676	0.106	0.002	0.004	0.001
2899	5,220	0.0012	0.692	1.032	0.101	0.001	0.001	0.000	899	1,255,459	0.056	0.423	0.061	0.000	0.001	0.000
2907	11,078	0.0026	0.039	2.869	0.197	0.000	0.007	0.001	907	785,267	0.678	1.287	0.144	0.002	0.003	0.000
2910	3,823	0.0009	0.039	2.869	0.197	0.000	0.003	0.000	910	375,303	0.328	0.543	0.201	0.000	0.000	0.000
2911	47,167	0.0110	0.748	2.991	0.091	0.008	0.033	0.001	911	3,333,927	1.571	1.939	0.170	0.017	0.021	0.002
2914	21,718	0.0051	-	-	0.115	-	-	0.001	914	3,159,435	0.193	0.783	0.088	0.001	0.004	0.000
2915	3,714	0.0009	0.369	2.172	0.173	0.000	0.002	0.000	915	315,531	0.222	0.737	0.100	0.000	0.001	0.000
2916	93,901	0.0220	0.212	1.614	0.130	0.005	0.035	0.003	916	6,714,172	0.196	0.679	0.097	0.004	0.015	0.002
2917	73,851	0.0173	0.212	1.614	0.130	0.004	0.028	0.002	917	12,647,908	0.329	0.825	0.113	0.006	0.014	0.002
2918	9,832	0.0023	0.212	1.614	0.130	0.000	0.004	0.000	918	885,633	0.010	0.497	0.091	0.000	0.001	0.000
2919	1,904	0.0004	0.212	1.614	0.130	0.000	0.001	0.000	919	366,928	0.380	1.170	0.178	0.000	0.001	0.000
2920	3,958	0.0009	1.367	1.081	0.058	0.001	0.001	0.000	920	1,430,635	-	0.076	0.016	-	0.000	0.000
2921	6,591	0.0015	1.265	3.119	0.308	0.002	0.005	0.000	921	266,116	0.616	1.408	0.215	0.001	0.002	0.000
2922	27,758	0.0065	0.369	2.172	0.173	0.002	0.014	0.001	922	2,348,842	0.600	0.888	0.106	0.004	0.006	0.001
2923	573,329	0.1342	0.569	1.003	0.132	0.076	0.135	0.018	923	1,063,630	0.240	0.715	0.082	0.032	0.096	0.011
2924	241,989	0.0566	0.369	2.172	0.173	0.021	0.123	0.010	924	10,044,639	0.570	1.422	0.147	0.032	0.081	0.008
2925	14,810	0.0035	0.212	1.614	0.130	0.001	0.006	0.000	925	2,054,324	0.225	0.636	0.092	0.001	0.002	0.000
2926	54,320	0.0127	0.921	2.121	0.142	0.012	0.027	0.002	926	2,415,203	0.523	0.907	0.108	0.007	0.012	0.001
2927	46,436	0.0109	0.692	1.032	0.101	0.008	0.011	0.001	927	8,932,463	0.209	0.300	0.036	0.002	0.003	0.000
2928	179,620	0.0420	1.288	2.032	0.098	0.054	0.085	0.004	928	17,947,814	0.245	0.821	0.123	0.010	0.035	0.005
2932	13,272	0.0031	0.430	1.463	0.051	0.001	0.005	0.000	932	758,636	0.115	0.287	0.040	0.000	0.001	0.000
2933	3,609	0.0008	0.039	2.869	0.197	0.000	0.002	0.000	933	557,766	0.675	1.111	0.124	0.001	0.001	0.000
2934	39,151	0.0092	0.369	2.172	0.173	0.003	0.020	0.002	934	2,539,803	0.577	1.179	0.126	0.005	0.011	0.001
2935	3,649	0.0009	0.692	1.032	0.101	0.001	0.001	0.000	935	302,375	0.260	0.448	0.105	0.000	0.000	0.000
2940	22,044	0.0052	0.829	0.966	0.049	0.004	0.005	0.000	940	833,396	0.088	0.739	0.120	0.000	0.004	0.001
2941	41,609	0.0097	0.212	1.614	0.130	0.002	0.016	0.001	941	7,393,324	0.321	0.862	0.122	0.003	0.008	0.001
2944	16,927	0.0040	0.212	1.614	0.130	0.001	0.006	0.001	944	2,157,967	0.180	0.578	0.096	0.001	0.002	0.000
2945	18,114	0.0042	0.369	2.172	0.173	0.002	0.009	0.001	945	1,177,410	0.246	0.947	0.124	0.001	0.004	0.001
2952	84,945	0.0199	0.430	1.463	0.051	0.009	0.029	0.001	952	3,938,282	0.136	0.181	0.033	0.003	0.004	0.001
2959	68,382	0.0160	0.829	0.966	0.049	0.013	0.015	0.001	959	4,002,819	0.102	0.370	0.259	0.002	0.006	0.004

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2960	667,490	0.1562	0.829	0.966	0.049	0.129	0.151	0.008	960	9,058,874	0.496	0.975	0.145	0.077	0.152	0.023
2964	4,469	0.0010	0.212	1.614	0.130	0.000	0.002	0.000	964	609,269	0.087	0.484	0.117	0.000	0.001	0.000
2966	5,663	0.0013	0.369	2.172	0.173	0.000	0.003	0.000	966	359,706	0.974	0.796	0.064	0.001	0.001	0.000
2968	4,967	0.0012	0.692	1.032	0.101	0.001	0.001	0.000	968	921,760	0.122	0.456	0.099	0.000	0.001	0.000
2971	120,958	0.0283	0.369	2.172	0.173	0.010	0.061	0.005	971	8,817,518	0.530	1.065	0.098	0.015	0.030	0.003
2973	55,481	0.0130	0.369	2.172	0.173	0.005	0.028	0.002	973	3,612,464	0.237	0.839	0.103	0.003	0.011	0.001
2974	127,854	0.0299	0.829	0.966	0.049	0.025	0.029	0.001	974	5,253,878	0.261	0.689	0.151	0.008	0.021	0.005
2975	82,031	0.0192	0.212	1.614	0.130	0.004	0.031	0.002	975	13,372,810	0.112	0.448	0.086	0.002	0.009	0.002
2976	12,191	0.0029	0.692	1.032	0.101	0.002	0.003	0.000	976	2,869,234	0.116	0.443	0.098	0.000	0.001	0.000
2977	10,285	0.0024	1.367	1.081	0.058	0.003	0.003	0.000	977	3,584,059	0.039	0.200	0.013	0.000	0.000	0.000
2978	6,367	0.0015	0.369	2.172	0.173	0.001	0.003	0.000	978	585,304	0.372	0.598	0.442	0.001	0.001	0.001
2979	56,590	0.0132	0.829	0.966	0.049	0.011	0.013	0.001	979	2,707,383	0.289	1.060	0.178	0.004	0.014	0.002
2980	14,390	0.0034	0.039	2.869	0.197	0.000	0.010	0.001	980	2,070,697	0.678	1.661	0.216	0.002	0.006	0.001
2981	10,812	0.0025	0.212	1.614	0.130	0.001	0.004	0.000	981	2,121,653	0.207	0.529	0.051	0.001	0.001	0.000
2983	2,972	0.0007	0.748	2.991	0.091	0.001	0.002	0.000	983	595,188	2.887	2.290	0.193	0.002	0.002	0.000
2986	5,174	0.0012	0.692	1.032	0.101	0.001	0.001	0.000	986	1,137,260	0.184	0.634	0.091	0.000	0.001	0.000
2997	2,972	0.0007	0.692	1.032	0.101	0.000	0.001	0.000	997	714,783	-	0.212	0.057	-	0.000	0.000
2999	1,811	0.0004	0.039	2.869	0.197	0.000	0.001	0.000	999	239,888	0.295	1.248	0.153	0.000	0.001	0.000
TOTAL IG 4	4,273,711	1.0000				0.729	1.642	0.136		229,000,231				0.419	0.920	0.120
Industry Group 4 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.741	1.785	1.133								
2009	130	0.0003	-	16.843	0.060	-	0.005	0.000	009	16,167	-	1.940	0.455	-	0.001	0.000
2015	161	0.0004	-	-	0.094	-	-	0.000	015	61,581	0.332	2.042	0.091	0.000	0.001	0.000
2025	782	0.0018	0.039	2.869	0.197	0.000	0.005	0.000	025	120,752	1.291	0.153	0.075	0.002	0.000	0.000
2028	14,543	0.0327	0.369	2.172	0.173	0.012	0.071	0.006	028	1,143,673	0.543	0.391	0.021	0.018	0.013	0.001
2050	4,309	0.0097	0.369	2.172	0.173	0.004	0.021	0.002	050	399,351	0.861	0.779	0.092	0.008	0.008	0.001
2051	3,791	0.0085	0.039	2.869	0.197	0.000	0.024	0.002	051	585,072	0.577	0.486	0.101	0.005	0.004	0.001
2055	1,416	0.0032	0.039	2.869	0.197	0.000	0.009	0.001	055	203,143	-	1.066	0.112	-	0.003	0.000
2716	579	0.0013	0.369	2.172	0.173	0.000	0.003	0.000	716	54,762	0.319	1.720	0.087	0.000	0.002	0.000
2718	70	0.0002	0.369	2.172	0.173	0.000	0.000	0.000	718	6,628	-	1.934	0.171	-	0.000	0.000
2721	2,140	0.0048	-	-	0.094	-	-	0.000	721	6,596	-	1.070	0.009	-	0.005	0.000
2751	5,525	0.0124	0.212	1.614	0.130	0.003	0.020	0.002	751	775,385	0.042	0.116	0.023	0.001	0.001	0.000
2752	25,826	0.0580	0.430	1.463	0.051	0.025	0.085	0.003	752	1,061,195	0.180	0.062	0.012	0.010	0.004	0.001
2753	24,979	0.0561	0.369	2.172	0.173	0.021	0.122	0.010	753	2,238,901	0.255	0.641	0.088	0.014	0.036	0.005
2755	48,972	0.1100	0.692	1.032	0.101	0.076	0.113	0.011	755	3,417,909	0.115	0.181	0.030	0.013	0.020	0.003
2757	24,077	0.0541	0.212	1.614	0.130	0.011	0.087	0.007	757	2,508,665	0.353	0.411	0.036	0.019	0.022	0.002
2759	6,676	0.0150	0.748	2.991	0.091	0.011	0.045	0.001	759	1,504,014	0.679	1.217	0.071	0.010	0.018	0.001
2803	48	0.0001	-	16.843	0.060	-	0.002	0.000	803	7,062	-	0.507	0.737	-	0.000	0.000
2804	14,021	0.0315	0.039	2.869	0.197	0.001	0.090	0.006	804	2,188,781	0.347	1.255	0.146	0.011	0.040	0.005
2805	2,526	0.0057	0.039	2.869	0.197	0.000	0.016	0.001	805	291,675	0.602	0.980	0.073	0.003	0.006	0.000
2807	10,174	0.0228	0.039	2.869	0.197	0.001	0.066	0.005	807	1,555,474	0.775	1.793	0.212	0.018	0.041	0.005
2808	54,519	0.1224	0.039	2.869	0.197	0.005	0.351	0.024	808	6,113,213	1.680	2.523	0.111	0.206	0.309	0.014

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)= (4)*(3)	(8)= (5)*(3)	(9)= (6)*(3)	(10)	(11)	(12)	(13)	(14)	(15)= (12)*(3)	(16)= (13)*(3)	(17)= (14)*(3)
Temporary Staffing Code	Policy Years 2018-2022 Temporary Staffing Payroll (\$000)	Temporary Staffing Payroll Weights	Actual Indicated Pure Premium			Weighted Indicated Pure Premium			Direct Employment Code	Policy Years 2018-2022 Direct Employment Payroll (\$000)	Actual Indicated Pure Premium			Weighted Indicated Pure Premium		
			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only	Serious	Non-Ser	Med Only
2810	874	0.0020	0.039	2.869	0.197	0.000	0.006	0.000	810	136,469	0.301	1.553	0.042	0.001	0.003	0.000
2811	79,208	0.1778	0.748	2.991	0.091	0.133	0.532	0.016	811	11,352,334	1.684	1.613	0.083	0.299	0.287	0.015
2812	1,895	0.0043	0.748	2.991	0.091	0.003	0.013	0.000	812	399,693	2.105	1.987	0.074	0.009	0.008	0.000
2817	8,941	0.0201	0.039	2.869	0.197	0.001	0.058	0.004	817	656,350	1.201	2.083	0.169	0.024	0.042	0.003
2828	1,490	0.0033	0.748	2.991	0.091	0.003	0.010	0.000	828	387,280	0.472	2.741	0.276	0.002	0.009	0.001
2904	172	0.0004	-	0.084	0.018	-	0.000	0.000	904	66,886	1.832	1.579	0.066	0.001	0.001	0.000
2939	246	0.0006	0.039	2.869	0.197	0.000	0.002	0.000	939	37,405	0.061	3.573	0.501	0.000	0.002	0.000
2954	22,400	0.0503	0.212	1.614	0.130	0.011	0.081	0.007	954	3,140,171	0.307	0.529	0.050	0.015	0.027	0.003
2967	6,661	0.0150	0.692	1.032	0.101	0.010	0.015	0.002	967	1,448,249	0.196	0.457	0.158	0.003	0.007	0.002
2969	18,520	0.0416	0.369	2.172	0.173	0.015	0.090	0.007	969	1,565,606	0.327	0.759	0.216	0.014	0.032	0.009
2970	2,804	0.0063	0.039	2.869	0.197	0.000	0.018	0.001	970	437,670	0.661	0.504	1.451	0.004	0.003	0.009
2991	2,356	0.0053	0.369	2.172	0.173	0.002	0.011	0.001	991	222,755	0.448	0.378	1.281	0.002	0.002	0.007
2992	2,009	0.0045	0.039	2.869	0.197	0.000	0.013	0.001	992	298,356	1.196	1.271	0.071	0.005	0.006	0.000
2995	17,840	0.0401	0.748	2.991	0.091	0.030	0.120	0.004	995	2,817,832	1.682	1.605	0.176	0.067	0.064	0.007
9428	34,686	0.0779	0.039	2.869	0.197	0.003	0.223	0.015	7428	2,974,504	0.779	1.035	0.125	0.061	0.081	0.010
TOTAL IG 5	445,364	1.0000				0.382	2.328	0.139		50,201,559				0.846	1.106	0.106
Industry Group 5 - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						0.452	2.105	1.316								
GRAND TOTAL	18,442,152					0.4090	1.0034	0.0793		1,254,919,446				0.2109	0.4161	0.0620
Grand Total - Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium						1.939	2.411	1.280								

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

Total

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$184,421,520		
0.52	1.00	1.00
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.939	2.411	1.280
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.488	2.411	1.280

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

Industry Group 1

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$26,280,053		
0.14	0.50	0.64
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.323	2.509	1.408
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.465	2.460	1.362

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

Industry Group 2

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$5,768,402		
0.05	0.18	0.23
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.207	3.534	1.567
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.474	2.613	1.346

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

Industry Group 3

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$105,182,310		
0.36	1.00	1.00
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
5.093	4.624	1.363
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
2.786	4.624	1.363

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

Industry Group 4

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$42,737,112		
0.20	0.69	0.89
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.741	1.785	1.133
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.539	1.979	1.149

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

Industry Group 5

Serious	Non-Serious	Medical Only
A) Credibility Based on Payroll of \$4,453,644		
0.04	0.15	0.20
B) Indicated Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
0.452	2.105	1.316
C) Credibility-Weighted Ratio of Temporary Staffing Pure Premium to Direct Employment Pure Premium		
1.447	2.365	1.287

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

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

(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1
Direct Employment Code	Policy Years 2018-2022 Temp Staffing Payroll (\$000)	4/1/2026 Direct Employment Pure Premium				4/1/2026 Pre-Surcharge Direct Employment Loss Cost	4/1/2020 Temp Staffing Code	4/1/2026 Temp Staffing Code	4/1/2026 Temp Staffing Pure Premium				Indicated 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Policy Years 2021-2022 Temp Staffing Payroll (\$000)	Expected Losses Based on 4/1/2025 Temp Staffing Loss Costs	Expected Losses Based on Proposed 4/1/2026 Temp Staffing Loss Costs	Proposed 4/1/2026 Percentage Change
		Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total							
059	2,225	1.604	1.051	0.178	2.833	2.953	526	2059	2.350	2.585	0.242	5.177	5.396	5.620	5.396	1,183	66.473	63.824	-4.0%
101	11,071	0.515	0.724	0.125	1.364	1.422	525	2101	0.754	1.782	0.170	2.706	2.821	2.930	2.821	5,489	160.837	154.853	-3.7%
103	182	0.294	0.187	0.063	0.544	0.567	523	2103	0.431	0.459	0.086	0.976	1.018	1.050	1.018	103	1.086	1.053	-3.0%
104	327,001	0.437	0.870	0.135	1.442	1.503	2104	2104	0.640	2.141	0.184	2.965	3.090	3.420	3.211	152,345	5,210,199	4,891,798	-6.1%
105	52,892	0.841	0.983	0.108	1.931	2.013	525	2105	1.231	2.417	0.147	3.795	3.956	4.060	3.956	25,433	1,032,576	1,006,126	-2.6%
106	14,863	0.808	1.413	0.246	2.468	2.573	526	2106	1.184	3.477	0.335	4.996	5.209	5.210	5.209	10,793	562,298	562,190	0.0%
107	208,903	0.308	0.701	0.148	1.157	1.206	2107	2107	0.451	1.726	0.201	2.378	2.479	2.479	2.479	93,527	2,347,528	2,318,534	-1.2%
108	8,124	0.453	0.432	0.094	0.979	1.020	525	2108	0.664	1.062	0.128	1.854	1.932	2.010	1.932	3,612	72,606	69,789	-3.9%
109	12,622	0.774	0.888	0.103	1.765	1.840	526	2109	1.134	2.185	0.140	3.459	3.606	3.520	3.606	5,246	184,652	184,163	2.4%
110	3,078	0.501	0.558	0.112	1.172	1.221	525	2110	0.734	1.374	0.153	2.261	2.356	2.420	2.356	971	23,497	22,876	-2.6%
111	14,380	0.438	1.365	0.280	2.083	2.171	526	2111	0.641	3.357	0.381	4.379	4.565	5.030	4.565	5,496	276,466	250,908	-9.2%
112	9,968	1.417	1.108	0.128	2.653	2.766	528	2112	2.076	2.726	0.175	4.977	5.188	5.310	5.188	6,270	332,952	325,302	-2.3%
113	34,391	0.307	0.588	0.126	1.022	1.065	2113	2113	0.450	1.447	0.172	2.069	2.157	2.130	2.157	16,038	341,609	345,940	1.3%
114	243	1.382	0.867	0.175	2.424	2.526	527	2114	2.024	2.133	0.238	4.395	4.581	4.720	4.581	94	4,427	4,297	-2.9%
115	631	0.404	0.568	0.131	1.102	1.149	524	2115	0.591	1.396	0.178	2.165	2.258	2.180	2.258	84	6,190	6,411	3.6%
119	19,494	0.556	0.966	0.255	1.777	1.852	525	2119	0.814	2.376	0.347	3.537	3.687	3.710	3.687	15,855	588,238	584,591	-0.6%
130	214	1.204	0.649	0.091	1.944	2.026	526	2130	1.764	1.597	0.124	3.485	3.632	3.680	3.632	159	5,854	5,777	-1.3%
132	9,019	0.360	0.549	0.099	1.007	1.050	525	2132	0.527	1.350	0.134	2.011	2.097	2.160	2.097	4,123	89,065	86,467	-2.9%
134	1,717	0.643	0.554	0.124	1.321	1.377	525	2134	0.942	1.363	0.168	2.473	2.578	2.530	2.578	454	11,475	11,693	1.9%
135	48	0.307	0.560	0.070	0.937	0.977	525	2135	0.450	1.377	0.095	1.922	2.004	2.120	2.004	13	281	265	-5.5%
136	1,477	0.442	0.484	0.074	1.000	1.042	525	2136	0.647	1.190	0.101	1.938	2.020	2.130	2.020	381	8,121	7,701	-5.2%
139	964	0.930	0.589	0.163	1.681	1.752	526	2139	1.362	1.448	0.222	3.032	3.160	3.230	3.160	648	20,942	20,488	-2.2%
161	41,916	0.204	0.571	0.124	0.899	0.938	2161	2161	0.299	1.405	0.169	1.873	1.953	2.080	1.953	8,183	170,206	159,814	-6.1%
163	7,376	0.593	1.014	0.184	1.791	1.867	525	2163	0.868	2.494	0.250	3.612	3.766	3.830	3.766	4,595	176,003	173,062	-1.7%
165	1,691	0.966	1.399	0.156	2.521	2.628	526	2165	1.415	3.442	0.212	5.069	5.285	5.350	5.285	995	53,226	52,580	-1.2%
166	1,537	0.523	0.605	0.118	1.245	1.295	525	2166	0.766	1.487	0.160	2.413	2.516	2.590	2.516	443	11,478	11,150	-2.9%
201	257	0.834	0.657	0.102	1.593	1.660	526	2201	1.222	1.615	0.139	2.976	3.102	3.200	3.102	176	5,618	5,446	-3.1%
204	1,634	0.410	0.816	0.147	1.373	1.431	525	2204	0.600	2.007	0.201	2.808	2.927	3.040	2.927	1,042	31,684	30,507	-3.7%
205	2,360	0.556	0.523	0.060	1.140	1.188	525	2205	0.815	1.288	0.082	2.185	2.277	2.290	2.277	2,096	47,992	47,720	-0.6%
221	141,993	0.242	0.635	0.092	0.969	1.010	2221	2221	0.354	1.562	0.126	2.042	2.128	2.240	2.128	55,103	1,234,307	1,172,592	-5.0%
222	141,244	0.307	0.702	0.104	1.113	1.160	2222	2222	0.450	1.726	0.142	2.318	2.416	2.330	2.416	66,812	1,556,720	1,614,178	3.7%
225	22,906	0.404	0.768	0.129	1.302	1.357	525	2225	0.592	1.890	0.176	2.658	2.771	2.640	2.771	12,625	333,288	349,826	5.0%
227	4,078	0.538	0.915	0.116	1.568	1.635	525	2227	0.788	2.250	0.158	3.196	3.332	3.280	3.332	1,634	53,609	54,459	1.6%
255	29,663	0.325	0.417	0.053	0.795	0.828	2255	2255	0.476	1.026	0.072	1.574	1.640	1.700	1.640	8,672	147,424	142,221	-3.5%
257	50,263	0.457	0.656	0.098	1.210	1.261	525	2257	0.669	1.613	0.133	2.415	2.517	2.470	2.517	32,958	814,054	829,544	1.9%
261	32,451	0.551	0.713	0.104	1.368	1.426	525	2261	0.807	1.753	0.142	2.702	2.817	2.810	2.817	20,305	570,572	571,993	0.2%
263	3,067	0.425	0.306	0.056	0.787	0.821	524	2263	0.622	0.753	0.077	1.452	1.514	1.530	1.514	1,847	28,263	27,967	-1.0%
265	5,165	0.333	0.646	0.091	1.070	1.116	525	2265	0.488	1.589	0.124	2.201	2.295	2.310	2.295	2,543	58,747	58,366	-0.6%
281	128,489	0.356	0.573	0.098	1.027	1.070	2281	2281	0.521	1.410	0.133	2.064	2.151	2.230	2.151	52,844	1,178,421	1,136,674	-3.5%
282	1,784	1.012	1.253	0.128	2.392	2.494	527	2282	1.482	3.081	0.174	4.737	4.939	4.890	4.939	481	23,521	23,757	1.0%
285	8,852	0.298	0.455	0.080	0.833	0.868	525	2285	0.437	1.119	0.109	1.665	1.735	1.620	1.735	2,457	39,798	42,623	7.1%
301	3,690	0.814	1.422	0.161	2.396	2.498	526	2301	1.192	3.498	0.219	4.909	5.117	5.230	5.117	916	47,906	46,871	-2.2%
305	27,314	0.460	1.094	0.176	1.730	1.803	526	2305	0.673	2.692	0.240	3.605	3.757	3.930	3.757	13,528	531,666	508,262	-4.4%
306	2,280	0.623	0.650	0.090	1.362	1.420	526	2306	0.913	1.598	0.122	2.633	2.744	2.900	2.744	1,926	55,868	52,863	-5.4%
311	23,222	0.368	0.801	0.140	1.310	1.365	525	2311	0.540	1.971	0.191	2.702	2.816	2.980	2.816	6,560	186,546	176,280	-5.6%
319	1,488	0.734	1.002	0.166	1.902	1.983	526	2319	1.075	2.465	0.226	3.766	3.926	4.070	3.926	802	32,659	31,504	-3.5%
323	8,733	0.370	0.962	0.151	1.483	1.546	526	2323	0.542	2.367	0.205	3.114	3.247	3.420	3.247	3,917	133,962	127,186	-5.1%
327	6,409	0.524	0.504	0.047	1.075	1.121	525	2327	0.767	1.241	0.064	2.072	2.161	2.180	2.161	5,543	120,845	119,792	-0.9%
402	8,671	0.581	0.625	0.095	1.300	1.356	526	2402	0.851	1.536	0.130	2.517	2.625	2.590	2.625	5,542	143,547	145,486	1.4%
403	16,768	0.381	0.599	0.082	1.062	1.107	2403	2403	0.558	1.474	0.112	2.144	2.234	2.200	2.234	7,622	167,684	170,275	1.5%
404	28,321	0.573	0.675	0.053	1.302	1.357	525	2404	0.840	1.661	0.073	2.574	2.683	2.910	2.683	11,631	338,448	312,047	-7.8%
406	5,404	0.570	0.648	0.128	1.346	1.403	526	2406	0.835	1.595	0.174	2.604	2.715	2.670	2.715	1,293	34,517	35,098	1.7%
407	12,535	0.470	0.544	0.240	1.254	1.307	525	2407	0.689	1.339	0.327	2.355	2.454	2.530	2.454	4,949	125,215	121,454	-3.0%
411	7,810	0.672	0.968	0.164	1.803	1.880	526	2411	0.985	2.380	0.223	3.588	3.741	3.860	3.741	3,951	152,508	147,806	-3.1%
413	11,585	0.910	1.039	0.139	2.089	2.177	526	2413	1.334	2.556	0.189	4.079	4.252	4.420	4.252	7,272	308,331	309,203	0.3%
415	20,838	0.557	0.757	0.125	1.439	1.500	525	2415	0.816	1.863	0.170	2.849	2.970	3.100	2.970	6,577	203,883	195,333	-4.2%
416	5,689	0.333	0.463	0.047	0.842	0.878	524	2416	0.487	1.138	0.064	1.689	1.761	1.800	1.761	3,811	6		

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

(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1
Direct Employment Code	Policy Years 2018-2022 Temp Staffing Payroll (\$000)	4/1/2026 Direct Employment Pure Premium				4/1/2026 Pre-Surcharge Direct Employment Loss Cost	4/1/2020 Temp Staffing Code	4/1/2026 Temp Staffing Code	4/1/2026 Temp Staffing Pure Premium				Indicated 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Policy Years 2021-2022 Temp Staffing Payroll (\$000)	Expected Losses Based on 4/1/2025 Temp Staffing Loss Costs	Expected Losses Based on Proposed 4/1/2026 Temp Staffing Loss Costs	Proposed 4/1/2026 Percentage Change
		Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total							
445	99,119	0.273	0.555	0.100	0.928	0.967	2445	2445	0.400	1.365	0.136	1.901	1.981	2,010	1.981	40,975	823,598	811,715	-1.4%
446	16,913	0.182	0.338	0.064	0.584	0.609	524	2446	0.266	0.831	0.088	1.185	1.236	1,260	1.236	9,744	122,778	120,439	-1.9%
447	3,557	0.500	0.844	0.136	1.479	1.542	526	2447	0.732	2.075	0.185	2.992	3.119	3,119	3.119	1,205	37,590	37,578	0.0%
449	3,293	0.305	0.437	0.119	0.861	0.898	524	2449	0.447	1.076	0.162	1.685	1.757	1,800	1.757	2,228	40,104	39,146	-2.4%
451	43,646	0.330	0.957	0.155	1.443	1.504	2451	2451	0.484	2.354	0.212	3.050	3.180	3,350	3.180	17,206	576,401	547,151	-5.1%
454	76,114	0.351	0.812	0.162	1.324	1.380	525	2454	0.514	1.996	0.221	2.731	2.846	2,940	2.846	32,750	962,853	932,068	-3.2%
456	26,149	0.386	0.718	0.126	1.230	1.282	525	2456	0.565	1.768	0.171	2.504	2.610	2,680	2.610	16,009	429,047	417,840	-2.6%
457	8,295	0.470	0.606	0.133	1.209	1.260	525	2457	0.688	1.491	0.181	2.360	2.459	2,580	2.459	2,922	75,379	71,844	-4.7%
458	617	0.297	0.175	0.058	0.529	0.551	524	2458	0.435	0.429	0.079	0.943	0.982	1,040	0.982	177	1,836	1,734	-5.6%
459	10,221	0.095	0.187	0.054	0.336	0.350	523	2459	0.140	0.460	0.073	0.673	0.701	0,720	0.701	7,415	53,389	51,980	-2.6%
461	118,288	0.305	0.516	0.090	0.911	0.949	525	2461	0.447	1.269	0.122	1.838	1.916	1,980	1.916	50,016	990,320	958,310	-3.2%
463	25,277	0.254	0.593	0.127	0.973	1.014	525	2463	0.372	1.458	0.172	2.002	2.087	2,080	2.087	10,106	210,195	210,903	0.3%
465	9,345	0.490	0.590	0.137	1.217	1.268	525	2465	0.717	1.451	0.187	2.355	2.454	2,540	2.454	6,013	152,737	147,566	-3.4%
467	2,669	0.685	0.552	0.078	1.314	1.370	526	2467	1.004	1.357	0.106	2.467	2,572	2,660	2,572	2,383	63,386	61,289	-3.3%
471	19,000	0.117	0.285	0.064	0.467	0.487	523	2471	0.172	0.702	0.087	0.961	1.003	1,070	1.003	14,108	150,957	141,505	-6.3%
472	60,040	0.095	0.140	0.030	0.265	0.277	2472	2472	0.140	0.344	0.041	0.525	0.548	0,550	0.548	17,487	96,179	95,829	-0.4%
473	40,387	0.267	0.595	0.108	0.970	1.011	524	2473	0.391	1.465	0.147	2.003	2,087	2,190	2,087	36,448	798,206	760,665	-4.7%
474	24,699	0.312	0.544	0.089	0.945	0.985	524	2474	0.457	1.338	0.121	1.916	1,998	2,000	1,998	20,971	419,416	418,997	-0.1%
475	11,068	0.188	0.591	0.057	0.835	0.870	2475	2475	0.275	1.453	0.077	1.805	1.881	1,900	1.881	2,516	47,804	47,326	-1.0%
476	6,756	0.242	0.226	0.067	0.535	0.558	523	2476	0.354	0.557	0.092	1.003	1,046	1,120	1,046	4,897	54,850	51,226	-6.6%
477	1,090	0.265	0.341	0.080	0.687	0.716	524	2477	0.388	0.839	0.109	1.336	1,393	1,440	1,393	213	3,068	2,968	-3.3%
483	5,642	0.244	0.217	0.088	0.549	0.573	524	2483	0.358	0.534	0.120	1.012	1,056	1,080	1,056	4,853	52,416	51,252	-2.2%
485	9,235	0.229	0.192	0.063	0.484	0.504	523	2485	0.335	0.473	0.085	0.893	0,931	0,960	0,931	5,962	57,231	55,502	-3.0%
486	358	0.282	0.295	0.042	0.619	0.645	524	2486	0.413	0.726	0.057	1.196	1,247	1,320	1,247	182	2,402	2,269	-5.5%
487	30,450	0.108	0.330	0.051	0.489	0.510	523	2487	0.158	0.813	0.070	1.041	1,085	1,080	1,085	25,591	276,385	277,665	0.5%
488	61,169	0.091	0.190	0.038	0.319	0.332	522	2488	0.134	0.466	0.052	0.652	0,679	0,700	0,679	18,317	128,220	124,373	-3.0%
489	962	0.157	0.200	0.074	0.430	0.448	523	2489	0.230	0.491	0.101	0.822	0,856	0,910	0,856	103	933	878	-5.9%
501	3,635	0.781	0.819	0.136	1.737	1.810	525	2501	1.145	2.015	0.185	3.345	3,486	3,530	3,486	827	29,183	28,819	-1.2%
502	103	0.618	0.571	0.095	1.285	1.339	525	2502	0.906	1.406	0.130	2.442	2,545	2,630	2,545	58	1,525	1,476	-3.2%
506	13,465	0.260	0.489	0.081	0.829	0.864	524	2506	0.380	1.203	0.110	1.693	1,764	1,860	1,764	7,454	138,643	131,487	-5.2%
507	2,465	0.348	0.379	0.076	0.803	0.837	524	2507	0.510	0.932	0.104	1.546	1,611	1,610	1,611	739	11,013	11,907	8.1%
509	0	1.349	0.661	0.069	2.078	2.166	526	2509	1.976	1.625	0.093	3.694	3,851	3,870	3,851	-	0	0	-0.5%
511	17,146	0.865	1.393	0.177	2.435	2.538	526	2511	1.268	3.426	0.241	4.935	5,144	5,340	5,144	10,682	570,427	549,490	-3.7%
512	982	0.868	0.590	0.185	1.643	1.713	526	2512	1.272	1.452	0.252	2.976	3,477	3,650	3,650	375	13,670	13,670	0.0%
513	9,130	0.534	0.748	0.074	1.356	1.413	525	2513	0.782	1.839	0.101	2.722	2,837	2,960	2,837	7,284	215,609	206,649	-4.2%
514	2,555	0.891	0.645	0.113	1.649	1.719	526	2514	1.305	1.586	0.154	3.045	3,175	3,160	3,175	1,069	33,795	33,955	0.5%
535	34,485	0.384	0.547	0.067	0.997	1.040	525	2535	0.562	1.344	0.091	1.997	2,082	2,190	2,082	26,518	580,734	552,095	-4.9%
536	2,572	0.901	1.094	0.219	2.214	2.308	526	2536	1.320	2.691	0.299	4.310	4,492	4,570	4,492	1,218	55,683	54,733	-1.7%
551	25,599	0.266	0.297	0.042	0.605	0.631	523	2551	0.390	0.729	0.057	1.176	1,226	1,310	1,226	19,770	258,987	242,380	-6.4%
553	5,586	0.259	0.202	0.033	0.494	0.515	523	2553	0.380	0.498	0.044	0.922	0,961	0,970	0,961	1,539	14,931	14,792	-0.9%
555	95,630	0.076	0.069	0.023	0.168	0.175	521	2555	0.111	0.169	0.032	0.312	0,326	0,330	0,326	81,989	270,564	267,284	-1.2%
563	23,321	0.249	0.410	0.060	0.719	0.749	2563	2563	0.365	1.009	0.081	1.455	1,516	1,450	1,516	8,578	124,381	130,042	4.6%
571	61,893	0.276	0.495	0.083	0.854	0.891	525	2571	0.405	1.218	0.113	1.736	1,810	1,770	1,810	50,457	893,084	913,267	2.3%
573	5,779	0.704	0.629	0.099	1.432	1.493	526	2573	1.031	1.548	0.135	2.714	2,830	2,930	2,830	4,502	131,906	127,404	-3.4%
581	12,067	0.167	0.192	0.038	0.396	0.413	524	2581	0.245	0.472	0.051	0.768	0,800	0,870	0,800	3,680	32,016	29,440	-8.0%
744	12,338	0.077	0.078	0.019	0.174	0.181	521	2744	0.113	0.191	0.026	0.330	0,343	0,360	0,343	7,009	25,231	24,040	-4.7%
4771	866	0.798	0.532	0.111	1.441	1.502	525	6771	1.169	1.310	0.151	2.630	2,741</						

PENNSYLVANIA COMPENSATION RATING BUREAU Procedure to Derive Loss Costs for Temporary Staffing Codes																				
(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1	
Direct Employment Code	Policy Years 2018-2022 Temp Staffing Payroll (\$000)	4/1/2026 Direct Employment Pure Premium				4/1/2026 Pre-Surcharge Direct Employment Loss Cost	4/1/2020 Temp Staffing Code	4/1/2026 Temp Staffing Code	4/1/2026 Temp Staffing Pure Premium				Indicated 4/1/2026 Temp Staffing Loss Cost	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Temp Staffing Loss Cost	Policy Years 2021-2022 Temp Staffing Payroll (\$000)	Expected Losses Based on 4/1/2025 Temp Staffing Loss Costs	Expected Losses Based on Proposed 4/1/2026 Temp Staffing Loss Costs	Proposed 4/1/2026 Percentage Change	
		Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total								
617	19,426	0.672	0.503	0.062	1,237	1,521	525	2617	0.990	1.315	0.083	2,388	2,936	2,930	2,936	3,056	89,534	89,718	0.2%	
645	5,981	1.289	0.921	0.078	2,288	2,812	527	2645	1.901	2.406	0.105	4,412	5,423	5,260	5,423	983	51,711	53,313	3.1%	
646	3,537	1.276	0.936	0.104	2,316	2,848	526	2646	1.882	2.445	0.140	4,467	5,492	5,330	5,492	715	38,113	39,271	3.0%	
647	1,538	1.690	1.487	0.151	3,329	4,092	527	2647	2.491	3.887	0.204	6,582	8,090	7,690	8,090	494	37,960	39,934	5.2%	
648	6,044	1.417	1.253	0.139	2,809	3,453	527	2648	2.089	3.274	0.187	5,550	6,822	6,600	6,822	3,157	208,365	215,374	3.4%	
649	4,603	1.125	0.855	0.066	2,046	2,515	525	2649	1.658	2.234	0.089	3,981	4,893	4,550	4,893	759	34,550	37,155	7.5%	
651	23,213	1.100	0.888	0.123	2,112	2,596	2651	2651	1.622	2.321	0.165	4,108	5,051	5,090	5,051	13,480	686,132	680,875	-0.8%	
652	14,504	1.437	1.837	0.145	3,419	4,202	527	2652	2.118	4.799	0.195	7,112	8,742	8,990	8,742	3,993	358,927	349,026	-2.8%	
653	9,502	1.799	1.195	0.113	3,106	3,818	527	2653	2.651	3.122	0.152	5,925	7,283	7,210	7,283	3,718	268,072	270,786	1.0%	
654	7,436	1.684	1.072	0.146	2,901	3,567	527	2654	2.482	2.801	0.196	5,479	6,736	6,530	6,736	2,977	194,367	200,498	3.2%	
655	4,637	2.615	1.100	0.084	3,799	4,671	528	2655	3.855	2.875	0.113	6,843	8,413	8,160	8,413	2,351	191,874	197,823	3.1%	
656	6,663	1.049	0.471	0.076	1,596	1,962	527	2656	1.546	1.230	0.103	2,879	3,540	3,700	3,540	694	25,675	24,565	-4.3%	
657	370	2.428	1.268	0.108	3,804	4,676	527	2657	3.579	3.313	0.145	7,037	8,650	8,210	8,650	83	6,850	7,217	5.4%	
658	1,543	2.559	1.175	0.129	3,863	4,748	527	2658	3.771	3.071	0.173	7,015	8,623	8,240	8,623	236	19,418	20,321	4.6%	
659	8,082	3.369	2.412	0.224	6,004	7,381	529	2659	4.966	6.303	0.301	11,570	14,223	14,260	14,223	1,731	246,841	246,200	-0.3%	
660	25,141	0.614	0.558	0.067	1,240	1,524	525	2660	0.905	1.459	0.091	2,455	3,018	3,018	3,018	4,244	121,388	128,094	5.5%	
661	97,064	0.441	0.541	0.071	1,053	1,294	2661	2661	0.649	1.415	0.095	2,159	2,654	2,660	2,654	36,884	981,114	978,901	-0.2%	
662	2,904	1.373	1.578	0.198	3,149	3,871	526	2662	2.024	4.123	0.267	6,414	7,885	7,640	7,885	453	34,624	35,735	3.2%	
663	49,100	0.615	0.602	0.072	1,290	1,586	526	2663	0.907	1.574	0.098	2,579	3,171	3,171	3,171	8,947	294,355	283,708	-3.6%	
664	66,327	0.588	0.719	0.106	1,414	1,738	525	2664	0.867	1.880	0.143	2,890	3,553	3,420	3,553	13,816	472,524	490,900	3.9%	
665	4,465	1.767	1.146	0.099	3,012	3,703	527	2665	2.605	2.994	0.133	5,732	7,047	7,150	7,047	653	46,712	46,039	-1.4%	
666	1,701	1.874	1.104	0.134	3,112	3,825	527	2666	2.762	2.885	0.180	5,827	7,163	6,850	7,163	287	19,671	20,570	4.6%	
667	548	0.630	0.349	0.024	1,002	1,232	524	2667	0.928	0.912	0.032	1,872	2,301	2,180	2,301	87	1,890	1,995	5.6%	
668	1,612	1.901	1.644	0.132	3,676	4,519	527	2668	2.801	4.295	0.177	7,273	8,941	8,860	8,941	299	25,899	26,739	3.2%	
669	194	2.282	1.572	0.147	4,001	4,919	527	2669	3.363	4.108	0.198	7,669	9,428	8,830	9,428	16	1,439	1,537	6.8%	
670	2,406	1.521	1.038	0.104	2,663	3,264	526	2670	2.242	2.711	0.140	5,093	6,243	6,070	6,243	280	17,004	17,489	2.9%	
673	1,484	1.481	1.147	0.161	2,788	3,428	526	2673	2.183	2.996	0.217	5,396	6,634	6,470	6,634	203	13,140	13,473	2.5%	
674	1,238	1.172	1.314	0.209	2,695	3,313	526	2674	1.727	3.434	0.282	5,443	6,690	6,470	6,690	177	11,458	11,848	3.4%	
675	87,720	0.584	0.461	0.079	1,123	1,381	525	2675	0.861	1.203	0.106	2,170	2,668	2,700	2,668	30,350	819,448	809,736	-1.2%	
676	3,767	1.064	1.212	0.157	2,433	2,991	526	2676	1.568	3.167	0.212	4,947	6,081	6,000	6,081	1,992	119,507	121,121	1.4%	
677	5,515	0.906	0.444	0.042	1,392	1,711	525	2677	1.336	1.160	0.056	2,552	3,137	2,910	3,137	1,928	56,097	60,473	7.8%	
679	280	2.432	1.313	0.197	3,941	4,845	527	2679	3.584	3.431	0.265	7,280	8,950	8,510	8,950	74	6,257	6,580	5.2%	
681	551	1.305	1.251	0.163	2,719	3,264	526	2681	1.923	3.269	0.220	5,412	6,496	6,390	6,496	300	19,175	19,493	1.7%	
802	1,666	0.805	0.484	0.077	1,367	1,680	527	2802	1.187	1.266	0.104	2,557	3,143	2,930	3,143	406	11,889	12,754	7.3%	
Industry Group 2	576,840				1,6751							3,3172				175,397	6,961,083	7,010,145	0.7%	
Total IG 2: (4/1/2026 Temp Staffing P.P.) / (4/1/2026 Direct Employment P.P.) =													1.980							
819	1,654	0.145	0.190	0.033	0.367	0.348	949	2819	0.403	0.878	0.045	1,326	1,256	0.520	0.640	*	172	897	1,104	23.1%
887	16,412	0.091	0.143	0.037	0.271	0.257	522	2887	0.253	0.662	0.050	0,965	0,916	0,880	0,916	2,086	18,359	19,110	4.1%	
890	1,763	0.038	0.070	0.032	0.140	0.132	521	2890	0.105	0.322	0.044	0,471	0,445	0,470	0,445	514	2,416	2,288	-5.3%	
891	29,339	0.073	0.335	0.071	0.479	0.454	523	2891	0.203	1.551	0.097	1,851	1,754	1,840	1,754	6,653	122,424	116,702	-4.7%	
892	9,167	0.096	0.208	0.044	0.348	0.330	522	2892	0.267	0.964	0.060	1,291	1,224	1,270	1,224	1,868	23,724	22,865	-3.6%	
893	36,155	0.071	0.259	0.081	0.411	0.389	522	2893	0.198	1.197	0.110	1,505	1,425	1,250	1,425	5,739	71,733	81,775	14.0%	
903	3,086	0.016	0.038	0.012	0.066	0.062	949	2903	0.044	0.176	0.017	0.237	0.223	0.230	0.223	584	1,343	1,302	-3.0%	
905	7,412	0.009	0.014	0.006	0.029	0.027	949	2905	0.025	0.064	0.008	0.097	0.091	0.100	0.091	3,260	3,260	2,967	-9.0%	
936	90,086	0.135	0.166	0.027	0.327	0.310	522	2936	0.375	0.767	0.036	1,178	1,116	1,060	1,116	26,780	283,868	298,865	5.3%	
948	15,718	0.133	0.404	0.075	0.612	0.580	524	2948	0.370	1.868	0.103	2,341	2,218	2,090	2,218	11,494	240,230	254,942	6.1%	
951	311,343	0.057	0.071	0.012	0.140	0.133	949	2951	0.159	0.326	0.017	0.502	0.476	0.420	0.476	135,413	568,736	644,568	13.3%	
953	5,835,299	0.015	0.030	0.007	0.051	0.049	889	2953	0.041	0.137	0.009	0.187	0.179	0.170	0.179	2,497,737	4,246,153	4,470,950	5.3%	
955	129,751	0.037	0.055																	

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

(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1
Direct Employment Code	Policy Years 2018-2022 Temp Staffing Payroll (\$000)	4/1/2026 Direct Employment Pure Premium				4/1/2026 Pre-Surcharge Direct Employment Loss Cost	4/1/2020 Temp Staffing Code	4/1/2026 Temp Staffing Code	4/1/2026 Temp Staffing Pure Premium				4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Policy Years 2021-2022 Temp Staffing Payroll (\$000)	Expected Losses Based on 4/1/2025 Temp Staffing Loss Costs	Expected Losses Based on Proposed 4/1/2026 Temp Staffing Loss Costs	Proposed 4/1/2026 Percentage Change
		Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total							
801	1,217	1.011	1.393	0.313	2.717	2.633	527	2801	1.556	2.757	0.360	4.673	4.528	4.890	4.528	422	20,637	19,109	-7.4%
806	3,795	1.230	2.066	0.216	3.512	3.403	528	2806	1.894	4.089	0.248	6.231	6.037	6.520	6.037	3,025	197,245	182,633	-7.4%
809	12,662	0.957	1.167	0.100	2.224	2.150	526	2809	1.473	2.309	0.115	3.897	3.767	3.890	3.767	4,606	179,173	173,508	-3.2%
813	845,959	0.533	1.058	0.119	1.710	1.656	2813	2813	0.821	2.093	0.136	3.050	2.954	3.230	2.954	406,075	13,116,223	11,995,456	-8.5%
814	29,560	0.407	0.650	0.096	1.153	1.117	525	2814	0.627	1.286	0.110	2.023	1.960	1.930	1.960	8,891	171,604	174,272	1.6%
815	94,398	0.464	0.734	0.093	1.291	1.251	525	2815	0.715	1.452	0.107	2.274	2.204	2.350	2.204	16,702	392,497	368,112	-6.2%
816	3,684	0.238	0.533	0.056	0.827	0.801	524	2816	0.366	1.056	0.064	1.486	1.439	1.580	1.439	833	13,165	11,990	-8.9%
818	90,492	0.182	0.297	0.048	0.526	0.510	523	2818	0.280	0.587	0.055	0.922	0.894	1.020	0.894	12,777	130,324	114,225	-12.4%
820	1,721	0.397	0.821	0.154	1.372	1.329	524	2820	0.611	1.625	0.177	2.413	2.337	2.460	2.337	432	10,622	10,091	-5.0%
821	4,532	1.043	1.600	0.223	2.867	2.777	526	2821	1.606	3.167	0.256	5.029	4.871	5.070	4.871	1,581	80,132	76,986	-3.9%
825	5,978	0.532	1.111	0.140	1.783	1.727	525	2825	0.818	2.199	0.161	3.178	3.078	3.180	3.078	978	31,092	30,095	-3.2%
855	43,363	0.682	1.089	0.128	1.899	1.840	526	2855	1.050	2.155	0.147	3.352	3.248	3.450	3.248	17,842	615,558	579,517	-5.9%
857	20,179	0.731	0.915	0.143	1.790	1.734	526	2857	1.125	1.811	0.165	3.101	3.004	3.110	3.004	15,253	474,367	458,198	-3.4%
858	3,576	0.963	1.115	0.165	2.242	2.172	527	2858	1.481	2.207	0.189	3.877	3.755	4.030	3.755	1,757	70,800	65,969	-6.8%
859	1,122	1.029	1.061	0.172	2.263	2.192	527	2859	1.584	2.100	0.198	3.882	3.761	4.090	3.761	536	21,921	20,157	-8.0%
860	341	1.188	0.964	0.124	2.275	2.204	527	2860	1.828	1.907	0.142	3.877	3.756	3.870	3.756	70	2,715	2,635	-2.9%
862	7,223	1.169	1.516	0.174	2.860	2.770	527	2862	1.800	3.000	0.200	5.000	4.843	5.040	4.843	6,032	304,020	292,137	-3.9%
865	19,171	0.670	1.363	0.191	2.225	2.156	526	2865	1.032	2.698	0.220	3.950	3.827	4.030	3.827	15,604	628,834	597,158	-5.0%
880	24,034	0.666	1.329	0.134	2.129	2.062	526	2880	1.025	2.630	0.154	3.809	3.689	3.700	3.689	7,597	281,084	280,248	-0.3%
882	1,303	0.745	1.257	0.147	2.149	2.082	526	2882	1.146	2.488	0.169	3.803	3.685	4.030	3.685	160	6,438	5,887	-8.6%
884	5,246	0.087	0.310	0.045	0.441	0.428	523	2884	0.134	0.613	0.051	0.798	0.774	0.840	0.774	937	7,867	7,249	-7.9%
885	13,442	0.417	0.607	0.112	1.136	1.100	525	2885	0.642	1.200	0.129	1.971	1.909	1.960	1.909	4,589	89,952	87,611	-2.6%
886	9,306	0.255	0.503	0.098	0.856	0.830	524	2886	0.393	0.996	0.112	1.501	1.455	1.455	1.455	6,504	96,257	94,631	-1.7%
896	5,316	0.109	0.332	0.067	0.508	0.492	524	2896	0.168	0.656	0.077	0.901	0.873	0.930	0.873	1,647	15,317	14,378	-6.1%
897	53,034	0.122	0.464	0.085	0.672	0.651	524	2897	0.188	0.919	0.098	1.205	1.167	1.350	1.167	10,390	140,263	121,249	-13.6%
898	26,732	0.213	0.609	0.098	0.920	0.891	524	2898	0.328	1.204	0.113	1.645	1.593	1.670	1.593	10,441	174,371	166,331	-4.6%
899	5,220	0.089	0.367	0.054	0.510	0.494	523	2899	0.138	0.726	0.062	0.926	0.897	0.990	0.897	563	5,571	5,047	-9.4%
907	11,078	0.591	1.109	0.132	1.831	1.774	526	2907	0.909	2.194	0.151	3.254	3.152	3.380	3.152	6,470	218,673	203,923	-6.7%
910	3,823	0.585	0.759	0.127	1.470	1.424	526	2910	0.901	1.501	0.145	2.547	2.467	2.750	2.467	1,655	45,515	40,831	-10.3%
911	47,167	1.030	1.726	0.157	2.913	2.822	527	2911	1.586	3.416	0.180	5.182	5.020	5.100	5.020	35,595	1,815,362	1,786,885	-1.6%
914	21,718	0.199	0.685	0.081	0.965	0.934	2914	2914	0.306	1.356	0.093	1.755	1.699	1.760	1.699	8,414	148,086	142,954	-3.5%
915	3,714	0.214	0.501	0.095	0.809	0.784	525	2915	0.329	0.991	0.109	1.429	1.385	1.460	1.385	890	12,999	12,331	-5.1%
916	93,901	0.165	0.628	0.090	0.882	0.854	524	2916	0.253	1.242	0.103	1.598	1.548	1.680	1.548	66,614	1,119,119	1,031,188	-7.9%
917	73,851	0.293	0.763	0.105	1.161	1.125	524	2917	0.451	1.510	0.120	2.081	2.016	2.170	2.016	21,804	473,151	439,573	-7.1%
918	9,832	0.134	0.462	0.082	0.678	0.656	524	2918	0.206	0.914	0.094	1.214	1.175	1.175	1.175	6,309	82,654	74,136	-10.3%
919	1,904	0.207	0.588	0.111	0.905	0.877	524	2919	0.318	1.164	0.127	1.609	1.559	1.530	1.559	416	6,357	6,478	1.9%
920	3,958	0.037	0.086	0.014	0.137	0.132	521	2920	0.057	0.170	0.016	0.243	0.235	0.280	0.235	1,094	3,063	2,571	-16.1%
921	6,591	0.815	0.942	0.126	1.883	1.825	2921	2921	1.255	1.864	0.145	3.264	3.163	3.300	3.163	2,975	98,175	94,099	-4.2%
922	27,758	0.433	0.816	0.098	1.347	1.305	525	2922	0.666	1.615	0.113	2.394	2.319	2.490	2.319	6,601	164,356	153,068	-6.9%
923	573,329	0.270	0.631	0.080	0.981	0.950	2923	2923	0.416	1.249	0.092	1.757	1.701	1.860	1.701	270,869	5,038,163	4,607,482	-8.5%
924	241,989	0.470	1.316	0.136	1.922	1.862	525	2924	0.723	2.604	0.157	3.484	3.376	3.570	3.376	153,472	5,478,947	5,181,211	-5.4%
925	14,810	0.234	0.525	0.082	0.841	0.815	524	2925	0.360	1.038	0.094	1.492	1.446	1.490	1.446	6,451	96,122	93,283	-3.0%
926	54,320	0.377	0.752	0.097	1.226	1.188	2926	2926	0.581	1.488	0.111	2.180	2.112	2.110	2.112	22,999	485,279	485,739	0.1%
927	46,436	0.148	0.277	0.033	0.459	0.444	523	2927	0.228	0.549	0.038	0.815	0.789	0.810	0.789	13,121	106,276	103,521	-2.6%
928	179,620	0.217	0.760	0.114	1.091	1.057	2928	2928	0.334	1.504	0.131	1.969	1.908	2.030	1.908	80,674	1,637,682	1,539,260	-6.0%
932	13,272	0.096	0.217	0.036	0.349	0.338	522	2932	0.148	0.429	0.041	0.618	0.599	0.620	0.599	1,760	10,911	10,541	-3.4%
933	3,609	0.515	0.651	0.118	1.284	1.244	526	2933	0.793	1.289	0.135	2.217	2.147	2.130	2.147	331	7,043	7,099	0.8%
934	39,151	0.344	1.024	0.121	1.490	1.443	525	2934	0.530	2.027	0.139	2.696	2.611	2.700	2.611	16,116	435,135	420,791	-3.3%
935	3,649	0.124	0.360	0.088	0.572	0.554	523	2935	0.191	0.713	0.101	1.005	0.974	1.050	0.974	2,521	26,466	24,551	-7.2%
940	22,044	0.290	0.629	0.126	1.044	1.012	946	2940	0.446	1.245	0.145	1.836	1.779	2.570	1.850	11,139	286,277	206,075	-28.0%
941	41,609	0.306	0.790	0.112	1.208	1.171	524	2941	0.472	1.563	0.128	2.163	2.096	2.290	2.096	11,428	261,693	239,523	-8.5%
944	16,927	0.155	0.496	0.088	0.739	0.716	524	2944	0.238	0.982	0.101	1.321	1.279	1.340	1.279	8,187	109,710	104,716	-4.6%
945	18,114	0.211	0.763	0.114	1.088	1.054	525	2945	0.325	1.510	0.131	1.966	1.904	2.000	1.904	7,536	150,730	143,495	-4.8%
952	84,945	0.160	0.167	0.030	0.357	0.346	522	2952	0.247	0.330	0.035	0.612	0.593	0.640	0.593	26,067	166,831	154,580	-7.3%
959	68,382	0.095	0.331	0.236	0.662	0.641	946	2959	0.146	0.655	0.271	1.072	1.039	1.090	1.039	15,620	170,261	162,295	-4.7%
960	667,490	0.354	0.902	0.134	1.390	1.347	946	2960	0.544	1.785	0.155	2.484	2.407	2.480	2.407	544,079	13,493,165	13,095,987	-2.9%
964	4,469	0.152	0.356	0.116	0.624	0.604	524	2964	0.234	0.704	0.133								

PENNSYLVANIA COMPENSATION RATING BUREAU Procedure to Derive Loss Costs for Temporary Staffing Codes																							
(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)	(7)	(8)	(9)	(10)	(11)	(12)	(13)= (10)+(11)+(12)	(14)= (7) * [(13)/(6)]	(15)	(16)= (14)/(15)-1 including Primary and Secondary Capping	(17)	(18)= (15)*(17)	(19)= (16)*(17)	(20)= (16)/(15)-1				
Direct Employment Code	Policy Years 2018-2022 Temp Staffing Payroll (\$000)	4/1/2026 Direct Employment Pure Premium				4/1/2026 Pre-Surcharge Direct Employment Loss Cost	4/1/2020 Temp Staffing Code	4/1/2026 Temp Staffing Code	4/1/2026 Temp Staffing Pure Premium				4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	4/1/2025 Temp Staffing Loss Cost	Proposed 4/1/2026 Temp Staffing Loss Cost	Policy Years 2021-2022 Temp Staffing Payroll (\$000)	Expected Losses Based on 4/1/2025 Temp Staffing Loss Costs	Expected Losses Based on Proposed 4/1/2026 Temp Staffing Loss Costs	Proposed 4/1/2026 Percentage Change				
		Serious	Non-Serious	Medical Only	Total				Serious	Non-Serious	Medical Only	Total											
978	6,367	0.251	0.617	0.364	1.232	1.193	525	2978	0.386	1.221	0.418	2.025	1.962	2.180	1.962	1,138	24,798	22,318	-10.0%				
979	56,590	0.273	0.920	0.172	1.365	1.322	946	2979	0.420	1.820	0.197	2.437	2.361	2.490	2.361	20,243	504,059	477,945	-5.2%				
980	14,390	0.710	1.375	0.198	2.282	2.211	526	2980	1.092	2.721	0.227	4.040	3.914	4.020	3.914	2,166	87,069	84,773	-2.6%				
981	10,812	0.174	0.453	0.049	0.676	0.655	524	2981	0.267	0.897	0.056	1.220	1.183	1.240	1.183	2,193	27,196	25,946	-4.6%				
983	2,972	1.297	1.445	0.177	2.919	2.828	527	2983	1.996	2.861	0.203	5.060	4.902	4.820	4.902	884	42,618	43,343	1.7%				
986	5,174	0.129	0.499	0.081	0.709	0.686	523	2986	0.198	0.988	0.092	1.237	1.237	1.280	1.237	927	11,872	11,473	-3.4%				
997	2,972	0.086	0.174	0.044	0.304	0.295	523	2997	0.132	0.344	0.051	0.527	0.511	0.560	0.511	294	1,649	1,505	-8.8%				
999	1,811	0.749	1.052	0.258	2.059	1.995	526	2999	1.153	2.081	0.296	3.530	3.420	3.730	3.420	405	15,100	13,845	-8.3%				
Industry Group 4	4,263,755				1.3112							2.3403				2,101,961	53,527,013	50,312,929	-6.0%				
Total IG 4: (4/1/2026 Temp Staffing P.P.) / (4/1/2026 Direct Employment P.P.) =												1.785											
009	130	3.674	2.834	0.159	6.667	6.587	529	2009	5.316	6.702	0.205	12.223	12.076	12.470	12.076	21	2,619	2,536	-3.2%				
015	161	1.796	1.116	0.067	2.980	2.944	528	2015	2.599	2.640	0.086	5.325	5.261	5.350	5.261	15	798	785	-1.7%				
025	782	1.174	0.608	0.060	1.842	1.820	526	2025	1.699	1.438	0.077	3.214	3.176	3.310	3.176	73	2,405	2,308	-4.0%				
028	14,543	0.540	0.358	0.026	0.925	0.913	525	2028	0.782	0.847	0.034	1.663	1.642	1.690	1.642	4,215	71,235	69,212	-2.8%				
050	4,309	0.907	0.766	0.098	1.771	1.750	525	2050	1.313	1.812	0.126	3.251	3.212	3.350	3.212	709	23,760	22,781	-4.1%				
051	3,791	1.221	0.678	0.114	2.013	1.988	526	2051	1.766	1.603	0.147	3.516	3.473	3.740	3.473	332	12,416	11,530	-7.1%				
055	1,416	1.066	0.817	0.144	2.027	2.003	526	2055	1.542	1.933	0.186	3.661	3.617	3.750	3.617	218	8,181	7,891	-3.5%				
716	579	0.547	0.949	0.097	1.593	1.574	525	2716	0.791	2.244	0.125	3.160	3.122	3.220	3.122	85	2,744	2,660	-3.0%				
718	70	0.844	0.630	0.098	1.573	1.554	525	2718	1.221	1.491	0.126	2.838	2.804	2.860	2.804	12	337	331	-2.0%				
721	2,140	1.197	2.104	0.099	3.400	3.359	528	2721	1.732	4.975	0.128	6.835	6.753	7.110	6.753	2,125	151,096	143,510	-5.0%				
751	5,525	0.195	0.145	0.024	0.364	0.360	524	2751	0.283	0.343	0.030	0.656	0.649	0.710	0.649	2,387	16,946	15,490	-8.6%				
752	25,826	0.164	0.071	0.013	0.248	0.245	522	2752	0.238	0.169	0.016	0.423	0.418	0.440	0.418	10,024	44,104	41,898	-5.0%				
753	24,979	0.428	0.533	0.083	1.043	1.031	525	2753	0.619	1.260	0.107	1.986	1.963	2.010	1.963	4,700	94,471	92,262	-2.3%				
755	48,972	0.190	0.177	0.027	0.393	0.389	523	2755	0.274	0.418	0.035	0.727	0.719	0.800	0.719	36,360	290,879	261,428	-10.1%				
757	24,077	0.274	0.321	0.030	0.625	0.618	524	2757	0.396	0.759	0.039	1.194	1.180	1.070	1.180	13,315	142,468	157,114	10.3%				
759	6,676	0.996	1.122	0.089	2.208	2.181	527	2759	1.441	2.654	0.115	4.210	4.159	4.400	4.159	1,387	61,014	57,672	-5.5%				
803	48	1.901	2.061	0.237	4.199	4.149	529	2803	2.751	4.874	0.305	7.930	7.835	8.180	7.835	-	-	-	-4.2%				
804	14,021	0.258	1.033	0.127	1.418	1.401	526	2804	0.373	2.444	0.163	2.980	2.945	2.860	2.945	1,230	35,166	36,212	3.0%				
805	2,526	0.948	0.919	0.065	1.932	1.909	526	2805	1.372	2.174	0.083	3.629	3.585	3.730	3.585	809	30,165	28,992	-3.9%				
807	10,174	0.503	1.419	0.181	2.102	2.077	526	2807	0.728	3.356	0.232	4.316	4.264	4.150	4.264	1,040	43,174	44,360	2.7%				
808	54,519	1.181	2.303	0.103	3.586	3.543	526	2808	1.709	5.445	0.132	7.286	7.198	6.780	7.198	18,800	1,274,647	1,353,232	6.2%				
810	874	0.774	0.624	0.027	1.425	1.407	526	2810	1.120	1.476	0.034	2.630	2.598	2.530	2.598	71	1,802	1,850	2.7%				
811	79,208	1.450	1.493	0.077	3.020	2.984	527	2811	2.099	3.530	0.099	5.728	5.660	5.840	5.660	39,690	2,317,877	2,246,436	-3.1%				
812	1,895	1.453	1.605	0.058	3.116	3.078	527	2812	2.103	3.795	0.075	5.973	5.901	5.990	5.901	490	29,331	28,895	-1.5%				
817	8,941	0.723	1.563	0.153	2.439	2.410	526	2817	1.046	3.696	0.197	4.939	4.881	4.890	4.881	5,043	246,581	246,127	-0.2%				
828	1,490	0.718	1.654	0.221	2.593	2.561	527	2828	1.038	3.911	0.285	5.234	5.170	5.120	5.170	148	7,580	7,654	1.0%				
904	172	0.256	0.434	0.037	0.726	0.718	949	2904	0.370	1.026	0.048	1.444	1.428	0.520	0.640	54	282	348	23.1%				
939	246	0.596	1.242	0.295	2.133	2.108	526	2939	0.862	2.938	0.380	4.180	4.131	4.220	4.131	26	1,090	1,067	-2.1%				
954	22,400	0.243	0.501	0.046	0.790	0.780	524	2954	0.352	1.185	0.059	1.596	1.577	1.670	1.577	9,743	162,707	153,646	-5.6%				
967	6,661	0.129	0.305	0.132	0.566	0.559	523	2967	0.187	0.721	0.169	1.077	1.064	0.960	1.064	1,298	12,457	13,806	10.8%				
969	18,520	0.163	0.558	0.195	0.915	0.904	525	2969	0.235	1.320	0.250	1.805	1.783	1.690	1.783	4,552	76,929	81,163	5.5%				
970	2,804	0.401	0.967	1.496	2.864	2.830	526	2970	0.580	2.288	1.925	4.793	4.736	5.470	4.736	231	12,657	10,959	-13.4%				
991	2,356	0.297	0.488	0.988	1.773	1.752	525	2991	0.430	1.153	1.272	2.855	2.821	3.100	2.821	355	11,012	10,021	-9.0%				
992	2,009	1.113	0.870	0.102	2.084	2.150	526	2992	1.610	2.057	0.131	3.798	3.918	3.770	3.918	260	9,804	10,189	3.9%				
995	17,840	1.173	1.383	0.157	2.712	2.679	527	2995	1.697	3.270	0.201	5.168	5.105	4.930	5.105	8,005	394,655	408,664	3.5%				
7428	34,686	0.525	0.927	0.113	1.564	1.545	526	9428	0.759	2.191	0.145	3.095	3.057	3.070	3.057	17,115	525,429	523,204	-0.4%				
Industry Group 5	445,364				1.792							3.484				184,936	6,118,818	6,096,233	-0.4%				
Total IG 5: (4/1/2026 Temp Staffing P.P.) / (4/1/2026 Direct Employment P.P.) =												1.944											
												1.336											
												2.099											
Total																							
18,432,196						0.637									1.336					8,659,863	124,206,247	120,759,264	-2.8%
		Minimum Swing		Maximum Swing																			
		IND GRP 1		0.72		1.22																	
		IND GRP 2		0.72		1.22																	
		IND GRP 3		0.73		1.23																	
		IND GRP 4		0.72		1.22																	
		IND GRP 5		0.72		1.22																	

Note: Columns (10) through (12): Columns (3) through (5), respectively, times the Exhibit 3, Line C differential for the appropriate Industry Group and category (Serious, Non-Serious, Medical Only).

* Indicates capping occurred in Column (16)

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
185	104	2104	3.420	3.211	-6.1%	3.252
187	107	2107	2.510	2.479	-1.2%	2.510
189	113	2113	2.130	2.157	1.3%	2.184
191	161	2161	2.080	1.953	-6.1%	1.978
275	221	2221	2.240	2.128	-5.0%	2.155
276	222	2222	2.330	2.416	3.7%	2.447
291	255	2255	1.700	1.640	-3.5%	1.661
297	281	2281	2.230	2.151	-3.5%	2.178
491	403	2403	2.200	2.234	1.5%	2.262
493	445	2445	2.010	1.981	-1.4%	2.006
495	451	2451	3.350	3.180	-5.1%	3.220
497	472	2472	0.550	0.548	-0.4%	0.555
499	475	2475	1.900	1.881	-1.0%	1.905
520	984	2984	0.160	0.137	-14.4%	0.139
520	988	2988	0.190	0.203	6.8%	0.206
521	555	2555	0.330	0.326	-1.2%	0.330
521	744	2744	0.360	0.343	-4.7%	0.347
521	890	2890	0.470	0.445	-5.3%	0.451
521	920	2920	0.280	0.235	-16.1%	0.238
521	963	2963	0.560	0.595	6.2%	0.603
521	977	2977	0.620	0.519	-16.3%	0.526
522	488	2488	0.700	0.679	-3.0%	0.688
522	752	2752	0.440	0.418	-5.0%	0.423
522	887	2887	0.880	0.916	4.1%	0.928
522	892	2892	1.270	1.224	-3.6%	1.239
522	893	2893	1.250	1.425	14.0%	1.443
522	932	2932	0.620	0.599	-3.4%	0.607
522	936	2936	1.060	1.116	5.3%	1.130
522	952	2952	0.640	0.593	-7.3%	0.600
522	987	2987	0.610	0.616	1.0%	0.624
523	103	2103	1.050	1.018	-3.0%	1.031
523	441	2441	0.960	0.931	-3.0%	0.943
523	459	2459	0.720	0.701	-2.6%	0.710
523	471	2471	1.070	1.003	-6.3%	1.016
523	476	2476	1.120	1.046	-6.6%	1.059
523	485	2485	0.960	0.931	-3.0%	0.943
523	487	2487	1.080	1.085	0.5%	1.099
523	489	2489	0.910	0.856	-5.9%	0.867
523	551	2551	1.310	1.226	-6.4%	1.241
523	553	2553	0.970	0.961	-0.9%	0.973
523	755	2755	0.800	0.719	-10.1%	0.728
523	818	2818	1.020	0.894	-12.4%	0.905
523	884	2884	0.840	0.774	-7.9%	0.784
523	891	2891	1.840	1.754	-4.7%	1.776

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
523	899	2899	0.990	0.897	-9.4%	0.908
523	927	2927	0.810	0.789	-2.6%	0.799
523	935	2935	1.050	0.974	-7.2%	0.986
523	967	2967	0.960	1.064	10.8%	1.077
523	968	2968	1.030	0.970	-5.8%	0.982
523	976	2976	0.960	0.955	-0.5%	0.967
523	986	2986	1.280	1.237	-3.4%	1.253
523	997	2997	0.560	0.511	-8.8%	0.517
524	115	2115	2.180	2.258	3.6%	2.287
524	142	2142	2.120	2.062	-2.7%	2.088
524	263	2263	1.530	1.514	-1.0%	1.533
524	416	2416	1.830	1.761	-3.8%	1.783
524	446	2446	1.260	1.236	-1.9%	1.252
524	449	2449	1.800	1.757	-2.4%	1.779
524	458	2458	1.040	0.982	-5.6%	0.994
524	473	2473	2.190	2.087	-4.7%	2.113
524	474	2474	2.000	1.998	-0.1%	2.023
524	477	2477	1.440	1.393	-3.3%	1.411
524	483	2483	1.080	1.056	-2.2%	1.069
524	486	2486	1.320	1.247	-5.5%	1.263
524	506	2506	1.860	1.764	-5.2%	1.786
524	507	2507	1.490	1.611	8.1%	1.631
524	581	2581	0.870	0.800	-8.0%	0.810
524	667	2667	2.180	2.301	5.6%	2.364
524	751	2751	0.710	0.649	-8.6%	0.657
524	757	2757	1.070	1.180	10.3%	1.195
524	816	2816	1.580	1.439	-8.9%	1.457
524	820	2820	2.460	2.337	-5.0%	2.367
524	886	2886	1.480	1.455	-1.7%	1.473
524	896	2896	0.930	0.873	-6.1%	0.884
524	897	2897	1.350	1.167	-13.6%	1.182
524	898	2898	1.670	1.593	-4.6%	1.613
524	916	2916	1.680	1.548	-7.9%	1.568
524	917	2917	2.170	2.016	-7.1%	2.041
524	918	2918	1.310	1.175	-10.3%	1.190
524	919	2919	1.530	1.559	1.9%	1.579
524	925	2925	1.490	1.446	-3.0%	1.464
524	941	2941	2.290	2.096	-8.5%	2.122
524	944	2944	1.340	1.279	-4.6%	1.295
524	948	2948	2.090	2.218	6.1%	2.246
524	954	2954	1.670	1.577	-5.6%	1.597
524	964	2964	1.110	1.037	-6.6%	1.050
524	975	2975	1.150	1.038	-9.7%	1.051
524	981	2981	1.240	1.183	-4.6%	1.198

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
525	0011	2011	1.750	1.734	-0.9%	1.756
525	028	2028	1.690	1.642	-2.8%	1.663
525	050	2050	3.350	3.212	-4.1%	3.253
525	101	2101	2.930	2.821	-3.7%	2.857
525	105	2105	4.060	3.956	-2.6%	4.006
525	108	2108	2.010	1.932	-3.9%	1.956
525	110	2110	2.420	2.356	-2.6%	2.386
525	119	2119	3.710	3.687	-0.6%	3.734
525	132	2132	2.160	2.097	-2.9%	2.124
525	134	2134	2.530	2.578	1.9%	2.611
525	135	2135	2.120	2.004	-5.5%	2.029
525	136	2136	2.130	2.020	-5.2%	2.046
525	163	2163	3.830	3.766	-1.7%	3.814
525	166	2166	2.590	2.516	-2.9%	2.548
525	204	2204	3.040	2.927	-3.7%	2.964
525	205	2205	2.290	2.277	-0.6%	2.306
525	225	2225	2.640	2.771	5.0%	2.806
525	227	2227	3.280	3.332	1.6%	3.374
525	257	2257	2.470	2.517	1.9%	2.549
525	261	2261	2.810	2.817	0.2%	2.853
525	265	2265	2.310	2.295	-0.6%	2.324
525	285	2285	1.620	1.735	7.1%	1.757
525	311	2311	2.980	2.816	-5.5%	2.852
525	327	2327	2.180	2.161	-0.9%	2.188
525	404	2404	2.910	2.683	-7.8%	2.717
525	407	2407	2.530	2.454	-3.0%	2.485
525	415	2415	3.100	2.970	-4.2%	3.008
525	433	2433	2.930	2.755	-6.0%	2.790
525	454	2454	2.940	2.846	-3.2%	2.882
525	456	2456	2.680	2.610	-2.6%	2.643
525	457	2457	2.580	2.459	-4.7%	2.490
525	461	2461	1.980	1.916	-3.2%	1.940
525	463	2463	2.080	2.087	0.3%	2.113
525	465	2465	2.540	2.454	-3.4%	2.485
525	501	2501	3.530	3.486	-1.2%	3.530
525	502	2502	2.630	2.545	-3.2%	2.577
525	513	2513	2.960	2.837	-4.2%	2.873
525	535	2535	2.190	2.082	-4.9%	2.108
525	571	2571	1.770	1.810	2.3%	1.833
525	617	2617	2.930	2.936	0.2%	3.017
525	649	2649	4.550	4.893	7.5%	5.027
525	660	2660	2.860	3.018	5.5%	3.101
525	664	2664	3.420	3.553	3.9%	3.651
525	675	2675	2.700	2.668	-1.2%	2.741

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
525	677	2677	2.910	3.137	7.8%	3.223
525	716	2716	3.220	3.122	-3.0%	3.161
525	718	2718	2.860	2.804	-2.0%	2.839
525	753	2753	2.010	1.963	-2.3%	1.988
525	814	2814	1.930	1.960	1.6%	1.985
525	815	2815	2.350	2.204	-6.2%	2.232
525	825	2825	3.180	3.078	-3.2%	3.117
525	885	2885	1.960	1.909	-2.6%	1.933
525	915	2915	1.460	1.385	-5.1%	1.403
525	922	2922	2.490	2.319	-6.9%	2.348
525	924	2924	3.570	3.376	-5.4%	3.419
525	934	2934	2.700	2.611	-3.3%	2.644
525	945	2945	2.000	1.904	-4.8%	1.928
525	966	2966	2.220	2.104	-5.2%	2.131
525	969	2969	1.690	1.783	5.5%	1.806
525	971	2971	2.990	2.728	-8.8%	2.762
525	973	2973	2.140	1.940	-9.3%	1.965
525	978	2978	2.180	1.962	-10.0%	1.987
525	991	2991	3.100	2.821	-9.0%	2.857
525	4771	6771	2.760	2.741	-0.7%	2.776
526	012	2012	5.300	5.300	0.0%	5.367
526	0013	2013	1.910	1.759	-7.9%	1.781
526	025	2025	3.310	3.176	-4.0%	3.216
526	051	2051	3.740	3.473	-7.1%	3.517
526	055	2055	3.750	3.617	-3.5%	3.663
526	059	2059	5.620	5.396	-4.0%	5.464
526	106	2106	5.210	5.209	0.0%	5.275
526	109	2109	3.520	3.606	2.4%	3.652
526	111	2111	5.030	4.565	-9.2%	4.623
526	130	2130	3.680	3.632	-1.3%	3.678
526	139	2139	3.230	3.160	-2.2%	3.200
526	141	2141	3.850	3.499	-9.1%	3.543
526	165	2165	5.350	5.285	-1.2%	5.352
526	201	2201	3.200	3.102	-3.1%	3.141
526	301	2301	5.230	5.117	-2.2%	5.182
526	305	2305	3.930	3.757	-4.4%	3.804
526	306	2306	2.900	2.744	-5.4%	2.779
526	319	2319	4.070	3.926	-3.5%	3.976
526	323	2323	3.420	3.247	-5.1%	3.288
526	402	2402	2.590	2.625	1.4%	2.658
526	406	2406	2.670	2.715	1.7%	2.749
526	411	2411	3.860	3.741	-3.1%	3.788
526	413	2413	4.240	4.252	0.3%	4.306
526	421	2421	5.820	5.578	-4.2%	5.649

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
526	427	2427	5.250	4.959	-5.5%	5.022
526	429	2429	2.460	2.358	-4.1%	2.388
526	431	2431	4.380	4.288	-2.1%	4.342
526	435	2435	3.030	3.061	1.0%	3.100
526	447	2447	3.120	3.119	0.0%	3.158
526	467	2467	2.660	2.572	-3.3%	2.605
526	509	2509	3.870	3.851	-0.5%	3.900
526	511	2511	5.340	5.144	-3.7%	5.209
526	512	2512	3.650	3.650	0.0%	3.696
526	514	2514	3.160	3.175	0.5%	3.215
526	536	2536	4.570	4.492	-1.7%	4.549
526	573	2573	2.930	2.830	-3.4%	2.866
526	603	2603	5.500	5.520	0.4%	5.671
526	607	2607	2.660	2.771	4.2%	2.847
526	646	2646	5.330	5.492	3.0%	5.643
526	662	2662	7.640	7.885	3.2%	8.101
526	663	2663	3.290	3.171	-3.6%	3.258
526	670	2670	6.070	6.243	2.9%	6.414
526	673	2673	6.470	6.634	2.5%	6.816
526	674	2674	6.470	6.690	3.4%	6.874
526	676	2676	6.000	6.081	1.4%	6.248
526	681	2681	6.390	6.496	1.7%	6.674
526	804	2804	2.860	2.945	3.0%	2.982
526	805	2805	3.730	3.585	-3.9%	3.630
526	807	2807	4.150	4.264	2.7%	4.318
526	808	2808	6.780	7.198	6.2%	7.289
526	809	2809	3.890	3.767	-3.2%	3.815
526	810	2810	2.530	2.598	2.7%	2.631
526	817	2817	4.890	4.881	-0.2%	4.943
526	821	2821	5.070	4.871	-3.9%	4.933
526	855	2855	3.450	3.248	-5.9%	3.289
526	857	2857	3.110	3.004	-3.4%	3.042
526	865	2865	4.030	3.827	-5.0%	3.875
526	880	2880	3.700	3.689	-0.3%	3.736
526	882	2882	4.030	3.685	-8.6%	3.732
526	907	2907	3.380	3.152	-6.7%	3.192
526	910	2910	2.750	2.467	-10.3%	2.498
526	933	2933	2.130	2.147	0.8%	2.174
526	939	2939	4.220	4.131	-2.1%	4.183
526	970	2970	5.470	4.736	-13.4%	4.796
526	980	2980	4.020	3.914	-2.6%	3.963
526	992	2992	3.770	3.918	3.9%	3.968
526	999	2999	3.730	3.420	-8.3%	3.463
526	7428	9428	3.070	3.057	-0.4%	3.096

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
527	114	2114	4.720	4.581	-2.9%	4.639
527	282	2282	4.890	4.939	1.0%	5.001
527	425	2425	5.960	5.751	-3.5%	5.824
527	601	2601	5.370	5.356	-0.3%	5.503
527	605	2605	7.540	8.019	6.4%	8.239
527	606	2606	3.930	4.147	5.5%	4.261
527	608	2608	5.470	5.551	1.5%	5.703
527	611	2611	8.800	9.452	7.4%	9.711
527	615	2615	9.180	9.715	5.8%	9.982
527	645	2645	5.260	5.423	3.1%	5.572
527	647	2647	7.690	8.090	5.2%	8.312
527	648	2648	6.600	6.822	3.4%	7.009
527	652	2652	8.990	8.742	-2.8%	8.982
527	653	2653	7.210	7.283	1.0%	7.483
527	654	2654	6.530	6.736	3.2%	6.921
527	656	2656	3.700	3.540	-4.3%	3.637
527	657	2657	8.210	8.650	5.4%	8.887
527	658	2658	8.240	8.623	4.6%	8.860
527	665	2665	7.150	7.047	-1.4%	7.240
527	666	2666	6.850	7.163	4.6%	7.360
527	668	2668	8.660	8.941	3.2%	9.186
527	669	2669	8.830	9.428	6.8%	9.687
527	679	2679	8.510	8.950	5.2%	9.196
527	759	2759	4.400	4.159	-5.5%	4.212
527	801	2801	4.890	4.528	-7.4%	4.585
527	802	2802	2.930	3.143	7.3%	3.183
527	811	2811	5.840	5.660	-3.1%	5.732
527	812	2812	5.990	5.901	-1.5%	5.976
527	828	2828	5.120	5.170	1.0%	5.235
527	858	2858	4.030	3.755	-6.8%	3.802
527	859	2859	4.090	3.761	-8.0%	3.809
527	860	2860	3.870	3.756	-2.9%	3.803
527	862	2862	5.040	4.843	-3.9%	4.904
527	911	2911	5.100	5.020	-1.6%	5.083
527	983	2983	4.820	4.902	1.7%	4.964
527	995	2995	4.930	5.105	3.5%	5.170
527	4777	6777	3.660	3.659	0.0%	3.705
528	005	2005	9.400	10.205	8.6%	10.334
528	015	2015	5.350	5.261	-1.7%	5.328
528	112	2112	5.310	5.188	-2.3%	5.254
528	655	2655	8.160	8.413	3.1%	8.644
528	721	2721	7.110	6.753	-5.0%	6.838
528	806	2806	6.520	6.037	-7.4%	6.113
529	009	2009	12.470	12.076	-3.2%	12.229

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	4/1/2026 Temp Staffing Code	4/1/2025 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Pre-Surcharge Temp Staffing Loss Cost	Proposed 4/1/2026 Percentage Change	Proposed 4/1/2026 Post-Surcharge Temp Staffing Loss Cost
529	659	2659	14.260	14.223	-0.3%	14.613
529	803	2803	8.180	7.835	-4.2%	7.934
587	563	2563	1.450	1.516	4.6%	1.535
691	609	2609	3.350	3.356	0.2%	3.422
693	651	2651	5.090	5.051	-0.8%	5.161
695	661	2661	2.660	2.654	-0.2%	2.754
867	813	2813	3.230	2.954	-8.5%	2.991
871	921	2921	3.300	3.163	-4.2%	3.203
877	914	2914	1.760	1.699	-3.5%	1.720
879	923	2923	1.860	1.701	-8.5%	1.723
881	926	2926	2.110	2.112	0.1%	2.139
883	928	2928	2.030	1.908	-6.0%	1.932
889	953	2953	0.170	0.179	5.3%	0.181
889	956	2956	0.090	0.074	-17.8%	0.075
889	962	2962	0.060	0.055	-8.3%	0.056
895	965	2965	0.930	0.982	5.6%	0.994
946	940	2940	2.570	1.850	-28.0%	1.873
946	957	2957	0.590	0.648	9.8%	0.656
946	958	2958	2.980	3.292	10.5%	3.334
946	959	2959	1.090	1.039	-4.7%	1.052
946	960	2960	2.480	2.407	-2.9%	2.437
946	961	2961	1.110	1.092	-1.6%	1.106
946	974	2974	1.800	1.673	-7.1%	1.694
946	979	2979	2.490	2.361	-5.2%	2.391
949	709	2709	0.530	0.650	22.6%	0.658
949	819	2819	0.520	0.640	23.1%	0.648
949	903	2903	0.230	0.223	-3.0%	0.226
949	904	2904	0.520	0.640	23.1%	0.648
949	905	2905	0.100	0.091	-9.0%	0.092
949	951	2951	0.420	0.476	13.3%	0.482
949	955	2955	0.300	0.357	19.0%	0.362