



Pennsylvania Compensation Rating Bureau

30 South 17th Street • Suite 1500
Philadelphia, PA 19103-4007
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

February 8, 2021

VIA SERFF

The Honorable Jessica K. Altman
Insurance Commissioner
Commonwealth of Pennsylvania - Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Attention: Mark Lersch, Director, Bureau of Property & Casualty Insurance
Michael McKenney, Actuarial Supervisor, Bureau of Property & Casualty Insurance

RE: Addendum to PCRB Filing C-378, Filing to Proposed Effective April 1, 2021

Dear Commissioner Altman:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we hereby submit an addendum to the recently approved Filing C-378, to be **effective 12:01 a.m., April 1, 2021** with respect to new and renewal policies having rating effective dates on or after that date.

PCRB Filing No. 311, which was approved effective April 1, 2021, revised the procedure for determining temporary staffing loss costs in Pennsylvania. As described in that filing, in addition to the creation of 296 new temporary staffing classifications, 37 temporary staffing codes were eliminated: 24 “one-to-one” classes, 10 “grouped” classes and three “several-to-one” classes.

When the grouped and several-to-one temporary staffing codes were discontinued effective April 1, 2021, the experience for risks in those classifications could not be reassigned to any new or continuing classifications. For experience rating purposes, the exposures and losses previously reported for those classifications will continue to be used for several years in determining experience modification factors. Due to this, expected loss factors are calculated in Exhibit 1 and will be applied to those classifications in the calculation of experience modification factors for policies with rating effective dates on or after April 1, 2021. The 24 one-to-one classes are not affected. The expected loss factors calculated for each of the 24 new temporary staffing classifications corresponding to each of the previous one-to-one temporary staffing classifications will be used in experience modification calculations. No other changes to Filing C-378 are being submitted.

The PCRB appreciates your timely review of this filing, allowing implementation on a new and renewal basis effective April 1, 2021.

Please direct all questions to Brent Otto, Vice President of Actuarial Services & Chief Actuary, or to Kenneth Creighton, Director of Actuarial Services.

Sincerely,

William V. Taylor
President

Temporary Staffing Classifications
Experience Rating Plan
Expected Loss Factors (Table A) For Classes Discontinued Effective April 1, 2021

Class Code	(1)	(2)	(3)= (2)/(1)	Expected Loss Factors *		
	Two-year Payroll	Expected Losses	Implicit Loss Cost	A-1	A-2	A-3
520	34,473	6,894	0.20	0.15	0.19	0.21
521	37,770	22,038	0.58	0.44	0.56	0.62
522	169,057	152,205	0.90	0.68	0.87	0.96
523	135,877	192,848	1.42	1.08	1.37	1.52
524	187,899	385,598	2.05	1.55	1.97	2.19
525	627,231	2,254,221	3.59	2.62	3.25	3.60
526	234,976	1,203,762	5.12	3.88	4.93	5.47
527	77,471	604,050	7.80	5.23	6.36	7.16
528	4,500	45,853	10.19	7.44	9.22	10.23
529	3,047	61,030	20.03	13.42	16.33	18.40
889	2,334,474	523,985	0.22	0.17	0.21	0.24
946	614,727	1,037,846	1.69	1.28	1.63	1.81
949	128,476	33,170	0.26	0.20	0.25	0.28

Notes: 1.) Columns (1) and (2) are from Exhibit 4 within PCRB Filing C-378, Filing Exhibit 31, Temporary Staffing Loss Costs
2.) Loss costs are shown on pre-surge basis

* Expected Loss Cost Factors from PCRB Filing C-378, Filing Exhibit 19, Page 2 multiplied by implicit loss costs

Mapping of Temporary Staffing Codes effective April 1, 2021
to Discontinued Class Codes Underlying Exhibit 1

520		521		522			523			
2984		2555		2488	2892	2936	2103	2487	2884	2967
2988		2744		2752	2893	2952	2441	2489	2891	2968
		2890		2887	2932	2987	2459	2551	2899	2976
		2920					2471	2553	2927	2986
		2963					2476	2755	2935	2997
		2977					2485	2818		
524					525					
2115	2474	2667	2897	2941	2011	2166	2415	2617	2915	
2142	2477	2751	2898	2944	2028	2204	2433	2649	2922	
2263	2483	2757	2916	2948	2050	2205	2454	2660	2924	
2416	2486	2816	2917	2954	2101	2225	2456	2664	2934	
2446	2506	2820	2918	2964	2105	2227	2457	2675	2945	
2449	2507	2886	2919	2975	2108	2257	2461	2677	2966	
2458	2581	2896	2925	2981	2110	2261	2463	2716	2969	
2473					2119	2265	2465	2718	2971	
					2132	2285	2501	2753	2973	
					2134	2311	2502	2814	2978	
					2135	2327	2513	2815	2991	
					2136	2404	2535	2825	6771	
					2163	2407	2571	2885		
526					527					
2012	2301	2447	2673	2857	2114	2615	2657	2759	2859	
2013	2305	2467	2674	2865	2282	2645	2658	2801	2860	
2025	2306	2509	2676	2880	2425	2647	2665	2802	2862	
2051	2319	2511	2681	2882	2601	2648	2666	2811	2911	
2055	2323	2512	2804	2907	2605	2652	2668	2812	2983	
2059	2402	2514	2805	2910	2606	2653	2669	2828	2995	
2106	2406	2536	2807	2933	2608	2654	2679	2858	6777	
2109	2411	2573	2808	2939	2611	2656				
2111	2413	2603	2809	2970						
2130	2421	2607	2810	2980						
2139	2427	2646	2817	2992						
2141	2429	2662	2821	2999						
2165	2431	2663	2855	9428						
2201	2435	2670								
528		529		889		946		949		
2005	2655	2009		2953	2940	2960	2709	2905		
2015	2721	2659		2956	2957	2961	2819	2951		
2112	2806	2803		2962	2958	2974	2903	2955		
					2959	2979	2904			

Source: Exhibit 4 within PCRB Filing C-378, Filing Exhibit 31, Temporary Staffing Loss Costs