

November 29, 2023

PCRB CIRCULAR NO. 1800

To All Members of the PCRB:

Re: **SUBMISSION OF ANNUAL LOSS COST FILING - EFFECTIVE APRIL 1, 2024**

The PCRB submitted Filing No. C-383 (the Filing) to the Pennsylvania Insurance Department on November 27, 2023. The Filing proposes loss costs and related rating values with an overall average change of **-7.88%**, relative to the rating values approved in Filing No. C-381, the April 1, 2023 Loss Cost Filing.

Policies issued with effective dates on and after April 1, 2024 must be qualified as carrying tentative rates, and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a “to-be-determined” basis must be endorsed subsequently with the new carrier rates.

In addition, the Filing also proposes a decrease in the Employer Assessment Factor from 0.0289 to 0.0242.

Overview

The analysis in the Filing is limited to a review of loss cost experience and PCRB rating values. It does not address questions of whether carrier rates and premiums are adequate or excessive or the extent to which carrier rates or premiums should be revised.

The indicated loss cost change is sensitive to the experience and parameters used in the analysis. The analysis also includes considerations related to the COVID-19 pandemic, which are explained in the Filing. Methods used to project losses to their estimated ultimate value and the values determined for claim frequency and claim severity have a significant impact on the final result. Loss costs are estimates of future costs, as such, the estimates developed in the Filing will likely differ from the actual costs that emerge over many years for the policy period that is the subject of the Filing.

Key Results	
Indicated Change	
Collectible Loss Costs	-7.88%
Manual Loss Costs before Offsets* and OSBA Assessment**	-5.58%
Manual Loss Costs after Offsets* and OSBA Assessment**	-6.26%
Loss Trends	
Claim Frequency Trend (including wage trend)	-6.11%
Indemnity Severity Trend	+3.06%
Medical Severity Trend	+3.25%
* Offsets for net Merit Rating Plan credits, Pennsylvania Construction Classification Premium Adjustment Program credits and offsets for Certified Safety Committee credits.	
** Assessment for the Office of the Small Business Advocate	

The primary components that comprise the overall average change in collectible loss costs are as follows:

Components of the Indicated Change in Loss Costs		
	Component	Impact on Indication
1	Indemnity Loss	-3.33%
2	Medical Loss	-5.47%
3	Indemnity Trend	+0.92%
4	Medical Trend	+0.18%
	Overall Indicated Loss Cost Change	-7.88%
Note that the total results from converting the percentages to factors (e.g., -7.88% is 0.9212, in factor form) and calculating the product of the four factors.		

Also, this filing is based on the recently approved Experience Rating Plan (ERP). A separate filing, PCRB Filing No. 340, was made with the insurance department detailing that change with the same effective date of April 1, 2024. This filing made adjustments to ensure the adoption of the new ERP plan results in revenue neutrality.

Note that with this year's filing it also includes revisions to the Designated Auditable Payroll language with updated manual pages in Section 1 and Section 2 of the Basic Manual. Previously, this change was always coordinated with the Annual Filing, but filed separately. It was considered logical to combine these two filings given that Annual Filing already contains both rate and rule revisions, interdependencies between them, and a common effective date.

Insurance Department Review of the Filing

The Insurance Department has assigned review of the Filing to Mr. Eric Zhou. Comments regarding the Filing should be submitted via email to:

Mr. Eric Zhou
 Actuarial Review Division
 Commonwealth of Pennsylvania
 Insurance Department
 1311 Strawberry Square
 Harrisburg, PA 17120
 (717) 783-0651
 e-mail: gzhou@pa.gov

Carrier Filings

With respect to carrier filing procedures and requirements, the Insurance Department has provided the following statement for distribution to all PCRB members:

NO ACTION is required of carriers intending to apply their current loss cost multiplier to the PCRB's new loss costs. A carrier wishing to change its loss cost multiplier will be required to make a filing with the Department. Act 44 of 1993 requires all carriers to adopt PCRB loss costs upon approval by the Department. Otherwise, carriers must file their own loss costs which would be subject to prior approval.

Carriers wishing to clarify the status of their current multipliers or to confirm filing requirements applicable for the implementation of any specified schedule(s) of loss costs are encouraged to consult with the Insurance Department, by contacting Mr. Dennis Sloand via email or phone call:

Mr. Dennis Sloand
Actuarial Review Division
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
(717) 214-1927
e-mail: desloand@pa.gov

Act 86 of 1986

Pennsylvania law requires a notice of increase in renewal premium for any policy of insurance not written on a retrospective rating plan and covering commercial property or casualty risks in Pennsylvania, with not less than 30 days' notice. Endorsement WC 37 06 03A should be used for the purpose of providing the required notices to affected policyholders.

Filing Package

The Filing is available on the PCRB website at www.pcrb.com in the "Filings" section. Members and other interested parties are encouraged to use the website to access the filing package for informational purposes.

Attached for reference are current and proposed April 1, 2024 loss costs with proposed percentage changes by classification. Note that the table provides loss cost information for both Direct Employment and Temporary Staffing classifications. All loss costs in the attached table include loss-based assessments, Merit Rating Plan credit offsets and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) loadings.

The April 1, 2024 proposed loss costs will be adjusted by individual carriers' loss cost multiplier(s) to determine final rates and premiums. Further, carriers may base their rates on loss costs that differ from those approved pursuant to a PCRB filing(s) for some or all classifications. Therefore, it may not be appropriate to simply compare the April 1, 2023 and the proposed April 1, 2024 loss costs in determining whether an Act 86 notice may be indicated.

Questions concerning this filing should be directed to Brent Otto, Vice President of Actuarial Services and Chief Actuary at botto@pcrb.com or Jesse Marass, Director of Actuarial Services at jmarass@pcrb.com.

William V. Taylor
President

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Attachment

Remember to visit our website at www.pcrb.com for more information about this and other topics.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	
005	Tree Pruning	5.55	4.91	-11.53
0006	Field Crop or Vegetable Farm	2.48	2.28	-8.06
007	Farm Machinery Operation	3.07	2.84	-7.49
0008	Mushroom Raising	1.88	1.91	1.60
009	Logging or Lumbering N.O.C.	9.77	8.65	-11.46
0011	Flower Raising	1.24	1.13	-8.87
012	Landscape Contractor	2.63	2.33	-11.41
0013	Nursery	1.42	1.26	-11.27
015	Logging or Lumbering - Mechanized	4.40	3.86	-12.27
0016	Orchard	1.26	1.18	-6.35
025	Mining	2.49	2.45	-1.61
028	Oil Or Gas Production	1.31	1.28	-2.29
0034	Animal Raising	1.99	1.93	-3.02
0036	Dairy Farm	1.49	1.32	-11.41
050	Quarries, N.O.C.	2.35	2.36	0.43
051	Quarry - Limestone	2.81	2.83	0.71
055	Sand Excavation	2.76	2.72	-1.45
059	Mineral Milling	3.68	3.68	0.00
0066	Supplemental Disease Loading Class 447	0.03	0.03	0.00
0067	Supplemental Disease loading Class 445	0.04	0.04	0.00
0083	Livestock Farm	1.82	1.66	-8.79
101	Grain Milling	1.72	1.70	-1.16
103	Sugar Refining	0.71	0.69	-2.82
104	Food Products Mfg., N.O.C.	1.83	1.74	-4.92
105	Bakery, Wholesale	2.30	2.31	0.43
106	Processed Meat Products Mfg.	3.05	2.89	-5.25
107	Candy Mfg.	1.45	1.38	-4.83
108	Brewery	1.32	1.25	-5.30
109	Dairy Products Mfg.	2.03	2.01	-0.99
110	Ice Cream Mfg.	1.56	1.47	-5.77
111	Slaughter House, Wholesale	3.06	2.79	-8.82
112	Carbonated Beverage Mfg.	3.80	3.45	-9.21
113	Preserving Or Canning Of Food	1.13	1.15	1.77
114	Rendering	3.24	3.08	-4.94
115	Tobacco Products Mfg.	1.34	1.26	-5.97
119	Meat Products Mfg., N.O.C.	2.11	2.09	-0.95
130	Textile Waste Mfg.	2.59	2.45	-5.41
132	Spinning Or Weaving	1.37	1.27	-7.30
0133	Carcinogen Supplemental Disease Loading	A Rated	A Rated	
134	Knit Goods Mfg.	1.59	1.51	-5.03
135	Hosiery Mfg.	1.26	1.19	-5.56
136	Embroidery Mfg.	1.41	1.29	-8.51
139	Dyeing	2.23	2.11	-5.38
141	Laundry, N.O.C.	2.50	2.48	-0.80
142	Dry Cleaning Plant	1.27	1.26	-0.79
0152	Supplemental Loading For Class 615	0.65	0.65	0.00
161	Apparel Mfg.	1.25	1.16	-7.20
0162	Non-Ratable Element Class 810	0.82	0.84	2.44
163	Textile Products Mfg.,N.O.C.	2.12	2.08	-1.89
0164	Federal Coal Mine Coverage Loading	0.82	0.84	2.44
165	Mattress Or Box Spring Mfg.	3.18	3.10	-2.52
166	Canvas Or Burlap Products Mfg.	1.66	1.57	-5.42
0170	Fur Bearing Animal Farms	0.94	0.83	-11.70
0176	Supplemental Loading For Class 513	0.08	0.08	0.00
201	Tanning	2.10	2.02	-3.81
204	Shoe Mfg.	1.73	1.67	-3.47
205	Leather Goods Mfg., N.O.C.	1.49	1.41	-5.37
221	Plastic Mfg., Injection Molding	1.24	1.18	-4.84
222	Plastic Mfg., N.O.C.	1.39	1.29	-7.19
225	Rubber Goods Mfg.	1.39	1.39	0.00
227	Oilcloth Mfg.	1.84	1.82	-1.09
255	Paper Mfg.	1.07	0.99	-7.48
257	Paper Products Mfg., N.O.C.	1.39	1.38	-0.72
261	Corrugated Box Or Container Mfg.	1.66	1.58	-4.82

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.
+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
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CLASS CODE	CLASS DESCRIPTION	4/1/2023 MANUAL LOSS COSTS *	PROPOSED 4/1/2024 LOSS COSTS *	% CHANGE
263	Paper Coating/Finishing	1.01	0.96	-4.95
265	Stationery Products Mfg.	1.32	1.30	-1.52
281	Printing, N.O.C.	1.37	1.27	-7.30
282	Newspaper Printing	2.77	2.74	-1.08
285	Printing - Sheet Fed Press	0.99	0.96	-3.03
301	Sawmill	2.96	2.86	-3.38
305	Carpentry Shop	2.25	2.17	-3.56
306	Woodenware Mfg., N.O.C.	1.92	1.78	-7.29
311	Cabinet Works	1.68	1.60	-4.76
319	Furniture Assembly	2.41	2.37	-1.66
323	Furniture Mfg. - Wood	1.86	1.86	0.00
327	Furniture Upholstering, Shop	1.33	1.28	-3.76
402	Smelting Or Galvanizing	1.72	1.57	-8.72
403	Rolling, Drawing or Extruding Nonferrous Metals	1.37	1.27	-7.30
404	Steel Mfg.	1.60	1.61	0.63
406	Rolling Mill - Ferrous Metals	1.55	1.53	-1.29
407	Tube Mfg.	1.71	1.60	-6.43
411	Steel Fabricating	2.38	2.26	-5.04
413	Iron Works - Shop	2.62	2.50	-4.58
415	Fabricated Plate Work	1.86	1.82	-2.15
416	Car Mfg. - Railroad	1.12	1.06	-5.36
421	Steel Foundry	3.70	3.51	-5.14
425	Iron Foundry, N.O.C.	3.72	3.53	-5.11
427	Malleable Iron Foundry	2.82	2.81	-0.35
429	Die Casting Mfg.	1.70	1.58	-7.06
431	Forging	2.69	2.61	-2.97
433	Tool Mfg. - Forged	1.85	1.76	-4.86
435	Spring Mfg. - Hot Wound	1.81	1.78	-1.66
441	Tool Mfg., N.O.C.	0.57	0.56	-1.75
445	Hardware Mfg., N.O.C.	1.10	1.10	0.00
446	Precision Machined Parts Mfg., N.O.C.	0.71	0.67	-5.63
447	Nonferrous Metal Foundry	1.89	1.79	-5.29
449	Electroplating	1.13	1.07	-5.31
451	Automobile Body Mfg.	1.91	1.81	-5.24
454	Sheet Metal Products Fabrication, N.O.C., Shop	1.72	1.63	-5.23
456	Metal Furniture Mfg.	1.64	1.52	-7.32
457	Wire Goods Mfg.	1.61	1.52	-5.59
458	Jewelry Mfg.	0.79	0.72	-8.86
459	Eyelet Mfg.	0.41	0.41	0.00
461	Machine Shop	1.18	1.15	-2.54
463	Automobile Mfg.	1.23	1.17	-4.88
465	Conveyor Mfg.	1.63	1.52	-6.75
467	Ball Bearing Mfg.	1.81	1.69	-6.63
471	Printed Circuit Board Assembly - By Contractor	0.63	0.60	-4.76
472	Electronic Component Mfg., N.O.C.	0.38	0.33	-13.16
473	Electrical Apparatus Mfg., N.O.C.	1.14	1.15	0.88
474	Electric Power Or Electric Transmission Equipment Mfg.	1.12	1.11	-0.89
475	Battery Mfg.	1.06	0.99	-6.60
476	Industrial Controls Or Systems Mfg/Assembly	0.71	0.68	-4.23
477	Electric Motor Mfg. Or Repair	0.90	0.85	-5.56
483	Office Machine Mfg.	0.74	0.69	-6.76
485	Communications Equipment Mfg.	0.61	0.59	-3.28
486	Incandescent Light Bulb Or Electronic Tube Mfg.	0.80	0.79	-1.25
487	Surgical Or Optical Instrument Mfg.	0.59	0.59	0.00
488	Electronic Measuring Or Analytical Instrument Mfg.	0.37	0.40	8.11
489	Dental Laboratory	0.57	0.54	-5.26
501	Cement Mfg.	2.18	2.06	-5.50
502	Plaster Statuary Mfg.	1.70	1.61	-5.29
506	Powder Metal Products Mfg.	1.08	1.05	-2.78
507	Graphite Products Mfg.	0.98	0.93	-5.10
509	Asbestos Goods Mfg.	2.74	2.60	-5.11
511	Concrete Products Mfg.	3.20	3.05	-4.69
512	Brick Mfg., N.O.C.	2.11	2.03	-3.79
513	Pottery, N.O.C.	1.84	1.74	-5.43

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.
+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023 MANUAL LOSS COSTS *	PROPOSED 4/1/2024 LOSS COSTS *	% CHANGE
514	Refractory Product Mfg.	2.15	2.03	-5.58
535	Glass Or Glassware Mfg.	1.40	1.28	-8.57
536	Glass Products Mfg.	2.75	2.65	-3.64
551	Chemical Mfg.,N.O.C.	0.83	0.79	-4.82
553	Gases - Mfg.	0.68	0.62	-8.82
555	Drug or Medicine Mfg.	0.24	0.21	-12.50
563	Paint Mfg.	0.82	0.77	-6.10
571	Soap Mfg.	1.08	1.01	-6.48
573	Fertilizer Mfg.	1.92	1.82	-5.21
581	Oil Refining	0.56	0.52	-7.14
601	Road Construction	3.20	3.10	-3.13
603	Sewer Construction	3.64	3.56	-2.20
605	Railroad Construction	4.90	4.90	0.00
606	Oil or Gas Drilling	2.80	2.73	-2.50
607	Drilling, N.O.C.	1.66	1.66	0.00
608	Flat Cement Work	3.52	3.36	-4.55
609	Excavation	2.17	2.07	-4.61
611	Pile Driving	6.26	6.23	-0.48
615	Tunneling	6.15	6.01	-2.28
617	Gas, Steam or Water Main Construction	1.99	1.89	-5.03
645	Wallboard Installation	3.51	3.38	-3.70
646	Furniture or Fixtures Installation	3.23	3.27	1.24
647	Insulation Work, N.O.C.	4.59	4.51	-1.74
648	Carpentry - Installation of Cabinet Work	4.10	3.93	-4.15
649	Ceiling Installation	2.86	2.84	-0.70
651	Carpentry - Commercial Structures	3.46	3.33	-3.76
652	Carpentry - Residential	5.13	5.07	-1.17
653	Masonry	4.47	4.47	0.00
654	Concrete Construction	4.50	4.26	-5.33
655	Iron Erection	5.76	5.53	-3.99
656	Electric Line Construction	2.90	2.64	-8.97
657	Rigging, N.O.C.	5.34	5.21	-2.43
658	Iron Erection or Installation - non-structural	5.58	5.57	-0.18
659	Roofing - All Kinds	9.15	8.83	-3.50
660	Alarm Or Sound System - Installation or Repair	1.75	1.70	-2.86
661	Electrical Wiring - Within Buildings	1.69	1.56	-7.69
662	Appliance - Electrical - Service or Repair	4.24	4.27	0.71
663	Plumbing	2.19	2.03	-7.31
664	Heating, Ventilating or Air Conditioning Contractor	2.13	2.09	-1.88
665	Painting	4.73	4.59	-2.96
666	Plate Glass Installation	4.72	4.49	-4.87
667	Paper Hanging	1.35	1.38	2.22
668	Tile, Stone, Mosaic or Terrazzo Work	5.17	5.13	-0.77
669	Plastering	5.09	5.26	3.34
670	Household Furnishings Installation, N.O.C.	4.09	3.92	-4.16
673	Advertising Sign Mfg., Erection or Repair	3.90	3.92	0.51
674	Swimming Pool Construction	3.56	3.62	1.69
675	Machinery or Equipment Erection or Repair	1.78	1.64	-7.87
676	Sheet Metal Installation	3.42	3.47	1.46
677	Boiler Installation or Repair	1.85	1.86	0.54
679	Advertising Company, Outdoor	5.45	5.43	-0.37
681	Canvas Goods Erection	4.03	3.88	-3.72
709	Tallymen And Checking Clerks	1.27	1.28	0.79
716	Marina	1.99	2.02	1.51
718	Boat Building Or Repair	1.94	2.00	3.09
721	Railroad Operation, N.O.C.	4.70	4.42	-5.96
744	Aircraft Manufacture	0.23	0.23	0.00
751	Gas Utility	0.56	0.52	-7.14
752	Oil Or Gas Pipeline Operation	0.36	0.32	-11.11
753	Waterworks	1.47	1.40	-4.76
755	Electric Utilities	0.65	0.57	-12.31
757	Telecommunications Company	0.77	0.71	-7.79
759	Cable Television Operations	3.12	2.96	-5.13
0771	Non-Ratable Element - Class 4771	0.46	0.45	-2.17

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.
+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023 MANUAL LOSS COSTS *	PROPOSED 4/1/2024 LOSS COSTS *	% CHANGE
801	Stable	3.64	3.23	-11.26
802	Mobile Crane Rental With Operators	1.96	1.74	-11.22
803	Taxicab Company	6.13	5.43	-11.42
804	School Transportation	1.68	1.49	-11.31
805	Milk Hauling - By Contractor	2.73	2.50	-8.42
806	Furniture Moving and/or Storage	4.71	4.17	-11.46
807	Ambulance Service - Salaried Employees	2.38	2.23	-6.30
808	Parcel Delivery	3.16	3.46	9.49
809	Fuel Distribution	2.76	2.56	-7.25
810	Coal Trucking	1.93	1.70	-11.92
811	Trucking, N.O.C.	3.77	3.68	-2.39
812	Mail Hauling Company	4.04	3.73	-7.67
813	Warehousing - Other Than Furniture Moving or Storage	2.26	2.04	-9.73
814	Dealer In Mobile, Self-Propelled Equipment	1.28	1.21	-5.47
815	Automobile Service Center	1.62	1.50	-7.41
816	Automobile Filling Station	1.07	0.93	-13.08
817	Bus Operation	2.92	2.74	-6.16
818	Automobile Dealer	0.70	0.63	-10.00
819	Mobile Self-Propelled Equipment Salesperson	0.48	0.44	-8.33
820	Automobile Auction	1.59	1.49	-6.29
821	Beverage Distributor	3.44	3.15	-8.43
822	Telecommuting Clerical Employees	0.06	0.05	-16.67
825	Automobile Storage Garage	2.18	1.96	-10.09
828	Paratransit Service	3.41	3.06	-10.26
855	Lumber and/or Building Material Dealer	2.21	2.12	-4.07
857	Metal Service Center	2.14	1.96	-8.41
858	Ferrous Scrap Metal Dealer	2.99	2.65	-11.37
859	Nonferrous Scrap Metal Dealer	3.11	2.76	-11.25
860	Junk Dealer	2.97	2.63	-11.45
862	Recycling Center	3.42	3.16	-7.60
865	Poultry and/or Fish Dealer/Processor	2.54	2.45	-3.54
880	Apartment House	2.43	2.28	-6.17
882	Residential Interior Cleaning Services - By Contractor	2.89	2.57	-11.07
884	Health Or Exercise Club	0.55	0.53	-3.64
885	Plumbing Supplies Dealer Or Pipe Merchant	1.30	1.23	-5.38
886	Electrical Supplies Dealer	0.97	0.92	-5.15
887	Museum	0.36	0.31	-13.89
890	Library - Public	0.22	0.19	-13.64
891	Pre-School (Child Care Or Early Education) Services	0.62	0.57	-8.06
892	Early Intervention	0.47	0.44	-6.38
893	Intermediate Unit (Special Education)	0.45	0.41	-8.89
896	Club, N.O.C.	0.65	0.58	-10.77
897	Fast-Food Restaurant	0.76	0.74	-2.63
898	Caterer	1.09	1.00	-8.26
899	Bar, Nightclub	0.61	0.58	-4.92
0901	+ Members Of Religious Orders	17.86	16.41	-8.12
0902	+ Members Of Religious Orders - Occasional	0.49	0.43	-12.24
903	Labor Union	0.09	0.08	-11.11
904	Investigative Agency	0.76	0.76	0.00
905	Architectural Consulting Firm	0.04	0.04	0.00
906	+ Volunteer Ambulance Corps – Support Staff	17.08	14.17	-17.04
907	Fruit Or Vegetable Dealer - Wholesale	2.20	2.05	-6.82
0908	+ Domestic Workers - Inside - Occasional	83.87	74.24	-11.48
0909	+ Domestic Workers - Outside - Occasional	34.04	32.90	-3.35
910	Meat Dealer - Wholesale	2.15	1.83	-14.88
911	Grocery - Wholesale	2.96	2.95	-0.34
0912	+ Domestic Workers - Outside	267.16	251.24	-5.96
0913	+ Domestic Workers - Inside	190.64	185.36	-2.77
914	Department Store	1.10	1.01	-8.18
915	Meat, Fish and/or Poultry Store - Retail	0.99	0.91	-8.08
916	Clothing Or Dry Goods Store - Wholesale or Retail	0.95	0.90	-5.26
917	Grocery Store - Retail	1.33	1.32	-0.75
918	Bakery Shop - Retail	0.88	0.82	-6.82
919	Florist Store - Retail or Wholesale	0.90	0.88	-2.22

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.
+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	
920	Jewelry Store - Wholesale or Retail	0.20	0.17	-15.00
921	Furniture Store - Wholesale	2.37	2.10	-11.39
922	Furniture Store - Retail	1.58	1.51	-4.43
923	Packaging - Contract - Non-Crating	1.19	1.14	-4.20
924	Wholesale Store, N.O.C.	2.14	2.13	-0.47
925	Hardware Store - Retail	0.96	0.89	-7.29
926	Hardware Store - Wholesale	1.34	1.25	-6.72
927	Pharmacy - Retail	0.52	0.51	-1.92
928	Retail Store, N.O.C.	1.17	1.13	-3.42
932	Copying Or Duplicating Service	0.43	0.38	-11.63
933	Vending Or Coin-Operated Machine - Installation, Service or Repair	1.57	1.39	-11.46
934	Automobile Parts And Accessory Store - Retail and/or Wholesale	1.66	1.60	-3.61
935	Lumber and/or Building Material Dealer - Store Employees	0.68	0.64	-5.88
936	Broadcasting Station	0.38	0.35	-7.89
939	Carnival - Traveling	2.82	2.64	-6.38
940	Residential Care Facility for Individuals With Intellectual Disabilities	1.52	1.26	-17.11
941	Social Rehabilitation Facility	1.52	1.42	-6.58
942	Home Health Care - Professional Staff	1.59	1.52	-4.40
943	Home Health Care - Nonprofessional Staff	0.90	0.76	-15.56
944	Club - Country, Golf or Yachting	0.79	0.76	-3.80
945	Hotel Restaurant	1.24	1.15	-7.26
948	Mailing or Addressing Company	0.82	0.73	-10.98
951	Salesperson - Outside	0.15	0.13	-13.33
952	Office Machine Service or Repair	0.44	0.43	-2.27
953	Clerical Office	0.06	0.05	-16.67
954	Security Agency	0.99	0.97	-2.02
955	Engineering Consulting Firm	0.12	0.10	-16.67
956	Law Firm	0.05	0.04	-20.00
957	Physician or Dentist	0.21	0.19	-9.52
958	Rehabilitation Hospital	0.93	0.96	3.23
959	Veterinarians	0.78	0.72	-7.69
960	Nursing and Convalescent Home	1.41	1.41	0.00
961	Hospital	0.55	0.48	-12.73
962	Accounting or Financial Auditing Firm	0.02	0.02	0.00
963	Church	0.20	0.20	0.00
964	Work Center	0.85	0.73	-14.12
965	College Or School, N.O.C.	0.34	0.30	-11.76
966	Television, Video, Audio or Radio Equipment Service Or Repair	1.56	1.41	-9.62
967	Theaters	0.71	0.63	-11.27
968	Amateur Sports, Recreational OR Amusement Facility, Indoor	0.74	0.66	-10.81
969	Amusement, Outdoor	1.10	0.99	-10.00
970	Athletic Team - Contact sports	4.61	3.99	-13.45
971	Commercial Buildings	2.04	1.86	-8.82
972	Attendant Care Services	0.37	0.29	-21.62
973	Hotel - All Other Employees	1.38	1.31	-5.07
974	Retirement Or Life Care Community	1.07	1.07	0.00
975	Restaurant, N.O.C.	0.79	0.76	-3.80
976	Community Center	0.60	0.55	-8.33
977	Barber Shop, Beauty Parlor Or Hair Styling Salon	0.36	0.35	-2.78
978	Camps, Summer Or Winter	1.50	1.41	-6.00
979	Residential Facility For The Elderly - Non-Medical	1.72	1.56	-9.30
980	City, Township, Borough or County	2.62	2.42	-7.63
981	Casino Gambling	0.89	0.79	-11.24
982	+ Workfare Program Employees	1.86	1.65	-11.29
983	Housing Authority	3.18	2.96	-6.92
984	Insurance Company	0.09	0.07	-22.22
985	Police Or Firefighters, Salaried	2.01	2.01	0.00
986	Shelter Or Halfway House - Residential - Non-Medical	0.77	0.73	-5.19
987	Check Cashing Services	0.28	0.25	-10.71
988	Bank	0.09	0.08	-11.11
989	+ Volunteer Fire Company – Support Staff	See population table		
991	Athletic Team - Noncontact sports	2.52	2.25	-10.71
992	Sanitation Company	2.76	2.56	-7.25
993	+ Volunteer Ambulance Corps	346.92	306.62	-11.62

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023	PROPOSED	
		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	% CHANGE
994	+ Firefighter - Volunteer Fire Company		See population table	
995	Rubbish Or Garbage Removal	3.04	2.96	-2.63
996	+ Volunteer Hazardous Materials Response Team	346.92	306.62	-11.62
997	Undertakers	0.42	0.37	-11.90
999	Cemetery	2.61	2.41	-7.66
4771	Explosives Or Ammunition Mfg., N.O.C.	1.83	1.77	-3.28
4777	Explosives Distributor	2.60	2.32	-10.77
7405	Aircraft Operation - Scheduled and Supplemental Carriers	0.86	0.76	-11.63
7413	Aircraft Operation - Commuter air carriers	0.22	0.19	-13.64
7421	Aircraft Operation - Business	0.27	0.23	-14.81
7424	Aircraft Operation, N.O.C.	0.64	0.55	-14.06
7428	Airport Operation - Ground Employees	1.82	1.70	-6.59
7445	Non-Ratable Element - Class 7405	0.18	0.16	-11.11
7453	Non-Ratable Element - Class 7413	0.05	0.04	-20.00
9740	Terrorism	0.02	0.02	0.00
9741	Catastrophe (Other than Certified Acts of Terrorism)	0.01	0.01	0.00
9985	Supplemental Radiation Loading	A Rated	A Rated	

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
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CLASS CODE	CLASS DESCRIPTION	4/1/2023	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	
2005	Tree Pruning - Temporary Staffing	10.58	8.39	-20.70
2009	Logging or Lumbering N.O.C. - Temporary Staffing	18.74	14.55	-22.36
2011	Flower Raising - Temporary Staffing	2.28	2.02	-11.40
2012	Landscape Contractor - Temporary Staffing	5.42	4.88	-9.96
2013	Nursery - Temporary Staffing	2.60	2.21	-15.00
2015	Logging or Lumbering - Mechanized - Temporary Staffing	7.41	6.19	-16.46
2025	Mining - Temporary Staffing	4.16	3.89	-6.49
2028	Oil Or Gas Production - Temporary Staffing	2.22	2.10	-5.41
2050	Quarries, N.O.C. - Temporary Staffing	4.16	4.04	-2.88
2051	Quarry - Limestone - Temporary Staffing	4.77	4.56	-4.40
2055	Sand Excavation - Temporary Staffing	4.75	4.50	-5.26
2059	Mineral Milling - Temporary Staffing	6.45	6.20	-3.88
2101	Grain Milling - Temporary Staffing	3.26	3.20	-1.84
2103	Sugar Refining - Temporary Staffing	1.21	1.15	-4.96
2104	Food Products Mfg., N.O.C. - Temporary Staffing	3.96	3.40	-14.14
2105	Bakery, Wholesale - Temporary Staffing	4.33	4.28	-1.15
2106	Processed Meat Products Mfg. - Temporary Staffing	5.90	5.50	-6.78
2107	Candy Mfg. - Temporary Staffing	2.86	2.70	-5.59
2108	Brewery - Temporary Staffing	2.31	2.15	-6.93
2109	Dairy Products Mfg. - Temporary Staffing	3.75	3.62	-3.47
2110	Ice Cream Mfg. - Temporary Staffing	2.90	2.65	-8.62
2111	Slaughter House, Wholesale - Temporary Staffing	6.42	5.78	-9.97
2112	Carbonated Beverage Mfg. - Temporary Staffing	6.53	5.74	-12.10
2113	Preserving Or Canning Of Food - Temporary Staffing	2.24	2.23	-0.45
2114	Rendering - Temporary Staffing	5.56	5.09	-8.45
2115	Tobacco Products Mfg. - Temporary Staffing	2.55	2.31	-9.41
2119	Meat Products Mfg., N.O.C. - Temporary Staffing	4.04	3.96	-1.98
2130	Textile Waste Mfg. - Temporary Staffing	4.83	3.94	-18.43
2132	Spinning Or Weaving - Temporary Staffing	2.65	2.37	-10.57
2134	Knit Goods Mfg. - Temporary Staffing	2.75	2.55	-7.27
2135	Hosiery Mfg. - Temporary Staffing	2.58	2.36	-8.53
2136	Embroidery Mfg. - Temporary Staffing	2.69	2.36	-12.27
2139	Dyeing - Temporary Staffing	3.84	3.47	-9.64
2141	Laundry, N.O.C. - Temporary Staffing	5.21	5.03	-3.45
2142	Dry Cleaning Plant - Temporary Staffing	2.57	2.52	-1.95
2161	Apparel Mfg. - Temporary Staffing	2.60	2.36	-9.23
2163	Textile Products Mfg.,N.O.C. - Temporary Staffing	4.16	4.02	-3.37
2165	Mattress Or Box Spring Mfg. - Temporary Staffing	6.08	5.83	-4.11
2166	Canvas Or Burlap Products Mfg. - Temporary Staffing	3.50	2.86	-18.29
2201	Tanning - Temporary Staffing	3.76	3.50	-6.91
2204	Shoe Mfg. - Temporary Staffing	3.63	3.34	-7.99
2205	Leather Goods Mfg., N.O.C. - Temporary Staffing	2.72	2.49	-8.46
2221	Plastic Mfg., Injection Molding - Temporary Staffing	2.55	2.43	-4.71
2222	Plastic Mfg., N.O.C. - Temporary Staffing	2.79	2.56	-8.24
2225	Rubber Goods Mfg. - Temporary Staffing	2.70	2.69	-0.37
2227	Oilcloth Mfg. - Temporary Staffing	3.49	3.44	-1.43
2255	Paper Mfg. - Temporary Staffing	1.94	1.81	-6.70
2257	Paper Products Mfg., N.O.C. - Temporary Staffing	2.68	2.61	-2.61
2261	Corrugated Box Or Container Mfg. - Temporary Staffing	3.07	2.87	-6.51
2263	Paper Coating/Finishing - Temporary Staffing	1.73	1.60	-7.51
2265	Stationery Products Mfg. - Temporary Staffing	2.62	2.54	-3.05
2281	Printing, N.O.C. - Temporary Staffing	2.73	2.46	-9.89
2282	Newspaper Printing - Temporary Staffing	5.33	5.11	-4.13
2285	Printing - Sheet Fed Press - Temporary Staffing	1.83	1.74	-4.92
2301	Sawmill - Temporary Staffing	5.88	5.58	-5.10
2305	Carpentry Shop - Temporary Staffing	4.96	4.32	-12.90
2306	Woodenware Mfg., N.O.C. - Temporary Staffing	3.63	3.25	-10.47
2311	Cabinet Works - Temporary Staffing	3.39	3.21	-5.31
2319	Furniture Assembly - Temporary Staffing	4.62	4.48	-3.03
2323	Furniture Mfg. - Wood - Temporary Staffing	3.81	3.79	-0.52
2327	Furniture Upholstering, Shop - Temporary Staffing	2.39	2.24	-6.28
2402	Smelting Or Galvanizing - Temporary Staffing	3.14	2.78	-11.46
2403	Rolling, Drawing or Extruding Nonferrous Metals - Temporary Staffing	2.66	2.43	-8.65
2404	Steel Mfg. - Temporary Staffing	3.10	3.05	-1.61

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023	PROPOSED	
		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	% CHANGE
2406	Rolling Mill - Ferrous Metals - Temporary Staffing	2.89	2.77	-4.15
2407	Tube Mfg. - Temporary Staffing	3.41	2.81	-17.60
2411	Steel Fabricating - Temporary Staffing	4.66	4.17	-10.52
2413	Iron Works - Shop - Temporary Staffing	5.27	4.50	-14.61
2415	Fabricated Plate Work - Temporary Staffing	3.57	3.37	-5.60
2416	Car Mfg. - Railroad - Temporary Staffing	2.22	2.02	-9.01
2421	Steel Foundry - Temporary Staffing	6.98	6.45	-7.59
2425	Iron Foundry, N.O.C. - Temporary Staffing	7.38	6.52	-11.65
2427	Malleable Iron Foundry - Temporary Staffing	5.79	5.63	-2.76
2429	Die Casting Mfg. - Temporary Staffing	3.07	2.74	-10.75
2431	Forging - Temporary Staffing	5.27	4.68	-11.20
2433	Tool Mfg. - Forged - Temporary Staffing	3.63	3.20	-11.85
2435	Spring Mfg. - Hot Wound - Temporary Staffing	3.32	3.21	-3.31
2441	Tool Mfg., N.O.C. - Temporary Staffing	1.04	1.02	-1.92
2445	Hardware Mfg., N.O.C. - Temporary Staffing	2.25	2.17	-3.56
2446	Precision Machined Parts Mfg., N.O.C. - Temporary Staffing	1.39	1.30	-6.47
2447	Nonferrous Metal Foundry - Temporary Staffing	3.69	3.43	-7.05
2449	Electroplating - Temporary Staffing	2.16	1.97	-8.80
2451	Automobile Body Mfg. - Temporary Staffing	3.89	3.68	-5.40
2454	Sheet Metal Products Fabrication, N.O.C., Shop - Temporary Staffing	3.44	3.25	-5.52
2456	Metal Furniture Mfg. - Temporary Staffing	3.44	2.92	-15.12
2457	Wire Goods Mfg. - Temporary Staffing	3.63	2.83	-22.04
2458	Jewelry Mfg. - Temporary Staffing	1.37	1.19	-13.14
2459	Eyelet Mfg. - Temporary Staffing	0.80	0.79	-1.25
2461	Machine Shop - Temporary Staffing	2.32	2.22	-4.31
2463	Automobile Mfg. - Temporary Staffing	2.41	2.27	-5.81
2465	Conveyor Mfg. - Temporary Staffing	3.03	2.75	-9.24
2467	Ball Bearing Mfg. - Temporary Staffing	3.26	2.94	-9.82
2471	Printed Circuit Board Assembly - By Contractor - Temporary Staffing	1.41	1.24	-12.06
2472	Electronic Component Mfg., N.O.C. - Temporary Staffing	0.69	0.60	-13.04
2473	Electrical Apparatus Mfg., N.O.C. - Temporary Staffing	2.25	2.27	0.89
2474	Electric Power Or Electric Transmission Equipment Mfg. - Temporary Staffing	2.17	2.12	-2.30
2475	Battery Mfg. - Temporary Staffing	2.27	2.12	-6.61
2476	Industrial Controls Or Systems Mfg/Assembly - Temporary Staffing	1.29	1.20	-6.98
2477	Electric Motor Mfg. Or Repair - Temporary Staffing	1.69	1.56	-7.69
2483	Office Machine Mfg. - Temporary Staffing	1.32	1.18	-10.61
2485	Communications Equipment Mfg. - Temporary Staffing	1.10	1.01	-8.18
2486	Incandescent Light Bulb Or Electronic Tube Mfg. - Temporary Staffing	1.51	1.45	-3.97
2487	Surgical Or Optical Instrument Mfg. - Temporary Staffing	1.19	1.19	0.00
2488	Electronic Measuring Or Analytical Instrument Mfg. - Temporary Staffing	0.76	0.75	-1.32
2489	Dental Laboratory - Temporary Staffing	1.10	1.01	-8.18
2501	Cement Mfg. - Temporary Staffing	4.07	3.67	-9.83
2502	Plaster Statuary Mfg. - Temporary Staffing	3.56	2.86	-19.66
2506	Powder Metal Products Mfg. - Temporary Staffing	2.15	2.07	-3.72
2507	Graphite Products Mfg. - Temporary Staffing	1.97	1.60	-18.78
2509	Asbestos Goods Mfg. - Temporary Staffing	5.44	5.07	-6.80
2511	Concrete Products Mfg. - Temporary Staffing	6.26	5.85	-6.55
2512	Brick Mfg., N.O.C. - Temporary Staffing	3.62	3.35	-7.46
2513	Pottery, N.O.C. - Temporary Staffing	3.59	3.31	-7.80
2514	Refractory Product Mfg. - Temporary Staffing	3.69	3.38	-8.40
2535	Glass Or Glassware Mfg. - Temporary Staffing	2.70	2.39	-11.48
2536	Glass Products Mfg. - Temporary Staffing	5.27	4.82	-8.54
2551	Chemical Mfg.,N.O.C. - Temporary Staffing	1.51	1.39	-7.95
2553	Gases - Mfg. - Temporary Staffing	1.25	1.04	-16.80
2555	Drug or Medicine Mfg. - Temporary Staffing	0.54	0.39	-27.78
2563	Paint Mfg. - Temporary Staffing	1.57	1.44	-8.28
2571	Soap Mfg. - Temporary Staffing	2.04	1.90	-6.86
2573	Fertilizer Mfg. - Temporary Staffing	3.47	3.20	-7.78
2581	Oil Refining - Temporary Staffing	1.01	0.92	-8.91
2601	Road Construction - Temporary Staffing	5.90	5.78	-2.03
2603	Sewer Construction - Temporary Staffing	6.32	6.09	-3.64
2605	Railroad Construction - Temporary Staffing	8.31	8.09	-2.65
2606	Oil or Gas Drilling - Temporary Staffing	4.43	4.17	-5.87
2607	Drilling, N.O.C. - Temporary Staffing	2.98	2.87	-3.69

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APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

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		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	% CHANGE
2608	Flat Cement Work - Temporary Staffing	6.46	6.15	-4.80
2609	Excavation - Temporary Staffing	3.99	3.74	-6.27
2611	Pile Driving - Temporary Staffing	9.87	9.38	-4.96
2615	Tunneling - Temporary Staffing	10.22	9.86	-3.52
2617	Gas, Steam or Water Main Construction - Temporary Staffing	3.65	3.37	-7.67
2645	Wallboard Installation - Temporary Staffing	6.18	5.83	-5.66
2646	Furniture or Fixtures Installation - Temporary Staffing	5.88	5.80	-1.36
2647	Insulation Work, N.O.C. - Temporary Staffing	8.70	8.39	-3.56
2648	Carpentry - Installation of Cabinet Work - Temporary Staffing	7.74	7.26	-6.20
2649	Ceiling Installation - Temporary Staffing	4.94	4.85	-1.82
2651	Carpentry - Commercial Structures - Temporary Staffing	6.75	5.95	-11.85
2652	Carpentry - Residential - Temporary Staffing	10.34	10.21	-1.26
2653	Masonry - Temporary Staffing	7.99	7.90	-1.13
2654	Concrete Construction - Temporary Staffing	8.47	7.22	-14.76
2655	Iron Erection - Temporary Staffing	9.31	8.83	-5.16
2656	Electric Line Construction - Temporary Staffing	4.90	4.35	-11.22
2657	Rigging, N.O.C. - Temporary Staffing	9.35	8.90	-4.81
2658	Iron Erection or Installation - non-structural - Temporary Staffing	9.45	9.05	-4.23
2659	Roofing - All Kinds - Temporary Staffing	16.84	15.91	-5.52
2660	Alarm Or Sound System - Installation or Repair - Temporary Staffing	3.22	3.09	-4.04
2661	Electrical Wiring - Within Buildings - Temporary Staffing	3.16	2.93	-7.28
2662	Appliance - Electrical - Service or Repair - Temporary Staffing	7.73	7.51	-2.85
2663	Plumbing - Temporary Staffing	4.07	3.77	-7.37
2664	Heating, Ventilating or Air Conditioning Contractor - Temporary Staffing	4.07	4.05	-0.49
2665	Painting - Temporary Staffing	8.62	8.19	-4.99
2666	Plate Glass Installation - Temporary Staffing	8.33	7.57	-9.12
2667	Paper Hanging - Temporary Staffing	2.39	2.37	-0.84
2668	Tile, Stone, Mosaic or Terrazzo Work - Temporary Staffing	9.64	9.39	-2.59
2669	Plastering - Temporary Staffing	9.21	9.28	0.76
2670	Household Furnishings Installation, N.O.C. - Temporary Staffing	7.37	6.87	-6.78
2673	Advertising Sign Mfg., Erection or Repair - Temporary Staffing	7.05	6.84	-2.98
2674	Swimming Pool Construction - Temporary Staffing	6.94	7.00	0.86
2675	Machinery or Equipment Erection or Repair - Temporary Staffing	3.65	2.93	-19.73
2676	Sheet Metal Installation - Temporary Staffing	6.73	6.74	0.15
2677	Boiler Installation or Repair - Temporary Staffing	3.09	3.04	-1.62
2679	Advertising Company, Outdoor - Temporary Staffing	9.57	9.25	-3.34
2681	Canvas Goods Erection - Temporary Staffing	7.71	7.29	-5.45
2709	Tallymen And Checking Clerks - Temporary Staffing	0.39	0.47	20.51
2716	Marina - Temporary Staffing	3.89	3.83	-1.54
2718	Boat Building Or Repair - Temporary Staffing	3.32	3.31	-0.30
2721	Railroad Operation, N.O.C. - Temporary Staffing	9.37	8.55	-8.75
2744	Aircraft Manufacture - Temporary Staffing	0.42	0.41	-2.38
2751	Gas Utility - Temporary Staffing	0.95	0.85	-10.53
2752	Oil Or Gas Pipeline Operation - Temporary Staffing	0.70	0.49	-30.00
2753	Waterworks - Temporary Staffing	2.63	2.44	-7.22
2755	Electric Utilities - Temporary Staffing	1.13	0.96	-15.04
2757	Telecommunications Company - Temporary Staffing	1.33	1.20	-9.77
2759	Cable Television Operations - Temporary Staffing	5.67	5.23	-7.76
2801	Stable - Temporary Staffing	6.56	5.61	-14.48
2802	Mobile Crane Rental With Operators - Temporary Staffing	3.33	2.91	-12.61
2803	Taxicab Company - Temporary Staffing	11.32	9.66	-14.66
2804	School Transportation - Temporary Staffing	3.45	3.03	-12.17
2805	Milk Hauling - By Contractor - Temporary Staffing	5.23	4.37	-16.44
2806	Furniture Moving and/or Storage - Temporary Staffing	8.76	7.52	-14.16
2807	Ambulance Service - Salaried Employees - Temporary Staffing	5.23	4.40	-15.87
2808	Parcel Delivery - Temporary Staffing	6.04	6.63	9.77
2809	Fuel Distribution - Temporary Staffing	5.23	4.44	-15.11
2810	Coal Trucking - Temporary Staffing	3.21	2.77	-13.71
2811	Trucking, N.O.C. - Temporary Staffing	6.77	6.50	-3.99
2812	Mail Hauling Company - Temporary Staffing	7.26	6.56	-9.64
2813	Warehousing - Other Than Furniture Moving or Storage - Temporary Staffing	4.31	3.75	-12.99
2814	Dealer In Mobile, Self-Propelled Equipment - Temporary Staffing	2.30	2.11	-8.26
2815	Automobile Service Center - Temporary Staffing	3.02	2.74	-9.27
2816	Automobile Filling Station - Temporary Staffing	2.11	1.73	-18.01

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PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2024 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2023	PROPOSED	
		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	% CHANGE
2817	Bus Operation - Temporary Staffing	5.72	5.29	-7.52
2818	Automobile Dealer - Temporary Staffing	1.40	1.16	-17.14
2819	Mobile Self-Propelled Equipment Salesperson - Temporary Staffing	0.39	0.46	17.95
2820	Automobile Auction - Temporary Staffing	3.01	2.73	-9.30
2821	Beverage Distributor - Temporary Staffing	6.28	5.54	-11.78
2825	Automobile Storage Garage - Temporary Staffing	4.21	3.64	-13.54
2828	Paratransit Service - Temporary Staffing	6.70	5.88	-12.24
2855	Lumber and/or Building Material Dealer - Temporary Staffing	4.07	3.85	-5.41
2857	Metal Service Center - Temporary Staffing	3.77	3.35	-11.14
2858	Ferrous Scrap Metal Dealer - Temporary Staffing	5.27	4.52	-14.23
2859	Nonferrous Scrap Metal Dealer - Temporary Staffing	5.49	4.69	-14.57
2860	Junk Dealer - Temporary Staffing	4.99	4.26	-14.63
2862	Recycling Center - Temporary Staffing	6.06	5.44	-10.23
2865	Poultry and/or Fish Dealer/Processor - Temporary Staffing	4.77	4.48	-6.08
2880	Apartment House - Temporary Staffing	4.95	4.12	-16.77
2882	Residential Interior Cleaning Services - By Contractor - Temporary Staffing	5.49	4.68	-14.75
2884	Health Or Exercise Club - Temporary Staffing	1.07	1.00	-6.54
2885	Plumbing Supplies Dealer Or Pipe Merchant - Temporary Staffing	2.36	2.17	-8.05
2886	Electrical Supplies Dealer - Temporary Staffing	1.78	1.65	-7.30
2887	Museum - Temporary Staffing	1.10	0.96	-12.73
2890	Library - Public - Temporary Staffing	0.68	0.58	-14.71
2891	Pre-School (Child Care Or Early Education) Services - Temporary Staffing	2.16	1.99	-7.87
2892	Early Intervention - Temporary Staffing	1.37	1.42	3.65
2893	Intermediate Unit (Special Education) - Temporary Staffing	1.37	1.30	-5.11
2896	Club, N.O.C. - Temporary Staffing	1.27	1.10	-13.39
2897	Fast-Food Restaurant - Temporary Staffing	1.53	1.45	-5.23
2898	Caterer - Temporary Staffing	2.15	1.92	-10.70
2899	Bar, Nightclub - Temporary Staffing	1.21	1.14	-5.79
2903	Labor Union - Temporary Staffing	0.26	0.24	-7.69
2904	Investigative Agency - Temporary Staffing	0.39	0.46	17.95
2905	Architectural Consulting Firm - Temporary Staffing	0.13	0.14	7.69
2907	Fruit Or Vegetable Dealer - Wholesale - Temporary Staffing	4.18	3.77	-9.81
2910	Meat Dealer - Wholesale - Temporary Staffing	3.99	3.24	-18.80
2911	Grocery - Wholesale - Temporary Staffing	5.48	5.37	-2.01
2914	Department Store - Temporary Staffing	2.16	1.96	-9.26
2915	Meat, Fish and/or Poultry Store - Retail - Temporary Staffing	1.90	1.69	-11.05
2916	Clothing Or Dry Goods Store - Wholesale or Retail - Temporary Staffing	1.86	1.75	-5.91
2917	Grocery Store - Retail - Temporary Staffing	2.57	2.50	-2.72
2918	Bakery Shop - Retail - Temporary Staffing	1.90	1.57	-17.37
2919	Florist Store - Retail or Wholesale - Temporary Staffing	1.72	1.64	-4.65
2920	Jewelry Store - Wholesale or Retail - Temporary Staffing	0.39	0.31	-20.51
2921	Furniture Store - Wholesale - Temporary Staffing	4.15	3.55	-14.46
2922	Furniture Store - Retail - Temporary Staffing	3.00	2.79	-7.00
2923	Packaging - Contract - Non-Crating - Temporary Staffing	2.24	2.11	-5.80
2924	Wholesale Store, N.O.C. - Temporary Staffing	4.47	4.49	0.45
2925	Hardware Store - Retail - Temporary Staffing	1.83	1.64	-10.38
2926	Hardware Store - Wholesale - Temporary Staffing	2.48	2.26	-8.87
2927	Pharmacy - Retail - Temporary Staffing	0.99	0.97	-2.02
2928	Retail Store, N.O.C. - Temporary Staffing	2.28	2.16	-5.26
2932	Copying Or Duplicating Service - Temporary Staffing	0.82	0.69	-15.85
2933	Vending Or Coin-Operated Machine - Installation, Service or Repair - Temporary Staffing	2.75	2.36	-14.18
2934	Automobile Parts And Accessory Store - Retail and/or Wholesale - Temporary Staffing	3.53	3.13	-11.33
2935	Lumber and/or Building Material Dealer - Store Employees - Temporary Staffing	1.32	1.21	-8.33
2936	Broadcasting Station - Temporary Staffing	1.15	1.04	-9.57
2939	Carnival - Traveling - Temporary Staffing	5.43	5.00	-7.92
2940	Residential Care Facility for Individuals With Intellectual Disabilities - Temporary Staffing	3.49	4.01	14.90
2941	Social Rehabilitation Facility - Temporary Staffing	2.99	2.72	-9.03
2944	Club - Country, Golf or Yachting - Temporary Staffing	1.56	1.46	-6.41
2945	Hotel Restaurant - Temporary Staffing	2.42	2.19	-9.50
2948	Mailing or Addressing Company - Temporary Staffing	2.68	2.38	-11.19
2951	Salesperson - Outside - Temporary Staffing	0.39	0.42	7.69
2952	Office Machine Service or Repair - Temporary Staffing	0.77	0.72	-6.49
2953	Clerical Office - Temporary Staffing	0.19	0.16	-15.79
2954	Security Agency - Temporary Staffing	2.11	1.93	-8.53

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		MANUAL LOSS COSTS *	4/1/2024 LOSS COSTS *	% CHANGE
2955	Engineering Consulting Firm - Temporary Staffing	0.37	0.31	-16.22
2956	Law Firm - Temporary Staffing	0.15	0.12	-20.00
2957	Physician or Dentist - Temporary Staffing	0.71	0.60	-15.49
2958	Rehabilitation Hospital - Temporary Staffing	3.06	3.11	1.63
2959	Veterinarians - Temporary Staffing	1.42	1.28	-9.86
2960	Nursing and Convalescent Home - Temporary Staffing	2.77	2.69	-2.89
2961	Hospital - Temporary Staffing	1.67	1.48	-11.38
2962	Accounting or Financial Auditing Firm - Temporary Staffing	0.07	0.06	-14.29
2963	Church - Temporary Staffing	0.64	0.66	3.13
2964	Work Center - Temporary Staffing	1.60	1.31	-18.13
2965	College Or School, N.O.C. - Temporary Staffing	1.15	1.00	-13.04
2966	Television, Video, Audio or Radio Equipment Service Or Repair - Temporary Staffing	2.84	2.47	-13.03
2967	Theaters - Temporary Staffing	1.33	1.15	-13.53
2968	Amateur Sports, Recreational OR Amusement Facility, Indoor - Temporary Staffing	1.43	1.24	-13.29
2969	Amusement, Outdoor - Temporary Staffing	2.13	1.92	-9.86
2970	Athletic Team - Contact sports - Temporary Staffing	8.31	7.02	-15.52
2971	Commercial Buildings - Temporary Staffing	3.94	3.48	-11.68
2973	Hotel - All Other Employees - Temporary Staffing	2.73	2.53	-7.33
2974	Retirement Or Life Care Community - Temporary Staffing	2.11	2.03	-3.79
2975	Restaurant, N.O.C. - Temporary Staffing	1.57	1.48	-5.73
2976	Community Center - Temporary Staffing	1.17	1.04	-11.11
2977	Barber Shop, Beauty Parlor Or Hair Styling Salon - Temporary Staffing	0.67	0.64	-4.48
2978	Camps, Summer Or Winter - Temporary Staffing	2.81	2.54	-9.61
2979	Residential Facility For The Elderly - Non-Medical - Temporary Staffing	3.38	2.96	-12.43
2980	City, Township, Borough or County - Temporary Staffing	5.23	4.32	-17.40
2981	Casino Gambling - Temporary Staffing	1.73	1.50	-13.29
2983	Housing Authority - Temporary Staffing	5.52	4.99	-9.60
2984	Insurance Company - Temporary Staffing	0.28	0.22	-21.43
2986	Shelter Or Halfway House - Residential - Non-Medical - Temporary Staffing	1.53	1.41	-7.84
2987	Check Cashing Services - Temporary Staffing	0.82	0.66	-19.51
2988	Bank - Temporary Staffing	0.28	0.25	-10.71
2991	Athletic Team - Noncontact sports - Temporary Staffing	4.29	3.76	-12.35
2992	Sanitation Company - Temporary Staffing	5.23	4.23	-19.12
2995	Rubbish Or Garbage Removal - Temporary Staffing	5.56	5.27	-5.22
2997	Undertakers - Temporary Staffing	0.75	0.65	-13.33
2999	Cemetery - Temporary Staffing	4.73	4.19	-11.42
6771	Explosives Or Ammunition Mfg., N.O.C. - Temporary Staffing	3.11	2.92	-6.11
6777	Explosives Distributor - Temporary Staffing	4.31	3.68	-14.62
9428	Airport Operation - Ground Employees - Temporary Staffing	3.55	3.28	-7.61

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