

**Exhibit 31
Supplement**

PENNSYLVANIA COMPENSATION RATING BUREAU

Expected Loss Factors for Temporary Staffing Classifications
Discontinued effective December 1, 2010

The attached exhibit calculates expected loss factors for five temporary staffing classifications that were discontinued effective December 1, 2010.

**Temporary Staffing Classifications
Experience Rating Plan
Expected Loss Factors (Table A) For Classes Discontinued Effective December 1, 2010**

| | Classes Effective 12/1/2010 | | | | Classes Cancelled 12/1/2010 | | | | | Expected Loss Factors * | | |
|-------|-----------------------------|--------------------|-----------------|-------|-----------------------------|---------------------|-------------------------|--------------------|-----------------|-------------------------|-------------|-------------|
| | 2 Year Adjusted Payroll | Proposed Loss Cost | Expected Losses | | 2 year Actual Payroll | Indicated Loss Cost | Expected Losses | Balanced Loss Cost | Expected Losses | A-1 | A-2 | A-3 |
| 520 | 41,950 | 0.64 | 268,480 | 544 | 247,369 | 8.98 | 22,213,736 | 8.87 | 21,941,630 | 4.89 | 6.34 | 7.17 |
| 521 | 8,727 | 1.20 | 104,724 | 682 | 44,494 | 12.29 | 5,468,313 | 12.13 | 5,397,122 | 6.40 | 8.03 | 8.87 |
| 522 | 38,483 | 2.01 | 773,508 | 929 | 41,547 | 4.72 | 1,961,018 | 4.66 | 1,936,090 | 2.59 | 3.34 | 3.77 |
| 523 | 58,221 | 3.23 | 1,880,538 | 937 | 58,078 | 10.18 | 5,912,340 | 10.05 | 5,836,839 | 5.58 | 7.20 | 8.12 |
| 524 | 89,602 | 5.12 | 4,587,622 | 947 | 142,975 | 4.36 | 6,233,710 | 4.30 | 6,147,925 | 2.39 | 3.08 | 3.47 |
| 525 | 144,395 | 7.98 | 11,522,721 | | | | | | | | | |
| 526 | 111,879 | 12.24 | 13,693,990 | Total | 534,463 | | 41,789,118 | | 41,259,607 | | | |
| 527 | 38,172 | 19.27 | 7,355,744 | | | | | | | | | |
| 528 | 1,584 | 28.53 | 451,915 | | | | | | | | | |
| 529 | 1,455 | 44.64 | 649,512 | | | | | | | | | |
| Total | 534,468 | 7.72 | 41,260,930 | | | | | | | | | |
| | | | | | | | Off Balance Factor = | | 0.987361 | | | |
| | | | | | | | (= 41260930 / 41789118) | | | | | |

All loss costs expressed on pre-surchase basis

* Expected Loss Cost Factors from Exhibit 19, Page 2 multiplied times balanced loss costs