

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Costs and Expected Loss Factors

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: April 1, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
005	16.36	9.48	12.24	13.74	F
007	4.71	2.73	3.52	3.95	C
009	23.66	13.71	17.70	19.86	G
015	14.56	8.43	10.89	12.22	E
025	3.67	1.99	2.52	2.79	G
028	3.42	1.85	2.35	2.59	F
050	2.70	1.46	1.85	2.05	F
051	3.44	1.86	2.36	2.61	F
055	3.61	1.96	2.48	2.74	F
059	4.17	2.26	2.86	3.16	E
101	2.87	1.62	2.08	2.33	E
103	1.30	0.73	0.94	1.05	C
104	3.05	1.72	2.21	2.47	B
105	3.01	1.70	2.19	2.44	D
106	5.57	3.14	4.04	4.52	C
107	2.48	1.40	1.80	2.01	B
108	3.76	2.12	2.72	3.04	C
109	4.01	2.26	2.91	3.25	C
110	2.99	1.69	2.17	2.43	B
111	3.18	1.79	2.30	2.57	C
112	10.05	5.66	7.29	8.14	C
113	2.16	1.22	1.57	1.75	C
114	6.72	3.79	4.87	5.44	E
115	1.79	1.01	1.30	1.45	D
119	3.84	2.16	2.78	3.11	C
130	5.17	2.91	3.75	4.19	E
132	2.52	1.42	1.83	2.04	C
134	3.44	1.94	2.50	2.79	C
135	2.65	1.49	1.92	2.15	C
136	2.48	1.40	1.80	2.01	C
139	4.04	2.28	2.93	3.27	C
141	3.90	2.20	2.83	3.16	B
142	1.94	1.09	1.41	1.57	C
161	1.95	1.10	1.41	1.58	C
163	3.13	1.76	2.27	2.53	C
165	4.65	2.62	3.37	3.77	B
166	2.80	1.58	2.03	2.27	C
185	4.02	2.27	2.92	3.26	B
187	3.26	1.84	2.36	2.64	B
189	2.79	1.57	2.02	2.26	C

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
191	2.60	1.46	1.88	2.11	C
201	3.94	2.22	2.86	3.19	D
204	2.34	1.32	1.70	1.90	B
205	2.78	1.57	2.02	2.25	B
221	2.23	1.26	1.62	1.81	C
222	2.72	1.53	1.97	2.20	C
225	2.71	1.53	1.97	2.20	C
227	3.67	2.07	2.67	2.98	C
255	2.23	1.26	1.62	1.81	E
257	2.35	1.33	1.71	1.91	C
261	2.72	1.53	1.97	2.20	C
263	2.22	1.25	1.61	1.80	C
265	2.62	1.48	1.90	2.12	C
275	2.94	1.66	2.13	2.39	C
276	3.56	2.01	2.58	2.89	C
281	2.16	1.22	1.57	1.75	B
282	5.76	3.24	4.17	4.66	D
285	2.54	1.43	1.84	2.06	B
291	2.81	1.58	2.04	2.28	E
297	2.82	1.59	2.05	2.29	B
301	5.19	2.92	3.76	4.20	F
305	4.07	2.29	2.95	3.30	D
306	3.89	2.19	2.82	3.15	B
311	2.50	1.41	1.81	2.02	C
319	3.75	2.11	2.72	3.04	A
323	3.23	1.82	2.34	2.62	C
327	3.35	1.89	2.43	2.71	C
402	4.59	2.59	3.33	3.72	E
403	2.50	1.41	1.81	2.02	C
404	3.29	1.85	2.39	2.66	E
406	4.62	2.60	3.35	3.74	E
407	3.59	2.03	2.61	2.91	C
411	4.83	2.72	3.50	3.92	E
413	5.05	2.85	3.67	4.10	E
415	3.05	1.72	2.21	2.47	E
416	2.50	1.41	1.81	2.02	C
421	5.42	3.06	3.93	4.39	E
425	7.34	4.14	5.32	5.95	E
427	3.75	2.11	2.72	3.04	E
429	4.44	2.50	3.22	3.59	D

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
431	5.51	3.11	4.00	4.47	C
433	2.92	1.65	2.12	2.37	C
435	4.33	2.44	3.14	3.51	C
441	1.36	0.77	0.99	1.10	C
445	2.95 a	1.67	2.14	2.39	C
446	1.65	0.93	1.20	1.34	B
447	4.77 b	2.69	3.46	3.87	E
449	2.29	1.29	1.66	1.86	D
451	3.42	1.93	2.48	2.77	D
454	3.03	1.71	2.20	2.46	C
456	3.55	2.00	2.58	2.88	D
457	3.33	1.88	2.41	2.70	C
458	2.04	1.15	1.48	1.65	B
459	1.19	0.67	0.86	0.96	C
461	2.46	1.38	1.78	1.99	D
463	2.50	1.41	1.81	2.02	D
465	3.39	1.91	2.46	2.75	D
467	3.87	2.18	2.80	3.13	B
471	0.97	0.55	0.71	0.79	B
472	1.02	0.57	0.74	0.82	B
473	1.91	1.08	1.38	1.55	B
474	1.26	0.71	0.91	1.02	C
475	2.53	1.42	1.83	2.05	D
476	1.26	0.71	0.91	1.02	C
477	2.08	1.17	1.51	1.69	C
483	1.33	0.75	0.96	1.08	B
485	1.28	0.72	0.93	1.04	B
486	1.77	1.00	1.28	1.43	C
487	1.03	0.58	0.74	0.83	C
488	0.86	0.49	0.63	0.70	B
489	1.70	0.96	1.23	1.37	B
491	3.27	1.84	2.37	2.65	C
493	3.92	2.21	2.84	3.17	C
495	4.46	2.51	3.23	3.61	D
497	1.32	0.74	0.96	1.07	B
499	3.36	1.89	2.44	2.72	D
501	2.71	1.53	1.97	2.20	E
502	3.30	1.86	2.39	2.67	A
506	1.66	0.94	1.21	1.35	C
507	2.26	1.28	1.64	1.83	F

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.11 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.09 Supplemental is not subject to experience rating. Code as 0066.

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		A-1	A-2	A-3	
509	5.43	3.06	3.94	4.40	G
511	5.20	2.93	3.77	4.21	E
512	4.80	2.71	3.48	3.89	E
513	3.25 <sup>c</sup>	1.83	2.36	2.63	B
514	4.32	2.44	3.14	3.50	E
520	0.46	0.26	0.34	0.38	C
521	1.31	0.76	0.98	1.10	C
522	2.14	1.24	1.60	1.80	C
523	3.10	1.79	2.32	2.60	C
524	5.21	3.02	3.90	4.37	C
525	7.97	4.62	5.96	6.69	C
526	12.09	6.81	8.77	9.80	D
527	19.29	10.87	13.99	15.63	E
528	27.00	15.64	20.20	22.67	F
529	44.78	25.95	33.51	37.60	G
535	2.76	1.56	2.00	2.24	C
536	4.82	2.72	3.50	3.91	C
551	1.34	0.76	0.97	1.09	F
553	1.40	0.79	1.02	1.14	G
555	0.63	0.35	0.46	0.51	B
563	1.58	0.89	1.15	1.28	C
571	2.78	1.57	2.02	2.25	C
573	3.54	2.00	2.57	2.87	F
581	2.10	1.18	1.52	1.70	E
587	2.01	1.13	1.46	1.63	C
601	6.30	3.35	4.25	4.69	G
602	4.58	2.40	3.04	3.36	F
603	5.27	2.70	3.43	3.79	F
605	6.35	3.38	4.28	4.72	E
606	9.58	5.09	6.45	7.13	G
607	6.12	3.31	4.19	4.63	F
608	5.59	2.94	3.73	4.12	F
609	4.57	2.45	3.10	3.42	F
611	8.00	4.21	5.33	5.89	E
615	9.18	4.86	6.16	6.80	G
0152	0.99				G
617	3.99	2.12	2.68	2.96	F
645	5.77	3.02	3.82	4.22	F
646	4.83	2.53	3.21	3.55	E
647	6.41	3.46	4.39	4.85	D
648	5.46	2.87	3.63	4.02	E
649	2.47	1.26	1.59	1.76	E
651	6.42	3.38	4.28	4.72	F
652	7.91	4.28	5.42	5.99	F

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

  Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

<sup>c</sup> OD: \$0.17 Supplemental is not subject to experience rating. Code as 0176.

<sup>d</sup> OD: \$0.51 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

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		A-1	A-2	A-3	
653	6.60	3.47	4.39	4.86	F
654	8.04	4.20	5.32	5.88	F
655	12.35	6.49	8.22	9.09	G
656	6.53	3.48	4.41	4.87	G
657	7.12	3.79	4.80	5.30	F
658	7.86	4.10	5.19	5.74	F
659	15.78	8.40	10.65	11.77	G
660	2.60	1.37	1.73	1.92	E
661	3.04	1.54	1.95	2.15	E
662	4.05	2.19	2.78	3.07	E
663	3.78	1.98	2.51	2.77	E
664	3.65	1.89	2.40	2.65	E
665	7.05	3.74	4.73	5.23	F
666	5.70	2.96	3.75	4.14	E
667	1.63	0.86	1.09	1.20	F
668	4.81	2.52	3.20	3.53	E
669	5.90	3.11	3.93	4.35	F
670	4.60	2.37	3.01	3.32	E
673	4.65	2.50	3.17	3.50	F
674	4.06	2.18	2.76	3.05	E
675	3.64	1.95	2.47	2.73	F
676	3.67	1.93	2.44	2.70	E
677	3.27	1.73	2.19	2.42	G
679	7.00	3.71	4.70	5.19	F
681	4.45	2.37	3.01	3.32	F
691	5.84	3.09	3.92	4.33	F
693	8.05	4.27	5.41	5.98	F
695	3.73	1.98	2.51	2.78	E
709	1.64	0.89	1.13	1.25	G
716	2.26	1.23	1.55	1.72	E
718	2.46	1.33	1.69	1.86	E
721	9.33	5.26	6.77	7.56	F
744	0.70	0.39	0.51	0.57	D
751	2.45	1.38	1.77	1.98	E
752	1.06	0.60	0.77	0.86	G
753	2.91	1.64	2.11	2.36	C
755	1.03	0.58	0.74	0.83	F
757	1.81	1.02	1.31	1.46	E
759	5.20	2.93	3.77	4.21	E
801	7.11	4.12	5.32	5.97	E

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
802	6.71	3.89	5.02	5.63	E
803	16.95	9.82	12.68	14.23	E
804	3.21	1.86	2.40	2.69	E
805	5.36	3.11	4.01	4.50	E
806	8.96	5.19	6.71	7.52	E
807	5.85	3.39	4.37	4.91	E
808	4.44	2.57	3.32	3.72	E
809	4.98	2.89	3.73	4.18	F
810	5.21	3.02	3.90	4.37	F
0162	0.51				E
811	6.87	3.98	5.14	5.77	E
812	6.36	3.69	4.76	5.34	F
813	4.68	2.71	3.50	3.93	D
814	2.95	1.71	2.21	2.48	C
815	3.13	1.81	2.34	2.62	D
816	1.98	1.15	1.48	1.66	D
817	6.11	3.54	4.57	5.13	E
818	1.28	0.74	0.96	1.07	D
819	0.86	0.50	0.65	0.72	D
820	2.64	1.53	1.97	2.22	D
821	5.46	3.16	4.09	4.58	C
825	3.01	1.75	2.26	2.53	C
828	8.10	4.69	6.06	6.80	E
855	4.31	2.50	3.23	3.62	E
857	5.66	3.28	4.24	4.76	E
858	7.06	4.09	5.29	5.93	F
859	7.49	4.34	5.61	6.29	E
860	8.22	4.76	6.15	6.90	E
862	7.18	4.16	5.37	6.03	E
865	3.36	1.95	2.51	2.82	C
867	6.03	3.49	4.51	5.06	D
871	8.70	5.04	6.51	7.30	D
877	2.26	1.31	1.69	1.90	B
879	3.19	1.85	2.38	2.68	B
880	5.01	2.91	3.75	4.21	C
881	3.92	2.27	2.93	3.29	B
882	6.16	3.57	4.61	5.17	B
883	3.03	1.76	2.27	2.55	B
884	0.96	0.56	0.72	0.81	B
885	3.07	1.78	2.29	2.57	C
886	2.15	1.25	1.61	1.81	B
887	0.68	0.39	0.51	0.57	C

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		A-1	A-2	A-3	
889	0.52	0.30	0.39	0.43	B
890	0.54	0.31	0.40	0.45	C
891	1.27	0.74	0.95	1.07	B
892	0.88	0.51	0.66	0.74	B
893	0.73	0.42	0.55	0.61	B
894	1.25	0.72	0.93	1.05	B
895	0.74	0.43	0.55	0.62	B
896	1.78	1.03	1.33	1.49	A
897	1.46	0.85	1.09	1.23	A
898	2.32	1.35	1.74	1.95	C
899	1.30	0.75	0.97	1.09	C
903	0.35	0.20	0.26	0.29	E
904	1.22	0.71	0.91	1.02	E
905	0.22	0.13	0.17	0.19	D
907	4.26	2.47	3.19	3.58	B
910	5.32	3.08	3.98	4.47	C
911	5.08	2.94	3.80	4.26	B
914	1.68	0.98	1.26	1.41	B
915	2.61	1.51	1.95	2.19	C
916	1.77	1.02	1.32	1.48	B
917	1.89	1.09	1.41	1.59	C
918	2.64	1.53	1.97	2.22	C
919	2.21	1.28	1.66	1.86	B
920	0.48	0.28	0.36	0.40	C
921	5.33	3.09	3.99	4.47	D
922	3.22	1.86	2.41	2.70	D
923	2.45	1.42	1.83	2.05	B
924	3.40	1.97	2.54	2.85	B
925	2.22	1.29	1.66	1.87	B
926	3.02	1.75	2.26	2.54	B
927	0.86	0.50	0.65	0.72	B
928	2.24	1.30	1.68	1.88	B
932	0.68	0.39	0.51	0.57	C
933	4.68	2.71	3.50	3.93	C
934	3.10	1.79	2.32	2.60	C
935	1.40	0.81	1.05	1.18	C
936	0.53	0.31	0.39	0.44	D
939	5.44	3.15	4.07	4.57	F
940	4.02	2.33	3.01	3.37	C

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		A-1	A-2	A-3	
941	2.07	1.20	1.55	1.74	C
942	3.57	2.07	2.67	3.00	C
943	3.84	2.22	2.87	3.22	C
944	1.54	0.89	1.15	1.30	B
945	2.56	1.48	1.91	2.15	A
946	2.31	1.34	1.73	1.94	C
948	1.84	1.06	1.37	1.54	A
949	0.62	0.36	0.46	0.52	C
951	0.37	0.21	0.27	0.31	E
952	0.76	0.44	0.57	0.64	C
953	0.17	0.10	0.13	0.14	C
954	2.14	1.24	1.60	1.80	E
955	0.31	0.18	0.24	0.26	D
956	0.18	0.11	0.14	0.15	D
957	0.36	0.21	0.27	0.30	C
958	1.35	0.78	1.01	1.13	C
959	1.38	0.80	1.03	1.16	C
960	2.77	1.61	2.07	2.33	C
961	0.86	0.50	0.65	0.72	C
962	0.05	0.03	0.04	0.04	F
963	0.45	0.26	0.33	0.37	B
964	1.60	0.93	1.20	1.35	B
965	0.55	0.32	0.41	0.46	B
966	1.67	0.97	1.25	1.41	E
967	1.06	0.61	0.79	0.89	D
968	1.17	0.68	0.87	0.98	B
969	2.66	1.54	1.99	2.23	C
970	6.53	3.78	4.88	5.48	B
971	3.47	2.01	2.60	2.91	C
972	3.23	1.87	2.42	2.71	C
973	2.80	1.62	2.10	2.35	B
974	2.28	1.32	1.71	1.92	C
975	1.55	0.90	1.16	1.30	A
976	1.35	0.78	1.01	1.13	B
977	0.59	0.34	0.44	0.49	A
978	2.10	1.22	1.57	1.76	C
979	3.13	1.81	2.34	2.62	C
980	4.66	2.70	3.49	3.91	E
981	1.29	0.75	0.96	1.08	A
982	2.97 <sup>e</sup>				E
983	6.99	4.05	5.23	5.87	C

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

<sup>e</sup> Per person per week. A partial workweek is to be counted as a full workweek.  
Not subject to Experience or Retrospective Rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: April 1, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
984	0.17	0.10	0.13	0.14	C
985	4.04	2.34	3.02	3.39	E
986	1.22	0.71	0.91	1.02	C
987	0.99	0.58	0.74	0.84	C
988	0.23	0.14	0.17	0.20	C
992	4.98	2.89	3.73	4.18	E
993	813.22 f	471.19	608.51	682.78	D
994	g	h	h	h	G
995	6.83	3.96	5.11	5.74	F
996	813.22 i	471.19	608.51	682.78	G
997	0.95	0.55	0.71	0.80	D
999	4.30	2.49	3.22	3.61	D
0006	3.61	2.09	2.70	3.03	D
0008	2.91	1.69	2.18	2.45	D
0011	3.32	1.92	2.48	2.79	B
012	4.75	2.75	3.55	3.99	D
0013	4.12	2.39	3.08	3.46	C
0016	2.73	1.58	2.04	2.29	C
0034	3.43	1.99	2.57	2.88	C
0036	3.66	2.12	2.74	3.08	C
0083	4.47	2.59	3.34	3.75	C
0170	2.66	1.54	1.99	2.23	C
4771	2.13	1.20	1.55	1.73	G
0771	0.53				G
4777	7.56	4.38	5.66	6.35	E
7405	1.91	1.11	1.43	1.60	E
7445	0.41				G
7413	0.85	0.49	0.64	0.72	G
7453	0.18				G
7421 j	1.04	0.60	0.77	0.87	F
7424	2.43	1.41	1.82	2.04	G
7428	5.02	2.91	3.76	4.22	E
9108 k	77.20				A
9740 k	0.02				
9741 k	0.01				

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

- f Per ambulance corps.
- g See appropriate page of Section 2.
- h Apply the following percentages (A-1 = 57.88%, A-2 = 74.74%, A-3 = 83.87%) to annual loss cost from the appropriate page of Section 2.
- i Per hazardous materials response team.
- j Code 9108 may also apply.
- k Not subject to experience rating

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: April 1, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
<b>Per Capita</b>					
<b>0901</b>	26.70	15.47	19.98	22.42	B
<b>0902</b>	1.33	0.77	0.99	1.12	A
<b>0908</b>	215.51	124.87	161.26	180.95	C
<b>0909</b>	82.28	47.67	61.57	69.08	B
<b>0912</b>	292.07	169.23	218.55	245.22	B
<b>0913</b>	471.72	273.32	352.98	396.06	C
<b>A Rated</b>					
<b>9985</b>	A	A	A	A	
<b>0133</b>	A	A	A	A	

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Proposed Effective Date: April 1, 2013

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,870</b>	6,501 to 7,000	<b>7,812</b>
301 to 500	<b>2,295</b>	7,001 to 7,500	<b>8,096</b>
501 to 700	<b>2,670</b>	7,501 to 8,000	<b>8,380</b>
701 to 1,000	<b>3,088</b>	8,001 to 8,500	<b>8,653</b>
1,001 to 1,500	<b>3,631</b>	8,501 to 9,000	<b>8,921</b>
1,501 to 2,000	<b>4,217</b>	9,001 to 9,500	<b>9,181</b>
2,001 to 2,500	<b>4,717</b>	9,501 to 10,000	<b>9,435</b>
2,501 to 3,000	<b>5,161</b>	10,001 to 15,000	<b>10,828</b>
3,001 to 3,500	<b>5,552</b>	15,001 to 20,000	<b>13,240</b>
3,501 to 4,000	<b>5,921</b>	20,001 to 25,000	<b>15,608</b>
4,001 to 4,500	<b>6,264</b>	25,001 to 30,000	<b>17,950</b>
4,501 to 5,000	<b>6,593</b>	30,001 to 35,000	<b>20,256</b>
5,001 to 5,500	<b>6,912</b>	35,001 to 40,000	<b>22,530</b>
5,501 to 6,000	<b>7,216</b>	40,001 to 45,000	<b>24,765</b>
6,001 to 6,500	<b>7,519</b>	45,001 to 50,000	<b>26,963</b>
		For each additional 5,000 population.....	<b>2,206</b>