

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Costs and Expected Loss Factors

Superseded

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**  
Proposed Effective Date: January 1, 2019 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	10.11	6.83	8.68	9.61	F
007	4.06	2.74	3.48	3.86	C
009	16.19	10.94	13.90	15.40	G
015	8.42	5.69	7.23	8.00	E
025	3.24	1.94	2.39	2.60	G
028	2.14	1.28	1.58	1.72	F
050	3.01	1.80	2.22	2.41	F
051	2.97	1.78	2.19	2.38	F
055	3.49	2.08	2.57	2.80	F
059	4.36	2.61	3.22	3.50	E
101	2.45	1.58	2.01	2.23	E
103	1.07	0.69	0.88	0.98	C
104	2.94	1.89	2.40	2.67	B
105	3.06	1.97	2.50	2.78	D
106	4.60	2.96	3.76	4.18	C
107	2.06	1.33	1.68	1.87	B
108	2.29	1.48	1.87	2.08	C
109	3.38	2.17	2.76	3.07	C
110	2.37	1.53	1.94	2.16	B
111	5.92	3.81	4.84	5.38	C
112	7.37	4.75	6.02	6.70	C
113	1.73	1.12	1.42	1.58	C
114	4.91	3.16	4.01	4.46	E
115	1.99	1.28	1.62	1.81	D
119	2.71	1.74	2.21	2.46	C
130	4.19	2.70	3.42	3.80	E
132	2.41	1.55	1.97	2.19	C
134	2.61	1.68	2.13	2.37	C
135	2.06	1.33	1.68	1.87	C
136	2.32	1.50	1.90	2.11	C
139	3.45	2.22	2.82	3.13	C
141	3.69	2.38	3.02	3.35	B
142	1.92	1.23	1.57	1.74	C
161	1.50	0.97	1.23	1.36	C
163	3.09	1.99	2.53	2.81	C
165	4.95	3.19	4.04	4.50	B
166	2.47	1.59	2.02	2.25	C
185	5.36	3.45	4.38	4.87	B
187	3.52	2.27	2.88	3.20	B
189	2.96	1.91	2.42	2.69	C
191	2.66	1.71	2.17	2.41	C
201	3.27	2.11	2.68	2.98	D
204	2.33	1.50	1.91	2.12	B
205	2.40	1.55	1.96	2.18	B
221	1.60	1.03	1.31	1.46	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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		A-1	A-2	A-3	
222	1.95	1.25	1.59	1.77	C
225	2.18	1.40	1.78	1.98	C
227	2.57	1.65	2.10	2.33	C
255	2.13	1.37	1.74	1.93	E
257	2.08	1.34	1.70	1.89	C
261	2.31	1.49	1.89	2.10	C
263	1.59	1.03	1.30	1.45	C
265	2.11	1.36	1.72	1.92	C
275	2.76	1.78	2.25	2.51	C
276	3.43	2.21	2.80	3.11	C
281	1.86	1.19	1.52	1.69	B
282	4.48	2.89	3.66	4.07	D
285	1.74	1.12	1.43	1.58	B
291	3.36	2.16	2.74	3.05	E
297	3.25	2.10	2.66	2.96	B
301	4.72	3.04	3.86	4.29	F
305	3.32	2.14	2.71	3.01	D
306	2.97	1.91	2.43	2.70	B
311	2.24	1.44	1.83	2.04	C
319	3.31	2.13	2.70	3.00	A
323	2.98	1.92	2.44	2.71	C
327	2.21	1.42	1.81	2.01	C
402	2.94	1.89	2.40	2.67	E
403	2.20	1.42	1.80	2.00	C
404	2.36	1.52	1.93	2.15	E
406	2.66	1.71	2.17	2.41	E
407	2.51	1.62	2.06	2.28	C
411	3.84	2.47	3.14	3.49	E
413	4.03	2.59	3.29	3.66	E
415	2.61	1.68	2.13	2.37	E
416	1.38	0.89	1.13	1.25	C
421	5.25	3.38	4.29	4.77	E
425	5.79	3.73	4.73	5.26	E
427	3.21	2.07	2.63	2.92	E
429	2.99	1.93	2.44	2.72	D
431	4.12	2.65	3.36	3.74	C
433	2.57	1.65	2.10	2.33	C
435	2.94	1.89	2.40	2.67	C
441	0.95	0.61	0.78	0.87	C
445	1.74 a	1.12	1.43	1.58	C
446	0.99	0.64	0.81	0.90	B
447	3.38 b	2.17	2.76	3.07	E
449	1.74	1.12	1.43	1.58	D
451	2.62	1.68	2.14	2.38	D
454	2.24	1.44	1.83	2.04	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.

a OD: \$0.06 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.05 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective Date: January 1, 2019 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	
456	2.54	1.64	2.08	2.31	D
457	2.47	1.59	2.02	2.25	C
458	1.38	0.89	1.13	1.25	B
459	0.70	0.45	0.57	0.64	C
461	1.98	1.27	1.62	1.80	D
463	2.23	1.44	1.82	2.03	D
465	2.59	1.67	2.11	2.35	D
467	3.20	2.06	2.62	2.91	B
471	0.82	0.53	0.67	0.75	B
472	0.84	0.54	0.69	0.76	B
473	2.10	1.35	1.72	1.91	B
474	1.62	1.04	1.33	1.47	C
475	1.41	0.91	1.15	1.28	D
476	0.98	0.63	0.80	0.89	C
477	1.51	0.97	1.23	1.37	C
483	1.24	0.80	1.01	1.12	B
485	0.91	0.59	0.75	0.83	B
486	1.03	0.67	0.85	0.94	C
487	0.82	0.53	0.67	0.75	C
488	0.66	0.42	0.54	0.60	B
489	0.93	0.60	0.76	0.85	B
491	3.73	2.40	3.05	3.39	C
493	3.02	1.95	2.47	2.75	C
495	4.62	2.98	3.78	4.20	D
497	1.46	0.94	1.19	1.33	B
499	2.46	1.59	2.01	2.24	D
501	3.18	2.05	2.60	2.89	E
502	2.72	1.75	2.22	2.47	A
506	1.44	0.93	1.18	1.31	C
507	1.76	1.14	1.44	1.60	F
509	4.33	2.79	3.54	3.93	G
511	4.52	2.91	3.70	4.11	E
512	3.34	2.15	2.73	3.03	E
513	2.49 c	1.61	2.04	2.27	B
514	3.52	2.27	2.88	3.20	E
520	0.29	0.20	0.25	0.28	C
521	0.69	0.47	0.59	0.66	B
522	1.17	0.79	1.00	1.11	C
523	2.00	1.35	1.72	1.90	C
524	2.95	1.99	2.53	2.81	B
525	5.06	3.26	4.14	4.60	D
526	7.43	5.02	6.38	7.07	E
527	11.66	6.97	8.60	9.35	E
528	17.23	11.09	14.08	15.65	E
529	27.65	16.53	20.40	22.17	G

\* 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.

c OD: \$0.13 Supplemental is not subject to experience rating. Code as 0176.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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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	
535	2.10	1.35	1.72	1.91	C
536	4.53	2.92	3.70	4.12	C
551	1.00	0.65	0.82	0.91	F
553	0.98	0.63	0.80	0.89	G
555	0.32	0.21	0.27	0.29	B
563	1.01	0.65	0.83	0.92	C
571	1.96	1.26	1.60	1.78	C
573	3.11	2.00	2.54	2.83	F
581	1.26	0.81	1.03	1.14	E
587	1.78	1.15	1.46	1.62	C
601	5.68	3.36	4.15	4.51	G
603	5.24	2.99	3.69	4.01	F
605	6.14	3.59	4.43	4.81	E
606	4.35	2.55	3.14	3.42	G
607	2.62	1.55	1.92	2.08	F
608	5.55	3.22	3.98	4.33	F
609	3.40	2.00	2.47	2.68	F
611	7.94	4.62	5.70	6.20	E
615	7.61	4.44	5.48	5.95	G
0152	0.82				G
617	2.46	1.45	1.79	1.94	F
645	6.20	3.51	4.33	4.71	F
646	4.53	2.61	3.22	3.50	E
647	6.27	3.71	4.53	4.98	D
648	5.59	3.28	4.05	4.40	E
649	3.45	1.94	2.39	2.60	E
651	5.57	3.24	4.00	4.34	F
652	7.99	4.77	5.89	6.40	F
653	6.42	3.72	4.59	4.99	F
654	6.54	3.74	4.62	5.02	F
655	9.77	5.67	7.00	7.61	G
656	4.62	2.71	3.35	3.64	G
657	6.97	4.08	5.04	5.47	F
658	7.83	4.49	5.54	6.03	F
659	13.66	8.06	9.95	10.81	G
660	2.13	1.23	1.52	1.65	E
661	2.86	1.60	1.98	2.15	E
662	4.66	2.78	3.43	3.72	E
663	3.16	1.84	2.27	2.46	E
664	3.06	1.75	2.16	2.35	E
665	6.98	4.08	5.04	5.47	F
666	6.20	3.53	4.35	4.73	E
667	1.63	0.95	1.17	1.27	F
668	6.47	3.75	4.62	5.02	E
669	5.71	3.25	4.01	4.36	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.

d OD: \$0.74 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	
670	5.11	2.88	3.55	3.86	E
673	4.87	2.88	3.55	3.86	F
674	4.24	2.50	3.09	3.36	E
675	2.84	1.68	2.07	2.25	F
676	3.98	2.31	2.85	3.10	E
677	2.68	1.57	1.94	2.11	G
679	6.91	4.04	4.98	5.42	F
681	4.91	2.88	3.55	3.86	F
691	5.38	3.14	3.88	4.21	F
693	8.66	5.06	6.25	6.79	F
695	4.28	2.51	3.10	3.37	E
709	1.51	0.90	1.11	1.21	G
716	2.29	1.37	1.69	1.84	E
718	2.33	1.39	1.72	1.87	E
721	7.40	4.77	6.05	6.73	F
744	0.30	0.20	0.25	0.28	D
751	1.10	0.71	0.89	1.00	E
752	0.75	0.48	0.61	0.68	G
753	2.56	1.65	2.09	2.32	C
755	1.10	0.71	0.89	1.00	F
757	1.20	0.77	0.98	1.09	E
759	5.06	3.26	4.14	4.60	E
801	6.23	4.21	5.35	5.92	E
802	3.83	2.59	3.29	3.64	E
803	11.15	7.54	9.58	10.60	E
804	3.05	2.06	2.62	2.90	E
805	4.15	2.30	3.56	3.94	E
806	7.85	5.30	6.74	7.46	E
807	4.26	2.88	3.66	4.05	E
808	3.35	2.26	2.87	3.18	E
809	4.82	3.25	4.14	4.58	F
810	3.32	2.24	2.85	3.15	F
0162	0.74				E
811	5.84	3.95	5.01	5.55	E
812	5.67	3.83	4.87	5.39	F
813	3.63	2.45	3.12	3.45	D
814	1.81	1.23	1.56	1.73	C
815	2.60	1.75	2.23	2.47	D
816	1.89	1.27	1.62	1.79	D
817	4.50	3.04	3.87	4.28	E
818	1.04	0.71	0.90	0.99	D
819	1.10	0.74	0.94	1.04	D
820	1.89	1.27	1.62	1.79	D
821	4.57	3.09	3.93	4.35	C
825	3.07	2.08	2.64	2.92	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.

0162 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.

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		A-1	A-2	A-3	
828	5.28	3.57	4.54	5.02	E
855	3.30	2.23	2.83	3.13	E
857	3.53	2.38	3.03	3.35	E
858	4.79	3.23	4.11	4.55	F
859	5.21	3.52	4.47	4.95	E
860	5.43	3.67	4.67	5.17	E
862	5.23	3.53	4.49	4.97	E
865	3.60	2.43	3.09	3.42	C
867	6.35	4.29	5.45	6.03	D
871	5.68	3.84	4.88	5.40	D
877	2.37	1.60	2.04	2.26	B
879	3.29	2.22	2.82	3.12	B
880	4.21	2.84	3.61	4.00	C
881	3.63	2.45	3.12	3.45	B
882	4.47	3.02	3.84	4.25	B
883	2.78	1.88	2.39	2.64	B
884	0.89	0.60	0.77	0.85	B
885	2.23	1.51	1.92	2.12	C
886	1.56	1.05	1.34	1.48	B
887	0.59	0.40	0.50	0.56	C
888	3.19	2.16	2.74	3.04	C
889	0.22	0.15	0.19	0.21	B
890	0.37	0.25	0.31	0.35	C
891	0.92	0.62	0.79	0.88	B
892	0.62	0.42	0.53	0.59	B
893	0.57	0.38	0.49	0.54	B
894	1.46	0.99	1.25	1.39	B
895	0.83	0.56	0.71	0.79	B
896	1.12	0.75	0.96	1.06	A
897	1.31	0.88	1.12	1.24	A
898	1.64	1.11	1.41	1.56	C
899	1.04	0.71	0.90	0.99	C
903	0.21	0.14	0.18	0.20	E
904	1.06	0.72	0.91	1.01	E
905	0.07	0.05	0.06	0.07	D
907	3.31	2.23	2.84	3.14	B
910	3.87	2.62	3.33	3.68	C
911	5.01	3.38	4.30	4.76	B
914	1.31	0.88	1.12	1.24	B
915	1.68	1.14	1.45	1.60	C
916	1.26	0.85	1.08	1.20	B
917	1.64	1.11	1.41	1.56	C
918	1.63	1.10	1.40	1.55	C
919	1.48	1.00	1.27	1.41	B
920	0.30	0.21	0.26	0.29	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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		A-1	A-2	A-3	
921	3.94	2.66	3.39	3.75	D
922	2.69	1.82	2.31	2.55	D
923	1.93	1.30	1.65	1.83	B
924	2.79	1.88	2.39	2.65	B
925	1.41	0.95	1.21	1.34	B
926	2.13	1.44	1.83	2.02	B
927	0.83	0.56	0.71	0.79	B
928	1.52	1.03	1.31	1.45	B
932	0.71	0.48	0.61	0.67	C
933	2.87	1.94	2.46	2.73	C
934	2.60	1.75	2.23	2.47	C
935	0.94	0.64	0.81	0.90	C
936	0.43	0.29	0.37	0.40	D
939	4.04	2.73	3.46	3.84	F
940	3.77	2.55	3.24	3.59	C
941	1.95	1.32	1.67	1.85	C
942	2.36	1.60	2.03	2.25	C
943	2.74	1.85	2.35	2.60	C
944	1.36	0.92	1.17	1.29	B
945	1.92	1.29	1.65	1.82	A
946	2.59	1.75	2.22	2.46	C
948	1.61	1.09	1.38	1.53	A
949	0.26	0.18	0.23	0.25	C
951	0.23	0.16	0.20	0.22	E
952	0.58	0.39	0.50	0.55	C
953	0.11	0.08	0.10	0.11	C
954	1.77	1.20	1.52	1.69	E
955	0.19	0.13	0.17	0.18	D
956	0.08	0.05	0.07	0.08	D
957	0.32	0.22	0.28	0.31	C
958	0.90	0.61	0.77	0.86	C
959	1.21	0.82	1.04	1.15	C
960	2.03	1.37	1.74	1.93	C
961	0.75	0.51	0.64	0.71	C
962	0.03	0.02	0.03	0.03	F
963	0.32	0.22	0.28	0.31	B
964	1.56	1.05	1.34	1.48	B
965	0.45	0.30	0.38	0.42	B
966	2.53	1.71	2.18	2.41	E
967	0.79	0.53	0.68	0.75	D
968	0.91	0.62	0.78	0.87	B
969	1.78	1.21	1.53	1.70	C
970	4.11	2.77	3.53	3.90	B
971	2.89	1.95	2.48	2.75	C
972	1.33	0.90	1.14	1.26	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	
973	2.42	1.64	2.08	2.30	B
974	1.69	1.14	1.45	1.61	C
975	1.17	0.79	1.00	1.11	A
976	0.98	0.66	0.84	0.94	B
977	0.42	0.28	0.36	0.40	A
978	2.12	1.43	1.82	2.01	C
979	2.45	1.66	2.11	2.33	C
980	4.28	2.89	3.67	4.07	E
981	1.27	0.86	1.09	1.21	A
982	2.66 e				E
983	5.23	3.53	4.49	4.97	C
984	0.12	0.08	0.10	0.12	C
985	3.20	2.16	2.75	3.05	E
986	1.14	0.77	0.98	1.08	C
987	0.58	0.39	0.50	0.55	C
988	0.16	0.11	0.14	0.15	C
991	3.05	2.06	2.62	2.90	A
992	4.82	3.25	4.14	4.58	E
993	643.77 f	434.93	552.78	612.08	D
994	g	h	h	h	G
995	4.64	3.14	3.99	4.42	F
996	643.77 i	434.93	552.78	612.08	G
997	0.60	0.40	0.51	0.57	D
999	3.37	2.27	2.89	3.20	D
0006	3.41	2.30	2.93	3.24	D
0008	3.29	2.22	2.82	3.12	D
0011	2.22	1.50	1.91	2.11	B
012	4.21	2.84	3.61	4.00	D
0013	2.71	1.83	2.32	2.57	C
0016	1.99	1.34	1.71	1.89	C
0034	2.93	1.98	2.52	2.79	C
0036	2.61	1.76	2.24	2.48	C
0083	2.93	1.98	2.52	2.79	C
0170	1.69	1.14	1.45	1.61	C
4771	2.70	1.74	2.20	2.45	G
0771	0.67				G
4777	4.66	3.15	4.00	4.43	E
7405	1.38	0.93	1.18	1.31	E
7445	0.29				G

\* 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.

e Per person per week. A partial workweek is to be counted as a full workweek.

Not subject to Experience or Retrospective Rating.

f Per ambulance corps.

g See appropriate page of Section 2.

h Apply the following percentages (A-1 = 67.44%, A-2 = 85.71%, A-3 = 94.91%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: January 1, 2019 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	
7413	0.41	0.27	0.35	0.39	G
7453	0.09				G
7421	0.50	0.34	0.43	0.47	F
7424	1.17	0.79	1.00	1.11	G
7428	2.92	1.97	2.51	2.78	E
9740	k 0.02				
9741	k 0.01				
<b>Per Capita</b>					
0901	20.80	14.05	17.86	19.77	B
0902	0.86	0.58	0.74	0.82	A
0908	155.22	104.87	133.28	147.58	C
0909	52.83	35.70	45.37	50.23	B
0912	330.17	223.06	283.50	313.92	B
0913	327.62	221.34	281.32	311.50	C
<b>A Rated</b>					
9985	A	A	A	A	
0133	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.

  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.

k Not subject to experience rating.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Proposed Effective Date: January 1, 2019

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,787</b>	6,501 to 7,000	<b>7,467</b>
301 to 500	<b>2,194</b>	7,001 to 7,500	<b>7,740</b>
501 to 700	<b>2,553</b>	7,501 to 8,000	<b>8,010</b>
701 to 1,000	<b>2,951</b>	8,001 to 8,500	<b>8,272</b>
1,001 to 1,500	<b>3,471</b>	8,501 to 9,000	<b>8,529</b>
1,501 to 2,000	<b>4,031</b>	9,001 to 9,500	<b>8,776</b>
2,001 to 2,500	<b>4,509</b>	9,501 to 10,000	<b>9,019</b>
2,501 to 3,000	<b>4,933</b>	10,001 to 15,000	<b>10,350</b>
3,001 to 3,500	<b>5,306</b>	15,001 to 20,000	<b>12,656</b>
3,501 to 4,000	<b>5,660</b>	20,001 to 25,000	<b>14,920</b>
4,001 to 4,500	<b>5,987</b>	25,001 to 30,000	<b>17,159</b>
4,501 to 5,000	<b>6,303</b>	30,001 to 35,000	<b>19,363</b>
5,001 to 5,500	<b>6,607</b>	35,001 to 40,000	<b>21,536</b>
5,501 to 6,000	<b>6,898</b>	40,001 to 45,000	<b>23,673</b>
6,001 to 6,500	<b>7,187</b>	45,001 to 50,000	<b>25,774</b>
		For each additional 5,000 population.....	<b>2,109</b>