

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, 2016 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	12.95	8.24	10.51	11.71	F
007	4.19	2.67	3.40	3.79	C
009	19.21	12.22	15.59	17.38	G
015	11.29	7.19	9.16	10.22	E
025	3.30	1.84	2.34	2.53	G
028	2.90	1.62	2.06	2.23	F
050	2.89	1.61	2.05	2.22	F
051	3.25	1.81	2.30	2.50	F
055	3.44	1.92	2.44	2.64	F
059	4.03	2.25	2.85	3.10	E
101	2.67	1.65	2.07	2.32	E
103	1.19	0.73	0.92	1.03	C
104	2.90	1.79	2.25	2.52	B
105	2.99	1.85	2.32	2.60	D
106	4.87	3.00	3.77	4.23	C
107	2.28	1.41	1.77	1.98	B
108	3.07	1.90	2.38	2.67	C
109	3.70	2.28	2.87	3.21	C
110	2.66	1.64	2.06	2.31	B
111	5.09	3.14	3.95	4.42	C
112	8.46	5.22	6.56	7.35	C
113	2.08	1.28	1.61	1.81	C
114	5.66	3.49	4.39	4.91	E
115	1.85	1.14	1.43	1.60	D
119	3.17	1.95	2.45	2.75	C
130	4.69	2.89	3.63	4.07	E
132	2.72	1.68	2.11	2.36	C
134	2.88	1.78	2.23	2.50	C
135	2.30	1.42	1.78	2.00	C
136	2.27	1.40	1.76	1.97	C
139	3.58	2.21	2.78	3.11	C
141	3.91	2.41	3.03	3.39	B
142	1.94	1.20	1.50	1.68	C
161	1.62	1.00	1.26	1.41	C
163	3.20	1.97	2.48	2.77	C
165	4.75	2.93	3.68	4.12	B
166	2.59	1.60	2.01	2.25	C
185	4.40	2.72	3.41	3.82	B
187	3.48	2.15	2.70	3.02	B
189	3.18	1.96	2.46	2.76	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	2.54	1.57	1.97	2.20	C
201	3.59	2.22	2.78	3.12	D
204	2.28	1.41	1.77	1.98	B
205	2.68	1.65	2.08	2.33	B
221	1.81	1.11	1.40	1.57	C
222	2.15	1.33	1.67	1.87	C
225	2.20	1.36	1.71	1.91	C
227	3.12	1.92	2.41	2.70	C
255	2.37	1.46	1.84	2.06	E
257	2.34	1.45	1.82	2.03	C
261	2.30	1.42	1.78	2.00	C
263	1.83	1.13	1.42	1.59	C
265	2.33	1.44	1.81	2.03	C
275	2.76	1.70	2.14	2.40	C
276	3.29	2.03	2.55	2.85	C
281	1.83	1.13	1.42	1.59	B
282	5.52	3.41	4.28	4.79	D
285	2.31	1.43	1.79	2.01	B
291	3.43	2.12	2.66	2.98	E
297	2.86	1.77	2.22	2.48	B
301	4.81	2.97	3.73	4.17	F
305	3.43	2.12	2.66	2.98	D
306	3.52	2.17	2.73	3.06	B
311	2.27	1.40	1.76	1.97	C
319	3.41	2.10	2.64	2.96	A
323	3.56	2.20	2.76	3.09	C
327	2.80	1.73	2.17	2.43	C
402	3.66	2.26	2.84	3.18	E
403	2.12	1.31	1.64	1.84	C
404	2.48	1.53	1.92	2.15	E
406	3.48	2.15	2.70	3.02	E
407	3.02	1.87	2.34	2.62	C
411	4.31	2.66	3.34	3.74	E
413	4.44	2.74	3.44	3.86	E
415	2.98	1.84	2.31	2.59	E
416	1.45	0.90	1.12	1.26	C
421	4.89	3.02	3.79	4.24	E
425	6.42	3.96	4.98	5.57	E
427	3.35	2.07	2.59	2.91	E
429	3.74	2.31	2.90	3.25	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2016 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	
431	4.56	2.81	3.53	3.95	C
433	2.58	1.59	2.00	2.24	C
435	3.52	2.17	2.73	3.06	C
441	1.11	0.68	0.86	0.96	C
445	2.38 a	1.47	1.85	2.07	C
446	1.30	0.80	1.01	1.13	B
447	4.19 b	2.59	3.25	3.64	E
449	1.76	1.08	1.36	1.52	D
451	2.73	1.68	2.12	2.37	D
454	2.46	1.51	1.90	2.13	C
456	3.05	1.88	2.37	2.65	D
457	2.75	1.70	2.13	2.39	C
458	1.60	0.99	1.24	1.39	B
459	0.86	0.53	0.67	0.75	C
461	2.24	1.38	1.74	1.95	D
463	2.47	1.52	1.91	2.14	D
465	2.88	1.78	2.23	2.50	D
467	3.70	2.28	2.87	3.21	B
471	0.84	0.52	0.65	0.73	B
472	0.90	0.56	0.70	0.78	B
473	1.85	1.14	1.43	1.60	B
474	1.66	1.03	1.29	1.44	C
475	1.85	1.14	1.43	1.60	D
476	1.23	0.76	0.95	1.07	C
477	1.76	1.08	1.36	1.52	C
483	1.29	0.80	1.00	1.12	B
485	1.15	0.71	0.89	1.00	B
486	1.32	0.81	1.02	1.14	C
487	0.94	0.58	0.73	0.82	C
488	0.78	0.48	0.61	0.68	B
489	1.16	0.71	0.90	1.00	B
491	3.17	1.95	2.45	2.75	C
493	3.60	2.22	2.79	3.13	C
495	4.19	2.59	3.25	3.64	D
497	1.38	0.85	1.07	1.20	B
499	2.81	1.73	2.18	2.44	D
501	2.90	1.79	2.25	2.52	E
502	3.00	1.85	2.33	2.61	A
506	1.43	0.88	1.11	1.24	C
507	1.95	1.20	1.51	1.69	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: \$0.08 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.07 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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		A-1	A-2	A-3	
509	4.79	2.95	3.71	4.16	G
511	4.92	3.04	3.81	4.27	E
512	3.91	2.41	3.03	3.39	E
513	2.86 ^c	1.77	2.22	2.48	B
514	3.98	2.45	3.08	3.45	E
520	0.31	0.20	0.26	0.28	C
521	0.85	0.54	0.69	0.77	B
522	1.17	0.72	0.90	1.01	C
523	2.25	1.43	1.83	2.04	C
524	3.34	2.12	2.71	3.02	C
525	5.81	3.59	4.51	5.05	D
526	9.15	5.82	7.43	8.28	D
527	13.35	8.50	10.84	12.08	E
528	19.91	12.28	15.43	17.28	D
529	29.69	18.89	24.09	26.86	F
535	2.30	1.42	1.78	2.00	C
536	4.78	2.95	3.70	4.15	C
551	1.03	0.64	0.80	0.90	F
553	1.21	0.74	0.94	1.05	G
555	0.47	0.29	0.36	0.41	B
563	1.20	0.74	0.93	1.04	C
571	2.40	1.48	1.86	2.09	C
573	3.46	2.13	2.68	3.00	F
581	1.77	1.09	1.37	1.53	E
587	1.75	1.08	1.35	1.51	C
601	5.79	3.20	4.06	4.41	G
603	5.38	2.84	3.61	3.91	F
605	6.32	3.45	4.39	4.76	E
606	6.31	3.45	4.39	4.76	G
607	4.13	2.29	2.91	3.16	F
608	5.42	2.94	3.74	4.05	F
609	3.76	2.07	2.63	2.85	F
611	7.79	4.24	5.38	5.84	E
615	8.09	4.41	5.60	6.07	G
0152	0.87				G
617	2.66	1.46	1.85	2.01	F
645	6.01	3.20	4.07	4.41	F
646	4.90	2.64	3.35	3.63	E
647	6.31	3.48	4.43	4.80	D
648	5.75	3.13	3.98	4.31	E
649	2.75	1.44	1.83	1.98	E
651	6.14	3.33	4.23	4.58	F
652	7.89	4.40	5.59	6.06	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.

^c OD: \$0.15 Supplemental is not subject to experience rating. Code as 0176.

^d 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	6.64	3.59	4.56	4.94	F
654	7.06	3.80	4.83	5.24	F
655	11.60	6.27	7.97	8.64	G
656	5.67	3.11	3.95	4.29	G
657	6.91	3.78	4.80	5.21	F
658	7.99	4.24	5.39	5.85	F
659	14.72	8.07	10.26	11.13	G
660	2.33	1.26	1.60	1.74	E
661	3.00	1.56	1.98	2.15	E
662	4.46	2.48	3.15	3.42	E
663	3.55	1.91	2.43	2.64	E
664	3.28	1.74	2.21	2.40	E
665	7.17	3.92	4.98	5.40	F
666	5.87	3.15	4.00	4.34	E
667	1.65	0.89	1.14	1.23	F
668	5.49	2.96	3.77	4.09	E
669	5.79	3.15	4.00	4.34	F
670	4.71	2.48	3.16	3.42	E
673	4.65	2.57	3.27	3.55	F
674	4.16	2.29	2.91	3.16	E
675	3.20	1.76	2.24	2.43	F
676	3.74	1.97	2.51	2.72	E
677	3.03	1.65	2.10	2.28	G
679	6.88	3.76	4.77	5.18	F
681	4.53	2.48	3.16	3.42	F
691	5.43	2.96	3.77	4.09	F
693	8.57	4.68	5.95	6.46	F
695	4.06	2.22	2.83	3.06	E
709	1.52	0.85	1.08	1.17	G
716	2.17	1.21	1.54	1.67	E
718	2.32	1.30	1.65	1.79	E
721	8.30	5.12	6.43	7.20	F
744	0.40	0.24	0.31	0.34	D
751	1.76	1.08	1.36	1.52	E
752	0.78	0.48	0.61	0.68	G
753	2.95	1.82	2.29	2.56	C
755	1.15	0.71	0.89	1.00	F
757	1.49	0.92	1.16	1.29	E
759	5.20	3.21	4.03	4.51	E
801	7.16	4.56	5.81	6.48	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	5.08	3.23	4.13	4.60	E
803	13.90	8.85	11.28	12.58	E
804	3.34	2.12	2.71	3.02	E
805	4.89	3.11	3.97	4.42	E
806	8.31	5.29	6.74	7.52	E
807	4.95	3.15	4.02	4.48	E
808	3.43	2.18	2.78	3.10	E
809	4.94	3.14	4.01	4.47	F
810	4.12	2.62	3.34	3.73	F
0162	0.50				E
811	6.34	4.04	5.15	5.74	E
812	6.03	3.84	4.89	5.45	F
813	3.97	2.52	3.22	3.59	D
814	2.29	1.46	1.86	2.07	C
815	2.90	1.85	2.35	2.63	D
816	1.94	1.23	1.57	1.75	D
817	5.02	3.20	4.08	4.54	E
818	1.13	0.72	0.91	1.02	D
819	1.08	0.68	0.87	0.97	D
820	1.94	1.23	1.57	1.75	D
821	4.92	3.13	3.99	4.45	C
825	2.99	1.90	2.43	2.71	C
828	6.66	4.24	5.40	6.02	E
855	3.59	2.29	2.91	3.25	E
857	4.43	2.82	3.60	4.01	E
858	5.85	3.73	4.75	5.30	F
859	6.00	3.82	4.87	5.42	E
860	6.71	4.27	5.44	6.07	E
862	5.86	3.73	4.76	5.31	E
865	3.56	2.27	2.89	3.22	C
867	6.02	3.83	4.88	5.44	D
871	7.18	4.57	5.83	6.50	D
877	2.19	1.39	1.78	1.98	B
879	3.54	2.25	2.87	3.20	B
880	4.77	3.03	3.87	4.31	C
881	3.74	2.38	3.04	3.39	B
882	4.91	3.13	3.99	4.44	B
883	2.84	1.81	2.31	2.57	B
884	1.02	0.65	0.83	0.93	B
885	2.72	1.73	2.21	2.46	C
886	1.90	1.21	1.54	1.72	B
887	0.74	0.47	0.60	0.67	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	
889	0.26	0.17	0.21	0.24	B
890	0.42	0.26	0.34	0.38	C
891	1.06	0.67	0.86	0.95	B
892	0.79	0.50	0.64	0.72	B
893	0.63	0.40	0.51	0.57	B
894	1.22	0.77	0.99	1.10	B
895	0.76	0.48	0.62	0.69	B
896	1.44	0.92	1.17	1.30	A
897	1.31	0.83	1.06	1.18	A
898	1.99	1.27	1.61	1.80	C
899	1.21	0.77	0.98	1.09	C
903	0.26	0.17	0.21	0.24	E
904	1.09	0.69	0.88	0.98	E
905	0.10	0.06	0.08	0.09	D
907	3.44	2.19	2.79	3.11	B
910	4.19	2.67	3.40	3.79	C
911	5.50	3.50	4.46	4.98	B
914	1.35	0.86	1.10	1.22	B
915	2.12	1.35	1.72	1.92	C
916	1.49	0.95	1.21	1.35	B
917	1.67	1.07	1.36	1.51	C
918	2.02	1.28	1.64	1.83	C
919	1.88	1.19	1.52	1.70	B
920	0.41	0.26	0.33	0.37	C
921	4.88	3.11	3.96	4.42	D
922	3.05	1.94	2.48	2.76	D
923	2.30	1.47	1.87	2.08	B
924	3.15	2.00	2.55	2.85	B
925	1.88	1.19	1.52	1.70	B
926	2.52	1.60	2.04	2.28	B
927	0.97	0.62	0.79	0.88	B
928	1.76	1.12	1.42	1.59	B
932	0.73	0.46	0.59	0.66	C
933	3.60	2.29	2.92	3.26	C
934	2.82	1.80	2.29	2.55	C
935	1.09	0.69	0.88	0.98	C
936	0.51	0.32	0.41	0.46	D
939	4.62	2.94	3.75	4.18	F
940	4.20	2.67	3.41	3.80	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	
941	1.91	1.21	1.55	1.73	C
942	2.67	1.70	2.17	2.41	C
943	3.12	1.98	2.53	2.82	C
944	1.55	0.99	1.26	1.40	B
945	2.25	1.43	1.83	2.04	A
946	2.45	1.56	1.98	2.21	C
948	1.50	0.96	1.22	1.36	A
949	0.49	0.31	0.40	0.44	C
951	0.31	0.20	0.26	0.28	E
952	0.78	0.50	0.63	0.71	C
953	0.12	0.08	0.10	0.11	C
954	1.88	1.19	1.52	1.70	E
955	0.25	0.16	0.21	0.23	D
956	0.12	0.08	0.10	0.11	D
957	0.34	0.22	0.28	0.31	C
958	1.18	0.75	0.96	1.06	C
959	1.27	0.81	1.03	1.15	C
960	2.32	1.48	1.89	2.10	C
961	0.81	0.52	0.66	0.73	C
962	0.03	0.02	0.02	0.03	F
963	0.41	0.26	0.33	0.37	B
964	1.63	1.04	1.33	1.48	B
965	0.46	0.29	0.37	0.41	B
966	2.34	1.49	1.90	2.12	E
967	0.98	0.63	0.80	0.89	D
968	0.95	0.61	0.77	0.86	B
969	2.29	1.46	1.86	2.07	C
970	5.88	3.74	4.77	5.31	B
971	2.98	1.90	2.42	2.70	C
972	2.17	1.38	1.76	1.96	C
973	2.73	1.74	2.21	2.47	B
974	1.88	1.19	1.52	1.70	C
975	1.31	0.83	1.06	1.18	A
976	1.06	0.67	0.86	0.95	B
977	0.48	0.30	0.39	0.43	A
978	2.18	1.39	1.77	1.97	C
979	2.73	1.74	2.21	2.47	C
980	4.50	2.86	3.65	4.07	E
981	1.52	0.97	1.24	1.38	A
982	2.67 ^e				E
983	5.90	3.75	4.78	5.33	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.

^e 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, 2016 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	0.13	0.08	0.11	0.12	C
985	3.56	2.27	2.89	3.22	E
986	1.13	0.72	0.91	1.02	C
987	0.75	0.48	0.61	0.68	C
988	0.18	0.12	0.15	0.17	C
992	4.94	3.14	4.01	4.47	E
993	822.23 f	523.22	667.22	743.79	D
994	g	h	h	h	G
995	5.66	3.60	4.59	5.12	F
996	822.23 i	523.22	667.22	743.79	G
997	0.81	0.52	0.66	0.73	D
999	3.85	2.45	3.12	3.48	D
0006	3.50	2.23	2.84	3.17	D
0008	3.35	2.13	2.72	3.03	D
0011	2.77	1.76	2.25	2.51	B
012	4.38	2.79	3.56	3.97	D
0013	3.33	2.12	2.70	3.01	C
0016	2.23	1.42	1.81	2.02	C
0034	3.00	1.91	2.44	2.72	C
0036	3.10	1.98	2.52	2.81	C
0083	3.73	2.38	3.03	3.38	C
0170	2.14	1.36	1.74	1.94	C
4771	2.57	1.58	1.99	2.23	G
0771	0.64				G
4777	6.01	3.82	4.87	5.43	E
7405	1.58	1.01	1.28	1.43	E
7445	0.33				G
7413	0.58	0.37	0.47	0.52	G
7453	0.12				G
7421	0.70	0.45	0.57	0.63	F
7424	1.64	1.05	1.33	1.49	G
7428	3.91	2.49	3.17	3.53	E
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 = 63.59%, A-2 = 81.09%, A-3 = 90.40%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

k Not subject to experience rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2016 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	
Per Capita					
0901	21.15	13.46	17.16	19.13	B
0902	1.09	0.69	0.88	0.98	A
0908	189.05	120.30	153.41	171.01	C
0909	66.57	42.36	54.02	60.22	B
0912	297.21	189.13	241.17	268.85	B
0913	377.47	240.20	306.30	341.46	C
A Rated					
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.

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Proposed Effective Date: April 1, 2016

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,790	6,501 to 7,000	7,482
301 to 500	2,198	7,001 to 7,500	7,754
501 to 700	2,557	7,501 to 8,000	8,026
701 to 1,000	2,957	8,001 to 8,500	8,288
1,001 to 1,500	3,477	8,501 to 9,000	8,544
1,501 to 2,000	4,038	9,001 to 9,500	8,793
2,001 to 2,500	4,517	9,501 to 10,000	9,037
2,501 to 3,000	4,943	10,001 to 15,000	10,370
3,001 to 3,500	5,317	15,001 to 20,000	12,680
3,501 to 4,000	5,671	20,001 to 25,000	14,948
4,001 to 4,500	5,999	25,001 to 30,000	17,191
4,501 to 5,000	6,314	30,001 to 35,000	19,401
5,001 to 5,500	6,620	35,001 to 40,000	21,577
5,501 to 6,000	6,911	40,001 to 45,000	23,718
6,001 to 6,500	7,201	45,001 to 50,000	25,823
		For each additional 5,000 population.....	2,113