

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, 2018 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	11.65	7.36	9.29	10.31	F
007	4.39	2.77	3.50	3.88	C
009	18.22	11.52	14.53	16.12	G
015	9.90	6.25	7.89	8.75	E
025	3.52	1.98	2.43	2.64	G
028	2.47	1.40	1.71	1.86	F
050	3.20	1.81	2.22	2.41	F
051	3.32	1.87	2.29	2.49	F
055	3.78	2.13	2.62	2.84	F
059	4.59	2.59	3.18	3.45	E
101	2.73	1.64	2.06	2.30	E
103	1.19	0.71	0.90	1.00	C
104	3.27	1.97	2.47	2.77	B
105	3.36	2.02	2.53	2.84	D
106	5.00	3.01	3.77	4.22	C
107	2.28	1.37	1.72	1.93	B
108	2.70	1.62	2.04	2.28	C
109	3.74	2.25	2.83	3.16	C
110	2.64	1.59	1.99	2.23	B
111	6.34	3.82	4.79	5.35	C
112	8.31	5.01	6.28	7.02	C
113	1.98	1.19	1.49	1.67	C
114	5.51	3.32	4.16	4.65	E
115	2.09	1.26	1.58	1.76	D
119	3.04	1.83	2.30	2.57	C
130	4.65	2.80	3.51	3.93	E
132	2.70	1.62	2.04	2.28	C
134	2.86	1.72	2.16	2.42	C
135	2.28	1.37	1.72	1.93	C
136	2.48	1.50	1.88	2.10	C
139	3.75	2.26	2.83	3.17	C
141	4.09	2.46	3.09	3.45	B
142	2.07	1.25	1.56	1.75	C
161	1.66	1.00	1.26	1.40	C
163	3.36	2.02	2.53	2.84	C
165	5.26	3.17	3.97	4.45	B
166	2.69	1.62	2.03	2.27	C
185	5.77	3.47	4.36	4.87	B
187	3.86	2.33	2.92	3.26	B
189	3.35	2.01	2.53	2.83	C
191	2.92	1.76	2.21	2.47	C
201	3.63	2.19	2.74	3.07	D
204	2.50	1.51	1.89	2.12	B
205	2.68	1.61	2.02	2.26	B
221	1.78	1.07	1.35	1.51	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	2.15	1.29	1.62	1.82	C
225	2.34	1.41	1.77	1.98	C
227	2.92	1.76	2.21	2.47	C
255	2.38	1.43	1.80	2.01	E
257	2.32	1.40	1.75	1.96	C
261	2.46	1.48	1.86	2.08	C
263	1.77	1.07	1.34	1.50	C
265	2.33	1.40	1.76	1.97	C
275	3.04	1.83	2.30	2.57	C
276	3.78	2.28	2.86	3.20	C
281	2.04	1.23	1.54	1.72	B
282	5.08	3.06	3.84	4.29	D
285	2.05	1.23	1.55	1.73	B
291	3.75	2.26	2.83	3.17	E
297	3.58	2.16	2.70	3.02	B
301	5.06	3.05	3.82	4.27	F
305	3.66	2.20	2.76	3.09	D
306	3.40	2.05	2.57	2.87	B
311	2.44	1.47	1.85	2.06	C
319	3.56	2.14	2.69	3.01	A
323	3.40	2.05	2.57	2.87	C
327	2.53	1.53	1.91	2.14	C
402	3.40	2.05	2.57	2.87	E
403	2.40	1.45	1.81	2.03	C
404	2.62	1.58	1.98	2.21	E
406	3.09	1.86	2.34	2.61	E
407	2.83	1.70	2.14	2.39	C
411	4.29	2.58	3.24	3.62	E
413	4.45	2.68	3.36	3.76	E
415	2.91	1.75	2.20	2.46	E
416	1.52	0.92	1.15	1.28	C
421	5.57	3.35	4.20	4.70	E
425	6.41	3.86	4.84	5.41	E
427	3.45	2.08	2.60	2.91	E
429	3.42	2.06	2.58	2.89	D
431	4.55	2.74	3.44	3.85	C
433	2.76	1.66	2.08	2.33	C
435	3.32	2.00	2.50	2.80	C
441	1.06	0.64	0.80	0.90	C
445	1.98 a	1.19	1.49	1.67	C
446	1.14	0.68	0.86	0.96	B
447	3.87 b	2.33	2.92	3.27	E
449	1.93	1.16	1.45	1.63	D
451	2.90	1.75	2.19	2.45	D
454	2.48	1.50	1.88	2.10	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: \$0.07 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.06 Supplemental is not subject to experience rating. Code as 0066.

**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	
456	2.89	1.74	2.18	2.44	D
457	2.74	1.65	2.07	2.31	C
458	1.54	0.93	1.16	1.30	B
459	0.80	0.48	0.60	0.68	C
461	2.19	1.32	1.65	1.85	D
463	2.46	1.48	1.86	2.08	D
465	2.86	1.72	2.16	2.42	D
467	3.62	2.18	2.73	3.06	B
471	0.91	0.55	0.69	0.77	B
472	0.93	0.56	0.70	0.79	B
473	2.24	1.35	1.69	1.89	B
474	1.76	1.06	1.33	1.49	C
475	1.64	0.99	1.24	1.39	D
476	1.15	0.69	0.87	0.97	C
477	1.69	1.02	1.28	1.43	C
483	1.37	0.82	1.03	1.16	B
485	1.04	0.63	0.79	0.88	B
486	1.21	0.73	0.91	1.02	C
487	0.91	0.55	0.69	0.77	C
488	0.73	0.44	0.55	0.62	B
489	1.05	0.64	0.80	0.89	B
491	4.05	2.44	3.06	3.42	C
493	3.37	2.03	2.54	2.84	C
495	5.08	3.06	3.84	4.29	D
497	1.60	0.96	1.21	1.35	B
499	2.83	1.70	2.14	2.39	D
501	3.36	2.02	2.53	2.84	E
502	3.00	1.81	2.27	2.54	A
506	1.55	0.93	1.17	1.31	C
507	1.96	1.18	1.48	1.65	F
509	4.82	2.90	3.64	4.07	G
511	5.00	3.01	3.77	4.22	E
512	3.73	2.25	2.82	3.15	E
513	2.77 c	1.67	2.09	2.34	B
514	3.91	2.36	2.96	3.31	E
520	0.29	0.19	0.23	0.26	C
521	0.80	0.51	0.64	0.71	B
522	1.32	0.83	1.05	1.17	C
523	2.23	1.41	1.78	1.97	C
524	3.32	2.10	2.64	2.93	B
525	5.69	3.43	4.30	4.81	D
526	8.35	5.28	6.66	7.39	E
527	13.06	7.37	9.03	9.81	E
528	19.76	11.90	14.92	16.70	E
529	31.14	17.57	21.54	23.39	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: \$0.15 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	2.31	1.39	1.75	1.95	C
536	4.96	2.99	3.74	4.19	C
551	1.07	0.65	0.81	0.91	F
553	1.12	0.67	0.84	0.94	G
555	0.38	0.23	0.28	0.32	B
563	1.18	0.71	0.89	0.99	C
571	2.21	1.33	1.67	1.87	C
573	3.48	2.09	2.63	2.94	F
581	1.46	0.88	1.10	1.23	E
587	2.02	1.22	1.52	1.70	C
601	6.32	3.53	4.33	4.70	G
603	5.75	3.09	3.79	4.12	F
605	6.66	3.67	4.50	4.89	E
606	5.15	2.84	3.49	3.78	G
607	3.03	1.69	2.08	2.25	F
608	6.12	3.35	4.11	4.46	F
609	3.76	2.09	2.56	2.78	F
611	8.56	4.70	5.76	6.25	E
615	8.37	4.60	5.64	6.12	G
0152	0.90				G
617	2.78	1.54	1.89	2.06	F
645	6.73	3.59	4.40	4.78	F
646	5.07	2.76	3.38	3.67	E
647	6.77	3.78	4.64	5.03	D
648	6.09	3.37	4.14	4.49	E
649	3.51	1.86	2.28	2.47	E
651	6.24	3.42	4.19	4.55	F
652	8.84	4.98	6.10	6.63	F
653	7.04	3.86	4.73	5.13	F
654	7.27	3.92	4.81	5.22	F
655	11.14	6.10	7.48	8.13	G
656	5.36	2.97	3.65	3.96	G
657	7.53	4.16	5.10	5.54	F
658	8.48	4.59	5.63	6.11	F
659	15.19	8.46	10.37	11.26	G
660	2.35	1.28	1.57	1.71	E
661	3.15	1.66	2.03	2.21	E
662	5.03	2.83	3.47	3.77	E
663	3.60	1.97	2.42	2.63	E
664	3.38	1.83	2.24	2.44	E
665	7.70	4.25	5.21	5.66	F
666	6.64	3.56	4.37	4.74	E
667	1.76	0.96	1.18	1.28	F
668	6.75	3.68	4.52	4.90	E
669	6.22	3.36	4.12	4.47	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: \$0.64 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	5.41	2.87	3.52	3.82	E
673	5.22	2.91	3.57	3.88	F
674	4.58	2.55	3.13	3.40	E
675	3.12	1.74	2.13	2.31	F
676	4.30	2.31	2.83	3.08	E
677	3.04	1.68	2.05	2.23	G
679	7.46	4.11	5.04	5.48	F
681	5.18	2.87	3.52	3.82	F
691	5.94	3.28	4.02	4.36	F
693	9.67	5.34	6.54	7.10	F
695	4.72	2.61	3.20	3.47	E
709	1.63	0.92	1.13	1.23	G
716	2.42	1.37	1.68	1.82	E
718	2.51	1.42	1.74	1.89	E
721	8.24	4.96	6.23	6.96	F
744	0.34	0.21	0.26	0.29	D
751	1.35	0.81	1.02	1.14	E
752	0.81	0.49	0.61	0.69	G
753	2.85	1.72	2.15	2.41	C
755	1.20	0.72	0.90	1.01	F
757	1.36	0.82	1.03	1.15	E
759	5.53	3.33	4.17	4.67	E
801	6.94	4.38	5.53	6.13	E
802	4.49	2.84	3.58	3.97	E
803	12.74	8.05	10.17	11.27	E
804	3.40	2.15	2.71	3.00	E
805	4.70	2.97	3.75	4.16	E
806	8.61	5.44	6.87	7.61	E
807	4.71	2.98	3.76	4.17	E
808	3.66	2.31	2.92	3.24	E
809	5.30	3.35	4.23	4.69	F
810	3.77	2.38	3.01	3.34	F
0162	0.64				E
811	6.44	4.07	5.14	5.70	E
812	6.24	3.94	4.97	5.52	F
813	3.99	2.52	3.19	3.53	D
814	2.09	1.32	1.67	1.85	C
815	2.89	1.83	2.31	2.56	D
816	2.07	1.31	1.65	1.83	D
817	4.94	3.12	3.94	4.37	E
818	1.17	0.74	0.93	1.03	D
819	1.21	0.76	0.96	1.07	D
820	2.03	1.28	1.62	1.79	D
821	5.03	3.18	4.01	4.45	C
825	3.30	2.08	2.63	2.91	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	6.09	3.85	4.86	5.39	E
855	3.67	2.32	2.93	3.25	E
857	4.07	2.57	3.24	3.60	E
858	5.52	3.49	4.40	4.88	F
859	5.85	3.70	4.67	5.18	E
860	6.19	3.92	4.94	5.48	E
862	5.79	3.66	4.62	5.12	E
865	3.91	2.47	3.12	3.46	C
867	6.90	4.36	5.51	6.11	D
871	6.56	4.15	5.23	5.80	D
877	2.60	1.64	2.07	2.30	B
879	3.75	2.37	2.99	3.32	B
880	4.69	2.97	3.74	4.15	C
881	3.96	2.51	3.16	3.51	B
882	4.91	3.10	3.91	4.34	B
883	3.05	1.93	2.43	2.70	B
884	1.01	0.64	0.81	0.90	B
885	2.48	1.57	1.98	2.20	C
886	1.74	1.10	1.39	1.54	B
887	0.68	0.43	0.54	0.60	C
888	3.55	2.24	2.83	3.14	C
889	0.25	0.16	0.20	0.22	B
890	0.41	0.26	0.32	0.36	C
891	0.99	0.63	0.79	0.88	B
892	0.71	0.45	0.57	0.63	B
893	0.64	0.40	0.51	0.57	B
894	1.55	0.98	1.24	1.37	B
895	0.90	0.57	0.72	0.80	B
896	1.29	0.81	1.03	1.14	A
897	1.45	0.92	1.16	1.28	A
898	1.90	1.20	1.51	1.68	C
899	1.16	0.73	0.92	1.02	C
903	0.24	0.15	0.19	0.22	E
904	1.16	0.73	0.92	1.02	E
905	0.08	0.05	0.06	0.07	D
907	3.59	2.27	2.86	3.18	B
910	4.28	2.70	3.41	3.78	C
911	5.56	3.51	4.43	4.92	B
914	1.44	0.91	1.15	1.27	B
915	1.94	1.22	1.54	1.71	C
916	1.39	0.88	1.11	1.23	B
917	1.81	1.15	1.45	1.61	C
918	1.88	1.19	1.50	1.66	C
919	1.70	1.08	1.36	1.51	B
920	0.35	0.22	0.28	0.31	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	4.50	2.85	3.59	3.98	D
922	2.95	1.86	2.35	2.61	D
923	2.21	1.40	1.76	1.96	B
924	3.09	1.95	2.47	2.74	B
925	1.62	1.03	1.29	1.44	B
926	2.35	1.49	1.88	2.08	B
927	0.90	0.57	0.72	0.80	B
928	1.68	1.06	1.34	1.49	B
932	0.79	0.50	0.63	0.70	C
933	3.31	2.09	2.64	2.92	C
934	2.86	1.81	2.28	2.53	C
935	1.04	0.66	0.83	0.92	C
936	0.48	0.30	0.38	0.42	D
939	4.47	2.83	3.57	3.96	F
940	4.22	2.67	3.36	3.73	C
941	2.11	1.33	1.68	1.87	C
942	2.60	1.64	2.07	2.30	C
943	3.00	1.90	2.39	2.65	C
944	1.54	0.97	1.23	1.36	B
945	2.09	1.32	1.67	1.85	A
946	2.80	1.77	2.23	2.48	C
948	1.71	1.08	1.37	1.52	A
949	0.32	0.21	0.26	0.29	C
951	0.28	0.18	0.23	0.25	E
952	0.67	0.42	0.53	0.59	C
953	0.12	0.08	0.10	0.11	C
954	1.98	1.25	1.58	1.75	E
955	0.21	0.13	0.17	0.19	D
956	0.09	0.06	0.07	0.08	D
957	0.38	0.24	0.30	0.33	C
958	1.04	0.66	0.83	0.92	C
959	1.34	0.85	1.07	1.18	C
960	2.21	1.40	1.76	1.96	C
961	0.83	0.53	0.66	0.74	C
962	0.03	0.02	0.02	0.03	F
963	0.38	0.24	0.30	0.33	B
964	1.72	1.09	1.37	1.52	B
965	0.50	0.31	0.40	0.44	B
966	2.71	1.71	2.16	2.39	E
967	0.90	0.57	0.72	0.80	D
968	0.99	0.63	0.79	0.88	B
969	2.06	1.30	1.64	1.82	C
970	3.57	2.26	2.85	3.16	B
971	3.22	2.04	2.57	2.85	C
972	1.56	0.99	1.25	1.38	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	2.68	1.69	2.14	2.37	B
974	1.86	1.17	1.48	1.64	C
975	1.28	0.81	1.02	1.13	A
976	1.10	0.69	0.87	0.97	B
977	0.46	0.29	0.36	0.40	A
978	2.33	1.47	1.86	2.06	C
979	2.76	1.74	2.20	2.44	C
980	4.77	3.01	3.80	4.22	E
981	1.41	0.89	1.12	1.25	A
982	2.84 e				E
983	5.86	3.70	4.67	5.18	C
984	0.13	0.08	0.11	0.12	C
985	3.52	2.22	2.81	3.11	E
986	1.26	0.79	1.00	1.11	C
987	0.67	0.42	0.53	0.59	C
988	0.16	0.10	0.13	0.14	C
991	3.09	1.95	2.47	2.74	A
992	5.30	3.35	4.23	4.69	E
993	746.23 f	471.63	595.28	660.12	D
994	g	h	h	h	G
995	5.19	3.28	4.14	4.59	F
996	746.23 i	471.63	595.28	660.12	G
997	0.71	0.45	0.57	0.63	D
999	3.77	2.38	3.01	3.34	D
0006	3.70	2.34	2.95	3.27	D
0008	3.60	2.27	2.87	3.18	D
0011	2.53	1.60	2.02	2.24	B
012	4.65	2.94	3.71	4.12	D
0013	3.12	1.97	2.49	2.76	C
0016	2.21	1.40	1.76	1.96	C
0034	3.19	2.02	2.55	2.83	C
0036	3.00	1.90	2.39	2.65	C
0083	3.40	2.15	2.71	3.00	C
0170	1.96	1.24	1.56	1.73	C
4771	2.91	1.75	2.20	2.46	G
0771	0.73				G
4777	5.40	3.42	4.31	4.78	E
7405	1.51	0.95	1.21	1.34	E
7445	0.32				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 = 63.17%, A-2 = 79.73%, A-3 = 88.42%) 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: April 1, 2018 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	0.47	0.29	0.37	0.41	G
7453	0.10				G
7421	0.57	0.36	0.45	0.50	F
7424	1.34	0.85	1.07	1.18	G
7428	3.37	2.13	2.69	2.98	E
9740	k 0.02				
9741	k 0.01				
<b>Per Capita</b>					
0901	22.01	13.91	17.56	19.47	B
0902	0.99	0.63	0.79	0.88	A
0908	179.81	113.64	143.43	159.06	C
0909	60.96	38.52	48.63	53.92	B
0912	339.11	214.32	270.51	299.98	B
0913	380.10	240.23	303.21	336.24	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: April 1, 2018

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,912</b>	6,501 to 7,000	<b>7,992</b>
301 to 500	<b>2,348</b>	7,001 to 7,500	<b>8,284</b>
501 to 700	<b>2,732</b>	7,501 to 8,000	<b>8,573</b>
701 to 1,000	<b>3,159</b>	8,001 to 8,500	<b>8,853</b>
1,001 to 1,500	<b>3,715</b>	8,501 to 9,000	<b>9,128</b>
1,501 to 2,000	<b>4,314</b>	9,001 to 9,500	<b>9,392</b>
2,001 to 2,500	<b>4,825</b>	9,501 to 10,000	<b>9,653</b>
2,501 to 3,000	<b>5,280</b>	10,001 to 15,000	<b>11,078</b>
3,001 to 3,500	<b>5,679</b>	15,001 to 20,000	<b>13,545</b>
3,501 to 4,000	<b>6,058</b>	20,001 to 25,000	<b>15,969</b>
4,001 to 4,500	<b>6,408</b>	25,001 to 30,000	<b>18,365</b>
4,501 to 5,000	<b>6,746</b>	30,001 to 35,000	<b>20,724</b>
5,001 to 5,500	<b>7,072</b>	35,001 to 40,000	<b>23,049</b>
5,501 to 6,000	<b>7,383</b>	40,001 to 45,000	<b>25,337</b>
6,001 to 6,500	<b>7,693</b>	45,001 to 50,000	<b>27,585</b>
		For each additional 5,000 population.....	<b>2,257</b>