

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, 2020 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	6.92	5.07	6.57	7.39	F
007	3.26	2.39	3.10	3.48	C
009	11.72	8.58	11.11	12.51	G
015	5.62	4.11	5.33	5.99	E
025	2.51	1.60	2.07	2.27	G
028	1.49	0.95	1.23	1.34	F
050	2.40	1.53	1.98	2.17	F
051	2.43	1.54	2.00	2.19	F
055	2.84	1.80	2.33	2.56	F
059	3.62	2.30	2.98	3.26	E
101	1.89	1.32	1.67	1.91	E
103	0.79	0.55	0.70	0.80	C
104	2.13	1.49	1.89	2.16	B
105	2.38	1.67	2.12	2.42	D
106	3.59	2.51	3.19	3.64	C
107	1.69	1.18	1.50	1.72	B
108	1.53	1.07	1.36	1.55	C
109	2.42	1.69	2.15	2.46	C
110	1.74	1.22	1.55	1.77	B
111	4.35	3.04	3.86	4.41	C
112	4.93	3.44	4.37	5.00	C
113	1.19	0.83	1.05	1.20	C
114	3.62	2.53	3.21	3.67	E
115	1.54	1.08	1.37	1.56	D
119	2.11	1.47	1.87	2.14	C
130	3.07	2.15	2.73	3.12	E
132	1.72	1.20	1.53	1.75	C
134	1.91	1.33	1.69	1.93	C
135	1.51	1.06	1.34	1.53	C
136	1.75	1.23	1.56	1.78	C
139	2.57	1.80	2.29	2.61	C
141	2.73	1.91	2.42	2.77	B
142	1.41	0.98	1.25	1.43	C
161	1.33	0.93	1.18	1.35	C
163	2.40	1.68	2.13	2.44	C
165	3.73	2.61	3.31	3.79	B
166	1.91	1.33	1.69	1.93	C
185	3.72	2.60	3.30	3.77	B
187	2.95	2.06	2.62	2.99	B
189	2.09	1.46	1.85	2.12	C
191	2.43	1.70	2.16	2.47	C
201	2.43	1.70	2.16	2.47	D
204	1.87	1.30	1.66	1.89	B
205	1.75	1.23	1.56	1.78	B
221	1.29	0.90	1.14	1.31	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	
222	1.52	1.06	1.35	1.54	C
225	1.60	1.12	1.42	1.63	C
227	1.96	1.37	1.74	1.99	C
255	1.48	1.03	1.31	1.50	E
257	1.53	1.07	1.36	1.55	C
261	1.79	1.25	1.59	1.82	C
263	1.20	0.84	1.06	1.21	C
265	1.49	1.04	1.32	1.51	C
275	2.26	1.58	2.01	2.29	C
276	2.72	1.90	2.41	2.76	C
281	1.48	1.03	1.31	1.50	B
282	3.11	2.18	2.76	3.16	D
285	1.18	0.82	1.04	1.19	B
291	2.36	1.65	2.10	2.40	E
297	2.64	1.84	2.34	2.67	B
301	3.49	2.44	3.10	3.54	F
305	2.62	1.83	2.32	2.65	D
306	2.09	1.46	1.85	2.12	B
311	1.75	1.23	1.56	1.78	C
319	2.53	1.77	2.25	2.57	A
323	2.08	1.45	1.85	2.11	C
327	1.52	1.06	1.35	1.54	C
402	2.16	1.51	1.92	2.19	E
403	1.72	1.20	1.53	1.75	C
404	1.67	1.17	1.49	1.70	E
406	1.81	1.27	1.61	1.84	E
407	1.99	1.39	1.76	2.02	C
411	2.82	1.97	2.50	2.86	E
413	3.02	2.11	2.68	3.07	E
415	1.94	1.35	1.72	1.96	E
416	1.25	0.87	1.11	1.27	C
421	4.25	2.97	3.77	4.31	E
425	4.37	3.05	3.88	4.43	E
427	2.65	1.85	2.35	2.68	E
429	2.16	1.51	1.92	2.19	D
431	3.12	2.18	2.77	3.17	C
433	2.12	1.48	1.88	2.15	C
435	2.14	1.50	1.90	2.17	C
441	0.67	0.47	0.59	0.68	C
445	1.21 a	0.84	1.07	1.22	C
446	0.72	0.50	0.64	0.73	B
447	2.33 b	1.63	2.07	2.37	E
449	1.32	0.92	1.17	1.34	D
451	2.09	1.46	1.85	2.12	D
454	1.73	1.21	1.54	1.76	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.

a OD: \$0.04 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.03 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	1.89	1.32	1.67	1.91	D
457	1.93	1.35	1.71	1.95	C
458	1.00	0.70	0.89	1.02	B
459	0.50	0.35	0.44	0.50	C
461	1.44	1.01	1.28	1.46	D
463	1.61	1.13	1.43	1.64	D
465	1.92	1.34	1.70	1.94	D
467	2.29	1.60	2.03	2.32	B
471	0.77	0.54	0.68	0.78	B
472	0.58	0.40	0.51	0.59	B
473	1.36	0.95	1.21	1.38	B
474	1.21	0.84	1.07	1.22	C
475	1.30	0.91	1.15	1.32	D
476	0.67	0.47	0.59	0.68	C
477	1.05	0.74	0.94	1.07	C
483	0.91	0.64	0.81	0.93	B
485	0.66	0.46	0.59	0.67	B
486	0.77	0.54	0.68	0.78	C
487	0.61	0.43	0.54	0.62	C
488	0.45	0.31	0.40	0.45	B
489	0.68	0.47	0.60	0.69	B
491	2.99	2.09	2.66	3.03	C
493	2.13	1.49	1.89	2.16	C
495	3.72	2.60	3.30	3.77	D
497	1.00	0.70	0.89	1.02	B
499	2.27	1.59	2.02	2.30	D
501	2.46	1.72	2.19	2.50	E
502	2.00	1.40	1.77	2.03	A
506	1.10	0.77	0.98	1.12	C
507	1.24	0.86	1.10	1.25	F
509	3.22	2.25	2.86	3.27	G
511	3.47	2.42	3.08	3.52	E
512	2.40	1.68	2.13	2.44	E
513	1.84 c	1.29	1.64	1.87	B
514	2.60	1.81	2.30	2.63	E
520	0.16	0.12	0.15	0.17	C
521	0.50	0.36	0.47	0.53	B
522	0.77	0.56	0.73	0.82	C
523	1.31	0.96	1.24	1.40	C
524	1.97	1.44	1.87	2.10	B
525	3.37	2.35	2.99	3.41	D
526	4.88	3.57	4.62	5.20	E
527	7.72	4.90	6.35	6.96	E
528	10.51	7.35	9.33	10.67	E
529	18.35	11.65	15.09	16.54	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: \$0.09 Supplemental is not subject to experience rating. Code as 0176.

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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	1.65	1.16	1.47	1.68	C
536	3.28	2.30	2.92	3.33	C
551	0.80	0.56	0.71	0.81	F
553	0.78	0.55	0.69	0.79	G
555	0.30	0.21	0.27	0.31	B
563	0.81	0.57	0.72	0.82	C
571	1.35	0.94	1.20	1.37	C
573	2.24	1.57	1.99	2.27	F
581	0.80	0.56	0.71	0.81	E
587	1.41	0.98	1.25	1.43	C
601	4.03	2.53	3.28	3.59	G
603	3.88	2.39	3.09	3.39	F
605	4.78	2.99	3.87	4.24	E
606	3.06	1.91	2.48	2.71	G
607	1.65	1.04	1.34	1.47	F
608	4.18	2.58	3.34	3.66	F
609	2.62	1.64	2.13	2.33	F
611	6.33	3.91	5.07	5.56	E
615	5.91	3.67	4.76	5.22	G
0152	0.64				G
617	2.00	1.25	1.63	1.78	F
645	4.47	2.71	3.51	3.85	F
646	3.41	2.10	2.73	2.99	E
647	4.81	3.02	3.92	4.29	D
648	4.27	2.66	3.45	3.78	E
649	2.93	1.74	2.25	2.47	E
651	3.97	2.46	3.18	3.49	F
652	6.00	3.80	4.93	5.40	F
653	4.65	2.87	3.72	4.08	F
654	5.07	3.12	4.04	4.43	F
655	6.81	4.20	5.43	5.96	G
656	3.41	2.14	2.78	3.04	G
657	5.51	3.45	4.47	4.90	F
658	5.93	3.62	4.68	5.13	F
659	10.25	6.43	8.33	9.13	G
660	1.69	1.04	1.35	1.48	E
661	2.02	1.21	1.57	1.72	E
662	4.02	2.55	3.30	3.62	E
663	2.33	1.44	1.86	2.04	E
664	2.41	1.47	1.90	2.08	E
665	5.12	3.19	4.13	4.52	F
666	4.96	2.99	3.88	4.25	E
667	1.30	0.80	1.04	1.14	F
668	5.28	3.25	4.21	4.61	E
669	4.44	2.72	3.52	3.86	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: \$0.90 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	4.25	2.57	3.33	3.65	E
673	3.83	2.41	3.12	3.42	F
674	3.39	2.12	2.74	3.01	E
675	2.13	1.34	1.73	1.90	F
676	3.22	1.99	2.58	2.83	E
677	1.95	1.22	1.58	1.73	G
679	5.44	3.40	4.40	4.82	F
681	4.10	2.57	3.33	3.65	F
691	4.19	2.62	3.39	3.72	F
693	6.27	3.93	5.08	5.57	F
695	3.10	1.94	2.52	2.76	E
709	1.22	0.77	1.00	1.10	G
716	1.90	1.20	1.56	1.71	E
718	1.86	1.18	1.53	1.67	E
721	5.48	3.83	4.87	5.56	F
744	0.24	0.17	0.22	0.25	D
751	0.69	0.48	0.61	0.70	E
752	0.52	0.36	0.46	0.52	G
753	1.88	1.31	1.67	1.90	C
755	0.82	0.57	0.73	0.83	F
757	0.89	0.62	0.79	0.91	E
759	3.69	2.58	3.28	3.74	E
801	4.43	3.25	4.20	4.73	E
802	2.52	1.85	2.39	2.69	E
803	7.63	5.59	7.24	8.15	E
804	2.06	1.51	1.95	2.20	E
805	3.12	2.29	2.96	3.33	E
806	5.77	4.23	5.47	6.16	E
807	2.99	2.19	2.84	3.19	E
808	2.65	1.94	2.51	2.82	E
809	3.42	2.50	3.24	3.65	F
810	2.36	1.73	2.24	2.52	F
0162	0.90				E
811	4.38	3.21	4.15	4.67	E
812	4.28	3.13	4.06	4.57	F
813	2.74	2.01	2.60	2.92	D
814	1.39	1.02	1.32	1.48	C
815	1.88	1.37	1.78	2.00	D
816	1.33	0.97	1.26	1.42	D
817	3.20	2.35	3.04	3.42	E
818	0.83	0.61	0.79	0.89	D
819	0.69	0.50	0.65	0.74	D
820	1.49	1.09	1.41	1.59	D
821	3.62	2.65	3.43	3.86	C
825	2.42	1.77	2.30	2.59	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	3.80	2.78	3.61	4.06	E
855	2.62	1.92	2.48	2.79	E
857	2.47	1.81	2.35	2.64	E
858	3.49	2.55	3.31	3.72	F
859	3.79	2.78	3.60	4.05	E
860	3.71	2.72	3.52	3.96	E
862	3.84	2.81	3.64	4.10	E
865	2.66	1.95	2.52	2.84	C
867	4.89	3.58	4.63	5.22	D
871	3.86	2.83	3.66	4.12	D
877	1.94	1.42	1.84	2.07	B
879	2.36	1.73	2.24	2.52	B
880	3.03	2.22	2.87	3.24	C
881	2.76	2.02	2.62	2.94	B
882	3.32	2.44	3.15	3.55	B
883	2.18	1.60	2.07	2.33	B
884	0.66	0.48	0.62	0.70	B
885	1.55	1.14	1.47	1.66	C
886	1.10	0.81	1.05	1.18	B
887	0.41	0.30	0.38	0.43	C
888	3.03	2.22	2.87	3.24	C
889	0.19	0.14	0.18	0.21	B
890	0.28	0.21	0.27	0.30	C
891	0.63	0.46	0.60	0.67	B
892	0.44	0.32	0.41	0.47	B
893	0.45	0.33	0.42	0.48	B
895	0.71	0.52	0.67	0.76	B
896	0.78	0.57	0.74	0.83	A
897	0.93	0.68	0.88	1.00	A
898	1.23	0.90	1.16	1.31	C
899	0.69	0.50	0.65	0.74	C
903	0.12	0.09	0.12	0.13	E
904	0.82	0.60	0.78	0.88	E
905	0.04	0.03	0.04	0.04	D
907	2.50	1.83	2.37	2.67	B
910	2.69	1.97	2.55	2.87	C
911	3.57	2.61	3.38	3.81	B
914	1.04	0.76	0.99	1.11	B
915	1.18	0.86	1.12	1.26	C
916	0.87	0.64	0.83	0.93	B
917	1.30	0.95	1.23	1.39	C
918	1.13	0.82	1.07	1.20	C
919	1.01	0.74	0.96	1.08	B
920	0.23	0.17	0.22	0.25	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	2.78	2.03	2.63	2.96	D
922	1.93	1.41	1.83	2.06	D
923	1.35	0.99	1.28	1.44	B
924	2.11	1.54	2.00	2.25	B
925	1.04	0.76	0.99	1.11	B
926	1.57	1.15	1.49	1.68	B
927	0.57	0.42	0.54	0.61	B
928	1.19	0.87	1.12	1.27	B
932	0.51	0.37	0.48	0.54	C
933	1.99	1.46	1.88	2.12	C
934	1.91	1.40	1.81	2.03	C
935	0.71	0.52	0.67	0.76	C
936	0.39	0.28	0.37	0.41	D
939	2.99	2.19	2.84	3.19	F
940	2.41	1.77	2.29	2.58	C
941	1.64	1.20	1.56	1.75	C
942	1.69	1.24	1.61	1.81	C
943	1.81	1.33	1.72	1.94	C
944	0.94	0.69	0.89	1.01	B
945	1.44	1.05	1.37	1.54	A
946	1.97	1.44	1.87	2.10	C
948	1.09	0.80	1.04	1.17	A
949	0.21	0.16	0.20	0.23	C
951	0.17	0.13	0.16	0.18	E
952	0.42	0.30	0.39	0.44	C
953	0.07	0.05	0.07	0.08	C
954	1.22	0.89	1.15	1.30	E
955	0.12	0.09	0.12	0.13	D
956	0.06	0.04	0.06	0.06	D
957	0.22	0.16	0.21	0.24	C
958	0.71	0.52	0.67	0.76	C
959	0.90	0.66	0.86	0.96	C
960	1.53	1.12	1.45	1.63	C
961	0.65	0.48	0.62	0.69	C
962	0.03	0.02	0.03	0.03	F
963	0.26	0.19	0.25	0.28	B
964	1.12	0.82	1.06	1.19	B
965	0.39	0.28	0.37	0.41	B
966	1.88	1.37	1.78	2.00	E
967	0.71	0.52	0.67	0.76	D
968	0.75	0.55	0.71	0.80	B
969	1.31	0.96	1.24	1.40	C
970	4.03	2.96	3.83	4.31	B
971	2.16	1.58	2.05	2.30	C
972	0.69	0.50	0.65	0.74	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	
973	1.70	1.25	1.62	1.82	B
974	1.19	0.87	1.12	1.27	C
975	0.88	0.65	0.84	0.94	A
976	0.70	0.51	0.66	0.75	B
977	0.29	0.22	0.28	0.31	A
978	1.50	1.10	1.42	1.60	C
979	1.99	1.46	1.88	2.12	C
980	3.09	2.26	2.93	3.30	E
981	1.05	0.77	1.00	1.13	A
982	2.22 e				E
983	3.76	2.76	3.57	4.01	C
984	0.08	0.06	0.08	0.09	C
985	2.20	1.61	2.09	2.35	E
986	0.78	0.57	0.74	0.83	C
987	0.38	0.27	0.36	0.40	C
988	0.11	0.08	0.11	0.12	C
991	2.58	1.89	2.45	2.76	A
992	3.42	2.50	3.24	3.65	E
993	435.81 f	319.26	413.33	465.22	D
994	g	h	h	h	G
995	3.17	2.32	3.01	3.39	F
996	435.81 i	319.26	413.33	465.22	G
997	0.44	0.32	0.41	0.47	D
999	2.50	1.83	2.37	2.67	D
0006	2.45	1.80	2.33	2.62	D
0008	2.34	1.72	2.22	2.50	D
0011	1.56	1.14	1.48	1.67	B
012	3.07	2.25	2.91	3.28	D
0013	1.82	1.34	1.73	1.95	C
0016	1.48	1.08	1.40	1.58	C
0034	2.21	1.62	2.10	2.36	C
0036	1.81	1.33	1.72	1.94	C
0083	2.05	1.50	1.94	2.19	C
0170	1.17	0.85	1.11	1.24	C
4771	2.04	1.42	1.81	2.07	G
0771	0.51				G
4777	3.18	2.33	3.02	3.40	E
7405	0.99	0.73	0.94	1.06	E
7445	0.21				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 = 73.45%, A-2 = 95.10%, A-3 = 107.03%) 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, 2020 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	0.28	0.21	0.27	0.30	G
7453	0.06				G
7421	0.34	0.25	0.33	0.37	F
7424	0.81	0.59	0.77	0.87	G
7428	2.00	1.46	1.89	2.13	E
9740	k 0.02				
9741	k 0.01				
<b>Per Capita</b>					
0901	17.71	12.97	16.80	18.90	B
0902	0.60	0.44	0.57	0.64	A
0908	105.18	77.05	99.75	112.28	C
0909	36.83	26.98	34.93	39.31	B
0912	271.57	198.94	257.56	289.89	B
0913	221.34	162.15	209.92	236.28	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  
FIREFIGHTER - VOLUNTEER FIRE COMPANY**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Proposed Effective Date: April 1, 2020

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,247</b>	6,501 to 7,000	<b>5,215</b>
301 to 500	<b>1,532</b>	7,001 to 7,500	<b>5,405</b>
501 to 700	<b>1,783</b>	7,501 to 8,000	<b>5,593</b>
701 to 1,000	<b>2,061</b>	8,001 to 8,500	<b>5,777</b>
1,001 to 1,500	<b>2,424</b>	8,501 to 9,000	<b>5,957</b>
1,501 to 2,000	<b>2,815</b>	9,001 to 9,500	<b>6,128</b>
2,001 to 2,500	<b>3,148</b>	9,501 to 10,000	<b>6,299</b>
2,501 to 3,000	<b>3,446</b>	10,001 to 15,000	<b>7,229</b>
3,001 to 3,500	<b>3,706</b>	15,001 to 20,000	<b>8,838</b>
3,501 to 4,000	<b>3,953</b>	20,001 to 25,000	<b>10,420</b>
4,001 to 4,500	<b>4,182</b>	25,001 to 30,000	<b>11,984</b>
4,501 to 5,000	<b>4,402</b>	30,001 to 35,000	<b>13,522</b>
5,001 to 5,500	<b>4,615</b>	35,001 to 40,000	<b>15,040</b>
5,501 to 6,000	<b>4,818</b>	40,001 to 45,000	<b>16,533</b>
6,001 to 6,500	<b>5,020</b>	45,001 to 50,000	<b>18,000</b>
		For each additional 5,000 population.....	<b>1,473</b>