

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Superseded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: April 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	8.28	5.97	7.76	8.64	F
007	3.56	2.56	3.33	3.71	C
009	13.67	9.85	12.81	14.26	G
015	6.81	4.91	6.38	7.10	E
025	2.84	1.82	2.31	2.50	G
028	1.79	1.15	1.46	1.58	F
050	2.67	1.71	2.17	2.35	F
051	2.66	1.70	2.16	2.34	F
055	3.15	2.02	2.56	2.78	F
059	3.96	2.54	3.22	3.49	E
101	2.14	1.46	1.90	2.10	E
103	0.91	0.62	0.81	0.89	C
104	2.51	1.72	2.23	2.46	B
105	2.63	1.80	2.34	2.58	D
106	4.03	2.76	3.58	3.95	C
107	1.83	1.25	1.63	1.80	B
108	1.86	1.27	1.66	1.83	C
109	2.81	1.92	2.49	2.75	C
110	2.02	1.38	1.79	1.98	B
111	5.04	3.44	4.47	4.94	C
112	6.01	4.11	5.34	5.89	C
113	1.45	0.99	1.29	1.42	C
114	4.17	2.85	3.70	4.08	E
115	1.74	1.19	1.55	1.71	D
119	2.32	1.59	2.06	2.27	C
130	3.57	2.44	3.17	3.50	E
132	2.05	1.40	1.82	2.01	C
134	2.24	1.53	1.99	2.20	C
135	1.75	1.20	1.56	1.72	C
136	2.04	1.39	1.81	2.00	C
139	2.98	2.04	2.65	2.92	C
141	3.15	2.15	2.80	3.09	B
142	1.64	1.12	1.46	1.61	C
161	1.41	0.96	1.25	1.38	C
163	2.76	1.88	2.45	2.70	C
165	4.32	2.95	3.83	4.23	B
166	2.17	1.48	1.93	2.13	C
185	4.08	2.79	3.63	4.00	B
187	2.95	2.02	2.62	2.89	B
189	2.33	1.59	2.07	2.28	C
191	2.35	1.61	2.09	2.30	C
201	2.81	1.92	2.49	2.75	D
204	2.07	1.41	1.84	2.03	B
205	2.04	1.39	1.81	2.00	B
221	1.44	0.98	1.28	1.41	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	
222	1.71	1.17	1.52	1.68	C
225	1.86	1.27	1.66	1.83	C
227	2.20	1.50	1.95	2.16	C
255	1.79	1.23	1.59	1.76	E
257	1.77	1.21	1.58	1.74	C
261	2.02	1.38	1.79	1.98	C
263	1.40	0.96	1.24	1.37	C
265	1.73	1.18	1.54	1.70	C
275	2.31	1.58	2.05	2.26	C
276	2.81	1.92	2.49	2.75	C
281	1.64	1.12	1.46	1.61	B
282	3.69	2.52	3.28	3.62	D
285	1.41	0.96	1.25	1.38	B
291	2.68	1.83	2.38	2.62	E
297	2.69	1.84	2.39	2.63	B
301	4.05	2.77	3.60	3.97	F
305	2.92	1.99	2.59	2.86	D
306	2.46	1.68	2.19	2.41	B
311	2.02	1.38	1.79	1.98	C
319	2.88	1.97	2.56	2.82	A
323	2.48	1.70	2.21	2.43	C
327	1.82	1.25	1.62	1.79	C
402	2.51	1.72	2.23	2.46	E
403	1.96	1.34	1.74	1.92	C
404	1.95	1.33	1.73	1.91	E
406	2.17	1.48	1.93	2.13	E
407	2.19	1.50	1.94	2.15	C
411	3.29	2.25	2.93	3.23	E
413	3.45	2.35	3.06	3.38	E
415	2.24	1.53	1.99	2.20	E
416	1.30	0.89	1.15	1.27	C
421	4.69	3.21	4.17	4.60	E
425	5.06	3.46	4.49	4.96	E
427	2.89	1.97	2.57	2.83	E
429	2.54	1.74	2.26	2.49	D
431	3.58	2.44	3.18	3.51	C
433	2.34	1.60	2.08	2.29	C
435	2.49	1.70	2.21	2.44	C
441	0.78	0.53	0.69	0.76	C
445	1.43 a	0.98	1.27	1.40	C
446	0.83	0.57	0.74	0.81	B
447	2.83 b	1.93	2.51	2.77	E
449	1.51	1.03	1.34	1.48	D
451	2.28	1.56	2.03	2.23	D
454	1.97	1.34	1.75	1.93	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: \$0.05 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.04 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective Date: April 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	2.18	1.49	1.94	2.14	D
457	2.18	1.49	1.94	2.14	C
458	1.17	0.80	1.04	1.14	B
459	0.57	0.39	0.50	0.56	C
461	1.68	1.15	1.49	1.65	D
463	1.90	1.30	1.68	1.86	D
465	2.22	1.52	1.97	2.18	D
467	2.68	1.83	2.38	2.62	B
471	0.80	0.55	0.71	0.78	B
472	0.70	0.48	0.62	0.69	B
473	1.79	1.23	1.59	1.76	B
474	1.39	0.95	1.23	1.36	C
475	1.26	0.86	1.12	1.23	D
476	0.80	0.55	0.71	0.78	C
477	1.26	0.86	1.12	1.23	C
483	1.06	0.73	0.95	1.04	B
485	0.76	0.52	0.68	0.74	B
486	0.85	0.58	0.76	0.83	C
487	0.71	0.48	0.63	0.70	C
488	0.53	0.36	0.47	0.52	B
489	0.78	0.53	0.69	0.76	B
491	3.12	2.13	2.77	3.06	C
493	2.32	1.59	2.06	2.27	C
495	3.74	2.56	3.32	3.67	D
497	1.11	0.76	0.99	1.09	B
499	2.06	1.41	1.83	2.02	D
501	2.79	1.90	2.48	2.73	E
502	2.32	1.59	2.06	2.27	A
506	1.24	0.84	1.10	1.21	C
507	1.49	1.02	1.32	1.46	F
509	3.71	2.53	3.29	3.64	G
511	3.87	2.65	3.44	3.79	E
512	2.83	1.93	2.51	2.77	E
513	2.14 <sup>c</sup>	1.46	1.90	2.10	B
514	3.04	2.08	2.70	2.98	E
520	0.23	0.17	0.22	0.24	C
521	0.56	0.40	0.52	0.58	B
522	0.95	0.69	0.89	0.99	C
523	1.63	1.18	1.53	1.70	C
524	2.41	1.74	2.26	2.52	B
525	4.15	2.84	3.69	4.07	D
526	6.08	4.38	5.70	6.34	E
527	9.60	6.15	7.80	8.46	E
528	14.13	9.65	12.55	13.85	E
529	22.62	14.49	18.38	19.93	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: \$0.11 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	1.85	1.27	1.65	1.82	C
536	3.86	2.64	3.43	3.78	C
551	0.86	0.59	0.77	0.84	F
553	0.87	0.60	0.77	0.85	G
555	0.29	0.20	0.26	0.29	B
563	0.93	0.64	0.83	0.91	C
571	1.62	1.11	1.44	1.59	C
573	2.60	1.78	2.31	2.55	F
581	1.03	0.71	0.92	1.01	E
587	1.52	1.04	1.35	1.49	C
601	4.82	3.06	3.88	4.21	G
603	4.48	2.74	3.47	3.77	F
605	5.39	3.38	4.28	4.64	E
606	3.55	2.23	2.82	3.06	G
607	1.95	1.24	1.57	1.71	F
608	4.76	2.96	3.75	4.07	F
609	2.92	1.84	2.34	2.54	F
611	6.99	4.36	5.53	6.00	E
615	6.62	4.14	5.25	5.69	G
0152	0.72				G
617	2.18	1.38	1.75	1.89	F
645	5.27	3.19	4.05	4.39	F
646	3.92	2.42	3.07	3.33	E
647	5.43	3.44	4.36	4.73	D
648	4.83	3.04	3.85	4.18	E
649	3.19	1.92	2.44	2.64	E
651	4.63	2.88	3.66	3.96	F
652	6.96	4.45	5.65	6.13	F
653	5.42	3.37	4.27	4.63	F
654	5.78	3.54	4.49	4.87	F
655	8.03	5.00	6.34	6.88	G
656	3.96	2.49	3.16	3.43	G
657	6.23	3.91	4.96	5.38	F
658	6.75	4.15	5.26	5.71	F
659	11.76	7.44	9.44	10.23	G
660	1.87	1.16	1.47	1.60	E
661	2.36	1.42	1.80	1.95	E
662	4.22	2.69	3.42	3.71	E
663	2.79	1.73	2.20	2.38	E
664	2.73	1.67	2.12	2.30	E
665	5.96	3.73	4.73	5.13	F
666	5.47	3.34	4.23	4.59	E
667	1.41	0.88	1.11	1.21	F
668	5.88	3.65	4.63	5.02	E
669	5.00	3.05	3.87	4.20	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	4.63	2.79	3.54	3.84	E
673	4.24	2.69	3.41	3.70	F
674	3.74	2.36	3.00	3.25	E
675	2.45	1.55	1.97	2.13	F
676	3.57	2.22	2.82	3.05	E
677	2.24	1.40	1.78	1.93	G
679	6.10	3.82	4.84	5.25	F
681	4.44	2.79	3.54	3.84	F
691	4.36	2.73	3.46	3.75	F
693	6.85	4.29	5.44	5.90	F
695	3.36	2.11	2.68	2.90	E
709	1.33	0.85	1.08	1.17	G
716	2.10	1.34	1.70	1.85	E
718	2.06	1.32	1.67	1.81	E
721	6.34	4.34	5.63	6.22	F
744	0.24	0.17	0.22	0.24	D
751	0.84	0.57	0.75	0.82	E
752	0.63	0.43	0.56	0.62	G
753	2.12	1.45	1.88	2.08	C
755	0.98	0.67	0.87	0.96	F
757	1.02	0.70	0.91	1.00	E
759	4.28	2.92	3.80	4.19	E
801	5.20	3.75	4.87	5.42	E
802	3.08	2.22	2.89	3.21	E
803	9.13	6.58	8.55	9.52	E
804	2.47	1.78	2.32	2.58	E
805	3.53	2.54	3.30	3.68	E
806	6.70	4.83	6.28	6.99	E
807	3.57	2.57	3.34	3.72	E
808	2.84	2.04	2.66	2.96	E
809	4.01	2.89	3.76	4.19	F
810	2.79	2.01	2.61	2.91	F
0162	0.74				E
811	4.94	3.56	4.62	5.15	E
812	4.81	3.47	4.51	5.02	F
813	3.16	2.28	2.96	3.30	D
814	1.57	1.13	1.47	1.64	C
815	2.23	1.61	2.09	2.33	D
816	1.60	1.15	1.50	1.67	D
817	3.83	2.76	3.59	4.00	E
818	0.94	0.68	0.88	0.98	D
819	0.87	0.63	0.82	0.91	D
820	1.66	1.20	1.56	1.73	D
821	4.02	2.90	3.77	4.20	C
825	2.72	1.96	2.54	2.83	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	4.33	3.12	4.05	4.51	E
855	2.88	2.07	2.70	3.00	E
857	2.97	2.14	2.78	3.10	E
858	4.10	2.96	3.85	4.28	F
859	4.45	3.21	4.17	4.64	E
860	4.44	3.20	4.16	4.63	E
862	4.45	3.21	4.17	4.64	E
865	3.05	2.20	2.86	3.18	C
867	5.17	3.72	4.84	5.39	D
871	4.64	3.34	4.35	4.84	D
877	1.99	1.43	1.86	2.07	B
879	2.54	1.83	2.38	2.65	B
880	3.53	2.54	3.30	3.68	C
881	3.03	2.18	2.84	3.16	B
882	3.83	2.76	3.59	4.00	B
883	2.31	1.66	2.16	2.41	B
884	0.75	0.54	0.70	0.78	B
885	1.82	1.31	1.71	1.90	C
886	1.30	0.93	1.22	1.35	B
887	0.47	0.34	0.44	0.49	C
888	3.02	2.18	2.83	3.15	C
889	0.18	0.13	0.17	0.19	B
890	0.32	0.23	0.30	0.34	C
891	0.75	0.54	0.70	0.78	B
892	0.52	0.37	0.48	0.54	B
893	0.51	0.37	0.47	0.53	B
894	1.32	0.95	1.23	1.37	B
895	0.66	0.47	0.62	0.69	B
896	0.91	0.66	0.85	0.95	A
897	1.08	0.78	1.02	1.13	A
898	1.44	1.04	1.35	1.50	C
899	0.86	0.62	0.81	0.90	C
903	0.16	0.12	0.15	0.17	E
904	0.92	0.66	0.86	0.96	E
905	0.06	0.04	0.06	0.06	D
907	2.87	2.07	2.69	2.99	B
910	3.21	2.31	3.01	3.35	C
911	4.10	2.96	3.85	4.28	B
914	1.18	0.85	1.10	1.23	B
915	1.38	0.99	1.29	1.44	C
916	1.00	0.72	0.94	1.05	B
917	1.45	1.04	1.36	1.51	C
918	1.34	0.96	1.25	1.40	C
919	1.21	0.87	1.13	1.26	B
920	0.27	0.20	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	3.32	2.40	3.11	3.47	D
922	2.28	1.64	2.14	2.38	D
923	1.58	1.14	1.48	1.65	B
924	2.42	1.75	2.27	2.53	B
925	1.16	0.83	1.08	1.21	B
926	1.87	1.35	1.76	1.96	B
927	0.65	0.47	0.61	0.68	B
928	1.38	0.99	1.29	1.44	B
932	0.61	0.44	0.57	0.63	C
933	2.34	1.69	2.19	2.44	C
934	2.13	1.53	1.99	2.22	C
935	0.81	0.58	0.76	0.85	C
936	0.40	0.28	0.37	0.41	D
939	3.42	2.46	3.20	3.56	F
940	3.08	2.22	2.89	3.21	C
941	1.68	1.21	1.58	1.75	C
942	1.99	1.43	1.86	2.07	C
943	2.20	1.58	2.06	2.29	C
944	1.11	0.80	1.04	1.16	B
945	1.69	1.22	1.59	1.77	A
946	2.25	1.62	2.11	2.35	C
948	1.34	0.96	1.25	1.40	A
949	0.24	0.18	0.23	0.25	C
951	0.21	0.15	0.20	0.22	E
952	0.49	0.35	0.46	0.51	C
953	0.09	0.07	0.09	0.10	C
954	1.46	1.05	1.37	1.52	E
955	0.17	0.12	0.16	0.18	D
956	0.07	0.05	0.07	0.07	D
957	0.28	0.20	0.27	0.30	C
958	0.79	0.57	0.74	0.82	C
959	1.02	0.74	0.96	1.07	C
960	1.71	1.23	1.60	1.79	C
961	0.67	0.48	0.63	0.70	C
962	0.03	0.02	0.03	0.03	F
963	0.28	0.20	0.27	0.30	B
964	1.28	0.92	1.20	1.33	B
965	0.39	0.28	0.36	0.40	B
966	2.17	1.56	2.03	2.26	E
967	0.74	0.53	0.69	0.77	D
968	0.78	0.56	0.73	0.81	B
969	1.52	1.10	1.42	1.59	C
970	3.56	2.56	3.33	3.71	B
971	2.60	1.88	2.44	2.72	C
972	0.86	0.62	0.81	0.90	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	2.05	1.48	1.92	2.14	B
974	1.39	1.00	1.30	1.45	C
975	0.99	0.72	0.93	1.04	A
976	0.81	0.58	0.76	0.85	B
977	0.34	0.25	0.32	0.36	A
978	1.73	1.25	1.62	1.81	C
979	2.18	1.57	2.04	2.27	C
980	3.60	2.59	3.37	3.75	E
981	1.09	0.79	1.03	1.14	A
982	2.43 e				E
983	4.38	3.15	4.10	4.57	C
984	0.10	0.07	0.09	0.11	C
985	2.60	1.88	2.44	2.72	E
986	0.93	0.67	0.87	0.97	C
987	0.46	0.33	0.43	0.48	C
988	0.13	0.09	0.12	0.14	C
991	2.79	2.01	2.61	2.91	A
992	4.01	2.89	3.76	4.19	E
993	524.23 f	377.73	491.18	546.84	D
994	g	h	h	h	G
995	3.80	2.74	3.56	3.96	F
996	524.23 i	377.73	491.18	546.84	G
997	0.49	0.35	0.46	0.51	D
999	2.93	2.11	2.74	3.06	D
0006	2.88	2.07	2.70	3.00	D
0008	2.71	1.95	2.54	2.82	D
0011	1.86	1.34	1.75	1.95	B
012	3.61	2.60	3.38	3.76	D
0013	2.19	1.58	2.05	2.28	C
0016	1.72	1.24	1.61	1.80	C
0034	2.53	1.83	2.37	2.64	C
0036	2.14	1.54	2.00	2.23	C
0083	2.40	1.73	2.25	2.51	C
0170	1.39	1.00	1.30	1.45	C
4771	2.37	1.62	2.11	2.32	G
0771	0.60				G
4777	3.81	2.75	3.57	3.97	E
7405	1.11	0.80	1.04	1.16	E
7445	0.23				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 = 72.33%, A-2 = 94.05%, A-3 = 104.71%) 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, 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	0.33	0.24	0.31	0.35	G
7453	0.07				G
7421	0.41	0.29	0.38	0.42	F
7424	0.94	0.68	0.88	0.98	G
7428	2.39	1.72	2.24	2.49	E
9740	k 0.02				
9741	k 0.01				
<b>Per Capita</b>					
0901	18.91	13.63	17.72	19.73	B
0902	0.71	0.51	0.66	0.74	A
0908	126.47	91.13	118.50	131.93	C
0909	43.12	31.07	40.40	44.98	B
0912	297.03	214.02	278.30	309.84	B
0913	266.54	192.06	249.74	278.04	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.

Superseded

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Proposed Effective Date: April 1, 2019

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,697</b>	6,501 to 7,000	<b>7,092</b>
301 to 500	<b>2,084</b>	7,001 to 7,500	<b>7,351</b>
501 to 700	<b>2,424</b>	7,501 to 8,000	<b>7,607</b>
701 to 1,000	<b>2,803</b>	8,001 to 8,500	<b>7,856</b>
1,001 to 1,500	<b>3,297</b>	8,501 to 9,000	<b>8,100</b>
1,501 to 2,000	<b>3,828</b>	9,001 to 9,500	<b>8,334</b>
2,001 to 2,500	<b>4,282</b>	9,501 to 10,000	<b>8,566</b>
2,501 to 3,000	<b>4,685</b>	10,001 to 15,000	<b>9,830</b>
3,001 to 3,500	<b>5,040</b>	15,001 to 20,000	<b>12,019</b>
3,501 to 4,000	<b>5,376</b>	20,001 to 25,000	<b>14,170</b>
4,001 to 4,500	<b>5,686</b>	25,001 to 30,000	<b>16,296</b>
4,501 to 5,000	<b>5,986</b>	30,001 to 35,000	<b>18,389</b>
5,001 to 5,500	<b>6,275</b>	35,001 to 40,000	<b>20,453</b>
5,501 to 6,000	<b>6,552</b>	40,001 to 45,000	<b>22,483</b>
6,001 to 6,500	<b>6,826</b>	45,001 to 50,000	<b>24,478</b>
		For each additional 5,000 population.....	<b>2,003</b>