

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, 2014 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	15.07	9.04	11.59	12.83	F
007	4.44	2.66	3.42	3.78	C
009	21.60	12.95	16.61	18.39	G
015	13.27	7.95	10.20	11.29	E
025	3.48	1.92	2.41	2.64	G
028	3.25	1.79	2.25	2.46	F
050	2.69	1.48	1.86	2.04	F
051	3.39	1.87	2.35	2.57	F
055	3.47	1.91	2.40	2.63	F
059	3.97	2.18	2.75	3.01	E
101	2.71	1.57	2.00	2.24	E
103	1.26	0.73	0.93	1.04	C
104	2.91	1.68	2.15	2.41	B
105	2.84	1.64	2.09	2.35	D
106	5.39	3.12	3.97	4.46	C
107	2.33	1.35	1.72	1.93	B
108	3.49	2.02	2.57	2.89	C
109	4.00	2.31	2.94	3.31	C
110	2.81	1.63	2.07	2.33	B
111	3.71	2.15	2.74	3.08	C
112	9.46	5.48	6.97	7.84	C
113	2.04	1.18	1.50	1.69	C
114	6.22	3.60	4.58	5.15	E
115	1.74	1.01	1.29	1.45	D
119	3.59	2.08	2.65	2.98	C
130	4.90	2.84	3.61	4.06	E
132	2.64	1.53	1.94	2.19	C
134	3.18	1.84	2.35	2.64	C
135	2.47	1.43	1.82	2.05	C
136	2.36	1.37	1.74	1.96	C
139	3.80	2.20	2.80	3.15	C
141	3.79	2.20	2.80	3.14	B
142	1.94	1.12	1.43	1.61	C
161	1.84	1.06	1.35	1.52	C
163	3.08	1.78	2.27	2.56	C
165	4.52	2.62	3.33	3.75	B
166	2.64	1.53	1.94	2.19	C
185	4.13	2.39	3.04	3.42	B
187	3.27	1.89	2.41	2.71	B
189	2.83	1.64	2.09	2.34	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	2.64	1.53	1.94	2.19	C
201	3.72	2.15	2.74	3.08	D
204	2.24	1.30	1.65	1.86	B
205	2.70	1.56	1.99	2.24	B
221	2.10	1.22	1.55	1.74	C
222	2.57	1.49	1.89	2.13	C
225	2.50	1.44	1.84	2.07	C
227	3.42	1.98	2.52	2.83	C
255	2.28	1.32	1.68	1.89	E
257	2.36	1.37	1.74	1.96	C
261	2.49	1.44	1.83	2.06	C
263	1.98	1.14	1.46	1.64	C
265	2.46	1.43	1.82	2.04	C
275	2.96	1.71	2.18	2.45	C
276	3.60	2.08	2.65	2.98	C
281	2.01	1.16	1.48	1.66	B
282	5.92	3.43	4.36	4.91	D
285	2.47	1.43	1.82	2.05	B
291	3.10	1.80	2.29	2.57	E
297	2.84	1.64	2.09	2.35	B
301	5.09	2.95	3.75	4.22	F
305	3.75	2.17	2.77	3.11	D
306	3.73	2.16	2.75	3.09	B
311	2.35	1.36	1.73	1.95	C
319	3.57	2.07	2.63	2.96	A
323	3.39	1.96	2.50	2.81	C
327	3.14	1.82	2.32	2.61	C
402	4.28	2.48	3.15	3.55	E
403	2.33	1.35	1.72	1.93	C
404	2.96	1.71	2.18	2.45	E
406	4.15	2.40	3.06	3.44	E
407	3.38	1.96	2.49	2.80	C
411	4.48	2.59	3.30	3.72	E
413	4.72	2.73	3.48	3.91	E
415	2.87	1.66	2.12	2.38	E
416	1.88	1.09	1.38	1.55	C
421	4.97	2.88	3.66	4.12	E
425	6.90	3.99	5.08	5.72	E
427	3.56	2.06	2.62	2.95	E
429	4.17	2.41	3.07	3.45	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, 2014 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	4.96	2.87	3.65	4.11	C
433	2.66	1.54	1.96	2.20	C
435	3.99	2.31	2.94	3.30	C
441	1.25	0.72	0.92	1.03	C
445	2.78 a	1.61	2.05	2.30	C
446	1.49	0.86	1.10	1.24	B
447	4.49 b	2.60	3.31	3.72	E
449	2.04	1.18	1.50	1.69	D
451	3.13	1.81	2.31	2.60	D
454	2.70	1.56	1.99	2.24	C
456	3.28	1.90	2.41	2.71	D
457	3.10	1.80	2.29	2.57	C
458	1.83	1.06	1.35	1.51	B
459	1.00	0.58	0.74	0.83	C
461	2.40	1.39	1.77	1.99	D
463	2.58	1.49	1.90	2.13	D
465	3.14	1.82	2.32	2.61	D
467	3.82	2.21	2.82	3.17	B
471	0.91	0.53	0.67	0.76	B
472	0.97	0.56	0.72	0.81	B
473	1.73	1.00	1.28	1.44	B
474	1.50	0.87	1.11	1.24	C
475	2.34	1.36	1.73	1.94	D
476	1.27	0.73	0.93	1.05	C
477	1.94	1.12	1.43	1.61	C
483	1.31	0.76	0.96	1.08	B
485	1.29	0.75	0.95	1.07	B
486	1.56	0.90	1.15	1.29	C
487	0.97	0.56	0.72	0.81	C
488	0.81	0.47	0.60	0.67	B
489	1.50	0.87	1.11	1.24	B
491	3.29	1.90	2.42	2.72	C
493	4.00	2.31	2.94	3.31	C
495	4.38	2.54	3.23	3.63	D
497	1.35	0.78	0.99	1.12	B
499	3.34	1.93	2.46	2.77	D
501	2.76	1.60	2.03	2.29	E
502	3.14	1.82	2.32	2.61	A
506	1.51	0.87	1.11	1.25	C
507	2.06	1.19	1.52	1.71	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: \$0.10 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.08 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	5.16	2.99	3.80	4.28	G
511	5.01	2.90	3.69	4.15	E
512	4.38	2.54	3.23	3.63	E
513	3.08 ^c	1.78	2.27	2.56	B
514	4.12	2.38	3.03	3.41	E
520	0.46	0.27	0.35	0.39	C
521	1.24	0.74	0.95	1.05	C
522	2.04	1.22	1.57	1.74	C
523	2.82	1.69	2.17	2.40	C
524	4.78	2.86	3.67	4.07	C
525	7.43	4.46	5.72	6.33	C
526	11.06	6.40	8.15	9.16	D
527	17.68	10.23	13.03	14.65	E
528	24.50	14.69	18.83	20.85	F
529	40.14	24.06	30.86	34.17	G
535	2.51	1.45	1.85	2.08	C
536	4.71	2.72	3.47	3.90	C
551	1.26	0.73	0.93	1.04	F
553	1.32	0.76	0.97	1.09	G
555	0.56	0.32	0.41	0.46	B
563	1.43	0.83	1.05	1.19	C
571	2.62	1.51	1.93	2.17	C
573	3.44	1.99	2.53	2.85	F
581	1.98	1.14	1.46	1.64	E
587	1.95	1.13	1.44	1.61	C
601	5.94	3.23	4.06	4.45	G
603	5.16	2.67	3.36	3.68	F
605	6.28	3.40	4.27	4.68	E
606	8.52	4.61	5.80	6.35	G
607	5.58	3.06	3.85	4.21	F
608	5.30	2.84	3.57	3.91	F
609	4.31	2.35	2.95	3.23	F
611	7.66	4.12	5.18	5.68	E
615	8.63	4.65	5.85	6.41	G
0152	0.94				G
617	3.43	1.87	2.35	2.58	F
645	5.78	3.06	3.84	4.21	F
646	4.64	2.50	3.15	3.45	E
647	6.28	3.44	4.32	4.73	D
648	5.46	2.93	3.68	4.03	E
649	2.47	1.26	1.59	1.74	E
651	6.20	3.31	4.17	4.56	F
652	7.72	4.24	5.33	5.84	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: \$0.16 Supplemental is not subject to experience rating. Code as 0176.

^d OD: \$0.39 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	6.52	3.48	4.37	4.78	F
654	7.48	4.00	5.03	5.51	F
655	12.12	6.48	8.14	8.91	G
656	6.10	3.30	4.14	4.54	G
657	6.74	3.64	4.58	5.01	F
658	7.56	4.06	5.10	5.58	F
659	15.00	8.12	10.21	11.18	G
660	2.47	1.32	1.66	1.82	E
661	2.99	1.55	1.95	2.14	E
662	3.97	2.18	2.75	3.01	E
663	3.56	1.89	2.37	2.60	E
664	3.48	1.83	2.30	2.51	E
665	6.90	3.72	4.67	5.11	F
666	5.64	2.97	3.73	4.08	E
667	1.56	0.84	1.06	1.16	F
668	4.85	2.59	3.26	3.57	E
669	5.66	3.04	3.83	4.19	F
670	4.57	2.39	3.00	3.28	E
673	4.47	2.45	3.08	3.37	F
674	3.99	2.15	2.70	2.95	E
675	3.33	1.82	2.29	2.51	F
676	3.58	1.90	2.39	2.61	E
677	3.09	1.67	2.10	2.30	G
679	6.75	3.64	4.58	5.01	F
681	4.40	2.39	3.00	3.28	F
691	5.91	3.19	4.01	4.39	F
693	8.32	4.50	5.66	6.19	F
695	3.95	2.14	2.69	2.95	E
709	1.56	0.86	1.08	1.18	G
716	2.13	1.17	1.48	1.62	E
718	2.33	1.29	1.62	1.77	E
721	8.78	5.08	6.47	7.28	F
744	0.60	0.35	0.44	0.50	D
751	2.27	1.32	1.67	1.88	E
752	0.95	0.55	0.70	0.79	G
753	2.89	1.67	2.13	2.40	C
755	0.99	0.58	0.73	0.82	F
757	1.80	1.04	1.32	1.49	E
759	5.18	3.00	3.82	4.29	E
801	7.03	4.21	5.40	5.98	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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FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
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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	5.97	3.58	4.59	5.09	E
803	15.61	9.36	12.00	13.29	E
804	3.16	1.90	2.43	2.69	E
805	5.08	3.05	3.91	4.33	E
806	8.50	5.10	6.53	7.24	E
807	5.46	3.27	4.20	4.65	E
808	3.91	2.34	3.00	3.32	E
809	5.03	3.02	3.87	4.28	F
810	4.80	2.88	3.69	4.08	F
0162	0.39				E
811	6.76	4.05	5.19	5.75	E
812	6.11	3.66	4.69	5.20	F
813	4.31	2.58	3.31	3.67	D
814	2.69	1.61	2.07	2.29	C
815	3.11	1.87	2.39	2.65	D
816	1.97	1.18	1.51	1.68	D
817	5.63	3.37	4.33	4.79	E
818	1.21	0.72	0.93	1.03	D
819	0.97	0.58	0.75	0.83	D
820	2.32	1.39	1.79	1.98	D
821	5.23	3.14	4.02	4.46	C
825	2.94	1.76	2.26	2.50	C
828	7.75	4.65	5.96	6.60	E
855	3.98	2.38	3.06	3.38	E
857	5.18	3.11	3.98	4.41	E
858	6.47	3.88	4.98	5.51	F
859	6.77	4.06	5.20	5.76	E
860	7.57	4.54	5.82	6.44	E
862	6.61	3.96	5.08	5.63	E
865	3.29	1.97	2.53	2.80	C
867	5.99	3.59	4.61	5.10	D
871	8.01	4.80	6.16	6.82	D
877	2.25	1.35	1.73	1.92	B
879	3.15	1.89	2.43	2.69	B
880	5.05	3.03	3.88	4.30	C
881	4.02	2.41	3.09	3.42	B
882	5.61	3.36	4.31	4.78	B
883	3.00	1.80	2.31	2.56	B
884	1.02	0.61	0.79	0.87	B
885	2.95	1.77	2.27	2.51	C
886	2.05	1.23	1.58	1.74	B
887	0.71	0.43	0.55	0.60	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.

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	
889	0.40	0.24	0.30	0.34	B
890	0.48	0.29	0.37	0.41	C
891	1.19	0.71	0.91	1.01	B
892	0.86	0.52	0.66	0.73	B
893	0.67	0.40	0.51	0.57	B
894	1.22	0.73	0.94	1.04	B
895	0.76	0.46	0.58	0.65	B
896	1.62	0.97	1.25	1.38	A
897	1.41	0.85	1.08	1.20	A
898	2.17	1.30	1.67	1.85	C
899	1.28	0.77	0.98	1.09	C
903	0.29	0.18	0.23	0.25	E
904	1.15	0.69	0.88	0.98	E
905	0.16	0.10	0.12	0.14	D
907	3.86	2.32	2.97	3.29	B
910	4.89	2.93	3.76	4.16	C
911	5.20	3.12	4.00	4.43	B
914	1.55	0.93	1.19	1.32	B
915	2.39	1.44	1.84	2.04	C
916	1.72	1.03	1.33	1.47	B
917	1.73	1.04	1.33	1.48	C
918	2.42	1.45	1.86	2.06	C
919	2.18	1.31	1.68	1.86	B
920	0.44	0.26	0.34	0.37	C
921	5.11	3.06	3.93	4.35	D
922	2.96	1.78	2.28	2.52	D
923	2.25	1.35	1.73	1.92	B
924	3.43	2.06	2.64	2.92	B
925	2.17	1.30	1.67	1.85	B
926	2.89	1.73	2.22	2.46	B
927	0.88	0.53	0.68	0.75	B
928	2.06	1.23	1.58	1.75	B
932	0.69	0.41	0.53	0.59	C
933	4.19	2.51	3.22	3.57	C
934	3.05	1.83	2.35	2.60	C
935	1.26	0.75	0.97	1.07	C
936	0.54	0.32	0.41	0.46	D
939	5.20	3.12	4.00	4.43	F
940	3.93	2.35	3.02	3.34	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	
941	2.01	1.20	1.54	1.71	C
942	3.29	1.97	2.53	2.80	C
943	3.53	2.12	2.71	3.00	C
944	1.51	0.91	1.16	1.29	B
945	2.55	1.53	1.96	2.17	A
946	2.32	1.39	1.79	1.98	C
948	1.69	1.02	1.30	1.44	A
949	0.57	0.34	0.44	0.48	C
951	0.32	0.19	0.25	0.28	E
952	0.75	0.45	0.58	0.64	C
953	0.15	0.09	0.12	0.13	C
954	1.99	1.19	1.53	1.69	E
955	0.25	0.15	0.19	0.22	D
956	0.13	0.08	0.10	0.11	D
957	0.34	0.21	0.27	0.29	C
958	1.33	0.80	1.02	1.13	C
959	1.36	0.81	1.04	1.16	C
960	2.61	1.56	2.00	2.22	C
961	0.87	0.52	0.67	0.74	C
962	0.05	0.03	0.04	0.04	F
963	0.44	0.26	0.34	0.37	B
964	1.58	0.95	1.22	1.35	B
965	0.52	0.31	0.40	0.44	B
966	1.87	1.12	1.43	1.59	E
967	1.05	0.63	0.81	0.90	D
968	1.08	0.64	0.83	0.92	B
969	2.54	1.52	1.95	2.16	C
970	6.17	3.70	4.74	5.25	B
971	3.20	1.92	2.46	2.72	C
972	2.88	1.73	2.21	2.45	C
973	2.76	1.65	2.12	2.35	B
974	2.10	1.26	1.61	1.79	C
975	1.45	0.87	1.12	1.23	A
976	1.24	0.74	0.95	1.05	B
977	0.54	0.32	0.41	0.46	A
978	2.07	1.24	1.59	1.76	C
979	2.87	1.72	2.21	2.44	C
980	4.63	2.77	3.56	3.94	E
981	1.50	0.90	1.15	1.28	A
982	2.81 ^e				E
983	6.37	3.82	4.90	5.42	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, 2014 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	0.15	0.09	0.12	0.13	C
985	3.66	2.20	2.82	3.12	E
986	1.19	0.71	0.91	1.01	C
987	0.90	0.54	0.69	0.77	C
988	0.20	0.12	0.16	0.17	C
992	5.03	3.02	3.87	4.28	E
993	888.17 f	532.48	682.83	756.12	D
994	g	h	h	h	G
995	6.29	3.77	4.83	5.35	F
996	888.17 i	532.48	682.83	756.12	G
997	0.92	0.55	0.71	0.79	D
999	4.08	2.44	3.13	3.47	D
0006	3.52	2.11	2.71	3.00	D
0008	3.17	1.90	2.44	2.70	D
0011	3.05	1.83	2.35	2.60	B
012	4.52	2.71	3.48	3.85	D
0013	3.75	2.25	2.89	3.19	C
0016	2.46	1.48	1.89	2.10	C
0034	3.15	1.89	2.43	2.69	C
0036	3.45	2.07	2.65	2.94	C
0083	4.17	2.50	3.20	3.55	C
0170	2.43	1.46	1.87	2.07	C
4771	2.24	1.30	1.65	1.86	G
0771	0.56				G
4777	6.92	4.15	5.32	5.89	E
7405	1.86	1.11	1.43	1.58	E
7445	0.40				G
7413	0.72	0.43	0.55	0.61	G
7453	0.15				G
7421 j	0.87	0.52	0.67	0.74	F
7424	2.05	1.23	1.58	1.74	G
7428	4.63	2.77	3.56	3.94	E
9108 k	77.15				
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 = 59.78%, A-2 = 76.66%, A-3 = 84.89%) to annual loss cost from the appropriate page of Section 2.
- i Per hazardous materials response team.
- j Code 9108 may also apply.
- k Not subject to experience rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2014 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	24.22	14.52	18.62	20.62	B
0902	1.23	0.74	0.94	1.04	A
0908	206.11	123.57	158.46	175.46	C
0909	75.61	45.33	58.13	64.37	B
0912	288.41	172.91	221.73	245.53	B
0913	433.18	259.70	333.03	368.77	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.

* 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, 2014

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,751	6,501 to 7,000	7,316
301 to 500	2,149	7,001 to 7,500	7,582
501 to 700	2,500	7,501 to 8,000	7,848
701 to 1,000	2,892	8,001 to 8,500	8,104
1,001 to 1,500	3,400	8,501 to 9,000	8,355
1,501 to 2,000	3,949	9,001 to 9,500	8,598
2,001 to 2,500	4,417	9,501 to 10,000	8,836
2,501 to 3,000	4,833	10,001 to 15,000	10,140
3,001 to 3,500	5,199	15,001 to 20,000	12,399
3,501 to 4,000	5,545	20,001 to 25,000	14,617
4,001 to 4,500	5,866	25,001 to 30,000	16,810
4,501 to 5,000	6,174	30,001 to 35,000	18,970
5,001 to 5,500	6,473	35,001 to 40,000	21,099
5,501 to 6,000	6,758	40,001 to 45,000	23,192
6,001 to 6,500	7,042	45,001 to 50,000	25,251
		For each additional 5,000 population.....	2,066