



PENNSYLVANIA COMPENSATION RATING BUREAU

## **House Bill 1909 – Definition of “employee”**

### **Testimony – 10/2/18 – William V. Taylor, on behalf of PCRB**

Good morning Chairpersons Kauffman and Galloway, Representative Hill, Committee Members and Committee Staff. I appreciate the opportunity to testify today before the Committee regarding House Bill 1909. My name is William Taylor, President of the Pennsylvania Compensation Rating Bureau.

House Bill 1909 suggests to clarify the definition within The Workers Compensation law which states that “*members of volunteer fire departments or volunteer fire companies*” when participating in certain activities are considered employees. This legislation introduces language that intends to broaden the interpretation of members to a more specific definition inclusive of “any member.” This expansion on definition would provide workers compensation coverage for any and all volunteers associated with the term member, irrespective of activities.

As means of some background, on workers compensation premium calculation, please note that exposure to losses for ratemaking and experience rating purposes has historically been measured by payroll. Payroll has had a reasonable correlation with losses, can be reasonably audited and can be validated against other documents that are reported to the state. For certain classifications payroll is not the best or available determinant for calculating exposure and development of the associated rate or loss cost. Volunteer firefighters and/or volunteer emergency services personnel are examples where payroll is not available for purposes of the exposure or for ratemaking. Thus, for these risks population is used as a means of estimation on exposure and the ultimate loss tracking allowing for rate or loss cost calculation.

The classification applicable to a separate workers’ compensation insurance policy purchased by a volunteer fire department and/or volunteer fire company for volunteers/members covered by such policy would be Code 994. The classification applicable to a separate workers’ compensation insurance policy purchased for the volunteers/members of a volunteer ambulance corps or volunteer rescue or lifesaving squad would be Code 993. If an entity (typically a volunteer fire department and/or volunteer fire company) provides fire, ambulance or rescue and lifesaving squad services in combination and that entity purchases a single, separate workers’ compensation policy, then each service provided must be separately classified. In such instances the applicable classifications for the single, separate workers’ compensation policy would be both Codes 993 and 994. Please refer to Exhibit A for further details on these classifications and on this topic as contained in the PCRB Basic Manual.

The use of classification Codes 993 and 994 are used to track and manage the risk of these exposures. The advisory pure premium loss cost that is calculated for the Voluntary Firefighter (Code 994) and Voluntary Ambulance Personnel (Code 993) classification is a factor of reported losses relative to the known population, and the expected losses that are compared to actual losses in the experience rating calculation.

The Workers Compensation law is normally limited to employees only, but in the case of volunteer firefighters and volunteer emergency services (ambulance, etc.) personnel, it is



stipulated that an employer must provide these volunteers with benefits coverage. Definitions on who is covered are shown in the Pennsylvania Workers Compensation Manual of Rules, Classifications, and Rating Values for Workers Compensation and Employers Liability Insurance as found on the PCRB website. A few commonly and frequently used terms, with the word 'volunteer' to define this exposure are: firefighters, firemen, fire policy, and ambulance corps. Along with these words, the phrase 'certain activities' is included to further define that the coverage exposure is limited to certain activities associated with the underlying terms (firefighting or emergency services work).

Nationally there is commonality of definition on volunteer firefighting and emergency medical services. The following description, typical of other jurisdictions, is provided for illustration purposes:

Volunteer Firefighters and/or Ambulance Services apply to firefighting or ambulance employers that provide services for the protection of the public. Examples of fire protection services provided by firefighting crews include, but are not limited to, fire suppression, emergency first responders, emergency medical service (EMS), technical rescue, urban search and rescue, hazardous materials response, and fire education and safety efforts.

Equipment and Materials:

- Vehicles such as pumper trucks, hose wagons, tank trucks, elevated platform trucks, power-operated aerial ladder trucks, rescue vans, and ambulances
- Hoses, nozzles, and fittings
- Ladders
- Life nets
- Fire extinguishers
- Generators
- Portable lighting
- Water pumps
- Smoke ejector fans
- Power and manual extrication equipment such as the "Jaws of Life"
- Power saws
- Salvage covers
- Miscellaneous tools such as pike poles, tin roof cutters, saws, and axes
- First aid equipment
- Portable communication devices
- Personal protective equipment such as helmets, turnout coats and pants, gloves, rubber boots, face shields or goggles, self-contained breathing apparatus, and chemical exposure suits

This definition reflects and contains the same understanding, approach and application that the PCRB applies when classifying these work conditions, specifically Volunteer Firefighter (Code



PENNSYLVANIA COMPENSATION RATING BUREAU

994) and Volunteer Ambulance Corps (Code 993). Please refer to Exhibit B for the specific PCRB classification phraseology.

The expected exposure for these codes is based on the activities and work performed as firefighters or emergency services personnel. It does not contemplate other volunteer services such as clerical or maintenance work in support of these functions or related municipal work.

This bill will broaden the definition of 'member,' which expands the underlying basis of this risk exposure. The PCRB is unable to estimate or establish the cost associated with this increased exposure. This is due to the fact that these classifications (Codes 994 and 993) are based on population and not payroll. The premiums presently calculated will not change even with the added exposure. For a history of the loss costs for population groupings, please refer to the Exhibit C as provided.

The PCRB is not in a position to recommend or reject the merits on the suggestion for expanding or broadening the meaning and definition of 'volunteer member,' as the PCRB is unable to quantify sufficiently at this time the impact it may have on these classifications.

## **VOLUNTEER FIRE DEPARTMENTS AND/OR VOLUNTEER FIRE COMPANIES**

### **WORKERS' COMPENSATION INSURANCE OPTIONS**

In Pennsylvania the municipality in which a volunteer fire department(s) and/or volunteer fire company(ies) is based is generally construed to be the statutory employer of the members of the volunteer fire department or volunteer fire company who perform the services of a volunteer firefighter, and for that reason it has been the practice for the municipality in which the volunteer fire department(s) and/or volunteer fire company(ies) is based to provide workers' compensation insurance coverage for such members. The Department of Labor and Industry (Department) has rendered a written opinion on whether a volunteer fire department and/or volunteer fire company may be separately insured pursuant to the Department's review of the Pennsylvania Workers' Compensation Act (Act), Section 601 (a)(1), and the interpretative case law thereon. The Department's opinion states that there is nothing in the language of the Act or the case law accompanying Section 601 (a)(1) that indicates a volunteer fire department and/or company would be prohibited from obtaining a workers' compensation policy separate from that of the municipality in which it is based. In other words, in the Department's opinion a volunteer fire department and/or volunteer fire company may purchase a workers' compensation insurance policy that is separate from the workers' compensation policy of the municipality in which it is based. The Department's opinion also states that the above analysis applies to volunteer ambulance corps or volunteer rescue or lifesaving squads, because there is no language in Section 601 (a)(2) or (a)(3) of the Act or in the case law thereon that prohibits a volunteer ambulance corps or a volunteer rescue or lifesaving squad from obtaining workers' compensation insurance separate from the municipality in which it is based.

The classification applicable to a separate workers' compensation insurance policy purchased by a volunteer fire department and/or volunteer fire company for volunteers/members covered by such policy would be Code 994. The classification applicable to a separate workers' compensation insurance policy purchased for the volunteers/members of a volunteer ambulance corps or volunteer rescue or lifesaving squad would be Code 993. If an entity (typically a volunteer fire department and/or volunteer fire company) provides fire, ambulance or rescue and lifesaving squad services in combination and that entity purchases a single, separate workers' compensation policy, then each service provided must be separately classified. In such instances the applicable classifications for the single, separate workers' compensation policy would be both Codes 993 and 994.

If an entity (again typically a volunteer fire department and/or volunteer fire company) has a policy for its employees (e.g., bartenders for a social club or food servers and/or bartenders for a banquet hall), Code 993 and/or Code 994 may be added to that policy for the coverage of the volunteer firefighters and/or volunteer ambulance corps and/or volunteer rescue or lifesaving squad persons.

Where the firefighting service is provided by a combination of volunteer firefighters and paid firefighters insured by a policy purchased by the municipality in which the volunteer fire department or volunteer fire company and the paid firefighters are based, the municipality's volunteer firefighting premium is prorated pursuant to the procedure delineated in the Section 2 rating value listing pages. The volunteer firefighting premium charge shall be prorated in the same manner in the event a policy separate from the municipality's policy is purchased for the (Code 994) volunteer fire fighting exposure. When ambulance or rescue lifesaving service is provided by an independent, non-municipal entity staffed by a combination of paid ambulance, rescue or lifesaving persons and volunteer ambulance, rescue or lifesaving persons, assign Code 807 to the payroll of the paid ambulance, rescue or lifesaving persons and Code 993 for the volunteers. The Code 993 per corps premium shall be prorated in the same manner cited above for firefighting service provided by the combination of volunteer firefighters and paid firefighters.

### **THE MUNICIPALITY IN WHICH A VOLUNTEER FIRE DEPARTMENT AND/OR VOLUNTEER FIRE COMPANY IS BASED WILL GENERALLY BE CONSTRUED TO REMAIN THE VOLUNTEERS' STATUTORY EMPLOYER**

In the event that a volunteer fire department and/or volunteer fire company does not purchase a separate workers' compensation policy for its volunteers/members or in the event that such separately purchased policy lapses, is canceled or otherwise ceases to be effective for any reason, then the municipality in which the volunteer fire department and/or volunteer fire company is based should secure workers' compensation insurance coverage for the volunteer fire department's and/or volunteer fire company's volunteers/members. This same provision would also apply to volunteer ambulance corps or rescue or lifesaving squads.

The Bureau expresses no opinion as to the potential liability of a municipality for workers' compensation benefits or otherwise to members of a volunteer fire company, ambulance corps or rescue or lifesaving squad when there exists separate workers' compensation coverage for such members pursuant to another entity's insurance.



## **MUNICIPALITY IN WHICH A VOLUNTEER FIRE DEPARTMENT AND/OR VOLUNTEER FIRE COMPANY IS BASED DEFINED**

The term "the municipality in which the volunteer fire department and/or volunteer fire company is based" shall be defined as any incorporated political subdivision of the Commonwealth smaller than a county (e.g., city, borough, township or town) wherein a volunteer fire department and/or volunteer fire company is headquartered. This definition also applies to volunteer ambulance corps or volunteer rescue or lifesaving squads.

In the event of a merger of two or more previously separate volunteer fire departments and/or volunteer fire companies garaged in two or more separately incorporated political subdivisions, the municipality in which a volunteer fire department and/or volunteer fire company is based shall be that participating incorporated political subdivision designated by the parties as the headquarters of the new, merged volunteer fire departments and/or volunteer fire companies. This procedure also applies to merged volunteer ambulance corps or volunteer rescue or lifesaving squads.

### **SUMMARY OF THE DEPARTMENT OF LABOR AND INDUSTRY'S (DEPARTMENT) OPINION**

The following is a summary of the Department's opinion, and it is based in part on discussions with the Department after the Department issued the opinion. You should not rely on this summary as advice concerning the legal obligation of a person to maintain workers' compensation coverage.

The Pennsylvania Compensation Rating Bureau has asked the Department for an opinion with respect to whether a volunteer fire department and/or volunteer fire company may obtain workers' compensation coverage as an actual employer separate from the coverage of the municipality in which the volunteer fire department and/or volunteer fire company is based. A second issue is whether a volunteer ambulance corps or a volunteer rescue or lifesaving squad may also pursue workers' compensation coverage separate from the municipality in which it is based. In the Department's opinion a volunteer fire department and/or volunteer fire company or a volunteer ambulance corps or volunteer rescue or lifesaving squad may separately obtain workers' compensation insurance as an employer independently from the municipality in which it is based.

There is nothing in the language of the Act or the case law accompanying Section 601 (a)(1) of the Act that indicates a volunteer fire department and/or volunteer fire company would be *prohibited* (emphasis in the original) from obtaining workers' compensation coverage separate from the municipality in which such department or company is based. The Commonwealth Court in one case sets forth that "volunteer fire fighters may have two employers for the purposes of the Act, the actual employer under whose supervision the fireman was working at the time of injury, and the statutory employer, i.e. the municipality upon whom rests the responsibility for providing workmen's compensation benefits under Section 601." *Temple v. Milmont Fire Co.*, 525 A.2d 848, 850 (Pa Cmwlth. 1987). Even though *Temple* does not require a volunteer fire department to obtain workers' compensation insurance separate from the municipality in which it is based, it certainly does not prohibit the volunteer fire department and/or volunteer fire company from doing so as an employer. See *id.*

The same analysis applies to volunteer ambulance corps or volunteer rescue or lifesaving squads – no language in the Act or in the case law accompanying Section 601 (a)(2) or (a)(3) *prohibits* (emphasis in the original) a volunteer ambulance corps or a volunteer rescue or lifesaving squad from attempting to obtain workers' compensation insurance separate from the municipality in which such corps or squad is based. The only indication the Department found that a volunteer ambulance corps or a volunteer rescue or lifesaving squad and a volunteer fire department and/or volunteer fire company would be treated differently in some respect is found in *Scrima v. Swissvale Area Emergency Services*, 599 A.2d 301 (Pa Cmwlth. 1991). The Commonwealth Court in *Scrima* declined to expand the rule that volunteer fire department and/or volunteer fire companies are entitled to governmental immunity to include volunteer ambulance corps or volunteer rescue or lifesaving squads.<sup>1</sup>

However, the fact that governmental immunity cannot be applied to a volunteer ambulance corps or a volunteer rescue or lifesaving squad does not prohibit the volunteer ambulance corps or the volunteer rescue or lifesaving squad from obtaining workers' compensation separate from the workers' compensation coverage of the municipality in which the volunteer ambulance corps or the volunteer rescue or lifesaving squad is based. It may even provide an additional argument in support of why a volunteer ambulance corps or a volunteer rescue or lifesaving squad should be permitted to obtain workers' compensation insurance coverage separate and apart from that of the municipality in which they are based. If the volunteer ambulance corps or volunteer rescue or lifesaving squad does not have governmental immunity, having separate workers' compensation coverage could give it an additional layer of protection against liability.



## Pennsylvania WC & EL Basic Manual (April 2018)

### Firefighter references

#### 980 CITY, TOWNSHIP, Borough or County.

For political subdivisions of the Commonwealth of Pennsylvania.

#### **OPERATIONS NOT INCLUDED:**

1. Assign Code 884 to Health Clubs.
2. Assign Code 887 to Museums.
3. Assign Code 890 to separately located and staffed Public Libraries. Separately located may be a separate building or in an area of the municipal building separated from the other operations by floor-to-ceiling partitions.
4. Assign Code 944 to Golf Courses.
5. Assign Code 951 to Inspectors and/or code enforcers.
6. Assign Code 953 to Clerical Office.
7. Assign Code 982 to Workfare Program Employees.
8. Assign Code 983 to Housing Authorities.
9. Assign Code 985 to Auxiliary Police, **Salaried** Police Officers or Firefighters.
10. Assign Code 985 to all staff at a correction facility excepting only separate staff whose job duties fulfill the definition of either Code 951 or Code 953 as delineated in Section 1, Rule IV, B. 2. a., b. or c. of this Manual.
11. Assign Code 993 to Volunteer Ambulance Corps.

#### 993 VOLUNTEER AMBULANCE CORPS

The per Corps (Company) charge shall be applied on a per location basis, regardless of the number of ambulances garaged at each location.

Any stipends paid to a member(s) of a volunteer ambulance corps should be considered remuneration except to the extent that stipends paid qualify as expense reimbursements (See Section 1, Rule V, Item F.1. - Employee Expense Reimbursements).

#### **UNDERWRITING GUIDE**

- Ambulance Corps - Volunteer
- Volunteer Ambulance Corps

#### 994 Firefighter – VOLUNTEER FIRE COMPANY

Please see the Volunteer Fire Departments and/or Volunteer Fire Companies – Workers' Compensation Insurance Options entry in the General Auditing & Classification Information section for further information.

#### **UNDERWRITING GUIDE**

- Fire Department - Volunteer
- Fire Police - Special Voluntary
- Firemen - Volunteer
- Police, Special Fire - Voluntary
- Volunteer Fire Company

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Approved Effective **Date: April 1, 2018**

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

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Approved Effective Date: **April 1, 2017**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	<b>1,845</b>	6,501 to 7,000	<b>7,709</b>
301 to 500	<b>2,265</b>	7,001 to 7,500	<b>7,990</b>
501 to 700	<b>2,635</b>	7,501 to 8,000	<b>8,269</b>
701 to 1,000	<b>3,047</b>	8,001 to 8,500	<b>8,539</b>
1,001 to 1,500	<b>3,583</b>	8,501 to 9,000	<b>8,804</b>
1,501 to 2,000	<b>4,161</b>	9,001 to 9,500	<b>9,059</b>
2,001 to 2,500	<b>4,654</b>	9,501 to 10,000	<b>9,311</b>
2,501 to 3,000	<b>5,093</b>	10,001 to 15,000	<b>10,685</b>
3,001 to 3,500	<b>5,478</b>	15,001 to 20,000	<b>13,085</b>
3,501 to 4,000	<b>5,843</b>	20,001 to 25,000	<b>15,402</b>
4,001 to 4,500	<b>6,181</b>	25,001 to 30,000	<b>17,713</b>
4,501 to 5,000	<b>6,506</b>	30,001 to 35,000	<b>19,989</b>
5,001 to 5,500	<b>6,821</b>	35,001 to 40,000	<b>22,232</b>
5,501 to 6,000	<b>7,121</b>	40,001 to 45,000	<b>24,438</b>
6,001 to 6,500	<b>7,420</b>	45,001 to 50,000	<b>26,607</b>
		For each additional	<b>2,177</b>
		5,000 population.....	

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VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Approved Effective Date: April 1, **2016**

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

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Approved Effective Date: April 1, 2015

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	1,709	6,501 to 7,000	7,142
301 to 500	2,098	7,001 to 7,500	7,402
501 to 700	2,441	7,501 to 8,000	7,661
701 to 1,000	2,823	8,001 to 8,500	7,911
1,001 to 1,500	3,319	8,501 to 9,000	8,156
1,501 to 2,000	3,855	9,001 to 9,500	8,393
2,001 to 2,500	4,312	9,501 to 10,000	8,626
2,501 to 3,000	4,718	10,001 to 15,000	9,899
3,001 to 3,500	5,075	15,001 to 20,000	12,104
3,501 to 4,000	5,413	20,001 to 25,000	14,269
4,001 to 4,500	5,726	25,001 to 30,000	16,410
4,501 to 5,000	6,027	30,001 to 35,000	18,519
5,001 to 5,500	6,319	35,001 to 40,000	20,597
5,501 to 6,000	6,597	40,001 to 45,000	22,640
6,001 to 6,500	6,874	45,001 to 50,000	24,650
		For each additional 5,000 population.....	2,017

**PENNSYLVANIA**  
**VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**  
**Approved Effective Date: April 1, 2014**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
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

**PENNSYLVANIA**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	1,870	6,501 to 7,000	7,812
301 to 500	2,295	7,001 to 7,500	8,096
501 to 700	2,670	7,501 to 8,000	8,380
701 to 1,000	3,088	8,001 to 8,500	8,653
1,001 to 1,500	3,631	8,501 to 9,000	8,921
1,501 to 2,000	4,217	9,001 to 9,500	9,181
2,001 to 2,500	4,717	9,501 to 10,000	9,435
2,501 to 3,000	5,161	10,001 to 15,000	10,828
3,001 to 3,500	5,552	15,001 to 20,000	13,240
3,501 to 4,000	5,921	20,001 to 25,000	15,608
4,001 to 4,500	6,264	25,001 to 30,000	17,950
4,501 to 5,000	6,593	30,001 to 35,000	20,256
5,001 to 5,500	6,912	35,001 to 40,000	22,530
5,501 to 6,000	7,216	40,001 to 45,000	24,765
6,001 to 6,500	7,519	45,001 to 50,000	26,963
		For each additional 5,000 population.....	2,206

**PENNSYLVANIA**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	1,855	6,501 to 7,000	7,750
301 to 500	2,277	7,001 to 7,500	8,032
501 to 700	2,649	7,501 to 8,000	8,313
701 to 1,000	3,063	8,001 to 8,500	8,584
1,001 to 1,500	3,602	8,501 to 9,000	8,850
1,501 to 2,000	4,184	9,001 to 9,500	9,108
2,001 to 2,500	4,680	9,501 to 10,000	9,360
2,501 to 3,000	5,120	10,001 to 15,000	10,742
3,001 to 3,500	5,508	15,001 to 20,000	13,135
3,501 to 4,000	5,874	20,001 to 25,000	15,484
4,001 to 4,500	6,214	25,001 to 30,000	17,808
4,501 to 5,000	6,541	30,001 to 35,000	20,095
5,001 to 5,500	6,857	35,001 to 40,000	22,351
5,501 to 6,000	7,159	40,001 to 45,000	24,568
6,001 to 6,500	7,459	45,001 to 50,000	26,749
		For each additional 5,000 population.....	2,188

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	1,840	6,501 to 7,000	7,688
301 to 500	2,259	7,001 to 7,500	7,967
501 to 700	2,628	7,501 to 8,000	8,246
701 to 1,000	3,038	8,001 to 8,500	8,515
1,001 to 1,500	3,573	8,501 to 9,000	8,779
1,501 to 2,000	4,150	9,001 to 9,500	9,035
2,001 to 2,500	4,642	9,501 to 10,000	9,285
2,501 to 3,000	5,079	10,001 to 15,000	10,656
3,001 to 3,500	5,464	15,001 to 20,000	13,029
3,501 to 4,000	5,827	20,001 to 25,000	15,360
4,001 to 4,500	6,164	25,001 to 30,000	17,665
4,501 to 5,000	6,488	30,001 to 35,000	19,934
5,001 to 5,500	6,802	35,001 to 40,000	22,171
5,501 to 6,000	7,101	40,001 to 45,000	24,371
6,001 to 6,500	7,399	45,001 to 50,000	26,534
		For each additional 5,000 population.....	2,170

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	1,751	6,501 to 7,000	7,316
301 to 500	2,150	7,001 to 7,500	7,582
501 to 700	2,501	7,501 to 8,000	7,847
701 to 1,000	2,891	8,001 to 8,500	8,103
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	4,418	9,501 to 10,000	8,836
2,501 to 3,000	4,833	10,001 to 15,000	10,141
3,001 to 3,500	5,200	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	16,811
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	23,193
6,001 to 6,500	7,041	45,001 to 50,000	25,251
		For each additional 5,000 population.....	2,065

