

The Pennsylvania State Association of  
Boroughs

# Statement on Process Act 46 of 2011

PA Senate  
Committee on Veterans Affairs & Emergency Preparedness  
March 29, 2017



## **PSAB Statement on Act 46 process**

Thank you for the opportunity to comment on how our boroughs have been required to comply with Act 46 of 2011 which amends Workers' Comp law regarding cancer in the occupation of firefighter. My name is Ed Troxell and I serve as the Director of Government Affairs for the Pa State Association of Boroughs. (PSAB) For over a century PSAB has been the voice of borough governments in the commonwealth. Our goal is to enable our communities to provide necessary local government services to their residents at a fair cost. These services protect the safety of our residents, protect the value of their property, and preserve their quality of life standards.

This morning, as the Veterans Affairs & Emergency Preparedness committee seeks input on how our communities have complied and implemented Act 46, PSAB would make clear its support for the volunteer firefighting community. Our boroughs overwhelmingly support their local volunteer fire and emergency service providers yet see the need for changes to Act 46 as necessary to assure that legitimate workers' compensation claims are promptly addressed and settled. PSAB further offers that as corrective changes are made to Act 46 the marketplace for private insurance providers may become more predictable and attractive. In essence, building a competitive market which leads to lowering the costs of local government services thereby reducing the tax burden of borough residents.

Since its passage in 2011, Act 46 has had a recognizable impact on the workers' compensation premiums paid by borough governments. Our research has indicated that since 2013 the average increase in annual WC premium has been over 27%. This average was based on a borough with roughly 3,000 residents and a \$2.4 million annual budget. However, as that research was conducted the most frightening aspect to consider was the inability of boroughs to identify multiple providers where they could obtain quotes from. As the private insurance providers discontinued offering this coverage in the commonwealth, boroughs had to seek coverage from the Statewide Insurance Fund or SWIF which had been deluged with requests. As most our boroughs have only the SWIF for this coverage, it is abundantly clear that the Act needs review and revision.

Now to provide the committee some background on the processes that boroughs faced from this mandate. It had always been a somewhat smooth process to provide the fire service the necessary workers' compensation coverages prior to Act 46. This was accomplished through several affordable ways for our boroughs and their tax payers. The association, PSAB had worked in conjunction with private insurance providers to secure affordable WC coverages that included the fire companies and even ambulance personnel. There had been two methods that were most common from our experience;

- 1) a private standard market provider of WC would provide coverages to the borough as well as its Fire\EMS personnel.
- 2) Private standard market providers would provide coverages as in example 1, however among these boroughs there would be specific health screening protocols prescribed by the WC insurer to establish a low risk pool of participants.

Under these two methods our boroughs could secure the necessary WC coverages for their communities and enjoy discounts due to the economies of scale. If a borough wanted to implement extensive health screenings as in example 2, it could do so and if qualified would be assigned to a low risk pool thereby enjoying the benefits of such pool.

Into this successfully managed and affordable methodology for WC coverage, Act 46 was thrust. The methods now had to be drastically altered as the private standard market providers were faced with new health claims upon which ***no actuarial data had existed!*** It had forced boroughs to consider several permutations suitable for continuing to afford the cost of WC coverages. Seeking solutions for our boroughs to address the Act 46 mandate PSAB had inquired of these WC private standard market providers how its member boroughs may implement new methods to cap the impact of the mandate. The result was disappointing to say the least yet it should be illustrated to provide an accurate assessment of the Act's effect.

Prior to Act 46 you note that we had illustrated 2 methods for providing WC coverages. After enactment of Act 46 three methods had arose as ways to secure WC;

- 1) The most common method for our boroughs which we secured through survey was to simply apply to SWIF for the needed WC coverage as there was a lack of affordable private standard market providers, second;
- 2) Splitting the pool covered (muni/Fire-EMS) between insurance provider and SWIF. Which also required splitting the experience modifiers (claim history) of each pool and lastly;
- 3) As cited earlier, implementing extensive health screening protocols for the covered municipality to hopefully qualify as a "low-risk" participant in a qualified pool.

To close, there was also a request for anecdotal information regarding the Act. I am attaching a 2013 article from the Patriot News which may be helpful to the committees and I will attach our 2013 testimony on the Act before the PA House veterans Affairs and Emergency Preparedness and PA House Labor & Industry committees. This provides more detailed data helpful to today's inquiries. Thank you for this opportunity to discuss the issue today and I look forward to questions you may have.

## Insurance for firefighters is costing Carlisle Borough more, due to new law

By Barbara Miller | [bmiller@pennlive.com](mailto:bmiller@pennlive.com) Email the author | Follow on Twitter

on May 10, 2013 at 8:38 AM, updated May 10, 2013 at 8:46 AM

Workman's compensation for borough firefighters is costing Carlisle Borough is costing \$53,446 more this year, due to Act 46, the Pennsylvania Firefighter Cancer Presumption law, Carlisle Borough Council said Thursday night.

"If they get cancer, it is presumed they got it on the job," said Matthew Candland, borough manager. Last year, the cost was in the \$10,000-\$11,000 range, and it is now about \$70,000, he said. "A lot of insurance carriers no longer are willing to carry that insurance for firefighters," Candland said, which is why the borough had to move to a state insurance plan in April, which is the only insurer left.

Councilwoman Dawn Flowers suggested the borough send a letter to legislators so they know the impact on municipalities. "We're the ones who have to pick up the expenses," she said. Councilwoman Linda Cecconello said the cost would potentially go higher in two or three years, depending on claims.

# Pennsylvania State Association of Boroughs



*Act 46 of 2011 Pa Workers Compensation Law*

*“Cancer Presumption for Firefighters”*

*presented to*

*PA House Veterans Affairs and Emergency Preparedness &*

*PA House Labor & Industry Committees*

*Wednesday, December 18, 2013*

*Edward C. Troxell,*

*PSAB Director of Government Affairs*

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**[www.boroughs.org](http://www.boroughs.org)**

**House Veterans Affairs and Emergency Preparedness**

**House Labor and Industry Committees**

Good Morning members of the House Veterans Affairs and Emergency Preparedness and House Labor and Industry committees. Thank you for the opportunity to offer testimony on the implementation of Act 46/2011 amending the Workers' Compensation law in regards to volunteer firefighters cancer presumption coverage.

Since we have both the Veterans Affairs & Emergency Preparedness as well as the Labor & Industry committees joining together for the gathering of information related to this Act, I would share that PSAB has both solicited letters from borough members as well as conducted anecdotal surveys pertaining to the Act. Further, PSAB has been closely monitoring the implementation and impacts of the law, compiling information helpful to understanding the outcomes of this law change. Accordingly, boroughs throughout the Commonwealth continue to comply with the mandate of Act 46 and have provided us with useful information as they have implemented the law.

However, most helpful to the discussion this morning would be just a few observations resulting from our survey conducted this summer. Our brief survey this past summer included very basic questions to establish the fiscal impact of the law. Our survey was made available by email, website and fax and presented to the 958 boroughs throughout the commonwealth. Of those boroughs 205 responded with complete, qualified surveys (the actual returned surveys numbered 217) resulting in a **22.6% response rate**. Of these 205 qualified responses were surveys from boroughs located in 56 of 67 or **83.5% of counties**. We believe the sample of the survey provides a generalized participation rate with a geographically broad representation therefore serving as an accurate source for data.

Our generalized survey questions sought to answer the simple fiscal impact of Act 46/2011 in regards to its actual *experienced* cost. I use the term *experienced* as our data was discreet having been obtained through borough practitioners such as secretaries, managers & administrators who plainly, *write the checks* for these expenditures.

Our first step in processing survey data was to establish a quantitative baseline mean for annual premium of Workers' Compensation (WC) coverage *prior to the enactment* of the Act in 2011. That amount was: **\$6,527,186<sup>14</sup>**. Next was to establish a similar baseline for the *post-enactment* period of the Act. That amount was: **\$8,329,299<sup>90</sup>**, this resulted in an unmodified increased WC premium difference of **\$1,793,768<sup>86</sup>** or roughly an increase over **27.7%**.

Drilling down into the data we developed averages to help prepare for any anticipated premium changes impacting our membership. One of the most helpful averages that we determined was that associated with the level of the potential increase to WC premiums. In the range of percentage of increase in premium our sample average deviation was **34.8%**. This figure establishes *a probable window for percentage increase* in premium to our boroughs. In considering this number in the budget process a borough will be able to plan more effectively for future costs. While this number, (34.8%) was slightly higher than the increased WC premium difference established by the survey (27.7%), it should not be confused with that figure as it serves to illustrate the range of potential premium increase which members may experience.

We also developed a model borough based on the survey results. The population of that model would be roughly 3000 residents, with an annual budget estimate of \$2.4 million and a real estate tax millage of 8.5 mills. Based upon survey results the *pre-act* Workers Compensation premium for the model would be around \$32,000, it would increase to roughly \$40,000, with the enactment of Act 46. The budget planners of the borough could prepare for the estimated increase in premium costs by estimating a maximum 35% increase in WC in the budget plan.

Of all the modeling estimates and approximations which municipalities may develop, the private insurance provider, currently absent or faintly present, is bound to initiate a dynamic to consider upon reentry. As PSAB is supportive of the fire service, and its volunteers, we seek to keep the boroughs whole in shouldering these costs. Comparable insurance mandates impacting our public servants have been placed upon boroughs in the past. PSAB would encourage the consideration of those past resolutions in addressing Act 46 compliance. Other remedies may include tailoring the Act to narrow types and timeframes for claims.

PSAB looks forward to working with the committee and stakeholders in establishing fair, reasonable and effective standards for Workers' Compensation coverage to our volunteers. Their service is extremely valued and worthy of such support. Thank you again for this opportunity to speak with the committee and I am available for any questions you may have.

## PSAB Workers Compensation Cost Survey - post Act 46

On July 7, 2011 Governor Tom Corbett approved **House Bill 797**, an amendment to Workers Compensation law in Pennsylvania as **Act 46**. The law change has become known as the “Fire Fighters Cancer Presumption” act. The law, while well meaning, expanded the list of occupational diseases to include “Cancer suffered by a firefighter which is caused by exposure to a known carcinogen which is recognized as a Group 1 carcinogen by the International Agency for Research on Cancer.”

The result of this change to The Workers Compensation Act (No. 281 of 1939) has turned both the commercial insurance and municipal service worlds upside down. In efforts to document, catalogue and aggregate these impacts **PSAB** is distributing this brief survey in order to identify costs associated with Act 46. PSAB membership has been on record in opposing the drastic impacts of Act 46 and these survey results will be used to prompt needed changes to the law.

*Survey results will be treated with confidentiality and PSAB will retain surveys with discretion. The information obtained will remain with PSAB.*

### Workers Compensation Cost Survey

#### Questions

1. What was your boroughs’ annual premium for Workers Compensation (WC) insurance coverage before Act 46 (dollars)

\_\_\_\_\_ and who was your insurance carrier  
\_\_\_\_\_?

2. After Act 46 was enacted were you notified by your insurance carrier that your policy for WC would not be renewed? (Yes or No)

3. Who is your current Workers Compensation insurance carrier?

\_\_\_\_\_

4. What is your current WC annual premium?

\_\_\_\_\_

Please fax, email or mail your completed survey ASAP to:

PSAB  
c/o Ed Troxell, Director of Government Affairs  
2941 North Front Street  
Harrisburg, PA 17110

Phone: 1-800-232-7722 x 1021

Fax: 717-236-8289

Email: [etroxell@boroughs.org](mailto:etroxell@boroughs.org)



<u>Borough</u>	<u>MILLS</u>	<u>COUNTY</u>	<u>POP.</u>	<u>BUDGET</u>	<u>Pre 46 (\$) 6/11</u>	<u>Post 46 (\$)</u>	<u>Prem (+; )</u>	<u>% Dif</u>
McSherrystown Borough	3.13	<b>ADAMS</b>	3,038	\$1,751,666.00	\$27,046.00	\$31,276.00	\$4,230.00	15.6%
New Oxford Borough	1.32	<b>ADAMS</b>	1,717	\$689,045.00	\$6,769.00	\$6,400.00	-\$369.00	-5.5%
Bonneauville Borough	1.92	<b>ADAMS</b>	1,378	\$1,896,369.00	\$16,526.00	\$27,847.00	\$11,321.00	68.5%
Biglerville Borough	2.10	<b>ADAMS</b>	1,200	\$1,227,907.00	\$32,973.00	\$39,793.00	\$6,820.00	20.7%
Fairfield Borough	1.16	<b>ADAMS</b>	507	\$184,693.00	\$13,304.00	\$13,304.00	\$0.00	0.0%
Plum Borough	4.30	ALLEGHENY	26,940	\$13,816,775.00	\$288,235.00	\$291,973.00	\$3,738.00	1.3%
Franklin Park Borough	1.08	ALLEGHENY	13,470	\$9,346,632.00	\$12,773.00	\$21,589.00	\$8,816.00	69.0%
Jefferson Hills Borough	4.62	ALLEGHENY	10,619	\$12,146,210.00	\$156,967.00	\$169,011.00	\$12,044.00	7.7%
Castle Shannon Borough	9.40	ALLEGHENY	8,556	\$4,035,000.00	\$131,399.00	\$211,829.00	\$80,430.00	61.2%
Coraopolis Borough	10.50	ALLEGHENY	5,659	\$4,132,236.00	\$74,746.00	\$90,429.00	\$15,683.00	21.0%
Fox Chapel Borough	2.40	ALLEGHENY	5,400	\$7,700,000.00	\$7,956.00	\$15,916.00	\$7,960.00	100.1%
Green Tree* Borough	3.61	ALLEGHENY	4,719	\$8,484,372.00	\$10,444.00	\$12,057.00	\$1,613.00	15.4%
Tarentum Borough	5.48	ALLEGHENY	4,530	\$7,600,000.00	\$14,000.00	\$18,000.00	\$4,000.00	28.6%
Port Vue Borough	7.86	ALLEGHENY	3,798	\$1,227,813.00	\$8,197.00	\$12,698.00	\$4,501.00	54.9%
Sharpsburg Borough	6.47	ALLEGHENY	3,446	\$4,284,156.00	\$37,867.00	\$61,565.00	\$23,698.00	62.6%
Brackenridge Borough	5.77	ALLEGHENY	3,261	\$2,635,890.00	\$6,891.00	\$13,869.00	\$6,978.00	101.3%
Churchill Borough	4.23	ALLEGHENY	3,011	\$2,343,011.00	\$9,568.00	\$11,342.00	\$1,774.00	18.5%
Emsworth Borough	0.00	ALLEGHENY	2,449	\$1,541,122.00	\$13,670.00	\$18,829.00	\$5,159.00	37.7%
Wilmerding Borough	8.00	ALLEGHENY	2,145	\$779,815.00	\$12,000.00	\$15,000.00	\$3,000.00	25.0%
Braddock Hills Borough	6.21	ALLEGHENY	1,900	\$1,621,410.00	\$34,700.00	\$43,900.00	\$9,200.00	26.5%
Cheswick Borough	5.68	ALLEGHENY	1,866	\$1,253,143.00	\$29,326.00	\$35,086.00	\$5,760.00	19.6%
Elizabeth Borough	8.00	ALLEGHENY	1,493	\$625,000.00	\$16,610.00	\$18,513.00	\$1,903.00	11.5%
Whitaker Borough	9.00	ALLEGHENY	1,271	\$716,560.00	\$15,000.00	\$18,525.00	\$3,525.00	23.5%
Bradford Woods* Borough	1.80	ALLEGHENY	1,171	\$590,612.00	\$6,809.00	\$7,286.00	\$477.00	7.0%
Sewickley Heights Borough	2.90	ALLEGHENY	740	\$1,700,000.00	\$36,000.00	\$36,000.00	\$0.00	0.0%
Kittanning Borough	27.50	<b>ARMSTRONG</b>	4,044	\$2,813,432.00	\$101,988.00	\$123,211.00	\$21,223.00	20.8%
Worthington Borough	9.63	<b>ARMSTRONG</b>	664	\$263,903.00	\$11,151.00	\$13,899.00	\$2,748.00	24.6%
Manorville Borough	3.00	<b>ARMSTRONG</b>	410	\$141,000.00	\$918.00	\$1,977.00	\$1,059.00	115.4%
Elderton Borough	12.30	<b>ARMSTRONG</b>	358	\$106,335.00	\$11,952.00	\$15,313.00	\$3,361.00	28.1%
Koppel Borough	16.00	BEAVER	860	\$569,200.00	\$11,237.00	\$11,724.00	\$487.00	4.3%
Bridgewater Borough	28.00	BEAVER	851	\$678,091.00	\$15,431.00	\$20,264.00	\$4,833.00	31.3%
Everett Borough	3.95	<b>BEDFORD</b>	1,905	\$515,635.00	\$21,857.00	\$21,380.00	-\$477.00	-2.2%
Schellsburg Borough	1.25	<b>BEDFORD</b>	338	\$0.00	\$10,488.00	\$12,242.00	\$1,754.00	16.7%
Coaldale Borough	0.01	<b>BEDFORD</b>	146	\$10,000.00	\$59,772.00	\$59,919.00	\$147.00	0.2%
Wyomissing Borough	3.63	BERKS	11,000	\$14,560,000.00	\$144,419.00	\$153,895.00	\$9,476.00	6.6%

Birdsboro Borough	6.16	BERKS	5,064	\$3,380,127.00	\$19,270.00	\$18,524.00	-\$746.00	-3.9%
Fleetwood Borough	5.50	BERKS	4,085	\$3,441,077.00	\$46,624.00	\$79,950.00	\$33,326.00	71.5%
Laureldale Borough	4.90	BERKS	3,911	\$1,845,190.00	\$75,000.00	\$111,261.00	\$36,261.00	48.3%
Womelsdorf Borough	3.00	BERKS	2,810	\$1,441,789.00	\$24,338.00	\$32,283.00	\$7,945.00	32.6%
Leesport Borough	5.72	BERKS	2,010	\$1,200,000.00	\$21,970.00	\$29,436.00	\$7,466.00	34.0%
Tyrone* Borough	21.75	BLAIR	5,254	\$8,433,550.00	\$14,414.00	\$20,380.00	\$5,966.00	41.4%
Roaring Spring Borough	16.00	BLAIR	2,600	\$865,103.00	\$26,083.00	\$39,171.00	\$13,088.00	50.2%
Martinsburg Borough	20.50	BLAIR	1,958	\$801,268.00	\$29,462.00	\$29,462.00	\$0.00	0.0%

Bellwood Borough	31.13	BLAIR	1,828	\$568,584.00	\$29,046.00	\$37,646.00	\$8,600.00	29.6%
Duncansville Borough	22.50	BLAIR	1,233	\$2,429,718.00	\$6,637.00	\$13,154.00	\$6,517.00	98.2%
Athens Borough	18.00	BRADFORD	3,415	\$2,275,927.00	\$22,000.00	\$33,000.00	\$11,000.00	50.0%
Morrisville Borough	40.93	BUCKS	8,728	\$5,666,929.00	\$117,689.00	\$179,674.00	\$61,985.00	52.7%
Sellersville Borough	17.50	BUCKS	4,249	\$3,800,000.00	\$34,458.00	\$57,698.00	\$23,240.00	67.4%
Langhorne Borough	14.19	BUCKS	1,622	\$410,000.00	\$32,176.00	\$41,108.00	\$8,932.00	27.8%
Silverdale Borough	2.75	BUCKS	1,001	\$0.00	\$13,000.00	\$16,380.00	\$3,380.00	26.0%
Trumbauersville Borough	2.50	BUCKS	975	\$428,615.00	\$12,431.00	\$15,736.00	\$3,305.00	26.6%
Riegelsville Borough	12.25	BUCKS	863	\$338,240.00	\$9,048.00	\$13,491.00	\$4,443.00	49.1%
Zelienople Borough	4.56	BUTLER	3,812	\$9,798,748.00	\$64,462.00	\$68,206.00	\$3,744.00	5.8%
Saxonburg Borough	20.66	BUTLER	1,525	\$638,539.00	\$49,103.00	\$68,400.00	\$19,297.00	39.3%
Prospect Borough	1.50	BUTLER	1,234	\$364,450.00	\$14,400.00	\$13,206.00	-\$1,194.00	-8.3%
Chicora Borough	6.75	BUTLER	1,021	\$711,200.00	\$9,556.00	\$13,277.00	\$3,721.00	38.9%
Harmony Borough	12.21	BUTLER	937	\$505,697.00	\$18,041.00	\$19,534.00	\$1,493.00	8.3%
Connoquenessing Borough	3.15	BUTLER	564	\$263,300.00	\$9,783.00	\$11,783.00	\$2,000.00	20.4%
Northern Cambria Borough	21.00	CAMBRIA	4,199	\$1,640,848.36	\$58,239.00	\$58,239.00	\$0.00	0.0%
Ebensburg Borough	13.50	CAMBRIA	3,350	\$4,461,560.00	\$36,144.00	\$41,219.00	\$5,075.00	14.0%
Ferndale Borough	17.50	CAMBRIA	1,834	\$939,366.00	\$12,987.00	\$11,639.00	-\$1,348.00	-10.4%
Sankertown Borough	10.00	CAMBRIA	680	\$293,952.00	\$2,672.00	\$2,672.00	\$0.00	0.0%
Vintondale Borough	12.35	CAMBRIA	414	\$0.00	\$5,731.00	\$6,812.00	\$1,081.00	18.9%
Palmerton Borough	8.27	CARBON	5,414	\$13,472,423.00	\$43,968.00	\$58,912.00	\$14,944.00	34.0%
Millheim Borough	4.00	CENTRE	904	\$752,059.00	\$11,710.00	\$13,419.00	\$1,709.00	14.6%
Downingtown Borough	6.70	CHESTER	7,589	\$9,451,031.00	\$145,542.00	\$143,384.00	-\$2,158.00	-1.5%
Kennett Square Borough	4.85	CHESTER	6,072	\$11,850,100.00	\$69,480.00	\$86,133.00	\$16,653.00	24.0%
Spring City Borough	4.37	CHESTER	3,323	\$3,006,958.00	\$49,336.00	\$43,479.00	-\$5,857.00	-11.9%
Knox Borough	10.00	CLARION	1,147	\$2,357,628.00	\$12,781.00	\$12,886.00	\$105.00	0.8%
Hawthorn Borough	7.16	CLARION	497	\$60,578.00	\$6,489.00	\$10,248.00	\$3,759.00	57.9%
Saint Petersburg Borough	0.01	CLARION	405	\$130,071.00	\$6,838.00	6838*	\$0.00	0.0%

Clearfield Borough	25.00	<b>CLEARFIELD</b>	6,631	\$3,645,043.75	\$55,529.00	\$63,545.00	\$8,016.00	14.4%
Curwensville Borough	27.00	<b>CLEARFIELD</b>	2,490	\$1,274,933.47	\$6,462.00	\$16,021.00	\$9,559.00	147.9%
Grampian Borough	25.00	<b>CLEARFIELD</b>	356	\$75,341.85	\$9,220.00	\$11,463.00	\$2,243.00	24.3%
Wallacetown Borough	14.00	<b>CLEARFIELD</b>	350	\$38,000.00	\$2,447.00	\$5,000.00	\$2,553.00	104.3%
Burnside Borough	18.00	<b>CLEARFIELD</b>	283	\$188,152.00	\$6,698.00	\$7,141.00	\$443.00	6.6%
Mill Hall Borough	1.95	CLINTON	1,613	\$1,348,785.00	\$10,398.00	\$16,611.00	\$6,213.00	59.8%
Flemington Borough	0.61	CLINTON	1,321	\$1,173,510.00	\$7,687.00	\$13,415.00	\$5,728.00	74.5%
Beech Creek Borough	1.11	CLINTON	713	\$140,102.59	\$8,968.00	\$20,797.00	\$11,829.00	131.9%
Loganton Borough	1.03	CLINTON	468	\$187,783.00	\$5,358.00	\$12,026.00	\$6,668.00	124.4%
Linesville Borough	12.20	CRAWFORD	1,040	\$429,169.00	\$25,057.00	\$29,625.00	\$4,568.00	18.2%
Saegertown Borough	4.00	CRAWFORD	991	\$650,000.00	\$9,403.00	\$13,484.00	\$4,081.00	43.4%
Centerville Borough	3.00	CRAWFORD	247	\$62,186.91	\$40,627.00	\$43,934.00	\$3,307.00	8.1%
Mount Holly Springs Borough	7.54	<b>CUMBERLAND</b>	2,030	\$1,307,436.00	\$31,305.00	\$44,341.00	\$13,036.00	41.6%
Hummelstown Borough	1.70	DAUPHIN	4,538	\$2,613,222.00	\$76,000.00	\$89,976.00	\$13,976.00	18.4%
Millersburg Borough	5.12	DAUPHIN	2,557	\$822,678.00	\$30,849.00	\$33,931.00	\$3,082.00	10.0%
Williamstown Borough	6.65	DAUPHIN	1,433	\$320,820.00	\$23,210.00	\$25,430.00	\$2,220.00	9.6%
Dauphin Borough	5.00	DAUPHIN	773	\$706,025.00	\$11,959.00	\$4,141.00	-\$7,818.00	-65.4%

Pillow Borough	0.60	DAUPHIN	298	\$43,667.00	\$2,101.00	\$7,447.00	\$5,346.00	254.5%
Lansdowne Borough	11.62	<b>DELAWARE</b>	10,640	\$7,000,000.00	\$140,000.00	\$150,000.00	\$10,000.00	7.1%
Swarthmore Borough	5.45	<b>DELAWARE</b>	6,170	\$4,458,401.00	\$42,000.00	\$50,000.00	\$8,000.00	19.0%
Upland Borough	1.00	<b>DELAWARE</b>	2,977	\$2,300,000.00	\$78,400.00	\$85,216.00	\$6,816.00	8.7%
Johnsonburg Borough	21.36	ELK	2,483	\$1,760,596.00	\$10,140.00	\$12,541.00	\$2,401.00	23.7%
Edinboro* Borough	4.50	<b>ERIE</b>	6,438	\$5,349,530.00	\$90,444.00	\$87,992.00	-\$2,452.00	-2.7%
Union City Borough	6.06	<b>ERIE</b>	3,308	\$1,289,694.00	\$9,459.00	\$16,600.00	\$7,141.00	75.5%
Masontown Borough	3.43	FAYETTE	3,611	\$3,023,400.00	\$13,604.00	\$15,642.00	\$2,038.00	15.0%
Point Marion Borough	3.00	FAYETTE	1,333	\$728,115.00	\$28,600.00	\$41,141.00	\$12,541.00	43.8%
Tionesta Borough	13.00	<b>FOREST</b>	615	\$500,000.00	\$9,512.00	\$26,717.00	\$17,205.00	180.9%
Waynesboro Borough	25.18	FRANKLIN	10,568	\$8,996,445.00	\$84,432.00	\$181,183.00	\$96,751.00	114.6%
Mont Alto Borough	7.55	FRANKLIN	1,705	\$2,272,685.00	\$17,345.00	\$26,637.00	\$9,292.00	53.6%
Jefferson Borough	5.00	GREENE	340	\$222,419.00	\$11,782.00	\$14,013.00	\$2,231.00	18.9%
Rockhill Furnace Borough	0.24	<b>HUNTINGDON</b>	371	\$102,742.00	\$4,421.00	\$3,687.00	-\$734.00	-16.6%
Marklesburg Borough	1.35	<b>HUNTINGDON</b>	204	\$97,700.00	\$14,123.00	\$19,209.00	\$5,086.00	36.0%
Brookville Borough	10.92	<b>JEFFERSON</b>	4,974	\$2,235,000.00	\$42,000.00	\$55,363.00	\$13,363.00	31.8%
Throop Borough	5.00	<b>LACKAWANNA</b>	4,010	\$4,518,695.93	\$94,402.00	\$100,653.00	\$6,251.00	6.6%
Moscow Borough	33.00	<b>LACKAWANNA</b>	2,053	\$1,061,786.09	\$18,828.00	\$19,252.00	\$424.00	2.3%
Dalton Borough	26.70	<b>LACKAWANNA</b>	1,294	\$827,317.00	\$25,000.00	\$42,000.00	\$17,000.00	68.0%

Vandling Borough	9.00	<b>LACKAWANNA</b>	750	\$250,000.00	\$1,174.00	\$2,939.00	\$1,765.00	150.3%
Columbia Borough	8.00	LANCASTER	10,311	\$0.00	\$123,561.00	\$136,147.00	\$12,586.00	10.2%
Lititz Borough	2.10	LANCASTER	9,369	\$10,000,000.00	\$7,880.00	\$28,227.00	\$20,347.00	258.2%
New Holland Borough	3.40	LANCASTER	5,500	\$7,031,230.00	\$89,151.00	\$142,159.00	\$53,008.00	59.5%
East Petersburg Borough	3.16	LANCASTER	4,450	\$2,685,794.00	\$23,000.00	\$33,000.00	\$10,000.00	43.5%
Denver Borough	3.00	LANCASTER	3,861	\$2,661,060.00	\$22,241.00	\$22,583.00	\$342.00	1.5%
Strasburg Borough	3.08	LANCASTER	2,800	\$2,359,118.00	\$30,291.00	\$35,120.00	\$4,829.00	15.9%
Quarryville Borough	4.75	LANCASTER	2,576	\$8,618,000.00	\$10,251.00	\$24,568.00	\$14,317.00	139.7%
Adamstown Borough	2.50	LANCASTER	1,700	\$1,678,111.00	\$13,272.00	\$19,628.00	\$6,356.00	47.9%
Ellwood City Borough	5.24	<b>LAWRENCE</b>	7,921	\$12,945,590.00	\$102,886.00	\$152,504.00	\$49,618.00	48.2%
New Beaver Borough	1.00	<b>LAWRENCE</b>	1,502	\$480,575.00	\$10,184.00	\$14,662.00	\$4,478.00	44.0%
Volant Borough	7.00	<b>LAWRENCE</b>	113	\$148,380.00	\$5,260.00	\$4,361.00	-\$899.00	-17.1%
Cornwall Borough	1.25	LEBANON	4,122	\$1,939,989.00	\$28,950.00	\$40,610.00	\$11,660.00	40.3%
Myerstown Borough	15.50	LEBANON	3,171	\$2,633,700.00	\$37,750.00	\$50,666.00	\$12,916.00	34.2%
Cleona Borough	2.77	LEBANON	2,080	\$791,640.00	\$4,802.00	\$11,762.00	\$6,960.00	144.9%
Catasauqua Borough	4.57	<b>LEHIGH</b>	6,436	\$9,365,805.00	\$120,649.00	\$94,905.00	-\$25,744.00	-21.3%
Fountain Hill Borough	12.25	<b>LEHIGH</b>	4,614	\$4,411,799.12	\$145,677.00	\$169,454.00	\$23,777.00	16.3%
Macungie Borough	2.50	<b>LEHIGH</b>	3,140	\$3,539,061.00	\$41,578.00	\$41,197.00	-\$381.00	-0.9%
Kingston* Borough	1.32	LUZERNE	12,932	\$8,750,746.00	\$163,726.00	\$360,013.00	\$196,287.00	119.9%
Forty Fort Borough	3.61	LUZERNE	4,214	\$1,987,265.00	\$48,459.60	\$96,320.00	\$47,860.40	98.8%
West Hazleton Borough	35.00	LUZERNE	3,542	\$1,661,761.00	\$24,863.00	\$39,225.00	\$14,362.00	57.8%
Luzerne Borough	1.45	LUZERNE	2,952	\$677,240.00	\$17,662.00	\$21,591.00	\$3,929.00	22.2%
West Wyoming Borough	1.50	LUZERNE	2,687	\$1,348,095.00	\$22,710.00	\$33,819.00	\$11,109.00	48.9%
Conyngham Borough	2.83	LUZERNE	1,914	\$802,671.00	\$11,498.00	\$13,367.00	\$1,869.00	16.3%
Pringle Borough	13.50	LUZERNE	991	\$318,000.00	\$9,012.00	\$12,236.00	\$3,224.00	35.8%
Laurel Run Borough	1.33	LUZERNE	800	\$208,000.00	\$4,806.00	\$7,380.00	\$2,574.00	53.6%

Montgomery Borough	4.84	<b>LYCOMING</b>	1,695	\$464,189.00	\$41,296.00	\$31,015.00	-\$10,281.00	-24.9%
Picture Rocks Borough	1.68	<b>LYCOMING</b>	693	\$151,000.00	\$10,426.00	\$17,531.00	\$7,105.00	68.1%
Lewis Run Borough	1.25	MCKEAN	617	\$714,630.00	\$6,791.00	\$10,251.00	\$3,460.00	50.9%
Wheatland Borough	23.25	<b>MERCER</b>	632	\$499,536.00	\$8,413.00	\$11,018.00	\$2,605.00	31.0%
Jamestown Borough	20.00	<b>MERCER</b>	617	\$418,000.00	\$17,333.00	\$18,000.00	\$667.00	3.8%
Burnham Borough	0.00	MIFFLIN	2,144	\$0.00	\$27,487.00	\$26,999.00	-\$488.00	-1.8%
McVeytown Borough	7.50	MIFFLIN	405	\$198,675.00	\$10,922.00	\$10,601.00	-\$321.00	-2.9%
Stroudsburg Borough	39.00	<b>MONROE</b>	6,272	\$7,196,503.00	\$32,953.00	\$37,548.00	\$4,595.00	13.9%
Norristown* Borough	12.36	MONTGOMERY	34,324	\$28,315,508.00	\$336,688.00	\$392,601.00	\$55,913.00	16.6%
Pennsburg Borough	5.48	MONTGOMERY	3,800	\$1,608,036.00	\$21,162.00	\$35,846.00	\$14,684.00	69.4%

Rockledge Borough	6.35	MONTGOMERY	2,577	\$1,900,000.00	\$26,433.00	\$36,793.00	\$10,360.00	39.2%
Red Hill Borough	2.70	MONTGOMERY	2,283	\$823,036.00	\$17,500.00	\$16,698.00	-\$802.00	-4.6%
Green Lane Borough	2.00	MONTGOMERY	508	\$210,280.00	\$12,009.00	\$18,508.00	\$6,499.00	54.1%
Danville Borough	23.00	<b>MONTOUR</b>	4,850	\$1,309,000.00	\$8,453.00	\$13,089.00	\$4,636.00	54.8%
Northampton Borough	8.10	NORTHAMPTON	9,926	\$7,344,772.00	\$63,202.00	\$88,841.00	\$25,639.00	40.6%
Wilson Borough	14.50	NORTHAMPTON	7,896	\$5,080,764.00	\$123,769.18	\$233,720.00	\$109,950.82	88.8%
Pen Argyl Borough	9.75	NORTHAMPTON	3,615	\$7,419,474.00	\$44,734.00	\$50,353.00	\$5,619.00	12.6%
Wind Gap Borough	11.25	NORTHAMPTON	2,818	\$1,348,985.00	\$29,477.00	\$34,140.00	\$4,663.00	15.8%
Walnutport Borough	17.00	NORTHAMPTON	2,043	\$1,789,775.45	\$18,056.00	\$19,935.00	\$1,879.00	10.4%
Marysville Borough	2.35	PERRY	2,534	\$2,050,862.00	\$23,395.00	\$29,107.00	\$5,712.00	24.4%
Bloomfield Borough	2.16	PERRY	1,077	\$1,272,000.00	\$11,592.00	\$16,977.00	\$5,385.00	46.5%
Orwigsburg Borough	2.84	<b>SCHUYLKILL</b>	3,106	\$1,900,000.00	\$3,236.00	\$11,342.00	\$8,106.00	250.5%
Tower City Borough	5.70	<b>SCHUYLKILL</b>	1,318	\$357,940.00	\$10,216.00	\$14,599.00	\$4,383.00	42.9%
Middleburg Borough	24.50	SNYDER	1,380	\$1,407,382.00	\$27,591.00	\$29,711.00	\$2,120.00	7.7%
Beavertown Borough	5.00	SNYDER	870	\$241,275.00	\$17,838.00	\$11,213.00	-\$6,625.00	-37.1%
Freeburg Borough	8.00	SNYDER	652	\$145,562.00	\$10,016.00	\$13,658.00	\$3,642.00	36.4%
Windber Borough	12.92	<b>SOMERSET</b>	4,395	\$1,218,431.59	\$25,277.00	\$29,752.00	\$4,475.00	17.7%
Jennerstown Borough	4.00	<b>SOMERSET</b>	700	\$180,000.00	\$16,381.00	\$19,319.00	\$2,938.00	17.9%
Berlin Borough	1.50	<b>SOMERSET</b>	2,104	\$3,264,639.00	\$24,210.00	\$35,458.00	\$11,248.00	46.5%
Rockwood Borough	8.00	<b>SOMERSET</b>	954	\$521,370.00	\$7,667.36	\$12,026.00	\$4,358.64	56.8%
Confluence Borough	15.00	<b>SOMERSET</b>	834	\$112,682.00	\$9,902.00	\$14,429.00	\$4,527.00	45.7%
Ursina Borough	0.00	<b>SOMERSET</b>	225	\$30,000.00	\$1,205.00	\$2,763.00	\$1,558.00	129.3%
Wellersburg Borough	1.17	<b>SOMERSET</b>	176	\$0.00	\$4,336.00	\$7,800.00	\$3,464.00	79.9%
New Centerville Borough	1.10	<b>SOMERSET</b>	133	\$31,000.00	\$9,215.00	\$9,160.00	-\$55.00	-0.6%
Laporte Borough	2.14	SULLIVAN	316	\$254,554.00	\$6,964.00	\$7,286.00	\$322.00	4.6%
Eagles Mere Borough	1.00	SULLIVAN	120	\$219,460.00	\$8,264.00	\$7,656.00	-\$608.00	-7.4%
Forest City Borough	15.80	<b>SUSQUEHANNA</b>	1,905	\$984,000.00	\$6,996.00	\$8,645.00	\$1,649.00	23.6%
Wellsboro Borough	6.33	TIOGA	3,328	\$2,935,105.00	\$21,000.00	\$24,000.00	\$3,000.00	14.3%
Westfield Borough	5.78	TIOGA	1,064	\$873,000.00	\$18,528.00	\$21,252.00	\$2,724.00	14.7%
Lawrenceville Borough	5.36	TIOGA	633	\$352,744.06	\$6,127.00	\$13,388.00	\$7,261.00	118.5%
Knoxville Borough	5.00	TIOGA	629	\$381,564.00	\$7,158.00	\$9,117.00	\$1,959.00	27.4%
Lewisburg Borough	8.15	<b>UNION</b>	5,620	\$2,876,101.00	\$40,000.00	\$43,755.00	\$3,755.00	9.4%
New Berlin Borough	2.28	<b>UNION</b>	838	\$242,828.93	\$6,311.00	\$9,345.00	\$3,034.00	48.1%
Cooperstown Borough	2.80	VENANGO	500	\$53,250.00	\$8,783.00	\$10,249.00	\$1,466.00	16.7%
Barkeyville Borough	2.30	VENANGO	207	\$93,000.00	\$473.00	\$1,011.00	\$538.00	113.7%
Deemston Borough	16.50	WASHINGTON	722	\$631,635.00	\$3,432.00	\$4,327.00	\$895.00	26.1%
Hawley Borough	2.75	<b>WAYNE</b>	1,350	\$379,500.00	\$2,530.00	\$12,885.00	\$10,355.00	409.3%
Prompton Borough	0.00	<b>WAYNE</b>	243	\$0.00	\$3,488.00	\$4,559.00	\$1,071.00	30.7%

Manor Borough	16.50	WESTMORELAND	3,200	\$1,672,000.00	\$19,217.00	\$22,217.00	\$3,000.00	15.6%
West Newton Borough	15.00	WESTMORELAND	3,083	\$0.00	\$30,390.00	\$27,378.00	-\$3,012.00	-9.9%
Derry Borough	27.75	WESTMORELAND	2,991	\$883,462.04	\$22,533.00	\$26,585.00	\$4,052.00	18.0%
Delmont Borough	18.00	WESTMORELAND	2,600	\$943,602.00	\$54,231.00	\$58,845.00	\$4,614.00	8.5%
New Stanton Borough	4.00	WESTMORELAND	1,906	\$859,300.00	\$12,321.00	\$10,032.00	-\$2,289.00	-18.6%
Ligonier Borough	23.50	WESTMORELAND	1,573	\$1,138,247.85	\$6,000.00	\$10,000.00	\$4,000.00	66.7%
Oklahoma Borough	10.20	WESTMORELAND	809	\$185,070.00	\$5,782.00	\$10,888.00	\$5,106.00	88.3%
Sutersville Borough	8.00	WESTMORELAND	636	\$245,631.00	\$5,719.00	\$8,422.00	\$2,703.00	47.3%
Hunker Borough	5.00	WESTMORELAND	329	\$39,400.00	\$3,937.00	\$5,034.00	\$1,097.00	27.9%
Tunkhannock Borough	26.30	WYOMING	1,911	\$1,153,490.00	\$13,948.00	\$22,205.00	\$8,257.00	59.2%
Factoryville Borough	18.20	WYOMING	1,158	\$415,577.00	\$10,057.00	\$18,669.00	\$8,612.00	85.6%
Hanover Borough	5.00	YORK	15,289	\$29,765,670.43	\$217,572.00	\$229,620.00	\$12,048.00	5.5%
Shrewsbury Borough	1.70	YORK	3,378	\$2,700,000.00	\$16,991.00	\$28,185.00	\$11,194.00	65.9%
Glen Rock Borough	3.55	YORK	2,025	\$862,163.00	\$15,529.00	\$21,255.00	\$5,726.00	36.9%
Dover Borough	2.69	YORK	2,000	\$1,669,066.00	\$12,738.00	\$18,152.00	\$5,414.00	42.5%
Windsor Borough	1.80	YORK	1,319	\$580,745.00	\$10,205.00	\$28,069.00	\$17,864.00	175.1%
Yoe Borough	3.91	YORK	1,022	\$458,583.00	\$20,913.00	\$24,773.00	\$3,860.00	18.5%
York Haven Borough	4.00	YORK	709	\$223,601.05	\$9,578.00	\$11,679.00	\$2,101.00	21.9%
Winterstown Borough	0.85	YORK	581	\$393,691.00	\$6,582.00	\$9,466.00	\$2,884.00	43.8%
Felton Borough	2.40	YORK	506	\$283,000.00	\$7,333.00	\$13,169.00	\$5,836.00	79.6%
Lewisberry Borough	0.01	YORK	385	\$473,852.13	\$2,504.00	\$1,837.00	-\$667.00	-26.6%
Wellsville Borough	0.42	YORK	242	\$94,191.00	\$14,087.00	\$17,535.00	\$3,448.00	24.5%
<b>Totals</b>			<b>601,460</b>	<b>\$494,336,739.40</b>	<b>\$6,527,186.14</b>	<b>\$8,329,299.00</b>	<b>\$1,808,950.86</b>	
								<b>S.A.D</b>
<i>Millage avg</i>	<i>8.51</i>	<i>Population average</i>	<i>2934</i>	<i>\$2,411,398.73</i>	<b>\$31,839.93</b>	<b>\$40,630.73</b>	<b>\$8,824.15</b>	<i>34.86%</i>
	<b>\$31,839.93</b>	<b>Pre 46 Average</b>						
	<b>\$8,824.15</b>	<b>Difference</b>						
	<b>\$40,630.73</b>	<b>Post 46 Average</b>						
	<b>27.7%</b>	<b>Average Increase (%)</b>						