



B U L L E T I N

July 22, 2008

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R.C. 2176

To the Members of the Board

**Re: New York Experience Rating Plan
Amendments Effective October 1, 2008**

Revised rating values, for use with the New York Experience Rating Plan, have been approved by the New York State Insurance Department to apply in the rating of risks with anniversary dates on and after October 1, 2008

The following are included on the attached pages:

- a. **Table I** - Revised Expected Loss Rates and D-Ratios for each employment classification.
- b. **Tables II & III** – Revised Weighting (W) & Ballast (B) values.
- c. The United States Longshore and Harbor Workers Compensation Coverage percentage shown in Table I, Page 4 of the Rating Plan Manual is changed to 104.6%.

Manual pages will be published as soon as they are available.

Very truly yours,

Monte Almer

President

MH/ab
Encl.

TABLE I

Legend

- (a) - Values to be obtained from the Rating Board.
- F - Coverage under the United States Longshore and Harbor Workers' Compensation Act.

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
0005	2.36	0.14	1924	6.01	0.13	2402	1.22	0.13	2818	2.32	0.15
0006	3.29	0.20	1925	2.71	0.15	2413	3.46	0.14	2835	1.77	0.18
0007	2.66	0.19	2001	3.95	0.16	2416	1.15	0.10	2841	3.88	0.19
0031	3.01	0.25	2002	2.54	0.14	2417	2.75	0.15	2881	3.17	0.16
0034	3.84	0.15	2003	3.95	0.17	2501	0.90	0.13	2883	3.51	0.17
0035	1.50	0.18	2014	4.83	0.15	2503	0.66	0.14	2913	1.30	0.13
0042	4.06	0.16	2021	2.59	0.15	2534	2.10	0.14	2916	2.79	0.13
0050	3.09	0.14	2039	5.47	0.12	2553	1.77	0.17	2923	1.83	0.16
0106	9.69	0.16	2041	2.43	0.19	2570	3.52	0.14	2942	1.34	0.13
0251	4.26	0.14	2065	5.54	0.12	2571	1.56	0.15	3004	2.76	0.18
0767	-	-	2070	4.96	0.19	2576	2.60	0.16	3018	4.19	0.17
0771	-	-	2081	8.49	0.16	2578	2.13	0.15	3022	5.59	0.16
0908	57.76	0.16	2089	3.45	0.21	2590	1.72	0.13	3027	0.76	0.18
0909	59.83	0.23	2095	5.68	0.14	2591	3.19	0.20	3028	5.22	0.14
0912	432.90	0.13	2101	2.95	0.15	2593	4.29	0.18	3030	6.21	0.12
0913	174.09	0.14	2105	4.13	0.15	2594	3.89	0.21	3040	6.32	0.12
0917	3.28	0.15	2111	6.31	0.15	2600	3.04	0.11	3041	5.19	0.13
1170	4.83	0.15	2112	2.65	0.18	2623	3.13	0.13	3042	5.69	0.09
1320	3.75	0.14	2114	2.34	0.18	2640	3.79	0.16	3060	6.85	0.13
1430	4.54	0.13	2121	3.25	0.17	2660	2.59	0.21	3064	5.33	0.12
1438	2.85	0.15	2143	2.65	0.16	2670	1.85	0.22	3066	3.33	0.16
1439	4.86	0.10	2150	5.69	0.17	2683	2.22	0.12	3067	4.62	0.15
1452	4.29	0.14	2157	5.21	0.18	2688	1.66	0.17	3076	3.01	0.22
1463	4.39	0.12	2172	1.06	0.17	2689	0.53	0.13	3081	13.20	0.10
1470	7.14	0.13	2211	6.68	0.16	2702	16.95	0.17	3085	4.88	0.15
1624	2.65	0.14	2286	3.65	0.13	2710	4.55	0.18	3110	4.69	0.17
1701	2.68	0.14	2288	5.73	0.14	2714	5.97	0.15	3111	2.43	0.16
1710	6.48	0.12	2302	3.11	0.15	2731	3.34	0.13	3113	2.06	0.19
1741	6.37	0.13	2303	3.08	0.14	2735	2.72	0.15	3114	1.40	0.22
1747	7.49	0.12	2305	7.78	0.13	2737	4.65	0.17	3118	1.68	0.20
1748	3.71	0.15	2362	1.71	0.15	2759	7.24	0.14	3122	3.70	0.16
1809	5.78	0.12	2380	3.11	0.18	2790	1.71	0.18	3126	8.57	0.14
1810	5.78	0.17	2383	2.24	0.11	2802	4.36	0.23	3129	1.95	0.15
1853	2.32	0.15	2387	1.63	0.16	2816	2.62	0.17	3132	1.60	0.16
1860	4.21	0.16	2388	1.53	0.12	2817	3.16	0.16	3145	1.97	0.15

Table I

Effective October 1, 2008

ORIGINAL PRINTING

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
3146	3.11	0.15	3643	2.04	0.15	4250	3.87	0.15	4635	1.71	0.15
3169	1.75	0.13	3647	2.90	0.16	4251	2.03	0.20	4653	1.46	0.14
3179	2.11	0.21	3648	2.14	0.16	4263	2.02	0.19	4665	5.06	0.15
3188	3.30	0.19	3681	1.35	0.17	4273	2.51	0.15	4692	0.57	0.15
3190	1.76	0.18	3685	0.86	0.18	4279	3.14	0.15	4693	1.78	0.18
3191	1.45	0.18	3686	0.99	0.18	4282	0.29	0.15	4710	3.15	0.17
3200	2.47	0.13	3724	4.12	0.13	4298	1.30	0.15	4712	1.55	0.13
3220	2.22	0.19	3726	9.62	0.11	4299	2.11	0.20	4720	2.58	0.17
3227	17.98	0.14	3737	2.67	0.16	4301	3.11	0.14	4751	2.15	0.14
3241	4.14	0.16	3807	4.13	0.16	4304	4.21	0.21	4767	4.07	0.12
3255	2.50	0.13	3808	3.12	0.16	4307	2.11	0.16	4771	8.57	0.09
3257	2.61	0.15	3821	10.08	0.11	4310	2.46	0.14	4825	0.69	0.18
3270	1.74	0.12	3823	4.55	0.16	4312	1.76	0.19	4828	1.56	0.20
3300	2.59	0.15	3824	3.04	0.17	4351	1.25	0.15	4829	2.16	0.14
3303	6.14	0.13	3826	1.56	0.18	4352	0.66	0.16	4902	2.23	0.20
3307	1.89	0.15	3827	4.11	0.15	4360	0.19	0.23	4923	1.58	0.20
3315	3.13	0.14	3830	2.46	0.15	4361	0.55	0.23	5000	23.98	0.08
3336	1.36	0.15	3832	3.01	0.14	4362	0.21	0.14	5022	8.74	0.11
3365	6.67	0.16	3865	1.85	0.16	4410	5.56	0.15	5037	9.75	0.10
3372	3.12	0.19	3881	(a)	(a)	4420	5.99	0.15	5040	13.31	0.10
3381	1.74	0.16	4000	3.87	0.12	4431	3.32	0.19	5057	7.90	0.11
3383	0.60	0.15	4024	3.02	0.14	4432	1.25	0.14	5059	28.05	0.15
3384	0.30	0.11	4034	5.09	0.13	4439	0.89	0.17	5069	22.20	0.11
3385	0.58	0.15	4038	1.77	0.15	4452	2.69	0.18	5102	5.44	0.12
3400	3.59	0.16	4053	5.92	0.13	4459	4.18	0.16	5160	4.21	0.14
3507	2.10	0.17	4061	2.68	0.15	4470	4.78	0.19	5183	3.98	0.15
3515	2.60	0.13	4062	3.40	0.17	4475	2.69	0.18	5184	3.73	0.11
3548	1.98	0.12	4101	2.46	0.15	4476	1.82	0.20	5188	2.53	0.16
3559	1.18	0.14	4111	2.64	0.21	4479	2.08	0.12	5190	3.17	0.17
3561	1.46	0.12	4112	1.69	0.14	4491	4.46	0.13	5191	0.82	0.22
3574	1.18	0.21	4114	2.73	0.19	4493	2.90	0.16	5192	2.99	0.20
3581	1.25	0.16	4130	4.34	0.14	4511	0.57	0.15	5193	7.82	0.12
3612	2.28	0.18	4131	2.52	0.13	4557	1.78	0.19	5213	8.25	0.12
3620	6.85	0.13	4133	1.32	0.13	4558	2.19	0.14	5221	6.46	0.13
3629	2.38	0.20	4150	1.51	0.17	4561	2.97	0.18	5222	6.61	0.06
3632	2.54	0.20	4207	0.75	0.17	4568	2.74	0.18	5223	4.88	0.18
3634	1.93	0.17	4239	3.24	0.16	4583	3.55	0.12	5348	3.26	0.13
3635	1.55	0.17	4240	3.44	0.15	4597	1.91	0.13	5402	6.71	0.14
3638	1.75	0.16	4243	1.87	0.16	4611	1.25	0.21	5403	7.17	0.11
3642	0.95	0.22	4244	3.82	0.17	4628	0.86	0.17	5428	3.93	0.14

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
5429	3.39	0.13	6259 ‡	(a)	(a)	7317 F	9.22	0.18	7723	1.15	0.16
5443	6.49	0.12	6260	(a)	(a)	7327 F	13.55	0.13	7855	7.44	0.16
5445	4.13	0.12	6306	5.81	0.10	7333	3.67	0.16	7998	2.30	0.21
5462	5.71	0.15	6319	3.27	0.19	7335	4.07	0.10	7999	1.43	0.14
5473	12.07	0.15	6325	3.72	0.15	7337	8.33	0.13	8001	1.20	0.21
5474	5.50	0.09	6400	5.60	0.16	7366 F	7.09	0.11	8006	1.32	0.23
5479	3.73	0.17	6504	3.63	0.20	7367	3.52	0.24	8008	0.92	0.21
5480	4.21	0.12	6701	8.75	0.10	7368	4.41	0.20	8012	0.79	0.21
5491	2.23	0.10	6801 F	12.88	0.16	7370	28.2%	0.14	8013	0.30	0.19
5506	9.49	0.20	6811	3.86	0.17	7377	3.91	0.16	8016	0.22	0.18
5507	4.33	0.13	6824 F	3.86	0.19	7380 **	4.38	0.17	8017	1.02	0.19
5508	7.77	0.19	6826 F	1.51	0.12	7390	5.39	0.23	8018	2.40	0.18
5536	4.15	0.17	6834	2.28	0.17	7394	2.60	0.16	8021	3.27	0.14
5538	5.50	0.13	6836	2.10	0.16	7395	2.88	0.11	8031	1.64	0.20
5545	14.20	0.12	6843 F	2.00	0.19	7398	5.75	0.07	8032	0.82	0.18
5547	13.95	0.08	6854	1.26	0.16	7403	2.66	0.20	8033	1.63	0.20
5606	2.81	0.12	6872 F	14.63	0.27	7405	0.70	0.21	8034	6.55	0.19
5610	3.22	0.11	6874 F	25.15	0.28	7421	1.36	0.20	8039	2.13	0.29
5645	6.73	0.15	6875 F	35.30	0.12	7422	1.10	0.12	8043	0.99	0.18
5648	5.51	0.14	6882	3.23	0.14	7423 ‡	4.30	0.18	8044	2.59	0.15
5651	7.96	0.15	6884	18.16	0.13	7431	0.50	0.14	8046	2.45	0.16
5701	5.51	0.12	6885	25.51	0.12	7445	-	-	8047	0.95	0.18
5703	8.93	0.13	7016	2.05	0.14	7453	-	-	8048	4.62	0.19
5709	(a)	(a)	7024	2.28	0.12	7502	0.79	0.22	8072 @	1.02	0.16
5951	1.06	0.15	7038	1.44	0.12	7515	0.94	0.15	8090	0.49	0.15
5954	1.68	0.11	7046	2.02	0.14	7520	3.78	0.21	8102	5.37	0.12
6003	8.04	0.13	7047	4.64	0.14	7536	4.52	0.14	8103	2.89	0.24
6005	2.14	0.15	7050	3.16	0.12	7538	6.19	0.14	8105	2.88	0.15
6017	1.94	0.11	7090	1.61	0.16	7539	0.96	0.21	8106	4.47	0.16
6018	9.05	0.09	7098	2.24	0.10	7542	0.99	0.17	8107	3.17	0.21
6045	2.38	0.16	7099	4.59	0.13	7570	1.20	0.16	8111	3.83	0.16
6204	7.63	0.11	7133	3.01	0.18	7580	3.32	0.13	8116	1.34	0.16
6216	3.00	0.14	7197	3.89	0.20	7590	3.75	0.17	8199	2.59	0.11
6217	4.63	0.11	7201	2.63	0.20	7600	2.58	0.23	8204 &	12.10	0.16
6229	3.76	0.14	7207	1.83	0.18	7601	7.05	0.10	8209	3.45	0.19
6233	6.39	0.11	7219	6.19	0.18	7610	0.25	0.20	8215	5.31	0.13
6235	8.81	0.13	7231	4.32	0.15	7710	1.48	0.17	8227	5.48	0.10
6251	8.79	0.16	7242	4.94	0.20	7711	27.8%	0.19	8232	4.44	0.15
6252	4.19	0.13	7309 F	5.63	0.21	7716	27.8%	0.19	8235	4.93	0.12
6254 ‡	(a)	(a)	7313 F	1.02	0.09	7720	0.83	0.22	8263	5.48	0.16

& Class discontinued effective October 1, 2004.
 @ Class established October 1, 2005.
 ‡ Class discontinued effective October 1, 2007.

** 7380 - Ex-medical multiplier for this classification is .65.

Table I

Effective October 1, 2008

ORIGINAL PRINTING

TABLE I - EXPECTED LOSS RATES AND D RATIOS

Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio	Class Code	Expected Loss Rate	D Ratio
8264	7.78	0.21	8840	0.27	0.18	9111	⌘ 0.34	0.27
8265	5.47	0.13	8854	1.58	0.18	9149	⌘ 1.15	0.16
8280	6.32	0.20	8857	0.90	0.23	9157	⌘ 2.28	0.31
8288	1.93	0.15	8864	Ⓜ -	-	9158	⌘ 1.28	0.18
8291	4.88	0.19	8865	Ⓜ 1.83	0.16	9159	⌘ 0.58	0.20
8292	2.68	0.15	8866	Ⓜ 2.33	0.18	9160	⌘ 0.96	0.22
8293	5.17	0.15	8868	Ⓜ 0.35	0.22	9178	⌘ 2.23	0.18
8350	5.06	0.17	8869	Ⓜ -	-	9179	⌘ 2.37	0.23
8353	3.03	0.20	8871	Ⓜ 0.24	0.31	9180	⌘ 1.12	0.22
8381	2.19	0.16	8901	Ⓜ 0.24	0.20	9182	⌘ 0.89	0.22
8382	1.71	0.17	9014	Ⓜ 2.83	0.17	9186	⌘ 7.13	0.24
8385	4.07	0.16	9015	Ⓜ 1.51	0.20	9220	⌘ 3.37	0.16
8391	2.60	0.17	9016	Ⓜ 3.46	0.24	9402	⌘ 3.29	0.14
8392	1.52	0.19	9019	Ⓜ 1.24	0.17	9403	⌘ 6.06	0.18
8394	2.90	0.17	9025	Ⓜ 13.68	0.10	9410	⌘ 1.34	0.20
8500	4.65	0.14	9026	Ⓜ 2.65	0.16	9501	⌘ 1.69	0.18
8601	0.39	0.13	9027	Ⓜ 10.39	0.15	9505	⌘ 1.75	0.15
8709	F 5.00	0.18	9028	Ⓜ 2.16	0.18	9519	⌘ 2.06	0.16
8719	F 1.33	0.13	9029	Ⓜ 2.99	0.15	9521	⌘ 2.97	0.13
8720	F 1.08	0.15	9030	Ⓜ 2.67	0.13	9522	⌘ 1.92	0.12
8726	F 1.05	0.13	9040	** 4.15	0.18	9526	⌘ 8.94	0.13
8731	F 0.92	0.14	9044	** 1.23	0.18	9527	⌘ 9.06	0.13
8742	F 0.22	0.17	9048	** 2.40	0.27	9534	⌘ 8.73	0.11
8745	F 3.51	0.16	9051	** 1.67	0.18	9539	⌘ 4.06	0.13
8747	@ 0.22	0.15	9052	** 2.24	0.19	9545	⌘ 7.60	0.12
8748	F 0.35	0.19	9055	** 0.63	0.17	9549	⌘ 3.70	0.22
8751	F 2.71	0.18	9058	** 1.52	0.22	9552	⌘ 9.48	0.14
8755	F 0.40	0.15	9059	** Ⓜ -	-	9553	⌘ 6.07	0.14
8800	F 1.10	0.18	9060	** Ⓜ 1.43	0.21	9585	⌘ 0.55	0.17
8802	F 0.69	0.16	9061	** Ⓜ 1.14	0.25	9586	⌘ 0.42	0.17
8803	F 0.07	0.17	9063	** Ⓜ 0.68	0.23	9600	⌘ 0.88	0.13
8809	F 0.17	0.20	9065	** Ⓜ 0.51	0.17	9610	⌘ 0.40	0.15
8810	** 0.13	0.18	9071	** Ⓜ 1.22	0.24	9620	⌘ 0.66	0.16
8820	F 0.09	0.17	9072	** Ⓜ 1.22	0.26			
8829	F 2.24	0.19	9074	** Ⓜ 1.22	0.21			
8831	F 0.96	0.31	9088	** Ⓜ 4.45	0.19			
8832	F 0.30	0.18	9089	** Ⓜ 0.30	0.19			
8833	** 0.72	0.19	9093	** Ⓜ 1.09	0.21			
8837	⌘ (a)	(a)	9101	** Ⓜ 2.86	0.20			
8838	⌘ 0.22	0.22	9102	** Ⓜ 1.75	0.22			

@ Class established October 1, 2005.

⌘ Class discontinued effective October 1, 2007.

Ⓜ Class established effective October 1, 2007.

** 8833 - Ex-medical multiplier for this classification is .68.

** 8810 - Ex-medical multiplier for this classification is .61.

** 9040 - Ex-medical multiplier for this classification is .68.

United States Longshore and Harbor Workers' Compensation Coverage Percentage

applicable only in connection with Rule 5, Section J of this Plan **104.6%**

TABLE II - WEIGHTING VALUES (W)

Expected Losses			Weighting Value	Expected Losses			Weighting Value
0	-	2,460	0.04	1,315,085	-	1,387,545	0.43
2,461	-	9,947	0.05	1,387,546	-	1,464,082	0.44
9,948	-	17,593	0.06	1,464,083	-	1,545,050	0.45
17,594	-	25,405	0.07	1,545,051	-	1,630,846	0.46
25,406	-	33,387	0.08	1,630,847	-	1,721,916	0.47
33,388	-	55,844	0.09	1,721,917	-	1,818,764	0.48
55,845	-	83,126	0.10	1,818,765	-	1,921,957	0.49
83,127	-	107,393	0.11	1,921,958	-	2,032,142	0.50
107,394	-	131,021	0.12	2,032,143	-	2,150,054	0.51
131,022	-	154,652	0.13	2,150,055	-	2,276,537	0.52
154,653	-	178,574	0.14	2,276,538	-	2,412,562	0.53
178,575	-	202,950	0.15	2,412,563	-	2,559,251	0.54
202,951	-	227,889	0.16	2,559,252	-	2,717,911	0.55
227,890	-	253,473	0.17	2,717,912	-	2,890,069	0.56
253,474	-	279,772	0.18	2,890,070	-	3,077,526	0.57
279,773	-	306,849	0.19	3,077,527	-	3,282,417	0.58
306,850	-	334,761	0.20	3,282,418	-	3,507,293	0.59
334,762	-	363,566	0.21	3,507,294	-	3,755,230	0.60
363,567	-	393,323	0.22	3,755,231	-	4,029,966	0.61
393,324	-	424,089	0.23	4,029,967	-	4,336,097	0.62
424,090	-	455,927	0.24	4,336,098	-	4,679,331	0.63
455,928	-	488,902	0.25	4,679,332	-	5,066,849	0.64
488,903	-	523,081	0.26	5,066,850	-	5,507,814	0.65
523,082	-	558,538	0.27	5,507,815	-	6,014,103	0.66
558,539	-	595,350	0.28	6,014,104	-	6,601,394	0.67
595,351	-	633,600	0.29	6,601,395	-	7,290,817	0.68
633,601	-	673,379	0.30	7,290,818	-	8,111,555	0.69
673,380	-	714,782	0.31	8,111,556	-	9,105,075	0.70
714,783	-	757,915	0.32	9,105,076	-	10,332,359	0.71
757,916	-	802,889	0.33	10,332,360	-	11,886,913	0.72
802,890	-	849,828	0.34	11,886,914	-	13,919,785	0.73
849,829	-	898,866	0.35	13,919,786	-	16,691,876	0.74
898,867	-	950,149	0.36	16,691,877	-	20,696,000	0.75
950,150	-	1,003,835	0.37	20,696,001	-	26,988,184	0.76
1,003,836	-	1,060,100	0.38	26,988,185	-	38,314,101	0.77
1,060,101	-	1,119,134	0.39	38,314,102	-	64,741,220	0.78
1,119,135	-	1,181,151	0.40	64,741,221	-	196,876,750	0.79
1,181,152	-	1,246,381	0.41	196,876,751	-	And Over	0.80
1,246,382	-	1,315,084	0.42				

- (a) State Per Claim Accident Limitation \$293,500
(b) State Multiple Claim Accident Limitation \$587,000
(c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$600,500
(d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$1,201,000

TABLE III - BALLAST VALUES (B)

Expected Losses		Ballast Value	Expected Losses		Ballast Value
0	- 63,201	29,375	2,791,488	- 2,850,220	311,375
63,202	- 108,775	35,250	2,850,221	- 2,908,953	317,250
108,776	- 161,140	41,125	2,908,954	- 2,967,686	323,125
161,141	- 216,381	47,000	2,967,687	- 3,026,421	329,000
216,382	- 272,967	52,875	3,026,422	- 3,085,156	334,875
272,968	- 330,262	58,750	3,085,157	- 3,143,891	340,750
330,263	- 387,973	64,625	3,143,892	- 3,202,627	346,625
387,974	- 445,944	70,500	3,202,628	- 3,261,363	352,500
445,945	- 504,091	76,375	3,261,364	- 3,320,100	358,375
504,092	- 562,359	82,250	3,320,101	- 3,378,838	364,250
562,360	- 620,716	88,125	3,378,839	- 3,437,576	370,125
620,717	- 679,140	94,000	3,437,577	- 3,496,314	376,000
679,141	- 737,614	99,875	3,496,315	- 3,555,053	381,875
737,615	- 796,128	105,750	3,555,054	- 3,613,792	387,750
796,129	- 854,674	111,625	3,613,793	- 3,672,531	393,625
854,675	- 913,246	117,500	3,672,532	- 3,731,271	399,500
913,247	- 971,840	123,375	3,731,272	- 3,790,011	405,375
971,841	- 1,030,451	129,250	3,790,012	- 3,848,751	411,250
1,030,452	- 1,089,076	135,125	3,848,752	- 3,907,492	417,125
1,089,077	- 1,147,715	141,000	3,907,493	- 3,966,232	423,000
1,147,716	- 1,206,364	146,875	3,966,233	- 4,024,974	428,875
1,206,365	- 1,265,022	152,750	4,024,975	- 4,083,715	434,750
1,265,023	- 1,323,689	158,625	4,083,716	- 4,142,457	440,625
1,323,690	- 1,382,362	164,500	4,142,458	- 4,201,198	446,500
1,382,363	- 1,441,042	170,375	4,201,199	- 4,259,941	452,375
1,441,043	- 1,499,727	176,250	4,259,942	- 4,318,683	458,250
1,499,728	- 1,558,417	182,125	4,318,684	- 4,377,425	464,125
1,558,418	- 1,617,111	188,000	4,377,426	- 4,436,168	470,000
1,617,112	- 1,675,809	193,875	4,436,169	- 4,494,911	475,875
1,675,810	- 1,734,511	199,750	4,494,912	- 4,553,654	481,750
1,734,512	- 1,793,216	205,625	4,553,655	- 4,612,397	487,625
1,793,217	- 1,851,923	211,500	4,612,398	- 4,671,141	493,500
1,851,924	- 1,910,634	217,375	4,671,142	- 4,729,884	499,375
1,910,635	- 1,969,346	223,250	4,729,885	- 4,788,628	505,250
1,969,347	- 2,028,061	229,125	4,788,629	- 4,847,372	511,125
2,028,062	- 2,086,778	235,000	4,847,373	- 4,906,116	517,000
2,086,779	- 2,145,496	240,875	4,906,117	- 4,964,860	522,875
2,145,497	- 2,204,217	246,750	4,964,861	- 5,023,605	528,750
2,204,218	- 2,262,938	252,625	5,023,606	- 5,082,349	534,625
2,262,939	- 2,321,662	258,500	5,082,350	- 5,141,094	540,500
2,321,663	- 2,380,386	264,375	5,141,095	- 5,199,838	546,375
2,380,387	- 2,439,112	270,250	5,199,839	- 5,258,583	552,250
2,439,113	- 2,497,839	276,125	5,258,584	- 5,317,328	558,125
2,497,840	- 2,556,567	282,000	5,317,329	- 5,376,073	564,000
2,556,568	- 2,615,295	287,875	5,376,074	- 5,434,818	569,875
2,615,296	- 2,674,025	293,750	5,434,819	- 5,493,564	575,750
2,674,026	- 2,732,756	299,625	5,493,565	- 5,552,309	581,625
2,732,757	- 2,791,487	305,500	5,552,310	- 5,611,054	587,500

For Expected Losses greater than \$5,611,054 the Ballast Value can be calculated using the following formula (rounded to the nearest whole number):

$$\text{Ballast} = (.10) (\text{Expected Losses}) + \frac{(2500) (\text{Expected Losses}) (11.75)}{\text{Expected Losses} + (700) (11.75)}$$