

## BULLETIN

August 12, 2009

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R.C. 2211

### To the Members of the Board

Re: New York Experience Rating Plan  
Amendments Effective October 1, 2009

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, 2009.

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 Experience Rating Plan Manual is changed to 111.2%.

The revised pages will shortly be updated in the on-line version of Rating Board manual.

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	1.89	0.13	1924	4.52	0.15	2402	1.03	0.15	2818	2.33	0.17
0006	3.09	0.22	1925	2.03	0.15	2413	2.91	0.17	2835	1.83	0.19
0007	1.99	0.19	2001	2.98	0.21	2416	0.87	0.12	2841	3.82	0.17
0031	2.59	0.30	2002	2.23	0.16	2417	2.35	0.17	2881	2.84	0.17
0034	2.88	0.17	2003	3.87	0.16	2501	0.79	0.13	2883	3.13	0.16
0035	1.35	0.18	2014	3.62	0.16	2503	0.50	0.15	2913	1.08	0.15
0042	3.15	0.15	2021	2.19	0.17	2534	1.75	0.16	2916	2.09	0.15
0050	2.43	0.16	2039	4.10	0.17	2553	1.62	0.18	2923	1.38	0.17
0106	8.59	0.14	2041	2.27	0.19	2570	3.16	0.18	2942	1.07	0.15
0251	3.49	0.16	2065	4.16	0.15	2571	1.36	0.17	3004	2.72	0.20
0767	-	-	2070	3.81	0.17	2576	2.69	0.17	3018	3.58	0.15
0771	-	-	2081	7.33	0.17	2578	1.74	0.17	3022	5.77	0.14
0908	61.48	0.16	2089	3.05	0.18	2590	1.64	0.15	3027	0.67	0.17
0909	74.78	0.23	2095	5.03	0.14	2591	2.99	0.18	3028	3.92	0.16
0912	391.24	0.16	2101	2.68	0.16	2593	3.22	0.13	3030	5.08	0.14
0913	132.93	0.15	2105	3.64	0.15	2594	2.92	0.16	3040	5.19	0.12
0917	2.63	0.14	2111	6.07	0.18	2600	2.34	0.13	3041	3.89	0.18
1170	3.62	0.16	2112	2.38	0.19	2623	2.35	0.15	3042	4.27	0.12
1320	3.04	0.14	2114	2.59	0.20	2640	3.82	0.16	3060	6.91	0.16
1430	3.70	0.14	2121	2.67	0.19	2660	2.06	0.16	3064	4.00	0.15
1438	2.61	0.17	2143	2.29	0.16	2670	1.96	0.22	3066	3.03	0.16
1439	4.03	0.12	2150	4.91	0.18	2683	2.01	0.14	3067	3.47	0.16
1452	3.22	0.16	2157	4.16	0.20	2688	1.30	0.18	3076	2.57	0.19
1463	3.29	0.16	2172	0.94	0.18	2689	0.40	0.15	3081	11.27	0.15
1470	5.74	0.15	2211	6.69	0.19	2702	13.43	0.17	3085	4.43	0.14
1624	2.37	0.15	2286	2.85	0.15	2710	3.55	0.16	3110	4.08	0.19
1701	2.64	0.16	2288	5.02	0.17	2714	5.12	0.18	3111	2.50	0.18
1710	4.86	0.13	2302	2.99	0.17	2731	2.77	0.14	3113	1.54	0.22
1741	4.77	0.13	2303	2.97	0.16	2735	2.30	0.17	3114	1.22	0.22
1747	5.79	0.13	2305	6.12	0.15	2737	4.00	0.19	3118	1.68	0.19
1748	3.08	0.17	2362	1.38	0.16	2759	5.63	0.18	3122	3.82	0.16
1809	4.33	0.14	2380	3.37	0.18	2790	1.73	0.19	3126	7.59	0.15
1810	4.33	0.19	2383	1.69	0.13	2802	3.27	0.18	3129	1.99	0.15
1853	2.02	0.17	2387	1.57	0.17	2816	1.96	0.18	3132	1.26	0.17
1860	3.69	0.19	2388	1.51	0.16	2817	2.55	0.15	3145	1.72	0.17

Table I

Effective October 1, 2009

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	2.99	0.16	3643	1.53	0.15	4250	2.91	0.16	4635	1.51	0.16
3169	1.34	0.14	3647	2.48	0.17	4251	1.80	0.18	4653	1.15	0.15
3179	2.12	0.16	3648	2.26	0.17	4263	2.07	0.20	4665	4.64	0.17
3188	2.74	0.19	3681	1.32	0.15	4273	2.28	0.17	4692	0.49	0.16
3190	1.54	0.19	3685	0.88	0.20	4279	3.14	0.15	4693	1.63	0.17
3191	1.16	0.18	3686	0.91	0.19	4282	0.23	0.16	4710	2.62	0.18
3200	1.93	0.15	3724	3.09	0.18	4298	1.04	0.18	4712	1.20	0.13
3220	2.31	0.18	3726	7.22	0.12	4299	1.72	0.18	4720	2.02	0.18
3227	16.69	0.14	3737	2.32	0.19	4301	2.56	0.16	4751	1.77	0.16
3241	3.40	0.16	3807	3.19	0.16	4304	3.15	0.17	4767	3.05	0.14
3255	2.18	0.16	3808	2.37	0.19	4307	1.58	0.15	4771	6.43	0.12
3257	2.21	0.16	3821	9.42	0.11	4310	1.91	0.13	4825	0.55	0.18
3270	1.35	0.14	3823	3.71	0.18	4312	1.70	0.19	4828	1.42	0.17
3300	2.37	0.17	3824	2.64	0.18	4351	1.05	0.17	4829	1.62	0.16
3303	4.87	0.15	3826	1.42	0.18	4352	0.66	0.17	4902	2.02	0.18
3307	1.66	0.18	3827	3.59	0.17	4360	0.18	0.19	4923	1.53	0.17
3315	2.35	0.15	3830	1.98	0.16	4361	0.57	0.18	5000	17.98	0.10
3336	1.17	0.17	3832	2.26	0.13	4362	0.18	0.15	5022	6.56	0.09
3365	5.39	0.17	3865	1.49	0.17	4410	4.47	0.15	5037	8.47	0.09
3372	2.34	0.19	3881	(a)	(a)	4420	5.90	0.15	5040	10.02	0.11
3381	1.53	0.17	4000	2.90	0.13	4431	3.15	0.20	5057	7.43	0.12
3383	0.50	0.17	4024	2.26	0.16	4432	1.01	0.16	5059	21.04	0.12
3384	0.22	0.13	4034	4.15	0.16	4439	0.74	0.18	5069	21.07	0.13
3385	0.57	0.17	4038	1.65	0.17	4452	2.06	0.17	5102	5.04	0.10
3400	3.12	0.17	4053	4.64	0.13	4459	3.14	0.16	5160	3.16	0.15
3507	1.58	0.19	4061	2.78	0.17	4470	3.59	0.18	5183	3.16	0.16
3515	1.95	0.15	4062	3.18	0.18	4475	2.40	0.19	5184	2.80	0.13
3548	1.55	0.15	4101	1.88	0.15	4476	1.49	0.19	5188	2.18	0.16
3559	0.93	0.16	4111	1.98	0.20	4479	1.56	0.14	5190	2.37	0.17
3561	1.10	0.14	4112	1.31	0.16	4491	3.53	0.15	5191	0.80	0.22
3574	0.88	0.20	4114	2.24	0.16	4493	2.49	0.17	5192	2.54	0.18
3581	1.07	0.17	4130	4.10	0.16	4511	0.43	0.20	5193	6.40	0.15
3612	2.36	0.19	4131	1.95	0.15	4557	1.33	0.17	5213	6.71	0.13
3620	5.14	0.16	4133	1.01	0.15	4558	1.81	0.13	5221	5.39	0.13
3629	1.82	0.16	4150	1.13	0.22	4561	3.58	0.19	5222	5.88	0.08
3632	2.47	0.19	4207	0.70	0.18	4568	2.31	0.18	5223	3.66	0.15
3634	2.02	0.17	4239	2.47	0.15	4583	3.25	0.12	5348	2.79	0.12
3635	1.40	0.18	4240	2.92	0.16	4597	1.59	0.16	5402	5.55	0.15
3638	1.52	0.18	4243	1.95	0.15	4611	1.13	0.18	5403	5.59	0.11
3642	0.88	0.18	4244	2.87	0.18	4628	0.81	0.18	5428	3.88	0.16

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	2.54	0.13	6259	⌘ (a)	(a)	7317	F 6.92	0.19	7723	1.17	0.15
5443	5.00	0.13	6260	(a)	(a)	7327	F 10.16	0.11	7855	5.58	0.21
5445	3.41	0.17	6306	4.88	0.11	7333	2.75	0.11	7998	1.87	0.24
5462	5.45	0.10	6319	3.07	0.14	7335	3.05	0.12	7999	1.22	0.15
5473	9.99	0.10	6325	2.84	0.15	7337	6.25	0.15	8001	1.08	0.19
5474	4.25	0.12	6400	5.06	0.12	7366	F 5.97	0.13	8006	0.99	0.21
5479	2.98	0.14	6504	3.06	0.20	7367	4.20	0.29	8008	0.80	0.22
5480	3.16	0.12	6701	6.56	0.12	7368	3.31	0.18	8012	0.60	0.20
5491	1.67	0.10	6801	F 13.63	0.18	7370	33.4%	0.15	8013	0.26	0.15
5506	7.11	0.15	6811	4.35	0.19	7377	2.93	0.14	8016	0.17	0.17
5507	3.92	0.13	6824	F 3.84	0.17	7380	** 3.71	0.17	8017	0.89	0.18
5508	5.83	0.15	6826	F 1.31	0.14	7390	4.50	0.25	8018	2.01	0.19
5536	3.29	0.16	6834	2.10	0.17	7394	1.95	0.12	8021	3.00	0.15
5538	4.13	0.09	6836	1.80	0.16	7395	2.16	0.12	8031	1.68	0.17
5545	12.06	0.13	6843	F 2.08	0.15	7398	4.32	0.11	8032	0.67	0.16
5547	11.64	0.09	6854	1.22	0.18	7403	2.82	0.19	8033	1.65	0.20
5606	2.11	0.11	6872	F 13.48	0.25	7405	0.77	0.22	8034	4.91	0.14
5610	2.41	0.10	6874	F 18.86	0.27	7421	1.02	0.18	8039	2.16	0.24
5645	5.20	0.13	6875	F 28.42	0.13	7422	0.83	0.13	8043	0.93	0.17
5648	4.91	0.16	6882	2.65	0.16	7423	⌘ 4.68	0.18	8044	2.16	0.16
5651	5.97	0.15	6884	16.04	0.15	7431	0.40	0.16	8046	2.42	0.17
5701	4.13	0.13	6885	21.68	0.14	7445	-	-	8047	0.80	0.17
5703	6.70	0.14	7016	2.16	0.15	7453	-	-	8048	3.81	0.17
5709	(a)	(a)	7024	2.40	0.13	7502	0.66	0.21	8072	0.89	0.18
5951	0.85	0.17	7038	1.10	0.14	7515	0.72	0.17	8090	0.43	0.16
5954	1.49	0.11	7046	1.74	0.16	7520	2.84	0.19	8102	4.40	0.14
6003	6.03	0.11	7047	4.83	0.12	7536	3.47	0.15	8103	2.40	0.19
6005	1.61	0.16	7050	2.44	0.11	7538	6.21	0.15	8105	2.32	0.17
6017	1.45	0.13	7090	1.22	0.17	7539	0.91	0.20	8106	3.58	0.17
6018	6.79	0.11	7098	1.92	0.12	7542	1.23	0.17	8107	2.68	0.18
6045	2.03	0.17	7099	3.85	0.15	7570	0.97	0.16	8111	3.38	0.17
6204	6.01	0.10	7133	2.26	0.15	7580	2.49	0.14	8116	1.17	0.15
6216	2.48	0.16	7197	3.13	0.18	7590	2.81	0.15	8199	1.94	0.14
6217	3.49	0.11	7201	2.49	0.17	7600	2.64	0.23	8209	2.90	0.17
6229	2.82	0.11	7207	1.67	0.20	7601	5.29	0.10	8215	5.10	0.15
6233	4.80	0.16	7219	4.65	0.14	7610	0.21	0.22	8227	4.16	0.10
6235	6.61	0.13	7231	4.28	0.16	7710	1.39	0.18	8232	3.39	0.15
6251	6.94	0.18	7242	5.53	0.22	7711	31.8%	0.18	8235	4.80	0.15
6252	3.14	0.15	7309	F 5.87	0.23	7716	31.8%	0.18	8263	4.96	0.18
6254	⌘ (a)	(a)	7313	F 0.79	0.11	7720	0.71	0.19	8264	5.83	0.16

⌘ Class discontinued effective October 1, 2007.

\*\* 7380 - Ex-medical multiplier for this classification is .56.

Table I

Effective October 1, 2009

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
8265	5.17	0.13	8854	1.20	0.22	9149	0.95	0.18
8280	4.74	0.20	8857	0.69	0.19	9157	2.26	0.36
8288	1.59	0.17	8864	Ⓜ 1.32	0.18	9158	1.14	0.18
8291	4.56	0.14	8865	1.58	0.17	9159	0.57	0.20
8292	3.08	0.14	8866	2.05	0.17	9160	0.87	0.20
8293	4.27	0.17	8868	0.31	0.23	9178	1.84	0.19
8350	3.79	0.17	8869	Ⓜ 0.31	0.23	9179	2.27	0.21
8353	2.27	0.16	8871	0.30	0.26	9180	1.06	0.19
8381	2.22	0.21	8901	0.26	0.22	9182	1.04	0.21
8382	1.66	0.13	9014	2.53	0.17	9186	6.31	0.22
8385	4.14	0.19	9015	1.32	0.19	9220	3.10	0.17
8391	2.13	0.16	9016	3.70	0.20	9402	2.62	0.13
8392	1.31	0.24	9019	1.03	0.20	9403	4.98	0.16
8394	2.76	0.19	9025	10.26	0.13	9410	1.35	0.19
8500	3.78	0.12	9026	1.99	0.16	9501	1.27	0.18
8601	0.35	0.18	9027	7.79	0.16	9505	1.45	0.17
8709	F 4.99	0.20	9028	1.70	0.23	9519	1.76	0.18
8719	1.03	0.15	9029	3.14	0.16	9521	2.23	0.12
8720	0.90	0.20	9030	2.20	0.18	9522	1.53	0.14
8726	F 0.92	0.15	9040	** 3.37	0.18	9526	7.21	0.14
8731	0.74	0.14	9044	1.27	0.17	9527	7.47	0.10
8742	0.18	0.17	9048	2.08	0.25	9534	7.31	0.13
8745	3.10	0.21	9051	1.58	0.17	9539	3.72	0.15
8747	0.18	0.20	9052	2.05	0.21	9545	5.71	0.14
8748	0.44	0.14	9055	0.55	0.18	9549	2.77	0.24
8751	2.24	0.14	9058	1.26	0.20	9552	7.82	0.09
8755	0.30	0.18	9059	Ⓜ 2.58	0.19	9553	4.85	0.16
8800	1.03	0.19	9060	1.07	0.22	9585	0.53	0.18
8802	0.57	0.17	9061	1.16	0.20	9586	0.37	0.18
8803	0.07	0.17	9063	0.70	0.28	9600	0.69	0.15
8809	0.13	0.18	9065	0.39	0.20	9610	0.38	0.19
8810	** 0.12	0.19	9071	1.16	0.24	9620	0.50	0.18
8820	0.08	0.16	9072	1.16	0.23			
8829	1.76	0.17	9074	1.16	0.22			
8831	0.91	0.32	9088	3.34	0.20			
8832	0.25	0.17	9089	0.29	0.19			
8833	** 0.54	0.17	9093	0.97	0.18			
8837	⌘ (a)	(a)	9101	2.58	0.19			
8838	0.20	0.21	9102	1.85	0.24			
8840	0.31	0.21	9111	⌘ 0.39	0.23			

⌘ Class discontinued effective October 1, 2007.  
 Ⓜ Class established effective October 1, 2007.

\*\* 8833 - Ex-medical multiplier for this classification is .60.  
 \*\* 8810 - Ex-medical multiplier for this classification is .57.  
 \*\* 9040 - Ex-medical multiplier for this classification is .58.

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**  
 applicable only in connection with Rule 5, Section J of this Plan ..... **111.2%**

TABLE II - WEIGHTING VALUES (W)

Expected Losses			Weighting Value	Expected Losses			Weighting Value
0	-	2,931	0.04	1,566,910	-	1,653,245	0.43
2,932	-	11,851	0.05	1,653,246	-	1,744,438	0.44
11,852	-	20,962	0.06	1,744,439	-	1,840,910	0.45
20,963	-	30,270	0.07	1,840,911	-	1,943,136	0.46
30,271	-	39,781	0.08	1,943,137	-	2,051,645	0.47
39,782	-	66,537	0.09	2,051,646	-	2,167,038	0.48
66,538	-	99,043	0.10	2,167,039	-	2,289,992	0.49
99,044	-	127,957	0.11	2,289,993	-	2,421,276	0.50
127,958	-	156,110	0.12	2,421,277	-	2,561,767	0.51
156,111	-	184,267	0.13	2,561,768	-	2,712,470	0.52
184,268	-	212,770	0.14	2,712,471	-	2,874,542	0.53
212,771	-	241,813	0.15	2,874,543	-	3,049,321	0.54
241,814	-	271,527	0.16	3,049,322	-	3,238,362	0.55
271,528	-	302,010	0.17	3,238,363	-	3,443,486	0.56
302,011	-	333,346	0.18	3,443,487	-	3,666,839	0.57
333,347	-	365,607	0.19	3,666,840	-	3,910,965	0.58
365,608	-	398,864	0.20	3,910,966	-	4,178,902	0.59
398,865	-	433,186	0.21	4,178,903	-	4,474,316	0.60
433,187	-	468,640	0.22	4,474,317	-	4,801,662	0.61
468,641	-	505,298	0.23	4,801,663	-	5,166,414	0.62
505,299	-	543,232	0.24	5,166,415	-	5,575,374	0.63
543,233	-	582,521	0.25	5,575,375	-	6,037,097	0.64
582,522	-	623,245	0.26	6,037,098	-	6,562,502	0.65
623,246	-	665,492	0.27	6,562,503	-	7,165,740	0.66
665,493	-	709,353	0.28	7,165,741	-	7,865,490	0.67
709,354	-	754,928	0.29	7,865,491	-	8,686,931	0.68
754,929	-	802,324	0.30	8,686,932	-	9,664,832	0.69
802,325	-	851,656	0.31	9,664,833	-	10,848,600	0.70
851,657	-	903,047	0.32	10,848,601	-	12,310,896	0.71
903,048	-	956,634	0.33	12,310,897	-	14,163,130	0.72
956,635	-	1,012,562	0.34	14,163,131	-	16,585,276	0.73
1,012,563	-	1,070,990	0.35	16,585,277	-	19,888,193	0.74
1,070,991	-	1,132,092	0.36	19,888,194	-	24,659,064	0.75
1,132,093	-	1,196,059	0.37	24,659,065	-	32,156,134	0.76
1,196,060	-	1,263,097	0.38	32,156,135	-	45,650,844	0.77
1,263,098	-	1,333,437	0.39	45,650,845	-	77,138,475	0.78
1,333,438	-	1,407,329	0.40	77,138,476	-	234,576,554	0.79
1,407,330	-	1,485,050	0.41	234,576,555	-	And Over	0.80
1,485,051	-	1,566,909	0.42				

- (a) State Per Claim Accident Limitation \$349,500  
(b) State Multiple Claim Accident Limitation \$699,000  
(c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation 699,500  
(d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$1,399,000

TABLE III - BALLAST VALUES (B)

Expected Losses		Ballast Value	Expected Losses		Ballast Value
0	- 75,303	35,000	3,326,029	- 3,396,007	371,000
75,304	- 129,604	42,000	3,396,008	- 3,465,986	378,000
129,605	- 191,997	49,000	3,465,987	- 3,535,967	385,000
191,998	- 257,816	56,000	3,535,968	- 3,605,948	392,000
257,817	- 325,237	63,000	3,605,949	- 3,675,930	399,000
325,238	- 393,504	70,000	3,675,931	- 3,745,913	406,000
393,505	- 462,265	77,000	3,745,914	- 3,815,896	413,000
462,266	- 531,338	84,000	3,815,897	- 3,885,880	420,000
531,339	- 600,619	91,000	3,885,881	- 3,955,864	427,000
600,620	- 670,045	98,000	3,955,865	- 4,025,849	434,000
670,046	- 739,577	105,000	4,025,850	- 4,095,835	441,000
739,578	- 809,188	112,000	4,095,836	- 4,165,821	448,000
809,189	- 878,859	119,000	4,165,822	- 4,235,807	455,000
878,860	- 948,578	126,000	4,235,808	- 4,305,794	462,000
948,579	- 1,018,336	133,000	4,305,795	- 4,375,782	469,000
1,018,337	- 1,088,124	140,000	4,375,783	- 4,445,769	476,000
1,088,125	- 1,157,937	147,000	4,445,770	- 4,515,757	483,000
1,157,938	- 1,227,771	154,000	4,515,758	- 4,585,746	490,000
1,227,772	- 1,297,623	161,000	4,585,747	- 4,655,735	497,000
1,297,624	- 1,367,490	168,000	4,655,736	- 4,725,724	504,000
1,367,491	- 1,437,370	175,000	4,725,725	- 4,795,713	511,000
1,437,371	- 1,507,260	182,000	4,795,714	- 4,865,703	518,000
1,507,261	- 1,577,161	189,000	4,865,704	- 4,935,693	525,000
1,577,162	- 1,647,070	196,000	4,935,694	- 5,005,683	532,000
1,647,071	- 1,716,986	203,000	5,005,684	- 5,075,674	539,000
1,716,987	- 1,786,909	210,000	5,075,675	- 5,145,665	546,000
1,786,910	- 1,856,837	217,000	5,145,666	- 5,215,656	553,000
1,856,838	- 1,926,771	224,000	5,215,657	- 5,285,647	560,000
1,926,772	- 1,996,709	231,000	5,285,648	- 5,355,639	567,000
1,996,710	- 2,066,651	238,000	5,355,640	- 5,425,631	574,000
2,066,652	- 2,136,598	245,000	5,425,632	- 5,495,623	581,000
2,136,599	- 2,206,547	252,000	5,495,624	- 5,565,615	588,000
2,206,548	- 2,276,500	259,000	5,565,616	- 5,635,607	595,000
2,276,501	- 2,346,455	266,000	5,635,608	- 5,705,600	602,000
2,346,456	- 2,416,413	273,000	5,705,601	- 5,775,592	609,000
2,416,414	- 2,486,374	280,000	5,775,593	- 5,845,585	616,000
2,486,375	- 2,556,336	287,000	5,845,586	- 5,915,578	623,000
2,556,337	- 2,626,301	294,000	5,915,579	- 5,985,572	630,000
2,626,302	- 2,696,267	301,000	5,985,573	- 6,055,565	637,000
2,696,268	- 2,766,235	308,000	6,055,566	- 6,125,559	644,000
2,766,236	- 2,836,205	315,000	6,125,560	- 6,195,552	651,000
2,836,206	- 2,906,176	322,000	6,195,553	- 6,265,546	658,000
2,906,177	- 2,976,148	329,000	6,265,547	- 6,335,540	665,000
2,976,149	- 3,046,122	336,000	6,335,541	- 6,405,534	672,000
3,046,123	- 3,116,097	343,000	6,405,535	- 6,475,528	679,000
3,116,098	- 3,186,073	350,000	6,475,529	- 6,545,523	686,000
3,186,074	- 3,256,050	357,000	6,545,524	- 6,615,517	693,000
3,256,051	- 3,326,028	364,000	6,615,518	- 6,685,512	700,000

For Expected Losses greater than \$6,685,512 the Ballast Value can be calculated using the following formula (rounded to the nearest whole number):

$$\text{Ballast} = (.10) (\text{Expected Losses}) + \frac{(2500) (\text{Expected Losses}) (14)}{\text{Expected Losses} + (700) (14)}$$