

BULLETIN

August 3, 2010

Contact: Nancy Ojeda, Rating Division
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R.C. 2242

To the Members of the Board

Re: New York Experience Rating Plan
Rating Values Effective October 1, 2010

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, 2010.

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 86.9%.

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	1.64	0.17	1924	4.53	0.15	2402	1.05	0.15	2818	2.43	0.17
0006	3.11	0.19	1925	1.91	0.16	2413	2.85	0.17	2835	2.02	0.23
0007	1.90	0.20	2001	3.72	0.16	2416	0.87	0.12	2841	3.37	0.18
0031	2.44	0.25	2002	2.18	0.16	2417	2.33	0.17	2881	2.44	0.14
0034	2.71	0.15	2003	3.77	0.15	2501	0.71	0.16	2883	3.23	0.15
0035	1.27	0.19	2014	3.20	0.20	2503	0.47	0.15	2913	1.14	0.15
0042	3.37	0.14	2021	2.33	0.16	2534	1.91	0.16	2916	2.05	0.15
0050	2.26	0.16	2039	3.08	0.17	2553	1.51	0.17	2923	1.08	0.17
0106	6.89	0.12	2041	2.39	0.19	2570	3.44	0.18	2942	1.08	0.15
0251	3.44	0.16	2065	3.12	0.15	2571	1.48	0.16	3004	3.21	0.16
0767	-	-	2070	3.53	0.17	2576	3.13	0.18	3018	4.00	0.16
0771	-	-	2081	7.06	0.18	2578	1.70	0.17	3022	5.67	0.15
0908	52.24	0.16	2089	3.26	0.19	2590	1.62	0.16	3027	0.73	0.16
0909	93.48	0.22	2095	5.59	0.15	2591	2.90	0.17	3028	3.73	0.16
0912	429.31	0.16	2101	3.02	0.16	2593	3.46	0.14	3030	4.54	0.15
0913	160.20	0.14	2105	3.60	0.18	2594	2.96	0.15	3040	5.37	0.14
0917	2.50	0.17	2111	4.98	0.17	2600	2.62	0.14	3041	2.92	0.18
1170	2.82	0.18	2112	2.53	0.16	2623	2.25	0.15	3042	3.91	0.12
1320	2.84	0.15	2114	2.90	0.20	2640	4.56	0.16	3060	8.09	0.17
1430	3.83	0.14	2121	2.72	0.16	2660	1.95	0.18	3064	4.12	0.14
1438	2.71	0.13	2143	2.53	0.16	2670	1.95	0.22	3066	2.64	0.19
1439	3.03	0.13	2150	4.69	0.18	2683	2.03	0.14	3067	3.43	0.14
1452	2.99	0.16	2157	4.49	0.17	2688	1.14	0.17	3076	2.37	0.14
1463	3.08	0.13	2172	0.90	0.18	2689	0.39	0.15	3081	10.51	0.12
1470	5.62	0.15	2211	5.78	0.19	2702	14.98	0.13	3085	4.59	0.14
1624	2.37	0.15	2286	2.86	0.15	2710	3.65	0.15	3110	4.49	0.19
1701	2.41	0.16	2288	5.40	0.18	2714	5.12	0.18	3111	2.89	0.18
1710	3.87	0.13	2302	3.11	0.17	2731	2.65	0.15	3113	1.43	0.18
1741	4.00	0.14	2303	3.50	0.16	2735	2.26	0.17	3114	1.11	0.21
1747	6.46	0.13	2305	6.09	0.15	2737	3.81	0.17	3118	1.75	0.17
1748	3.03	0.17	2362	1.27	0.15	2759	5.84	0.19	3122	4.62	0.16
1809	3.81	0.15	2380	3.89	0.19	2790	2.10	0.18	3126	7.64	0.15
1810	3.81	0.14	2383	1.73	0.14	2802	2.90	0.17	3129	2.36	0.14
1853	1.97	0.17	2387	1.61	0.17	2816	1.77	0.17	3132	1.34	0.18
1860	3.95	0.17	2388	1.87	0.15	2817	2.71	0.14	3145	1.66	0.17

Table I

Effective October 1, 2010

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	2.43	0.16	3643	1.85	0.15	4250	2.41	0.13	4635	1.80	0.15
3169	1.32	0.14	3647	2.56	0.16	4251	1.98	0.17	4653	1.16	0.16
3179	1.91	0.16	3648	2.11	0.16	4263	2.00	0.19	4665	4.55	0.17
3188	2.60	0.17	3681	1.12	0.17	4273	2.15	0.16	4692	0.48	0.17
3190	1.42	0.19	3685	0.86	0.18	4279	2.98	0.15	4693	1.52	0.18
3191	1.23	0.18	3686	0.89	0.19	4282	0.24	0.16	4710	2.49	0.18
3200	1.87	0.15	3724	3.04	0.16	4298	0.97	0.17	4712	1.50	0.12
3220	2.50	0.18	3726	6.18	0.13	4299	1.71	0.18	4720	1.93	0.17
3227	20.34	0.15	3737	2.66	0.15	4301	2.57	0.16	4751	1.71	0.16
3241	3.34	0.16	3807	2.60	0.15	4304	2.70	0.16	4767	2.81	0.13
3255	2.44	0.16	3808	2.11	0.21	4307	1.55	0.16	4771	4.82	0.12
3257	2.19	0.16	3821	7.66	0.12	4310	1.87	0.13	4825	0.67	0.19
3270	1.35	0.14	3823	3.72	0.16	4312	1.48	0.18	4828	1.43	0.16
3300	2.42	0.17	3824	2.42	0.18	4351	1.01	0.16	4829	1.22	0.15
3303	4.81	0.15	3826	1.44	0.18	4352	0.62	0.17	4902	1.97	0.18
3307	1.79	0.17	3827	3.53	0.17	4360	0.18	0.19	4923	1.42	0.17
3315	2.39	0.15	3830	1.83	0.17	4361	0.50	0.18	5000	13.49	0.10
3336	1.22	0.18	3832	2.17	0.13	4362	0.22	0.18	5022	6.16	0.09
3365	5.42	0.16	3865	1.43	0.17	4410	4.86	0.14	5037	10.50	0.09
3372	2.06	0.16	3881	(a)	(a)	4420	6.02	0.15	5040	10.44	0.09
3381	1.53	0.17	4000	2.51	0.12	4431	2.92	0.20	5057	6.29	0.13
3383	0.53	0.16	4024	2.03	0.15	4432	0.96	0.16	5059	19.13	0.12
3384	0.20	0.13	4034	4.91	0.14	4439	0.70	0.19	5069	25.20	0.13
3385	0.68	0.18	4038	1.78	0.16	4452	2.19	0.17	5102	5.46	0.13
3400	3.18	0.16	4053	5.56	0.16	4459	2.97	0.17	5160	3.61	0.14
3507	1.48	0.16	4061	3.35	0.16	4470	2.84	0.21	5183	3.31	0.14
3515	1.87	0.15	4062	3.27	0.18	4475	2.19	0.16	5184	2.94	0.12
3548	1.56	0.15	4101	1.67	0.16	4476	1.19	0.17	5188	1.86	0.15
3559	0.90	0.16	4111	1.59	0.18	4479	1.52	0.14	5190	2.64	0.14
3561	1.06	0.14	4112	1.27	0.15	4491	3.56	0.15	5191	0.81	0.19
3574	0.95	0.20	4114	2.23	0.18	4493	2.57	0.17	5192	3.01	0.17
3581	1.08	0.17	4130	4.00	0.17	4511	0.37	0.18	5193	5.72	0.16
3612	2.08	0.15	4131	1.96	0.15	4557	1.40	0.17	5213	7.46	0.16
3620	3.86	0.16	4133	0.98	0.15	4558	1.86	0.13	5221	5.60	0.11
3629	2.00	0.16	4150	0.97	0.19	4561	3.47	0.18	5222	7.29	0.10
3632	2.38	0.17	4207	0.68	0.18	4568	2.19	0.17	5223	3.47	0.16
3634	2.00	0.18	4239	2.09	0.16	4583	4.06	0.11	5348	3.12	0.11
3635	1.37	0.17	4240	2.60	0.18	4597	1.61	0.16	5402	5.56	0.14
3638	1.48	0.18	4243	2.18	0.15	4611	1.32	0.21	5403	6.01	0.10
3642	0.87	0.18	4244	2.43	0.17	4628	0.76	0.18	5428	4.21	0.15

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	2.81	0.12	6259 ‡	(a)	(a)	7317 F	5.96	0.19	7723	1.16	0.16
5443	4.63	0.14	6260	(a)	(a)	7327 F	7.62	0.11	7855	4.18	0.16
5445	3.63	0.12	6306	4.61	0.11	7333	2.27	0.11	7998	1.53	0.20
5462	6.56	0.11	6319	3.55	0.13	7335	2.52	0.12	7999	1.26	0.14
5473	10.02	0.06	6325	3.36	0.14	7337	4.71	0.15	8001	1.06	0.19
5474	4.85	0.09	6400	5.50	0.13	7366 F	5.29	0.13	8006	1.10	0.19
5479	3.28	0.14	6504	2.74	0.18	7367	4.74	0.24	8008	0.71	0.17
5480	2.51	0.14	6701	6.43	0.12	7368	2.99	0.19	8012	0.55	0.18
5491	1.55	0.10	6801 F	11.31	0.18	7370	50.5%	0.18	8013	0.25	0.17
5506	6.31	0.14	6811	4.86	0.19	7377	3.05	0.15	8016	0.15	0.17
5507	4.70	0.12	6824 F	3.91	0.17	7380 **	3.97	0.16	8017	0.87	0.17
5508	4.37	0.12	6826 F	1.16	0.14	7390	3.92	0.22	8018	2.11	0.17
5536	3.79	0.15	6834	2.19	0.17	7394	1.46	0.12	8021	3.13	0.15
5538	4.57	0.11	6836	1.94	0.16	7395	1.62	0.12	8031	1.67	0.17
5545	12.36	0.10	6843 F	1.56	0.15	7398	3.24	0.10	8032	0.69	0.17
5547	9.47	0.07	6854	1.26	0.18	7403	2.47	0.20	8033	1.89	0.19
5606	1.91	0.15	6872 F	13.66	0.27	7405	0.89	0.19	8034	4.76	0.15
5610	2.52	0.12	6874 F	16.62	0.32	7421	0.80	0.17	8039	2.16	0.19
5645	5.60	0.13	6875 F	24.28	0.13	7422	0.63	0.14	8043	0.84	0.17
5648	5.98	0.14	6882	2.61	0.16	7423 ‡	3.86	0.20	8044	2.08	0.15
5651	4.93	0.14	6884	17.49	0.15	7431	0.39	0.16	8046	2.26	0.16
5701	4.57	0.12	6885	24.19	0.14	7445	-	-	8047	0.83	0.17
5703	5.51	0.14	7016	1.62	0.16	7453	-	-	8048	3.81	0.16
5709	(a)	(a)	7024	1.80	0.13	7502	0.66	0.19	8072	0.87	0.18
5951	0.80	0.16	7038	1.11	0.14	7515	0.59	0.16	8090	0.52	0.17
5954	1.64	0.11	7046	1.65	0.16	7520	2.95	0.16	8102	4.12	0.15
6003	6.74	0.10	7047	3.62	0.12	7536	3.46	0.15	8103	2.45	0.18
6005	1.85	0.15	7050	2.34	0.11	7538	7.40	0.14	8105	2.22	0.17
6017	1.34	0.13	7090	1.24	0.17	7539	0.84	0.15	8106	3.55	0.16
6018	7.01	0.11	7098	1.83	0.12	7542	1.54	0.17	8107	2.60	0.15
6045	2.00	0.17	7099	3.42	0.15	7570	0.93	0.16	8111	3.07	0.19
6204	6.73	0.13	7133	2.22	0.13	7580	1.87	0.15	8116	1.40	0.17
6216	2.60	0.17	7197	3.17	0.16	7590	2.47	0.15	8199	2.02	0.14
6217	3.94	0.12	7201	2.21	0.15	7600	2.61	0.18	8209	2.91	0.16
6229	3.10	0.11	7207	1.90	0.18	7601	5.11	0.14	8215	6.02	0.15
6233	4.32	0.12	7219	4.46	0.11	7610	0.19	0.17	8227	4.53	0.11
6235	4.95	0.14	7231	4.44	0.16	7710	1.57	0.17	8232	3.12	0.14
6251	7.85	0.18	7242	6.49	0.19	7711	45.3%	0.19	8235	5.16	0.15
6252	2.36	0.16	7309 F	4.45	0.23	7716	45.3%	0.19	8263	5.79	0.16
6254 ‡	(a)	(a)	7313 F	0.76	0.11	7720	0.69	0.16	8264	4.63	0.13

‡ Class discontinued effective October 1, 2007.

** 7380 - Ex-medical multiplier for this classification is .64.

Table I

Effective October 1, 2010

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	4.80	0.12	8854	1.30	0.17	9149	0.87	0.17
8280	4.28	0.17	8857	0.55	0.22	9157	2.22	0.32
8288	1.58	0.17	8864	1.28	0.23	9158	0.97	0.22
8291	4.95	0.14	8865	1.55	0.21	9159	0.55	0.25
8292	3.74	0.14	8866	1.88	0.17	9160	0.85	0.21
8293	4.24	0.17	8868	0.30	0.25	9178	1.69	0.20
8350	3.54	0.13	8869	0.30	0.25	9179	2.34	0.18
8353	2.14	0.15	8871	0.27	0.21	9180	1.08	0.18
8381	2.16	0.23	8901	0.25	0.21	9182	1.01	0.20
8382	1.81	0.14	9014	3.09	0.15	9186	5.25	0.26
8385	4.91	0.17	9015	1.58	0.21	9220	3.01	0.16
8391	2.19	0.17	9016	4.40	0.19	9402	2.87	0.15
8392	1.18	0.19	9019	1.09	0.16	9403	4.80	0.13
8394	2.90	0.17	9025	8.70	0.13	9410	1.58	0.20
8500	4.49	0.13	9026	1.97	0.15	9501	1.15	0.15
8601	0.29	0.16	9027	7.06	0.16	9505	1.40	0.18
8709	F 5.31	0.23	9028	1.76	0.22	9519	1.84	0.19
8719	1.14	0.15	9029	3.46	0.17	9521	2.42	0.12
8720	1.03	0.18	9030	2.41	0.23	9522	1.51	0.14
8726	F 1.15	0.19	9040	** 3.51	0.19	9526	8.47	0.13
8731	0.86	0.14	9044	1.56	0.18	9527	9.13	0.11
8742	0.19	0.16	9048	2.30	0.23	9534	7.33	0.13
8745	3.00	0.19	9051	1.77	0.16	9539	4.40	0.15
8747	0.19	0.18	9052	2.14	0.19	9545	5.23	0.14
8748	0.49	0.10	9055	0.52	0.23	9549	2.08	0.19
8751	2.32	0.14	9058	1.30	0.23	9552	9.78	0.11
8755	0.28	0.16	9059	2.70	0.18	9553	4.71	0.15
8800	1.14	0.17	9060	1.05	0.22	9585	0.55	0.18
8802	0.54	0.17	9061	1.02	0.22	9586	0.39	0.23
8803	0.06	0.19	9063	0.58	0.26	9600	0.71	0.15
8809	0.10	0.15	9065	0.39	0.19	9610	0.43	0.17
8810	** 0.09	0.18	9071	1.10	0.22	9620	0.53	0.14
8820	0.07	0.15	9072	1.35	0.21			
8829	1.83	0.19	9074	0.88	0.25			
8831	0.93	0.32	9088	2.90	0.16			
8832	0.24	0.16	9089	0.29	0.18			
8833	** 0.51	0.18	9093	0.99	0.21			
8837	⌘ (a)	(a)	9101	2.70	0.18			
8838	0.17	0.18	9102	2.05	0.24			
8840	0.24	0.18	9111	⌘ 0.41	0.21			

⌘ Class discontinued effective October 1, 2007.

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

** 8810 - Ex-medical multiplier for this classification is .62.

** 9040 - Ex-medical multiplier for this classification is .65.

United States Longshore and Harbor Workers' Compensation Coverage Percentage

applicable only in connection with Rule 5, Section J of this Plan **86.9%**

TABLE II - WEIGHTING VALUES (W)

Expected Losses			Weighting Value	Expected Losses			Weighting Value
0	-	2,356	0.04	1,259,124	-	1,328,500	0.43
2,357	-	9,523	0.05	1,328,501	-	1,401,780	0.44
9,524	-	16,844	0.06	1,401,781	-	1,479,303	0.45
16,845	-	24,324	0.07	1,479,304	-	1,561,448	0.46
24,325	-	31,967	0.08	1,561,449	-	1,648,643	0.47
31,968	-	53,467	0.09	1,648,644	-	1,741,370	0.48
53,468	-	79,588	0.10	1,741,371	-	1,840,172	0.49
79,589	-	102,823	0.11	1,840,173	-	1,945,668	0.50
102,824	-	125,445	0.12	1,945,669	-	2,058,563	0.51
125,446	-	148,071	0.13	2,058,564	-	2,179,664	0.52
148,072	-	170,976	0.14	2,179,665	-	2,309,900	0.53
170,977	-	194,314	0.15	2,309,901	-	2,450,347	0.54
194,315	-	218,191	0.16	2,450,348	-	2,602,255	0.55
218,192	-	242,687	0.17	2,602,256	-	2,767,087	0.56
242,688	-	267,867	0.18	2,767,088	-	2,946,567	0.57
267,868	-	293,791	0.19	2,946,568	-	3,142,739	0.58
293,792	-	320,516	0.20	3,142,740	-	3,358,047	0.59
320,517	-	348,095	0.21	3,358,048	-	3,595,433	0.60
348,096	-	376,585	0.22	3,595,434	-	3,858,478	0.61
376,586	-	406,043	0.23	3,858,479	-	4,151,583	0.62
406,044	-	436,526	0.24	4,151,584	-	4,480,211	0.63
436,527	-	468,097	0.25	4,480,212	-	4,851,239	0.64
468,098	-	500,822	0.26	4,851,240	-	5,273,439	0.65
500,823	-	534,770	0.27	5,273,440	-	5,758,184	0.66
534,771	-	570,016	0.28	5,758,185	-	6,320,483	0.67
570,017	-	606,639	0.29	6,320,484	-	6,980,570	0.68
606,640	-	644,725	0.30	6,980,571	-	7,766,383	0.69
644,726	-	684,366	0.31	7,766,384	-	8,717,625	0.70
684,367	-	725,663	0.32	8,717,626	-	9,892,684	0.71
725,664	-	768,724	0.33	9,892,685	-	11,381,087	0.72
768,725	-	813,665	0.34	11,381,088	-	13,327,454	0.73
813,666	-	860,617	0.35	13,327,455	-	15,981,584	0.74
860,618	-	909,717	0.36	15,981,585	-	19,815,319	0.75
909,718	-	961,118	0.37	19,815,320	-	25,839,750	0.76
961,119	-	1,014,989	0.38	25,839,751	-	36,683,714	0.77
1,014,990	-	1,071,512	0.39	36,683,715	-	61,986,274	0.78
1,071,513	-	1,130,889	0.40	61,986,275	-	188,499,016	0.79
1,130,890	-	1,193,344	0.41	188,499,017	-	And Over	0.80
1,193,345	-	1,259,123	0.42				

- (a) State Per Claim Accident Limitation \$281,500
(b) State Multiple Claim Accident Limitation \$563,000
(c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$525,863
(d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$1,051,725

NEW YORK EXPERIENCE RATING PLAN MANUAL

TABLE III

Effective October 1, 2010

Original Printing

TABLE III - BALLAST VALUES (B)

Expected Losses		Ballast Value	Expected Losses		Ballast Value		
0	-	60,511	28,000	2,672,702	-	2,728,934	298,000
60,512	-	104,146	34,000	2,728,935	-	2,785,167	304,000
104,147	-	154,283	39,000	2,785,168	-	2,841,402	309,000
154,284	-	207,174	45,000	2,841,403	-	2,897,637	315,000
207,175	-	261,351	51,000	2,897,638	-	2,953,872	321,000
261,352	-	316,209	56,000	2,953,873	-	3,010,108	326,000
316,210	-	371,463	62,000	3,010,109	-	3,066,345	332,000
371,464	-	426,968	68,000	3,066,346	-	3,122,582	338,000
426,969	-	482,640	73,000	3,122,583	-	3,178,820	343,000
482,641	-	538,429	79,000	3,178,821	-	3,235,057	349,000
538,430	-	594,303	84,000	3,235,058	-	3,291,296	354,000
594,304	-	650,240	90,000	3,291,297	-	3,347,535	360,000
650,241	-	706,226	96,000	3,347,536	-	3,403,774	366,000
706,227	-	762,250	101,000	3,403,775	-	3,460,013	371,000
762,251	-	818,305	107,000	3,460,014	-	3,516,253	377,000
818,306	-	874,385	113,000	3,516,254	-	3,572,493	383,000
874,386	-	930,485	118,000	3,572,494	-	3,628,734	388,000
930,486	-	986,602	124,000	3,628,735	-	3,684,974	394,000
986,603	-	1,042,733	129,000	3,684,975	-	3,741,215	399,000
1,042,734	-	1,098,876	135,000	3,741,216	-	3,797,457	405,000
1,098,877	-	1,155,029	141,000	3,797,458	-	3,853,698	411,000
1,155,030	-	1,211,191	146,000	3,853,699	-	3,909,940	416,000
1,211,192	-	1,267,361	152,000	3,909,941	-	3,966,182	422,000
1,267,362	-	1,323,538	158,000	3,966,183	-	4,022,424	428,000
1,323,539	-	1,379,721	163,000	4,022,425	-	4,078,666	433,000
1,379,722	-	1,435,909	169,000	4,078,667	-	4,134,909	439,000
1,435,910	-	1,492,101	174,000	4,134,910	-	4,191,152	444,000
1,492,102	-	1,548,298	180,000	4,191,153	-	4,247,395	450,000
1,548,299	-	1,604,498	186,000	4,247,396	-	4,303,638	456,000
1,604,499	-	1,660,702	191,000	4,303,639	-	4,359,882	461,000
1,660,703	-	1,716,909	197,000	4,359,883	-	4,416,125	467,000
1,716,910	-	1,773,118	203,000	4,416,126	-	4,472,369	473,000
1,773,119	-	1,829,330	208,000	4,472,370	-	4,528,613	478,000
1,829,331	-	1,885,544	214,000	4,528,614	-	4,584,857	484,000
1,885,545	-	1,941,761	219,000	4,584,858	-	4,641,101	489,000
1,941,762	-	1,997,979	225,000	4,641,102	-	4,697,345	495,000
1,997,980	-	2,054,199	231,000	4,697,346	-	4,753,590	501,000
2,054,200	-	2,110,420	236,000	4,753,591	-	4,809,834	506,000
2,110,421	-	2,166,643	242,000	4,809,835	-	4,866,079	512,000
2,166,644	-	2,222,867	248,000	4,866,080	-	4,922,324	518,000
2,222,868	-	2,279,093	253,000	4,922,325	-	4,978,569	523,000
2,279,094	-	2,335,320	259,000	4,978,570	-	5,034,814	529,000
2,335,321	-	2,391,548	264,000	5,034,815	-	5,091,059	534,000
2,391,549	-	2,447,776	270,000	5,091,060	-	5,147,304	540,000
2,447,777	-	2,504,006	276,000	5,147,305	-	5,203,549	546,000
2,504,007	-	2,560,237	281,000	5,203,550	-	5,259,795	551,000
2,560,238	-	2,616,468	287,000	5,259,796	-	5,316,041	557,000
2,616,469	-	2,672,701	293,000	5,316,042	-	5,372,286	563,000

For Expected Losses greater than \$5,372,286 the Ballast Value can be calculated using the following formula (rounded to the nearest whole number) where E denotes Expected Losses:

$$\text{Ballast} = E \times \{ [(.10 \times E) + (2570 \times 11.25)] / [(E + (700 \times 11.25))] \}$$