



**NYCIRB**

New York Compensation  
Insurance Rating Board  
733 Third Avenue  
New York, NY 10017  
Tel: (212) 697-3535

July 30, 2018

R.C. 2469

Re: New York Experience Rating Plan  
Rating Values Effective October 1, 2018

Members of the Rating Board:

I write to inform you that revised rating values for use with the New York Experience Rating Plan have been approved by the New York State Department of Financial Services ("Department"). The revised rating values are to be used in the rating of risks with rating anniversary dates on and after October 1, 2018.

By way of brief background, the annual loss cost filing, which was recently approved by the Department, included an update to rating values associated with the determination of experience rating modification factors.

The following Experience Rating Plan pages are enclosed as Exhibit A:

- (1) Table I – Revised Expected Loss Rates and D-Ratios for each employment classification.
- (2) Table II – Revised Weighting (W) Values.
- (3) Table III – Revised Ballast (B) Values.

Please note that the United States Longshore and Harbor Workers' Compensation Coverage percentage shown in Table I, Page 4 is changed to 51.1%, and that the Primary/Excess split point remains unchanged at \$16,500 and is displayed at the bottom of Table II.

The revised pages are updated in the online version of the New York Experience Rating Manual.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Jeremy Attie", is written over a light blue horizontal line.

Jeremy Attie  
President and CEO

Enclosure

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	1.85	0.30	1924	3.42	0.25	2402	1.33	0.23	2818	2.75	0.23
0006	2.24	0.23	1925	4.65	0.27	2413	2.78	0.33	2835	1.89	0.33
0007	1.57	0.37	2001	3.25	0.32	2416	1.45	0.26	2841	2.80	0.31
0031	1.66	0.23	2002	3.36	0.32	2417	2.32	0.30	2881	1.91	0.28
0034	2.33	0.27	2003	3.47	0.30	2501	0.50	0.26	2883	2.42	0.25
0035	1.84	0.28	2014	2.67	0.24	2503	0.62	0.30	2913	2.85	0.33
0042	3.36	0.21	2021	2.19	0.25	2534	2.91	0.35	2916	2.23	0.25
0050	3.24	0.32	2039	3.49	0.27	2553	1.72	0.31	2923	1.18	0.34
0106	5.35	0.27	2041	3.10	0.38	2570	3.24	0.34	2942	1.85	0.33
0251	8.83	0.28	2065	2.51	0.27	2571	2.23	0.29	3004	3.40	0.26
0767	-	-	2070	3.67	0.25	2576	2.37	0.30	3018	5.59	0.25
0771	-	-	2081	7.54	0.27	2578	2.08	0.27	3022	5.23	0.27
0908	103.28	0.28	2089	6.32	0.31	2590	1.68	0.25	3027	1.71	0.23
0909	155.19	0.34	2095	4.69	0.25	2591	3.34	0.23	3028	8.20	0.29
0912	509.29	0.26	2101	2.63	0.28	2593	3.37	0.21	3030	6.12	0.15
0913	204.08	0.26	2105	4.28	0.29	2594	3.95	0.29	3040	5.91	0.27
0917	3.15	0.28	2111	2.03	0.31	2600	4.27	0.29	3041	3.51	0.28
1170	2.66	0.26	2112	5.25	0.38	2623	2.27	0.29	3042	2.97	0.25
1320	3.23	0.22	2114	4.19	0.31	2640	10.38	0.31	3060	7.97	0.33
1430	2.33	0.22	2121	2.64	0.26	2660	1.77	0.31	3064	4.61	0.30
1438	4.30	0.19	2143	2.65	0.36	2670	2.29	0.36	3066	2.33	0.30
1439	3.23	0.27	2150	7.80	0.33	2683	3.61	0.30	3067	2.04	0.28
1452	3.78	0.22	2157	6.82	0.37	2688	1.04	0.32	3076	2.15	0.33
1463	3.47	0.24	2172	1.94	0.27	2689	0.63	0.22	3081	4.10	0.22
1470	6.27	0.24	2211	1.82	0.25	2702	7.83	0.26	3085	3.78	0.23
1624	2.84	0.23	2286	1.82	0.30	2710	3.72	0.23	3110	8.22	0.33
1701	3.36	0.22	2288	4.95	0.29	2714	6.21	0.31	3111	3.73	0.31
1710	3.95	0.20	2302	1.82	0.29	2731	3.00	0.28	3113	1.29	0.28
1741	3.17	0.16	2303	1.82	0.28	2735	2.42	0.30	3114	1.94	0.29
1747	11.60	0.22	2305	1.92	0.25	2737	3.55	0.26	3118	1.53	0.31
1748	5.58	0.27	2362	1.32	0.27	2759	7.30	0.33	3122	3.21	0.30
1809	6.84	0.23	2380	6.10	0.35	2790	1.26	0.36	3126	9.02	0.27
1810	5.33	0.22	2383	1.79	0.22	2802	4.35	0.24	3129	2.37	0.33
1853	2.86	0.25	2387	2.55	0.27	2816	2.36	0.30	3132	1.46	0.33
1860	7.16	0.38	2388	1.91	0.32	2817	2.50	0.24	3145	1.49	0.31

Table I

Effective October 1, 2018

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	1.13	0.33	3643	1.63	0.28	4250	1.76	0.29	4635	2.49	0.19
3169	2.99	0.30	3647	2.92	0.24	4251	1.79	0.31	4653	1.57	0.30
3179	1.55	0.25	3648	1.47	0.31	4263	3.22	0.28	4665	6.55	0.23
3188	2.19	0.33	3681	0.88	0.35	4273	2.15	0.26	4692	0.67	0.34
3190	1.98	0.31	3685	0.95	0.33	4279	2.54	0.27	4693	1.49	0.32
3191	2.70	0.29	3686	1.18	0.33	4282	0.33	0.34	4710	2.30	0.32
3200	1.85	0.24	3724	2.99	0.22	4298	1.67	0.30	4712	1.27	0.22
3220	1.90	0.27	3726	5.07	0.19	4299	1.65	0.27	4720	2.38	0.29
3227	18.65	0.30	3737	2.84	0.23	4301	4.62	0.31	4751	1.75	0.25
3241	3.40	0.28	3807	3.68	0.30	4304	5.78	0.32	4767	1.84	0.17
3255	2.20	0.33	3808	2.58	0.25	4307	2.10	0.31	4771	1.84	0.17
3257	2.20	0.34	3821	5.61	0.22	4310	1.94	0.22	4825	0.45	0.23
3270	1.49	0.28	3823	3.64	0.29	4312	1.67	0.29	4828	1.00	0.28
3300	2.20	0.28	3824	3.37	0.26	4351	1.37	0.27	4829	1.20	0.27
3303	2.20	0.30	3826	1.07	0.29	4352	0.48	0.30	4902	2.44	0.34
3307	2.64	0.27	3827	3.65	0.25	4360	0.18	0.41	4923	0.92	0.28
3315	5.95	0.25	3830	1.69	0.25	4361	0.46	0.34	5000	10.79	0.16
3336	1.34	0.22	3832	1.85	0.22	4362	0.31	0.30	5022	9.74	0.12
3365	5.22	0.30	3865	1.89	0.35	4410	3.28	0.27	5037	13.08	0.12
3372	1.78	0.28	3881	(a)	(a)	4420	7.58	0.29	5040	11.00	0.15
3381	1.54	0.34	4000	3.64	0.18	4431	3.54	0.34	5057	7.99	0.17
3383	0.38	0.34	4024	2.57	0.24	4432	1.52	0.33	5059	17.20	0.18
3384	0.18	0.21	4034	5.83	0.19	4439	1.71	0.22	5069	15.40	0.15
3385	0.76	0.30	4038	2.12	0.31	4452	2.10	0.25	5102	6.00	0.13
3400	4.99	0.25	4053	3.50	0.38	4459	2.49	0.26	5160	2.88	0.15
3507	2.00	0.29	4061	2.88	0.29	4470	2.44	0.25	5183	3.71	0.18
3515	2.20	0.29	4062	3.85	0.31	4475	1.68	0.33	5184	4.96	0.16
3548	1.56	0.30	4101	1.92	0.26	4476	1.30	0.33	5188	3.70	0.18
3559	2.09	0.29	4111	2.07	0.24	4479	1.60	0.33	5190	2.71	0.18
3561	1.70	0.29	4112	1.23	0.31	4491	3.33	0.27	5191	0.89	0.20
3574	0.50	0.29	4114	1.72	0.27	4493	3.33	0.33	5192	2.56	0.29
3581	1.20	0.31	4130	4.82	0.31	4511	0.48	0.29	5193	5.40	0.26
3612	1.77	0.29	4131	2.72	0.29	4557	1.04	0.33	5213	9.32	0.15
3620	3.23	0.23	4133	1.38	0.29	4558	2.39	0.27	5221	6.19	0.17
3629	1.07	0.27	4150	1.21	0.32	4561	2.39	0.28	5222	4.82	0.18
3632	2.28	0.25	4207	0.71	0.23	4568	1.68	0.22	5223	5.07	0.24
3634	1.31	0.30	4239	1.91	0.27	4583	3.77	0.25	5348	4.19	0.17
3635	1.82	0.29	4240	3.28	0.33	4597	1.69	0.35	5402	5.45	0.36
3638	2.26	0.32	4243	2.48	0.30	4611	1.21	0.29	5403	7.13	0.17
3642	1.29	0.28	4244	1.72	0.24	4628	0.97	0.35	5428	3.54	0.23

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	3.89	0.21	6306	5.19	0.14	7333	3.15	0.17	7998	1.77	0.49
5443	5.60	0.24	6319	3.59	0.15	7335	3.50	0.19	7999	1.46	0.31
5445	4.63	0.17	6325	3.46	0.15	7337	5.29	0.17	8001	1.90	0.33
5462	4.79	0.20	6400	3.97	0.22	7364	1.14	0.19	8006	1.12	0.35
5473	11.61	0.12	6504	2.57	0.25	7366	F 4.73	0.21	8008	0.62	0.29
5474	4.72	0.16	6701	9.38	0.21	7367	6.08	0.31	8012	0.95	0.30
5479	4.11	0.19	6801	F 17.67	0.23	7368	4.13	0.42	8013	0.24	0.29
5480	5.77	0.14	6811	3.69	0.23	7370	38.0%	0.34	8016	0.34	0.34
5491	1.63	0.18	6824	F 6.30	0.20	7377	4.78	0.24	8017	0.95	0.31
5506	6.61	0.17	6826	F 2.71	0.23	7380	** 5.22	0.26	8018	2.39	0.27
5507	3.84	0.20	6834	3.41	0.28	7390	10.66	0.28	8021	3.57	0.24
5508	3.86	0.28	6836	2.47	0.25	7394	2.40	0.20	8025	1.06	0.32
5536	4.05	0.20	6843	F 3.72	0.19	7395	2.67	0.17	8031	1.73	0.30
5538	4.37	0.21	6854	1.66	0.18	7398	4.03	0.17	8032	0.66	0.29
5545	9.90	0.20	6872	F 10.85	0.16	7403	3.85	0.27	8033	2.32	0.31
5547	6.45	0.17	6874	F 26.44	0.17	7405	0.97	0.23	8034	3.41	0.35
5606	2.16	0.17	6875	F 44.11	0.17	7421	0.47	0.21	8039	1.28	0.38
5610	5.36	0.13	6882	2.72	0.18	7422	1.34	0.27	8043	0.75	0.33
5645	5.34	0.23	6884	25.07	0.17	7431	0.33	0.18	8044	2.27	0.33
5648	9.14	0.21	6885	35.80	0.17	7445	-	-	8046	2.25	0.32
5651	3.69	0.22	7016	3.89	0.20	7453	-	-	8047	1.13	0.30
5701	11.33	0.14	7024	4.32	0.17	7502	1.32	0.27	8048	3.35	0.26
5703	16.79	0.20	7038	1.69	0.19	7515	1.10	0.17	8068	0.23	0.40
5709	12.24	0.16	7046	1.71	0.17	7520	4.60	0.23	8069	0.47	0.37
5951	0.66	0.29	7047	6.53	0.18	7536	4.92	0.28	8072	0.58	0.38
5954	2.50	0.21	7050	2.84	0.18	7538	1.93	0.20	8090	0.50	0.29
6003	6.55	0.18	7090	1.88	0.18	7539	0.99	0.21	8102	4.91	0.32
6005	3.14	0.29	7098	1.90	0.17	7542	3.94	0.26	8103	2.99	0.28
6017	1.86	0.22	7099	2.87	0.17	7570	0.99	0.25	8105	1.97	0.32
6018	7.97	0.22	7133	2.37	0.22	7580	3.28	0.21	8106	4.07	0.20
6045	2.77	0.22	7197	5.51	0.27	7590	3.42	0.27	8107	2.17	0.22
6204	4.26	0.22	7201	2.95	0.30	7600	4.77	0.29	8111	2.49	0.27
6216	4.46	0.17	7207	2.80	0.24	7601	2.53	0.21	8116	1.44	0.30
6217	4.00	0.15	7219	5.62	0.18	7610	0.14	0.33	8199	2.09	0.26
6229	2.82	0.22	7231	5.16	0.31	7710	2.07	0.24	8209	4.45	0.28
6233	2.72	0.18	7242	14.40	0.31	7711	31.0%	0.27	8215	4.17	0.21
6235	3.81	0.21	7309	F 2.57	0.16	7716	31.0%	0.27	8227	5.90	0.15
6251	7.80	0.19	7313	F 1.16	0.16	7720	1.47	0.26	8232	3.76	0.22
6252	1.78	0.19	7317	F 11.63	0.16	7723	1.12	0.24	8235	3.29	0.29
6260	(a)	(a)	7327	F 12.46	0.16	7855	2.90	0.27	8263	5.66	0.24

\*\* 7380 - Ex-medical multiplier for this classification is 0.55.

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	3.97	0.21	8854	2.46	0.25	9157	3.24	0.49
8265	5.32	0.19	8857	1.66	0.29	9158	1.34	0.31
8280	9.49	0.27	8864	1.90	0.37	9159	0.93	0.39
8288	2.62	0.26	8865	2.01	0.31	9160	1.03	0.28
8291	4.43	0.24	8866	1.78	0.36	9178	2.40	0.38
8292	2.92	0.29	8868	0.29	0.33	9179	5.20	0.35
8293	6.00	0.27	8869	0.54	0.32	9180	1.65	0.26
8350	4.86	0.22	8871	0.13	0.32	9182	1.01	0.37
8353	3.33	0.27	8901	0.06	0.31	9186	4.31	0.27
8381	1.53	0.26	9014	2.92	0.28	9220	4.94	0.27
8382	1.19	0.30	9015	1.10	0.28	9402	3.62	0.21
8385	4.77	0.31	9016	3.57	0.39	9403	7.28	0.21
8391	2.11	0.25	9019	2.34	0.21	9410	5.05	0.29
8392	1.73	0.24	9025	10.95	0.24	9501	1.17	0.27
8394	3.25	0.25	9026	2.56	0.22	9505	2.91	0.28
8500	4.55	0.22	9027	9.55	0.26	9519	2.72	0.23
8601	0.25	0.21	9028	1.86	0.22	9521	2.78	0.24
8709	F 11.72	0.16	9029	3.29	0.24	9522	1.05	0.30
8719	1.58	0.17	9030	3.07	0.21	9526	7.03	0.15
8720	1.26	0.24	9040	** 3.01	0.33	9527	15.06	0.17
8726	F 2.11	0.24	9044	3.73	0.37	9534	5.27	0.15
8731	1.71	0.23	9048	1.67	0.39	9539	6.38	0.22
8742	0.16	0.27	9051	2.20	0.25	9545	8.06	0.22
8745	3.70	0.27	9052	2.06	0.28	9549	1.81	0.30
8747	0.11	0.25	9055	0.75	0.35	9552	7.58	0.20
8748	0.59	0.19	9058	2.45	0.29	9553	4.43	0.24
8751	2.31	0.28	9059	5.04	0.39	9585	0.69	0.34
8755	0.34	0.28	9060	1.04	0.29	9586	0.38	0.31
8800	1.26	0.33	9061	1.24	0.30	9600	1.00	0.30
8802	0.80	0.28	9063	0.67	0.36	9610	0.58	0.26
8803	0.03	0.27	9065	0.72	0.35	9620	1.00	0.19
8809	0.11	0.26	9071	1.21	0.33			
8810	** 0.08	0.30	9072	1.37	0.34			
8820	0.07	0.26	9074	0.77	0.33			
8829	2.15	0.32	9088	4.86	0.17			
8831	0.82	0.49	9089	0.31	0.30			
8832	0.23	0.25	9093	1.26	0.33			
8833	** 0.79	0.30	9101	1.96	0.31			
8838	0.30	0.33	9102	2.67	0.27			
8840	0.28	0.28	9149	1.22	0.33			

\*\* 8810 - Ex-medical multiplier for this classification is 0.55.  
 \*\* 8833 - Ex-medical multiplier for this classification is 0.58.  
 \*\* 9040 - Ex-medical multiplier for this classification is 0.57.

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**  
 applicable only in connection with Rule 5, Section J of this Plan ..... **51.1%**

**NEW YORK EXPERIENCE RATING PLAN MANUAL**

Original Printing

Effective October 1, 2018

TABLE II

**TABLE II - WEIGHTING VALUES (W)**

Expected Losses			Weighting Value	Expected Losses			Weighting Value
0	-	4,534	0.04	2,423,114	-	2,556,626	0.43
4,535	-	18,328	0.05	2,556,627	-	2,697,649	0.44
18,329	-	32,417	0.06	2,697,650	-	2,846,836	0.45
32,418	-	46,810	0.07	2,846,837	-	3,004,921	0.46
46,811	-	61,519	0.08	3,004,922	-	3,172,723	0.47
61,520	-	102,896	0.09	3,172,724	-	3,351,170	0.48
102,897	-	153,164	0.10	3,351,171	-	3,541,309	0.49
153,165	-	197,877	0.11	3,541,310	-	3,744,330	0.50
197,878	-	241,413	0.12	3,744,331	-	3,961,590	0.51
241,414	-	284,956	0.13	3,961,591	-	4,194,642	0.52
284,957	-	329,033	0.14	4,194,643	-	4,445,275	0.53
329,034	-	373,947	0.15	4,445,276	-	4,715,557	0.54
373,948	-	419,897	0.16	4,715,558	-	5,007,895	0.55
419,898	-	467,038	0.17	5,007,896	-	5,325,106	0.56
467,039	-	515,496	0.18	5,325,107	-	5,670,505	0.57
515,497	-	565,386	0.19	5,670,506	-	6,048,028	0.58
565,387	-	616,815	0.20	6,048,029	-	6,462,374	0.59
616,816	-	669,891	0.21	6,462,375	-	6,919,211	0.60
669,892	-	724,718	0.22	6,919,212	-	7,425,428	0.61
724,719	-	781,407	0.23	7,425,429	-	7,989,490	0.62
781,408	-	840,070	0.24	7,989,491	-	8,621,917	0.63
840,071	-	900,827	0.25	8,621,918	-	9,335,940	0.64
900,828	-	963,805	0.26	9,335,941	-	10,148,441	0.65
963,806	-	1,029,136	0.27	10,148,442	-	11,081,305	0.66
1,029,137	-	1,096,964	0.28	11,081,306	-	12,163,419	0.67
1,096,965	-	1,167,443	0.29	12,163,420	-	13,433,719	0.68
1,167,444	-	1,240,737	0.30	13,433,720	-	14,945,972	0.69
1,240,738	-	1,317,025	0.31	14,945,973	-	16,776,585	0.70
1,317,026	-	1,396,499	0.32	16,776,586	-	19,037,921	0.71
1,396,500	-	1,479,366	0.33	19,037,922	-	21,902,270	0.72
1,479,367	-	1,565,854	0.34	21,902,271	-	25,647,945	0.73
1,565,855	-	1,656,209	0.35	25,647,946	-	30,755,670	0.74
1,656,210	-	1,750,700	0.36	30,755,671	-	38,133,481	0.75
1,750,701	-	1,849,620	0.37	38,133,482	-	49,727,165	0.76
1,849,621	-	1,953,290	0.38	49,727,166	-	70,595,770	0.77
1,953,291	-	2,062,065	0.39	70,595,771	-	119,289,142	0.78
2,062,066	-	2,176,333	0.40	119,289,143	-	362,755,885	0.79
2,176,334	-	2,296,524	0.41	362,755,886	-	And Over	0.80
2,296,525	-	2,423,113	0.42				

- (a) State Per Claim Accident Limitation \$541,500
- (b) State Multiple Claim Accident Limitation \$1,083,000
- (c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$818,000
- (d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$1,636,000
- (e) Primary/Excess Split Point Value \$16,500

TABLE III - BALLAST VALUES (B)

Expected Losses		Ballast Value	Expected Losses		Ballast Value		
0	-	116,451	54,125	5,143,466	-	5,251,682	573,725
116,452	-	200,424	64,950	5,251,683	-	5,359,901	584,550
200,425	-	296,910	75,775	5,359,902	-	5,468,120	595,375
296,911	-	398,695	86,600	5,468,121	-	5,576,341	606,200
398,696	-	502,956	97,425	5,576,342	-	5,684,564	617,025
502,957	-	608,526	108,250	5,684,565	-	5,792,787	627,850
608,527	-	714,861	119,075	5,792,788	-	5,901,011	638,675
714,862	-	821,677	129,900	5,901,012	-	6,009,236	649,500
821,678	-	928,814	140,725	6,009,237	-	6,117,462	660,325
928,815	-	1,036,177	151,550	6,117,463	-	6,225,689	671,150
1,036,178	-	1,143,703	162,375	6,225,690	-	6,333,916	681,975
1,143,704	-	1,251,351	173,200	6,333,917	-	6,442,145	692,800
1,251,352	-	1,359,093	184,025	6,442,146	-	6,550,374	703,625
1,359,094	-	1,466,909	194,850	6,550,375	-	6,658,604	714,450
1,466,910	-	1,574,784	205,675	6,658,605	-	6,766,834	725,275
1,574,785	-	1,682,706	216,500	6,766,835	-	6,875,065	736,100
1,682,707	-	1,790,667	227,325	6,875,066	-	6,983,297	746,925
1,790,668	-	1,898,661	238,150	6,983,298	-	7,091,529	757,750
1,898,662	-	2,006,682	248,975	7,091,530	-	7,199,761	768,575
2,006,683	-	2,114,726	259,800	7,199,762	-	7,307,995	779,400
2,114,727	-	2,222,790	270,625	7,307,996	-	7,416,228	790,225
2,222,791	-	2,330,871	281,450	7,416,229	-	7,524,462	801,050
2,330,872	-	2,438,967	292,275	7,524,463	-	7,632,697	811,875
2,438,968	-	2,547,076	303,100	7,632,698	-	7,740,932	822,700
2,547,077	-	2,655,196	313,925	7,740,933	-	7,849,168	833,525
2,655,197	-	2,763,327	324,750	7,849,169	-	7,957,403	844,350
2,763,328	-	2,871,466	335,575	7,957,404	-	8,065,640	855,175
2,871,467	-	2,979,613	346,400	8,065,641	-	8,173,876	866,000
2,979,614	-	3,087,768	357,225	8,173,877	-	8,282,113	876,825
3,087,769	-	3,195,929	368,050	8,282,114	-	8,390,350	887,650
3,195,930	-	3,304,096	378,875	8,390,351	-	8,498,588	898,475
3,304,097	-	3,412,268	389,700	8,498,589	-	8,606,826	909,300
3,412,269	-	3,520,445	400,525	8,606,827	-	8,715,064	920,125
3,520,446	-	3,628,626	411,350	8,715,065	-	8,823,303	930,950
3,628,627	-	3,736,811	422,175	8,823,304	-	8,931,541	941,775
3,736,812	-	3,844,999	433,000	8,931,542	-	9,039,780	952,600
3,844,999	-	3,953,192	443,825	9,039,781	-	9,148,020	963,425
3,953,193	-	4,061,387	454,650	9,148,021	-	9,256,259	974,250
4,061,388	-	4,169,585	465,475	9,256,260	-	9,364,499	985,075
4,169,586	-	4,277,785	476,300	9,364,500	-	9,472,739	995,900
4,277,786	-	4,385,988	487,125	9,472,740	-	9,580,979	1,006,725
4,385,989	-	4,494,194	497,950	9,580,980	-	9,689,220	1,017,550
4,494,195	-	4,602,401	508,775	9,689,221	-	9,797,460	1,028,375
4,602,402	-	4,710,610	519,600	9,797,461	-	9,905,701	1,039,200
4,710,611	-	4,818,821	530,425	9,905,702	-	10,013,942	1,050,025
4,818,822	-	4,927,034	541,250	10,013,943	-	10,122,184	1,060,850
4,927,035	-	5,035,249	552,075	10,122,185	-	10,230,425	1,071,675
5,035,250	-	5,143,465	562,900	10,230,426	-	10,338,667	1,082,500

For Expected Losses greater than \$10,338,667 the Ballast Value can be calculated using the following formula (rounded to the nearest whole number) where E denotes Expected Losses:

$$\text{Ballast} = E \times \{ [(0.10 \times E) + (2570 \times 21.65)] / [E + (700 \times 21.65)] \}$$