

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
**Exhibit V**

Effective March 1, 2010

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	8.99	1000	1.69	0.20	0.55	1924	5.73	1000	1.16	0.22	0.54
0008	7.46	1000	1.35	0.18	0.54	1925	7.50	1000	1.35	0.18	0.54
0016	13.68	1000	2.33	0.17	0.51	2001	8.67	1000	1.68	0.21	0.59
0034	8.95	1000	1.65	0.20	0.57	2002	8.15	1000	1.66	0.22	0.53
0035	7.95	1000	1.63	0.22	0.53	2003	7.48	1000	1.41	0.20	0.55
0036	11.26	1000	2.18	0.21	0.51	2014	9.98	1000	1.62	0.16	0.56
0037	10.83	1000	2.00	0.18	0.51	2016	5.32	1000	1.05	0.21	0.56
0042	9.66	1000	1.73	0.18	0.55	2021	9.49	1000	1.73	0.18	0.53
0050	14.09	1000	2.72	0.20	0.52	2039	6.12	1000	1.24	0.22	0.54
0059D	0.61	-	0.04	0.15	-	2041	5.86	1000	1.18	0.22	0.54
0065D	0.11	-	0.01	0.16	-	2065	6.63	1000	1.30	0.21	0.51
0066D	0.11	-	0.01	0.16	-	2070	13.48	1000	2.55	0.20	0.54
0067D	0.11	-	0.01	0.17	-	2081	8.08	1000	1.52	0.20	0.55
0079	9.05	1000	1.50	0.16	0.54	2089	6.63	1000	1.28	0.21	0.52
0083	13.29	1000	2.54	0.20	0.53	2095	6.03	1000	1.13	0.20	0.55
0106	40.32	1000	5.82	0.15	0.55	2101X	5.86	1000	1.34	0.19	0.38
0113	8.21	1000	1.58	0.21	0.52	2105	7.26	1000	1.46	0.22	0.55
0170	8.97	1000	1.82	0.20	0.46	2110	5.14	1000	1.04	0.22	0.54
0251	9.44	1000	1.82	0.21	0.52	2111	4.75	1000	0.94	0.21	0.57
0400	24.72	1000	4.58	0.18	0.51	2112	8.04	1000	1.60	0.21	0.56
0401	28.81	A	4.37	0.15	0.49	2114	4.67	1000	0.96	0.22	0.52
0766N	0.89	-	-	-	-	2121	5.86	1000	1.13	0.21	0.52
0771N	0.91	-	-	-	-	2130	6.92	1000	1.34	0.21	0.51
0908P	395.00	635	76.82	0.21	0.51	2143	6.66	1000	1.43	0.18	0.46
0909	-	-	76.82	0.21	-	2150	-	-	1.89	0.20	-
0912	-	-	153.00	0.21	-	2156	-	-	1.67	0.21	-
0913P	784.00	1000	153.00	0.21	0.51	2157	8.56	1000	1.67	0.21	0.51
0917	9.98	1000	1.98	0.21	0.56	2172	3.61	1000	0.68	0.19	0.49
1005*	29.79	1000	2.71	0.14	0.54	2174	6.76	1000	1.40	0.21	0.51
1016X*	42.16	1000	4.38	0.23	0.03	2177	-	-	0.68	0.19	-
1164E	13.61	1000	1.67	0.13	0.49	2211	14.85	1000	2.42	0.16	0.56
1165E	14.86	1000	2.10	0.16	0.57	2220	5.49	1000	1.06	0.21	0.52
1320	7.15	1000	1.04	0.14	0.54	2286	3.61	1000	0.72	0.22	0.55
1322	29.39	1000	4.51	0.15	0.47	2288	8.23	1000	1.66	0.22	0.54
1420X	11.73	1000	2.23	0.19	0.37	2300	5.29	1000	1.18	0.21	0.50
1430E	11.99	1000	1.89	0.17	0.52	2302	2.70	821	0.52	0.21	0.52
1438E	10.54	1000	1.50	0.17	0.51	2305	4.78	1000	0.85	0.18	0.56
1452	3.74	1000	0.64	0.17	0.50	2361	4.67	1000	0.87	0.20	0.56
1463	15.45	1000	2.23	0.14	0.54	2362	3.54	1000	0.67	0.20	0.55
1473X	6.07	1000	1.02	0.17	0.52	2380	5.96	1000	1.15	0.20	0.53
1474X	5.32	1000	1.06	0.18	0.31	2386	2.96	876	0.62	0.21	0.48
1624E	19.23	1000	2.70	0.14	0.57	2388	5.49	1000	1.09	0.21	0.56
1642	11.73	1000	2.00	0.17	0.51	2402	5.29	1000	0.89	0.17	0.53
1654	20.38	1000	3.49	0.17	0.50	2413	5.38	1000	1.02	0.20	0.54
1655	9.62	1000	1.58	0.16	0.56	2416	3.09	904	0.59	0.20	0.53
1699	5.49	1000	0.94	0.17	0.50	2417	3.87	1000	0.76	0.21	0.50
1701	11.04	1000	1.79	0.16	0.57	2501	6.25	1000	1.17	0.20	0.55
1710E	11.72	1000	1.94	0.17	0.54	2503	2.55	788	0.52	0.22	0.53
1741E	5.80	1000	0.66	0.15	0.51	2534	6.59	1000	1.29	0.21	0.58
1747	9.57	1000	1.63	0.17	0.51	2570	8.54	1000	1.74	0.22	0.53
1748	8.88	1000	1.46	0.16	0.55	2576	-	-	1.17	0.20	-
1803D	31.03	1000	4.04	0.14	0.62	2578	-	-	1.17	0.20	-
1852D	8.43	1000	0.97	0.15	0.55	2585	9.96	1000	1.97	0.21	0.57
1853	3.24	937	0.65	0.20	0.40	2586	3.91	1000	0.73	0.20	0.55
1860	4.41	1000	0.89	0.21	0.54	2587	7.84	1000	1.58	0.22	0.54

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
**Exhibit V**

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**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
2589	5.68	1000	1.06	0.20	0.56	3122	4.80	1000	0.95	0.21	0.57
2600	5.21	1000	1.12	0.20	0.47	3126	5.60	1000	1.07	0.20	0.53
2623	8.95	1000	1.62	0.18	0.54	3131	3.91	1000	0.75	0.20	0.53
2651	5.32	1000	1.06	0.21	0.56	3132	9.79	1000	1.83	0.20	0.56
2660	6.01	1000	1.19	0.21	0.56	3145	6.09	1000	1.13	0.20	0.57
2670	4.17	1000	0.89	0.23	0.55	3146	6.94	1000	1.33	0.20	0.53
2683	5.90	1000	1.19	0.22	0.54	3169	13.14	1000	2.31	0.19	0.63
2688	5.99	1000	1.22	0.22	0.53	3175D	5.18	1000	0.97	0.20	0.54
2701	14.52	1000	2.47	0.17	0.51	3179	5.04	1000	1.01	0.22	0.55
2702	37.19	1000	4.49	0.13	0.52	3180	10.87	1000	2.09	0.21	0.59
2709	37.19	1000	4.49	0.13	0.52	3188E	6.29	1000	1.25	0.22	0.55
2710	21.83	1000	3.13	0.16	0.55	3220	5.06	1000	0.95	0.20	0.55
2714	6.40	1000	1.28	0.22	0.55	3223	8.95	1000	1.86	0.22	0.58
2731	11.52	1000	1.85	0.16	0.58	3224	8.47	1000	1.80	0.23	0.48
2735	7.78	1000	1.54	0.21	0.56	3227	12.73	1000	2.58	0.22	0.54
2759	11.19	1000	2.21	0.21	0.56	3240	5.51	1000	1.12	0.21	0.53
2790	4.00	1000	0.82	0.21	0.53	3241	9.25	1000	1.75	0.20	0.55
2802	14.80	1000	2.57	0.17	0.58	3255	6.03	1000	1.31	0.21	0.53
2804X	6.16	1000	1.34	0.20	0.45	3257	9.79	1000	1.83	0.20	0.55
2812	12.08	1000	2.24	0.20	0.57	3270	4.71	1000	0.89	0.20	0.54
2835	5.32	1000	1.13	0.23	0.56	3300	12.69	1000	2.45	0.21	0.52
2836	11.22	1000	2.87	0.16	0.32	3303	7.87	1000	1.58	0.21	0.55
2841	6.55	1000	1.33	0.22	0.53	3307	17.09	1000	3.04	0.19	0.61
2881	5.79	1000	1.22	0.23	0.56	3315	8.00	1000	1.59	0.21	0.56
2883	6.79	1000	1.28	0.20	0.55	3334	5.21	1000	1.05	0.20	0.47
2913	7.67	1000	1.64	0.24	0.55	3336E	5.38	1000	0.88	0.16	0.54
2915	5.86	1000	1.05	0.18	0.55	3365E	19.47	1000	3.32	0.17	0.51
2916	6.25	1000	0.88	0.15	0.57	3372	13.12	1000	2.32	0.18	0.57
2923	6.14	1000	1.26	0.22	0.52	3373	9.68	1000	1.79	0.20	0.57
2942	6.31	1000	1.40	0.23	0.50	3383	5.12	1000	1.06	0.22	0.51
2960	9.21	1000	1.83	0.21	0.49	3385	2.59	797	0.52	0.22	0.54
3004	3.65	1000	0.62	0.17	0.52	3400	7.46	1000	1.31	0.18	0.58
3018	4.02	1000	0.68	0.17	0.51	3507	8.97	1000	1.68	0.20	0.56
3022	6.48	1000	1.30	0.22	0.54	3515	4.62	1000	0.90	0.21	0.51
3027	4.54	1000	0.75	0.17	0.54	3548	2.74	829	0.53	0.21	0.51
3028	7.97	1000	1.52	0.20	0.53	3559	6.76	1000	1.25	0.20	0.57
3030	11.43	1000	1.88	0.16	0.55	3574	2.85	853	0.57	0.22	0.55
3040	11.00	1000	1.84	0.17	0.53	3581	4.21	1000	0.89	0.23	0.49
3041	8.80	1000	1.71	0.21	0.51	3612	11.04	1000	1.95	0.18	0.56
3042	9.44	1000	1.71	0.18	0.54	3620	8.75	1000	1.47	0.17	0.53
3064	9.47	1000	1.81	0.20	0.53	3629	3.61	1000	0.73	0.22	0.53
3066	-	-	1.54	0.22	-	3632	10.42	1000	1.86	0.18	0.55
3069	20.12	1000	3.31	0.16	0.55	3634	4.78	1000	0.95	0.21	0.56
3076	7.67	1000	1.54	0.22	0.55	3635	6.37	1000	1.21	0.20	0.54
3081D	12.68	1000	2.09	0.17	0.54	3638	3.87	1000	0.79	0.22	0.53
3082D	6.98	1000	1.13	0.16	0.55	3642	1.99	668	0.39	0.21	0.51
3085D	6.96	1000	1.11	0.16	0.56	3643	6.18	1000	1.21	0.21	0.51
3110	7.02	1000	1.35	0.21	0.52	3647E	6.72	1000	1.16	0.18	0.52
3111	5.49	1000	1.07	0.21	0.50	3648	2.53	784	0.51	0.22	0.54
3113	4.17	1000	0.78	0.20	0.55	3681	3.05	896	0.60	0.21	0.56
3114	5.58	1000	1.07	0.20	0.53	3685	1.84	636	0.37	0.22	0.54
3117X	3.54	1000	0.84	0.21	0.43	3719	5.90	1000	0.74	0.14	0.47
3118	4.37	1000	0.87	0.22	0.55	3724	16.66	1000	2.46	0.14	0.52
3119	3.31	952	0.72	0.22	0.53	3726	13.90	1000	1.71	0.15	0.49
3120X	3.28	945	0.73	0.19	0.50	3803	5.60	1000	1.09	0.20	0.51

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
3807	4.15	1000	0.84	0.22	0.54	4439	5.21	1000	0.98	0.19	0.38
3808	5.04	1000	0.91	0.18	0.54	4452	6.29	1000	1.20	0.20	0.53
3821	17.22	1000	3.17	0.18	0.52	4459	7.11	1000	1.33	0.20	0.55
3822X	13.27	1000	2.40	0.18	0.54	4470E	7.50	1000	1.36	0.20	0.59
3824X	10.81	1000	1.89	0.18	0.58	4484	5.27	1000	0.99	0.20	0.55
3826	3.31	952	0.63	0.20	0.54	4493E	5.84	1000	1.07	0.20	0.54
3827	3.85	1000	0.69	0.18	0.54	4511	1.66	597	0.30	0.18	0.54
3830	2.64	808	0.49	0.18	0.51	4557	3.35	960	0.68	0.22	0.54
3851	6.07	1000	1.19	0.21	0.57	4558E	3.09	904	0.57	0.20	0.54
3865	4.15	1000	0.90	0.23	0.53	4561	3.67	1000	0.78	0.18	0.40
3881	9.31	1000	1.77	0.20	0.53	4568	8.75	1000	1.38	0.16	0.60
4000	17.29	1000	2.69	0.15	0.46	4581	4.11	1000	0.59	0.14	0.55
4021	9.29	1000	1.57	0.17	0.52	4583	6.94	1000	1.02	0.16	0.52
4024E	7.08	1000	1.21	0.17	0.50	4611	1.94	657	0.39	0.22	0.54
4034	9.42	1000	1.55	0.16	0.55	4635	4.32	1000	0.52	0.14	0.52
4036	4.93	1000	0.85	0.17	0.49	4653	3.11	909	0.65	0.22	0.50
4038	6.79	1000	1.45	0.23	0.55	4665	22.78	1000	3.74	0.16	0.55
4053	10.22	1000	1.74	0.19	0.66	4670	10.37	1000	1.84	0.18	0.46
4061	20.92	1000	4.59	0.23	0.44	4683	7.09	1000	1.32	0.20	0.56
4062	5.16	1000	0.98	0.20	0.54	4686	3.95	1000	0.65	0.16	0.55
4101	5.32	1000	0.95	0.18	0.55	4692	1.34	528	0.28	0.22	0.51
4111	10.35	1000	2.12	0.22	0.52	4693	3.13	913	0.60	0.20	0.53
4112	2.44	765	0.48	0.21	0.50	4703	6.98	1000	1.31	0.19	0.55
4113	3.93	1000	0.77	0.21	0.50	4717	5.27	1000	1.17	0.20	0.51
4114	8.58	1000	1.63	0.20	0.54	4720	3.93	1000	0.74	0.20	0.55
4130	10.50	1000	2.04	0.21	0.51	4740	2.01	672	0.34	0.17	0.51
4131	6.07	1000	1.20	0.21	0.56	4741	4.84	1000	0.91	0.20	0.55
4133	14.13	1000	2.52	0.20	0.67	4751	6.09	1000	1.01	0.17	0.54
4150	1.82	631	0.39	0.23	0.55	4766NX	6.55	1000	0.90	0.15	0.36
4206	8.56	1000	1.79	0.20	0.42	4771NX	5.16	1000	0.60	0.14	0.56
4207	2.77	836	0.46	0.17	0.52	4777	11.43	1000	1.34	0.15	0.55
4239	5.88	1000	1.01	0.17	0.50	4825	1.71	608	0.28	0.16	0.55
4240	7.07	1000	1.45	0.22	0.53	4828	2.49	775	0.46	0.19	0.50
4243	5.60	1000	1.08	0.21	0.52	4829	3.03	891	0.44	0.15	0.55
4244	8.30	1000	1.54	0.20	0.56	4902	5.88	1000	1.17	0.21	0.56
4250	4.32	1000	0.83	0.20	0.53	4923	2.87	857	0.54	0.20	0.56
4251	5.23	1000	0.99	0.20	0.54	5020	17.44	1000	2.89	0.16	0.54
4263	5.42	1000	1.01	0.20	0.56	5022	25.50	1000	3.66	0.15	0.55
4273	5.01	1000	0.94	0.20	0.55	5037	58.41	1000	7.87	0.15	0.38
4279	6.37	1000	1.17	0.20	0.58	5040	45.83	1000	5.69	0.13	0.48
4282	5.01	1000	1.07	0.21	0.47	5057	21.35	1000	2.55	0.13	0.53
4283	7.84	1000	1.46	0.20	0.56	5059	79.44	1000	9.26	0.14	0.56
4299	3.39	969	0.69	0.22	0.53	5069	84.78	1000	11.02	0.14	0.42
4304	8.15	1000	1.45	0.18	0.56	5102	9.40	1000	1.43	0.15	0.48
4307	3.54	1000	0.76	0.24	0.54	5146	14.24	1000	2.43	0.17	0.51
4308	-	-	0.69	0.22	-	5160	9.64	1000	1.43	0.15	0.51
4351	2.14	700	0.41	0.20	0.52	5183	8.77	1000	1.49	0.17	0.51
4352	2.61	801	0.52	0.21	0.56	5188	9.88	1000	1.68	0.17	0.52
4360	2.81	844	0.58	0.22	0.51	5190	9.29	1000	1.58	0.17	0.51
4361	4.91	1000	0.98	0.22	0.55	5191	2.38	752	0.45	0.20	0.55
4362	2.66	812	0.54	0.20	0.45	5192	12.02	1000	2.24	0.20	0.56
4410	6.46	1000	1.23	0.20	0.53	5213	13.20	1000	1.96	0.14	0.52
4420	13.77	1000	2.13	0.17	0.46	5215	12.08	1000	2.28	0.19	0.49
4431	2.66	812	0.58	0.23	0.53	5221	9.70	1000	1.66	0.17	0.50
4432	3.72	1000	0.79	0.22	0.56	5222	42.55	1000	6.25	0.14	0.52

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
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**ALABAMA**  
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Effective March 1, 2010

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
5223	11.95	1000	2.02	0.17	0.52	6703M*	49.75	1000	8.09	0.17	0.52
5348	15.04	1000	2.57	0.17	0.51	6704M*	26.08	1000	3.87	0.14	0.52
5402	13.03	1000	2.75	0.21	0.49	6801F	8.86	1000	1.59	0.17	0.30
5403	27.92	1000	4.02	0.14	0.55	6811	8.64	1000	1.56	0.18	0.44
5437	16.64	1000	2.73	0.16	0.56	6824F	17.67	1000	2.71	0.15	0.44
5443	10.11	1000	1.98	0.20	0.51	6826F	15.40	1000	2.62	0.18	0.43
5445	13.87	1000	2.06	0.16	0.51	6834	12.34	1000	2.19	0.18	0.56
5462	22.26	1000	3.77	0.17	0.52	6836	7.43	1000	1.22	0.16	0.55
5472	15.93	1000	1.97	0.16	0.49	6843F	27.19	1000	3.54	0.14	0.45
5473	27.66	1000	3.03	0.14	0.62	6845F	32.79	1000	4.22	0.13	0.48
5474	17.74	1000	2.61	0.14	0.52	6854	10.29	1000	1.26	0.18	0.50
5478	10.72	1000	1.89	0.17	0.47	6872F	35.29	1000	4.71	0.15	0.39
5479	17.03	1000	3.12	0.18	0.52	6874F	48.58	1000	6.52	0.15	0.38
5480	15.41	1000	2.34	0.15	0.48	6882	6.42	1000	0.85	0.16	0.41
5491	6.14	1000	0.92	0.15	0.50	6884	22.80	1000	2.79	0.13	0.50
5506	20.49	1000	2.41	0.15	0.55	7016M	8.99	1000	1.21	0.15	0.38
5507	11.89	1000	1.79	0.15	0.49	7024M	9.98	1000	1.34	0.15	0.38
5508D	38.16	1000	6.35	0.17	0.53	7038M	10.05	1000	1.24	0.15	0.49
5535	20.12	1000	3.31	0.16	0.55	7046M	23.60	1000	2.92	0.15	0.49
5536	-	-	1.57	0.17	-	7047M	19.04	1000	2.45	0.15	0.38
5537	9.10	1000	1.57	0.17	0.50	7050M	21.31	1000	2.52	0.15	0.49
5538	-	-	3.31	0.16	-	7090M	11.17	1000	1.38	0.15	0.49
5551	47.76	1000	5.51	0.14	0.57	7098M	26.21	1000	3.24	0.15	0.49
5606	3.48	988	0.52	0.15	0.50	7099M	49.98	1000	5.92	0.15	0.49
5610	17.05	1000	3.18	0.20	0.56	7133	10.46	1000	1.61	0.15	0.47
5645	36.80	1000	5.30	0.16	0.55	7151M	12.71	1000	2.24	0.18	0.47
5651	25.95	1000	3.80	0.16	0.53	7152M	26.93	1000	3.97	0.15	0.47
5703	55.11	1000	8.86	0.16	0.58	7153M	14.11	1000	2.49	0.18	0.47
5705	15.58	1000	2.62	0.17	0.52	7222	33.00	1000	5.29	0.16	0.58
5951	2.01	672	0.42	0.22	0.52	7228	14.52	1000	2.47	0.17	0.51
6003	21.09	1000	3.67	0.17	0.49	7229	14.72	1000	2.25	0.15	0.48
6005	13.40	1000	2.32	0.17	0.49	7230	11.56	1000	2.07	0.18	0.55
6017	18.50	1000	3.33	0.18	0.44	7231	15.97	1000	2.95	0.18	0.51
6018	5.01	1000	0.96	0.17	0.36	7232	11.09	1000	1.70	0.15	0.47
6045	10.68	1000	2.02	0.17	0.38	7309F	43.61	1000	5.67	0.14	0.46
6204	29.99	1000	4.39	0.14	0.53	7313F	6.76	1000	0.90	0.15	0.39
6206	10.09	1000	1.15	0.12	0.58	7317F	27.09	1000	3.59	0.14	0.41
6213	7.52	1000	1.16	0.15	0.46	7327F	21.60	1000	2.82	0.14	0.44
6214	7.84	1000	1.00	0.14	0.45	7333M	9.83	1000	1.32	0.15	0.38
6216	22.11	1000	2.64	0.14	0.53	7335M	10.93	1000	1.47	0.15	0.38
6217	11.19	1000	1.68	0.15	0.50	7337M	20.85	1000	2.69	0.15	0.38
6229	12.08	1000	1.78	0.14	0.52	7350F	17.67	1000	2.87	0.15	0.30
6233	14.18	1000	2.17	0.15	0.48	7360	11.24	1000	1.88	0.17	0.53
6235	24.70	1000	3.16	0.14	0.45	7370	9.68	1000	1.84	0.20	0.54
6236	38.77	1000	6.66	0.17	0.50	7380	13.18	1000	2.44	0.18	0.51
6237	4.97	1000	0.86	0.17	0.49	7382	7.69	1000	1.48	0.21	0.52
6251D	23.58	1000	3.50	0.14	0.51	7390	15.30	1000	3.02	0.21	0.49
6252D	17.77	1000	2.09	0.14	0.54	7394M	19.17	1000	2.71	0.14	0.32
6260	35.96	1000	5.51	0.15	0.20	7395M	21.29	1000	3.00	0.14	0.32
6306	13.77	1000	2.06	0.15	0.50	7398M	40.58	1000	5.48	0.14	0.32
6319	17.35	1000	2.48	0.14	0.56	7402	0.58	365	0.11	0.20	0.55
6325	15.36	1000	2.36	0.16	0.47	7403	4.95	1000	0.82	0.16	0.54
6400	13.90	1000	2.61	0.19	0.49	7405N	1.86	853	0.32	0.17	0.52
6504	6.29	1000	1.26	0.22	0.55	7420	33.69	1000	4.46	0.14	0.40
6702M*	23.47	1000	3.48	0.14	0.52	7421	3.33	956	0.49	0.14	0.51

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
**Exhibit V**

**ALABAMA**  
**Page S5**

Effective March 1, 2010

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
7422	3.74	1000	0.51	0.15	0.36	8111	10.72	1000	1.99	0.20	0.56
7423	-	-	0.82	0.16	-	8116	7.67	1000	1.46	0.20	0.53
7425	11.37	1000	1.51	0.15	0.40	8203	9.94	1000	1.89	0.20	0.53
7431N	3.98	1000	0.58	0.15	0.28	8204	9.27	1000	1.55	0.17	0.53
7445N	0.99	-	-	-	-	8209	11.13	1000	2.10	0.20	0.55
7453N	2.14	-	-	-	-	8215	8.41	1000	1.34	0.16	0.58
7500X	5.71	1000	0.99	0.17	0.48	8227	14.05	1000	1.74	0.14	0.48
7502	5.38	1000	0.89	0.16	0.54	8232	10.39	1000	1.76	0.17	0.52
7515	3.16	919	0.41	0.14	0.44	8233	18.09	1000	3.13	0.17	0.49
7520	9.18	1000	1.75	0.20	0.53	8235	12.25	1000	2.38	0.21	0.51
7538	27.96	1000	3.39	0.13	0.51	8263	26.23	1000	4.81	0.18	0.52
7539	7.52	1000	1.10	0.16	0.53	8264	9.64	1000	1.61	0.17	0.53
7540	8.54	1000	1.02	0.14	0.53	8265	18.04	1000	2.61	0.14	0.54
7570X	4.91	1000	1.03	0.15	0.23	8279	16.51	1000	2.39	0.15	0.54
7580	5.53	1000	0.91	0.16	0.55	8288	15.54	1000	2.47	0.16	0.59
7590	9.21	1000	1.67	0.18	0.53	8291	9.23	1000	1.62	0.18	0.57
7600	7.11	1000	1.18	0.17	0.54	8292	9.68	1000	1.83	0.20	0.54
7601	24.68	1000	3.76	0.15	0.48	8293	24.85	1000	4.12	0.17	0.54
7605	7.07	1000	1.17	0.17	0.54	8295X	7.41	1000	1.45	0.21	0.51
7610	1.27	513	0.23	0.18	0.54	8304	21.70	1000	3.60	0.17	0.54
7611	15.21	1000	2.62	0.17	0.50	8350	14.44	1000	2.20	0.15	0.48
7612	30.34	1000	5.28	0.17	0.49	8353X	18.24	1000	2.81	0.15	0.62
7613	16.94	1000	2.90	0.17	0.50	8380	10.42	1000	1.89	0.18	0.54
7704	-	-	1.21	0.15	-	8381	5.12	1000	0.92	0.18	0.55
7705	9.68	1000	1.84	0.20	0.54	8385	16.06	1000	2.58	0.16	0.58
7710	8.51	1000	1.21	0.15	0.57	8392	6.16	1000	1.16	0.20	0.55
7711	8.51	1000	1.21	0.15	0.57	8393	5.06	1000	0.99	0.21	0.50
7720	8.77	1000	1.43	0.16	0.56	8399X	19.25	1000	3.79	0.21	0.50
7855	19.32	1000	3.28	0.17	0.52	8500	15.90	1000	2.60	0.16	0.56
8001	6.05	1000	1.21	0.22	0.55	8601	1.66	597	0.29	0.18	0.56
8002	6.98	1000	1.27	0.20	0.59	8602	1.66	597	0.29	0.18	0.56
8006	6.12	1000	1.15	0.20	0.55	8603	0.58	365	0.11	0.20	0.55
8008	4.34	1000	0.85	0.21	0.58	8606	7.04	1000	1.09	0.15	0.47
8010	6.81	1000	1.35	0.21	0.56	8709F	11.66	1000	1.58	0.17	0.36
8013	1.25	509	0.25	0.21	0.51	8719	5.94	1000	0.75	0.14	0.47
8015	1.49	560	0.28	0.20	0.55	8720	7.69	1000	1.21	0.16	0.60
8017	4.88	1000	0.97	0.22	0.55	8721	0.97	449	0.16	0.17	0.53
8018	7.63	1000	1.54	0.20	0.54	8725	7.69	1000	1.21	0.16	0.60
8021	5.12	1000	0.94	0.20	0.58	8726F	6.61	1000	1.14	0.16	0.39
8031	6.55	1000	1.22	0.20	0.56	8734M	1.92	653	0.39	0.21	0.52
8032	4.65	1000	0.93	0.22	0.55	8737M	1.73	612	0.35	0.21	0.52
8033	4.69	1000	0.88	0.20	0.55	8738M	3.67	1000	0.59	0.17	0.52
8039	3.59	1000	0.70	0.21	0.58	8742	1.43	547	0.24	0.17	0.52
8044	7.95	1000	1.41	0.18	0.56	8745	9.98	1000	1.82	0.18	0.53
8045	1.86	640	0.37	0.21	0.56	8748	1.64	593	0.30	0.18	0.52
8046	6.50	1000	1.20	0.20	0.57	8755	0.86	425	0.14	0.17	0.52
8047	3.80	1000	0.76	0.22	0.55	8799	2.68	816	0.57	0.23	0.56
8050	-	-	0.97	0.22	-	8800	2.68	816	0.57	0.23	0.56
8058	6.14	1000	1.14	0.20	0.56	8803	0.22	287	0.04	0.17	0.52
8072	3.61	1000	0.67	0.20	0.64	8805M	0.78	408	0.15	0.22	0.55
8102	5.16	1000	1.04	0.21	0.54	8810	0.58	365	0.11	0.20	0.55
8103	10.93	1000	1.76	0.16	0.66	8814M	0.71	393	0.15	0.22	0.55
8105	15.34	1000	3.21	0.18	0.50	8815M	1.51	565	0.27	0.20	0.55
8106	9.68	1000	1.65	0.17	0.51	8820	0.45	337	0.08	0.18	0.56
8107	11.56	1000	1.94	0.17	0.53	8824	8.86	1000	1.77	0.22	0.55

\* Refer to the Footnotes Page for additional information on this class code.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**  
**Exhibit V**

Effective March 1, 2010

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
8825	4.34	1000	0.93	0.23	0.55	9534	11.60	1000	1.79	0.15	0.47
8826	6.33	1000	1.21	0.20	0.53	9554	20.72	1000	3.08	0.17	0.51
8829	7.00	1000	1.32	0.20	0.55	9586	2.31	737	0.49	0.23	0.55
8831	4.19	1000	0.77	0.20	0.57	9600	4.78	1000	1.01	0.20	0.48
8832	0.89	431	0.16	0.20	0.55	9620	3.52	997	0.63	0.18	0.55
8833*	3.03	891	0.57	0.20	0.55						
8835	8.21	1000	1.55	0.20	0.55						
8842	4.95	1000	0.91	0.20	0.58						
8861	-	-	0.91	0.20	-						
8864	4.95	1000	0.91	0.20	0.58						
8868	1.04	464	0.20	0.21	0.58						
8869	2.66	812	0.51	0.21	0.59						
8871	0.61	371	0.13	0.23	0.48						
8901	0.63	375	0.11	0.18	0.54						
9012	2.94	872	0.53	0.18	0.55						
9014	7.80	1000	1.47	0.20	0.54						
9015	8.43	1000	1.59	0.20	0.55						
9016	5.83	1000	1.10	0.20	0.55						
9019	4.52	1000	0.81	0.18	0.45						
9033	5.32	1000	1.02	0.20	0.53						
9040*	10.24	1000	2.01	0.21	0.57						
9052	6.31	1000	1.26	0.22	0.55						
9058	3.37	965	0.72	0.22	0.55						
9059	6.12	1000	1.06	0.17	0.58						
9060	3.44	980	0.69	0.22	0.55						
9061	3.95	1000	0.84	0.23	0.56						
9063	2.96	876	0.56	0.20	0.62						
9077F	6.00	1000	1.18	0.15	0.26						
9082	4.28	1000	0.89	0.23	0.58						
9083	4.30	1000	0.89	0.23	0.59						
9084	4.32	1000	0.80	0.20	0.57						
9088a	a	a	a	a	a						
9089	2.64	808	0.58	0.19	0.44						
9093	3.37	965	0.67	0.22	0.55						
9101	5.92	1000	1.17	0.21	0.56						
9102	9.23	1000	1.68	0.20	0.58						
9110	-	-	0.91	0.20	-						
9154	3.50	993	0.66	0.20	0.55						
9156	4.67	1000	0.82	0.18	0.57						
9170	7.80	1000	1.47	0.20	0.54						
9178	17.89	1000	3.92	0.25	0.52						
9179	115.27	1000	23.64	0.22	0.52						
9180	10.89	1000	1.74	0.16	0.58						
9182	6.40	1000	1.15	0.19	0.60						
9186	30.82	1000	4.65	0.15	0.49						
9220	15.62	1000	2.66	0.17	0.61						
9402	18.37	1000	2.96	0.16	0.57						
9403	23.27	1000	3.35	0.14	0.55						
9410	4.88	1000	0.91	0.20	0.56						
9501	6.63	1000	1.22	0.18	0.52						
9505	11.60	1000	1.89	0.16	0.65						
9516	7.91	1000	1.31	0.16	0.54						
9519	7.95	1000	1.38	0.17	0.49						
9521	6.25	1000	1.07	0.17	0.50						
9522	5.23	1000	0.98	0.20	0.55						

\* Refer to the Footnotes Page for additional information on this class code.

Effective March 1, 2010  
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See *Basic Manual* Rule 3-A-7.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.61	S	1741E	0.35	S	3647E	0.43	L
0065D	0.11	S	1803D	1.19	S	4024E	0.04	S
0066D	0.11	S	1852D	0.17	Asb	4470E	0.04	B,L
0067D	0.11	S	3081D	0.15	S	4493E	0.22	B
1164E	0.13	S	3082D	0.11	S	4558E	0.06	L
1165E	0.06	S	3085D	0.13	S	5508D	0.15	S
1430E	0.82	L	3175D	0.04	S	6251D	0.11	S
1438E	0.45	S	3188E	0.04	L	6252D	0.09	S
1624E	0.11	S	3336E	0.09	L			
1710E	0.09	S	3365E	0.04	L			

S=Silica, Asb=Asbestos, L=Lead, B=Benzol

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

\* Class Codes with Specific Footnotes

- 1005 Rate includes a non-ratable disease element of \$6.93. (For coverage written separately for federal benefits only, \$3.67. For coverage written separately for state benefits only, \$3.26.)
- 1016 Rate includes a non-ratable disease element of \$16.21. (For coverage written separately for federal benefits only, \$8.56. For coverage written separately for state benefits only, \$7.65.) It also includes a catastrophe loading of \$0.30.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.574 and elr x 2.468.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

*Effective March 1, 2010*

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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FOOTNOTES (cont.)

8833 The ex-medical rate for this classification is \$1.36.

9040 The ex-medical rate for this classification is \$4.40.



Effective March 1, 2010

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

**Basis of premium** applicable in accordance with *Basic Manual* footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$53,913.00
Leased or rented vehicle.....	\$35,942.00

**Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....** 0.01

**Expense Constant** applicable in accordance with *Basic Manual* Rule 3-A-11..... \$240.00

**Loss Sensitive Rating Plan (LSRP) -** The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.30	<b>Loss Development Factors</b>	
Minimum Premium Factor	0.75	1st Adjustment	0.27
Maximum Premium Factor	1.75	2nd Adjustment	0.24
Loss Conversion Factor	1.2	3rd Adjustment	0.20
Tax Multiplier	1.076	4th Adjustment	0

**Maximum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling".... \$2,900.00

**Minimum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"..... \$350.00

**Per Passenger Seat Surcharge -** In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:  
 Maximum surcharge per aircraft..... \$1,000  
 Per passenger seat..... \$100

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3..... \$53,900.00

**Premium Reduction Percentages -** The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	0.7%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%
\$200	1.3%	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%
\$300	1.9%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%
\$400	2.4%	1.8%	1.5%	1.2%	1.0%	0.7%	0.5%
\$500	2.9%	2.2%	1.8%	1.5%	1.2%	0.8%	0.6%
\$1,000	4.5%	3.5%	2.9%	2.4%	2.0%	1.3%	1.0%
\$1,500	5.5%	4.4%	3.7%	3.1%	2.6%	1.7%	1.3%
\$2,000	6.3%	5.0%	4.3%	3.6%	3.0%	2.1%	1.5%
\$2,500	7.0%	5.6%	4.7%	4.0%	3.4%	2.4%	1.7%

**Terrorism (Assigned Risk).....** 0.02

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 115%

(Multiply a Non-F classification rate by a factor of 2.15 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.03) and the adjustment for differences in loss-based expenses (1.06).)

Effective March 1, 2010

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

**Experience Rating Eligibility**

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective March 1, 2010  
TABLE OF WEIGHTING VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,403	0.04	791,197	--	834,838	0.44
1,404	--	5,671	0.05	834,839	--	881,007	0.45
5,672	--	10,032	0.06	881,008	--	929,929	0.46
10,033	--	14,486	0.07	929,930	--	981,858	0.47
14,487	--	19,038	0.08	981,859	--	1,037,082	0.48
19,039	--	31,843	0.09	1,037,083	--	1,095,924	0.49
31,844	--	47,399	0.10	1,095,925	--	1,158,753	0.50
47,400	--	61,236	0.11	1,158,754	--	1,225,988	0.51
61,237	--	74,710	0.12	1,225,989	--	1,298,111	0.52
74,711	--	88,185	0.13	1,298,112	--	1,375,674	0.53
88,186	--	101,825	0.14	1,375,675	--	1,459,317	0.54
101,826	--	115,725	0.15	1,459,318	--	1,549,787	0.55
115,726	--	129,945	0.16	1,549,788	--	1,647,954	0.56
129,946	--	144,533	0.17	1,647,955	--	1,754,844	0.57
144,534	--	159,530	0.18	1,754,845	--	1,871,676	0.58
159,531	--	174,969	0.19	1,871,677	--	1,999,903	0.59
174,970	--	190,885	0.20	1,999,904	--	2,141,280	0.60
190,886	--	207,310	0.21	2,141,281	--	2,297,938	0.61
207,311	--	224,277	0.22	2,297,939	--	2,472,498	0.62
224,278	--	241,821	0.23	2,472,499	--	2,668,214	0.63
241,822	--	259,975	0.24	2,668,215	--	2,889,182	0.64
259,976	--	278,778	0.25	2,889,183	--	3,140,626	0.65
278,779	--	298,267	0.26	3,140,627	--	3,429,318	0.66
298,268	--	318,485	0.27	3,429,319	--	3,764,199	0.67
318,486	--	339,476	0.28	3,764,200	--	4,157,317	0.68
339,477	--	361,287	0.29	4,157,318	--	4,625,312	0.69
361,288	--	383,969	0.30	4,625,313	--	5,191,830	0.70
383,970	--	407,578	0.31	5,191,831	--	5,891,643	0.71
407,579	--	432,172	0.32	5,891,644	--	6,778,069	0.72
432,173	--	457,817	0.33	6,778,070	--	7,937,239	0.73
457,818	--	484,583	0.34	7,937,240	--	9,517,921	0.74
484,584	--	512,545	0.35	9,517,922	--	11,801,123	0.75
512,546	--	541,787	0.36	11,801,124	--	15,389,007	0.76
541,788	--	572,399	0.37	15,389,008	--	21,847,189	0.77
572,400	--	604,482	0.38	21,847,190	--	36,916,270	0.78
604,483	--	638,145	0.39	36,916,271	--	112,261,636	0.79
638,146	--	673,507	0.40	112,261,637	AND OVER		0.80
673,508	--	710,702	0.41				
710,703	--	749,878	0.42				
749,879	--	791,196	0.43				

(a) G	6.70
(b) State Per Claim Accident Limitation	\$167,000
(c) State Multiple Claim Accident Limitation	\$334,000
(d) USL&HW Per Claim Accident Limitation	\$507,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	2.05
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 2.05.)</i>	

Effective March 1, 2010  
TABLE OF BALLAST VALUES  
APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 36,038	16,750	1,156,427 -- 1,189,907	134,000	2,328,587 -- 2,362,081	251,250
36,039 -- 62,025	20,100	1,189,908 -- 1,223,389	137,350	2,362,082 -- 2,395,577	254,600
62,026 -- 91,884	23,450	1,223,390 -- 1,256,872	140,700	2,395,578 -- 2,429,072	257,950
91,885 -- 123,383	26,800	1,256,873 -- 1,290,356	144,050	2,429,073 -- 2,462,568	261,300
123,384 -- 155,649	30,150	1,290,357 -- 1,323,841	147,400	2,462,569 -- 2,496,064	264,650
155,650 -- 188,320	33,500	1,323,842 -- 1,357,326	150,750	2,496,065 -- 2,529,559	268,000
188,321 -- 221,227	36,850	1,357,327 -- 1,390,812	154,100	2,529,560 -- 2,563,055	271,350
221,228 -- 254,283	40,200	1,390,813 -- 1,424,299	157,450	2,563,056 -- 2,596,551	274,700
254,284 -- 287,439	43,550	1,424,300 -- 1,457,787	160,800	2,596,552 -- 2,630,048	278,050
287,440 -- 320,664	46,900	1,457,788 -- 1,491,275	164,150	2,630,049 -- 2,663,544	281,400
320,665 -- 353,940	50,250	1,491,276 -- 1,524,763	167,500	2,663,545 -- 2,697,040	284,750
353,941 -- 387,254	53,600	1,524,764 -- 1,558,252	170,850	2,697,041 -- 2,730,537	288,100
387,255 -- 420,597	56,950	1,558,253 -- 1,591,742	174,200	2,730,538 -- 2,764,033	291,450
420,598 -- 453,962	60,300	1,591,743 -- 1,625,231	177,550	2,764,034 -- 2,797,530	294,800
453,963 -- 487,346	63,650	1,625,232 -- 1,658,722	180,900	2,797,531 -- 2,831,027	298,150
487,347 -- 520,745	67,000	1,658,723 -- 1,692,212	184,250	2,831,028 -- 2,864,523	301,500
520,746 -- 554,155	70,350	1,692,213 -- 1,725,703	187,600	2,864,524 -- 2,898,020	304,850
554,156 -- 587,576	73,700	1,725,704 -- 1,759,195	190,950	2,898,021 -- 2,931,517	308,200
587,577 -- 621,005	77,050	1,759,196 -- 1,792,687	194,300	2,931,518 -- 2,965,014	311,550
621,006 -- 654,441	80,400	1,792,688 -- 1,826,179	197,650	2,965,015 -- 2,998,511	314,900
654,442 -- 687,884	83,750	1,826,180 -- 1,859,671	201,000	2,998,512 -- 3,032,008	318,250
687,885 -- 721,332	87,100	1,859,672 -- 1,893,163	204,350	3,032,009 -- 3,065,505	321,600
721,333 -- 754,784	90,450	1,893,164 -- 1,926,656	207,700	3,065,506 -- 3,099,003	324,950
754,785 -- 788,240	93,800	1,926,657 -- 1,960,149	211,050	3,099,004 -- 3,132,500	328,300
788,241 -- 821,700	97,150	1,960,150 -- 1,993,643	214,400	3,132,501 -- 3,165,997	331,650
821,701 -- 855,163	100,500	1,993,644 -- 2,027,136	217,750	3,165,998 -- 3,199,250	335,000
855,164 -- 888,629	103,850	2,027,137 -- 2,060,630	221,100		
888,630 -- 922,097	107,200	2,060,631 -- 2,094,124	224,450		
922,098 -- 955,568	110,550	2,094,125 -- 2,127,618	227,800		
955,569 -- 989,040	113,900	2,127,619 -- 2,161,112	231,150		
989,041 -- 1,022,514	117,250	2,161,113 -- 2,194,607	234,500		
1,022,515 -- 1,055,990	120,600	2,194,608 -- 2,228,101	237,850		
1,055,991 -- 1,089,467	123,950	2,228,102 -- 2,261,596	241,200		
1,089,468 -- 1,122,946	127,300	2,261,597 -- 2,295,091	244,550		
1,122,947 -- 1,156,426	130,650	2,295,092 -- 2,328,586	247,900		

For Expected Losses greater than \$3,199,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(6.70) / (\text{Expected Losses} + (700)(6.70))$$

G = 6.70