

NEW YORK WORKERS COMPENSATION
Private Carriers
Accident Year Loss Development Factors

Indemnity & Medical Combined - Case Incurred

Accident Year	<u>1st/2nd</u>	<u>2nd/3rd</u>	<u>3rd/4th</u>	<u>4th/5th</u>	<u>5th/6th</u>	<u>6th/7th</u>	<u>7th/8th</u>	<u>8th/9th</u>	<u>9th/10th</u>	<u>10th/11th</u>
1995										1.024
1996									1.026	1.014
1997								1.021	1.017	1.007
1998							1.024	1.017	1.021	1.025
1999						1.046	1.017	1.020	1.012	1.009
2000					1.051	1.030	1.029	1.021	1.017	
2001				1.144	1.041	1.048	1.027	1.035		
2002			1.089	1.037	1.060	1.029	1.032			
2003		1.203	1.089	1.085	1.031	1.052				
2004	1.388	1.237	1.135	1.076	1.051					
2005	1.569	1.230	1.117	1.069						
2006	1.514	1.232	1.134							
2007	1.597	1.272								
2008	1.598									
5yr Avg.	1.533	1.235	1.113	1.082	1.047	1.041	1.026	1.023	1.019	1.016
4yr Avg.	1.570	1.243	1.119	1.067	1.046	1.040	1.026	1.023	1.017	1.014
3yr Avg.	1.570	1.245	1.129	1.077	1.047	1.043	1.029	1.025	1.017	1.014
2yr Avg.	1.598	1.252	1.126	1.073	1.041	1.041	1.030	1.028	1.015	1.017
5yr Cumul.	3.121	2.036	1.649	1.482	1.370	1.309	1.257	1.225	1.197	1.175
4yr Cumul.	3.087	1.966	1.582	1.414	1.325	1.267	1.218	1.187	1.160	1.141
3yr Cumul.	3.123	1.989	1.598	1.415	1.314	1.255	1.203	1.169	1.140	1.121
2yr Cumul.	3.202	2.004	1.601	1.422	1.325	1.273	1.223	1.187	1.155	1.138

Indemnity & Medical Combined - Case Incurred

Accident Year	<u>11th/12th</u>	<u>12th/13th</u>	<u>13th/14th</u>	<u>14th/15th</u>	<u>15th/16th</u>	<u>16th/17th.</u>	<u>17th/18th</u>	<u>18th/19th</u>	<u>19th/20th</u>	<u>20th/Ult</u>
1986									1.015	
1987								1.019	1.004	
1988							1.014	1.012	0.993	
1989						1.015	1.010	1.001	1.008	
1990					1.024	1.008	1.005	1.007	1.006	
1991				1.026	1.011	1.000	1.003	1.009		
1992			1.028	1.015	0.999	1.008	1.005			
1993		1.027	1.014	1.003	1.008	1.009				
1994	1.028	1.014	1.007	0.999	1.013					
1995	1.016	1.008	1.008	1.007						
1996	1.004	0.999	1.006							
1997	1.022	0.993								
1998	0.989									
5yr Avg.	1.012	1.008	1.013	1.010	1.011	1.008	1.007	1.010	1.005	1.063
4yr Avg.	1.008	1.004	1.009	1.006	1.008	1.006	1.006	1.007	1.003	1.063
3yr Avg.	1.005	1.000	1.007	1.003	1.007	1.006	1.004	1.006	1.002	1.063
2yr Avg.	1.006	0.996	1.007	1.003	1.011	1.009	1.004	1.008	1.007	1.063
5yr Cumul.	1.156	1.142	1.133	1.118	1.107	1.095	1.086	1.078	1.067	1.063
4yr Cumul.	1.125	1.116	1.112	1.102	1.095	1.086	1.080	1.074	1.067	1.063
3yr Cumul.	1.106	1.100	1.100	1.092	1.089	1.081	1.075	1.071	1.065	1.063
2yr Cumul.	1.119	1.112	1.116	1.108	1.105	1.093	1.083	1.079	1.070	1.063

Source: NYCIRB 2010 Aggregate Financial Call Data valued as of 12/31/2009. Excluding large deductible experience.