

**NEW YORK WORKERS COMPENSATION
Private Carriers
Accident Year Loss Development Factors**

Indemnity & Medical Combined - Paid

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										1.021
1996									1.026	1.024
1997								1.035	1.029	1.021
1998							1.055	1.032	1.030	1.054
1999						1.071	1.059	1.040	1.035	1.025
2000					1.103	1.063	1.047	1.034	1.038	
2001				1.179	1.097	1.065	1.044	1.062		
2002			1.213	1.130	1.090	1.064	1.049			
2003		1.419	1.212	1.140	1.088	1.084				
2004	2.270	1.427	1.225	1.143	1.110					
2005	2.531	1.476	1.263	1.152						
2006	2.387	1.502	1.232							
2007	2.701	1.493								
2008	2.562									
5yr Avg.	2.490	1.463	1.229	1.149	1.098	1.069	1.051	1.041	1.032	1.029
4yr Avg.	2.545	1.475	1.233	1.141	1.096	1.069	1.050	1.042	1.033	1.031
3yr Avg.	2.550	1.490	1.240	1.145	1.096	1.071	1.047	1.045	1.034	1.033
2yr Avg.	2.632	1.498	1.248	1.148	1.099	1.074	1.047	1.048	1.037	1.040
5yr Cumul.	9.542	3.832	2.619	2.131	1.855	1.689	1.580	1.503	1.444	1.399
4yr Cumul.	9.864	3.876	2.628	2.131	1.868	1.704	1.594	1.518	1.457	1.410
3yr Cumul.	10.144	3.978	2.670	2.153	1.880	1.715	1.601	1.529	1.463	1.415
2yr Cumul.	10.846	4.121	2.751	2.204	1.920	1.747	1.627	1.554	1.483	1.430

Indemnity & Medical Combined - Paid

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									1.010	
1987								1.014	1.011	
1988							1.012	1.012	1.011	
1989						1.012	1.013	1.013	1.014	
1990					1.013	1.011	1.015	1.015	1.011	
1991				1.016	1.014	1.017	1.013	1.019		
1992			1.015	1.014	1.017	1.018	1.014			
1993		1.016	1.016	1.018	1.018	1.017				
1994	1.020	1.015	1.016	1.009	1.025					
1995	1.021	1.021	1.022	1.017						
1996	1.020	1.022	1.014							
1997	1.034	1.009								
1998	1.007									
5yr Avg.	1.020	1.017	1.017	1.015	1.017	1.015	1.013	1.015	1.011	1.184
4yr Avg.	1.021	1.017	1.017	1.015	1.019	1.016	1.014	1.015	1.012	1.184
3yr Avg.	1.020	1.017	1.017	1.015	1.020	1.017	1.014	1.016	1.012	1.184
2yr Avg.	1.021	1.016	1.018	1.013	1.022	1.018	1.014	1.017	1.013	1.184
5yr Cumul.	1.360	1.333	1.311	1.289	1.270	1.249	1.231	1.215	1.197	1.184
4yr Cumul.	1.368	1.340	1.318	1.296	1.277	1.253	1.233	1.216	1.198	1.184
3yr Cumul.	1.370	1.343	1.321	1.299	1.280	1.255	1.234	1.217	1.198	1.184
2yr Cumul.	1.375	1.347	1.326	1.303	1.286	1.258	1.236	1.219	1.199	1.184

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