

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

**Medical - Case Incurred**

<u>Accident Year</u>	<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										1.028
1996									1.029	1.018
1997								1.026	1.018	<b>1.009</b>
1998							1.021	1.020	1.017	<b>1.027</b>
1999						1.068	1.036	1.028	<b>1.020</b>	1.004
2000					1.051	1.040	1.025	<b>1.031</b>	1.020	
2001				1.097	1.044	1.048	<b>1.033</b>	1.035		
2002			1.048	1.033	1.059	<b>1.028</b>	1.031			
2003		1.091	1.073	1.067	<b>1.024</b>	1.051				
2004	1.202	1.161	<b>1.104</b>	<b>1.070</b>	1.046					
2005	1.382	<b>1.112</b>	1.078	1.064						
2006	<b>1.380</b>	1.141	1.095							
2007	1.414	1.151								
2008	1.387									
5yr Avg.	1.353	1.131	1.080	1.066	1.045	1.047	1.029	1.028	1.021	1.017
4yr Avg.	1.391	1.141	1.088	1.059	1.043	1.042	1.031	1.029	1.019	1.015
3yr Avg.	1.394	1.135	1.092	1.067	1.043	1.042	1.030	1.031	1.019	1.013
2yr Avg.	1.401	1.146	1.087	1.067	1.035	1.040	1.032	1.033	1.020	1.016
5yr Cumul.	2.510	1.855	1.640	1.519	1.425	1.364	1.303	1.266	1.232	1.207
4yr Cumul.	2.534	1.822	1.597	1.468	1.386	1.329	1.275	1.237	1.202	1.180
3yr Cumul.	2.522	1.809	1.594	1.460	1.368	1.312	1.259	1.222	1.185	1.163
2yr Cumul.	2.555	1.824	1.592	1.465	1.373	1.327	1.276	1.236	1.197	1.174

**Medical - Case Incurred**

<u>Accident Year</u>	<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									1.020	
1987								1.017	1.007	
1988							1.014	1.016	1.002	
1989						1.022	1.010	1.008	<b>1.015</b>	
1990					1.019	1.009	1.009	<b>1.010</b>	1.019	
1991				1.025	1.016	1.015	<b>1.005</b>	1.013		
1992			1.026	1.005	1.007	<b>1.009</b>	1.007			
1993		1.024	1.025	1.009	<b>1.017</b>	0.998				
1994	1.019	1.010	1.003	<b>0.998</b>	1.014					
1995	1.014	1.006	1.016	1.012						
1996	1.006	<b>0.998</b>	1.007							
1997	<b>1.032</b>	0.992								
1998	0.985									
5yr Avg.	1.011	1.006	1.015	1.010	1.015	1.011	1.009	1.013	1.013	1.070
4yr Avg.	1.009	1.002	1.013	1.006	1.014	1.008	1.008	1.012	1.011	1.070
3yr Avg.	1.008	0.999	1.009	1.006	1.013	1.007	1.007	1.010	1.012	1.070
2yr Avg.	1.009	0.995	1.012	1.005	1.016	1.004	1.006	1.012	1.017	1.070
5yr Cumul.	1.187	1.174	1.167	1.150	1.139	1.122	1.110	1.100	1.086	1.070
4yr Cumul.	1.163	1.153	1.151	1.136	1.129	1.113	1.104	1.095	1.082	1.070
3yr Cumul.	1.148	1.139	1.140	1.130	1.123	1.109	1.101	1.093	1.082	1.070
2yr Cumul.	1.156	1.146	1.152	1.138	1.132	1.114	1.110	1.103	1.090	1.070

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