

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

Medical - Paid

<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										1.017
1996									1.018	1.018
1997								1.026	1.020	1.013
1998							1.038	1.029	1.016	1.038
1999						1.052	1.048	1.023	1.033	1.018
2000					1.070	1.045	1.028	1.031	1.033	
2001				1.111	1.059	1.047	1.030	1.043		
2002			1.130	1.073	1.059	1.038	1.035			
2003		1.250	1.131	1.082	1.053	1.060				
2004	2.208	1.272	1.147	1.093	1.078					
2005	2.386	1.272	1.155	1.108						
2006	2.202	1.307	1.149							
2007	2.456	1.287								
2008	2.299									
5yr Avg.	2.310	1.278	1.142	1.094	1.064	1.049	1.036	1.030	1.024	1.021
4yr Avg.	2.336	1.285	1.146	1.089	1.062	1.048	1.035	1.031	1.025	1.022
3yr Avg.	2.319	1.289	1.150	1.094	1.063	1.048	1.031	1.032	1.027	1.023
2yr Avg.	2.377	1.297	1.152	1.100	1.065	1.049	1.033	1.037	1.033	1.028
5yr Cumul.	5.992	2.594	2.030	1.778	1.625	1.527	1.456	1.405	1.364	1.332
4yr Cumul.	6.111	2.616	2.036	1.777	1.632	1.537	1.467	1.417	1.374	1.340
3yr Cumul.	6.166	2.659	2.063	1.794	1.640	1.543	1.472	1.428	1.384	1.348
2yr Cumul.	6.584	2.770	2.136	1.854	1.685	1.582	1.508	1.460	1.408	1.363

Medical - Paid

<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										1.007
1987								1.008		1.006
1988							1.010	1.005		1.008
1989						1.007	1.008	1.009		1.014
1990					1.007	1.006	1.010	1.011		1.008
1991				1.007	1.009	1.012	1.007	1.018		
1992			1.009	1.009	1.010	1.010	1.008			
1993		1.010	1.011	1.013	1.019	1.008				
1994	1.011	1.011	1.008	0.998	1.024					
1995	1.017	1.020	1.016	1.016						
1996	1.009	1.015	1.010							
1997	1.026	1.006								
1998	1.007									
5yr Avg.	1.014	1.012	1.011	1.009	1.014	1.009	1.009	1.010	1.009	1.185
4yr Avg.	1.015	1.013	1.011	1.009	1.016	1.009	1.008	1.011	1.009	1.185
3yr Avg.	1.014	1.014	1.011	1.009	1.018	1.010	1.008	1.013	1.010	1.185
2yr Avg.	1.017	1.011	1.013	1.007	1.022	1.009	1.008	1.015	1.011	1.185
5yr Cumul.	1.305	1.287	1.272	1.258	1.247	1.230	1.219	1.208	1.196	1.185
4yr Cumul.	1.311	1.292	1.275	1.261	1.250	1.230	1.219	1.209	1.196	1.185
3yr Cumul.	1.318	1.300	1.282	1.268	1.257	1.235	1.223	1.213	1.197	1.185
2yr Cumul.	1.326	1.304	1.290	1.273	1.264	1.237	1.226	1.216	1.198	1.185

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