

**NEW YORK WORKERS COMPENSATION
Private Carriers**

**Policy Year Aggregate Experience
Excluding Large Deductible
As Of 12/31/2009**

<u>Policy Year</u>	<u>Net Written Premium</u>	<u>Net Earned Premium</u>	<u>Std. Earned Premium @ DSR</u>	<u>Paid Losses</u>	<u>Case Reserves</u>	<u>IBNR & Bulk Reserves</u>	<u>Total Incurred</u>
1995	1,632,642,561	1,537,100,289	1,889,791,084	808,503,084	133,699,274	32,792,025	974,994,383
1996	1,378,604,497	1,293,992,108	1,589,851,787	730,888,517	134,193,895	33,770,942	898,853,354
1997	1,234,595,851	1,207,168,991	1,512,046,479	779,744,321	144,510,629	37,928,347	962,183,297
1998	1,238,826,088	1,253,322,884	1,550,913,527	879,176,669	178,068,389	67,642,383	1,124,887,441
1999	1,393,221,077	1,357,787,132	1,620,302,460	924,849,977	213,696,002	59,735,279	1,198,281,258
2000	1,321,931,666	1,386,966,180	1,703,431,999	952,352,276	243,532,276	92,542,604	1,288,427,156
2001	1,517,725,048	1,387,472,156	1,604,091,544	879,291,313	266,999,990	106,187,779	1,252,479,082
2002	1,423,826,540	1,408,537,868	1,604,736,117	799,117,866	203,344,467	66,185,654	1,068,647,987
2003	1,438,003,602	1,474,346,998	1,652,445,548	726,103,464	253,449,399	83,569,265	1,063,122,128
2004	1,481,385,872	1,463,060,046	1,646,010,381	601,495,727	221,742,152	198,713,993	1,021,951,872
2005	1,526,035,226	1,551,594,389	1,782,248,229	551,993,077	267,016,251	268,812,521	1,087,821,849
2006	1,702,881,083	1,719,108,523	1,982,661,990	492,004,259	308,193,903	269,777,367	1,069,975,529
2007	1,735,192,162	1,764,085,485	2,081,871,369	480,495,317	376,207,332	347,686,439	1,204,389,088
2008	1,744,065,624	1,805,700,809	1,961,987,010	316,337,970	418,488,872	555,044,086	1,289,870,928
2009	1,629,489,251	954,029,210	828,330,068	70,118,846	184,069,349	427,679,313	681,867,508

<u>Policy Year</u>	<u>Paid Indemnity</u>	<u>Paid Medical</u>	<u>Case Reserve Indemnity</u>	<u>Case Reserve Medical</u>	<u>IBNR & Bulk Indemnity</u>	<u>IBNR & Bulk Medical</u>
1995	541,449,803	267,053,281	94,709,000	38,990,274	22,843,885	9,948,140
1996	481,455,349	249,433,168	94,740,521	39,453,374	22,397,214	11,373,728
1997	504,959,893	274,784,428	98,956,133	45,554,496	23,755,021	14,173,326
1998	568,393,751	310,782,918	117,576,645	60,491,744	38,939,378	28,703,005
1999	592,946,534	331,903,443	142,181,527	71,514,475	34,161,560	25,573,719
2000	623,409,360	328,942,916	170,327,678	73,204,598	60,373,027	32,169,577
2001	562,634,138	316,657,175	194,237,088	72,762,902	69,246,514	36,941,265
2002	478,296,778	320,821,088	136,294,974	67,049,493	38,251,744	27,933,910
2003	429,282,129	296,821,335	162,696,974	90,752,425	49,427,478	34,141,787
2004	348,143,353	253,352,374	152,622,531	69,119,621	128,275,878	70,438,115
2005	302,906,897	249,086,180	172,687,424	94,328,827	173,513,013	95,299,508
2006	255,916,232	236,088,027	211,647,885	96,546,018	169,099,433	100,677,934
2007	234,299,667	246,195,650	244,027,349	132,179,983	217,202,765	130,483,674
2008	136,037,579	180,300,391	259,943,087	158,545,785	339,548,766	215,495,320
2009	28,154,168	41,964,678	93,258,629	90,810,720	255,971,409	171,707,904

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

**NEW YORK WORKERS COMPENSATION
Private Carriers**

**Policy Year Aggregate Experience
Large Deductible Only *
As Of 12/31/2009**

<u>Policy Year</u>	<u>Net Written Premium</u>	<u>Net Earned Premium</u>	<u>Std. Earned Premium @ DSR</u>	<u>Paid Losses</u>	<u>Case Reserves</u>	<u>IBNR & Bulk Reserves</u>	<u>Total Incurred</u>
1996	208,065,700	133,303,060	755,356,662	331,599,894	70,494,481	7,120,486	409,214,861
1997	152,967,137	112,291,198	640,902,280	360,212,510	89,571,491	9,780,465	459,564,466
1998	160,068,967	108,490,760	627,726,800	388,234,831	90,978,418	23,347,268	502,560,517
1999	177,598,918	133,615,783	707,283,973	403,245,958	88,601,479	28,034,741	519,882,178
2000	171,679,578	142,099,337	766,685,502	532,526,770	188,429,750	45,842,716	766,799,236
2001	203,865,110	166,445,238	964,167,569	661,711,982	286,272,277	76,225,598	1,024,209,857
2002	199,518,614	210,107,256	924,703,792	439,317,466	120,429,298	53,554,742	613,301,506
2003	237,106,318	218,631,211	1,016,974,721	436,934,188	121,051,627	61,923,272	619,909,087
2004	239,990,031	216,669,330	1,046,454,722	395,440,470	127,206,409	75,863,845	598,510,724
2005	235,319,331	211,321,713	1,017,239,767	334,880,740	129,710,115	95,405,347	559,996,202
2006	204,863,821	191,217,091	1,000,881,466	282,001,844	131,333,221	116,623,549	529,958,614
2007	167,300,794	154,593,299	899,485,012	215,552,330	143,769,846	123,653,684	482,975,860
2008	149,534,045	137,308,707	746,450,938	131,765,307	136,611,671	135,806,362	404,183,340
2009	125,526,668	88,842,088	414,084,288	31,811,117	76,717,590	128,033,627	236,562,334

<u>Policy Year</u>	<u>Paid Indemnity</u>	<u>Paid Medical</u>	<u>Case Reserve Indemnity</u>	<u>Case Reserve Medical</u>	<u>IBNR & Bulk Indemnity</u>	<u>IBNR & Bulk Medical</u>
1996	213,855,242	117,744,652	51,888,421	18,606,060	4,702,349	2,418,137
1997	231,487,815	128,724,695	57,625,553	31,945,938	7,108,099	2,672,366
1998	252,001,364	136,233,467	62,901,375	28,077,043	14,627,974	8,719,294
1999	256,728,155	146,517,803	62,669,129	25,932,350	19,205,751	8,828,990
2000	354,480,722	178,046,048	142,092,011	46,337,739	31,918,458	13,924,258
2001	457,991,902	203,720,080	230,864,296	55,407,981	46,049,745	30,175,853
2002	266,119,002	173,198,464	83,254,672	37,174,626	36,953,413	16,601,329
2003	258,003,595	178,930,593	86,040,900	35,010,727	43,216,448	18,706,824
2004	227,810,166	167,630,304	89,297,486	37,908,923	51,614,088	24,249,757
2005	184,009,740	150,871,000	91,369,681	38,340,434	62,480,312	32,925,035
2006	147,516,599	134,485,245	92,008,016	39,325,205	71,848,374	44,775,175
2007	107,137,680	108,414,650	96,315,936	47,453,910	68,844,591	54,809,093
2008	57,684,742	74,080,565	85,041,025	51,570,646	74,013,294	61,793,068
2009	14,005,861	17,805,256	41,833,258	34,884,332	70,100,921	57,932,706

* Standard earned premium and all loss amounts are on a GROSS of deductible basis.

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