

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

Indemnity & Medical Combined - Paid

Policy Year	1st/2nd	2nd/3rd	3rd/4th	4th/5th	5th/6th	6th/7th	7th/8th	8th/9th	9th/10th	10th/11th
1994										1.023
1995									1.024	1.020
1996								1.026	1.026	1.023
1997							1.046	1.032	1.023	1.024
1998						1.066	1.038	1.036	1.037	1.025
1999					1.073	1.058	1.046	1.035	1.028	
2000				1.114	1.086	1.053	1.047	1.044		
2001			1.181	1.110	1.078	1.056	1.049			
2002		1.276	1.162	1.103	1.080	1.052				
2003	1.573	1.278	1.162	1.116	1.085					
2004	1.642	1.295	1.196	1.118						
2005	1.644	1.322	1.180							
2006	1.713	1.306								
2007	1.698									
5yr Avg.	1.654	1.295	1.176	1.112	1.080	1.057	1.045	1.035	1.028	1.023
4yr Avg.	1.674	1.300	1.175	1.112	1.082	1.055	1.045	1.037	1.029	1.023
3yr Avg.	1.685	1.308	1.179	1.112	1.081	1.054	1.047	1.038	1.029	1.024
2yr Avg.	1.706	1.314	1.188	1.117	1.083	1.054	1.048	1.040	1.033	1.025
5yr Cumul.	4.808	2.907	2.245	1.909	1.717	1.590	1.504	1.439	1.390	1.352
4yr Cumul.	4.918	2.938	2.260	1.923	1.729	1.598	1.515	1.450	1.398	1.359
3yr Cumul.	5.040	2.991	2.287	1.940	1.745	1.614	1.531	1.462	1.408	1.368
2yr Cumul.	5.243	3.073	2.339	1.969	1.763	1.628	1.545	1.474	1.417	1.372

Indemnity & Medical Combined - Paid

Policy Year	11th/12th	12th/13th	13th/14th	14th/15th	15th/16th	16th/17th.	17th/18th	18th/19th	19th/Ult
1986								1.010	
1987							1.013	1.012	
1988						1.013	1.011	1.012	
1989					1.012	1.012	1.012	1.012	
1990				1.015	1.011	1.017	1.016	1.014	
1991			1.015	1.014	1.017	1.016	1.015		
1992		1.016	1.015	1.018	1.016	1.018			
1993	1.016	1.015	1.017	1.017	1.017				
1994	1.017	1.019	1.020	1.017					
1995	1.021	1.018	1.017						
1996	1.023	1.016							
1997	1.019								
5yr Avg.	1.019	1.017	1.017	1.016	1.015	1.015	1.013	1.012	1.169
4yr Avg.	1.020	1.017	1.017	1.017	1.015	1.016	1.014	1.013	1.169
3yr Avg.	1.021	1.018	1.018	1.017	1.017	1.017	1.014	1.013	1.169
2yr Avg.	1.021	1.017	1.019	1.017	1.017	1.017	1.016	1.013	1.169
5yr Cumul.	1.322	1.297	1.275	1.254	1.234	1.216	1.198	1.183	1.169
4yr Cumul.	1.328	1.302	1.280	1.259	1.238	1.220	1.201	1.184	1.169
3yr Cumul.	1.336	1.309	1.286	1.263	1.242	1.221	1.201	1.184	1.169
2yr Cumul.	1.339	1.311	1.289	1.265	1.244	1.223	1.203	1.184	1.169

Source: NYCIRB 2010 Aggregate Financial Call Data valued as of 12/31/09 excluding large deductible experience.