

NEW YORK WORKERS COMPENSATION
Private Carriers
Policy Year Loss Development Factors

Medical - Case Incurred

<u>Policy 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>
1994										1.024
1995									1.025	1.017
1996								1.024	1.019	1.009
1997							1.036	1.019	1.018	1.015
1998						1.038	1.025	1.016	1.019	1.002
1999					1.058	1.026	1.037	1.026	1.014	
2000				1.043	1.062	1.038	1.030	1.033		
2001			1.077	1.040	1.041	1.037	1.027			
2002		1.050	1.042	1.064	1.022	1.029				
2003	1.101	1.112	1.088	1.061	1.043					
2004	1.197	1.095	1.073	1.036						
2005	1.189	1.093	1.078							
2006	1.190	1.122								
2007	1.203									
5yr Avg.	1.176	1.094	1.072	1.049	1.045	1.034	1.031	1.024	1.019	1.013
4yr Avg.	1.195	1.106	1.070	1.050	1.042	1.033	1.030	1.024	1.018	1.011
3yr Avg.	1.194	1.103	1.080	1.054	1.035	1.035	1.031	1.025	1.017	1.009
2yr Avg.	1.197	1.108	1.076	1.049	1.033	1.033	1.029	1.030	1.017	1.009
5yr Cumul.	2.010	1.709	1.562	1.457	1.389	1.329	1.285	1.246	1.217	1.194
4yr Cumul.	2.013	1.685	1.524	1.424	1.356	1.301	1.259	1.222	1.193	1.172
3yr Cumul.	2.003	1.678	1.521	1.408	1.336	1.291	1.247	1.210	1.180	1.160
2yr Cumul.	2.002	1.673	1.510	1.403	1.337	1.294	1.253	1.218	1.183	1.163

Medical - Case Incurred

<u>Policy 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/Ult</u>
1986								1.009	
1987							1.014	1.023	
1988						1.018	1.004	1.006	
1989					1.022	1.015	1.008	1.009	
1990				1.018	1.007	1.029	1.008	1.010	
1991			1.029	1.008	0.994	1.006	1.009		
1992		1.028	1.015	1.007	1.011	1.009			
1993	1.021	1.020	1.009	1.010	1.005				
1994	1.009	1.011	1.013	1.006					
1995	1.003	1.010	1.010						
1996	1.000	1.009							
1997	1.005								
5yr Avg.	1.008	1.016	1.015	1.010	1.008	1.015	1.009	1.011	1.077
4yr Avg.	1.004	1.013	1.012	1.008	1.004	1.015	1.007	1.012	1.077
3yr Avg.	1.003	1.010	1.011	1.008	1.003	1.015	1.008	1.008	1.077
2yr Avg.	1.003	1.010	1.012	1.008	1.008	1.008	1.009	1.010	1.077
5yr Cumul.	1.179	1.170	1.152	1.135	1.124	1.115	1.099	1.089	1.077
4yr Cumul.	1.159	1.154	1.139	1.125	1.116	1.112	1.096	1.088	1.077
3yr Cumul.	1.150	1.147	1.136	1.124	1.115	1.112	1.096	1.087	1.077
2yr Cumul.	1.153	1.150	1.139	1.125	1.116	1.107	1.098	1.088	1.077

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