

**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>
1995										1.015
1996									1.013	1.020
1997								1.014	1.027	1.021
1998							1.013	1.022	1.024	1.011
1999						1.031	1.037	1.033	1.019	1.015
2000					1.069	1.036	1.045	1.037	1.022	
2001				1.039	1.053	1.048	1.037	1.025		
2002			1.050	1.080	1.031	1.035	1.045			
2003		1.119	1.088	1.066	1.049	1.029				
2004	1.207	1.098	1.071	1.037	1.044					
2005	1.195	1.095	1.082	1.072						
2006	1.195	1.126	1.110							
2007	1.217	1.179								
2008	1.223									
5yr Avg.	1.207	1.123	1.080	1.059	1.049	1.036	1.035	1.026	1.021	1.016
4yr Avg.	1.208	1.125	1.088	1.064	1.044	1.037	1.041	1.029	1.023	1.017
3yr Avg.	1.212	1.133	1.088	1.058	1.041	1.037	1.042	1.032	1.022	1.016
2yr Avg.	1.220	1.153	1.096	1.055	1.047	1.032	1.041	1.031	1.021	1.013
5yr Cumul.	2.185	1.810	1.612	1.493	1.410	1.344	1.297	1.253	1.221	1.196
4yr Cumul.	2.242	1.856	1.650	1.517	1.426	1.366	1.317	1.265	1.229	1.201
3yr Cumul.	2.234	1.843	1.627	1.495	1.413	1.357	1.309	1.256	1.217	1.191
2yr Cumul.	2.286	1.874	1.625	1.483	1.406	1.343	1.301	1.250	1.212	1.187

**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/20th</u>	<u>20th/Ult</u>
1986										-
1987								1.018	1.009	
1988							1.004	1.010	1.006	
1989						1.014	1.010	1.010	1.011	
1990					1.009	1.017	1.009	1.013	1.001	
1991				1.005	1.013	1.008	1.013	1.000		
1992			1.011	1.016	1.015	1.011	1.014			
1993		1.015	1.016	1.012	1.010	1.011				
1994	1.009	1.017	1.016	1.009	1.013					
1995	1.007	1.015	1.016	1.000						
1996	1.003	1.016	1.007							
1997	1.010	1.013								
1998	1.003									
5yr Avg.	1.006	1.015	1.013	1.008	1.012	1.012	1.010	1.010	1.007	1.073
4yr Avg.	1.006	1.015	1.014	1.009	1.013	1.012	1.012	1.008	1.007	1.073
3yr Avg.	1.005	1.015	1.013	1.007	1.013	1.010	1.012	1.008	1.006	1.073
2yr Avg.	1.007	1.015	1.012	1.005	1.012	1.011	1.014	1.007	1.006	1.073
5yr Cumul.	1.177	1.170	1.153	1.138	1.129	1.116	1.103	1.092	1.081	1.073
4yr Cumul.	1.181	1.174	1.157	1.141	1.131	1.116	1.103	1.090	1.081	1.073
3yr Cumul.	1.172	1.166	1.149	1.134	1.126	1.112	1.101	1.088	1.079	1.073
2yr Cumul.	1.172	1.164	1.147	1.133	1.127	1.114	1.102	1.087	1.079	1.073

Source: NYCIRB 2011 Aggregate Financial Call Data valued as of 12/31/10 excluding large deductible experience.