

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

Medical - Paid

<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										1.013
1995									1.019	1.017
1996								1.020	1.018	1.013
1997							1.034	1.023	1.016	1.019
1998						1.046	1.041	1.020	1.023	1.021
1999					1.057	1.035	1.031	1.027	1.026	
2000				1.076	1.050	1.032	1.032	1.035		
2001			1.125	1.061	1.051	1.038	1.038			
2002		1.161	1.094	1.064	1.042	1.040				
2003	1.421	1.171	1.100	1.082	1.053					
2004	1.460	1.178	1.117	1.084						
2005	1.448	1.203	1.122							
2006	1.485	1.193								
2007	1.459									
5yr Avg.	1.455	1.181	1.112	1.073	1.051	1.038	1.035	1.025	1.020	1.017
4yr Avg.	1.463	1.186	1.108	1.073	1.049	1.036	1.036	1.026	1.021	1.018
3yr Avg.	1.464	1.191	1.113	1.077	1.049	1.037	1.034	1.027	1.022	1.018
2yr Avg.	1.472	1.198	1.120	1.083	1.048	1.039	1.035	1.031	1.025	1.020
5yr Cumul.	3.210	2.206	1.868	1.680	1.566	1.490	1.435	1.386	1.352	1.325
4yr Cumul.	3.241	2.215	1.868	1.686	1.571	1.498	1.446	1.396	1.361	1.333
3yr Cumul.	3.322	2.269	1.905	1.712	1.590	1.516	1.462	1.414	1.377	1.347
2yr Cumul.	3.456	2.348	1.960	1.750	1.616	1.542	1.484	1.434	1.391	1.357

Medical - Paid

<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								1.008	
1987							1.009	1.010	
1988						1.007	1.001	1.008	
1989					1.007	1.009	1.007	1.011	
1990				1.007	1.006	1.012	1.011	1.010	
1991			1.008	1.007	1.010	1.010	1.012		
1992		1.010	1.011	1.011	1.009	1.014			
1993	1.010	1.010	1.012	1.011	1.016				
1994	1.011	1.015	1.013	1.015					
1995	1.014	1.013	1.016						
1996	1.013	1.011							
1997	1.018								
5yr Avg.	1.013	1.012	1.012	1.010	1.010	1.010	1.008	1.009	1.199
4yr Avg.	1.014	1.012	1.013	1.011	1.010	1.011	1.008	1.010	1.199
3yr Avg.	1.015	1.013	1.014	1.012	1.012	1.012	1.010	1.010	1.199
2yr Avg.	1.016	1.012	1.015	1.013	1.013	1.012	1.012	1.011	1.199
5yr Cumul.	1.303	1.286	1.271	1.256	1.244	1.232	1.220	1.210	1.199
4yr Cumul.	1.309	1.291	1.276	1.260	1.246	1.234	1.221	1.211	1.199
3yr Cumul.	1.323	1.303	1.286	1.268	1.253	1.238	1.223	1.211	1.199
2yr Cumul.	1.330	1.309	1.293	1.274	1.258	1.242	1.227	1.212	1.199

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