

**NEW YORK WORKERS COMPENSATION EXPERIENCE**  
**DISTRIBUTION OF INCURRED LOSSES BY INJURY TYPE**  
**(Percentage of Total Losses)**

**INCURRED INDEMNITY**

Policy Year	Death	Permanent Total	Major Perm. Partial	Minor Perm. Partial	Temporary Total	Total Indemnity
1/98 - 12/98	2.0	4.9	47.1	5.1	6.5	65.6
1/99 - 12/99	1.6	4.8	48.9	5.3	5.9	66.5
1/00 - 12/00	1.4	4.6	49.5	4.6	5.8	65.9
1/01 - 12/01	1.3	4.6	49.4	4.3	5.1	64.7
1/02 - 12/02	1.7	3.7	49.2	3.7	5.2	63.5
1/03 - 12/03	1.9	2.7	49.6	3.3	5.1	62.6
1/04 - 12/04	2.4	4.7	48.2	3.2	4.7	63.2
1/05 - 12/05	2.0	3.1	48.4	3.1	4.5	61.1
1/06 - 12/06	2.2	4.6	47.3	2.7	4.1	60.9
1/07 - 12/07	2.0	6.7	45.9	1.9	3.4	59.9

**INCURRED MEDICAL**

Policy Year	Death	Permanent Total	Major Perm. Partial	Minor Perm. Partial	Temporary Total	Medical Only	Total Medical
1/98 - 12/98	0.1	2.7	17.9	3.9	6.4	3.4	34.4
1/99 - 12/99	0.1	2.1	17.9	3.9	5.9	3.6	33.5
1/00 - 12/00	0.2	2.0	19.6	3.3	5.5	3.5	34.1
1/01 - 12/01	0.1	3.0	20.4	3.3	5.2	3.3	35.3
1/02 - 12/02	0.2	3.0	21.3	2.9	5.9	3.2	36.5
1/03 - 12/03	0.2	2.0	23.1	2.7	5.8	3.6	37.4
1/04 - 12/04	0.4	1.9	23.0	2.7	5.5	3.3	36.8
1/05 - 12/05	0.2	1.1	25.8	2.8	5.6	3.4	38.9
1/06 - 12/06	0.2	2.0	26.0	2.5	5.1	3.3	39.1
1/07 - 12/07	0.4	1.4	29.4	1.8	4.2	2.9	40.1

**INCURRED INDEMNITY & MEDICAL**

Policy Year	Death	Permanent Total	Major Perm. Partial	Minor Perm. Partial	Temporary Total	Medical Only	Total Incurred
1/98 - 12/98	2.1	7.6	65.0	9.0	12.9	3.4	100.0
1/99 - 12/99	1.7	6.9	66.8	9.2	11.8	3.6	100.0
1/00 - 12/00	1.6	6.6	69.1	7.9	11.3	3.5	100.0
1/01 - 12/01	1.4	7.6	69.8	7.6	10.3	3.3	100.0
1/02 - 12/02	1.9	6.7	70.5	6.6	11.1	3.2	100.0
1/03 - 12/03	2.1	4.7	72.7	6.0	10.9	3.6	100.0
1/04 - 12/04	2.8	6.6	71.2	5.9	10.2	3.3	100.0
1/05 - 12/05	2.2	4.2	74.2	5.9	10.1	3.4	100.0
1/06 - 12/06	2.4	6.6	73.3	5.2	9.2	3.3	100.0
1/07 - 12/07	2.4	8.1	75.3	3.7	7.6	2.9	100.0

Source: New York Unit Statistical Plan Data

Note: Includes all classes  
 Losses have been developed to an 9th report  
 Does not include any adjustments to a common benefit level

