



Workers' Compensation - New York
Private Carriers

Accident Year Aggregate Experience
Excluding Large Deductible
As Of 12/31/2017

Accident Year	Net Earned Premium	Std. Earned Premium @ DSR	Paid Losses	Case Reserves	IBNR & Bulk Reserves	Total Incurred
2003	1,434,931,440	1,486,993,506	872,013,560	111,896,460	39,313,241	1,023,223,261
2004	1,359,248,914	1,536,534,643	853,278,167	130,101,865	38,364,128	1,021,744,160
2005	1,488,086,457	1,697,949,935	833,903,664	99,295,169	39,937,899	973,136,732
2006	1,660,129,219	1,986,878,098	879,308,274	123,771,607	122,248,943	1,125,328,824
2007	1,699,794,786	2,207,404,986	992,499,332	118,984,823	71,502,762	1,182,986,917
2008	1,557,565,504	1,832,405,444	1,138,848,870	123,613,013	80,907,339	1,343,369,222
2009	1,551,839,839	1,218,733,298	1,202,789,357	151,160,077	102,569,230	1,456,518,664
2010	1,642,205,270	1,303,262,251	1,205,099,751	167,804,014	115,504,348	1,488,408,113
2011	1,819,567,352	1,550,253,735	1,176,255,137	195,872,443	169,308,998	1,541,436,578
2012	1,937,268,424	1,555,057,731	977,933,729	220,559,914	197,414,493	1,395,908,136
2013	1,964,145,500	1,592,188,703	841,259,031	241,912,583	286,330,670	1,369,502,284
2014	2,098,636,436	1,691,396,171	746,130,965	289,956,284	308,644,922	1,344,732,171
2015	2,403,340,983	1,902,703,154	636,308,062	380,895,637	412,237,528	1,429,241,227
2016	2,617,184,114	2,153,070,605	418,669,334	463,592,559	620,739,191	1,503,001,084
2017	2,894,264,829	2,497,432,944	158,542,809	397,030,637	1,060,382,485	1,615,955,931

Accident Year	Paid Indemnity	Paid Medical	Case Reserve Indemnity	Case Reserve Medical	IBNR & Bulk Indemnity	IBNR & Bulk Medical
2003	548,651,261	323,362,299	64,074,413	47,822,047	16,948,909	22,364,332
2004	520,100,925	333,177,242	56,250,053	73,851,812	15,266,715	23,097,413
2005	508,253,286	325,650,378	44,280,957	55,014,212	15,108,565	24,829,334
2006	518,777,272	360,531,002	59,443,370	64,328,237	50,612,595	71,636,348
2007	588,960,666	403,538,666	44,965,422	74,019,401	27,171,033	44,331,729
2008	695,901,167	442,947,703	45,749,160	77,863,853	32,106,169	48,801,170
2009	744,478,615	458,310,742	58,706,415	92,453,662	38,997,908	63,571,322
2010	749,069,985	456,029,766	72,439,039	95,364,975	45,512,313	69,992,035
2011	735,422,802	440,832,335	95,937,665	99,934,778	67,634,833	101,674,365
2012	616,521,267	361,412,462	110,459,171	110,100,743	90,678,669	106,735,824
2013	515,470,635	325,788,396	141,341,609	100,570,974	145,856,646	140,474,024
2014	458,573,292	287,557,673	186,232,211	103,724,073	158,339,802	150,305,120
2015	371,152,196	265,156,866	253,634,710	127,060,927	226,259,903	185,977,625
2016	212,952,343	205,716,991	314,401,668	149,190,891	338,192,067	282,547,124
2017	70,591,730	87,951,079	217,798,220	179,232,417	538,795,701	521,586,784

Source: NYCIRB 2018 Aggregate Financial Call Data Valued as of 12/31/2017

Workers' Compensation - New York
Private Carriers

Accident Year Aggregate Experience
Large Deductible Only*
As Of 12/31/2017

Accident Year	Net Earned Premium	Std. Earned Premium @ DSR	Paid Losses	Case Reserves	IBNR & Bulk Reserves	Total Incurred
2003	235,103,880	999,637,359	591,451,686	77,641,316	22,168,215	691,261,217
2004	219,044,050	982,491,509	600,773,874	89,463,615	17,612,777	707,850,266
2005	200,905,795	1,025,377,080	575,406,214	83,731,847	19,266,216	678,404,277
2006	211,501,779	1,212,342,672	524,175,381	76,742,390	73,497,777	674,415,548
2007	175,488,804	930,334,172	565,290,131	75,165,788	34,753,403	675,209,322
2008	128,960,697	805,957,039	582,988,689	84,921,111	41,577,323	709,487,123
2009	109,620,859	708,278,149	611,343,336	72,704,582	38,881,837	722,929,755
2010	97,732,622	670,864,104	607,144,175	111,121,187	47,258,015	765,523,377
2011	172,773,466	803,501,872	664,300,522	121,604,975	66,988,515	852,894,012
2012	195,295,513	1,150,041,399	774,606,527	165,964,147	80,140,503	1,020,711,177
2013	389,741,900	1,405,929,766	817,367,714	199,547,611	187,633,423	1,204,548,748
2014	301,391,266	1,467,657,652	774,091,295	264,981,156	133,412,081	1,172,484,532
2015	338,383,509	1,747,736,154	700,781,712	344,644,477	178,888,583	1,224,314,772
2016	403,927,488	2,025,991,623	446,345,712	390,825,597	212,756,891	1,049,928,200
2017	434,521,089	2,561,845,059	164,433,743	295,993,934	432,662,286	893,089,963

Accident Year	Paid Indemnity	Paid Medical	Case Reserve Indemnity	Case Reserve Medical	IBNR & Bulk Indemnity	IBNR & Bulk Medical
2003	367,891,145	223,560,541	44,366,236	33,275,080	8,012,134	14,156,081
2004	370,473,851	230,300,023	47,064,187	42,399,428	5,393,057	12,219,720
2005	347,699,083	227,707,131	44,067,394	39,664,453	4,878,964	14,387,252
2006	311,839,726	212,335,655	39,081,424	37,660,966	30,946,462	42,551,315
2007	342,590,233	222,699,898	29,650,607	45,515,181	11,909,628	22,843,775
2008	357,083,483	225,905,206	30,063,641	54,857,470	15,006,258	26,571,065
2009	387,376,886	223,966,450	29,825,417	42,879,165	15,021,696	23,860,141
2010	389,347,111	217,797,064	58,911,995	52,209,192	15,667,800	31,590,215
2011	427,161,963	237,138,559	69,992,297	51,612,678	25,671,376	41,317,139
2012	507,141,313	267,465,214	98,431,421	67,532,726	32,023,379	48,117,124
2013	541,483,940	275,883,774	127,848,512	71,699,099	102,175,974	85,457,449
2014	505,530,853	268,560,442	181,369,437	83,611,719	62,682,674	70,729,407
2015	443,988,827	256,792,885	250,584,953	94,059,524	95,777,130	83,111,453
2016	244,795,757	201,549,955	271,655,788	119,169,809	110,802,845	101,954,046
2017	83,491,459	80,942,284	172,873,875	123,120,059	235,395,630	197,266,656

* Standard earned premium and all loss amounts are on a GROSS of deductible basis.

Source: NYCIRB 2018 Aggregate Financial Call Data Valued as of 12/31/2017