



New York Workers' Compensation Experience

Distribution of Incurred Losses by Injury Type
(Percentage of Total Losses)

Incurred Indemnity

Policy Year	Death	Permanent Total	Permanent Partial	Temporary Total	Total Indemnity
1/06 - 12/06	1.4	3.2	46.1	9.0	59.7
1/07 - 12/07	2.2	3.6	43.0	9.3	58.1
1/08 - 12/08	1.2	3.8	44.9	9.7	59.7
1/09 - 12/09	0.9	3.2	44.3	10.6	59.0
1/10 - 12/10	1.5	2.8	45.1	11.5	61.0
1/11 - 12/11	1.3	2.4	45.2	12.0	60.9
1/12 - 12/12	1.2	2.0	46.9	10.9	61.0
1/13 - 12/13	1.5	1.1	47.8	11.0	61.4
1/14 - 12/14	1.6	3.1	45.5	13.1	63.2
1/15 - 12/15	1.6	1.1	46.7	13.5	62.8

Incurred Medical

Policy Year	Death	Permanent Total	Permanent Partial	Temporary Total	Medical Only	Total Medical
1/06 - 12/06	0.1	2.5	26.8	7.9	2.9	40.3
1/07 - 12/07	0.4	3.2	27.7	7.8	2.8	41.9
1/08 - 12/08	0.2	2.2	27.7	7.5	2.7	40.3
1/09 - 12/09	0.2	3.5	26.9	7.9	2.5	41.0
1/10 - 12/10	0.1	1.9	26.6	8.0	2.4	39.0
1/11 - 12/11	0.3	1.9	26.2	8.1	2.5	39.1
1/12 - 12/12	0.1	2.7	26.2	7.7	2.4	39.0
1/13 - 12/13	0.2	2.9	26.2	7.2	2.2	38.6
1/14 - 12/14	0.2	2.1	24.1	8.4	2.0	36.8
1/15 - 12/15	0.2	2.5	24.3	8.3	1.9	37.2

Incurred Indemnity & Medical

Policy Year	Death	Permanent Total	Permanent Partial	Temporary Total	Medical Only	Total Incurred
1/06 - 12/06	1.6	5.6	72.9	16.9	2.9	100.0
1/07 - 12/07	2.5	6.8	70.7	17.1	2.8	100.0
1/08 - 12/08	1.4	6.0	72.7	17.2	2.7	100.0
1/09 - 12/09	1.1	6.7	71.2	18.5	2.5	100.0
1/10 - 12/10	1.6	4.7	71.7	19.5	2.4	100.0
1/11 - 12/11	1.6	4.3	71.4	20.1	2.5	100.0
1/12 - 12/12	1.3	4.7	73.1	18.6	2.4	100.0
1/13 - 12/13	1.6	4.0	73.9	18.2	2.2	100.0
1/14 - 12/14	1.7	5.2	69.6	21.5	2.0	100.0
1/15 - 12/15	1.8	3.6	71.0	21.8	1.9	100.0

Source: New York Unit Statistical Plan Data

Note: Includes all classes.
Losses have been developed to the ultimate level.
Does not include any adjustments to a common benefit level.

