



Workers' Compensation - New York
Private Carriers

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

Policy Year	Net Written Premium	Net Earned Premium	Std. Earned Premium @ DSR	Paid Losses	Case Reserves	IBNR & Bulk Reserves	Total Incurred
2003	1,453,414,552	1,468,415,600	1,634,797,816	880,801,689	130,868,724	40,953,826	1,052,624,239
2004	1,478,688,047	1,456,339,780	1,637,769,415	838,481,311	103,649,291	37,204,542	979,335,144
2005	1,491,896,646	1,504,494,636	1,723,213,368	850,781,050	110,375,364	41,355,242	1,002,511,656
2006	1,620,389,726	1,613,106,175	1,925,120,287	893,625,799	120,361,325	134,142,479	1,148,329,603
2007	1,671,781,448	1,710,201,763	1,964,329,987	1,082,359,095	128,225,688	71,401,742	1,281,986,525
2008	1,780,707,048	1,817,475,219	1,921,909,653	1,218,633,216	137,219,838	99,450,520	1,455,303,574
2009	1,640,423,471	1,651,552,276	1,371,321,567	1,178,043,227	157,702,282	110,644,837	1,446,390,346
2010	1,758,013,247	1,725,818,921	1,512,729,048	1,206,558,612	173,052,376	135,948,038	1,515,559,026
2011	1,824,121,557	1,870,116,782	1,685,925,069	1,126,772,288	200,644,744	176,377,333	1,503,794,365
2012	1,807,976,310	1,812,528,895	1,573,155,346	886,370,549	234,999,835	244,910,241	1,366,280,625
2013	1,853,239,109	1,859,568,750	1,573,155,346	814,858,768	269,399,289	282,389,451	1,366,647,508
2014	2,186,497,469	2,203,885,349	1,856,742,496	705,977,774	329,141,164	340,429,600	1,375,548,538
2015	2,415,555,501	2,441,969,800	2,052,550,520	539,186,600	402,812,734	485,241,806	1,427,241,140
2016	2,685,069,368	2,703,811,145	2,291,340,647	317,494,504	460,426,368	782,307,238	1,560,228,110
2017	2,776,243,286	1,647,680,616	1,443,872,822	82,391,284	217,867,716	674,958,488	975,217,488

Policy Year	Paid Indemnity	Paid Medical	Case Reserve Indemnity	Case Reserve Medical	IBNR & Bulk Indemnity	IBNR & Bulk Medical
2003	544,243,646	336,558,043	60,790,750	70,077,974	16,412,776	24,541,050
2004	518,300,419	320,180,892	50,920,880	52,728,411	14,603,801	22,600,741
2005	503,391,487	347,389,563	48,400,979	61,974,385	15,154,871	26,200,371
2006	537,190,676	356,635,123	55,364,869	64,996,456	55,450,000	78,692,479
2007	642,232,733	440,126,362	46,848,418	81,377,270	28,055,031	43,346,711
2008	755,297,901	463,335,315	51,412,080	85,807,758	37,372,725	62,077,795
2009	724,444,469	453,598,758	62,694,440	95,007,842	43,492,660	67,152,177
2010	755,008,244	451,550,368	79,357,416	93,694,960	53,790,620	82,157,418
2011	710,386,887	416,385,401	100,491,880	100,152,864	74,754,604	101,622,729
2012	548,534,804	337,635,745	125,521,332	109,478,503	119,345,814	125,564,427
2013	495,929,472	318,929,296	164,688,880	104,710,409	148,378,100	134,011,351
2014	427,741,615	278,236,159	212,943,804	116,197,360	178,255,350	162,174,250
2015	301,092,828	238,093,772	272,413,707	130,399,027	267,122,303	218,119,503
2016	155,165,910	162,328,594	296,321,883	162,104,485	419,253,162	363,054,076
2017	31,964,972	50,426,312	111,054,607	106,813,109	332,442,696	342,515,792

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

Workers' Compensation - New York
Private Carriers

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

Policy Year	Net Written Premium	Net Earned Premium	Std. Earned Premium @ DSR	Paid Losses	Case Reserves	IBNR & Bulk Reserves	Total Incurred
2003	197,416,010	202,369,889	1,003,135,417	592,620,705	82,291,430	20,117,760	695,029,895
2004	228,441,888	214,156,228	1,041,894,880	605,860,544	89,970,771	18,980,904	714,812,219
2005	207,501,840	204,040,530	1,008,452,035	554,531,101	74,230,712	17,317,029	646,078,842
2006	179,103,694	183,630,686	1,011,819,942	543,694,855	89,606,048	82,852,810	716,153,713
2007	140,985,551	143,203,458	882,340,465	575,092,248	73,778,351	37,992,789	686,863,388
2008	122,522,287	131,133,940	754,521,911	570,666,570	72,087,103	38,837,103	681,590,776
2009	130,655,951	123,914,301	681,558,464	622,858,689	95,552,846	41,167,801	759,579,336
2010	125,808,329	127,348,800	772,048,030	608,476,170	107,092,209	50,560,426	766,128,805
2011	142,646,268	161,220,559	991,265,759	711,212,379	137,091,007	71,601,723	919,905,109
2012	201,983,422	204,990,683	1,204,092,617	798,657,559	188,796,528	124,330,873	1,111,784,960
2013	264,998,998	270,451,488	1,308,617,242	791,163,076	207,451,786	160,948,170	1,159,563,032
2014	312,558,942	315,090,524	1,627,600,655	764,618,748	299,684,505	150,262,570	1,214,565,823
2015	377,112,041	375,810,529	1,901,664,949	596,211,719	363,704,568	191,430,766	1,151,347,053
2016	399,740,730	415,447,470	2,204,211,106	350,193,676	379,028,887	311,046,771	1,040,269,334
2017	391,196,086	248,873,089	1,466,547,544	73,506,228	161,461,058	264,299,096	499,266,382

Policy Year	Paid Indemnity	Paid Medical	Case Reserve Indemnity	Case Reserve Medical	IBNR & Bulk Indemnity	IBNR & Bulk Medical
2003	367,183,170	225,437,535	44,259,916	38,031,514	6,885,411	13,232,349
2004	369,434,662	236,425,882	49,351,505	40,619,266	5,592,933	13,387,971
2005	332,342,210	222,188,891	39,403,355	34,827,357	5,091,477	12,225,552
2006	322,618,652	221,076,203	41,655,590	47,950,458	34,073,679	48,779,131
2007	351,367,901	223,724,347	25,629,052	48,149,299	13,516,400	24,476,389
2008	356,192,356	214,474,214	27,885,866	44,201,237	14,383,672	24,453,431
2009	394,404,956	228,453,733	44,415,723	51,137,123	14,853,410	26,314,391
2010	390,293,034	218,183,136	59,861,334	47,230,875	17,857,624	32,702,802
2011	464,810,136	246,402,243	78,000,060	59,090,947	26,666,423	44,935,300
2012	523,203,238	275,454,321	114,869,551	73,926,977	60,514,649	63,816,224
2013	522,561,357	268,601,719	140,559,608	66,892,178	81,499,072	79,449,098
2014	495,518,605	269,100,143	205,945,801	93,738,704	75,768,826	74,493,744
2015	362,437,574	233,774,145	258,238,071	105,466,497	101,415,782	90,014,984
2016	184,579,898	165,613,778	253,992,982	125,035,905	169,488,659	141,558,112
2017	39,313,714	34,192,514	92,239,499	69,221,559	143,443,123	120,855,973

* 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