

Workers' Compensation - New York
Frequency and Severity - Based on Paid + Case Losses
All Carriers Excluding Large Deductible

Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Policy Year Premium	Premium Devel Factor	Ultimate Premium	On-level Factor	Factor to Adjust to 2019 Wage Levels	On-level Devel Prem Adj to 2019 Wage Level	Claim Freq Per Million of On-level Premium	Frequency Percent Change
2011	35,861	1.000	35,861	2,929,018,907	1.000	2,929,018,907	1.014	1.262	3,749,062,774	9.565	-4.4%
2012	34,216	1.000	34,216	3,056,213,959	1.000	3,056,213,959	0.945	1.248	3,604,376,495	9.493	-0.8%
2013	35,407	1.000	35,407	3,339,921,660	1.000	3,339,921,660	0.925	1.222	3,774,353,620	9.381	-1.2%
2014	34,367	1.000	34,367	3,663,181,037	1.000	3,663,181,037	0.851	1.180	3,679,116,607	9.341	-0.4%
2015	34,688	1.000	34,688	3,807,080,188	1.000	3,807,080,188	0.844	1.161	3,730,818,281	9.298	-0.5%
2016	34,414	1.002	34,483	4,244,834,315	0.999	4,240,589,481	0.795	1.138	3,835,492,328	8.991	-3.3%
2017	34,379	1.004	34,521	4,638,758,701	0.998	4,629,948,720	0.748	1.098	3,801,902,763	9.080	1.0%
2018	34,008	1.009	34,321	4,567,965,413	0.996	4,550,737,016	0.801	1.062	3,871,868,080	8.864	-2.4%
2019	29,341	1.028	30,162	3,878,746,372	1.000	3,878,746,372	0.912	1.000	3,537,416,691	8.527	-3.8%

Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Indemnity Losses	Paid+Case Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2019 Wage Levels	On-level Devel Indemnity Losses Adj to 2019 Wage Level	Indemnity Average Claim Severity	Indemnity Severity Percent Change	Ultimate On-level Indemnity Loss Ratio	Loss Ratio Percent Change
2011	35,861	1.000	35,861	1,421,953,167	1.215	1,727,634,594	1.051	1.000	1,815,743,958	50,633	4.5%	0.484	-0.2%
2012	34,216	1.000	34,216	1,347,735,594	1.220	1,643,823,745	1.042	1.000	1,712,864,342	50,060	-1.1%	0.475	-1.9%
2013	35,407	1.000	35,407	1,504,472,940	1.223	1,839,261,964	1.002	1.000	1,842,940,488	52,050	4.0%	0.488	2.7%
2014	34,367	1.000	34,367	1,460,676,931	1.221	1,783,144,203	0.969	1.000	1,727,866,733	50,277	-3.4%	0.470	-3.7%
2015	34,688	1.000	34,688	1,412,923,924	1.225	1,730,327,545	0.962	1.000	1,664,575,098	47,987	-4.6%	0.446	-5.1%
2016	34,414	1.002	34,483	1,402,126,420	1.260	1,766,643,553	0.964	1.000	1,703,044,385	49,388	2.9%	0.444	-0.4%
2017	34,379	1.004	34,521	1,318,886,427	1.344	1,772,649,753	1.001	1.000	1,774,422,403	51,401	4.1%	0.467	5.2%
2018	34,008	1.009	34,321	1,176,159,567	1.587	1,866,327,819	1.015	1.000	1,894,322,736	55,194	7.4%	0.489	4.7%
2019	29,341	1.028	30,162	789,213,470	2.295	1,811,281,054	1.008	1.000	1,825,771,302	60,532	9.7%	0.516	5.5%

Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Medical Losses	Paid+Case Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2019 Wage Levels	On-level Devel Medical Losses Adj to 2019 Wage Level	Medical Average Claim Severity	Medical Severity Percent Change	Ultimate On-level Medical Loss Ratio	Loss Ratio Percent Change	Combined Ind & Med Severity
2011	35,861	1.000	35,861	848,719,529	1.132	960,695,316	1.175	1.000	1,128,816,996	31,478	4.4%	0.301	-0.3%	82,111
2012	34,216	1.000	34,216	810,722,359	1.137	921,728,692	1.175	1.000	1,083,031,213	31,653	0.6%	0.300	-0.3%	81,713
2013	35,407	1.000	35,407	869,479,841	1.144	994,660,984	1.139	1.000	1,132,918,860	31,997	1.1%	0.300	0.0%	84,047
2014	34,367	1.000	34,367	820,551,742	1.147	941,486,509	1.106	1.000	1,041,284,079	30,299	-5.3%	0.283	-5.7%	80,576
2015	34,688	1.000	34,688	784,264,104	1.151	902,546,989	1.106	1.000	998,216,969	28,777	-5.0%	0.268	-5.3%	76,764
2016	34,414	1.002	34,483	738,346,426	1.163	858,361,042	1.106	1.000	949,347,312	27,531	-4.3%	0.248	-7.5%	76,919
2017	34,379	1.004	34,521	773,053,803	1.212	937,050,850	1.106	1.000	1,036,378,241	30,022	9.0%	0.273	10.1%	81,423
2018	34,008	1.009	34,321	713,859,944	1.313	937,027,584	1.074	1.000	1,006,367,626	29,322	-2.3%	0.260	-4.8%	84,516
2019	29,341	1.028	30,162	547,759,896	1.561	855,288,058	1.003	1.000	857,853,922	28,442	-3.0%	0.243	-6.5%	88,974