

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 2020 Wage Levels	On-level Devel Prem Adj to 2020 Wage Level	Claim Freq Per Million of On-level Premium	Frequency Percent Change
2011	31,438	1.000	31,438	2,616,105,514	1.000	2,616,105,514	0.959	1.366	3,425,828,104	9.177	-3.4%
2012	32,286	1.000	32,286	2,865,553,335	1.000	2,865,553,335	0.896	1.350	3,466,173,315	9.315	1.5%
2013	34,022	1.000	34,022	3,197,155,062	1.000	3,197,155,062	0.875	1.322	3,697,190,113	9.202	-1.2%
2014	33,177	1.000	33,177	3,502,837,863	1.000	3,502,837,863	0.804	1.277	3,595,546,772	9.227	0.3%
2015	34,116	1.000	34,116	3,715,946,998	1.000	3,715,946,998	0.798	1.256	3,724,449,085	9.160	-0.7%
2016	34,015	1.000	34,015	4,192,543,614	0.999	4,190,294,306	0.753	1.231	3,883,217,388	8.759	-4.4%
2017	34,012	1.002	34,065	4,570,207,610	0.998	4,563,146,554	0.706	1.188	3,825,627,992	8.904	1.7%
2018	33,835	1.004	33,959	4,522,739,978	0.997	4,509,171,758	0.757	1.149	3,922,046,031	8.658	-2.8%
2019	29,482	1.006	29,660	3,936,285,465	0.995	3,916,604,037	0.865	1.082	3,664,989,644	8.093	-6.5%
2020	27,829	1.018	28,338	3,424,727,618	1.016	3,479,219,950	0.957	1.000	3,329,613,492	8.511	5.2%

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 2020 Wage Levels	On-level Devel Indemnity Losses Adj to 2020 Wage Level	Indemnity Average Claim Severity	Indemnity Severity Percent Change	Ultimate On-level Indemnity Loss Ratio	Loss Ratio Percent Change
2011	31,438	1.000	31,438	1,227,042,356	1.198	1,470,525,424	1.072	1.000	1,576,403,255	50,143	3.6%	0.460	0.0%
2012	32,286	1.000	32,286	1,250,348,047	1.202	1,502,571,536	1.063	1.000	1,597,233,543	49,471	-1.3%	0.461	0.2%
2013	34,022	1.000	34,022	1,418,090,463	1.204	1,706,946,797	1.022	1.000	1,744,499,626	51,276	3.6%	0.472	2.4%
2014	33,177	1.000	33,177	1,405,200,511	1.203	1,690,580,768	0.989	1.000	1,671,984,379	50,396	-1.7%	0.465	-1.5%
2015	34,116	1.000	34,116	1,388,310,408	1.202	1,669,037,735	0.982	1.000	1,638,995,056	48,042	-4.7%	0.440	-5.4%
2016	34,015	1.000	34,015	1,398,945,433	1.206	1,687,817,308	0.984	1.000	1,660,812,231	48,826	1.6%	0.428	-2.7%
2017	34,012	1.002	34,065	1,378,253,505	1.233	1,699,455,519	1.021	1.000	1,735,144,085	50,936	4.3%	0.454	6.1%
2018	33,835	1.004	33,959	1,337,681,870	1.312	1,755,267,740	1.035	1.000	1,816,702,111	53,497	5.0%	0.463	2.0%
2019	29,482	1.006	29,660	1,096,831,313	1.537	1,686,088,979	1.028	1.000	1,733,299,471	58,439	9.2%	0.473	2.2%
2020	27,829	1.018	28,338	703,697,782	2.205	1,551,610,398	1.018	1.000	1,579,539,385	55,739	-4.6%	0.474	0.2%

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 2020 Wage Levels	On-level Devel Medical Losses Adj to 2020 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	31,438	1.000	31,438	725,653,483	1.099	797,587,394	1.175	1.000	937,165,187	29,810	2.6%	0.274	-0.7%	79,953
2012	32,286	1.000	32,286	745,367,435	1.105	823,585,097	1.175	1.000	967,712,489	29,973	0.5%	0.279	1.8%	79,444
2013	34,022	1.000	34,022	804,584,232	1.108	891,305,102	1.139	1.000	1,015,196,512	29,839	-0.4%	0.275	-1.4%	81,115
2014	33,177	1.000	33,177	773,865,037	1.109	858,161,268	1.106	1.000	949,126,363	28,608	-4.1%	0.264	-4.0%	79,004
2015	34,116	1.000	34,116	763,737,407	1.110	847,539,922	1.106	1.000	937,379,153	27,476	-4.0%	0.252	-4.5%	75,518
2016	34,015	1.000	34,015	728,374,194	1.111	808,970,944	1.106	1.000	894,721,864	26,304	-4.3%	0.230	-8.7%	75,130
2017	34,012	1.002	34,065	792,585,091	1.121	888,411,299	1.106	1.000	982,582,897	28,844	9.7%	0.257	11.7%	79,780
2018	33,835	1.004	33,959	779,427,995	1.167	909,793,315	1.074	1.000	977,118,020	28,773	-0.2%	0.249	-3.1%	82,270
2019	29,482	1.006	29,660	673,095,081	1.263	849,857,174	1.003	1.000	852,406,746	28,739	-0.1%	0.233	-6.4%	87,178
2020	27,829	1.018	28,338	512,449,831	1.519	778,230,453	1.000	1.000	778,230,453	27,462	-4.4%	0.234	0.4%	83,201