

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 2018 Wage Levels	On-level Devel Prem Adj to 2018 Wage Level	Claim Freq Per Million of On-level Premium	Frequency Percent Change
2010	37,367	1.000	37,367	2,625,588,103	1.000	2,625,588,103	1.113	1.214	3,547,062,928	10.535	5.1%
2011	35,963	1.000	35,963	2,937,442,154	1.000	2,937,442,154	1.026	1.188	3,581,618,518	10.041	-4.7%
2012	34,308	1.000	34,308	3,066,399,661	1.000	3,066,399,661	0.958	1.175	3,451,399,017	9.940	-1.0%
2013	35,466	1.000	35,466	3,352,826,785	1.000	3,352,826,785	0.936	1.150	3,609,610,401	9.825	-1.2%
2014	34,488	1.000	34,488	3,676,345,592	1.000	3,676,345,592	0.861	1.111	3,517,002,113	9.806	-0.2%
2015	34,777	1.005	34,936	3,825,681,553	0.999	3,821,855,871	0.855	1.093	3,571,908,408	9.781	-0.3%
2016	34,538	1.009	34,845	4,264,022,797	0.998	4,253,547,105	0.804	1.071	3,663,003,340	9.513	-2.7%
2017	34,441	1.017	35,019	4,672,284,250	0.996	4,651,987,145	0.757	1.034	3,639,526,337	9.622	1.1%
2018	33,596	1.034	34,749	4,497,899,110	1.010	4,544,843,769	0.809	1.000	3,676,778,609	9.451	-1.8%

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 2018 Wage Levels	On-level Devel Indemnity Losses Adj to 2018 Wage Level	Indemnity Average Claim Severity	Indemnity Severity Percent Change	Ultimate On-level Indemnity Loss Ratio	Loss Ratio Percent Change
2010	37,367	1.000	37,367	1,399,199,412	1.230	1,720,859,349	1.061	1.000	1,825,831,769	48,862	-2.6%	0.515	2.4%
2011	35,963	1.000	35,963	1,418,876,472	1.235	1,752,329,005	1.042	1.000	1,825,926,824	50,772	3.9%	0.510	-1.0%
2012	34,308	1.000	34,308	1,355,351,124	1.240	1,680,106,600	1.033	1.000	1,735,550,118	50,587	-0.4%	0.503	-1.4%
2013	35,466	1.000	35,466	1,518,433,233	1.242	1,885,254,821	0.993	1.000	1,872,058,037	52,785	4.3%	0.519	3.2%
2014	34,488	1.000	34,488	1,478,835,290	1.250	1,848,794,777	0.961	1.000	1,776,691,781	51,516	-2.4%	0.505	-2.7%
2015	34,777	1.005	34,936	1,409,436,230	1.289	1,817,199,002	0.956	1.000	1,737,242,246	49,726	-3.5%	0.486	-3.8%
2016	34,538	1.009	34,845	1,352,090,170	1.379	1,865,204,209	0.964	1.000	1,798,056,858	51,602	3.8%	0.491	1.0%
2017	34,441	1.017	35,019	1,170,141,875	1.636	1,913,896,590	0.997	1.000	1,908,154,900	54,489	5.6%	0.524	6.7%
2018	33,596	1.034	34,749	868,686,232	2.378	2,065,981,867	1.010	1.000	2,086,641,685	60,049	10.2%	0.568	8.4%

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 2018 Wage Levels	On-level Devel Medical Losses Adj to 2018 Wage Level	Medical Average Claim Severity	Medical Severity Percent Change	Ultimate On-level Medical Loss Ratio	Loss Ratio Percent Change	Combined Ind & Med Severity
2010	37,367	1.000	37,367	862,472,851	1.162	1,002,469,956	1.166	1.000	1,168,879,969	31,281	-4.0%	0.330	0.9%	80,143
2011	35,963	1.000	35,963	855,935,341	1.168	1,000,026,898	1.175	1.000	1,175,031,605	32,673	4.4%	0.328	-0.6%	83,445
2012	34,308	1.000	34,308	818,456,376	1.179	964,676,128	1.175	1.000	1,133,494,450	33,039	1.1%	0.328	0.0%	83,626
2013	35,466	1.000	35,466	879,496,536	1.191	1,047,913,274	1.139	1.000	1,193,573,219	33,654	1.9%	0.331	0.9%	86,439
2014	34,488	1.000	34,488	836,363,061	1.202	1,005,464,433	1.106	1.000	1,112,043,663	32,244	-4.2%	0.316	-4.5%	83,760
2015	34,777	1.005	34,936	795,954,105	1.221	971,496,036	1.106	1.000	1,074,474,616	30,756	-4.6%	0.301	-4.7%	80,482
2016	34,538	1.009	34,845	738,050,605	1.281	945,659,118	1.106	1.000	1,045,898,984	30,016	-2.4%	0.286	-5.0%	81,618
2017	34,441	1.017	35,019	732,963,895	1.386	1,015,840,627	1.106	1.000	1,123,519,733	32,083	6.9%	0.309	8.0%	86,572
2018	33,596	1.034	34,749	618,050,088	1.640	1,013,725,391	1.074	1.000	1,088,741,070	31,332	-2.3%	0.296	-4.2%	91,381