

**NEW YORK WORKERS COMPENSATION  
Private Carriers  
Accident Year Loss Development Factors**

**Indemnity & Medical Combined - Case Incurred**

Accident Year	<u>1st/2nd</u>	<u>2nd/3rd</u>	<u>3rd/4th</u>	<u>4th/5th</u>	<u>5th/6th</u>	<u>6th/7th</u>	<u>7th/8th</u>	<u>8th/9th</u>	<u>9th/10th</u>	<u>10th/11th</u>
1996										1.010
1997									1.013	1.019
1998								1.017	1.031	1.015
1999							1.032	1.025	1.017	1.014
2000						1.040	1.029	1.033	1.017	1.015
2001					1.043	1.060	1.053	1.026	1.030	
2002				1.049	1.072	1.044	1.036	1.027		
2003			1.121	1.085	1.049	1.042	1.034			
2004		1.259	1.126	1.083	1.048	1.047				
2005	1.571	1.242	1.117	1.073	1.068					
2006	1.538	1.236	1.138	1.096						
2007	1.599	1.280	1.151							
2008	1.630	1.283								
2009	1.643									
5yr Avg.	1.596	1.260	1.131	1.077	1.056	1.047	1.037	1.026	1.022	1.015
4yr Avg.	1.603	1.260	1.133	1.084	1.059	1.048	1.038	1.028	1.024	1.016
3yr Avg.	1.624	1.266	1.135	1.084	1.055	1.044	1.041	1.029	1.021	1.015
2yr Avg.	1.637	1.282	1.145	1.085	1.058	1.045	1.035	1.027	1.024	1.015
5yr Cumul.	3.459	2.167	1.720	1.521	1.412	1.337	1.277	1.231	1.200	1.174
4yr Cumul.	3.551	2.215	1.758	1.552	1.432	1.352	1.290	1.243	1.209	1.181
3yr Cumul.	3.563	2.194	1.733	1.527	1.409	1.336	1.280	1.230	1.195	1.170
2yr Cumul.	3.673	2.244	1.750	1.528	1.408	1.331	1.274	1.231	1.199	1.171

**Indemnity & Medical Combined - Case Incurred**

Accident Year	<u>11th/12th</u>	<u>12th/13th</u>	<u>13th/14th</u>	<u>14th/15th</u>	<u>15th/16th</u>	<u>16th/17th.</u>	<u>17th/18th</u>	<u>18th/19th</u>	<u>19th/20th</u>	<u>20th/21st</u>	<u>21st/Ult</u>
1986											-
1987									1.008	1.006	
1988								1.011	1.004	1.007	
1989							1.006	1.009	1.006	1.007	
1990						1.008	1.010	1.006	1.006	1.009	
1991					1.008	1.012	1.009	1.008	1.000		
1992				1.009	1.010	1.008	1.009	1.012			
1993			1.007	1.012	1.011	1.012	1.012				
1994		1.008	1.017	1.009	1.009	1.008					
1995	1.009	1.019	1.013	1.009	1.008						
1996	1.019	1.002	1.012	1.005							
1997	1.020	1.006	1.010								
1998	1.009	1.026									
1999	1.004										
5yr Avg.	1.012	1.012	1.012	1.009	1.009	1.010	1.009	1.009	1.005	1.007	1.053
4yr Avg.	1.013	1.013	1.013	1.009	1.010	1.010	1.010	1.009	1.004	1.007	1.053
3yr Avg.	1.011	1.011	1.012	1.008	1.009	1.009	1.010	1.009	1.004	1.008	1.053
2yr Avg.	1.007	1.016	1.011	1.007	1.009	1.010	1.011	1.010	1.003	1.008	1.053
5yr Cumul.	1.157	1.143	1.129	1.116	1.106	1.096	1.085	1.075	1.065	1.060	1.053
4yr Cumul.	1.162	1.147	1.132	1.117	1.107	1.096	1.085	1.074	1.064	1.060	1.053
3yr Cumul.	1.153	1.140	1.128	1.115	1.106	1.096	1.086	1.075	1.065	1.061	1.053
2yr Cumul.	1.154	1.146	1.128	1.116	1.108	1.098	1.087	1.075	1.064	1.061	1.053

Source: NYCIRB 2011 Aggregate Financial Call Data valued as of 12/31/10 excluding large deductible experience.