

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

Medical - Case Incurred

<u>Accident Year</u>	<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										1.013
1997									1.015	1.018
1998								1.017	1.027	1.022
1999							1.033	1.026	1.021	1.017
2000						1.044	1.024	1.045	1.023	1.013
2001					1.042	1.058	1.056	1.035	1.025	
2002				1.039	1.071	1.037	1.039	1.030		
2003			1.084	1.070	1.044	1.039	1.037			
2004		1.172	1.104	1.076	1.044	1.039				
2005	1.400	1.120	1.078	1.066	1.059					
2006	1.407	1.146	1.101	1.083						
2007	1.424	1.158	1.147							
2008	1.419	1.206								
2009	1.452									
5yr Avg.	1.420	1.160	1.103	1.067	1.052	1.043	1.038	1.031	1.022	1.017
4yr Avg.	1.426	1.158	1.108	1.074	1.055	1.043	1.039	1.034	1.024	1.018
3yr Avg.	1.432	1.170	1.109	1.075	1.049	1.038	1.044	1.037	1.023	1.017
2yr Avg.	1.436	1.182	1.124	1.075	1.052	1.039	1.038	1.033	1.024	1.015
5yr Cumul.	2.814	1.982	1.709	1.549	1.452	1.380	1.323	1.275	1.237	1.210
4yr Cumul.	2.895	2.030	1.753	1.582	1.473	1.396	1.338	1.288	1.246	1.217
3yr Cumul.	2.908	2.031	1.736	1.565	1.456	1.388	1.337	1.281	1.235	1.207
2yr Cumul.	2.941	2.048	1.733	1.542	1.434	1.363	1.312	1.264	1.224	1.195

Medical - Case Incurred

<u>Accident Year</u>	<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									1.003		1.012
1988								1.012	1.010		1.012
1989							1.010	1.012	1.013		1.010
1990						1.009	1.011	1.009	1.011		1.007
1991					1.013	1.019	1.012	1.013	0.995		
1992				1.003	1.013	1.010	1.012	1.012			
1993			1.020	1.017	1.015	1.008	1.015				
1994		1.010	1.011	1.011	1.007	1.008					
1995	1.010	1.011	1.021	1.016	1.008						
1996	1.016	1.001	1.014	1.001							
1997	1.028	1.008	1.008								
1998	1.013	1.026									
1999	1.007										
5yr Avg.	1.015	1.011	1.015	1.010	1.011	1.011	1.012	1.012	1.006	1.010	1.064
4yr Avg.	1.016	1.012	1.014	1.011	1.011	1.011	1.013	1.012	1.007	1.010	1.064
3yr Avg.	1.016	1.012	1.014	1.009	1.010	1.009	1.013	1.011	1.006	1.010	1.064
2yr Avg.	1.010	1.017	1.011	1.009	1.008	1.008	1.014	1.013	1.003	1.009	1.064
5yr Cumul.	1.190	1.172	1.159	1.142	1.131	1.119	1.107	1.094	1.081	1.075	1.064
4yr Cumul.	1.195	1.176	1.162	1.146	1.134	1.122	1.110	1.096	1.083	1.075	1.064
3yr Cumul.	1.187	1.168	1.154	1.138	1.128	1.117	1.107	1.093	1.081	1.075	1.064
2yr Cumul.	1.177	1.165	1.146	1.134	1.124	1.115	1.106	1.091	1.077	1.074	1.064

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