

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

Medical - Paid

<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>	<u>11th/12th</u>
1995											1.017
1996										1.017	1.009
1997									1.019	1.013	1.02
1998								1.026	1.016	1.026	1.021
1999							1.041	1.024	1.030	1.024	1.024
2000						1.044	1.028	1.043	1.026	1.026	
2001					1.055	1.048	1.047	1.036	1.031		
2002				1.075	1.062	1.047	1.038	1.039			
2003			1.140	1.093	1.073	1.046	1.045				
2004		1.271	1.155	1.096	1.067	1.056					
2005	2.320	1.278	1.148	1.104	1.081						
2006	2.263	1.294	1.148	1.115							
2007	2.371	1.289	1.182								
2008	2.334	1.342									
2009	2.351										
5yr Avg.	2.328	1.295	1.155	1.096	1.068	1.048	1.040	1.034	1.024	1.021	1.018
4yr Avg.	2.330	1.301	1.158	1.102	1.071	1.049	1.040	1.036	1.026	1.022	1.019
3yr Avg.	2.352	1.308	1.159	1.105	1.074	1.050	1.043	1.039	1.029	1.025	1.022
2yr Avg.	2.342	1.315	1.165	1.109	1.074	1.051	1.042	1.037	1.029	1.025	1.023
5yr Cumul.	6.395	2.747	2.121	1.836	1.675	1.568	1.496	1.438	1.391	1.358	1.330
4yr Cumul.	6.594	2.830	2.175	1.878	1.704	1.591	1.517	1.459	1.408	1.372	1.342
3yr Cumul.	6.854	2.914	2.228	1.922	1.739	1.619	1.542	1.478	1.423	1.383	1.349
2yr Cumul.	6.930	2.959	2.250	1.931	1.741	1.621	1.542	1.480	1.427	1.387	1.353

Medical - Paid

<u>Accident Year</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>
1987										
1988								1.002	1.010	
1989							1.003	1.008	1.010	
1990						1.008	1.009	1.012	1.008	
1991					1.007	1.010	1.010	1.008	1.010	
1992				1.009	1.012	1.012	1.014	1.011		
1993			1.008	1.010	1.008	1.010	1.010			
1994		1.011	1.014	1.014	1.014	1.013				
1995	1.011	1.008	1.012	1.011	1.011					
1996	1.020	1.017	1.016	1.013						
1997	1.012	1.013	1.013							
1998	1.013	1.015								
1999	1.019									
5yr Avg.	1.015	1.013	1.013	1.011	1.010	1.011	1.009	1.008	1.010	1.182
4yr Avg.	1.016	1.013	1.014	1.012	1.011	1.011	1.011	1.010	1.010	1.182
3yr Avg.	1.015	1.015	1.014	1.013	1.011	1.012	1.011	1.010	1.009	1.182
2yr Avg.	1.016	1.014	1.015	1.012	1.013	1.012	1.012	1.010	1.009	1.182
5yr Cumul.	1.306	1.287	1.270	1.254	1.240	1.228	1.215	1.204	1.194	1.182
4yr Cumul.	1.317	1.296	1.279	1.261	1.246	1.232	1.219	1.206	1.194	1.182
3yr Cumul.	1.320	1.300	1.281	1.263	1.247	1.233	1.218	1.205	1.193	1.182
2yr Cumul.	1.323	1.302	1.284	1.265	1.250	1.234	1.219	1.205	1.193	1.182

Source: NYCIRB 2011 Aggregate Financial Call Data valued as of 12/31/2010. Excluding large deductible experience.