

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

**Indemnity & Medical Combined - Paid**

<u>Policy 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>
1995										1.020
1996									1.024	1.023
1997								1.030	1.023	1.026
1998							1.035	1.038	1.041	1.025
1999						1.062	1.048	1.039	1.029	1.030
2000					1.090	1.054	1.055	1.046	1.037	
2001				1.113	1.085	1.068	1.049	1.048		
2002			1.173	1.113	1.095	1.055	1.053			
2003		1.297	1.175	1.118	1.087	1.073				
2004	1.639	1.304	1.189	1.110	1.110					
2005	1.655	1.305	1.179	1.139						
2006	1.680	1.307	1.215							
2007	1.709	1.343								
2008	1.764									
5yr Avg.	1.689	1.311	1.186	1.119	1.093	1.062	1.048	1.040	1.031	1.025
4yr Avg.	1.702	1.315	1.190	1.120	1.094	1.063	1.051	1.043	1.033	1.026
3yr Avg.	1.718	1.318	1.194	1.122	1.097	1.065	1.052	1.044	1.036	1.027
2yr Avg.	1.737	1.325	1.197	1.125	1.099	1.064	1.051	1.047	1.033	1.028
5yr Cumul.	5.298	3.137	2.393	2.018	1.803	1.650	1.554	1.483	1.426	1.383
4yr Cumul.	5.470	3.214	2.444	2.054	1.834	1.676	1.577	1.500	1.438	1.392
3yr Cumul.	5.616	3.269	2.480	2.077	1.851	1.687	1.584	1.506	1.443	1.393
2yr Cumul.	5.756	3.314	2.501	2.089	1.857	1.690	1.588	1.511	1.443	1.397

**Indemnity & Medical Combined - Paid**

<u>Policy 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/Ult</u>
1986										
1987								1.015	1.010	
1988							1.012	1.012	1.012	
1989						1.012	1.012	1.012	1.015	
1990					1.012	1.016	1.017	1.014	1.014	
1991				1.014	1.017	1.017	1.015	1.014		
1992			1.015	1.019	1.016	1.018	1.017			
1993		1.015	1.018	1.018	1.017	1.017				
1994	1.018	1.019	1.021	1.017	1.016					
1995	1.021	1.020	1.017	1.016						
1996	1.025	1.016	1.017							
1997	1.019	1.020								
1998	1.022									
5yr Avg.	1.021	1.018	1.018	1.017	1.016	1.016	1.015	1.013	1.013	1.167
4yr Avg.	1.022	1.019	1.018	1.018	1.017	1.017	1.015	1.013	1.013	1.167
3yr Avg.	1.022	1.019	1.018	1.017	1.016	1.017	1.016	1.013	1.014	1.167
2yr Avg.	1.021	1.018	1.017	1.017	1.017	1.018	1.016	1.014	1.015	1.167
5yr Cumul.	1.349	1.321	1.298	1.275	1.254	1.234	1.215	1.197	1.182	1.167
4yr Cumul.	1.357	1.328	1.303	1.280	1.257	1.236	1.215	1.197	1.182	1.167
3yr Cumul.	1.356	1.327	1.302	1.279	1.258	1.238	1.217	1.198	1.183	1.167
2yr Cumul.	1.359	1.331	1.307	1.285	1.264	1.243	1.221	1.202	1.185	1.167

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