

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

Medical - 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										1.017
1996									1.016	1.013
1997								1.022	1.016	1.020
1998							1.029	1.021	1.025	1.022
1999						1.036	1.033	1.029	1.026	1.027
2000					1.050	1.031	1.038	1.037	1.027	
2001				1.062	1.053	1.046	1.039	1.034		
2002			1.097	1.072	1.051	1.044	1.043			
2003		1.177	1.110	1.084	1.054	1.048				
2004	1.449	1.184	1.112	1.073	1.061					
2005	1.459	1.192	1.122	1.103						
2006	1.463	1.194	1.132							
2007	1.465	1.235								
2008	1.530									
5yr Avg.	1.473	1.196	1.115	1.079	1.054	1.041	1.036	1.029	1.022	1.020
4yr Avg.	1.479	1.201	1.119	1.083	1.055	1.042	1.038	1.030	1.024	1.021
3yr Avg.	1.486	1.207	1.122	1.087	1.055	1.046	1.040	1.033	1.026	1.023
2yr Avg.	1.498	1.215	1.127	1.088	1.058	1.046	1.041	1.036	1.027	1.025
5yr Cumul.	3.426	2.326	1.945	1.744	1.616	1.533	1.473	1.422	1.382	1.352
4yr Cumul.	3.535	2.390	1.990	1.778	1.642	1.556	1.493	1.438	1.396	1.363
3yr Cumul.	3.648	2.455	2.034	1.813	1.668	1.581	1.511	1.453	1.407	1.371
2yr Cumul.	3.785	2.527	2.080	1.846	1.697	1.604	1.533	1.473	1.422	1.385

Medical - 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								1.009	1.009	
1988							1.001	1.008	1.011	
1989						1.010	1.007	1.011	1.018	
1990					1.007	1.012	1.011	1.010	1.011	
1991				1.006	1.010	1.011	1.012	1.009		
1992			1.011	1.011	1.010	1.013	1.012			
1993		1.009	1.013	1.012	1.016	1.011				
1994	1.011	1.016	1.014	1.015	1.013					
1995	1.014	1.014	1.016	1.013						
1996	1.014	1.011	1.014							
1997	1.018	1.017								
1998	1.019									
5yr Avg.	1.015	1.013	1.014	1.011	1.011	1.011	1.009	1.009	1.012	1.192
4yr Avg.	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.010	1.012	1.192
3yr Avg.	1.017	1.014	1.015	1.013	1.013	1.012	1.012	1.010	1.013	1.192
2yr Avg.	1.019	1.014	1.015	1.014	1.015	1.012	1.012	1.010	1.015	1.192
5yr Cumul.	1.325	1.305	1.288	1.270	1.256	1.242	1.228	1.217	1.206	1.192
4yr Cumul.	1.335	1.314	1.295	1.277	1.261	1.246	1.231	1.218	1.206	1.192
3yr Cumul.	1.340	1.318	1.300	1.281	1.265	1.249	1.234	1.219	1.207	1.192
2yr Cumul.	1.351	1.326	1.308	1.289	1.271	1.252	1.237	1.222	1.210	1.192

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