

NEW YORK WORKERS COMPENSATION EXPERIENCE

DISTRIBUTION OF INCURRED LOSSES BY INJURY TYPE (Percentage of Total Losses)

INCURRED INDEMNITY

| Policy Year | Death | Permanent Total | Permanent Partial | Temporary Total | Total Indemnity |
|----------------|-------|--------------------|----------------------|--------------------|--------------------|
| 1/03 - 12/03 | 1.9 | 1.8 | 54.1 | 4.9 | 62.7 |
| 1/04 - 12/04 | 2.1 | 2.6 | 53.7 | 4.4 | 62.8 |
| 1/05 - 12/05 | 1.8 | 1.8 | 53.0 | 4.1 | 60.7 |
| 1/06 - 12/06 | 1.3 | 2.9 | 52.1 | 3.9 | 60.2 |
| 1/07 - 12/07 | 2.1 | 3.1 | 49.7 | 3.5 | 58.4 |
| 1/08 - 12/08 | 1.1 | 2.6 | 52.6 | 3.1 | 59.4 |
| 1/09 - 12/09 | 0.9 | 1.8 | 52.7 | 3.1 | 58.5 |
| 1/10 - 12/10 | 1.7 | 1.2 | 54.1 | 3.3 | 60.3 |
| 1/11 - 12/11 | 1.3 | 0.9 | 54.1 | 4.1 | 60.4 |
| 1/12 - 12/12 | 1.1 | 0.4 | 50.1 | 8.7 | 60.3 |

INCURRED MEDICAL

| Policy Year | Death | Permanent Total | Permanent Partial | Temporary Total | Medical Only | Total Medical |
|----------------|-------|--------------------|----------------------|--------------------|-----------------|------------------|
| 1/03 - 12/03 | 0.2 | 1.6 | 26.9 | 5.4 | 3.2 | 37.3 |
| 1/04 - 12/04 | 0.3 | 1.0 | 27.6 | 5.1 | 3.2 | 37.2 |
| 1/05 - 12/05 | 0.3 | 1.2 | 29.5 | 5.1 | 3.2 | 39.3 |
| 1/06 - 12/06 | 0.1 | 1.9 | 29.7 | 4.8 | 3.3 | 39.8 |
| 1/07 - 12/07 | 0.2 | 2.3 | 31.4 | 4.4 | 3.3 | 41.6 |
| 1/08 - 12/08 | 0.1 | 1.5 | 31.8 | 4.1 | 3.1 | 40.6 |
| 1/09 - 12/09 | 0.1 | 2.3 | 31.9 | 4.2 | 3.0 | 41.5 |
| 1/10 - 12/10 | 0.1 | 0.5 | 31.7 | 4.4 | 3.0 | 39.7 |
| 1/11 - 12/11 | 0.1 | 0.7 | 30.6 | 5.0 | 3.2 | 39.6 |
| 1/12 - 12/12 | 0.1 | 1.5 | 25.6 | 9.1 | 3.4 | 39.7 |

INCURRED INDEMNITY & MEDICAL

| Policy Year | Death | Permanent Total | Permanent Partial | Temporary Total | Medical Only | Total Incurred |
|----------------|-------|--------------------|----------------------|--------------------|-----------------|-------------------|
| 1/03 - 12/03 | 2.1 | 3.4 | 81.0 | 10.3 | 3.2 | 100.0 |
| 1/04 - 12/04 | 2.4 | 3.6 | 81.3 | 9.5 | 3.2 | 100.0 |
| 1/05 - 12/05 | 2.1 | 3.0 | 82.5 | 9.2 | 3.2 | 100.0 |
| 1/06 - 12/06 | 1.4 | 4.8 | 81.8 | 8.7 | 3.3 | 100.0 |
| 1/07 - 12/07 | 2.3 | 5.4 | 81.1 | 7.9 | 3.3 | 100.0 |
| 1/08 - 12/08 | 1.2 | 4.1 | 84.4 | 7.2 | 3.1 | 100.0 |
| 1/09 - 12/09 | 1.0 | 4.1 | 84.6 | 7.3 | 3.0 | 100.0 |
| 1/10 - 12/10 | 1.8 | 1.7 | 85.8 | 7.7 | 3.0 | 100.0 |
| 1/11 - 12/11 | 1.4 | 1.6 | 84.7 | 9.1 | 3.2 | 100.0 |
| 1/12 - 12/12 | 1.2 | 1.9 | 75.7 | 17.8 | 3.4 | 100.0 |

Source: New York Unit Statistical Plan Data

Note: Includes all classes
Losses have been developed to a 10th report
Does not include any adjustments to a common benefit level

<http://www.nycirb.org/2007/depts/actuary/stats/st2k1.pdf> (retrieved 1 November 2015)

Distribution of 2012 Total Incurred Losses

