

# NCAComp, Inc.

## NYS Workers' Compensation Industry Trends – Summer 2026

A trend that has impacted many self-insured employers recently is the rising volume and corresponding cost of Schedule Loss of Use (SLU) payments made to injured workers. Multiple factors impact the rise of this trend, one that cannot be understated is the rising annual minimum and maximum benefits available to injured workers.

As the state average weekly wage continues to increase year on year, so does the benefit payable for lump sum awards (and bi-weekly awards) to injured workers.

The example below will show the impact of the increase in benefits on a standard SLU award. As you will see, in a period of only 5 years the impact of SLU payment costs on files is significant, with a greater impact on the minimum benefit claims.

The below shows the impact of these increases on a 15% SLU award (the common award for an arthroscopic procedure).

Impact of Payable Benefit Increase on SLU (15% - Arm, 46.8 Weeks)		
Year	Maximum Benefit per Week	Minimum Benefit per Week
2023	\$1,125.46 x 46.8 = \$52,671.53	\$150 x 46.8 = \$7,020
2027	\$1,281.50 x 46.8 = \$59,974.20	\$384.45 x 46.8 = \$17,992.26
% Increase (2023 to 2026)	13.86%	156.3%

This chart will show the 5-year development of both the minimum and maximum benefits available to injured workers in New York State.

Maximum and Minimum Benefit Development - 2023-2027		
Year	Maximum Benefit per Week	Minimum Benefit per Week
2023	\$1,125.46	\$150.00
2024	\$1,145.43	\$275.00
2025	\$1,171.46	\$325.00
2026	\$1,222.42	\$325.00
2027	\$1,281.50	\$384.45
% Increase (25/26 to 26/27)	4.83%	9.39%

If you are interested in discussing the potential impact of these changes further or would like to inquire in further detail, please contact Erin Jordan at 716-362-6493 or [ejordan@ncacomp.com](mailto:ejordan@ncacomp.com) or contact your dedicated NCA account representative.