OLIVER WYMAN

PRIVATE EMPLOYERS UNPAID LOSS AND LOSS ADJUSTMENT EXPENSE ANALYSIS AS OF JUNE 30, 2014

USING DATA AS OF JUNE 30, 2014

OHIO BUREAU OF WORKERS' COMPENSATION

AUGUST 22, 2014

MARSH & McLENNAN COMPANIES

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Mr. Christopher Carlson, FCAS, MAAA
Chief Actuarial Officer
Ohio Bureau of Workers' Compensation
30 W. Spring Street
Columbus, Ohio 43215

August 22, 2014

Subject: June 30, 2014 Unpaid Loss and Loss Adjustment Expense Analysis
Private Employers

Dear Mr. Carlson:

Oliver Wyman Actuarial Consulting, Inc. (Oliver Wyman) has completed the actuarial study of the loss and loss adjustment expense (LAE) reserves as of June 30, 2014 for the Ohio Bureau of Workers' Compensation (BWC). The unpaid loss and LAE estimates as of June 30, 2014 are based on actual data as of June 30, 2014 and additional information provided to us through August 18, 2014. This letter and its attachments constitute our report.

We estimate the unpaid loss and LAE as of June 30, 2014 for Private Employers to be approximately $11.5 billion on a discounted basis, assuming an annual interest rate of 4.0%, and $18.8 billion on an undiscounted basis.

The following table summarizes the BWC's projected unpaid liability as of June 30, 2014 using data as of June 30, 2014.

Unpaid Loss Provider Type	**Undiscounted ($millions)**	**Discounted 4.0% ($millions)**
Hospital	1,690	1,030
Physicians	1,412	860
Pharmacy	3,029	1,595
Chiropractors	255	159
Rehabilitation	445	283
Health Other	1,041	538
Medical Only	39	37
Total Medical Loss	7,912	4,501

Unpaid Loss Benefit Type	Undiscounted ($millions)	Discounted 4.0% ($millions)
TT	765	648
PTD	5,231	3,191
Death	1,668	926
% Permanent Partial	231	197
Permanent Partial	70	58
Wage Loss	123	107
Temporary Partial	0	0
Lump Sum Settlements	2,327	1,494
Living Maintenance	92	78
Lump Sum Advancements	330	231
Additional Awards	47	33
Total Indemnity Loss	10,885	6,963
Total PA Unpaid Loss	18,797	11,465

Discounted at Annual Rate of 4.0% Unpaid Loss Provider Type	6/30/2014 as of 6/30/2014 Estimate ($millions)	6/30/2013 as of 6/30/2013 Estimate ($millions)	Difference ($millions)
Hospital	1,030	1,093	(62)
Physicians	860	940	(80)
Pharmacy	1,595	1,642	(47)
Chiropractors	159	186	(28)
Rehabilitation	283	304	(21)
Health Other	538	453	84
Medical Only	37	44	(7)
Total Medical Loss	4,501	4,663	(161)

Discounted at Annual Rate of 4.0% Unpaid Loss Provider Type	6/30/2014 as of 6/30/2014 Estimate ($millions)	6/30/2013 as of 6/30/2013 Estimate ($millions)	Difference ($millions)
TT	648	661	(12)
PTD	3,191	3,162	29
Death	926	936	(10)
% Permanent Partial	197	198	(0)
Permanent Partial	58	59	(1)
Wage Loss	107	111	(4)
Temporary Partial	0	0	0
Lump Sum Settlements	1,494	1,475	19
Living Maintenance	78	82	(3)
Lump Sum Advancements	231	180	51
Additional Awards	33	34	(1)
Total Indemnity Loss	6,963	6,898	65
Total PA Unpaid Loss	11,465	11,560	(96)

Discounted at Annual Rate of 4.0% Unpaid Loss Provider Type	6/30/2014 as of 6/30/2014 Estimate ($millions)	6/30/2014 as of 3/31/2014 Estimate ($millions)	Difference ($millions)
Hospital	1,030	1,063	(32)
Physicians	860	867	(7)
Pharmacy	1,595	1,605	(10)
Chiropractors	159	162	(3)
Rehabilitation	283	287	(4)
Health Other	538	559	(21)
Medical Only	37	39	(2)
Total Medical Loss	4,501	4,581	(79)

Discounted at Annual Rate of 4.0% Unpaid Loss Provider Type	6/30/2014 as of 6/30/2014 Estimate ($millions)	6/30/2014 as of 3/31/2014 Estimate ($millions)	Difference ($millions)
TT	648	649	(1)
PTD	3,191	3,214	(23)
Death	926	919	7
% Permanent Partial	197	203	(6)
Permanent Partial	58	59	(1)
Wage Loss	107	109	(2)
Temporary Partial	0	0	(0)
Lump Sum Settlements	1,494	1,460	35
Living Maintenance	78	79	(1)
Lump Sum Advancements	231	221	9
Additional Awards	33	32	1
Total Indemnity Loss	6,963	6,945	18
Total PA Unpaid Loss	11,465	11,526	(61)

Ultimate loss and LAE estimates by accident year are discounted at a 4.0% rate as selected by the BWC. Actuarial Standards Board Standard of Practice No. 20, Discounting of Property and Casualty Loss and Loss Adjustment Expense Reserves, indicates that a discounted unpaid loss and allocated loss adjustment expense (ALAE) is not an adequate estimate of economic value unless a risk margin is included. We have not computed an explicit provision for adverse deviation on the discounted unpaid loss and ALAE.

We have provided the BWC with a complete set of exhibits in 'Adobe PDF' electronic format which contain the above summary exhibits in addition to all supporting exhibits.

We have relied on the data which the BWC provided to us. If the data is inaccurate or incomplete, our projections may need to be revised.

The estimates in this report were developed in accordance with the principles of the Casualty Actuarial Society and the applicable standards of the Actuarial Standard Board.

The "expected value" estimates presented in this report are intended to represent actuarial central estimates which, consistent with the applicable actuarial standard of practice, we define as the expected value over the range of reasonably possible (as opposed to all conceivable) outcomes. All data is considered to be gross of recoveries for salvage, subrogation, and the net data are net of reinsurance. However, no evaluation has been performed on the collectibility of such recovery amounts due to the BWC.

It should be understood that our conclusions are based on the available data and on informed judgment. Insurance liabilities are subject to many inherent uncertainties concerning future events. Macroeconomic events such as unanticipated changes in inflation, judicial decisions, legislation, claim consciousness, claim management, and mass torts may significantly alter the conclusions. Actual results may therefore vary significantly from our estimates.

We have enjoyed working with the BWC on this assignment and look forward to working with you in the future. Please let us know if we can be of further assistance.

Sincerely,

Jeffery J. Scott, FCAS, MAAA

Jeffery W. Scholl, FCAS, MAAA

Enclosure

Exhibit PACT.1

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
($000's)

Undiscounted Paid Loss

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	273,882	234,716	187,046	57,107	44,005	11,371	5,944	33,658	7,386	12,638	2,578	596,449	870,331
1981	6/30/2014	275,629	230,599	175,988	56,125	46,514	10,821	5,529	34,858	7,498	10,434	1,536	579,902	855,531
1982	6/30/2014	279,029	220,921	181,512	49,912	48,438	9,592	5,452	36,945	7,421	10,438	1,074	571,703	850,732
1983	6/30/2014	299,757	235,976	180,708	60,645	54,608	9,325	6,680	41,056	8,188	8,954	1,569	607,709	907,466
1984	6/30/2014	363,043	289,833	194,590	68,934	67,026	10,492	7,566	52,506	9,470	10,156	3,457	714,030	1,077,073
1985	6/30/2014	457,466	330,069	220,139	68,646	73,757	11,381	8,548	61,051	11,808	10,483	3,005	798,888	1,256,354
1986	6/30/2014	455,780	331,096	192,441	53,080	72,489	24,230	8,620	70,558	13,926	10,741	2,612	779,794	1,235,574
1987	6/30/2014	485,176	333,013	178,779	59,017	74,490	47,177	13,241	77,760	15,611	10,420	2,388	811,895	1,297,070
1988	6/30/2014	553,659	348,984	181,211	60,720	73,889	48,616	13,601	83,488	18,251	9,524	3,179	841,464	1,395,122
1989	6/30/2014	582,213	355,483	175,842	55,815	73,951	50,500	13,967	93,619	19,655	11,233	3,765	853,831	1,436,045
1990	6/30/2014	569,908	331,451	173,167	50,539	74,459	49,834	21,781	106,252	17,276	10,610	2,192	837,563	1,407,471
1991	6/30/2014	565,464	301,478	130,063	48,687	64,238	41,789	22,511	101,117	15,870	8,694	2,036	736,482	1,301,947
1992	6/30/2014	556,104	260,492	111,156	45,187	60,337	36,398	18,334	102,842	15,397	8,065	1,873	660,081	1,216,186
1993	6/30/2014	505,996	236,474	93,324	39,631	57,865	35,264	18,966	104,593	17,386	7,277	1,623	612,402	1,118,398
1994	6/30/2014	494,656	225,102	91,006	36,117	57,786	30,000	25,799	106,665	16,938	7,847	3,317	600,577	1,095,232
1995	6/30/2014	472,778	206,638	83,833	28,139	54,474	26,664	23,372	102,533	18,015	8,041	2,112	553,822	1,026,600
1996	6/30/2014	452,892	194,328	73,324	36,656	52,709	20,828	22,680	98,816	16,404	7,419	2,326	525,489	978,380
1997	6/30/2014	475,251	186,806	76,076	29,554	50,078	20,511	21,908	99,095	21,220	8,290	989	514,528	989,779
1998	6/30/2014	527,883	202,574	79,509	31,444	51,424	19,541	22,970	110,947	25,742	10,977	2,596	557,725	1,085,608
1999	6/30/2014	564,300	230,523	73,168	32,795	57,549	25,166	22,925	128,018	29,061	11,288	3,081	613,573	1,177,873
2000	6/30/2014	611,518	250,098	78,231	29,118	61,931	29,404	25,537	140,311	35,313	12,393	3,658	665,994	1,277,512
2001	6/30/2014	592,444	246,888	64,549	28,634	60,023	30,325	21,392	137,320	33,815	10,842	2,662	636,449	1,228,893
2002	6/30/2014	618,999	251,964	56,829	33,361	60,019	28,504	23,476	150,139	27,439	11,390	1,811	644,933	1,263,932
2003	6/30/2014	584,856	235,310	46,465	29,342	58,398	25,364	19,459	135,158	23,761	10,169	2,143	585,569	1,170,425
2004	6/30/2014	553,575	215,259	39,664	27,803	53,965	22,816	22,283	131,177	22,413	10,825	1,734	547,939	1,101,514
2005	6/30/2014	526,060	202,937	29,788	22,761	50,290	24,103	19,662	111,662	22,611	9,803	1,153	494,771	1,020,831
2006	6/30/2014	481,612	188,402	19,264	15,321	44,532	19,957	20,035	92,378	22,775	11,761	3,514	437,939	919,551
2007	6/30/2014	442,128	183,549	14,235	14,684	44,837	18,664	16,256	80,493	22,688	7,844	2,132	405,383	847,511
2008	6/30/2014	420,573	175,738	10,715	11,113	39,627	15,563	17,882	63,790	24,249	9,023	2,079	369,778	790,351
2009	6/30/2014	307,646	132,382	3,683	8,532	28,228	9,085	9,766	35,986	15,856	6,328	1,429	251,275	558,921
2010	6/30/2014	297,998	121,440	1,490	6,606	25,235	6,591	6,929	29,393	13,953	5,728	842	218,207	516,205
2011	6/30/2014	266,676	101,776	1,277	4,695	19,517	3,687	8,696	18,176	9,805	9,584	534	177,747	444,423
2012	6/30/2014	216,896	76,215	324	2,116	12,428	2,107	5,730	8,598	6,659	5,206	91	119,475	336,371
2013	6/30/2014	170,415	49,436	71	1,020	2,798	860	4,094	1,651	1,928	1,711	0	63,570	233,984
2014	6/30/2014	39,476	7,769	0	69	0	75	397	17	21	11	0	8,359	47,835
Total		15,341,740	7,725,720	3,219,466	1,203,926	1,771,915	776,605	531,991	2,782,624	595,808	316,147	71,092	18,995,293	34,337,034

All figures are rounded to the nearest thousand and may not add to totals for this reason.

Exhibit PACT.2

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
($000's)

Undiscounted Unpaid Loss

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	29,689	59	36,211	17,646	40	0	16	5,264	15	786	117	60,155	89,844
1981	6/30/2014	26,910	169	37,803	18,259	51	1	19	5,826	15	768	125	63,036	89,946
1982	6/30/2014	31,655	70	42,683	17,945	64	8	22	5,990	49	860	140	67,831	99,486
1983	6/30/2014	32,597	200	47,496	28,950	88	9	32	6,815	27	877	193	84,687	117,283
1984	6/30/2014	42,459	421	56,098	30,438	131	13	30	10,155	70	1,068	330	98,755	141,214
1985	6/30/2014	68,372	468	72,374	32,712	174	16	52	12,341	70	1,067	372	119,645	188,017
1986	6/30/2014	79,413	538	72,276	25,642	168	19	78	14,458	66	1,169	414	114,829	194,241
1987	6/30/2014	85,336	628	82,014	33,574	215	26	102	16,936	72	1,275	435	135,277	220,613
1988	6/30/2014	106,935	889	90,653	37,656	267	36	128	19,655	193	1,384	565	151,427	258,362
1989	6/30/2014	117,362	1,321	100,966	43,177	338	48	160	22,709	196	1,646	704	171,266	288,627
1990	6/30/2014	125,544	2,001	105,812	37,778	424	56	292	26,646	206	1,832	692	175,739	301,283
1991	6/30/2014	124,784	2,025	95,019	35,436	472	63	313	27,124	355	1,786	735	163,326	288,110
1992	6/30/2014	138,823	2,083	94,258	40,713	552	83	401	35,503	291	1,910	788	176,582	315,404
1993	6/30/2014	123,658	2,394	88,817	37,542	681	109	456	39,181	605	2,043	845	172,673	296,332
1994	6/30/2014	151,811	2,994	101,454	34,791	809	148	560	42,903	457	2,447	1,072	187,636	339,447
1995	6/30/2014	153,675	3,591	105,375	29,279	953	174	601	44,513	522	2,799	1,016	188,824	342,500
1996	6/30/2014	163,564	4,155	108,117	40,143	1,112	220	639	45,733	569	3,158	1,079	204,923	368,487
1997	6/30/2014	192,606	6,018	123,602	40,047	1,309	301	685	48,607	654	3,838	990	226,051	418,656
1998	6/30/2014	222,008	8,121	137,821	42,645	1,577	427	798	54,117	871	5,048	1,261	252,687	474,695
1999	6/30/2014	261,724	9,853	152,517	52,400	2,014	594	994	63,735	1,014	6,002	1,449	290,573	552,297
2000	6/30/2014	287,997	10,472	192,575	52,723	3,102	744	1,323	71,454	1,166	8,572	1,658	343,789	631,786
2001	6/30/2014	276,792	12,386	195,079	54,425	3,560	947	1,442	74,056	1,288	9,274	1,548	354,006	630,798
2002	6/30/2014	323,105	14,068	197,163	67,478	4,382	1,293	1,708	85,142	1,506	10,846	1,516	385,101	708,206
2003	6/30/2014	352,709	16,537	200,383	70,848	5,388	1,752	1,925	88,601	1,753	11,824	1,673	400,684	753,393
2004	6/30/2014	348,269	19,746	219,452	72,075	6,772	2,407	2,180	94,186	2,107	14,313	1,699	434,936	783,206
2005	6/30/2014	353,924	24,118	226,905	63,348	8,323	3,388	2,461	98,639	2,495	16,261	1,651	447,588	801,512
2006	6/30/2014	355,285	30,859	230,326	58,076	9,682	4,690	2,797	103,072	2,959	17,763	2,463	462,687	817,973
2007	6/30/2014	360,430	37,771	247,261	63,535	11,780	6,598	3,386	115,437	3,722	20,195	2,336	512,020	872,449
2008	6/30/2014	401,583	47,150	266,573	60,887	14,277	8,570	3,940	124,399	4,538	22,548	2,582	555,465	957,048
2009	6/30/2014	337,792	48,938	206,953	58,387	15,684	9,573	4,160	122,463	4,972	22,343	2,402	495,875	833,667
2010	6/30/2014	352,457	60,388	230,746	57,536	19,537	13,125	4,969	137,771	6,763	23,985	2,298	557,118	909,575
2011	6/30/2014	411,933	75,248	236,085	58,021	23,977	16,130	6,234	151,154	9,508	31,260	3,255	610,872	1,022,805
2012	6/30/2014	428,796	96,038	242,483	58,664	31,064	18,619	8,543	170,487	13,411	33,657	3,109	676,075	1,104,871
2013	6/30/2014	522,063	133,359	249,036	60,598	40,301	21,212	11,163	213,423	18,566	27,860	3,277	778,793	1,300,855
2014	6/30/2014	338,219	90,116	128,533	31,210	21,575	11,295	7,235	98,006	11,020	16,167	1,700	416,857	755,076
Total		7,730,280	765,191	5,020,921	1,564,584	230,841	122,695	69,843	2,296,502	92,090	328,632	46,488	10,537,786	18,268,066

All figures are rounded to the nearest thousand and may not add to totals for this reason.

Exhibit PACT.3

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
($000's)

Undiscounted Ultimate Loss

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	303,571	234,775	223,257	74,754	44,045	11,371	5,960	38,922	7,402	13,423	2,695	656,604	960,175
1981	6/30/2014	302,539	230,768	213,791	74,384	46,565	10,822	5,548	40,684	7,513	11,202	1,660	642,938	945,477
1982	6/30/2014	310,683	220,991	224,195	67,857	48,502	9,600	5,474	42,935	7,470	11,298	1,214	639,535	950,218
1983	6/30/2014	332,354	236,176	228,204	89,595	54,695	9,334	6,712	47,871	8,215	9,831	1,762	692,396	1,024,750
1984	6/30/2014	405,503	290,253	250,688	99,372	67,157	10,506	7,596	62,661	9,540	11,224	3,788	812,785	1,218,288
1985	6/30/2014	525,838	330,538	292,513	101,357	73,931	11,397	8,600	73,392	11,878	11,549	3,377	918,533	1,444,371
1986	6/30/2014	535,193	331,634	264,717	78,722	72,657	24,250	8,698	85,016	13,993	11,910	3,026	894,623	1,429,816
1987	6/30/2014	570,511	333,641	260,793	92,591	74,704	47,203	13,343	94,695	15,682	11,695	2,824	947,172	1,517,683
1988	6/30/2014	660,594	349,874	271,864	98,376	74,157	48,653	13,729	103,143	18,444	10,907	3,745	992,890	1,653,484
1989	6/30/2014	699,575	356,804	276,809	98,992	74,289	50,548	14,127	116,328	19,851	12,879	4,469	1,025,097	1,724,672
1990	6/30/2014	695,452	333,452	278,979	88,317	74,883	49,891	22,074	132,898	17,482	12,442	2,884	1,013,302	1,708,755
1991	6/30/2014	690,249	303,502	225,082	84,123	64,710	41,852	22,824	128,241	16,224	10,480	2,771	899,808	1,590,057
1992	6/30/2014	694,927	262,574	205,414	85,900	60,889	36,481	18,735	138,344	15,688	9,975	2,662	836,663	1,531,590
1993	6/30/2014	629,655	238,869	182,141	77,173	58,546	35,373	19,422	143,774	17,991	9,319	2,467	785,075	1,414,730
1994	6/30/2014	646,467	228,096	192,461	70,908	58,595	30,148	26,359	149,567	17,395	10,294	4,390	788,213	1,434,679
1995	6/30/2014	626,454	210,229	189,209	57,419	55,427	26,838	23,973	147,047	18,536	10,840	3,128	742,646	1,369,100
1996	6/30/2014	616,455	198,483	181,440	76,798	53,822	21,047	23,318	144,549	16,973	10,577	3,405	730,412	1,346,867
1997	6/30/2014	667,857	192,824	199,678	69,601	51,387	20,812	22,593	147,703	21,875	12,128	1,979	740,578	1,408,435
1998	6/30/2014	749,892	210,695	217,331	74,090	53,001	19,968	23,768	165,064	26,613	16,026	3,857	810,412	1,560,304
1999	6/30/2014	826,024	240,376	225,685	85,195	59,562	25,761	23,920	191,753	30,075	17,289	4,530	904,146	1,730,170
2000	6/30/2014	899,515	260,570	270,806	81,840	65,033	30,147	26,860	211,765	36,480	20,965	5,316	1,009,783	1,909,298
2001	6/30/2014	869,236	259,274	259,628	83,059	63,584	31,272	22,834	211,376	35,103	20,116	4,210	990,455	1,859,691
2002	6/30/2014	942,105	266,032	253,992	100,839	64,401	29,796	25,184	235,280	28,946	22,236	3,327	1,030,033	1,972,138
2003	6/30/2014	937,565	251,846	246,849	100,190	63,786	27,116	21,384	223,759	25,514	21,994	3,816	986,253	1,923,818
2004	6/30/2014	901,844	235,005	259,115	99,879	60,736	25,224	24,463	225,364	24,519	25,138	3,433	982,875	1,884,720
2005	6/30/2014	879,984	227,055	256,693	86,109	58,613	27,491	22,123	210,301	25,106	26,064	2,804	942,359	1,822,343
2006	6/30/2014	836,898	219,261	249,590	73,397	54,214	24,647	22,831	195,450	25,734	29,524	5,977	900,626	1,737,524
2007	6/30/2014	802,558	221,320	261,496	78,218	56,618	25,262	19,643	195,930	26,410	28,039	4,468	917,403	1,719,961
2008	6/30/2014	822,156	222,887	277,288	72,001	53,904	24,133	21,821	188,189	28,787	31,571	4,661	925,243	1,747,399
2009	6/30/2014	645,438	181,320	210,635	66,919	43,912	18,658	13,925	158,449	20,828	28,671	3,831	747,149	1,392,587
2010	6/30/2014	650,455	181,828	232,236	64,142	44,772	19,716	11,899	167,164	20,716	29,713	3,140	775,325	1,425,780
2011	6/30/2014	678,609	177,025	237,362	62,716	43,494	19,817	14,930	169,330	19,313	40,844	3,788	788,619	1,467,227
2012	6/30/2014	645,693	172,253	242,806	60,781	43,492	20,726	14,273	179,085	20,070	38,864	3,200	795,550	1,441,243
2013	6/30/2014	692,477	182,795	249,107	61,617	43,099	22,072	15,257	215,074	20,494	29,571	3,277	842,362	1,534,840
2014	6/30/2014	377,695	97,885	128,533	31,279	21,575	11,370	7,632	98,023	11,041	16,178	1,700	425,216	802,911
Total		23,072,020	8,490,910	8,240,386	2,768,510	2,002,756	899,300	601,834	5,079,126	687,898	644,778	117,581	29,533,080	52,605,100
Annual % Chg 02-13:		-3.8%	-3.8%	-0.7%	-5.1%	-4.2%	-3.4%	-5.8%	-2.4%	-3.1%	4.4%	-0.6%	-2.5%	-3.1%
Annual % Chg 10-13:		1.4%	-0.1%	2.4%	-1.5%	-1.1%	3.9%	7.3%	8.5%	0.1%	-0.6%	-0.4%	2.6%	2.1%

All figures are rounded to the nearest thousand and may not add to totals for this reason.

Exhibit PACT.4

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Undiscounted Loss Ratios (Using Rate Adjusted Premuims)

Injury Year Ending 12/31	(1) Evaluation as of	(2) Medical	(3) TT	(4) PTD	(5) Death	(6) % PP	(7) TP+WL & LM/WL + CO	(8) Perm. Partial	(9) Lump Sum Settlements	(10) Living Mainten'ce	(11) Lump Sum Advancements	(12) Additional Awards	(13) Sub-Total Other than Medical	(13) Total
1980	6/30/2014													
1981	6/30/2014													
1982	6/30/2014													
1983	6/30/2014													
1984	6/30/2014													
1985	6/30/2014													
1986	6/30/2014													
1987	6/30/2014	123%	72%	56%	20%	16%	10%	3%	20%	3%	3%	1%	205%	328%
1988	6/30/2014	112%	59%	46%	17%	13%	8%	2%	17%	3%	2%	1%	168%	280%
1989	6/30/2014	99%	50%	39%	14%	10%	7%	2%	16%	3%	2%	1%	144%	243%
1990	6/30/2014	88%	42%	35%	11%	9%	6%	3%	17%	2%	2%	0%	128%	216%
1991	6/30/2014	87%	38%	28%	11%	8%	5%	3%	16%	2%	1%	0%	114%	201%
1992	6/30/2014	88%	33%	26%	11%	8%	5%	2%	18%	2%	1%	0%	106%	194%
1993	6/30/2014	76%	29%	22%	9%	7%	4%	2%	17%	2%	1%	0%	95%	171%
1994	6/30/2014	74%	26%	22%	8%	7%	3%	3%	17%	2%	1%	1%	90%	165%
1995	6/30/2014	70%	24%	21%	6%	6%	3%	3%	17%	2%	1%	0%	84%	154%
1996	6/30/2014	69%	22%	20%	9%	6%	2%	3%	16%	2%	1%	0%	82%	151%
1997	6/30/2014	69%	20%	21%	7%	5%	2%	2%	15%	2%	1%	0%	76%	145%
1998	6/30/2014	72%	20%	21%	7%	5%	2%	2%	16%	3%	2%	0%	78%	150%
1999	6/30/2014	73%	21%	20%	7%	5%	2%	2%	17%	3%	2%	0%	79%	152%
2000	6/30/2014	79%	23%	24%	7%	6%	3%	2%	19%	3%	2%	0%	88%	167%
2001	6/30/2014	77%	23%	23%	7%	6%	3%	2%	19%	3%	2%	0%	88%	164%
2002	6/30/2014	82%	23%	22%	9%	6%	3%	2%	20%	3%	2%	0%	89%	171%
2003	6/30/2014	85%	23%	22%	9%	6%	2%	2%	20%	2%	2%	0%	89%	174%
2004	6/30/2014	81%	21%	23%	9%	5%	2%	2%	20%	2%	2%	0%	89%	170%
2005	6/30/2014	81%	21%	24%	8%	5%	3%	2%	19%	2%	2%	0%	87%	168%
2006	6/30/2014	78%	20%	23%	7%	5%	2%	2%	18%	2%	3%	1%	84%	162%
2007	6/30/2014	71%	20%	23%	7%	5%	2%	2%	17%	2%	2%	0%	81%	152%
2008	6/30/2014	70%	19%	24%	6%	5%	2%	2%	16%	2%	3%	0%	79%	150%
2009	6/30/2014	60%	17%	20%	6%	4%	2%	1%	15%	2%	3%	0%	70%	130%
2010	6/30/2014	59%	16%	21%	6%	4%	2%	1%	15%	2%	3%	0%	70%	128%
2011	6/30/2014	58%	15%	20%	5%	4%	2%	1%	14%	2%	3%	0%	67%	125%
2012	6/30/2014	53%	14%	20%	5%	4%	2%	1%	15%	2%	3%	0%	65%	117%
2013	6/30/2014	54%	14%	20%	5%	3%	2%	1%	17%	2%	2%	0%	66%	120%
2014	6/30/2014	54%	14%	19%	5%	3%	2%	1%	14%	2%	2%	0%	61%	116%
Annual % Chg 02-13:		-4.6%	-4.7%	-1.6%	-6.0%	-5.0%	-4.3%	-6.6%	-3.2%	-4.0%	3.5%	-1.5%	-3.4%	-4.0%
Annual % Chg 10-13:		-3.2%	-4.7%	-2.3%	-6.0%	-5.6%	-0.8%	2.4%	3.5%	-4.5%	-5.2%	-4.9%	-2.1%	-2.6%

All figures are rounded to the nearest thousand and may not add to totals for this reason.
Premium is from Exhibit PACT.16, Column (3).

Exhibit PACT.5

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Undiscounted Pure Premiums (per $100 of Payroll)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	1.05	0.81	0.77	0.26	0.15	0.04	0.02	0.13	0.03	0.05	0.01	2.27	3.31
1981	6/30/2014	1.00	0.77	0.71	0.25	0.15	0.04	0.02	0.13	0.02	0.04	0.01	2.13	3.14
1982	6/30/2014	1.03	0.74	0.75	0.23	0.16	0.03	0.02	0.14	0.02	0.04	0.00	2.13	3.16
1983	6/30/2014	1.09	0.77	0.75	0.29	0.18	0.03	0.02	0.16	0.03	0.03	0.01	2.26	3.35
1984	6/30/2014	1.22	0.88	0.76	0.30	0.20	0.03	0.02	0.19	0.03	0.03	0.01	2.45	3.68
1985	6/30/2014	1.47	0.93	0.82	0.28	0.21	0.03	0.02	0.21	0.03	0.03	0.01	2.57	4.04
1986	6/30/2014	1.40	0.87	0.69	0.21	0.19	0.06	0.02	0.22	0.04	0.03	0.01	2.34	3.73
1987	6/30/2014	1.39	0.81	0.64	0.23	0.18	0.11	0.03	0.23	0.04	0.03	0.01	2.31	3.70
1988	6/30/2014	1.49	0.79	0.61	0.22	0.17	0.11	0.03	0.23	0.04	0.02	0.01	2.25	3.74
1989	6/30/2014	1.48	0.76	0.59	0.21	0.16	0.11	0.03	0.25	0.04	0.03	0.01	2.18	3.66
1990	6/30/2014	1.40	0.67	0.56	0.18	0.15	0.10	0.04	0.27	0.04	0.03	0.01	2.04	3.44
1991	6/30/2014	1.36	0.60	0.44	0.17	0.13	0.08	0.04	0.25	0.03	0.02	0.01	1.77	3.13
1992	6/30/2014	1.32	0.50	0.39	0.16	0.12	0.07	0.04	0.26	0.03	0.02	0.01	1.58	2.90
1993	6/30/2014	1.14	0.43	0.33	0.14	0.11	0.06	0.04	0.26	0.03	0.02	0.00	1.42	2.57
1994	6/30/2014	1.12	0.40	0.33	0.12	0.10	0.05	0.05	0.26	0.03	0.02	0.01	1.37	2.48
1995	6/30/2014	1.03	0.34	0.31	0.09	0.09	0.04	0.04	0.24	0.03	0.02	0.01	1.22	2.25
1996	6/30/2014	0.97	0.31	0.28	0.12	0.08	0.03	0.04	0.23	0.03	0.02	0.01	1.15	2.12
1997	6/30/2014	0.98	0.28	0.29	0.10	0.08	0.03	0.03	0.22	0.03	0.02	0.00	1.09	2.07
1998	6/30/2014	1.05	0.29	0.30	0.10	0.07	0.03	0.03	0.23	0.04	0.02	0.01	1.13	2.18
1999	6/30/2014	1.10	0.32	0.30	0.11	0.08	0.03	0.03	0.25	0.04	0.02	0.01	1.20	2.30
2000	6/30/2014	1.14	0.33	0.34	0.10	0.08	0.04	0.03	0.27	0.05	0.03	0.01	1.28	2.41
2001	6/30/2014	1.08	0.32	0.32	0.10	0.08	0.04	0.03	0.26	0.04	0.03	0.01	1.23	2.31
2002	6/30/2014	1.15	0.33	0.31	0.12	0.08	0.04	0.03	0.29	0.04	0.03	0.00	1.26	2.42
2003	6/30/2014	1.14	0.31	0.30	0.12	0.08	0.03	0.03	0.27	0.03	0.03	0.00	1.20	2.33
2004	6/30/2014	1.07	0.28	0.31	0.12	0.07	0.03	0.03	0.27	0.03	0.03	0.00	1.16	2.23
2005	6/30/2014	1.01	0.26	0.30	0.10	0.07	0.03	0.03	0.24	0.03	0.03	0.00	1.08	2.10
2006	6/30/2014	0.92	0.24	0.27	0.08	0.06	0.03	0.03	0.22	0.03	0.03	0.01	0.99	1.91
2007	6/30/2014	0.86	0.24	0.28	0.08	0.06	0.03	0.02	0.21	0.03	0.03	0.00	0.98	1.84
2008	6/30/2014	0.88	0.24	0.30	0.08	0.06	0.03	0.02	0.20	0.03	0.03	0.00	0.99	1.87
2009	6/30/2014	0.75	0.21	0.24	0.08	0.05	0.02	0.02	0.18	0.02	0.03	0.00	0.86	1.61
2010	6/30/2014	0.75	0.21	0.27	0.07	0.05	0.02	0.01	0.19	0.02	0.03	0.00	0.89	1.65
2011	6/30/2014	0.75	0.20	0.26	0.07	0.05	0.02	0.02	0.19	0.02	0.05	0.00	0.87	1.63
2012	6/30/2014	0.69	0.18	0.26	0.06	0.05	0.02	0.02	0.19	0.02	0.04	0.00	0.85	1.53
2013	6/30/2014	0.70	0.19	0.25	0.06	0.04	0.02	0.02	0.22	0.02	0.03	0.00	0.85	1.56
2014	6/30/2014	0.73	0.19	0.25	0.06	0.04	0.02	0.01	0.19	0.02	0.03	0.00	0.83	1.56
	Annual % Chg 02-13:	-5.0%	-5.0%	-1.9%	-6.3%	-5.4%	-4.6%	-7.0%	-3.6%	-4.3%	3.1%	-1.9%	-3.7%	-4.3%
	Annual % Chg 10-13:	-2.9%	-4.3%	-1.9%	-5.6%	-5.3%	-0.4%	2.8%	3.9%	-4.1%	-4.8%	-4.6%	-1.7%	-2.2%

All figures are rounded to the nearest thousand and may not add to totals for this reason.
Payroll is from Exhibit PACT.16, Column (4).

Exhibit PACT.6

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Undiscounted Cost Per Employee

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	156	121	115	38	23	6	3	20	4	7	1	338	494
1981	6/30/2014	162	124	115	40	25	6	3	22	4	6	1	345	507
1982	6/30/2014	176	125	127	38	27	5	3	24	4	6	1	362	538
1983	6/30/2014	193	137	132	52	32	5	4	28	5	6	1	402	595
1984	6/30/2014	228	163	141	56	38	6	4	35	5	6	2	458	686
1985	6/30/2014	284	179	158	55	40	6	5	40	6	6	2	496	780
1986	6/30/2014	276	171	137	41	38	13	4	44	7	6	2	462	738
1987	6/30/2014	284	166	130	46	37	23	7	47	8	6	1	471	755
1988	6/30/2014	320	169	132	48	36	24	7	50	9	5	2	480	800
1989	6/30/2014	325	166	129	46	34	23	7	54	9	6	2	476	801
1990	6/30/2014	318	153	128	40	34	23	10	61	8	6	1	464	782
1991	6/30/2014	318	140	104	39	30	19	11	59	7	5	1	415	733
1992	6/30/2014	325	123	96	40	28	17	9	65	7	5	1	391	715
1993	6/30/2014	287	109	83	35	27	16	9	66	8	4	1	358	645
1994	6/30/2014	288	102	86	32	26	13	12	67	8	5	2	351	639
1995	6/30/2014	272	91	82	25	24	12	10	64	8	5	1	323	595
1996	6/30/2014	265	85	78	33	23	9	10	62	7	5	1	314	580
1997	6/30/2014	281	81	84	29	22	9	10	62	9	5	1	312	593
1998	6/30/2014	315	89	91	31	22	8	10	69	11	7	2	341	656
1999	6/30/2014	340	99	93	35	25	11	10	79	12	7	2	373	713
2000	6/30/2014	366	106	110	33	26	12	11	86	15	9	2	410	776
2001	6/30/2014	357	107	107	34	26	13	9	87	14	8	2	407	764
2002	6/30/2014	392	111	106	42	27	12	10	98	12	9	1	428	820
2003	6/30/2014	396	106	104	42	27	11	9	95	11	9	2	417	813
2004	6/30/2014	385	100	111	43	26	11	10	96	10	11	1	419	804
2005	6/30/2014	375	97	109	37	25	12	9	90	11	11	1	401	776
2006	6/30/2014	347	91	104	30	22	10	9	81	11	12	2	374	721
2007	6/30/2014	339	94	111	33	24	11	8	83	11	12	2	388	727
2008	6/30/2014	356	96	120	31	23	10	9	81	12	14	2	400	756
2009	6/30/2014	302	85	99	31	21	9	7	74	10	13	2	350	652
2010	6/30/2014	310	87	111	31	21	9	6	80	10	14	1	370	681
2011	6/30/2014	320	83	112	30	20	9	7	80	9	19	2	372	691
2012	6/30/2014	301	80	113	28	20	10	7	83	9	18	1	371	671
2013	6/30/2014	314	83	113	28	20	10	7	98	9	13	1	382	696
2014	6/30/2014	335	87	114	28	19	10	7	87	10	14	2	377	712
	Annual % Chg 02-13:	-2.6%	-2.7%	0.5%	-4.0%	-3.0%	-2.2%	-4.6%	-1.2%	-2.0%	5.7%	0.6%	-1.3%	-1.9%
	Annual % Chg 10-13:	-0.3%	-1.7%	0.7%	-3.1%	-2.7%	2.2%	5.5%	6.7%	-1.6%	-2.2%	-2.0%	0.9%	0.4%

All figures are rounded to the nearest thousand and may not add to totals for this reason.
# of employees is from Exhibit PACT.16, Column (9).

Exhibit PACT.7

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Undiscounted Cost Per Loss Time Claim Count

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	7,794	6,028	5,732	1,919	1,131	292	153	999	190	345	69	16,859	24,653
1981	6/30/2014	8,176	6,237	5,778	2,010	1,258	292	150	1,099	203	303	45	17,376	25,552
1982	6/30/2014	9,200	6,544	6,639	2,009	1,436	284	162	1,271	221	335	36	18,938	28,138
1983	6/30/2014	9,658	6,863	6,632	2,604	1,589	271	195	1,391	239	286	51	20,121	29,779
1984	6/30/2014	9,797	7,013	6,057	2,401	1,623	254	184	1,514	230	271	92	19,637	29,434
1985	6/30/2014	11,727	7,371	6,523	2,260	1,649	254	192	1,637	265	258	75	20,484	32,211
1986	6/30/2014	11,722	7,264	5,798	1,724	1,591	531	191	1,862	306	261	66	19,595	31,317
1987	6/30/2014	11,820	6,913	5,403	1,918	1,548	978	276	1,962	325	242	59	19,624	31,444
1988	6/30/2014	12,778	6,768	5,259	1,903	1,434	941	266	1,995	357	211	72	19,206	31,985
1989	6/30/2014	13,091	6,677	5,180	1,852	1,390	946	264	2,177	371	241	84	19,182	32,273
1990	6/30/2014	13,128	6,295	5,266	1,667	1,414	942	417	2,509	330	235	54	19,128	32,256
1991	6/30/2014	14,142	6,218	4,611	1,723	1,326	857	468	2,627	332	215	57	18,435	32,577
1992	6/30/2014	14,663	5,540	4,334	1,813	1,285	770	395	2,919	331	210	56	17,654	32,317
1993	6/30/2014	13,411	5,088	3,880	1,644	1,247	753	414	3,062	383	198	53	16,722	30,133
1994	6/30/2014	14,047	4,956	4,182	1,541	1,273	655	573	3,250	378	224	95	17,127	31,174
1995	6/30/2014	14,502	4,867	4,380	1,329	1,283	621	555	3,404	429	251	72	17,192	31,694
1996	6/30/2014	15,563	5,011	4,581	1,939	1,359	531	589	3,649	428	267	86	18,440	34,003
1997	6/30/2014	18,073	5,218	5,404	1,884	1,391	563	611	3,997	592	328	54	20,041	38,115
1998	6/30/2014	20,625	5,795	5,977	2,038	1,458	549	654	4,540	732	441	106	22,290	42,915
1999	6/30/2014	22,015	6,406	6,015	2,271	1,587	687	637	5,111	802	461	121	24,097	46,112
2000	6/30/2014	23,750	6,880	7,150	2,161	1,717	796	709	5,591	963	554	140	26,661	50,411
2001	6/30/2014	26,079	7,779	7,789	2,492	1,908	938	685	6,342	1,053	604	126	29,716	55,795
2002	6/30/2014	28,176	7,956	7,596	3,016	1,926	891	753	7,037	866	665	100	30,805	58,981
2003	6/30/2014	29,581	7,946	7,788	3,161	2,013	856	675	7,060	805	694	120	31,117	60,698
2004	6/30/2014	30,927	8,059	8,886	3,425	2,083	865	839	7,728	841	862	118	33,706	64,633
2005	6/30/2014	33,169	8,558	9,675	3,246	2,209	1,036	834	7,927	946	982	106	35,520	68,689
2006	6/30/2014	36,551	9,576	10,901	3,206	2,368	1,076	997	8,536	1,124	1,289	261	39,335	75,886
2007	6/30/2014	37,559	10,358	12,238	3,661	2,650	1,182	919	9,169	1,236	1,312	209	42,934	80,493
2008	6/30/2014	43,024	11,664	14,511	3,768	2,821	1,263	1,142	9,848	1,506	1,652	244	48,418	91,442
2009	6/30/2014	42,450	11,925	13,853	4,401	2,888	1,227	916	10,421	1,370	1,886	252	49,139	91,589
2010	6/30/2014	41,146	11,502	14,691	4,057	2,832	1,247	753	10,574	1,310	1,880	199	49,045	90,191
2011	6/30/2014	43,548	11,360	15,232	4,025	2,791	1,272	958	10,866	1,239	2,621	243	50,608	94,156
2012	6/30/2014	42,683	11,387	16,050	4,018	2,875	1,370	943	11,838	1,327	2,569	212	52,589	95,272
2013	6/30/2014	45,350	11,971	16,314	4,035	2,823	1,445	999	14,085	1,342	1,937	215	55,166	100,516
2014	6/30/2014	47,881	12,409	16,294	3,965	2,735	1,441	968	12,426	1,400	2,051	215	53,905	101,786
Annual % Chg 02-13:		4.5%	4.4%	7.9%	3.0%	4.1%	4.9%	2.3%	6.0%	5.2%	13.4%	7.9%	5.9%	5.2%
Annual % Chg 10-13:		2.8%	1.2%	3.7%	-0.2%	0.2%	5.3%	8.7%	9.9%	1.4%	0.7%	0.9%	4.0%	3.4%

All figures are rounded to the nearest thousand and may not add to totals for this reason.
Ultimate # of claims is from Exhibit PACT.16, Column (6).

Exhibit PACT.8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
($000's)

Discounted Paid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Medical	(3) TT	(4) PTD	(5) Death	(6) % PP	(7) TP+WL & LM/WL + CO	(8) Perm. Partial	(9) Lump Sum Settlements	(10) Living Mainten'ce	(11) Lump Sum Advancements	(12) Additional Awards	(13) Sub-Total Other than Medical	(13) Total
1980	6/30/2014	203,739	201,321	95,368	33,738	36,223	7,976	5,143	17,854	6,152	8,543	1,625	413,942	617,681
1981	6/30/2014	208,927	199,771	91,521	33,839	38,508	7,694	4,864	19,231	6,293	6,889	974	409,586	618,514
1982	6/30/2014	214,394	193,063	96,017	30,730	40,462	6,902	4,710	20,456	6,226	7,018	685	406,270	620,664
1983	6/30/2014	233,867	207,374	96,233	36,680	45,859	6,768	5,757	23,389	6,919	5,977	1,087	436,044	669,911
1984	6/30/2014	285,843	256,580	106,570	42,399	56,429	7,710	6,585	30,907	7,947	6,623	2,331	524,080	809,922
1985	6/30/2014	353,971	294,042	121,990	43,281	62,016	8,364	7,443	36,579	9,855	6,900	2,002	592,474	946,445
1986	6/30/2014	360,543	295,991	107,165	34,102	60,741	18,629	7,395	42,849	11,830	7,011	1,777	587,488	948,032
1987	6/30/2014	392,490	300,140	100,936	37,985	62,332	37,394	11,347	49,251	13,439	6,602	1,705	621,132	1,013,622
1988	6/30/2014	452,401	315,464	104,359	39,743	61,676	39,148	11,678	54,320	15,863	6,382	2,313	650,947	1,103,348
1989	6/30/2014	483,425	322,802	102,304	36,370	61,665	41,381	12,135	62,910	17,382	7,258	2,640	666,846	1,150,271
1990	6/30/2014	474,395	302,003	103,485	33,907	62,951	41,349	18,948	74,057	15,208	6,988	1,715	660,611	1,135,006
1991	6/30/2014	485,909	278,199	79,174	33,327	54,452	35,177	19,588	73,569	14,024	5,802	1,557	594,869	1,080,778
1992	6/30/2014	478,266	240,293	68,667	31,130	51,248	31,191	16,294	77,512	13,701	5,414	1,417	536,866	1,015,132
1993	6/30/2014	440,492	218,273	58,707	27,610	49,533	30,150	17,085	80,066	15,624	4,848	1,285	503,180	943,672
1994	6/30/2014	425,988	207,287	57,862	26,043	49,511	25,876	23,258	82,251	15,232	5,434	2,634	495,388	921,376
1995	6/30/2014	411,355	190,271	54,329	20,440	46,760	22,671	21,116	80,191	16,128	5,871	1,695	459,471	870,827
1996	6/30/2014	396,700	177,836	48,469	27,041	45,306	17,693	20,587	77,313	14,533	5,351	1,867	435,997	832,696
1997	6/30/2014	417,664	169,993	51,279	22,038	43,055	17,265	19,482	78,299	19,046	5,986	771	427,214	844,878
1998	6/30/2014	466,143	184,252	54,737	23,974	44,337	16,551	20,972	87,992	23,588	8,119	2,128	466,648	932,791
1999	6/30/2014	501,651	208,770	50,961	25,415	49,677	21,019	20,609	101,722	26,510	8,493	2,432	515,608	1,017,259
2000	6/30/2014	550,840	227,310	55,963	22,844	53,777	24,707	23,005	113,119	32,541	9,644	2,942	565,851	1,116,691
2001	6/30/2014	541,271	224,658	47,149	22,921	52,340	25,743	19,298	112,456	31,367	8,594	2,200	546,726	1,087,997
2002	6/30/2014	569,392	230,432	42,270	27,238	52,586	24,145	21,269	124,545	25,163	8,957	1,510	558,115	1,127,507
2003	6/30/2014	543,012	216,618	35,526	24,216	51,508	21,538	17,858	114,281	21,485	8,275	1,802	513,106	1,056,118
2004	6/30/2014	518,503	198,321	30,915	23,420	47,976	19,440	20,456	111,803	20,264	8,989	1,502	483,087	1,001,590
2005	6/30/2014	495,922	187,314	23,645	19,529	44,961	20,578	18,400	96,343	20,629	8,302	994	440,696	936,618
2006	6/30/2014	456,949	174,071	15,695	13,427	40,128	17,313	18,658	80,486	20,832	10,385	3,094	394,089	851,038
2007	6/30/2014	422,845	171,013	11,900	13,052	40,883	16,465	15,209	69,694	20,875	6,947	1,871	367,909	790,754
2008	6/30/2014	404,774	165,350	9,212	10,051	36,569	13,928	16,844	55,785	22,512	8,140	1,857	340,249	745,023
2009	6/30/2014	299,026	126,202	3,260	7,837	26,323	8,294	9,294	32,449	14,866	5,989	1,298	235,814	534,840
2010	6/30/2014	292,456	117,275	1,358	6,197	23,758	6,117	6,719	27,161	13,207	5,563	765	208,120	500,576
2011	6/30/2014	263,640	99,486	1,200	4,501	18,609	3,509	8,402	17,116	9,373	9,510	498	172,204	435,844
2012	6/30/2014	216,240	75,416	314	2,072	12,053	2,057	5,641	8,320	6,485	5,224	88	117,669	333,909
2013	6/30/2014	171,467	49,627	71	1,021	2,798	861	4,104	1,651	1,929	1,712	0	63,774	235,241
2014	6/30/2014	40,654	8,001	0	71	0	77	409	17	21	11	0	8,608	49,263
Total		13,475,152	7,034,816	1,928,613	838,189	1,527,010	645,683	480,561	2,135,945	537,048	237,751	55,065	15,420,680	28,895,832

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.

Exhibit PACT.9

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
($000's)

Discounted Unpaid Loss

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	5,373	13	6,964	3,042	9	0	4	988	4	177	28	11,227	16,601
1981	6/30/2014	4,954	39	7,725	3,244	12	0	5	1,127	4	167	31	12,354	17,307
1982	6/30/2014	6,000	20	9,007	3,287	16	2	6	1,195	12	192	35	13,772	19,772
1983	6/30/2014	6,395	52	10,156	5,466	23	2	8	1,403	7	195	51	17,363	23,758
1984	6/30/2014	8,542	112	12,637	5,923	35	4	8	2,157	19	245	89	21,229	29,770
1985	6/30/2014	14,168	134	16,585	6,561	48	5	15	2,692	19	260	102	26,421	40,589
1986	6/30/2014	16,992	168	17,151	5,301	50	6	23	3,237	19	300	117	26,372	43,364
1987	6/30/2014	18,885	193	20,339	7,155	66	8	31	3,909	21	337	125	32,183	51,068
1988	6/30/2014	24,366	275	23,264	8,273	84	11	39	4,671	58	368	168	37,213	61,578
1989	6/30/2014	27,554	434	26,788	9,781	110	16	50	5,545	60	464	215	43,462	71,016
1990	6/30/2014	30,321	664	28,898	8,824	142	19	93	6,743	65	526	215	46,189	76,510
1991	6/30/2014	31,052	698	26,883	8,536	163	22	102	7,102	115	519	234	44,373	75,425
1992	6/30/2014	35,511	756	27,537	10,115	196	30	141	9,283	98	569	257	48,981	84,492
1993	6/30/2014	32,656	900	26,765	9,621	252	42	164	10,577	213	620	282	49,435	82,090
1994	6/30/2014	41,176	1,163	31,520	9,198	310	59	210	11,943	166	774	364	55,708	96,884
1995	6/30/2014	42,906	1,440	33,743	7,987	380	71	232	12,844	200	897	354	58,149	101,055
1996	6/30/2014	47,095	1,728	35,677	11,300	461	93	254	13,799	226	1,056	386	64,982	112,076
1997	6/30/2014	56,994	2,555	42,025	11,635	562	133	280	15,305	270	1,337	363	74,466	131,460
1998	6/30/2014	67,827	3,596	48,710	12,789	707	197	343	18,146	374	2,021	471	87,354	155,181
1999	6/30/2014	82,516	4,578	55,147	16,224	961	285	451	22,453	449	2,481	556	103,585	186,102
2000	6/30/2014	93,763	5,246	72,316	16,854	1,493	394	627	26,430	537	3,723	656	128,278	222,040
2001	6/30/2014	93,191	6,441	75,436	17,959	1,796	495	711	28,559	622	4,180	631	136,831	230,022
2002	6/30/2014	112,566	7,198	77,836	22,978	2,322	709	884	34,343	763	5,062	640	152,735	265,301
2003	6/30/2014	127,005	8,875	81,626	24,892	3,007	1,009	1,008	37,297	925	5,717	727	165,083	292,088
2004	6/30/2014	130,375	11,242	91,410	26,124	3,976	1,479	1,213	41,572	1,158	7,157	764	186,095	316,470
2005	6/30/2014	137,361	14,365	97,583	23,682	5,112	2,159	1,425	45,281	1,443	8,425	767	200,243	337,604
2006	6/30/2014	142,830	19,181	101,322	22,431	6,138	3,142	1,686	48,717	1,791	9,417	1,178	215,002	357,832
2007	6/30/2014	151,427	24,623	110,954	25,268	7,820	4,614	2,126	56,982	2,365	11,126	1,169	247,046	398,473
2008	6/30/2014	176,888	32,103	120,701	24,956	9,889	6,162	2,595	64,287	3,046	12,802	1,353	277,893	454,782
2009	6/30/2014	151,590	34,766	95,751	24,649	11,357	7,203	2,859	66,869	3,483	13,126	1,325	261,387	412,977
2010	6/30/2014	167,541	44,785	107,795	25,023	14,648	10,181	3,598	79,852	5,046	14,432	1,356	306,717	474,258
2011	6/30/2014	202,995	58,010	109,833	26,054	18,639	12,839	4,746	89,539	7,410	19,151	2,082	348,301	551,296
2012	6/30/2014	224,879	76,842	113,164	27,152	25,236	15,138	6,871	105,178	11,002	20,980	2,114	403,676	628,555
2013	6/30/2014	301,782	112,558	117,189	28,783	34,267	17,477	9,379	138,645	16,291	17,884	2,351	494,824	796,606
2014	6/30/2014	224,694	79,072	60,074	15,087	18,551	9,377	6,328	67,018	9,828	11,211	1,221	277,766	502,461
Total		3,040,168	554,821	1,940,512	516,154	168,841	93,383	48,514	1,085,688	68,109	177,897	22,775	4,676,694	7,716,862

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.

Exhibit PACT.10

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
($000's)

Discounted Ultimate Loss

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	209,112	201,333	102,332	36,780	36,232	7,976	5,147	18,842	6,155	8,720	1,653	425,169	634,282
1981	6/30/2014	213,881	199,810	99,246	37,084	38,521	7,695	4,869	20,359	6,297	7,056	1,004	421,940	635,821
1982	6/30/2014	220,394	193,083	105,024	34,017	40,478	6,905	4,716	21,652	6,239	7,210	720	420,043	640,436
1983	6/30/2014	240,262	207,426	106,389	42,146	45,882	6,770	5,766	24,792	6,926	6,172	1,138	453,407	693,669
1984	6/30/2014	294,384	256,691	119,207	48,322	56,464	7,714	6,593	33,063	7,966	6,868	2,420	545,308	839,693
1985	6/30/2014	368,139	294,176	138,575	49,842	62,064	8,369	7,458	39,271	9,874	7,160	2,105	618,895	987,034
1986	6/30/2014	377,535	296,158	124,316	39,403	60,791	18,635	7,418	46,086	11,848	7,311	1,894	613,860	991,395
1987	6/30/2014	411,376	300,333	121,275	45,140	62,398	37,402	11,378	53,160	13,460	6,939	1,830	653,315	1,064,690
1988	6/30/2014	476,766	315,739	127,624	48,017	61,760	39,160	11,717	58,991	15,921	6,750	2,481	688,160	1,164,926
1989	6/30/2014	510,978	323,236	129,093	46,151	61,774	41,397	12,185	68,455	17,442	7,722	2,854	710,308	1,221,287
1990	6/30/2014	504,716	302,667	132,382	42,732	63,094	41,368	19,041	80,800	15,272	7,513	1,931	706,799	1,211,516
1991	6/30/2014	516,961	278,897	106,058	41,863	54,615	35,198	19,690	80,671	14,139	6,320	1,791	639,242	1,156,203
1992	6/30/2014	513,776	241,048	96,204	41,245	51,444	31,221	16,435	86,795	13,798	5,982	1,674	585,847	1,099,623
1993	6/30/2014	473,147	219,173	85,472	37,231	49,785	30,192	17,248	90,643	15,837	5,468	1,567	552,615	1,025,762
1994	6/30/2014	467,164	208,449	89,383	35,241	49,822	25,935	23,468	94,193	15,398	6,208	2,998	551,096	1,018,259
1995	6/30/2014	454,262	191,711	88,072	28,427	47,140	22,742	21,348	93,035	16,328	6,768	2,049	517,620	971,882
1996	6/30/2014	443,794	179,565	84,146	38,341	45,767	17,786	20,842	91,113	14,759	6,406	2,253	500,978	944,773
1997	6/30/2014	474,658	172,548	93,305	33,674	43,617	17,398	19,762	93,604	19,316	7,324	1,134	501,680	976,337
1998	6/30/2014	533,970	187,848	103,446	36,763	45,044	16,747	21,315	106,138	23,961	10,140	2,599	554,002	1,087,972
1999	6/30/2014	584,167	213,348	106,108	41,638	50,637	21,305	21,060	124,175	26,959	10,975	2,988	619,193	1,203,360
2000	6/30/2014	644,602	232,556	128,279	39,698	55,270	25,101	23,632	139,549	33,078	13,367	3,598	694,129	1,338,731
2001	6/30/2014	634,462	231,099	122,585	40,880	54,136	26,238	20,009	141,015	31,989	12,774	2,831	683,557	1,318,019
2002	6/30/2014	681,958	237,630	120,106	50,216	54,908	24,854	22,153	158,888	25,926	14,019	2,150	710,851	1,392,808
2003	6/30/2014	670,017	225,492	117,152	49,108	54,515	22,547	18,866	151,578	22,409	13,992	2,529	678,189	1,348,206
2004	6/30/2014	648,878	209,563	122,325	49,543	51,953	20,919	21,669	153,376	21,422	16,146	2,265	669,182	1,318,059
2005	6/30/2014	633,283	201,679	121,228	43,212	50,074	22,738	19,825	141,624	22,072	16,727	1,761	640,939	1,274,222
2006	6/30/2014	599,778	193,253	117,017	35,858	46,265	20,456	20,343	129,202	22,624	19,802	4,272	609,091	1,208,870
2007	6/30/2014	574,272	195,636	122,854	38,320	48,702	21,078	17,335	126,676	23,241	18,073	3,040	614,955	1,189,227
2008	6/30/2014	581,662	197,453	129,913	35,007	46,458	20,090	19,439	120,072	25,559	20,942	3,211	618,142	1,199,804
2009	6/30/2014	450,616	160,968	99,011	32,486	37,681	15,497	12,153	99,318	18,350	19,115	2,623	497,201	947,818
2010	6/30/2014	459,997	162,060	109,153	31,219	38,407	16,299	10,316	107,013	18,253	19,996	2,121	514,837	974,834
2011	6/30/2014	466,635	157,496	111,033	30,555	37,248	16,347	13,148	106,655	16,783	28,661	2,580	520,505	987,140
2012	6/30/2014	441,118	152,257	113,478	29,224	37,289	17,195	12,511	113,498	17,487	26,204	2,202	521,345	962,464
2013	6/30/2014	473,249	162,185	117,260	29,804	37,065	18,339	13,483	140,296	18,219	19,596	2,351	558,598	1,031,847
2014	6/30/2014	265,348	87,073	60,074	15,158	18,551	9,455	6,738	67,035	9,849	11,222	1,221	286,375	551,723
Total		16,515,320	7,589,637	3,869,125	1,354,344	1,695,851	739,066	529,075	3,221,632	605,156	415,648	77,840	20,097,374	36,612,694
Annual % Chg 02-13:		-4.3%	-3.9%	-0.8%	-5.4%	-4.1%	-3.5%	-5.9%	-3.0%	-3.2%	5.1%	0.1%	-2.9%	-3.6%
Annual % Chg 10-13:		0.3%	-0.3%	2.4%	-1.8%	-1.0%	4.1%	7.8%	9.1%	0.4%	-1.5%	1.5%	2.5%	1.5%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.

Exhibit PACT.11

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Discounted Loss Ratios (Using Rate Adjusted Premuims)

Injury Year Ending 12/31	(1) Evaluation as of	(2) Medical	(3) TT	(4) PTD	(5) Death	(6) % PP	(7) TP+WL & LM/WL + CO	(8) Perm. Partial	(9) Lump Sum Settlements	(10) Living Mainten'ce	(11) Lump Sum Advancements	(12) Additional Awards	(13) Sub-Total Other than Medical	(13) Total
1980	6/30/2014													
1981	6/30/2014													
1982	6/30/2014													
1983	6/30/2014													
1984	6/30/2014													
1985	6/30/2014													
1986	6/30/2014													
1987	6/30/2014	89%	65%	26%	10%	13%	8%	2%	11%	3%	1%	0%	141%	230%
1988	6/30/2014	81%	53%	22%	8%	10%	7%	2%	10%	3%	1%	0%	117%	197%
1989	6/30/2014	72%	46%	18%	7%	9%	6%	2%	10%	2%	1%	0%	100%	172%
1990	6/30/2014	64%	38%	17%	5%	8%	5%	2%	10%	2%	1%	0%	89%	153%
1991	6/30/2014	65%	35%	13%	5%	7%	4%	2%	10%	2%	1%	0%	81%	146%
1992	6/30/2014	65%	31%	12%	5%	7%	4%	2%	11%	2%	1%	0%	74%	139%
1993	6/30/2014	57%	26%	10%	4%	6%	4%	2%	11%	2%	1%	0%	67%	124%
1994	6/30/2014	54%	24%	10%	4%	6%	3%	3%	11%	2%	1%	0%	63%	117%
1995	6/30/2014	51%	22%	10%	3%	5%	3%	2%	10%	2%	1%	0%	58%	109%
1996	6/30/2014	50%	20%	9%	4%	5%	2%	2%	10%	2%	1%	0%	56%	106%
1997	6/30/2014	49%	18%	10%	3%	4%	2%	2%	10%	2%	1%	0%	52%	101%
1998	6/30/2014	51%	18%	10%	4%	4%	2%	2%	10%	2%	1%	0%	53%	104%
1999	6/30/2014	51%	19%	9%	4%	4%	2%	2%	11%	2%	1%	0%	54%	106%
2000	6/30/2014	56%	20%	11%	3%	5%	2%	2%	12%	3%	1%	0%	61%	117%
2001	6/30/2014	56%	20%	11%	4%	5%	2%	2%	12%	3%	1%	0%	60%	116%
2002	6/30/2014	59%	21%	10%	4%	5%	2%	2%	14%	2%	1%	0%	62%	121%
2003	6/30/2014	61%	20%	11%	4%	5%	2%	2%	14%	2%	1%	0%	61%	122%
2004	6/30/2014	59%	19%	11%	4%	5%	2%	2%	14%	2%	1%	0%	60%	119%
2005	6/30/2014	58%	19%	11%	4%	5%	2%	2%	13%	2%	2%	0%	59%	118%
2006	6/30/2014	56%	18%	11%	3%	4%	2%	2%	12%	2%	2%	0%	57%	113%
2007	6/30/2014	51%	17%	11%	3%	4%	2%	2%	11%	2%	2%	0%	54%	105%
2008	6/30/2014	50%	17%	11%	3%	4%	2%	2%	10%	2%	2%	0%	53%	103%
2009	6/30/2014	42%	15%	9%	3%	4%	1%	1%	9%	2%	2%	0%	47%	89%
2010	6/30/2014	41%	15%	10%	3%	3%	1%	1%	10%	2%	2%	0%	46%	88%
2011	6/30/2014	40%	13%	9%	3%	3%	1%	1%	9%	1%	2%	0%	44%	84%
2012	6/30/2014	36%	12%	9%	2%	3%	1%	1%	9%	1%	2%	0%	42%	78%
2013	6/30/2014	37%	13%	9%	2%	3%	1%	1%	11%	1%	2%	0%	44%	81%
2014	6/30/2014	38%	13%	9%	2%	3%	1%	1%	10%	1%	2%	0%	41%	79%
Annual % Chg 02-13:		-5.2%	-4.8%	-1.7%	-6.2%	-5.0%	-4.3%	-6.7%	-3.9%	-4.1%	4.2%	-0.8%	-3.8%	-4.4%
Annual % Chg 10-13:		-4.3%	-4.9%	-2.3%	-6.3%	-5.6%	-0.6%	2.9%	4.2%	-4.2%	-6.0%	-3.1%	-2.2%	-3.2%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.
Premium is from Exhibit PACT.16, Column (3).

Exhibit PACT.12

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Discounted Pure Premiums (per $100 of Payroll)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	0.72	0.69	0.35	0.13	0.13	0.03	0.02	0.07	0.02	0.03	0.01	1.47	2.19
1981	6/30/2014	0.71	0.66	0.33	0.12	0.13	0.03	0.02	0.07	0.02	0.02	0.00	1.40	2.11
1982	6/30/2014	0.73	0.64	0.35	0.11	0.13	0.02	0.02	0.07	0.02	0.02	0.00	1.40	2.13
1983	6/30/2014	0.78	0.68	0.35	0.14	0.15	0.02	0.02	0.08	0.02	0.02	0.00	1.48	2.27
1984	6/30/2014	0.89	0.77	0.36	0.15	0.17	0.02	0.02	0.10	0.02	0.02	0.01	1.65	2.54
1985	6/30/2014	1.03	0.82	0.39	0.14	0.17	0.02	0.02	0.11	0.03	0.02	0.01	1.73	2.76
1986	6/30/2014	0.99	0.77	0.32	0.10	0.16	0.05	0.02	0.12	0.03	0.02	0.00	1.60	2.59
1987	6/30/2014	1.00	0.73	0.30	0.11	0.15	0.09	0.03	0.13	0.03	0.02	0.00	1.59	2.59
1988	6/30/2014	1.08	0.71	0.29	0.11	0.14	0.09	0.03	0.13	0.04	0.02	0.01	1.56	2.63
1989	6/30/2014	1.08	0.69	0.27	0.10	0.13	0.09	0.03	0.15	0.04	0.02	0.01	1.51	2.59
1990	6/30/2014	1.02	0.61	0.27	0.09	0.13	0.08	0.04	0.16	0.03	0.02	0.00	1.42	2.44
1991	6/30/2014	1.02	0.55	0.21	0.08	0.11	0.07	0.04	0.16	0.03	0.01	0.00	1.26	2.27
1992	6/30/2014	0.97	0.46	0.18	0.08	0.10	0.06	0.03	0.16	0.03	0.01	0.00	1.11	2.08
1993	6/30/2014	0.86	0.40	0.16	0.07	0.09	0.05	0.03	0.16	0.03	0.01	0.00	1.00	1.86
1994	6/30/2014	0.81	0.36	0.15	0.06	0.09	0.04	0.04	0.16	0.03	0.01	0.01	0.95	1.76
1995	6/30/2014	0.75	0.31	0.14	0.05	0.08	0.04	0.04	0.15	0.03	0.01	0.00	0.85	1.59
1996	6/30/2014	0.70	0.28	0.13	0.06	0.07	0.03	0.03	0.14	0.02	0.01	0.00	0.79	1.48
1997	6/30/2014	0.70	0.25	0.14	0.05	0.06	0.03	0.03	0.14	0.03	0.01	0.00	0.74	1.43
1998	6/30/2014	0.75	0.26	0.14	0.05	0.06	0.02	0.03	0.15	0.03	0.01	0.00	0.78	1.52
1999	6/30/2014	0.78	0.28	0.14	0.06	0.07	0.03	0.03	0.17	0.04	0.01	0.00	0.82	1.60
2000	6/30/2014	0.81	0.29	0.16	0.05	0.07	0.03	0.03	0.18	0.04	0.02	0.00	0.88	1.69
2001	6/30/2014	0.79	0.29	0.15	0.05	0.07	0.03	0.02	0.18	0.04	0.02	0.00	0.85	1.64
2002	6/30/2014	0.84	0.29	0.15	0.06	0.07	0.03	0.03	0.19	0.03	0.02	0.00	0.87	1.71
2003	6/30/2014	0.81	0.27	0.14	0.06	0.07	0.03	0.02	0.18	0.03	0.02	0.00	0.82	1.64
2004	6/30/2014	0.77	0.25	0.14	0.06	0.06	0.02	0.03	0.18	0.03	0.02	0.00	0.79	1.56
2005	6/30/2014	0.73	0.23	0.14	0.05	0.06	0.03	0.02	0.16	0.03	0.02	0.00	0.74	1.47
2006	6/30/2014	0.66	0.21	0.13	0.04	0.05	0.02	0.02	0.14	0.02	0.02	0.00	0.67	1.33
2007	6/30/2014	0.61	0.21	0.13	0.04	0.05	0.02	0.02	0.14	0.02	0.02	0.00	0.66	1.27
2008	6/30/2014	0.62	0.21	0.14	0.04	0.05	0.02	0.02	0.13	0.03	0.02	0.00	0.66	1.28
2009	6/30/2014	0.52	0.19	0.11	0.04	0.04	0.02	0.01	0.11	0.02	0.02	0.00	0.57	1.10
2010	6/30/2014	0.53	0.19	0.13	0.04	0.04	0.02	0.01	0.12	0.02	0.02	0.00	0.59	1.13
2011	6/30/2014	0.52	0.17	0.12	0.03	0.04	0.02	0.01	0.12	0.02	0.03	0.00	0.58	1.09
2012	6/30/2014	0.47	0.16	0.12	0.03	0.04	0.02	0.01	0.12	0.02	0.03	0.00	0.55	1.02
2013	6/30/2014	0.48	0.16	0.12	0.03	0.04	0.02	0.01	0.14	0.02	0.02	0.00	0.57	1.05
2014	6/30/2014	0.52	0.17	0.12	0.03	0.04	0.02	0.01	0.13	0.02	0.02	0.00	0.56	1.07
Annual % Chg 02-13:		-5.5%	-5.1%	-2.0%	-6.5%	-5.3%	-4.6%	-7.1%	-4.2%	-4.4%	3.8%	-1.2%	-4.1%	-4.8%
Annual % Chg 10-13:		-3.9%	-4.5%	-1.9%	-5.9%	-5.2%	-0.2%	3.3%	4.6%	-3.9%	-5.6%	-2.7%	-1.8%	-2.8%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.
Payroll is from Exhibit PACT.16, Column (4).

Exhibit PACT.13

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Discounted Cost Per Employee

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	108	104	53	19	19	4	3	10	3	4	1	219	326
1981	6/30/2014	115	107	53	20	21	4	3	11	3	4	1	226	341
1982	6/30/2014	125	109	59	19	23	4	3	12	4	4	0	238	363
1983	6/30/2014	139	120	62	24	27	4	3	14	4	4	1	263	403
1984	6/30/2014	166	145	67	27	32	4	4	19	4	4	1	307	473
1985	6/30/2014	199	159	75	27	34	5	4	21	5	4	1	334	533
1986	6/30/2014	195	153	64	20	31	10	4	24	6	4	1	317	512
1987	6/30/2014	205	149	60	22	31	19	6	26	7	3	1	325	530
1988	6/30/2014	231	153	62	23	30	19	6	29	8	3	1	333	564
1989	6/30/2014	237	150	60	21	29	19	6	32	8	4	1	330	567
1990	6/30/2014	231	138	61	20	29	19	9	37	7	3	1	323	554
1991	6/30/2014	238	129	49	19	25	16	9	37	7	3	1	295	533
1992	6/30/2014	240	113	45	19	24	15	8	41	6	3	1	274	514
1993	6/30/2014	216	100	39	17	23	14	8	41	7	2	1	252	468
1994	6/30/2014	208	93	40	16	22	12	10	42	7	3	1	245	453
1995	6/30/2014	197	83	38	12	20	10	9	40	7	3	1	225	422
1996	6/30/2014	191	77	36	16	20	8	9	39	6	3	1	216	407
1997	6/30/2014	200	73	39	14	18	7	8	39	8	3	0	211	411
1998	6/30/2014	224	79	43	15	19	7	9	45	10	4	1	233	457
1999	6/30/2014	241	88	44	17	21	9	9	51	11	5	1	255	496
2000	6/30/2014	262	95	52	16	22	10	10	57	13	5	1	282	544
2001	6/30/2014	261	95	50	17	22	11	8	58	13	5	1	281	542
2002	6/30/2014	284	99	50	21	23	10	9	66	11	6	1	296	579
2003	6/30/2014	283	95	50	21	23	10	8	64	9	6	1	287	570
2004	6/30/2014	277	89	52	21	22	9	9	65	9	7	1	286	562
2005	6/30/2014	270	86	52	18	21	10	8	60	9	7	1	273	543
2006	6/30/2014	249	80	49	15	19	8	8	54	9	8	2	253	502
2007	6/30/2014	243	83	52	16	21	9	7	54	10	8	1	260	503
2008	6/30/2014	252	85	56	15	20	9	8	52	11	9	1	267	519
2009	6/30/2014	211	75	46	15	18	7	6	47	9	9	1	233	444
2010	6/30/2014	220	77	52	15	18	8	5	51	9	10	1	246	465
2011	6/30/2014	220	74	52	14	18	8	6	50	8	14	1	245	465
2012	6/30/2014	205	71	53	14	17	8	6	53	8	12	1	243	448
2013	6/30/2014	215	74	53	14	17	8	6	64	8	9	1	253	468
2014	6/30/2014	235	77	53	13	16	8	6	59	9	10	1	254	489
Annual % Chg 02-13:		-3.1%	-2.7%	0.4%	-4.2%	-3.0%	-2.3%	-4.7%	-1.8%	-2.0%	6.4%	1.3%	-1.7%	-2.4%
Annual % Chg 10-13:		-1.3%	-1.9%	0.7%	-3.4%	-2.7%	2.4%	6.1%	7.4%	-1.3%	-3.1%	-0.1%	0.8%	-0.2%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.
# of employees is from Exhibit PACT.16, Column (9).

Exhibit PACT.14

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Discounted Cost Per Loss Time Claim Count

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Mainten'ce	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	5,369	5,169	2,627	944	930	205	132	484	158	224	42	10,917	16,286
1981	6/30/2014	5,780	5,400	2,682	1,002	1,041	208	132	550	170	191	27	11,403	17,183
1982	6/30/2014	6,526	5,718	3,110	1,007	1,199	204	140	641	185	214	21	12,438	18,965
1983	6/30/2014	6,982	6,028	3,092	1,225	1,333	197	168	720	201	179	33	13,176	20,158
1984	6/30/2014	7,112	6,202	2,880	1,167	1,364	186	159	799	192	166	58	13,175	20,287
1985	6/30/2014	8,210	6,560	3,090	1,112	1,384	187	166	876	220	160	47	13,802	22,012
1986	6/30/2014	8,269	6,487	2,723	863	1,331	408	162	1,009	260	160	41	13,445	21,715
1987	6/30/2014	8,523	6,223	2,513	935	1,293	775	236	1,101	279	144	38	13,536	22,059
1988	6/30/2014	9,223	6,108	2,469	929	1,195	757	227	1,141	308	131	48	13,312	22,534
1989	6/30/2014	9,562	6,048	2,416	864	1,156	775	228	1,281	326	144	53	13,291	22,853
1990	6/30/2014	9,528	5,713	2,499	807	1,191	781	359	1,525	288	142	36	13,342	22,870
1991	6/30/2014	10,591	5,714	2,173	858	1,119	721	403	1,653	290	129	37	13,097	23,688
1992	6/30/2014	10,841	5,086	2,030	870	1,085	659	347	1,831	291	126	35	12,361	23,202
1993	6/30/2014	10,078	4,668	1,821	793	1,060	643	367	1,931	337	116	33	11,771	21,848
1994	6/30/2014	10,151	4,529	1,942	766	1,083	564	510	2,047	335	135	65	11,975	22,126
1995	6/30/2014	10,516	4,438	2,039	658	1,091	526	494	2,154	378	157	47	11,983	22,499
1996	6/30/2014	11,204	4,533	2,124	968	1,155	449	526	2,300	373	162	57	12,648	23,852
1997	6/30/2014	12,845	4,669	2,525	911	1,180	471	535	2,533	523	198	31	13,576	26,422
1998	6/30/2014	14,686	5,167	2,845	1,011	1,239	461	586	2,919	659	279	71	15,237	29,924
1999	6/30/2014	15,569	5,686	2,828	1,110	1,350	568	561	3,309	719	292	80	16,502	32,071
2000	6/30/2014	17,019	6,140	3,387	1,048	1,459	663	624	3,685	873	353	95	18,327	35,347
2001	6/30/2014	19,035	6,934	3,678	1,226	1,624	787	600	4,231	960	383	85	20,508	39,544
2002	6/30/2014	20,395	7,107	3,592	1,502	1,642	743	663	4,752	775	419	64	21,259	41,655
2003	6/30/2014	21,140	7,114	3,696	1,549	1,720	711	595	4,782	707	441	80	21,398	42,537
2004	6/30/2014	22,252	7,187	4,195	1,699	1,782	717	743	5,260	735	554	78	22,948	45,200
2005	6/30/2014	23,870	7,602	4,569	1,629	1,887	857	747	5,338	832	630	66	24,159	48,029
2006	6/30/2014	26,195	8,440	5,111	1,566	2,021	893	888	5,643	988	865	187	26,602	52,797
2007	6/30/2014	26,876	9,156	5,750	1,793	2,279	986	811	5,928	1,088	846	142	28,780	55,655
2008	6/30/2014	30,438	10,333	6,798	1,832	2,431	1,051	1,017	6,283	1,337	1,096	168	32,347	62,786
2009	6/30/2014	29,637	10,587	6,512	2,137	2,478	1,019	799	6,532	1,207	1,257	173	32,700	62,337
2010	6/30/2014	29,098	10,251	6,905	1,975	2,429	1,031	653	6,769	1,155	1,265	134	32,567	61,665
2011	6/30/2014	29,945	10,107	7,125	1,961	2,390	1,049	844	6,844	1,077	1,839	166	33,402	63,348
2012	6/30/2014	29,160	10,065	7,501	1,932	2,465	1,137	827	7,503	1,156	1,732	146	34,463	63,623
2013	6/30/2014	30,993	10,621	7,679	1,952	2,427	1,201	883	9,188	1,193	1,283	154	36,582	67,575
2014	6/30/2014	33,638	11,038	7,616	1,922	2,352	1,199	854	8,498	1,249	1,423	155	36,304	69,943
Annual % Chg 02-13:		3.9%	4.4%	7.8%	2.8%	4.1%	4.8%	2.2%	5.3%	5.1%	14.2%	8.7%	5.4%	4.7%
Annual % Chg 10-13:		1.6%	1.0%	3.8%	-0.5%	0.3%	5.5%	9.3%	10.6%	1.7%	-0.2%	2.9%	3.9%	2.8%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.
Ultimate # of claims is from Exhibit PACT.16, Column (6).

Exhibit PACT.15

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

		Discounted				Undiscounted			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Evaluation as of	Ratio of Compensation to Total Losses	Ratio of Medical to Total Losses	No. of Claims/ Employee	Loss Cost/ Payroll ($100)	Ratio of Compensation to Total Losses	Ratio of Medical to Total Losses	No. of Claims/ Employee	Loss Cost/ Payroll ($100)
1980	6/30/2014								
1981	6/30/2014								
1982	6/30/2014								
1983	6/30/2014								
1984	6/30/2014								
1985	6/30/2014								
1986	6/30/2014								
1987	6/30/2014								
1988	6/30/2014	59%	41%	1.169	2.63	60%	40%	1.169	3.74
1989	6/30/2014	58%	42%	1.134	2.59	59%	41%	1.134	3.66
1990	6/30/2014	58%	42%	1.067	2.44	59%	41%	1.067	3.44
1991	6/30/2014	55%	45%	0.960	2.27	57%	43%	0.960	3.13
1992	6/30/2014	53%	47%	0.898	2.08	55%	45%	0.898	2.90
1993	6/30/2014	54%	46%	0.852	1.86	55%	45%	0.852	2.57
1994	6/30/2014	54%	46%	0.797	1.76	55%	45%	0.797	2.48
1995	6/30/2014	53%	47%	0.709	1.59	54%	46%	0.709	2.25
1996	6/30/2014	53%	47%	0.622	1.48	54%	46%	0.622	2.12
1997	6/30/2014	51%	49%	0.543	1.43	53%	47%	0.543	2.07
1998	6/30/2014	51%	49%	0.509	1.52	52%	48%	0.509	2.18
1999	6/30/2014	51%	49%	0.499	1.60	52%	48%	0.499	2.30
2000	6/30/2014	52%	48%	0.479	1.69	53%	47%	0.479	2.41
2001	6/30/2014	52%	48%	0.415	1.64	53%	47%	0.415	2.31
2002	6/30/2014	51%	49%	0.410	1.71	52%	48%	0.410	2.42
2003	6/30/2014	50%	50%	0.384	1.64	51%	49%	0.384	2.33
2004	6/30/2014	51%	49%	0.345	1.56	52%	48%	0.345	2.23
2005	6/30/2014	50%	50%	0.305	1.47	52%	48%	0.305	2.10
2006	6/30/2014	50%	50%	0.252	1.33	52%	48%	0.252	1.91
2007	6/30/2014	52%	48%	0.228	1.27	53%	47%	0.228	1.84
2008	6/30/2014	52%	48%	0.205	1.28	53%	47%	0.205	1.87
2009	6/30/2014	52%	48%	0.176	1.10	54%	46%	0.176	1.61
2010	6/30/2014	53%	47%	0.182	1.13	54%	46%	0.182	1.65
2011	6/30/2014	53%	47%	0.173	1.09	54%	46%	0.173	1.63
2012	6/30/2014	54%	46%	0.161	1.02	55%	45%	0.161	1.53
2013	6/30/2014	54%	46%	0.155	1.05	55%	45%	0.155	1.56
2014	6/30/2014	52%	48%	0.153	1.07	53%	47%	0.153	1.56
	Annual % Chg 03-14:	0.7%	-0.7%	-9.1%	-4.8%	0.6%	-0.7%	-9.1%	-4.3%
	Annual % Chg 11-14:	1.0%	-1.2%	-5.5%	-2.8%	0.5%	-0.6%	-5.5%	-2.2%

All figures are rounded to the nearest thousand and may not add to totals for this reason.

Column Notes

(2) Exhibit PACT.10, Column (13) / Exhibit PACT.10, Column (13).
(3) Exhibit PACT.10, Column (2) / Exhibit PACT.10, Column (13).
(4) Exhibit PACT.16, Column (6) / Exhibit PACT.16, Column (4).
(5) Exhibit PACT.12, Column (13).
(6) Exhibit PACT.3, Column (13) / Exhibit PACT.3, Column (13).
(7) Exhibit PACT.3, Column (2) / Exhibit PACT.3, Column (13).
(8) Exhibit PACT.16, Column (6) / Exhibit PACT.16, Column (4).
(9) Exhibit PACT.5, Column (13).

Exhibit PACT.16

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS

Premiums, Payroll, and Rate Level Statistics

Injury Year Ending 12/31	(1) Evaluation as of	(2) Actual Premium ($Mill)	(3) Premium @ 7/1 Rate Level ($Mill)	(4) Payroll ($Mill)	(5) Average Weekly Wage	(6) Ultimate # of Lost Time Claims	(7) Rate Level Index @ 7/1	(8) Average Rate @ 7/1/14 (per $100)	(9) Estimated # of Employees (Years)	(10) Average Published @ 7/1	(11) Actual Average Collected Rate
1980	6/30/2014			28,979		38,947			1,944,494		
1981	6/30/2014			30,142		37,002			1,863,269		
1982	6/30/2014			30,059		33,770			1,766,678		
1983	6/30/2014			30,607		34,412			1,722,621		
1984	6/30/2014			33,122		41,391			1,776,377		
1985	6/30/2014			35,714		44,841			1,850,867		
1986	6/30/2014			38,298		45,656	177.79		1,936,665		
1987	6/30/2014	823	463	41,065	393	48,266	177.79	1.13	2,009,259		2.00
1988	6/30/2014	1,049	590	44,222	411	51,696	177.79	1.33	2,067,193		2.37
1989	6/30/2014	1,262	710	47,110	421	53,441	177.79	1.51	2,153,923		2.68
1990	6/30/2014	1,406	791	49,660	437	52,974	177.79	1.59	2,185,850		2.83
1991	6/30/2014	1,441	793	50,857	451	48,810	185.79	1.56	2,168,247	2.97	2.83
1992	6/30/2014	1,493	790	52,804	474	47,393	192.29	1.50	2,140,987	3.00	2.83
1993	6/30/2014	1,594	829	55,133	483	46,949	192.29	1.50	2,194,040	2.85	2.89
1994	6/30/2014	1,676	872	57,740	495	46,021	192.29	1.51	2,245,405	2.73	2.90
1995	6/30/2014	1,648	889	60,950	509	43,197	178.25	1.46	2,302,591	2.67	2.70
1996	6/30/2014	1,539	890	63,664	527	39,610	167.56	1.40	2,323,738	2.63	2.42
1997	6/30/2014	1,503	969	68,077	551	36,952	142.43	1.42	2,374,702	2.17	2.21
1998	6/30/2014	1,441	1,043	71,447	577	36,358	133.88	1.46	2,380,053	2.11	2.02
1999	6/30/2014	1,502	1,139	75,245	596	37,521	129.86	1.51	2,426,205	2.03	2.00
2000	6/30/2014	1,445	1,141	79,122	618	37,874	123.37	1.44	2,460,717	1.93	1.83
2001	6/30/2014	1,361	1,131	80,397	635	33,331	117.20	1.41	2,433,537	1.81	1.69
2002	6/30/2014	1,350	1,152	81,621	653	33,437	117.20	1.41	2,404,145	1.80	1.65
2003	6/30/2014	1,352	1,104	82,433	670	31,695	127.75	1.34	2,365,123	1.94	1.64
2004	6/30/2014	1,431	1,109	84,633	695	29,161	130.30	1.31	2,343,276	1.98	1.69
2005	6/30/2014	1,442	1,083	86,912	712	26,530	136.04	1.25	2,348,411	1.76	1.66
2006	6/30/2014	1,489	1,074	90,786	725	22,896	141.34	1.18	2,409,609	1.85	1.64
2007	6/30/2014	1,597	1,130	93,585	761	21,368	141.34	1.21	2,365,451	1.85	1.71
2008	6/30/2014	1,611	1,169	93,441	778	19,109	134.28	1.25	2,311,070	1.76	1.72
2009	6/30/2014	1,349	1,069	86,523	779	15,205	118.16	1.24	2,135,753	1.55	1.56
2010	6/30/2014	1,286	1,110	86,642	795	15,809	113.56	1.28	2,094,878	1.49	1.48
2011	6/30/2014	1,302	1,170	90,268	818	15,583	109.01	1.30	2,122,612	1.43	1.44
2012	6/30/2014	1,338	1,227	94,120	843	15,128	109.01	1.30	2,146,732	1.43	1.42
2013	6/30/2014	1,376	1,276	98,557	860	15,270	106.72	1.29	2,203,870	1.40	1.40
2014	6/30/2014	718	694	51,419	877	7,888	100.00	1.35	1,127,241	1.30	1.40
	Annual % Chg 02-13:	-0.5%	0.9%	1.3%	2.5%	-7.9%	-1.8%	-0.3%	-1.2%	-3.2%	-1.7%
	Annual % Chg 10-13:	2.3%	4.8%	4.4%	2.7%	-1.3%	-1.8%	0.4%	1.6%	-1.9%	-2.0%

Column Notes

(2) 1997 and subsequent are net of PDP and other premium discounts; accident year 2014 is for the first six months of the year; includes post accident year adjustments and does not reflect dividends or rebates.
(3) [Column (6 Year (n) +Column (6 Year (n+1)] / 2 x [Column (6) Year (2014)].
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Ohio Department of Job and Family Services (http:/lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications)
(6) Exhibit V.1, Column (9).
(7) Provided by Ohio Bureau of Workers' Compensation.
(8) Column (3) / Column (4) x 100.
(9) Column (4) / Column (5) x 52 x 1,000,000.
(10) Provided by Ohio Bureau of Workers' Compensation.
(11) Column (2) / Column (4) x 100.

A

Medical Benefits (PA)

Separate estimates are made by type of provider for medical payments on lost time claims. In addition, payments for medical only claims are also calculated for all provider types on a combined basis. Medical payments on lost time claims were available for the following medical provider groupings:

(1) Hospitals
(2) Physicians
(3) Pharmacies
(4) Chiropractors
(5) Rehabilitation Expenditures
(6) Other Health-related Expenses

Conclusions

Indicated unpaid loss as of June 30, 2014 using data as of June 30, 2014 on a discounted and nominal basis is as follows:

Unpaid Loss Provider Type	Undiscounted ($millions)	Discounted 4.0% ($millions)
Hospital	1,690	1,030
Physicians	1,412	860
Pharmacy	3,029	1,595
Chiropractors	255	159
Rehabilitation	445	283
Health Other	1,041	538
Medical Only	39	37
Total Unpaid Loss	7,912	4,501

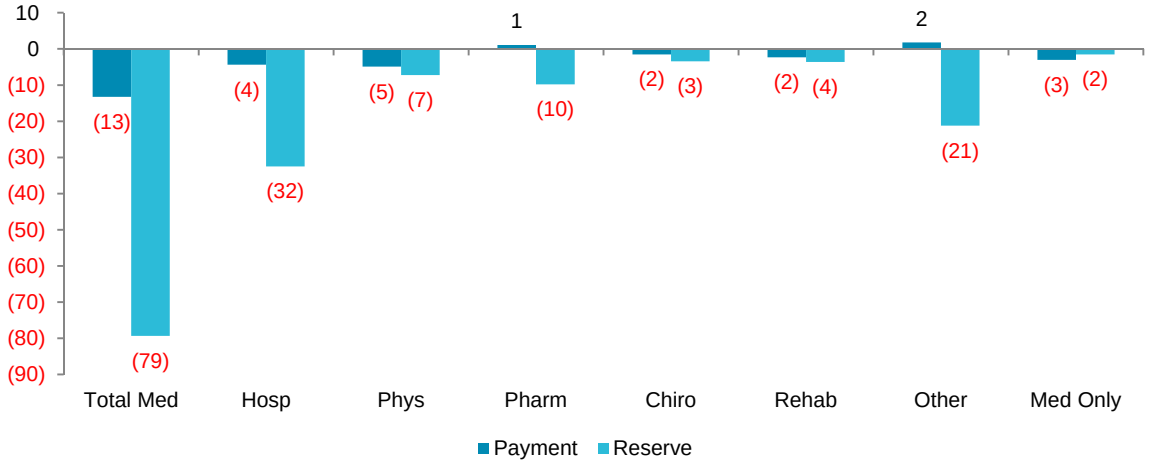
The calculations are provided in Exhibit PA-A.

The estimated discounted unpaid loss in our June 30, 2013 analysis of the June 30, 2013 liability was $4.7 billion, and the estimated undiscounted value was $8.2 billion. The re-estimated estimate of the required unpaid loss for these benefits as of June 30, 2013 is $4.4

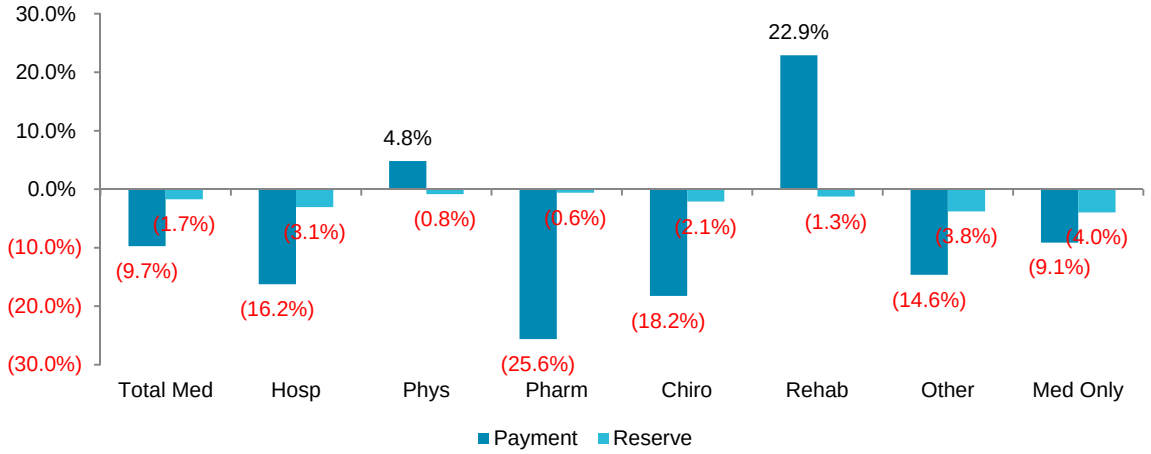
billion, which represents a decrease of $288.2 million from our estimate in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to the comparable values in last year's analysis are shown in Exhibit U.2.

For the most recent quarter, the unpaid liability estimates in total have decreased from our 3/31/2014 estimates. The graphs below show the changes in reserve and the difference in actual and expected payments for medical in total, as well as by provider type. The first graph shows the nominal amounts, and the second graph shows the amounts in percentage terms. As can be seen below, reserves decreased for all provider types.

Change in Reserve and Difference between Expected and Actual Payments
PA Medical 3/31/14 to 6/30/14 ($Millions)

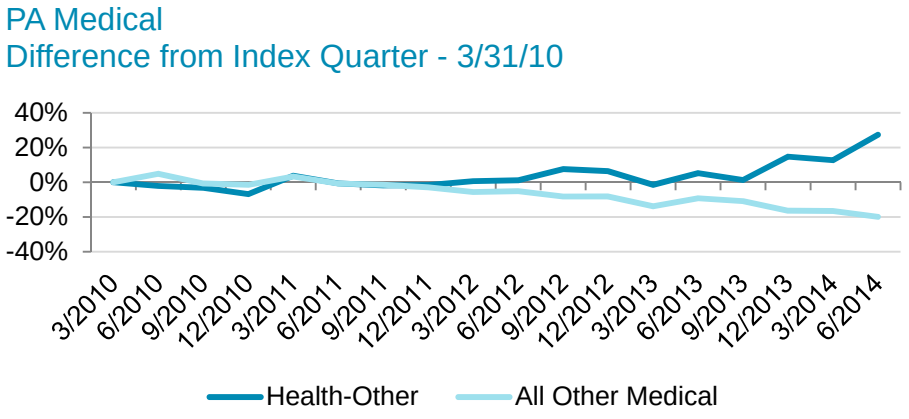


Percent Change in Reserve and Payments
PA Medical 3/31/14 to 6/30/14 ($Millions)

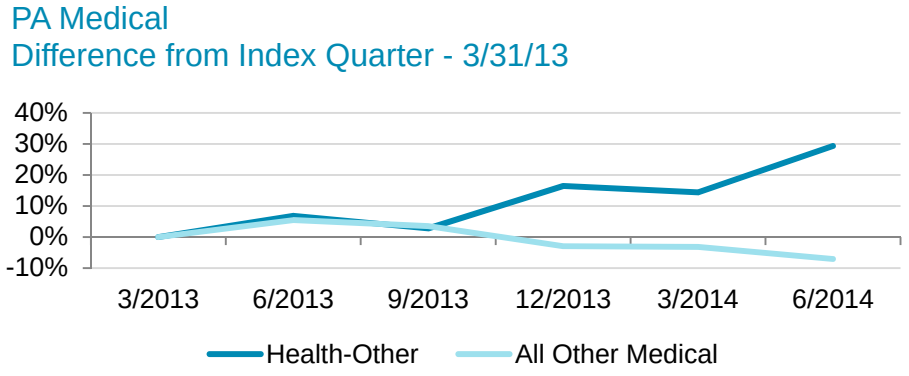


The graph below shows the relative increase in payments for Health-Other. This graph shows the quarterly change in relative payments for Health-Other and the remaining medical payments. In this graph, the level of payments have been indexed to 3/31/2010. As can be seen, the Health-Other payments have been increasing, whereas the payments for the other medical providers have been decreasing.

The most recent increases are due to a new program that provides high level medical related managed care attention to very serious and costly claims. This program pays an outside firm an amount upfront for their services. With this payment, all of the medical costs of the injured worker are paid by the firm for the duration of their involvement based upon the contract and agreed to outcomes. The firm takes on the responsibility for paying the medical costs out of the initial money received from the BWC. Effectively, the medical costs and a segment of risk are transferred to the firm for a fixed price. These payments are currently included in Health-Other, where previously the costs were classified by provider type.



The next graph shows payments indexed to 3/31/2013, representing a comparison of more recent activity. Again, it shows Health-Other payments to be increasing in the latest two quarters.



Methodology

A brief description of our persistency methodology is described below.

- Our selections of persistency (development) factors are based on the historical experience of the average paid losses per lost time claim by age of development. The "profile" of persistency factors is calculated within each fiscal year by age of development rather than using the "traditional" method of calculating year-to-year development factors by accident year. This methodology allows the use of all of the experience available, and the calculations are not distorted by significant changes in inflation, utilization or cost containment initiatives that affect claims over all accident years. A constant rate of decay is assumed for development periods six through twenty-nine. For development after the twenty-ninth period, persistency is assumed to be a constant percentage of the theoretical mortality rate.

- We have separated medical payments for claims with compensation and medical only claims. Due to the significant changes in claims procedures, fee schedules, etc., which may affect the medical payments on lost time claims differently than medical only claims, we believe that more accurate estimates can be obtained by separating the medical only claims from the lost time claim payments.

- Methods used

    - Paid Loss Development Method
    - Incurred Loss Development Method (for total medical on comp and medical only)
    - Bornhuetter-Ferguson Payroll Method
    - Bornhuetter-Ferguson Premium Method
    - Persistency Method (Per Loss Time Claim)
    - Persistency Method (Per Incremental Payment)

Persistency Factor Assumptions

Generally, persistency factors have been selected based on the recent history for each of the first five development periods. A constant persistency rate has been calculated for the 6th through the 15th periods, and the 16th through the 25th periods are based on the historical experience for these years. For persistency beyond the 25th period of development, we have used the assumption that persistency will be a constant percentage of the theoretical (PTD mortality) rate. To estimate the accident year mortality, we assumed a uniform distribution of injured workers from ages 18 to 65 at time of injury. For the persistency lost time claim method, we have selected a factor of 95% of the theoretical mortality. For the persistency incremental payment method, we have selected a factor of 97% of theoretical mortality after 438 months of development. This factor represents a change from our prior analysis, where we selected a factor of 1.0. We made the change because the incremental payments after this development

age have been decaying at a faster rate than the theoretical mortality. We have selected a factor slightly higher than the 0.95 used in the loss time claim method to account for the more recent lower medical inflation trend. This change adds an additional 2 percentage points as an excess medical trend over the recent experience, as this method reflects historical medical inflation in the development.

The selected indexed persistency assumptions are multiplied by the annual medical inflation assumption to derive estimated payments.

Inflation and Utilization Trends and Assumptions

We have selected an annual long term medical cost inflation trend of 7.0% in our calendar year persistency methods. Below is a chart that shows the annual medical cost inflation trend using medical severity for BWC and countrywide as shown in the 2013* and 2014** NCCI State of the Line (SOL) report. These trends are based on accident year severities. The trend for the most recent six years (2008 – 2013) is increasing at a rate of 1.0% per year.

Annual Medical Severity		
Years	BWC PA	NCCI SOL
1994 - 2001	10.0%	8.9%*
2002 - 2010	5.8%	6.0%*
1994 – 2010	7.6%	
1995 – 2012	6.8%	6.7%**
1980 - 2013	5.8%	
2008 - 2013	1.0%	
Selected Annual Trend	7.0%	

Payments are computed for each accident year by multiplying the payments in the prior fiscal year by the appropriate persistency factors and then increasing the results by the inflation assumption for each fiscal year.

Payment Estimation Example

In the table below we have demonstrated the payment estimation methodology for accident year 1980 for future hospital payments using the persistency method per lost time claim.

1980 Hospital Projection (PA) ($000's) Year	Development Age	Average Age of Worker	(1) Payment	(2) Inflation	(3) Mortality Persistency	(4) Modification Adjustment	(5) Projected Payment
2014	34.5	76	$558	1.07	0.959	0.950	$543
2015	35.5	77	$543	1.07	0.957	0.950	$529
2016	36.5	78	$529	1.07	0.956	0.950	$514
2017	37.5	79	$514	1.07	0.954	0.950	$498
2018	38.5	80	$498	1.07	0.953	0.950	$483
2019	39.5	81	$483	1.07	0.951	0.950	$467
2020	40.5	82	$467	1.07	0.949	0.950	$450
2021	41.5	83	$450	1.07	0.947	0.950	$434
2022	42.5	84	$434	1.07	0.945	0.950	$417
2023	43.5	85	$417	1.07	0.943	0.950	$400
2024	44.5	86	$400	1.07	0.941	0.950	$382
2025	45.5	87	$382	1.07	0.938	0.950	$364
2026	46.5	88	$364	1.07	0.936	0.950	$347
2027	47.5	89	$347	1.07	0.933	0.950	$329
2028	48.5	90	$329	1.07	0.930	0.950	$311
2029	49.5	91	$311	1.07	0.927	0.950	$293
2030	50.5	92	$293	1.07	0.924	0.950	$275
2031	51.5	93	$275	1.07	0.920	0.950	$257
2032	52.5	94	$257	1.07	0.917	0.950	$240
2033	53.5	95	$240	1.07	0.913	0.950	$223
2034	54.5	96	$223	1.07	0.909	0.950	$206
2035	55.5	97	$206	1.07	0.905	0.950	$189
2036	56.5	98	$189	1.07	0.900	0.950	$173
2037	57.5	99	$173	1.07	0.895	0.950	$157
2038	58.5	100	$157	1.07	0.889	0.950	$142
2039	59.5	101	$142	1.07	0.884	0.950	$128
2040	60.5	102	$128	1.07	0.878	0.950	$114

2041	61.5	103	$114	1.07	0.871	0.950	$101
2042	62.5	104	$101	1.07	0.864	0.950	$89
2043	63.5	105	$89	1.07	0.857	0.950	$77
2044	64.5	106	$77	1.07	0.849	0.950	$67
2045	65.5	107	$67	1.07	0.841	0.950	$57
2046	66.5	108	$57	1.07	0.832	0.950	$48
2047	67.5	109	$48	1.07	0.822	0.950	$40
2048	68.5	110	$40	1.07	0.811	0.950	$33
2049	69.5	111	$33	1.07	0.799	0.950	$27
2050	70.5	112	$27	1.07	0.785	0.950	$22
2051	71.5	113	$22	1.07	0.771	0.950	$17
2052	72.5	114	$17	1.07	0.755	0.950	$13
2053	73.5	115	$13	1.07	0.738	0.950	$10
2054	74.5	116	$10	1.07	0.720	0.950	$7
2055	75.5	117	$7	1.07	0.700	0.950	$5
2056	76.5	118	$5	1.07	0.680	0.950	$3
2057	77.5	119	$3	1.07	0.660	0.950	$2
2058	78.5	120	$2	1.07	0.640	0.950	$2
2059	79.5	121	$2	1.07	0.619	0.950	$1
2060	80.5	122	$1	1.07	0.597	0.950	$1
2061	81.5	123	$1	1.07	0.572	0.950	$0
2062	82.5	124	$0	1.07	0.544	0.950	$0
2063	83.5	125	$0	1.07	0.513	0.950	$0
2064	84.5	126	$0	1.07	0.479	0.950	$0
Total							$9,485

Notes:
(1) Provided by Ohio Bureau of Workers' Compensation.
(3) From Exhibit X.1.1.
(4) Modification adjustment takes into account a faster decay rate than the mortality assumes.
(5) (1) x (2) x (3) x (4)

Ultimate Loss Selection

Our selection of ultimate loss for medical payments is generally based on the paid loss development method and the persistency per lost time claim methods for the majority of the accident years. For the older accident years (1980-1986), we have used an average of the two persistency methods. For 1979 and prior, we have used the persistency incremental payment method. For the more recent years, we have also considered using the exposure based methods as the paid and persistency methods can produce results that may not be appropriate due to the high leverage from large factors and small payment bases.

For the **hospital** liability, we have selected the average of the paid and persistency per lost time claim methods for 1987-2011. For 2012-2014, we selected the average of the two Born.-Ferg. methods and the persistency per lost claim method. These methods are producing similar estimates that are in line with prior accident years. For 1986 and prior, we used the methodology mentioned above.

For the **physician** liability, we have selected the average of the paid and persistency per lost time claim methods for 1987-2010. For 2011-2013 we selected the average of the Born.-Ferg. methods and the persistency per lost claim method. For 2014 we selected the average of the Born.-Ferg. payroll method, the paid development method and the persistency per lost time claim method. For 1986 and prior, we used the methodology mentioned above.

For the **pharmacy** liability, we have selected the average of the paid Born.-Ferg. payroll method, the persistency per lost time claim method and the persistency incremental paid method for 1988-1993 and 1997-2002. For 1994-1996, we substituted the paid development method for the Born.-Ferg. payroll method in the averages due to the large ultimate loss resulting from the Born.-Ferg. payroll method. This choice was due to the use of a higher a priori pure premium than historical pure premium for those accident years. For 2003-2008, we selected the average of the paid Born.-Ferg. payroll method and the persistency per lost time claim method. For 2009 and 2010, we selected the average of four methods, the paid method, the paid Born.-Ferg. payroll method, the persistency per lost claim method and the persistency incremental paid method. For 2011-2012, we removed the persistency incremental paid method from the averages due to the low result of that method. For 2013 we selected the average of the Born.-Ferg. methods and the persistency per lost time claim method. For 2014 we selected the average of the Born.-Ferg. payroll method and the two persistency methods. Due to the wide range of outcomes from the various methods in the more recent immature years, our philosophy was to select losses that were similar for these few years (2011-2014). For the older years 1980-1987, we selected the average of the two persistency methods. For 1979 and prior, we selected the persistency incremental payment method.

For the **chiropractor** liability, we have selected the average of the paid and persistency per lost time claim methods for 1987-2007. For 2008-2009, we selected the average of the paid method, the paid Born.-Ferg. payroll method and the persistency per lost claim method. For 2010-2014,

we selected the average of the Born.-Ferg. payroll method, the paid development method and both persistency methods. For 1986 and prior, we selected the average of the two persistency methods. For 1979 and prior, we selected the persistency incremental payment method.

For the **rehabilitation** liability, we have selected the average of the paid and persistency per lost time claim methods for 1987-2009. For 2010-2014, we selected the average of the Born.-Ferg. payroll method, the paid development method and the persistency per lost time claim method. For 1986 and prior, we selected the average of the two persistency methods. For 1979 and prior, we selected the persistency incremental payment method.

For the **health-other** liability, we have selected the average of the paid Born.-Ferg. payroll and persistency incremental paid methods for 1987-2008. We did not use the persistency per lost time claim method for these years because the payments are a catch all grouping, and we didn’t feel they provided reliable or meaningful development factors over different accident years within a calendar year. For 2009-2012, we selected the average of the two paid Born.-Ferg. methods and the two persistency methods. For 2013, we selected the average of the two paid Born.-Ferg. methods and the incremental persistency method. For 2014, we selected the average of the Born.-Ferg. methods. For 1986 and prior, we selected the average of the two persistency methods. For 1979 and prior, we selected the persistency incremental payment method.

Exhibit PA-A1.1

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			37,751	1.000	37,751	67%	25,364			
1980	6/30/2014	92,076	84,282	7,794	1.000	7,794	69%	5,342	0.32	1.34	2,364
1981	6/30/2014	94,342	88,411	5,931	1.000	5,931	66%	3,906	0.31	1.23	2,550
1982	6/30/2014	93,617	88,147	5,469	1.000	5,469	65%	3,566	0.31	1.12	2,772
1983	6/30/2014	102,318	95,523	6,795	1.000	6,795	65%	4,385	0.33	1.12	2,973
1984	6/30/2014	124,237	115,472	8,765	1.000	8,765	64%	5,599	0.38	1.25	3,002
1985	6/30/2014	149,411	138,798	10,612	1.000	10,612	63%	6,709	0.42	1.26	3,332
1986	6/30/2014	157,158	140,366	16,792	1.000	16,792	64%	10,729	0.41	1.19	3,442
1987	6/30/2014	166,298	149,183	17,115	1.000	17,115	63%	10,782	0.40	1.18	3,445
1988	6/30/2014	197,118	172,253	24,865	1.000	24,865	62%	15,501	0.45	1.17	3,813
1989	6/30/2014	202,723	177,494	25,229	1.000	25,229	62%	15,628	0.43	1.13	3,793
1990	6/30/2014	204,468	177,529	26,940	1.000	26,940	61%	16,523	0.41	1.07	3,860
1991	6/30/2014	191,397	165,627	25,771	1.000	25,771	61%	15,677	0.38	0.96	3,921
1992	6/30/2014	197,064	164,346	32,718	1.000	32,718	60%	19,640	0.37	0.90	4,158
1993	6/30/2014	172,532	146,863	25,668	1.000	25,668	60%	15,390	0.31	0.85	3,675
1994	6/30/2014	172,709	138,653	34,056	1.000	34,056	59%	20,090	0.30	0.80	3,753
1995	6/30/2014	166,458	135,375	31,083	1.000	31,083	59%	18,277	0.27	0.71	3,853
1996	6/30/2014	164,835	131,796	33,040	1.000	33,040	58%	19,271	0.26	0.62	4,161
1997	6/30/2014	179,659	138,574	41,086	1.000	41,086	58%	23,708	0.26	0.54	4,862
1998	6/30/2014	202,765	157,465	45,300	1.000	45,300	58%	26,090	0.28	0.51	5,577
1999	6/30/2014	221,902	166,716	55,186	1.000	55,186	57%	31,500	0.29	0.50	5,914
2000	6/30/2014	250,174	185,402	64,772	1.000	64,772	57%	36,755	0.32	0.48	6,605
2001	6/30/2014	236,855	179,594	57,262	1.000	57,262	57%	32,656	0.29	0.41	7,106
2002	6/30/2014	259,975	196,595	63,381	1.000	63,381	57%	36,230	0.32	0.41	7,775
2003	6/30/2014	263,659	189,238	74,421	1.000	74,421	57%	42,260	0.32	0.38	8,319
2004	6/30/2014	251,403	181,738	69,665	1.000	69,665	57%	39,890	0.30	0.34	8,621
2005	6/30/2014	244,785	176,152	68,633	1.000	68,633	58%	39,661	0.28	0.31	9,227
2006	6/30/2014	236,841	167,160	69,681	1.000	69,681	58%	40,541	0.26	0.25	10,344
2007	6/30/2014	217,845	146,673	71,172	1.000	71,172	59%	41,640	0.23	0.23	10,195
2008	6/30/2014	226,837	144,110	82,727	1.000	82,727	59%	48,832	0.24	0.20	11,870
2009	6/30/2014	172,943	105,029	67,914	1.000	67,914	60%	40,635	0.20	0.18	11,374
2010	6/30/2014	182,143	104,905	77,239	1.000	77,239	61%	46,970	0.21	0.18	11,522
2011	6/30/2014	186,051	97,634	88,417	1.000	88,417	62%	54,617	0.21	0.17	11,939
2012	6/30/2014	174,456	75,319	99,137	1.000	99,137	64%	63,888	0.19	0.16	11,532
2013	6/30/2014	185,364	59,121	126,243	1.000	126,243	66%	83,386	0.19	0.15	12,139
2014	6/30/2014	208,610	12,536	91,769	1.000	91,769	75%	68,552	0.20	0.15	13,223
		6,551,029	4,794,078	1,690,397		1,690,397	61%	1,030,188			

Column Notes

(2) Exhibit PA-A1.2, Column (8).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A1.9, Column (5).
(5) No adjustment.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-A1.17.1 through Exhibit PA-A1.17.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-A1.6, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-A1.6, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A1.2

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	91,653	92,865		93,767	90,384	92,076
1981	6/30/2014	402	96,784	97,641		95,589	93,095	94,342
1982	6/30/2014	390	96,951	97,435		94,736	92,498	93,617
1983	6/30/2014	378	105,519	105,006		103,675	100,960	102,318
1984	6/30/2014	366	128,137	125,763		125,952	122,522	124,237
1985	6/30/2014	354	154,950	155,803		151,449	147,372	149,411
1986	6/30/2014	342	157,666	158,816		160,335	153,981	157,158
1987	6/30/2014	330	168,999	169,505	162,240	163,596	159,060	166,298
1988	6/30/2014	318	196,727	194,570	189,926	197,510	189,631	197,118
1989	6/30/2014	306	204,452	201,715	200,012	200,994	193,716	202,723
1990	6/30/2014	294	206,131	203,355	203,928	202,806	194,436	204,468
1991	6/30/2014	282	193,980	192,408	194,139	188,815	180,677	191,397
1992	6/30/2014	270	194,228	192,480	195,446	199,899	186,769	197,064
1993	6/30/2014	258	175,487	176,798	182,048	169,576	160,800	172,532
1994	6/30/2014	246	167,394	170,373	177,606	178,025	162,189	172,709
1995	6/30/2014	234	165,399	169,402	175,855	167,518	154,114	166,458
1996	6/30/2014	222	163,009	167,834	171,689	166,662	151,640	164,835
1997	6/30/2014	210	173,630	177,632	179,636	185,689	164,782	179,659
1998	6/30/2014	198	200,320	199,214	199,201	205,211	183,446	202,765
1999	6/30/2014	186	215,440	211,395	212,697	228,364	199,562	221,902
2000	6/30/2014	174	243,527	246,310	232,077	256,821	224,479	250,174
2001	6/30/2014	162	240,320	242,575	226,145	233,390	209,861	236,855
2002	6/30/2014	150	268,371	261,646	245,478	251,579	228,440	259,975
2003	6/30/2014	138	263,881	256,028	240,991	263,437	233,514	263,659
2004	6/30/2014	126	259,625	251,643	239,845	243,181	219,532	251,403
2005	6/30/2014	114	258,800	249,607	238,479	230,770	210,791	244,785
2006	6/30/2014	102	253,140	245,603	235,636	220,541	202,064	236,841
2007	6/30/2014	90	230,107	229,646	225,058	205,583	186,370	217,845
2008	6/30/2014	78	235,987	229,616	228,986	217,687	195,172	226,837
2009	6/30/2014	66	181,218	187,213	181,788	164,667	147,616	172,943
2010	6/30/2014	54	193,421	191,011	184,543	170,866	151,976	182,143
2011	6/30/2014	42	194,694	191,569	185,479	177,409	151,046	186,051
2012	6/30/2014	30	170,423	180,705	176,371	166,292	131,937	174,456
2013	6/30/2014	18	174,792	184,911	182,370	188,812	158,776	185,364
2014	6/30/2014	6	207,487	191,663	195,125	239,042	203,021	208,610
			6,632,647	6,599,756	5,662,795	6,510,246	5,936,229	6,551,029

Column Notes

(3) Exhibit PA-A1.3, Column (5).
(4) Exhibit PA-A1.3, Column (8).
(4) Exhibit PA-A1.6, Column (12).
(5) Exhibit PA-A1.x, Column (12).
(5) Exhibit PA-A1.7, Column (12).
(6) Exhibit PA-A1.x, Column (12).
(7) Exhibit PA-A1.x, Column (11).
(6) Exhibit PA-A1.x, Column (6).
(6) Exhibit PA-A1.8, Column (6).
(7) Exhibit PA-A1.12, Column (6).
(8) Based on Columns (3) through (7).

Exhibit PA-A1.3

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	84,282	1.087	91,653			
1981	6/30/2014	402	88,411	1.095	96,784			
1982	6/30/2014	390	88,147	1.100	96,951			
1983	6/30/2014	378	95,523	1.105	105,519			
1984	6/30/2014	366	115,472	1.110	128,137			
1985	6/30/2014	354	138,798	1.116	154,950			
1986	6/30/2014	342	140,366	1.123	157,666			
1987	6/30/2014	330	149,183	1.133	168,999			
1988	6/30/2014	318	172,253	1.142	196,727			
1989	6/30/2014	306	177,494	1.152	204,452			
1990	6/30/2014	294	177,529	1.161	206,131			
1991	6/30/2014	282	165,627	1.171	193,980			
1992	6/30/2014	270	164,346	1.182	194,228			
1993	6/30/2014	258	146,863	1.195	175,487			
1994	6/30/2014	246	138,653	1.207	167,394			
1995	6/30/2014	234	135,375	1.222	165,399			
1996	6/30/2014	222	131,796	1.237	163,009			
1997	6/30/2014	210	138,574	1.253	173,630			
1998	6/30/2014	198	157,465	1.272	200,320			
1999	6/30/2014	186	166,716	1.292	215,440			
2000	6/30/2014	174	185,402	1.314	243,527			
2001	6/30/2014	162	179,594	1.338	240,320			
2002	6/30/2014	150	196,595	1.365	268,371			
2003	6/30/2014	138	189,238	1.394	263,881			
2004	6/30/2014	126	181,738	1.429	259,625			
2005	6/30/2014	114	176,152	1.469	258,800			
2006	6/30/2014	102	167,160	1.514	253,140			
2007	6/30/2014	90	146,673	1.569	230,107			
2008	6/30/2014	78	144,110	1.638	235,987			
2009	6/30/2014	66	105,029	1.725	181,218			
2010	6/30/2014	54	104,905	1.844	193,421			
2011	6/30/2014	42	97,634	1.994	194,694			
2012	6/30/2014	30	75,319	2.263	170,423			
2013	6/30/2014	18	59,121	2.957	174,792			
2014	6/30/2014	6	12,536	16.551	207,487			
			4,794,078		6,632,647			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A1.4, Page 1 and Exhibit PA-A1.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	2,511	18,148	29,801	35,163	39,135	42,769	46,295	49,762	52,945	56,063	59,473	62,725	66,131	68,533	70,020	71,041	71,893	72,731
1981	2,751	19,858	32,476	38,102	42,153	45,788	49,328	52,823	55,928	58,833	62,516	66,172	68,881	70,798	72,079	73,200	74,007	74,703
1982	3,300	22,661	35,210	41,079	45,400	49,262	52,911	56,360	59,399	62,684	67,135	70,131	71,827	72,967	74,297	75,418	76,442	77,682
1983	3,295	23,850	39,007	45,713	50,583	54,804	58,690	62,414	66,200	70,443	74,283	76,378	78,051	79,615	80,797	81,983	83,185	84,394
1984	4,092	29,493	48,312	56,867	62,966	68,283	73,084	78,282	84,000	88,417	90,899	92,523	93,924	95,252	96,535	97,755	98,787	100,077
1985	4,450	33,073	56,133	66,964	74,727	81,462	88,640	96,914	102,621	106,516	109,045	111,029	112,605	114,176	115,836	117,410	119,402	121,427
1986	4,342	33,269	58,271	69,634	77,764	85,823	94,222	100,822	105,249	108,442	111,147	112,964	114,672	116,687	119,049	120,886	122,778	124,786
1987	4,645	36,224	64,662	77,720	88,130	98,391	106,552	111,186	114,372	116,943	119,194	121,286	124,181	126,233	128,648	130,926	133,424	135,398
1988	5,370	41,628	74,648	92,327	106,613	117,352	123,258	127,512	131,326	134,218	136,873	139,506	142,121	145,066	148,404	151,602	154,788	157,865
1989	5,344	42,927	82,631	105,204	118,886	126,552	131,695	135,834	138,987	141,830	145,018	147,551	149,920	152,868	156,214	158,557	161,038	163,703
1990	4,411	41,624	89,399	110,594	120,149	126,256	131,292	135,131	138,420	141,569	144,654	147,915	151,549	154,813	157,441	160,178	163,514	165,877
1991	6,383	65,525	98,280	111,085	119,179	124,293	127,938	130,945	134,062	136,537	139,200	142,507	145,637	148,328	151,091	153,510	155,448	157,560
1992	6,805	69,178	94,505	106,448	113,010	117,195	120,864	124,652	127,643	130,877	134,517	137,447	140,662	143,778	147,388	149,912	153,045	155,226
1993	8,507	58,866	84,323	95,659	101,215	105,182	109,073	111,864	114,874	119,019	122,567	125,947	128,528	131,304	133,579	135,689	138,390	141,204
1994	4,494	50,772	74,879	84,155	89,931	95,542	99,912	103,655	108,034	111,858	115,475	118,991	121,349	123,857	126,037	129,186	131,265	133,325
1995	7,131	55,391	73,101	81,203	88,346	93,534	98,246	102,651	106,954	111,035	115,528	118,528	121,522	124,214	126,789	128,877	130,684	132,475
1996	7,326	51,764	69,123	79,822	86,561	92,442	97,516	102,888	106,589	110,314	113,712	116,614	119,212	121,957	124,628	126,678	128,396	130,465
1997	5,048	49,257	72,596	81,996	89,727	96,832	102,919	108,379	113,753	117,675	120,730	124,106	127,478	131,382	133,326	135,055	136,809	138,574
1998	6,677	60,462	81,497	93,801	103,082	111,000	118,175	125,515	131,046	134,713	139,096	143,836	147,113	149,795	152,862	155,707	157,465	
1999	10,166	62,164	85,796	101,571	113,306	121,802	130,304	136,081	141,220	146,392	150,774	154,868	158,314	161,716	164,485	166,716		
2000	10,807	70,905	101,037	118,443	130,571	141,238	149,233	155,753	161,508	167,016	172,520	176,134	179,361	182,529	185,402			
2001	11,958	75,783	106,271	121,580	133,881	143,018	150,156	156,556	162,468	167,248	170,940	173,998	177,198	179,594				
2002	13,919	87,887	118,114	137,400	150,135	160,069	168,839	175,932	182,420	186,981	190,544	193,895	196,595					
2003	18,588	89,438	119,518	136,804	147,326	157,014	165,606	171,815	176,539	181,344	185,240	189,238						
2004	18,157	92,008	119,644	134,674	146,712	156,825	164,573	170,151	174,752	178,120	181,738							
2005	17,165	87,801	112,882	131,838	146,203	156,782	162,491	168,098	172,654	176,152								
2006	14,603	78,767	110,945	130,641	142,551	150,366	156,956	163,460	167,160									
2007	14,568	75,895	102,636	118,295	127,823	135,691	142,276	146,673										
2008	15,129	80,149	106,303	121,121	131,039	138,225	144,110											
2009	11,456	60,723	80,088	91,974	99,943	105,029												
2010	12,100	67,002	87,683	98,522	104,905													
2011	11,953	67,542	88,222	97,634														
2012	10,638	59,501	75,319															
2013	10,391	59,121																
2014	12,536																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	7.228	1.642	1.180	1.113	1.093	1.082	1.075	1.064	1.059	1.061	1.055	1.054	1.036	1.022	1.015	1.012	1.012	1.009
1981	7.218	1.635	1.173	1.106	1.086	1.077	1.071	1.059	1.052	1.063	1.058	1.041	1.028	1.018	1.016	1.011	1.009	1.013
1982	6.868	1.554	1.167	1.105	1.085	1.074	1.065	1.054	1.055	1.071	1.045	1.024	1.016	1.018	1.015	1.014	1.016	1.008
1983	7.239	1.636	1.172	1.107	1.083	1.071	1.063	1.061	1.064	1.055	1.028	1.022	1.020	1.015	1.015	1.015	1.015	1.013
1984	7.207	1.638	1.177	1.107	1.084	1.070	1.071	1.073	1.053	1.028	1.018	1.015	1.014	1.013	1.013	1.011	1.013	1.016
1985	7.433	1.697	1.193	1.116	1.090	1.088	1.093	1.059	1.038	1.024	1.018	1.014	1.014	1.015	1.014	1.017	1.017	1.014
1986	7.662	1.752	1.195	1.117	1.104	1.098	1.070	1.044	1.030	1.025	1.016	1.015	1.018	1.020	1.015	1.016	1.016	1.013
1987	7.798	1.785	1.202	1.134	1.116	1.083	1.043	1.029	1.022	1.019	1.018	1.024	1.017	1.019	1.018	1.019	1.015	1.015
1988	7.752	1.793	1.237	1.155	1.101	1.050	1.035	1.030	1.022	1.020	1.019	1.019	1.021	1.023	1.022	1.021	1.020	1.016
1989	8.033	1.925	1.273	1.130	1.064	1.041	1.031	1.023	1.020	1.022	1.017	1.016	1.020	1.022	1.015	1.016	1.017	1.014
1990	9.436	2.148	1.237	1.086	1.051	1.040	1.029	1.024	1.023	1.022	1.023	1.025	1.022	1.017	1.017	1.021	1.014	1.013
1991	10.266	1.500	1.130	1.073	1.043	1.029	1.024	1.024	1.018	1.020	1.024	1.022	1.018	1.019	1.016	1.013	1.014	1.011
1992	10.166	1.366	1.126	1.062	1.037	1.031	1.031	1.024	1.025	1.028	1.022	1.023	1.022	1.025	1.017	1.021	1.014	1.013
1993	6.920	1.432	1.134	1.058	1.039	1.037	1.026	1.027	1.036	1.030	1.028	1.020	1.022	1.017	1.016	1.020	1.020	1.014
1994	11.297	1.475	1.124	1.069	1.062	1.046	1.037	1.042	1.035	1.032	1.030	1.020	1.021	1.018	1.025	1.016	1.016	1.015
1995	7.768	1.320	1.111	1.088	1.059	1.050	1.045	1.042	1.038	1.040	1.026	1.025	1.022	1.021	1.016	1.014	1.014	1.012
1996	7.066	1.335	1.155	1.084	1.068	1.055	1.055	1.036	1.035	1.031	1.026	1.022	1.023	1.022	1.016	1.014	1.016	1.010
1997	9.757	1.474	1.129	1.094	1.079	1.063	1.053	1.050	1.034	1.026	1.028	1.027	1.031	1.015	1.013	1.013	1.013	
1998	9.055	1.348	1.151	1.099	1.077	1.065	1.062	1.044	1.028	1.033	1.034	1.023	1.018	1.020	1.019	1.011		
1999	6.115	1.380	1.184	1.116	1.075	1.070	1.044	1.038	1.037	1.030	1.027	1.022	1.021	1.017	1.014			
2000	6.561	1.425	1.172	1.102	1.082	1.057	1.044	1.037	1.034	1.033	1.021	1.018	1.018	1.016				
2001	6.338	1.402	1.144	1.101	1.068	1.050	1.043	1.038	1.029	1.022	1.018	1.018	1.014					
2002	6.314	1.344	1.163	1.093	1.066	1.055	1.042	1.037	1.025	1.019	1.018	1.014						
2003	4.812	1.336	1.145	1.077	1.066	1.055	1.037	1.027	1.027	1.021	1.022							
2004	5.067	1.300	1.126	1.089	1.069	1.049	1.034	1.027	1.019	1.020								
2005	5.115	1.286	1.168	1.109	1.072	1.036	1.035	1.027	1.020									
2006	5.394	1.409	1.178	1.091	1.055	1.044	1.041	1.023										
2007	5.210	1.352	1.153	1.081	1.062	1.049	1.031											
2008	5.298	1.326	1.139	1.082	1.055	1.043												
2009	5.301	1.319	1.148	1.087	1.051													
2010	5.537	1.309	1.124	1.065														
2011	5.650	1.306	1.107															
2012	5.593	1.266																
2013	5.690																	
$ Wtd Avg	6.428	1.438	1.160	1.094	1.069	1.054	1.044	1.036	1.031	1.028	1.024	1.021	1.020	1.019	1.016	1.016	1.015	1.013
Strt Average	7.064	1.491	1.163	1.097	1.071	1.057	1.048	1.039	1.034	1.032	1.027	1.023	1.021	1.019	1.016	1.015	1.015	1.013
3 Yr $ Wtd Avg	5.644	1.295	1.126	1.078	1.056	1.045	1.036	1.026	1.022	1.020	1.019	1.017	1.017	1.018	1.015	1.013	1.014	1.012
5 Yr $ Wtd Avg	5.552	1.307	1.135	1.082	1.060	1.044	1.036	1.028	1.024	1.023	1.021	1.019	1.020	1.018	1.016	1.013	1.016	1.013
Inv. Power Curve	6.454	1.380	1.172	1.106	1.075	1.057	1.046	1.038	1.032	1.028	1.024	1.022	1.019	1.018	1.016	1.015	1.014	1.013
Selected	5.598	1.307	1.135	1.082	1.069	1.054	1.044	1.036	1.031	1.028	1.024	1.021	1.020	1.019	1.016	1.016	1.015	1.013
Cumulative	16.551	2.957	2.263	1.994	1.844	1.725	1.638	1.569	1.514	1.469	1.429	1.394	1.365	1.338	1.314	1.292	1.272	1.253

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	73,353	74,168	74,789	75,557	76,333	77,273	78,084	78,944	79,737	80,452	81,086	81,744	82,388	82,931	83,323	83,724	84,282	
1981	75,662	76,575	77,518	78,456	79,737	80,753	81,745	82,644	83,868	84,792	85,891	86,798	87,293	87,636	88,003	88,411		
1982	78,283	78,924	79,815	80,877	81,769	82,712	83,725	84,329	85,385	86,043	86,769	87,113	87,503	87,784	88,147			
1983	85,509	86,626	87,879	88,708	89,929	90,756	91,364	92,169	92,709	93,212	93,784	94,354	95,087	95,523				
1984	101,639	103,084	104,591	106,005	107,389	108,428	109,725	110,945	111,972	113,098	114,345	114,930	115,472					
1985	123,164	124,953	127,278	128,522	130,237	131,807	132,954	134,383	135,565	137,150	138,164	138,798						
1986	126,397	128,575	130,778	131,996	133,752	134,986	136,293	137,337	138,432	139,396	140,366							
1987	137,493	138,780	140,170	142,061	144,225	145,571	146,686	147,654	148,504	149,183								
1988	160,410	162,403	164,321	166,155	167,940	169,063	170,294	171,099	172,253									
1989	165,924	168,216	170,340	172,358	173,626	175,156	176,452	177,494										
1990	168,058	170,248	172,243	173,621	175,128	176,435	177,529											
1991	159,233	160,786	162,053	163,384	164,647	165,627												
1992	157,252	159,531	161,085	162,876	164,346													
1993	143,118	144,504	145,944	146,863														
1994	135,279	137,092	138,653															
1995	134,125	135,375																
1996	131,796																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.011	1.008	1.010	1.010	1.012	1.010	1.011	1.010	1.009	1.008	1.008	1.008	1.007	1.005	1.005	1.007		
1981	1.012	1.012	1.012	1.016	1.013	1.012	1.011	1.015	1.011	1.013	1.011	1.006	1.004	1.004	1.005			
1982	1.008	1.011	1.013	1.011	1.012	1.012	1.007	1.013	1.008	1.008	1.004	1.004	1.003	1.004				
1983	1.013	1.014	1.009	1.014	1.009	1.007	1.009	1.006	1.005	1.006	1.006	1.008	1.005					
1984	1.014	1.015	1.014	1.013	1.010	1.012	1.011	1.009	1.010	1.011	1.005	1.005						
1985	1.015	1.019	1.010	1.013	1.012	1.009	1.011	1.009	1.012	1.007	1.005							
1986	1.017	1.017	1.009	1.013	1.009	1.010	1.008	1.008	1.007	1.007								
1987	1.009	1.010	1.013	1.015	1.009	1.008	1.007	1.006	1.005									
1988	1.012	1.012	1.011	1.011	1.007	1.007	1.005	1.007										
1989	1.014	1.013	1.012	1.007	1.009	1.007	1.006											
1990	1.013	1.012	1.008	1.009	1.007	1.006												
1991	1.010	1.008	1.008	1.008	1.006													
1992	1.014	1.010	1.011	1.009														
1993	1.010	1.010	1.006															
1994	1.013	1.011																
1995	1.009																	
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2013																		
																		Tail
$ Wtd Avg	1.012	1.012	1.010	1.011	1.009	1.009	1.008	1.009	1.008	1.009	1.006	1.006	1.005	1.004	1.005	1.007	----	----
Strt Average	1.012	1.012	1.011	1.012	1.010	1.009	1.008	1.009	1.008	1.009	1.006	1.006	1.005	1.004	1.005	1.007	----	----
3 Yr $ Wtd Avg	1.011	1.010	1.009	1.008	1.007	1.007	1.006	1.007	1.008	1.008	1.005	1.006	1.004	1.004	----	----	----	----
5 Yr $ Wtd Avg	1.011	1.010	1.009	1.009	1.008	1.008	1.007	1.008	1.008	1.008	1.006	1.006	----	----	----	----	----	----
Inv. Power Curve	1.012	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.006	1.005	1.005	1.083
Selected	1.012	1.012	1.010	1.011	1.009	1.009	1.008	1.009	1.008	1.009	1.006	1.006	1.005	1.004	1.005	1.007	1.004	1.083
Cumulative	1.237	1.222	1.207	1.195	1.182	1.171	1.161	1.152	1.142	1.133	1.123	1.116	1.110	1.105	1.100	1.095	1.087	1.083

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	2,511	18,148	29,801	35,163	39,135	42,769	46,295	49,762	52,945	56,063	59,473	62,725	66,131	68,533	70,020	71,041	71,893	72,731
1981	2,751	19,858	32,476	38,102	42,153	45,788	49,328	52,823	55,928	58,833	62,516	66,172	68,881	70,798	72,079	73,200	74,007	74,703
1982	3,300	22,661	35,210	41,079	45,400	49,262	52,911	56,360	59,399	62,684	67,135	70,131	71,827	72,967	74,297	75,418	76,442	77,682
1983	3,295	23,850	39,007	45,713	50,583	54,804	58,690	62,414	66,200	70,443	74,283	76,378	78,051	79,615	80,797	81,983	83,185	84,394
1984	4,092	29,493	48,312	56,867	62,966	68,283	73,084	78,282	84,000	88,417	90,899	92,523	93,924	95,252	96,535	97,755	98,787	100,077
1985	4,450	33,073	56,133	66,964	74,727	81,462	88,640	96,914	102,621	106,516	109,045	111,029	112,605	114,176	115,836	117,410	119,402	121,427
1986	4,342	33,269	58,271	69,634	77,764	85,823	94,222	100,822	105,249	108,442	111,147	112,964	114,672	116,687	119,049	120,886	122,778	124,786
1987	4,645	36,224	64,662	77,720	88,130	98,391	106,552	111,186	114,372	116,943	119,194	121,286	124,181	126,233	128,648	130,926	133,424	135,398
1988	5,370	41,628	74,648	92,327	106,613	117,352	123,258	127,512	131,326	134,218	136,873	139,506	142,121	145,066	148,404	151,602	154,788	157,865
1989	5,344	42,927	82,631	105,204	118,886	126,552	131,695	135,834	138,987	141,830	145,018	147,551	149,920	152,868	156,214	158,557	161,038	163,703
1990	4,411	41,624	89,399	110,594	120,149	126,256	131,292	135,131	138,420	141,569	144,654	147,915	151,549	154,813	157,441	160,178	163,514	165,877
1991	6,383	65,525	98,280	111,085	119,179	124,293	127,938	130,945	134,062	136,537	139,200	142,507	145,637	148,328	151,091	153,510	155,448	157,560
1992	6,805	69,178	94,505	106,448	113,010	117,195	120,864	124,652	127,643	130,877	134,517	137,447	140,662	143,778	147,388	149,912	153,045	155,226
1993	8,507	58,866	84,323	95,659	101,215	105,182	109,073	111,864	114,874	119,019	122,567	125,947	128,528	131,304	133,579	135,475	138,175	141,204
1994	4,494	50,772	74,879	84,155	89,931	95,542	99,912	103,655	108,034	111,858	115,475	118,991	121,349	123,857	125,869	128,748	131,265	133,322
1995	7,131	55,391	73,101	81,203	88,346	93,534	98,246	102,651	106,954	111,035	115,528	118,528	121,522	123,877	126,200	128,877	130,680	132,463
1996	7,326	51,764	69,123	79,822	86,561	92,442	97,516	102,888	106,589	110,314	113,712	116,614	118,926	121,396	124,628	126,672	128,383	130,458
1997	5,048	49,257	72,596	81,996	89,727	96,832	102,919	108,379	113,753	117,675	120,730	123,826	126,846	131,382	133,323	135,046	136,806	138,573
1998	6,677	60,462	81,497	93,801	103,082	111,000	118,175	125,515	131,046	134,713	138,658	142,940	147,113	149,790	152,847	155,695	157,457	
1999	10,166	62,164	85,796	101,571	113,306	121,802	130,304	136,081	141,220	145,837	149,621	154,868	158,305	161,699	164,476	166,712		
2000	10,807	70,905	101,037	118,443	130,571	141,238	149,233	155,753	160,887	165,579	172,520	176,121	179,317	182,505	185,383			
2001	11,958	75,783	106,271	121,580	133,881	143,018	150,156	155,780	160,960	167,248	170,929	173,977	177,188	179,590				
2002	13,919	87,887	118,114	137,400	150,135	160,069	167,994	174,012	182,420	186,974	190,515	193,882	196,592					
2003	18,588	89,438	119,518	136,804	147,326	155,757	162,940	171,815	176,532	181,315	185,225	189,231						
2004	18,157	92,008	119,644	134,674	144,962	153,047	164,573	170,144	174,723	178,107	181,736							
2005	17,165	87,801	112,882	127,561	138,400	156,782	162,473	168,058	172,629	176,142								
2006	14,603	78,767	103,753	118,012	142,551	150,344	156,890	163,434	167,152									
2007	14,568	74,521	100,170	118,295	127,792	135,605	142,230	146,653										
2008	15,129	80,147	106,303	121,080	130,924	138,167	144,091											
2009	11,456	60,723	80,017	91,819	99,872	104,997												
2010	12,100	66,741	87,057	98,189	104,745													
2011	11,683	66,388	87,562	97,314														
2012	10,638	59,501	75,319															
2013	10,391	59,121																
2014	12,536																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	7.228	1.642	1.180	1.113	1.093	1.082	1.075	1.064	1.059	1.061	1.055	1.054	1.036	1.022	1.015	1.012	1.012	1.009
1981	7.218	1.635	1.173	1.106	1.086	1.077	1.071	1.059	1.052	1.063	1.058	1.041	1.028	1.018	1.016	1.011	1.009	1.013
1982	6.868	1.554	1.167	1.105	1.085	1.074	1.065	1.054	1.055	1.071	1.045	1.024	1.016	1.018	1.015	1.014	1.016	1.008
1983	7.239	1.636	1.172	1.107	1.083	1.071	1.063	1.061	1.064	1.055	1.028	1.022	1.020	1.015	1.015	1.015	1.015	1.013
1984	7.207	1.638	1.177	1.107	1.084	1.070	1.071	1.073	1.053	1.028	1.018	1.015	1.014	1.013	1.013	1.011	1.013	1.016
1985	7.433	1.697	1.193	1.116	1.090	1.088	1.093	1.059	1.038	1.024	1.018	1.014	1.014	1.015	1.014	1.017	1.017	1.014
1986	7.662	1.752	1.195	1.117	1.104	1.098	1.070	1.044	1.030	1.025	1.016	1.015	1.018	1.020	1.015	1.016	1.016	1.013
1987	7.798	1.785	1.202	1.134	1.116	1.083	1.043	1.029	1.022	1.019	1.018	1.024	1.017	1.019	1.018	1.019	1.015	1.015
1988	7.752	1.793	1.237	1.155	1.101	1.050	1.035	1.030	1.022	1.020	1.019	1.019	1.021	1.023	1.022	1.021	1.020	1.016
1989	8.033	1.925	1.273	1.130	1.064	1.041	1.031	1.023	1.020	1.022	1.017	1.016	1.020	1.022	1.015	1.016	1.017	1.014
1990	9.436	2.148	1.237	1.086	1.051	1.040	1.029	1.024	1.023	1.022	1.023	1.025	1.022	1.017	1.017	1.021	1.014	1.013
1991	10.266	1.500	1.130	1.073	1.043	1.029	1.024	1.024	1.018	1.020	1.024	1.022	1.018	1.019	1.016	1.013	1.014	1.011
1992	10.166	1.366	1.126	1.062	1.037	1.031	1.031	1.024	1.025	1.028	1.022	1.023	1.022	1.025	1.017	1.021	1.014	1.013
1993	6.920	1.432	1.134	1.058	1.039	1.037	1.026	1.027	1.036	1.030	1.028	1.020	1.022	1.017	1.014	1.020	1.022	1.014
1994	11.297	1.475	1.124	1.069	1.062	1.046	1.037	1.042	1.035	1.032	1.030	1.020	1.021	1.016	1.023	1.020	1.016	1.015
1995	7.768	1.320	1.111	1.088	1.059	1.050	1.045	1.042	1.038	1.040	1.026	1.025	1.019	1.019	1.021	1.014	1.014	1.012
1996	7.066	1.335	1.155	1.084	1.068	1.055	1.055	1.036	1.035	1.031	1.026	1.020	1.021	1.027	1.016	1.014	1.016	1.010
1997	9.757	1.474	1.129	1.094	1.079	1.063	1.053	1.050	1.034	1.026	1.026	1.024	1.036	1.015	1.013	1.013	1.013	
1998	9.055	1.348	1.151	1.099	1.077	1.065	1.062	1.044	1.028	1.029	1.031	1.029	1.018	1.020	1.019	1.011		
1999	6.115	1.380	1.184	1.116	1.075	1.070	1.044	1.038	1.033	1.026	1.035	1.022	1.021	1.017	1.014			
2000	6.561	1.425	1.172	1.102	1.082	1.057	1.044	1.033	1.029	1.042	1.021	1.018	1.018	1.016				
2001	6.338	1.402	1.144	1.101	1.068	1.050	1.037	1.033	1.039	1.022	1.018	1.018	1.014					
2002	6.314	1.344	1.163	1.093	1.066	1.050	1.036	1.048	1.025	1.019	1.018	1.014						
2003	4.812	1.336	1.145	1.077	1.057	1.046	1.054	1.027	1.027	1.022	1.022							
2004	5.067	1.300	1.126	1.076	1.056	1.075	1.034	1.027	1.019	1.020								
2005	5.115	1.286	1.130	1.085	1.133	1.036	1.034	1.027	1.020									
2006	5.394	1.317	1.137	1.208	1.055	1.044	1.042	1.023										
2007	5.116	1.344	1.181	1.080	1.061	1.049	1.031											
2008	5.298	1.326	1.139	1.081	1.055	1.043												
2009	5.301	1.318	1.147	1.088	1.051													
2010	5.516	1.304	1.128	1.067														
2011	5.683	1.319	1.111															
2012	5.593	1.266																
2013	5.690																	
$ Wtd Avg	6.425	1.434	1.158	1.098	1.070	1.054	1.044	1.036	1.031	1.029	1.025	1.022	1.020	1.019	1.016	1.016	1.015	1.013
Strt Average	7.061	1.489	1.162	1.099	1.073	1.058	1.048	1.039	1.034	1.032	1.027	1.023	1.021	1.019	1.016	1.016	1.015	1.013
3 Yr $ Wtd Avg	5.656	1.298	1.128	1.079	1.056	1.045	1.036	1.026	1.022	1.020	1.019	1.017	1.017	1.018	1.015	1.013	1.014	1.012
5 Yr $ Wtd Avg	5.553	1.308	1.142	1.107	1.072	1.049	1.039	1.031	1.026	1.025	1.022	1.020	1.021	1.019	1.016	1.014	1.016	1.013
Inv. Power Curve	4.641	1.179	1.060	1.029	1.017	1.011	1.008	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001
Selected	6.425	1.308	1.142	1.098	1.070	1.054	1.044	1.036	1.031	1.029	1.025	1.022	1.020	1.019	1.016	1.016	1.015	1.013
Cumulative	19.494	3.034	2.320	2.031	1.850	1.729	1.640	1.570	1.516	1.470	1.429	1.395	1.366	1.339	1.314	1.293	1.272	1.253

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	73,353	74,168	74,789	75,557	76,333	77,273	78,084	78,944	79,737	80,452	81,086	81,744	82,388	82,930	83,320	83,724	84,282	
1981	75,662	76,575	77,518	78,456	79,737	80,753	81,745	82,644	83,868	84,792	85,891	86,798	87,292	87,633	88,001	88,411		
1982	78,283	78,924	79,815	80,877	81,769	82,712	83,725	84,329	85,385	86,043	86,769	87,113	87,496	87,781	88,146			
1983	85,509	86,626	87,879	88,708	89,929	90,756	91,364	92,169	92,709	93,212	93,783	94,350	95,086	95,522				
1984	101,639	103,084	104,591	106,005	107,389	108,428	109,725	110,945	111,972	113,096	114,339	114,925	115,469					
1985	123,164	124,953	127,278	128,522	130,237	131,807	132,954	134,383	135,562	137,140	138,157	138,798						
1986	126,397	128,575	130,778	131,996	133,752	134,986	136,293	137,335	138,425	139,392	140,364							
1987	137,493	138,780	140,170	142,061	144,225	145,571	146,686	147,651	148,503	149,183								
1988	160,410	162,403	164,321	166,155	167,940	169,061	170,285	171,093	172,248									
1989	165,924	168,216	170,340	172,358	173,623	175,146	176,443	177,489										
1990	168,058	170,248	172,243	173,617	175,120	176,429	177,525											
1991	159,233	160,786	162,050	163,376	164,644	165,625												
1992	157,252	159,528	161,081	162,874	164,345													
1993	143,115	144,494	145,939	146,861														
1994	135,272	137,088	138,650															
1995	134,116	135,371																
1996	131,792																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.011	1.008	1.010	1.010	1.012	1.010	1.011	1.010	1.009	1.008	1.008	1.008	1.007	1.005	1.005	1.007		
1981	1.012	1.012	1.012	1.016	1.013	1.012	1.011	1.015	1.011	1.013	1.011	1.006	1.004	1.004	1.005			
1982	1.008	1.011	1.013	1.011	1.012	1.012	1.007	1.013	1.008	1.008	1.004	1.004	1.003	1.004				
1983	1.013	1.014	1.009	1.014	1.009	1.007	1.009	1.006	1.005	1.006	1.006	1.008	1.005					
1984	1.014	1.015	1.014	1.013	1.010	1.012	1.011	1.009	1.010	1.011	1.005	1.005						
1985	1.015	1.019	1.010	1.013	1.012	1.009	1.011	1.009	1.012	1.007	1.005							
1986	1.017	1.017	1.009	1.013	1.009	1.010	1.008	1.008	1.007	1.007								
1987	1.009	1.010	1.013	1.015	1.009	1.008	1.007	1.006	1.005									
1988	1.012	1.012	1.011	1.011	1.007	1.007	1.005	1.007										
1989	1.014	1.013	1.012	1.007	1.009	1.007	1.006											
1990	1.013	1.012	1.008	1.009	1.007	1.006												
1991	1.010	1.008	1.008	1.008	1.006													
1992	1.014	1.010	1.011	1.009														
1993	1.010	1.010	1.006															
1994	1.013	1.011																
1995	1.009																	
1996																		
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$ Wtd Avg	1.012	1.012	1.010	1.011	1.009	1.009	1.008	1.009	1.008	1.009	1.006	1.006	1.005	1.004	1.005	1.007	----	----
Strt Average	1.012	1.012	1.011	1.012	1.010	1.009	1.008	1.009	1.008	1.009	1.006	1.006	1.005	1.004	1.005	1.007	----	----
3 Yr $ Wtd Avg	1.011	1.010	1.009	1.008	1.007	1.007	1.006	1.007	1.008	1.008	1.005	1.006	1.004	1.004	----	----	----	----
5 Yr $ Wtd Avg	1.011	1.010	1.009	1.009	1.008	1.008	1.007	1.008	1.008	1.008	1.006	1.006	----	----	----	----	----	----
Inv. Power Curve	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.083
Selected	1.012	1.012	1.010	1.011	1.009	1.009	1.008	1.009	1.008	1.009	1.006	1.006	1.005	1.004	1.005	1.007	1.004	1.083
Cumulative	1.237	1.222	1.207	1.195	1.182	1.171	1.161	1.152	1.142	1.133	1.123	1.116	1.110	1.105	1.100	1.095	1.087	1.083

Exhibit PA-A1.6

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -3.9%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	3.20	1.000	0.26	0.83	3.68	1.087	8.0%	8,583	92,865
1981	6/30/2014	402	30,142	3.19	1.000	0.27	0.87	3.54	1.095	8.7%	9,230	97,641
1982	6/30/2014	390	30,059	3.19	1.000	0.28	0.90	3.40	1.100	9.1%	9,287	97,435
1983	6/30/2014	378	30,607	3.42	1.000	0.29	1.00	3.27	1.105	9.5%	9,484	105,006
1984	6/30/2014	366	33,122	3.84	1.000	0.31	1.17	3.14	1.110	9.9%	10,291	125,763
1985	6/30/2014	354	35,714	4.29	1.000	0.32	1.36	4.57	1.116	10.4%	17,004	155,803
1986	6/30/2014	342	38,298	4.15	1.000	0.33	1.37	4.39	1.123	11.0%	18,450	158,816
1987	6/30/2014	330	41,065	4.05	1.000	0.34	1.39	4.22	1.133	11.7%	20,321	169,505
1988	6/30/2014	318	44,222	4.46	1.000	0.36	1.59	4.06	1.142	12.4%	22,317	194,570
1989	6/30/2014	306	47,110	4.30	1.000	0.37	1.60	3.90	1.152	13.2%	24,221	201,715
1990	6/30/2014	294	49,660	4.12	1.000	0.39	1.59	3.75	1.161	13.9%	25,827	203,355
1991	6/30/2014	282	50,857	3.76	1.000	0.40	1.52	3.60	1.171	14.6%	26,781	192,408
1992	6/30/2014	270	52,804	3.73	1.000	0.42	1.56	3.46	1.182	15.4%	28,134	192,480
1993	6/30/2014	258	55,133	3.13	1.000	0.44	1.36	3.33	1.195	16.3%	29,935	176,798
1994	6/30/2014	246	57,740	2.99	1.000	0.45	1.36	3.20	1.207	17.2%	31,720	170,373
1995	6/30/2014	234	60,950	2.73	1.000	0.47	1.29	3.08	1.222	18.2%	34,027	169,402
1996	6/30/2014	222	63,664	2.59	1.000	0.49	1.27	2.96	1.237	19.1%	36,039	167,834
1997	6/30/2014	210	68,077	2.64	1.000	0.51	1.35	2.84	1.253	20.2%	39,058	177,632
1998	6/30/2014	198	71,447	2.84	1.000	0.53	1.51	2.73	1.272	21.4%	41,750	199,214
1999	6/30/2014	186	75,245	2.95	1.000	0.55	1.63	2.63	1.292	22.6%	44,679	211,395
2000	6/30/2014	174	79,122	3.16	1.000	0.57	1.82	3.23	1.314	23.9%	60,908	246,310
2001	6/30/2014	162	80,397	2.95	1.000	0.60	1.76	3.10	1.338	25.3%	62,981	242,575
2002	6/30/2014	150	81,621	3.19	1.000	0.62	1.98	2.98	1.365	26.7%	65,051	261,646
2003	6/30/2014	138	82,433	3.20	1.000	0.65	2.07	2.86	1.394	28.3%	66,789	256,028
2004	6/30/2014	126	84,633	2.97	1.000	0.67	2.00	2.75	1.429	30.0%	69,905	251,643
2005	6/30/2014	114	86,912	2.82	1.000	0.70	1.97	2.65	1.469	31.9%	73,456	249,607
2006	6/30/2014	102	90,786	2.61	1.000	0.73	1.90	2.54	1.514	34.0%	78,443	245,603
2007	6/30/2014	90	93,585	2.33	1.000	0.76	1.76	2.45	1.569	36.3%	82,973	229,646
2008	6/30/2014	78	93,441	2.43	1.000	0.79	1.91	2.35	1.638	38.9%	85,507	229,616
2009	6/30/2014	66	86,523	2.00	1.000	0.82	1.64	2.26	1.725	42.0%	82,184	187,213
2010	6/30/2014	54	86,642	2.10	1.000	0.85	1.79	2.17	1.844	45.8%	86,106	191,011
2011	6/30/2014	42	90,268	2.06	1.000	0.89	1.83	2.09	1.994	49.9%	93,935	191,569
2012	6/30/2014	30	94,120	1.79	1.000	0.92	1.65	2.01	2.263	55.8%	105,386	180,705
2013	6/30/2014	18	98,557	1.84	1.000	0.96	1.77	1.93	2.957	66.2%	125,790	184,911
2014	6/30/2014	6	102,837	2.17	1.000	1.00	2.17	1.85	16.551	94.0%	179,127	191,663
	Total/Average		2,296,770				1.66				1,805,679	6,599,756
	Selected			Selected Pure Premium (2000-2014)			1.85					
				Selected Pure Premium (1985-1999)			1.45					
Column Notes				Selected Pure Premium (1980-1984)			0.96					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A1.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A1.15, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A1.3, Column (4).
(12) Exhibit PA-A1.3, Column (3) + Column (11).

Exhibit PA-A1.7

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	20.2%	1.000	1.00	20.2%	13.5%	1.133	11.7%	13,057	162,240
1988	6/30/2014	318	1,049,491	18.8%	1.000	1.00	18.8%	13.5%	1.142	12.4%	17,673	189,926
1989	6/30/2014	306	1,261,672	16.1%	1.000	1.00	16.1%	13.5%	1.152	13.2%	22,518	200,012
1990	6/30/2014	294	1,405,588	14.5%	1.000	1.00	14.5%	13.5%	1.161	13.9%	26,400	203,928
1991	6/30/2014	282	1,441,150	13.3%	1.000	1.00	13.3%	13.5%	1.171	14.6%	28,513	194,139
1992	6/30/2014	270	1,493,380	13.2%	1.000	1.00	13.2%	13.5%	1.182	15.4%	31,100	195,446
1993	6/30/2014	258	1,593,604	10.8%	1.000	1.00	10.8%	13.5%	1.195	16.3%	35,185	182,048
1994	6/30/2014	246	1,676,121	10.3%	1.000	1.00	10.3%	13.5%	1.207	17.2%	38,953	177,606
1995	6/30/2014	234	1,647,517	10.1%	1.000	1.00	10.1%	13.5%	1.222	18.2%	40,481	175,855
1996	6/30/2014	222	1,539,171	10.7%	1.000	1.00	10.7%	13.5%	1.237	19.1%	39,893	171,689
1997	6/30/2014	210	1,502,506	12.0%	1.000	1.00	12.0%	13.5%	1.253	20.2%	41,062	179,636
1998	6/30/2014	198	1,441,297	14.1%	1.000	1.00	14.1%	13.5%	1.272	21.4%	41,736	199,201
1999	6/30/2014	186	1,502,048	14.8%	1.000	1.00	14.8%	13.5%	1.292	22.6%	45,982	212,697
2000	6/30/2014	174	1,444,705	17.3%	1.000	1.00	17.3%	13.5%	1.314	23.9%	46,675	232,077
2001	6/30/2014	162	1,361,007	17.4%	1.000	1.00	17.4%	13.5%	1.338	25.3%	46,552	226,145
2002	6/30/2014	150	1,350,293	19.3%	1.000	1.00	19.3%	13.5%	1.365	26.7%	48,883	245,478
2003	6/30/2014	138	1,351,670	19.5%	1.000	1.00	19.5%	13.5%	1.394	28.3%	51,753	240,991
2004	6/30/2014	126	1,430,941	17.6%	1.000	1.00	17.6%	13.5%	1.429	30.0%	58,106	239,845
2005	6/30/2014	114	1,441,863	17.0%	1.000	1.00	17.0%	13.5%	1.469	31.9%	62,328	238,479
2006	6/30/2014	102	1,489,415	15.9%	1.000	1.00	15.9%	13.5%	1.514	34.0%	68,476	235,636
2007	6/30/2014	90	1,597,109	13.6%	1.000	1.00	13.6%	13.5%	1.569	36.3%	78,385	225,058
2008	6/30/2014	78	1,610,573	14.1%	1.000	1.00	14.1%	13.5%	1.638	38.9%	84,876	228,986
2009	6/30/2014	66	1,348,818	12.8%	1.000	1.00	12.8%	13.5%	1.725	42.0%	76,759	181,788
2010	6/30/2014	54	1,285,639	14.2%	1.000	1.00	14.2%	13.5%	1.844	45.8%	79,639	184,543
2011	6/30/2014	42	1,301,802	14.3%	1.000	1.00	14.3%	13.5%	1.994	49.9%	87,845	185,479
2012	6/30/2014	30	1,337,788	12.6%	1.000	1.00	12.6%	13.5%	2.263	55.8%	101,051	176,371
2013	6/30/2014	18	1,375,921	13.2%	1.000	1.00	13.2%	13.5%	2.957	66.2%	123,248	182,370
2014	6/30/2014	6	1,435,670	15.6%	1.000	1.00	15.6%	13.5%	16.551	94.0%	182,589	195,125
	Total/Average		39,539,419				14.5%				1,619,717	5,662,795
	Selected				Selected Loss Ratio		13.5%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A1.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A1.15, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A1.3, Column (4).
(12) Exhibit PA-A1.3, Column (3) + Column (11).

Exhibit PA-A1.8

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	558	17.011	9,485	93,767
1981	6/30/2014	402	408	17.577	7,178	95,589
1982	6/30/2014	390	363	18.153	6,589	94,736
1983	6/30/2014	378	435	18.740	8,153	103,675
1984	6/30/2014	366	542	19.340	10,480	125,952
1985	6/30/2014	354	634	19.953	12,651	151,449
1986	6/30/2014	342	970	20.581	19,969	160,335
1987	6/30/2014	330	679	21.225	14,413	163,596
1988	6/30/2014	318	1,154	21.886	25,257	197,510
1989	6/30/2014	306	1,041	22.566	23,500	200,994
1990	6/30/2014	294	1,093	23.117	25,278	202,806
1991	6/30/2014	282	980	23.658	23,188	188,815
1992	6/30/2014	270	1,470	24.189	35,553	199,899
1993	6/30/2014	258	919	24.709	22,712	169,576
1994	6/30/2014	246	1,561	25.220	39,372	178,025
1995	6/30/2014	234	1,250	25.720	32,143	167,518
1996	6/30/2014	222	1,330	26.212	34,866	166,662
1997	6/30/2014	210	1,765	26.693	47,115	185,689
1998	6/30/2014	198	1,758	27.166	47,746	205,211
1999	6/30/2014	186	2,231	27.630	61,648	228,364
2000	6/30/2014	174	2,873	24.861	71,419	256,821
2001	6/30/2014	162	2,395	22.458	53,797	233,390
2002	6/30/2014	150	2,699	20.370	54,984	251,579
2003	6/30/2014	138	3,998	18.557	74,199	263,437
2004	6/30/2014	126	3,618	16.983	61,443	243,181
2005	6/30/2014	114	3,498	15.616	54,618	230,770
2006	6/30/2014	102	3,700	14.429	53,381	220,541
2007	6/30/2014	90	4,397	13.398	58,910	205,583
2008	6/30/2014	78	5,885	12.503	73,577	217,687
2009	6/30/2014	66	5,086	11.726	59,639	164,667
2010	6/30/2014	54	6,383	10.334	65,961	170,866
2011	6/30/2014	42	9,412	8.476	79,775	177,409
2012	6/30/2014	30	15,818	5.751	90,973	166,292
2013	6/30/2014	18	48,730	2.661	129,691	188,812
2014	6/30/2014	6	12,536	18.068	226,505	239,042
			152,169		1,716,168	6,510,246

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A1.10, Page 1 and Exhibit PA-A1.10, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A1.9

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	3.305	0
1946	6/30/2014	822	0	3.548	0
1947	6/30/2014	810	0	3.799	0
1948	6/30/2014	798	0	4.058	0
1949	6/30/2014	786	0	4.325	0
1950	6/30/2014	774	0	4.597	0
1951	6/30/2014	762	0	4.877	0
1952	6/30/2014	750	0	5.164	0
1953	6/30/2014	738	0	5.459	2
1954	6/30/2014	726	0	5.762	0
1955	6/30/2014	714	0	6.074	0
1956	6/30/2014	702	1	6.396	8
1957	6/30/2014	690	3	6.727	19
1958	6/30/2014	678	1	7.068	6
1959	6/30/2014	666	1	7.418	11
1960	6/30/2014	654	4	7.778	29
1961	6/30/2014	642	26	8.146	215
1962	6/30/2014	630	17	8.523	147
1963	6/30/2014	618	4	8.910	33
1964	6/30/2014	606	426	9.305	3,968
1965	6/30/2014	594	5	9.710	49
1966	6/30/2014	582	105	10.125	1,062
1967	6/30/2014	570	50	10.551	523
1968	6/30/2014	558	45	10.987	495
1969	6/30/2014	546	119	11.433	1,363
1970	6/30/2014	534	98	11.891	1,166
1971	6/30/2014	522	164	12.359	2,023
1972	6/30/2014	510	88	12.837	1,127
1973	6/30/2014	498	100	13.325	1,335
1974	6/30/2014	486	313	13.823	4,328
1975	6/30/2014	474	208	14.331	2,978
1976	6/30/2014	462	216	14.848	3,202
1977	6/30/2014	450	316	15.375	4,862
1978	6/30/2014	438	388	15.911	6,169
1979	6/30/2014	426	160	16.456	2,629
			2,858		37,751

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation; estimated incremental paid through 6/30/14.
(4) Exhibit PA-A1.10, Page 1 and Exhibit PA-A1.10, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	64	401	299	138	102	93	91	89	82	80	88	83	87	62	38	26	22	22
1981	74	462	341	152	109	98	96	94	84	79	100	99	73	52	35	30	22	19
1982	98	573	372	174	128	114	108	102	90	97	132	89	50	34	39	33	30	37
1983	96	597	440	195	142	123	113	108	110	123	112	61	49	45	34	34	35	35
1984	99	614	455	207	147	128	116	126	138	107	60	39	34	32	31	29	25	31
1985	99	638	514	242	173	150	160	185	127	87	56	44	35	35	37	35	44	45
1986	95	634	548	249	178	177	184	145	97	70	59	40	37	44	52	40	41	44
1987	96	654	589	271	216	213	169	96	66	53	47	43	60	43	50	47	52	41
1988	104	701	639	342	276	208	114	82	74	56	51	51	51	57	65	62	62	60
1989	100	703	743	422	256	143	96	77	59	53	60	47	44	55	63	44	46	50
1990	83	702	902	400	180	115	95	72	62	59	58	62	69	62	50	52	63	45
1991	131	1,212	671	262	166	105	75	62	64	51	55	68	64	55	57	50	40	43
1992	144	1,316	534	252	138	88	77	80	63	68	77	62	68	66	76	53	66	46
1993	181	1,073	542	241	118	84	83	59	64	88	76	72	55	59	48	45	58	60
1994	98	1,006	524	202	126	122	95	81	95	83	79	76	51	54	47	68	45	45
1995	165	1,117	410	188	165	120	109	102	100	94	104	69	69	62	60	48	42	41
1996	185	1,122	438	270	170	148	128	136	93	94	86	73	66	69	67	52	43	52
1997	137	1,196	632	254	209	192	165	148	145	106	83	91	91	106	53	47	47	48
1998	184	1,479	579	338	255	218	197	202	152	101	121	130	90	74	84	78	48	
1999	271	1,386	630	420	313	226	227	154	137	138	117	109	92	91	74	59		
2000	285	1,587	796	460	320	282	211	172	152	145	145	95	85	84	76			
2001	359	1,915	915	459	369	274	214	192	177	143	111	92	96	72				
2002	416	2,212	904	577	381	297	262	212	194	136	107	100	81					
2003	586	2,235	949	545	332	306	271	196	149	152	123	126						
2004	623	2,533	948	515	413	347	266	191	158	116	124							
2005	647	2,662	945	715	541	399	215	211	172	132								
2006	638	2,802	1,405	860	520	341	288	284	162									
2007	682	2,870	1,251	733	446	368	308	206										
2008	792	3,403	1,369	775	519	376	308											
2009	753	3,240	1,274	782	524	335												
2010	765	3,473	1,308	686	404													
2011	767	3,567	1,327	604														
2012	703	3,230	1,046															
2013	681	3,191																
2014	795																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	5.400	0.647	0.404	0.671	0.852	0.922	0.931	0.865	0.954	1.115	0.839	0.885	0.842	0.737	0.757	0.722	0.986	0.849
1982	4.732	0.595	0.409	0.630	0.768	0.837	0.874	0.822	0.872	1.023	0.750	0.825	1.032	1.026	0.769	0.657	0.620	0.705
1983	5.988	0.622	0.395	0.657	0.808	0.881	0.904	0.832	0.884	1.069	0.795	0.825	0.694	0.867	0.967	0.879	1.052	0.507
1984	6.041	0.718	0.429	0.685	0.832	0.879	0.933	0.876	0.892	1.046	1.015	1.239	1.342	1.071	1.112	1.184	1.409	1.040
1985	6.184	0.712	0.402	0.610	0.742	0.772	0.784	0.749	0.838	0.690	0.695	0.766	0.913	0.884	0.796	0.711	0.701	0.836
1986	6.712	0.812	0.441	0.696	0.843	0.907	1.003	0.880	0.896	0.807	0.746	0.884	0.937	0.839	0.678	1.104	1.090	0.881
1987	6.583	0.837	0.422	0.658	0.818	0.865	0.855	1.010	1.060	1.113	0.853	0.863	0.736	1.217	0.804	0.878	0.850	0.862
1988	6.298	0.840	0.424	0.631	0.769	0.814	0.840	0.802	0.722	0.834	0.844	1.177	0.841	0.878	0.731	0.837	0.663	0.729
1989	7.014	0.908	0.460	0.654	0.811	0.796	0.855	0.953	0.948	0.965	0.854	1.067	1.285	1.171	0.988	1.406	1.282	0.987
1990	8.445	1.058	0.468	0.640	0.795	0.835	0.815	0.814	0.857	1.003	0.814	0.720	0.804	1.016	0.884	0.898	0.792	0.931
1991	5.372	0.744	0.596	0.688	0.695	0.907	0.970	1.008	0.931	1.148	1.128	1.013	0.961	0.899	0.913	1.270	1.124	0.951
1992	8.439	0.510	0.491	0.658	0.757	0.846	0.796	0.799	0.804	0.799	0.882	1.037	0.813	0.861	0.651	0.746	0.655	0.745
1993	7.263	0.498	0.465	0.573	0.746	0.916	0.964	1.061	1.065	0.870	0.818	0.942	1.196	1.288	1.099	1.471	0.800	0.713
1994	10.984	0.539	0.461	0.587	0.673	0.680	0.626	0.788	0.928	0.909	0.916	0.720	1.154	0.889	0.949	0.841	1.327	0.910
1995	6.092	0.469	0.492	0.669	0.737	0.791	0.746	0.933	0.834	0.832	0.735	0.738	0.786	0.760	1.148	0.935	1.070	1.024
1996	6.041	0.365	0.428	0.612	0.706	0.735	0.796	0.735	1.011	1.106	0.810	0.946	0.951	0.860	0.717	0.809	0.956	0.731
1997	8.212	0.366	0.428	0.669	0.710	0.666	0.823	0.633	0.646	0.808	0.887	0.718	0.759	0.639	0.983	0.927	1.101	0.703
1998	6.514	0.427	0.440	0.618	0.753	0.756	0.749	0.720	0.698	0.820	0.758	0.700	1.172	0.713	0.555	0.607	0.988	
1999	5.460	0.417	0.537	0.607	0.696	0.871	0.891	0.988	0.736	0.875	1.116	0.826	0.803	0.931	1.060	0.813		
2000	4.857	0.397	0.528	0.681	0.707	0.805	0.729	0.796	0.907	0.803	0.751	0.963	1.064	0.882	0.784			
2001	4.423	0.415	0.502	0.697	0.763	0.770	0.804	0.791	0.820	1.013	0.861	0.929	0.871	1.055				
2002	4.600	0.413	0.508	0.640	0.720	0.721	0.732	0.836	0.739	0.812	0.861	0.958	0.890					
2003	3.772	0.404	0.608	0.698	0.895	0.858	0.782	0.990	0.915	0.703	0.815	0.640						
2004	3.590	0.375	0.575	0.644	0.740	0.782	0.737	0.779	0.961	1.064	1.017							
2005	3.914	0.356	0.545	0.578	0.640	0.666	0.889	0.747	0.673	0.941								
2006	4.174	0.337	0.508	0.629	0.767	0.630	0.734	0.605	0.816									
2007	4.110	0.490	0.687	0.710	0.765	0.782	0.922	0.785										
2008	3.625	0.368	0.535	0.575	0.709	0.819	0.668											
2009	4.516	0.422	0.609	0.664	0.718	0.921												
2010	4.233	0.367	0.598	0.764	0.828													
2011	4.527	0.367	0.517	0.669														
2012	5.073	0.411	0.578															
2013	4.747	0.328																
2014	4.016																	
Strt Average	5.646	0.531	0.497	0.650	0.759	0.808	0.827	0.837	0.862	0.927	0.857	0.886	0.948	0.928	0.867	0.931	0.970	0.830
3 Yr Avg	4.612	0.368	0.564	0.699	0.752	0.841	0.775	0.712	0.816	0.903	0.898	0.842	0.942	0.956	0.800	0.782	1.015	0.819
5 Yr Avg	4.519	0.379	0.567	0.676	0.757	0.764	0.790	0.781	0.821	0.907	0.861	0.863	0.960	0.844	0.820	0.818	1.088	0.816
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	4.612	0.368	0.567	0.699	0.759	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.812	0.917	0.917	0.917
Cumulative	18.068	2.661	5.751	8.476	10.334	11.726	12.503	13.398	14.429	15.616	16.983	18.557	20.370	22.458	24.861	27.630	27.166	26.693

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	16	21	16	20	20	24	21	22	20	18	16	17	17	14	10	10	14	
1981	26	25	25	25	35	27	27	24	33	25	30	25	13	9	10	11		
1982	18	19	26	31	26	28	30	18	31	19	21	10	12	8	11			
1983	32	32	36	24	35	24	18	23	16	15	17	17	21	13				
1984	38	35	36	34	33	25	31	29	25	27	30	14	13					
1985	39	40	52	28	38	35	26	32	26	35	23	14						
1986	35	48	48	27	38	27	29	23	24	21	21							
1987	43	27	29	39	45	28	23	20	18	14								
1988	49	39	37	35	35	22	24	16	22									
1989	42	43	40	38	24	29	24	19										
1990	41	41	38	26	28	25	21											
1991	34	32	26	27	26	20												
1992	43	48	33	38	31													
1993	41	30	31	20														
1994	42	39	34															
1995	38	29																
1996	34																	
1997																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.808	0.646	0.773	0.786	0.698	0.758	0.824	0.838	0.555	0.652	0.569	0.675	1.041	1.088	1.038	1.297		
1982	1.387	1.343	0.960	1.102	1.039	0.960	0.810	1.849	0.799	1.524	1.141	1.313	0.803	1.190	1.027			
1983	0.585	0.814	0.863	1.097	0.786	1.249	1.013	1.337	1.241	1.471	0.613	0.697	0.391	0.850				
1984	0.860	1.043	0.662	1.039	0.719	0.704	0.746	0.533	0.589	0.612	0.549	1.506	0.966					
1985	0.901	0.912	0.659	1.205	0.656	0.895	1.152	0.778	1.032	0.852	0.625	0.926						
1986	1.132	1.087	0.575	1.434	0.910	0.946	1.113	1.152	1.475	1.071	0.665							
1987	1.099	1.810	0.927	0.981	0.603	1.027	0.989	1.195	1.200	1.510								
1988	0.542	0.747	1.057	1.264	0.808	1.064	0.842	1.130	0.630									
1989	0.928	0.865	0.893	0.914	0.915	0.832	0.642	1.146										
1990	1.042	0.962	1.003	0.913	1.006	0.983	0.944											
1991	1.206	1.184	1.002	1.044	0.953	1.028												
1992	0.744	0.540	0.832	0.685	0.647													
1993	1.180	1.110	1.232	1.584														
1994	0.695	0.779	0.577															
1995	1.031	1.173																
1996	0.861																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Strt Average	0.938	1.001	0.858	1.080	0.812	0.950	0.908	1.106	0.940	1.099	0.694	1.023	0.800	1.043	1.033	1.297	----	----
3 Yr Avg	0.863	1.020	0.880	1.104	0.869	0.947	0.810	1.157	1.102	1.145	0.613	1.043	0.720	1.043	----	----	----	----
5 Yr Avg	0.902	0.957	0.929	1.028	0.866	0.987	0.906	1.080	0.985	1.103	0.719	1.023	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.922	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	26.212	25.720	25.220	24.709	24.189	23.658	23.117	22.566	21.886	21.225	20.581	19.953	19.340	18.740	18.153	17.577	17.011	16.456

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.148	0.074	0.003															

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses (Adjusted for OHA and Hospital Overpayments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	64	401	299	138	102	93	91	89	82	80	88	83	87	62	38	26	22	22
1981	74	462	341	152	109	98	96	94	84	79	100	99	73	52	35	30	22	19
1982	98	573	372	174	128	114	108	102	90	97	132	89	50	34	39	33	30	37
1983	96	597	440	195	142	123	113	108	110	123	112	61	49	45	34	34	35	35
1984	99	614	455	207	147	128	116	126	138	107	60	39	34	32	31	29	25	31
1985	99	638	514	242	173	150	160	185	127	87	56	44	35	35	37	35	44	45
1986	95	634	548	249	178	177	184	145	97	70	59	40	37	44	52	40	41	44
1987	96	654	589	271	216	213	169	96	66	53	47	43	60	43	50	47	52	41
1988	104	701	639	342	276	208	114	82	74	56	51	51	51	57	65	62	62	60
1989	100	703	743	422	256	143	96	77	59	53	60	47	44	55	63	44	46	50
1990	83	702	902	400	180	115	95	72	62	59	58	62	69	62	50	52	63	45
1991	131	1,212	671	262	166	105	75	62	64	51	55	68	64	55	57	50	40	43
1992	144	1,316	534	252	138	88	77	80	63	68	77	62	68	66	76	53	66	46
1993	181	1,073	542	241	118	84	83	59	64	88	76	72	55	59	48	40	58	65
1994	98	1,006	524	202	126	122	95	81	95	83	79	76	51	54	44	63	55	45
1995	165	1,117	410	188	165	120	109	102	100	94	104	69	69	55	54	62	42	41
1996	185	1,122	438	270	170	148	128	136	93	94	86	73	58	62	82	52	43	52
1997	137	1,196	632	254	209	192	165	148	145	106	83	84	82	123	53	47	48	48
1998	184	1,479	579	338	255	218	197	202	152	101	109	118	115	74	84	78	48	
1999	271	1,386	630	420	313	226	227	154	137	123	101	140	92	90	74	60		
2000	285	1,587	796	460	320	282	211	172	136	124	183	95	84	84	76			
2001	359	1,915	915	459	369	274	214	169	155	189	110	91	96	72				
2002	416	2,212	904	577	381	297	237	180	251	136	106	101	81					
2003	586	2,235	949	545	332	266	227	280	149	151	123	126						
2004	623	2,533	948	515	353	277	395	191	157	116	124							
2005	647	2,662	945	553	409	693	215	210	172	132								
2006	638	2,802	1,091	623	1,072	340	286	286	162									
2007	682	2,806	1,200	848	444	366	310	207										
2008	792	3,402	1,369	773	515	379	310											
2009	753	3,240	1,269	776	530	337												
2010	765	3,456	1,285	704	415													
2011	750	3,511	1,359	626														
2012	703	3,230	1,046															
2013	681	3,191																
2014	795																	

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	5.400	0.647	0.404	0.671	0.852	0.922	0.931	0.865	0.954	1.115	0.839	0.885	0.842	0.737	0.757	0.722	0.986	0.849
1982	4.732	0.595	0.409	0.630	0.768	0.837	0.874	0.822	0.872	1.023	0.750	0.825	1.032	1.026	0.769	0.657	0.620	0.705
1983	5.988	0.622	0.395	0.657	0.808	0.881	0.904	0.832	0.884	1.069	0.795	0.825	0.694	0.867	0.967	0.879	1.052	0.507
1984	6.041	0.718	0.429	0.685	0.832	0.879	0.933	0.876	0.892	1.046	1.015	1.239	1.342	1.071	1.112	1.184	1.409	1.040
1985	6.184	0.712	0.402	0.610	0.742	0.772	0.784	0.749	0.838	0.690	0.695	0.766	0.913	0.884	0.796	0.711	0.701	0.836
1986	6.712	0.812	0.441	0.696	0.843	0.907	1.003	0.880	0.896	0.807	0.746	0.884	0.937	0.839	0.678	1.104	1.090	0.881
1987	6.583	0.837	0.422	0.658	0.818	0.865	0.855	1.010	1.060	1.113	0.853	0.863	0.736	1.217	0.804	0.878	0.850	0.862
1988	6.298	0.840	0.424	0.631	0.769	0.814	0.840	0.802	0.722	0.834	0.844	1.177	0.841	0.878	0.731	0.837	0.663	0.729
1989	7.014	0.908	0.460	0.654	0.811	0.796	0.855	0.953	0.948	0.965	0.854	1.067	1.285	1.171	0.988	1.406	1.282	0.987
1990	8.445	1.058	0.468	0.640	0.795	0.835	0.815	0.814	0.857	1.003	0.814	0.720	0.804	1.016	0.884	0.898	0.792	0.931
1991	5.372	0.744	0.596	0.688	0.695	0.907	0.970	1.008	0.931	1.148	1.128	1.013	0.961	0.899	0.913	1.270	1.124	0.951
1992	8.439	0.510	0.491	0.658	0.757	0.846	0.796	0.799	0.804	0.799	0.882	1.037	0.813	0.861	0.651	0.746	0.655	0.745
1993	7.263	0.498	0.465	0.573	0.746	0.916	0.964	1.061	1.065	0.870	0.818	0.942	1.196	1.288	1.099	1.637	0.800	0.663
1994	10.984	0.539	0.461	0.587	0.673	0.680	0.626	0.788	0.928	0.909	0.916	0.720	1.154	0.889	0.923	0.920	1.180	0.911
1995	6.092	0.469	0.492	0.669	0.737	0.791	0.746	0.933	0.834	0.832	0.735	0.738	0.786	0.802	1.164	0.882	1.070	1.027
1996	6.041	0.365	0.428	0.612	0.706	0.735	0.796	0.735	1.011	1.106	0.810	0.946	0.934	0.862	0.760	0.809	0.956	0.730
1997	8.212	0.366	0.428	0.669	0.710	0.666	0.823	0.633	0.646	0.808	0.887	0.696	0.763	0.665	0.982	0.926	1.100	0.704
1998	6.514	0.427	0.440	0.618	0.753	0.756	0.749	0.720	0.698	0.820	0.772	0.694	1.069	0.714	0.555	0.608	0.986	
1999	5.460	0.417	0.537	0.607	0.696	0.871	0.891	0.988	0.736	0.882	1.168	0.821	0.804	0.929	1.058	0.814		
2000	4.857	0.397	0.528	0.681	0.707	0.805	0.729	0.796	0.908	0.814	0.763	0.964	1.072	0.879	0.784			
2001	4.423	0.415	0.502	0.697	0.763	0.770	0.804	0.803	0.797	0.972	0.861	0.923	0.874	1.054				
2002	4.600	0.413	0.508	0.640	0.720	0.721	0.712	0.863	0.750	0.811	0.864	0.957	0.889					
2003	3.772	0.404	0.608	0.698	0.895	0.891	0.794	0.898	0.915	0.702	0.816	0.641						
2004	3.590	0.375	0.575	0.644	0.754	0.818	0.708	0.779	0.961	1.063	1.016							
2005	3.914	0.356	0.545	0.638	0.679	0.571	0.891	0.746	0.674	0.940								
2006	4.174	0.337	0.507	0.656	0.646	0.630	0.736	0.603	0.815									
2007	4.110	0.389	0.519	1.263	0.766	0.782	0.922	0.784										
2008	3.544	0.353	0.620	0.575	0.710	0.818	0.668											
2009	4.516	0.422	0.609	0.664	0.716	0.920												
2010	4.233	0.367	0.604	0.752	0.813													
2011	4.610	0.366	0.518	0.663														
2012	4.992	0.421	0.599															
2013	4.747	0.328																
2014	4.016																	
Strt Average	5.643	0.528	0.495	0.670	0.756	0.807	0.826	0.835	0.861	0.926	0.860	0.884	0.943	0.931	0.869	0.942	0.962	0.827
3 Yr Avg	4.585	0.371	0.574	0.693	0.746	0.840	0.775	0.711	0.817	0.902	0.898	0.840	0.945	0.954	0.799	0.783	1.014	0.820
5 Yr Avg	4.520	0.381	0.590	0.783	0.730	0.744	0.785	0.762	0.823	0.897	0.864	0.861	0.942	0.848	0.828	0.808	1.058	0.807
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	5.643	0.528	0.590	0.783	0.756	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.819	0.896	0.896	0.896
Cumulative	30.653	4.076	6.213	8.842	9.550	10.805	11.333	11.937	12.626	13.412	14.309	15.333	16.503	17.837	19.361	21.100	21.014	20.925

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses (Adjusted for OHA and Hospital Overpayments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	16	21	16	20	20	24	21	22	20	18	16	17	17	14	10	10	14	
1981	26	25	25	25	35	27	27	24	33	25	30	25	13	9	10	11		
1982	18	19	26	31	26	28	30	18	31	19	21	10	11	8	11			
1983	32	32	36	24	35	24	18	23	16	15	17	16	21	13				
1984	38	35	36	34	33	25	31	29	25	27	30	14	13					
1985	39	40	52	28	38	35	26	32	26	35	23	14						
1986	35	48	48	27	38	27	29	23	24	21	21							
1987	43	27	29	39	45	28	23	20	18	14								
1988	49	39	37	35	35	22	24	16	22									
1989	42	43	40	38	24	29	24	20										
1990	41	41	38	26	28	25	21											
1991	34	32	26	27	26	20												
1992	43	48	33	38	31													
1993	41	29	31	20														
1994	42	39	34															
1995	38	29																
1996	34																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
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2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.808	0.646	0.773	0.786	0.698	0.758	0.824	0.838	0.555	0.652	0.569	0.675	1.042	1.086	1.044	1.292		
1982	1.387	1.343	0.960	1.102	1.039	0.960	0.810	1.849	0.799	1.524	1.141	1.311	0.812	1.177	1.027			
1983	0.585	0.814	0.863	1.097	0.786	1.249	1.013	1.337	1.241	1.471	0.614	0.689	0.395	0.851				
1984	0.860	1.043	0.662	1.039	0.719	0.704	0.746	0.533	0.589	0.611	0.548	1.509	0.965					
1985	0.901	0.912	0.659	1.205	0.656	0.895	1.152	0.778	1.033	0.854	0.624	0.919						
1986	1.132	1.087	0.575	1.434	0.910	0.946	1.113	1.152	1.474	1.070	0.672							
1987	1.099	1.810	0.927	0.981	0.603	1.027	0.988	1.194	1.200	1.511								
1988	0.542	0.747	1.057	1.264	0.808	1.065	0.845	1.129	0.631									
1989	0.928	0.865	0.893	0.914	0.917	0.830	0.644	1.141										
1990	1.042	0.962	1.003	0.913	1.005	0.982	0.946											
1991	1.206	1.184	1.002	1.044	0.951	1.030												
1992	0.744	0.539	0.829	0.687	0.647													
1993	1.180	1.116	1.229	1.581														
1994	0.693	0.780	0.579															
1995	1.031	1.168																
1996	0.863																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Strt Average	0.938	1.001	0.858	1.080	0.812	0.950	0.908	1.106	0.940	1.099	0.695	1.021	0.804	1.038	1.035	1.292	----	----
3 Yr Avg	0.862	1.021	0.879	1.104	0.868	0.947	0.812	1.155	1.101	1.145	0.615	1.039	0.724	1.038	----	----	----	----
5 Yr Avg	0.902	0.957	0.928	1.028	0.865	0.987	0.907	1.079	0.985	1.104	0.720	1.021	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	20.831	20.734	20.632	20.526	20.416	20.300	20.180	20.054	19.923	19.787	19.644	19.495	19.340	18.740	18.153	17.577	17.011	16.456

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.148	0.074	0.003															

Exhibit PA-A1.12

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	558	10.945	6,103	90,384
1981	6/30/2014	402	408	11.468	4,683	93,095
1982	6/30/2014	390	363	11.985	4,350	92,498
1983	6/30/2014	378	435	12.499	5,438	100,960
1984	6/30/2014	366	542	13.011	7,050	122,522
1985	6/30/2014	354	634	13.521	8,573	147,372
1986	6/30/2014	342	970	14.032	13,615	153,981
1987	6/30/2014	330	679	14.544	9,876	159,060
1988	6/30/2014	318	1,154	15.059	17,378	189,631
1989	6/30/2014	306	1,041	15.577	16,222	193,716
1990	6/30/2014	294	1,093	15.462	16,907	194,436
1991	6/30/2014	282	980	15.355	15,050	180,677
1992	6/30/2014	270	1,470	15.256	22,423	186,769
1993	6/30/2014	258	919	15.162	13,937	160,800
1994	6/30/2014	246	1,561	15.076	23,536	162,189
1995	6/30/2014	234	1,250	14.994	18,739	154,114
1996	6/30/2014	222	1,330	14.919	19,845	151,640
1997	6/30/2014	210	1,765	14.848	26,208	164,782
1998	6/30/2014	198	1,758	14.783	25,981	183,446
1999	6/30/2014	186	2,231	14.721	32,846	199,562
2000	6/30/2014	174	2,873	13.603	39,077	224,479
2001	6/30/2014	162	2,395	12.635	30,267	209,861
2002	6/30/2014	150	2,699	11.798	31,846	228,440
2003	6/30/2014	138	3,998	11.073	44,275	233,514
2004	6/30/2014	126	3,618	10.446	37,794	219,532
2005	6/30/2014	114	3,498	9.904	34,640	210,791
2006	6/30/2014	102	3,700	9.435	34,904	202,064
2007	6/30/2014	90	4,397	9.029	39,697	186,370
2008	6/30/2014	78	5,885	8.677	51,063	195,172
2009	6/30/2014	66	5,086	8.373	42,587	147,616
2010	6/30/2014	54	6,383	7.374	47,071	151,976
2011	6/30/2014	42	9,412	5.675	53,412	151,046
2012	6/30/2014	30	15,818	3.579	56,618	131,937
2013	6/30/2014	18	48,730	2.045	99,655	158,776
2014	6/30/2014	6	12,536	15.195	190,485	203,021
			152,169		1,142,151	5,936,229

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A1.13, Page 1 and Exhibit PA-A1.13, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	2,511	15,637	11,653	5,362	3,971	3,635	3,526	3,467	3,183	3,118	3,410	3,252	3,406	2,402	1,487	1,021	852	838
1981	2,751	17,107	12,618	5,626	4,051	3,635	3,540	3,495	3,106	2,905	3,683	3,655	2,709	1,918	1,280	1,121	808	696
1982	3,300	19,362	12,548	5,869	4,321	3,861	3,649	3,449	3,039	3,285	4,450	2,997	1,696	1,139	1,330	1,122	1,023	1,240
1983	3,295	20,555	15,157	6,706	4,870	4,221	3,886	3,723	3,786	4,242	3,840	2,095	1,673	1,564	1,182	1,186	1,202	1,209
1984	4,092	25,400	18,819	8,556	6,099	5,317	4,801	5,198	5,718	4,417	2,481	1,624	1,402	1,328	1,283	1,220	1,032	1,290
1985	4,450	28,623	23,060	10,831	7,763	6,734	7,179	8,274	5,707	3,895	2,530	1,983	1,576	1,571	1,660	1,574	1,992	2,025
1986	4,342	28,927	25,002	11,363	8,130	8,060	8,399	6,600	4,427	3,193	2,705	1,817	1,708	2,015	2,362	1,837	1,892	2,008
1987	4,645	31,579	28,438	13,058	10,410	10,260	8,161	4,634	3,186	2,570	2,252	2,092	2,894	2,052	2,415	2,278	2,498	1,974
1988	5,370	36,258	33,020	17,679	14,286	10,738	5,906	4,254	3,814	2,892	2,655	2,634	2,615	2,945	3,338	3,197	3,187	3,076
1989	5,344	37,583	39,704	22,573	13,682	7,666	5,143	4,139	3,153	2,843	3,188	2,534	2,369	2,948	3,346	2,343	2,481	2,665
1990	4,411	37,213	47,775	21,195	9,556	6,107	5,036	3,839	3,289	3,149	3,085	3,260	3,635	3,264	2,627	2,737	3,336	2,364
1991	6,383	59,142	32,755	12,806	8,094	5,114	3,645	3,008	3,117	2,475	2,663	3,307	3,129	2,692	2,762	2,419	1,938	2,113
1992	6,805	62,373	25,327	11,943	6,562	4,185	3,669	3,788	2,990	3,234	3,640	2,930	3,215	3,116	3,610	2,523	3,133	2,181
1993	8,507	50,359	25,457	11,336	5,556	3,967	3,891	2,791	3,010	4,146	3,547	3,380	2,581	2,776	2,275	2,110	2,701	2,815
1994	4,494	46,278	24,107	9,276	5,777	5,611	4,370	3,743	4,380	3,823	3,617	3,517	2,357	2,508	2,180	3,149	2,079	2,060
1995	7,131	48,260	17,710	8,102	7,143	5,188	4,711	4,405	4,303	4,081	4,493	3,000	2,994	2,693	2,574	2,088	1,807	1,791
1996	7,326	44,438	17,359	10,700	6,738	5,881	5,074	5,372	3,701	3,724	3,398	2,903	2,597	2,745	2,672	2,049	1,718	2,070
1997	5,048	44,208	23,339	9,400	7,731	7,105	6,088	5,459	5,374	3,923	3,054	3,376	3,373	3,903	1,944	1,729	1,754	1,765
1998	6,677	53,785	21,035	12,304	9,282	7,918	7,174	7,341	5,531	3,667	4,383	4,740	3,277	2,682	3,067	2,845	1,758	
1999	10,166	51,997	23,632	15,775	11,734	8,497	8,502	5,777	5,139	5,172	4,382	4,093	3,447	3,401	2,769	2,231		
2000	10,807	60,098	30,132	17,405	12,128	10,667	7,995	6,520	5,755	5,508	5,505	3,613	3,227	3,168	2,873			
2001	11,958	63,825	30,488	15,309	12,301	9,137	7,138	6,400	5,912	4,780	3,692	3,058	3,200	2,395				
2002	13,919	73,968	30,227	19,286	12,735	9,934	8,771	7,093	6,487	4,561	3,563	3,351	2,699					
2003	18,588	70,850	30,080	17,286	10,523	9,687	8,592	6,209	4,724	4,805	3,896	3,998						
2004	18,157	73,852	27,636	15,030	12,038	10,113	7,748	5,577	4,601	3,369	3,618							
2005	17,165	70,637	25,080	18,956	14,365	10,579	5,709	5,607	4,556	3,498								
2006	14,603	64,164	32,178	19,696	11,911	7,815	6,590	6,504	3,700									
2007	14,568	61,327	26,741	15,659	9,528	7,868	6,585	4,397										
2008	15,129	65,020	26,154	14,818	9,918	7,186	5,885											
2009	11,456	49,267	19,366	11,886	7,968	5,086												
2010	12,100	54,902	20,681	10,839	6,383													
2011	11,953	55,588	20,681	9,412														
2012	10,638	48,863	15,818															
2013	10,391	48,730																
2014	12,536																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	6.228	0.745	0.460	0.741	0.915	0.970	0.984	0.918	0.980	1.094	0.954	1.047	0.705	0.619	0.686	0.835	0.984	0.742
1981	6.218	0.738	0.446	0.720	0.897	0.974	0.987	0.889	0.935	1.268	0.992	0.741	0.708	0.668	0.876	0.720	0.862	1.378
1982	5.868	0.648	0.468	0.736	0.894	0.945	0.945	0.881	1.081	1.355	0.673	0.566	0.672	1.168	0.843	0.912	1.212	0.485
1983	6.239	0.737	0.442	0.726	0.867	0.921	0.958	1.017	1.120	0.905	0.545	0.799	0.935	0.756	1.003	1.013	1.006	0.922
1984	6.207	0.741	0.455	0.713	0.872	0.903	1.083	1.100	0.772	0.562	0.654	0.863	0.947	0.966	0.951	0.846	1.249	1.212
1985	6.433	0.806	0.470	0.717	0.867	1.066	1.153	0.690	0.682	0.650	0.784	0.795	0.997	1.057	0.948	1.266	1.017	0.858
1986	6.662	0.864	0.454	0.715	0.991	1.042	0.786	0.671	0.721	0.847	0.672	0.940	1.180	1.172	0.778	1.030	1.061	0.802
1987	6.798	0.901	0.459	0.797	0.986	0.795	0.568	0.688	0.807	0.876	0.929	1.384	0.709	1.177	0.943	1.097	0.790	1.061
1988	6.752	0.911	0.535	0.808	0.752	0.550	0.720	0.897	0.758	0.918	0.992	0.993	1.126	1.133	0.958	0.997	0.965	0.828
1989	7.033	1.056	0.569	0.606	0.560	0.671	0.805	0.762	0.902	1.121	0.795	0.935	1.244	1.135	0.700	1.059	1.074	0.833
1990	8.436	1.284	0.444	0.451	0.639	0.825	0.762	0.857	0.957	0.980	1.057	1.115	0.898	0.805	1.042	1.219	0.709	0.923
1991	9.266	0.554	0.391	0.632	0.632	0.713	0.825	1.036	0.794	1.076	1.242	0.946	0.860	1.026	0.876	0.801	1.090	0.792
1992	9.166	0.406	0.472	0.549	0.638	0.877	1.033	0.789	1.082	1.125	0.805	1.097	0.969	1.159	0.699	1.242	0.696	0.929
1993	5.920	0.506	0.445	0.490	0.714	0.981	0.717	1.078	1.377	0.856	0.953	0.764	1.076	0.819	0.928	1.280	1.042	0.680
1994	10.297	0.521	0.385	0.623	0.971	0.779	0.856	1.170	0.873	0.946	0.972	0.670	1.064	0.869	1.445	0.660	0.991	0.948
1995	6.768	0.367	0.457	0.882	0.726	0.908	0.935	0.977	0.948	1.101	0.668	0.998	0.899	0.956	0.811	0.865	0.991	0.921
1996	6.066	0.391	0.616	0.630	0.873	0.863	1.059	0.689	1.006	0.912	0.854	0.895	1.057	0.973	0.767	0.838	1.204	0.643
1997	8.757	0.528	0.403	0.822	0.919	0.857	0.897	0.984	0.730	0.779	1.105	0.999	1.157	0.498	0.889	1.015	1.006	
1998	8.055	0.391	0.585	0.754	0.853	0.906	1.023	0.753	0.663	1.195	1.082	0.691	0.818	1.144	0.928	0.618		
1999	5.115	0.454	0.668	0.744	0.724	1.001	0.679	0.890	1.006	0.847	0.934	0.842	0.987	0.814	0.806			
2000	5.561	0.501	0.578	0.697	0.880	0.750	0.815	0.883	0.957	0.999	0.656	0.893	0.982	0.907				
2001	5.338	0.478	0.502	0.804	0.743	0.781	0.897	0.924	0.808	0.772	0.828	1.047	0.748					
2002	5.314	0.409	0.638	0.660	0.780	0.883	0.809	0.915	0.703	0.781	0.940	0.806						
2003	3.812	0.425	0.575	0.609	0.921	0.887	0.723	0.761	1.017	0.811	1.026							
2004	4.067	0.374	0.544	0.801	0.840	0.766	0.720	0.825	0.732	1.074								
2005	4.115	0.355	0.756	0.758	0.736	0.540	0.982	0.813	0.768									
2006	4.394	0.501	0.612	0.605	0.656	0.843	0.987	0.569										
2007	4.210	0.436	0.586	0.608	0.826	0.837	0.668											
2008	4.298	0.402	0.567	0.669	0.725	0.819												
2009	4.301	0.393	0.614	0.670	0.638													
2010	4.537	0.377	0.524	0.589														
2011	4.650	0.372	0.455															
2012	4.593	0.324																
2013	4.690																	
$ Wtd Avg	5.428	0.518	0.521	0.678	0.787	0.829	0.852	0.847	0.869	0.936	0.870	0.893	0.935	0.928	0.883	0.965	0.965	0.858
Strt Average	6.064	0.573	0.518	0.688	0.801	0.850	0.871	0.868	0.892	0.954	0.880	0.905	0.943	0.944	0.894	0.964	0.997	0.880
3 Yr $ Wtd Avg	4.644	0.359	0.529	0.646	0.735	0.833	0.874	0.727	0.841	0.870	0.933	0.911	0.908	0.941	0.875	0.790	1.066	0.833
5 Yr $ Wtd Avg	4.552	0.375	0.551	0.627	0.718	0.746	0.803	0.777	0.800	0.881	0.861	0.841	0.941	0.838	0.840	0.769	1.044	0.813
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	4.990	0.447	0.536	0.678	0.787	0.865	0.865	0.865	0.865	0.865	0.865	0.865	0.865	0.865	0.865	0.933	0.933	0.933
Cumulative	15.195	2.045	3.579	5.675	7.374	8.373	8.677	9.029	9.435	9.904	10.446	11.073	11.798	12.635	13.603	14.721	14.783	14.848

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	622	816	621	767	776	941	811	860	793	715	634	658	644	543	392	401	558	
1981	958	913	943	938	1,281	1,016	992	899	1,224	924	1,099	907	495	342	367	408		
1982	601	641	892	1,061	893	943	1,013	604	1,056	658	726	344	389	282	363			
1983	1,115	1,117	1,253	829	1,222	827	608	805	541	503	572	569	733	435				
1984	1,562	1,445	1,507	1,415	1,384	1,039	1,297	1,221	1,026	1,126	1,247	586	542					
1985	1,737	1,790	2,324	1,244	1,715	1,570	1,147	1,429	1,182	1,585	1,014	634						
1986	1,610	2,178	2,204	1,218	1,756	1,234	1,307	1,044	1,094	964	970							
1987	2,095	1,287	1,390	1,891	2,164	1,345	1,116	968	850	679								
1988	2,546	1,993	1,917	1,835	1,784	1,123	1,231	805	1,154									
1989	2,221	2,292	2,124	2,018	1,269	1,530	1,296	1,041										
1990	2,181	2,190	1,995	1,377	1,508	1,307	1,093											
1991	1,673	1,552	1,267	1,331	1,263	980												
1992	2,026	2,279	1,554	1,791	1,470													
1993	1,914	1,386	1,440	919														
1994	1,954	1,813	1,561															
1995	1,650	1,250																
1996	1,330																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.312	0.762	1.235	1.011	1.212	0.862	1.061	0.922	0.901	0.887	1.037	0.979	0.842	0.723	1.024	1.389		
1981	0.953	1.032	0.996	1.365	0.793	0.976	0.906	1.362	0.755	1.188	0.826	0.546	0.692	1.073	1.112			
1982	1.066	1.392	1.190	0.841	1.056	1.075	0.596	1.748	0.623	1.103	0.474	1.131	0.724	1.288				
1983	1.002	1.122	0.662	1.473	0.677	0.735	1.324	0.672	0.930	1.139	0.995	1.288	0.593					
1984	0.925	1.043	0.939	0.978	0.751	1.249	0.941	0.841	1.097	1.108	0.470	0.925						
1985	1.030	1.299	0.535	1.379	0.915	0.731	1.245	0.827	1.341	0.640	0.625							
1986	1.353	1.012	0.553	1.441	0.703	1.059	0.799	1.048	0.881	1.006								
1987	0.614	1.080	1.361	1.144	0.622	0.829	0.868	0.878	0.799									
1988	0.783	0.962	0.957	0.973	0.629	1.096	0.654	1.433										
1989	1.032	0.927	0.950	0.629	1.206	0.847	0.804											
1990	1.004	0.911	0.690	1.094	0.867	0.837												
1991	0.928	0.816	1.050	0.949	0.776													
1992	1.125	0.682	1.153	0.821														
1993	0.725	1.038	0.638															
1994	0.928	0.861																
1995	0.758																	
1996																		
1997																		
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$ Wtd Avg	0.942	0.970	0.870	1.043	0.814	0.925	0.895	1.033	0.921	0.967	0.699	0.915	0.708	0.962	1.066	1.389	----	----
Strt Average	0.971	0.996	0.922	1.084	0.851	0.936	0.920	1.081	0.916	1.010	0.738	0.974	0.713	1.028	1.068	1.389	----	----
3 Yr $ Wtd Avg	0.806	0.832	0.949	0.942	0.945	0.914	0.773	1.100	1.033	0.879	0.631	1.110	0.655	0.962	----	----	----	----
5 Yr $ Wtd Avg	0.898	0.848	0.887	0.873	0.787	0.924	0.867	0.971	1.035	0.937	0.653	0.915	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.933	0.933	0.933	0.933	0.933	0.933	0.933	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	14.919	14.994	15.076	15.162	15.256	15.355	15.462	15.577	15.059	14.544	14.032	13.521	13.011	12.499	11.985	11.468	10.945	10.417

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086 1098	**1098 1110**	**1110 1122**															
0.151	0.075	0.003															

Exhibit PA-A1.14

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)

(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A1.15

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	204,468	3,860	437	14.5%
1991	48,810	50,857	2,168,247	0.960	0.023	191,397	3,921	451	13.3%
1992	47,393	52,804	2,140,987	0.898	0.022	197,064	4,158	474	13.2%
1993	46,949	55,133	2,194,040	0.852	0.021	172,532	3,675	483	10.8%
1994	46,021	57,740	2,245,405	0.797	0.020	172,709	3,753	495	10.3%
1995	43,197	60,950	2,302,591	0.709	0.019	166,458	3,853	509	10.1%
1996	39,610	63,664	2,323,738	0.622	0.017	164,835	4,161	527	10.7%
1997	36,952	68,077	2,374,702	0.543	0.016	179,659	4,862	551	12.0%
1998	36,358	71,447	2,380,053	0.509	0.015	202,765	5,577	577	14.1%
1999	37,521	75,245	2,426,205	0.499	0.015	221,902	5,914	596	14.8%
2000	37,874	79,122	2,460,717	0.479	0.015	250,174	6,605	618	17.3%
2001	33,331	80,397	2,433,537	0.415	0.014	236,855	7,106	635	17.4%
2002	33,437	81,621	2,404,145	0.410	0.014	259,975	7,775	653	19.3%
2003	31,695	82,433	2,365,123	0.384	0.013	263,659	8,319	670	19.5%
2004	29,161	84,633	2,343,276	0.345	0.012	251,403	8,621	695	17.6%
2005	26,530	86,912	2,348,411	0.305	0.011	244,785	9,227	712	17.0%
2006	22,896	90,786	2,409,609	0.252	0.010	236,841	10,344	725	15.9%
2007	21,368	93,585	2,365,451	0.228	0.009	217,845	10,195	761	13.6%
2008	19,109	93,441	2,311,070	0.205	0.008	226,837	11,870	778	14.1%
2009	15,205	86,523	2,135,753	0.176	0.007	172,943	11,374	779	12.8%
2010	15,809	86,642	2,094,878	0.182	0.008	182,143	11,522	795	14.2%
2011	15,583	90,268	2,122,612	0.173	0.007	186,051	11,939	818	14.3%
2012	15,128	94,120	2,146,732	0.161	0.007	168,358	11,129	843	12.6%
2013	15,270	98,557	2,203,870	0.155	0.007	181,802	11,906	860	13.2%
2014	15,776	102,837	2,254,482	0.153	0.007	223,264	14,152	877	15.6%
Indicated									
All Year				-8.3%	-5.5%		6.3%	3.0%	0.8%
10 Year				-6.9%	-4.8%		3.3%	2.3%	-1.4%
8 Year				-5.2%	-3.2%		2.8%	2.1%	0.7%
6 Year				-3.5%	-1.1%		3.3%	2.5%	1.8%
5 Year				-4.4%	-2.1%		4.2%	2.5%	1.1%
4 Year				-3.8%	-1.6%		5.9%	2.3%	3.1%
Selected				**-6.9%**	**-4.8%**		**3.3%**	**2.3%**	**0.0%**

Pure Premium **-3.9%**

Rates **-1.7%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A1.6, Column (4).
(3) Exhibit PA-A1.6, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A1.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A1.14, Column (3).
(9) Exhibit PA-A1.7, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	97.3%	80.3%	67.6%	61.8%	57.5%	53.5%	49.7%	46.0%	42.5%	39.1%	35.4%	31.9%	28.2%	25.6%	24.0%	22.8%	21.9%	21.0%
1981	97.1%	79.0%	65.6%	59.6%	55.3%	51.5%	47.7%	44.0%	40.7%	37.6%	33.7%	29.9%	27.0%	25.0%	23.6%	22.4%	21.6%	20.8%
1982	96.5%	75.8%	62.4%	56.1%	51.5%	47.4%	43.5%	39.8%	36.6%	33.0%	28.3%	25.1%	23.3%	22.1%	20.6%	19.4%	18.3%	17.0%
1983	96.8%	76.7%	61.9%	55.3%	50.6%	46.4%	42.6%	39.0%	35.3%	31.2%	27.4%	25.4%	23.7%	22.2%	21.0%	19.9%	18.7%	17.5%
1984	96.7%	76.3%	61.1%	54.2%	49.3%	45.0%	41.2%	37.0%	32.4%	28.8%	26.8%	25.5%	24.4%	23.3%	22.3%	21.3%	20.5%	19.4%
1985	97.0%	77.9%	62.4%	55.2%	50.0%	45.5%	40.7%	35.1%	31.3%	28.7%	27.0%	25.7%	24.6%	23.6%	22.5%	21.4%	20.1%	18.7%
1986	97.2%	78.8%	62.9%	55.7%	50.5%	45.4%	40.0%	35.8%	33.0%	31.0%	29.3%	28.1%	27.0%	25.8%	24.2%	23.1%	21.9%	20.6%
1987	97.2%	78.2%	61.1%	53.3%	47.0%	40.8%	35.9%	33.1%	31.2%	29.7%	28.3%	27.1%	25.3%	24.1%	22.6%	21.3%	19.8%	18.6%
1988	97.3%	78.9%	62.1%	53.2%	45.9%	40.5%	37.5%	35.3%	33.4%	31.9%	30.6%	29.2%	27.9%	26.4%	24.7%	23.1%	21.5%	19.9%
1989	97.4%	78.8%	59.2%	48.1%	41.4%	37.6%	35.0%	33.0%	31.4%	30.0%	28.5%	27.2%	26.0%	24.6%	22.9%	21.8%	20.6%	19.2%
1990	97.8%	79.6%	56.3%	45.9%	41.2%	38.3%	35.8%	33.9%	32.3%	30.8%	29.3%	27.7%	25.9%	24.3%	23.0%	21.7%	20.0%	18.9%
1991	96.7%	65.8%	48.7%	42.0%	37.7%	35.1%	33.2%	31.6%	30.0%	28.7%	27.3%	25.5%	23.9%	22.5%	21.1%	19.8%	18.8%	17.7%
1992	96.5%	64.9%	52.0%	46.0%	42.7%	40.5%	38.7%	36.7%	35.2%	33.6%	31.7%	30.3%	28.6%	27.0%	25.2%	23.9%	22.3%	21.2%
1993	95.1%	65.9%	51.1%	44.6%	41.3%	39.0%	36.8%	35.2%	33.4%	31.0%	29.0%	27.0%	25.5%	23.9%	22.6%	21.4%	19.8%	18.2%
1994	97.4%	70.6%	56.6%	51.3%	47.9%	44.7%	42.2%	40.0%	37.4%	35.2%	33.1%	31.1%	29.7%	28.3%	27.0%	25.2%	24.0%	22.8%
1995	95.7%	66.7%	56.1%	51.2%	46.9%	43.8%	41.0%	38.3%	35.7%	33.3%	30.6%	28.8%	27.0%	25.4%	23.8%	22.6%	21.5%	20.4%
1996	95.6%	68.6%	58.1%	51.6%	47.5%	43.9%	40.8%	37.6%	35.3%	33.1%	31.0%	29.3%	27.7%	26.0%	24.4%	23.1%	22.1%	20.9%
1997	97.2%	72.6%	59.6%	54.4%	50.1%	46.1%	42.7%	39.7%	36.7%	34.5%	32.8%	30.9%	29.0%	26.9%	25.8%	24.8%	23.9%	22.9%
1998	96.7%	70.2%	59.8%	53.7%	49.2%	45.3%	41.7%	38.1%	35.4%	33.6%	31.4%	29.1%	27.4%	26.1%	24.6%	23.2%	22.3%	
1999	95.4%	72.0%	61.3%	54.2%	48.9%	45.1%	41.3%	38.7%	36.4%	34.0%	32.1%	30.2%	28.7%	27.1%	25.9%	24.9%		
2000	95.7%	71.7%	59.6%	52.7%	47.8%	43.5%	40.3%	37.7%	35.4%	33.2%	31.0%	29.6%	28.3%	27.0%	25.9%			
2001	95.0%	68.0%	55.1%	48.7%	43.5%	39.6%	36.6%	33.9%	31.4%	29.4%	27.8%	26.5%	25.2%	24.2%				
2002	94.6%	66.2%	54.6%	47.1%	42.3%	38.4%	35.1%	32.3%	29.8%	28.1%	26.7%	25.4%	24.4%					
2003	92.9%	66.1%	54.7%	48.1%	44.1%	40.4%	37.2%	34.8%	33.0%	31.2%	29.7%	28.2%						
2004	92.8%	63.4%	52.4%	46.4%	41.6%	37.6%	34.5%	32.3%	30.5%	29.1%	27.7%							
2005	93.0%	64.1%	53.9%	46.1%	40.3%	36.0%	33.6%	31.3%	29.5%	28.0%								
2006	93.8%	66.7%	53.2%	44.8%	39.8%	36.5%	33.7%	31.0%	29.4%									
2007	93.3%	65.2%	52.9%	45.7%	41.3%	37.7%	34.7%	32.7%										
2008	93.3%	64.7%	53.1%	46.6%	42.2%	39.1%	36.5%											
2009	93.4%	64.9%	53.7%	46.8%	42.2%	39.3%												
2010	93.4%	63.2%	51.9%	45.9%	42.4%													
2011	93.6%	63.7%	52.6%	47.5%														
2012	93.9%	65.9%	56.8%															
2013	94.4%	68.1%																
2014	94.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	20.3%	19.4%	18.8%	17.9%	17.1%	16.1%	15.2%	14.3%	13.4%	12.6%	11.9%	11.2%	10.5%	9.9%	9.5%	9.1%	8.5%	
1981	19.8%	18.8%	17.8%	16.8%	15.5%	14.4%	13.4%	12.4%	11.1%	10.1%	9.0%	8.0%	7.5%	7.1%	6.7%	6.3%		
1982	16.4%	15.7%	14.7%	13.6%	12.7%	11.6%	10.6%	9.9%	8.8%	8.1%	7.3%	6.9%	6.5%	6.2%	5.8%			
1983	16.4%	15.3%	14.1%	13.3%	12.1%	11.3%	10.7%	9.9%	9.4%	8.9%	8.3%	7.8%	7.1%	6.6%				
1984	18.2%	17.0%	15.8%	14.7%	13.6%	12.7%	11.7%	10.7%	9.9%	9.0%	8.0%	7.5%	7.1%					
1985	17.6%	16.4%	14.8%	14.0%	12.8%	11.8%	11.0%	10.1%	9.3%	8.2%	7.5%	7.1%						
1986	19.6%	18.2%	16.8%	16.0%	14.9%	14.1%	13.3%	12.6%	11.9%	11.3%	10.7%							
1987	17.3%	16.5%	15.7%	14.6%	13.3%	12.5%	11.8%	11.2%	10.7%	10.3%								
1988	18.6%	17.6%	16.6%	15.7%	14.8%	14.2%	13.6%	13.2%	12.6%									
1989	18.2%	17.0%	16.0%	15.0%	14.4%	13.6%	13.0%	12.4%										
1990	17.8%	16.7%	15.8%	15.1%	14.3%	13.7%	13.2%											
1991	16.8%	16.0%	15.3%	14.6%	14.0%	13.5%												
1992	20.2%	19.0%	18.3%	17.3%	16.6%													
1993	17.0%	16.2%	15.4%	14.9%														
1994	21.7%	20.6%	19.7%															
1995	19.4%	18.7%																
1996	20.0%																	
1997																		
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2011																		
2012																		
2013																		
2014																		

Exhibit PA-A1.17.1

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	37,751	25,364	2,232	2,169	2,104	2,038	1,970	1,901	1,831	1,759	1,687	1,613	1,539	1,464	15,442
1980	7,794	5,342	378	450	437	424	412	400	388	377	366	356	345	335	3,125
1981	5,931	3,906	329	321	312	303	294	285	276	266	256	246	236	226	2,580
1982	5,469	3,566	294	287	280	272	265	257	249	240	232	223	215	206	2,448
1983	6,795	4,385	355	347	338	330	321	312	302	293	283	273	263	253	3,125
1984	8,765	5,599	444	434	425	414	404	393	382	370	359	347	335	322	4,137
1985	10,612	6,709	522	511	500	489	477	465	452	439	426	413	399	385	5,133
1986	16,792	10,729	840	827	627	602	658	931	563	718	697	677	658	640	8,355
1987	17,115	10,782	970	792	778	662	641	665	808	597	676	656	637	618	8,616
1988	24,865	15,501	1,271	1,300	1,089	1,070	931	903	927	1,091	842	929	902	875	12,737
1989	25,229	15,628	1,275	1,236	1,267	1,049	1,031	888	861	888	1,060	803	895	869	13,105
1990	26,940	16,523	1,248	1,297	1,258	1,288	1,069	1,050	906	878	905	1,078	819	912	14,233
1991	25,771	15,677	1,199	1,141	1,188	1,151	1,181	975	958	823	797	823	987	743	13,805
1992	32,718	19,640	1,468	1,427	1,364	1,407	1,368	1,394	1,184	1,163	1,023	994	1,015	1,174	17,737
1993	25,668	15,390	1,263	1,117	1,084	1,031	1,073	1,041	1,067	881	866	743	721	744	14,038
1994	34,056	20,090	1,484	1,526	1,380	1,343	1,287	1,323	1,287	1,307	1,124	1,105	982	955	18,954
1995	31,083	18,277	1,426	1,311	1,356	1,214	1,180	1,128	1,165	1,132	1,154	976	959	841	17,241
1996	33,040	19,271	1,464	1,441	1,327	1,371	1,231	1,196	1,144	1,180	1,147	1,169	993	975	18,401
1997	41,086	23,708	1,770	1,714	1,686	1,562	1,605	1,454	1,414	1,356	1,393	1,355	1,376	1,186	23,212
1998	45,300	26,090	2,067	1,889	1,827	1,798	1,658	1,710	1,538	1,495	1,431	1,475	1,434	1,460	25,518
1999	55,186	31,500	2,412	2,369	2,176	2,106	2,072	1,918	1,973	1,785	1,736	1,664	1,710	1,664	31,601
2000	64,772	36,755	2,772	2,712	2,665	2,446	2,368	2,330	2,156	2,218	2,006	1,951	1,870	1,922	37,357
2001	57,262	32,656	2,723	2,408	2,355	2,315	2,105	2,033	2,001	1,836	1,902	1,698	1,650	1,575	32,661
2002	63,381	36,230	3,153	2,898	2,564	2,508	2,465	2,232	2,155	2,122	1,939	2,015	1,790	1,737	35,804
2003	74,421	42,260	3,769	3,455	3,157	2,789	2,728	2,681	2,448	2,367	2,329	2,145	2,215	1,989	42,346
2004	69,665	39,890	3,795	3,365	3,101	2,847	2,519	2,464	2,421	2,196	2,120	2,087	1,910	1,983	38,858
2005	68,633	39,661	4,023	3,536	3,139	2,905	2,676	2,370	2,318	2,278	2,056	1,983	1,953	1,779	37,617
2006	69,681	40,541	4,176	3,845	3,380	3,002	2,782	2,566	2,274	2,223	2,185	1,969	1,898	1,870	37,510
2007	71,172	41,640	4,548	3,994	3,667	3,221	2,859	2,641	2,430	2,152	2,104	2,068	1,870	1,804	37,815
2008	82,727	48,832	5,711	4,925	4,322	3,957	3,474	3,080	2,838	2,604	2,304	2,253	2,215	2,009	43,035
2009	67,914	40,635	5,026	4,341	3,743	3,286	3,010	2,643	2,343	2,160	1,983	1,755	1,716	1,687	34,222
2010	77,239	46,970	6,190	5,258	4,541	3,915	3,437	3,152	2,768	2,455	2,266	2,083	1,843	1,802	37,529
2011	88,417	54,617	7,500	6,480	5,509	4,758	4,104	3,601	3,295	2,893	2,564	2,361	2,166	1,916	41,269
2012	99,137	63,888	10,574	7,264	6,610	5,524	4,751	4,074	3,607	3,439	3,044	2,738	2,623	2,489	42,402
2013	126,243	83,386	18,944	11,350	8,333	6,938	5,973	5,176	4,482	3,909	3,468	3,026	2,650	2,361	49,633
2014	196,074	146,469	57,794	21,622	12,437	8,576	7,765	6,500	5,593	4,799	4,244	4,031	3,565	3,203	55,945
Total	1,794,702	1,108,105	165,409	111,357	92,325	80,914	74,142	68,132	62,805	58,691	54,977	52,082	49,352	46,972	877,546

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A1.17.2

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	37,751	0	37,751	80.3%	0.0%	37,751
1980	9,485	7,371	7,794	20.0%	80.0%	7,794
1981	7,178	8,372	5,931	82.6%	0.0%	5,931
1982	6,589	8,804	5,469	83.0%	0.0%	5,469
1983	8,153	9,997	6,795	83.3%	0.0%	6,795
1984	10,480	12,664	8,765	83.6%	0.0%	8,765
1985	12,651	16,152	10,612	83.9%	0.0%	10,612
1986	19,969	17,300	16,792	0.0%	97.1%	16,792
1987	14,413	19,816	17,115	50.0%	50.0%	17,115
1988	25,257	24,474	24,865	50.0%	50.0%	24,865
1989	23,500	26,958	25,229	50.0%	50.0%	25,229
1990	25,278	28,602	26,940	50.0%	50.0%	26,940
1991	23,188	28,353	25,771	50.0%	50.0%	25,771
1992	35,553	29,883	32,718	50.0%	50.0%	32,718
1993	22,712	28,624	25,668	50.0%	50.0%	25,668
1994	39,372	28,740	34,056	50.0%	50.0%	34,056
1995	32,143	30,024	31,083	50.0%	50.0%	31,083
1996	34,866	31,213	33,040	50.0%	50.0%	33,040
1997	47,115	35,056	41,086	50.0%	50.0%	41,086
1998	47,746	42,855	45,300	50.0%	50.0%	45,300
1999	61,648	48,724	55,186	50.0%	50.0%	55,186
2000	71,419	58,125	64,772	50.0%	50.0%	64,772
2001	53,797	60,726	57,262	50.0%	50.0%	57,262
2002	54,984	71,777	63,381	50.0%	50.0%	63,381
2003	74,199	74,642	74,421	50.0%	50.0%	74,421
2004	61,443	77,887	69,665	50.0%	50.0%	69,665
2005	54,618	82,648	68,633	50.0%	50.0%	68,633
2006	53,381	85,980	69,681	50.0%	50.0%	69,681
2007	58,910	83,434	71,172	50.0%	50.0%	71,172
2008	73,577	91,877	82,727	50.0%	50.0%	82,727
2009	59,639	76,189	67,914	50.0%	50.0%	67,914
2010	65,961	88,516	77,239	50.0%	50.0%	77,239
2011	79,775	97,060	88,417	50.0%	50.0%	88,417
2012	90,973	95,104	99,137	0.0%	104.2%	99,137
2013	129,691	115,671	126,243	75.4%	24.6%	126,243
2014	226,505	194,950	196,074	3.6%	96.4%	196,074
Total	1,753,919	1,838,569	1,794,702			1,794,702

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A1.17.3

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	47,037	31,603	2,781	2,703	2,622	2,539	2,455	2,369	2,281	2,192	2,102	2,010	1,917	1,824	19,241
1980	9,485	6,309	543	529	514	498	483	467	450	434	417	400	382	364	4,004
1981	7,178	4,727	399	388	378	367	356	345	334	322	310	298	286	273	3,123
1982	6,589	4,295	355	346	337	328	319	309	300	290	280	269	259	248	2,949
1983	8,153	5,261	426	416	406	396	385	374	363	351	340	328	316	303	3,750
1984	10,480	6,694	531	519	508	495	483	470	456	443	429	415	400	385	4,946
1985	12,651	7,998	622	609	596	583	569	554	539	524	508	492	476	459	6,119
1986	19,969	12,494	953	935	916	896	876	855	833	810	788	764	740	715	9,888
1987	14,413	8,924	668	656	644	630	617	603	588	573	558	542	526	509	7,299
1988	25,257	15,474	1,136	1,118	1,098	1,077	1,055	1,032	1,009	984	959	934	907	880	13,067
1989	23,500	14,246	1,027	1,011	994	977	958	939	919	898	876	854	831	807	12,410
1990	25,278	15,161	1,073	1,058	1,042	1,024	1,006	987	967	946	925	902	879	856	13,614
1991	23,188	13,761	961	943	930	916	901	885	868	850	832	813	793	773	12,723
1992	35,553	20,879	1,442	1,414	1,387	1,368	1,347	1,325	1,301	1,277	1,251	1,224	1,196	1,167	19,853
1993	22,712	13,200	902	885	868	851	839	826	813	798	783	767	751	734	12,895
1994	39,372	22,648	1,531	1,502	1,474	1,446	1,418	1,398	1,377	1,354	1,330	1,305	1,278	1,251	22,707
1995	32,143	18,302	1,226	1,203	1,180	1,157	1,135	1,114	1,098	1,081	1,063	1,045	1,025	1,004	18,813
1996	34,866	19,655	1,305	1,280	1,256	1,232	1,208	1,185	1,163	1,146	1,129	1,110	1,091	1,070	20,691
1997	47,115	26,297	1,731	1,698	1,666	1,634	1,603	1,573	1,543	1,513	1,492	1,470	1,445	1,420	28,326
1998	47,746	26,390	1,724	1,691	1,659	1,627	1,596	1,566	1,536	1,507	1,478	1,458	1,435	1,412	29,055
1999	61,648	33,746	2,189	2,147	2,106	2,066	2,027	1,988	1,950	1,913	1,877	1,841	1,815	1,788	37,941
2000	71,419	38,724	2,495	2,447	2,400	2,355	2,310	2,266	2,223	2,180	2,139	2,098	2,058	2,030	44,418
2001	53,797	29,003	2,080	1,806	1,772	1,738	1,705	1,673	1,641	1,610	1,579	1,549	1,519	1,490	33,634
2002	54,984	29,586	2,344	2,035	1,768	1,734	1,701	1,669	1,637	1,606	1,575	1,545	1,516	1,487	34,369
2003	74,199	39,998	3,472	3,015	2,618	2,274	2,230	2,188	2,146	2,105	2,065	2,026	1,987	1,950	46,122
2004	61,443	33,300	3,142	2,728	2,369	2,057	1,786	1,752	1,719	1,686	1,654	1,623	1,592	1,562	37,772
2005	54,618	29,858	3,037	2,637	2,290	1,989	1,727	1,500	1,471	1,443	1,416	1,389	1,362	1,336	33,020
2006	53,381	29,521	3,213	2,790	2,423	2,104	1,827	1,586	1,378	1,351	1,326	1,300	1,276	1,251	31,558
2007	58,910	33,039	3,818	3,316	2,879	2,500	2,171	1,885	1,637	1,422	1,395	1,368	1,342	1,316	33,860
2008	73,577	41,933	5,110	4,437	3,853	3,346	2,906	2,523	2,191	1,903	1,652	1,621	1,590	1,560	40,884
2009	59,639	34,593	4,417	3,835	3,330	2,892	2,511	2,181	1,894	1,645	1,428	1,240	1,217	1,193	31,855
2010	65,961	38,980	5,183	4,501	3,909	3,394	2,947	2,559	2,223	1,930	1,676	1,455	1,264	1,240	33,680
2011	79,775	48,233	7,039	5,716	4,963	4,310	3,743	3,250	2,822	2,451	2,128	1,848	1,605	1,394	38,506
2012	90,973	56,720	9,600	7,180	5,830	5,063	4,396	3,818	3,315	2,879	2,500	2,171	1,885	1,637	40,699
2013	129,691	85,070	19,210	11,659	8,719	7,080	6,148	5,339	4,636	4,026	3,496	3,036	2,636	2,289	51,415
2014	226,505	164,505	61,863	24,387	14,801	11,069	8,988	7,805	6,778	5,886	5,111	4,438	3,854	3,347	68,178
Total	1,763,205	1,061,126	159,547	105,541	86,505	76,014	68,735	63,159	58,399	54,331	50,867	47,947	45,452	43,324	903,385

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A1.17.4

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	7,371	5,101	337	430	417	405	394	383	373	363	354	345	336	328	2,905
1981	8,372	5,756	589	356	454	441	428	416	404	394	383	373	364	355	3,415
1982	8,804	5,953	417	590	357	455	442	429	417	405	394	384	374	365	3,776
1983	9,997	6,637	415	453	642	388	495	481	467	454	441	429	418	407	4,507
1984	12,664	8,264	525	504	551	779	471	602	584	567	551	536	521	507	5,967
1985	16,152	10,430	837	635	609	666	943	570	727	706	685	666	648	630	7,829
1986	17,300	11,053	865	852	646	620	678	959	580	740	718	697	678	659	8,608
1987	19,816	12,640	1,273	927	913	693	665	726	1,028	622	793	770	747	726	9,933
1988	24,474	15,527	1,406	1,481	1,080	1,063	806	774	845	1,197	724	924	896	870	12,408
1989	26,958	17,010	1,523	1,462	1,540	1,122	1,105	838	804	879	1,244	752	960	931	13,799
1990	28,602	17,885	1,423	1,536	1,474	1,552	1,131	1,114	845	811	886	1,254	758	968	14,852
1991	28,353	17,592	1,437	1,339	1,445	1,387	1,461	1,064	1,048	795	763	834	1,180	714	14,887
1992	29,883	18,402	1,493	1,439	1,341	1,447	1,389	1,463	1,066	1,049	796	764	835	1,182	15,620
1993	28,624	17,580	1,625	1,349	1,300	1,211	1,307	1,255	1,321	963	948	719	690	754	15,181
1994	28,740	17,533	1,436	1,550	1,287	1,240	1,155	1,247	1,197	1,261	919	904	686	658	15,200
1995	30,024	18,252	1,626	1,419	1,531	1,272	1,225	1,142	1,232	1,182	1,246	908	894	678	15,669
1996	31,213	18,888	1,623	1,602	1,399	1,509	1,253	1,207	1,125	1,214	1,165	1,228	895	881	16,111
1997	35,056	21,119	1,809	1,729	1,707	1,490	1,608	1,335	1,286	1,199	1,293	1,241	1,308	953	18,099
1998	42,855	25,791	2,410	2,087	1,995	1,969	1,719	1,855	1,540	1,484	1,383	1,492	1,432	1,508	21,980
1999	48,724	29,254	2,634	2,592	2,245	2,145	2,118	1,849	1,995	1,656	1,596	1,487	1,605	1,540	25,261
2000	58,125	34,786	3,049	2,978	2,930	2,538	2,425	2,394	2,090	2,255	1,872	1,804	1,681	1,814	30,296
2001	60,726	36,309	3,367	3,009	2,939	2,891	2,504	2,393	2,362	2,062	2,225	1,848	1,780	1,659	31,687
2002	71,777	42,873	3,962	3,760	3,360	3,282	3,229	2,796	2,673	2,638	2,303	2,485	2,063	1,988	37,238
2003	74,642	44,522	4,066	3,896	3,697	3,304	3,227	3,175	2,750	2,628	2,594	2,264	2,443	2,029	38,570
2004	77,887	46,481	4,448	4,001	3,833	3,637	3,251	3,175	3,123	2,705	2,585	2,552	2,228	2,404	39,944
2005	82,648	49,463	5,009	4,434	3,988	3,821	3,626	3,241	3,165	3,113	2,697	2,577	2,544	2,221	42,213
2006	85,980	51,560	5,139	4,900	4,337	3,901	3,737	3,546	3,170	3,095	3,045	2,638	2,521	2,488	43,463
2007	83,434	50,241	5,277	4,672	4,454	3,942	3,546	3,397	3,224	2,881	2,814	2,768	2,398	2,292	41,770
2008	91,877	55,731	6,311	5,412	4,791	4,568	4,043	3,637	3,484	3,306	2,955	2,886	2,839	2,459	45,187
2009	76,189	46,677	5,635	4,846	4,156	3,679	3,508	3,105	2,793	2,675	2,539	2,269	2,216	2,180	36,588
2010	88,516	54,961	7,196	6,015	5,173	4,436	3,927	3,744	3,314	2,981	2,856	2,710	2,422	2,365	41,379
2011	97,060	61,001	7,961	7,244	6,054	5,207	4,465	3,953	3,768	3,336	3,000	2,874	2,727	2,438	44,032
2012	95,104	61,289	10,143	6,969	6,341	5,300	4,558	3,908	3,460	3,299	2,920	2,626	2,516	2,387	40,677
2013	115,671	78,220	18,129	10,404	7,147	6,503	5,435	4,675	4,009	3,549	3,383	2,995	2,694	2,581	44,168
2014	194,950	145,803	57,643	21,520	12,349	8,484	7,720	6,452	5,549	4,758	4,212	4,016	3,555	3,197	55,493
Total	1,838,569	1,160,583	173,042	118,391	98,481	87,347	79,992	73,297	67,816	63,221	59,282	56,018	52,851	50,116	858,714

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A1.18

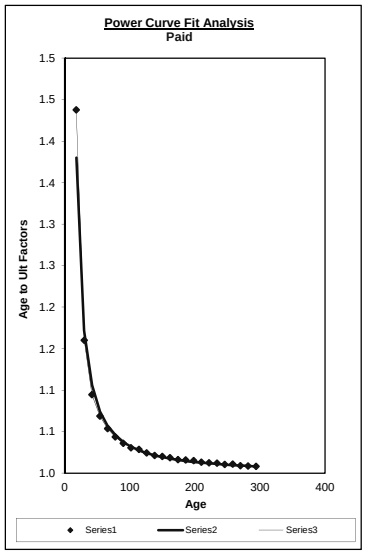
OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-4.36	0.00
B=	1.26	#DIV/0!
A=	10	#DIV/0!
Cutoff Age=	678	678

$$Y = \frac{A}{(X+C)^{\wedge}B} + 1$$

	Paid	Incurred
R-Square	0.9942	#DIV/0!
F-Statistics	5,160	#DIV/0!
F- Degree	30	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	6.428		----	y	6	6.454	#DIV/0!
18	1.438		----	y	18	1.380	#DIV/0!
30	1.160		----	y	30	1.172	#DIV/0!
42	1.094		----	y	42	1.106	#DIV/0!
54	1.069		----	y	54	1.075	#DIV/0!
66	1.054		----	y	66	1.057	#DIV/0!
78	1.044		----	y	78	1.046	#DIV/0!
90	1.036		----	y	90	1.038	#DIV/0!
102	1.031		----	y	102	1.032	#DIV/0!
114	1.028		----	y	114	1.028	#DIV/0!
126	1.024		----	y	126	1.024	#DIV/0!
138	1.021		----	y	138	1.022	#DIV/0!
150	1.020		----	y	150	1.019	#DIV/0!
162	1.019		----	y	162	1.018	#DIV/0!
174	1.016		----	y	174	1.016	#DIV/0!
186	1.016		----	y	186	1.015	#DIV/0!
198	1.015		----	y	198	1.014	#DIV/0!
210	1.013		----	y	210	1.013	#DIV/0!
222	1.012		----	y	222	1.012	#DIV/0!
234	1.012		----	y	234	1.011	#DIV/0!
246	1.010		----	y	246	1.010	#DIV/0!
258	1.011		----	y	258	1.010	#DIV/0!
270	1.009		----	y	270	1.009	#DIV/0!
282	1.009		----	y	282	1.009	#DIV/0!
294	1.008		----	y	294	1.008	#DIV/0!
306	1.009		----	y	306	1.008	#DIV/0!
318	1.008		----	y	318	1.007	#DIV/0!
330	1.009		----	y	330	1.007	#DIV/0!
342	1.006		----	y	342	1.007	#DIV/0!
354	1.006		----	y	354	1.006	#DIV/0!
366	1.005		----	y	366	1.006	#DIV/0!
378	1.004		----	y	378	1.006	#DIV/0!



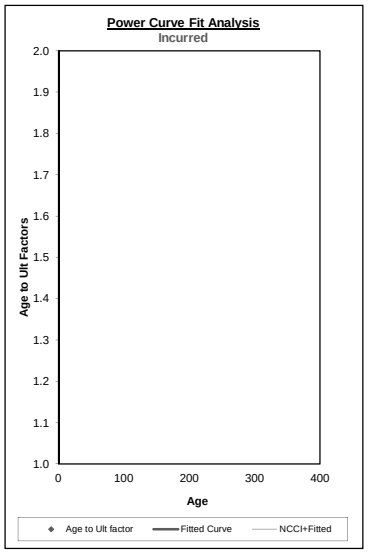


Exhibit PA-A1.19

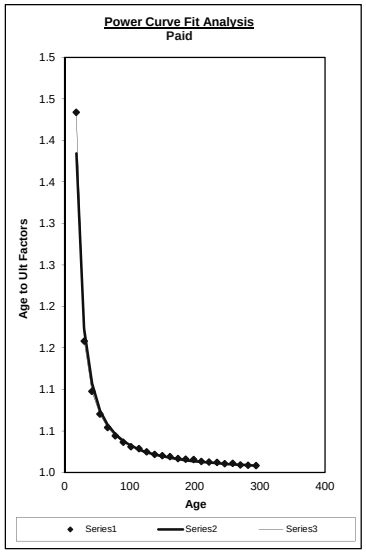
OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-4.32	0.00
B=	1.26	#DIV/0!
A=	10	#DIV/0!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9944	#DIV/0!
F-Statistics	5,311	#DIV/0!
F- Degree	30	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-Ult Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	6.425		----	y	6	6.424	#DIV/0!
18	1.434		----	y	18	1.384	#DIV/0!
30	1.158		----	y	30	1.174	#DIV/0!
42	1.098		----	y	42	1.107	#DIV/0!
54	1.070		----	y	54	1.075	#DIV/0!
66	1.054		----	y	66	1.057	#DIV/0!
78	1.044		----	y	78	1.046	#DIV/0!
90	1.036		----	y	90	1.038	#DIV/0!
102	1.031		----	y	102	1.032	#DIV/0!
114	1.029		----	y	114	1.028	#DIV/0!
126	1.025		----	y	126	1.024	#DIV/0!
138	1.022		----	y	138	1.022	#DIV/0!
150	1.020		----	y	150	1.019	#DIV/0!
162	1.019		----	y	162	1.018	#DIV/0!
174	1.016		----	y	174	1.016	#DIV/0!
186	1.016		----	y	186	1.015	#DIV/0!
198	1.015		----	y	198	1.014	#DIV/0!
210	1.013		----	y	210	1.013	#DIV/0!
222	1.012		----	y	222	1.012	#DIV/0!
234	1.012		----	y	234	1.011	#DIV/0!
246	1.010		----	y	246	1.010	#DIV/0!
258	1.011		----	y	258	1.010	#DIV/0!
270	1.009		----	y	270	1.009	#DIV/0!
282	1.009		----	y	282	1.009	#DIV/0!
294	1.008		----	y	294	1.008	#DIV/0!
306	1.009		----	y	306	1.008	#DIV/0!
318	1.008		----	y	318	1.007	#DIV/0!
330	1.009		----	y	330	1.007	#DIV/0!
342	1.006		----	y	342	1.007	#DIV/0!
354	1.006		----	y	354	1.006	#DIV/0!
366	1.005		----	y	366	1.006	#DIV/0!
378	1.004		----	y	378	1.006	#DIV/0!



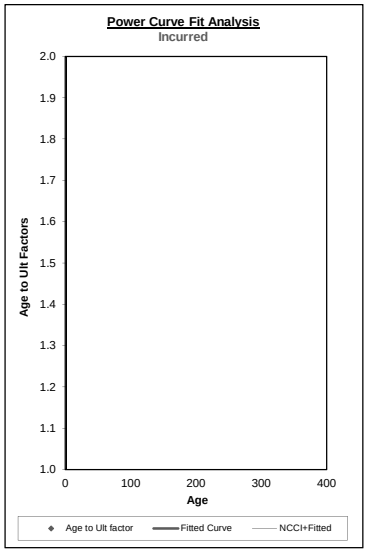


Exhibit PA-A2.1

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			36,390	1.000	36,390	67%	24,449			
1980	6/30/2014	69,077	64,681	4,396	1.000	4,396	67%	2,924	0.24	1.34	1,774
1981	6/30/2014	68,600	64,177	4,422	1.000	4,422	66%	2,912	0.23	1.23	1,854
1982	6/30/2014	70,900	65,280	5,620	1.000	5,620	65%	3,664	0.24	1.12	2,099
1983	6/30/2014	81,557	71,018	10,540	1.000	10,540	66%	6,918	0.27	1.12	2,370
1984	6/30/2014	95,300	86,106	9,195	1.000	9,195	64%	5,873	0.29	1.25	2,302
1985	6/30/2014	114,237	102,827	11,410	1.000	11,410	63%	7,213	0.32	1.26	2,548
1986	6/30/2014	118,136	105,583	12,553	1.000	12,553	63%	7,854	0.31	1.19	2,588
1987	6/30/2014	131,056	112,978	18,078	1.000	18,078	63%	11,405	0.32	1.18	2,715
1988	6/30/2014	146,927	125,536	21,391	1.000	21,391	62%	13,362	0.33	1.17	2,842
1989	6/30/2014	157,998	134,241	23,757	1.000	23,757	62%	14,712	0.34	1.13	2,957
1990	6/30/2014	160,480	134,158	26,323	1.000	26,323	61%	16,122	0.32	1.07	3,029
1991	6/30/2014	156,396	130,349	26,047	1.000	26,047	61%	15,828	0.31	0.96	3,204
1992	6/30/2014	150,848	123,640	27,207	1.000	27,207	60%	16,386	0.29	0.90	3,183
1993	6/30/2014	142,413	116,578	25,835	1.000	25,835	60%	15,471	0.26	0.85	3,033
1994	6/30/2014	144,852	115,807	29,045	1.000	29,045	59%	17,236	0.25	0.80	3,148
1995	6/30/2014	142,144	112,283	29,861	1.000	29,861	59%	17,610	0.23	0.71	3,291
1996	6/30/2014	142,343	109,362	32,981	1.000	32,981	59%	19,296	0.22	0.62	3,594
1997	6/30/2014	140,821	107,439	33,382	1.000	33,382	58%	19,454	0.21	0.54	3,811
1998	6/30/2014	154,809	115,390	39,419	1.000	39,419	58%	22,859	0.22	0.51	4,258
1999	6/30/2014	175,571	126,140	49,432	1.000	49,432	58%	28,487	0.23	0.50	4,679
2000	6/30/2014	187,484	134,120	53,364	1.000	53,364	58%	30,707	0.24	0.48	4,950
2001	6/30/2014	176,316	126,173	50,143	1.000	50,143	58%	28,899	0.22	0.41	5,290
2002	6/30/2014	178,671	125,536	53,134	1.000	53,134	58%	30,683	0.22	0.41	5,344
2003	6/30/2014	170,038	116,333	53,704	1.000	53,704	58%	31,104	0.21	0.38	5,365
2004	6/30/2014	163,517	109,513	54,004	1.000	54,004	58%	31,458	0.19	0.34	5,607
2005	6/30/2014	158,986	102,115	56,871	1.000	56,871	59%	33,313	0.18	0.31	5,993
2006	6/30/2014	152,152	93,411	58,741	1.000	58,741	59%	34,666	0.17	0.25	6,645
2007	6/30/2014	147,229	87,213	60,016	1.000	60,016	60%	35,771	0.16	0.23	6,890
2008	6/30/2014	148,993	80,776	68,217	1.000	68,217	60%	41,022	0.16	0.20	7,797
2009	6/30/2014	111,987	56,897	55,091	1.000	55,091	61%	33,546	0.13	0.18	7,365
2010	6/30/2014	113,297	51,817	61,480	1.000	61,480	62%	37,925	0.13	0.18	7,167
2011	6/30/2014	113,816	43,922	69,894	1.000	69,894	62%	43,090	0.13	0.17	7,304
2012	6/30/2014	114,847	34,841	80,006	1.000	80,006	63%	50,360	0.12	0.16	7,592
2013	6/30/2014	121,033	23,427	97,606	1.000	97,606	65%	63,830	0.12	0.15	7,926
2014	6/30/2014	134,492	4,568	62,678	1.000	62,678	70%	43,803	0.13	0.15	8,525
		4,757,324	3,314,234	1,412,234		1,412,234		860,214			

Column Notes

(2) Exhibit PA-A2.2, Column (8).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A2.8, Column (5).
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-A2.15.1 through Exhibit PA-A2.15.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-A2.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-A2.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A2.2

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	71,496	72,492		70,030	68,123	69,077
1981	6/30/2014	402	71,405	72,440		69,530	67,670	68,600
1982	6/30/2014	390	73,128	73,648		72,050	69,750	70,900
1983	6/30/2014	378	79,994	79,551		83,663	79,452	81,557
1984	6/30/2014	366	97,731	95,480		97,099	93,502	95,300
1985	6/30/2014	354	117,611	119,621		116,429	112,045	114,237
1986	6/30/2014	342	121,753	123,807		120,511	115,761	118,136
1987	6/30/2014	330	131,408	132,744	122,967	130,703	125,124	131,056
1988	6/30/2014	318	147,321	147,031	138,972	146,533	139,983	146,927
1989	6/30/2014	306	159,074	157,394	151,292	156,923	149,898	157,998
1990	6/30/2014	294	160,501	158,736	154,131	160,460	152,029	160,480
1991	6/30/2014	282	157,592	155,741	151,918	155,200	146,985	156,396
1992	6/30/2014	270	151,162	150,235	147,180	150,534	141,394	150,848
1993	6/30/2014	258	144,281	144,626	143,068	140,545	132,194	142,413
1994	6/30/2014	246	145,101	145,389	145,103	144,603	134,341	144,852
1995	6/30/2014	234	142,607	143,785	142,613	141,682	130,989	142,144
1996	6/30/2014	222	140,875	142,517	139,170	143,811	131,047	142,343
1997	6/30/2014	210	140,628	143,265	138,139	141,013	128,363	140,821
1998	6/30/2014	198	153,683	153,411	146,481	155,935	140,421	154,809
1999	6/30/2014	186	171,105	166,589	160,313	180,037	159,124	175,571
2000	6/30/2014	174	185,712	181,359	168,866	189,256	168,762	187,484
2001	6/30/2014	162	178,747	174,848	160,830	173,885	156,959	176,316
2002	6/30/2014	150	182,490	175,758	162,021	174,851	158,217	178,671
2003	6/30/2014	138	174,042	167,948	155,135	166,033	150,156	170,038
2004	6/30/2014	126	169,295	163,566	153,259	157,739	143,206	163,517
2005	6/30/2014	114	163,833	158,833	149,140	154,140	139,410	158,986
2006	6/30/2014	102	156,458	154,111	145,372	147,846	133,424	152,152
2007	6/30/2014	90	153,610	151,498	146,979	140,849	127,605	147,229
2008	6/30/2014	78	151,028	146,935	145,635	146,957	131,785	148,993
2009	6/30/2014	66	114,573	120,397	115,681	109,402	98,269	111,987
2010	6/30/2014	54	114,531	118,065	112,764	112,063	96,956	113,297
2011	6/30/2014	42	109,929	116,413	111,595	113,440	91,654	113,816
2012	6/30/2014	30	105,922	115,750	112,563	116,227	87,905	114,847
2013	6/30/2014	18	107,941	118,106	116,694	128,298	89,363	121,033
2014	6/30/2014	6	124,451	120,982	124,299	158,043	103,573	134,492
			4,771,020	4,763,071	3,962,179	4,766,320	4,295,436	4,757,324

Column Notes

(3) Exhibit PA-A2.3, Column (5).
(4) Exhibit PA-A2.5, Column (12).
(5) Exhibit PA-A2.6, Column (12).
(6) Exhibit PA-A2.7, Column (6).
(7) Exhibit PA-A2.10, Column (6).
(8) Based on Columns (3) through (7).

Exhibit PA-A2.3

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	64,681	1.105	71,496			
1981	6/30/2014	402	64,177	1.113	71,405			
1982	6/30/2014	390	65,280	1.120	73,128			
1983	6/30/2014	378	71,018	1.126	79,994			
1984	6/30/2014	366	86,106	1.135	97,731			
1985	6/30/2014	354	102,827	1.144	117,611			
1986	6/30/2014	342	105,583	1.153	121,753			
1987	6/30/2014	330	112,978	1.163	131,408			
1988	6/30/2014	318	125,536	1.174	147,321			
1989	6/30/2014	306	134,241	1.185	159,074			
1990	6/30/2014	294	134,158	1.196	160,501			
1991	6/30/2014	282	130,349	1.209	157,592			
1992	6/30/2014	270	123,640	1.223	151,162			
1993	6/30/2014	258	116,578	1.238	144,281			
1994	6/30/2014	246	115,807	1.253	145,101			
1995	6/30/2014	234	112,283	1.270	142,607			
1996	6/30/2014	222	109,362	1.288	140,875			
1997	6/30/2014	210	107,439	1.309	140,628			
1998	6/30/2014	198	115,390	1.332	153,683			
1999	6/30/2014	186	126,140	1.356	171,105			
2000	6/30/2014	174	134,120	1.385	185,712			
2001	6/30/2014	162	126,173	1.417	178,747			
2002	6/30/2014	150	125,536	1.454	182,490			
2003	6/30/2014	138	116,333	1.496	174,042			
2004	6/30/2014	126	109,513	1.546	169,295			
2005	6/30/2014	114	102,115	1.604	163,833			
2006	6/30/2014	102	93,411	1.675	156,458			
2007	6/30/2014	90	87,213	1.761	153,610			
2008	6/30/2014	78	80,776	1.870	151,028			
2009	6/30/2014	66	56,897	2.014	114,573			
2010	6/30/2014	54	51,817	2.210	114,531			
2011	6/30/2014	42	43,922	2.503	109,929			
2012	6/30/2014	30	34,841	3.040	105,922			
2013	6/30/2014	18	23,427	4.608	107,941			
2014	6/30/2014	6	4,568	27.244	124,451			
			3,314,234		4,771,020			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A2.4, Page 1 and Exhibit PA-A2.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	996	9,030	16,361	20,006	22,941	25,799	28,674	31,351	33,986	36,614	39,006	41,709	44,444	46,784	48,761	50,261	51,598	52,831
1981	1,091	9,881	17,818	21,643	24,637	27,495	30,382	33,080	35,651	38,099	40,683	43,598	45,989	48,199	49,886	51,344	52,642	53,641
1982	1,309	11,257	19,151	23,141	26,334	29,370	32,346	35,009	37,525	40,294	43,143	45,742	47,888	49,648	51,126	52,463	53,656	54,843
1983	1,307	11,868	21,403	25,962	29,561	32,880	36,049	38,924	42,058	45,389	48,351	50,917	52,968	54,776	56,472	57,853	59,004	60,180
1984	1,623	14,674	26,512	32,329	36,836	41,016	44,932	48,945	53,398	57,407	60,678	63,098	65,264	67,312	68,931	70,349	71,719	73,123
1985	1,765	16,472	30,978	38,341	44,078	49,373	55,227	60,958	66,000	70,227	73,421	76,277	78,985	81,139	82,975	84,819	86,635	88,562
1986	1,722	16,585	32,313	40,038	46,046	52,383	59,069	64,750	69,744	73,480	76,771	79,723	82,049	84,150	86,249	88,297	90,338	92,289
1987	1,842	18,067	35,957	44,834	52,527	60,603	67,426	73,396	77,718	81,498	84,855	87,556	90,108	92,396	94,723	96,919	98,902	100,801
1988	2,130	20,759	41,531	53,550	63,671	72,105	79,220	84,412	89,100	92,984	96,071	98,976	101,710	104,271	106,922	109,312	111,361	113,253
1989	2,119	21,430	46,406	61,200	71,751	80,564	86,822	92,164	97,052	100,857	104,448	107,640	110,571	113,423	116,238	118,674	120,818	122,824
1990	1,749	20,870	48,280	63,222	73,931	81,223	87,254	92,646	96,605	100,275	103,772	107,241	110,610	113,858	116,489	118,891	121,194	123,441
1991	2,531	34,583	57,257	70,659	79,032	85,611	91,142	95,400	99,077	102,386	105,407	108,534	111,434	114,152	116,455	118,601	120,453	122,168
1992	2,742	33,083	56,097	67,652	75,253	81,433	86,167	90,012	93,523	96,981	100,363	103,431	106,093	108,473	110,863	112,831	114,730	116,433
1993	3,319	34,919	54,700	64,895	72,338	77,743	82,226	86,131	89,736	93,395	96,525	99,308	101,651	103,898	105,952	107,909	109,564	111,340
1994	3,368	34,576	53,331	64,317	71,120	76,678	81,460	85,719	89,687	93,338	96,499	99,327	101,686	103,900	105,815	107,723	109,591	111,433
1995	3,489	34,467	53,311	62,483	69,157	74,544	79,465	83,788	87,878	91,598	94,753	97,472	99,958	102,250	104,282	106,219	107,974	109,524
1996	3,759	35,677	52,034	61,493	68,276	73,916	78,915	83,558	87,252	90,417	93,484	96,088	98,386	100,613	102,656	104,536	106,153	107,837
1997	2,826	33,249	49,342	58,811	65,979	72,193	77,638	82,077	85,920	89,404	92,579	95,433	97,983	100,444	102,451	104,279	105,954	107,439
1998	4,535	34,712	51,678	62,445	71,018	78,260	84,117	89,145	93,667	97,271	100,615	103,605	106,464	109,054	111,300	113,596	115,390	
1999	5,305	38,409	57,427	69,990	79,495	86,891	93,254	98,590	103,222	107,501	111,346	114,857	118,049	121,109	123,756	126,140		
2000	6,251	42,795	64,097	77,842	88,063	96,238	102,884	108,160	113,013	117,369	121,650	125,336	128,632	131,467	134,120			
2001	6,447	42,702	62,941	75,438	84,737	92,110	98,447	103,959	108,758	113,298	117,222	120,611	123,685	126,173				
2002	6,789	43,625	64,091	76,794	86,595	94,250	100,831	106,465	111,609	115,972	119,522	122,759	125,536					
2003	7,722	42,551	61,248	73,325	82,185	89,395	95,506	100,979	105,651	109,728	113,323	116,333						
2004	7,529	40,660	58,918	70,617	79,386	86,497	92,866	98,228	102,574	106,385	109,513							
2005	6,436	38,945	56,173	67,070	75,667	83,168	89,157	94,135	98,514	102,115								
2006	5,961	36,043	52,395	62,837	71,398	78,443	84,294	89,408	93,411									
2007	5,980	35,420	51,490	62,501	70,841	77,482	83,039	87,213										
2008	6,069	34,266	50,448	60,949	68,796	75,347	80,776											
2009	4,778	26,348	38,414	46,386	52,374	56,897												
2010	4,524	26,646	38,764	46,475	51,817													
2011	4,399	25,619	37,252	43,922														
2012	3,981	24,746	34,841															
2013	4,100	23,427																
2014	4,568																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	9.069	1.812	1.223	1.147	1.125	1.111	1.093	1.084	1.077	1.065	1.069	1.066	1.053	1.042	1.031	1.027	1.024	1.022
1981	9.057	1.803	1.215	1.138	1.116	1.105	1.089	1.078	1.069	1.068	1.072	1.055	1.048	1.035	1.029	1.025	1.019	1.017
1982	8.602	1.701	1.208	1.138	1.115	1.101	1.082	1.072	1.074	1.071	1.060	1.047	1.037	1.030	1.026	1.023	1.022	1.020
1983	9.083	1.803	1.213	1.139	1.112	1.096	1.080	1.081	1.079	1.065	1.053	1.040	1.034	1.031	1.024	1.020	1.020	1.018
1984	9.041	1.807	1.219	1.139	1.113	1.095	1.089	1.091	1.075	1.057	1.040	1.034	1.031	1.024	1.021	1.019	1.020	1.019
1985	9.334	1.881	1.238	1.150	1.120	1.119	1.104	1.083	1.064	1.045	1.039	1.036	1.027	1.023	1.022	1.021	1.022	1.020
1986	9.632	1.948	1.239	1.150	1.138	1.128	1.096	1.077	1.054	1.045	1.038	1.029	1.026	1.025	1.024	1.023	1.022	1.018
1987	9.808	1.990	1.247	1.172	1.154	1.113	1.089	1.059	1.049	1.041	1.032	1.029	1.025	1.025	1.023	1.020	1.019	1.017
1988	9.748	2.001	1.289	1.189	1.132	1.099	1.066	1.056	1.044	1.033	1.030	1.028	1.025	1.025	1.022	1.019	1.017	1.016
1989	10.112	2.165	1.319	1.172	1.123	1.078	1.062	1.053	1.039	1.036	1.031	1.027	1.026	1.025	1.021	1.018	1.017	1.016
1990	11.929	2.313	1.309	1.169	1.099	1.074	1.062	1.043	1.038	1.035	1.033	1.031	1.029	1.023	1.021	1.019	1.019	1.015
1991	13.662	1.656	1.234	1.118	1.083	1.065	1.047	1.039	1.033	1.030	1.030	1.027	1.024	1.020	1.018	1.016	1.014	1.014
1992	12.066	1.696	1.206	1.112	1.082	1.058	1.045	1.039	1.037	1.035	1.031	1.026	1.022	1.022	1.018	1.017	1.015	1.015
1993	10.520	1.566	1.186	1.115	1.075	1.058	1.047	1.042	1.041	1.034	1.029	1.024	1.022	1.020	1.018	1.015	1.016	1.013
1994	10.266	1.542	1.206	1.106	1.078	1.062	1.052	1.046	1.041	1.034	1.029	1.024	1.022	1.018	1.018	1.017	1.017	1.015
1995	9.877	1.547	1.172	1.107	1.078	1.066	1.054	1.049	1.042	1.034	1.029	1.025	1.023	1.020	1.019	1.017	1.014	1.013
1996	9.490	1.458	1.182	1.110	1.083	1.068	1.059	1.044	1.036	1.034	1.028	1.024	1.023	1.020	1.018	1.015	1.016	1.014
1997	11.767	1.484	1.192	1.122	1.094	1.075	1.057	1.047	1.041	1.036	1.031	1.027	1.025	1.020	1.018	1.016	1.014	
1998	7.653	1.489	1.208	1.137	1.102	1.075	1.060	1.051	1.038	1.034	1.030	1.028	1.024	1.021	1.021	1.016		
1999	7.240	1.495	1.219	1.136	1.093	1.073	1.057	1.047	1.041	1.036	1.032	1.028	1.026	1.022	1.019			
2000	6.846	1.498	1.214	1.131	1.093	1.069	1.051	1.045	1.039	1.036	1.030	1.026	1.022	1.020				
2001	6.624	1.474	1.199	1.123	1.087	1.069	1.056	1.046	1.042	1.035	1.029	1.025	1.020					
2002	6.426	1.469	1.198	1.128	1.088	1.070	1.056	1.048	1.039	1.031	1.027	1.023						
2003	5.510	1.439	1.197	1.121	1.088	1.068	1.057	1.046	1.039	1.033	1.027							
2004	5.400	1.449	1.199	1.124	1.090	1.074	1.058	1.044	1.037	1.029								
2005	6.051	1.442	1.194	1.128	1.099	1.072	1.056	1.047	1.037									
2006	6.046	1.454	1.199	1.136	1.099	1.075	1.061	1.045										
2007	5.923	1.454	1.214	1.133	1.094	1.072	1.050											
2008	5.646	1.472	1.208	1.129	1.095	1.072												
2009	5.514	1.458	1.208	1.129	1.086													
2010	5.890	1.455	1.199	1.115														
2011	5.823	1.454	1.179															
2012	6.216	1.408																
2013	5.714																	
$ Wtd Avg	7.421	1.580	1.215	1.132	1.098	1.077	1.062	1.052	1.044	1.038	1.033	1.029	1.026	1.023	1.021	1.018	1.018	1.016
Strt Average	8.282	1.639	1.217	1.134	1.101	1.081	1.066	1.056	1.048	1.041	1.037	1.032	1.028	1.024	1.022	1.019	1.018	1.017
3 Yr $ Wtd Avg	5.913	1.439	1.195	1.125	1.092	1.073	1.056	1.045	1.037	1.031	1.028	1.025	1.023	1.021	1.019	1.016	1.015	1.014
5 Yr $ Wtd Avg	5.821	1.451	1.203	1.129	1.095	1.073	1.056	1.046	1.039	1.033	1.029	1.026	1.023	1.021	1.019	1.016	1.015	1.014
Inv. Power Curve	7.446	1.544	1.242	1.147	1.102	1.077	1.061	1.050	1.042	1.036	1.031	1.028	1.025	1.022	1.020	1.018	1.017	1.016
Selected	5.913	1.516	1.215	1.132	1.098	1.077	1.062	1.052	1.044	1.038	1.033	1.029	1.026	1.023	1.021	1.018	1.018	1.016
Cumulative	27.244	4.608	3.040	2.503	2.210	2.014	1.870	1.761	1.675	1.604	1.546	1.496	1.454	1.417	1.385	1.356	1.332	1.309

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	53,983	54,989	55,946	56,800	57,750	58,651	59,526	60,219	60,802	61,356	62,025	62,539	63,086	63,534	63,893	64,366	64,681	
1981	54,535	55,447	56,377	57,218	58,103	58,954	59,681	60,298	60,959	61,545	62,092	62,659	63,148	63,546	63,873	64,177		
1982	55,954	56,897	57,793	58,600	59,482	60,219	60,944	61,581	62,258	62,875	63,406	63,891	64,432	64,907	65,280			
1983	61,264	62,381	63,519	64,386	65,265	66,082	66,788	67,471	68,097	68,630	69,229	69,828	70,343	71,018				
1984	74,543	75,861	77,145	78,239	79,456	80,320	81,313	82,158	83,060	83,908	84,746	85,537	86,106					
1985	90,322	91,901	93,425	94,800	96,104	97,337	98,338	99,422	100,405	101,342	102,145	102,827						
1986	93,991	95,512	97,019	98,344	99,582	100,681	101,828	102,807	103,943	104,857	105,583							
1987	102,496	103,847	105,139	106,540	107,873	109,132	110,232	111,155	112,143	112,978								
1988	115,113	116,646	118,201	119,602	121,009	122,302	123,453	124,577	125,536									
1989	124,776	126,421	128,002	129,448	130,818	132,058	133,236	134,241										
1990	125,349	127,019	128,721	130,223	131,613	132,993	134,158											
1991	123,831	125,321	126,730	127,984	129,248	130,349												
1992	118,151	119,728	121,034	122,449	123,640													
1993	112,793	114,197	115,517	116,578														
1994	113,085	114,532	115,807															
1995	110,982	112,283																
1996	109,362																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.019	1.017	1.015	1.017	1.016	1.015	1.012	1.010	1.009	1.011	1.008	1.009	1.007	1.006	1.007	1.005		
1981	1.017	1.017	1.015	1.015	1.015	1.012	1.010	1.011	1.010	1.009	1.009	1.008	1.006	1.005	1.005			
1982	1.017	1.016	1.014	1.015	1.012	1.012	1.010	1.011	1.010	1.008	1.008	1.008	1.007	1.006				
1983	1.018	1.018	1.014	1.014	1.013	1.011	1.010	1.009	1.008	1.009	1.009	1.007	1.010					
1984	1.018	1.017	1.014	1.016	1.011	1.012	1.010	1.011	1.010	1.010	1.009	1.007						
1985	1.017	1.017	1.015	1.014	1.013	1.010	1.011	1.010	1.009	1.008	1.007							
1986	1.016	1.016	1.014	1.013	1.011	1.011	1.010	1.011	1.009	1.007								
1987	1.013	1.012	1.013	1.013	1.012	1.010	1.008	1.009	1.007									
1988	1.013	1.013	1.012	1.012	1.011	1.009	1.009	1.008										
1989	1.013	1.013	1.011	1.011	1.009	1.009	1.008											
1990	1.013	1.013	1.012	1.011	1.010	1.009												
1991	1.012	1.011	1.010	1.010	1.009													
1992	1.013	1.011	1.012	1.010														
1993	1.012	1.012	1.009															
1994	1.013	1.011																
1995	1.012																	
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2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.014	1.014	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.006	1.006	1.005	----	----
Strt Average	1.015	1.014	1.013	1.013	1.012	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.006	1.006	1.005	----	----
3 Yr $ Wtd Avg	1.012	1.011	1.010	1.010	1.009	1.009	1.008	1.009	1.008	1.008	1.008	1.007	1.008	1.006	----	----	----	----
5 Yr $ Wtd Avg	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.010	1.009	1.008	1.008	1.008	----	----	----	----	----	----
Inv. Power Curve	1.015	1.014	1.013	1.012	1.011	1.011	1.010	1.009	1.009	1.009	1.008	1.008	1.007	1.007	1.007	1.007	1.006	1.098
Selected	1.014	1.014	1.012	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.006	1.007	1.007	1.006	1.098
Cumulative	1.288	1.270	1.253	1.238	1.223	1.209	1.196	1.185	1.174	1.163	1.153	1.144	1.135	1.126	1.120	1.113	1.105	1.098

Exhibit PA-A2.5

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -4.2%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	2.44	1.000	0.23	0.56	2.83	1.105	9.5%	7,811	72,492
1981	6/30/2014	402	30,142	2.34	1.000	0.24	0.56	2.71	1.113	10.1%	8,263	72,440
1982	6/30/2014	390	30,059	2.41	1.000	0.25	0.61	2.59	1.120	10.7%	8,368	73,648
1983	6/30/2014	378	30,607	2.67	1.000	0.26	0.70	2.48	1.126	11.2%	8,533	79,551
1984	6/30/2014	366	33,122	2.94	1.000	0.27	0.81	2.38	1.135	11.9%	9,375	95,480
1985	6/30/2014	354	35,714	3.28	1.000	0.29	0.94	3.74	1.144	12.6%	16,794	119,621
1986	6/30/2014	342	38,298	3.16	1.000	0.30	0.95	3.58	1.153	13.3%	18,225	123,807
1987	6/30/2014	330	41,065	3.19	1.000	0.31	1.00	3.43	1.163	14.0%	19,766	132,744
1988	6/30/2014	318	44,222	3.32	1.000	0.33	1.08	3.29	1.174	14.8%	21,494	147,031
1989	6/30/2014	306	47,110	3.35	1.000	0.34	1.14	3.15	1.185	15.6%	23,153	157,394
1990	6/30/2014	294	49,660	3.23	1.000	0.36	1.15	3.02	1.196	16.4%	24,578	158,736
1991	6/30/2014	282	50,857	3.08	1.000	0.37	1.14	2.89	1.209	17.3%	25,392	155,741
1992	6/30/2014	270	52,804	2.86	1.000	0.39	1.11	2.77	1.223	18.2%	26,595	150,235
1993	6/30/2014	258	55,133	2.58	1.000	0.40	1.04	2.65	1.238	19.2%	28,048	144,626
1994	6/30/2014	246	57,740	2.51	1.000	0.42	1.06	2.54	1.253	20.2%	29,582	145,389
1995	6/30/2014	234	60,950	2.33	1.000	0.44	1.03	2.43	1.270	21.3%	31,502	143,785
1996	6/30/2014	222	63,664	2.24	1.000	0.46	1.03	2.33	1.288	22.4%	33,155	142,517
1997	6/30/2014	210	68,077	2.07	1.000	0.48	0.99	2.23	1.309	23.6%	35,825	143,265
1998	6/30/2014	198	71,447	2.17	1.000	0.50	1.09	2.14	1.332	24.9%	38,021	153,411
1999	6/30/2014	186	75,245	2.33	1.000	0.52	1.22	2.05	1.356	26.3%	40,449	166,589
2000	6/30/2014	174	79,122	2.37	1.000	0.55	1.30	2.15	1.385	27.8%	47,239	181,359
2001	6/30/2014	162	80,397	2.19	1.000	0.57	1.25	2.06	1.417	29.4%	48,675	174,848
2002	6/30/2014	150	81,621	2.19	1.000	0.60	1.30	1.97	1.454	31.2%	50,222	175,758
2003	6/30/2014	138	82,433	2.06	1.000	0.62	1.28	1.89	1.496	33.2%	51,615	167,948
2004	6/30/2014	126	84,633	1.93	1.000	0.65	1.26	1.81	1.546	35.3%	54,053	163,566
2005	6/30/2014	114	86,912	1.83	1.000	0.68	1.24	1.73	1.604	37.7%	56,718	158,833
2006	6/30/2014	102	90,786	1.68	1.000	0.71	1.19	1.66	1.675	40.3%	60,700	154,111
2007	6/30/2014	90	93,585	1.57	1.000	0.74	1.16	1.59	1.761	43.2%	64,285	151,498
2008	6/30/2014	78	93,441	1.59	1.000	0.77	1.23	1.52	1.870	46.5%	66,160	146,935
2009	6/30/2014	66	86,523	1.29	1.000	0.81	1.04	1.46	2.014	50.3%	63,500	120,397
2010	6/30/2014	54	86,642	1.31	1.000	0.84	1.10	1.40	2.210	54.8%	66,248	118,065
2011	6/30/2014	42	90,268	1.24	1.000	0.88	1.09	1.34	2.503	60.0%	72,491	116,413
2012	6/30/2014	30	94,120	1.18	1.000	0.92	1.08	1.28	3.040	67.1%	80,909	115,750
2013	6/30/2014	18	98,557	1.20	1.000	0.96	1.15	1.23	4.608	78.3%	94,679	118,106
2014	6/30/2014	6	102,837	1.37	1.000	1.00	1.37	1.18	27.244	96.3%	116,414	120,982
	Total/Average		2,296,770				1.12				1,448,837	4,763,071

Selected	Selected Pure Premium (2000-2014)	1.18
	Selected Pure Premium (1985-1999)	1.07
	Selected Pure Premium (1980-1984)	0.65

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A2.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A2.13, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A2.3, Column (4).
(12) Exhibit PA-A2.3, Column (3) + Column (11).

Exhibit PA-A2.6

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	15.9%	1.000	1.00	15.9%	8.7%	1.163	14.0%	9,989	122,967
1988	6/30/2014	318	1,049,491	14.0%	1.000	1.00	14.0%	8.7%	1.174	14.8%	13,436	138,972
1989	6/30/2014	306	1,261,672	12.5%	1.000	1.00	12.5%	8.7%	1.185	15.6%	17,052	151,292
1990	6/30/2014	294	1,405,588	11.4%	1.000	1.00	11.4%	8.7%	1.196	16.4%	19,973	154,131
1991	6/30/2014	282	1,441,150	10.9%	1.000	1.00	10.9%	8.7%	1.209	17.3%	21,569	151,918
1992	6/30/2014	270	1,493,380	10.1%	1.000	1.00	10.1%	8.7%	1.223	18.2%	23,539	147,180
1993	6/30/2014	258	1,593,604	8.9%	1.000	1.00	8.9%	8.7%	1.238	19.2%	26,490	143,068
1994	6/30/2014	246	1,676,121	8.6%	1.000	1.00	8.6%	8.7%	1.253	20.2%	29,296	145,103
1995	6/30/2014	234	1,647,517	8.6%	1.000	1.00	8.6%	8.7%	1.270	21.3%	30,330	142,613
1996	6/30/2014	222	1,539,171	9.2%	1.000	1.00	9.2%	8.7%	1.288	22.4%	29,809	139,170
1997	6/30/2014	210	1,502,506	9.4%	1.000	1.00	9.4%	8.7%	1.309	23.6%	30,699	138,139
1998	6/30/2014	198	1,441,297	10.7%	1.000	1.00	10.7%	8.7%	1.332	24.9%	31,092	146,481
1999	6/30/2014	186	1,502,048	11.7%	1.000	1.00	11.7%	8.7%	1.356	26.3%	34,174	160,313
2000	6/30/2014	174	1,444,705	13.0%	1.000	1.00	13.0%	8.7%	1.385	27.8%	34,747	168,866
2001	6/30/2014	162	1,361,007	13.0%	1.000	1.00	13.0%	8.7%	1.417	29.4%	34,656	160,830
2002	6/30/2014	150	1,350,293	13.2%	1.000	1.00	13.2%	8.7%	1.454	31.2%	36,484	162,021
2003	6/30/2014	138	1,351,670	12.6%	1.000	1.00	12.6%	8.7%	1.496	33.2%	38,802	155,135
2004	6/30/2014	126	1,430,941	11.4%	1.000	1.00	11.4%	8.7%	1.546	35.3%	43,746	153,259
2005	6/30/2014	114	1,441,863	11.0%	1.000	1.00	11.0%	8.7%	1.604	37.7%	47,025	149,140
2006	6/30/2014	102	1,489,415	10.2%	1.000	1.00	10.2%	8.7%	1.675	40.3%	51,960	145,372
2007	6/30/2014	90	1,597,109	9.2%	1.000	1.00	9.2%	8.7%	1.761	43.2%	59,766	146,979
2008	6/30/2014	78	1,610,573	9.3%	1.000	1.00	9.3%	8.7%	1.870	46.5%	64,859	145,635
2009	6/30/2014	66	1,348,818	8.3%	1.000	1.00	8.3%	8.7%	2.014	50.3%	58,784	115,681
2010	6/30/2014	54	1,285,639	8.8%	1.000	1.00	8.8%	8.7%	2.210	54.8%	60,947	112,764
2011	6/30/2014	42	1,301,802	8.6%	1.000	1.00	8.6%	8.7%	2.503	60.0%	67,673	111,595
2012	6/30/2014	30	1,337,788	8.3%	1.000	1.00	8.3%	8.7%	3.040	67.1%	77,723	112,563
2013	6/30/2014	18	1,375,921	8.6%	1.000	1.00	8.6%	8.7%	4.608	78.3%	93,267	116,694
2014	6/30/2014	6	1,435,670	9.8%	1.000	1.00	9.8%	8.7%	27.244	96.3%	119,731	124,299
	Total/Average		39,539,419				10.5%				1,207,617	3,962,179
	Selected				Selected Loss Ratio		8.7%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A2.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A2.13, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A2.3, Column (4).
(12) Exhibit PA-A2.3, Column (3) + Column (11).

Exhibit PA-A2.7

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	314	17.011	5,350	70,030
1981	6/30/2014	402	305	17.577	5,353	69,530
1982	6/30/2014	390	373	18.153	6,770	72,050
1983	6/30/2014	378	675	18.740	12,645	83,663
1984	6/30/2014	366	568	19.340	10,993	97,099
1985	6/30/2014	354	682	19.953	13,602	116,429
1986	6/30/2014	342	725	20.581	14,928	120,511
1987	6/30/2014	330	835	21.225	17,725	130,703
1988	6/30/2014	318	959	21.886	20,997	146,533
1989	6/30/2014	306	1,005	22.566	22,682	156,923
1990	6/30/2014	294	1,165	22.572	26,302	160,460
1991	6/30/2014	282	1,101	22.577	24,850	155,200
1992	6/30/2014	270	1,191	22.582	26,893	150,534
1993	6/30/2014	258	1,061	22.587	23,967	140,545
1994	6/30/2014	246	1,275	22.592	28,796	144,603
1995	6/30/2014	234	1,301	22.597	29,398	141,682
1996	6/30/2014	222	1,524	22.601	34,449	143,811
1997	6/30/2014	210	1,485	22.605	33,574	141,013
1998	6/30/2014	198	1,793	22.609	40,545	155,935
1999	6/30/2014	186	2,383	22.613	53,897	180,037
2000	6/30/2014	174	2,653	20.784	55,136	189,256
2001	6/30/2014	162	2,488	19.175	47,712	173,885
2002	6/30/2014	150	2,777	17.759	49,315	174,851
2003	6/30/2014	138	3,010	16.512	49,700	166,033
2004	6/30/2014	126	3,129	15.414	48,226	157,739
2005	6/30/2014	114	3,601	14.448	52,025	154,140
2006	6/30/2014	102	4,003	13.598	54,435	147,846
2007	6/30/2014	90	4,174	12.849	53,636	140,849
2008	6/30/2014	78	5,429	12.191	66,181	146,957
2009	6/30/2014	66	4,522	11.611	52,505	109,402
2010	6/30/2014	54	5,342	11.278	60,246	112,063
2011	6/30/2014	42	6,669	10.424	69,519	113,440
2012	6/30/2014	30	10,095	8.062	81,386	116,227
2013	6/30/2014	18	19,327	5.426	104,871	128,298
2014	6/30/2014	6	4,568	33.598	153,475	158,043
			102,509		1,452,086	4,766,320

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A2.9, Page 1 and Exhibit PA-A2.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A2.8

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	4.305	0
1946	6/30/2014	822	0	13.548	0
1947	6/30/2014	810	0	3.800	0
1948	6/30/2014	798	0	5.059	2
1949	6/30/2014	786	1	4.325	2
1950	6/30/2014	774	4	4.597	20
1951	6/30/2014	762	8	4.877	40
1952	6/30/2014	750	1	5.164	4
1953	6/30/2014	738	3	5.459	17
1954	6/30/2014	726	1	5.762	3
1955	6/30/2014	714	0	6.074	0
1956	6/30/2014	702	6	6.396	42
1957	6/30/2014	690	6	6.727	41
1958	6/30/2014	678	15	7.068	106
1959	6/30/2014	666	85	7.418	630
1960	6/30/2014	654	67	7.778	520
1961	6/30/2014	642	27	8.146	222
1962	6/30/2014	630	94	8.523	800
1963	6/30/2014	618	92	8.910	820
1964	6/30/2014	606	74	9.305	685
1965	6/30/2014	594	16	9.710	154
1966	6/30/2014	582	59	10.125	596
1967	6/30/2014	570	41	10.551	436
1968	6/30/2014	558	86	10.987	944
1969	6/30/2014	546	116	11.433	1,328
1970	6/30/2014	534	101	11.891	1,202
1971	6/30/2014	522	78	12.359	959
1972	6/30/2014	510	96	12.837	1,238
1973	6/30/2014	498	119	13.325	1,589
1974	6/30/2014	486	299	13.823	4,136
1975	6/30/2014	474	124	14.331	1,777
1976	6/30/2014	462	191	14.848	2,841
1977	6/30/2014	450	309	15.375	4,749
1978	6/30/2014	438	336	15.911	5,347
1979	6/30/2014	426	312	16.456	5,138
			2,769		36,390

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A2.9, Page 1 and Exhibit PA-A2.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	26	206	188	94	75	73	74	69	68	67	61	69	70	60	51	39	34	32
1981	29	238	215	103	81	77	78	73	69	66	70	79	65	60	46	39	35	27
1982	39	295	234	118	95	90	88	79	75	82	84	77	64	52	44	40	35	35
1983	38	307	277	132	105	96	92	84	91	97	86	75	60	53	49	40	33	34
1984	39	315	286	141	109	101	95	97	108	97	79	58	52	49	39	34	33	34
1985	39	328	324	164	128	118	131	128	112	94	71	64	60	48	41	41	41	43
1986	38	326	344	169	132	139	146	124	109	82	72	65	51	46	46	45	45	43
1987	38	336	371	184	159	167	141	124	90	78	70	56	53	47	48	46	41	39
1988	41	360	402	232	196	163	138	100	91	75	60	56	53	50	51	46	40	37
1989	40	361	467	277	197	165	117	100	91	71	67	60	55	53	53	46	40	38
1990	33	361	517	282	202	138	114	102	75	69	66	65	64	61	50	45	43	42
1991	52	657	465	275	172	135	113	87	75	68	62	64	59	56	47	44	38	35
1992	58	640	486	244	160	130	100	81	74	73	71	65	56	50	50	42	40	36
1993	71	673	421	217	159	115	95	83	77	78	67	59	50	48	44	42	35	38
1994	73	678	408	239	148	121	104	93	86	79	69	61	51	48	42	41	41	40
1995	81	717	436	212	154	125	114	100	95	86	73	63	58	53	47	45	41	36
1996	95	806	413	239	171	142	126	117	93	80	77	66	58	56	52	47	41	43
1997	76	823	436	256	194	168	147	120	104	94	86	77	69	67	54	49	45	40
1998	125	830	467	296	236	199	161	138	124	99	92	82	79	71	62	63	49	
1999	141	882	507	335	253	197	170	142	123	114	102	94	85	82	71	64		
2000	165	965	562	363	270	216	175	139	128	115	113	97	87	75	70			
2001	193	1,088	607	375	279	221	190	165	144	136	118	102	92	75				
2002	203	1,102	612	380	293	229	197	168	154	130	106	97	83					
2003	244	1,099	590	381	280	227	193	173	147	129	113	95						
2004	258	1,136	626	401	301	244	218	184	149	131	107							
2005	243	1,225	649	411	324	283	226	188	165	136								
2006	260	1,314	714	456	374	308	256	223	175									
2007	280	1,378	752	515	390	311	260	195										
2008	318	1,476	847	550	411	343	284											
2009	314	1,419	794	524	394	297												
2010	286	1,399	767	488	338													
2011	282	1,362	747	428														
2012	263	1,373	667															
2013	268	1,266																
2014	290																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	6.996	0.792	0.436	0.729	0.907	0.956	0.881	0.928	0.971	0.928	0.994	0.891	0.930	0.851	0.845	0.871	0.902	1.096
1982	6.130	0.728	0.442	0.685	0.817	0.868	0.828	0.881	0.888	0.851	0.934	0.839	0.940	0.875	0.900	0.887	0.764	0.687
1983	7.758	0.762	0.426	0.714	0.860	0.914	0.856	0.892	0.900	0.871	0.894	0.852	0.874	0.833	0.803	0.881	1.051	0.963
1984	7.827	0.879	0.463	0.744	0.886	0.912	0.883	0.939	0.900	0.889	0.943	1.020	1.004	0.997	1.026	0.977	1.032	0.929
1985	8.012	0.872	0.434	0.663	0.790	0.801	0.743	0.842	0.861	0.839	0.821	0.822	0.819	0.814	0.837	0.805	0.837	0.798
1986	8.697	0.994	0.477	0.756	0.897	0.941	0.873	0.904	0.862	0.870	0.884	0.934	0.943	0.890	0.894	0.903	0.961	0.919
1987	8.530	1.025	0.457	0.715	0.871	0.875	0.880	0.884	0.914	0.920	0.930	0.911	0.870	0.970	0.931	0.982	1.040	0.947
1988	8.160	1.029	0.458	0.686	0.855	0.866	0.899	0.892	0.864	0.926	0.937	0.941	0.896	0.973	0.888	0.888	0.992	0.960
1989	9.087	1.112	0.497	0.707	0.826	0.835	0.857	0.907	0.822	0.839	0.836	0.886	0.903	0.961	0.878	0.870	0.912	0.958
1990	10.942	1.295	0.535	0.700	0.816	0.851	0.878	0.898	0.953	0.970	0.905	0.838	0.839	0.859	0.918	0.885	0.864	0.861
1991	6.960	0.788	0.607	0.736	0.802	0.845	0.898	0.857	0.920	0.974	1.058	0.993	1.032	0.892	0.961	0.989	1.118	1.025
1992	11.350	0.726	0.565	0.704	0.841	0.869	0.873	0.929	0.915	0.848	0.898	0.918	0.991	0.939	0.872	0.913	0.877	0.948
1993	9.055	0.721	0.579	0.739	0.823	0.868	0.850	0.891	0.950	0.916	0.971	0.948	1.006	1.053	0.949	0.962	1.020	0.958
1994	9.197	0.621	0.533	0.664	0.779	0.791	0.801	0.830	0.904	0.840	0.863	0.812	0.934	0.909	1.002	0.850	0.932	0.773
1995	8.395	0.568	0.547	0.696	0.782	0.833	0.813	0.861	0.838	0.797	0.842	0.814	0.836	0.784	0.882	0.905	0.985	1.000
1996	7.556	0.541	0.514	0.647	0.728	0.800	0.793	0.807	0.924	0.914	0.813	0.875	0.915	0.836	0.869	0.857	0.879	0.794
1997	10.538	0.502	0.548	0.668	0.734	0.750	0.796	0.776	0.768	0.821	0.765	0.751	0.815	0.775	0.873	0.826	0.938	0.957
1998	6.600	0.525	0.549	0.655	0.713	0.740	0.746	0.752	0.758	0.867	0.840	0.839	0.847	0.763	0.800	0.718	0.815	
1999	5.870	0.529	0.584	0.704	0.786	0.817	0.815	0.875	0.803	0.807	0.802	0.841	0.837	0.758	0.895	0.776		
2000	5.346	0.525	0.595	0.698	0.730	0.786	0.810	0.886	0.890	0.891	0.828	0.874	0.937	0.943	0.907			
2001	4.988	0.517	0.598	0.720	0.774	0.793	0.733	0.775	0.799	0.830	0.827	0.856	0.812	0.938				
2002	5.358	0.551	0.613	0.734	0.755	0.831	0.840	0.854	0.885	0.902	0.958	0.952	0.899					
2003	4.522	0.557	0.644	0.769	0.819	0.865	0.874	0.891	0.885	0.825	0.854	0.875						
2004	4.256	0.519	0.609	0.697	0.757	0.791	0.791	0.802	0.863	0.868	0.885							
2005	4.683	0.511	0.618	0.732	0.753	0.772	0.815	0.794	0.792	0.791								
2006	4.706	0.494	0.575	0.710	0.756	0.734	0.734	0.739	0.776									
2007	4.695	0.518	0.606	0.726	0.788	0.822	0.859	0.895										
2008	4.339	0.510	0.609	0.710	0.757	0.759	0.688											
2009	4.695	0.597	0.692	0.783	0.870	0.955												
2010	4.957	0.567	0.684	0.808	0.880													
2011	4.957	0.563	0.653	0.790														
2012	5.175	0.544	0.641															
2013	5.113	0.527																
2014	4.371																	
Strt Average	6.759	0.682	0.556	0.716	0.805	0.836	0.825	0.859	0.869	0.872	0.887	0.882	0.904	0.886	0.896	0.881	0.940	0.916
3 Yr Avg	4.886	0.545	0.660	0.793	0.836	0.845	0.760	0.809	0.810	0.828	0.899	0.894	0.882	0.880	0.867	0.773	0.877	0.917
5 Yr Avg	4.915	0.560	0.656	0.763	0.810	0.808	0.777	0.824	0.840	0.843	0.870	0.880	0.866	0.835	0.869	0.816	0.910	0.896
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	4.886	0.560	0.660	0.793	0.836	0.823	0.823	0.823	0.823	0.823	0.823	0.823	0.823	0.823	0.823	0.895	0.895	0.895
Cumulative	33.598	5.426	8.062	10.424	11.278	11.611	12.191	12.849	13.598	14.448	15.414	16.512	17.759	19.175	20.784	22.613	22.609	22.605

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	30	26	25	22	24	23	22	18	15	14	17	13	14	11	9	12	8	
1981	24	25	25	23	24	23	20	17	18	16	15	15	13	11	9	8		
1982	33	28	27	24	26	22	21	19	20	18	16	14	16	14	11			
1983	32	32	33	25	26	24	21	20	18	15	17	17	15	20				
1984	34	32	31	26	29	21	24	20	22	20	20	19	14					
1985	39	35	34	31	29	27	22	24	22	21	18	15						
1986	37	33	33	29	27	24	25	21	25	20	16							
1987	35	28	27	29	28	26	23	19	20	17								
1988	36	30	30	27	27	25	22	22	19									
1989	37	31	30	27	26	23	22	19										
1990	36	32	32	28	26	26	22											
1991	34	31	29	26	26	23												
1992	36	33	28	30	25													
1993	31	30	28	23														
1994	36	31	28															
1995	34	30																
1996	38																	
1997																		
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2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	1.069	0.997	0.873	1.074	0.966	0.977	0.906	0.898	0.796	1.084	0.892	0.917	0.869	0.857	1.377	0.981		
1982	0.749	0.900	0.856	1.002	0.880	0.901	0.775	0.947	0.792	0.808	0.974	0.921	0.671	0.628	0.745			
1983	0.886	0.817	0.723	1.038	0.853	0.905	0.920	1.009	1.005	1.015	0.824	0.922	0.939	0.563				
1984	0.946	1.039	0.811	0.967	0.808	0.982	0.827	0.891	0.712	0.850	0.858	0.783	1.428					
1985	0.811	0.881	0.778	0.959	0.718	0.872	0.915	0.900	0.935	0.969	1.067	0.903						
1986	0.945	1.020	0.929	1.002	1.014	0.927	0.963	1.021	0.840	0.894	0.957							
1987	0.948	1.179	1.084	0.934	0.873	0.962	0.941	1.301	0.980	0.918								
1988	0.778	0.903	0.965	1.018	0.959	0.911	0.859	0.941	0.932									
1989	0.811	0.978	0.916	1.006	0.976	0.959	0.986	0.987										
1990	0.854	0.939	0.842	0.904	0.885	0.846	0.855											
1991	0.925	1.052	0.983	1.021	1.005	0.975												
1992	0.843	0.867	0.933	0.867	0.897													
1993	1.075	0.921	1.062	1.112														
1994	0.833	0.894	0.816															
1995	0.932	0.920																
1996	0.783																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2006																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Strt Average	0.887	0.954	0.898	0.992	0.903	0.929	0.895	0.988	0.874	0.934	0.929	0.890	0.977	0.683	1.061	0.981	----	----
3 Yr Avg	0.849	0.912	0.937	1.000	0.929	0.927	0.900	1.076	0.917	0.927	0.961	0.870	1.012	0.683	----	----	----	----
5 Yr Avg	0.893	0.931	0.927	0.982	0.944	0.931	0.921	1.030	0.880	0.929	0.936	0.890	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.895	0.895	0.895	0.895	0.895	0.895	0.895	0.922	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	22.601	22.597	22.592	22.587	22.582	22.577	22.572	22.566	21.886	21.225	20.581	19.953	19.340	18.740	18.153	17.577	17.011	16.456

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.148	0.074	0.003															

Exhibit PA-A2.10

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	314	10.945	3,442	68,123
1981	6/30/2014	402	305	11.468	3,492	67,670
1982	6/30/2014	390	373	11.985	4,470	69,750
1983	6/30/2014	378	675	12.499	8,434	79,452
1984	6/30/2014	366	568	13.011	7,396	93,502
1985	6/30/2014	354	682	13.521	9,218	112,045
1986	6/30/2014	342	725	14.032	10,178	115,761
1987	6/30/2014	330	835	14.544	12,146	125,124
1988	6/30/2014	318	959	15.059	14,447	139,983
1989	6/30/2014	306	1,005	15.577	15,657	149,898
1990	6/30/2014	294	1,165	15.337	17,871	152,029
1991	6/30/2014	282	1,101	15.114	16,636	146,985
1992	6/30/2014	270	1,191	14.908	17,754	141,394
1993	6/30/2014	258	1,061	14.717	15,616	132,194
1994	6/30/2014	246	1,275	14.541	18,534	134,341
1995	6/30/2014	234	1,301	14.378	18,706	130,989
1996	6/30/2014	222	1,524	14.227	21,685	131,047
1997	6/30/2014	210	1,485	14.087	20,923	128,363
1998	6/30/2014	198	1,793	13.958	25,031	140,421
1999	6/30/2014	186	2,383	13.839	32,984	159,124
2000	6/30/2014	174	2,653	13.059	34,642	168,762
2001	6/30/2014	162	2,488	12.373	30,786	156,959
2002	6/30/2014	150	2,777	11.769	32,681	158,217
2003	6/30/2014	138	3,010	11.237	33,823	150,156
2004	6/30/2014	126	3,129	10.769	33,693	143,206
2005	6/30/2014	114	3,601	10.358	37,295	139,410
2006	6/30/2014	102	4,003	9.995	40,012	133,424
2007	6/30/2014	90	4,174	9.676	40,391	127,605
2008	6/30/2014	78	5,429	9.396	51,009	131,785
2009	6/30/2014	66	4,522	9.149	41,373	98,269
2010	6/30/2014	54	5,342	8.450	45,139	96,956
2011	6/30/2014	42	6,669	7.157	47,732	91,654
2012	6/30/2014	30	10,095	5.256	53,064	87,905
2013	6/30/2014	18	19,327	3.412	65,936	89,363
2014	6/30/2014	6	4,568	21.674	99,005	103,573
			102,509		981,202	4,295,436

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A2.11, Page 1 and Exhibit PA-A2.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	996	8,034	7,331	3,646	2,935	2,858	2,875	2,677	2,635	2,628	2,392	2,704	2,734	2,340	1,978	1,500	1,337	1,233
1981	1,091	8,790	7,937	3,825	2,994	2,858	2,887	2,698	2,571	2,449	2,583	2,916	2,391	2,209	1,687	1,458	1,298	999
1982	1,309	9,948	7,894	3,990	3,193	3,036	2,975	2,663	2,516	2,769	2,848	2,600	2,146	1,760	1,478	1,336	1,193	1,188
1983	1,307	10,561	9,535	4,559	3,599	3,319	3,169	2,875	3,135	3,331	2,962	2,566	2,051	1,808	1,696	1,381	1,151	1,175
1984	1,623	13,051	11,838	5,817	4,507	4,181	3,915	4,013	4,453	4,009	3,272	2,419	2,167	2,048	1,619	1,418	1,371	1,404
1985	1,765	14,707	14,506	7,363	5,737	5,295	5,854	5,730	5,042	4,227	3,194	2,856	2,708	2,155	1,835	1,844	1,817	1,927
1986	1,722	14,863	15,728	7,725	6,008	6,337	6,686	5,681	4,994	3,736	3,291	2,952	2,327	2,100	2,099	2,048	2,041	1,951
1987	1,842	16,225	17,890	8,877	7,693	8,076	6,823	5,970	4,322	3,781	3,357	2,701	2,552	2,288	2,326	2,197	1,983	1,899
1988	2,130	18,630	20,772	12,019	10,121	8,435	7,115	5,191	4,688	3,885	3,087	2,905	2,734	2,561	2,651	2,390	2,050	1,892
1989	2,119	19,311	24,976	14,794	10,550	8,813	6,259	5,342	4,888	3,805	3,592	3,192	2,931	2,853	2,815	2,435	2,144	2,006
1990	1,749	19,120	27,410	14,942	10,709	7,291	6,031	5,392	3,959	3,670	3,497	3,469	3,369	3,248	2,630	2,402	2,303	2,247
1991	2,531	32,051	22,675	13,402	8,373	6,580	5,531	4,257	3,677	3,309	3,021	3,127	2,900	2,718	2,303	2,146	1,851	1,715
1992	2,742	30,341	23,015	11,555	7,601	6,180	4,734	3,845	3,511	3,458	3,382	3,068	2,662	2,380	2,389	1,968	1,899	1,703
1993	3,319	31,600	19,781	10,195	7,443	5,405	4,482	3,905	3,606	3,659	3,130	2,783	2,343	2,247	2,054	1,957	1,655	1,776
1994	3,368	31,208	18,755	10,986	6,803	5,557	4,782	4,260	3,968	3,650	3,161	2,828	2,359	2,214	1,915	1,908	1,868	1,842
1995	3,489	30,977	18,845	9,171	6,674	5,388	4,920	4,324	4,089	3,721	3,154	2,719	2,485	2,292	2,032	1,937	1,756	1,550
1996	3,759	31,918	16,357	9,460	6,783	5,640	4,999	4,644	3,694	3,164	3,067	2,604	2,298	2,227	2,043	1,879	1,617	1,685
1997	2,826	30,424	16,093	9,468	7,168	6,214	5,445	4,439	3,843	3,484	3,174	2,854	2,550	2,461	2,007	1,828	1,675	1,485
1998	4,535	30,177	16,966	10,768	8,572	7,242	5,857	5,028	4,522	3,604	3,345	2,990	2,860	2,590	2,247	2,296	1,793	
1999	5,305	33,104	19,017	12,563	9,505	7,395	6,363	5,336	4,631	4,279	3,845	3,511	3,192	3,060	2,647	2,383		
2000	6,251	36,544	21,302	13,745	10,221	8,175	6,646	5,275	4,853	4,357	4,281	3,686	3,296	2,835	2,653			
2001	6,447	36,255	20,239	12,497	9,299	7,373	6,338	5,512	4,799	4,540	3,923	3,389	3,074	2,488				
2002	6,789	36,836	20,466	12,702	9,802	7,654	6,581	5,634	5,145	4,362	3,550	3,238	2,777					
2003	7,722	34,829	18,697	12,077	8,860	7,210	6,111	5,472	4,673	4,077	3,595	3,010						
2004	7,529	33,131	18,258	11,699	8,769	7,111	6,369	5,362	4,346	3,810	3,129							
2005	6,436	32,508	17,228	10,897	8,597	7,501	5,989	4,978	4,379	3,601								
2006	5,961	30,082	16,351	10,443	8,561	7,044	5,851	5,114	4,003									
2007	5,980	29,441	16,069	11,012	8,339	6,642	5,557	4,174										
2008	6,069	28,197	16,182	10,501	7,847	6,551	5,429											
2009	4,778	21,570	12,066	7,972	5,989	4,522												
2010	4,524	22,122	12,118	7,711	5,342													
2011	4,399	21,220	11,633	6,669														
2012	3,981	20,765	10,095															
2013	4,100	19,327																
2014	4,568																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	8.069	0.912	0.497	0.805	0.974	1.006	0.931	0.984	0.997	0.910	1.131	1.011	0.856	0.845	0.758	0.891	0.922	0.935
1981	8.057	0.903	0.482	0.783	0.955	1.010	0.935	0.953	0.952	1.055	1.129	0.820	0.924	0.764	0.864	0.890	0.769	0.895
1982	7.602	0.793	0.505	0.800	0.951	0.980	0.895	0.945	1.101	1.029	0.913	0.825	0.820	0.840	0.904	0.893	0.996	0.935
1983	8.083	0.903	0.478	0.789	0.922	0.955	0.907	1.090	1.063	0.889	0.866	0.799	0.882	0.938	0.814	0.834	1.021	0.923
1984	8.041	0.907	0.491	0.775	0.928	0.937	1.025	1.110	0.900	0.816	0.740	0.896	0.945	0.791	0.876	0.967	1.024	1.011
1985	8.334	0.986	0.508	0.779	0.923	1.106	0.979	0.880	0.838	0.756	0.894	0.948	0.796	0.852	1.005	0.985	1.060	0.914
1986	8.632	1.058	0.491	0.778	1.055	1.055	0.850	0.879	0.748	0.881	0.897	0.788	0.903	0.999	0.976	0.997	0.956	0.872
1987	8.808	1.103	0.496	0.867	1.050	0.845	0.875	0.724	0.875	0.888	0.805	0.945	0.897	1.017	0.944	0.902	0.958	0.893
1988	8.748	1.115	0.579	0.842	0.833	0.844	0.730	0.903	0.829	0.795	0.941	0.941	0.937	1.035	0.902	0.858	0.923	0.983
1989	9.112	1.293	0.592	0.713	0.835	0.710	0.853	0.915	0.778	0.944	0.889	0.918	0.973	0.987	0.865	0.880	0.936	0.973
1990	10.929	1.434	0.545	0.717	0.681	0.827	0.894	0.734	0.927	0.953	0.992	0.971	0.964	0.810	0.913	0.959	0.976	0.850
1991	12.662	0.707	0.591	0.625	0.786	0.841	0.770	0.864	0.900	0.913	1.035	0.927	0.937	0.847	0.932	0.863	0.927	0.970
1992	11.066	0.759	0.502	0.658	0.813	0.766	0.812	0.913	0.985	0.978	0.907	0.868	0.894	1.004	0.824	0.965	0.897	1.008
1993	9.520	0.626	0.515	0.730	0.726	0.829	0.871	0.923	1.015	0.855	0.889	0.842	0.959	0.914	0.953	0.846	1.073	0.818
1994	9.266	0.601	0.586	0.619	0.817	0.860	0.891	0.932	0.920	0.866	0.895	0.834	0.939	0.865	0.997	0.979	0.986	0.897
1995	8.877	0.608	0.487	0.728	0.807	0.913	0.879	0.946	0.910	0.848	0.862	0.914	0.922	0.886	0.953	0.906	0.883	0.941
1996	8.490	0.512	0.578	0.717	0.831	0.886	0.929	0.796	0.857	0.969	0.849	0.883	0.969	0.917	0.920	0.861	1.042	0.905
1997	10.767	0.529	0.588	0.757	0.867	0.876	0.815	0.866	0.907	0.911	0.899	0.894	0.965	0.816	0.910	0.917	0.887	
1998	6.653	0.562	0.635	0.796	0.845	0.809	0.858	0.899	0.797	0.928	0.894	0.957	0.906	0.868	1.022	0.781		
1999	6.240	0.574	0.661	0.757	0.778	0.860	0.839	0.868	0.924	0.899	0.913	0.909	0.959	0.865	0.900			
2000	5.846	0.583	0.645	0.744	0.800	0.813	0.794	0.920	0.898	0.983	0.861	0.894	0.860	0.936				
2001	5.624	0.558	0.617	0.744	0.793	0.860	0.870	0.871	0.946	0.864	0.864	0.907	0.809					
2002	5.426	0.556	0.621	0.772	0.781	0.860	0.856	0.913	0.848	0.814	0.912	0.858						
2003	4.510	0.537	0.646	0.734	0.814	0.848	0.895	0.854	0.872	0.882	0.837							
2004	4.400	0.551	0.641	0.750	0.811	0.896	0.842	0.811	0.877	0.821								
2005	5.051	0.530	0.633	0.789	0.873	0.798	0.831	0.880	0.822									
2006	5.046	0.544	0.639	0.820	0.823	0.831	0.874	0.783										
2007	4.923	0.546	0.685	0.757	0.796	0.837	0.751											
2008	4.646	0.574	0.649	0.747	0.835	0.829												
2009	4.514	0.559	0.661	0.751	0.755													
2010	4.890	0.548	0.636	0.693														
2011	4.823	0.548	0.573															
2012	5.216	0.486																
2013	4.714																	
$ Wtd Avg	6.421	0.670	0.582	0.746	0.833	0.863	0.859	0.883	0.892	0.892	0.903	0.895	0.910	0.895	0.912	0.903	0.957	0.923
Strt Average	7.282	0.727	0.577	0.753	0.849	0.879	0.866	0.895	0.903	0.898	0.909	0.893	0.910	0.895	0.912	0.904	0.957	0.925
3 Yr $ Wtd Avg	4.913	0.528	0.624	0.732	0.799	0.832	0.820	0.824	0.857	0.839	0.871	0.887	0.877	0.890	0.943	0.847	0.935	0.913
5 Yr $ Wtd Avg	4.821	0.545	0.644	0.757	0.820	0.838	0.840	0.849	0.874	0.874	0.877	0.904	0.897	0.880	0.941	0.884	0.973	0.912
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	4.913	0.545	0.644	0.757	0.833	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.925	0.925	0.925
Cumulative	21.674	3.412	5.256	7.157	8.450	9.149	9.396	9.676	9.995	10.358	10.769	11.237	11.769	12.373	13.059	13.839	13.958	14.087

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1,152	1,006	957	854	950	901	875	693	583	554	669	514	547	447	359	474	314	
1981	894	912	930	841	886	851	727	616	661	587	547	567	489	398	327	305		
1982	1,111	943	896	807	882	736	726	637	676	618	531	484	541	475	373			
1983	1,085	1,117	1,138	867	879	817	706	683	626	533	599	598	515	675				
1984	1,420	1,318	1,284	1,094	1,217	864	992	846	902	848	838	791	568					
1985	1,760	1,579	1,524	1,375	1,304	1,233	1,001	1,085	982	937	803	682						
1986	1,702	1,521	1,507	1,325	1,238	1,100	1,146	979	1,136	915	725							
1987	1,695	1,351	1,292	1,401	1,332	1,259	1,101	923	987	835								
1988	1,860	1,532	1,555	1,401	1,407	1,294	1,151	1,123	959									
1989	1,952	1,645	1,582	1,446	1,370	1,240	1,177	1,005										
1990	1,909	1,669	1,702	1,503	1,390	1,379	1,165											
1991	1,663	1,490	1,409	1,255	1,264	1,101												
1992	1,718	1,577	1,306	1,415	1,191													
1993	1,453	1,404	1,320	1,061														
1994	1,651	1,448	1,275															
1995	1,458	1,301																
1996	1,524																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	0.873	0.951	0.893	1.112	0.948	0.971	0.793	0.840	0.950	1.209	0.767	1.066	0.817	0.802	1.320	0.664		
1981	1.020	1.020	0.904	1.054	0.960	0.855	0.848	1.072	0.888	0.933	1.036	0.863	0.813	0.821	0.932			
1982	0.849	0.951	0.901	1.093	0.834	0.986	0.878	1.061	0.914	0.860	0.912	1.118	0.877	0.785				
1983	1.030	1.019	0.761	1.015	0.929	0.864	0.967	0.918	0.852	1.123	0.999	0.862	1.309					
1984	0.928	0.975	0.852	1.112	0.710	1.148	0.852	1.066	0.940	0.989	0.944	0.718						
1985	0.897	0.965	0.902	0.949	0.945	0.812	1.084	0.905	0.954	0.857	0.849							
1986	0.894	0.991	0.880	0.934	0.889	1.042	0.854	1.160	0.805	0.793								
1987	0.797	0.956	1.084	0.951	0.945	0.874	0.839	1.070	0.846									
1988	0.824	1.015	0.901	1.004	0.920	0.890	0.976	0.854										
1989	0.842	0.962	0.914	0.948	0.905	0.949	0.854											
1990	0.875	1.020	0.883	0.925	0.992	0.845												
1991	0.896	0.945	0.891	1.008	0.871													
1992	0.918	0.828	1.084	0.841														
1993	0.966	0.940	0.804															
1994	0.877	0.880																
1995	0.892																	
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
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2010																		
2011																		
2012																		
2013																		

																		Tail
$ Wtd Avg	0.891	0.959	0.905	0.982	0.905	0.922	0.895	0.990	0.889	0.944	0.912	0.901	0.953	0.802	1.135	0.664	----	----
Strt Average	0.899	0.961	0.904	0.996	0.904	0.931	0.894	0.994	0.894	0.966	0.918	0.925	0.954	0.803	1.126	0.664	----	----
3 Yr $ Wtd Avg	0.910	0.881	0.925	0.921	0.924	0.893	0.890	1.019	0.865	0.877	0.924	0.867	1.001	0.802	----	----	----	----
5 Yr $ Wtd Avg	0.909	0.924	0.913	0.943	0.928	0.915	0.917	1.002	0.878	0.908	0.941	0.901	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	14.227	14.378	14.541	14.717	14.908	15.114	15.337	15.577	15.059	14.544	14.032	13.521	13.011	12.499	11.985	11.468	10.945	10.417

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086 1098	**1098 1110**	**1110 1122**															
0.151	0.075	0.003															

Exhibit PA-A2.12

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)

(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20
	Total		

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A2.13

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	52,974	49,660	2,185,850	1.067	0.024	160,480	3,029	437	11.4%
1991	48,810	50,857	2,168,247	0.960	0.023	156,396	3,204	451	10.9%
1992	47,393	52,804	2,140,987	0.898	0.022	150,848	3,183	474	10.1%
1993	46,949	55,133	2,194,040	0.852	0.021	142,413	3,033	483	8.9%
1994	46,021	57,740	2,245,405	0.797	0.020	144,852	3,148	495	8.6%
1995	43,197	60,950	2,302,591	0.709	0.019	142,144	3,291	509	8.6%
1996	39,610	63,664	2,323,738	0.622	0.017	142,343	3,594	527	9.2%
1997	36,952	68,077	2,374,702	0.543	0.016	140,821	3,811	551	9.4%
1998	36,358	71,447	2,380,053	0.509	0.015	154,809	4,258	577	10.7%
1999	37,521	75,245	2,426,205	0.499	0.015	175,571	4,679	596	11.7%
2000	37,874	79,122	2,460,717	0.479	0.015	187,484	4,950	618	13.0%
2001	33,331	80,397	2,433,537	0.415	0.014	176,316	5,290	635	13.0%
2002	33,437	81,621	2,404,145	0.410	0.014	178,671	5,344	653	13.2%
2003	31,695	82,433	2,365,123	0.384	0.013	170,038	5,365	670	12.6%
2004	29,161	84,633	2,343,276	0.345	0.012	163,517	5,607	695	11.4%
2005	26,530	86,912	2,348,411	0.305	0.011	158,986	5,993	712	11.0%
2006	22,896	90,786	2,409,609	0.252	0.010	152,152	6,645	725	10.2%
2007	21,368	93,585	2,365,451	0.228	0.009	147,229	6,890	761	9.2%
2008	19,109	93,441	2,311,070	0.205	0.008	148,993	7,797	778	9.3%
2009	15,205	86,523	2,135,753	0.176	0.007	111,987	7,365	779	8.3%
2010	15,809	86,642	2,094,878	0.182	0.008	113,297	7,167	795	8.8%
2011	15,583	90,268	2,122,612	0.173	0.007	111,684	7,167	818	8.6%
2012	15,128	94,120	2,146,732	0.161	0.007	111,074	7,342	843	8.3%
2013	15,270	98,557	2,203,870	0.155	0.007	118,119	7,736	860	8.6%
2014	15,776	102,837	2,254,482	0.153	0.007	141,247	8,953	877	9.8%
Indicated									
All Year				-8.3%	-5.5%		4.8%	3.0%	-0.6%
10 Year				-6.9%	-4.8%		2.9%	2.3%	-1.8%
8 Year				-5.2%	-3.2%		2.1%	2.1%	0.1%
6 Year				-3.5%	-1.1%		3.6%	2.5%	2.1%
5 Year				-4.4%	-2.1%		5.4%	2.5%	2.2%
4 Year				-3.8%	-1.6%		7.5%	2.3%	4.5%
Selected				**-6.9%**	**-4.8%**		**2.9%**	**2.3%**	**0.0%**

Pure Premium
-4.2%

Rates
-2.0%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A2.5, Column (4).
(3) Exhibit PA-A2.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A2.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A2.12, Column (3).
(9) Exhibit PA-A2.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	98.6%	86.9%	76.3%	71.0%	66.8%	62.7%	58.5%	54.6%	50.8%	47.0%	43.5%	39.6%	35.7%	32.3%	29.4%	27.2%	25.3%	23.5%
1981	98.4%	85.6%	74.0%	68.4%	64.1%	59.9%	55.7%	51.8%	48.0%	44.5%	40.7%	36.4%	33.0%	29.7%	27.3%	25.2%	23.3%	21.8%
1982	98.2%	84.1%	73.0%	67.4%	62.9%	58.6%	54.4%	50.6%	47.1%	43.2%	39.2%	35.5%	32.5%	30.0%	27.9%	26.0%	24.3%	22.6%
1983	98.4%	85.4%	73.8%	68.2%	63.8%	59.7%	55.8%	52.3%	48.4%	44.3%	40.7%	37.6%	35.1%	32.8%	30.8%	29.1%	27.7%	26.2%
1984	98.3%	84.6%	72.2%	66.1%	61.3%	57.0%	52.9%	48.6%	44.0%	39.8%	36.3%	33.8%	31.5%	29.4%	27.7%	26.2%	24.7%	23.3%
1985	98.5%	85.6%	72.9%	66.4%	61.4%	56.8%	51.7%	46.6%	42.2%	38.5%	35.7%	33.2%	30.9%	29.0%	27.4%	25.8%	24.2%	22.5%
1986	98.5%	86.0%	72.6%	66.1%	61.0%	55.7%	50.0%	45.2%	41.0%	37.8%	35.0%	32.5%	30.5%	28.8%	27.0%	25.3%	23.5%	21.9%
1987	98.6%	86.2%	72.6%	65.8%	59.9%	53.8%	48.6%	44.0%	40.7%	37.8%	35.3%	33.2%	31.2%	29.5%	27.7%	26.0%	24.5%	23.1%
1988	98.6%	85.9%	71.7%	63.6%	56.7%	50.9%	46.1%	42.5%	39.4%	36.7%	34.6%	32.6%	30.8%	29.0%	27.2%	25.6%	24.2%	22.9%
1989	98.7%	86.4%	70.6%	61.3%	54.6%	49.0%	45.0%	41.7%	38.6%	36.2%	33.9%	31.9%	30.0%	28.2%	26.4%	24.9%	23.5%	22.3%
1990	98.9%	87.0%	69.9%	60.6%	53.9%	49.4%	45.6%	42.3%	39.8%	37.5%	35.3%	33.2%	31.1%	29.1%	27.4%	25.9%	24.5%	23.1%
1991	98.4%	77.9%	63.4%	54.8%	49.5%	45.3%	41.7%	39.0%	36.7%	34.5%	32.6%	30.6%	28.7%	27.0%	25.5%	24.2%	23.0%	21.9%
1992	98.2%	78.1%	62.8%	55.2%	50.1%	46.0%	42.9%	40.3%	38.0%	35.7%	33.5%	31.4%	29.7%	28.1%	26.5%	25.2%	23.9%	22.8%
1993	97.7%	75.5%	61.6%	54.4%	49.2%	45.4%	42.3%	39.5%	37.0%	34.4%	32.2%	30.3%	28.6%	27.0%	25.6%	24.2%	23.1%	21.8%
1994	97.7%	76.1%	63.2%	55.6%	50.9%	47.1%	43.8%	40.8%	38.1%	35.6%	33.4%	31.4%	29.8%	28.3%	26.9%	25.6%	24.3%	23.1%
1995	97.5%	75.8%	62.5%	56.0%	51.3%	47.6%	44.1%	41.1%	38.2%	35.6%	33.3%	31.4%	29.7%	28.1%	26.6%	25.3%	24.0%	22.9%
1996	97.4%	74.9%	63.4%	56.8%	52.0%	48.1%	44.6%	41.3%	38.7%	36.5%	34.3%	32.5%	30.9%	29.3%	27.9%	26.6%	25.4%	24.2%
1997	98.0%	76.4%	65.0%	58.2%	53.1%	48.7%	44.9%	41.7%	39.0%	36.5%	34.3%	32.2%	30.4%	28.7%	27.2%	25.9%	24.8%	23.7%
1998	97.1%	77.6%	66.6%	59.7%	54.1%	49.4%	45.7%	42.4%	39.5%	37.2%	35.0%	33.1%	31.2%	29.6%	28.1%	26.6%	25.5%	
1999	97.0%	78.1%	67.3%	60.1%	54.7%	50.5%	46.9%	43.8%	41.2%	38.8%	36.6%	34.6%	32.8%	31.0%	29.5%	28.2%		
2000	96.7%	77.2%	65.8%	58.5%	53.0%	48.7%	45.1%	42.3%	39.7%	37.4%	35.1%	33.1%	31.4%	29.9%	28.5%			
2001	96.3%	75.8%	64.3%	57.2%	51.9%	47.8%	44.2%	41.0%	38.3%	35.7%	33.5%	31.6%	29.9%	28.4%				
2002	96.2%	75.6%	64.1%	57.0%	51.5%	47.2%	43.6%	40.4%	37.5%	35.1%	33.1%	31.3%	29.7%					
2003	95.5%	75.0%	64.0%	56.9%	51.7%	47.4%	43.8%	40.6%	37.9%	35.5%	33.4%	31.6%						
2004	95.4%	75.1%	64.0%	56.8%	51.5%	47.1%	43.2%	39.9%	37.3%	34.9%	33.0%							
2005	96.0%	75.5%	64.7%	57.8%	52.4%	47.7%	43.9%	40.8%	38.0%	35.8%								
2006	96.1%	76.3%	65.6%	58.7%	53.1%	48.4%	44.6%	41.2%	38.6%									
2007	95.9%	75.9%	65.0%	57.5%	51.9%	47.4%	43.6%	40.8%										
2008	95.9%	77.0%	66.1%	59.1%	53.8%	49.4%	45.8%											
2009	95.7%	76.5%	65.7%	58.6%	53.2%	49.2%												
2010	96.0%	76.5%	65.8%	59.0%	54.3%													
2011	96.1%	77.5%	67.3%	61.4%														
2012	96.5%	78.5%	69.7%															
2013	96.6%	80.6%																
2014	96.6%																	

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	21.9%	20.4%	19.0%	17.8%	16.4%	15.1%	13.8%	12.8%	12.0%	11.2%	10.2%	9.5%	8.7%	8.0%	7.5%	6.8%	6.4%	
1981	20.5%	19.2%	17.8%	16.6%	15.3%	14.1%	13.0%	12.1%	11.1%	10.3%	9.5%	8.7%	7.9%	7.4%	6.9%	6.4%		
1982	21.1%	19.8%	18.5%	17.3%	16.1%	15.1%	14.0%	13.1%	12.2%	11.3%	10.6%	9.9%	9.1%	8.5%	7.9%			
1983	24.9%	23.5%	22.1%	21.1%	20.0%	19.0%	18.1%	17.3%	16.5%	15.9%	15.1%	14.4%	13.8%	12.9%				
1984	21.8%	20.4%	19.1%	17.9%	16.6%	15.7%	14.7%	13.8%	12.8%	12.0%	11.1%	10.2%	9.6%					
1985	20.9%	19.6%	18.2%	17.0%	15.9%	14.8%	13.9%	13.0%	12.1%	11.3%	10.6%	10.0%						
1986	20.4%	19.2%	17.9%	16.8%	15.7%	14.8%	13.8%	13.0%	12.0%	11.2%	10.6%							
1987	21.8%	20.8%	19.8%	18.7%	17.7%	16.7%	15.9%	15.2%	14.4%	13.8%								
1988	21.7%	20.6%	19.6%	18.6%	17.6%	16.8%	16.0%	15.2%	14.6%									
1989	21.0%	20.0%	19.0%	18.1%	17.2%	16.4%	15.7%	15.0%										
1990	21.9%	20.9%	19.8%	18.9%	18.0%	17.1%	16.4%											
1991	20.8%	19.9%	19.0%	18.2%	17.4%	16.7%												
1992	21.7%	20.6%	19.8%	18.8%	18.0%													
1993	20.8%	19.8%	18.9%	18.1%														
1994	21.9%	20.9%	20.1%															
1995	21.9%	21.0%																
1996	23.2%																	
1997																		
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Exhibit PA-A2.15.1

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	36,390	24,449	2,152	2,091	2,028	1,965	1,899	1,833	1,765	1,696	1,626	1,555	1,483	1,411	14,885
1980	4,396	2,924	252	245	238	231	224	216	209	201	193	185	177	169	1,856
1981	4,422	2,912	246	239	233	226	219	213	206	198	191	184	176	168	1,924
1982	5,620	3,664	303	295	288	280	272	264	256	247	238	230	221	212	2,516
1983	10,540	6,918	506	555	539	523	508	493	478	464	450	435	421	408	4,759
1984	9,195	5,873	466	456	445	435	424	412	400	389	376	364	351	338	4,339
1985	11,410	7,213	561	550	538	525	513	500	486	473	458	444	429	414	5,519
1986	12,553	7,854	599	588	576	563	551	537	524	509	495	480	465	450	6,216
1987	18,078	11,405	900	870	840	830	701	771	749	727	706	685	665	645	8,989
1988	21,391	13,362	1,034	1,013	980	945	935	790	868	843	819	795	772	749	10,849
1989	23,757	14,712	1,151	1,094	1,072	1,037	1,000	989	833	918	892	866	840	816	12,252
1990	26,323	16,122	1,202	1,211	1,153	1,130	1,094	1,056	1,043	885	970	942	915	889	13,832
1991	26,047	15,828	1,216	1,137	1,147	1,091	1,069	1,034	997	986	831	916	889	863	13,873
1992	27,207	16,386	1,265	1,207	1,129	1,138	1,084	1,062	1,028	992	981	831	912	886	14,692
1993	25,835	15,471	1,225	1,150	1,097	1,025	1,034	983	963	932	898	888	747	825	14,067
1994	29,045	17,236	1,327	1,306	1,227	1,171	1,096	1,104	1,052	1,031	998	963	952	808	16,012
1995	29,861	17,610	1,390	1,301	1,280	1,203	1,148	1,074	1,083	1,031	1,010	978	944	933	16,486
1996	32,981	19,296	1,509	1,457	1,366	1,341	1,262	1,204	1,129	1,136	1,084	1,062	1,029	994	18,408
1997	33,382	19,454	1,577	1,459	1,409	1,320	1,297	1,220	1,164	1,090	1,098	1,046	1,026	993	18,683
1998	39,419	22,859	1,871	1,768	1,638	1,581	1,482	1,456	1,370	1,307	1,225	1,233	1,176	1,153	22,161
1999	49,432	28,487	2,307	2,220	2,100	1,949	1,881	1,765	1,732	1,631	1,556	1,461	1,468	1,404	27,958
2000	53,364	30,707	2,561	2,383	2,294	2,169	2,009	1,940	1,819	1,786	1,681	1,604	1,503	1,513	30,102
2001	50,143	28,899	2,553	2,306	2,141	2,061	1,947	1,800	1,738	1,627	1,601	1,505	1,435	1,343	28,086
2002	53,134	30,683	2,862	2,565	2,317	2,150	2,070	1,955	1,806	1,745	1,633	1,607	1,510	1,440	29,476
2003	53,704	31,104	3,020	2,730	2,446	2,210	2,051	1,975	1,865	1,723	1,664	1,557	1,533	1,440	29,491
2004	54,004	31,458	3,200	2,861	2,588	2,320	2,097	1,945	1,873	1,768	1,632	1,577	1,475	1,453	29,215
2005	56,871	33,313	3,517	3,160	2,824	2,553	2,288	2,067	1,918	1,847	1,744	1,611	1,556	1,456	30,332
2006	58,741	34,666	3,815	3,396	3,050	2,726	2,463	2,207	1,994	1,851	1,782	1,683	1,555	1,502	30,717
2007	60,016	35,771	4,086	3,633	3,235	2,907	2,599	2,351	2,108	1,905	1,767	1,701	1,606	1,482	30,635
2008	68,217	41,022	4,875	4,314	3,834	3,411	3,061	2,734	2,468	2,210	1,995	1,854	1,784	1,686	33,991
2009	55,091	33,546	4,181	3,638	3,219	2,861	2,546	2,286	2,042	1,844	1,652	1,491	1,385	1,333	26,612
2010	61,480	37,925	4,918	4,293	3,736	3,306	2,937	2,613	2,345	2,094	1,890	1,692	1,527	1,419	28,711
2011	69,894	43,090	5,693	5,091	4,481	3,945	3,472	3,056	2,690	2,368	2,084	1,835	1,615	1,421	32,143
2012	80,006	50,360	7,172	5,988	5,311	4,666	4,097	3,610	3,185	2,810	2,485	2,194	1,943	1,717	34,827
2013	97,606	63,830	11,753	7,973	6,496	5,689	4,984	4,358	3,848	3,405	3,016	2,685	2,383	2,129	38,887
2014	129,924	90,798	22,873	14,038	9,178	7,175	6,144	5,353	4,647	4,117	3,665	3,269	2,945	2,638	43,883
Total	1,479,480	907,209	110,136	90,579	78,473	70,659	64,458	59,225	54,677	50,785	47,385	44,407	41,813	39,499	727,385

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A2.15.2

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	45,559		36,390	79.9%	0.0%	36,390
1980	5,350	6,816	4,396	82.2%	0.0%	4,396
1981	5,353	7,228	4,422	82.6%	0.0%	4,422
1982	6,770	7,848	5,620	83.0%	0.0%	5,620
1983	12,645	8,977	10,540	42.6%	57.4%	10,540
1984	10,993	11,625	9,195	83.6%	0.0%	9,195
1985	13,602	14,784	11,410	83.9%	0.0%	11,410
1986	14,928	16,170	12,553	84.1%	0.0%	12,553
1987	17,725	18,431	18,078	50.0%	50.0%	18,078
1988	20,997	21,785	21,391	50.0%	50.0%	21,391
1989	22,682	24,833	23,757	50.0%	50.0%	23,757
1990	26,302	26,343	26,323	50.0%	50.0%	26,323
1991	24,850	27,243	26,047	50.0%	50.0%	26,047
1992	26,893	27,522	27,207	50.0%	50.0%	27,207
1993	23,967	27,703	25,835	50.0%	50.0%	25,835
1994	28,796	29,294	29,045	50.0%	50.0%	29,045
1995	29,398	30,324	29,861	50.0%	50.0%	29,861
1996	34,449	31,514	32,981	50.0%	50.0%	32,981
1997	33,574	33,189	33,382	50.0%	50.0%	33,382
1998	40,545	38,294	39,419	50.0%	50.0%	39,419
1999	53,897	44,966	49,432	50.0%	50.0%	49,432
2000	55,136	51,592	53,364	50.0%	50.0%	53,364
2001	47,712	52,574	50,143	50.0%	50.0%	50,143
2002	49,315	56,954	53,134	50.0%	50.0%	53,134
2003	49,700	57,709	53,704	50.0%	50.0%	53,704
2004	48,226	59,782	54,004	50.0%	50.0%	54,004
2005	52,025	61,718	56,871	50.0%	50.0%	56,871
2006	54,435	63,047	58,741	50.0%	50.0%	58,741
2007	53,636	66,396	60,016	50.0%	50.0%	60,016
2008	66,181	70,252	68,217	50.0%	50.0%	68,217
2009	52,505	57,677	55,091	50.0%	50.0%	55,091
2010	60,246	62,714	61,480	50.0%	50.0%	61,480
2011	69,518	66,007	69,894	100.5%	0.0%	69,895
2012	81,386	71,081	80,006	86.6%	13.4%	80,006
2013	104,870	84,514	97,606	64.3%	35.7%	97,607
2014	153,472	119,883	129,924	29.9%	70.1%	129,925
Total	1,497,640	1,456,786	1,479,480			1,479,482

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A2.15.3

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	45,559	30,610	2,694	2,618	2,540	2,460	2,378	2,295	2,210	2,123	2,036	1,947	1,857	1,766	18,636
1980	5,350	3,559	306	298	290	281	272	263	254	245	235	225	216	206	2,258
1981	5,353	3,525	297	290	282	274	266	257	249	240	231	222	213	204	2,329
1982	6,770	4,414	364	356	347	337	328	318	308	298	287	277	266	255	3,030
1983	12,645	8,160	660	645	630	614	597	580	563	545	527	509	490	471	5,816
1984	10,993	7,022	557	545	532	520	506	493	479	465	450	435	420	404	5,188
1985	13,602	8,599	669	655	641	626	611	596	580	563	546	529	512	494	6,580
1986	14,928	9,340	712	699	685	670	655	639	623	606	589	571	553	535	7,392
1987	17,725	10,975	821	807	791	775	759	741	723	705	686	667	647	626	8,976
1988	20,997	12,864	945	929	913	895	877	858	839	818	798	776	754	732	10,863
1989	22,682	13,750	991	976	960	943	925	906	887	866	845	824	802	779	11,978
1990	26,302	15,775	1,116	1,101	1,084	1,066	1,047	1,027	1,006	985	962	939	915	890	14,165
1991	24,850	14,757	1,054	1,010	996	980	964	947	929	910	891	870	849	828	13,621
1992	26,893	15,823	1,141	1,093	1,046	1,032	1,016	999	982	963	943	923	902	880	14,974
1993	23,967	13,981	1,016	973	932	893	881	867	853	838	822	805	788	770	13,530
1994	28,796	16,664	1,221	1,169	1,120	1,073	1,027	1,013	998	981	964	945	926	906	16,452
1995	29,398	16,887	1,246	1,194	1,143	1,095	1,049	1,004	990	975	959	942	924	906	16,970
1996	34,449	19,652	1,460	1,398	1,339	1,283	1,229	1,177	1,127	1,111	1,094	1,076	1,057	1,037	20,059
1997	33,574	19,031	1,423	1,363	1,305	1,250	1,197	1,147	1,098	1,052	1,037	1,021	1,005	987	19,689
1998	40,545	22,846	1,718	1,645	1,576	1,509	1,446	1,385	1,326	1,270	1,217	1,200	1,181	1,162	23,911
1999	53,897	30,204	2,283	2,187	2,094	2,006	1,921	1,840	1,763	1,688	1,617	1,549	1,527	1,504	31,918
2000	55,136	30,741	2,335	2,236	2,142	2,052	1,965	1,882	1,803	1,727	1,654	1,584	1,517	1,496	32,743
2001	47,712	26,552	2,190	1,928	1,847	1,769	1,694	1,622	1,554	1,488	1,426	1,365	1,308	1,253	28,268
2002	49,315	27,477	2,444	2,152	1,894	1,814	1,737	1,664	1,594	1,527	1,462	1,400	1,341	1,285	29,000
2003	49,700	27,806	2,649	2,332	2,053	1,807	1,731	1,658	1,588	1,521	1,457	1,395	1,336	1,280	28,895
2004	48,226	27,162	2,754	2,424	2,134	1,878	1,653	1,583	1,517	1,453	1,391	1,333	1,276	1,223	27,607
2005	52,025	29,566	3,169	2,790	2,456	2,162	1,903	1,675	1,604	1,536	1,472	1,409	1,350	1,293	29,206
2006	54,435	31,276	3,524	3,102	2,730	2,403	2,115	1,862	1,639	1,570	1,504	1,440	1,379	1,321	29,846
2007	53,636	31,205	3,674	3,234	2,847	2,506	2,206	1,941	1,709	1,504	1,441	1,380	1,322	1,266	28,606
2008	66,181	39,035	4,779	4,206	3,702	3,259	2,869	2,525	2,223	1,956	1,722	1,649	1,580	1,513	34,198
2009	52,505	31,423	3,981	3,504	3,084	2,715	2,390	2,103	1,851	1,630	1,434	1,263	1,209	1,158	26,184
2010	60,246	36,605	4,777	4,205	3,702	3,258	2,868	2,524	2,222	1,956	1,722	1,515	1,334	1,278	28,885
2011	69,518	42,858	5,662	5,064	4,457	3,923	3,453	3,040	2,676	2,355	2,073	1,825	1,606	1,414	31,970
2012	81,386	51,007	7,124	6,048	5,409	4,761	4,191	3,689	3,247	2,858	2,516	2,215	1,949	1,716	35,662
2013	104,870	67,572	11,573	8,167	6,934	6,201	5,458	4,804	4,229	3,722	3,277	2,884	2,539	2,235	42,849
2014	153,472	103,708	23,883	14,301	10,092	8,568	7,663	6,745	5,937	5,226	4,600	4,049	3,564	3,137	55,711
Total	1,497,640	902,430	107,214	87,642	76,727	69,657	63,846	58,672	54,177	50,277	46,886	43,960	41,414	39,207	757,968

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A2.15.4

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	6,816	4,750	408	395	383	371	361	350	341	331	323	314	306	299	2,633
1981	7,228	4,974	421	407	395	382	371	360	350	340	331	322	314	306	2,928
1982	7,848	5,336	446	431	417	404	392	380	369	358	348	339	330	321	3,312
1983	8,977	5,996	392	488	472	456	442	428	416	404	392	381	371	361	3,975
1984	11,625	7,689	658	478	596	576	557	540	523	508	493	479	466	453	5,297
1985	14,784	9,677	795	792	576	717	693	671	650	630	611	593	576	560	6,920
1986	16,170	10,481	865	823	820	596	742	718	695	673	652	633	614	597	7,744
1987	18,431	11,836	978	934	888	885	643	801	775	750	726	704	683	663	9,002
1988	21,785	13,859	1,122	1,096	1,047	995	992	721	898	868	840	814	789	765	10,835
1989	24,833	15,674	1,310	1,212	1,184	1,131	1,075	1,071	779	970	938	907	879	852	12,526
1990	26,343	16,469	1,287	1,322	1,223	1,195	1,141	1,084	1,081	786	979	946	916	887	13,498
1991	27,243	16,899	1,378	1,264	1,298	1,201	1,173	1,120	1,065	1,061	771	961	929	899	14,124
1992	27,522	16,949	1,390	1,322	1,212	1,245	1,152	1,125	1,074	1,021	1,018	740	922	891	14,410
1993	27,703	16,962	1,434	1,327	1,261	1,157	1,188	1,099	1,074	1,025	975	972	706	880	14,605
1994	29,294	17,808	1,434	1,442	1,334	1,269	1,164	1,195	1,105	1,080	1,031	980	977	710	15,572
1995	30,324	18,332	1,534	1,409	1,417	1,311	1,247	1,144	1,175	1,086	1,061	1,014	963	960	16,003
1996	31,514	18,941	1,558	1,515	1,392	1,400	1,295	1,232	1,130	1,160	1,073	1,048	1,001	952	16,757
1997	33,189	19,877	1,731	1,555	1,512	1,389	1,398	1,293	1,229	1,128	1,158	1,071	1,047	1,000	17,678
1998	38,294	22,871	2,023	1,891	1,700	1,653	1,518	1,527	1,413	1,344	1,233	1,266	1,171	1,144	20,411
1999	44,966	26,771	2,331	2,253	2,106	1,892	1,840	1,691	1,701	1,573	1,496	1,372	1,409	1,304	23,998
2000	51,592	30,672	2,788	2,530	2,445	2,285	2,054	1,997	1,835	1,846	1,708	1,624	1,489	1,530	27,462
2001	52,574	31,246	2,917	2,683	2,435	2,353	2,200	1,977	1,922	1,766	1,777	1,644	1,563	1,434	27,904
2002	56,954	33,889	3,279	2,978	2,740	2,486	2,403	2,246	2,018	1,962	1,803	1,814	1,678	1,595	29,952
2003	57,709	34,403	3,391	3,127	2,840	2,613	2,371	2,292	2,142	1,925	1,872	1,720	1,730	1,600	30,087
2004	59,782	35,754	3,647	3,299	3,042	2,762	2,541	2,307	2,229	2,083	1,872	1,821	1,673	1,683	30,823
2005	61,718	37,059	3,865	3,529	3,192	2,944	2,673	2,459	2,232	2,157	2,016	1,812	1,762	1,619	31,457
2006	63,047	38,057	4,107	3,691	3,371	3,049	2,811	2,553	2,349	2,132	2,060	1,925	1,730	1,682	31,587
2007	66,396	40,337	4,497	4,032	3,624	3,309	2,993	2,760	2,506	2,306	2,093	2,023	1,890	1,699	32,664
2008	70,252	43,009	4,972	4,422	3,965	3,563	3,254	2,943	2,714	2,464	2,267	2,058	1,989	1,859	33,785
2009	57,677	35,669	4,382	3,772	3,354	3,008	2,703	2,468	2,233	2,059	1,869	1,720	1,561	1,509	27,040
2010	62,714	39,245	5,059	4,380	3,770	3,353	3,007	2,702	2,467	2,232	2,058	1,869	1,719	1,560	28,538
2011	66,007	41,919	5,813	4,855	4,204	3,619	3,218	2,886	2,593	2,368	2,142	1,975	1,794	1,650	28,889
2012	71,081	46,173	7,480	5,601	4,678	4,051	3,487	3,101	2,781	2,499	2,282	2,064	1,903	1,728	29,426
2013	84,514	57,087	12,078	7,623	5,708	4,768	4,128	3,553	3,160	2,834	2,546	2,325	2,103	1,939	31,748
2014	119,883	85,293	22,442	13,926	8,789	6,581	5,497	4,760	4,097	3,644	3,267	2,936	2,681	2,425	38,840
Total	1,456,786	911,965	114,211	92,804	79,389	70,970	64,724	59,554	55,119	51,373	48,082	45,185	42,634	40,315	692,428

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A2.16

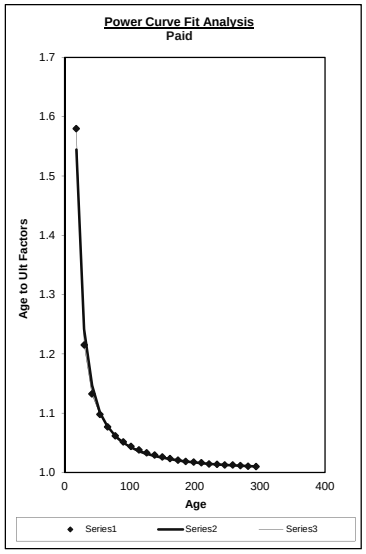
OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-3.80	0.00
B=	1.33	#DIV/0!
A=	18	#DIV/0!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9982	#DIV/0!
F-Statistics	16,778	#DIV/0!
F- Degree	30	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	7.421		----	y	6	7.446	#DIV/0!
18	1.580		----	y	18	1.544	#DIV/0!
30	1.215		----	y	30	1.242	#DIV/0!
42	1.132		----	y	42	1.147	#DIV/0!
54	1.098		----	y	54	1.102	#DIV/0!
66	1.077		----	y	66	1.077	#DIV/0!
78	1.062		----	y	78	1.061	#DIV/0!
90	1.052		----	y	90	1.050	#DIV/0!
102	1.044		----	y	102	1.042	#DIV/0!
114	1.038		----	y	114	1.036	#DIV/0!
126	1.033		----	y	126	1.031	#DIV/0!
138	1.029		----	y	138	1.028	#DIV/0!
150	1.026		----	y	150	1.025	#DIV/0!
162	1.023		----	y	162	1.022	#DIV/0!
174	1.021		----	y	174	1.020	#DIV/0!
186	1.018		----	y	186	1.018	#DIV/0!
198	1.018		----	y	198	1.017	#DIV/0!
210	1.016		----	y	210	1.016	#DIV/0!
222	1.014		----	y	222	1.015	#DIV/0!
234	1.014		----	y	234	1.014	#DIV/0!
246	1.012		----	y	246	1.013	#DIV/0!
258	1.012		----	y	258	1.012	#DIV/0!
270	1.011		----	y	270	1.011	#DIV/0!
282	1.011		----	y	282	1.011	#DIV/0!
294	1.010		----	y	294	1.010	#DIV/0!
306	1.010		----	y	306	1.009	#DIV/0!
318	1.009		----	y	318	1.009	#DIV/0!
330	1.009		----	y	330	1.009	#DIV/0!
342	1.008		----	y	342	1.008	#DIV/0!
354	1.008		----	y	354	1.008	#DIV/0!
366	1.008		----	y	366	1.007	#DIV/0!
378	1.006		----	y	378	1.007	#DIV/0!



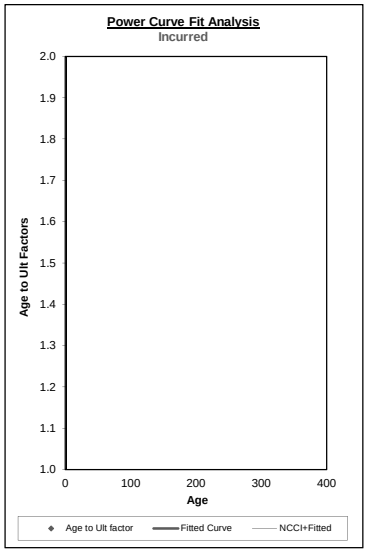


Exhibit PA-A3.1

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			56,314	1.000	56,314	67%	37,836			
1980	6/30/2014	51,612	41,578	10,033	1.000	10,033	67%	6,674	0.18	1.34	1,325
1981	6/30/2014	53,436	41,747	11,689	1.000	11,689	66%	7,698	0.18	1.23	1,444
1982	6/30/2014	52,536	41,026	11,510	1.000	11,510	65%	7,503	0.17	1.12	1,556
1983	6/30/2014	54,594	42,906	11,688	1.000	11,688	65%	7,542	0.18	1.12	1,586
1984	6/30/2014	70,344	51,191	19,153	1.000	19,153	64%	12,234	0.21	1.25	1,700
1985	6/30/2014	88,350	64,913	23,437	1.000	23,437	63%	14,817	0.25	1.26	1,970
1986	6/30/2014	94,232	66,463	27,769	1.000	27,769	63%	17,374	0.25	1.19	2,064
1987	6/30/2014	104,843	71,532	33,311	1.000	33,311	62%	20,624	0.26	1.18	2,172
1988	6/30/2014	118,252	75,140	43,112	1.000	43,112	61%	26,413	0.27	1.17	2,287
1989	6/30/2014	125,202	78,109	47,093	1.000	47,093	61%	28,548	0.27	1.13	2,343
1990	6/30/2014	127,278	77,903	49,376	1.000	49,376	60%	29,614	0.26	1.07	2,403
1991	6/30/2014	119,728	69,537	50,191	1.000	50,191	59%	29,780	0.24	0.96	2,453
1992	6/30/2014	123,915	71,165	52,750	1.000	52,750	59%	30,961	0.23	0.90	2,615
1993	6/30/2014	114,796	63,966	50,830	1.000	50,830	58%	29,510	0.21	0.85	2,445
1994	6/30/2014	135,820	69,966	65,855	1.000	65,855	57%	37,816	0.24	0.80	2,951
1995	6/30/2014	125,104	62,655	62,449	1.000	62,449	57%	35,438	0.21	0.71	2,896
1996	6/30/2014	130,684	63,446	67,238	1.000	67,238	56%	37,715	0.21	0.62	3,299
1997	6/30/2014	150,375	67,073	83,302	1.000	83,302	55%	46,198	0.22	0.54	4,069
1998	6/30/2014	168,323	74,590	93,733	1.000	93,733	55%	51,523	0.24	0.51	4,630
1999	6/30/2014	191,413	82,925	108,488	1.000	108,488	54%	58,991	0.25	0.50	5,101
2000	6/30/2014	191,394	79,272	112,122	1.000	112,122	54%	60,313	0.24	0.48	5,053
2001	6/30/2014	185,693	72,881	112,812	1.000	112,812	53%	60,026	0.23	0.41	5,571
2002	6/30/2014	211,542	69,616	141,926	1.000	141,926	53%	74,692	0.26	0.41	6,327
2003	6/30/2014	224,154	60,321	163,833	1.000	163,833	52%	85,198	0.27	0.38	7,072
2004	6/30/2014	209,839	51,048	158,791	1.000	158,791	51%	81,640	0.25	0.34	7,196
2005	6/30/2014	197,895	41,104	156,791	1.000	156,791	51%	79,690	0.23	0.31	7,459
2006	6/30/2014	197,152	35,534	161,618	1.000	161,618	50%	81,269	0.22	0.25	8,611
2007	6/30/2014	187,078	29,724	157,354	1.000	157,354	50%	78,229	0.20	0.23	8,755
2008	6/30/2014	188,203	25,296	162,907	1.000	162,907	49%	80,185	0.20	0.20	9,849
2009	6/30/2014	138,150	14,791	123,358	1.000	123,358	49%	60,009	0.16	0.18	9,086
2010	6/30/2014	133,688	10,862	122,826	1.000	122,826	48%	59,121	0.15	0.18	8,457
2011	6/30/2014	140,551	6,954	133,597	1.000	133,597	47%	63,210	0.16	0.17	9,020
2012	6/30/2014	131,103	3,571	127,532	1.000	127,532	47%	59,388	0.14	0.16	8,666
2013	6/30/2014	142,041	1,327	140,714	1.000	140,714	46%	64,185	0.14	0.15	9,302
2014	6/30/2014	148,210	168	73,936	1.000	73,936	44%	32,821	0.14	0.15	9,394
		4,827,530	1,780,297	3,029,443		3,029,443		1,594,785			

Column Notes

(2) Exhibit PA-A3.2, Column (8).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A3.8, Column (5).
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-A3.15.1 through Exhibit PA-A3.15.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-A3.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-A3.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A3.2

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	60,977	61,880		53,789	49,435	51,612
1981	6/30/2014	402	62,300	62,198		55,894	50,977	53,436
1982	6/30/2014	390	62,458	60,839		54,891	50,180	52,536
1983	6/30/2014	378	66,679	62,484		56,928	52,259	54,594
1984	6/30/2014	366	81,342	97,783		74,091	66,597	70,344
1985	6/30/2014	354	105,642	113,716		92,853	83,847	88,350
1986	6/30/2014	342	110,976	117,316		99,486	88,978	94,232
1987	6/30/2014	330	122,785	124,532	108,982	111,064	98,621	104,843
1988	6/30/2014	318	132,873	130,627	124,872	118,888	105,241	118,252
1989	6/30/2014	306	142,707	135,626	140,394	127,664	112,316	125,202
1990	6/30/2014	294	147,505	136,932	150,236	130,841	114,062	127,278
1991	6/30/2014	282	136,881	128,406	146,863	124,256	106,523	119,728
1992	6/30/2014	270	146,137	130,695	154,720	130,317	110,733	123,915
1993	6/30/2014	258	137,399	124,442	156,852	119,328	100,619	114,796
1994	6/30/2014	246	157,826	182,799	171,727	136,239	113,395	135,820
1995	6/30/2014	234	148,908	178,404	166,731	123,972	102,431	125,104
1996	6/30/2014	222	159,405	180,802	164,496	127,844	104,802	130,684
1997	6/30/2014	210	178,856	188,759	169,485	145,456	116,910	150,375
1998	6/30/2014	198	212,060	198,310	176,488	171,229	135,429	168,323
1999	6/30/2014	186	252,732	209,055	192,988	205,711	159,472	191,413
2000	6/30/2014	174	260,161	207,463	188,822	206,361	160,358	191,394
2001	6/30/2014	162	258,913	198,600	179,530	201,655	156,826	185,693
2002	6/30/2014	150	269,592	244,988	178,851	220,007	169,632	211,542
2003	6/30/2014	138	256,861	230,961	173,115	217,346	166,717	224,154
2004	6/30/2014	126	241,391	219,672	174,104	200,006	153,759	209,839
2005	6/30/2014	114	218,448	207,620	168,764	188,170	144,190	197,895
2006	6/30/2014	102	215,927	202,711	171,238	191,593	146,629	197,152
2007	6/30/2014	90	210,707	195,205	179,333	178,951	137,518	187,078
2008	6/30/2014	78	214,675	183,790	180,247	192,615	147,840	188,203
2009	6/30/2014	66	155,593	155,400	147,909	136,500	105,105	138,150
2010	6/30/2014	54	147,997	145,519	140,783	138,039	103,197	133,688
2011	6/30/2014	42	134,110	141,031	141,566	146,513	98,018	140,551
2012	6/30/2014	30	113,380	136,944	144,874	142,986	83,963	131,103
2013	6/30/2014	18	95,385	134,136	149,297	142,689	75,228	142,041
2014	6/30/2014	6	116,350	131,233	156,515	200,010	113,386	148,210
			5,535,941	5,360,876	4,499,783	4,964,187	3,885,195	4,827,530

Column Notes

(3) Exhibit PA-A3.3, Column (5).
(4) Exhibit PA-A3.5, Column (12).
(5) Exhibit PA-A3.6, Column (12).
(6) Exhibit PA-A3.7, Column (6).
(7) Exhibit PA-A3.10, Column (6).
(8) Based on Columns (3) through (7).

Exhibit PA-A3.3

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	41,578	1.467	60,977			
1981	6/30/2014	402	41,747	1.492	62,300			
1982	6/30/2014	390	41,026	1.522	62,458			
1983	6/30/2014	378	42,906	1.554	66,679			
1984	6/30/2014	366	51,191	1.589	81,342			
1985	6/30/2014	354	64,913	1.627	105,642			
1986	6/30/2014	342	66,463	1.670	110,976			
1987	6/30/2014	330	71,532	1.716	122,785			
1988	6/30/2014	318	75,140	1.768	132,873			
1989	6/30/2014	306	78,109	1.827	142,707			
1990	6/30/2014	294	77,903	1.893	147,505			
1991	6/30/2014	282	69,537	1.968	136,881			
1992	6/30/2014	270	71,165	2.054	146,137			
1993	6/30/2014	258	63,966	2.148	137,399			
1994	6/30/2014	246	69,966	2.256	157,826			
1995	6/30/2014	234	62,655	2.377	148,908			
1996	6/30/2014	222	63,446	2.512	159,405			
1997	6/30/2014	210	67,073	2.667	178,856			
1998	6/30/2014	198	74,590	2.843	212,060			
1999	6/30/2014	186	82,925	3.048	252,732			
2000	6/30/2014	174	79,272	3.282	260,161			
2001	6/30/2014	162	72,881	3.553	258,913			
2002	6/30/2014	150	69,616	3.873	269,592			
2003	6/30/2014	138	60,321	4.258	256,861			
2004	6/30/2014	126	51,048	4.729	241,391			
2005	6/30/2014	114	41,104	5.315	218,448			
2006	6/30/2014	102	35,534	6.077	215,927			
2007	6/30/2014	90	29,724	7.089	210,707			
2008	6/30/2014	78	25,296	8.486	214,675			
2009	6/30/2014	66	14,791	10.519	155,593			
2010	6/30/2014	54	10,862	13.625	147,997			
2011	6/30/2014	42	6,954	19.285	134,110			
2012	6/30/2014	30	3,571	31.751	113,380			
2013	6/30/2014	18	1,327	71.895	95,385			
2014	6/30/2014	6	168	690.608	116,350			
			1,780,297		5,535,941			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A3.4, Page 1 and Exhibit PA-A3.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	34	440	1,161	1,818	2,590	3,507	4,542	5,685	6,945	8,277	9,582	11,117	12,645	14,180	15,781	17,275	18,719	20,166
1981	37	482	1,262	1,952	2,739	3,656	4,695	5,848	7,077	8,317	9,727	11,248	12,880	14,520	16,095	17,641	19,143	20,348
1982	45	548	1,324	2,043	2,883	3,858	4,928	6,066	7,269	8,672	10,178	11,772	13,330	14,857	16,351	17,887	19,139	20,493
1983	45	578	1,516	2,338	3,284	4,350	5,490	6,718	8,217	9,805	11,469	13,159	14,799	16,454	18,050	19,348	20,768	22,439
1984	56	715	1,879	2,928	4,113	5,455	6,864	8,578	10,598	12,745	14,876	16,915	18,917	20,817	22,377	24,041	25,947	28,411
1985	61	804	2,230	3,558	5,066	6,766	8,872	11,288	13,822	16,332	18,758	21,265	23,726	25,828	28,155	30,836	34,287	37,368
1986	59	810	2,356	3,750	5,329	7,364	9,529	11,984	14,517	17,048	19,583	22,110	24,185	26,455	29,075	32,517	35,550	38,773
1987	63	883	2,642	4,243	6,265	8,635	11,336	14,085	16,725	19,385	22,006	24,265	26,766	29,607	33,326	36,884	40,423	44,171
1988	73	1,014	3,057	5,225	7,805	10,752	13,614	16,352	19,145	21,919	24,265	26,969	30,257	34,451	38,242	42,194	46,456	50,789
1989	73	1,048	3,504	6,027	8,879	11,812	14,695	17,630	20,777	23,456	26,560	30,260	35,097	39,357	43,587	48,112	52,799	56,386
1990	60	1,026	3,510	6,346	9,414	12,388	15,433	18,480	21,140	24,087	27,559	32,212	36,564	41,332	46,463	51,550	55,429	58,693
1991	87	1,601	3,995	6,566	9,141	11,825	14,522	16,850	19,458	22,784	27,105	31,037	35,277	39,800	44,273	47,665	50,709	53,789
1992	81	1,722	3,888	6,230	8,707	11,358	13,659	16,348	19,752	24,201	28,254	32,457	37,140	41,932	45,703	49,184	53,091	56,682
1993	131	1,876	4,045	6,327	8,842	11,111	13,609	16,889	21,219	25,296	29,519	34,237	38,967	42,580	45,614	48,770	51,751	54,444
1994	144	1,659	3,799	6,180	8,519	11,267	14,978	19,993	24,563	29,465	34,808	40,109	44,239	47,644	51,268	54,721	58,090	61,512
1995	112	1,668	3,857	6,020	8,462	11,638	16,008	20,127	24,653	29,707	34,655	38,480	41,920	45,502	48,830	51,994	55,120	58,007
1996	139	1,842	3,999	6,665	10,191	14,838	19,215	24,003	29,331	34,728	38,738	42,122	45,637	49,086	52,376	55,598	58,641	61,095
1997	163	2,214	4,712	8,298	13,288	18,030	23,229	28,887	34,746	39,278	43,104	47,209	51,047	54,610	58,110	61,410	64,279	67,073
1998	244	2,841	6,859	12,484	17,887	23,568	29,874	36,503	41,762	46,356	51,019	55,466	59,701	63,956	67,867	71,224	74,590	
1999	354	3,532	9,218	15,193	21,756	29,461	37,265	43,337	48,590	54,128	59,282	64,270	69,489	74,521	78,742	82,925		
2000	217	4,030	9,453	16,308	23,925	31,675	37,820	43,498	49,389	55,056	60,589	65,965	70,949	75,062	79,272			
2001	326	4,126	9,732	16,832	24,634	30,804	36,619	42,796	48,431	53,817	59,262	64,458	68,729	72,881				
2002	361	4,329	10,588	18,138	24,212	29,928	36,137	42,223	48,290	54,392	60,113	64,893	69,616					
2003	449	4,771	10,800	16,209	21,639	27,569	33,221	38,956	44,768	50,500	55,513	60,321						
2004	473	4,824	9,535	14,553	20,211	25,845	31,109	36,593	41,951	46,598	51,048							
2005	397	3,260	7,265	12,238	17,356	22,431	27,615	32,532	36,815	41,104								
2006	229	2,862	7,010	11,662	16,495	21,720	26,700	31,087	35,534									
2007	294	3,127	7,070	11,639	16,582	21,401	25,567	29,724										
2008	331	2,824	6,548	11,084	16,060	20,736	25,296											
2009	226	2,049	4,965	8,385	11,545	14,791												
2010	212	2,243	4,976	7,778	10,862													
2011	207	2,044	4,283	6,954														
2012	175	1,591	3,571															
2013	144	1,327																
2014	168																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	12.860	2.638	1.566	1.424	1.354	1.295	1.252	1.222	1.192	1.158	1.160	1.137	1.121	1.113	1.095	1.084	1.077	1.057
1981	12.842	2.621	1.547	1.403	1.335	1.284	1.245	1.210	1.175	1.169	1.156	1.145	1.127	1.108	1.096	1.085	1.063	1.063
1982	12.174	2.417	1.544	1.411	1.338	1.277	1.231	1.198	1.193	1.174	1.157	1.132	1.115	1.101	1.094	1.070	1.071	1.075
1983	12.881	2.621	1.542	1.404	1.325	1.262	1.224	1.223	1.193	1.170	1.147	1.125	1.112	1.097	1.072	1.073	1.081	1.097
1984	12.820	2.628	1.558	1.404	1.326	1.258	1.250	1.235	1.203	1.167	1.137	1.118	1.100	1.075	1.074	1.079	1.095	1.080
1985	13.250	2.775	1.596	1.424	1.336	1.311	1.272	1.224	1.182	1.149	1.134	1.116	1.089	1.090	1.095	1.112	1.090	1.084
1986	13.688	2.909	1.591	1.421	1.382	1.294	1.258	1.211	1.174	1.149	1.129	1.094	1.094	1.099	1.118	1.093	1.091	1.093
1987	13.946	2.992	1.606	1.476	1.378	1.313	1.243	1.187	1.159	1.135	1.103	1.103	1.106	1.126	1.107	1.096	1.093	1.089
1988	13.858	3.013	1.709	1.494	1.377	1.266	1.201	1.171	1.145	1.107	1.111	1.122	1.139	1.110	1.103	1.101	1.093	1.064
1989	14.393	3.342	1.720	1.473	1.330	1.244	1.200	1.178	1.129	1.132	1.139	1.160	1.121	1.107	1.104	1.097	1.068	1.054
1990	17.064	3.421	1.808	1.484	1.316	1.246	1.197	1.144	1.139	1.144	1.169	1.135	1.130	1.124	1.109	1.075	1.059	1.055
1991	18.397	2.496	1.644	1.392	1.294	1.228	1.160	1.155	1.171	1.190	1.145	1.137	1.128	1.112	1.077	1.064	1.061	1.055
1992	21.230	2.257	1.602	1.398	1.305	1.203	1.197	1.208	1.225	1.167	1.149	1.144	1.129	1.090	1.076	1.079	1.068	1.059
1993	14.372	2.156	1.564	1.398	1.257	1.225	1.241	1.256	1.192	1.167	1.160	1.138	1.093	1.071	1.069	1.061	1.052	1.050
1994	11.509	2.290	1.627	1.379	1.323	1.329	1.335	1.229	1.200	1.181	1.152	1.103	1.077	1.076	1.067	1.062	1.059	1.052
1995	14.847	2.313	1.561	1.406	1.375	1.376	1.257	1.225	1.205	1.167	1.110	1.089	1.085	1.073	1.065	1.060	1.052	1.041
1996	13.242	2.171	1.667	1.529	1.456	1.295	1.249	1.222	1.184	1.115	1.087	1.083	1.076	1.067	1.062	1.055	1.042	1.038
1997	13.621	2.128	1.761	1.601	1.357	1.288	1.244	1.203	1.130	1.097	1.095	1.081	1.070	1.064	1.057	1.047	1.043	
1998	11.665	2.415	1.820	1.433	1.318	1.268	1.222	1.144	1.110	1.101	1.087	1.076	1.071	1.061	1.049	1.047		
1999	9.982	2.610	1.648	1.432	1.354	1.265	1.163	1.121	1.114	1.095	1.084	1.081	1.072	1.057	1.053			
2000	18.553	2.346	1.725	1.467	1.324	1.194	1.150	1.135	1.115	1.101	1.089	1.076	1.058	1.056				
2001	12.665	2.359	1.730	1.463	1.250	1.189	1.169	1.132	1.111	1.101	1.088	1.066	1.060					
2002	11.993	2.446	1.713	1.335	1.236	1.207	1.168	1.144	1.126	1.105	1.080	1.073						
2003	10.632	2.264	1.501	1.335	1.274	1.205	1.173	1.149	1.128	1.099	1.087							
2004	10.196	1.977	1.526	1.389	1.279	1.204	1.176	1.146	1.111	1.095								
2005	8.205	2.228	1.684	1.418	1.292	1.231	1.178	1.132	1.117									
2006	12.516	2.450	1.664	1.414	1.317	1.229	1.164	1.143										
2007	10.630	2.261	1.646	1.425	1.291	1.195	1.163											
2008	8.539	2.319	1.693	1.449	1.291	1.220												
2009	9.080	2.423	1.689	1.377	1.281													
2010	10.587	2.218	1.563	1.397														
2011	9.852	2.095	1.624															
2012	9.098	2.245																
2013	9.245																	
$ Wtd Avg	11.590	2.372	1.652	1.423	1.309	1.240	1.197	1.167	1.143	1.124	1.110	1.100	1.090	1.082	1.077	1.072	1.066	1.061
Strt Average	12.660	2.480	1.639	1.428	1.322	1.255	1.214	1.183	1.159	1.137	1.123	1.110	1.099	1.089	1.082	1.076	1.070	1.065
3 Yr $ Wtd Avg	9.436	2.183	1.625	1.412	1.288	1.215	1.169	1.141	1.119	1.100	1.085	1.072	1.064	1.058	1.053	1.049	1.046	1.044
5 Yr $ Wtd Avg	9.606	2.264	1.646	1.415	1.295	1.215	1.171	1.143	1.119	1.100	1.085	1.074	1.066	1.060	1.056	1.053	1.050	1.048
Inv. Power Curve	11.627	2.458	1.703	1.445	1.319	1.245	1.197	1.164	1.140	1.121	1.107	1.095	1.086	1.078	1.071	1.065	1.060	1.056
Selected	9.606	2.264	1.646	1.415	1.295	1.240	1.197	1.167	1.143	1.124	1.110	1.100	1.090	1.082	1.077	1.072	1.066	1.061
Cumulative	690.608	71.895	31.751	19.285	13.625	10.519	8.486	7.089	6.077	5.315	4.729	4.258	3.873	3.553	3.282	3.048	2.843	2.667

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	21,315	22,550	23,951	25,756	27,361	28,954	30,595	32,293	33,673	34,802	35,926	36,993	38,020	39,059	40,034	40,860	41,578	
1981	21,625	23,059	24,911	26,466	28,229	30,173	32,113	33,569	34,795	36,036	37,172	38,239	39,248	40,194	40,942	41,747		
1982	22,022	23,907	25,567	27,296	29,160	31,110	32,589	33,792	35,057	36,227	37,382	38,474	39,425	40,262	41,026			
1983	24,620	26,549	28,515	30,579	32,649	34,219	35,430	36,777	38,118	39,308	40,372	41,367	42,158	42,906				
1984	30,684	33,027	35,559	38,102	39,953	41,508	43,102	44,516	45,904	47,369	48,789	50,006	51,191					
1985	40,488	43,790	47,175	49,670	51,773	54,039	56,219	58,279	60,219	62,038	63,512	64,913						
1986	42,391	46,058	48,963	51,409	54,020	56,522	58,887	61,165	63,237	64,858	66,463							
1987	48,090	51,184	53,912	57,039	59,919	62,593	65,211	67,640	69,669	71,532								
1988	54,050	56,850	59,930	62,913	65,684	68,487	71,003	73,141	75,140									
1989	59,430	62,684	65,627	68,488	71,067	73,673	75,913	78,109										
1990	61,951	64,938	67,829	70,637	73,425	75,629	77,903											
1991	56,754	59,562	62,335	64,993	67,256	69,537												
1992	60,035	63,325	66,289	68,769	71,165													
1993	57,184	59,655	61,785	63,966														
1994	64,737	67,423	69,966															
1995	60,361	62,655																
1996	63,446																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.058	1.062	1.075	1.062	1.058	1.057	1.056	1.043	1.034	1.032	1.030	1.028	1.027	1.025	1.021	1.018		
1981	1.066	1.080	1.062	1.067	1.069	1.064	1.045	1.037	1.036	1.032	1.029	1.026	1.024	1.019	1.020			
1982	1.086	1.069	1.068	1.068	1.067	1.048	1.037	1.037	1.033	1.032	1.029	1.025	1.021	1.019				
1983	1.078	1.074	1.072	1.068	1.048	1.035	1.038	1.036	1.031	1.027	1.025	1.019	1.018					
1984	1.076	1.077	1.072	1.049	1.039	1.038	1.033	1.031	1.032	1.030	1.025	1.024						
1985	1.082	1.077	1.053	1.042	1.044	1.040	1.037	1.033	1.030	1.024	1.022							
1986	1.087	1.063	1.050	1.051	1.046	1.042	1.039	1.034	1.026	1.025								
1987	1.064	1.053	1.058	1.050	1.045	1.042	1.037	1.030	1.027									
1988	1.052	1.054	1.050	1.044	1.043	1.037	1.030	1.027										
1989	1.055	1.047	1.044	1.038	1.037	1.030	1.029											
1990	1.048	1.045	1.041	1.039	1.030	1.030												
1991	1.049	1.047	1.043	1.035	1.034													
1992	1.055	1.047	1.037	1.035														
1993	1.043	1.036	1.035															
1994	1.041	1.038																
1995	1.038																	
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$ Wtd Avg	1.057	1.054	1.050	1.046	1.043	1.040	1.036	1.033	1.030	1.028	1.026	1.024	1.022	1.021	1.020	1.018	----	----
Strt Average	1.061	1.058	1.054	1.050	1.047	1.042	1.038	1.034	1.031	1.029	1.027	1.024	1.023	1.021	1.020	1.018	----	----
3 Yr $ Wtd Avg	1.041	1.040	1.038	1.036	1.033	1.032	1.032	1.030	1.027	1.026	1.024	1.023	1.021	1.021	----	----	----	----
5 Yr $ Wtd Avg	1.045	1.042	1.040	1.038	1.037	1.036	1.034	1.031	1.029	1.027	1.025	1.024	----	----	----	----	----	----
Inv. Power Curve	1.052	1.049	1.046	1.043	1.041	1.039	1.037	1.035	1.033	1.032	1.030	1.029	1.028	1.027	1.026	1.025	1.024	1.432
Selected	1.057	1.054	1.050	1.046	1.043	1.040	1.036	1.033	1.030	1.028	1.026	1.024	1.022	1.021	1.020	1.018	1.024	1.432
Cumulative	2.512	2.377	2.256	2.148	2.054	1.968	1.893	1.827	1.768	1.716	1.670	1.627	1.589	1.554	1.522	1.492	1.467	1.432

Exhibit PA-A3.5

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -6.6%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	1.98	1.000	0.10	0.19	2.20	1.467	31.8%	20,301	61,880
1981	6/30/2014	402	30,142	1.96	1.000	0.11	0.21	2.06	1.492	33.0%	20,451	62,198
1982	6/30/2014	390	30,059	1.95	1.000	0.11	0.22	1.92	1.522	34.3%	19,813	60,839
1983	6/30/2014	378	30,607	2.02	1.000	0.12	0.24	1.79	1.554	35.7%	19,578	62,484
1984	6/30/2014	366	33,122	2.35	1.000	0.13	0.30	3.79	1.589	37.1%	46,592	97,783
1985	6/30/2014	354	35,714	2.78	1.000	0.14	0.38	3.54	1.627	38.6%	48,803	113,716
1986	6/30/2014	342	38,298	2.75	1.000	0.15	0.41	3.31	1.670	40.1%	50,853	117,316
1987	6/30/2014	330	41,065	2.85	1.000	0.16	0.45	3.09	1.716	41.7%	53,000	124,532
1988	6/30/2014	318	44,222	2.85	1.000	0.17	0.48	2.89	1.768	43.4%	55,487	130,627
1989	6/30/2014	306	47,110	2.87	1.000	0.18	0.52	2.70	1.827	45.3%	57,516	135,626
1990	6/30/2014	294	49,660	2.80	1.000	0.19	0.54	2.52	1.893	47.2%	59,029	136,932
1991	6/30/2014	282	50,857	2.57	1.000	0.21	0.53	2.35	1.968	49.2%	58,869	128,406
1992	6/30/2014	270	52,804	2.62	1.000	0.22	0.58	2.20	2.054	51.3%	59,530	130,695
1993	6/30/2014	258	55,133	2.33	1.000	0.24	0.55	2.05	2.148	53.4%	60,476	124,442
1994	6/30/2014	246	57,740	2.55	1.000	0.26	0.65	3.51	2.256	55.7%	112,833	182,799
1995	6/30/2014	234	60,950	2.24	1.000	0.27	0.61	3.28	2.377	57.9%	115,749	178,404
1996	6/30/2014	222	63,664	2.26	1.000	0.29	0.66	3.06	2.512	60.2%	117,357	180,802
1997	6/30/2014	210	68,077	2.38	1.000	0.31	0.75	2.86	2.667	62.5%	121,686	188,759
1998	6/30/2014	198	71,447	2.68	1.000	0.34	0.90	2.67	2.843	64.8%	123,721	198,310
1999	6/30/2014	186	75,245	3.05	1.000	0.36	1.09	2.49	3.048	67.2%	126,130	209,055
2000	6/30/2014	174	79,122	2.95	1.000	0.38	1.13	2.33	3.282	69.5%	128,191	207,463
2001	6/30/2014	162	80,397	2.86	1.000	0.41	1.18	2.18	3.553	71.9%	125,718	198,600
2002	6/30/2014	150	81,621	3.00	1.000	0.44	1.32	2.90	3.873	74.2%	175,371	244,988
2003	6/30/2014	138	82,433	2.88	1.000	0.47	1.36	2.71	4.258	76.5%	170,641	230,961
2004	6/30/2014	126	84,633	2.61	1.000	0.51	1.32	2.53	4.729	78.9%	168,625	219,672
2005	6/30/2014	114	86,912	2.34	1.000	0.54	1.27	2.36	5.315	81.2%	166,516	207,620
2006	6/30/2014	102	90,786	2.24	1.000	0.58	1.30	2.20	6.077	83.5%	167,177	202,711
2007	6/30/2014	90	93,585	2.08	1.000	0.62	1.29	2.06	7.089	85.9%	165,481	195,205
2008	6/30/2014	78	93,441	2.18	1.000	0.66	1.45	1.92	8.486	88.2%	158,494	183,790
2009	6/30/2014	66	86,523	1.69	1.000	0.71	1.20	1.80	10.519	90.5%	140,609	155,400
2010	6/30/2014	54	86,642	1.65	1.000	0.76	1.26	1.68	13.625	92.7%	134,657	145,519
2011	6/30/2014	42	90,268	1.55	1.000	0.81	1.27	1.57	19.285	94.8%	134,076	141,031
2012	6/30/2014	30	94,120	1.36	1.000	0.87	1.19	1.46	31.751	96.9%	133,373	136,944
2013	6/30/2014	18	98,557	1.21	1.000	0.93	1.13	1.37	71.895	98.6%	132,810	134,136
2014	6/30/2014	6	102,837	1.54	1.000	1.00	1.54	1.28	690.608	99.9%	131,064	131,233
	Total/Average		2,296,770				0.99				3,580,579	5,360,876

Selected	Selected Pure Premium (2002-2014)	1.28
	Selected Pure Premium (1994-2001)	0.90
	Selected Pure Premium (1984-1993)	0.49
	Selected Pure Premium (1980-1983)	0.22

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A3.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A3.13, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A3.3, Column (4).
(12) Exhibit PA-A3.3, Column (3) + Column (11).

Exhibit PA-A3.6

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	14.2%	1.000	1.00	14.2%	10.9%	1.716	41.7%	37,450	108,982
1988	6/30/2014	318	1,049,491	12.0%	1.000	1.00	12.0%	10.9%	1.768	43.4%	49,731	124,872
1989	6/30/2014	306	1,261,672	10.7%	1.000	1.00	10.7%	10.9%	1.827	45.3%	62,285	140,394
1990	6/30/2014	294	1,405,588	9.9%	1.000	1.00	9.9%	10.9%	1.893	47.2%	72,333	150,236
1991	6/30/2014	282	1,441,150	9.1%	1.000	1.00	9.1%	10.9%	1.968	49.2%	77,326	146,863
1992	6/30/2014	270	1,493,380	9.3%	1.000	1.00	9.3%	10.9%	2.054	51.3%	83,556	154,720
1993	6/30/2014	258	1,593,604	8.1%	1.000	1.00	8.1%	10.9%	2.148	53.4%	92,886	156,852
1994	6/30/2014	246	1,676,121	8.8%	1.000	1.00	8.8%	10.9%	2.256	55.7%	101,762	171,727
1995	6/30/2014	234	1,647,517	8.3%	1.000	1.00	8.3%	10.9%	2.377	57.9%	104,076	166,731
1996	6/30/2014	222	1,539,171	9.3%	1.000	1.00	9.3%	10.9%	2.512	60.2%	101,050	164,496
1997	6/30/2014	210	1,502,506	10.8%	1.000	1.00	10.8%	10.9%	2.667	62.5%	102,413	169,485
1998	6/30/2014	198	1,441,297	13.3%	1.000	1.00	13.3%	10.9%	2.843	64.8%	101,898	176,488
1999	6/30/2014	186	1,502,048	15.3%	1.000	1.00	15.3%	10.9%	3.048	67.2%	110,064	192,988
2000	6/30/2014	174	1,444,705	16.1%	1.000	1.00	16.1%	10.9%	3.282	69.5%	109,550	188,822
2001	6/30/2014	162	1,361,007	16.9%	1.000	1.00	16.9%	10.9%	3.553	71.9%	106,649	179,530
2002	6/30/2014	150	1,350,293	18.1%	1.000	1.00	18.1%	10.9%	3.873	74.2%	109,235	178,851
2003	6/30/2014	138	1,351,670	17.5%	1.000	1.00	17.5%	10.9%	4.258	76.5%	112,795	173,115
2004	6/30/2014	126	1,430,941	15.4%	1.000	1.00	15.4%	10.9%	4.729	78.9%	123,056	174,104
2005	6/30/2014	114	1,441,863	14.1%	1.000	1.00	14.1%	10.9%	5.315	81.2%	127,661	168,764
2006	6/30/2014	102	1,489,415	13.7%	1.000	1.00	13.7%	10.9%	6.077	83.5%	135,704	171,238
2007	6/30/2014	90	1,597,109	12.2%	1.000	1.00	12.2%	10.9%	7.089	85.9%	149,608	179,333
2008	6/30/2014	78	1,610,573	12.6%	1.000	1.00	12.6%	10.9%	8.486	88.2%	154,951	180,247
2009	6/30/2014	66	1,348,818	10.8%	1.000	1.00	10.8%	10.9%	10.519	90.5%	133,117	147,909
2010	6/30/2014	54	1,285,639	11.1%	1.000	1.00	11.1%	10.9%	13.625	92.7%	129,921	140,783
2011	6/30/2014	42	1,301,802	10.8%	1.000	1.00	10.8%	10.9%	19.285	94.8%	134,612	141,566
2012	6/30/2014	30	1,337,788	9.6%	1.000	1.00	9.6%	10.9%	31.751	96.9%	141,304	144,874
2013	6/30/2014	18	1,375,921	8.7%	1.000	1.00	8.7%	10.9%	71.895	98.6%	147,970	149,297
2014	6/30/2014	6	1,435,670	11.0%	1.000	1.00	11.0%	10.9%	690.608	99.9%	156,347	156,515
	Total/Average		39,539,419				12.0%				3,069,309	4,499,783
	Selected				Selected Loss Ratio		10.9%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A3.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A3.13, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A3.3, Column (4).
(12) Exhibit PA-A3.3, Column (3) + Column (11).

Exhibit PA-A3.7

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	718	17.011	12,210	53,789
1981	6/30/2014	402	805	17.577	14,147	55,894
1982	6/30/2014	390	764	18.153	13,865	54,891
1983	6/30/2014	378	748	18.740	14,023	56,928
1984	6/30/2014	366	1,184	19.340	22,900	74,091
1985	6/30/2014	354	1,400	19.953	27,941	92,853
1986	6/30/2014	342	1,605	20.581	33,023	99,486
1987	6/30/2014	330	1,863	21.225	39,532	111,064
1988	6/30/2014	318	1,999	21.886	43,748	118,888
1989	6/30/2014	306	2,196	22.566	49,555	127,664
1990	6/30/2014	294	2,274	23.282	52,938	130,841
1991	6/30/2014	282	2,281	23.990	54,719	124,256
1992	6/30/2014	270	2,396	24.689	59,152	130,317
1993	6/30/2014	258	2,181	25.380	55,362	119,328
1994	6/30/2014	246	2,543	26.062	66,274	136,239
1995	6/30/2014	234	2,293	26.736	61,317	123,972
1996	6/30/2014	222	2,350	27.402	64,399	127,844
1997	6/30/2014	210	2,793	28.060	78,383	145,456
1998	6/30/2014	198	3,366	28.711	96,639	171,229
1999	6/30/2014	186	4,183	29.353	122,787	205,711
2000	6/30/2014	174	4,210	30.187	127,090	206,361
2001	6/30/2014	162	4,152	31.016	128,774	201,655
2002	6/30/2014	150	4,723	31.841	150,391	220,007
2003	6/30/2014	138	4,808	32.661	157,026	217,346
2004	6/30/2014	126	4,450	33.477	148,958	200,006
2005	6/30/2014	114	4,289	34.288	147,067	188,170
2006	6/30/2014	102	4,447	35.095	156,060	191,593
2007	6/30/2014	90	4,157	35.897	149,227	178,951
2008	6/30/2014	78	4,560	36.696	167,319	192,615
2009	6/30/2014	66	3,246	37.489	121,709	136,500
2010	6/30/2014	54	3,084	41.238	127,177	138,039
2011	6/30/2014	42	2,671	52.241	139,559	146,513
2012	6/30/2014	30	1,980	70.407	139,415	142,986
2013	6/30/2014	18	1,183	119.473	141,362	142,689
2014	6/30/2014	6	168	1,186.184	199,842	200,010
			92,071		3,183,890	4,964,187

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A3.9, Page 1 and Exhibit PA-A3.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A3.8

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	3.305	0
1946	6/30/2014	822	0	3.548	0
1947	6/30/2014	810	0	3.799	0
1948	6/30/2014	798	2	4.058	8
1949	6/30/2014	786	0	4.325	1
1950	6/30/2014	774	0	4.597	0
1951	6/30/2014	762	0	4.877	1
1952	6/30/2014	750	1	5.164	5
1953	6/30/2014	738	4	5.459	22
1954	6/30/2014	726	3	5.762	19
1955	6/30/2014	714	0	6.074	3
1956	6/30/2014	702	3	6.396	20
1957	6/30/2014	690	19	6.727	125
1958	6/30/2014	678	3	7.068	22
1959	6/30/2014	666	4	7.418	29
1960	6/30/2014	654	38	7.778	292
1961	6/30/2014	642	55	8.146	452
1962	6/30/2014	630	50	8.523	429
1963	6/30/2014	618	42	8.910	376
1964	6/30/2014	606	69	9.305	642
1965	6/30/2014	594	37	9.710	358
1966	6/30/2014	582	74	10.125	744
1967	6/30/2014	570	127	10.551	1,342
1968	6/30/2014	558	81	10.987	888
1969	6/30/2014	546	114	11.433	1,304
1970	6/30/2014	534	136	11.891	1,613
1971	6/30/2014	522	167	12.359	2,059
1972	6/30/2014	510	180	12.837	2,314
1973	6/30/2014	498	167	13.325	2,226
1974	6/30/2014	486	468	13.823	6,463
1975	6/30/2014	474	308	14.331	4,411
1976	6/30/2014	462	359	14.848	5,336
1977	6/30/2014	450	450	15.375	6,923
1978	6/30/2014	438	533	15.911	8,480
1979	6/30/2014	426	572	16.456	9,409
			4,066		56,314

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A3.9, Page 1 and Exhibit PA-A3.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	1	10	19	17	20	24	27	29	32	34	34	39	39	39	41	38	37	37
1981	1	12	21	19	21	25	28	31	33	34	38	41	44	44	43	42	41	33
1982	1	15	23	21	25	29	32	34	36	42	45	47	46	45	44	46	37	40
1983	1	16	27	24	27	31	33	36	44	46	48	49	48	48	46	38	41	49
1984	1	16	28	25	29	32	34	41	49	52	51	49	48	46	38	40	46	60
1985	1	17	32	30	34	38	47	54	57	56	54	56	55	47	52	60	77	69
1986	1	16	34	31	35	45	47	54	55	55	56	55	45	50	57	75	66	71
1987	1	17	36	33	42	49	56	57	55	55	54	47	52	59	77	74	73	78
1988	1	18	40	42	50	57	55	53	54	54	45	52	64	81	73	76	82	84
1989	1	18	46	47	53	55	54	55	59	50	58	69	91	80	79	85	88	67
1990	1	18	47	54	58	56	57	58	50	56	66	88	82	90	97	96	73	62
1991	2	31	49	53	53	55	55	48	53	68	89	81	87	93	92	69	62	63
1992	2	35	46	49	52	56	49	57	72	94	86	89	99	101	80	73	82	76
1993	3	37	46	49	54	48	53	70	92	87	90	100	101	77	65	67	63	57
1994	3	33	47	52	51	60	81	109	99	107	116	115	90	74	79	75	73	74
1995	3	36	51	50	57	74	101	95	105	117	115	89	80	83	77	73	72	67
1996	4	43	54	67	89	117	110	121	135	136	101	85	89	87	83	81	77	62
1997	4	56	68	97	135	128	141	153	159	123	104	111	104	96	95	89	78	76
1998	7	71	111	155	149	156	173	182	145	126	128	122	116	117	108	92	93	
1999	9	85	152	159	175	205	208	162	140	148	137	133	139	134	112	111		
2000	6	101	143	181	201	205	162	150	156	150	146	142	132	109	111			
2001	10	114	168	213	234	185	174	185	169	162	163	156	128	125				
2002	11	119	187	226	182	171	186	182	181	183	171	143	141					
2003	14	136	190	171	171	187	178	181	183	181	158	152						
2004	16	149	162	172	194	193	181	188	184	159	153							
2005	15	108	151	187	193	191	195	185	161	162								
2006	10	115	181	203	211	228	217	192	194									
2007	14	133	185	214	231	226	195	195										
2008	17	130	195	237	260	245	239											
2009	15	120	192	225	208	214												
2010	13	129	173	177	195													
2011	13	118	144	171														
2012	12	94	131															
2013	9	77																
2014	11																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	10.284	1.542	0.801	1.062	1.108	1.071	1.046	1.038	1.029	1.000	1.035	0.955	0.894	0.928	0.901	0.887	0.916	0.905
1982	9.011	1.417	0.811	0.998	0.998	0.972	0.983	0.986	0.941	0.917	0.921	0.934	0.961	0.941	0.944	0.892	0.879	0.860
1983	11.404	1.482	0.782	1.040	1.051	1.023	1.017	0.998	0.954	0.966	0.976	0.939	0.949	0.920	0.981	0.982	0.972	0.932
1984	11.505	1.710	0.850	1.084	1.082	1.021	1.049	1.052	0.946	0.932	0.954	0.967	0.994	1.011	1.000	1.027	1.055	1.064
1985	11.777	1.697	0.797	0.966	0.965	0.897	0.882	0.906	0.918	0.920	0.911	0.865	0.836	0.804	0.774	0.770	0.774	0.799
1986	12.783	1.934	0.874	1.102	1.097	1.054	1.136	1.051	1.009	0.976	1.007	0.991	1.032	1.044	1.042	1.021	1.034	0.986
1987	12.537	1.994	0.837	1.042	1.064	0.966	0.961	0.974	1.014	1.007	1.019	0.971	0.959	0.975	0.978	0.901	0.963	1.020
1988	11.994	2.002	0.840	0.999	0.984	0.982	1.029	1.033	1.020	1.012	1.031	0.991	0.925	0.950	1.005	0.959	0.942	0.968
1989	13.357	2.164	0.913	1.057	1.068	1.009	0.982	0.983	0.911	0.905	0.901	0.918	0.896	0.920	0.966	0.974	0.956	0.940
1990	16.083	2.520	1.007	0.997	0.947	0.961	0.956	1.024	0.998	1.044	1.056	1.030	0.970	0.879	0.874	0.913	0.917	0.924
1991	10.230	1.512	1.091	1.100	1.064	1.045	1.041	1.053	1.041	0.962	0.992	1.020	1.036	1.045	1.048	1.054	0.988	0.974
1992	18.116	1.417	1.153	1.067	1.052	0.988	0.982	0.942	0.949	0.943	0.942	0.980	0.938	0.906	0.873	0.849	0.765	0.802
1993	12.454	1.229	1.070	1.075	1.044	1.005	1.067	1.028	1.018	0.985	0.986	0.983	1.004	1.034	1.137	1.226	1.193	1.234
1994	11.871	1.403	1.045	1.036	0.951	0.891	0.867	0.846	0.874	0.845	0.866	0.875	0.857	0.873	0.854	0.846	0.783	0.785
1995	12.658	1.291	1.021	1.015	1.056	1.097	1.077	1.042	1.017	0.992	1.006	1.014	0.929	0.950	0.974	1.000	1.028	1.048
1996	10.256	1.179	0.920	0.840	0.826	0.862	0.863	0.867	0.870	0.841	0.875	0.932	0.934	0.885	0.882	0.890	0.870	0.879
1997	9.772	0.981	0.996	0.917	0.869	0.861	0.859	0.879	0.859	0.825	0.825	0.799	0.838	0.861	0.859	0.860	0.798	0.785
1998	8.288	0.946	0.878	0.873	0.864	0.901	0.883	0.870	0.848	0.819	0.866	0.849	0.828	0.809	0.830	0.841	0.817	
1999	7.575	1.305	1.021	0.933	0.893	0.845	0.877	0.894	0.903	0.869	0.890	0.876	0.841	0.802	0.821	0.830		
2000	14.771	1.505	1.112	0.966	1.021	1.016	0.998	0.934	0.949	0.918	0.910	0.980	1.019	1.036	1.003			
2001	10.298	1.256	1.076	0.944	0.874	0.876	0.859	0.839	0.885	0.904	0.869	0.844	0.847	0.892				
2002	10.562	1.417	1.138	1.037	1.019	1.020	0.998	0.929	0.891	0.895	0.911	0.897	0.882					
2003	8.383	1.373	1.187	1.064	0.998	0.993	1.021	1.003	0.995	0.946	0.904	0.931						
2004	8.405	1.275	1.056	0.995	0.964	0.923	1.002	0.975	0.984	0.993	0.994							
2005	9.961	1.497	1.140	1.035	1.002	0.944	0.962	0.991	0.987	0.944								
2006	10.807	1.313	1.035	0.949	0.906	0.856	0.852	0.842	0.832									
2007	8.353	1.367	1.101	0.987	0.986	0.964	0.983	0.998										
2008	7.661	1.415	1.097	0.975	0.866	0.797	0.815											
2009	8.792	1.625	1.238	1.157	1.178	1.117												
2010	8.946	1.492	1.301	1.172	1.095													
2011	9.652	1.467	1.234	1.138														
2012	10.196	1.535	1.310															
2013	9.959	1.689																
2014	7.256																	
Strt Average	10.763	1.514	1.023	1.020	0.996	0.964	0.966	0.962	0.948	0.934	0.944	0.937	0.926	0.927	0.937	0.933	0.925	0.936
3 Yr Avg	9.137	1.564	1.282	1.156	1.046	0.960	0.883	0.944	0.935	0.961	0.936	0.891	0.916	0.910	0.885	0.844	0.828	0.904
5 Yr Avg	9.202	1.562	1.236	1.086	1.006	0.936	0.923	0.962	0.938	0.936	0.918	0.906	0.883	0.880	0.879	0.884	0.859	0.946
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	9.202	1.564	1.236	1.156	1.001	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.923	0.923	0.923
Cumulative	1,186.184	119.473	70.407	52.241	41.238	37.489	36.696	35.897	35.095	34.288	33.477	32.661	31.841	31.016	30.187	29.353	28.711	28.060

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	29	32	36	46	41	41	42	44	35	29	29	27	26	27	25	21	18	
1981	34	39	50	42	48	53	52	39	33	34	31	29	27	26	20	22		
1982	45	56	49	51	55	58	44	36	37	35	34	32	28	25	23			
1983	63	56	57	60	60	46	35	39	39	35	31	29	23	22				
1984	55	57	61	61	45	38	39	34	34	35	34	29	29					
1985	70	74	75	56	47	51	49	46	43	41	33	31						
1986	79	80	64	54	57	55	52	50	45	36	35							
1987	81	64	57	65	60	55	54	50	42	39								
1988	63	54	60	58	54	54	49	41	39									
1989	57	61	55	54	48	49	42	41										
1990	61	56	55	53	53	42	43											
1991	61	58	57	54	46	47												
1992	71	69	63	52	51													
1993	58	53	45	46														
1994	70	58	55															
1995	54	53																
1996	59																	
1997																		
1998																		
1999																		
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2008																		
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2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.919	0.928	0.926	0.980	0.859	0.802	0.832	0.901	0.874	0.860	0.893	0.915	0.978	0.979	1.050	0.847		
1982	0.856	0.897	0.855	0.930	0.952	0.908	0.898	0.930	0.896	0.886	0.843	0.843	0.908	0.815	0.962			
1983	0.881	0.877	0.896	0.920	0.960	0.960	1.013	0.957	0.888	0.990	1.045	0.974	1.080	1.040				
1984	1.021	1.009	0.980	0.979	1.021	0.936	1.016	1.141	1.031	0.874	0.843	0.781	0.760					
1985	0.813	0.831	0.814	0.804	0.801	0.762	0.703	0.730	0.818	0.846	0.894	0.916						
1986	0.929	0.940	0.875	0.875	0.884	0.887	0.887	0.868	0.894	0.926	0.889							
1987	0.989	0.992	0.948	0.883	0.919	0.935	0.920	0.902	0.845	0.911								
1988	1.016	1.044	1.087	1.034	1.033	1.001	1.034	1.016	0.998									
1989	0.951	0.979	1.048	1.001	1.124	0.998	0.987	0.941										
1990	0.990	0.977	0.981	0.910	0.926	1.008	0.957											
1991	0.928	0.949	0.933	0.967	0.897	0.918												
1992	0.813	0.818	0.871	0.886	0.924													
1993	1.190	1.188	1.154	1.088														
1994	0.751	0.778	0.841															
1995	1.071	1.041																
1996	0.895																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
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2006																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Strt Average	0.938	0.950	0.943	0.943	0.942	0.920	0.925	0.932	0.905	0.899	0.901	0.886	0.931	0.945	1.006	0.847	----	----
3 Yr Avg	0.906	1.002	0.955	0.980	0.916	0.975	0.993	0.953	0.912	0.894	0.875	0.890	0.916	0.945	----	----	----	----
5 Yr Avg	0.944	0.955	0.956	0.970	0.981	0.972	0.957	0.891	0.917	0.909	0.903	0.886	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.922	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	27.402	26.736	26.062	25.380	24.689	23.990	23.282	22.566	21.886	21.225	20.581	19.953	19.340	18.740	18.153	17.577	17.011	16.456

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086 1098	**1098 1110**	**1110 1122**															
0.148	0.074	0.003															

Exhibit PA-A3.10

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	718	10.945	7,856	49,435
1981	6/30/2014	402	805	11.468	9,230	50,977
1982	6/30/2014	390	764	11.985	9,155	50,180
1983	6/30/2014	378	748	12.499	9,353	52,259
1984	6/30/2014	366	1,184	13.011	15,406	66,597
1985	6/30/2014	354	1,400	13.521	18,934	83,847
1986	6/30/2014	342	1,605	14.032	22,515	88,978
1987	6/30/2014	330	1,863	14.544	27,089	98,621
1988	6/30/2014	318	1,999	15.059	30,101	105,241
1989	6/30/2014	306	2,196	15.577	34,207	112,316
1990	6/30/2014	294	2,274	15.903	36,159	114,062
1991	6/30/2014	282	2,281	16.216	36,986	106,523
1992	6/30/2014	270	2,396	16.515	39,569	110,733
1993	6/30/2014	258	2,181	16.803	36,653	100,619
1994	6/30/2014	246	2,543	17.079	43,430	113,395
1995	6/30/2014	234	2,293	17.344	39,776	102,431
1996	6/30/2014	222	2,350	17.598	41,356	104,802
1997	6/30/2014	210	2,793	17.841	49,837	116,910
1998	6/30/2014	198	3,366	18.075	60,840	135,429
1999	6/30/2014	186	4,183	18.299	76,547	159,472
2000	6/30/2014	174	4,210	19.260	81,086	160,358
2001	6/30/2014	162	4,152	20.219	83,944	156,826
2002	6/30/2014	150	4,723	21.175	100,016	169,632
2003	6/30/2014	138	4,808	22.130	106,397	166,717
2004	6/30/2014	126	4,450	23.083	102,711	153,759
2005	6/30/2014	114	4,289	24.034	103,086	144,190
2006	6/30/2014	102	4,447	24.983	111,095	146,629
2007	6/30/2014	90	4,157	25.930	107,794	137,518
2008	6/30/2014	78	4,560	26.876	122,544	147,840
2009	6/30/2014	66	3,246	27.819	90,314	105,105
2010	6/30/2014	54	3,084	29.940	92,336	103,197
2011	6/30/2014	42	2,671	34.088	91,064	98,018
2012	6/30/2014	30	1,980	40.600	80,392	83,963
2013	6/30/2014	18	1,183	62.458	73,901	75,228
2014	6/30/2014	6	168	672.018	113,218	113,386
			92,071		2,104,898	3,885,195

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A3.11, Page 1 and Exhibit PA-A3.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	34	406	721	658	771	918	1,034	1,144	1,260	1,332	1,305	1,535	1,528	1,535	1,602	1,494	1,443	1,448
1981	37	444	780	690	787	918	1,039	1,153	1,229	1,241	1,410	1,520	1,632	1,640	1,575	1,546	1,502	1,206
1982	45	503	776	720	839	975	1,070	1,138	1,203	1,403	1,506	1,594	1,558	1,527	1,494	1,537	1,251	1,355
1983	45	534	937	822	946	1,066	1,140	1,228	1,499	1,589	1,664	1,690	1,640	1,655	1,596	1,298	1,420	1,672
1984	56	659	1,164	1,049	1,184	1,343	1,409	1,714	2,020	2,147	2,131	2,039	2,002	1,899	1,561	1,663	1,906	2,464
1985	61	743	1,426	1,328	1,508	1,700	2,106	2,416	2,534	2,510	2,426	2,507	2,460	2,103	2,327	2,681	3,450	3,081
1986	59	751	1,546	1,393	1,579	2,035	2,165	2,455	2,533	2,531	2,535	2,527	2,075	2,270	2,620	3,442	3,033	3,223
1987	63	820	1,759	1,601	2,022	2,370	2,701	2,749	2,640	2,660	2,621	2,259	2,502	2,840	3,720	3,557	3,540	3,748
1988	73	941	2,042	2,168	2,581	2,946	2,862	2,738	2,792	2,774	2,346	2,704	3,288	4,194	3,791	3,951	4,262	4,334
1989	73	976	2,456	2,523	2,852	2,933	2,883	2,935	3,147	2,679	3,103	3,700	4,837	4,260	4,230	4,524	4,687	3,588
1990	60	966	2,484	2,836	3,069	2,974	3,045	3,047	2,660	2,947	3,472	4,653	4,352	4,768	5,131	5,087	3,879	3,264
1991	87	1,514	2,395	2,571	2,574	2,684	2,698	2,327	2,608	3,326	4,321	3,932	4,241	4,523	4,473	3,392	3,045	3,080
1992	81	1,641	2,166	2,342	2,477	2,651	2,301	2,689	3,403	4,449	4,053	4,203	4,683	4,793	3,771	3,481	3,907	3,591
1993	131	1,746	2,169	2,282	2,515	2,268	2,498	3,281	4,330	4,077	4,223	4,718	4,730	3,613	3,034	3,156	2,981	2,693
1994	144	1,515	2,140	2,381	2,339	2,748	3,711	5,015	4,571	4,901	5,343	5,301	4,130	3,405	3,624	3,453	3,369	3,422
1995	112	1,555	2,189	2,163	2,442	3,176	4,370	4,119	4,526	5,054	4,948	3,824	3,440	3,582	3,328	3,164	3,126	2,888
1996	139	1,703	2,157	2,667	3,526	4,647	4,376	4,788	5,328	5,398	4,010	3,384	3,515	3,448	3,290	3,222	3,043	2,455
1997	163	2,052	2,498	3,586	4,990	4,742	5,200	5,657	5,859	4,533	3,825	4,105	3,838	3,563	3,500	3,301	2,869	2,793
1998	244	2,597	4,018	5,625	5,403	5,680	6,306	6,629	5,259	4,594	4,663	4,447	4,235	4,254	3,911	3,357	3,366	
1999	354	3,178	5,685	5,975	6,563	7,705	7,804	6,072	5,252	5,538	5,154	4,989	5,219	5,032	4,220	4,183		
2000	217	3,812	5,423	6,855	7,618	7,750	6,144	5,678	5,891	5,666	5,533	5,376	4,984	4,113	4,210			
2001	326	3,800	5,606	7,100	7,801	6,170	5,815	6,178	5,635	5,386	5,446	5,195	4,272	4,152				
2002	361	3,968	6,259	7,550	6,074	5,716	6,209	6,086	6,066	6,102	5,721	4,780	4,723					
2003	449	4,322	6,029	5,409	5,430	5,930	5,652	5,735	5,812	5,732	5,013	4,808						
2004	473	4,351	4,711	5,019	5,657	5,634	5,264	5,484	5,359	4,647	4,450							
2005	397	2,863	4,005	4,972	5,118	5,075	5,184	4,918	4,282	4,289								
2006	229	2,633	4,148	4,652	4,833	5,225	4,980	4,387	4,447									
2007	294	2,833	3,943	4,569	4,943	4,819	4,166	4,157										
2008	331	2,493	3,725	4,536	4,976	4,676	4,560											
2009	226	1,823	2,916	3,421	3,159	3,246												
2010	212	2,031	2,733	2,802	3,084													
2011	207	1,837	2,239	2,671														
2012	175	1,416	1,980															
2013	144	1,183																
2014	168																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	11.860	1.776	0.912	1.173	1.190	1.127	1.106	1.102	1.057	0.980	1.176	0.995	1.005	1.043	0.933	0.966	1.003	0.793
1981	11.842	1.757	0.884	1.140	1.167	1.132	1.110	1.067	1.009	1.136	1.079	1.073	1.005	0.960	0.982	0.972	0.802	1.059
1982	11.174	1.544	0.927	1.166	1.162	1.098	1.063	1.058	1.166	1.074	1.058	0.977	0.980	0.978	1.029	0.814	1.083	1.129
1983	11.881	1.757	0.877	1.150	1.127	1.070	1.077	1.220	1.060	1.047	1.016	0.970	1.009	0.964	0.813	1.094	1.177	1.304
1984	11.820	1.765	0.901	1.129	1.134	1.049	1.217	1.178	1.063	0.993	0.957	0.982	0.949	0.822	1.066	1.146	1.293	0.922
1985	12.250	1.920	0.931	1.135	1.128	1.239	1.147	1.049	0.991	0.966	1.034	0.981	0.855	1.107	1.152	1.287	0.893	1.013
1986	12.688	2.059	0.901	1.133	1.289	1.064	1.134	1.032	0.999	1.001	0.997	0.821	1.094	1.154	1.314	0.881	1.063	1.122
1987	12.946	2.146	0.910	1.262	1.172	1.140	1.018	0.960	1.007	0.986	0.862	1.107	1.135	1.310	0.956	0.995	1.059	1.045
1988	12.858	2.170	1.062	1.190	1.142	0.972	0.957	1.020	0.993	0.846	1.153	1.216	1.276	0.904	1.042	1.079	1.017	0.753
1989	13.393	2.517	1.027	1.130	1.028	0.983	1.018	1.072	0.851	1.158	1.192	1.307	0.881	0.993	1.070	1.036	0.765	0.848
1990	16.064	2.571	1.142	1.082	0.969	1.024	1.001	0.873	1.108	1.178	1.340	0.935	1.096	1.076	0.992	0.763	0.841	0.998
1991	17.397	1.582	1.074	1.001	1.043	1.005	0.863	1.121	1.276	1.299	0.910	1.079	1.066	0.989	0.758	0.898	1.012	0.963
1992	20.230	1.320	1.082	1.057	1.071	0.868	1.169	1.266	1.307	0.911	1.037	1.114	1.024	0.787	0.923	1.122	0.919	0.934
1993	13.372	1.242	1.052	1.102	0.902	1.101	1.313	1.320	0.942	1.036	1.117	1.003	0.764	0.840	1.040	0.945	0.903	1.018
1994	10.509	1.413	1.112	0.983	1.175	1.351	1.351	0.911	1.072	1.090	0.992	0.779	0.825	1.064	0.953	0.976	1.016	0.942
1995	13.847	1.407	0.988	1.129	1.301	1.376	0.942	1.099	1.117	0.979	0.773	0.900	1.041	0.929	0.951	0.988	0.924	0.815
1996	12.242	1.267	1.236	1.322	1.318	0.942	1.094	1.113	1.013	0.743	0.844	1.039	0.981	0.954	0.979	0.945	0.807	0.957
1997	12.621	1.218	1.435	1.392	0.950	1.097	1.088	1.036	0.774	0.844	1.073	0.935	0.928	0.982	0.943	0.869	0.974	
1998	10.665	1.547	1.400	0.961	1.051	1.110	1.051	0.793	0.873	1.015	0.954	0.952	1.004	0.919	0.858	1.003		
1999	8.982	1.789	1.051	1.098	1.174	1.013	0.778	0.865	1.054	0.931	0.968	1.046	0.964	0.839	0.991			
2000	17.553	1.423	1.264	1.111	1.017	0.793	0.924	1.038	0.962	0.976	0.971	0.927	0.825	1.024				
2001	11.665	1.475	1.266	1.099	0.791	0.942	1.062	0.912	0.956	1.011	0.954	0.822	0.972					
2002	10.993	1.577	1.206	0.804	0.941	1.086	0.980	0.997	1.006	0.937	0.835	0.988						
2003	9.632	1.395	0.897	1.004	1.092	0.953	1.015	1.013	0.986	0.875	0.959							
2004	9.196	1.083	1.065	1.127	0.996	0.934	1.042	0.977	0.867	0.958								
2005	7.205	1.399	1.242	1.029	0.992	1.021	0.949	0.871	1.002									
2006	11.516	1.576	1.122	1.039	1.081	0.953	0.881	1.014										
2007	9.630	1.392	1.159	1.082	0.975	0.865	0.998											
2008	7.539	1.494	1.218	1.097	0.940	0.975												
2009	8.080	1.599	1.173	0.924	1.028													
2010	9.587	1.345	1.025	1.101														
2011	8.852	1.219	1.193															
2012	8.098	1.398																
2013	8.245																	
$ Wtd Avg	10.590	1.501	1.125	1.072	1.039	1.011	1.017	1.004	0.998	0.979	0.989	0.986	0.974	0.971	0.979	0.979	0.954	0.960
Strt Average	11.660	1.610	1.086	1.102	1.078	1.044	1.048	1.036	1.020	0.999	1.010	0.998	0.985	0.983	0.987	0.988	0.975	0.977
3 Yr $ Wtd Avg	8.436	1.316	1.128	1.043	0.974	0.931	0.939	0.953	0.949	0.921	0.914	0.911	0.919	0.921	0.932	0.939	0.900	0.905
5 Yr $ Wtd Avg	8.606	1.416	1.157	1.051	1.001	0.950	0.978	0.976	0.963	0.950	0.936	0.945	0.936	0.937	0.944	0.956	0.926	0.932
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	10.590	1.501	1.157	1.102	1.039	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.959	0.959	0.959
Cumulative	672.018	62.458	40.600	34.088	29.940	27.819	26.876	25.930	24.983	24.034	23.083	22.130	21.175	20.219	19.260	18.299	18.075	17.841

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1,148	1,235	1,402	1,805	1,605	1,593	1,641	1,699	1,380	1,128	1,124	1,068	1,027	1,038	975	827	718	
1981	1,277	1,434	1,852	1,555	1,763	1,944	1,940	1,455	1,226	1,242	1,135	1,067	1,009	946	748	805		
1982	1,529	1,885	1,660	1,729	1,864	1,950	1,479	1,203	1,265	1,170	1,155	1,092	951	837	764			
1983	2,180	1,929	1,966	2,064	2,069	1,570	1,211	1,347	1,341	1,190	1,064	995	790	748				
1984	2,273	2,343	2,532	2,543	1,851	1,555	1,594	1,414	1,388	1,465	1,420	1,217	1,184					
1985	3,120	3,302	3,385	2,495	2,103	2,265	2,181	2,059	1,941	1,819	1,474	1,400						
1986	3,618	3,667	2,905	2,446	2,610	2,503	2,364	2,278	2,072	1,622	1,605							
1987	3,918	3,094	2,728	3,127	2,880	2,673	2,619	2,429	2,029	1,863								
1988	3,261	2,800	3,080	2,983	2,771	2,803	2,516	2,138	1,999									
1989	3,044	3,254	2,943	2,862	2,579	2,606	2,240	2,196										
1990	3,257	2,987	2,891	2,808	2,788	2,204	2,274											
1991	2,965	2,808	2,773	2,658	2,263	2,281												
1992	3,353	3,291	2,963	2,480	2,396													
1993	2,740	2,471	2,130	2,181														
1994	3,225	2,685	2,543															
1995	2,354	2,293																
1996	2,350																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.075	1.135	1.287	0.889	0.993	1.030	1.035	0.812	0.818	0.996	0.950	0.962	1.011	0.939	0.848	0.868		
1981	1.124	1.291	0.840	1.134	1.103	0.998	0.750	0.843	1.013	0.914	0.940	0.946	0.938	0.790	1.076			
1982	1.233	0.880	1.042	1.078	1.046	0.759	0.813	1.052	0.924	0.988	0.945	0.871	0.880	0.912				
1983	0.885	1.019	1.050	1.003	0.759	0.771	1.113	0.996	0.887	0.895	0.935	0.794	0.947					
1984	1.031	1.081	1.004	0.728	0.840	1.025	0.887	0.981	1.055	0.970	0.857	0.973						
1985	1.058	1.025	0.737	0.843	1.077	0.963	0.944	0.943	0.937	0.811	0.950							
1986	1.014	0.792	0.842	1.067	0.959	0.945	0.963	0.910	0.783	0.990								
1987	0.790	0.882	1.146	0.921	0.928	0.980	0.928	0.835	0.918									
1988	0.859	1.100	0.968	0.929	1.012	0.898	0.850	0.935										
1989	1.069	0.905	0.972	0.901	1.011	0.860	0.980											
1990	0.917	0.968	0.971	0.993	0.790	1.032												
1991	0.947	0.988	0.959	0.852	1.008													
1992	0.981	0.901	0.837	0.966														
1993	0.902	0.862	1.024															
1994	0.833	0.947																
1995	0.974																	
1996																		
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																		Tail
$ Wtd Avg	0.959	0.963	0.958	0.936	0.956	0.932	0.921	0.914	0.909	0.932	0.928	0.912	0.945	0.881	0.947	0.868	----	----
Strt Average	0.981	0.985	0.977	0.946	0.960	0.933	0.926	0.923	0.917	0.938	0.929	0.909	0.944	0.881	0.962	0.868	----	----
3 Yr $ Wtd Avg	0.896	0.904	0.931	0.937	0.929	0.923	0.917	0.891	0.878	0.917	0.913	0.885	0.921	0.881	----	----	----	----
5 Yr $ Wtd Avg	0.926	0.934	0.948	0.928	0.946	0.939	0.931	0.914	0.907	0.925	0.923	0.912	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	17.598	17.344	17.079	16.803	16.515	16.216	15.903	15.577	15.059	14.544	14.032	13.521	13.011	12.499	11.985	11.468	10.945	10.417

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086 1098	**1098 1110**	**1110 1122**															
0.151	0.075	0.003															

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A3.13

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	139,173	2,627	437	9.9%
1991	48,810	50,857	2,168,247	0.960	0.023	130,568	2,675	451	9.1%
1992	47,393	52,804	2,140,987	0.898	0.022	138,227	2,917	474	9.3%
1993	46,949	55,133	2,194,040	0.852	0.021	128,363	2,734	483	8.1%
1994	46,021	57,740	2,245,405	0.797	0.020	147,033	3,195	495	8.8%
1995	43,197	60,950	2,302,591	0.709	0.019	136,440	3,159	509	8.3%
1996	39,610	63,664	2,323,738	0.622	0.017	143,625	3,626	527	9.3%
1997	36,952	68,077	2,374,702	0.543	0.016	162,156	4,388	551	10.8%
1998	36,358	71,447	2,380,053	0.509	0.015	191,645	5,271	577	13.3%
1999	37,521	75,245	2,426,205	0.499	0.015	229,222	6,109	596	15.3%
2000	37,874	79,122	2,460,717	0.479	0.015	233,261	6,159	618	16.1%
2001	33,331	80,397	2,433,537	0.415	0.014	230,284	6,909	635	16.9%
2002	33,437	81,621	2,404,145	0.410	0.014	244,800	7,321	653	18.1%
2003	31,695	82,433	2,365,123	0.384	0.013	237,104	7,481	670	17.5%
2004	29,161	84,633	2,343,276	0.345	0.012	220,699	7,568	695	15.4%
2005	26,530	86,912	2,348,411	0.305	0.011	203,309	7,663	712	14.1%
2006	22,896	90,786	2,409,609	0.252	0.010	203,760	8,899	725	13.7%
2007	21,368	93,585	2,365,451	0.228	0.009	194,829	9,118	761	12.2%
2008	19,109	93,441	2,311,070	0.205	0.008	203,645	10,657	778	12.6%
2009	15,205	86,523	2,135,753	0.176	0.007	146,047	9,605	779	10.8%
2010	15,809	86,642	2,094,878	0.182	0.008	143,018	9,047	795	11.1%
2011	15,583	90,268	2,122,612	0.173	0.007	140,312	9,004	818	10.8%
2012	15,128	94,120	2,146,732	0.161	0.007	128,183	8,473	843	9.6%
2013	15,270	98,557	2,203,870	0.155	0.007	119,037	7,796	860	8.7%
2014	15,776	102,837	2,254,482	0.153	0.007	158,180	10,026	877	11.0%
Indicated									
All Year				-8.3%	-5.5%		6.2%	3.0%	0.8%
10 Year				-6.9%	-4.8%		0.3%	2.3%	-4.2%
8 Year				-5.2%	-3.2%		-1.5%	2.1%	-3.5%
6 Year				-3.5%	-1.1%		-0.8%	2.5%	-2.2%
5 Year				-4.4%	-2.1%		0.6%	2.5%	-2.4%
4 Year				-3.8%	-1.6%		2.4%	2.3%	-0.4%
Selected				**-6.9%**	**-4.8%**		**0.3%**	**2.3%**	**0.0%**

Pure Premium
-6.6%

Rates
-4.4%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A3.5, Column (4).
(3) Exhibit PA-A3.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A3.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A3.12, Column (3).
(9) Exhibit PA-A3.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.9%	99.1%	97.8%	96.5%	95.0%	93.2%	91.2%	89.0%	86.5%	84.0%	81.4%	78.5%	75.5%	72.5%	69.4%	66.5%	63.7%	60.9%
1981	99.9%	99.1%	97.6%	96.3%	94.9%	93.2%	91.2%	89.1%	86.8%	84.4%	81.8%	79.0%	75.9%	72.8%	69.9%	67.0%	64.2%	61.9%
1982	99.9%	99.0%	97.5%	96.1%	94.5%	92.7%	90.6%	88.5%	86.2%	83.5%	80.6%	77.6%	74.6%	71.7%	68.9%	66.0%	63.6%	61.0%
1983	99.9%	98.9%	97.2%	95.7%	94.0%	92.0%	89.9%	87.7%	84.9%	82.0%	79.0%	75.9%	72.9%	69.9%	66.9%	64.6%	62.0%	58.9%
1984	99.9%	99.0%	97.3%	95.8%	94.2%	92.2%	90.2%	87.8%	84.9%	81.9%	78.9%	76.0%	73.1%	70.4%	68.2%	65.8%	63.1%	59.6%
1985	99.9%	99.1%	97.5%	96.0%	94.3%	92.3%	90.0%	87.2%	84.4%	81.5%	78.8%	75.9%	73.1%	70.8%	68.1%	65.1%	61.2%	57.7%
1986	99.9%	99.1%	97.5%	96.0%	94.3%	92.2%	89.9%	87.3%	84.6%	81.9%	79.2%	76.5%	74.3%	71.9%	69.1%	65.5%	62.3%	58.9%
1987	99.9%	99.2%	97.5%	96.0%	94.0%	91.8%	89.2%	86.6%	84.0%	81.5%	79.0%	76.9%	74.5%	71.8%	68.2%	64.8%	61.4%	57.9%
1988	99.9%	99.1%	97.4%	95.6%	93.4%	90.9%	88.5%	86.2%	83.8%	81.5%	79.5%	77.2%	74.4%	70.9%	67.7%	64.3%	60.7%	57.1%
1989	99.9%	99.2%	97.2%	95.2%	92.9%	90.6%	88.3%	85.9%	83.4%	81.3%	78.8%	75.8%	72.0%	68.6%	65.2%	61.6%	57.8%	55.0%
1990	100.0%	99.2%	97.2%	95.0%	92.6%	90.3%	87.9%	85.5%	83.4%	81.1%	78.3%	74.7%	71.3%	67.5%	63.5%	59.5%	56.5%	53.9%
1991	99.9%	98.7%	96.7%	94.5%	92.4%	90.1%	87.9%	85.9%	83.7%	81.0%	77.4%	74.1%	70.5%	66.8%	63.0%	60.2%	57.6%	55.1%
1992	99.9%	98.6%	96.9%	95.0%	93.0%	90.8%	89.0%	86.8%	84.1%	80.5%	77.2%	73.8%	70.0%	66.2%	63.1%	60.3%	57.2%	54.3%
1993	99.9%	98.4%	96.5%	94.5%	92.3%	90.3%	88.1%	85.3%	81.5%	78.0%	74.3%	70.2%	66.1%	62.9%	60.3%	57.5%	54.9%	52.6%
1994	99.9%	98.8%	97.2%	95.5%	93.7%	91.7%	89.0%	85.3%	81.9%	78.3%	74.4%	70.5%	67.4%	64.9%	62.3%	59.7%	57.2%	54.7%
1995	99.9%	98.7%	96.9%	95.2%	93.2%	90.7%	87.2%	83.9%	80.3%	76.3%	72.3%	69.2%	66.5%	63.6%	61.0%	58.4%	55.9%	53.6%
1996	99.9%	98.6%	96.9%	94.9%	92.2%	88.6%	85.3%	81.6%	77.6%	73.4%	70.4%	67.8%	65.1%	62.4%	59.9%	57.5%	55.1%	53.2%
1997	99.9%	98.5%	96.9%	94.5%	91.2%	88.0%	84.6%	80.8%	76.9%	73.9%	71.3%	68.6%	66.1%	63.7%	61.4%	59.2%	57.3%	55.4%
1998	99.9%	98.3%	95.9%	92.6%	89.4%	86.0%	82.3%	78.3%	75.2%	72.5%	69.7%	67.0%	64.5%	62.0%	59.7%	57.7%	55.7%	
1999	99.8%	98.2%	95.2%	92.1%	88.6%	84.6%	80.5%	77.4%	74.6%	71.7%	69.0%	66.4%	63.7%	61.1%	58.9%	56.7%		
2000	99.9%	97.9%	95.1%	91.5%	87.5%	83.5%	80.2%	77.3%	74.2%	71.2%	68.3%	65.5%	62.9%	60.8%	58.6%			
2001	99.8%	97.8%	94.8%	90.9%	86.7%	83.4%	80.3%	77.0%	73.9%	71.0%	68.1%	65.3%	63.0%	60.8%				
2002	99.8%	98.0%	95.0%	91.4%	88.6%	85.9%	82.9%	80.0%	77.2%	74.3%	71.6%	69.3%	67.1%					
2003	99.8%	97.9%	95.2%	92.8%	90.3%	87.7%	85.2%	82.6%	80.0%	77.5%	75.2%	73.1%						
2004	99.8%	97.7%	95.5%	93.1%	90.4%	87.7%	85.2%	82.6%	80.0%	77.8%	75.7%							
2005	99.8%	98.4%	96.3%	93.8%	91.2%	88.7%	86.0%	83.6%	81.4%	79.2%								
2006	99.9%	98.5%	96.4%	94.1%	91.6%	89.0%	86.5%	84.2%	82.0%									
2007	99.8%	98.3%	96.2%	93.8%	91.1%	88.6%	86.3%	84.1%										
2008	99.8%	98.5%	96.5%	94.1%	91.5%	89.0%	86.6%											
2009	99.8%	98.5%	96.4%	93.9%	91.6%	89.3%												
2010	99.8%	98.3%	96.3%	94.2%	91.9%													
2011	99.9%	98.5%	97.0%	95.1%														
2012	99.9%	98.8%	97.3%															
2013	99.9%	99.1%																
2014	99.9%																	

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	58.7%	56.3%	53.6%	50.1%	47.0%	43.9%	40.7%	37.4%	34.8%	32.6%	30.4%	28.3%	26.3%	24.3%	22.4%	20.8%	19.4%	
1981	59.5%	56.8%	53.4%	50.5%	47.2%	43.5%	39.9%	37.2%	34.9%	32.6%	30.4%	28.4%	26.6%	24.8%	23.4%	21.9%		
1982	58.1%	54.5%	51.3%	48.0%	44.5%	40.8%	38.0%	35.7%	33.3%	31.0%	28.8%	26.8%	25.0%	23.4%	21.9%			
1983	54.9%	51.4%	47.8%	44.0%	40.2%	37.3%	35.1%	32.6%	30.2%	28.0%	26.0%	24.2%	22.8%	21.4%				
1984	56.4%	53.0%	49.4%	45.8%	43.2%	41.0%	38.7%	36.7%	34.7%	32.7%	30.6%	28.9%	27.2%					
1985	54.2%	50.4%	46.6%	43.8%	41.4%	38.8%	36.4%	34.0%	31.8%	29.8%	28.1%	26.5%						
1986	55.0%	51.1%	48.0%	45.4%	42.7%	40.0%	37.5%	35.1%	32.9%	31.2%	29.5%							
1987	54.1%	51.2%	48.6%	45.6%	42.8%	40.3%	37.8%	35.5%	33.5%	31.8%								
1988	54.3%	51.9%	49.3%	46.8%	44.5%	42.1%	40.0%	38.1%	36.5%									
1989	52.5%	49.9%	47.6%	45.3%	43.2%	41.2%	39.4%	37.6%										
1990	51.3%	49.0%	46.7%	44.5%	42.3%	40.6%	38.8%											
1991	52.6%	50.3%	47.9%	45.7%	43.8%	41.9%												
1992	51.6%	48.9%	46.5%	44.5%	42.6%													
1993	50.2%	48.0%	46.2%	44.3%														
1994	52.3%	50.4%	48.5%															
1995	51.8%	49.9%																
1996	51.5%																	
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Exhibit PA-A3.15.1

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	56,314	37,836	3,330	3,236	3,139	3,040	2,939	2,836	2,731	2,625	2,516	2,407	2,295	2,183	23,036
1980	10,033	6,674	575	559	543	527	511	494	476	459	441	423	404	386	4,236
1981	11,689	7,698	649	632	615	598	580	562	543	524	505	485	465	445	5,085
1982	11,510	7,503	620	605	589	573	557	540	523	506	488	470	452	433	5,152
1983	11,688	7,542	610	596	582	567	552	536	520	504	487	470	453	435	5,375
1984	19,153	12,234	970	949	928	905	882	859	834	809	784	758	731	704	9,039
1985	23,437	14,817	1,152	1,129	1,105	1,079	1,053	1,027	999	971	942	912	882	851	11,337
1986	27,769	17,374	1,325	1,300	1,274	1,246	1,218	1,188	1,158	1,127	1,095	1,062	1,029	995	13,751
1987	33,311	20,624	1,544	1,516	1,487	1,457	1,426	1,393	1,360	1,325	1,289	1,253	1,215	1,177	16,869
1988	43,112	26,413	1,940	1,908	1,874	1,838	1,801	1,762	1,722	1,680	1,638	1,594	1,548	1,502	22,305
1989	47,093	28,548	2,058	2,026	1,993	1,958	1,920	1,881	1,841	1,799	1,755	1,711	1,665	1,618	24,869
1990	49,376	29,614	2,095	2,066	2,034	2,001	1,965	1,928	1,889	1,848	1,806	1,762	1,717	1,671	26,592
1991	50,191	29,780	2,067	2,042	2,014	1,983	1,950	1,916	1,879	1,841	1,801	1,760	1,718	1,674	27,547
1992	52,750	30,961	2,111	2,085	2,060	2,032	2,001	1,968	1,933	1,896	1,857	1,817	1,776	1,733	29,482
1993	50,830	29,510	1,979	1,955	1,931	1,908	1,881	1,853	1,822	1,790	1,756	1,720	1,683	1,645	28,908
1994	65,855	37,816	2,496	2,466	2,437	2,407	2,378	2,345	2,309	2,271	2,231	2,188	2,144	2,098	38,083
1995	62,449	35,438	2,315	2,287	2,256	2,228	2,197	2,166	2,130	2,092	2,054	2,015	1,974	1,931	36,804
1996	67,238	37,715	2,439	2,411	2,381	2,345	2,315	2,277	2,240	2,198	2,153	2,110	2,066	2,021	40,282
1997	83,302	46,198	2,959	2,924	2,891	2,855	2,806	2,769	2,718	2,668	2,610	2,549	2,494	2,438	50,619
1998	93,733	51,523	3,225	3,187	3,148	3,110	3,073	3,036	2,999	2,963	2,928	2,887	2,843	2,796	57,539
1999	108,488	58,991	3,651	3,608	3,564	3,521	3,479	3,437	3,396	3,355	3,314	3,274	3,229	3,179	67,481
2000	112,122	60,313	3,694	3,649	3,606	3,562	3,519	3,477	3,435	3,394	3,353	3,312	3,273	3,227	70,622
2001	112,812	60,026	3,617	3,598	3,554	3,511	3,469	3,427	3,386	3,345	3,305	3,265	3,226	3,187	71,921
2002	141,926	74,692	4,433	4,409	4,385	4,332	4,280	4,228	4,177	4,127	4,077	4,028	3,980	3,932	91,540
2003	163,833	85,198	4,993	4,965	4,942	4,929	4,892	4,830	4,772	4,716	4,662	4,604	4,524	4,465	106,540
2004	158,791	81,640	4,714	4,697	4,671	4,650	4,643	4,616	4,556	4,502	4,449	4,400	4,345	4,261	104,288
2005	156,791	79,690	4,531	4,519	4,505	4,480	4,461	4,460	4,441	4,383	4,331	4,280	4,234	4,180	103,986
2006	161,618	81,269	4,576	4,543	4,527	4,510	4,485	4,465	4,456	4,427	4,370	4,319	4,268	4,220	108,451
2007	157,354	78,229	4,343	4,332	4,300	4,286	4,271	4,247	4,228	4,223	4,199	4,144	4,095	4,047	106,639
2008	162,907	80,185	4,415	4,391	4,367	4,343	4,319	4,296	4,272	4,249	4,225	4,175	4,124	4,075	111,656
2009	123,358	60,009	3,256	3,246	3,233	3,219	3,199	3,184	3,169	3,151	3,135	3,122	3,091	3,053	85,299
2010	122,826	59,121	3,191	3,174	3,156	3,139	3,122	3,105	3,088	3,071	3,054	3,037	3,021	2,984	85,684
2011	133,597	63,210	3,104	3,235	3,296	3,316	3,323	3,320	3,291	3,285	3,277	3,259	3,246	3,249	94,394
2012	127,532	59,388	2,494	2,919	3,063	3,102	3,112	3,112	3,106	3,082	3,073	3,063	3,047	3,033	91,325
2013	140,714	64,185	1,976	2,609	3,222	3,450	3,433	3,415	3,396	3,378	3,360	3,341	3,323	3,305	102,507
2014	148,041	65,717	1,529	2,324	2,864	3,280	3,413	3,483	3,506	3,514	3,512	3,481	3,475	3,467	110,191
Total	3,103,547	1,627,681	94,978	96,098	96,538	96,290	95,426	94,436	93,305	92,097	90,833	89,460	88,055	86,600	1,989,431

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A3.15.2

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	66,909		56,314	84.2%	0.0%	56,314
1980	12,210	19,399	10,033	82.2%	0.0%	10,033
1981	14,147	20,553	11,689	82.6%	0.0%	11,689
1982	13,865	21,432	11,510	83.0%	0.0%	11,510
1983	14,023	23,773	11,688	83.3%	0.0%	11,688
1984	22,900	30,151	19,153	83.6%	0.0%	19,153
1985	27,941	40,729	23,437	83.9%	0.0%	23,437
1986	33,023	44,513	27,769	84.1%	0.0%	27,769
1987	39,532	51,253	33,311	84.3%	0.0%	33,311
1988	43,748	57,733	43,112	98.5%	0.0%	43,112
1989	49,555	64,598	47,093	95.0%	0.0%	47,093
1990	52,938	69,603	49,376	93.3%	0.0%	49,376
1991	54,719	67,344	50,191	91.7%	0.0%	50,191
1992	59,152	74,973	52,750	89.2%	0.0%	52,750
1993	55,362	73,433	50,830	91.8%	0.0%	50,830
1994	66,274	87,861	65,855	99.4%	0.0%	65,855
1995	61,317	86,253	62,449	95.5%	4.5%	62,449
1996	64,399	95,960	67,238	91.0%	9.0%	67,238
1997	78,383	111,783	83,302	85.3%	14.7%	83,302
1998	96,639	137,470	93,733	97.0%	0.0%	93,733
1999	122,787	169,807	108,488	88.4%	0.0%	108,488
2000	127,090	180,890	112,122	88.2%	0.0%	112,122
2001	128,774	186,032	112,812	87.6%	0.0%	112,812
2002	150,391	199,976	141,926	94.4%	0.0%	141,926
2003	157,026	196,541	163,833	82.8%	17.2%	163,833
2004	148,958	190,344	158,791	76.2%	23.8%	158,791
2005	147,067	177,344	156,791	67.9%	32.1%	156,791
2006	156,060	180,394	161,618	77.2%	22.8%	161,618
2007	149,227	180,982	157,354	74.4%	25.6%	157,354
2008	167,319	189,378	162,907	97.4%	0.0%	162,907
2009	121,709	140,802	123,358	91.4%	8.6%	123,358
2010	127,177	137,136	122,826	96.6%	0.0%	122,826
2011	139,559	127,156	133,597	51.9%	48.1%	133,597
2012	139,415	109,809	127,532	59.9%	40.1%	127,532
2013	141,362	94,058	140,714	98.6%	1.4%	140,714
2014	199,842	116,181	148,041	38.1%	61.9%	148,041
Total	3,250,799	3,755,645	3,103,547			3,103,547

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A3.15.3

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	66,909	44,954	3,957	3,844	3,730	3,612	3,492	3,370	3,245	3,118	2,990	2,859	2,727	2,594	27,370
1980	12,210	8,122	699	681	661	642	621	601	580	558	536	514	492	469	5,155
1981	14,147	9,317	785	765	745	724	702	680	657	634	611	587	563	538	6,155
1982	13,865	9,039	746	728	710	691	671	651	631	610	588	567	544	522	6,206
1983	14,023	9,049	732	715	698	680	662	643	624	604	584	564	543	522	6,449
1984	22,900	14,627	1,160	1,135	1,109	1,082	1,055	1,026	997	968	937	906	874	842	10,808
1985	27,941	17,663	1,374	1,346	1,317	1,287	1,256	1,224	1,191	1,157	1,123	1,087	1,051	1,014	13,515
1986	33,023	20,661	1,576	1,546	1,515	1,482	1,448	1,413	1,377	1,340	1,302	1,263	1,224	1,183	16,353
1987	39,532	24,477	1,832	1,799	1,765	1,729	1,692	1,653	1,614	1,572	1,530	1,487	1,442	1,397	20,019
1988	43,748	26,803	1,968	1,936	1,902	1,865	1,828	1,788	1,747	1,705	1,662	1,617	1,571	1,524	22,634
1989	49,555	30,041	2,165	2,132	2,097	2,060	2,021	1,980	1,937	1,893	1,847	1,800	1,752	1,702	26,169
1990	52,938	31,751	2,246	2,215	2,181	2,145	2,107	2,067	2,025	1,982	1,936	1,890	1,841	1,792	28,511
1991	54,719	32,467	2,253	2,226	2,195	2,162	2,126	2,088	2,049	2,007	1,964	1,919	1,873	1,825	30,032
1992	59,152	34,718	2,367	2,339	2,310	2,278	2,243	2,206	2,167	2,126	2,083	2,038	1,991	1,943	33,060
1993	55,362	32,141	2,155	2,129	2,103	2,078	2,049	2,018	1,985	1,949	1,912	1,873	1,833	1,791	31,485
1994	66,274	38,057	2,512	2,482	2,452	2,423	2,393	2,360	2,324	2,286	2,245	2,202	2,158	2,111	38,325
1995	61,317	34,827	2,266	2,239	2,212	2,185	2,159	2,133	2,103	2,071	2,037	2,000	1,962	1,923	36,030
1996	64,399	36,179	2,322	2,294	2,266	2,239	2,212	2,185	2,159	2,129	2,096	2,062	2,025	1,987	38,422
1997	78,383	43,557	2,760	2,727	2,694	2,661	2,629	2,598	2,566	2,535	2,500	2,462	2,421	2,378	47,453
1998	96,639	53,121	3,325	3,285	3,246	3,207	3,168	3,130	3,092	3,055	3,018	2,976	2,931	2,882	59,322
1999	122,787	66,766	4,133	4,083	4,034	3,985	3,937	3,890	3,843	3,797	3,751	3,706	3,654	3,598	76,375
2000	127,090	68,364	4,187	4,137	4,087	4,038	3,989	3,941	3,894	3,847	3,800	3,755	3,709	3,658	80,049
2001	128,774	68,519	4,129	4,107	4,057	4,008	3,960	3,912	3,865	3,819	3,773	3,727	3,682	3,638	82,096
2002	150,391	79,146	4,697	4,672	4,646	4,590	4,535	4,480	4,426	4,373	4,320	4,268	4,217	4,166	96,999
2003	157,026	81,729	4,781	4,755	4,729	4,703	4,647	4,591	4,535	4,481	4,427	4,374	4,321	4,269	102,412
2004	148,958	76,672	4,425	4,401	4,377	4,353	4,329	4,277	4,226	4,175	4,124	4,075	4,026	3,977	98,194
2005	147,067	74,859	4,266	4,242	4,219	4,196	4,173	4,150	4,100	4,051	4,002	3,954	3,906	3,859	97,948
2006	156,060	78,553	4,422	4,398	4,374	4,350	4,326	4,303	4,279	4,228	4,177	4,126	4,077	4,028	104,971
2007	149,227	74,278	4,134	4,112	4,089	4,067	4,045	4,022	4,000	3,978	3,931	3,883	3,836	3,790	101,339
2008	167,319	82,356	4,535	4,510	4,485	4,461	4,436	4,412	4,388	4,364	4,340	4,288	4,236	4,185	114,680
2009	121,709	59,240	3,229	3,211	3,193	3,176	3,159	3,141	3,124	3,107	3,090	3,073	3,036	3,000	84,169
2010	127,177	61,215	3,304	3,286	3,268	3,250	3,232	3,215	3,197	3,180	3,162	3,145	3,128	3,090	88,719
2011	139,559	66,302	3,304	3,540	3,521	3,501	3,482	3,463	3,444	3,425	3,407	3,388	3,369	3,351	98,362
2012	139,415	65,058	2,619	3,239	3,470	3,451	3,432	3,413	3,395	3,376	3,358	3,339	3,321	3,303	99,700
2013	141,362	64,482	1,980	2,618	3,238	3,469	3,450	3,431	3,413	3,394	3,375	3,357	3,338	3,320	102,979
2014	199,842	88,550	1,659	2,775	3,670	4,539	4,864	4,837	4,811	4,784	4,758	4,732	4,706	4,680	149,026
Total	3,250,799	1,707,660	99,007	100,650	101,366	101,371	100,532	99,295	98,011	96,678	95,298	93,864	92,384	90,853	2,081,491

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A3.15.4

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	19,399	13,214	990	977	966	954	943	932	922	911	901	891	882	873	8,257
1981	20,553	13,700	733	1,011	999	987	975	964	952	942	931	921	911	901	9,327
1982	21,432	14,017	827	735	1,014	1,001	989	977	966	955	944	933	923	913	10,254
1983	23,773	15,264	893	883	785	1,082	1,069	1,056	1,043	1,031	1,019	1,008	997	986	11,922
1984	30,151	19,033	1,150	1,089	1,077	958	1,320	1,304	1,288	1,273	1,258	1,244	1,229	1,216	15,746
1985	40,729	25,308	1,570	1,494	1,414	1,398	1,244	1,714	1,693	1,673	1,653	1,634	1,615	1,597	22,029
1986	44,513	27,257	1,727	1,650	1,570	1,486	1,469	1,306	1,801	1,779	1,757	1,737	1,716	1,697	24,819
1987	51,253	30,962	2,003	1,911	1,825	1,737	1,644	1,625	1,445	1,993	1,968	1,945	1,921	1,899	29,337
1988	57,733	34,442	2,269	2,168	2,068	1,975	1,879	1,779	1,759	1,564	2,156	2,130	2,104	2,079	33,802
1989	64,598	38,111	2,592	2,437	2,328	2,221	2,121	2,018	1,911	1,889	1,680	2,316	2,288	2,260	38,537
1990	69,603	40,654	2,833	2,679	2,519	2,406	2,296	2,193	2,086	1,975	1,952	1,736	2,394	2,364	42,169
1991	67,344	38,976	2,754	2,629	2,486	2,338	2,233	2,131	2,035	1,936	1,833	1,812	1,611	2,221	41,326
1992	74,973	43,027	3,075	2,941	2,806	2,655	2,496	2,384	2,275	2,172	2,067	1,956	1,934	1,720	46,492
1993	73,433	41,784	2,943	2,891	2,765	2,638	2,496	2,347	2,241	2,139	2,042	1,943	1,839	1,818	45,329
1994	87,861	49,592	3,511	3,381	3,321	3,176	3,031	2,867	2,695	2,575	2,457	2,346	2,232	2,113	54,157
1995	86,253	48,282	3,357	3,312	3,189	3,133	2,996	2,859	2,705	2,543	2,429	2,318	2,213	2,106	53,090
1996	95,960	53,254	3,626	3,594	3,546	3,414	3,354	3,208	3,061	2,896	2,722	2,600	2,481	2,370	59,088
1997	111,783	61,488	4,114	4,069	4,032	3,978	3,831	3,764	3,599	3,435	3,249	3,055	2,918	2,784	68,956
1998	137,470	74,938	4,935	4,878	4,824	4,781	4,717	4,542	4,462	4,267	4,072	3,852	3,622	3,459	85,059
1999	169,807	91,731	5,971	5,881	5,814	5,749	5,698	5,622	5,413	5,318	5,086	4,853	4,591	4,316	105,495
2000	180,890	96,768	6,091	6,146	6,054	5,985	5,918	5,866	5,787	5,572	5,474	5,235	4,996	4,726	113,039
2001	186,032	98,493	6,010	6,061	6,117	6,025	5,956	5,890	5,837	5,759	5,546	5,448	5,210	4,972	117,200
2002	199,976	104,760	6,271	6,258	6,311	6,369	6,274	6,202	6,133	6,078	5,997	5,774	5,673	5,425	127,211
2003	196,541	101,866	6,008	5,975	5,962	6,013	6,068	5,977	5,909	5,843	5,791	5,713	5,502	5,405	126,373
2004	190,344	97,579	5,640	5,646	5,615	5,603	5,651	5,703	5,617	5,553	5,491	5,442	5,369	5,170	123,841
2005	177,344	89,902	5,092	5,104	5,110	5,081	5,071	5,114	5,161	5,083	5,025	4,969	4,925	4,859	116,749
2006	180,394	90,443	5,096	5,033	5,045	5,051	5,023	5,012	5,055	5,101	5,025	4,967	4,912	4,868	120,205
2007	180,982	89,716	4,950	4,972	4,912	4,923	4,929	4,901	4,891	4,933	4,978	4,903	4,847	4,793	122,049
2008	189,378	92,781	4,988	5,044	5,066	5,004	5,016	5,021	4,994	4,983	5,026	5,072	4,996	4,938	129,231
2009	140,802	68,135	3,543	3,615	3,656	3,672	3,627	3,635	3,639	3,619	3,612	3,643	3,676	3,621	97,244
2010	137,136	65,461	3,207	3,370	3,439	3,477	3,493	3,450	3,458	3,462	3,443	3,435	3,465	3,496	95,941
2011	127,156	59,869	2,888	2,906	3,054	3,116	3,151	3,165	3,126	3,133	3,137	3,120	3,113	3,140	90,107
2012	109,809	50,932	2,308	2,442	2,457	2,582	2,634	2,664	2,676	2,643	2,649	2,652	2,637	2,632	78,833
2013	94,058	42,845	1,677	1,942	2,054	2,067	2,172	2,216	2,241	2,251	2,223	2,229	2,231	2,219	68,535
2014	116,181	51,673	1,450	2,046	2,369	2,506	2,521	2,649	2,703	2,734	2,746	2,712	2,718	2,722	86,305
Total	3,755,645	1,976,257	117,094	117,172	116,569	115,543	114,304	113,057	111,581	110,013	108,340	106,545	104,693	102,678	2,418,055

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A3.16

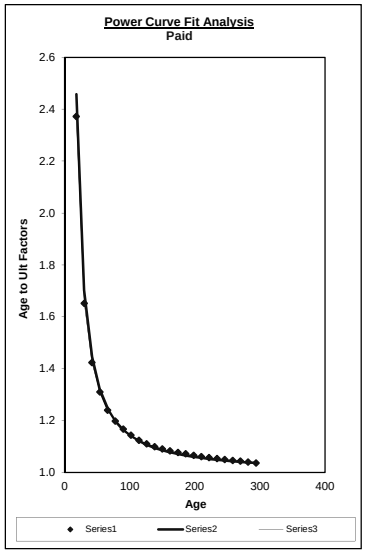
OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-2.95	0.00
B=	1.24	#DIV/0!
A=	43	#DIV/0!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9958	#DIV/0!
F-Statistics	6,958	#DIV/0!
F- Degree	29	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	11.590		----	y	6	11.627	#DIV/0!
18	2.372		----	y	18	2.458	#DIV/0!
30	1.652		----	y	30	1.703	#DIV/0!
42	1.423		----	y	42	1.445	#DIV/0!
54	1.309		----	y	54	1.319	#DIV/0!
66	1.240		----	y	66	1.245	#DIV/0!
78	1.197		----	y	78	1.197	#DIV/0!
90	1.167		----	y	90	1.164	#DIV/0!
102	1.143		----	y	102	1.140	#DIV/0!
114	1.124		----	y	114	1.121	#DIV/0!
126	1.110		----	y	126	1.107	#DIV/0!
138	1.100		----	y	138	1.095	#DIV/0!
150	1.090		----	y	150	1.086	#DIV/0!
162	1.082		----	y	162	1.078	#DIV/0!
174	1.077		----	y	174	1.071	#DIV/0!
186	1.072		----	y	186	1.065	#DIV/0!
198	1.066		----	y	198	1.060	#DIV/0!
210	1.061		----	y	210	1.056	#DIV/0!
222	1.057		----	y	222	1.052	#DIV/0!
234	1.054		----	y	234	1.049	#DIV/0!
246	1.050		----	y	246	1.046	#DIV/0!
258	1.046		----	y	258	1.043	#DIV/0!
270	1.043		----	y	270	1.041	#DIV/0!
282	1.040		----	y	282	1.039	#DIV/0!
294	1.036		----	y	294	1.037	#DIV/0!
306	1.033		----	y	306	1.035	#DIV/0!
318	1.030		----	y	318	1.033	#DIV/0!
330	1.028		----	y	330	1.032	#DIV/0!
342	1.026		----	y	342	1.030	#DIV/0!
354	1.024		----	y	354	1.029	#DIV/0!
366	1.022		----	y	366	1.028	#DIV/0!
378	1.021	y	----	y	378	1.027	#DIV/0!



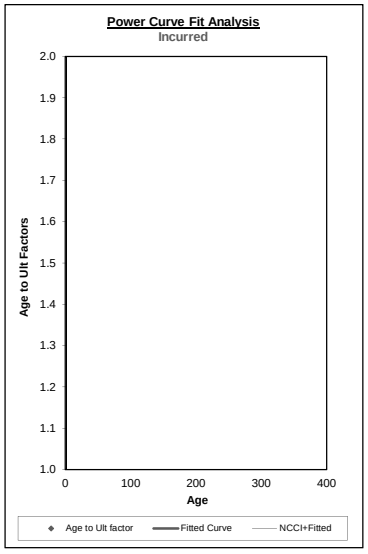


Exhibit PA-A4.1

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			5,528	1.000	5,528	67%	3,714			
1980	6/30/2014	30,972	30,043	929	1.000	929	67%	618	0.11	1.34	795
1981	6/30/2014	30,355	29,601	754	1.000	754	66%	497	0.10	1.23	820
1982	6/30/2014	30,011	29,099	912	1.000	912	65%	595	0.10	1.12	889
1983	6/30/2014	34,213	32,965	1,248	1.000	1,248	65%	805	0.11	1.12	994
1984	6/30/2014	40,833	39,115	1,718	1.000	1,718	67%	1,143	0.12	1.25	987
1985	6/30/2014	50,881	48,612	2,268	1.000	2,268	66%	1,496	0.14	1.26	1,135
1986	6/30/2014	52,100	48,983	3,117	1.000	3,117	65%	2,013	0.14	1.19	1,141
1987	6/30/2014	54,884	51,654	3,230	1.000	3,230	64%	2,057	0.13	1.18	1,137
1988	6/30/2014	61,093	57,180	3,913	1.000	3,913	63%	2,474	0.14	1.17	1,182
1989	6/30/2014	62,505	58,213	4,292	1.000	4,292	63%	2,694	0.13	1.13	1,170
1990	6/30/2014	59,910	55,375	4,535	1.000	4,535	62%	2,825	0.12	1.07	1,131
1991	6/30/2014	58,372	53,812	4,559	1.000	4,559	62%	2,825	0.11	0.96	1,196
1992	6/30/2014	55,261	49,615	5,645	1.000	5,645	61%	3,445	0.10	0.90	1,166
1993	6/30/2014	49,362	44,358	5,004	1.000	5,004	61%	3,043	0.09	0.85	1,051
1994	6/30/2014	40,801	36,534	4,267	1.000	4,267	61%	2,584	0.07	0.80	887
1995	6/30/2014	37,306	32,472	4,834	1.000	4,834	60%	2,883	0.06	0.71	864
1996	6/30/2014	31,874	27,262	4,612	1.000	4,612	59%	2,725	0.05	0.62	805
1997	6/30/2014	28,233	22,586	5,647	1.000	5,647	58%	3,264	0.04	0.54	764
1998	6/30/2014	28,503	22,398	6,106	1.000	6,106	57%	3,507	0.04	0.51	784
1999	6/30/2014	34,221	26,192	8,029	1.000	8,029	57%	4,581	0.05	0.50	912
2000	6/30/2014	40,368	30,007	10,361	1.000	10,361	57%	5,875	0.05	0.48	1,066
2001	6/30/2014	39,735	29,439	10,295	1.000	10,295	57%	5,863	0.05	0.41	1,192
2002	6/30/2014	39,938	29,038	10,900	1.000	10,900	57%	6,240	0.05	0.41	1,194
2003	6/30/2014	39,835	28,820	11,016	1.000	11,016	58%	6,398	0.05	0.38	1,257
2004	6/30/2014	35,517	25,386	10,131	1.000	10,131	59%	5,985	0.04	0.34	1,218
2005	6/30/2014	35,919	23,968	11,951	1.000	11,951	59%	7,049	0.04	0.31	1,354
2006	6/30/2014	29,435	19,328	10,107	1.000	10,107	60%	6,101	0.03	0.25	1,286
2007	6/30/2014	29,849	18,454	11,395	1.000	11,395	61%	6,954	0.03	0.23	1,397
2008	6/30/2014	29,896	17,372	12,524	1.000	12,524	65%	8,115	0.03	0.20	1,564
2009	6/30/2014	22,795	11,966	10,830	1.000	10,830	60%	6,466	0.03	0.18	1,499
2010	6/30/2014	22,647	11,038	11,609	1.000	11,609	73%	8,424	0.03	0.18	1,433
2011	6/30/2014	19,273	7,518	11,756	1.000	11,756	67%	7,835	0.02	0.17	1,237
2012	6/30/2014	18,267	5,287	12,980	1.000	12,980	65%	8,436	0.02	0.16	1,208
2013	6/30/2014	19,857	3,214	16,643	1.000	16,643	66%	10,964	0.02	0.15	1,300
2014	6/30/2014	23,911	425	11,530	1.000	11,530	70%	8,063	0.02	0.15	1,516
		1,318,933	1,057,330	255,176		255,176		158,555			

Column Notes

(2) Exhibit PA-A4.2, Column (8).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A4.8, Column (5).
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-A4.15.1 through Exhibit PA-A4.15.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-A4.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-A4.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A4.2

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	31,315	31,511		31,174	30,771	30,972
1981	6/30/2014	402	30,922	31,117		30,514	30,196	30,355
1982	6/30/2014	390	30,459	30,591		30,198	29,824	30,011
1983	6/30/2014	378	34,587	34,471		34,462	33,964	34,213
1984	6/30/2014	366	41,142	40,731		41,169	40,497	40,833
1985	6/30/2014	354	51,295	50,986		51,316	50,445	50,881
1986	6/30/2014	342	51,877	51,546		52,690	51,511	52,100
1987	6/30/2014	330	54,938	54,434	52,483	54,829	53,830	54,884
1988	6/30/2014	318	61,088	60,204	58,312	61,098	59,876	61,093
1989	6/30/2014	306	62,485	61,463	59,667	62,524	61,189	62,505
1990	6/30/2014	294	59,746	58,835	57,108	60,074	58,244	59,910
1991	6/30/2014	282	58,383	57,391	55,714	58,360	56,285	58,372
1992	6/30/2014	270	54,161	53,376	51,728	56,360	52,902	55,261
1993	6/30/2014	258	48,743	48,330	46,774	49,982	46,830	49,362
1994	6/30/2014	246	40,438	40,748	39,261	41,163	38,382	40,801
1995	6/30/2014	234	36,229	36,982	35,351	38,383	34,628	37,306
1996	6/30/2014	222	30,688	32,049	30,158	33,061	29,206	31,874
1997	6/30/2014	210	25,686	27,810	25,643	30,780	25,124	28,233
1998	6/30/2014	198	25,784	28,029	25,588	31,223	24,937	28,503
1999	6/30/2014	186	30,591	32,321	29,832	37,852	29,326	34,221
2000	6/30/2014	174	35,644	36,146	33,858	45,092	34,238	40,368
2001	6/30/2014	162	35,669	35,942	33,446	43,801	33,651	39,735
2002	6/30/2014	150	36,044	35,973	33,462	43,833	33,581	39,938
2003	6/30/2014	138	36,823	36,212	33,771	42,848	33,332	39,835
2004	6/30/2014	126	33,575	33,425	31,268	37,459	29,456	35,517
2005	6/30/2014	114	33,025	32,730	30,632	38,813	29,214	35,919
2006	6/30/2014	102	28,000	29,085	27,103	30,870	23,601	29,435
2007	6/30/2014	90	28,412	29,197	27,888	31,286	23,428	29,849
2008	6/30/2014	78	28,790	28,829	28,137	32,069	23,330	29,896
2009	6/30/2014	66	21,715	23,302	22,172	23,369	16,794	22,795
2010	6/30/2014	54	22,497	23,194	22,075	26,748	18,148	22,647
2011	6/30/2014	42	17,611	20,968	20,092	23,527	14,987	19,273
2012	6/30/2014	30	15,156	20,328	19,969	23,627	13,958	18,267
2013	6/30/2014	18	14,564	21,006	21,286	28,771	15,087	19,857
2014	6/30/2014	6	18,183	22,385	24,056	38,571	16,504	23,911
			1,266,265	1,291,648	976,833	1,397,897	1,197,275	1,318,933

Column Notes

(3) Exhibit PA-A4.3, Column (5).
(4) Exhibit PA-A4.5, Column (12).
(5) Exhibit PA-A4.6, Column (12).
(6) Exhibit PA-A4.7, Column (6).
(7) Exhibit PA-A4.10, Column (6).
(8) Based on Columns (3) through (7).

Exhibit PA-A4.3

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	30,043	1.042	31,315			
1981	6/30/2014	402	29,601	1.045	30,922			
1982	6/30/2014	390	29,099	1.047	30,459			
1983	6/30/2014	378	32,965	1.049	34,587			
1984	6/30/2014	366	39,115	1.052	41,142			
1985	6/30/2014	354	48,612	1.055	51,295			
1986	6/30/2014	342	48,983	1.059	51,877			
1987	6/30/2014	330	51,654	1.064	54,938			
1988	6/30/2014	318	57,180	1.068	61,088			
1989	6/30/2014	306	58,213	1.073	62,485			
1990	6/30/2014	294	55,375	1.079	59,746			
1991	6/30/2014	282	53,812	1.085	58,383			
1992	6/30/2014	270	49,615	1.092	54,161			
1993	6/30/2014	258	44,358	1.099	48,743			
1994	6/30/2014	246	36,534	1.107	40,438			
1995	6/30/2014	234	32,472	1.116	36,229			
1996	6/30/2014	222	27,262	1.126	30,688			
1997	6/30/2014	210	22,586	1.137	25,686			
1998	6/30/2014	198	22,398	1.151	25,784			
1999	6/30/2014	186	26,192	1.168	30,591			
2000	6/30/2014	174	30,007	1.188	35,644			
2001	6/30/2014	162	29,439	1.212	35,669			
2002	6/30/2014	150	29,038	1.241	36,044			
2003	6/30/2014	138	28,820	1.278	36,823			
2004	6/30/2014	126	25,386	1.323	33,575			
2005	6/30/2014	114	23,968	1.378	33,025			
2006	6/30/2014	102	19,328	1.449	28,000			
2007	6/30/2014	90	18,454	1.540	28,412			
2008	6/30/2014	78	17,372	1.657	28,790			
2009	6/30/2014	66	11,966	1.815	21,715			
2010	6/30/2014	54	11,038	2.038	22,497			
2011	6/30/2014	42	7,518	2.343	17,611			
2012	6/30/2014	30	5,287	2.867	15,156			
2013	6/30/2014	18	3,214	4.531	14,564			
2014	6/30/2014	6	425	42.773	18,183			
			1,057,330		1,266,265			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A4.4, Page 1 and Exhibit PA-A4.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	269	2,712	5,516	7,313	8,993	10,637	12,306	13,891	15,498	17,049	18,376	19,842	21,280	22,619	23,896	24,934	25,826	26,554
1981	295	2,968	6,003	7,889	9,603	11,247	12,923	14,520	16,088	17,533	18,966	20,441	21,827	23,148	24,245	25,254	26,120	26,743
1982	354	3,379	6,397	8,365	10,193	11,939	13,667	15,244	16,777	18,413	19,887	21,390	22,750	23,872	24,804	25,604	26,243	26,634
1983	353	3,564	7,211	9,459	11,519	13,428	15,268	16,970	18,881	20,781	22,528	24,203	25,608	26,906	27,998	28,857	29,407	29,913
1984	439	4,407	8,934	11,803	14,382	16,787	19,061	21,436	23,946	26,391	28,683	30,510	32,134	33,504	34,523	35,139	35,655	36,080
1985	477	4,949	10,497	14,128	17,411	20,457	23,856	27,184	30,489	33,642	36,145	38,434	40,421	41,859	42,721	43,425	44,056	44,670
1986	466	4,985	11,000	14,809	18,248	21,893	25,501	28,922	32,315	35,133	37,565	39,704	41,272	42,297	43,173	43,892	44,582	45,199
1987	498	5,431	12,273	16,651	21,054	25,586	29,828	34,025	37,446	40,349	42,795	44,508	45,545	46,409	47,080	47,764	48,339	48,834
1988	576	6,240	14,184	20,111	25,744	30,716	35,433	39,583	43,246	46,235	48,398	49,625	50,617	51,449	52,211	52,894	53,466	53,965
1989	573	6,444	15,996	23,092	29,292	34,824	39,177	43,111	46,247	48,444	49,791	50,935	51,826	52,674	53,388	54,066	54,660	55,238
1990	473	6,286	15,825	23,387	29,786	34,614	38,694	42,107	44,662	46,200	47,444	48,447	49,463	50,352	51,110	51,757	52,333	52,822
1991	684	9,671	19,081	26,780	32,335	36,806	40,386	43,142	44,688	45,963	47,124	48,163	49,096	49,853	50,430	50,963	51,502	51,946
1992	722	10,726	20,809	27,364	32,275	36,200	39,011	40,648	41,868	42,915	43,860	44,653	45,348	45,925	46,472	46,975	47,472	47,914
1993	922	11,060	19,582	25,549	29,960	32,901	34,513	35,833	36,860	37,910	38,879	39,736	40,404	40,997	41,568	42,113	42,622	43,126
1994	843	9,835	17,546	22,579	25,615	27,457	28,771	29,877	30,940	31,836	32,559	33,147	33,712	34,188	34,634	35,070	35,514	35,834
1995	752	10,290	17,018	20,578	22,534	23,982	25,113	26,155	27,106	27,877	28,567	29,213	29,771	30,312	30,759	31,235	31,637	31,993
1996	877	9,669	14,617	16,952	18,671	19,915	21,055	21,988	22,870	23,611	24,264	24,819	25,291	25,784	26,215	26,567	26,821	27,066
1997	625	6,655	10,065	12,269	13,800	15,198	16,400	17,340	18,185	18,920	19,544	20,121	20,689	21,212	21,618	22,007	22,318	22,586
1998	814	6,386	9,763	12,001	13,788	15,264	16,516	17,508	18,364	19,133	19,799	20,423	20,956	21,411	21,778	22,118	22,398	
1999	891	7,429	11,354	14,432	16,659	18,337	19,613	20,758	21,712	22,632	23,426	24,210	24,884	25,408	25,834	26,192		
2000	1,189	8,510	13,861	17,462	19,847	21,612	23,064	24,263	25,301	26,320	27,330	28,193	28,932	29,503	30,007			
2001	1,126	8,870	14,382	18,042	20,254	22,043	23,510	24,789	25,899	26,900	27,707	28,366	28,919	29,439				
2002	1,112	9,703	15,272	18,735	21,058	22,525	23,821	25,044	26,184	27,081	27,793	28,458	29,038					
2003	1,340	9,905	15,311	18,606	20,736	22,441	23,957	25,358	26,519	27,453	28,226	28,820						
2004	1,080	8,653	13,815	16,780	18,905	20,598	22,157	23,302	24,172	24,836	25,386							
2005	1,114	8,497	13,082	16,021	18,073	19,831	21,252	22,320	23,243	23,968								
2006	892	6,997	10,899	13,531	15,496	16,859	17,898	18,726	19,328									
2007	774	6,472	10,554	13,412	15,277	16,687	17,741	18,454										
2008	872	6,939	11,200	13,720	15,325	16,505	17,372											
2009	734	5,355	8,544	10,195	11,253	11,966												
2010	733	5,367	8,249	9,932	11,038													
2011	589	3,985	6,213	7,518														
2012	411	3,341	5,287															
2013	380	3,214																
2014	425																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	10.074	2.034	1.326	1.230	1.183	1.157	1.129	1.116	1.100	1.078	1.080	1.072	1.063	1.056	1.043	1.036	1.028	1.020
1981	10.061	2.023	1.314	1.217	1.171	1.149	1.124	1.108	1.090	1.082	1.078	1.068	1.060	1.047	1.042	1.034	1.024	1.015
1982	9.550	1.894	1.308	1.219	1.171	1.145	1.115	1.101	1.097	1.080	1.076	1.064	1.049	1.039	1.032	1.025	1.015	1.012
1983	10.090	2.023	1.312	1.218	1.166	1.137	1.111	1.113	1.101	1.084	1.074	1.058	1.051	1.041	1.031	1.019	1.017	1.013
1984	10.044	2.027	1.321	1.219	1.167	1.135	1.125	1.117	1.102	1.087	1.064	1.053	1.043	1.030	1.018	1.015	1.012	1.012
1985	10.373	2.121	1.346	1.232	1.175	1.166	1.140	1.122	1.103	1.074	1.063	1.052	1.036	1.021	1.016	1.015	1.014	1.012
1986	10.708	2.207	1.346	1.232	1.200	1.165	1.134	1.117	1.087	1.069	1.057	1.040	1.025	1.021	1.017	1.016	1.014	1.011
1987	10.906	2.260	1.357	1.264	1.215	1.166	1.141	1.101	1.078	1.061	1.040	1.023	1.019	1.014	1.015	1.012	1.010	1.010
1988	10.838	2.273	1.418	1.280	1.193	1.154	1.117	1.093	1.069	1.047	1.025	1.020	1.016	1.015	1.013	1.011	1.009	1.008
1989	11.248	2.482	1.444	1.269	1.189	1.125	1.100	1.073	1.048	1.028	1.023	1.017	1.016	1.014	1.013	1.011	1.011	1.009
1990	13.291	2.517	1.478	1.274	1.162	1.118	1.088	1.061	1.034	1.027	1.021	1.021	1.018	1.015	1.013	1.011	1.009	1.009
1991	14.131	1.973	1.403	1.207	1.138	1.097	1.068	1.036	1.029	1.025	1.022	1.019	1.015	1.012	1.011	1.011	1.009	1.008
1992	14.855	1.940	1.315	1.179	1.122	1.078	1.042	1.030	1.025	1.022	1.018	1.016	1.013	1.012	1.011	1.011	1.009	1.009
1993	12.002	1.770	1.305	1.173	1.098	1.049	1.038	1.029	1.028	1.026	1.022	1.017	1.015	1.014	1.013	1.012	1.012	1.010
1994	11.664	1.784	1.287	1.134	1.072	1.048	1.038	1.036	1.029	1.023	1.018	1.017	1.014	1.013	1.013	1.013	1.009	1.008
1995	13.684	1.654	1.209	1.095	1.064	1.047	1.041	1.036	1.028	1.025	1.023	1.019	1.018	1.015	1.015	1.013	1.011	1.008
1996	11.025	1.512	1.160	1.101	1.067	1.057	1.044	1.040	1.032	1.028	1.023	1.019	1.019	1.017	1.013	1.010	1.009	1.007
1997	10.652	1.512	1.219	1.125	1.101	1.079	1.057	1.049	1.040	1.033	1.029	1.028	1.025	1.019	1.018	1.014	1.012	
1998	7.842	1.529	1.229	1.149	1.107	1.082	1.060	1.049	1.042	1.035	1.032	1.026	1.022	1.017	1.016	1.013		
1999	8.342	1.528	1.271	1.154	1.101	1.070	1.058	1.046	1.042	1.035	1.033	1.028	1.021	1.017	1.014			
2000	7.156	1.629	1.260	1.137	1.089	1.067	1.052	1.043	1.040	1.038	1.032	1.026	1.020	1.017				
2001	7.876	1.621	1.254	1.123	1.088	1.067	1.054	1.045	1.039	1.030	1.024	1.019	1.018					
2002	8.726	1.574	1.227	1.124	1.070	1.058	1.051	1.046	1.034	1.026	1.024	1.020						
2003	7.390	1.546	1.215	1.114	1.082	1.068	1.058	1.046	1.035	1.028	1.021							
2004	8.015	1.597	1.215	1.127	1.090	1.076	1.052	1.037	1.028	1.022								
2005	7.629	1.540	1.225	1.128	1.097	1.072	1.050	1.041	1.031									
2006	7.847	1.558	1.241	1.145	1.088	1.062	1.046	1.032										
2007	8.359	1.631	1.271	1.139	1.092	1.063	1.040											
2008	7.960	1.614	1.225	1.117	1.077	1.053												
2009	7.295	1.596	1.193	1.104	1.063													
2010	7.318	1.537	1.204	1.111														
2011	6.763	1.559	1.210															
2012	8.120	1.582																
2013	8.457																	
$ Wtd Avg	9.439	1.774	1.290	1.174	1.123	1.095	1.076	1.063	1.051	1.042	1.035	1.029	1.024	1.020	1.017	1.015	1.012	1.010
Strt Average	9.714	1.807	1.285	1.172	1.123	1.097	1.078	1.065	1.054	1.044	1.038	1.032	1.027	1.022	1.019	1.016	1.013	1.011
3 Yr $ Wtd Avg	7.634	1.556	1.202	1.111	1.079	1.059	1.046	1.037	1.031	1.026	1.023	1.022	1.020	1.017	1.016	1.012	1.011	1.008
5 Yr $ Wtd Avg	7.465	1.581	1.224	1.125	1.085	1.066	1.050	1.041	1.033	1.029	1.027	1.024	1.021	1.017	1.015	1.012	1.011	1.009
Inv. Power Curve	9.501	2.031	1.393	1.209	1.131	1.090	1.066	1.050	1.040	1.032	1.027	1.023	1.019	1.017	1.015	1.013	1.012	1.010
Selected	9.439	1.581	1.224	1.149	1.123	1.095	1.076	1.063	1.051	1.042	1.035	1.029	1.024	1.020	1.017	1.015	1.012	1.010
Cumulative	42.773	4.531	2.867	2.343	2.038	1.815	1.657	1.540	1.449	1.378	1.323	1.278	1.241	1.212	1.188	1.168	1.151	1.137

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	27,093	27,451	27,741	28,011	28,264	28,488	28,693	28,876	29,072	29,250	29,430	29,580	29,712	29,818	29,909	29,977	30,043	
1981	27,132	27,461	27,726	28,031	28,250	28,452	28,597	28,742	28,898	29,043	29,191	29,331	29,435	29,492	29,549	29,601		
1982	26,954	27,193	27,481	27,701	27,923	28,128	28,307	28,441	28,578	28,694	28,801	28,900	28,980	29,038	29,099			
1983	30,290	30,676	31,025	31,314	31,561	31,788	31,990	32,193	32,366	32,533	32,696	32,796	32,885	32,965				
1984	36,500	36,872	37,198	37,464	37,707	37,927	38,113	38,318	38,513	38,719	38,870	39,009	39,115					
1985	45,211	45,690	46,151	46,535	46,857	47,184	47,541	47,861	48,114	48,317	48,477	48,612						
1986	45,715	46,172	46,590	46,955	47,376	47,712	48,075	48,354	48,602	48,803	48,983							
1987	49,311	49,681	50,019	50,334	50,587	50,873	51,092	51,333	51,504	51,654								
1988	54,417	54,854	55,278	55,673	56,078	56,452	56,751	57,001	57,180									
1989	55,720	56,180	56,647	57,081	57,429	57,765	58,021	58,213										
1990	53,295	53,782	54,189	54,572	54,885	55,176	55,375											
1991	52,377	52,762	53,079	53,392	53,627	53,812												
1992	48,358	48,746	49,074	49,352	49,615													
1993	43,568	43,906	44,147	44,358														
1994	36,135	36,366	36,534															
1995	32,265	32,472																
1996	27,262																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.013	1.011	1.010	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.004	1.004	1.003	1.002	1.002		
1981	1.012	1.010	1.011	1.008	1.007	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.002	1.002	1.002			
1982	1.009	1.011	1.008	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.002	1.002				
1983	1.013	1.011	1.009	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.003	1.003	1.002					
1984	1.010	1.009	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.003						
1985	1.011	1.010	1.008	1.007	1.007	1.008	1.007	1.005	1.004	1.003	1.003							
1986	1.010	1.009	1.008	1.009	1.007	1.008	1.006	1.005	1.004	1.004								
1987	1.008	1.007	1.006	1.005	1.006	1.004	1.005	1.003	1.003									
1988	1.008	1.008	1.007	1.007	1.007	1.005	1.004	1.003										
1989	1.008	1.008	1.008	1.006	1.006	1.004	1.003											
1990	1.009	1.008	1.007	1.006	1.005	1.004												
1991	1.007	1.006	1.006	1.004	1.003													
1992	1.008	1.007	1.006	1.005														
1993	1.008	1.005	1.005															
1994	1.006	1.005																
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$ Wtd Avg	1.009	1.008	1.007	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	----	----
Strt Average	1.009	1.008	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	----	----
3 Yr $ Wtd Avg	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.002	1.002	----	----	----	----
5 Yr $ Wtd Avg	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	----	----	----	----	----	----
Inv. Power Curve	1.009	1.008	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.039
Selected	1.009	1.008	1.007	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.003	1.039
Cumulative	1.126	1.116	1.107	1.099	1.092	1.085	1.079	1.073	1.068	1.064	1.059	1.055	1.052	1.049	1.047	1.045	1.042	1.039

Exhibit PA-A4.5

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -5.6%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	1.08	1.000	0.14	0.15	1.25	1.042	4.1%	1,467	31,511
1981	6/30/2014	402	30,142	1.02	1.000	0.15	0.15	1.18	1.045	4.3%	1,516	31,117
1982	6/30/2014	390	30,059	1.01	1.000	0.16	0.16	1.11	1.047	4.5%	1,491	30,591
1983	6/30/2014	378	30,607	1.13	1.000	0.17	0.19	1.05	1.049	4.7%	1,506	34,471
1984	6/30/2014	366	33,122	1.24	1.000	0.18	0.22	0.99	1.052	4.9%	1,616	40,731
1985	6/30/2014	354	35,714	1.44	1.000	0.19	0.27	1.27	1.055	5.2%	2,374	50,986
1986	6/30/2014	342	38,298	1.37	1.000	0.20	0.27	1.20	1.059	5.6%	2,563	51,546
1987	6/30/2014	330	41,065	1.34	1.000	0.21	0.28	1.13	1.064	6.0%	2,781	54,434
1988	6/30/2014	318	44,222	1.38	1.000	0.22	0.31	1.07	1.068	6.4%	3,024	60,204
1989	6/30/2014	306	47,110	1.33	1.000	0.24	0.31	1.01	1.073	6.8%	3,250	61,463
1990	6/30/2014	294	49,660	1.21	1.000	0.25	0.30	0.95	1.079	7.3%	3,460	58,835
1991	6/30/2014	282	50,857	1.15	1.000	0.27	0.30	0.90	1.085	7.8%	3,579	57,391
1992	6/30/2014	270	52,804	1.05	1.000	0.28	0.29	0.85	1.092	8.4%	3,761	53,376
1993	6/30/2014	258	55,133	0.90	1.000	0.30	0.27	0.80	1.099	9.0%	3,972	48,330
1994	6/30/2014	246	57,740	0.71	1.000	0.32	0.22	0.76	1.107	9.7%	4,214	40,748
1995	6/30/2014	234	60,950	0.61	1.000	0.33	0.20	0.71	1.116	10.4%	4,510	36,982
1996	6/30/2014	222	63,664	0.50	1.000	0.35	0.18	0.67	1.126	11.2%	4,787	32,049
1997	6/30/2014	210	68,077	0.41	1.000	0.37	0.16	0.64	1.137	12.1%	5,224	27,810
1998	6/30/2014	198	71,447	0.40	1.000	0.40	0.16	0.60	1.151	13.1%	5,631	28,029
1999	6/30/2014	186	75,245	0.45	1.000	0.42	0.19	0.57	1.168	14.4%	6,129	32,321
2000	6/30/2014	174	79,122	0.51	1.000	0.45	0.23	0.49	1.188	15.8%	6,139	36,146
2001	6/30/2014	162	80,397	0.49	1.000	0.47	0.23	0.46	1.212	17.5%	6,502	35,942
2002	6/30/2014	150	81,621	0.49	1.000	0.50	0.24	0.44	1.241	19.4%	6,934	35,973
2003	6/30/2014	138	82,433	0.48	1.000	0.53	0.26	0.41	1.278	21.7%	7,392	36,212
2004	6/30/2014	126	84,633	0.42	1.000	0.56	0.24	0.39	1.323	24.4%	8,040	33,425
2005	6/30/2014	114	86,912	0.41	1.000	0.59	0.25	0.37	1.378	27.4%	8,762	32,730
2006	6/30/2014	102	90,786	0.32	1.000	0.63	0.20	0.35	1.449	31.0%	9,757	29,085
2007	6/30/2014	90	93,585	0.32	1.000	0.67	0.21	0.33	1.540	35.0%	10,743	29,197
2008	6/30/2014	78	93,441	0.33	1.000	0.71	0.23	0.31	1.657	39.7%	11,457	28,829
2009	6/30/2014	66	86,523	0.26	1.000	0.75	0.20	0.29	1.815	44.9%	11,336	23,302
2010	6/30/2014	54	86,642	0.28	1.000	0.79	0.23	0.28	2.038	50.9%	12,156	23,194
2011	6/30/2014	42	90,268	0.23	1.000	0.84	0.19	0.26	2.343	57.3%	13,451	20,968
2012	6/30/2014	30	94,120	0.21	1.000	0.89	0.18	0.25	2.867	65.1%	15,041	20,328
2013	6/30/2014	18	98,557	0.22	1.000	0.94	0.21	0.23	4.531	77.9%	17,792	21,006
2014	6/30/2014	6	102,837	0.28	1.000	1.00	0.28	0.22	42.773	97.7%	21,960	22,385
	Total/Average		2,296,770				0.23				234,318	1,291,648

Selected	Selected Pure Premium (2000-2014)	0.22
	Selected Pure Premium (1985-1999)	0.24
	Selected Pure Premium (1980-1984)	0.18

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A4.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A4.13, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A4.3, Column (4).
(12) Exhibit PA-A4.3, Column (3) + Column (11).

Exhibit PA-A4.6

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	6.7%	1.000	1.00	6.7%	1.7%	1.064	6.0%	829	52,483
1988	6/30/2014	318	1,049,491	5.8%	1.000	1.00	5.8%	1.7%	1.068	6.4%	1,132	58,312
1989	6/30/2014	306	1,261,672	5.0%	1.000	1.00	5.0%	1.7%	1.073	6.8%	1,454	59,667
1990	6/30/2014	294	1,405,588	4.3%	1.000	1.00	4.3%	1.7%	1.079	7.3%	1,733	57,108
1991	6/30/2014	282	1,441,150	4.1%	1.000	1.00	4.1%	1.7%	1.085	7.8%	1,901	55,714
1992	6/30/2014	270	1,493,380	3.7%	1.000	1.00	3.7%	1.7%	1.092	8.4%	2,113	51,728
1993	6/30/2014	258	1,593,604	3.1%	1.000	1.00	3.1%	1.7%	1.099	9.0%	2,416	46,774
1994	6/30/2014	246	1,676,121	2.4%	1.000	1.00	2.4%	1.7%	1.107	9.7%	2,727	39,261
1995	6/30/2014	234	1,647,517	2.3%	1.000	1.00	2.3%	1.7%	1.116	10.4%	2,879	35,351
1996	6/30/2014	222	1,539,171	2.1%	1.000	1.00	2.1%	1.7%	1.126	11.2%	2,896	30,158
1997	6/30/2014	210	1,502,506	1.9%	1.000	1.00	1.9%	1.7%	1.137	12.1%	3,057	25,643
1998	6/30/2014	198	1,441,297	2.0%	1.000	1.00	2.0%	1.7%	1.151	13.1%	3,190	25,588
1999	6/30/2014	186	1,502,048	2.3%	1.000	1.00	2.3%	1.7%	1.168	14.4%	3,640	29,832
2000	6/30/2014	174	1,444,705	2.8%	1.000	1.00	2.8%	1.7%	1.188	15.8%	3,851	33,858
2001	6/30/2014	162	1,361,007	2.9%	1.000	1.00	2.9%	1.7%	1.212	17.5%	4,006	33,446
2002	6/30/2014	150	1,350,293	3.0%	1.000	1.00	3.0%	1.7%	1.241	19.4%	4,423	33,462
2003	6/30/2014	138	1,351,670	2.9%	1.000	1.00	2.9%	1.7%	1.278	21.7%	4,951	33,771
2004	6/30/2014	126	1,430,941	2.5%	1.000	1.00	2.5%	1.7%	1.323	24.4%	5,883	31,268
2005	6/30/2014	114	1,441,863	2.5%	1.000	1.00	2.5%	1.7%	1.378	27.4%	6,665	30,632
2006	6/30/2014	102	1,489,415	2.0%	1.000	1.00	2.0%	1.7%	1.449	31.0%	7,775	27,103
2007	6/30/2014	90	1,597,109	1.9%	1.000	1.00	1.9%	1.7%	1.540	35.0%	9,434	27,888
2008	6/30/2014	78	1,610,573	1.9%	1.000	1.00	1.9%	1.7%	1.657	39.7%	10,765	28,137
2009	6/30/2014	66	1,348,818	1.7%	1.000	1.00	1.7%	1.7%	1.815	44.9%	10,206	22,172
2010	6/30/2014	54	1,285,639	1.9%	1.000	1.00	1.9%	1.7%	2.038	50.9%	11,037	22,075
2011	6/30/2014	42	1,301,802	1.6%	1.000	1.00	1.6%	1.7%	2.343	57.3%	12,575	20,092
2012	6/30/2014	30	1,337,788	1.4%	1.000	1.00	1.4%	1.7%	2.867	65.1%	14,682	19,969
2013	6/30/2014	18	1,375,921	1.6%	1.000	1.00	1.6%	1.7%	4.531	77.9%	18,072	21,286
2014	6/30/2014	6	1,435,670	2.0%	1.000	1.00	2.0%	1.7%	42.773	97.7%	23,631	24,056
	Total/Average		39,539,419				2.7%				177,923	976,833
	Selected					Selected Loss Ratio	1.7%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A4.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A4.13, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A4.3, Column (4).
(12) Exhibit PA-A4.3, Column (3) + Column (11).

Exhibit PA-A4.7

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	66	17.011	1,131	31,174
1981	6/30/2014	402	52	17.577	913	30,514
1982	6/30/2014	390	61	18.153	1,099	30,198
1983	6/30/2014	378	80	18.740	1,497	34,462
1984	6/30/2014	366	106	19.340	2,054	41,169
1985	6/30/2014	354	136	19.953	2,704	51,316
1986	6/30/2014	342	180	20.581	3,707	52,690
1987	6/30/2014	330	150	21.225	3,176	54,829
1988	6/30/2014	318	179	21.886	3,918	61,098
1989	6/30/2014	306	191	22.566	4,311	62,524
1990	6/30/2014	294	199	23.567	4,699	60,074
1991	6/30/2014	282	185	24.567	4,548	58,360
1992	6/30/2014	270	264	25.567	6,745	56,360
1993	6/30/2014	258	212	26.568	5,623	49,982
1994	6/30/2014	246	168	27.568	4,629	41,163
1995	6/30/2014	234	207	28.568	5,911	38,383
1996	6/30/2014	222	196	29.569	5,799	33,061
1997	6/30/2014	210	268	30.569	8,194	30,780
1998	6/30/2014	198	280	31.569	8,825	31,223
1999	6/30/2014	186	358	32.570	11,659	37,852
2000	6/30/2014	174	504	29.943	15,085	45,092
2001	6/30/2014	162	520	27.600	14,361	43,801
2002	6/30/2014	150	580	25.509	14,795	43,833
2003	6/30/2014	138	593	23.645	14,028	42,848
2004	6/30/2014	126	549	21.982	12,073	37,459
2005	6/30/2014	114	724	20.499	14,845	38,813
2006	6/30/2014	102	602	19.176	11,542	30,870
2007	6/30/2014	90	713	17.996	12,831	31,286
2008	6/30/2014	78	867	16.944	14,697	32,069
2009	6/30/2014	66	712	16.005	11,403	23,369
2010	6/30/2014	54	1,106	14.207	15,710	26,748
2011	6/30/2014	42	1,304	12.275	16,010	23,527
2012	6/30/2014	30	1,946	9.425	18,340	23,627
2013	6/30/2014	18	2,834	9.018	25,557	28,771
2014	6/30/2014	6	425	89.733	38,146	38,571
			17,518		340,567	1,397,897

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A4.9, Page 1 and Exhibit PA-A4.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A4.8

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	3.305	0
1946	6/30/2014	822	0	3.548	0
1947	6/30/2014	810	0	3.799	0
1948	6/30/2014	798	0	4.058	0
1949	6/30/2014	786	1	4.325	5
1950	6/30/2014	774	0	4.597	0
1951	6/30/2014	762	0	4.877	0
1952	6/30/2014	750	1	5.164	5
1953	6/30/2014	738	0	5.459	0
1954	6/30/2014	726	0	5.762	0
1955	6/30/2014	714	0	6.074	2
1956	6/30/2014	702	0	6.396	0
1957	6/30/2014	690	1	6.727	9
1958	6/30/2014	678	0	7.068	3
1959	6/30/2014	666	2	7.418	18
1960	6/30/2014	654	5	7.778	35
1961	6/30/2014	642	2	8.146	15
1962	6/30/2014	630	4	8.523	36
1963	6/30/2014	618	13	8.910	115
1964	6/30/2014	606	15	9.305	141
1965	6/30/2014	594	5	9.710	48
1966	6/30/2014	582	5	10.125	46
1967	6/30/2014	570	2	10.551	16
1968	6/30/2014	558	4	10.987	40
1969	6/30/2014	546	5	11.433	56
1970	6/30/2014	534	7	11.891	80
1971	6/30/2014	522	13	12.359	157
1972	6/30/2014	510	20	12.837	252
1973	6/30/2014	498	11	13.325	141
1974	6/30/2014	486	26	13.823	356
1975	6/30/2014	474	33	14.331	476
1976	6/30/2014	462	63	14.848	941
1977	6/30/2014	450	42	15.375	640
1978	6/30/2014	438	51	15.911	808
1979	6/30/2014	426	66	16.456	1,088
			395		5,528

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A4.9, Page 1 and Exhibit PA-A4.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	7	63	72	46	43	42	43	41	41	40	34	38	37	34	33	27	23	19
1981	8	72	82	51	46	44	45	43	42	39	39	40	37	36	30	27	23	17
1982	10	90	89	58	54	52	51	47	45	48	44	45	40	33	28	24	19	12
1983	10	93	106	65	60	55	53	49	56	55	51	49	41	38	32	25	16	15
1984	11	96	109	69	62	58	55	57	61	59	55	44	39	33	25	15	12	10
1985	11	100	124	81	73	68	76	74	74	70	56	51	44	32	19	16	14	14
1986	10	99	132	83	75	80	79	75	74	62	53	47	34	22	19	16	15	14
1987	10	102	142	91	91	94	88	87	71	60	51	35	21	18	14	14	12	10
1988	11	110	154	115	109	96	91	80	71	58	42	24	19	16	15	13	11	10
1989	11	110	179	133	116	104	81	74	59	41	25	21	17	16	13	13	11	11
1990	9	110	180	143	121	91	77	64	48	29	23	19	19	17	14	12	11	9
1991	14	184	193	158	114	92	73	56	32	26	24	21	19	16	12	11	11	9
1992	15	211	213	138	104	83	59	35	26	22	20	17	15	12	12	11	10	9
1993	20	216	182	127	94	63	34	28	22	22	21	18	14	13	12	12	11	11
1994	18	195	168	109	66	40	29	24	23	19	16	13	12	10	10	9	10	7
1995	17	221	156	82	45	34	26	24	22	18	16	15	13	13	10	11	9	8
1996	22	222	125	59	43	31	29	24	22	19	16	14	12	12	11	9	6	6
1997	17	163	92	60	41	38	33	25	23	20	17	16	15	14	11	11	8	7
1998	22	153	93	62	49	41	34	27	24	21	18	17	15	13	10	9	8	
1999	24	174	105	82	59	45	34	31	25	25	21	21	18	14	11	10		
2000	31	193	141	95	63	47	38	32	27	27	27	23	20	15	13			
2001	34	232	165	110	66	54	44	38	33	30	24	20	17	16				
2002	33	257	167	104	69	44	39	37	34	27	21	20	17					
2003	42	270	171	104	67	54	48	44	37	29	24	19						
2004	37	260	177	102	73	58	53	39	30	23	19							
2005	42	278	173	111	77	66	54	40	35	27								
2006	39	267	170	115	86	60	45	36	26									
2007	36	267	191	134	87	66	49	33										
2008	46	317	223	132	84	62	45											
2009	48	304	210	109	70	47												
2010	46	293	182	106	70													
2011	38	218	143	84														
2012	27	194	129															
2013	25	186																
2014	27																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	7.868	0.997	0.563	0.846	0.911	0.965	0.898	0.955	0.941	0.872	0.972	0.926	0.918	0.919	0.898	0.841	0.797	0.823
1982	6.894	0.916	0.570	0.795	0.821	0.876	0.844	0.907	0.860	0.800	0.913	0.842	0.886	0.893	0.987	0.989	0.890	0.908
1983	8.725	0.958	0.550	0.828	0.864	0.922	0.873	0.918	0.872	0.791	0.877	0.828	0.813	0.732	0.746	0.758	0.725	0.644
1984	8.803	1.105	0.597	0.864	0.890	0.921	0.900	0.967	0.911	0.859	0.879	0.926	0.961	0.959	1.014	1.074	1.179	1.065
1985	9.011	1.097	0.560	0.770	0.793	0.809	0.757	0.817	0.801	0.788	0.790	0.769	0.747	0.767	0.775	0.794	0.730	0.740
1986	9.781	1.250	0.615	0.878	0.902	0.950	0.939	0.984	0.946	0.905	0.958	0.946	0.934	0.856	0.819	0.892	0.907	0.893
1987	9.593	1.289	0.589	0.830	0.875	0.842	0.852	0.855	0.871	0.886	0.924	0.968	1.044	1.071	1.133	1.066	1.134	1.102
1988	9.177	1.294	0.590	0.796	0.862	0.914	0.953	0.883	0.849	0.877	0.848	0.906	0.933	0.864	0.961	0.902	0.928	1.024
1989	10.220	1.399	0.641	0.821	0.829	0.882	0.986	0.962	0.985	1.018	0.941	0.897	0.965	0.928	0.990	0.871	0.870	0.809
1990	12.306	1.629	0.737	0.813	0.857	0.894	0.956	0.911	0.852	0.869	0.911	0.880	0.828	0.796	0.887	0.909	0.995	0.977
1991	7.827	0.978	0.740	0.766	0.801	0.841	0.879	0.854	0.917	0.899	0.796	0.901	0.877	0.922	1.033	0.996	0.836	0.981
1992	12.084	0.913	0.741	0.823	0.884	0.885	0.952	0.917	1.014	1.077	1.067	1.144	1.057	0.971	0.947	1.041	0.867	0.948
1993	10.754	0.985	0.762	0.815	0.882	0.947	1.006	0.916	1.010	0.892	0.811	0.803	0.857	0.912	0.872	0.905	0.859	0.873
1994	11.787	0.929	0.759	0.859	0.950	0.858	0.984	0.911	0.968	1.059	1.162	1.113	1.030	1.175	1.197	1.145	1.115	1.351
1995	11.223	0.759	0.702	0.801	0.884	0.852	0.917	0.958	0.884	0.880	0.799	0.822	0.801	0.774	0.915	0.874	0.748	0.795
1996	9.973	0.702	0.660	0.768	0.772	0.834	0.837	0.935	0.802	0.854	0.906	0.923	1.050	0.832	1.013	1.048	1.288	1.013
1997	13.128	0.765	0.639	0.728	0.757	0.761	0.724	0.876	0.818	0.829	0.829	0.765	0.809	0.770	0.807	0.608	0.738	0.682
1998	7.286	0.602	0.642	0.673	0.769	0.802	0.738	0.838	0.844	0.800	0.852	0.896	0.965	0.878	1.045	0.897	0.944	
1999	6.457	0.533	0.588	0.599	0.684	0.770	0.802	0.772	0.832	0.747	0.811	0.700	0.697	0.722	0.824	0.806		
2000	5.549	0.541	0.581	0.624	0.710	0.730	0.796	0.803	0.894	0.787	0.784	0.789	0.715	0.755	0.717			
2001	5.721	0.608	0.575	0.573	0.702	0.714	0.719	0.714	0.808	0.889	0.941	0.987	0.908	0.852				
2002	6.986	0.644	0.659	0.641	0.773	1.003	0.990	0.911	0.880	0.903	0.927	0.834	0.900					
2003	6.075	0.616	0.607	0.668	0.653	0.720	0.765	0.772	0.732	0.723	0.815	0.927						
2004	7.299	0.657	0.587	0.661	0.738	0.823	0.827	0.933	0.989	1.070	0.994							
2005	6.187	0.636	0.588	0.658	0.751	0.806	0.734	0.741	0.655	0.690								
2006	7.146	0.648	0.650	0.673	0.772	0.899	0.888	0.963	1.038									
2007	7.359	0.639	0.601	0.642	0.682	0.687	0.733	0.788										
2008	5.846	0.602	0.600	0.662	0.785	0.799	0.735											
2009	6.577	0.734	0.628	0.774	0.887	0.969												
2010	6.551	0.716	0.595	0.654	0.670													
2011	7.750	0.837	0.744	0.836														
2012	8.013	0.738	0.651															
2013	7.780	0.693																
2014	6.888																	
Strt Average	8.371	0.861	0.635	0.746	0.804	0.851	0.857	0.880	0.884	0.870	0.896	0.891	0.895	0.874	0.929	0.917	0.919	0.919
3 Yr Avg	7.561	0.756	0.664	0.754	0.781	0.818	0.785	0.830	0.894	0.828	0.912	0.916	0.841	0.776	0.862	0.770	0.990	0.830
5 Yr Avg	7.397	0.744	0.644	0.713	0.759	0.832	0.783	0.839	0.859	0.855	0.892	0.847	0.837	0.795	0.881	0.847	0.966	0.943
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	8.371	0.808	0.664	0.754	0.781	0.834	0.834	0.834	0.834	0.834	0.834	0.834	0.834	0.834	0.834	0.935	0.935	0.935
Cumulative	89.733	9.018	9.425	12.275	14.207	16.005	16.944	17.996	19.176	20.499	21.982	23.645	25.509	27.600	29.943	32.570	31.569	30.569

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	14	9	7	7	6	6	5	5	5	5	5	4	3	3	2	2	2	
1981	11	9	7	8	6	5	4	4	4	4	4	4	3	2	2	1		
1982	9	7	9	7	7	6	5	4	4	3	3	3	2	2	2			
1983	11	11	10	8	7	7	6	6	5	5	5	3	3	2				
1984	10	9	8	6	6	5	4	5	5	5	4	3	3					
1985	12	11	10	9	7	7	8	7	6	5	4	3						
1986	11	10	9	8	9	7	8	6	5	4	4							
1987	10	8	7	7	5	6	5	5	4	3								
1988	9	8	8	8	8	7	6	5	3									
1989	9	9	9	8	7	6	5	4										
1990	9	9	8	7	6	5	4											
1991	9	8	7	6	5	4												
1992	9	8	7	6	6													
1993	9	7	5	5														
1994	7	5	4															
1995	6	5																
1996	5																	
1997																		
1998																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.874	0.838	0.967	0.787	0.974	0.962	1.198	1.286	1.083	1.184	0.960	0.895	0.972	1.518	1.130	1.216		
1982	0.940	1.009	0.967	0.909	0.833	0.643	0.742	1.063	0.959	1.168	1.191	0.965	0.649	0.888	0.783			
1983	0.649	0.760	0.640	0.786	0.845	0.803	0.674	0.692	0.683	0.655	0.612	0.815	0.673	0.772				
1984	1.107	1.132	1.061	1.121	1.121	1.110	1.311	1.011	1.033	0.955	0.793	0.772						
1985	0.744	0.739	0.625	0.686	0.738	0.616	0.623	0.660	0.882	0.809	0.940	0.849						
1986	0.946	1.027	0.933	0.898	0.791	1.084	0.895	0.924	0.832	0.811	0.766							
1987	1.012	1.196	1.140	1.416	1.404	1.342	1.342	1.093	1.241	1.272								
1988	0.876	0.828	0.795	0.685	0.757	0.629	0.862	0.732	0.895									
1989	0.937	0.953	0.875	0.964	1.109	0.918	1.012	0.969										
1990	0.964	0.951	1.056	0.901	1.065	0.874	0.950											
1991	1.039	0.977	1.111	0.923	1.136	0.992												
1992	0.840	0.796	0.923	0.824	0.681													
1993	0.871	0.962	1.141	1.235														
1994	1.099	1.023	1.236															
1995	0.798	0.762																
1996	0.968																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
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2011																		
2012																		
2013																		
2014																		
Strt Average	0.917	0.930	0.962	0.933	0.955	0.907	0.961	0.937	0.951	0.979	0.877	0.859	0.765	1.059	0.956	1.216	----	----
3 Yr Avg	0.955	0.916	1.100	0.994	0.961	0.928	0.941	0.931	0.989	0.964	0.833	0.812	0.765	1.059	----	----	----	----
5 Yr Avg	0.915	0.904	1.093	0.969	0.950	0.951	1.012	0.875	0.977	0.900	0.860	0.859	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.922	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	29.569	28.568	27.568	26.568	25.567	24.567	23.567	22.566	21.886	21.225	20.581	19.953	19.340	18.740	18.153	17.577	17.011	16.456

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086 1098	**1098 1110**	**1110 1122**															
0.148	0.074	0.003															

Exhibit PA-A4.10

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	66	10.945	727	30,771
1981	6/30/2014	402	52	11.468	595	30,196
1982	6/30/2014	390	61	11.985	725	29,824
1983	6/30/2014	378	80	12.499	998	33,964
1984	6/30/2014	366	106	13.011	1,382	40,497
1985	6/30/2014	354	136	13.521	1,833	50,445
1986	6/30/2014	342	180	14.032	2,527	51,511
1987	6/30/2014	330	150	14.544	2,176	53,830
1988	6/30/2014	318	179	15.059	2,696	59,876
1989	6/30/2014	306	191	15.577	2,976	61,189
1990	6/30/2014	294	199	14.387	2,869	58,244
1991	6/30/2014	282	185	13.354	2,472	56,285
1992	6/30/2014	270	264	12.457	3,286	52,902
1993	6/30/2014	258	212	11.679	2,472	46,830
1994	6/30/2014	246	168	11.004	1,848	38,382
1995	6/30/2014	234	207	10.418	2,156	34,628
1996	6/30/2014	222	196	9.910	1,943	29,206
1997	6/30/2014	210	268	9.468	2,538	25,124
1998	6/30/2014	198	280	9.085	2,540	24,937
1999	6/30/2014	186	358	8.753	3,133	29,326
2000	6/30/2014	174	504	8.399	4,231	34,238
2001	6/30/2014	162	520	8.094	4,212	33,651
2002	6/30/2014	150	580	7.832	4,542	33,581
2003	6/30/2014	138	593	7.606	4,513	33,332
2004	6/30/2014	126	549	7.412	4,071	29,456
2005	6/30/2014	114	724	7.244	5,246	29,214
2006	6/30/2014	102	602	7.100	4,274	23,601
2007	6/30/2014	90	713	6.976	4,974	23,428
2008	6/30/2014	78	867	6.869	5,958	23,330
2009	6/30/2014	66	712	6.777	4,828	16,794
2010	6/30/2014	54	1,106	6.430	7,110	18,148
2011	6/30/2014	42	1,304	5.727	7,469	14,987
2012	6/30/2014	30	1,946	4.456	8,671	13,958
2013	6/30/2014	18	2,834	4.189	11,873	15,087
2014	6/30/2014	6	425	37.823	16,079	16,504
			17,518		139,945	1,197,275

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A4.11, Page 1 and Exhibit PA-A4.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	269	2,443	2,804	1,798	1,680	1,644	1,670	1,585	1,606	1,552	1,326	1,466	1,438	1,339	1,277	1,038	892	727
1981	295	2,673	3,036	1,886	1,714	1,644	1,676	1,597	1,567	1,446	1,433	1,475	1,387	1,320	1,097	1,008	866	623
1982	354	3,025	3,019	1,968	1,828	1,746	1,728	1,577	1,534	1,635	1,474	1,503	1,361	1,122	932	800	639	391
1983	353	3,211	3,646	2,248	2,060	1,909	1,840	1,702	1,911	1,900	1,747	1,675	1,406	1,298	1,092	859	550	506
1984	439	3,968	4,528	2,868	2,580	2,405	2,274	2,376	2,509	2,445	2,293	1,827	1,624	1,370	1,019	616	516	425
1985	477	4,472	5,548	3,631	3,284	3,046	3,399	3,328	3,305	3,152	2,504	2,288	1,987	1,438	861	705	630	614
1986	466	4,519	6,015	3,810	3,439	3,645	3,608	3,420	3,393	2,818	2,432	2,138	1,569	1,025	876	719	690	617
1987	498	4,933	6,842	4,378	4,403	4,532	4,243	4,196	3,422	2,902	2,446	1,712	1,037	865	671	684	576	495
1988	576	5,664	7,944	5,927	5,633	4,972	4,717	4,150	3,663	2,989	2,163	1,227	993	831	762	684	571	499
1989	573	5,871	9,552	7,096	6,200	5,531	4,353	3,935	3,136	2,197	1,348	1,143	891	849	714	678	594	578
1990	473	5,814	9,539	7,562	6,398	4,828	4,081	3,413	2,555	1,538	1,244	1,003	1,016	889	758	647	576	489
1991	684	8,986	9,411	7,698	5,556	4,471	3,579	2,757	1,546	1,275	1,161	1,039	933	757	577	533	539	444
1992	722	10,004	10,083	6,555	4,912	3,925	2,811	1,637	1,220	1,047	945	793	695	577	546	503	497	442
1993	922	10,139	8,522	5,967	4,410	2,941	1,612	1,320	1,027	1,050	969	857	667	593	571	544	510	504
1994	843	8,992	7,711	5,033	3,036	1,842	1,314	1,106	1,063	897	723	588	565	476	446	436	443	320
1995	752	9,539	6,728	3,560	1,956	1,448	1,131	1,041	952	771	690	645	558	541	447	476	402	356
1996	877	8,792	4,948	2,335	1,720	1,244	1,140	933	882	741	653	555	473	493	431	352	254	246
1997	625	6,030	3,410	2,204	1,532	1,398	1,202	940	845	734	625	576	568	522	407	389	311	268
1998	814	5,572	3,376	2,238	1,787	1,475	1,252	992	857	769	666	624	533	455	366	341	280	
1999	891	6,538	3,926	3,078	2,227	1,678	1,276	1,145	954	920	794	785	674	524	427	358		
2000	1,189	7,320	5,352	3,601	2,385	1,765	1,452	1,199	1,038	1,019	1,010	863	739	571	504			
2001	1,126	7,744	5,512	3,660	2,212	1,789	1,467	1,279	1,110	1,001	807	659	553	520				
2002	1,112	8,591	5,569	3,463	2,322	1,467	1,295	1,223	1,140	897	713	665	580					
2003	1,340	8,565	5,406	3,294	2,130	1,705	1,516	1,401	1,162	934	773	593						
2004	1,080	7,574	5,162	2,965	2,125	1,694	1,558	1,146	869	665	549							
2005	1,114	7,383	4,585	2,939	2,052	1,759	1,421	1,068	924	724								
2006	892	6,105	3,903	2,631	1,965	1,364	1,038	828	602									
2007	774	5,698	4,082	2,858	1,865	1,410	1,054	713										
2008	872	6,067	4,262	2,519	1,605	1,180	867											
2009	734	4,621	3,190	1,651	1,058	712												
2010	733	4,633	2,883	1,682	1,106													
2011	589	3,396	2,228	1,304														
2012	411	2,929	1,946															
2013	380	2,834																
2014	425																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	9.074	1.148	0.641	0.934	0.979	1.016	0.949	1.013	0.966	0.855	1.105	0.981	0.931	0.954	0.812	0.860	0.815	0.742
1981	9.061	1.136	0.621	0.908	0.959	1.020	0.953	0.981	0.923	0.991	1.029	0.940	0.952	0.831	0.919	0.859	0.719	0.625
1982	8.550	0.998	0.652	0.929	0.955	0.989	0.913	0.973	1.066	0.901	1.020	0.905	0.824	0.831	0.858	0.799	0.612	0.818
1983	9.090	1.136	0.617	0.916	0.927	0.964	0.925	1.123	0.994	0.919	0.959	0.839	0.923	0.841	0.787	0.640	0.921	0.743
1984	9.044	1.141	0.634	0.899	0.932	0.945	1.045	1.056	0.974	0.938	0.797	0.889	0.843	0.744	0.605	0.838	0.823	0.987
1985	9.373	1.241	0.655	0.904	0.928	1.116	0.979	0.993	0.954	0.794	0.914	0.868	0.724	0.599	0.818	0.895	0.974	0.882
1986	9.708	1.331	0.633	0.903	1.060	0.990	0.948	0.992	0.831	0.863	0.879	0.734	0.653	0.855	0.821	0.959	0.895	0.835
1987	9.906	1.387	0.640	1.006	1.029	0.936	0.989	0.815	0.848	0.843	0.700	0.606	0.834	0.776	1.019	0.842	0.859	0.965
1988	9.838	1.402	0.746	0.950	0.883	0.949	0.880	0.883	0.816	0.724	0.567	0.809	0.838	0.916	0.897	0.835	0.874	0.905
1989	10.248	1.627	0.743	0.874	0.892	0.787	0.904	0.797	0.701	0.614	0.848	0.779	0.953	0.841	0.950	0.876	0.974	0.834
1990	12.291	1.641	0.793	0.846	0.755	0.845	0.836	0.749	0.602	0.809	0.806	1.013	0.874	0.853	0.854	0.890	0.850	0.967
1991	13.131	1.047	0.818	0.722	0.805	0.801	0.770	0.561	0.825	0.911	0.895	0.899	0.811	0.762	0.923	1.012	0.824	0.971
1992	13.855	1.008	0.650	0.749	0.799	0.716	0.582	0.746	0.858	0.903	0.838	0.877	0.830	0.947	0.920	0.989	0.888	1.006
1993	11.002	0.841	0.700	0.739	0.667	0.548	0.818	0.778	1.022	0.923	0.885	0.778	0.889	0.963	0.953	0.936	0.990	0.874
1994	10.664	0.858	0.653	0.603	0.607	0.713	0.841	0.961	0.844	0.806	0.813	0.961	0.844	0.936	0.978	1.017	0.722	0.943
1995	12.684	0.705	0.529	0.549	0.740	0.782	0.920	0.914	0.810	0.895	0.935	0.866	0.969	0.827	1.065	0.844	0.887	0.761
1996	10.025	0.563	0.472	0.737	0.723	0.917	0.818	0.945	0.841	0.881	0.850	0.852	1.043	0.874	0.816	0.721	0.969	0.798
1997	9.652	0.565	0.646	0.695	0.912	0.860	0.781	0.900	0.869	0.851	0.923	0.986	0.919	0.778	0.957	0.798	0.863	
1998	6.842	0.606	0.663	0.798	0.825	0.848	0.792	0.864	0.897	0.866	0.937	0.854	0.855	0.805	0.929	0.821		
1999	7.342	0.600	0.784	0.723	0.754	0.760	0.897	0.833	0.964	0.863	0.988	0.859	0.777	0.815	0.839			
2000	6.156	0.731	0.673	0.662	0.740	0.823	0.825	0.866	0.981	0.992	0.854	0.857	0.773	0.882				
2001	6.876	0.712	0.664	0.604	0.809	0.820	0.872	0.868	0.901	0.807	0.816	0.840	0.941					
2002	7.726	0.648	0.622	0.671	0.632	0.883	0.944	0.932	0.786	0.795	0.933	0.872						
2003	6.390	0.631	0.609	0.647	0.801	0.889	0.924	0.829	0.804	0.828	0.767							
2004	7.015	0.682	0.574	0.717	0.797	0.920	0.735	0.759	0.765	0.826								
2005	6.629	0.621	0.641	0.698	0.857	0.808	0.751	0.865	0.784									
2006	6.847	0.639	0.674	0.747	0.694	0.761	0.798	0.727										
2007	7.359	0.716	0.700	0.653	0.756	0.748	0.676											
2008	6.960	0.702	0.591	0.637	0.735	0.735												
2009	6.295	0.690	0.518	0.641	0.673													
2010	6.318	0.622	0.584	0.657														
2011	5.763	0.656	0.585															
2012	7.120	0.664																
2013	7.457																	
$ Wtd Avg	8.439	0.865	0.662	0.771	0.827	0.860	0.871	0.873	0.860	0.844	0.863	0.852	0.848	0.828	0.866	0.860	0.850	0.854
Strt Average	8.714	0.900	0.648	0.765	0.821	0.858	0.860	0.879	0.870	0.856	0.877	0.864	0.864	0.840	0.886	0.865	0.859	0.862
3 Yr $ Wtd Avg	6.634	0.644	0.559	0.644	0.729	0.749	0.743	0.787	0.786	0.815	0.836	0.856	0.821	0.837	0.907	0.780	0.901	0.834
5 Yr $ Wtd Avg	6.465	0.670	0.602	0.670	0.752	0.802	0.783	0.829	0.811	0.853	0.870	0.856	0.845	0.832	0.922	0.847	0.883	0.886
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	7.289	0.768	0.662	0.771	0.827	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.868	0.868	0.868
Cumulative	37.823	4.189	4.456	5.727	6.430	6.777	6.869	6.976	7.100	7.244	7.412	7.606	7.832	8.094	8.399	8.753	9.085	9.468

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	539	358	291	270	253	224	205	183	196	178	180	150	132	106	91	68	66	
1981	389	329	265	305	219	203	145	145	156	145	148	140	104	57	57	52		
1982	320	239	288	220	222	206	179	134	138	116	107	98	80	59	61			
1983	376	386	350	288	248	227	202	203	173	167	164	100	89	80				
1984	419	372	327	266	243	219	186	206	194	206	152	139	106					
1985	541	479	461	384	322	327	358	319	253	203	160	136						
1986	516	457	418	365	421	336	363	279	248	201	180							
1987	477	370	338	314	253	286	220	240	171	150								
1988	452	437	424	395	405	374	299	251	179									
1989	482	460	467	434	348	336	256	191										
1990	473	487	407	383	313	291	199											
1991	431	384	318	312	236	185												
1992	444	388	329	278	264													
1993	441	338	241	212														
1994	302	231	168															
1995	271	207																
1996	196																	
1997																		
1998																		
1999																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	0.664	0.812	0.927	0.938	0.887	0.915	0.889	1.075	0.904	1.015	0.831	0.882	0.804	0.855	0.751	0.975		
1981	0.847	0.804	1.153	0.717	0.927	0.714	1.002	1.073	0.929	1.025	0.946	0.741	0.547	1.008	0.906			
1982	0.749	1.202	0.763	1.012	0.925	0.869	0.749	1.030	0.841	0.927	0.915	0.813	0.738	1.027				
1983	1.026	0.906	0.824	0.860	0.914	0.893	1.002	0.853	0.967	0.979	0.611	0.893	0.896					
1984	0.886	0.879	0.814	0.914	0.902	0.848	1.106	0.946	1.060	0.735	0.916	0.765						
1985	0.885	0.962	0.832	0.839	1.016	1.093	0.893	0.793	0.802	0.789	0.847							
1986	0.886	0.916	0.872	1.155	0.797	1.081	0.768	0.891	0.809	0.896								
1987	0.775	0.914	0.930	0.804	1.131	0.768	1.094	0.713	0.874									
1988	0.967	0.969	0.933	1.023	0.924	0.798	0.839	0.714										
1989	0.954	1.015	0.930	0.803	0.965	0.762	0.746											
1990	1.029	0.837	0.941	0.817	0.928	0.686												
1991	0.891	0.827	0.983	0.754	0.786													
1992	0.873	0.847	0.845	0.951														
1993	0.767	0.712	0.879															
1994	0.765	0.728																
1995	0.763																	
1996																		
1997																		
1998																		
1999																		
2000																		
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2013																		

																		Tail
$ Wtd Avg	0.861	0.891	0.899	0.889	0.923	0.862	0.891	0.872	0.892	0.898	0.837	0.815	0.745	0.940	0.811	0.975	----	----
Strt Average	0.858	0.889	0.902	0.891	0.925	0.857	0.909	0.899	0.898	0.909	0.844	0.819	0.746	0.963	0.828	0.975	----	----
3 Yr $ Wtd Avg	0.765	0.771	0.903	0.835	0.905	0.754	0.881	0.778	0.823	0.806	0.788	0.817	0.717	0.940	----	----	----	----
5 Yr $ Wtd Avg	0.819	0.800	0.919	0.868	0.947	0.824	0.856	0.808	0.891	0.854	0.839	0.815	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	9.910	10.418	11.004	11.679	12.457	13.354	14.387	15.577	15.059	14.544	14.032	13.521	13.011	12.499	11.985	11.468	10.945	10.417

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086 1098	**1098 1110**	**1110 1122**															
0.151	0.075	0.003															

Exhibit PA-A4.12

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)

(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A4.13

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	59,910	1,131	437	4.3%
1991	48,810	50,857	2,168,247	0.960	0.023	58,372	1,196	451	4.1%
1992	47,393	52,804	2,140,987	0.898	0.022	55,261	1,166	474	3.7%
1993	46,949	55,133	2,194,040	0.852	0.021	49,362	1,051	483	3.1%
1994	46,021	57,740	2,245,405	0.797	0.020	40,801	887	495	2.4%
1995	43,197	60,950	2,302,591	0.709	0.019	37,306	864	509	2.3%
1996	39,610	63,664	2,323,738	0.622	0.017	31,874	805	527	2.1%
1997	36,952	68,077	2,374,702	0.543	0.016	28,233	764	551	1.9%
1998	36,358	71,447	2,380,053	0.509	0.015	28,503	784	577	2.0%
1999	37,521	75,245	2,426,205	0.499	0.015	34,221	912	596	2.3%
2000	37,874	79,122	2,460,717	0.479	0.015	40,368	1,066	618	2.8%
2001	33,331	80,397	2,433,537	0.415	0.014	39,735	1,192	635	2.9%
2002	33,437	81,621	2,404,145	0.410	0.014	39,938	1,194	653	3.0%
2003	31,695	82,433	2,365,123	0.384	0.013	39,835	1,257	670	2.9%
2004	29,161	84,633	2,343,276	0.345	0.012	35,517	1,218	695	2.5%
2005	26,530	86,912	2,348,411	0.305	0.011	35,919	1,354	712	2.5%
2006	22,896	90,786	2,409,609	0.252	0.010	29,435	1,286	725	2.0%
2007	21,368	93,585	2,365,451	0.228	0.009	29,849	1,397	761	1.9%
2008	19,109	93,441	2,311,070	0.205	0.008	30,430	1,592	778	1.9%
2009	15,205	86,523	2,135,753	0.176	0.007	22,542	1,483	779	1.7%
2010	15,809	86,642	2,094,878	0.182	0.008	24,623	1,558	795	1.9%
2011	15,583	90,268	2,122,612	0.173	0.007	20,569	1,320	818	1.6%
2012	15,128	94,120	2,146,732	0.161	0.007	19,392	1,282	843	1.4%
2013	15,270	98,557	2,203,870	0.155	0.007	21,668	1,419	860	1.6%
2014	15,776	102,837	2,254,482	0.153	0.007	28,377	1,799	877	2.0%
Indicated									
All Year				-8.3%	-5.5%		2.3%	3.0%	-3.0%
10 Year				-6.9%	-4.8%		1.4%	2.3%	-3.2%
8 Year				-5.2%	-3.2%		0.7%	2.1%	-1.3%
6 Year				-3.5%	-1.1%		1.9%	2.5%	0.5%
5 Year				-4.4%	-2.1%		3.7%	2.5%	0.6%
4 Year				-3.8%	-1.6%		10.8%	2.3%	7.8%
Selected				**-6.9%**	**-4.8%**		**1.4%**	**2.3%**	**0.0%**

Pure Premium **-5.6%**

Rates **-3.4%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A4.5, Column (4).
(3) Exhibit PA-A4.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A4.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A4.12, Column (3).
(9) Exhibit PA-A4.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.1%	91.2%	82.2%	76.4%	71.0%	65.7%	60.3%	55.1%	50.0%	45.0%	40.7%	35.9%	31.3%	27.0%	22.8%	19.5%	16.6%	14.3%
1981	99.0%	90.2%	80.2%	74.0%	68.4%	62.9%	57.4%	52.2%	47.0%	42.2%	37.5%	32.7%	28.1%	23.7%	20.1%	16.8%	14.0%	11.9%
1982	98.8%	88.7%	78.7%	72.1%	66.0%	60.2%	54.5%	49.2%	44.1%	38.6%	33.7%	28.7%	24.2%	20.5%	17.3%	14.7%	12.6%	11.3%
1983	99.0%	89.6%	78.9%	72.4%	66.3%	60.8%	55.4%	50.4%	44.8%	39.3%	34.2%	29.3%	25.2%	21.4%	18.2%	15.7%	14.0%	12.6%
1984	98.9%	89.2%	78.1%	71.1%	64.8%	58.9%	53.3%	47.5%	41.4%	35.4%	29.8%	25.3%	21.3%	17.9%	15.5%	13.9%	12.7%	11.6%
1985	99.1%	90.3%	79.4%	72.2%	65.8%	59.8%	53.1%	46.6%	40.1%	33.9%	29.0%	24.5%	20.6%	17.7%	16.0%	14.7%	13.4%	12.2%
1986	99.1%	90.4%	78.9%	71.6%	65.0%	58.0%	51.1%	44.5%	38.0%	32.6%	27.9%	23.8%	20.8%	18.8%	17.1%	15.8%	14.4%	13.2%
1987	99.1%	90.1%	77.6%	69.7%	61.6%	53.4%	45.7%	38.0%	31.8%	26.5%	22.0%	18.9%	17.0%	15.4%	14.2%	13.0%	11.9%	11.0%
1988	99.1%	89.8%	76.8%	67.1%	57.9%	49.7%	42.0%	35.2%	29.2%	24.3%	20.8%	18.8%	17.1%	15.8%	14.5%	13.4%	12.5%	11.7%
1989	99.1%	89.7%	74.4%	63.1%	53.1%	44.3%	37.3%	31.0%	26.0%	22.5%	20.3%	18.5%	17.1%	15.7%	14.6%	13.5%	12.6%	11.6%
1990	99.2%	89.5%	73.6%	61.0%	50.3%	42.2%	35.4%	29.7%	25.5%	22.9%	20.8%	19.1%	17.4%	16.0%	14.7%	13.6%	12.6%	11.8%
1991	98.8%	83.4%	67.3%	54.1%	44.6%	36.9%	30.8%	26.1%	23.4%	21.3%	19.3%	17.5%	15.9%	14.6%	13.6%	12.7%	11.8%	11.0%
1992	98.7%	80.6%	62.3%	50.5%	41.6%	34.5%	29.4%	26.4%	24.2%	22.3%	20.6%	19.2%	17.9%	16.9%	15.9%	15.0%	14.1%	13.3%
1993	98.1%	77.6%	60.3%	48.2%	39.3%	33.3%	30.1%	27.4%	25.3%	23.2%	21.2%	19.5%	18.1%	16.9%	15.8%	14.7%	13.7%	12.6%
1994	97.9%	75.9%	57.0%	44.7%	37.2%	32.7%	29.5%	26.8%	24.2%	22.0%	20.2%	18.8%	17.4%	16.2%	15.1%	14.0%	13.0%	12.2%
1995	98.0%	72.4%	54.4%	44.8%	39.6%	35.7%	32.7%	29.9%	27.3%	25.3%	23.4%	21.7%	20.2%	18.7%	17.5%	16.3%	15.2%	14.2%
1996	97.2%	69.7%	54.1%	46.8%	41.4%	37.5%	33.9%	31.0%	28.3%	25.9%	23.9%	22.1%	20.7%	19.1%	17.8%	16.7%	15.9%	15.1%
1997	97.8%	76.4%	64.4%	56.5%	51.1%	46.2%	41.9%	38.6%	35.6%	33.0%	30.8%	28.7%	26.7%	24.9%	23.4%	22.1%	21.0%	20.0%
1998	97.1%	77.6%	65.7%	57.9%	51.6%	46.4%	42.1%	38.6%	35.6%	32.9%	30.5%	28.3%	26.5%	24.9%	23.6%	22.4%	21.4%	
1999	97.4%	78.3%	66.8%	57.8%	51.3%	46.4%	42.7%	39.3%	36.6%	33.9%	31.5%	29.3%	27.3%	25.8%	24.5%	23.5%		
2000	97.1%	78.9%	65.7%	56.7%	50.8%	46.5%	42.9%	39.9%	37.3%	34.8%	32.3%	30.2%	28.3%	26.9%	25.7%			
2001	97.2%	77.7%	63.8%	54.6%	49.0%	44.5%	40.8%	37.6%	34.8%	32.3%	30.3%	28.6%	27.2%	25.9%				
2002	97.2%	75.7%	61.8%	53.1%	47.3%	43.6%	40.4%	37.3%	34.4%	32.2%	30.4%	28.7%	27.3%					
2003	96.6%	75.1%	61.6%	53.3%	47.9%	43.7%	39.9%	36.3%	33.4%	31.1%	29.1%	27.7%						
2004	97.0%	75.6%	61.1%	52.8%	46.8%	42.0%	37.6%	34.4%	31.9%	30.1%	28.5%							
2005	96.9%	76.3%	63.6%	55.4%	49.7%	44.8%	40.8%	37.9%	35.3%	33.3%								
2006	97.0%	76.2%	63.0%	54.0%	47.4%	42.7%	39.2%	36.4%	34.3%									
2007	97.4%	78.3%	64.6%	55.1%	48.8%	44.1%	40.6%	38.2%										
2008	97.1%	76.8%	62.5%	54.1%	48.7%	44.8%	41.9%											
2009	96.8%	76.5%	62.5%	55.3%	50.6%	47.5%												
2010	96.8%	76.3%	63.6%	56.1%	51.3%													
2011	96.9%	79.3%	67.8%	61.0%														
2012	97.7%	81.7%	71.1%															
2013	98.1%	83.8%																
2014	98.2%																	

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	12.5%	11.4%	10.4%	9.6%	8.7%	8.0%	7.4%	6.8%	6.1%	5.6%	5.0%	4.5%	4.1%	3.7%	3.4%	3.2%	3.0%	
1981	10.6%	9.5%	8.7%	7.7%	6.9%	6.3%	5.8%	5.3%	4.8%	4.3%	3.8%	3.4%	3.0%	2.8%	2.7%	2.5%		
1982	10.2%	9.4%	8.4%	7.7%	7.0%	6.3%	5.7%	5.2%	4.8%	4.4%	4.0%	3.7%	3.4%	3.2%	3.0%			
1983	11.5%	10.3%	9.3%	8.5%	7.7%	7.1%	6.5%	5.9%	5.4%	4.9%	4.4%	4.1%	3.9%	3.6%				
1984	10.6%	9.7%	8.9%	8.3%	7.7%	7.1%	6.7%	6.2%	5.7%	5.2%	4.8%	4.5%	4.2%					
1985	11.1%	10.2%	9.3%	8.5%	7.9%	7.3%	6.6%	5.9%	5.4%	5.0%	4.7%	4.5%						
1986	12.3%	11.4%	10.6%	9.9%	9.1%	8.4%	7.7%	7.2%	6.7%	6.3%	6.0%							
1987	10.2%	9.5%	8.9%	8.3%	7.8%	7.3%	6.9%	6.5%	6.2%	5.9%								
1988	10.9%	10.2%	9.5%	8.9%	8.2%	7.6%	7.1%	6.7%	6.4%									
1989	10.9%	10.1%	9.4%	8.7%	8.1%	7.6%	7.2%	6.9%										
1990	11.0%	10.2%	9.5%	8.9%	8.4%	7.9%	7.6%											
1991	10.3%	9.6%	9.1%	8.5%	8.1%	7.8%												
1992	12.5%	11.8%	11.2%	10.7%	10.2%													
1993	11.7%	11.1%	10.6%	10.1%														
1994	11.4%	10.9%	10.5%															
1995	13.5%	13.0%																
1996	14.5%																	
1997																		
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Exhibit PA-A4.15.1

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	5,528	3,714	327	318	308	298	289	278	268	258	247	236	225	214	2,261
1980	929	618	53	52	50	49	47	46	44	42	41	39	37	36	392
1981	754	497	42	41	40	39	37	36	35	34	33	31	30	29	328
1982	912	595	49	48	47	45	44	43	41	40	39	37	36	34	408
1983	1,248	805	65	64	62	61	59	57	56	54	52	50	48	46	574
1984	1,718	1,143	83	78	67	74	98	93	89	85	81	77	74	71	749
1985	2,268	1,496	132	103	98	84	92	122	116	110	105	100	96	92	1,019
1986	3,117	2,013	179	162	136	130	117	123	148	142	136	130	125	120	1,468
1987	3,230	2,057	184	168	154	135	130	119	123	140	135	130	125	120	1,569
1988	3,913	2,474	216	209	191	176	154	149	137	141	160	154	148	142	1,934
1989	4,292	2,694	232	223	217	198	183	160	155	143	147	166	160	154	2,156
1990	4,535	2,825	242	230	222	215	197	182	161	155	144	147	166	159	2,314
1991	4,559	2,825	242	232	220	212	206	188	174	153	147	136	140	158	2,352
1992	5,645	3,445	285	271	261	249	241	235	218	204	183	177	166	168	2,987
1993	5,004	3,043	253	244	231	222	212	205	199	184	171	153	148	138	2,645
1994	4,267	2,584	217	206	198	188	181	172	166	161	149	139	124	120	2,247
1995	4,834	2,883	233	223	212	206	196	190	182	176	172	160	150	136	2,598
1996	4,612	2,725	220	208	199	190	185	177	171	164	159	155	145	137	2,501
1997	5,647	3,264	251	236	226	219	211	207	200	195	189	184	180	170	3,181
1998	6,106	3,507	277	257	242	232	225	217	213	206	201	195	190	185	3,466
1999	8,029	4,581	369	342	318	300	288	280	271	265	257	252	244	238	4,604
2000	10,361	5,875	481	447	414	387	366	352	342	332	325	316	310	300	5,989
2001	10,295	5,863	526	463	429	397	369	348	335	325	314	308	298	292	5,891
2002	10,900	6,240	614	528	465	430	397	369	349	335	325	314	308	298	6,168
2003	11,016	6,398	688	599	514	452	417	383	355	334	319	309	299	292	6,054
2004	10,131	5,985	691	604	526	451	396	364	333	308	288	275	266	256	5,373
2005	11,951	7,049	824	727	636	555	477	420	388	358	332	313	300	291	6,330
2006	10,107	6,101	765	664	586	512	446	382	336	310	284	262	246	235	5,078
2007	11,395	6,954	897	788	684	603	528	460	394	347	320	294	272	255	5,554
2008	12,524	8,115	1,141	1,010	885	764	672	586	508	432	379	342	307	278	5,221
2009	10,830	6,466	810	718	637	562	491	435	382	335	291	257	242	228	5,443
2010	11,609	8,424	1,344	1,166	1,027	907	791	677	593	513	441	370	322	281	3,178
2011	11,756	7,835	1,103	1,012	884	781	691	606	524	461	402	349	297	261	4,386
2012	12,980	8,436	1,256	1,021	921	807	714	634	557	484	427	374	326	280	5,178
2013	16,643	10,964	2,084	1,362	1,106	989	869	769	683	601	524	463	406	355	6,431
2014	23,486	16,424	3,649	2,601	1,677	1,364	1,233	1,080	955	847	744	647	571	499	7,618
Total	267,131	166,916	21,022	17,621	15,090	13,483	12,250	11,144	10,200	9,373	8,663	8,042	7,526	7,070	125,647

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A4.15.2

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	6,504		5,528	85.0%	0.0%	5,528
1980	1,131	1,271	929	82.2%	0.0%	929
1981	913	1,321	754	82.6%	0.0%	754
1982	1,099	1,360	912	83.0%	0.0%	912
1983	1,497	1,622	1,248	83.3%	0.0%	1,248
1984	2,054	2,027	1,718	0.0%	84.8%	1,718
1985	2,704	2,683	2,268	0.0%	84.5%	2,268
1986	3,707	2,893	3,117	27.5%	72.5%	3,117
1987	3,176	3,285	3,230	50.0%	50.0%	3,230
1988	3,918	3,908	3,913	50.0%	50.0%	3,913
1989	4,311	4,273	4,292	50.0%	50.0%	4,292
1990	4,699	4,371	4,535	50.0%	50.0%	4,535
1991	4,548	4,570	4,559	50.0%	50.0%	4,559
1992	6,745	4,546	5,645	50.0%	50.0%	5,645
1993	5,623	4,384	5,004	50.0%	50.0%	5,004
1994	4,629	3,904	4,267	50.0%	50.0%	4,267
1995	5,911	3,757	4,834	50.0%	50.0%	4,834
1996	5,799	3,425	4,612	50.0%	50.0%	4,612
1997	8,194	3,100	5,647	50.0%	50.0%	5,647
1998	8,825	3,386	6,106	50.0%	50.0%	6,106
1999	11,659	4,398	8,029	50.0%	50.0%	8,029
2000	15,085	5,637	10,361	50.0%	50.0%	10,361
2001	14,361	6,229	10,295	50.0%	50.0%	10,295
2002	14,795	7,006	10,900	50.0%	50.0%	10,900
2003	14,028	8,003	11,016	50.0%	50.0%	11,016
2004	12,073	8,190	10,131	50.0%	50.0%	10,131
2005	14,845	9,057	11,951	50.0%	50.0%	11,951
2006	11,542	8,673	10,107	50.0%	50.0%	10,107
2007	12,831	9,958	11,395	50.0%	50.0%	11,395
2008	14,697	11,418	12,524	33.7%	66.3%	12,524
2009	11,403	9,750	10,830	65.3%	34.7%	10,830
2010	15,710	11,459	11,609	3.5%	96.5%	11,609
2011	16,010	10,093	11,756	28.1%	71.9%	11,756
2012	18,340	9,869	12,980	36.7%	63.3%	12,980
2013	25,557	11,350	16,643	37.3%	62.7%	16,643
2014	38,146	17,758	23,486	28.1%	71.9%	23,486
Total	347,071	208,935	267,131			267,131

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A4.15.3

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	6,504	4,370	385	374	363	351	339	328	315	303	291	278	265	252	2,661
1980	1,131	752	65	63	61	59	58	56	54	52	50	48	46	43	477
1981	913	601	51	49	48	47	45	44	42	41	39	38	36	35	397
1982	1,099	716	59	58	56	55	53	52	50	48	47	45	43	41	492
1983	1,497	966	78	76	75	73	71	69	67	65	62	60	58	56	688
1984	2,054	1,312	104	102	99	97	95	92	89	87	84	81	78	76	969
1985	2,704	1,710	133	130	127	125	122	118	115	112	109	105	102	98	1,308
1986	3,707	2,319	177	174	170	166	163	159	155	150	146	142	137	133	1,836
1987	3,176	1,966	147	145	142	139	136	133	130	126	123	119	116	112	1,608
1988	3,918	2,400	176	173	170	167	164	160	156	153	149	145	141	137	2,027
1989	4,311	2,614	188	186	182	179	176	172	169	165	161	157	152	148	2,277
1990	4,699	2,818	199	197	194	190	187	183	180	176	172	168	163	159	2,531
1991	4,548	2,698	185	185	183	180	177	174	170	167	163	160	156	152	2,497
1992	6,745	3,955	264	264	264	260	256	252	247	243	238	233	227	222	3,775
1993	5,623	3,259	212	212	212	212	209	206	202	199	195	191	187	182	3,207
1994	4,629	2,651	168	168	168	168	168	166	163	160	158	155	151	148	2,689
1995	5,911	3,344	207	207	207	207	207	207	204	201	198	194	190	187	3,496
1996	5,799	3,239	196	196	196	196	196	196	196	193	190	187	184	180	3,490
1997	8,194	4,520	268	268	268	268	268	268	268	268	264	260	256	251	5,018
1998	8,825	4,807	280	280	280	280	280	280	280	280	280	276	271	267	5,495
1999	11,659	6,270	358	358	358	358	358	358	358	358	358	358	353	348	7,379
2000	15,085	8,009	449	449	449	449	449	449	449	449	449	449	449	443	9,699
2001	14,361	7,549	464	414	414	414	414	414	414	414	414	414	414	414	9,343
2002	14,795	7,724	517	461	412	412	412	412	412	412	412	412	412	412	9,700
2003	14,028	7,295	529	472	421	376	376	376	376	376	376	376	376	376	9,226
2004	12,073	6,272	490	437	390	348	310	310	310	310	310	310	310	310	7,928
2005	14,845	7,727	646	576	514	458	409	365	365	365	365	365	365	365	9,689
2006	11,542	6,034	537	479	427	381	340	303	270	270	270	270	270	270	7,453
2007	12,831	6,754	636	567	506	451	403	359	320	286	286	286	286	286	8,161
2008	14,697	7,806	774	690	616	549	490	437	390	348	310	310	310	310	9,165
2009	11,403	6,122	636	567	506	451	402	359	320	285	255	227	227	227	6,942
2010	15,710	8,539	924	824	735	656	585	522	465	415	370	330	294	294	9,296
2011	16,010	8,849	1,053	880	785	700	624	557	497	443	395	352	314	280	9,131
2012	18,340	10,368	1,382	1,115	932	831	741	661	590	526	469	418	373	333	9,969
2013	25,557	14,963	2,452	1,740	1,405	1,174	1,047	934	833	743	663	591	527	470	12,978
2014	38,146	23,065	3,808	3,294	2,338	1,888	1,577	1,407	1,255	1,119	998	890	794	708	18,069
Total	347,071	194,362	19,195	16,829	14,671	13,313	12,303	11,534	10,875	10,306	9,816	9,399	9,036	8,726	201,068

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A4.15.4

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	1,271	906	88	84	80	76	73	69	66	63	61	58	56	54	443
1981	1,321	924	66	87	83	79	75	72	68	65	63	60	58	55	491
1982	1,360	933	59	65	86	81	77	74	71	67	64	62	59	57	538
1983	1,622	1,095	78	67	73	97	92	88	84	80	77	73	70	67	676
1984	2,027	1,348	98	93	79	87	116	110	105	100	95	91	87	83	884
1985	2,683	1,769	156	122	115	99	109	144	137	130	124	119	113	109	1,206
1986	2,893	1,897	180	157	123	117	100	110	146	139	132	126	120	115	1,329
1987	3,285	2,148	221	191	167	130	124	106	117	154	147	140	133	127	1,529
1988	3,908	2,547	255	245	212	185	145	137	118	130	172	163	155	148	1,842
1989	4,273	2,775	275	261	251	217	190	148	141	121	133	176	167	159	2,035
1990	4,371	2,831	285	263	250	240	207	181	142	134	115	127	168	160	2,098
1991	4,570	2,953	299	279	257	244	235	203	177	138	131	113	124	164	2,206
1992	4,546	2,935	306	277	259	239	226	218	188	164	128	122	104	115	2,199
1993	4,384	2,827	293	276	250	233	215	204	196	169	148	116	110	94	2,082
1994	3,904	2,517	267	243	229	207	193	178	169	162	140	123	96	91	1,806
1995	3,757	2,422	259	239	218	205	186	173	160	151	146	126	110	86	1,699
1996	3,425	2,211	243	220	202	185	174	157	147	135	128	123	106	93	1,512
1997	3,100	2,008	233	203	184	169	155	145	132	123	113	107	103	89	1,344
1998	3,386	2,207	274	234	204	184	170	155	146	132	123	114	108	104	1,438
1999	4,398	2,891	381	325	278	242	219	202	184	173	157	146	135	128	1,829
2000	5,637	3,742	512	444	379	324	282	255	235	215	202	183	170	157	2,280
2001	6,229	4,177	588	513	444	379	324	282	255	235	215	202	183	170	2,439
2002	7,006	4,756	711	595	518	449	383	327	285	258	238	217	204	185	2,637
2003	8,003	5,502	846	726	607	529	459	391	334	292	263	243	222	208	2,882
2004	8,190	5,698	892	772	662	554	483	418	357	305	266	240	221	202	2,818
2005	9,057	6,371	1,002	878	759	651	545	475	411	351	300	262	236	218	2,971
2006	8,673	6,169	994	849	744	644	552	462	402	349	298	254	222	200	2,703
2007	9,958	7,154	1,158	1,008	862	755	653	560	469	408	354	302	258	225	2,946
2008	11,418	8,272	1,328	1,173	1,022	873	765	662	568	475	414	358	306	261	3,213
2009	9,750	7,115	1,137	1,001	885	771	659	577	499	428	358	312	270	231	2,621
2010	11,459	8,420	1,359	1,178	1,037	917	798	682	598	517	444	371	323	280	2,954
2011	10,093	7,438	1,123	1,064	922	812	718	625	534	468	405	347	290	253	2,532
2012	9,869	7,315	1,183	966	915	794	699	618	538	460	403	348	299	250	2,397
2013	11,350	8,589	1,866	1,137	928	880	763	672	593	517	442	387	335	287	2,544
2014	17,758	13,829	3,588	2,330	1,419	1,159	1,098	952	838	741	645	551	483	418	3,534
Total	208,935	146,691	22,602	18,564	15,703	13,806	12,258	10,833	9,609	8,551	7,642	6,861	6,206	5,644	70,657

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A4.16

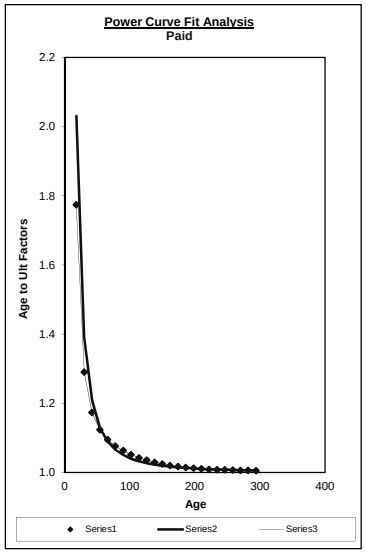
OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-0.31	0.00
B=	1.86	#DIV/0!
A=	216	#DIV/0!
Cutoff Age=	678	678

$$Y = \frac{A}{(X+C)^{\wedge}B} + 1$$

	Paid	Incurred
R-Square	0.9911	#DIV/0!
F-Statistics	3,236	#DIV/0!
F- Degree	29	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	9.439		----	y	6	9.501	#DIV/0!
18	1.774		----	y	18	2.031	#DIV/0!
30	1.290		----	y	30	1.393	#DIV/0!
42	1.174		----	y	42	1.209	#DIV/0!
54	1.123		----	y	54	1.131	#DIV/0!
66	1.095		----	y	66	1.090	#DIV/0!
78	1.076		----	y	78	1.066	#DIV/0!
90	1.063		----	y	90	1.050	#DIV/0!
102	1.051		----	y	102	1.040	#DIV/0!
114	1.042		----	y	114	1.032	#DIV/0!
126	1.035		----	y	126	1.027	#DIV/0!
138	1.029		----	y	138	1.023	#DIV/0!
150	1.024		----	y	150	1.019	#DIV/0!
162	1.020		----	y	162	1.017	#DIV/0!
174	1.017		----	y	174	1.015	#DIV/0!
186	1.015		----	y	186	1.013	#DIV/0!
198	1.012		----	y	198	1.012	#DIV/0!
210	1.010		----	y	210	1.010	#DIV/0!
222	1.009		----	y	222	1.009	#DIV/0!
234	1.008		----	y	234	1.008	#DIV/0!
246	1.007		----	y	246	1.008	#DIV/0!
258	1.007		----	y	258	1.007	#DIV/0!
270	1.006		----	y	270	1.006	#DIV/0!
282	1.006		----	y	282	1.006	#DIV/0!
294	1.005		----	y	294	1.006	#DIV/0!
306	1.005		----	y	306	1.005	#DIV/0!
318	1.004		----	y	318	1.005	#DIV/0!
330	1.004		----	y	330	1.004	#DIV/0!
342	1.004		----	y	342	1.004	#DIV/0!
354	1.003		----	y	354	1.004	#DIV/0!
366	1.002		----	y	366	1.004	#DIV/0!
378	1.002	y	----	y	378	1.003	#DIV/0!



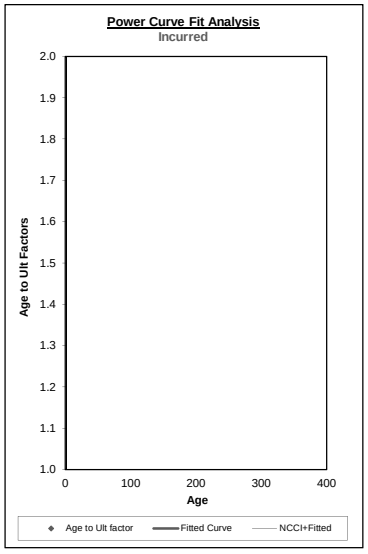


Exhibit PA-A5.1

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			6,940	1.000	6,940	67%	4,663			
1980	6/30/2014	10,562	10,279	283	1.000	283	67%	188	0.04	1.34	271
1981	6/30/2014	11,198	10,833	365	1.000	365	66%	241	0.04	1.23	303
1982	6/30/2014	21,556	15,316	6,240	1.000	6,240	65%	4,071	0.07	1.12	638
1983	6/30/2014	12,675	12,188	487	1.000	487	65%	314	0.04	1.12	368
1984	6/30/2014	17,128	16,160	968	1.000	968	64%	618	0.05	1.25	414
1985	6/30/2014	19,338	18,258	1,080	1.000	1,080	63%	683	0.05	1.26	431
1986	6/30/2014	20,518	19,175	1,343	1.000	1,343	63%	840	0.05	1.19	449
1987	6/30/2014	23,266	21,051	2,215	1.000	2,215	66%	1,469	0.06	1.18	482
1988	6/30/2014	29,832	25,890	3,942	1.000	3,942	64%	2,539	0.07	1.17	577
1989	6/30/2014	35,498	28,947	6,551	1.000	6,551	63%	4,113	0.08	1.13	664
1990	6/30/2014	28,188	24,314	3,874	1.000	3,874	63%	2,451	0.06	1.07	532
1991	6/30/2014	30,091	25,489	4,602	1.000	4,602	62%	2,871	0.06	0.96	616
1992	6/30/2014	27,526	23,252	4,274	1.000	4,274	62%	2,641	0.05	0.90	581
1993	6/30/2014	29,269	24,343	4,926	1.000	4,926	61%	3,006	0.05	0.85	623
1994	6/30/2014	32,226	26,930	5,296	1.000	5,296	61%	3,216	0.06	0.80	700
1995	6/30/2014	34,096	28,407	5,689	1.000	5,689	60%	3,431	0.06	0.71	789
1996	6/30/2014	43,387	33,497	9,890	1.000	9,890	59%	5,843	0.07	0.62	1,095
1997	6/30/2014	46,732	38,483	8,249	1.000	8,249	59%	4,899	0.07	0.54	1,265
1998	6/30/2014	56,973	46,694	10,278	1.000	10,278	59%	6,067	0.08	0.51	1,567
1999	6/30/2014	69,583	53,609	15,974	1.000	15,974	58%	9,284	0.09	0.50	1,854
2000	6/30/2014	76,649	61,250	15,399	1.000	15,399	58%	8,953	0.10	0.48	2,024
2001	6/30/2014	79,223	63,089	16,133	1.000	16,133	58%	9,362	0.10	0.41	2,377
2002	6/30/2014	81,403	63,105	18,298	1.000	18,298	58%	10,577	0.10	0.41	2,435
2003	6/30/2014	74,708	56,445	18,263	1.000	18,263	58%	10,581	0.09	0.38	2,357
2004	6/30/2014	70,502	53,197	17,305	1.000	17,305	58%	10,073	0.08	0.34	2,418
2005	6/30/2014	68,371	51,072	17,299	1.000	17,299	59%	10,124	0.08	0.31	2,577
2006	6/30/2014	64,885	47,467	17,417	1.000	17,417	59%	10,286	0.07	0.25	2,834
2007	6/30/2014	67,930	47,994	19,936	1.000	19,936	60%	11,945	0.07	0.23	3,179
2008	6/30/2014	73,519	49,186	24,334	1.000	24,334	61%	14,885	0.08	0.20	3,847
2009	6/30/2014	53,882	33,686	20,195	1.000	20,195	63%	12,666	0.06	0.18	3,544
2010	6/30/2014	55,944	31,547	24,397	1.000	24,397	64%	15,582	0.06	0.18	3,539
2011	6/30/2014	52,650	24,980	27,670	1.000	27,670	66%	18,166	0.06	0.17	3,379
2012	6/30/2014	51,164	18,519	32,645	1.000	32,645	67%	21,801	0.05	0.16	3,382
2013	6/30/2014	50,914	9,595	41,319	1.000	41,319	77%	31,911	0.05	0.15	3,334
2014	6/30/2014	63,282	1,135	30,506	1.000	30,506	74%	22,538	0.06	0.15	4,011
		1,584,665	1,115,383	444,581		444,581		282,897			

Column Notes

(2) Exhibit PA-A5.2, Column (8).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A5.8, Column (5).
(5) No adjustment.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-A5.15.1 through Exhibit PA-A5.15.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-A5.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-A5.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A5.2

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	11,184	11,508		10,623	10,500	10,562
1981	6/30/2014	402	11,810	12,088		11,275	11,121	11,198
1982	6/30/2014	390	16,751	16,560		22,833	20,279	21,556
1983	6/30/2014	378	13,537	13,604		12,772	12,577	12,675
1984	6/30/2014	366	18,185	17,803		17,317	16,938	17,128
1985	6/30/2014	354	20,790	22,940		19,546	19,131	19,338
1986	6/30/2014	342	22,025	24,297		20,772	20,264	20,518
1987	6/30/2014	330	24,401	26,646	25,252	22,130	21,791	23,266
1988	6/30/2014	318	30,286	32,008	31,557	29,378	28,290	29,832
1989	6/30/2014	306	34,175	35,543	36,127	36,820	34,382	35,498
1990	6/30/2014	294	29,008	31,377	32,775	27,367	26,414	28,188
1991	6/30/2014	282	30,726	32,805	34,626	29,455	28,208	30,091
1992	6/30/2014	270	28,302	30,889	33,164	26,750	25,643	27,526
1993	6/30/2014	258	29,932	32,356	35,412	28,607	27,251	29,269
1994	6/30/2014	246	33,504	35,398	39,164	30,948	29,664	32,226
1995	6/30/2014	234	35,766	37,409	41,016	32,426	31,138	34,096
1996	6/30/2014	222	42,670	42,931	45,805	44,104	40,693	43,387
1997	6/30/2014	210	49,670	48,633	51,071	43,794	42,082	46,732
1998	6/30/2014	198	61,100	64,102	59,334	52,846	50,859	56,973
1999	6/30/2014	186	71,079	71,962	67,341	68,087	63,404	69,583
2000	6/30/2014	174	82,480	80,659	75,082	70,819	67,882	76,649
2001	6/30/2014	162	86,421	82,954	76,757	72,024	69,444	79,223
2002	6/30/2014	150	87,893	83,336	77,270	74,913	71,735	81,403
2003	6/30/2014	138	80,193	77,048	71,334	69,222	66,048	74,708
2004	6/30/2014	126	77,298	74,584	69,793	63,707	61,324	70,502
2005	6/30/2014	114	76,061	73,297	68,693	60,681	58,714	68,371
2006	6/30/2014	102	72,789	71,073	66,740	56,981	55,243	64,885
2007	6/30/2014	90	76,265	72,895	70,016	59,595	57,728	67,930
2008	6/30/2014	78	81,618	74,779	72,992	65,420	63,145	73,519
2009	6/30/2014	66	59,216	58,378	55,317	48,547	46,756	53,882
2010	6/30/2014	54	60,214	57,767	54,315	49,851	47,694	55,944
2011	6/30/2014	42	54,139	54,658	51,061	49,152	46,160	52,650
2012	6/30/2014	30	51,042	53,674	50,226	48,775	43,060	51,164
2013	6/30/2014	18	47,972	53,979	50,539	50,790	40,384	50,914
2014	6/30/2014	6	64,292	55,747	53,595	69,806	44,837	63,282
			1,672,797	1,665,688	1,496,373	1,498,132	1,400,783	1,584,665

Column Notes

(3) Exhibit PA-A5.3, Column (5).
(4) Exhibit PA-A5.3, Column (8).
(4) Exhibit PA-A5.5, Column (12).
(5) Exhibit PA-A5.x, Column (12).
(5) Exhibit PA-A5.6, Column (12).
(6) Exhibit PA-A5.x, Column (12).
(7) Exhibit PA-A5.x, Column (11).
(6) Exhibit PA-A5.x, Column (6).
(6) Exhibit PA-A5.7, Column (6).
(7) Exhibit PA-A5.10, Column (6).
(8) Based on Columns (3) through (7).

Exhibit PA-A5.3

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	10,279	1.088	11,184			
1981	6/30/2014	402	10,833	1.090	11,810			
1982	6/30/2014	390	15,316	1.094	16,751			
1983	6/30/2014	378	12,188	1.111	13,537			
1984	6/30/2014	366	16,160	1.125	18,185			
1985	6/30/2014	354	18,258	1.139	20,790			
1986	6/30/2014	342	19,175	1.149	22,025			
1987	6/30/2014	330	21,051	1.159	24,401			
1988	6/30/2014	318	25,890	1.170	30,286			
1989	6/30/2014	306	28,947	1.181	34,175			
1990	6/30/2014	294	24,314	1.193	29,008			
1991	6/30/2014	282	25,489	1.205	30,726			
1992	6/30/2014	270	23,252	1.217	28,302			
1993	6/30/2014	258	24,343	1.230	29,932			
1994	6/30/2014	246	26,930	1.244	33,504			
1995	6/30/2014	234	28,407	1.259	35,766			
1996	6/30/2014	222	33,497	1.274	42,670			
1997	6/30/2014	210	38,483	1.291	49,670			
1998	6/30/2014	198	46,694	1.309	61,100			
1999	6/30/2014	186	53,609	1.326	71,079			
2000	6/30/2014	174	61,250	1.347	82,480			
2001	6/30/2014	162	63,089	1.370	86,421			
2002	6/30/2014	150	63,105	1.393	87,893			
2003	6/30/2014	138	56,445	1.421	80,193			
2004	6/30/2014	126	53,197	1.453	77,298			
2005	6/30/2014	114	51,072	1.489	76,061			
2006	6/30/2014	102	47,467	1.533	72,789			
2007	6/30/2014	90	47,994	1.589	76,265			
2008	6/30/2014	78	49,186	1.659	81,618			
2009	6/30/2014	66	33,686	1.758	59,216			
2010	6/30/2014	54	31,547	1.909	60,214			
2011	6/30/2014	42	24,980	2.167	54,139			
2012	6/30/2014	30	18,519	2.756	51,042			
2013	6/30/2014	18	9,595	5.000	47,972			
2014	6/30/2014	6	1,135	56.666	64,292			
			1,115,383		1,672,797			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A5.4, Page 1 and Exhibit PA-A5.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	126	1,614	3,374	4,373	5,238	5,906	6,438	6,893	7,333	7,733	7,998	8,346	8,712	8,891	9,030	9,081	9,149	9,192
1981	138	1,766	3,672	4,720	5,602	6,270	6,804	7,263	7,692	8,065	8,351	8,866	9,199	9,344	9,437	9,520	9,587	9,688
1982	166	2,008	3,904	4,997	5,938	6,647	7,198	7,651	8,071	8,492	8,861	9,073	9,230	9,337	9,442	9,507	9,561	9,733
1983	166	2,121	4,411	5,660	6,721	7,496	8,083	8,571	9,095	9,564	9,839	10,027	10,205	10,351	10,451	10,565	10,655	10,756
1984	206	2,622	5,466	7,059	8,387	9,364	10,088	10,770	11,672	12,326	12,714	12,972	13,210	13,452	13,679	13,925	14,163	14,402
1985	224	2,947	6,431	8,448	10,138	11,376	12,459	13,492	14,156	14,590	14,842	15,058	15,227	15,414	15,694	15,951	16,133	16,397
1986	218	2,970	6,748	8,864	10,634	12,115	13,423	14,336	14,841	15,073	15,382	15,610	15,835	16,095	16,344	16,621	16,893	17,213
1987	234	3,238	7,534	9,966	12,233	14,214	15,404	16,063	16,479	16,855	17,184	17,436	17,875	18,225	18,536	18,824	19,114	19,345
1988	270	3,719	8,708	12,001	15,369	17,240	18,292	18,858	19,328	19,692	20,041	20,538	21,021	21,513	22,038	22,597	23,071	23,495
1989	269	3,844	9,843	14,375	17,096	18,654	19,459	20,150	20,732	21,255	21,914	22,514	23,110	23,646	24,185	24,647	25,125	25,586
1990	222	3,762	9,910	13,540	15,333	16,267	16,990	17,571	18,115	18,803	19,373	19,899	20,657	21,246	21,644	22,011	22,364	22,680
1991	321	5,961	11,748	14,588	16,036	17,055	17,847	18,543	19,308	19,958	20,564	21,320	21,920	22,342	22,891	23,283	23,616	24,067
1992	307	6,226	11,478	13,580	14,925	15,675	16,415	17,155	17,841	18,441	19,085	19,797	20,322	20,763	21,122	21,511	21,909	22,248
1993	472	7,105	11,543	13,784	15,098	16,060	17,194	18,174	18,951	19,865	20,593	21,169	21,654	22,041	22,497	22,937	23,245	23,489
1994	594	7,389	12,265	14,445	16,085	17,873	19,266	20,325	21,557	22,484	23,206	23,802	24,303	24,709	25,108	25,487	25,874	26,270
1995	578	7,464	12,019	14,890	17,208	19,037	20,593	22,090	23,247	24,125	24,833	25,334	25,908	26,330	26,904	27,347	27,704	27,967
1996	721	8,233	13,732	18,166	20,821	22,819	24,861	26,282	27,310	28,196	28,958	29,557	30,189	30,855	31,453	32,019	32,521	32,991
1997	511	9,659	18,281	22,936	26,051	28,921	31,053	32,326	33,291	34,125	34,803	35,598	36,278	36,986	37,525	37,939	38,227	38,483
1998	819	12,329	22,239	27,745	32,363	35,657	37,688	39,322	40,716	41,844	42,820	43,630	44,410	45,064	45,753	46,396	46,694	
1999	1,085	13,415	24,072	31,974	37,139	39,885	42,165	43,954	45,591	46,848	48,083	49,554	50,848	51,796	52,901	53,609		
2000	1,219	16,159	33,745	42,649	47,061	50,334	52,625	54,354	55,903	57,212	58,403	59,381	60,145	60,703	61,250			
2001	1,587	22,722	38,837	45,691	49,822	52,811	54,939	56,741	58,373	59,789	60,937	61,875	62,495	63,089				
2002	1,717	20,982	34,545	42,254	46,760	50,203	52,884	55,456	57,663	59,562	60,990	62,201	63,105					
2003	1,881	17,028	29,877	36,796	41,313	45,241	48,033	50,358	52,402	54,002	55,329	56,445						
2004	1,774	17,216	29,162	36,414	41,499	44,895	47,594	49,645	51,082	52,160	53,197							
2005	1,755	17,376	29,054	36,162	40,750	44,161	46,837	48,695	50,012	51,072								
2006	1,667	16,188	28,210	35,192	39,650	42,760	44,804	46,307	47,467									
2007	1,690	16,367	28,261	36,016	40,918	44,195	46,445	47,994										
2008	1,747	16,444	29,948	38,431	43,368	46,837	49,186											
2009	1,374	12,159	22,100	27,628	31,380	33,686												
2010	1,344	12,930	22,334	28,165	31,547													
2011	1,321	10,731	19,413	24,980														
2012	987	10,291	18,519															
2013	928	9,595																
2014	1,135																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	12.778	2.091	1.296	1.198	1.127	1.090	1.071	1.064	1.055	1.034	1.044	1.044	1.021	1.016	1.006	1.007	1.005	1.007
1981	12.761	2.080	1.285	1.187	1.119	1.085	1.067	1.059	1.048	1.035	1.062	1.038	1.016	1.010	1.009	1.007	1.011	1.011
1982	12.097	1.944	1.280	1.188	1.119	1.083	1.063	1.055	1.052	1.043	1.024	1.017	1.012	1.011	1.007	1.006	1.018	1.022
1983	12.799	2.080	1.283	1.187	1.115	1.078	1.060	1.061	1.052	1.029	1.019	1.018	1.014	1.010	1.011	1.008	1.009	1.010
1984	12.738	2.084	1.292	1.188	1.116	1.077	1.068	1.084	1.056	1.031	1.020	1.018	1.018	1.017	1.018	1.017	1.017	1.017
1985	13.166	2.182	1.314	1.200	1.122	1.095	1.083	1.049	1.031	1.017	1.015	1.011	1.012	1.018	1.016	1.011	1.016	1.018
1986	13.600	2.272	1.314	1.200	1.139	1.108	1.068	1.035	1.016	1.021	1.015	1.014	1.016	1.015	1.017	1.016	1.019	1.017
1987	13.857	2.327	1.323	1.227	1.162	1.084	1.043	1.026	1.023	1.020	1.015	1.025	1.020	1.017	1.016	1.015	1.012	1.008
1988	13.769	2.341	1.378	1.281	1.122	1.061	1.031	1.025	1.019	1.018	1.025	1.024	1.023	1.024	1.025	1.021	1.018	1.014
1989	14.301	2.561	1.460	1.189	1.091	1.043	1.036	1.029	1.025	1.031	1.027	1.026	1.023	1.023	1.019	1.019	1.018	1.020
1990	16.954	2.634	1.366	1.132	1.061	1.044	1.034	1.031	1.038	1.030	1.027	1.038	1.029	1.019	1.017	1.016	1.014	1.011
1991	18.567	1.971	1.242	1.099	1.064	1.046	1.039	1.041	1.034	1.030	1.037	1.028	1.019	1.025	1.017	1.014	1.019	1.014
1992	20.266	1.843	1.183	1.099	1.050	1.047	1.045	1.040	1.034	1.035	1.037	1.027	1.022	1.017	1.018	1.019	1.015	1.011
1993	15.059	1.625	1.194	1.095	1.064	1.071	1.057	1.043	1.048	1.037	1.028	1.023	1.018	1.021	1.020	1.013	1.010	1.012
1994	12.449	1.660	1.178	1.114	1.111	1.078	1.055	1.061	1.043	1.032	1.026	1.021	1.017	1.016	1.015	1.015	1.015	1.009
1995	12.924	1.610	1.239	1.156	1.106	1.082	1.073	1.052	1.038	1.029	1.020	1.023	1.016	1.022	1.016	1.013	1.009	1.009
1996	11.415	1.668	1.323	1.146	1.096	1.090	1.057	1.039	1.032	1.027	1.021	1.021	1.022	1.019	1.018	1.016	1.014	1.015
1997	18.908	1.893	1.255	1.136	1.110	1.074	1.041	1.030	1.025	1.020	1.023	1.019	1.020	1.015	1.011	1.008	1.007	
1998	15.059	1.804	1.248	1.166	1.102	1.057	1.043	1.035	1.028	1.023	1.019	1.018	1.015	1.015	1.014	1.006		
1999	12.365	1.794	1.328	1.162	1.074	1.057	1.042	1.037	1.028	1.026	1.031	1.026	1.019	1.021	1.013			
2000	13.252	2.088	1.264	1.103	1.070	1.046	1.033	1.028	1.023	1.021	1.017	1.013	1.009	1.009				
2001	14.314	1.709	1.176	1.090	1.060	1.040	1.033	1.029	1.024	1.019	1.015	1.010	1.010					
2002	12.222	1.646	1.223	1.107	1.074	1.053	1.049	1.040	1.033	1.024	1.020	1.015						
2003	9.054	1.755	1.232	1.123	1.095	1.062	1.048	1.041	1.031	1.025	1.020							
2004	9.704	1.694	1.249	1.140	1.082	1.060	1.043	1.029	1.021	1.020								
2005	9.901	1.672	1.245	1.127	1.084	1.061	1.040	1.027	1.021									
2006	9.709	1.743	1.248	1.127	1.078	1.048	1.034	1.025										
2007	9.684	1.727	1.274	1.136	1.080	1.051	1.033											
2008	9.411	1.821	1.283	1.128	1.080	1.050												
2009	8.850	1.818	1.250	1.136	1.073													
2010	9.618	1.727	1.261	1.120														
2011	8.121	1.809	1.287															
2012	10.431	1.800																
2013	10.337																	
$ Wtd Avg	11.334	1.814	1.260	1.135	1.086	1.059	1.044	1.036	1.030	1.025	1.023	1.020	1.017	1.017	1.016	1.013	1.014	1.013
Strt Average	12.660	1.923	1.274	1.151	1.095	1.066	1.050	1.041	1.034	1.027	1.025	1.022	1.018	1.017	1.015	1.013	1.014	1.013
3 Yr $ Wtd Avg	9.461	1.775	1.265	1.128	1.078	1.050	1.036	1.027	1.024	1.023	1.018	1.012	1.012	1.015	1.013	1.009	1.010	1.012
5 Yr $ Wtd Avg	9.355	1.795	1.272	1.130	1.079	1.054	1.040	1.033	1.026	1.022	1.020	1.016	1.014	1.015	1.014	1.011	1.011	1.012
Inv. Power Curve	11.443	1.512	1.218	1.130	1.090	1.067	1.053	1.043	1.036	1.031	1.027	1.024	1.021	1.019	1.017	1.016	1.014	1.013
Selected	11.334	1.814	1.272	1.135	1.086	1.059	1.044	1.036	1.030	1.025	1.023	1.020	1.017	1.017	1.016	1.013	1.014	1.013
Cumulative	56.666	5.000	2.756	2.167	1.909	1.758	1.659	1.589	1.533	1.489	1.453	1.421	1.393	1.370	1.347	1.326	1.309	1.291

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	9,257	9,315	9,420	9,501	9,576	9,650	9,696	9,785	9,846	9,905	9,962	9,996	10,087	10,152	10,218	10,259	10,279	
1981	9,792	9,848	9,916	10,047	10,140	10,201	10,275	10,354	10,433	10,471	10,526	10,582	10,645	10,728	10,808	10,833		
1982	9,951	10,171	10,497	10,849	11,125	11,398	11,758	12,182	12,617	13,126	13,575	13,983	14,460	14,902	15,316			
1983	10,859	11,011	11,148	11,239	11,328	11,442	11,537	11,693	11,828	11,934	12,040	12,101	12,156	12,188				
1984	14,640	14,849	15,013	15,173	15,346	15,475	15,582	15,724	15,847	15,953	16,025	16,100	16,160					
1985	16,696	16,939	17,154	17,312	17,465	17,660	17,812	17,913	18,005	18,107	18,193	18,258						
1986	17,507	17,752	17,971	18,174	18,329	18,500	18,757	18,884	18,976	19,097	19,175							
1987	19,506	19,687	19,877	20,098	20,273	20,457	20,678	20,855	21,000	21,051								
1988	23,823	24,179	24,555	24,966	25,191	25,378	25,579	25,730	25,890									
1989	26,098	26,586	27,046	27,491	27,869	28,249	28,598	28,947										
1990	22,933	23,198	23,499	23,787	24,020	24,177	24,314											
1991	24,392	24,654	24,910	25,084	25,309	25,489												
1992	22,499	22,760	22,953	23,092	23,252													
1993	23,772	23,966	24,146	24,343														
1994	26,517	26,742	26,930															
1995	28,217	28,407																
1996	33,497																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.006	1.011	1.009	1.008	1.008	1.005	1.009	1.006	1.006	1.006	1.003	1.009	1.006	1.007	1.004	1.002		
1981	1.006	1.007	1.013	1.009	1.006	1.007	1.008	1.008	1.004	1.005	1.005	1.006	1.008	1.007	1.002			
1982	1.022	1.032	1.033	1.026	1.025	1.032	1.036	1.036	1.040	1.034	1.030	1.034	1.031	1.028				
1983	1.014	1.013	1.008	1.008	1.010	1.008	1.014	1.012	1.009	1.009	1.005	1.005	1.003					
1984	1.014	1.011	1.011	1.011	1.008	1.007	1.009	1.008	1.007	1.004	1.005	1.004						
1985	1.015	1.013	1.009	1.009	1.011	1.009	1.006	1.005	1.006	1.005	1.004							
1986	1.014	1.012	1.011	1.009	1.009	1.014	1.007	1.005	1.006	1.004								
1987	1.009	1.010	1.011	1.009	1.009	1.011	1.009	1.007	1.002									
1988	1.015	1.016	1.017	1.009	1.007	1.008	1.006	1.006										
1989	1.019	1.017	1.016	1.014	1.014	1.012	1.012											
1990	1.012	1.013	1.012	1.010	1.007	1.006												
1991	1.011	1.010	1.007	1.009	1.007													
1992	1.012	1.008	1.006	1.007														
1993	1.008	1.007	1.008															
1994	1.008	1.007																
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																		Tail
$ Wtd Avg	1.012	1.012	1.012	1.010	1.010	1.010	1.011	1.009	1.009	1.009	1.009	1.012	1.013	1.016	1.003	1.002	----	----
Strt Average	1.012	1.013	1.012	1.011	1.010	1.011	1.011	1.010	1.010	1.010	1.009	1.012	1.012	1.014	1.003	1.002	----	----
3 Yr $ Wtd Avg	1.008	1.008	1.007	1.009	1.009	1.009	1.009	1.006	1.005	1.004	1.004	1.014	1.015	1.016	----	----	----	----
5 Yr $ Wtd Avg	1.009	1.009	1.010	1.010	1.009	1.010	1.008	1.006	1.006	1.010	1.009	1.012	----	----	----	----	----	----
Inv. Power Curve	1.012	1.012	1.011	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.006	1.005	1.082
Selected	1.012	1.012	1.012	1.010	1.010	1.010	1.011	1.009	1.009	1.009	1.009	1.012	1.013	1.016	1.003	1.002	1.005	1.082
Cumulative	1.274	1.259	1.244	1.230	1.217	1.205	1.193	1.181	1.170	1.159	1.149	1.139	1.125	1.111	1.094	1.090	1.088	1.082

Exhibit PA-A5.5

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -4.0%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.38	1.000	0.25	0.09	0.52	1.088	8.1%	1,229	11,508
1981	6/30/2014	402	30,142	0.38	1.000	0.26	0.10	0.50	1.090	8.3%	1,255	12,088
1982	6/30/2014	390	30,059	0.66	1.000	0.27	0.18	0.48	1.094	8.6%	1,244	16,560
1983	6/30/2014	378	30,607	0.43	1.000	0.28	0.12	0.46	1.111	10.0%	1,416	13,604
1984	6/30/2014	366	33,122	0.54	1.000	0.30	0.16	0.45	1.125	11.1%	1,643	17,803
1985	6/30/2014	354	35,714	0.56	1.000	0.31	0.17	1.08	1.139	12.2%	4,682	22,940
1986	6/30/2014	342	38,298	0.56	1.000	0.32	0.18	1.03	1.149	12.9%	5,122	24,297
1987	6/30/2014	330	41,065	0.57	1.000	0.34	0.19	0.99	1.159	13.7%	5,595	26,646
1988	6/30/2014	318	44,222	0.67	1.000	0.35	0.24	0.95	1.170	14.5%	6,118	32,008
1989	6/30/2014	306	47,110	0.75	1.000	0.36	0.27	0.92	1.181	15.3%	6,596	35,543
1990	6/30/2014	294	49,660	0.57	1.000	0.38	0.21	0.88	1.193	16.2%	7,063	31,377
1991	6/30/2014	282	50,857	0.59	1.000	0.39	0.23	0.84	1.205	17.0%	7,316	32,805
1992	6/30/2014	270	52,804	0.52	1.000	0.41	0.21	0.81	1.217	17.8%	7,637	30,889
1993	6/30/2014	258	55,133	0.53	1.000	0.43	0.23	0.78	1.230	18.7%	8,013	32,356
1994	6/30/2014	246	57,740	0.56	1.000	0.44	0.25	0.75	1.244	19.6%	8,469	35,398
1995	6/30/2014	234	60,950	0.56	1.000	0.46	0.26	0.72	1.259	20.6%	9,002	37,409
1996	6/30/2014	222	63,664	0.68	1.000	0.48	0.33	0.69	1.274	21.5%	9,434	42,931
1997	6/30/2014	210	68,077	0.69	1.000	0.50	0.34	0.66	1.291	22.5%	10,150	48,633
1998	6/30/2014	198	71,447	0.80	1.000	0.52	0.42	1.03	1.309	23.6%	17,408	64,102
1999	6/30/2014	186	75,245	0.92	1.000	0.54	0.50	0.99	1.326	24.6%	18,353	71,962
2000	6/30/2014	174	79,122	0.97	1.000	0.57	0.55	0.95	1.347	25.7%	19,409	80,659
2001	6/30/2014	162	80,397	0.99	1.000	0.59	0.58	0.92	1.370	27.0%	19,865	82,954
2002	6/30/2014	150	81,621	1.00	1.000	0.62	0.61	0.88	1.393	28.2%	20,231	83,336
2003	6/30/2014	138	82,433	0.91	1.000	0.64	0.58	0.84	1.421	29.6%	20,603	77,048
2004	6/30/2014	126	84,633	0.83	1.000	0.67	0.56	0.81	1.453	31.2%	21,387	74,584
2005	6/30/2014	114	86,912	0.79	1.000	0.69	0.55	0.78	1.489	32.9%	22,225	73,297
2006	6/30/2014	102	90,786	0.71	1.000	0.72	0.52	0.75	1.533	34.8%	23,606	71,073
2007	6/30/2014	90	93,585	0.73	1.000	0.75	0.55	0.72	1.589	37.1%	24,901	72,895
2008	6/30/2014	78	93,441	0.79	1.000	0.78	0.62	0.69	1.659	39.7%	25,594	74,779
2009	6/30/2014	66	86,523	0.62	1.000	0.82	0.51	0.66	1.758	43.1%	24,692	58,378
2010	6/30/2014	54	86,642	0.64	1.000	0.85	0.54	0.64	1.909	47.6%	26,220	57,767
2011	6/30/2014	42	90,268	0.57	1.000	0.89	0.51	0.61	2.167	53.9%	29,678	54,658
2012	6/30/2014	30	94,120	0.53	1.000	0.92	0.49	0.59	2.756	63.7%	35,155	53,674
2013	6/30/2014	18	98,557	0.50	1.000	0.96	0.48	0.56	5.000	80.0%	44,385	53,979
2014	6/30/2014	6	102,837	0.65	1.000	1.00	0.65	0.54	56.666	98.2%	54,612	55,747
	Total/Average		2,296,770				0.43				550,305	1,665,688
	Selected			Selected Pure Premium (1998-2014)			0.54					
				Selected Pure Premium (1985-1997)			0.33					
Column Notes				Selected Pure Premium (1980-1984)			0.13					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A5.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A5.13, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A5.3, Column (4).
(12) Exhibit PA-A5.3, Column (3) + Column (11).

Exhibit PA-A5.6

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	2.8%	1.000	1.00	2.8%	3.7%	1.159	13.7%	4,201	25,252
1988	6/30/2014	318	1,049,491	2.8%	1.000	1.00	2.8%	3.7%	1.170	14.5%	5,667	31,557
1989	6/30/2014	306	1,261,672	2.8%	1.000	1.00	2.8%	3.7%	1.181	15.3%	7,180	36,127
1990	6/30/2014	294	1,405,588	2.0%	1.000	1.00	2.0%	3.7%	1.193	16.2%	8,461	32,775
1991	6/30/2014	282	1,441,150	2.1%	1.000	1.00	2.1%	3.7%	1.205	17.0%	9,137	34,626
1992	6/30/2014	270	1,493,380	1.8%	1.000	1.00	1.8%	3.7%	1.217	17.8%	9,912	33,164
1993	6/30/2014	258	1,593,604	1.8%	1.000	1.00	1.8%	3.7%	1.230	18.7%	11,068	35,412
1994	6/30/2014	246	1,676,121	1.9%	1.000	1.00	1.9%	3.7%	1.244	19.6%	12,234	39,164
1995	6/30/2014	234	1,647,517	2.1%	1.000	1.00	2.1%	3.7%	1.259	20.6%	12,609	41,016
1996	6/30/2014	222	1,539,171	2.8%	1.000	1.00	2.8%	3.7%	1.274	21.5%	12,308	45,805
1997	6/30/2014	210	1,502,506	3.1%	1.000	1.00	3.1%	3.7%	1.291	22.5%	12,588	51,071
1998	6/30/2014	198	1,441,297	4.0%	1.000	1.00	4.0%	3.7%	1.309	23.6%	12,640	59,334
1999	6/30/2014	186	1,502,048	4.6%	1.000	1.00	4.6%	3.7%	1.326	24.6%	13,732	67,341
2000	6/30/2014	174	1,444,705	5.3%	1.000	1.00	5.3%	3.7%	1.347	25.7%	13,832	75,082
2001	6/30/2014	162	1,361,007	5.8%	1.000	1.00	5.8%	3.7%	1.370	27.0%	13,668	76,757
2002	6/30/2014	150	1,350,293	6.0%	1.000	1.00	6.0%	3.7%	1.393	28.2%	14,165	77,270
2003	6/30/2014	138	1,351,670	5.5%	1.000	1.00	5.5%	3.7%	1.421	29.6%	14,889	71,334
2004	6/30/2014	126	1,430,941	4.9%	1.000	1.00	4.9%	3.7%	1.453	31.2%	16,596	69,793
2005	6/30/2014	114	1,441,863	4.7%	1.000	1.00	4.7%	3.7%	1.489	32.9%	17,621	68,693
2006	6/30/2014	102	1,489,415	4.4%	1.000	1.00	4.4%	3.7%	1.533	34.8%	19,273	66,740
2007	6/30/2014	90	1,597,109	4.3%	1.000	1.00	4.3%	3.7%	1.589	37.1%	22,022	70,016
2008	6/30/2014	78	1,610,573	4.6%	1.000	1.00	4.6%	3.7%	1.659	39.7%	23,806	72,992
2009	6/30/2014	66	1,348,818	4.0%	1.000	1.00	4.0%	3.7%	1.758	43.1%	21,631	55,317
2010	6/30/2014	54	1,285,639	4.3%	1.000	1.00	4.3%	3.7%	1.909	47.6%	22,767	54,315
2011	6/30/2014	42	1,301,802	4.0%	1.000	1.00	4.0%	3.7%	2.167	53.9%	26,081	51,061
2012	6/30/2014	30	1,337,788	3.7%	1.000	1.00	3.7%	3.7%	2.756	63.7%	31,707	50,226
2013	6/30/2014	18	1,375,921	3.6%	1.000	1.00	3.6%	3.7%	5.000	80.0%	40,944	50,539
2014	6/30/2014	6	1,435,670	4.7%	1.000	1.00	4.7%	3.7%	56.666	98.2%	52,460	53,595
	Total/Average		39,539,419				3.7%				483,199	1,496,373
	Selected					Selected Loss Ratio	3.7%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A5.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A5.13, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A5.3, Column (4).
(12) Exhibit PA-A5.3, Column (3) + Column (11).

Exhibit PA-A5.7

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	20	17.011	344	10,623
1981	6/30/2014	402	25	17.577	442	11,275
1982	6/30/2014	390	414	18.153	7,516	22,833
1983	6/30/2014	378	31	18.740	584	12,772
1984	6/30/2014	366	60	19.340	1,157	17,317
1985	6/30/2014	354	65	19.953	1,288	19,546
1986	6/30/2014	342	78	20.581	1,597	20,772
1987	6/30/2014	330	51	21.225	1,079	22,130
1988	6/30/2014	318	159	21.886	3,488	29,378
1989	6/30/2014	306	349	22.566	7,874	36,820
1990	6/30/2014	294	137	22.298	3,053	27,367
1991	6/30/2014	282	180	22.045	3,966	29,455
1992	6/30/2014	270	160	21.805	3,498	26,750
1993	6/30/2014	258	198	21.578	4,264	28,607
1994	6/30/2014	246	188	21.363	4,018	30,948
1995	6/30/2014	234	190	21.160	4,019	32,426
1996	6/30/2014	222	506	20.968	10,606	44,104
1997	6/30/2014	210	256	20.786	5,311	43,794
1998	6/30/2014	198	298	20.613	6,151	52,846
1999	6/30/2014	186	708	20.451	14,478	68,087
2000	6/30/2014	174	548	17.467	9,569	70,819
2001	6/30/2014	162	594	15.037	8,935	72,024
2002	6/30/2014	150	904	13.059	11,808	74,913
2003	6/30/2014	138	1,116	11.448	12,777	69,222
2004	6/30/2014	126	1,037	10.136	10,510	63,707
2005	6/30/2014	114	1,060	9.068	9,609	60,681
2006	6/30/2014	102	1,160	8.198	9,513	56,981
2007	6/30/2014	90	1,549	7.490	11,601	59,595
2008	6/30/2014	78	2,348	6.913	16,235	65,420
2009	6/30/2014	66	2,306	6.444	14,861	48,547
2010	6/30/2014	54	3,382	5.412	18,304	49,851
2011	6/30/2014	42	5,567	4.342	24,172	49,152
2012	6/30/2014	30	8,228	3.677	30,256	48,775
2013	6/30/2014	18	8,667	4.753	41,196	50,790
2014	6/30/2014	6	1,135	60.525	68,671	69,806
			43,673		382,750	1,498,132

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A5.9, Page 1 and Exhibit PA-A5.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A5.8

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	3.305	0
1946	6/30/2014	822	0	3.548	0
1947	6/30/2014	810	0	3.799	0
1948	6/30/2014	798	0	4.058	0
1949	6/30/2014	786	0	4.325	0
1950	6/30/2014	774	0	4.597	0
1951	6/30/2014	762	0	4.877	0
1952	6/30/2014	750	0	5.164	0
1953	6/30/2014	738	0	5.459	0
1954	6/30/2014	726	0	5.762	0
1955	6/30/2014	714	0	6.074	0
1956	6/30/2014	702	0	6.396	0
1957	6/30/2014	690	0	6.727	0
1958	6/30/2014	678	0	7.068	0
1959	6/30/2014	666	0	7.418	0
1960	6/30/2014	654	1	7.778	9
1961	6/30/2014	642	1	8.146	12
1962	6/30/2014	630	34	8.523	291
1963	6/30/2014	618	0	8.910	0
1964	6/30/2014	606	11	9.305	101
1965	6/30/2014	594	0	9.710	0
1966	6/30/2014	582	1	10.125	5
1967	6/30/2014	570	1	10.551	9
1968	6/30/2014	558	0	10.987	3
1969	6/30/2014	546	7	11.433	78
1970	6/30/2014	534	2	11.891	28
1971	6/30/2014	522	42	12.359	514
1972	6/30/2014	510	5	12.837	67
1973	6/30/2014	498	6	13.325	82
1974	6/30/2014	486	25	13.823	352
1975	6/30/2014	474	14	14.331	205
1976	6/30/2014	462	19	14.848	278
1977	6/30/2014	450	40	15.375	610
1978	6/30/2014	438	242	15.911	3,848
1979	6/30/2014	426	27	16.456	447
			479		6,940

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A5.9, Page 1 and Exhibit PA-A5.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3	38	45	26	22	17	14	12	11	10	7	9	9	5	4	1	2	1
1981	4	44	52	28	24	18	14	12	12	10	8	14	9	4	3	2	2	3
1982	5	55	56	32	28	21	16	13	12	12	11	6	5	3	3	2	2	5
1983	5	57	67	36	31	23	17	14	15	14	8	5	5	4	3	3	3	3
1984	5	58	69	38	32	24	18	16	22	16	9	6	6	6	5	6	6	6
1985	5	61	78	45	38	28	24	23	15	10	6	5	4	4	6	6	4	6
1986	5	60	83	46	39	32	29	20	11	5	7	5	5	6	5	6	6	7
1987	5	62	89	50	47	41	25	14	9	8	7	5	9	7	6	6	6	5
1988	5	67	97	64	65	36	20	11	9	7	7	10	9	10	10	11	9	8
1989	5	67	112	85	51	29	15	13	11	10	12	11	11	10	10	9	9	9
1990	4	67	116	69	34	18	14	11	10	13	11	10	14	11	8	7	7	6
1991	7	116	119	58	30	21	16	14	16	13	12	15	12	9	11	8	7	9
1992	6	125	111	44	28	16	16	16	14	13	14	15	11	9	8	8	8	7
1993	10	141	95	48	28	21	24	21	17	19	15	12	10	8	10	9	7	5
1994	13	148	106	47	36	39	30	23	27	20	16	13	11	9	9	8	8	9
1995	13	159	105	66	54	42	36	35	27	20	16	12	13	10	13	10	8	6
1996	18	190	139	112	67	50	52	36	26	22	19	15	16	17	15	14	13	12
1997	14	248	233	126	84	78	58	34	26	23	18	22	18	19	15	11	8	7
1998	23	317	273	151	127	91	56	45	38	31	27	22	21	18	19	18	8	
1999	29	329	284	211	138	73	61	48	44	33	33	39	34	25	29	19		
2000	32	394	464	235	117	86	60	46	41	35	31	26	20	15	14			
2001	48	634	483	206	124	90	64	54	49	42	34	28	19	18				
2002	51	576	406	231	135	103	80	77	66	57	43	36	27					
2003	59	478	405	218	143	124	88	73	64	50	42	35						
2004	61	530	410	249	174	116	93	70	49	37	36							
2005	66	589	440	268	173	129	101	70	50	40								
2006	73	634	525	305	195	136	89	66	51									
2007	79	687	557	363	229	153	105	72										
2008	91	769	707	444	258	182	123											
2009	90	709	654	364	247	152												
2010	85	733	595	369	214													
2011	85	604	557	357														
2012	65	615	544															
2013	61	568																
2014	72																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	10.213	1.028	0.498	0.784	0.719	0.757	0.809	0.912	0.885	0.675	1.157	0.674	0.512	0.915	0.518	0.778	0.610	0.611
1982	8.949	0.945	0.504	0.737	0.648	0.687	0.760	0.866	0.810	0.619	1.276	1.432	0.842	0.794	0.722	0.943	1.694	0.551
1983	11.325	0.988	0.486	0.768	0.682	0.724	0.786	0.876	0.821	0.800	0.786	0.851	0.612	0.732	0.664	0.484	1.954	2.203
1984	11.426	1.140	0.528	0.801	0.702	0.722	0.811	0.923	0.626	0.506	0.582	0.830	0.740	0.495	0.609	0.438	0.510	0.521
1985	11.696	1.131	0.495	0.713	0.626	0.634	0.682	0.945	1.068	0.966	1.113	1.190	1.552	1.314	0.952	1.002	1.422	0.982
1986	12.695	1.289	0.544	0.813	0.712	0.745	0.804	0.740	0.875	1.107	0.712	0.756	0.843	1.101	1.049	0.670	0.985	0.953
1987	12.451	1.329	0.521	0.770	0.691	0.698	0.811	0.812	0.587	0.871	0.732	0.945	0.625	0.752	0.944	0.998	1.168	1.342
1988	11.912	1.334	0.522	0.737	0.630	0.681	0.671	0.788	0.855	0.971	0.773	0.946	0.776	0.675	0.589	0.555	0.523	0.406
1989	13.265	1.443	0.567	0.768	0.711	0.698	0.727	0.704	0.645	0.691	0.779	0.832	0.853	1.012	1.074	1.060	0.916	0.737
1990	15.972	1.680	0.731	0.743	0.861	0.854	0.947	0.995	0.951	0.950	1.044	1.123	0.700	0.906	1.151	1.294	1.293	1.608
1991	10.159	1.004	0.578	0.582	0.594	0.654	0.675	0.720	0.828	0.808	0.799	0.924	0.904	0.870	0.615	0.829	0.874	0.518
1992	17.824	0.949	0.525	0.669	0.736	1.024	0.914	1.003	0.920	0.983	1.139	0.819	0.779	1.209	1.060	0.832	1.099	0.931
1993	12.427	0.784	0.469	0.595	0.566	0.761	0.647	0.694	0.763	0.699	0.969	0.904	0.901	0.918	0.845	0.896	1.091	1.020
1994	10.955	0.640	0.451	0.591	0.575	0.621	0.690	0.720	0.727	0.769	0.782	0.797	0.759	1.101	1.080	0.797	0.618	0.703
1995	11.044	0.665	0.449	0.536	0.724	0.715	0.639	0.772	0.752	0.772	0.790	0.939	0.663	0.888	0.619	0.822	1.038	0.883
1996	8.755	0.556	0.479	0.480	0.631	0.715	0.672	0.746	0.783	0.734	0.602	0.880	0.613	0.791	0.678	0.580	0.479	0.489
1997	13.717	0.561	0.480	0.532	0.598	0.664	0.622	0.754	0.857	0.853	0.824	0.742	0.913	0.789	0.979	1.134	1.517	1.847
1998	10.995	0.737	0.462	0.557	0.611	0.637	0.617	0.581	0.589	0.591	0.801	0.827	0.892	0.812	0.590	0.443	0.842	
1999	10.949	0.829	0.533	0.603	0.658	0.763	0.740	0.804	0.711	0.801	0.676	0.548	0.521	0.751	0.599	0.435		
2000	10.207	0.720	0.454	0.586	0.628	0.703	0.788	0.955	0.819	0.953	1.247	1.336	1.252	2.000	1.304			
2001	8.282	0.732	0.486	0.567	0.697	0.675	0.715	0.756	0.706	0.740	0.749	0.717	0.793	0.811				
2002	12.350	0.839	0.507	0.537	0.665	0.620	0.674	0.637	0.644	0.607	0.659	0.514	0.659					
2003	9.710	0.849	0.569	0.617	0.722	0.647	0.873	0.900	0.881	0.846	0.865	0.768						
2004	7.855	0.766	0.533	0.573	0.711	0.757	0.792	0.917	1.025	1.132	0.990							
2005	8.006	0.696	0.565	0.651	0.673	0.720	0.697	0.704	0.745	0.890								
2006	8.086	0.694	0.510	0.567	0.660	0.743	0.784	0.757	0.788									
2007	8.018	0.764	0.548	0.536	0.592	0.582	0.623	0.699										
2008	7.512	0.724	0.514	0.517	0.594	0.580	0.590											
2009	8.512	0.996	0.679	0.711	0.736	0.810												
2010	8.341	0.892	0.611	0.669	0.709													
2011	8.643	0.985	0.662	0.599														
2012	9.259	0.906	0.657															
2013	10.118	0.958																
2014	7.892																	
Strt Average	10.574	0.926	0.535	0.642	0.669	0.710	0.734	0.803	0.795	0.813	0.869	0.882	0.805	0.935	0.832	0.789	1.035	0.959
3 Yr Avg	9.090	0.950	0.643	0.660	0.679	0.657	0.666	0.720	0.852	0.956	0.838	0.666	0.901	1.187	0.831	0.671	0.946	1.073
5 Yr Avg	8.851	0.948	0.625	0.606	0.658	0.687	0.697	0.795	0.816	0.843	0.902	0.776	0.824	1.032	0.830	0.683	0.899	0.988
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	9.832	0.950	0.643	0.633	0.679	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.884	0.884	0.884
Cumulative	60.525	4.753	3.677	4.342	5.412	6.444	6.913	7.490	8.198	9.068	10.136	11.448	13.059	15.037	17.467	20.451	20.613	20.786

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	2	1	3	2	2	2	1	2	2	1	1	1	2	2	2	1	1	
1981	3	2	2	4	2	2	2	2	2	1	1	2	2	2	2	1		
1982	6	7	10	10	8	8	11	13	13	15	13	12	14	13	12			
1983	3	4	4	3	3	3	3	5	4	3	3	2	2	1				
1984	6	5	4	4	4	3	3	3	3	3	2	2	1					
1985	7	5	5	4	3	4	3	2	2	2	2	1						
1986	6	5	5	4	3	4	6	3	2	3	2							
1987	3	4	4	5	4	4	5	4	3	1								
1988	6	7	7	8	4	4	4	3	3									
1989	10	9	9	8	7	7	7	7										
1990	5	5	6	5	4	3	3											
1991	7	5	5	4	5	4												
1992	5	5	4	3	3													
1993	6	4	4	4														
1994	5	5	4															
1995	6	4																
1996	13																	
1997																		
1998																		
1999																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.528	1.787	1.119	0.550	0.757	0.719	1.134	0.740	0.698	1.443	0.601	1.545	0.962	0.756	0.489	0.763		
1982	0.234	0.283	0.367	0.240	0.201	0.248	0.201	0.171	0.079	0.098	0.114	0.142	0.159	0.164	0.055			
1983	2.169	2.197	2.598	3.096	3.139	3.221	4.547	2.826	3.861	4.290	3.929	7.959	8.167	13.536				
1984	0.762	0.793	0.668	0.669	0.787	0.892	1.761	1.133	1.043	1.204	1.026	0.880	0.627					
1985	0.755	0.732	0.804	1.184	0.911	0.596	1.014	1.326	1.245	0.759	0.949	1.004						
1986	0.841	0.890	0.740	0.767	1.280	0.904	0.399	0.736	1.136	0.720	0.847							
1987	1.614	1.275	1.132	0.739	1.037	1.476	0.608	0.548	0.886	1.613								
1988	0.592	0.571	0.630	0.456	0.875	1.264	0.942	1.031	0.342									
1989	0.718	0.797	0.925	0.521	0.513	0.547	0.447	0.472										
1990	1.909	1.723	1.465	1.301	1.615	2.203	2.526											
1991	0.749	1.061	1.036	1.238	0.642	0.701												
1992	1.011	0.956	0.872	1.580	1.089													
1993	0.909	0.988	0.765	0.804														
1994	0.768	0.782	1.030															
1995	0.843	0.930																
1996	0.344																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Strt Average	0.922	1.051	1.011	1.011	1.070	1.161	1.358	0.998	1.161	1.447	1.244	2.306	2.479	4.819	0.272	0.763	----	----
3 Yr Avg	0.652	0.900	0.889	1.208	1.115	1.151	1.305	0.683	0.788	1.031	0.941	3.281	2.984	4.819	----	----	----	----
5 Yr Avg	0.775	0.943	1.033	1.089	0.947	1.238	0.985	0.823	0.931	1.717	1.373	2.306	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.922	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	20.968	21.160	21.363	21.578	21.805	22.045	22.298	22.566	21.886	21.225	20.581	19.953	19.340	18.740	18.153	17.577	17.011	16.456

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.148	0.074	0.003															

Exhibit PA-A5.10

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
Prior to 1980	6/30/2014					
1980	6/30/2014	414	20	10.945	221	10,500
1981	6/30/2014	402	25	11.468	288	11,121
1982	6/30/2014	390	414	11.985	4,963	20,279
1983	6/30/2014	378	31	12.499	390	12,577
1984	6/30/2014	366	60	13.011	779	16,938
1985	6/30/2014	354	65	13.521	873	19,131
1986	6/30/2014	342	78	14.032	1,089	20,264
1987	6/30/2014	330	51	14.544	740	21,791
1988	6/30/2014	318	159	15.059	2,400	28,290
1989	6/30/2014	306	349	15.577	5,435	34,382
1990	6/30/2014	294	137	15.336	2,100	26,414
1991	6/30/2014	282	180	15.113	2,719	28,208
1992	6/30/2014	270	160	14.907	2,391	25,643
1993	6/30/2014	258	198	14.716	2,908	27,251
1994	6/30/2014	246	188	14.539	2,735	29,664
1995	6/30/2014	234	190	14.376	2,730	31,138
1996	6/30/2014	222	506	14.224	7,195	40,693
1997	6/30/2014	210	256	14.085	3,599	42,082
1998	6/30/2014	198	298	13.955	4,164	50,859
1999	6/30/2014	186	708	13.835	9,795	63,404
2000	6/30/2014	174	548	12.106	6,632	67,882
2001	6/30/2014	162	594	10.695	6,355	69,444
2002	6/30/2014	150	904	9.544	8,630	71,735
2003	6/30/2014	138	1,116	8.604	9,603	66,048
2004	6/30/2014	126	1,037	7.838	8,126	61,324
2005	6/30/2014	114	1,060	7.212	7,642	58,714
2006	6/30/2014	102	1,160	6.701	7,776	55,243
2007	6/30/2014	90	1,549	6.285	9,734	57,728
2008	6/30/2014	78	2,348	5.945	13,960	63,145
2009	6/30/2014	66	2,306	5.667	13,070	46,756
2010	6/30/2014	54	3,382	4.774	16,146	47,694
2011	6/30/2014	42	5,567	3.805	21,180	46,160
2012	6/30/2014	30	8,228	2.983	24,541	43,060
2013	6/30/2014	18	8,667	3.553	30,789	40,384
2014	6/30/2014	6	1,135	38.518	43,703	44,837
			43,673		285,400	1,400,783

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A5.11, Page 1 and Exhibit PA-A5.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	126	1,487	1,761	999	865	668	532	455	440	400	265	348	366	180	139	51	68	43
1981	138	1,627	1,906	1,048	882	668	534	459	429	373	286	515	333	144	93	83	67	101
1982	166	1,842	1,896	1,093	941	709	551	453	420	422	369	212	157	107	105	65	54	172
1983	166	1,955	2,290	1,249	1,060	776	587	489	523	469	275	187	178	146	100	115	90	101
1984	206	2,416	2,843	1,593	1,328	977	725	682	901	654	387	258	238	243	226	246	237	239
1985	224	2,723	3,484	2,017	1,690	1,237	1,083	1,033	664	434	251	216	169	187	280	257	182	263
1986	218	2,752	3,778	2,116	1,770	1,481	1,308	913	506	231	309	228	225	259	249	277	272	320
1987	234	3,004	4,297	2,432	2,267	1,981	1,191	658	417	375	330	252	439	350	310	289	290	232
1988	270	3,449	4,989	3,292	3,368	1,871	1,051	566	470	364	349	497	483	492	524	559	474	424
1989	269	3,575	5,999	4,532	2,721	1,558	805	691	583	522	659	601	596	536	539	462	479	460
1990	222	3,540	6,148	3,630	1,793	934	723	581	544	688	570	526	758	589	398	367	353	316
1991	321	5,640	5,787	2,840	1,447	1,019	792	696	765	650	607	756	600	422	549	392	333	451
1992	307	5,919	5,251	2,102	1,345	751	739	741	686	599	644	712	526	441	359	389	398	339
1993	472	6,633	4,437	2,241	1,314	962	1,134	980	778	914	727	576	485	387	456	440	308	244
1994	594	6,795	4,876	2,180	1,640	1,789	1,392	1,059	1,232	927	722	597	500	406	399	379	387	395
1995	578	6,887	4,555	2,870	2,319	1,828	1,557	1,497	1,156	878	709	500	575	422	574	442	358	263
1996	721	7,512	5,499	4,434	2,656	1,998	2,042	1,421	1,029	886	763	599	632	666	598	566	503	470
1997	511	9,149	8,622	4,654	3,116	2,870	2,132	1,273	964	834	678	795	680	708	539	414	289	256
1998	819	11,510	9,910	5,505	4,618	3,294	2,031	1,634	1,394	1,128	976	810	780	654	690	642	298	
1999	1,085	12,330	10,656	7,902	5,165	2,747	2,280	1,789	1,637	1,257	1,236	1,471	1,294	948	1,106	708		
2000	1,219	14,940	17,586	8,903	4,413	3,273	2,291	1,729	1,548	1,309	1,191	978	764	558	548			
2001	1,587	21,134	16,115	6,855	4,130	2,989	2,129	1,801	1,633	1,416	1,148	938	620	594				
2002	1,717	19,265	13,563	7,709	4,506	3,443	2,681	2,572	2,206	1,899	1,428	1,211	904					
2003	1,881	15,147	12,849	6,919	4,518	3,928	2,792	2,325	2,044	1,600	1,327	1,116						
2004	1,774	15,442	11,946	7,252	5,084	3,396	2,699	2,051	1,437	1,078	1,037							
2005	1,755	15,621	11,678	7,108	4,588	3,411	2,677	1,858	1,317	1,060								
2006	1,667	14,521	12,022	6,982	4,458	3,109	2,044	1,503	1,160									
2007	1,690	14,677	11,893	7,755	4,902	3,278	2,250	1,549										
2008	1,747	14,697	13,503	8,484	4,937	3,469	2,348											
2009	1,374	10,785	9,941	5,528	3,752	2,306												
2010	1,344	11,586	9,404	5,831	3,382													
2011	1,321	9,410	8,682	5,567														
2012	987	9,305	8,228															
2013	928	8,667																
2014	1,135																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	11.778	1.184	0.567	0.866	0.772	0.797	0.855	0.967	0.909	0.662	1.316	1.050	0.491	0.775	0.365	1.337	0.634	1.504
1981	11.761	1.172	0.550	0.842	0.757	0.800	0.858	0.936	0.868	0.767	1.802	0.647	0.433	0.645	0.891	0.809	1.503	1.028
1982	11.097	1.029	0.577	0.861	0.754	0.776	0.822	0.928	1.003	0.874	0.576	0.737	0.684	0.981	0.619	0.837	3.161	1.265
1983	11.799	1.171	0.545	0.849	0.731	0.756	0.833	1.071	0.896	0.587	0.680	0.952	0.820	0.682	1.149	0.783	1.122	1.030
1984	11.738	1.177	0.560	0.833	0.736	0.742	0.941	1.322	0.726	0.592	0.667	0.920	1.021	0.933	1.089	0.963	1.007	0.998
1985	12.166	1.280	0.579	0.838	0.732	0.876	0.953	0.642	0.655	0.579	0.860	0.783	1.102	1.503	0.916	0.710	1.445	1.138
1986	12.600	1.373	0.560	0.837	0.836	0.883	0.698	0.554	0.457	1.337	0.738	0.988	1.151	0.961	1.111	0.983	1.176	0.918
1987	12.857	1.430	0.566	0.932	0.874	0.601	0.553	0.633	0.901	0.878	0.764	1.742	0.798	0.886	0.930	1.004	0.799	0.694
1988	12.769	1.447	0.660	1.023	0.556	0.562	0.538	0.831	0.773	0.961	1.423	0.973	1.018	1.066	1.067	0.847	0.895	0.774
1989	13.301	1.678	0.756	0.600	0.573	0.516	0.859	0.843	0.896	1.262	0.911	0.992	0.899	1.005	0.858	1.036	0.961	1.114
1990	15.954	1.737	0.590	0.494	0.521	0.775	0.803	0.937	1.264	0.829	0.923	1.441	0.777	0.676	0.921	0.962	0.896	0.802
1991	17.567	1.026	0.491	0.510	0.704	0.777	0.879	1.099	0.849	0.934	1.246	0.794	0.702	1.303	0.713	0.850	1.353	0.722
1992	19.266	0.887	0.400	0.640	0.558	0.985	1.002	0.926	0.874	1.075	1.104	0.739	0.839	0.814	1.082	1.024	0.853	0.740
1993	14.059	0.669	0.505	0.586	0.733	1.178	0.864	0.794	1.175	0.796	0.792	0.842	0.799	1.177	0.965	0.700	0.792	1.162
1994	11.449	0.717	0.447	0.752	1.091	0.778	0.761	1.163	0.753	0.778	0.827	0.838	0.811	0.983	0.949	1.022	1.021	0.625
1995	11.924	0.661	0.630	0.808	0.789	0.851	0.962	0.773	0.759	0.807	0.706	1.149	0.734	1.361	0.770	0.809	0.735	0.954
1996	10.415	0.732	0.806	0.599	0.752	1.022	0.696	0.724	0.861	0.861	0.785	1.055	1.055	0.898	0.946	0.889	0.934	1.077
1997	17.908	0.942	0.540	0.669	0.921	0.743	0.597	0.758	0.865	0.813	1.172	0.856	1.040	0.762	0.767	0.699	0.884	
1998	14.059	0.861	0.555	0.839	0.713	0.617	0.805	0.853	0.809	0.865	0.830	0.964	0.838	1.055	0.931	0.465		
1999	11.365	0.864	0.742	0.654	0.532	0.830	0.785	0.915	0.768	0.983	1.190	0.880	0.733	1.167	0.640			
2000	12.252	1.177	0.506	0.496	0.742	0.700	0.755	0.895	0.846	0.909	0.821	0.781	0.731	0.981				
2001	13.314	0.763	0.425	0.603	0.724	0.712	0.846	0.906	0.867	0.811	0.817	0.661	0.959					
2002	11.222	0.704	0.568	0.585	0.764	0.779	0.959	0.858	0.861	0.752	0.848	0.747						
2003	8.054	0.848	0.538	0.653	0.869	0.711	0.832	0.879	0.783	0.829	0.841							
2004	8.704	0.774	0.607	0.701	0.668	0.795	0.760	0.700	0.751	0.961								
2005	8.901	0.748	0.609	0.646	0.743	0.785	0.694	0.709	0.804									
2006	8.709	0.828	0.581	0.639	0.697	0.658	0.735	0.772										
2007	8.684	0.810	0.652	0.632	0.669	0.686	0.688											
2008	8.411	0.919	0.628	0.582	0.703	0.677												
2009	7.850	0.922	0.556	0.679	0.615													
2010	8.618	0.812	0.620	0.580														
2011	7.121	0.923	0.641															
2012	9.431	0.884																
2013	9.337																	
$ Wtd Avg	10.334	0.893	0.579	0.659	0.716	0.747	0.783	0.843	0.831	0.849	0.919	0.893	0.828	0.993	0.867	0.846	0.990	0.919
Strt Average	11.660	1.005	0.580	0.704	0.728	0.771	0.798	0.866	0.845	0.860	0.943	0.936	0.838	0.982	0.884	0.880	1.121	0.973
3 Yr $ Wtd Avg	8.461	0.868	0.604	0.608	0.666	0.674	0.704	0.723	0.779	0.828	0.836	0.732	0.784	1.085	0.756	0.672	0.860	0.890
5 Yr $ Wtd Avg	8.355	0.892	0.621	0.620	0.688	0.721	0.745	0.792	0.817	0.840	0.902	0.807	0.836	0.985	0.790	0.751	0.882	0.899
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	8.461	0.892	0.621	0.659	0.716	0.816	0.816	0.816	0.816	0.816	0.816	0.816	0.816	0.816	0.816	0.925	0.925	0.925
Cumulative	38.518	3.553	2.983	3.805	4.774	5.667	5.945	6.285	6.701	7.212	7.838	8.604	9.544	10.695	12.106	13.835	13.955	14.085

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	65	58	105	81	76	74	46	89	62	58	57	35	91	64	66	41	20	
1981	104	56	68	131	92	61	74	79	79	37	55	56	64	83	80	25		
1982	218	220	326	351	277	273	359	425	434	510	449	408	478	442	414			
1983	104	151	138	91	89	114	95	157	135	107	106	61	55	31				
1984	239	209	164	159	174	128	107	143	123	106	72	75	60					
1985	300	243	215	159	153	195	153	100	92	102	86	65						
1986	294	245	219	203	155	172	256	127	92	122	78							
1987	161	181	189	221	175	183	221	177	145	51								
1988	328	356	376	412	225	187	201	151	159									
1989	512	488	460	445	378	380	349	349										
1990	253	265	301	288	233	157	137											
1991	325	262	256	174	225	180												
1992	251	260	193	138	160													
1993	284	194	179	198														
1994	247	225	188															
1995	251	190																
1996	506																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	0.889	1.822	0.767	0.941	0.969	0.627	1.920	0.697	0.946	0.976	0.608	2.639	0.704	1.028	0.620	0.493		
1981	0.538	1.225	1.913	0.704	0.661	1.217	1.067	1.003	0.472	1.459	1.026	1.131	1.307	0.959	0.316			
1982	1.014	1.478	1.077	0.788	0.986	1.317	1.183	1.022	1.174	0.880	0.909	1.171	0.926	0.936				
1983	1.460	0.911	0.662	0.972	1.283	0.838	1.644	0.859	0.792	0.993	0.578	0.902	0.565					
1984	0.875	0.785	0.971	1.091	0.740	0.833	1.336	0.860	0.860	0.678	1.052	0.794						
1985	0.810	0.884	0.741	0.962	1.273	0.785	0.657	0.916	1.113	0.841	0.750							
1986	0.835	0.891	0.929	0.763	1.111	1.490	0.497	0.721	1.329	0.637								
1987	1.128	1.046	1.168	0.792	1.047	1.205	0.800	0.821	0.350									
1988	1.084	1.057	1.094	0.546	0.834	1.073	0.751	1.055										
1989	0.952	0.943	0.968	0.848	1.006	0.919	0.999											
1990	1.044	1.139	0.955	0.810	0.674	0.871												
1991	0.804	0.979	0.678	1.298	0.798													
1992	1.036	0.743	0.717	1.158														
1993	0.683	0.926	1.101															
1994	0.910	0.836																
1995	0.758																	
1996																		
1997																		
1998																		
1999																		
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2010																		
2011																		
2012																		
2013																		

																		Tail
$ Wtd Avg	0.916	0.990	0.956	0.845	0.935	1.039	0.965	0.913	0.941	0.865	0.849	1.177	0.903	0.949	0.454	0.493	----	----
Strt Average	0.926	1.044	0.981	0.898	0.948	1.016	1.085	0.884	0.879	0.924	0.821	1.327	0.876	0.974	0.468	0.493	----	----
3 Yr $ Wtd Avg	0.779	0.826	0.810	1.032	0.857	0.949	0.877	0.871	0.836	0.714	0.763	1.088	0.933	0.949	----	----	----	----
5 Yr $ Wtd Avg	0.833	0.928	0.894	0.838	0.880	1.078	0.766	0.875	0.831	0.835	0.867	1.177	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	14.224	14.376	14.539	14.716	14.907	15.113	15.336	15.577	15.059	14.544	14.032	13.521	13.011	12.499	11.985	11.468	10.945	10.417

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.151	0.075	0.003															

Exhibit PA-A5.12

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)

(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A5.13

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	28,188	532	437	2.0%
1991	48,810	50,857	2,168,247	0.960	0.023	30,091	616	451	2.1%
1992	47,393	52,804	2,140,987	0.898	0.022	27,526	581	474	1.8%
1993	46,949	55,133	2,194,040	0.852	0.021	29,269	623	483	1.8%
1994	46,021	57,740	2,245,405	0.797	0.020	32,226	700	495	1.9%
1995	43,197	60,950	2,302,591	0.709	0.019	34,096	789	509	2.1%
1996	39,610	63,664	2,323,738	0.622	0.017	43,387	1,095	527	2.8%
1997	36,952	68,077	2,374,702	0.543	0.016	46,732	1,265	551	3.1%
1998	36,358	71,447	2,380,053	0.509	0.015	56,973	1,567	577	4.0%
1999	37,521	75,245	2,426,205	0.499	0.015	69,583	1,854	596	4.6%
2000	37,874	79,122	2,460,717	0.479	0.015	76,649	2,024	618	5.3%
2001	33,331	80,397	2,433,537	0.415	0.014	79,223	2,377	635	5.8%
2002	33,437	81,621	2,404,145	0.410	0.014	81,403	2,435	653	6.0%
2003	31,695	82,433	2,365,123	0.384	0.013	74,708	2,357	670	5.5%
2004	29,161	84,633	2,343,276	0.345	0.012	70,502	2,418	695	4.9%
2005	26,530	86,912	2,348,411	0.305	0.011	68,371	2,577	712	4.7%
2006	22,896	90,786	2,409,609	0.252	0.010	64,885	2,834	725	4.4%
2007	21,368	93,585	2,365,451	0.228	0.009	67,930	3,179	761	4.3%
2008	19,109	93,441	2,311,070	0.205	0.008	73,519	3,847	778	4.6%
2009	15,205	86,523	2,135,753	0.176	0.007	53,882	3,544	779	4.0%
2010	15,809	86,642	2,094,878	0.182	0.008	55,033	3,481	795	4.3%
2011	15,583	90,268	2,122,612	0.173	0.007	51,646	3,314	818	4.0%
2012	15,128	94,120	2,146,732	0.161	0.007	49,909	3,299	843	3.7%
2013	15,270	98,557	2,203,870	0.155	0.007	49,381	3,234	860	3.6%
2014	15,776	102,837	2,254,482	0.153	0.007	67,049	4,250	877	4.7%
Indicated									
All Year				-8.3%	-5.5%		9.2%	3.0%	3.6%
10 Year				-6.9%	-4.8%		3.2%	2.3%	-1.5%
8 Year				-5.2%	-3.2%		1.1%	2.1%	-1.0%
6 Year				-3.5%	-1.1%		2.0%	2.5%	0.5%
5 Year				-4.4%	-2.1%		3.8%	2.5%	0.7%
4 Year				-3.8%	-1.6%		7.5%	2.3%	4.6%
Selected				**-6.9%**	**-4.8%**		**3.2%**	**2.3%**	**0.0%**

Pure Premium
-4.0%

Rates
-1.8%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A5.5, Column (4).
(3) Exhibit PA-A5.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A5.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A5.12, Column (3).
(9) Exhibit PA-A5.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	98.8%	84.7%	68.0%	58.6%	50.4%	44.1%	39.0%	34.7%	30.6%	26.8%	24.3%	21.0%	17.5%	15.8%	14.5%	14.0%	13.4%	13.0%
1981	98.8%	84.2%	67.2%	57.9%	50.0%	44.0%	39.2%	35.1%	31.3%	28.0%	25.4%	20.8%	17.9%	16.6%	15.7%	15.0%	14.4%	13.5%
1982	99.2%	90.7%	81.9%	76.8%	72.5%	69.2%	66.6%	64.5%	62.6%	60.6%	58.9%	57.9%	57.2%	56.7%	56.2%	55.9%	55.6%	54.8%
1983	98.7%	83.3%	65.2%	55.3%	47.0%	40.9%	36.2%	32.4%	28.2%	24.5%	22.4%	20.9%	19.5%	18.3%	17.5%	16.6%	15.9%	15.1%
1984	98.8%	84.7%	68.1%	58.8%	51.0%	45.3%	41.1%	37.1%	31.9%	28.0%	25.8%	24.3%	22.9%	21.5%	20.1%	18.7%	17.3%	15.9%
1985	98.8%	84.8%	66.7%	56.3%	47.6%	41.2%	35.6%	30.2%	26.8%	24.6%	23.3%	22.1%	21.3%	20.3%	18.8%	17.5%	16.6%	15.2%
1986	98.9%	85.5%	67.1%	56.8%	48.2%	41.0%	34.6%	30.1%	27.7%	26.5%	25.0%	23.9%	22.8%	21.6%	20.3%	19.0%	17.7%	16.1%
1987	99.0%	86.1%	67.6%	57.2%	47.4%	38.9%	33.8%	31.0%	29.2%	27.6%	26.1%	25.1%	23.2%	21.7%	20.3%	19.1%	17.8%	16.8%
1988	99.1%	87.5%	70.8%	59.8%	48.5%	42.2%	38.7%	36.8%	35.2%	34.0%	32.8%	31.2%	29.5%	27.9%	26.1%	24.3%	22.7%	21.2%
1989	99.2%	89.2%	72.3%	59.5%	51.8%	47.5%	45.2%	43.2%	41.6%	40.1%	38.3%	36.6%	34.9%	33.4%	31.9%	30.6%	29.2%	27.9%
1990	99.2%	86.7%	64.8%	52.0%	45.6%	42.3%	39.7%	37.7%	35.7%	33.3%	31.3%	29.4%	26.7%	24.6%	23.2%	21.9%	20.7%	19.5%
1991	98.9%	80.2%	61.0%	51.5%	46.7%	43.3%	40.7%	38.4%	35.8%	33.7%	31.7%	29.1%	27.2%	25.8%	23.9%	22.6%	21.5%	20.0%
1992	98.9%	77.4%	58.3%	50.7%	45.8%	43.1%	40.4%	37.7%	35.2%	33.0%	30.7%	28.1%	26.2%	24.6%	23.3%	21.9%	20.4%	19.2%
1993	98.4%	75.7%	60.6%	52.9%	48.4%	45.1%	41.3%	37.9%	35.3%	32.1%	29.6%	27.7%	26.0%	24.7%	23.1%	21.6%	20.6%	19.8%
1994	98.2%	77.1%	61.9%	55.2%	50.1%	44.5%	40.2%	36.9%	33.1%	30.2%	28.0%	26.1%	24.6%	23.3%	22.1%	20.9%	19.7%	18.5%
1995	98.3%	78.1%	64.7%	56.3%	49.5%	44.2%	39.6%	35.2%	31.8%	29.2%	27.2%	25.7%	24.0%	22.8%	21.1%	19.8%	18.7%	18.0%
1996	98.3%	81.0%	68.4%	58.1%	52.0%	47.4%	42.7%	39.4%	37.1%	35.0%	33.3%	31.9%	30.4%	28.9%	27.5%	26.2%	25.0%	24.0%
1997	98.9%	79.3%	60.9%	50.9%	44.3%	38.1%	33.6%	30.8%	28.8%	27.0%	25.5%	23.8%	22.4%	20.9%	19.7%	18.8%	18.2%	17.7%
1998	98.6%	78.4%	61.0%	51.3%	43.2%	37.4%	33.8%	31.0%	28.5%	26.6%	24.8%	23.4%	22.0%	20.9%	19.7%	18.6%	18.0%	
1999	98.4%	80.7%	65.4%	54.0%	46.6%	42.7%	39.4%	36.8%	34.5%	32.7%	30.9%	28.8%	26.9%	25.6%	24.0%	23.0%		
2000	98.4%	78.9%	56.0%	44.4%	38.6%	34.3%	31.3%	29.1%	27.1%	25.4%	23.8%	22.5%	21.5%	20.8%	20.1%			
2001	98.0%	71.3%	51.0%	42.3%	37.1%	33.3%	30.7%	28.4%	26.3%	24.5%	23.1%	21.9%	21.1%	20.4%				
2002	97.9%	74.2%	57.6%	48.1%	42.6%	38.3%	35.0%	31.9%	29.2%	26.8%	25.1%	23.6%	22.5%					
2003	97.5%	77.2%	60.0%	50.7%	44.7%	39.4%	35.7%	32.6%	29.9%	27.7%	25.9%	24.4%						
2004	97.5%	75.6%	58.6%	48.3%	41.1%	36.3%	32.5%	29.6%	27.5%	26.0%	24.5%							
2005	97.4%	74.6%	57.5%	47.1%	40.4%	35.4%	31.5%	28.8%	26.9%	25.3%								
2006	97.4%	75.1%	56.5%	45.8%	38.9%	34.1%	30.9%	28.6%	26.8%									
2007	97.5%	75.9%	58.4%	47.0%	39.8%	34.9%	31.6%	29.3%										
2008	97.6%	77.6%	59.3%	47.7%	41.0%	36.3%	33.1%											
2009	97.5%	77.4%	59.0%	48.7%	41.8%	37.5%												
2010	97.6%	76.9%	60.1%	49.7%	43.6%													
2011	97.5%	79.6%	63.1%	52.6%														
2012	98.1%	79.9%	63.8%															
2013	98.2%	81.2%																
2014	98.2%																	

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	12.4%	11.8%	10.8%	10.0%	9.3%	8.6%	8.2%	7.4%	6.8%	6.2%	5.7%	5.4%	4.5%	3.9%	3.3%	2.9%	2.7%	
1981	12.6%	12.1%	11.4%	10.3%	9.5%	8.9%	8.2%	7.5%	6.8%	6.5%	6.0%	5.5%	4.9%	4.2%	3.5%	3.3%		
1982	53.8%	52.8%	51.3%	49.7%	48.4%	47.1%	45.5%	43.5%	41.5%	39.1%	37.0%	35.1%	32.9%	30.9%	28.9%			
1983	14.3%	13.1%	12.0%	11.3%	10.6%	9.7%	9.0%	7.7%	6.7%	5.8%	5.0%	4.5%	4.1%	3.8%				
1984	14.5%	13.3%	12.3%	11.4%	10.4%	9.7%	9.0%	8.2%	7.5%	6.9%	6.4%	6.0%	5.7%					
1985	13.7%	12.4%	11.3%	10.5%	9.7%	8.7%	7.9%	7.4%	6.9%	6.4%	5.9%	5.6%						
1986	14.7%	13.5%	12.4%	11.4%	10.7%	9.8%	8.6%	8.0%	7.5%	6.9%	6.5%							
1987	16.2%	15.4%	14.6%	13.6%	12.9%	12.1%	11.1%	10.4%	9.7%	9.5%								
1988	20.1%	19.0%	17.7%	16.3%	15.6%	14.9%	14.3%	13.7%	13.2%									
1989	26.5%	25.1%	23.8%	22.6%	21.5%	20.4%	19.4%	18.5%										
1990	18.6%	17.7%	16.6%	15.6%	14.8%	14.2%	13.7%											
1991	18.9%	18.1%	17.2%	16.6%	15.9%	15.3%												
1992	18.3%	17.3%	16.6%	16.1%	15.5%													
1993	18.8%	18.1%	17.5%	16.8%														
1994	17.7%	17.0%	16.4%															
1995	17.2%	16.7%																
1996	22.8%																	
1997																		
1998																		
1999																		
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2011																		
2012																		
2013																		
2014																		

Exhibit PA-A5.15.1

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	6,940	4,663	410	399	387	375	362	350	337	323	310	297	283	269	2,839
1980	283	188	16	16	15	15	14	14	13	13	12	12	11	11	119
1981	365	241	20	20	19	19	18	18	17	16	16	15	15	14	159
1982	6,240	4,071	330	318	321	312	304	294	285	276	266	257	247	237	2,793
1983	487	314	25	25	24	24	23	22	22	21	20	20	19	18	224
1984	968	618	49	48	47	46	45	43	42	41	40	38	37	36	457
1985	1,080	683	53	52	51	50	49	47	46	45	43	42	41	39	523
1986	1,343	840	64	63	62	60	59	57	56	54	53	51	50	48	665
1987	2,215	1,469	121	117	152	166	195	58	44	81	79	76	74	72	981
1988	3,942	2,539	198	197	191	233	249	285	113	95	140	136	132	128	1,846
1989	6,551	4,113	306	304	301	293	339	356	395	200	178	227	220	214	3,219
1990	3,874	2,451	193	177	177	176	171	211	227	261	98	81	124	120	1,856
1991	4,602	2,871	217	216	200	199	198	192	235	252	287	114	96	141	2,255
1992	4,274	2,641	189	194	193	178	177	176	171	211	226	259	99	83	2,118
1993	4,926	3,006	217	208	213	212	195	195	194	188	229	246	281	111	2,438
1994	5,296	3,216	248	223	214	220	219	201	201	200	194	241	259	299	2,576
1995	5,689	3,431	260	255	229	219	226	226	207	207	206	200	250	270	2,934
1996	9,890	5,843	436	430	417	379	363	365	360	336	335	332	323	381	5,432
1997	8,249	4,899	376	344	345	338	303	290	301	302	275	275	274	265	4,562
1998	10,278	6,067	463	447	408	411	403	360	346	359	361	328	329	328	5,736
1999	15,974	9,284	690	692	664	612	607	592	535	512	521	518	479	478	9,075
2000	15,399	8,953	702	624	634	612	559	562	552	493	473	491	493	449	8,755
2001	16,133	9,362	786	699	619	632	610	557	561	552	492	472	492	495	9,167
2002	18,298	10,577	897	853	754	671	682	657	601	604	593	530	509	527	10,421
2003	18,263	10,581	1,020	853	806	711	633	642	619	567	568	557	499	479	10,309
2004	17,305	10,073	1,027	889	745	715	634	562	574	554	505	509	500	446	9,644
2005	17,299	10,124	1,069	947	823	691	669	596	527	539	521	475	479	472	9,493
2006	17,417	10,286	1,176	994	883	769	646	627	560	494	507	490	446	451	9,373
2007	19,936	11,945	1,501	1,251	1,057	937	815	685	664	593	523	536	518	472	10,385
2008	24,334	14,885	2,045	1,710	1,423	1,200	1,059	918	770	741	659	583	596	575	12,056
2009	20,195	12,666	1,939	1,554	1,298	1,079	909	800	692	579	554	492	436	444	9,419
2010	24,397	15,582	2,605	2,020	1,616	1,355	1,130	956	849	740	622	605	541	477	10,880
2011	27,670	18,166	3,500	2,526	1,948	1,556	1,308	1,094	929	833	730	615	607	546	11,478
2012	32,645	21,801	5,051	3,203	2,303	1,730	1,367	1,169	990	858	802	723	617	645	13,187
2013	41,319	31,911	8,834	6,081	4,118	2,994	2,438	1,985	1,616	1,316	1,072	873	711	579	8,702
2014	62,147	45,914	11,537	10,300	6,237	3,955	2,844	2,136	1,687	1,444	1,223	1,060	990	893	17,842
Total	476,222	306,274	48,571	39,246	29,895	24,140	20,823	18,301	16,339	14,900	13,734	12,774	12,074	11,511	213,916

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A5.15.2

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	7,877		6,940	88.1%	0.0%	6,940
1980	344	905	283	82.2%	0.0%	283
1981	442	977	365	82.6%	0.0%	365
1982	7,516	1,434	6,240	79.0%	21.0%	6,240
1983	584	1,350	487	83.3%	0.0%	487
1984	1,157	2,025	968	83.6%	0.0%	968
1985	1,288	2,533	1,080	83.9%	0.0%	1,080
1986	1,597	2,850	1,343	84.1%	0.0%	1,343
1987	1,079	3,350	2,215	50.0%	50.0%	2,215
1988	3,488	4,397	3,942	50.0%	50.0%	3,942
1989	7,874	5,228	6,551	50.0%	50.0%	6,551
1990	3,053	4,694	3,874	50.0%	50.0%	3,874
1991	3,966	5,237	4,602	50.0%	50.0%	4,602
1992	3,498	5,050	4,274	50.0%	50.0%	4,274
1993	4,264	5,589	4,926	50.0%	50.0%	4,926
1994	4,018	6,574	5,296	50.0%	50.0%	5,296
1995	4,019	7,359	5,689	50.0%	50.0%	5,689
1996	10,606	9,173	9,890	50.0%	50.0%	9,890
1997	5,311	11,187	8,249	50.0%	50.0%	8,249
1998	6,151	14,406	10,278	50.0%	50.0%	10,278
1999	14,478	17,469	15,974	50.0%	50.0%	15,974
2000	9,569	21,229	15,399	50.0%	50.0%	15,399
2001	8,935	23,332	16,133	50.0%	50.0%	16,133
2002	11,808	24,788	18,298	50.0%	50.0%	18,298
2003	12,777	23,748	18,263	50.0%	50.0%	18,263
2004	10,510	24,100	17,305	50.0%	50.0%	17,305
2005	9,609	24,989	17,299	50.0%	50.0%	17,299
2006	9,513	25,321	17,417	50.0%	50.0%	17,417
2007	11,601	28,271	19,936	50.0%	50.0%	19,936
2008	16,235	32,433	24,334	50.0%	50.0%	24,334
2009	14,861	25,530	20,195	50.0%	50.0%	20,195
2010	18,304	28,667	24,397	41.2%	58.8%	24,397
2011	24,172	29,159	27,670	29.9%	70.1%	27,670
2012	30,256	32,523	32,645	0.0%	100.4%	32,645
2013	41,196	38,377	41,319	100.3%	0.0%	41,319
2014	68,671	63,158	62,147	0.0%	98.4%	62,147
Total	390,627	557,414	476,222			476,222

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A5.15.3

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	7,877	5,292	466	453	439	425	411	397	382	367	352	337	321	305	3,222
1980	344	229	20	19	19	18	17	17	16	16	15	14	14	13	145
1981	442	291	25	24	23	23	22	21	21	20	19	18	18	17	192
1982	7,516	4,900	405	395	385	374	364	353	342	330	319	307	295	283	3,364
1983	584	377	30	30	29	28	28	27	26	25	24	23	23	22	269
1984	1,157	739	59	57	56	55	53	52	50	49	47	46	44	43	546
1985	1,288	814	63	62	61	59	58	56	55	53	52	50	48	47	623
1986	1,597	999	76	75	73	72	70	68	67	65	63	61	59	57	791
1987	1,079	668	50	49	48	47	46	45	44	43	42	41	39	38	547
1988	3,488	2,137	157	154	152	149	146	143	139	136	132	129	125	122	1,805
1989	7,874	4,773	344	339	333	327	321	315	308	301	293	286	278	270	4,158
1990	3,053	1,831	130	128	126	124	122	119	117	114	112	109	106	103	1,644
1991	3,966	2,356	170	161	159	156	154	151	148	145	142	139	135	132	2,173
1992	3,498	2,060	152	144	136	134	132	130	127	125	123	120	117	114	1,945
1993	4,264	2,492	187	177	167	158	156	154	151	149	146	143	140	137	2,400
1994	4,018	2,333	178	168	159	151	143	141	139	136	134	131	129	126	2,284
1995	4,019	2,319	180	170	161	152	144	136	134	132	130	128	125	123	2,302
1996	10,606	6,089	479	453	429	405	384	363	343	339	334	328	322	316	6,112
1997	5,311	3,035	242	229	216	205	194	183	173	164	162	159	157	154	3,072
1998	6,151	3,502	282	267	253	239	226	214	203	192	181	179	176	173	3,565
1999	14,478	8,216	670	634	600	567	537	508	481	455	430	407	402	395	8,392
2000	9,569	5,415	446	422	399	378	358	338	320	303	287	271	257	253	5,537
2001	8,935	5,073	484	394	373	353	334	316	299	283	268	253	239	227	5,114
2002	11,808	6,767	736	600	488	462	437	414	391	370	350	331	314	297	6,618
2003	12,777	7,431	909	740	603	491	464	439	416	393	372	352	333	315	6,950
2004	10,510	6,233	844	687	560	456	371	351	332	314	298	282	266	252	5,496
2005	9,609	5,834	863	703	572	466	379	309	292	277	262	248	234	222	4,783
2006	9,513	5,928	945	769	627	510	415	338	275	261	247	233	221	209	4,463
2007	11,601	7,432	1,261	1,027	836	681	554	452	368	299	283	268	254	240	5,078
2008	16,235	10,698	1,912	1,557	1,268	1,032	841	685	557	454	370	350	331	313	6,565
2009	14,861	10,068	1,878	1,529	1,245	1,014	826	672	547	446	363	296	280	265	5,501
2010	18,304	12,733	2,459	2,002	1,630	1,328	1,081	880	717	584	475	387	315	298	6,147
2011	24,172	17,343	3,770	2,741	2,232	1,817	1,480	1,205	981	799	651	530	431	351	7,184
2012	30,256	22,520	5,664	3,836	2,789	2,271	1,849	1,506	1,226	998	813	662	539	439	7,666
2013	41,196	31,816	8,808	6,063	4,106	2,985	2,431	1,979	1,612	1,312	1,069	870	709	577	8,676
2014	68,671	53,836	11,936	12,130	8,350	5,655	4,111	3,348	2,726	2,220	1,807	1,472	1,198	976	12,744
Total	390,627	264,580	47,278	39,387	30,101	23,768	19,658	16,824	14,527	12,669	11,165	9,960	8,995	8,223	148,071

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A5.15.4

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	905	632	55	53	51	50	48	47	45	44	43	42	41	40	347
1981	977	663	21	58	56	54	52	51	49	48	47	45	44	43	409
1982	1,434	951	48	30	82	79	77	74	72	70	68	66	64	63	640
1983	1,350	926	191	39	24	66	64	62	60	58	57	55	53	52	568
1984	2,025	1,404	212	256	52	33	89	86	83	81	78	76	74	72	833
1985	2,533	1,756	217	242	293	60	38	102	98	95	92	90	87	84	1,034
1986	2,850	1,953	167	230	257	310	63	40	108	104	101	98	95	92	1,185
1987	3,350	2,269	192	185	255	284	344	70	44	119	116	112	108	105	1,415
1988	4,397	2,942	239	239	230	317	353	427	87	55	148	143	139	134	1,887
1989	5,228	3,454	267	269	270	259	357	398	481	98	62	167	162	157	2,281
1990	4,694	3,070	257	227	229	229	220	303	338	409	83	52	142	137	2,069
1991	5,237	3,386	265	272	240	242	242	233	321	358	433	88	56	150	2,337
1992	5,050	3,221	227	244	250	221	223	223	215	296	330	399	81	51	2,291
1993	5,589	3,519	248	240	258	265	234	236	236	227	313	349	422	86	2,477
1994	6,574	4,100	318	277	268	288	296	262	264	264	254	350	390	472	2,869
1995	7,359	4,542	341	340	296	286	308	316	280	282	282	271	374	417	3,566
1996	9,173	5,597	394	406	405	353	341	367	377	334	336	337	324	446	4,752
1997	11,187	6,764	509	458	473	472	411	398	428	439	388	391	392	377	6,051
1998	14,406	8,631	644	626	564	582	580	506	489	526	540	478	481	482	7,906
1999	17,469	10,352	711	749	729	656	677	675	589	569	612	629	556	560	9,758
2000	21,229	12,490	958	825	869	846	761	786	784	683	660	710	729	645	11,973
2001	23,332	13,651	1,088	1,004	865	911	886	797	823	821	716	692	744	764	13,221
2002	24,788	14,387	1,058	1,107	1,021	879	926	901	811	837	835	728	703	757	14,224
2003	23,748	13,732	1,132	966	1,010	931	802	845	822	740	764	762	664	642	13,668
2004	24,100	13,913	1,210	1,091	931	973	898	773	815	793	713	736	734	640	13,793
2005	24,989	14,414	1,274	1,190	1,073	916	958	883	761	802	780	702	725	723	14,202
2006	25,321	14,643	1,407	1,220	1,139	1,027	876	917	845	728	767	746	672	693	14,283
2007	28,271	16,459	1,740	1,474	1,278	1,194	1,076	918	960	886	763	804	782	704	15,692
2008	32,433	19,071	2,177	1,863	1,578	1,367	1,277	1,152	983	1,028	948	817	860	837	17,546
2009	25,530	15,265	1,999	1,579	1,351	1,145	992	927	836	713	746	688	592	624	13,337
2010	28,667	17,579	2,707	2,033	1,606	1,374	1,164	1,009	942	850	725	758	699	602	14,197
2011	29,159	18,516	3,384	2,434	1,828	1,444	1,236	1,047	907	847	764	652	682	629	13,306
2012	32,523	21,720	5,032	3,191	2,295	1,723	1,361	1,165	987	855	799	720	615	643	13,138
2013	38,377	27,287	7,810	4,729	2,999	2,157	1,620	1,280	1,095	927	804	751	677	578	12,952
2014	63,158	46,661	11,725	10,467	6,338	4,019	2,890	2,171	1,715	1,467	1,243	1,077	1,006	907	18,132
Total	557,414	349,918	50,224	40,614	31,462	26,014	22,744	20,447	18,751	17,454	16,409	15,580	14,969	14,407	268,338

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A5.16

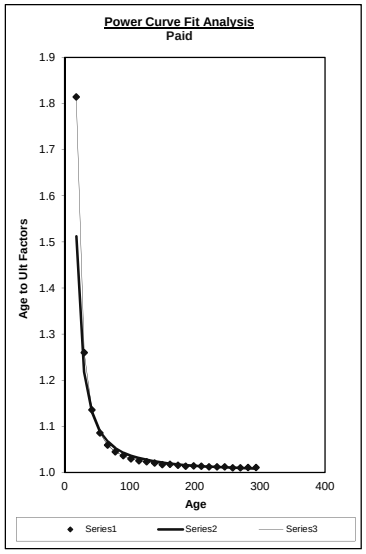
OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-4.60	0.00
B=	1.34	#DIV/0!
A=	16	#DIV/0!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9883	#DIV/0!
F-Statistics	2,285	#DIV/0!
F- Degree	27	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	11.334		----	y	6	11.443	#DIV/0!
18	1.814		----	y	18	1.512	#DIV/0!
30	1.260		----	y	30	1.218	#DIV/0!
42	1.135		----	y	42	1.130	#DIV/0!
54	1.086		----	y	54	1.090	#DIV/0!
66	1.059		----	y	66	1.067	#DIV/0!
78	1.044		----	y	78	1.053	#DIV/0!
90	1.036		----	y	90	1.043	#DIV/0!
102	1.030		----	y	102	1.036	#DIV/0!
114	1.025		----	y	114	1.031	#DIV/0!
126	1.023		----	y	126	1.027	#DIV/0!
138	1.020		----	y	138	1.024	#DIV/0!
150	1.017		----	y	150	1.021	#DIV/0!
162	1.017		----	y	162	1.019	#DIV/0!
174	1.016		----	y	174	1.017	#DIV/0!
186	1.013		----	y	186	1.016	#DIV/0!
198	1.014		----	y	198	1.014	#DIV/0!
210	1.013		----	y	210	1.013	#DIV/0!
222	1.012		----	y	222	1.012	#DIV/0!
234	1.012		----	y	234	1.012	#DIV/0!
246	1.012		----	y	246	1.011	#DIV/0!
258	1.010		----	y	258	1.010	#DIV/0!
270	1.010		----	y	270	1.009	#DIV/0!
282	1.010		----	y	282	1.009	#DIV/0!
294	1.011		----	y	294	1.008	#DIV/0!
306	1.009		----	y	306	1.008	#DIV/0!
318	1.009		----	y	318	1.008	#DIV/0!
330	1.009		----	y	330	1.007	#DIV/0!
342	1.009		----	y	342	1.007	#DIV/0!
354	1.012	y	----	y	354	1.007	#DIV/0!
366	1.013	y	----	y	366	1.006	#DIV/0!
378	1.016	y	----	y	378	1.006	#DIV/0!



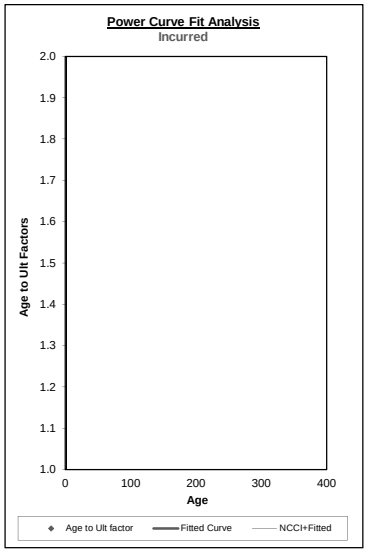


Exhibit PA-A6.1

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			39,228	1.000	39,228	67%	26,356			
1980	6/30/2014	24,397	18,142	6,255	1.000	6,255	68%	4,246	0.08	1.34	626
1981	6/30/2014	17,505	13,756	3,749	1.000	3,749	66%	2,469	0.06	1.23	473
1982	6/30/2014	14,136	12,232	1,904	1.000	1,904	65%	1,241	0.05	1.12	419
1983	6/30/2014	16,542	14,702	1,840	1.000	1,840	65%	1,187	0.05	1.12	481
1984	6/30/2014	19,413	16,752	2,660	1.000	2,660	64%	1,699	0.06	1.25	469
1985	6/30/2014	60,809	41,245	19,564	1.000	19,564	63%	12,410	0.17	1.26	1,356
1986	6/30/2014	43,144	25,305	17,839	1.000	17,839	63%	11,155	0.11	1.19	945
1987	6/30/2014	30,583	19,195	11,387	1.000	11,387	62%	7,059	0.07	1.18	634
1988	6/30/2014	35,982	26,270	9,712	1.000	9,712	61%	5,952	0.08	1.17	696
1989	6/30/2014	32,909	22,470	10,439	1.000	10,439	61%	6,331	0.07	1.13	616
1990	6/30/2014	39,033	24,535	14,498	1.000	14,498	60%	8,679	0.08	1.07	737
1991	6/30/2014	36,035	22,420	13,615	1.000	13,615	59%	8,066	0.07	0.96	738
1992	6/30/2014	35,359	19,132	16,227	1.000	16,227	58%	9,451	0.07	0.90	746
1993	6/30/2014	27,523	16,131	11,392	1.000	11,392	57%	6,548	0.05	0.85	586
1994	6/30/2014	37,800	24,527	13,274	1.000	13,274	57%	7,510	0.07	0.80	821
1995	6/30/2014	41,628	21,972	19,656	1.000	19,656	55%	10,909	0.07	0.71	964
1996	6/30/2014	31,074	15,373	15,701	1.000	15,701	55%	8,608	0.05	0.62	784
1997	6/30/2014	44,843	23,969	20,874	1.000	20,874	54%	11,279	0.07	0.54	1,214
1998	6/30/2014	52,504	25,505	26,999	1.000	26,999	53%	14,370	0.07	0.51	1,444
1999	6/30/2014	39,000	14,472	24,528	1.000	24,528	52%	12,796	0.05	0.50	1,039
2000	6/30/2014	49,726	17,971	31,755	1.000	31,755	52%	16,414	0.06	0.48	1,313
2001	6/30/2014	42,573	12,561	30,012	1.000	30,012	51%	15,227	0.05	0.41	1,277
2002	6/30/2014	52,073	16,819	35,254	1.000	35,254	51%	18,114	0.06	0.41	1,557
2003	6/30/2014	45,641	14,377	31,265	1.000	31,265	51%	15,998	0.06	0.38	1,440
2004	6/30/2014	55,711	17,554	38,157	1.000	38,157	52%	20,003	0.07	0.34	1,910
2005	6/30/2014	57,924	15,787	42,137	1.000	42,137	51%	21,665	0.07	0.31	2,183
2006	6/30/2014	48,460	11,082	37,378	1.000	37,378	50%	18,515	0.05	0.25	2,116
2007	6/30/2014	51,850	11,685	40,166	1.000	40,166	51%	20,520	0.06	0.23	2,427
2008	6/30/2014	63,994	13,751	50,243	1.000	50,243	52%	25,885	0.07	0.20	3,349
2009	6/30/2014	67,691	8,019	59,672	1.000	59,672	45%	26,890	0.08	0.18	4,452
2010	6/30/2014	59,232	5,321	53,911	1.000	53,911	43%	23,303	0.07	0.18	3,747
2011	6/30/2014	85,208	6,201	79,007	1.000	79,007	45%	35,574	0.09	0.17	5,468
2012	6/30/2014	77,282	3,629	73,653	1.000	73,653	44%	32,053	0.08	0.16	5,109
2013	6/30/2014	98,100	6,436	91,663	1.000	91,663	50%	46,080	0.10	0.15	6,425
2014	6/30/2014	95,554	2,236	45,541	1.000	45,541	51%	23,040	0.09	0.15	6,057
		1,631,236	581,534	1,041,152		1,041,152		537,601			

Column Notes

(2) Exhibit PA-A6.2, Column (8).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A6.8, Column (5).
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-A6.15.1 through Exhibit PA-A6.15.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-A6.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-A6.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A6.2

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	24,447	23,117		25,754	23,040	24,397
1981	6/30/2014	402	19,005	19,276		18,293	16,717	17,505
1982	6/30/2014	390	17,300	18,047		14,525	13,746	14,136
1983	6/30/2014	378	21,210	20,879		16,909	16,174	16,542
1984	6/30/2014	366	24,610	23,680		19,933	18,892	19,413
1985	6/30/2014	354	61,735	50,771		64,567	57,050	60,809
1986	6/30/2014	342	38,669	35,900		46,519	39,769	43,144
1987	6/30/2014	330	30,188	31,117	41,996	35,034	30,048	30,583
1988	6/30/2014	318	42,486	39,672	56,757	35,023	32,292	35,982
1989	6/30/2014	306	37,366	37,322	60,751	31,201	28,497	32,909
1990	6/30/2014	294	41,907	40,749	68,881	43,840	37,317	39,033
1991	6/30/2014	282	39,351	39,585	69,612	38,257	32,485	36,035
1992	6/30/2014	270	34,514	37,519	69,788	42,175	33,199	35,359
1993	6/30/2014	258	29,990	35,958	72,183	21,171	19,088	27,523
1994	6/30/2014	246	46,817	45,833	85,266	33,818	29,768	37,800
1995	6/30/2014	234	43,006	44,983	83,302	52,019	38,273	41,628
1996	6/30/2014	222	31,098	40,123	74,610	28,116	22,024	31,074
1997	6/30/2014	210	50,019	51,117	83,525	53,039	38,570	44,843
1998	6/30/2014	198	54,909	54,684	84,249	76,847	50,323	52,504
1999	6/30/2014	186	32,380	46,081	77,698	51,967	31,919	39,000
2000	6/30/2014	174	42,193	54,603	81,095	77,028	44,849	49,726
2001	6/30/2014	162	31,379	51,288	74,682	60,370	33,859	42,573
2002	6/30/2014	150	45,429	57,941	81,541	84,166	46,205	52,073
2003	6/30/2014	138	41,925	57,535	81,975	59,673	33,748	45,641
2004	6/30/2014	126	55,584	63,505	92,068	89,943	47,917	55,711
2005	6/30/2014	114	54,687	64,650	93,848	101,813	51,198	57,924
2006	6/30/2014	102	42,455	63,894	94,852	65,369	33,026	48,460
2007	6/30/2014	90	50,318	68,019	105,014	72,101	35,681	51,850
2008	6/30/2014	78	67,201	71,786	111,249	122,461	56,201	63,994
2009	6/30/2014	66	45,655	63,491	92,647	79,246	35,379	67,691
2010	6/30/2014	54	36,562	62,666	88,930	61,955	23,376	59,232
2011	6/30/2014	42	52,571	67,627	93,595	137,057	42,552	85,208
2012	6/30/2014	30	41,772	69,666	96,603	113,017	29,841	77,282
2013	6/30/2014	18	127,496	78,053	105,871	372,429	110,374	98,100
2014	6/30/2014	6	412,943	80,194	110,913	830,156	338,164	95,554
			1,869,181	1,711,331	2,333,501	3,075,792	1,571,561	1,631,236

Column Notes

(3) Exhibit PA-A6.3, Column (5).
(4) Exhibit PA-A6.5, Column (12).
(5) Exhibit PA-A6.6, Column (12).
(6) Exhibit PA-A6.7, Column (6).
(7) Exhibit PA-A6.10, Column (6).
(8) Based on Columns (3) through (7).

Exhibit PA-A6.3

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	18,142	1.347	24,447			
1981	6/30/2014	402	13,756	1.382	19,005			
1982	6/30/2014	390	12,232	1.414	17,300			
1983	6/30/2014	378	14,702	1.443	21,210			
1984	6/30/2014	366	16,752	1.469	24,610			
1985	6/30/2014	354	41,245	1.497	61,735			
1986	6/30/2014	342	25,305	1.528	38,669			
1987	6/30/2014	330	19,195	1.573	30,188			
1988	6/30/2014	318	26,270	1.617	42,486			
1989	6/30/2014	306	22,470	1.663	37,366			
1990	6/30/2014	294	24,535	1.708	41,907			
1991	6/30/2014	282	22,420	1.755	39,351			
1992	6/30/2014	270	19,132	1.804	34,514			
1993	6/30/2014	258	16,131	1.859	29,990			
1994	6/30/2014	246	24,527	1.909	46,817			
1995	6/30/2014	234	21,972	1.957	43,006			
1996	6/30/2014	222	15,373	2.023	31,098			
1997	6/30/2014	210	23,969	2.087	50,019			
1998	6/30/2014	198	25,505	2.153	54,909			
1999	6/30/2014	186	14,472	2.237	32,380			
2000	6/30/2014	174	17,971	2.348	42,193			
2001	6/30/2014	162	12,561	2.498	31,379			
2002	6/30/2014	150	16,819	2.701	45,429			
2003	6/30/2014	138	14,377	2.916	41,925			
2004	6/30/2014	126	17,554	3.166	55,584			
2005	6/30/2014	114	15,787	3.464	54,687			
2006	6/30/2014	102	11,082	3.831	42,455			
2007	6/30/2014	90	11,685	4.306	50,318			
2008	6/30/2014	78	13,751	4.887	67,201			
2009	6/30/2014	66	8,019	5.693	45,655			
2010	6/30/2014	54	5,321	6.871	36,562			
2011	6/30/2014	42	6,201	8.478	52,571			
2012	6/30/2014	30	3,629	11.511	41,772			
2013	6/30/2014	18	6,436	19.809	127,496			
2014	6/30/2014	6	2,236	184.697	412,943			
			581,534		1,869,181			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A6.4, Page 1 and Exhibit PA-A6.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	56	714	1,661	2,363	3,129	3,758	4,391	5,196	6,025	6,799	7,380	7,958	9,028	9,867	10,505	11,001	11,412	11,831
1981	61	781	1,807	2,543	3,325	3,954	4,589	5,401	6,210	6,930	7,558	8,226	8,782	9,187	9,506	9,810	10,080	10,331
1982	73	888	1,908	2,676	3,510	4,179	4,833	5,634	6,426	7,241	7,955	8,472	8,829	9,141	9,416	9,673	9,938	10,246
1983	73	938	2,171	3,048	3,988	4,718	5,416	6,280	7,267	8,357	9,056	9,534	9,982	10,534	10,841	11,264	11,751	12,017
1984	91	1,160	2,690	3,810	4,986	5,907	6,768	7,975	9,212	10,263	11,079	11,753	12,203	12,466	12,816	13,266	13,538	13,779
1985	99	1,303	3,178	4,596	6,094	7,259	8,547	10,694	12,466	14,036	15,490	16,881	18,225	19,552	21,040	22,186	23,409	24,628
1986	96	1,314	3,347	4,834	6,402	7,797	9,469	10,802	11,640	12,441	13,260	13,825	14,378	15,177	15,767	16,270	16,754	17,260
1987	103	1,432	3,744	5,453	7,462	9,255	10,550	11,326	11,936	12,550	13,021	13,422	14,090	14,282	14,547	14,820	15,082	15,334
1988	119	1,645	4,330	6,644	9,211	11,051	12,205	13,154	14,053	14,932	15,742	16,811	17,451	17,994	18,543	19,123	19,854	20,502
1989	118	1,700	4,929	8,055	10,886	12,064	13,292	14,222	14,915	15,551	16,469	16,806	17,079	17,391	17,682	17,938	18,218	18,484
1990	98	1,664	5,262	7,870	9,550	10,854	12,005	12,930	13,746	14,805	15,377	15,930	16,542	17,039	17,593	18,134	18,755	19,343
1991	142	2,750	5,637	7,485	8,963	10,429	11,352	12,270	13,450	14,152	14,886	15,584	16,260	16,801	17,349	17,957	18,475	19,093
1992	140	2,643	4,625	6,684	8,152	8,931	9,610	10,445	10,773	11,099	11,430	11,862	12,294	12,826	13,291	13,783	14,210	14,855
1993	202	2,247	5,732	8,567	10,174	11,454	12,424	12,695	13,054	13,312	13,574	13,874	14,078	14,283	14,505	14,752	14,990	15,298
1994	195	3,323	7,468	9,422	11,119	12,690	13,506	14,129	14,894	15,755	16,561	17,303	18,073	18,762	19,474	20,507	21,467	22,523
1995	246	3,385	6,786	8,955	10,770	11,857	12,810	13,513	14,114	14,785	15,468	16,040	16,572	17,246	17,951	18,851	19,631	20,366
1996	165	3,250	6,798	9,046	9,765	10,237	10,588	11,045	11,439	11,824	12,231	12,671	13,040	13,497	13,978	14,330	14,687	15,054
1997	1,169	8,564	12,597	14,085	14,812	15,425	16,046	16,704	17,477	18,194	18,915	19,541	20,343	20,990	21,728	22,554	23,293	23,969
1998	1,027	6,671	8,965	10,503	11,760	12,805	13,927	15,038	16,109	17,130	18,185	19,340	20,551	21,784	23,087	24,391	25,505	
1999	742	2,547	4,169	5,037	5,884	6,640	7,377	8,140	8,885	9,536	10,286	11,167	11,992	12,907	13,712	14,472		
2000	173	2,102	3,782	5,127	6,427	7,503	8,606	9,467	10,645	11,778	13,080	14,325	15,477	16,786	17,971			
2001	190	1,736	2,944	3,946	4,657	5,692	6,460	7,251	8,214	9,089	10,072	10,850	11,611	12,561				
2002	225	1,862	3,802	5,396	6,525	7,566	8,666	9,899	11,404	12,810	14,048	15,493	16,819					
2003	326	2,499	4,288	5,712	7,003	8,106	9,414	10,645	11,688	12,552	13,493	14,377						
2004	357	2,884	4,909	6,435	7,998	9,574	11,302	12,919	14,588	16,154	17,554							
2005	210	2,126	3,736	5,515	7,078	9,035	10,734	12,445	14,137	15,787								
2006	280	2,326	3,954	5,490	6,697	7,873	8,887	10,049	11,082									
2007	413	2,804	4,817	6,534	7,900	9,200	10,545	11,685										
2008	308	3,128	5,403	7,521	9,615	11,717	13,751											
2009	268	2,060	3,683	5,344	6,697	8,019												
2010	217	2,077	3,443	4,473	5,321													
2011	373	2,405	4,268	6,201														
2012	259	2,199	3,629															
2013	564	6,436																
2014	2,236																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	12.820	2.328	1.422	1.324	1.201	1.168	1.183	1.160	1.128	1.086	1.078	1.134	1.093	1.065	1.047	1.037	1.037	1.029
1981	12.802	2.314	1.408	1.307	1.189	1.161	1.177	1.150	1.116	1.091	1.088	1.068	1.046	1.035	1.032	1.028	1.025	1.032
1982	12.137	2.149	1.403	1.312	1.190	1.157	1.166	1.141	1.127	1.099	1.065	1.042	1.035	1.030	1.027	1.027	1.031	1.012
1983	12.841	2.314	1.404	1.308	1.183	1.148	1.160	1.157	1.150	1.084	1.053	1.047	1.055	1.029	1.039	1.043	1.023	1.017
1984	12.780	2.320	1.416	1.309	1.185	1.146	1.178	1.155	1.114	1.080	1.061	1.038	1.022	1.028	1.035	1.021	1.018	1.017
1985	13.209	2.439	1.446	1.326	1.191	1.177	1.251	1.166	1.126	1.104	1.090	1.080	1.073	1.076	1.054	1.055	1.052	1.053
1986	13.645	2.548	1.444	1.325	1.218	1.214	1.141	1.078	1.069	1.066	1.043	1.040	1.056	1.039	1.032	1.030	1.030	1.032
1987	13.903	2.615	1.456	1.368	1.240	1.140	1.074	1.054	1.051	1.038	1.031	1.050	1.014	1.018	1.019	1.018	1.017	1.015
1988	13.814	2.632	1.534	1.386	1.200	1.104	1.078	1.068	1.062	1.054	1.068	1.038	1.031	1.031	1.031	1.038	1.033	1.034
1989	14.348	2.899	1.634	1.351	1.108	1.102	1.070	1.049	1.043	1.059	1.020	1.016	1.018	1.017	1.014	1.016	1.015	1.017
1990	17.010	3.163	1.495	1.214	1.137	1.106	1.077	1.063	1.077	1.039	1.036	1.038	1.030	1.033	1.031	1.034	1.031	1.033
1991	19.430	2.050	1.328	1.198	1.164	1.089	1.081	1.096	1.052	1.052	1.047	1.043	1.033	1.033	1.035	1.029	1.033	1.032
1992	18.837	1.750	1.445	1.220	1.095	1.076	1.087	1.031	1.030	1.030	1.038	1.036	1.043	1.036	1.037	1.031	1.045	1.059
1993	11.129	2.551	1.495	1.188	1.126	1.085	1.022	1.028	1.020	1.020	1.022	1.015	1.015	1.016	1.017	1.016	1.021	1.017
1994	17.059	2.247	1.262	1.180	1.141	1.064	1.046	1.054	1.058	1.051	1.045	1.044	1.038	1.038	1.053	1.047	1.049	1.044
1995	13.771	2.005	1.320	1.203	1.101	1.080	1.055	1.045	1.048	1.046	1.037	1.033	1.041	1.041	1.050	1.041	1.037	1.039
1996	19.661	2.092	1.331	1.079	1.048	1.034	1.043	1.036	1.034	1.034	1.036	1.029	1.035	1.036	1.025	1.025	1.025	1.021
1997	7.327	1.471	1.118	1.052	1.041	1.040	1.041	1.046	1.041	1.040	1.033	1.041	1.032	1.035	1.038	1.033	1.029	
1998	6.495	1.344	1.171	1.120	1.089	1.088	1.080	1.071	1.063	1.062	1.064	1.063	1.060	1.060	1.056	1.046		
1999	3.430	1.637	1.208	1.168	1.128	1.111	1.103	1.092	1.073	1.079	1.086	1.074	1.076	1.062	1.055			
2000	12.143	1.799	1.356	1.254	1.167	1.147	1.100	1.124	1.106	1.111	1.095	1.080	1.085	1.071				
2001	9.131	1.695	1.340	1.180	1.222	1.135	1.122	1.133	1.107	1.108	1.077	1.070	1.082					
2002	8.269	2.042	1.419	1.209	1.160	1.145	1.142	1.152	1.123	1.097	1.103	1.086						
2003	7.672	1.716	1.332	1.226	1.158	1.161	1.131	1.098	1.074	1.075	1.066							
2004	8.078	1.702	1.311	1.243	1.197	1.180	1.143	1.129	1.107	1.087								
2005	10.143	1.757	1.476	1.283	1.277	1.188	1.159	1.136	1.117									
2006	8.320	1.700	1.388	1.220	1.176	1.129	1.131	1.103										
2007	6.790	1.718	1.357	1.209	1.164	1.146	1.108											
2008	10.141	1.727	1.392	1.278	1.219	1.174												
2009	7.690	1.788	1.451	1.253	1.197													
2010	9.571	1.657	1.299	1.190														
2011	6.456	1.774	1.453															
2012	8.506	1.650																
2013	11.415																	
$ Wtd Avg	9.324	1.902	1.358	1.221	1.152	1.119	1.101	1.088	1.076	1.064	1.055	1.050	1.045	1.040	1.037	1.034	1.032	1.032
Strt Average	11.493	2.048	1.385	1.241	1.164	1.127	1.112	1.097	1.081	1.067	1.058	1.052	1.046	1.039	1.036	1.032	1.031	1.030
3 Yr $ Wtd Avg	9.239	1.697	1.406	1.248	1.195	1.153	1.133	1.124	1.101	1.086	1.083	1.080	1.081	1.064	1.049	1.036	1.031	1.036
5 Yr $ Wtd Avg	9.035	1.721	1.391	1.234	1.207	1.165	1.135	1.124	1.106	1.094	1.086	1.074	1.063	1.053	1.046	1.039	1.033	1.037
Inv. Power Curve	#N/A	1.902	1.333	1.206	1.150	1.118	1.098	1.083	1.073	1.065	1.058	1.053	1.048	1.045	1.041	1.039	1.036	1.034
Selected	9.324	1.721	1.358	1.234	1.207	1.165	1.135	1.124	1.106	1.094	1.086	1.080	1.081	1.064	1.049	1.039	1.032	1.032
Cumulative	184.697	19.809	11.511	8.478	6.871	5.693	4.887	4.306	3.831	3.464	3.166	2.916	2.701	2.498	2.348	2.237	2.153	2.087

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	12,173	12,730	13,031	13,319	13,593	13,880	14,200	14,542	14,775	15,045	15,312	15,713	16,235	16,756	17,224	17,695	18,142	
1981	10,666	10,817	10,913	11,040	11,337	11,512	11,619	11,766	11,890	12,096	12,432	12,692	13,002	13,249	13,498	13,756		
1982	10,374	10,486	10,611	10,745	10,867	11,003	11,142	11,250	11,384	11,517	11,651	11,760	11,972	12,106	12,232			
1983	12,227	12,436	12,678	12,889	13,111	13,434	13,719	13,973	14,092	14,183	14,285	14,447	14,584	14,702				
1984	14,013	14,266	14,527	14,737	14,948	15,141	15,372	15,604	15,855	16,167	16,384	16,588	16,752					
1985	25,921	27,018	28,122	29,334	30,591	31,888	33,306	35,047	36,871	38,325	40,076	41,245						
1986	17,821	18,281	18,785	19,228	19,882	20,620	21,555	22,325	23,331	24,274	25,305							
1987	15,557	15,721	16,048	16,364	16,670	16,942	17,228	17,790	18,449	19,195								
1988	21,205	21,841	22,460	22,940	23,942	24,685	25,381	25,871	26,270									
1989	18,806	19,191	19,699	20,323	21,035	21,640	22,083	22,470										
1990	19,989	20,646	21,450	22,215	22,963	23,754	24,535											
1991	19,703	20,275	20,767	21,303	21,833	22,420												
1992	15,735	16,625	17,375	18,346	19,132													
1993	15,565	15,764	15,972	16,131														
1994	23,520	24,256	24,527															
1995	21,162	21,972																
1996	15,373																	
1997																		
1998																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.046	1.024	1.022	1.021	1.021	1.023	1.024	1.016	1.018	1.018	1.026	1.033	1.032	1.028	1.027	1.025		
1981	1.014	1.009	1.012	1.027	1.015	1.009	1.013	1.011	1.017	1.028	1.021	1.024	1.019	1.019	1.019			
1982	1.011	1.012	1.013	1.011	1.012	1.013	1.010	1.012	1.012	1.012	1.009	1.018	1.011	1.010				
1983	1.017	1.019	1.017	1.017	1.025	1.021	1.019	1.008	1.006	1.007	1.011	1.009	1.008					
1984	1.018	1.018	1.014	1.014	1.013	1.015	1.015	1.016	1.020	1.013	1.012	1.010						
1985	1.042	1.041	1.043	1.043	1.042	1.044	1.052	1.052	1.039	1.046	1.029							
1986	1.026	1.028	1.024	1.034	1.037	1.045	1.036	1.045	1.040	1.042								
1987	1.011	1.021	1.020	1.019	1.016	1.017	1.033	1.037	1.040									
1988	1.030	1.028	1.021	1.044	1.031	1.028	1.019	1.015										
1989	1.020	1.027	1.032	1.035	1.029	1.020	1.018											
1990	1.033	1.039	1.036	1.034	1.034	1.033												
1991	1.029	1.024	1.026	1.025	1.027													
1992	1.057	1.045	1.056	1.043														
1993	1.013	1.013	1.010															
1994	1.031	1.011																
1995	1.038																	
1996																		
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2013																		
																		Tail
$ Wtd Avg	1.029	1.025	1.027	1.031	1.028	1.028	1.027	1.028	1.028	1.029	1.021	1.019	1.018	1.020	1.024	1.025	----	----
Strt Average	1.027	1.024	1.025	1.028	1.025	1.025	1.024	1.024	1.024	1.024	1.018	1.019	1.018	1.019	1.023	1.025	----	----
3 Yr $ Wtd Avg	1.029	1.022	1.031	1.033	1.030	1.027	1.022	1.031	1.040	1.038	1.022	1.012	1.013	1.020	----	----	----	----
5 Yr $ Wtd Avg	1.034	1.026	1.032	1.036	1.028	1.029	1.033	1.036	1.033	1.031	1.020	1.019	----	----	----	----	----	----
Inv. Power Curve	1.032	1.031	1.029	1.028	1.027	1.025	1.024	1.023	1.023	1.022	1.021	1.020	1.020	1.019	1.018	1.018	1.017	1.324
Selected	1.034	1.025	1.027	1.031	1.028	1.028	1.027	1.028	1.028	1.029	1.021	1.019	1.018	1.020	1.024	1.025	1.017	1.324
Cumulative	2.023	1.957	1.909	1.859	1.804	1.755	1.708	1.663	1.617	1.573	1.528	1.497	1.469	1.443	1.414	1.382	1.347	1.324

Exhibit PA-A6.5

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -0.4%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.87	1.000	0.87	0.76	0.67	1.347	25.8%	4,975	23,117
1981	6/30/2014	402	30,142	0.62	1.000	0.88	0.54	0.66	1.382	27.6%	5,519	19,276
1982	6/30/2014	390	30,059	0.53	1.000	0.88	0.47	0.66	1.414	29.3%	5,815	18,047
1983	6/30/2014	378	30,607	0.62	1.000	0.88	0.55	0.66	1.443	30.7%	6,177	20,879
1984	6/30/2014	366	33,122	0.67	1.000	0.89	0.60	0.66	1.469	31.9%	6,927	23,680
1985	6/30/2014	354	35,714	1.77	1.000	0.89	1.57	0.80	1.497	33.2%	9,527	50,771
1986	6/30/2014	342	38,298	1.11	1.000	0.89	0.99	0.80	1.528	34.6%	10,595	35,900
1987	6/30/2014	330	41,065	0.79	1.000	0.90	0.71	0.80	1.573	36.4%	11,922	31,117
1988	6/30/2014	318	44,222	0.88	1.000	0.90	0.79	0.79	1.617	38.2%	13,401	39,672
1989	6/30/2014	306	47,110	0.73	1.000	0.90	0.66	0.79	1.663	39.9%	14,852	37,322
1990	6/30/2014	294	49,660	0.86	1.000	0.91	0.78	0.79	1.708	41.5%	16,214	40,749
1991	6/30/2014	282	50,857	0.76	1.000	0.91	0.70	0.78	1.755	43.0%	17,165	39,585
1992	6/30/2014	270	52,804	0.73	1.000	0.92	0.66	0.78	1.804	44.6%	18,387	37,519
1993	6/30/2014	258	55,133	0.46	1.000	0.92	0.43	0.78	1.859	46.2%	19,827	35,958
1994	6/30/2014	246	57,740	0.70	1.000	0.92	0.64	0.78	1.909	47.6%	21,307	45,833
1995	6/30/2014	234	60,950	0.78	1.000	0.93	0.72	0.77	1.957	48.9%	23,011	44,983
1996	6/30/2014	222	63,664	0.47	1.000	0.93	0.43	0.77	2.023	50.6%	24,750	40,123
1997	6/30/2014	210	68,077	0.76	1.000	0.93	0.71	0.77	2.087	52.1%	27,148	51,117
1998	6/30/2014	198	71,447	0.92	1.000	0.94	0.86	0.76	2.153	53.6%	29,179	54,684
1999	6/30/2014	186	75,245	0.56	1.000	0.94	0.53	0.76	2.237	55.3%	31,609	46,081
2000	6/30/2014	174	79,122	0.75	1.000	0.95	0.71	0.81	2.348	57.4%	36,632	54,603
2001	6/30/2014	162	80,397	0.57	1.000	0.95	0.54	0.80	2.498	60.0%	38,726	51,288
2002	6/30/2014	150	81,621	0.79	1.000	0.95	0.76	0.80	2.701	63.0%	41,122	57,941
2003	6/30/2014	138	82,433	0.62	1.000	0.96	0.59	0.80	2.916	65.7%	43,158	57,535
2004	6/30/2014	126	84,633	0.86	1.000	0.96	0.83	0.79	3.166	68.4%	45,951	63,505
2005	6/30/2014	114	86,912	0.90	1.000	0.96	0.87	0.79	3.464	71.1%	48,863	64,650
2006	6/30/2014	102	90,786	0.59	1.000	0.97	0.57	0.79	3.831	73.9%	52,812	63,894
2007	6/30/2014	90	93,585	0.65	1.000	0.97	0.64	0.78	4.306	76.8%	56,335	68,019
2008	6/30/2014	78	93,441	1.01	1.000	0.98	0.99	0.78	4.887	79.5%	58,035	71,786
2009	6/30/2014	66	86,523	0.72	1.000	0.98	0.71	0.78	5.693	82.4%	55,472	63,491
2010	6/30/2014	54	86,642	0.57	1.000	0.98	0.56	0.77	6.871	85.4%	57,345	62,666
2011	6/30/2014	42	90,268	1.05	1.000	0.99	1.04	0.77	8.478	88.2%	61,426	67,627
2012	6/30/2014	30	94,120	0.82	1.000	0.99	0.82	0.77	11.511	91.3%	66,037	69,666
2013	6/30/2014	18	98,557	2.54	1.000	1.00	2.53	0.77	19.809	95.0%	71,617	78,053
2014	6/30/2014	6	102,837	6.04	1.000	1.00	6.04	0.76	184.697	99.5%	77,959	80,194
	Total/Average		2,296,770				1.04				1,129,797	1,711,331
	Selected			Selected Pure Premium (2000-2014)			0.76					
				Selected Pure Premium (1985-1999)			0.71					
Column Notes				Selected Pure Premium (1980-1984)			0.58					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A6.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A6.13, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A6.3, Column (4).
(12) Exhibit PA-A6.3, Column (3) + Column (11).

Exhibit PA-A6.6

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	4.0%	1.000	1.00	4.0%	7.6%	1.573	36.4%	22,800	41,996
1988	6/30/2014	318	1,049,491	3.7%	1.000	1.00	3.7%	7.6%	1.617	38.2%	30,486	56,757
1989	6/30/2014	306	1,261,672	2.7%	1.000	1.00	2.7%	7.6%	1.663	39.9%	38,281	60,751
1990	6/30/2014	294	1,405,588	3.1%	1.000	1.00	3.1%	7.6%	1.708	41.5%	44,346	68,881
1991	6/30/2014	282	1,441,150	2.7%	1.000	1.00	2.7%	7.6%	1.755	43.0%	47,192	69,612
1992	6/30/2014	270	1,493,380	2.6%	1.000	1.00	2.6%	7.6%	1.804	44.6%	50,657	69,788
1993	6/30/2014	258	1,593,604	1.6%	1.000	1.00	1.6%	7.6%	1.859	46.2%	56,052	72,183
1994	6/30/2014	246	1,676,121	2.4%	1.000	1.00	2.4%	7.6%	1.909	47.6%	60,739	85,266
1995	6/30/2014	234	1,647,517	2.9%	1.000	1.00	2.9%	7.6%	1.957	48.9%	61,330	83,302
1996	6/30/2014	222	1,539,171	1.9%	1.000	1.00	1.9%	7.6%	2.023	50.6%	59,238	74,610
1997	6/30/2014	210	1,502,506	3.4%	1.000	1.00	3.4%	7.6%	2.087	52.1%	59,555	83,525
1998	6/30/2014	198	1,441,297	4.6%	1.000	1.00	4.6%	7.6%	2.153	53.6%	58,744	84,249
1999	6/30/2014	186	1,502,048	2.8%	1.000	1.00	2.8%	7.6%	2.237	55.3%	63,226	77,698
2000	6/30/2014	174	1,444,705	4.1%	1.000	1.00	4.1%	7.6%	2.348	57.4%	63,124	81,095
2001	6/30/2014	162	1,361,007	3.4%	1.000	1.00	3.4%	7.6%	2.498	60.0%	62,120	74,682
2002	6/30/2014	150	1,350,293	4.8%	1.000	1.00	4.8%	7.6%	2.701	63.0%	64,722	81,541
2003	6/30/2014	138	1,351,670	3.8%	1.000	1.00	3.8%	7.6%	2.916	65.7%	67,598	81,975
2004	6/30/2014	126	1,430,941	5.1%	1.000	1.00	5.1%	7.6%	3.166	68.4%	74,514	92,068
2005	6/30/2014	114	1,441,863	5.4%	1.000	1.00	5.4%	7.6%	3.464	71.1%	78,061	93,848
2006	6/30/2014	102	1,489,415	3.6%	1.000	1.00	3.6%	7.6%	3.831	73.9%	83,770	94,852
2007	6/30/2014	90	1,597,109	3.8%	1.000	1.00	3.8%	7.6%	4.306	76.8%	93,329	105,014
2008	6/30/2014	78	1,610,573	5.9%	1.000	1.00	5.9%	7.6%	4.887	79.5%	97,498	111,249
2009	6/30/2014	66	1,348,818	4.6%	1.000	1.00	4.6%	7.6%	5.693	82.4%	84,628	92,647
2010	6/30/2014	54	1,285,639	3.8%	1.000	1.00	3.8%	7.6%	6.871	85.4%	83,609	88,930
2011	6/30/2014	42	1,301,802	7.3%	1.000	1.00	7.3%	7.6%	8.478	88.2%	87,394	93,595
2012	6/30/2014	30	1,337,788	5.8%	1.000	1.00	5.8%	7.6%	11.511	91.3%	92,974	96,603
2013	6/30/2014	18	1,375,921	18.2%	1.000	1.00	18.2%	7.6%	19.809	95.0%	99,435	105,871
2014	6/30/2014	6	1,435,670	43.3%	1.000	1.00	43.3%	7.6%	184.697	99.5%	108,678	110,913
	Total/Average		39,539,419				5.7%				1,894,102	2,333,501
	Selected				Selected Loss Ratio		7.6%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A6.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-A6.13, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A6.3, Column (4).
(12) Exhibit PA-A6.3, Column (3) + Column (11).

Exhibit PA-A6.7

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	447	17.011	7,612	25,754
1981	6/30/2014	402	258	17.577	4,537	18,293
1982	6/30/2014	390	126	18.153	2,293	14,525
1983	6/30/2014	378	118	18.740	2,207	16,909
1984	6/30/2014	366	164	19.340	3,181	19,933
1985	6/30/2014	354	1,169	19.953	23,322	64,567
1986	6/30/2014	342	1,031	20.581	21,214	46,519
1987	6/30/2014	330	746	21.225	15,838	35,034
1988	6/30/2014	318	400	21.886	8,752	35,023
1989	6/30/2014	306	387	22.566	8,731	31,201
1990	6/30/2014	294	781	24.712	19,304	43,840
1991	6/30/2014	282	587	26.961	15,836	38,257
1992	6/30/2014	270	786	29.320	23,044	42,175
1993	6/30/2014	258	159	31.794	5,040	21,171
1994	6/30/2014	246	270	34.387	9,292	33,818
1995	6/30/2014	234	810	37.107	30,048	52,019
1996	6/30/2014	222	319	39.959	12,743	28,116
1997	6/30/2014	210	677	42.950	29,070	53,039
1998	6/30/2014	198	1,114	46.086	51,342	76,847
1999	6/30/2014	186	759	49.374	37,495	51,967
2000	6/30/2014	174	1,185	49.846	59,057	77,028
2001	6/30/2014	162	950	50.313	47,808	60,370
2002	6/30/2014	150	1,326	50.776	67,347	84,166
2003	6/30/2014	138	884	51.233	45,296	59,673
2004	6/30/2014	126	1,401	51.686	72,389	89,943
2005	6/30/2014	114	1,650	52.133	86,026	101,813
2006	6/30/2014	102	1,033	52.577	54,287	65,369
2007	6/30/2014	90	1,140	53.015	60,417	72,101
2008	6/30/2014	78	2,034	53.449	108,711	122,461
2009	6/30/2014	66	1,322	53.878	71,227	79,246
2010	6/30/2014	54	848	66.789	56,634	61,955
2011	6/30/2014	42	1,933	67.701	130,857	137,057
2012	6/30/2014	30	1,430	76.518	109,388	113,017
2013	6/30/2014	18	5,873	62.323	365,992	372,429
2014	6/30/2014	6	2,236	370.303	827,920	830,156
			36,352		2,494,257	3,075,792

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A6.9, Page 1 and Exhibit PA-A6.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A6.8

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	3.305	0
1946	6/30/2014	822	0	3.548	0
1947	6/30/2014	810	0	3.799	0
1948	6/30/2014	798	0	4.058	0
1949	6/30/2014	786	0	4.325	0
1950	6/30/2014	774	0	4.597	0
1951	6/30/2014	762	0	4.877	1
1952	6/30/2014	750	0	5.164	0
1953	6/30/2014	738	0	5.459	0
1954	6/30/2014	726	0	5.762	1
1955	6/30/2014	714	0	6.074	1
1956	6/30/2014	702	0	6.396	2
1957	6/30/2014	690	11	6.727	73
1958	6/30/2014	678	0	7.068	0
1959	6/30/2014	666	8	7.418	59
1960	6/30/2014	654	15	7.778	120
1961	6/30/2014	642	28	8.146	229
1962	6/30/2014	630	9	8.523	77
1963	6/30/2014	618	6	8.910	55
1964	6/30/2014	606	76	9.305	709
1965	6/30/2014	594	17	9.710	164
1966	6/30/2014	582	170	10.125	1,723
1967	6/30/2014	570	22	10.551	232
1968	6/30/2014	558	117	10.987	1,290
1969	6/30/2014	546	43	11.433	491
1970	6/30/2014	534	8	11.891	92
1971	6/30/2014	522	287	12.359	3,546
1972	6/30/2014	510	47	12.837	600
1973	6/30/2014	498	349	13.325	4,647
1974	6/30/2014	486	156	13.823	2,155
1975	6/30/2014	474	60	14.331	858
1976	6/30/2014	462	284	14.848	4,212
1977	6/30/2014	450	662	15.375	10,176
1978	6/30/2014	438	158	15.911	2,522
1979	6/30/2014	426	316	16.456	5,192
			2,850		39,228

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A6.9, Page 1 and Exhibit PA-A6.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	1	17	24	18	20	16	16	21	21	20	15	15	27	22	16	13	11	11
1981	2	19	28	20	21	17	17	22	22	19	17	18	15	11	9	8	7	7
1982	2	24	30	23	25	20	19	24	23	24	21	15	11	9	8	8	8	9
1983	2	25	36	26	27	21	20	25	29	32	20	14	13	16	9	12	14	8
1984	2	26	37	27	28	22	21	29	30	25	20	16	11	6	8	11	7	6
1985	2	27	42	32	33	26	29	48	40	35	32	31	30	30	33	26	27	27
1986	2	27	45	33	34	31	37	29	18	18	18	12	12	17	13	11	11	11
1987	2	28	48	35	42	37	27	16	13	13	10	8	14	4	5	6	5	5
1988	2	30	52	45	50	36	22	18	17	17	16	21	12	11	11	11	14	13
1989	2	30	60	59	53	22	23	17	13	12	17	6	5	6	5	5	5	5
1990	2	30	68	49	32	25	22	17	15	20	11	10	12	9	10	10	12	11
1991	3	53	59	38	30	30	19	19	24	14	15	14	14	11	11	12	11	13
1992	3	53	42	43	31	16	14	18	7	7	7	9	9	11	10	10	9	14
1993	4	44	74	60	34	27	21	6	8	5	6	6	4	4	5	5	5	7
1994	4	68	90	42	37	34	18	14	17	19	18	16	17	15	15	22	21	23
1995	6	73	79	50	42	25	22	16	14	16	16	13	12	16	16	21	18	17
1996	4	78	90	57	18	12	9	12	10	10	10	11	9	12	12	9	9	9
1997	32	200	109	40	20	17	17	18	21	19	20	17	22	17	20	22	20	18
1998	28	155	63	42	35	29	31	31	29	28	29	32	33	34	36	36	31	
1999	20	48	43	23	23	20	20	20	20	17	20	23	22	24	21	20		
2000	5	51	44	36	34	28	29	23	31	30	34	33	30	35	31			
2001	6	46	36	30	21	31	23	24	29	26	30	23	23	29				
2002	7	49	58	48	34	31	33	37	45	42	37	43	40					
2003	10	69	56	45	41	35	41	39	33	27	30	28						
2004	12	87	69	52	54	54	59	55	57	54	48							
2005	8	72	61	67	59	74	64	64	64	62								
2006	12	89	71	67	53	51	44	51	45									
2007	19	112	94	80	64	61	63	53										
2008	16	148	119	111	110	110	106											
2009	18	118	107	109	89	87												
2010	14	118	86	65	54													
2011	24	130	120	124														
2012	17	128	95															
2013	37	385																
2014	142																	

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	10.249	1.250	0.650	0.989	0.764	0.956	1.204	0.971	0.908	0.767	0.874	1.522	1.434	1.495	1.479	1.285	1.470	1.294
1982	8.981	1.149	0.659	0.929	0.688	0.868	1.131	0.922	0.830	0.704	0.853	0.981	1.039	0.930	1.009	0.959	0.867	0.991
1983	11.365	1.202	0.635	0.968	0.725	0.913	1.171	0.933	0.842	0.668	0.755	0.758	0.710	0.508	0.853	0.638	0.645	0.488
1984	11.466	1.387	0.690	1.010	0.747	0.912	1.207	0.983	1.060	0.800	0.705	0.800	1.474	1.408	1.451	1.301	1.177	1.048
1985	11.737	1.376	0.647	0.899	0.665	0.801	1.015	0.624	0.642	0.563	0.502	0.351	0.212	0.286	0.328	0.257	0.213	0.209
1986	12.740	1.568	0.710	1.026	0.756	0.940	1.307	1.354	1.907	1.847	1.730	2.420	2.443	1.897	1.977	2.476	2.562	2.602
1987	12.495	1.617	0.680	0.970	0.734	0.986	1.087	1.142	1.389	1.408	1.270	1.458	1.264	3.242	2.014	1.875	2.040	2.350
1988	11.954	1.623	0.682	0.930	0.748	0.754	0.720	0.689	0.731	0.574	0.530	0.669	0.322	0.521	0.533	0.484	0.369	0.369
1989	13.312	1.755	0.741	0.849	0.672	1.013	0.799	1.000	1.310	1.317	1.204	1.964	2.054	1.821	2.058	2.958	2.384	2.736
1990	16.029	2.043	0.861	1.076	0.695	0.934	0.801	0.743	0.773	0.859	0.583	0.491	0.504	0.582	0.457	0.514	0.424	0.542
1991	10.195	1.271	0.832	0.838	0.813	0.723	0.923	0.818	0.828	0.751	0.693	0.809	0.676	0.944	0.909	0.942	1.045	0.961
1992	18.054	1.120	0.905	0.697	0.969	1.152	1.313	1.371	2.078	2.189	2.043	1.522	1.217	0.999	1.270	1.022	1.405	0.917
1993	12.276	0.960	0.586	0.513	0.480	0.526	0.853	1.198	0.900	1.272	1.628	1.428	2.582	2.248	2.198	1.708	2.694	2.833
1994	10.291	1.092	0.671	0.806	0.739	0.605	0.327	0.564	0.331	0.299	0.364	0.270	0.261	0.316	0.341	0.225	0.314	0.248
1995	11.948	1.239	0.539	0.734	0.813	0.704	0.614	1.022	1.343	1.127	1.021	1.263	1.215	0.992	1.376	1.001	1.269	1.274
1996	17.412	1.011	0.560	0.740	1.387	1.849	1.840	1.206	1.562	1.627	1.288	1.108	1.676	1.415	1.714	2.038	1.886	1.988
1997	2.462	0.448	0.520	0.451	0.607	0.532	0.687	0.558	0.464	0.530	0.570	0.549	0.531	0.695	0.443	0.404	0.464	0.440
1998	7.084	0.703	0.638	0.465	0.480	0.584	0.577	0.685	0.659	0.694	0.584	0.683	0.525	0.590	0.623	0.557	0.598	
1999	7.844	1.312	0.978	1.496	1.272	1.532	1.554	1.449	1.415	1.673	1.590	1.418	1.542	1.470	1.670	1.514		
2000	10.520	0.849	0.521	0.636	0.587	0.692	0.698	0.873	0.557	0.668	0.683	0.669	0.802	0.621	0.647			
2001	8.928	0.956	0.980	1.142	1.332	0.938	0.986	1.311	1.036	1.309	1.114	1.303	1.513	1.097				
2002	6.889	0.740	0.518	0.447	0.920	0.740	0.721	0.783	0.583	0.702	0.630	0.529	0.719					
2003	4.763	0.846	0.845	0.751	0.765	0.945	0.893	1.160	1.278	1.358	1.456	1.422						
2004	5.601	0.651	0.647	0.778	0.649	0.764	0.655	0.593	0.476	0.553	0.581							
2005	10.967	0.961	0.863	0.799	0.917	0.803	0.866	0.887	0.842	0.772								
2006	5.917	0.679	0.943	0.878	1.400	1.247	1.456	1.256	1.379									
2007	4.624	0.635	0.712	0.656	0.803	0.729	0.806	0.846										
2008	6.933	0.638	0.675	0.577	0.555	0.572	0.501											
2009	8.375	1.010	1.038	1.003	1.236	1.224												
2010	8.585	0.907	1.265	1.365	1.621													
2011	4.922	0.662	0.545	0.432														
2012	7.632	0.932	1.313															
2013	3.474	0.246																
2014	2.714																	
Strt Average	9.375	1.056	0.751	0.834	0.851	0.894	0.954	0.961	1.005	1.001	0.969	1.060	1.123	1.147	1.168	1.166	1.213	1.252
3 Yr Avg	4.607	0.613	1.041	0.933	1.137	0.842	0.921	0.996	0.899	0.894	0.889	1.085	1.011	1.063	0.980	0.825	0.983	1.234
5 Yr Avg	5.465	0.751	0.967	0.807	1.123	0.915	0.857	0.948	0.912	0.939	0.893	1.068	1.020	0.895	1.019	1.103	0.906	1.356
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	5.465	0.751	1.041	0.933	1.137	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.980	0.980	0.980
Cumulative	370.303	62.323	76.518	67.701	66.789	53.878	53.449	53.015	52.577	52.133	51.686	51.233	50.776	50.313	49.846	49.374	46.086	42.950

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	9	14	8	7	7	7	8	9	6	7	7	10	13	13	12	12	11	
1981	9	4	3	3	8	5	3	4	3	6	9	7	8	7	7	7		
1982	4	3	4	4	4	4	4	3	4	4	4	3	6	4	4			
1983	6	6	7	6	6	9	8	7	3	3	3	5	4	3				
1984	6	6	6	5	5	5	6	6	6	8	5	5	4					
1985	29	24	25	27	28	29	32	39	41	32	39	26						
1986	12	10	11	10	14	16	20	17	22	21	23							
1987	5	3	7	7	6	6	6	12	14	15								
1988	14	12	12	9	19	14	13	9	8									
1989	6	7	10	12	13	11	8	7										
1990	12	12	15	14	14	15	15											
1991	12	12	10	11	11	12												
1992	19	19	16	20	17													
1993	6	4	4	3														
1994	22	16	6															
1995	18	19																
1996	8																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	1.581	1.900	2.846	2.041	0.920	1.734	3.060	1.504	2.054	1.235	1.135	1.904	1.596	1.801	1.797	1.647		
1982	1.079	0.778	0.931	2.018	1.314	0.716	0.966	1.053	1.399	2.299	1.778	2.589	1.064	1.701	1.865			
1983	0.547	0.608	0.565	0.590	0.621	0.438	0.387	0.538	1.144	1.498	1.091	1.331	0.993	1.093				
1984	1.075	1.153	0.970	1.272	1.847	1.772	1.323	0.615	0.435	0.395	0.897	0.809	0.861					
1985	0.211	0.258	0.206	0.188	0.166	0.193	0.177	0.156	0.185	0.162	0.126	0.152						
1986	1.994	2.440	2.450	2.892	2.018	1.958	1.895	2.413	1.471	1.890	1.155							
1987	2.184	3.243	1.430	2.193	2.548	3.626	2.844	1.896	1.512	1.460								
1988	0.250	0.552	0.545	0.683	0.292	0.412	0.863	1.444	1.999									
1989	2.042	1.665	0.975	1.659	1.079	1.190	1.142	1.068										
1990	0.591	0.767	0.769	0.922	0.802	0.555	0.491											
1991	0.994	1.295	1.432	1.286	1.376	1.225												
1992	0.631	0.537	0.695	0.530	0.726													
1993	3.298	3.730	4.616	4.911														
1994	0.196	0.277	0.575															
1995	0.869	0.313																
1996	2.328																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2006																		
2007																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Strt Average	1.242	1.301	1.358	1.630	1.142	1.256	1.315	1.187	1.275	1.277	1.030	1.357	1.128	1.532	1.831	1.647	----	----
3 Yr Avg	1.131	1.440	1.962	2.242	0.968	0.990	0.832	1.469	1.661	1.171	0.726	0.764	0.972	1.532	----	----	----	----
5 Yr Avg	1.464	1.230	1.617	1.862	0.855	1.402	1.447	1.395	1.120	1.081	1.009	1.357	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.922	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	39.959	37.107	34.387	31.794	29.320	26.961	24.712	22.566	21.886	21.225	20.581	19.953	19.340	18.740	18.153	17.577	17.011	16.456

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.148	0.074	0.003															

Exhibit PA-A6.10

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	447	10.945	4,898	23,040
1981	6/30/2014	402	258	11.468	2,960	16,717
1982	6/30/2014	390	126	11.985	1,514	13,746
1983	6/30/2014	378	118	12.499	1,472	16,174
1984	6/30/2014	366	164	13.011	2,140	18,892
1985	6/30/2014	354	1,169	13.521	15,805	57,050
1986	6/30/2014	342	1,031	14.032	14,464	39,769
1987	6/30/2014	330	746	14.544	10,853	30,048
1988	6/30/2014	318	400	15.059	6,022	32,292
1989	6/30/2014	306	387	15.577	6,027	28,497
1990	6/30/2014	294	781	16.361	12,781	37,317
1991	6/30/2014	282	587	17.135	10,065	32,485
1992	6/30/2014	270	786	17.899	14,068	33,199
1993	6/30/2014	258	159	18.653	2,957	19,088
1994	6/30/2014	246	270	19.397	5,241	29,768
1995	6/30/2014	234	810	20.131	16,301	38,273
1996	6/30/2014	222	319	20.856	6,651	22,024
1997	6/30/2014	210	677	21.572	14,600	38,570
1998	6/30/2014	198	1,114	22.278	24,819	50,323
1999	6/30/2014	186	759	22.975	17,447	31,919
2000	6/30/2014	174	1,185	22.686	26,878	44,849
2001	6/30/2014	162	950	22.413	21,297	33,859
2002	6/30/2014	150	1,326	22.155	29,385	46,205
2003	6/30/2014	138	884	21.910	19,371	33,748
2004	6/30/2014	126	1,401	21.679	30,363	47,917
2005	6/30/2014	114	1,650	21.460	35,411	51,198
2006	6/30/2014	102	1,033	21.253	21,944	33,026
2007	6/30/2014	90	1,140	21.057	23,997	35,681
2008	6/30/2014	78	2,034	20.871	42,451	56,201
2009	6/30/2014	66	1,322	20.696	27,360	35,379
2010	6/30/2014	54	848	21.292	18,055	23,376
2011	6/30/2014	42	1,933	18.807	36,351	42,552
2012	6/30/2014	30	1,430	18.335	26,212	29,841
2013	6/30/2014	18	5,873	17.699	103,938	110,374
2014	6/30/2014	6	2,236	150.250	335,928	338,164
			36,352		990,026	1,571,561

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A6.11, Page 1 and Exhibit PA-A6.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	56	658	948	702	766	629	633	805	829	773	581	578	1,070	840	638	496	412	418
1981	61	720	1,026	736	782	629	635	812	809	720	628	667	556	406	318	304	270	251
1982	73	815	1,020	768	834	668	655	801	792	815	714	517	356	312	275	257	264	308
1983	73	865	1,232	878	940	730	697	865	986	1,090	699	479	448	551	308	422	487	266
1984	91	1,069	1,530	1,120	1,177	920	862	1,207	1,237	1,051	816	674	450	263	350	451	272	240
1985	99	1,205	1,875	1,417	1,498	1,165	1,288	2,147	1,772	1,569	1,454	1,391	1,345	1,327	1,488	1,146	1,223	1,219
1986	96	1,217	2,033	1,487	1,569	1,395	1,672	1,332	838	802	818	566	553	799	590	503	484	506
1987	103	1,329	2,312	1,709	2,009	1,793	1,295	776	610	614	471	401	668	192	264	273	262	252
1988	119	1,526	2,685	2,314	2,567	1,840	1,154	949	900	878	810	1,070	639	543	549	580	731	647
1989	118	1,582	3,228	3,127	2,831	1,178	1,228	930	693	636	918	337	273	312	291	256	281	266
1990	98	1,566	3,598	2,607	1,681	1,304	1,151	925	815	1,059	573	552	612	497	554	541	621	588
1991	142	2,608	2,887	1,847	1,478	1,466	923	918	1,179	703	734	697	676	541	548	607	518	618
1992	140	2,502	1,982	2,059	1,468	778	679	835	328	326	331	432	432	533	464	492	427	645
1993	202	2,045	3,484	2,835	1,608	1,279	970	272	358	258	263	300	204	205	222	248	237	308
1994	195	3,129	4,144	1,955	1,697	1,571	816	623	765	861	806	743	769	689	712	1,033	960	1,055
1995	246	3,139	3,402	2,168	1,815	1,088	953	703	601	671	683	572	532	674	705	900	780	735
1996	165	3,085	3,548	2,248	719	472	350	457	394	385	407	441	369	457	482	351	357	367
1997	1,169	7,395	4,034	1,488	726	614	621	658	773	717	721	626	802	647	739	826	738	677
1998	1,027	5,644	2,295	1,537	1,258	1,045	1,122	1,111	1,070	1,022	1,054	1,156	1,211	1,232	1,303	1,304	1,114	
1999	742	1,804	1,623	867	847	755	738	762	745	651	750	881	825	915	806	759		
2000	173	1,929	1,679	1,345	1,300	1,076	1,103	861	1,178	1,133	1,302	1,245	1,152	1,310	1,185			
2001	190	1,546	1,208	1,002	711	1,034	769	791	962	875	984	777	761	950				
2002	225	1,637	1,940	1,594	1,128	1,042	1,100	1,232	1,506	1,406	1,238	1,444	1,326					
2003	326	2,173	1,789	1,424	1,291	1,103	1,308	1,231	1,043	864	941	884						
2004	357	2,527	2,025	1,527	1,563	1,576	1,728	1,617	1,669	1,565	1,401							
2005	210	1,916	1,610	1,779	1,563	1,957	1,699	1,711	1,692	1,650								
2006	280	2,046	1,628	1,536	1,207	1,176	1,015	1,162	1,033									
2007	413	2,391	2,012	1,717	1,366	1,299	1,345	1,140										
2008	308	2,820	2,275	2,118	2,094	2,102	2,034											
2009	268	1,792	1,623	1,661	1,353	1,322												
2010	217	1,860	1,365	1,031	848													
2011	373	2,033	1,863	1,933														
2012	259	1,941	1,430															
2013	564	5,873																
2014	2,236																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	11.820	1.440	0.741	1.092	0.821	1.006	1.273	1.030	0.932	0.752	0.994	1.850	0.785	0.760	0.777	0.830	1.017	0.817
1981	11.802	1.425	0.718	1.062	0.805	1.010	1.278	0.997	0.890	0.872	1.063	0.833	0.729	0.785	0.956	0.888	0.928	1.334
1982	11.137	1.252	0.753	1.086	0.801	0.980	1.224	0.988	1.029	0.877	0.724	0.689	0.877	0.881	0.936	1.027	1.166	0.414
1983	11.841	1.425	0.712	1.071	0.777	0.955	1.240	1.141	1.105	0.641	0.685	0.936	1.230	0.558	1.373	1.153	0.546	0.787
1984	11.780	1.432	0.732	1.051	0.782	0.936	1.401	1.025	0.850	0.777	0.825	0.668	0.584	1.333	1.286	0.604	0.884	0.976
1985	12.209	1.557	0.756	1.057	0.778	1.105	1.667	0.826	0.885	0.927	0.956	0.967	0.987	1.121	0.770	1.067	0.996	1.061
1986	12.645	1.670	0.731	1.055	0.889	1.199	0.797	0.629	0.957	1.021	0.691	0.977	1.444	0.739	0.852	0.963	1.045	1.107
1987	12.903	1.740	0.739	1.175	0.892	0.723	0.599	0.787	1.007	0.766	0.851	1.666	0.288	1.372	1.034	0.960	0.961	0.885
1988	12.814	1.760	0.862	1.110	0.717	0.627	0.823	0.948	0.976	0.922	1.320	0.598	0.850	1.010	1.057	1.261	0.885	1.087
1989	13.348	2.041	0.968	0.905	0.416	1.043	0.757	0.745	0.917	1.445	0.367	0.812	1.140	0.935	0.878	1.098	0.947	1.211
1990	16.010	2.298	0.725	0.645	0.776	0.882	0.804	0.881	1.299	0.541	0.964	1.109	0.811	1.116	0.976	1.148	0.947	1.097
1991	18.430	1.107	0.640	0.800	0.991	0.630	0.995	1.284	0.596	1.044	0.950	0.970	0.800	1.013	1.108	0.853	1.193	0.986
1992	17.837	0.792	1.039	0.713	0.530	0.873	1.229	0.393	0.991	1.018	1.302	1.000	1.234	0.872	1.060	0.868	1.510	1.364
1993	10.129	1.704	0.814	0.567	0.796	0.758	0.280	1.319	0.720	1.018	1.141	0.682	1.001	1.084	1.118	0.957	1.297	0.869
1994	16.059	1.325	0.472	0.868	0.926	0.519	0.764	1.228	1.124	0.937	0.921	1.036	0.895	1.033	1.451	0.930	1.099	0.945
1995	12.771	1.084	0.637	0.837	0.599	0.876	0.738	0.856	1.116	1.017	0.837	0.931	1.266	1.046	1.277	0.867	0.942	1.083
1996	18.661	1.150	0.634	0.320	0.657	0.742	1.305	0.861	0.977	1.058	1.082	0.837	1.238	1.055	0.729	1.017	1.028	0.869
1997	6.327	0.545	0.369	0.488	0.845	1.011	1.061	1.175	0.927	1.006	0.869	1.281	0.806	1.142	1.118	0.894	0.917	
1998	5.495	0.407	0.670	0.818	0.831	1.074	0.991	0.963	0.955	1.032	1.096	1.048	1.017	1.058	1.000	0.855		
1999	2.430	0.899	0.534	0.977	0.891	0.977	1.033	0.978	0.873	1.153	1.175	0.936	1.109	0.880	0.943			
2000	11.143	0.870	0.801	0.967	0.827	1.025	0.781	1.368	0.962	1.149	0.956	0.925	1.137	0.905				
2001	8.131	0.781	0.830	0.709	1.455	0.743	1.029	1.217	0.909	1.124	0.790	0.979	1.248					
2002	7.269	1.185	0.821	0.708	0.923	1.056	1.120	1.222	0.934	0.880	1.167	0.918						
2003	6.672	0.823	0.796	0.906	0.855	1.186	0.941	0.848	0.828	1.089	0.940							
2004	7.078	0.801	0.754	1.024	1.008	1.097	0.936	1.032	0.938	0.895								
2005	9.143	0.840	1.105	0.879	1.252	0.868	1.007	0.989	0.975									
2006	7.320	0.796	0.943	0.786	0.975	0.863	1.145	0.889										
2007	5.790	0.842	0.853	0.796	0.951	1.035	0.847											
2008	9.141	0.807	0.931	0.989	1.004	0.968												
2009	6.690	0.906	1.023	0.814	0.977													
2010	8.571	0.734	0.755	0.823														
2011	5.456	0.916	1.038															
2012	7.506	0.737																
2013	10.415																	
$ Wtd Avg	8.324	1.012	0.752	0.844	0.837	0.907	0.969	0.965	0.941	0.937	0.932	0.969	0.965	0.966	1.012	0.950	1.004	1.020
Strt Average	10.493	1.154	0.778	0.874	0.858	0.923	1.002	0.986	0.949	0.958	0.945	0.985	0.976	0.986	1.035	0.960	1.017	0.994
3 Yr $ Wtd Avg	8.239	0.798	0.953	0.893	0.981	0.960	0.989	0.978	0.926	0.933	0.982	0.934	1.160	0.953	1.014	0.891	0.948	0.979
5 Yr $ Wtd Avg	8.035	0.819	0.926	0.852	1.036	0.964	0.967	0.998	0.926	1.004	1.004	0.958	1.064	0.990	1.026	0.895	1.022	1.048
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	8.035	0.915	0.926	0.844	0.981	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.987	0.987	0.987
Cumulative	150.250	17.699	18.335	18.807	21.292	20.696	20.871	21.057	21.253	21.460	21.679	21.910	22.155	22.413	22.686	22.975	22.278	21.572

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	342	557	302	287	274	287	321	342	233	269	268	401	522	522	468	471	447	
1981	335	151	96	127	297	176	106	147	125	206	335	260	310	247	249	258		
1982	128	113	125	134	122	135	139	108	134	133	134	109	212	134	126			
1983	210	210	242	211	222	324	284	254	119	91	102	162	137	118				
1984	235	252	261	210	211	193	231	232	251	311	217	204	164					
1985	1,293	1,097	1,104	1,212	1,257	1,297	1,418	1,741	1,824	1,454	1,751	1,169						
1986	560	461	504	443	655	737	935	770	1,006	943	1,031							
1987	223	164	327	316	306	273	286	561	660	746								
1988	703	635	620	480	1,001	743	697	489	400									
1989	322	385	509	624	712	605	443	387										
1990	645	657	804	765	749	791	781											
1991	610	572	492	536	529	587												
1992	880	890	750	970	786													
1993	267	199	208	159														
1994	997	737	270															
1995	796	810																
1996	319																	
1997																		
1998																		
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2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.630	0.541	0.952	0.954	1.049	1.116	1.066	0.682	1.156	0.994	1.497	1.301	1.000	0.896	1.007	0.950		
1981	0.450	0.636	1.330	2.326	0.592	0.604	1.387	0.846	1.653	1.628	0.776	1.193	0.794	1.010	1.036			
1982	0.882	1.111	1.073	0.909	1.109	1.029	0.777	1.243	0.991	1.003	0.819	1.933	0.632	0.945				
1983	1.001	1.154	0.870	1.054	1.457	0.879	0.894	0.466	0.767	1.125	1.585	0.847	0.858					
1984	1.076	1.034	0.804	1.004	0.916	1.198	1.002	1.084	1.238	0.698	0.939	0.806						
1985	0.848	1.006	1.098	1.038	1.032	1.093	1.228	1.048	0.797	1.204	0.668							
1986	0.822	1.093	0.879	1.479	1.126	1.269	0.823	1.308	0.937	1.093								
1987	0.736	1.994	0.964	0.969	0.892	1.049	1.962	1.175	1.131									
1988	0.904	0.975	0.774	2.086	0.742	0.938	0.702	0.817										
1989	1.196	1.322	1.226	1.141	0.850	0.731	0.874											
1990	1.019	1.223	0.952	0.979	1.057	0.988												
1991	0.938	0.861	1.090	0.987	1.109													
1992	1.011	0.843	1.294	0.810														
1993	0.745	1.046	0.761															
1994	0.739	0.367																
1995	1.017																	
1996																		
1997																		
1998																		
1999																		
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2013																		
																		Tail
$ Wtd Avg	0.923	0.934	1.021	1.128	0.971	1.014	1.035	1.023	0.955	1.126	0.821	1.184	0.864	0.935	1.017	0.950	----	----
Strt Average	0.938	1.014	1.005	1.210	0.994	0.990	1.071	0.963	1.084	1.107	1.047	1.216	0.821	0.950	1.022	0.950	----	----
3 Yr $ Wtd Avg	0.847	0.673	1.148	0.909	0.997	0.898	1.008	1.135	0.901	1.107	0.741	1.079	0.755	0.935	----	----	----	----
5 Yr $ Wtd Avg	0.904	0.826	1.105	1.119	0.910	0.998	1.045	1.092	0.919	1.103	0.750	1.184	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
																		0.088
Selected	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	20.856	20.131	19.397	18.653	17.899	17.135	16.361	15.577	15.059	14.544	14.032	13.521	13.011	12.499	11.985	11.468	10.945	10.417

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.151	0.075	0.003															

Exhibit PA-A6.12

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)

(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A6.13

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	42,873	809	437	3.1%
1991	48,810	50,857	2,168,247	0.960	0.023	38,804	795	451	2.7%
1992	47,393	52,804	2,140,987	0.898	0.022	38,344	809	474	2.6%
1993	46,949	55,133	2,194,040	0.852	0.021	25,581	545	483	1.6%
1994	46,021	57,740	2,245,405	0.797	0.020	40,318	876	495	2.4%
1995	43,197	60,950	2,302,591	0.709	0.019	47,513	1,100	509	2.9%
1996	39,610	63,664	2,323,738	0.622	0.017	29,607	747	527	1.9%
1997	36,952	68,077	2,374,702	0.543	0.016	51,529	1,394	551	3.4%
1998	36,358	71,447	2,380,053	0.509	0.015	65,878	1,812	577	4.6%
1999	37,521	75,245	2,426,205	0.499	0.015	42,173	1,124	596	2.8%
2000	37,874	79,122	2,460,717	0.479	0.015	59,610	1,574	618	4.1%
2001	33,331	80,397	2,433,537	0.415	0.014	45,875	1,376	635	3.4%
2002	33,437	81,621	2,404,145	0.410	0.014	64,798	1,938	653	4.8%
2003	31,695	82,433	2,365,123	0.384	0.013	50,799	1,603	670	3.8%
2004	29,161	84,633	2,343,276	0.345	0.012	72,763	2,495	695	5.1%
2005	26,530	86,912	2,348,411	0.305	0.011	78,250	2,949	712	5.4%
2006	22,896	90,786	2,409,609	0.252	0.010	53,912	2,355	725	3.6%
2007	21,368	93,585	2,365,451	0.228	0.009	61,210	2,865	761	3.8%
2008	19,109	93,441	2,311,070	0.205	0.008	94,831	4,963	778	5.9%
2009	15,205	86,523	2,135,753	0.176	0.007	62,451	4,107	779	4.6%
2010	15,809	86,642	2,094,878	0.182	0.008	49,259	3,116	795	3.8%
2011	15,583	90,268	2,122,612	0.173	0.007	94,814	6,085	818	7.3%
2012	15,128	94,120	2,146,732	0.161	0.007	77,395	5,116	843	5.8%
2013	15,270	98,557	2,203,870	0.155	0.007	249,963	16,370	860	18.2%
2014	15,776	102,837	2,254,482	0.153	0.007	621,550	39,397	877	43.3%
Indicated									
All Year				-8.3%	-5.5%		13.0%	3.0%	7.2%
10 Year				-6.9%	-4.8%		27.5%	2.3%	21.8%
8 Year				-5.2%	-3.2%		35.7%	2.1%	32.9%
6 Year				-3.5%	-1.1%		#NUM!	2.5%	#NUM!
5 Year				-4.4%	-2.1%		#NUM!	2.5%	#NUM!
4 Year				-3.8%	-1.6%		#NUM!	2.3%	#NUM!
Selected				**-6.9%**	**-4.8%**		**7.0%**	**2.3%**	**0.0%**

Pure Premium
-0.4%

Rates
1.9%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A6.5, Column (4).
(3) Exhibit PA-A6.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A6.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A6.12, Column (3).
(9) Exhibit PA-A6.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.8%	97.1%	93.2%	90.3%	87.2%	84.6%	82.0%	78.7%	75.3%	72.1%	69.8%	67.4%	63.0%	59.6%	56.9%	54.9%	53.2%	51.5%
1981	99.7%	95.5%	89.7%	85.5%	81.0%	77.4%	73.8%	69.1%	64.5%	60.4%	56.8%	53.0%	49.8%	47.5%	45.7%	44.0%	42.4%	41.0%
1982	99.5%	93.7%	86.5%	81.1%	75.2%	70.4%	65.8%	60.1%	54.5%	48.8%	43.7%	40.1%	37.5%	35.3%	33.4%	31.6%	29.7%	27.5%
1983	99.6%	94.3%	86.9%	81.6%	75.9%	71.5%	67.3%	62.0%	56.1%	49.5%	45.3%	42.4%	39.7%	36.3%	34.5%	31.9%	29.0%	27.4%
1984	99.5%	94.0%	86.1%	80.4%	74.3%	69.6%	65.1%	58.9%	52.5%	47.1%	42.9%	39.5%	37.1%	35.8%	34.0%	31.7%	30.3%	29.0%
1985	99.8%	97.9%	94.8%	92.4%	90.0%	88.1%	85.9%	82.4%	79.5%	76.9%	74.5%	72.2%	70.0%	67.8%	65.4%	63.5%	61.5%	59.5%
1986	99.8%	97.0%	92.2%	88.8%	85.2%	81.9%	78.1%	75.0%	73.0%	71.2%	69.3%	68.0%	66.7%	64.8%	63.5%	62.3%	61.2%	60.0%
1987	99.7%	95.3%	87.8%	82.2%	75.6%	69.7%	65.5%	63.0%	61.0%	59.0%	57.4%	56.1%	53.9%	53.3%	52.4%	51.5%	50.7%	49.9%
1988	99.7%	95.4%	88.0%	81.5%	74.4%	69.3%	66.1%	63.4%	60.9%	58.5%	56.3%	53.3%	51.5%	50.0%	48.5%	46.9%	44.8%	43.0%
1989	99.6%	94.8%	85.0%	75.5%	66.9%	63.3%	59.6%	56.8%	54.7%	52.7%	50.0%	48.9%	48.1%	47.2%	46.3%	45.5%	44.6%	43.8%
1990	99.7%	95.7%	86.5%	79.8%	75.5%	72.2%	69.2%	66.9%	64.8%	62.1%	60.6%	59.2%	57.6%	56.3%	54.9%	53.5%	51.9%	50.4%
1991	99.6%	92.4%	84.4%	79.2%	75.1%	71.1%	68.5%	65.9%	62.7%	60.7%	58.7%	56.8%	54.9%	53.4%	51.9%	50.2%	48.7%	47.0%
1992	99.6%	92.5%	86.9%	81.1%	76.9%	74.7%	72.8%	70.5%	69.5%	68.6%	67.7%	66.5%	65.2%	63.7%	62.4%	61.0%	59.8%	58.0%
1993	99.3%	91.8%	79.2%	68.9%	63.0%	58.4%	54.9%	53.9%	52.6%	51.6%	50.7%	49.6%	48.8%	48.1%	47.3%	46.4%	45.5%	44.4%
1994	99.5%	91.2%	80.2%	75.1%	70.6%	66.4%	64.3%	62.6%	60.6%	58.3%	56.2%	54.2%	52.2%	50.4%	48.5%	45.7%	43.2%	40.4%
1995	99.4%	91.9%	83.7%	78.5%	74.1%	71.5%	69.2%	67.5%	66.1%	64.5%	62.8%	61.5%	60.2%	58.6%	56.9%	54.7%	52.8%	51.1%
1996	99.5%	89.5%	78.1%	70.9%	68.6%	67.1%	65.9%	64.5%	63.2%	61.9%	60.6%	59.2%	58.0%	56.6%	55.0%	53.9%	52.7%	51.6%
1997	97.4%	80.9%	71.9%	68.6%	67.0%	65.6%	64.2%	62.8%	61.0%	59.4%	57.8%	56.4%	54.6%	53.2%	51.5%	49.7%	48.1%	46.5%
1998	98.0%	87.3%	82.9%	80.0%	77.6%	75.6%	73.5%	71.4%	69.3%	67.4%	65.4%	63.2%	60.9%	58.5%	56.0%	53.5%	51.4%	
1999	98.1%	93.5%	89.3%	87.1%	84.9%	83.0%	81.1%	79.1%	77.2%	75.5%	73.6%	71.4%	69.3%	66.9%	64.8%	62.9%		
2000	99.7%	95.8%	92.4%	89.7%	87.1%	84.9%	82.7%	81.0%	78.6%	76.3%	73.7%	71.2%	68.9%	66.2%	63.9%			
2001	99.6%	95.9%	93.1%	90.7%	89.1%	86.6%	84.8%	83.0%	80.7%	78.7%	76.3%	74.5%	72.7%	70.5%				
2002	99.6%	96.4%	92.7%	89.6%	87.5%	85.5%	83.4%	81.0%	78.1%	75.4%	73.0%	70.2%	67.7%					
2003	99.3%	94.5%	90.6%	87.5%	84.7%	82.2%	79.4%	76.7%	74.4%	72.5%	70.4%	68.5%						
2004	99.4%	94.8%	91.2%	88.4%	85.6%	82.8%	79.7%	76.8%	73.8%	71.0%	68.5%							
2005	99.6%	96.3%	93.6%	90.5%	87.8%	84.4%	81.5%	78.5%	75.6%	72.7%								
2006	99.4%	95.2%	91.8%	88.7%	86.2%	83.8%	81.7%	79.3%	77.1%									
2007	99.2%	94.6%	90.7%	87.4%	84.8%	82.3%	79.7%	77.5%										
2008	99.5%	95.1%	91.6%	88.2%	85.0%	81.7%	78.5%											
2009	99.6%	97.0%	94.6%	92.1%	90.1%	88.2%												
2010	99.6%	96.5%	94.2%	92.4%	91.0%													
2011	99.6%	97.2%	95.0%	92.7%														
2012	99.7%	97.2%	95.3%															
2013	99.4%	93.4%																
2014	97.7%																	

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	50.1%	47.8%	46.6%	45.4%	44.3%	43.1%	41.8%	40.4%	39.4%	38.3%	37.2%	35.6%	33.5%	31.3%	29.4%	27.5%	25.6%	
1981	39.1%	38.2%	37.7%	36.9%	35.2%	34.2%	33.6%	32.8%	32.1%	30.9%	29.0%	27.5%	25.7%	24.3%	22.9%	21.4%		
1982	26.6%	25.8%	24.9%	24.0%	23.1%	22.2%	21.2%	20.4%	19.5%	18.5%	17.6%	16.8%	15.3%	14.4%	13.5%			
1983	26.1%	24.8%	23.4%	22.1%	20.7%	18.8%	17.1%	15.5%	14.8%	14.3%	13.6%	12.7%	11.8%	11.1%				
1984	27.8%	26.5%	25.2%	24.1%	23.0%	22.0%	20.8%	19.6%	18.3%	16.7%	15.6%	14.6%	13.7%					
1985	57.4%	55.6%	53.8%	51.8%	49.7%	47.6%	45.2%	42.4%	39.4%	37.0%	34.1%	32.2%						
1986	58.7%	57.6%	56.5%	55.4%	53.9%	52.2%	50.0%	48.3%	45.9%	43.7%	41.3%							
1987	49.1%	48.6%	47.5%	46.5%	45.5%	44.6%	43.7%	41.8%	39.7%	37.2%								
1988	41.1%	39.3%	37.6%	36.2%	33.5%	31.4%	29.5%	28.1%	27.0%									
1989	42.9%	41.7%	40.1%	38.2%	36.1%	34.2%	32.9%	31.7%										
1990	48.8%	47.1%	45.0%	43.1%	41.2%	39.1%	37.1%											
1991	45.3%	43.7%	42.4%	40.9%	39.4%	37.8%												
1992	55.5%	53.0%	50.9%	48.1%	45.9%													
1993	43.4%	42.7%	42.0%	41.4%														
1994	37.8%	35.8%	35.1%															
1995	49.2%	47.2%																
1996	50.5%																	
1997																		
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2012																		
2013																		
2014																		

Exhibit PA-A6.15.1

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	39,228	26,356	2,320	2,254	2,187	2,118	2,047	1,976	1,903	1,828	1,753	1,676	1,599	1,521	16,047
1980	6,255	4,246	313	309	306	303	300	297	294	291	289	286	284	282	2,700
1981	3,749	2,469	208	203	197	192	186	180	174	168	162	156	149	143	1,631
1982	1,904	1,241	102	100	97	95	92	89	87	84	81	78	75	72	852
1983	1,840	1,187	96	94	92	89	87	84	82	79	77	74	71	68	846
1984	2,660	1,699	135	132	129	126	123	119	116	112	109	105	102	98	1,256
1985	19,564	12,410	744	733	818	989	1,079	760	752	744	736	729	722	715	10,043
1986	17,839	11,155	805	776	762	773	809	822	719	703	687	670	654	637	9,023
1987	11,387	7,059	574	439	408	401	440	519	560	409	404	398	393	388	6,054
1988	9,712	5,952	439	439	406	394	387	388	396	397	360	352	343	334	5,077
1989	10,439	6,331	452	453	459	404	388	381	390	415	425	363	355	347	5,607
1990	14,498	8,679	555	594	613	649	479	441	435	485	587	640	451	446	8,122
1991	13,615	8,066	530	555	548	539	530	521	511	501	490	479	467	455	7,490
1992	16,227	9,451	565	578	587	620	635	665	514	480	472	514	601	646	9,349
1993	11,392	6,548	402	382	391	396	420	430	452	346	322	317	347	409	6,778
1994	13,274	7,510	397	442	438	452	465	478	482	493	419	400	393	409	8,007
1995	19,656	10,909	522	562	661	620	632	638	683	704	745	550	507	500	12,332
1996	15,701	8,608	514	403	434	511	479	488	493	528	544	575	426	393	9,912
1997	20,874	11,279	606	664	520	561	659	619	630	636	681	702	743	549	13,303
1998	26,999	14,370	742	762	835	654	705	829	778	792	800	857	883	935	17,424
1999	24,528	12,796	645	598	620	666	604	641	710	706	730	753	771	776	16,308
2000	31,755	16,414	949	846	766	792	854	751	800	897	881	908	932	964	21,415
2001	30,012	15,227	856	764	715	679	705	754	705	747	818	823	853	883	20,710
2002	35,254	18,114	1,357	1,187	1,012	891	796	823	890	768	820	926	903	929	23,950
2003	31,265	15,998	1,089	1,178	1,028	874	768	683	706	764	655	700	793	771	21,256
2004	38,157	20,003	1,506	1,518	1,671	1,423	1,169	977	821	843	924	725	781	918	24,882
2005	42,137	21,665	1,494	1,491	1,501	1,640	1,412	1,177	1,005	867	893	973	796	854	28,034
2006	37,378	18,515	1,134	1,115	1,111	1,115	1,199	1,057	910	813	738	763	823	725	25,874
2007	40,166	20,520	1,427	1,372	1,347	1,345	1,354	1,482	1,273	1,057	898	770	792	864	26,185
2008	50,243	25,885	1,743	1,820	1,747	1,714	1,712	1,725	1,900	1,618	1,328	1,108	930	955	31,942
2009	59,672	26,890	1,313	1,282	1,293	1,266	1,249	1,240	1,235	1,270	1,191	1,111	1,094	1,089	45,040
2010	53,911	23,303	1,039	1,025	1,010	1,006	992	980	971	963	965	938	912	938	42,171
2011	79,007	35,574	1,636	1,879	1,833	1,779	1,809	1,762	1,737	1,726	1,724	1,805	1,652	1,495	58,171
2012	73,653	32,053	1,445	1,371	1,595	1,562	1,523	1,538	1,504	1,484	1,473	1,468	1,517	1,414	55,759
2013	91,663	46,080	3,513	3,001	2,663	2,906	2,798	2,663	2,781	2,670	2,620	2,616	2,637	2,904	57,893
2014	93,318	47,210	4,229	3,414	2,916	2,588	2,824	2,719	2,589	2,703	2,595	2,546	2,543	2,563	59,089
Total	1,088,929	561,772	36,394	34,736	33,715	33,133	32,710	31,699	30,987	30,091	29,393	28,855	28,294	28,389	710,532

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A6.15.2

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	46,892	0	39,228	83.7%	0.0%	39,228
1980	7,612	6,304	6,255	0.0%	99.2%	6,255
1981	4,537	5,249	3,749	82.6%	0.0%	3,749
1982	2,293	5,068	1,904	83.0%	0.0%	1,904
1983	2,207	6,508	1,840	83.3%	0.0%	1,840
1984	3,181	7,857	2,660	83.6%	0.0%	2,660
1985	23,322	20,490	19,564	0.0%	95.5%	19,564
1986	21,214	13,364	17,839	57.0%	43.0%	17,839
1987	15,838	10,993	11,387	8.1%	91.9%	11,387
1988	8,752	16,215	9,712	87.1%	12.9%	9,712
1989	8,731	14,896	10,439	72.3%	27.7%	10,439
1990	19,304	17,371	14,498	0.0%	83.5%	14,498
1991	15,836	16,930	13,615	86.0%	0.0%	13,615
1992	23,044	15,382	16,227	11.0%	89.0%	16,227
1993	5,040	13,860	11,392	28.0%	72.0%	11,392
1994	9,292	22,291	13,274	69.4%	30.6%	13,274
1995	30,048	21,034	19,656	0.0%	93.4%	19,656
1996	12,743	15,725	15,701	0.8%	99.2%	15,701
1997	29,070	26,049	20,874	0.0%	80.1%	20,874
1998	51,342	29,405	26,999	0.0%	91.8%	26,999
1999	37,495	17,908	24,528	33.8%	66.2%	24,528
2000	59,057	24,222	31,755	21.6%	78.4%	31,755
2001	47,808	18,818	30,012	38.6%	61.4%	30,012
2002	67,347	28,610	35,254	17.2%	82.8%	35,254
2003	45,296	27,548	31,265	20.9%	79.1%	31,265
2004	72,389	38,030	38,157	0.4%	99.6%	38,157
2005	86,026	38,900	42,137	6.9%	93.1%	42,137
2006	54,287	31,374	37,378	26.2%	73.8%	37,378
2007	60,417	38,634	40,166	7.0%	93.0%	40,166
2008	108,711	53,450	50,243	0.0%	94.0%	50,243
2009	71,227	37,637	59,672	65.6%	34.4%	59,672
2010	56,634	31,241	53,911	89.3%	10.7%	53,911
2011	130,857	46,370	79,007	38.6%	61.4%	79,007
2012	109,388	38,144	73,653	49.8%	50.2%	73,653
2013	365,992	121,060	91,663	0.0%	75.7%	91,663
2014	827,920	410,707	93,318	0.0%	22.7%	93,318
Total	2,541,150	1,287,646	1,088,929			1,088,929

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A6.15.3

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	46,892	31,506	2,773	2,694	2,614	2,532	2,447	2,362	2,274	2,186	2,095	2,004	1,911	1,818	19,182
1980	7,612	5,063	436	424	412	400	387	375	361	348	334	321	307	293	3,214
1981	4,537	2,988	252	245	239	232	225	218	211	203	196	188	181	173	1,974
1982	2,293	1,495	123	120	117	114	111	108	104	101	97	94	90	86	1,026
1983	2,207	1,424	115	113	110	107	104	101	98	95	92	89	85	82	1,015
1984	3,181	2,032	161	158	154	150	147	143	139	134	130	126	121	117	1,501
1985	23,322	14,744	1,147	1,123	1,099	1,074	1,048	1,021	994	966	937	907	877	847	11,281
1986	21,214	13,273	1,012	993	973	952	930	908	885	861	837	812	786	760	10,505
1987	15,838	9,806	734	721	707	693	678	662	646	630	613	596	578	560	8,021
1988	8,752	5,362	394	387	380	373	366	358	350	341	332	324	314	305	4,528
1989	8,731	5,293	381	376	369	363	356	349	341	333	325	317	309	300	4,611
1990	19,304	11,578	819	808	795	782	768	754	738	723	706	689	671	653	10,397
1991	15,836	9,382	616	646	637	627	617	606	594	582	570	557	543	529	8,712
1992	23,044	13,465	824	864	906	894	880	865	850	834	817	799	781	762	12,967
1993	5,040	2,901	166	174	183	192	189	186	183	180	176	173	169	165	2,904
1994	9,292	5,264	283	297	312	327	343	338	333	327	321	315	309	302	5,485
1995	30,048	16,739	849	890	934	979	1,027	1,076	1,061	1,045	1,028	1,010	991	970	18,187
1996	12,743	6,974	334	351	368	386	404	424	445	438	432	425	417	409	7,911
1997	29,070	15,621	710	744	780	818	858	900	944	989	976	961	945	928	18,517
1998	51,342	27,070	1,168	1,225	1,285	1,347	1,412	1,481	1,553	1,628	1,708	1,684	1,658	1,631	33,562
1999	37,495	19,386	796	835	876	918	963	1,010	1,059	1,110	1,164	1,221	1,204	1,185	25,156
2000	59,057	29,926	1,172	1,229	1,289	1,352	1,417	1,486	1,559	1,634	1,714	1,797	1,884	1,858	40,664
2001	47,808	23,758	940	930	976	1,023	1,073	1,125	1,180	1,237	1,297	1,360	1,426	1,495	33,746
2002	67,347	32,841	1,312	1,299	1,285	1,348	1,413	1,482	1,554	1,629	1,708	1,791	1,879	1,970	48,677
2003	45,296	21,686	875	866	857	848	889	932	977	1,025	1,075	1,127	1,182	1,239	33,406
2004	72,389	34,045	1,386	1,371	1,357	1,343	1,329	1,393	1,461	1,532	1,606	1,685	1,766	1,852	54,307
2005	86,026	39,765	1,633	1,616	1,599	1,582	1,565	1,549	1,624	1,703	1,786	1,873	1,964	2,059	65,473
2006	54,287	24,677	1,022	1,011	1,000	990	980	969	959	1,006	1,055	1,106	1,160	1,216	41,814
2007	60,417	27,020	1,128	1,116	1,104	1,093	1,081	1,070	1,059	1,047	1,098	1,152	1,208	1,266	46,995
2008	108,711	47,856	2,013	1,992	1,971	1,950	1,930	1,909	1,889	1,870	1,850	1,940	2,034	2,133	85,231
2009	71,227	30,878	1,308	1,294	1,281	1,267	1,254	1,241	1,228	1,215	1,202	1,190	1,248	1,308	56,190
2010	56,634	24,189	1,032	1,021	1,010	1,000	989	979	969	959	949	939	929	974	44,884
2011	130,857	54,841	1,930	2,349	2,325	2,300	2,276	2,252	2,229	2,205	2,182	2,159	2,137	2,114	104,396
2012	109,388	45,000	1,592	1,590	1,935	1,915	1,895	1,875	1,855	1,836	1,817	1,798	1,779	1,760	87,740
2013	365,992	147,534	4,721	5,259	5,252	6,392	6,325	6,258	6,193	6,128	6,064	6,000	5,937	5,875	295,590
2014	827,920	328,658	13,075	10,512	11,708	11,693	14,230	14,081	13,934	13,788	13,643	13,500	13,359	13,219	671,181
Total	2,541,150	1,134,041	49,235	47,645	49,198	50,354	52,907	52,847	52,832	52,870	52,933	53,025	53,138	53,215	1,920,952

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A6.15.4

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	6,304	4,280	315	312	309	305	302	299	297	294	291	289	286	284	2,722
1981	5,249	3,540	348	245	242	240	237	235	233	231	228	226	224	222	2,337
1982	5,068	3,383	290	317	223	221	218	216	214	212	210	208	206	204	2,330
1983	6,508	4,277	294	356	388	273	271	268	265	262	260	257	255	253	3,106
1984	7,857	5,072	306	341	413	450	317	314	311	307	304	301	299	296	3,897
1985	20,490	12,998	779	768	857	1,036	1,130	796	787	779	771	763	756	749	10,519
1986	13,364	8,348	530	488	481	537	649	708	499	493	488	483	478	474	7,058
1987	10,993	6,815	560	413	381	376	419	507	553	389	385	381	377	373	5,880
1988	16,215	9,952	744	788	582	536	529	590	713	778	548	542	536	531	8,800
1989	14,896	9,039	635	654	693	512	472	465	518	627	684	482	477	472	8,206
1990	17,371	10,400	665	712	734	777	574	529	521	581	703	767	540	534	9,732
1991	16,930	9,996	619	625	669	689	730	539	497	490	546	660	720	507	9,640
1992	15,382	8,953	533	543	548	586	605	640	473	436	429	479	579	632	8,900
1993	13,860	7,964	493	463	471	476	510	525	556	411	379	373	416	503	8,283
1994	22,291	12,597	655	770	723	736	743	795	820	868	641	591	582	650	13,716
1995	21,034	11,673	558	602	708	664	676	683	731	753	797	589	543	535	13,196
1996	15,725	8,622	515	404	435	512	480	489	494	528	545	577	426	393	9,929
1997	26,049	14,075	756	829	649	700	823	772	786	794	850	876	927	685	16,602
1998	29,405	15,650	808	830	910	713	768	903	848	863	871	933	962	1,018	18,977
1999	17,908	9,431	568	477	490	537	420	453	533	500	509	514	550	567	11,791
2000	24,222	12,686	887	740	621	638	699	548	590	694	651	663	670	717	16,103
2001	18,818	9,860	804	660	551	462	474	520	407	439	516	484	493	498	12,509
2002	28,610	15,066	1,366	1,164	955	797	669	687	753	590	635	747	701	714	18,831
2003	27,548	14,492	1,145	1,261	1,074	881	736	617	634	695	544	586	690	647	18,038
2004	38,030	19,951	1,506	1,518	1,672	1,424	1,168	975	818	840	921	721	778	914	24,773
2005	38,900	20,330	1,484	1,482	1,494	1,645	1,401	1,150	960	805	827	906	710	765	25,273
2006	31,374	16,327	1,174	1,152	1,151	1,160	1,277	1,087	892	745	625	642	703	551	20,214
2007	38,634	20,028	1,450	1,392	1,366	1,364	1,374	1,513	1,289	1,058	883	741	761	834	24,611
2008	53,450	27,537	1,854	1,936	1,859	1,824	1,821	1,836	2,021	1,721	1,413	1,179	989	1,016	33,981
2009	37,637	19,286	1,323	1,260	1,315	1,263	1,239	1,237	1,247	1,373	1,169	960	801	672	23,777
2010	31,241	15,930	1,101	1,060	1,009	1,053	1,011	992	991	999	1,100	937	769	642	19,580
2011	46,370	23,446	1,450	1,582	1,524	1,450	1,514	1,454	1,427	1,425	1,436	1,581	1,347	1,105	29,075
2012	38,144	19,187	1,298	1,152	1,257	1,211	1,153	1,203	1,155	1,134	1,132	1,141	1,256	1,070	23,981
2013	121,060	60,858	4,639	3,963	3,517	3,838	3,695	3,518	3,673	3,526	3,460	3,455	3,483	3,835	76,459
2014	410,707	207,779	18,611	15,026	12,835	11,392	12,430	11,968	11,393	11,896	11,420	11,206	11,190	11,280	260,060
Total	1,287,646	679,829	51,066	46,284	43,103	41,276	41,534	40,031	38,897	38,535	37,173	36,242	35,481	35,141	802,884

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A6.16

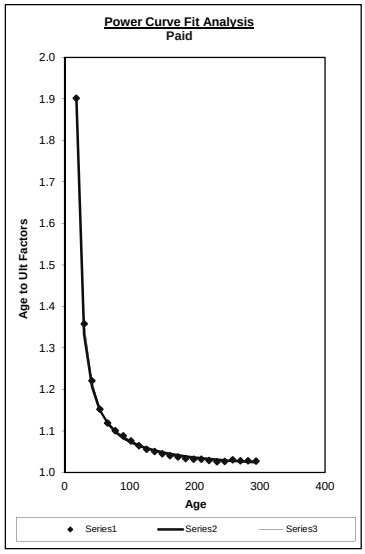
OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-11.43	0.00
B=	0.96	#VALUE!
A=	5	#VALUE!
Cutoff Age=	678	678

$$Y = \frac{A}{(X+C)^{\wedge}B} + 1$$

	Paid	Incurred
R-Square	0.9860	#VALUE!
F-Statistics	1,971	#VALUE!
F- Degree	28	12

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	9.324	y	----		6	#NUM!	#VALUE!
18	1.902		----	y	18	1.902	#VALUE!
30	1.358		----		30	1.333	#VALUE!
42	1.221		----	y	42	1.206	#VALUE!
54	1.152		----	y	54	1.150	#VALUE!
66	1.119		----	y	66	1.118	#VALUE!
78	1.101		----	y	78	1.098	#VALUE!
90	1.088		----	y	90	1.083	#VALUE!
102	1.076		----		102	1.073	#VALUE!
114	1.064		----		114	1.065	#VALUE!
126	1.055		----	y	126	1.058	#VALUE!
138	1.050		----	y	138	1.053	#VALUE!
150	1.045		----	y	150	1.048	#VALUE!
162	1.040		----		162	1.045	#VALUE!
174	1.037		----	y	174	1.041	#VALUE!
186	1.034		----		186	1.039	#VALUE!
198	1.032		----		198	1.036	#VALUE!
210	1.032		----		210	1.034	#VALUE!
222	1.029		----		222	1.032	#VALUE!
234	1.025		----		234	1.031	#VALUE!
246	1.027		----	y	246	1.029	#VALUE!
258	1.031	y	----	y	258	1.028	#VALUE!
270	1.028		----	y	270	1.027	#VALUE!
282	1.028		----	y	282	1.025	#VALUE!
294	1.027		----		294	1.024	#VALUE!
306	1.028		----		306	1.023	#VALUE!
318	1.028		----	y	318	1.023	#VALUE!
330	1.029		----	y	330	1.022	#VALUE!
342	1.021		----		342	1.021	#VALUE!
354	1.019		----		354	1.020	#VALUE!
366	1.018		----	y	366	1.020	#VALUE!
378	1.020		----	y	378	1.019	#VALUE!



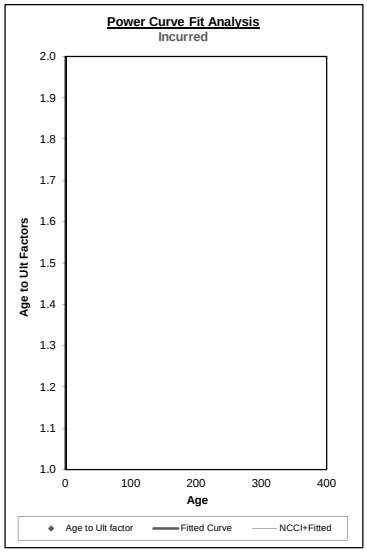


Exhibit PA-A7.1

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj.Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per $100 Payroll	(12) Implied Loss Frequency Per $1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	(0)	0	1.000	0	95%	0			
1980	6/30/2014	24,877	24,877	0	0	0	1.000	0	95%	0	0.09	1.34	639
1981	6/30/2014	27,103	27,103	0	0	0	1.000	0	95%	0	0.09	1.23	732
1982	6/30/2014	27,928	27,928	0	0	0	1.000	0	95%	0	0.09	1.12	827
1983	6/30/2014	30,456	30,456	0	0	0	1.000	0	95%	0	0.10	1.12	885
1984	6/30/2014	38,247	38,247	0	0	0	1.000	0	95%	0	0.12	1.25	924
1985	6/30/2014	42,813	42,813	0	0	0	1.000	0	95%	0	0.12	1.26	955
1986	6/30/2014	49,905	49,905	0	0	0	1.000	0	95%	0	0.13	1.19	1,093
1987	6/30/2014	59,583	59,583	0	0	0	1.000	0	95%	0	0.15	1.18	1,234
1988	6/30/2014	71,389	71,389	0	0	0	1.000	0	95%	0	0.16	1.17	1,381
1989	6/30/2014	82,740	82,740	0	0	0	1.000	0	95%	0	0.18	1.13	1,548
1990	6/30/2014	76,095	76,095	0	0	0	1.000	0	95%	0	0.15	1.07	1,436
1991	6/30/2014	98,230	98,230	0	0	0	1.000	0	95%	0	0.19	0.96	2,012
1992	6/30/2014	104,955	104,955	0	0	0	1.000	0	95%	0	0.20	0.90	2,215
1993	6/30/2014	93,759	93,756	0	3	3	1.000	3	95%	3	0.17	0.85	1,997
1994	6/30/2014	82,258	82,240	15	4	18	1.000	18	94%	17	0.14	0.80	1,787
1995	6/30/2014	79,717	79,614	60	43	103	1.000	103	93%	95	0.13	0.71	1,845
1996	6/30/2014	72,259	72,157	33	70	102	1.000	102	92%	94	0.11	0.62	1,824
1997	6/30/2014	77,193	77,127	39	27	66	1.000	66	91%	60	0.11	0.54	2,089
1998	6/30/2014	86,015	85,842	38	135	173	1.000	173	90%	155	0.12	0.51	2,366
1999	6/30/2014	94,335	94,247	62	26	88	1.000	88	94%	83	0.13	0.50	2,514
2000	6/30/2014	103,720	103,497	52	170	222	1.000	222	88%	196	0.13	0.48	2,739
2001	6/30/2014	108,840	108,706	72	63	134	1.000	134	92%	124	0.14	0.41	3,265
2002	6/30/2014	118,502	118,290	193	19	213	1.000	213	88%	186	0.15	0.41	3,544
2003	6/30/2014	119,530	119,323	148	59	208	1.000	208	87%	181	0.15	0.38	3,771
2004	6/30/2014	115,355	115,139	108	109	216	1.000	216	88%	189	0.14	0.34	3,956
2005	6/30/2014	116,104	115,863	106	135	240	1.000	240	87%	210	0.13	0.31	4,376
2006	6/30/2014	107,973	107,631	145	198	342	1.000	342	87%	298	0.12	0.25	4,716
2007	6/30/2014	100,775	100,385	100	291	391	1.000	391	87%	339	0.11	0.23	4,716
2008	6/30/2014	90,715	90,083	248	385	633	1.000	633	87%	551	0.10	0.20	4,747
2009	6/30/2014	77,990	77,258	248	484	732	1.000	732	87%	638	0.09	0.18	5,129
2010	6/30/2014	83,503	82,508	413	582	995	1.000	995	87%	868	0.10	0.18	5,282
2011	6/30/2014	81,059	79,468	711	880	1,592	1.000	1,592	89%	1,417	0.09	0.17	5,202
2012	6/30/2014	78,574	75,731	1,242	1,601	2,843	1.000	2,843	91%	2,579	0.08	0.16	5,194
2013	6/30/2014	75,169	67,294	5,395	2,479	7,874	1.000	7,874	94%	7,402	0.08	0.15	4,923
2014	6/30/2014	81,332	18,407	22,550	(291)	22,259	1.000	22,259	97%	21,514	0.08	0.15	5,155
		2,778,999	2,698,885	31,977	7,470	39,447		39,447		37,199			

Column Notes

(2) Exhibit PA-A7.2, Column (12).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Column (6) - Column (4).
(6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A7.13, Column (5).
(8) Column (6) x Column (7).
(9) Based on Exhibit PA-A7.22.1 through Exhibit PA-A7.22.4 and 4.0% discount rate.
(10) Column (8) x Column (9).
(11) Column (2) divided by Exhibit PA-A7.7, Column (3) / 10.
(12) Exhibit V.1, Column (9) / Exhibit PA-A7.7, Column (3).
(13) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A7.2

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Case Reserve Method	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Selected Ultimate Loss
1980	6/30/2014	414	24,877	24,877	24,877	24,877			24,877	24,877	24,877	24,877
1981	6/30/2014	402	27,103	27,103	27,103	27,103			27,103	27,103	27,103	27,103
1982	6/30/2014	390	27,928	27,928	27,928	27,928			27,928	27,928	27,928	27,928
1983	6/30/2014	378	30,456	30,456	30,456	30,456			30,456	30,456	30,456	30,456
1984	6/30/2014	366	38,247	38,247	38,247	38,247			38,247	38,247	38,247	38,247
1985	6/30/2014	354	42,813	42,813	42,813	42,813			42,813	42,813	42,813	42,813
1986	6/30/2014	342	49,905	49,905	49,905	49,905			49,905	49,905	49,905	49,905
1987	6/30/2014	330	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583
1988	6/30/2014	318	71,389	71,389	71,389	71,389	71,389	71,389	71,389	71,389	71,389	71,389
1989	6/30/2014	306	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740
1990	6/30/2014	294	76,095	76,095	76,095	76,095	76,095	76,095	76,095	76,095	76,095	76,095
1991	6/30/2014	282	98,230	98,230	98,230	98,230	98,230	98,230	98,230	98,230	98,230	98,230
1992	6/30/2014	270	104,955	104,955	104,955	104,955	104,955	104,955	104,955	104,955	104,955	104,955
1993	6/30/2014	258	93,757	93,757	93,756	93,757	93,757	93,757	93,757	93,758	93,759	93,759
1994	6/30/2014	246	82,240	82,254	82,240	82,254	82,240	82,254	82,254	82,249	82,258	82,258
1995	6/30/2014	234	79,615	79,674	79,615	79,674	79,616	79,674	79,674	79,670	79,717	79,717
1996	6/30/2014	222	72,163	72,189	72,163	72,189	72,165	72,189	72,189	72,214	72,259	72,259
1997	6/30/2014	210	77,145	77,166	77,145	77,166	77,147	77,166	77,166	77,165	77,193	77,193
1998	6/30/2014	198	85,878	85,880	85,875	85,880	85,878	85,880	85,880	85,940	86,015	86,015
1999	6/30/2014	186	94,316	94,308	94,304	94,308	94,312	94,308	94,308	94,296	94,335	94,335
2000	6/30/2014	174	103,605	103,550	103,632	103,550	103,586	103,550	103,550	103,683	103,720	103,720
2001	6/30/2014	162	108,876	108,778	108,900	108,778	108,832	108,778	108,778	108,913	108,885	108,840
2002	6/30/2014	150	118,546	118,483	118,549	118,483	118,463	118,483	118,483	118,533	118,453	118,502
2003	6/30/2014	138	119,649	119,471	119,635	119,471	119,541	119,471	119,471	119,533	119,440	119,530
2004	6/30/2014	126	115,533	115,246	115,518	115,246	115,428	115,246	115,246	115,335	115,236	115,355
2005	6/30/2014	114	116,350	115,976	116,314	115,976	116,220	115,974	115,970	116,034	115,942	116,104
2006	6/30/2014	102	108,176	107,838	108,168	107,837	108,076	107,827	107,794	107,958	107,774	107,973
2007	6/30/2014	90	101,015	100,585	101,031	100,588	100,975	100,579	100,504	100,705	100,521	100,775
2008	6/30/2014	78	90,855	90,504	90,915	90,518	90,894	90,513	90,402	90,736	90,357	90,715
2009	6/30/2014	66	78,145	77,775	78,231	77,802	78,165	77,782	77,615	77,971	77,556	77,990
2010	6/30/2014	54	83,820	83,262	83,779	83,254	83,701	83,233	83,068	83,550	83,068	83,503
2011	6/30/2014	42	81,398	80,628	81,364	80,624	81,297	80,608	80,397	81,403	80,409	81,059
2012	6/30/2014	30	78,902	77,644	78,899	77,654	78,916	77,658	77,313	79,743	77,879	78,574
2013	6/30/2014	18	75,387	73,472	75,674	73,521	76,047	73,558	73,284	77,045	74,587	75,169
2014	6/30/2014	6	76,488	78,781	76,882	77,929	83,005	81,800	79,729	84,108	75,188	81,332
			2,776,180	2,771,541	2,776,911	2,770,780	2,541,252	2,533,280	2,771,153	2,784,862	2,768,870	2,778,999

Column Notes

(3) Exhibit PA-A7.3, Column (5).
(4) Exhibit PA-A7.3, Column (8).
(5) Exhibit PA-A7.7, Column (12).
(6) Exhibit PA-A7.8, Column (12).
(7) Exhibit PA-A7.9, Column (12).
(8) Exhibit PA-A7.10, Column (12).
(9) Exhibit PA-A7.11, Column (11).
(10) Exhibit PA-A7.12, Column (6).
(11) Exhibit PA-A7.16, Column (6).
(12) Based on Columns (3) through (11).

Exhibit PA-A7.3

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	24,877	1.000	24,877	24,877	1.000	24,877
1981	6/30/2014	402	27,103	1.000	27,103	27,103	1.000	27,103
1982	6/30/2014	390	27,928	1.000	27,928	27,928	1.000	27,928
1983	6/30/2014	378	30,456	1.000	30,456	30,456	1.000	30,456
1984	6/30/2014	366	38,247	1.000	38,247	38,247	1.000	38,247
1985	6/30/2014	354	42,813	1.000	42,813	42,813	1.000	42,813
1986	6/30/2014	342	49,905	1.000	49,905	49,905	1.000	49,905
1987	6/30/2014	330	59,583	1.000	59,583	59,583	1.000	59,583
1988	6/30/2014	318	71,389	1.000	71,389	71,389	1.000	71,389
1989	6/30/2014	306	82,740	1.000	82,740	82,740	1.000	82,740
1990	6/30/2014	294	76,095	1.000	76,095	76,095	1.000	76,095
1991	6/30/2014	282	98,230	1.000	98,230	98,230	1.000	98,230
1992	6/30/2014	270	104,955	1.000	104,955	104,955	1.000	104,955
1993	6/30/2014	258	93,756	1.000	93,757	93,757	1.000	93,757
1994	6/30/2014	246	82,240	1.000	82,240	82,254	1.000	82,254
1995	6/30/2014	234	79,614	1.000	79,615	79,674	1.000	79,674
1996	6/30/2014	222	72,157	1.000	72,163	72,189	1.000	72,189
1997	6/30/2014	210	77,127	1.000	77,145	77,166	1.000	77,166
1998	6/30/2014	198	85,842	1.000	85,878	85,880	1.000	85,880
1999	6/30/2014	186	94,247	1.001	94,316	94,308	1.000	94,308
2000	6/30/2014	174	103,497	1.001	103,605	103,550	1.000	103,550
2001	6/30/2014	162	108,706	1.002	108,876	108,778	1.000	108,778
2002	6/30/2014	150	118,290	1.002	118,546	118,483	1.000	118,483
2003	6/30/2014	138	119,323	1.003	119,649	119,471	1.000	119,471
2004	6/30/2014	126	115,139	1.003	115,533	115,246	1.000	115,246
2005	6/30/2014	114	115,863	1.004	116,350	115,969	1.000	115,976
2006	6/30/2014	102	107,631	1.005	108,176	107,776	1.001	107,838
2007	6/30/2014	90	100,385	1.006	101,015	100,485	1.001	100,585
2008	6/30/2014	78	90,083	1.009	90,855	90,330	1.002	90,504
2009	6/30/2014	66	77,258	1.011	78,145	77,506	1.003	77,775
2010	6/30/2014	54	82,508	1.016	83,820	82,922	1.004	83,262
2011	6/30/2014	42	79,468	1.024	81,398	80,179	1.006	80,628
2012	6/30/2014	30	75,731	1.042	78,902	76,972	1.009	77,644
2013	6/30/2014	18	67,294	1.120	75,387	72,690	1.011	73,472
2014	6/30/2014	6	18,407	4.155	76,488	40,957	1.923	78,781
			2,698,885		2,776,180	2,730,862		2,771,541

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A7.4, Page 1 and Exhibit PA-A7.4, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PA-A7.6, Page 1 and Exhibit PA-A7.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3,391	17,181	22,560	23,427	23,938	24,356	24,677	24,829	24,854	24,865	24,870	24,874	24,875	24,876	24,876	24,876	24,876	24,876
1981	3,912	19,239	24,490	25,402	25,975	26,476	26,864	27,048	27,083	27,090	27,094	27,102	27,102	27,102	27,102	27,102	27,102	27,103
1982	4,013	19,636	24,897	25,942	26,656	27,213	27,646	27,866	27,910	27,918	27,920	27,921	27,923	27,927	27,927	27,927	27,927	27,927
1983	3,973	20,185	26,708	28,039	28,909	29,575	30,076	30,354	30,440	30,447	30,450	30,453	30,454	30,454	30,454	30,456	30,456	30,456
1984	4,538	23,792	32,895	35,014	36,161	37,030	37,728	38,098	38,208	38,230	38,238	38,243	38,245	38,247	38,247	38,247	38,247	38,247
1985	4,325	24,263	36,133	38,763	40,180	41,266	42,148	42,692	42,766	42,788	42,799	42,801	42,805	42,810	42,812	42,813	42,813	42,813
1986	4,433	26,296	41,394	44,458	46,162	47,729	49,368	49,827	49,878	49,882	49,884	49,890	49,903	49,903	49,904	49,904	49,904	49,904
1987	5,621	31,808	48,195	52,400	55,025	57,372	59,039	59,517	59,552	59,572	59,574	59,577	59,583	59,583	59,583	59,583	59,583	59,583
1988	6,201	35,750	55,886	62,281	66,387	69,226	70,973	71,329	71,366	71,375	71,383	71,384	71,386	71,387	71,388	71,388	71,388	71,388
1989	6,360	38,314	63,466	72,220	76,946	80,333	82,165	82,620	82,670	82,695	82,718	82,730	82,733	82,734	82,738	82,739	82,740	82,740
1990	5,419	35,617	59,231	66,814	71,202	73,730	75,397	75,874	75,921	76,023	76,090	76,092	76,093	76,093	76,093	76,093	76,093	76,094
1991	8,025	63,502	82,550	89,828	93,315	95,597	97,426	97,795	98,019	98,221	98,224	98,227	98,228	98,229	98,229	98,230	98,230	98,230
1992	9,174	69,678	91,209	97,506	100,605	102,940	103,960	104,562	104,943	104,947	104,950	104,951	104,952	104,953	104,953	104,953	104,953	104,954
1993	11,331	65,767	82,192	87,462	90,433	91,836	92,990	93,465	93,544	93,604	93,648	93,679	93,708	93,721	93,730	93,740	93,747	93,752
1994	7,507	58,341	71,946	76,699	78,456	79,747	80,530	81,037	81,395	81,673	81,897	82,044	82,099	82,147	82,172	82,189	82,201	82,211
1995	9,902	58,245	71,319	74,330	76,187	77,227	77,987	78,517	78,863	79,095	79,254	79,322	79,366	79,418	79,467	79,497	79,540	79,570
1996	8,893	55,282	64,054	67,555	69,046	70,013	70,696	71,169	71,552	71,758	71,882	71,956	72,004	72,034	72,069	72,094	72,115	72,137
1997	5,872	55,904	69,036	72,017	73,775	74,954	75,795	76,299	76,648	76,794	76,884	76,937	76,984	77,038	77,074	77,095	77,116	77,127
1998	11,618	67,945	78,103	81,256	82,820	83,978	84,700	85,119	85,319	85,448	85,535	85,606	85,655	85,702	85,778	85,813	85,842	
1999	15,114	73,690	85,211	88,915	90,950	92,153	92,928	93,404	93,760	93,907	94,040	94,105	94,161	94,207	94,233	94,247		
2000	17,800	81,444	94,834	98,793	100,544	101,606	102,256	102,628	102,874	103,080	103,214	103,313	103,367	103,444	103,497			
2001	19,009	89,464	101,456	104,947	106,471	107,391	107,864	108,146	108,354	108,472	108,533	108,588	108,645	108,706				
2002	22,281	100,256	111,686	114,754	116,168	116,816	117,366	117,707	117,885	118,028	118,126	118,217	118,290					
2003	26,799	102,723	113,798	116,451	117,402	117,972	118,591	118,911	119,066	119,180	119,259	119,323						
2004	25,963	100,955	110,812	112,768	113,639	114,112	114,517	114,830	115,005	115,079	115,139							
2005	26,726	101,499	110,231	112,956	114,277	115,110	115,460	115,731	115,811	115,863								
2006	24,317	91,423	101,345	104,848	106,559	106,978	107,262	107,530	107,631									
2007	23,085	88,418	96,795	99,065	99,699	100,015	100,286	100,385										
2008	22,967	80,577	87,323	88,970	89,537	89,881	90,083											
2009	19,408	70,184	75,488	76,584	77,038	77,258												
2010	20,565	75,427	80,934	82,145	82,508													
2011	19,622	72,970	78,501	79,468														
2012	18,571	70,969	75,731															
2013	18,754	67,294																
2014	18,407																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	5.066	1.313	1.038	1.022	1.017	1.013	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981	4.918	1.273	1.037	1.023	1.019	1.015	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982	4.893	1.268	1.042	1.028	1.021	1.016	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	5.081	1.323	1.050	1.031	1.023	1.017	1.009	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	5.243	1.383	1.064	1.033	1.024	1.019	1.010	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	5.610	1.489	1.073	1.037	1.027	1.021	1.013	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	5.932	1.574	1.074	1.038	1.034	1.034	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	5.659	1.515	1.087	1.050	1.043	1.029	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	5.765	1.563	1.114	1.066	1.043	1.025	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	6.024	1.656	1.138	1.065	1.044	1.023	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	6.573	1.663	1.128	1.066	1.036	1.023	1.006	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	7.913	1.300	1.088	1.039	1.024	1.019	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	7.595	1.309	1.069	1.032	1.023	1.010	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	5.804	1.250	1.064	1.034	1.016	1.013	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	7.771	1.233	1.066	1.023	1.016	1.010	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1995	5.882	1.224	1.042	1.025	1.014	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000
1996	6.216	1.159	1.055	1.022	1.014	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1997	9.521	1.235	1.043	1.024	1.016	1.011	1.007	1.005	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
1998	5.848	1.150	1.040	1.019	1.014	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000		
1999	4.876	1.156	1.043	1.023	1.013	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000			
2000	4.575	1.164	1.042	1.018	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001				
2001	4.706	1.134	1.034	1.015	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001					
2002	4.500	1.114	1.027	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001						
2003	3.833	1.108	1.023	1.008	1.005	1.005	1.003	1.001	1.001	1.001	1.001							
2004	3.888	1.098	1.018	1.008	1.004	1.004	1.003	1.002	1.001	1.001								
2005	3.798	1.086	1.025	1.012	1.007	1.003	1.002	1.001	1.000									
2006	3.760	1.109	1.035	1.016	1.004	1.003	1.003	1.001										
2007	3.830	1.095	1.023	1.006	1.003	1.003	1.001											
2008	3.508	1.084	1.019	1.006	1.004	1.002												
2009	3.616	1.076	1.015	1.006	1.003													
2010	3.668	1.073	1.015	1.004														
2011	3.719	1.076	1.012															
2012	3.821	1.067																
2013	3.588																	
$ Wtd Avg	4.611	1.193	1.047	1.023	1.015	1.011	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Strt Average	5.206	1.252	1.051	1.026	1.018	1.013	1.006	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr $ Wtd Avg	3.709	1.072	1.014	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
5 Yr $ Wtd Avg	3.682	1.075	1.017	1.008	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Inv. Power Curve	3.647	1.067	1.018	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.709	1.075	1.017	1.008	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Cumulative	4.155	1.120	1.042	1.024	1.016	1.011	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	
1981	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103		
1982	27,927	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928			
1983	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456				
1984	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247					
1985	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813						
1986	49,904	49,904	49,904	49,904	49,904	49,905	49,905	49,905	49,905	49,905	49,905							
1987	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583								
1988	71,388	71,389	71,389	71,389	71,389	71,389	71,389	71,389	71,389									
1989	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740										
1990	76,094	76,095	76,095	76,095	76,095	76,095	76,095											
1991	98,230	98,230	98,230	98,230	98,230	98,230												
1992	104,954	104,955	104,955	104,955	104,955													
1993	93,754	93,755	93,756	93,756														
1994	82,224	82,235	82,240															
1995	79,593	79,614																
1996	72,157																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1989	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1990	1.000	1.000	1.000	1.000	1.000	1.000												
1991	1.000	1.000	1.000	1.000	1.000													
1992	1.000	1.000	1.000	1.000														
1993	1.000	1.000	1.000															
1994	1.000	1.000																
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$ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
3 Yr $ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----	----	----
Inv. Power Curve	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Paid Loss Development, Adjusted for OHA Payments

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3,391	17,181	22,560	23,427	23,938	24,356	24,677	24,829	24,854	24,865	24,870	24,874	24,875	24,876	24,876	24,876	24,876	24,876
1981	3,912	19,239	24,490	25,402	25,975	26,476	26,864	27,048	27,083	27,090	27,094	27,102	27,102	27,102	27,102	27,102	27,102	27,103
1982	4,013	19,636	24,897	25,942	26,656	27,213	27,646	27,866	27,910	27,918	27,920	27,921	27,923	27,927	27,927	27,927	27,927	27,927
1983	3,973	20,185	26,708	28,039	28,909	29,575	30,076	30,354	30,440	30,447	30,450	30,453	30,454	30,454	30,454	30,456	30,456	30,456
1984	4,538	23,792	32,895	35,014	36,161	37,030	37,728	38,098	38,208	38,230	38,238	38,243	38,245	38,247	38,247	38,247	38,247	38,247
1985	4,325	24,263	36,133	38,763	40,180	41,266	42,148	42,692	42,766	42,788	42,799	42,801	42,805	42,810	42,812	42,813	42,813	42,813
1986	4,433	26,296	41,394	44,458	46,162	47,729	49,368	49,827	49,878	49,882	49,884	49,890	49,903	49,903	49,904	49,904	49,904	49,904
1987	5,621	31,808	48,195	52,400	55,025	57,372	59,039	59,517	59,552	59,572	59,574	59,577	59,583	59,583	59,583	59,583	59,583	59,583
1988	6,201	35,750	55,886	62,281	66,387	69,226	70,973	71,329	71,366	71,375	71,383	71,384	71,386	71,387	71,388	71,388	71,388	71,388
1989	6,360	38,314	63,466	72,220	76,946	80,333	82,165	82,620	82,670	82,695	82,718	82,730	82,733	82,734	82,738	82,739	82,740	82,740
1990	5,419	35,617	59,231	66,814	71,202	73,730	75,397	75,874	75,921	76,023	76,090	76,092	76,093	76,093	76,093	76,093	76,093	76,094
1991	8,025	63,502	82,550	89,828	93,315	95,597	97,426	97,795	98,019	98,221	98,224	98,227	98,228	98,229	98,229	98,230	98,230	98,230
1992	9,174	69,678	91,209	97,506	100,605	102,940	103,960	104,562	104,943	104,947	104,950	104,951	104,952	104,953	104,953	104,953	104,953	104,954
1993	11,331	65,767	82,192	87,462	90,433	91,836	92,990	93,465	93,544	93,604	93,648	93,679	93,708	93,721	93,730	93,740	93,747	93,752
1994	7,507	58,341	71,946	76,699	78,456	79,747	80,530	81,037	81,395	81,673	81,897	82,044	82,099	82,147	82,172	82,189	82,201	82,211
1995	9,902	58,245	71,319	74,330	76,187	77,227	77,987	78,517	78,863	79,095	79,254	79,322	79,366	79,418	79,467	79,497	79,540	79,570
1996	8,893	55,282	64,054	67,555	69,046	70,013	70,696	71,169	71,552	71,758	71,882	71,956	72,003	72,034	72,069	72,094	72,115	72,137
1997	5,872	55,904	69,036	72,017	73,775	74,954	75,795	76,299	76,648	76,794	76,884	76,937	76,984	77,038	77,074	77,095	77,116	77,127
1998	11,618	67,945	78,103	81,256	82,820	83,978	84,700	85,119	85,319	85,448	85,535	85,604	85,655	85,702	85,778	85,813	85,842	
1999	15,114	73,690	85,211	88,915	90,950	92,153	92,928	93,404	93,760	93,906	94,039	94,105	94,161	94,207	94,233	94,247		
2000	17,800	81,444	94,834	98,793	100,544	101,606	102,256	102,628	102,873	103,079	103,214	103,313	103,367	103,444	103,497			
2001	19,009	89,464	101,456	104,947	106,471	107,391	107,864	108,145	108,351	108,472	108,533	108,588	108,645	108,706				
2002	22,281	100,256	111,686	114,754	116,168	116,816	117,362	117,683	117,885	118,028	118,126	118,217	118,290					
2003	26,799	102,723	113,798	116,451	117,402	117,962	118,571	118,911	119,066	119,180	119,259	119,323						
2004	25,963	100,955	110,812	112,768	113,618	114,077	114,517	114,830	115,005	115,079	115,139							
2005	26,726	101,499	110,231	112,202	113,081	115,110	115,460	115,731	115,811	115,863								
2006	24,317	91,423	98,845	100,811	106,559	106,978	107,262	107,530	107,631									
2007	23,085	86,951	94,434	99,065	99,699	100,015	100,286	100,385										
2008	22,967	80,577	87,323	88,970	89,537	89,881	90,083											
2009	19,408	70,184	75,488	76,584	77,038	77,258												
2010	20,565	75,427	80,934	82,145	82,508													
2011	19,622	72,970	78,501	79,468														
2012	18,571	70,969	75,731															
2013	18,754	67,294																
2014	18,407																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	5.066	1.313	1.038	1.022	1.017	1.013	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981	4.918	1.273	1.037	1.023	1.019	1.015	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982	4.893	1.268	1.042	1.028	1.021	1.016	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	5.081	1.323	1.050	1.031	1.023	1.017	1.009	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	5.243	1.383	1.064	1.033	1.024	1.019	1.010	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	5.610	1.489	1.073	1.037	1.027	1.021	1.013	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	5.932	1.574	1.074	1.038	1.034	1.034	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	5.659	1.515	1.087	1.050	1.043	1.029	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	5.765	1.563	1.114	1.066	1.043	1.025	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	6.024	1.656	1.138	1.065	1.044	1.023	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	6.573	1.663	1.128	1.066	1.036	1.023	1.006	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	7.913	1.300	1.088	1.039	1.024	1.019	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	7.595	1.309	1.069	1.032	1.023	1.010	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	5.804	1.250	1.064	1.034	1.016	1.013	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	7.771	1.233	1.066	1.023	1.016	1.010	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1995	5.882	1.224	1.042	1.025	1.014	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000
1996	6.216	1.159	1.055	1.022	1.014	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1997	9.521	1.235	1.043	1.024	1.016	1.011	1.007	1.005	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
1998	5.848	1.150	1.040	1.019	1.014	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000		
1999	4.876	1.156	1.043	1.023	1.013	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000			
2000	4.575	1.164	1.042	1.018	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001				
2001	4.706	1.134	1.034	1.015	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001					
2002	4.500	1.114	1.027	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001						
2003	3.833	1.108	1.023	1.008	1.005	1.005	1.003	1.001	1.001	1.001	1.001							
2004	3.888	1.098	1.018	1.008	1.004	1.004	1.003	1.002	1.001	1.001								
2005	3.798	1.086	1.018	1.008	1.018	1.003	1.002	1.001	1.000									
2006	3.760	1.081	1.020	1.057	1.004	1.003	1.003	1.001										
2007	3.767	1.086	1.049	1.006	1.003	1.003	1.001											
2008	3.508	1.084	1.019	1.006	1.004	1.002												
2009	3.616	1.076	1.015	1.006	1.003													
2010	3.668	1.073	1.015	1.004														
2011	3.719	1.076	1.012															
2012	3.821	1.067																
2013	3.588																	
$ Wtd Avg	4.607	1.192	1.047	1.025	1.016	1.011	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Strt Average	5.204	1.251	1.052	1.027	1.018	1.013	1.006	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr $ Wtd Avg	3.709	1.072	1.014	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
5 Yr $ Wtd Avg	3.682	1.075	1.023	1.017	1.007	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Inv. Power Curve	1.418	1.178	1.080	1.038	1.019	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.709	1.075	1.023	1.017	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	4.222	1.138	1.059	1.035	1.017	1.010	1.007	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Paid Loss Development, Adjusted for OHA Payments

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,876	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	
1981	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103		
1982	27,927	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928			
1983	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456				
1984	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247					
1985	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813						
1986	49,904	49,904	49,904	49,904	49,904	49,905	49,905	49,905	49,905	49,905	49,905							
1987	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583								
1988	71,388	71,389	71,389	71,389	71,389	71,389	71,389	71,389	71,389									
1989	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740										
1990	76,094	76,095	76,095	76,095	76,095	76,095	76,095											
1991	98,230	98,230	98,230	98,230	98,230	98,230												
1992	104,954	104,955	104,955	104,955	104,955													
1993	93,754	93,755	93,756	93,756														
1994	82,224	82,235	82,240															
1995	79,593	79,614																
1996	72,157																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1989	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1990	1.000	1.000	1.000	1.000	1.000	1.000												
1991	1.000	1.000	1.000	1.000	1.000													
1992	1.000	1.000	1.000	1.000														
1993	1.000	1.000	1.000															
1994	1.000	1.000																
1995	1.000																	
1996																		
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2012																		
2013																		
																		Tail
$ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
3 Yr $ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----	----	----
Inv. Power Curve	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		82,258
1995																	79,623	79,639
1996																72,169	72,172	72,185
1997															77,164	77,204	77,162	77,166
1998														85,779	85,832	85,863	85,880	
1999													94,314	94,295	94,302	94,308		
2000												103,566	103,458	103,541	103,550			
2001											108,719	108,714	108,737	108,778				
2002										118,313	118,341	118,429	118,483					
2003									119,376	119,486	119,472	119,471						
2004								115,072	115,197	115,238	115,246							
2005							115,778	115,926	115,939	115,969								
2006						107,477	107,631	107,773	107,776									
2007					100,233	100,306	100,475	100,485										
2008				89,967	90,119	90,194	90,330											
2009			77,068	77,286	77,483	77,506												
2010		82,141	82,542	82,899	82,922													
2011	39,847	79,497	80,009	80,179														
2012	40,541	77,404	76,972															
2013	40,258	72,690																
2014	40,957																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980																		
1981																		
1982																		
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1987																		
1988																		
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1990																		
1991																		
1992																		
1993																		
1994																		1.000
1995																	1.000	1.000
1996																1.000	1.000	1.000
1997															1.001	0.999	1.000	
1998														1.001	1.000	1.000		
1999													1.000	1.000	1.000			
2000												0.999	1.001	1.000				
2001											1.000	1.000	1.000					
2002										1.000	1.001	1.000						
2003									1.001	1.000	1.000							
2004								1.001	1.000	1.000								
2005							1.001	1.000	1.000									
2006						1.001	1.001	1.000										
2007					1.001	1.002	1.000											
2008				1.002	1.001	1.002												
2009			1.003	1.003	1.000													
2010		1.005	1.004	1.000														
2011	1.995	1.006	1.002															
2012	1.909	0.994																
2013	1.806																	
$ Wtd Avg	1.903	1.002	1.003	1.001	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Strt Average	1.903	1.002	1.003	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr $ Wtd Avg	1.903	1.002	1.003	1.001	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr $ Wtd Avg																		
Inv. Power Curve	1.008	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.903	1.002	1.003	1.001	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.923	1.011	1.009	1.006	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980														24,877	24,877	24,877	24,877	
1981													27,103	27,103	27,103	27,103		
1982												27,928	27,928	27,928	27,928			
1983											30,456	30,456	30,456	30,456				
1984										38,247	38,247	38,247	38,247					
1985									42,813	42,813	42,813	42,813						
1986								49,905	49,905	49,905	49,905							
1987							59,583	59,583	59,583	59,583								
1988						71,389	71,389	71,389	71,389									
1989					82,740	82,740	82,740	82,740										
1990				76,095	76,095	76,095	76,095											
1991			98,230	98,230	98,230	98,230												
1992		104,955	104,955	104,955	104,955													
1993	93,757	93,755	93,756	93,757														
1994	82,256	82,268	82,254															
1995	79,658	79,674																
1996	72,189																	
1997																		
1998																		
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2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980														1.000	1.000	1.000		
1981													1.000	1.000	1.000			
1982												1.000	1.000	1.000				
1983											1.000	1.000	1.000					
1984										1.000	1.000	1.000						
1985									1.000	1.000	1.000							
1986								1.000	1.000	1.000								
1987							1.000	1.000	1.000									
1988						1.000	1.000	1.000										
1989					1.000	1.000	1.000											
1990				1.000	1.000	1.000												
1991			1.000	1.000	1.000													
1992		1.000	1.000	1.000														
1993	1.000	1.000	1.000															
1994	1.000	1.000																
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$ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
Strt Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
3 Yr $ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg													----	----	----	----	----	----
Inv. Power Curve	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit PA-A7.7

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -5.4%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.86	1.000	0.15	0.13	1.10	1.000	0.0%	0	24,877
1981	6/30/2014	402	30,142	0.90	1.000	0.16	0.14	1.04	1.000	0.0%	0	27,103
1982	6/30/2014	390	30,059	0.93	1.000	0.17	0.15	0.99	1.000	0.0%	0	27,928
1983	6/30/2014	378	30,607	1.00	1.000	0.18	0.18	0.93	1.000	0.0%	0	30,456
1984	6/30/2014	366	33,122	1.15	1.000	0.19	0.22	0.88	1.000	0.0%	0	38,247
1985	6/30/2014	354	35,714	1.20	1.000	0.20	0.24	2.26	1.000	0.0%	0	42,813
1986	6/30/2014	342	38,298	1.30	1.000	0.21	0.27	2.14	1.000	0.0%	0	49,905
1987	6/30/2014	330	41,065	1.45	1.000	0.22	0.32	2.02	1.000	0.0%	0	59,583
1988	6/30/2014	318	44,222	1.61	1.000	0.23	0.38	1.91	1.000	0.0%	0	71,389
1989	6/30/2014	306	47,110	1.76	1.000	0.25	0.43	1.81	1.000	0.0%	0	82,740
1990	6/30/2014	294	49,660	1.53	1.000	0.26	0.40	1.71	1.000	0.0%	0	76,095
1991	6/30/2014	282	50,857	1.93	1.000	0.28	0.53	1.62	1.000	0.0%	0	98,230
1992	6/30/2014	270	52,804	1.99	1.000	0.29	0.58	1.53	1.000	0.0%	0	104,955
1993	6/30/2014	258	55,133	1.70	1.000	0.31	0.52	1.44	1.000	0.0%	0	93,756
1994	6/30/2014	246	57,740	1.42	1.000	0.33	0.46	1.37	1.000	0.0%	0	82,240
1995	6/30/2014	234	60,950	1.31	1.000	0.34	0.45	1.29	1.000	0.0%	1	79,615
1996	6/30/2014	222	63,664	1.13	1.000	0.36	0.41	1.22	1.000	0.0%	7	72,163
1997	6/30/2014	210	68,077	1.13	1.000	0.39	0.44	1.15	1.000	0.0%	18	77,145
1998	6/30/2014	198	71,447	1.20	1.000	0.41	0.49	1.09	1.000	0.0%	33	85,875
1999	6/30/2014	186	75,245	1.25	1.000	0.43	0.54	1.03	1.001	0.1%	57	94,304
2000	6/30/2014	174	79,122	1.31	1.000	0.46	0.60	1.64	1.001	0.1%	135	103,632
2001	6/30/2014	162	80,397	1.35	1.000	0.48	0.65	1.55	1.002	0.2%	195	108,900
2002	6/30/2014	150	81,621	1.45	1.000	0.51	0.74	1.47	1.002	0.2%	259	118,549
2003	6/30/2014	138	82,433	1.45	1.000	0.54	0.78	1.39	1.003	0.3%	312	119,635
2004	6/30/2014	126	84,633	1.36	1.000	0.57	0.78	1.31	1.003	0.3%	379	115,518
2005	6/30/2014	114	86,912	1.34	1.000	0.60	0.81	1.24	1.004	0.4%	450	116,314
2006	6/30/2014	102	90,786	1.19	1.000	0.64	0.76	1.17	1.005	0.5%	537	108,168
2007	6/30/2014	90	93,585	1.08	1.000	0.68	0.73	1.11	1.006	0.6%	647	101,031
2008	6/30/2014	78	93,441	0.97	1.000	0.71	0.69	1.05	1.009	0.9%	833	90,915
2009	6/30/2014	66	86,523	0.90	1.000	0.76	0.68	0.99	1.011	1.1%	973	78,231
2010	6/30/2014	54	86,642	0.97	1.000	0.80	0.77	0.94	1.016	1.6%	1,271	83,779
2011	6/30/2014	42	90,268	0.90	1.000	0.85	0.76	0.89	1.024	2.4%	1,897	81,364
2012	6/30/2014	30	94,120	0.84	1.000	0.89	0.75	0.84	1.042	4.0%	3,168	78,899
2013	6/30/2014	18	98,557	0.77	1.000	0.95	0.73	0.79	1.120	10.7%	8,379	75,674
2014	6/30/2014	6	102,837	0.78	1.000	1.00	0.78	0.75	4.155	75.9%	58,475	76,882
	Total/Average		2,296,770				0.60				78,026	2,776,911
	Selected			Selected Pure Premium (2000-2014)			0.75					
				Selected Pure Premium (1985-1999)			0.45					
Column Notes				Selected Pure Premium (1980-1984)			0.16					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A7.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A7.19, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A7.3, Column (4).
(12) Exhibit PA-A7.3, Column (3) + Column (11).

Exhibit PA-A7.8

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -5.4%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.86	1.000	0.15	0.13	1.10	1.000	0.0%	0	24,877
1981	6/30/2014	402	30,142	0.90	1.000	0.16	0.14	1.04	1.000	0.0%	0	27,103
1982	6/30/2014	390	30,059	0.93	1.000	0.17	0.15	0.99	1.000	0.0%	0	27,928
1983	6/30/2014	378	30,607	1.00	1.000	0.18	0.18	0.93	1.000	0.0%	0	30,456
1984	6/30/2014	366	33,122	1.15	1.000	0.19	0.22	0.88	1.000	0.0%	0	38,247
1985	6/30/2014	354	35,714	1.20	1.000	0.20	0.24	2.26	1.000	0.0%	0	42,813
1986	6/30/2014	342	38,298	1.30	1.000	0.21	0.27	2.14	1.000	0.0%	0	49,905
1987	6/30/2014	330	41,065	1.45	1.000	0.22	0.32	2.02	1.000	0.0%	0	59,583
1988	6/30/2014	318	44,222	1.61	1.000	0.23	0.38	1.91	1.000	0.0%	0	71,389
1989	6/30/2014	306	47,110	1.76	1.000	0.25	0.43	1.81	1.000	0.0%	0	82,740
1990	6/30/2014	294	49,660	1.53	1.000	0.26	0.40	1.71	1.000	0.0%	0	76,095
1991	6/30/2014	282	50,857	1.93	1.000	0.28	0.53	1.62	1.000	0.0%	0	98,230
1992	6/30/2014	270	52,804	1.99	1.000	0.29	0.58	1.53	1.000	0.0%	0	104,955
1993	6/30/2014	258	55,133	1.70	1.000	0.31	0.52	1.44	1.000	0.0%	0	93,757
1994	6/30/2014	246	57,740	1.42	1.000	0.33	0.46	1.37	1.000	0.0%	0	82,254
1995	6/30/2014	234	60,950	1.31	1.000	0.34	0.45	1.29	1.000	0.0%	0	79,674
1996	6/30/2014	222	63,664	1.13	1.000	0.36	0.41	1.22	1.000	0.0%	0	72,189
1997	6/30/2014	210	68,077	1.13	1.000	0.39	0.44	1.15	1.000	0.0%	0	77,166
1998	6/30/2014	198	71,447	1.20	1.000	0.41	0.49	1.09	1.000	0.0%	0	85,880
1999	6/30/2014	186	75,245	1.25	1.000	0.43	0.54	1.03	1.000	0.0%	0	94,308
2000	6/30/2014	174	79,122	1.31	1.000	0.46	0.60	1.64	1.000	0.0%	0	103,550
2001	6/30/2014	162	80,397	1.35	1.000	0.48	0.65	1.55	1.000	0.0%	0	108,778
2002	6/30/2014	150	81,621	1.45	1.000	0.51	0.74	1.47	1.000	0.0%	0	118,483
2003	6/30/2014	138	82,433	1.45	1.000	0.54	0.78	1.39	1.000	0.0%	0	119,471
2004	6/30/2014	126	84,633	1.36	1.000	0.57	0.78	1.31	1.000	0.0%	0	115,246
2005	6/30/2014	114	86,912	1.34	1.000	0.60	0.81	1.24	1.000	0.0%	7	115,976
2006	6/30/2014	102	90,786	1.19	1.000	0.64	0.76	1.17	1.001	0.1%	62	107,837
2007	6/30/2014	90	93,585	1.08	1.000	0.68	0.73	1.11	1.001	0.1%	103	100,588
2008	6/30/2014	78	93,441	0.97	1.000	0.71	0.69	1.05	1.002	0.2%	188	90,518
2009	6/30/2014	66	86,523	0.90	1.000	0.76	0.68	0.99	1.003	0.3%	296	77,802
2010	6/30/2014	54	86,642	0.97	1.000	0.80	0.77	0.94	1.004	0.4%	332	83,254
2011	6/30/2014	42	90,268	0.90	1.000	0.85	0.76	0.89	1.006	0.6%	445	80,624
2012	6/30/2014	30	94,120	0.84	1.000	0.89	0.75	0.84	1.009	0.9%	682	77,654
2013	6/30/2014	18	98,557	0.77	1.000	0.95	0.73	0.79	1.011	1.1%	831	73,521
2014	6/30/2014	6	102,837	0.78	1.000	1.00	0.78	0.75	1.923	48.0%	36,972	77,929
	Total/Average		2,296,770				0.60				39,918	2,770,780
	Selected				Selected Pure Premium		0.75					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A7.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A7.19, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A7.3, Column (7).
(12) Exhibit PA-A7.3, Column (6) + Column (11).

Exhibit PA-A7.9

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	7.2%	1.000	1.00	7.2%	5.9%	1.000	0.0%	0	59,583
1988	6/30/2014	318	1,049,491	6.8%	1.000	1.00	6.8%	5.9%	1.000	0.0%	0	71,389
1989	6/30/2014	306	1,261,672	6.6%	1.000	1.00	6.6%	5.9%	1.000	0.0%	0	82,740
1990	6/30/2014	294	1,405,588	5.4%	1.000	1.00	5.4%	5.9%	1.000	0.0%	0	76,095
1991	6/30/2014	282	1,441,150	6.8%	1.000	1.00	6.8%	5.9%	1.000	0.0%	0	98,230
1992	6/30/2014	270	1,493,380	7.0%	1.000	1.00	7.0%	5.9%	1.000	0.0%	0	104,955
1993	6/30/2014	258	1,593,604	5.9%	1.000	1.00	5.9%	5.9%	1.000	0.0%	0	93,757
1994	6/30/2014	246	1,676,121	4.9%	1.000	1.00	4.9%	5.9%	1.000	0.0%	0	82,240
1995	6/30/2014	234	1,647,517	4.8%	1.000	1.00	4.8%	5.9%	1.000	0.0%	1	79,616
1996	6/30/2014	222	1,539,171	4.7%	1.000	1.00	4.7%	5.9%	1.000	0.0%	8	72,165
1997	6/30/2014	210	1,502,506	5.1%	1.000	1.00	5.1%	5.9%	1.000	0.0%	20	77,147
1998	6/30/2014	198	1,441,297	6.0%	1.000	1.00	6.0%	5.9%	1.000	0.0%	36	85,878
1999	6/30/2014	186	1,502,048	6.3%	1.000	1.00	6.3%	5.9%	1.001	0.1%	65	94,312
2000	6/30/2014	174	1,444,705	7.2%	1.000	1.00	7.2%	5.9%	1.001	0.1%	89	103,586
2001	6/30/2014	162	1,361,007	8.0%	1.000	1.00	8.0%	5.9%	1.002	0.2%	126	108,832
2002	6/30/2014	150	1,350,293	8.8%	1.000	1.00	8.8%	5.9%	1.002	0.2%	173	118,463
2003	6/30/2014	138	1,351,670	8.8%	1.000	1.00	8.8%	5.9%	1.003	0.3%	219	119,541
2004	6/30/2014	126	1,430,941	8.1%	1.000	1.00	8.1%	5.9%	1.003	0.3%	290	115,428
2005	6/30/2014	114	1,441,863	8.1%	1.000	1.00	8.1%	5.9%	1.004	0.4%	357	116,220
2006	6/30/2014	102	1,489,415	7.3%	1.000	1.00	7.3%	5.9%	1.005	0.5%	445	108,076
2007	6/30/2014	90	1,597,109	6.3%	1.000	1.00	6.3%	5.9%	1.006	0.6%	590	100,975
2008	6/30/2014	78	1,610,573	5.6%	1.000	1.00	5.6%	5.9%	1.009	0.9%	811	90,894
2009	6/30/2014	66	1,348,818	5.8%	1.000	1.00	5.8%	5.9%	1.011	1.1%	907	78,165
2010	6/30/2014	54	1,285,639	6.5%	1.000	1.00	6.5%	5.9%	1.016	1.6%	1,193	83,701
2011	6/30/2014	42	1,301,802	6.3%	1.000	1.00	6.3%	5.9%	1.024	2.4%	1,830	81,297
2012	6/30/2014	30	1,337,788	5.9%	1.000	1.00	5.9%	5.9%	1.042	4.0%	3,186	78,916
2013	6/30/2014	18	1,375,921	5.5%	1.000	1.00	5.5%	5.9%	1.120	10.7%	8,752	76,047
2014	6/30/2014	6	1,435,670	5.6%	1.000	1.00	5.6%	5.9%	4.155	75.9%	64,598	83,005
	Total/Average		39,539,419				6.4%				83,696	2,541,252
	Selected				Selected Loss Ratio		5.9%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A7.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A7.19, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A7.3, Column (4).
(12) Exhibit PA-A7.3, Column (3) + Column (11).

Exhibit PA-A7.10

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	7.2%	1.000	1.00	7.2%	5.9%	1.000	0.0%	0	59,583
1988	6/30/2014	318	1,049,491	6.8%	1.000	1.00	6.8%	5.9%	1.000	0.0%	0	71,389
1989	6/30/2014	306	1,261,672	6.6%	1.000	1.00	6.6%	5.9%	1.000	0.0%	0	82,740
1990	6/30/2014	294	1,405,588	5.4%	1.000	1.00	5.4%	5.9%	1.000	0.0%	0	76,095
1991	6/30/2014	282	1,441,150	6.8%	1.000	1.00	6.8%	5.9%	1.000	0.0%	0	98,230
1992	6/30/2014	270	1,493,380	7.0%	1.000	1.00	7.0%	5.9%	1.000	0.0%	0	104,955
1993	6/30/2014	258	1,593,604	5.9%	1.000	1.00	5.9%	5.9%	1.000	0.0%	0	93,757
1994	6/30/2014	246	1,676,121	4.9%	1.000	1.00	4.9%	5.9%	1.000	0.0%	0	82,254
1995	6/30/2014	234	1,647,517	4.8%	1.000	1.00	4.8%	5.9%	1.000	0.0%	0	79,674
1996	6/30/2014	222	1,539,171	4.7%	1.000	1.00	4.7%	5.9%	1.000	0.0%	0	72,189
1997	6/30/2014	210	1,502,506	5.1%	1.000	1.00	5.1%	5.9%	1.000	0.0%	0	77,166
1998	6/30/2014	198	1,441,297	6.0%	1.000	1.00	6.0%	5.9%	1.000	0.0%	0	85,880
1999	6/30/2014	186	1,502,048	6.3%	1.000	1.00	6.3%	5.9%	1.000	0.0%	0	94,308
2000	6/30/2014	174	1,444,705	7.2%	1.000	1.00	7.2%	5.9%	1.000	0.0%	0	103,550
2001	6/30/2014	162	1,361,007	8.0%	1.000	1.00	8.0%	5.9%	1.000	0.0%	0	108,778
2002	6/30/2014	150	1,350,293	8.8%	1.000	1.00	8.8%	5.9%	1.000	0.0%	0	118,483
2003	6/30/2014	138	1,351,670	8.8%	1.000	1.00	8.8%	5.9%	1.000	0.0%	0	119,471
2004	6/30/2014	126	1,430,941	8.1%	1.000	1.00	8.1%	5.9%	1.000	0.0%	0	115,246
2005	6/30/2014	114	1,441,863	8.1%	1.000	1.00	8.1%	5.9%	1.000	0.0%	5	115,974
2006	6/30/2014	102	1,489,415	7.3%	1.000	1.00	7.3%	5.9%	1.001	0.1%	51	107,827
2007	6/30/2014	90	1,597,109	6.3%	1.000	1.00	6.3%	5.9%	1.001	0.1%	94	100,579
2008	6/30/2014	78	1,610,573	5.6%	1.000	1.00	5.6%	5.9%	1.002	0.2%	183	90,513
2009	6/30/2014	66	1,348,818	5.8%	1.000	1.00	5.8%	5.9%	1.003	0.3%	276	77,782
2010	6/30/2014	54	1,285,639	6.5%	1.000	1.00	6.5%	5.9%	1.004	0.4%	312	83,233
2011	6/30/2014	42	1,301,802	6.3%	1.000	1.00	6.3%	5.9%	1.006	0.6%	429	80,608
2012	6/30/2014	30	1,337,788	5.9%	1.000	1.00	5.9%	5.9%	1.009	0.9%	685	77,658
2013	6/30/2014	18	1,375,921	5.5%	1.000	1.00	5.5%	5.9%	1.011	1.1%	868	73,558
2014	6/30/2014	6	1,435,670	5.6%	1.000	1.00	5.6%	5.9%	1.923	48.0%	40,843	81,800
	Total/Average		39,539,419				6.4%				43,748	2,533,280
	Selected				Selected Loss Ratio		5.9%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A7.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A7.19, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A7.3, Column (7).
(12) Exhibit PA-A7.3, Column (6) + Column (11).

Exhibit PA-A7.11

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Case Reserve Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Loss	Case Reserves	Paid LDF	% Paid 1 / (5)	Incurred LDF	% Incurred 1 / (7)	Case Reserve Factor	Selected Case Reserve Factor	Estimated Ultimate Loss
1980	6/30/2014	414	24,877	0	1.000	100%	1.000	100%	0.000	0.000	24,877
1981	6/30/2014	402	27,103	0	1.000	100%	1.000	100%	0.000	0.000	27,103
1982	6/30/2014	390	27,928	0	1.000	100%	1.000	100%	0.000	0.000	27,928
1983	6/30/2014	378	30,456	0	1.000	100%	1.000	100%	0.000	0.000	30,456
1984	6/30/2014	366	38,247	0	1.000	100%	1.000	100%	0.000	0.000	38,247
1985	6/30/2014	354	42,813	0	1.000	100%	1.000	100%	0.000	0.000	42,813
1986	6/30/2014	342	49,905	0	1.000	100%	1.000	100%	0.000	0.000	49,905
1987	6/30/2014	330	59,583	0	1.000	100%	1.000	100%	0.000	0.000	59,583
1988	6/30/2014	318	71,389	0	1.000	100%	1.000	100%	0.000	0.000	71,389
1989	6/30/2014	306	82,740	0	1.000	100%	1.000	100%	0.000	0.000	82,740
1990	6/30/2014	294	76,095	0	1.000	100%	1.000	100%	0.000	0.000	76,095
1991	6/30/2014	282	98,230	0	1.000	100%	1.000	100%	0.000	0.000	98,230
1992	6/30/2014	270	104,955	0	1.000	100%	1.000	100%	0.000	0.000	104,955
1993	6/30/2014	258	93,756	0	1.000	100%	1.000	100%	0.000	0.000	93,757
1994	6/30/2014	246	82,240	15	1.000	100%	1.000	100%	0.000	0.000	82,254
1995	6/30/2014	234	79,614	60	1.000	100%	1.000	100%	0.000	0.000	79,674
1996	6/30/2014	222	72,157	33	1.000	100%	1.000	100%	0.000	0.000	72,189
1997	6/30/2014	210	77,127	39	1.000	100%	1.000	100%	0.000	0.000	77,166
1998	6/30/2014	198	85,842	38	1.000	100%	1.000	100%	0.000	0.000	85,880
1999	6/30/2014	186	94,247	62	1.001	100%	1.000	100%	0.000	0.000	94,308
2000	6/30/2014	174	103,497	52	1.001	100%	1.000	100%	0.000	0.000	103,550
2001	6/30/2014	162	108,706	72	1.002	100%	1.000	100%	0.000	0.000	108,778
2002	6/30/2014	150	118,290	193	1.002	100%	1.000	100%	0.000	0.000	118,483
2003	6/30/2014	138	119,323	148	1.003	100%	1.000	100%	0.000	0.000	119,471
2004	6/30/2014	126	115,139	108	1.003	100%	1.000	100%	0.000	0.000	115,246
2005	6/30/2014	114	115,863	106	1.004	100%	1.000	100%	0.015	0.015	115,970
2006	6/30/2014	102	107,631	145	1.005	99%	1.001	100%	0.130	0.130	107,794
2007	6/30/2014	90	100,385	100	1.006	99%	1.001	100%	0.190	0.190	100,504
2008	6/30/2014	78	90,083	248	1.009	99%	1.002	100%	0.291	0.291	90,402
2009	6/30/2014	66	77,258	248	1.011	99%	1.003	100%	0.438	0.438	77,615
2010	6/30/2014	54	82,508	413	1.016	98%	1.004	100%	0.354	0.354	83,068
2011	6/30/2014	42	79,468	711	1.024	98%	1.006	99%	0.307	0.307	80,397
2012	6/30/2014	30	75,731	1,242	1.042	96%	1.009	99%	0.274	0.274	77,313
2013	6/30/2014	18	67,294	5,395	1.120	89%	1.011	99%	0.110	0.110	73,284
2014	6/30/2014	6	18,407	22,550	4.155	24%	1.923	52%	1.719	1.719	79,729
			2,698,885	31,977							2,771,153

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Exhibit PA-A7.3, Column (4).
(7) Exhibit PA-A7.3, Column (7).
(11) Column (3) + Column (4) + Column (4) x Column (10).

Exhibit PA-A7.12

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	0	0.197	0	24,877
1981	6/30/2014	402	0	0.223	0	27,103
1982	6/30/2014	390	0	0.254	0	27,928
1983	6/30/2014	378	0	0.289	0	30,456
1984	6/30/2014	366	0	0.330	0	38,247
1985	6/30/2014	354	0	0.378	0	42,813
1986	6/30/2014	342	0	0.435	0	49,905
1987	6/30/2014	330	0	0.504	0	59,583
1988	6/30/2014	318	0	0.587	0	71,389
1989	6/30/2014	306	0	0.688	0	82,740
1990	6/30/2014	294	0	0.813	0	76,095
1991	6/30/2014	282	0	0.970	0	98,230
1992	6/30/2014	270	0	1.054	0	104,955
1993	6/30/2014	258	1	1.671	1	93,758
1994	6/30/2014	246	4	2.172	9	82,249
1995	6/30/2014	234	22	2.580	56	79,670
1996	6/30/2014	222	20	2.912	57	72,214
1997	6/30/2014	210	12	3.182	37	77,165
1998	6/30/2014	198	29	3.402	98	85,940
1999	6/30/2014	186	14	3.580	50	94,296
2000	6/30/2014	174	53	3.490	186	103,683
2001	6/30/2014	162	61	3.422	208	108,913
2002	6/30/2014	150	72	3.370	244	118,533
2003	6/30/2014	138	63	3.330	210	119,533
2004	6/30/2014	126	60	3.300	196	115,335
2005	6/30/2014	114	52	3.277	171	116,034
2006	6/30/2014	102	100	3.259	327	107,958
2007	6/30/2014	90	99	3.246	320	100,705
2008	6/30/2014	78	202	3.236	653	90,736
2009	6/30/2014	66	221	3.228	712	77,971
2010	6/30/2014	54	364	2.866	1,042	83,550
2011	6/30/2014	42	966	2.003	1,935	81,403
2012	6/30/2014	30	4,762	0.843	4,012	79,743
2013	6/30/2014	18	48,540	0.201	9,751	77,045
2014	6/30/2014	6	18,407	3.569	65,701	84,108
			74,122		85,977	2,784,862

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A7.14, Page 1 and Exhibit PA-A7.14, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A7.13

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	0.004	0
1945	6/30/2014	834	0	0.004	0
1946	6/30/2014	822	0	0.005	0
1947	6/30/2014	810	0	0.005	0
1948	6/30/2014	798	0	0.006	0
1949	6/30/2014	786	0	0.006	0
1950	6/30/2014	774	0	0.007	0
1951	6/30/2014	762	0	0.008	0
1952	6/30/2014	750	0	0.009	0
1953	6/30/2014	738	0	0.010	0
1954	6/30/2014	726	0	0.011	0
1955	6/30/2014	714	0	0.012	0
1956	6/30/2014	702	0	0.014	0
1957	6/30/2014	690	0	0.015	0
1958	6/30/2014	678	0	0.017	0
1959	6/30/2014	666	0	0.019	0
1960	6/30/2014	654	0	0.021	0
1961	6/30/2014	642	0	0.023	0
1962	6/30/2014	630	0	0.026	0
1963	6/30/2014	618	0	0.029	0
1964	6/30/2014	606	0	0.032	0
1965	6/30/2014	594	0	0.036	0
1966	6/30/2014	582	0	0.040	0
1967	6/30/2014	570	0	0.044	0
1968	6/30/2014	558	0	0.050	0
1969	6/30/2014	546	0	0.055	0
1970	6/30/2014	534	0	0.062	0
1971	6/30/2014	522	0	0.069	0
1972	6/30/2014	510	0	0.077	0
1973	6/30/2014	498	0	0.087	0
1974	6/30/2014	486	0	0.097	0
1975	6/30/2014	474	0	0.109	0
1976	6/30/2014	462	0	0.122	0
1977	6/30/2014	450	0	0.137	0
1978	6/30/2014	438	0	0.155	0
1979	6/30/2014	426	0	0.174	0
			0		0

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A7.14, Page 1 and Exhibit PA-A7.14, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	87	354	138	22	13	11	8	4	1	0	0	0	0	0	0	0	0	0
1981	106	414	142	25	16	14	10	5	1	0	0	0	0	0	0	0	0	0
1982	119	463	156	31	21	16	13	7	1	0	0	0	0	0	0	0	0	0
1983	115	471	190	39	25	19	15	8	2	0	0	0	0	0	0	0	0	0
1984	110	465	220	51	28	21	17	9	3	1	0	0	0	0	0	0	0	0
1985	96	445	265	59	32	24	20	12	2	0	0	0	0	0	0	0	0	0
1986	97	479	331	67	37	34	36	10	1	0	0	0	0	0	0	0	0	0
1987	116	543	340	87	54	49	35	10	1	0	0	0	0	0	0	0	0	0
1988	120	572	389	124	79	55	34	7	1	0	0	0	0	0	0	0	0	0
1989	119	598	471	164	88	63	34	9	1	0	0	0	0	0	0	0	0	0
1990	102	570	446	143	83	48	31	9	1	2	1	0	0	0	0	0	0	0
1991	164	1,137	390	149	71	47	37	8	5	4	0	0	0	0	0	0	0	0
1992	194	1,277	454	133	65	49	22	13	8	0	0	0	0	0	0	0	0	0
1993	241	1,159	350	112	63	30	25	10	2	1	1	1	1	0	0	0	0	0
1994	163	1,105	296	103	38	28	17	11	8	6	5	3	1	1	1	0	0	0
1995	229	1,119	303	70	43	24	18	12	8	5	4	2	1	1	1	1	1	1
1996	225	1,171	221	88	38	24	17	12	10	5	3	2	1	1	1	1	1	1
1997	159	1,354	355	81	48	32	23	14	9	4	2	1	1	1	1	1	1	0
1998	320	1,549	279	87	43	32	20	12	5	4	2	2	1	1	2	1	1	
1999	403	1,561	307	99	54	32	21	13	9	4	4	2	1	1	1	0		
2000	470	1,680	354	105	46	28	17	10	6	5	4	3	1	2	1			
2001	570	2,114	360	105	46	28	14	8	6	4	2	2	2	2				
2002	666	2,332	342	92	42	19	16	10	5	4	3	3	2					
2003	846	2,395	349	84	30	18	20	10	5	4	3	2						
2004	890	2,572	338	67	30	16	14	11	6	3	2							
2005	1,007	2,818	329	103	50	31	13	10	3	2								
2006	1,062	2,931	433	153	75	18	12	12	4									
2007	1,080	3,058	392	106	30	15	13	5										
2008	1,202	3,015	353	86	30	18	11											
2009	1,276	3,339	349	72	30	15												
2010	1,301	3,470	348	77	23													
2011	1,259	3,423	355	62														
2012	1,228	3,464	315															
2013	1,228	3,179																
2014	1,167																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	3.349	0.333	0.157	0.532	0.693	0.609	0.372	0.130	0.283	0.835	0.762	0.079	8.741		0.258			
1982	3.486	0.307	0.158	0.501	0.639	0.637	0.387	0.145	0.139	0.464	3.440	0.251		0.020	3.590			2.053
1983	4.007	0.331	0.163	0.547	0.652	0.663	0.447	0.161	0.101	0.307	0.237	0.546	3.613	0.509			1.195	
1984	4.297	0.408	0.176	0.494	0.698	0.694	0.480	0.280	0.073	0.151	0.531	0.254	0.194					
1985	4.823	0.495	0.193	0.473	0.664	0.696	0.454	0.220	0.327	0.351	0.578	1.031	0.486			0.455	1.156	
1986	4.580	0.553	0.177	0.471	0.649	0.573	0.337	0.165	0.440	2.635	0.922	0.696	0.441	3.915	1.314			
1987	4.112	0.610	0.198	0.428	0.631	0.738	0.291	0.113	0.124	0.114	2.694	4.947	0.060	3.343				
1988	4.523	0.594	0.224	0.440	0.612	0.629	0.293	0.103	0.580	0.270	0.390	4.651	0.154	0.169				
1989	4.803	0.651	0.263	0.485	0.621	0.533	0.201	0.084	0.189	0.309	0.060	0.209	0.229	0.571	0.082	0.108	(0.150)	
1990	5.845	0.826	0.367	0.618	0.765	0.718	0.270	0.103	0.537	0.225	0.165	2.218	0.995	16.311	2.274			
1991	3.467	0.392	0.367	0.555	0.668	0.673	0.240	0.117	0.422	0.304	0.561	0.284	0.195	0.228		0.594		24.390
1992	5.871	0.306	0.328	0.538	0.715	0.761	0.351	0.362	0.515	0.598	1.117	0.744	0.661	0.899	2.957		0.066	
1993	5.290	0.392	0.380	0.582	0.779	0.720	0.517	0.794	0.053	0.048	0.035	0.032	0.009	0.008	0.024	0.029	0.057	0.155
1994	7.108	0.317	0.380	0.613	0.783	0.876	0.594	0.153	0.164	0.157	0.135	0.196	0.225	0.181	0.409	0.365	0.416	0.197
1995	4.819	0.264	0.341	0.548	0.652	0.708	0.625	0.635	0.754	0.909	0.863	0.777	0.993	0.451	0.336	0.368	0.231	0.411
1996	4.985	0.258	0.315	0.487	0.639	0.721	0.712	0.670	0.555	0.711	0.495	0.559	0.988	1.485	0.785	1.583	1.273	0.971
1997	7.370	0.164	0.249	0.467	0.513	0.541	0.525	0.708	0.551	0.794	0.762	0.844	0.593	0.601	0.659	0.975	0.964	1.558
1998	4.237	0.229	0.289	0.549	0.741	0.716	0.686	0.819	0.720	0.688	0.598	0.662	1.079	0.737	0.266	0.586	0.399	
1999	3.846	0.179	0.282	0.436	0.587	0.620	0.558	0.434	0.375	0.607	0.550	0.777	0.873	1.706	1.437	2.137		
2000	3.322	0.183	0.279	0.519	0.693	0.737	0.738	0.965	0.605	0.651	0.493	0.574	0.843	0.335	0.264			
2001	2.946	0.167	0.291	0.441	0.614	0.621	0.692	0.768	0.871	1.003	1.410	0.879	1.186	0.772				
2002	3.172	0.154	0.306	0.498	0.653	0.733	0.515	0.611	0.661	0.432	0.567	0.621	0.842					
2003	2.758	0.143	0.263	0.505	0.646	0.916	0.522	0.527	0.877	0.810	1.093	1.084						
2004	2.690	0.136	0.248	0.447	0.602	1.204	0.728	0.455	0.598	0.994	0.977							
2005	2.553	0.120	0.204	0.291	0.326	0.443	0.813	0.586	0.843	1.037								
2006	2.654	0.112	0.237	0.325	0.420	0.722	0.825	0.256	0.449									
2007	2.713	0.142	0.390	0.704	0.615	0.840	0.925	0.951										
2008	2.544	0.130	0.301	0.345	0.498	0.705	0.437											
2009	2.362	0.106	0.247	0.411	0.603	0.727												
2010	2.567	0.101	0.207	0.390	0.631													
2011	2.756	0.102	0.216	0.371														
2012	2.789	0.102	0.197															
2013	2.820	0.099																
2014	2.725																	
Strt Average	3.888	0.285	0.262	0.484	0.633	0.706	0.519	0.419	0.454	0.616	0.810	0.996	1.114	1.791	1.047	0.720	0.561	4.248
3 Yr Avg	2.778	0.101	0.207	0.391	0.578	0.757	0.729	0.598	0.630	0.947	0.879	0.861	0.957	0.938	0.656	1.233	0.879	0.980
5 Yr Avg	2.731	0.102	0.234	0.444	0.554	0.687	0.746	0.555	0.686	0.855	0.908	0.787	0.964	0.830	0.682	1.130	0.657	0.658
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	2.778	0.102	0.262	0.484	0.633	0.712	0.712	0.712	0.712	0.712	0.712	0.712	0.712	0.712	0.712	0.760	0.760	0.760
Cumulative	3.569	0.201	0.843	2.003	2.866	3.228	3.236	3.246	3.259	3.277	3.300	3.330	3.370	3.422	3.490	3.580	3.402	3.182

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
1984	0	0	0	0	0	0	0	0	0	0	0	0	0					
1985	0	0	0	0	0	0	0	0	0	0	0	0						
1986	0	0	0	0	0	0	0	0	0	0	0							
1987	0	0	0	0	0	0	0	0	0	0								
1988	0	0	0	0	0	0	0	0	0									
1989	0	0	0	0	0	0	0	0										
1990	0	0	0	0	0	0	0											
1991	0	0	0	0	0	0												
1992	0	0	0	0	0													
1993	0	0	0	0														
1994	0	0	0															
1995	1	0																
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2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981																		
1982	0.169																	
1983																		
1984																		
1985	0.130																	
1986																		
1987																		
1988																		
1989																		
1990		0.059																
1991																		
1992																		
1993	0.166		0.073															
1994	0.063	0.069	0.182															
1995	0.438	0.186																
1996	1.009																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
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2011																		
2012																		
2013																		
2014																		

Strt Average	0.329	0.105	0.128	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
3 Yr Avg	0.504	0.105	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
5 Yr Avg	0.361	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.760	0.760	0.760	0.760	0.500	0.500	0.450	0.405	0.365	0.328	0.295	0.266	0.239	0.215	0.194	0.174	0.157	0.141
Cumulative	2.912	2.580	2.172	1.671	1.054	0.970	0.813	0.688	0.587	0.504	0.435	0.378	0.330	0.289	0.254	0.223	0.197	0.174
	438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
	0.127	0.114	0.103	0.093	0.083	0.075	0.068	0.061	0.055	0.049	0.044	0.040	0.036	0.032	0.029	0.026	0.024	0.021
	654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
	0.019	0.017	0.015	0.014	0.013	0.011	0.010	0.009	0.008	0.007	0.007	0.006	0.005	0.005	0.004	0.004	0.004	0.003
	870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Losses (Adjusted for OHA Payments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	87	354	138	22	13	11	8	4	1	0	0	0	0	0	0	0	0	0
1981	106	414	142	25	16	14	10	5	1	0	0	0	0	0	0	0	0	0
1982	119	463	156	31	21	16	13	7	1	0	0	0	0	0	0	0	0	0
1983	115	471	190	39	25	19	15	8	2	0	0	0	0	0	0	0	0	0
1984	110	465	220	51	28	21	17	9	3	1	0	0	0	0	0	0	0	0
1985	96	445	265	59	32	24	20	12	2	0	0	0	0	0	0	0	0	0
1986	97	479	331	67	37	34	36	10	1	0	0	0	0	0	0	0	0	0
1987	116	543	340	87	54	49	35	10	1	0	0	0	0	0	0	0	0	0
1988	120	572	389	124	79	55	34	7	1	0	0	0	0	0	0	0	0	0
1989	119	598	471	164	88	63	34	9	1	0	0	0	0	0	0	0	0	0
1990	102	570	446	143	83	48	31	9	1	2	1	0	0	0	0	0	0	0
1991	164	1,137	390	149	71	47	37	8	5	4	0	0	0	0	0	0	0	0
1992	194	1,277	454	133	65	49	22	13	8	0	0	0	0	0	0	0	0	0
1993	241	1,159	350	112	63	30	25	10	2	1	1	1	1	0	0	0	0	0
1994	163	1,105	296	103	38	28	17	11	8	6	5	3	1	1	1	0	0	0
1995	229	1,119	303	70	43	24	18	12	8	5	4	2	1	1	1	1	1	1
1996	225	1,171	221	88	38	24	17	12	10	5	3	2	1	1	1	1	1	1
1997	159	1,354	355	81	48	32	23	14	9	4	2	1	1	1	1	1	1	0
1998	320	1,549	279	87	43	32	20	12	5	4	2	2	1	1	2	1	1	
1999	403	1,561	307	99	54	32	21	13	9	4	4	2	1	1	1	0		
2000	470	1,680	354	105	46	28	17	10	6	5	4	3	1	2	1			
2001	570	2,114	360	105	46	28	14	8	6	4	2	2	2	2				
2002	666	2,332	342	92	42	19	16	10	6	4	3	3	2					
2003	846	2,395	349	84	30	18	19	11	5	4	3	2						
2004	890	2,572	338	67	29	16	15	11	6	3	2							
2005	1,007	2,818	329	74	33	76	13	10	3	2								
2006	1,062	2,931	324	86	251	18	12	12	4									
2007	1,080	2,989	350	217	30	15	13	5										
2008	1,202	3,015	353	86	30	18	11											
2009	1,276	3,339	349	72	30	15												
2010	1,301	3,470	348	77	23													
2011	1,259	3,423	355	62														
2012	1,228	3,464	315															
2013	1,228	3,179																
2014	1,167																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	3.349	0.333	0.157	0.532	0.693	0.609	0.372	0.130	0.283	0.835	0.762	0.079	8.741		0.258			
1982	3.486	0.307	0.158	0.501	0.639	0.637	0.387	0.145	0.139	0.464	3.440	0.251		0.020	3.590			2.053
1983	4.007	0.331	0.163	0.547	0.652	0.663	0.447	0.161	0.101	0.307	0.237	0.546	3.613	0.509			1.195	
1984	4.297	0.408	0.176	0.494	0.698	0.694	0.480	0.280	0.073	0.151	0.531	0.254	0.194					
1985	4.823	0.495	0.193	0.473	0.664	0.696	0.454	0.220	0.327	0.351	0.578	1.031	0.486			0.455	1.156	
1986	4.580	0.553	0.177	0.471	0.649	0.573	0.337	0.165	0.440	2.635	0.922	0.696	0.441	3.915	1.314			
1987	4.112	0.610	0.198	0.428	0.631	0.738	0.291	0.113	0.124	0.114	2.694	4.947	0.060	3.343				
1988	4.523	0.594	0.224	0.440	0.612	0.629	0.293	0.103	0.580	0.270	0.390	4.651	0.154	0.169				
1989	4.803	0.651	0.263	0.485	0.621	0.533	0.201	0.084	0.189	0.309	0.060	0.209	0.229	0.571	0.082	0.108	(0.150)	
1990	5.845	0.826	0.367	0.618	0.765	0.718	0.270	0.103	0.537	0.225	0.165	2.218	0.995	16.311	2.274			
1991	3.467	0.392	0.367	0.555	0.668	0.673	0.240	0.117	0.422	0.304	0.561	0.284	0.195	0.228		0.594		24.390
1992	5.871	0.306	0.328	0.538	0.715	0.761	0.351	0.362	0.515	0.598	1.117	0.744	0.661	0.899	2.957		0.066	
1993	5.290	0.392	0.380	0.582	0.779	0.720	0.517	0.794	0.053	0.048	0.035	0.032	0.009	0.008	0.024	0.029	0.057	0.155
1994	7.108	0.317	0.380	0.613	0.783	0.876	0.594	0.153	0.164	0.157	0.135	0.196	0.225	0.181	0.410	0.365	0.414	0.197
1995	4.819	0.264	0.341	0.548	0.652	0.708	0.625	0.635	0.754	0.909	0.863	0.777	0.993	0.450	0.336	0.370	0.231	0.411
1996	4.985	0.258	0.315	0.487	0.639	0.721	0.712	0.670	0.555	0.711	0.495	0.559	0.995	1.486	0.776	1.583	1.273	0.971
1997	7.370	0.164	0.249	0.467	0.513	0.541	0.525	0.708	0.551	0.794	0.762	0.842	0.593	0.604	0.659	0.975	0.964	1.558
1998	4.237	0.229	0.289	0.549	0.741	0.716	0.686	0.819	0.720	0.688	0.596	0.675	1.049	0.737	0.266	0.586	0.399	
1999	3.846	0.179	0.282	0.436	0.587	0.620	0.558	0.434	0.375	0.608	0.540	0.793	0.873	1.706	1.437	2.137		
2000	3.322	0.183	0.279	0.519	0.693	0.737	0.738	0.965	0.605	0.650	0.496	0.574	0.843	0.335	0.264			
2001	2.946	0.167	0.291	0.441	0.614	0.621	0.692	0.768	0.878	0.984	1.410	0.879	1.186	0.772				
2002	3.172	0.154	0.306	0.498	0.653	0.733	0.515	0.644	0.600	0.432	0.567	0.621	0.842					
2003	2.758	0.143	0.263	0.505	0.646	0.924	0.501	0.563	0.877	0.810	1.093	1.084						
2004	2.690	0.136	0.248	0.447	0.606	1.221	0.712	0.455	0.598	0.994	0.977							
2005	2.553	0.120	0.204	0.392	0.475	0.197	0.813	0.586	0.843	1.037								
2006	2.654	0.112	0.229	0.386	0.305	0.722	0.825	0.256	0.449									
2007	2.713	0.108	0.245	1.158	0.615	0.840	0.925	0.951										
2008	2.487	0.116	0.614	0.345	0.498	0.705	0.437											
2009	2.362	0.106	0.247	0.411	0.603	0.727												
2010	2.567	0.101	0.207	0.390	0.631													
2011	2.756	0.102	0.216	0.371														
2012	2.789	0.102	0.197															
2013	2.820	0.099																
2014	2.725																	
Strt Average	3.886	0.284	0.267	0.504	0.635	0.698	0.518	0.422	0.452	0.615	0.809	0.997	1.113	1.791	1.046	0.720	0.561	4.248
3 Yr Avg	2.778	0.101	0.207	0.391	0.578	0.757	0.729	0.598	0.630	0.947	0.879	0.861	0.957	0.938	0.656	1.233	0.879	0.980
5 Yr Avg	2.731	0.102	0.296	0.535	0.530	0.638	0.742	0.562	0.674	0.851	0.909	0.790	0.958	0.831	0.681	1.130	0.656	0.658
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	3.886	0.284	0.267	0.504	0.635	0.742	0.742	0.742	0.742	0.742	0.742	0.742	0.742	0.742	0.742	0.924	0.924	0.924
Cumulative	7.238	0.741	1.442	4.041	6.493	8.560	9.782	11.322	13.262	15.704	18.782	22.658	27.540	33.690	41.436	51.194	50.786	50.374

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Losses (Adjusted for OHA Payments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
1984	0	0	0	0	0	0	0	0	0	0	0	0	0					
1985	0	0	0	0	0	0	0	0	0	0	0	0						
1986	0	0	0	0	0	0	0	0	0	0	0							
1987	0	0	0	0	0	0	0	0	0	0								
1988	0	0	0	0	0	0	0	0	0									
1989	0	0	0	0	0	0	0	0										
1990	0	0	0	0	0	0	0											
1991	0	0	0	0	0	0												
1992	0	0	0	0	0													
1993	0	0	0	0														
1994	0	0	0															
1995	1	0																
1996	0																	
1997																		
1998																		
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2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981																		
1982	0.169																	
1983																		
1984																		
1985	0.130																	
1986																		
1987																		
1988																		
1989																		
1990		0.059																
1991																		
1992																		
1993	0.166		0.073															
1994	0.063	0.069	0.182															
1995	0.438	0.186																
1996	1.009																	
1997																		
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2011																		
2012																		
2013																		
2014																		

Strt Average	0.329	0.105	0.128	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
3 Yr Avg	0.504	0.105	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
5 Yr Avg	0.361	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924
Cumulative	49.956	49.534	49.108	48.676	48.239	47.797	47.350	46.898	46.441	45.978	45.510	45.037	44.558	44.073	43.583	43.088	42.586	42.079
	438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
	450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924
	654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
	666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924
	870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
	882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924

Exhibit PA-A7.16

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	0	0.446	0	24,877
1981	6/30/2014	402	0	0.480	0	27,103
1982	6/30/2014	390	0	0.517	0	27,928
1983	6/30/2014	378	0	0.557	0	30,456
1984	6/30/2014	366	0	0.603	0	38,247
1985	6/30/2014	354	0	0.653	0	42,813
1986	6/30/2014	342	0	0.708	0	49,905
1987	6/30/2014	330	0	0.771	0	59,583
1988	6/30/2014	318	0	0.841	0	71,389
1989	6/30/2014	306	0	0.921	0	82,740
1990	6/30/2014	294	0	1.736	0	76,095
1991	6/30/2014	282	0	2.474	0	98,230
1992	6/30/2014	270	0	3.141	0	104,955
1993	6/30/2014	258	1	3.744	3	93,759
1994	6/30/2014	246	4	4.289	18	82,258
1995	6/30/2014	234	22	4.781	103	79,717
1996	6/30/2014	222	20	5.227	102	72,259
1997	6/30/2014	210	12	5.630	66	77,193
1998	6/30/2014	198	29	5.994	173	86,015
1999	6/30/2014	186	14	6.323	88	94,335
2000	6/30/2014	174	53	4.178	222	103,720
2001	6/30/2014	162	61	2.955	179	108,885
2002	6/30/2014	150	72	2.256	163	118,453
2003	6/30/2014	138	63	1.858	117	119,440
2004	6/30/2014	126	60	1.631	97	115,236
2005	6/30/2014	114	52	1.501	78	115,942
2006	6/30/2014	102	100	1.427	143	107,774
2007	6/30/2014	90	99	1.385	136	100,521
2008	6/30/2014	78	202	1.361	275	90,357
2009	6/30/2014	66	221	1.347	297	77,556
2010	6/30/2014	54	364	1.540	560	83,068
2011	6/30/2014	42	966	0.974	941	80,409
2012	6/30/2014	30	4,762	0.451	2,148	77,879
2013	6/30/2014	18	48,540	0.150	7,292	74,587
2014	6/30/2014	6	18,407	3.085	56,781	75,188
			74,122		69,984	2,768,870

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A7.17, Page 1 and Exhibit PA-A7.17, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3,391	13,789	5,380	867	511	418	321	152	25	10	6	3	1	2	0	0	0	0
1981	3,912	15,327	5,251	912	574	501	388	184	35	7	4	8	0	0	0	1	0	1
1982	4,013	15,623	5,260	1,045	715	557	433	220	44	9	2	1	2	4	0	0	0	0
1983	3,973	16,212	6,524	1,331	870	666	501	278	86	7	3	3	1	0	0	1	0	0
1984	4,538	19,254	9,103	2,119	1,147	869	698	370	110	22	7	6	2	2	0	0	1	0
1985	4,325	19,938	11,870	2,629	1,417	1,086	883	543	74	22	10	2	4	6	1	1	0	0
1986	4,433	21,863	15,099	3,064	1,703	1,567	1,639	458	51	4	2	6	13	0	1	0	(0)	0
1987	5,621	26,186	16,387	4,205	2,625	2,347	1,667	479	34	20	2	3	6	0	0	0	0	0
1988	6,201	29,549	20,135	6,395	4,106	2,839	1,747	356	37	9	8	1	2	1	1	0	0	(0)
1989	6,360	31,953	25,152	8,754	4,726	3,386	1,833	455	50	25	23	11	4	1	4	0	1	0
1990	5,419	30,198	23,614	7,583	4,388	2,528	1,667	477	47	103	67	2	1	0	0	0	0	0
1991	8,025	55,476	19,048	7,278	3,487	2,282	1,829	369	224	202	3	3	1	1	0	0	0	0
1992	9,174	60,503	21,532	6,297	3,099	2,335	1,020	602	381	4	3	2	1	0	0	0	0	0
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	22
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	21	12
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	35	29	
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	25	14		
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	76	53			
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	57	61				
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	92	72					
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	80	63						
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	74	60							
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	80	52								
2006	24,317	67,106	9,923	3,503	1,711	419	284	268	100									
2007	23,085	65,334	8,376	2,270	635	316	271	99										
2008	22,967	57,611	6,746	1,647	567	344	202											
2009	19,408	50,776	5,304	1,096	454	221												
2010	20,565	54,862	5,506	1,211	364													
2011	19,622	53,348	5,531	966														
2012	18,571	52,398	4,762															
2013	18,754	48,540																
2014	18,407																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	4.066	0.390	0.161	0.589	0.819	0.767	0.475	0.165	0.413	0.565	0.591	0.183	2.607	0.000		0.000		
1981	3.918	0.343	0.174	0.629	0.873	0.776	0.473	0.190	0.191	0.647	1.761	0.024	0.000		6.413	0.000		0.700
1982	3.893	0.337	0.199	0.684	0.779	0.778	0.507	0.200	0.193	0.238	0.324	2.601	2.442	0.036	0.000			0.953
1983	4.081	0.402	0.204	0.653	0.765	0.753	0.556	0.308	0.078	0.420	1.128	0.369	0.256	0.000		0.103	0.000	
1984	4.243	0.473	0.233	0.541	0.757	0.803	0.530	0.298	0.204	0.321	0.771	0.335	0.963	0.000			0.115	0.000
1985	4.610	0.595	0.222	0.539	0.766	0.813	0.615	0.137	0.299	0.468	0.188	2.043	1.410	0.230	1.023	0.045	0.000	
1986	4.932	0.691	0.203	0.556	0.920	1.046	0.280	0.112	0.078	0.536	2.707	2.223	0.026	3.048	0.000		0.000	
1987	4.659	0.626	0.257	0.624	0.894	0.710	0.287	0.071	0.587	0.114	1.211	2.124	0.055	0.386	0.000			
1988	4.765	0.681	0.318	0.642	0.692	0.615	0.203	0.104	0.245	0.840	0.178	1.658	0.352	0.715	0.580	0.124	(3.615)	(0.613)
1989	5.024	0.787	0.348	0.540	0.716	0.541	0.248	0.109	0.513	0.913	0.478	0.322	0.287	4.039	0.094	2.610	0.000	
1990	5.573	0.782	0.321	0.579	0.576	0.659	0.286	0.099	2.185	0.651	0.024	0.639	0.246	0.676	0.000		1.674	1.610
1991	6.913	0.343	0.382	0.479	0.655	0.801	0.202	0.607	0.903	0.013	1.262	0.359	0.579	0.363	1.243	0.000		0.000
1992	6.595	0.356	0.292	0.492	0.753	0.437	0.590	0.634	0.011	0.675	0.540	0.651	0.267	0.378	2.067	1.423	1.250	2.067
1993	4.804	0.302	0.321	0.564	0.473	0.821	0.412	0.166	0.760	0.740	0.696	0.951	0.435	0.687	1.172	0.635	0.759	0.433
1994	6.771	0.268	0.349	0.370	0.735	0.607	0.646	0.708	0.775	0.806	0.655	0.379	0.854	0.518	0.712	0.665	0.917	1.215
1995	4.882	0.270	0.230	0.617	0.560	0.731	0.698	0.652	0.669	0.690	0.421	0.668	1.142	0.956	0.607	1.458	0.684	0.776
1996	5.216	0.189	0.399	0.426	0.648	0.707	0.693	0.808	0.538	0.605	0.592	0.646	0.636	1.149	0.723	0.851	1.018	0.899
1997	8.521	0.262	0.227	0.590	0.670	0.714	0.598	0.692	0.420	0.617	0.583	0.904	1.135	0.658	0.575	1.030	0.556	
1998	4.848	0.180	0.310	0.496	0.740	0.624	0.580	0.477	0.646	0.671	0.816	0.696	0.963	1.596	0.467	0.816		
1999	3.876	0.197	0.321	0.549	0.591	0.645	0.613	0.748	0.414	0.901	0.493	0.857	0.816	0.554	0.549			
2000	3.575	0.210	0.296	0.442	0.607	0.612	0.572	0.662	0.836	0.651	0.737	0.556	1.393	0.696				
2001	3.706	0.170	0.291	0.437	0.604	0.514	0.597	0.736	0.566	0.524	0.893	1.033	1.068					
2002	3.500	0.147	0.268	0.461	0.458	0.849	0.620	0.523	0.802	0.680	0.943	0.788						
2003	2.833	0.146	0.240	0.358	0.599	1.087	0.518	0.482	0.736	0.699	0.794							
2004	2.888	0.131	0.198	0.445	0.543	0.857	0.772	0.559	0.421	0.808								
2005	2.798	0.117	0.312	0.484	0.631	0.420	0.776	0.293	0.657									
2006	2.760	0.148	0.353	0.489	0.245	0.679	0.945	0.374										
2007	2.830	0.128	0.271	0.280	0.497	0.858	0.364											
2008	2.508	0.117	0.244	0.344	0.607	0.587												
2009	2.616	0.104	0.207	0.414	0.486													
2010	2.668	0.100	0.220	0.300														
2011	2.719	0.104	0.175															
2012	2.821	0.091																
2013	2.588																	
$ Wtd Avg	3.611	0.246	0.283	0.511	0.656	0.686	0.442	0.420	0.545	0.625	0.630	0.687	0.925	0.823	0.600	0.944	0.754	0.874
Strt Average	4.206	0.309	0.267	0.504	0.655	0.718	0.523	0.404	0.544	0.592	0.783	0.913	0.815	0.834	0.954	0.697	0.258	0.731
3 Yr $ Wtd Avg	2.709	0.098	0.200	0.350	0.532	0.702	0.706	0.416	0.586	0.715	0.880	0.749	1.090	0.909	0.510	0.881	0.736	0.895
5 Yr $ Wtd Avg	2.682	0.104	0.229	0.384	0.455	0.634	0.659	0.454	0.629	0.661	0.741	0.758	1.075	0.885	0.565	0.985	0.758	0.867
Selected	2.682	0.104	0.229	0.384	0.656	0.571	0.571	0.571	0.571	0.571	0.571	0.571	0.571	0.571	0.571	0.904	0.904	0.904
Cumulative	3.085	0.150	0.451	0.974	1.540	1.347	1.361	1.385	1.427	1.501	1.631	1.858	2.256	2.955	4.178	6.323	5.994	5.630

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1982	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0			
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
1984	0	0	0	0	0	0	0	0	0	0	0	0	0					
1985	0	0	0	0	0	0	0	0	0	0	0	0						
1986	0	0	0	0	0	1	0	0	0	0	0							
1987	0	0	0	0	0	0	0	0	0	0								
1988	0	1	0	0	0	0	0	0	0									
1989	0	0	0	0	0	0	0	0										
1990	1	0	0	0	0	0	0											
1991	0	0	0	0	0	0												
1992	1	0	0	0	0													
1993	2	1	1	1														
1994	13	11	4															
1995	23	22																
1996	20																	
1997																		
1998																		
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2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 / 234	234 / 246	246 / 258	258 / 270	270 / 282	282 / 294	294 / 306	306 / 318	318 / 330	330 / 342	342 / 354	354 / 366	366 / 378	378 / 390	390 / 402	402 / 414	414 / 426	Tail
1980									0.000									
1981	0.078	0.000																
1982	5.337	0.000																
1983																		
1984		0.000																
1985	0.000																	
1986						0.000												
1987																		
1988	7.688	0.000			0.000													
1989			0.000				0.000											
1990	0.630	0.000																
1991																		
1992	0.465	0.000		0.000														
1993	0.389	0.910	1.040															
1994	0.828	0.395																
1995	0.934																	
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
$ Wtd Avg	0.879	0.362	1.085	0.711	24.290	0.386	0.000	----	0.000	----	----	----	----	----	----	----	----	----
Strt Average	1.816	0.163	0.520	0.000	0.000	0.000	0.000	----	0.000	----	----	----	----	----	----	----	----	----
3 Yr $ Wtd Avg	0.867	0.419	1.114	0.000	----	----	0.000	----	----	----	----	----	----	----	----	----	----	----
5 Yr $ Wtd Avg	0.859	0.408	1.085	0.711	0.000	0.386	0.000	----	----	----	----	----	----	----	----	----	----	----
Selected	0.904	0.904	0.904	0.904	0.904	0.904	0.904	0.500	0.475	0.451	0.429	0.407	0.387	0.368	0.349	0.332	0.315	0.299
Cumulative	5.227	4.781	4.289	3.744	3.141	2.474	1.736	0.921	0.841	0.771	0.708	0.653	0.603	0.557	0.517	0.480	0.446	0.415

Exhibit PA-A7.18

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A7.19

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	76,095	1,436	437	5.4%
1991	48,810	50,857	2,168,247	0.960	0.023	98,230	2,013	451	6.8%
1992	47,393	52,804	2,140,987	0.898	0.022	104,955	2,215	474	7.0%
1993	46,949	55,133	2,194,040	0.852	0.021	93,757	1,997	483	5.9%
1994	46,021	57,740	2,245,405	0.797	0.020	82,244	1,787	495	4.9%
1995	43,197	60,950	2,302,591	0.709	0.019	79,643	1,844	509	4.8%
1996	39,610	63,664	2,323,738	0.622	0.017	72,188	1,822	527	4.7%
1997	36,952	68,077	2,374,702	0.543	0.016	77,155	2,088	551	5.1%
1998	36,358	71,447	2,380,053	0.509	0.015	85,909	2,363	577	6.0%
1999	37,521	75,245	2,426,205	0.499	0.015	94,306	2,513	596	6.3%
2000	37,874	79,122	2,460,717	0.479	0.015	103,644	2,737	618	7.2%
2001	33,331	80,397	2,433,537	0.415	0.014	108,895	3,267	635	8.0%
2002	33,437	81,621	2,404,145	0.410	0.014	118,540	3,545	653	8.8%
2003	31,695	82,433	2,365,123	0.384	0.013	119,591	3,773	670	8.8%
2004	29,161	84,633	2,343,276	0.345	0.012	115,434	3,959	695	8.1%
2005	26,530	86,912	2,348,411	0.305	0.011	116,192	4,380	712	8.1%
2006	22,896	90,786	2,409,609	0.252	0.010	108,067	4,720	725	7.3%
2007	21,368	93,585	2,365,451	0.228	0.009	100,860	4,720	761	6.3%
2008	19,109	93,441	2,311,070	0.205	0.008	90,795	4,751	778	5.6%
2009	15,205	86,523	2,135,753	0.176	0.007	78,058	5,134	779	5.8%
2010	15,809	86,642	2,094,878	0.182	0.008	83,685	5,294	795	6.5%
2011	15,583	90,268	2,122,612	0.173	0.007	81,400	5,224	818	6.3%
2012	15,128	94,120	2,146,732	0.161	0.007	79,322	5,244	843	5.9%
2013	15,270	98,557	2,203,870	0.155	0.007	76,216	4,991	860	5.5%
2014	15,776	102,837	2,254,482	0.153	0.007	80,298	5,090	877	5.6%
Indicated									
All Year				-8.3%	-5.5%		5.8%	3.0%	0.3%
10 Year				-6.9%	-4.8%		1.6%	2.3%	-3.0%
8 Year				-5.2%	-3.2%		1.0%	2.1%	-1.1%
6 Year				-3.5%	-1.1%		-0.6%	2.5%	-2.0%
5 Year				-4.4%	-2.1%		-1.2%	2.5%	-4.2%
4 Year				-3.8%	-1.6%		-1.3%	2.3%	-3.9%
Selected				**-6.9%**	**-4.8%**	**0.0%**	**1.6%**	**3.0%**	**0.0%**

Pure Premium **-5.4%**

Rates **-3.3%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A7.7, Column (4).
(3) Exhibit PA-A7.7, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A7.2, Columns (3) and (10).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A7.18, Column (3).
(9) Exhibit PA-A7.9, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		0.999
1995																	0.999	0.999
1996																0.999	0.999	0.999
1997															0.999	0.999	0.999	0.999
1998														0.999	0.999	0.999	1.000	
1999													0.998	0.999	0.999	0.999		
2000												0.998	0.999	0.999	0.999			
2001											0.998	0.999	0.999	0.999				
2002										0.998	0.998	0.998	0.998					
2003									0.997	0.997	0.998	0.999						
2004								0.998	0.998	0.999	0.999							
2005							0.997	0.998	0.999	0.999								
2006						0.995	0.997	0.998	0.999									
2007					0.995	0.997	0.998	0.999										
2008				0.989	0.994	0.997	0.997											
2009			0.979	0.991	0.994	0.997												
2010		0.918	0.981	0.991	0.995													
2011	0.492	0.918	0.981	0.991														
2012	0.458	0.917	0.984															
2013	0.466	0.926																
2014	0.449																	

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980														1.000	1.000	1.000	1.000	
1981													1.000	1.000	1.000	1.000		
1982												1.000	1.000	1.000	1.000			
1983											1.000	1.000	1.000	1.000				
1984										1.000	1.000	1.000	1.000					
1985									1.000	1.000	1.000	1.000						
1986								1.000	1.000	1.000	1.000							
1987							1.000	1.000	1.000	1.000								
1988						1.000	1.000	1.000	1.000									
1989					1.000	1.000	1.000	1.000										
1990				1.000	1.000	1.000	1.000											
1991			1.000	1.000	1.000	1.000												
1992		1.000	1.000	1.000	1.000													
1993	1.000	1.000	1.000	1.000														
1994	1.000	1.000	1.000															
1995	0.999	0.999																
1996	1.000																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
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2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	86.4%	30.9%	9.3%	5.8%	3.8%	2.1%	0.8%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1981	85.6%	29.0%	9.6%	6.3%	4.2%	2.3%	0.9%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1982	85.6%	29.7%	10.9%	7.1%	4.6%	2.6%	1.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1983	87.0%	33.7%	12.3%	7.9%	5.1%	2.9%	1.2%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1984	88.1%	37.8%	14.0%	8.5%	5.5%	3.2%	1.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1985	89.9%	43.3%	15.6%	9.5%	6.2%	3.6%	1.6%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1986	91.1%	47.3%	17.1%	10.9%	7.5%	4.4%	1.1%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1987	90.6%	46.6%	19.1%	12.1%	7.6%	3.7%	0.9%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1988	91.3%	49.9%	21.7%	12.8%	7.0%	3.0%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1989	92.3%	53.7%	23.3%	12.7%	7.0%	2.9%	0.7%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1990	92.9%	53.2%	22.2%	12.2%	6.4%	3.1%	0.9%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1991	91.8%	35.4%	16.0%	8.6%	5.0%	2.7%	0.8%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1992	91.3%	33.6%	13.1%	7.1%	4.1%	1.9%	0.9%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	87.9%	29.9%	12.3%	6.7%	3.5%	2.1%	0.8%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	90.9%	29.1%	12.5%	6.8%	4.6%	3.1%	2.1%	1.5%	1.0%	0.7%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
1995	87.6%	26.9%	10.5%	6.8%	4.4%	3.1%	2.2%	1.5%	1.1%	0.8%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%
1996	87.7%	23.5%	11.4%	6.5%	4.4%	3.1%	2.2%	1.5%	1.0%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%
1997	92.4%	27.6%	10.6%	6.7%	4.4%	2.9%	1.8%	1.2%	0.7%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%
1998	86.5%	21.0%	9.2%	5.5%	3.7%	2.4%	1.5%	1.0%	0.8%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%	
1999	84.0%	21.9%	9.7%	5.7%	3.6%	2.3%	1.5%	1.0%	0.6%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%		
2000	82.8%	21.5%	8.6%	4.8%	3.1%	2.0%	1.4%	1.1%	0.8%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%			
2001	82.5%	17.8%	6.8%	3.6%	2.2%	1.3%	0.9%	0.6%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%				
2002	81.2%	15.4%	5.8%	3.2%	2.0%	1.4%	1.0%	0.7%	0.5%	0.4%	0.3%	0.2%	0.2%					
2003	77.6%	14.1%	4.8%	2.6%	1.8%	1.3%	0.8%	0.5%	0.4%	0.3%	0.2%	0.2%						
2004	77.5%	12.5%	3.9%	2.2%	1.5%	1.1%	0.7%	0.5%	0.3%	0.2%	0.2%							
2005	77.0%	12.6%	5.1%	2.7%	1.6%	0.9%	0.6%	0.3%	0.3%	0.2%								
2006	77.5%	15.3%	6.1%	2.9%	1.3%	0.9%	0.7%	0.4%	0.3%									
2007	77.1%	12.3%	3.9%	1.7%	1.1%	0.8%	0.5%	0.4%										
2008	74.7%	11.2%	3.7%	1.9%	1.3%	0.9%	0.7%											
2009	75.1%	10.0%	3.2%	1.8%	1.2%	0.9%												
2010	75.4%	9.7%	3.1%	1.6%	1.2%													
2011	75.8%	10.0%	3.2%	2.0%														
2012	76.4%	9.7%	3.6%															
2013	75.1%	10.5%																
2014	77.4%																	

% IBNR

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		0.0%
1995																	0.1%	0.1%
1996																0.1%	0.1%	0.1%
1997															0.0%	0.0%	0.0%	0.0%
1998														0.3%	0.2%	0.2%	0.2%	
1999													0.0%	0.0%	0.0%	0.0%		
2000												0.1%	0.3%	0.2%	0.2%			
2001											0.1%	0.1%	0.1%	0.1%				
2002										0.2%	0.1%	0.1%	0.0%					
2003									0.1%	0.0%	0.0%	0.0%						
2004								0.2%	0.1%	0.1%	0.1%							
2005							0.3%	0.2%	0.1%	0.1%								
2006						0.5%	0.3%	0.2%	0.2%									
2007					0.5%	0.5%	0.3%	0.3%										
2008				0.8%	0.7%	0.6%	0.4%											
2009			1.2%	0.9%	0.7%	0.6%												
2010		1.6%	1.2%	0.7%	0.7%													
2011	50.8%	1.9%	1.3%	1.1%														
2012	48.4%	1.5%	2.0%															
2013	46.4%	3.3%																
2014	49.6%																	

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1981	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
1982	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
1983	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
1984	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
1985	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						
1986	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							
1987	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								
1988	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%									
1989	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%										
1990	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%											
1991	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%												
1992	0.0%	0.0%	0.0%	0.0%	0.0%													
1993	0.0%	0.0%	0.0%	0.0%														
1994	0.0%	0.0%	0.0%															
1995	0.2%	0.1%																
1996	0.1%																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426
1980														0.0%	0.0%	0.0%	0.0%
1981													0.0%	0.0%	0.0%	0.0%	
1982												0.0%	0.0%	0.0%	0.0%		
1983											0.0%	0.0%	0.0%	0.0%			
1984										0.0%	0.0%	0.0%	0.0%				
1985									0.0%	0.0%	0.0%	0.0%					
1986								0.0%	0.0%	0.0%	0.0%						
1987							0.0%	0.0%	0.0%	0.0%							
1988						0.0%	0.0%	0.0%	0.0%								
1989					0.0%	0.0%	0.0%	0.0%									
1990				0.0%	0.0%	0.0%	0.0%										
1991			0.0%	0.0%	0.0%	0.0%											
1992		0.0%	0.0%	0.0%	0.0%												
1993	0.0%	0.0%	0.0%	0.0%													
1994	0.0%	0.0%	0.0%														
1995	0.1%	0.1%															
1996	0.1%																
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
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2006																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	

Exhibit PA-A7.22.1

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0
1994	18	17	7	6	3	2	1	0	0	0	0	0	0	0	0
1995	103	95	32	26	21	11	6	3	1	0	0	0	0	0	0
1996	102	94	29	23	19	15	8	4	2	1	0	0	0	0	0
1997	66	60	17	14	11	9	7	4	2	1	0	0	0	0	0
1998	173	155	41	34	27	22	18	15	8	4	2	1	0	0	0
1999	88	83	38	23	16	9	1	0	0	0	0	0	0	0	0
2000	222	196	49	40	32	26	21	17	14	11	6	3	2	1	0
2001	134	124	45	26	27	17	12	6	1	0	0	0	0	0	0
2002	213	186	48	37	28	23	18	15	12	10	8	7	4	2	2
2003	208	181	48	36	28	21	17	14	11	9	7	6	5	3	3
2004	216	189	49	38	31	24	17	15	11	9	7	5	4	3	3
2005	240	210	51	41	33	29	24	16	15	10	8	5	3	2	4
2006	342	298	78	60	47	36	29	22	16	14	11	9	7	5	11
2007	391	339	85	64	51	41	33	29	23	16	14	10	8	5	10
2008	633	551	149	114	87	66	50	38	29	22	17	14	11	9	27
2009	732	638	174	134	97	74	57	44	34	28	22	16	13	10	29
2010	995	868	235	179	137	104	79	60	46	35	27	20	16	13	43
2011	1,592	1,417	541	289	191	152	80	58	51	46	38	41	35	20	49
2012	2,843	2,579	1,165	571	305	201	161	84	61	54	49	40	43	37	74
2013	7,874	7,402	4,927	1,208	591	316	209	166	87	63	56	50	42	44	114
2014	62,925	60,820	52,947	5,663	1,523	776	494	364	280	198	150	117	92	72	248
Total	80,113	76,505	60,755	8,626	3,305	1,975	1,342	977	707	533	422	344	284	227	617

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A7.22.2

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		0	0.0%	0.0%	0
1980	0	0	0	100.0%	0.0%	0
1981	0	0	0	100.0%	0.0%	0
1982	0	0	0	100.0%	0.0%	0
1983	0	0	0	100.0%	0.0%	0
1984	0	0	0	100.0%	0.0%	0
1985	0	0	0	100.0%	0.0%	0
1986	0	0	0	100.0%	0.0%	0
1987	0	0	0	100.0%	0.0%	0
1988	0	0	0	100.0%	0.0%	0
1989	0	0	0	100.0%	0.0%	0
1990	0	0	0	100.0%	0.0%	0
1991	0	0	0	100.0%	0.0%	0
1992	0	0	0	100.0%	0.0%	0
1993	1	0	3	224.1%	0.0%	3
1994	9	0	18	197.4%	0.0%	18
1995	56	1	103	185.3%	0.0%	103
1996	57	6	102	179.5%	0.0%	102
1997	37	17	66	176.9%	0.0%	66
1998	98	36	173	176.2%	0.0%	173
1999	50	69	88	0.0%	126.9%	88
2000	186	108	222	119.7%	0.0%	222
2001	208	170	134	0.0%	79.1%	134
2002	244	257	213	87.2%	0.0%	213
2003	210	327	208	98.6%	0.0%	208
2004	196	395	216	90.1%	9.9%	216
2005	171	486	240	78.0%	22.0%	240
2006	327	546	342	93.0%	7.0%	342
2007	320	630	391	77.1%	22.9%	391
2008	653	773	633	96.9%	0.0%	633
2009	712	887	732	88.8%	11.2%	732
2010	1,042	1,312	995	95.5%	0.0%	995
2011	1,935	1,931	1,592	0.0%	82.4%	1,592
2012	4,012	3,171	2,843	0.0%	89.7%	2,843
2013	9,751	8,093	7,874	0.0%	97.3%	7,874
2014	65,701	58,081	62,925	63.6%	36.4%	62,925
Total	85,977	77,295	80,113			80,113

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A7.22.3

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1994	9	9	3	3	2	1	0	0	0	0	0	0	0	0	0
1995	56	51	18	14	12	6	3	2	1	0	0	0	0	0	0
1996	57	52	16	13	11	9	5	2	1	1	0	0	0	0	0
1997	37	34	10	8	6	5	4	2	1	1	0	0	0	0	0
1998	98	88	23	19	16	13	10	8	4	2	1	0	0	0	0
1999	50	44	11	9	7	6	5	4	3	2	1	0	0	0	0
2000	186	164	41	33	27	22	18	14	12	10	5	3	1	1	0
2001	208	182	46	35	29	23	19	15	13	10	8	4	2	1	1
2002	244	213	55	42	32	26	21	17	14	11	9	8	4	2	2
2003	210	184	48	37	28	21	17	14	11	9	8	6	5	3	3
2004	196	171	45	35	26	20	15	12	10	8	7	5	4	4	4
2005	171	149	40	30	23	18	13	10	8	7	6	4	4	3	5
2006	327	285	77	58	44	34	26	20	15	12	10	8	7	5	12
2007	320	279	75	57	44	33	25	19	15	11	9	7	6	5	13
2008	653	569	154	117	89	68	52	40	30	23	17	14	12	9	27
2009	712	621	168	128	98	74	57	43	33	25	19	15	12	10	31
2010	1,042	908	246	188	143	109	83	63	48	37	28	21	16	13	45
2011	1,935	1,693	501	339	259	197	150	114	87	66	51	39	29	22	80
2012	4,012	3,562	1,336	692	469	358	272	208	158	121	92	70	53	41	142
2013	9,751	8,995	5,292	1,485	769	521	397	303	231	176	134	102	78	59	203
2014	65,701	63,397	54,711	5,965	1,674	867	588	448	341	260	198	151	115	88	296
Total	85,977	81,653	62,916	9,308	3,807	2,431	1,782	1,361	1,038	792	604	459	349	266	863

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A7.22.4

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1996	6	6	5	1	0	0	0	0	0	0	0	0	0	0	0
1997	17	17	10	6	1	0	0	0	0	0	0	0	0	0	0
1998	36	34	17	12	6	1	0	0	0	0	0	0	0	0	0
1999	69	65	30	18	13	7	1	0	0	0	0	0	0	0	0
2000	108	100	32	33	20	14	8	1	0	0	0	0	0	0	0
2001	170	157	56	33	35	21	15	8	1	0	0	0	0	0	0
2002	257	234	72	62	36	38	23	16	9	1	0	0	0	0	0
2003	327	294	68	72	62	36	38	23	16	9	1	0	0	0	0
2004	395	351	79	65	70	60	35	37	22	16	8	1	0	0	0
2005	486	426	89	80	66	70	60	35	37	23	16	8	1	0	0
2006	546	473	93	83	74	61	65	56	33	34	21	15	8	1	0
2007	630	542	120	87	77	69	57	61	52	31	32	20	14	7	1
2008	773	671	206	108	79	69	62	51	55	47	28	29	18	12	8
2009	887	773	222	177	93	68	60	54	44	47	41	24	25	15	17
2010	1,312	1,151	361	238	190	100	72	64	58	47	51	43	26	27	35
2011	1,931	1,719	656	351	231	185	97	70	62	56	46	49	42	25	60
2012	3,171	2,876	1,299	636	340	224	179	94	68	60	54	45	48	41	82
2013	8,093	7,607	5,063	1,241	608	325	214	171	90	65	58	52	43	46	118
2014	58,081	56,323	49,870	5,137	1,260	617	330	217	174	91	66	58	53	43	166
Total	77,295	73,821	58,351	8,441	3,261	1,966	1,317	960	722	528	422	345	277	218	488

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A7.23

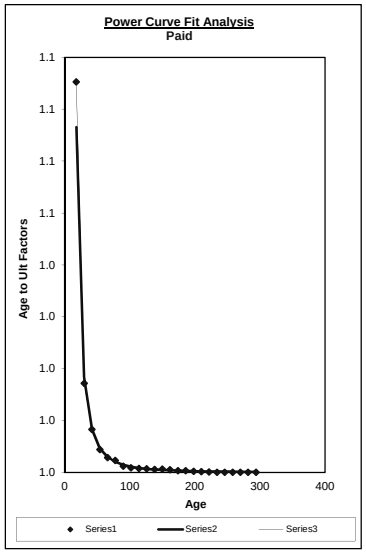
OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	-3.36	0.00
B=	2.15	0.91
A=	21	0
Cutoff Age=	768	768

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9974	#VALUE!
F-Statistics	4,993	#VALUE!
F- Degree	13	5

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	3.682		1.903	y	6	3.647	1.008
18	1.075		1.002		18	1.067	1.003
30	1.017		1.003		30	1.018	1.002
42	1.008		1.001		42	1.008	1.001
54	1.004		1.001		54	1.005	1.001
66	1.003		1.002		66	1.003	1.001
78	1.002		1.001		78	1.002	1.001
90	1.001		1.000		90	1.001	1.001
102	1.001		1.001	y	102	1.001	1.001
114	1.001		1.000	y	114	1.001	1.001
126	1.001		1.000	y	126	1.001	1.000
138	1.001		1.000	y	138	1.001	1.000
150	1.001		1.000	y	150	1.000	1.000
162	1.001		1.000	y	162	1.000	1.000
174	1.000		1.000	y	174	1.000	1.000
186	1.000	y	1.000	y	186	1.000	1.000
198	1.000	y	1.000	y	198	1.000	1.000
210	1.000	y	1.000	y	210	1.000	1.000
222	1.000	y	1.000	y	222	1.000	1.000
234	1.000	y	1.000	y	234	1.000	1.000
246	1.000	y	1.000	y	246	1.000	1.000
258	1.000	y	1.000	y	258	1.000	1.000
270	1.000	y	1.000	y	270	1.000	1.000
282	1.000	y	1.000	y	282	1.000	1.000
294	1.000	y	1.000	y	294	1.000	1.000
306	1.000	y	1.000	y	306	1.000	1.000
318	1.000	y	1.000	y	318	1.000	1.000
330	1.000	y	1.000	y	330	1.000	1.000
342	1.000	y	1.000	y	342	1.000	1.000
354	1.000	y	1.000	y	354	1.000	1.000
366	1.000	y	1.000	y	366	1.000	1.000
378	1.000	y	1.000	y	378	1.000	1.000



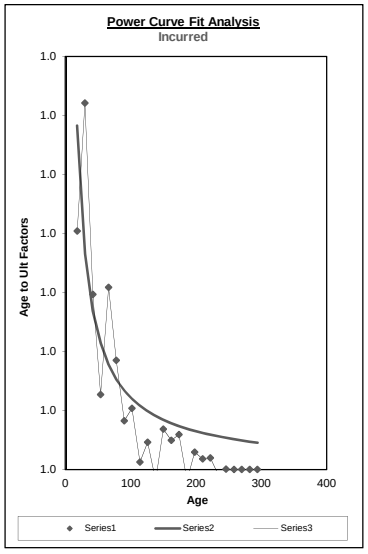


Exhibit PA-A7.24

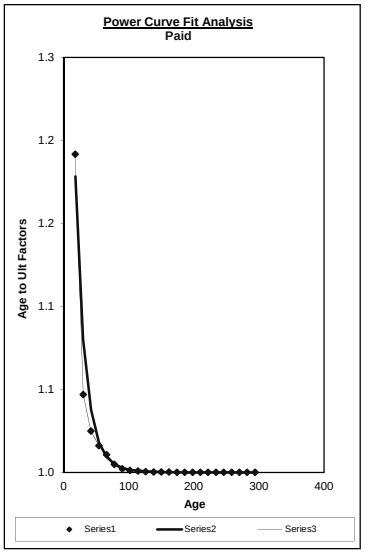
OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	171.12	0.00
B=	13.00	#DIV/0!
A=	#############	#DIV/0!
Cutoff Age=	768	768

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9604	#DIV/0!
F-Statistics	485	#DIV/0!
F- Degree	20	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	4.607	y		y	6	1.418	#DIV/0!
18	1.192			y	18	1.178	#DIV/0!
30	1.047			y	30	1.080	#DIV/0!
42	1.025			y	42	1.038	#DIV/0!
54	1.016			y	54	1.019	#DIV/0!
66	1.011			y	66	1.009	#DIV/0!
78	1.005			y	78	1.005	#DIV/0!
90	1.002			y	90	1.003	#DIV/0!
102	1.001			y	102	1.002	#DIV/0!
114	1.001			y	114	1.001	#DIV/0!
126	1.000			y	126	1.001	#DIV/0!
138	1.000			y	138	1.000	#DIV/0!
150	1.000			y	150	1.000	#DIV/0!
162	1.000			y	162	1.000	#DIV/0!
174	1.000			y	174	1.000	#DIV/0!
186	1.000			y	186	1.000	#DIV/0!
198	1.000			y	198	1.000	#DIV/0!
210	1.000			y	210	1.000	#DIV/0!
222	1.000			y	222	1.000	#DIV/0!
234	1.000			y	234	1.000	#DIV/0!
246	1.000			y	246	1.000	#DIV/0!
258	1.000	y		y	258	1.000	#DIV/0!
270	1.000			y	270	1.000	#DIV/0!
282	1.000			y	282	1.000	#DIV/0!
294	1.000	y		y	294	1.000	#DIV/0!
306	1.000	y		y	306	1.000	#DIV/0!
318	1.000	y		y	318	1.000	#DIV/0!
330	1.000	y		y	330	1.000	#DIV/0!
342	1.000	y		y	342	1.000	#DIV/0!
354	1.000	y		y	354	1.000	#DIV/0!
366	1.000	y		y	366	1.000	#DIV/0!
378	1.000	y		y	378	1.000	#DIV/0!



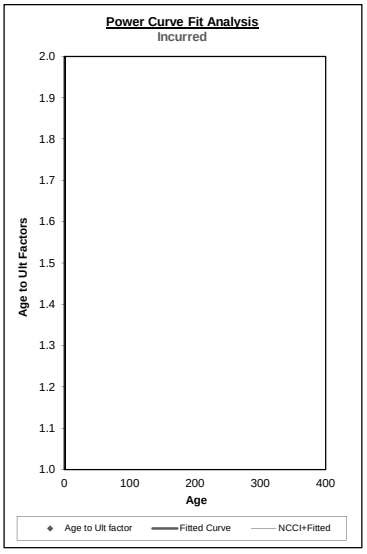


Exhibit PA-A8.1

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj.Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per $100 Payroll	(12) Implied Loss Frequency Per $1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			63,746	118,404	182,150	1.000	182,150	67%	122,382			
1980	6/30/2014	278,695	249,006	14,565	15,125	29,689	1.000	29,689	67%	19,749	0.96	1.34	7,156
1981	6/30/2014	275,436	248,526	11,860	15,050	26,910	1.000	26,910	66%	17,721	0.91	1.23	7,444
1982	6/30/2014	282,755	251,101	17,298	14,357	31,655	1.000	31,655	65%	20,636	0.94	1.12	8,373
1983	6/30/2014	301,898	269,301	14,753	17,844	32,597	1.000	32,597	65%	21,035	0.99	1.12	8,773
1984	6/30/2014	367,255	324,796	18,765	23,694	42,459	1.000	42,459	64%	27,120	1.11	1.25	8,873
1985	6/30/2014	483,025	414,653	34,976	33,396	68,372	1.000	68,372	63%	43,224	1.35	1.26	10,772
1986	6/30/2014	485,288	405,875	40,356	39,056	79,413	1.000	79,413	63%	50,303	1.27	1.19	10,629
1987	6/30/2014	510,928	425,593	39,469	45,866	85,336	1.000	85,336	62%	52,859	1.24	1.18	10,586
1988	6/30/2014	589,205	482,270	41,551	65,384	106,935	1.000	106,935	62%	65,780	1.33	1.17	11,398
1989	6/30/2014	616,835	499,473	52,269	65,092	117,362	1.000	117,362	61%	71,537	1.31	1.13	11,542
1990	6/30/2014	619,358	493,814	51,999	73,545	125,544	1.000	125,544	60%	75,483	1.25	1.07	11,692
1991	6/30/2014	592,019	467,235	47,553	77,231	124,784	1.000	124,784	60%	74,590	1.16	0.96	12,129
1992	6/30/2014	589,972	451,150	62,553	76,270	138,823	1.000	138,823	59%	81,877	1.12	0.90	12,449
1993	6/30/2014	535,895	412,240	46,613	77,042	123,655	1.000	123,655	59%	72,959	0.97	0.85	11,414
1994	6/30/2014	564,209	412,416	57,204	94,589	151,793	1.000	151,793	59%	89,573	0.98	0.80	12,260
1995	6/30/2014	546,737	393,164	65,637	87,935	153,573	1.000	153,573	58%	89,717	0.90	0.71	12,657
1996	6/30/2014	544,197	380,735	61,736	101,725	163,462	1.000	163,462	58%	95,586	0.85	0.62	13,739
1997	6/30/2014	590,664	398,124	74,096	118,444	192,540	1.000	192,540	56%	108,501	0.87	0.54	15,985
1998	6/30/2014	663,876	442,041	105,733	116,103	221,836	1.000	221,836	56%	123,932	0.93	0.51	18,259
1999	6/30/2014	731,690	470,054	112,842	148,793	261,636	1.000	261,636	56%	147,328	0.97	0.50	19,501
2000	6/30/2014	795,795	508,021	128,798	158,976	287,774	1.000	287,774	56%	160,632	1.01	0.48	21,011
2001	6/30/2014	760,395	483,738	114,191	162,466	276,657	1.000	276,657	56%	155,567	0.95	0.41	22,814
2002	6/30/2014	823,602	500,710	150,464	172,429	322,893	1.000	322,893	57%	183,186	1.01	0.41	24,632
2003	6/30/2014	818,035	465,533	130,910	221,591	352,501	1.000	352,501	57%	200,389	0.99	0.38	25,810
2004	6/30/2014	786,490	438,436	140,279	207,774	348,053	1.000	348,053	57%	197,606	0.93	0.34	26,971
2005	6/30/2014	763,880	410,197	154,844	198,839	353,684	1.000	353,684	57%	200,749	0.88	0.31	28,793
2006	6/30/2014	728,925	373,982	127,696	227,247	354,943	1.000	354,943	57%	201,561	0.80	0.25	31,836
2007	6/30/2014	701,782	341,744	138,578	221,460	360,039	1.000	360,039	57%	204,812	0.75	0.23	32,843
2008	6/30/2014	731,441	330,490	165,087	235,864	400,951	1.000	400,951	57%	228,821	0.78	0.20	38,276
2009	6/30/2014	567,448	230,387	122,629	214,431	337,060	1.000	337,060	57%	193,365	0.66	0.18	37,320
2010	6/30/2014	566,952	215,490	107,261	244,201	351,462	1.000	351,462	58%	203,232	0.65	0.18	35,864
2011	6/30/2014	597,549	187,209	109,323	301,018	410,341	1.000	410,341	59%	240,185	0.66	0.17	38,346
2012	6/30/2014	567,119	141,166	102,443	323,510	425,953	1.000	425,953	60%	254,721	0.60	0.16	37,489
2013	6/30/2014	617,308	103,120	127,665	386,523	514,188	1.000	514,188	62%	318,027	0.63	0.15	40,427
2014	6/30/2014	674,058	21,068	58,594	257,367	315,961	1.000	315,961	66%	208,952	0.66	0.15	42,726
		20,670,716	12,642,855	2,914,336	4,958,646	7,872,982		7,872,982		4,623,699			

Column Notes

(2) Exhibit PA-A8.2, Column (13).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Column (6) - Column (4).
(6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PA-A8.13, Column (5).
(8) Column (6) x Column (7).
(9) Based on Exhibit PA-A8.23.1 through Exhibit PA-A8.23.4 and 4.0% discount rate.
(10) Column (8) x Column (9).
(11) Column (2) divided by Exhibit PA-A8.7, Column (3) 10.
(12) Exhibit V.1, Column (9) / Exhibit PA-A8.7, Column (3).
(13) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-A8.2

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Case Reserve Method	Persistency Method (Per LTC)	Persistency Method (Incr Paid)	Individual Medical Coverages	Selected Ultimate Loss
1980	6/30/2014	414	288,770	276,749	307,436	283,776			267,577	285,137	272,253	278,695	278,695
1981	6/30/2014	402	290,693	274,358	310,979	282,312			263,649	281,096	269,776	275,436	275,436
1982	6/30/2014	390	296,176	282,801	314,848	289,730			273,157	289,233	276,278	282,755	282,755
1983	6/30/2014	378	320,354	300,337	335,606	306,612			288,113	308,410	295,386	301,898	301,898
1984	6/30/2014	366	389,901	364,689	398,137	369,007			348,723	375,562	358,949	367,255	367,255
1985	6/30/2014	354	502,729	479,036	495,595	477,991			459,251	495,740	468,490	483,025	483,025
1986	6/30/2014	342	497,265	473,094	494,701	473,674			457,334	499,242	467,073	485,288	485,288
1987	6/30/2014	330	527,872	492,548	523,549	493,274	498,260	485,991	475,920	515,665	483,898	510,928	510,928
1988	6/30/2014	318	605,670	553,592	590,477	552,383	579,751	549,551	535,252	585,623	548,362	589,205	589,205
1989	6/30/2014	306	635,614	582,810	617,692	581,165	622,670	582,403	566,122	612,008	570,587	616,835	616,835
1990	6/30/2014	294	636,873	576,547	621,307	576,069	637,753	579,971	560,118	619,362	572,238	619,358	619,358
1991	6/30/2014	282	611,278	543,775	600,852	545,015	622,053	549,811	527,870	587,662	541,616	592,019	592,019
1992	6/30/2014	270	599,194	542,629	593,054	544,319	619,360	549,995	530,912	595,859	539,550	589,972	589,972
1993	6/30/2014	258	556,648	484,690	564,002	490,037	600,713	497,581	470,908	523,433	479,441	535,895	535,895
1994	6/30/2014	246	566,272	496,063	574,801	501,479	620,029	510,353	483,583	556,057	498,322	564,209	564,209
1995	6/30/2014	234	549,678	484,636	568,407	491,609	607,026	498,839	473,920	540,319	480,276	546,737	546,737
1996	6/30/2014	222	542,476	467,386	567,716	475,902	589,946	479,876	455,912	534,566	470,895	544,197	544,197
1997	6/30/2014	210	578,991	498,810	602,483	507,092	612,099	508,733	487,465	579,884	503,621	590,664	590,664
1998	6/30/2014	198	657,437	578,618	661,479	583,477	657,317	582,800	568,320	661,242	568,067	663,876	663,876
1999	6/30/2014	186	715,895	617,177	706,356	621,117	705,206	620,931	604,670	744,393	626,324	731,690	731,690
2000	6/30/2014	174	793,801	675,650	762,145	677,387	745,135	674,671	661,286	796,972	677,079	795,795	795,795
2001	6/30/2014	162	777,346	634,616	748,016	638,378	718,092	633,798	618,565	734,780	634,608	760,395	760,395
2002	6/30/2014	150	829,546	690,808	775,404	690,932	744,730	686,492	676,636	777,152	671,342	823,602	823,602
2003	6/30/2014	138	797,458	631,602	749,706	634,448	722,018	630,745	616,654	753,986	648,357	818,035	818,035
2004	6/30/2014	126	779,493	613,273	737,623	617,247	723,863	615,475	599,452	706,648	612,927	786,490	786,490
2005	6/30/2014	114	760,342	598,553	725,661	603,395	712,903	601,844	586,472	675,725	587,422	763,880	763,880
2006	6/30/2014	102	726,424	534,596	712,660	544,662	703,419	543,489	520,240	628,319	548,033	728,925	728,925
2007	6/30/2014	90	700,409	518,235	701,207	531,676	714,591	533,589	503,420	603,246	525,094	701,782	701,782
2008	6/30/2014	78	721,134	544,748	700,877	557,294	728,235	561,853	528,585	657,622	565,298	731,441	731,441
2009	6/30/2014	66	541,967	396,843	585,461	421,226	583,902	420,926	382,175	485,471	417,658	567,448	567,448
2010	6/30/2014	54	556,762	387,703	585,312	423,829	574,750	420,942	363,093	491,185	414,668	566,952	566,952
2011	6/30/2014	42	548,087	384,218	590,964	436,479	577,973	431,976	354,526	503,899	411,378	597,549	597,549
2012	6/30/2014	30	502,342	343,737	589,617	425,296	579,662	421,263	313,381	485,897	371,015	567,119	567,119
2013	6/30/2014	18	572,764	355,271	625,562	454,042	617,454	450,578	326,051	698,801	409,063	617,308	617,308
2014	6/30/2014	6	846,637	445,097	653,483	612,140	659,287	617,026	391,857	1,156,961	510,148	674,058	674,058
			20,824,298	17,125,296	20,693,175	17,714,471	18,078,198	15,241,503	16,541,170	20,347,156	17,295,492	20,670,716	20,670,716

Column Notes

(3) Exhibit PA-A8.3, Column (5).
(4) Exhibit PA-A8.3, Column (8).
(5) Exhibit PA-A8.7, Column (12).
(6) Exhibit PA-A8.8, Column (12).
(7) Exhibit PA-A8.9, Column (12).
(8) Exhibit PA-A8.10, Column (12).
(9) Exhibit PA-A8.11, Column (11).
(10) Exhibit PA-A8.12, Column (6).
(11) Exhibit PA-A8.16, Column (6).
(12) Exhibit PA-A1.2, Column (8) + Exhibit PA-A2.2, Column (8) + Exhibit PA-A3.2, Column (8) + Exhibit PA-A4.2, Column (8) + Exhibit PA-A5.2, Column (8) + Exhibit PA-A6.2, Column (8).
(13) Based on Columns (3) through (12).

Exhibit PA-A8.3

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	249,006	1.160	288,770	263,570	1.050	276,749
1981	6/30/2014	402	248,526	1.170	290,693	260,386	1.054	274,358
1982	6/30/2014	390	251,101	1.180	296,176	268,398	1.054	282,801
1983	6/30/2014	378	269,301	1.190	320,354	284,054	1.057	300,337
1984	6/30/2014	366	324,796	1.200	389,901	343,561	1.061	364,689
1985	6/30/2014	354	414,653	1.212	502,729	449,629	1.065	479,036
1986	6/30/2014	342	405,875	1.225	497,265	446,231	1.060	473,094
1987	6/30/2014	330	425,593	1.240	527,872	465,062	1.059	492,548
1988	6/30/2014	318	482,270	1.256	605,670	523,821	1.057	553,592
1989	6/30/2014	306	499,473	1.273	635,614	551,742	1.056	582,810
1990	6/30/2014	294	493,814	1.290	636,873	545,813	1.056	576,547
1991	6/30/2014	282	467,235	1.308	611,278	514,788	1.056	543,775
1992	6/30/2014	270	451,150	1.328	599,194	513,703	1.056	542,629
1993	6/30/2014	258	412,240	1.350	556,648	458,853	1.056	484,690
1994	6/30/2014	246	412,416	1.373	566,272	469,620	1.056	496,063
1995	6/30/2014	234	393,164	1.398	549,678	458,801	1.056	484,636
1996	6/30/2014	222	380,735	1.425	542,476	442,471	1.056	467,386
1997	6/30/2014	210	398,124	1.454	578,991	472,220	1.056	498,810
1998	6/30/2014	198	442,041	1.487	657,437	547,774	1.056	578,618
1999	6/30/2014	186	470,054	1.523	715,895	582,896	1.059	617,177
2000	6/30/2014	174	508,021	1.563	793,801	636,819	1.061	675,650
2001	6/30/2014	162	483,738	1.607	777,346	597,929	1.061	634,616
2002	6/30/2014	150	500,710	1.657	829,546	651,173	1.061	690,808
2003	6/30/2014	138	465,533	1.713	797,458	596,443	1.059	631,602
2004	6/30/2014	126	438,436	1.778	779,493	578,715	1.060	613,273
2005	6/30/2014	114	410,197	1.854	760,342	565,041	1.059	598,553
2006	6/30/2014	102	373,982	1.942	726,424	501,677	1.066	534,596
2007	6/30/2014	90	341,744	2.050	700,409	480,322	1.079	518,235
2008	6/30/2014	78	330,490	2.182	721,134	495,577	1.099	544,748
2009	6/30/2014	66	230,387	2.352	541,967	353,016	1.124	396,843
2010	6/30/2014	54	215,490	2.584	556,762	322,751	1.201	387,703
2011	6/30/2014	42	187,209	2.928	548,087	296,531	1.296	384,218
2012	6/30/2014	30	141,166	3.559	502,342	243,609	1.411	343,737
2013	6/30/2014	18	103,120	5.554	572,764	230,785	1.539	355,271
2014	6/30/2014	6	21,068	40.185	846,637	79,662	5.587	445,097
			12,642,855		20,824,298	15,493,445		17,125,296

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-A8.4, Page 1 and Exhibit PA-A8.4, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PA-A8.6, Page 1 and Exhibit PA-A8.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3,992	32,658	57,874	71,038	82,026	92,377	102,646	112,780	122,732	132,535	141,814	151,697	162,239	170,874	177,995	183,594	188,597	193,305
1981	4,374	35,735	63,038	76,850	88,059	98,410	108,721	118,934	128,646	137,778	147,801	158,550	167,558	175,196	181,247	186,768	191,580	195,455
1982	5,246	40,740	67,894	82,302	94,258	105,255	115,883	125,963	135,467	145,796	157,158	166,582	173,855	179,822	185,436	190,553	194,978	199,632
1983	5,238	42,920	75,718	92,181	105,656	117,677	128,996	139,878	151,718	164,339	175,526	184,217	191,613	198,636	204,609	209,870	214,769	219,699
1984	6,507	53,070	93,793	114,796	131,670	146,812	160,797	175,987	192,826	207,549	218,929	227,770	235,653	242,802	248,861	254,475	259,810	265,872
1985	7,075	59,547	109,447	136,035	157,514	176,693	197,603	220,530	239,554	255,342	267,701	278,943	289,188	297,969	306,421	314,627	323,922	333,050
1986	6,903	59,932	114,034	141,928	164,423	187,376	211,213	231,614	248,305	261,618	273,708	283,935	292,392	300,860	309,657	318,483	326,895	335,521
1987	7,385	65,275	126,813	158,868	187,672	216,683	241,097	260,080	274,677	287,580	299,056	308,473	318,565	327,153	336,859	346,136	355,284	363,883
1988	8,538	75,006	146,458	189,857	228,413	259,216	282,021	299,870	316,198	329,979	341,390	352,425	363,177	374,744	386,359	397,721	408,996	419,869
1989	8,496	77,394	163,309	217,954	256,791	284,469	305,140	323,111	338,711	351,392	364,200	375,706	387,603	399,360	411,295	421,993	432,658	442,220
1990	7,014	75,232	172,186	224,959	258,164	281,602	301,669	318,865	332,688	345,738	358,180	371,644	385,387	398,641	410,739	422,520	433,588	442,856
1991	10,148	120,089	195,999	237,163	264,685	286,019	303,187	317,150	330,042	341,781	354,287	367,144	379,624	391,277	402,489	411,979	420,202	428,623
1992	10,797	123,578	191,401	227,957	252,323	270,793	285,726	299,261	311,401	324,514	337,510	349,647	361,859	373,699	384,838	394,195	404,456	413,358
1993	13,552	116,075	179,925	214,781	237,627	254,451	269,038	281,586	294,694	308,797	321,656	334,270	345,281	355,103	363,715	372,170	380,561	388,901
1994	9,638	107,555	169,288	201,098	222,389	241,507	257,892	273,697	289,676	304,735	319,107	332,680	343,361	353,060	362,335	372,693	381,801	390,897
1995	12,308	112,665	166,093	194,129	216,477	234,592	252,235	268,323	283,951	299,127	313,804	325,066	335,650	345,854	355,515	364,522	372,751	380,334
1996	12,988	110,434	160,302	192,144	214,286	234,167	252,149	269,763	284,791	299,089	311,387	321,871	331,755	341,791	351,307	359,726	367,218	374,510
1997	10,341	109,599	167,594	198,393	223,657	246,599	267,286	285,713	303,371	317,597	329,675	342,007	353,819	365,623	374,758	383,244	390,880	398,124
1998	14,117	123,401	181,002	218,979	249,899	276,554	300,296	323,031	341,664	356,447	371,534	386,300	399,196	411,063	422,648	433,432	442,041	
1999	18,543	127,496	192,036	238,198	274,239	303,016	329,979	350,861	369,219	387,036	403,196	418,926	433,577	447,456	459,431	470,054		
2000	19,857	144,501	225,976	277,830	315,894	348,600	374,232	395,495	415,759	434,751	453,573	469,333	483,495	496,049	508,021			
2001	21,634	155,939	235,107	281,529	317,984	346,476	370,132	392,093	412,143	430,141	446,141	460,157	472,638	483,738				
2002	24,123	168,387	246,412	298,716	335,284	364,541	391,179	415,019	437,570	456,798	473,011	487,700	500,710					
2003	30,306	166,192	241,042	287,452	320,201	349,765	375,737	398,110	417,568	435,579	451,124	465,533						
2004	29,370	166,245	235,983	279,474	314,711	344,235	369,601	390,838	409,119	424,254	438,436							
2005	27,077	158,005	222,192	268,843	305,126	335,408	358,085	378,224	395,375	410,197								
2006	23,632	143,183	213,413	259,352	292,287	318,020	339,539	359,038	373,982									
2007	23,719	140,086	204,827	248,397	279,341	304,657	325,614	341,744										
2008	24,456	143,750	209,850	252,826	284,204	309,368	330,490											
2009	18,835	108,693	157,794	189,913	213,192	230,387												
2010	19,131	116,265	165,450	195,345	215,490													
2011	18,843	112,326	159,652	187,209														
2012	16,450	101,669	141,166															
2013	16,506	103,120																
2014	21,068																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	8.181	1.772	1.227	1.155	1.126	1.111	1.099	1.088	1.080	1.070	1.070	1.069	1.053	1.042	1.031	1.027	1.025	1.020
1981	8.170	1.764	1.219	1.146	1.118	1.105	1.094	1.082	1.071	1.073	1.073	1.057	1.046	1.035	1.030	1.026	1.020	1.020
1982	7.766	1.667	1.212	1.145	1.117	1.101	1.087	1.075	1.076	1.078	1.060	1.044	1.034	1.031	1.028	1.023	1.024	1.020
1983	8.193	1.764	1.217	1.146	1.114	1.096	1.084	1.085	1.083	1.068	1.050	1.040	1.037	1.030	1.026	1.023	1.023	1.023
1984	8.156	1.767	1.224	1.147	1.115	1.095	1.094	1.096	1.076	1.055	1.040	1.035	1.030	1.025	1.023	1.021	1.023	1.023
1985	8.417	1.838	1.243	1.158	1.122	1.118	1.116	1.086	1.066	1.048	1.042	1.037	1.030	1.028	1.027	1.030	1.028	1.026
1986	8.682	1.903	1.245	1.158	1.140	1.127	1.097	1.072	1.054	1.046	1.037	1.030	1.029	1.029	1.029	1.026	1.026	1.025
1987	8.839	1.943	1.253	1.181	1.155	1.113	1.079	1.056	1.047	1.040	1.031	1.033	1.027	1.030	1.028	1.026	1.024	1.024
1988	8.785	1.953	1.296	1.203	1.135	1.088	1.063	1.054	1.044	1.035	1.032	1.031	1.032	1.031	1.029	1.028	1.027	1.022
1989	9.109	2.110	1.335	1.178	1.108	1.073	1.059	1.048	1.037	1.036	1.032	1.032	1.030	1.030	1.026	1.025	1.022	1.019
1990	10.726	2.289	1.306	1.148	1.091	1.071	1.057	1.043	1.039	1.036	1.038	1.037	1.034	1.030	1.029	1.026	1.021	1.020
1991	11.834	1.632	1.210	1.116	1.081	1.060	1.046	1.041	1.036	1.037	1.036	1.034	1.031	1.029	1.024	1.020	1.020	1.018
1992	11.445	1.549	1.191	1.107	1.073	1.055	1.047	1.041	1.042	1.040	1.036	1.035	1.033	1.030	1.024	1.026	1.022	1.021
1993	8.565	1.550	1.194	1.106	1.071	1.057	1.047	1.047	1.048	1.042	1.039	1.033	1.028	1.024	1.023	1.023	1.022	1.018
1994	11.159	1.574	1.188	1.106	1.086	1.068	1.061	1.058	1.052	1.047	1.043	1.032	1.028	1.026	1.029	1.024	1.024	1.021
1995	9.154	1.474	1.169	1.115	1.084	1.075	1.064	1.058	1.053	1.049	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018
1996	8.503	1.452	1.199	1.115	1.093	1.077	1.070	1.056	1.050	1.041	1.034	1.031	1.030	1.028	1.024	1.021	1.020	1.017
1997	10.598	1.529	1.184	1.127	1.103	1.084	1.069	1.062	1.047	1.038	1.037	1.035	1.033	1.025	1.023	1.020	1.019	
1998	8.742	1.467	1.210	1.141	1.107	1.086	1.076	1.058	1.043	1.042	1.040	1.033	1.030	1.028	1.026	1.020		
1999	6.876	1.506	1.240	1.151	1.105	1.089	1.063	1.052	1.048	1.042	1.039	1.035	1.032	1.027	1.023			
2000	7.277	1.564	1.229	1.137	1.104	1.074	1.057	1.051	1.046	1.043	1.035	1.030	1.026	1.024				
2001	7.208	1.508	1.197	1.129	1.090	1.068	1.059	1.051	1.044	1.037	1.031	1.027	1.023					
2002	6.980	1.463	1.212	1.122	1.087	1.073	1.061	1.054	1.044	1.035	1.031	1.027						
2003	5.484	1.450	1.193	1.114	1.092	1.074	1.060	1.049	1.043	1.036	1.032							
2004	5.660	1.419	1.184	1.126	1.094	1.074	1.057	1.047	1.037	1.033								
2005	5.835	1.406	1.210	1.135	1.099	1.068	1.056	1.045	1.037									
2006	6.059	1.490	1.215	1.127	1.088	1.068	1.057	1.042										
2007	5.906	1.462	1.213	1.125	1.091	1.069	1.050											
2008	5.878	1.460	1.205	1.124	1.089	1.068												
2009	5.771	1.452	1.204	1.123	1.081													
2010	6.077	1.423	1.181	1.103														
2011	5.961	1.421	1.173															
2012	6.180	1.388																
2013	6.247																	
$ Wtd Avg	7.235	1.561	1.215	1.133	1.098	1.078	1.065	1.055	1.048	1.043	1.038	1.034	1.031	1.028	1.026	1.024	1.023	1.021
Strt Average	7.895	1.618	1.218	1.136	1.102	1.082	1.069	1.059	1.052	1.046	1.041	1.036	1.032	1.029	1.026	1.024	1.023	1.021
3 Yr $ Wtd Avg	6.122	1.412	1.185	1.117	1.087	1.068	1.055	1.045	1.039	1.035	1.031	1.028	1.027	1.026	1.024	1.020	1.020	1.019
5 Yr $ Wtd Avg	6.039	1.431	1.196	1.121	1.090	1.069	1.056	1.048	1.041	1.037	1.033	1.030	1.029	1.026	1.024	1.021	1.021	1.019
Inv. Power Curve	7.251	1.484	1.230	1.147	1.106	1.082	1.067	1.056	1.048	1.042	1.037	1.033	1.030	1.027	1.025	1.023	1.022	1.020
Selected	7.235	1.561	1.215	1.133	1.098	1.078	1.065	1.055	1.048	1.043	1.038	1.034	1.031	1.028	1.026	1.024	1.023	1.021
Cumulative	40.185	5.554	3.559	2.928	2.584	2.352	2.182	2.050	1.942	1.854	1.778	1.713	1.657	1.607	1.563	1.523	1.487	1.454

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	197,173	201,202	204,879	208,943	212,876	216,896	220,794	224,659	227,906	230,808	233,741	236,565	239,529	242,249	244,600	246,882	249,006	
1981	199,412	203,207	207,361	211,259	215,796	220,046	224,030	227,372	230,843	233,984	237,303	240,301	242,772	244,845	246,673	248,526		
1982	203,538	207,578	211,765	216,067	220,327	224,569	228,464	231,575	235,279	238,483	241,585	244,121	246,771	249,000	251,101			
1983	224,768	229,678	234,765	239,114	243,843	247,721	250,828	254,276	257,210	259,800	262,408	264,894	267,214	269,301				
1984	272,019	277,958	284,034	289,720	294,799	298,798	303,206	307,267	311,151	315,212	319,158	322,171	324,796					
1985	341,802	350,292	359,305	366,173	373,028	379,914	386,172	392,905	399,178	405,279	410,568	414,653						
1986	343,821	352,350	360,105	366,106	372,940	379,022	385,394	390,871	396,520	401,286	405,875							
1987	372,453	378,901	385,166	392,436	399,547	405,567	411,129	416,427	421,269	425,593								
1988	429,019	436,773	444,745	452,250	459,843	466,367	472,461	477,419	482,270									
1989	450,754	459,276	467,360	475,189	481,844	488,542	494,304	499,473										
1990	451,575	459,829	467,930	475,055	482,036	488,164	493,814											
1991	436,291	443,359	449,874	456,140	461,921	467,235												
1992	422,031	430,715	437,810	444,883	451,150													
1993	395,999	401,992	407,510	412,240														
1994	399,273	406,411	412,416															
1995	387,113	393,164																
1996	380,735																	
1997																		
1998																		
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2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.020	1.018	1.020	1.019	1.019	1.018	1.018	1.014	1.013	1.013	1.012	1.013	1.011	1.010	1.009	1.009		
1981	1.019	1.020	1.019	1.021	1.020	1.018	1.015	1.015	1.014	1.014	1.013	1.010	1.009	1.007	1.008			
1982	1.020	1.020	1.020	1.020	1.019	1.017	1.014	1.016	1.014	1.013	1.010	1.011	1.009	1.008				
1983	1.022	1.022	1.019	1.020	1.016	1.013	1.014	1.012	1.010	1.010	1.009	1.009	1.008					
1984	1.022	1.022	1.020	1.018	1.014	1.015	1.013	1.013	1.013	1.013	1.009	1.008						
1985	1.025	1.026	1.019	1.019	1.018	1.016	1.017	1.016	1.015	1.013	1.010							
1986	1.025	1.022	1.017	1.019	1.016	1.017	1.014	1.014	1.012	1.011								
1987	1.017	1.017	1.019	1.018	1.015	1.014	1.013	1.012	1.010									
1988	1.018	1.018	1.017	1.017	1.014	1.013	1.010	1.010										
1989	1.019	1.018	1.017	1.014	1.014	1.012	1.010											
1990	1.018	1.018	1.015	1.015	1.013	1.012												
1991	1.016	1.015	1.014	1.013	1.012													
1992	1.021	1.016	1.016	1.014														
1993	1.015	1.014	1.012															
1994	1.018	1.015																
1995	1.016																	
1996																		
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2012																		
2013																		

																		Tail
$ Wtd Avg	1.019	1.018	1.017	1.017	1.015	1.014	1.013	1.013	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.009	----	----
Strt Average	1.019	1.019	1.017	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.009	----	----
3 Yr $ Wtd Avg	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.012	1.012	1.012	1.010	1.009	1.008	1.009	----	----	----	----
5 Yr $ Wtd Avg	1.017	1.016	1.015	1.014	1.013	1.013	1.013	1.013	1.012	1.012	1.010	1.010	----	----	----	----	----	----
Inv. Power Curve	1.019	1.018	1.017	1.016	1.015	1.014	1.013	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.149
Selected	1.019	1.018	1.017	1.017	1.015	1.014	1.013	1.013	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.009	1.009	1.149
Cumulative	1.425	1.398	1.373	1.350	1.328	1.308	1.290	1.273	1.256	1.240	1.225	1.212	1.200	1.190	1.180	1.170	1.160	1.149

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3,992	32,658	57,874	71,038	82,026	92,377	102,646	112,780	122,732	132,535	141,814	151,697	162,239	170,874	177,995	183,594	188,597	193,305
1981	4,374	35,735	63,038	76,850	88,059	98,410	108,721	118,934	128,646	137,778	147,801	158,550	167,558	175,196	181,247	186,768	191,580	195,455
1982	5,246	40,740	67,894	82,302	94,258	105,255	115,883	125,963	135,467	145,796	157,158	166,582	173,855	179,822	185,436	190,553	194,978	199,632
1983	5,238	42,920	75,718	92,181	105,656	117,677	128,996	139,878	151,718	164,339	175,526	184,217	191,613	198,636	204,609	209,870	214,769	219,699
1984	6,507	53,070	93,793	114,796	131,670	146,812	160,797	175,987	192,826	207,549	218,929	227,770	235,653	242,802	248,861	254,475	259,810	265,872
1985	7,075	59,547	109,447	136,035	157,514	176,693	197,603	220,530	239,554	255,342	267,701	278,943	289,188	297,969	306,421	314,627	323,922	333,050
1986	6,903	59,932	114,034	141,928	164,423	187,376	211,213	231,614	248,305	261,618	273,708	283,935	292,392	300,860	309,657	318,483	326,895	335,521
1987	7,385	65,275	126,813	158,868	187,672	216,683	241,097	260,080	274,677	287,580	299,056	308,473	318,565	327,153	336,859	346,136	355,284	363,883
1988	8,538	75,006	146,458	189,857	228,413	259,216	282,021	299,870	316,198	329,979	341,390	352,425	363,177	374,744	386,359	397,721	408,996	419,869
1989	8,496	77,394	163,309	217,954	256,791	284,469	305,140	323,111	338,711	351,392	364,200	375,706	387,603	399,360	411,295	421,993	432,658	442,220
1990	7,014	75,232	172,186	224,959	258,164	281,602	301,669	318,865	332,688	345,738	358,180	371,644	385,387	398,641	410,739	422,520	433,588	442,856
1991	10,148	120,089	195,999	237,163	264,685	286,019	303,187	317,150	330,042	341,781	354,287	367,144	379,624	391,277	402,489	411,979	420,202	428,623
1992	10,797	123,578	191,401	227,957	252,323	270,793	285,726	299,261	311,401	324,514	337,510	349,647	361,859	373,699	384,838	394,195	404,456	413,358
1993	13,552	116,075	179,925	214,781	237,627	254,451	269,038	281,586	294,694	308,797	321,656	334,270	345,281	355,103	363,715	371,955	380,347	388,901
1994	9,638	107,555	169,288	201,098	222,389	241,507	257,892	273,697	289,676	304,735	319,107	332,680	343,361	353,060	362,168	372,256	381,801	390,893
1995	12,308	112,665	166,093	194,129	216,477	234,592	252,235	268,323	283,951	299,127	313,804	325,066	335,650	345,517	354,926	364,522	372,747	380,322
1996	12,988	110,434	160,302	192,144	214,286	234,167	252,149	269,763	284,791	299,089	311,387	321,871	331,469	341,230	351,307	359,720	367,205	374,503
1997	10,341	109,599	167,594	198,393	223,657	246,599	267,286	285,713	303,371	317,597	329,675	341,727	353,187	365,623	374,755	383,235	390,877	398,123
1998	14,117	123,401	181,002	218,979	249,899	276,554	300,296	323,031	341,664	356,447	371,096	385,403	399,196	411,058	422,632	433,419	442,033	
1999	18,543	127,496	192,036	238,198	274,239	303,016	329,979	350,861	369,219	386,481	402,043	418,926	433,567	447,440	459,422	470,050		
2000	19,857	144,501	225,976	277,830	315,894	348,600	374,232	395,495	415,138	433,314	453,573	469,320	483,450	496,025	508,002			
2001	21,634	155,939	235,107	281,529	317,984	346,476	370,132	391,317	410,636	430,141	446,130	460,137	472,627	483,734				
2002	24,123	168,387	246,412	298,716	335,284	364,541	390,333	413,099	437,570	456,791	472,981	487,686	500,707					
2003	30,306	166,192	241,042	287,452	320,201	348,508	373,071	398,110	417,560	435,550	451,109	465,526						
2004	29,370	166,245	235,983	279,474	312,961	340,456	369,601	390,832	409,090	424,240	438,434							
2005	27,077	158,005	222,192	264,566	297,323	335,408	358,068	378,185	395,350	410,187								
2006	23,632	143,183	206,221	246,724	292,287	317,998	339,472	359,011	373,974									
2007	23,719	138,712	202,361	248,397	279,310	304,570	325,568	341,724										
2008	24,456	143,748	209,850	252,785	284,089	309,310	330,471											
2009	18,835	108,693	157,723	189,758	213,121	230,356												
2010	19,131	116,005	164,824	195,012	215,330													
2011	18,573	111,173	158,992	186,889														
2012	16,450	101,669	141,166															
2013	16,506	103,120																
2014	21,068																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	8.181	1.772	1.227	1.155	1.126	1.111	1.099	1.088	1.080	1.070	1.070	1.069	1.053	1.042	1.031	1.027	1.025	1.020
1981	8.170	1.764	1.219	1.146	1.118	1.105	1.094	1.082	1.071	1.073	1.073	1.057	1.046	1.035	1.030	1.026	1.020	1.020
1982	7.766	1.667	1.212	1.145	1.117	1.101	1.087	1.075	1.076	1.078	1.060	1.044	1.034	1.031	1.028	1.023	1.024	1.020
1983	8.193	1.764	1.217	1.146	1.114	1.096	1.084	1.085	1.083	1.068	1.050	1.040	1.037	1.030	1.026	1.023	1.023	1.023
1984	8.156	1.767	1.224	1.147	1.115	1.095	1.094	1.096	1.076	1.055	1.040	1.035	1.030	1.025	1.023	1.021	1.023	1.023
1985	8.417	1.838	1.243	1.158	1.122	1.118	1.116	1.086	1.066	1.048	1.042	1.037	1.030	1.028	1.027	1.030	1.028	1.026
1986	8.682	1.903	1.245	1.158	1.140	1.127	1.097	1.072	1.054	1.046	1.037	1.030	1.029	1.029	1.029	1.026	1.026	1.025
1987	8.839	1.943	1.253	1.181	1.155	1.113	1.079	1.056	1.047	1.040	1.031	1.033	1.027	1.030	1.028	1.026	1.024	1.024
1988	8.785	1.953	1.296	1.203	1.135	1.088	1.063	1.054	1.044	1.035	1.032	1.031	1.032	1.031	1.029	1.028	1.027	1.022
1989	9.109	2.110	1.335	1.178	1.108	1.073	1.059	1.048	1.037	1.036	1.032	1.032	1.030	1.030	1.026	1.025	1.022	1.019
1990	10.726	2.289	1.306	1.148	1.091	1.071	1.057	1.043	1.039	1.036	1.038	1.037	1.034	1.030	1.029	1.026	1.021	1.020
1991	11.834	1.632	1.210	1.116	1.081	1.060	1.046	1.041	1.036	1.037	1.036	1.034	1.031	1.029	1.024	1.020	1.020	1.018
1992	11.445	1.549	1.191	1.107	1.073	1.055	1.047	1.041	1.042	1.040	1.036	1.035	1.033	1.030	1.024	1.026	1.022	1.021
1993	8.565	1.550	1.194	1.106	1.071	1.057	1.047	1.047	1.048	1.042	1.039	1.033	1.028	1.024	1.023	1.023	1.022	1.018
1994	11.159	1.574	1.188	1.106	1.086	1.068	1.061	1.058	1.052	1.047	1.043	1.032	1.028	1.026	1.028	1.026	1.024	1.021
1995	9.154	1.474	1.169	1.115	1.084	1.075	1.064	1.058	1.053	1.049	1.036	1.033	1.029	1.027	1.027	1.023	1.020	1.018
1996	8.503	1.452	1.199	1.115	1.093	1.077	1.070	1.056	1.050	1.041	1.034	1.030	1.029	1.030	1.024	1.021	1.020	1.017
1997	10.598	1.529	1.184	1.127	1.103	1.084	1.069	1.062	1.047	1.038	1.037	1.034	1.035	1.025	1.023	1.020	1.019	
1998	8.742	1.467	1.210	1.141	1.107	1.086	1.076	1.058	1.043	1.041	1.039	1.036	1.030	1.028	1.026	1.020		
1999	6.876	1.506	1.240	1.151	1.105	1.089	1.063	1.052	1.047	1.040	1.042	1.035	1.032	1.027	1.023			
2000	7.277	1.564	1.229	1.137	1.104	1.074	1.057	1.050	1.044	1.047	1.035	1.030	1.026	1.024				
2001	7.208	1.508	1.197	1.129	1.090	1.068	1.057	1.049	1.048	1.037	1.031	1.027	1.023					
2002	6.980	1.463	1.212	1.122	1.087	1.071	1.058	1.059	1.044	1.035	1.031	1.027						
2003	5.484	1.450	1.193	1.114	1.088	1.070	1.067	1.049	1.043	1.036	1.032							
2004	5.660	1.419	1.184	1.120	1.088	1.086	1.057	1.047	1.037	1.033								
2005	5.835	1.406	1.191	1.124	1.128	1.068	1.056	1.045	1.038									
2006	6.059	1.440	1.196	1.185	1.088	1.068	1.058	1.042										
2007	5.848	1.459	1.227	1.124	1.090	1.069	1.050											
2008	5.878	1.460	1.205	1.124	1.089	1.068												
2009	5.771	1.451	1.203	1.123	1.081													
2010	6.064	1.421	1.183	1.104														
2011	5.986	1.430	1.175															
2012	6.180	1.388																
2013	6.247																	
$ Wtd Avg	7.233	1.559	1.215	1.135	1.099	1.078	1.065	1.055	1.048	1.043	1.038	1.034	1.031	1.028	1.026	1.024	1.023	1.021
Strt Average	7.893	1.617	1.217	1.137	1.102	1.082	1.069	1.059	1.052	1.046	1.041	1.036	1.032	1.029	1.026	1.024	1.023	1.021
3 Yr $ Wtd Avg	6.132	1.414	1.187	1.118	1.087	1.068	1.055	1.045	1.039	1.035	1.031	1.028	1.027	1.026	1.024	1.020	1.020	1.019
5 Yr $ Wtd Avg	6.041	1.432	1.200	1.134	1.096	1.072	1.058	1.049	1.042	1.038	1.034	1.031	1.029	1.027	1.024	1.022	1.021	1.019
Inv. Power Curve	7.233	1.486	1.231	1.147	1.106	1.083	1.067	1.056	1.048	1.042	1.037	1.033	1.030	1.028	1.025	1.023	1.022	1.020
Selected	7.233	1.559	1.215	1.135	1.099	1.078	1.065	1.055	1.048	1.043	1.038	1.034	1.031	1.028	1.026	1.024	1.023	1.021
Cumulative	40.213	5.559	3.566	2.936	2.587	2.354	2.183	2.050	1.943	1.854	1.778	1.713	1.657	1.607	1.563	1.523	1.487	1.454

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	197,173	201,202	204,879	208,943	212,876	216,896	220,794	224,659	227,906	230,808	233,741	236,565	239,529	242,249	244,597	246,881	249,006	
1981	199,412	203,207	207,361	211,259	215,796	220,046	224,030	227,372	230,843	233,984	237,303	240,301	242,771	244,843	246,671	248,526		
1982	203,538	207,578	211,765	216,067	220,327	224,569	228,464	231,575	235,279	238,483	241,585	244,120	246,765	248,997	251,099			
1983	224,768	229,678	234,765	239,114	243,843	247,721	250,828	254,276	257,210	259,800	262,407	264,890	267,212	269,301				
1984	272,019	277,958	284,034	289,720	294,799	298,798	303,206	307,267	311,151	315,210	319,153	322,166	324,793					
1985	341,802	350,292	359,305	366,173	373,028	379,914	386,172	392,905	399,176	405,268	410,560	414,653						
1986	343,821	352,350	360,105	366,106	372,940	379,022	385,394	390,869	396,513	401,283	405,873							
1987	372,453	378,901	385,166	392,436	399,547	405,567	411,129	416,424	421,268	425,593								
1988	429,019	436,773	444,745	452,250	459,843	466,366	472,452	477,413	482,265									
1989	450,754	459,276	467,360	475,189	481,841	488,532	494,294	499,468										
1990	451,575	459,829	467,930	475,051	482,027	488,157	493,810											
1991	436,291	443,359	449,871	456,132	461,918	467,233												
1992	422,031	430,712	437,806	444,880	451,149													
1993	395,997	401,982	407,505	412,237														
1994	399,266	406,407	412,413															
1995	387,104	393,160																
1996	380,731																	
1997																		
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2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.020	1.018	1.020	1.019	1.019	1.018	1.018	1.014	1.013	1.013	1.012	1.013	1.011	1.010	1.009	1.009		
1981	1.019	1.020	1.019	1.021	1.020	1.018	1.015	1.015	1.014	1.014	1.013	1.010	1.009	1.007	1.008			
1982	1.020	1.020	1.020	1.020	1.019	1.017	1.014	1.016	1.014	1.013	1.010	1.011	1.009	1.008				
1983	1.022	1.022	1.019	1.020	1.016	1.013	1.014	1.012	1.010	1.010	1.009	1.009	1.008					
1984	1.022	1.022	1.020	1.018	1.014	1.015	1.013	1.013	1.013	1.013	1.009	1.008						
1985	1.025	1.026	1.019	1.019	1.018	1.016	1.017	1.016	1.015	1.013	1.010							
1986	1.025	1.022	1.017	1.019	1.016	1.017	1.014	1.014	1.012	1.011								
1987	1.017	1.017	1.019	1.018	1.015	1.014	1.013	1.012	1.010									
1988	1.018	1.018	1.017	1.017	1.014	1.013	1.011	1.010										
1989	1.019	1.018	1.017	1.014	1.014	1.012	1.010											
1990	1.018	1.018	1.015	1.015	1.013	1.012												
1991	1.016	1.015	1.014	1.013	1.012													
1992	1.021	1.016	1.016	1.014														
1993	1.015	1.014	1.012															
1994	1.018	1.015																
1995	1.016																	
1996																		
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2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.019	1.018	1.017	1.017	1.015	1.014	1.013	1.013	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.009	----	----
Strt Average	1.019	1.019	1.017	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.009	----	----
3 Yr $ Wtd Avg	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.012	1.012	1.012	1.010	1.009	1.008	1.009	----	----	----	----
5 Yr $ Wtd Avg	1.017	1.016	1.015	1.014	1.013	1.013	1.013	1.013	1.012	1.012	1.010	1.010	----	----	----	----	----	----
Inv. Power Curve	1.019	1.018	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.149
Selected	1.019	1.018	1.017	1.017	1.015	1.014	1.013	1.013	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.009	1.009	1.149
Cumulative	1.425	1.398	1.373	1.350	1.328	1.308	1.290	1.272	1.256	1.240	1.225	1.212	1.200	1.189	1.179	1.170	1.160	1.149

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		441,074
1987																	466,951	473,068
1988																552,159	558,087	561,627
1989															574,073	581,180	580,188	584,976
1990														578,387	588,207	593,556	602,523	598,357
1991													537,125	548,135	555,730	560,972	560,763	558,964
1992												513,368	523,400	527,853	540,094	541,291	549,212	501,608
1993											482,640	492,693	498,190	498,650	497,005	498,238	450,190	454,198
1994										483,321	495,473	505,072	510,092	508,987	508,159	465,099	471,405	481,429
1995									458,925	474,659	486,622	489,875	488,828	490,191	452,834	458,978	461,168	460,476
1996								457,904	468,150	471,816	480,107	478,627	478,380	435,246	441,107	441,620	440,487	443,384
1997							487,855	492,067	505,214	509,000	509,662	507,488	468,056	474,590	476,516	471,033	468,828	472,220
1998						543,953	554,032	554,449	578,089	573,459	577,575	538,595	540,679	539,940	544,339	547,282	547,774	
1999					590,810	605,364	602,315	600,384	611,414	612,534	556,275	556,878	568,468	577,268	581,910	582,896		
2000				670,106	670,889	663,252	662,011	650,322	665,911	615,969	622,299	632,302	634,878	641,387	636,819			
2001			674,389	669,259	645,163	646,925	651,943	642,023	585,681	587,083	595,623	594,644	594,773	597,929				
2002		1,074,706	702,880	666,079	668,838	677,881	673,668	619,535	648,627	666,622	668,060	658,176	651,173					
2003	594,464	1,066,595	625,924	622,799	627,584	635,668	559,726	566,739	586,167	590,402	593,984	596,443						
2004	583,695	933,779	593,986	593,119	607,455	545,922	548,635	579,952	581,751	581,888	578,715							
2005	520,395	891,507	543,557	560,820	486,595	521,789	542,374	553,268	559,128	565,041								
2006	477,732	815,825	516,610	428,952	442,840	485,015	490,099	497,524	501,677									
2007	493,151	802,532	374,293	398,182	444,526	458,825	470,382	480,322										
2008	474,409	337,211	354,121	408,884	449,005	479,033	495,577											
2009	106,514	231,666	278,818	303,240	327,246	353,016												
2010	67,798	238,582	284,882	302,294	322,751													
2011	66,914	260,074	277,345	296,531														
2012	66,186	239,976	243,609															
2013	68,258	230,785																
2014	79,662																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		1.018
1987																	1.013	1.014
1988																1.011	1.006	1.004
1989															1.012	0.998	1.008	1.001
1990														1.017	1.009	1.015	0.993	0.994
1991													1.020	1.014	1.009	1.000	0.997	0.913
1992												1.020	1.009	1.023	1.002	1.015	0.913	1.007
1993											1.021	1.011	1.001	0.997	1.002	0.904	1.009	1.011
1994										1.025	1.019	1.010	0.998	0.998	0.915	1.014	1.021	0.997
1995									1.034	1.025	1.007	0.998	1.003	0.924	1.014	1.005	0.998	0.997
1996								1.022	1.008	1.018	0.997	0.999	0.910	1.013	1.001	0.997	1.007	0.998
1997							1.009	1.027	1.007	1.001	0.996	0.922	1.014	1.004	0.988	0.995	1.007	
1998						1.019	1.001	1.043	0.992	1.007	0.933	1.004	0.999	1.008	1.005	1.001		
1999					1.025	0.995	0.997	1.018	1.002	0.908	1.001	1.021	1.015	1.008	1.002			
2000				1.001	0.989	0.998	0.982	1.024	0.925	1.010	1.016	1.004	1.010	0.993				
2001			0.992	0.964	1.003	1.008	0.985	0.912	1.002	1.015	0.998	1.000	1.005					
2002		0.654	0.948	1.004	1.014	0.994	0.920	1.047	1.028	1.002	0.985	0.989						
2003	1.794	0.587	0.995	1.008	1.013	0.881	1.013	1.034	1.007	1.006	1.004							
2004	1.600	0.636	0.999	1.024	0.899	1.005	1.057	1.003	1.000	0.995								
2005	1.713	0.610	1.032	0.868	1.072	1.039	1.020	1.011	1.011									
2006	1.708	0.633	0.830	1.032	1.095	1.010	1.015	1.008										
2007	1.627	0.466	1.064	1.116	1.032	1.025	1.021											
2008	0.711	1.050	1.155	1.098	1.067	1.035												
2009	2.175	1.204	1.088	1.079	1.079													
2010	3.519	1.194	1.061	1.068														
2011	3.887	1.066	1.069															
2012	3.626	1.015																
2013	3.381																	
$ Wtd Avg	1.719	0.696	1.004	1.012	1.019	0.998	0.999	1.012	1.000	1.000	0.997	0.998	1.000	1.000	0.997	0.996	0.997	0.995
Strt Average	2.340	0.829	1.021	1.024	1.026	1.001	1.002	1.014	1.002	1.001	0.998	0.998	0.999	1.000	0.996	0.996	0.998	0.996
3 Yr $ Wtd Avg	3.630	1.091	1.073	1.083	1.057	1.023	1.019	1.007	1.006	1.001	0.995	0.998	1.010	1.003	0.999	0.998	1.004	0.998
5 Yr $ Wtd Avg	3.197	1.100	1.089	1.079	1.069	1.023	1.026	1.021	1.010	1.005	1.001	1.003	1.009	1.005	1.002	1.002	1.009	1.002
Inv. Power Curve	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Selected	3.630	1.091	1.089	1.079	1.069	1.023	1.019	1.012	1.006	1.000	1.001	0.998	1.000	1.000	1.002	1.002	1.000	1.000
Cumulative	5.587	1.539	1.411	1.296	1.201	1.124	1.099	1.079	1.066	1.059	1.060	1.059	1.061	1.061	1.061	1.059	1.056	1.056

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980						255,518	258,692	261,668	265,519	264,752	264,333	255,642	257,155	260,363	262,195	262,655	263,570	
1981					256,557	261,385	262,788	265,570	266,680	265,299	256,676	258,473	259,648	259,204	259,655	260,386		
1982				259,962	265,479	268,660	271,843	270,966	273,542	263,129	265,232	266,132	267,116	267,943	268,398			
1983			285,107	287,932	291,801	293,601	291,820	290,970	280,996	281,416	281,920	282,157	283,431	284,054				
1984		340,739	346,580	353,305	359,143	356,466	355,790	338,556	340,967	341,385	341,886	343,335	343,561					
1985	439,485	448,490	456,303	457,744	459,747	462,092	448,303	451,728	450,232	452,507	454,430	449,629						
1986	449,071	453,620	461,831	455,467	455,813	433,666	437,576	439,818	441,397	444,612	446,231							
1987	479,505	481,422	480,370	485,353	459,560	462,746	463,574	463,646	464,789	465,062								
1988	563,992	560,424	551,799	520,396	525,231	526,505	528,383	526,670	523,821									
1989	585,818	584,077	543,574	548,760	549,925	552,192	548,796	551,742										
1990	594,841	537,213	537,748	540,457	542,727	544,681	545,813											
1991	510,058	510,008	510,767	513,179	514,631	514,788												
1992	505,099	506,536	508,825	510,375	513,703													
1993	458,984	458,657	459,335	458,853														
1994	480,163	474,131	469,620															
1995	459,218	458,801																
1996	442,471																	
1997																		
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2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980						1.012	1.012	1.015	0.997	0.998	0.967	1.006	1.012	1.007	1.002	1.003		
1981					1.019	1.005	1.011	1.004	0.995	0.967	1.007	1.005	0.998	1.002	1.003			
1982				1.021	1.012	1.012	0.997	1.010	0.962	1.008	1.003	1.004	1.003	1.002				
1983			1.010	1.013	1.006	0.994	0.997	0.966	1.001	1.002	1.001	1.005	1.002					
1984		1.017	1.019	1.017	0.993	0.998	0.952	1.007	1.001	1.001	1.004	1.001						
1985	1.020	1.017	1.003	1.004	1.005	0.970	1.008	0.997	1.005	1.004	0.989							
1986	1.010	1.018	0.986	1.001	0.951	1.009	1.005	1.004	1.007	1.004								
1987	1.004	0.998	1.010	0.947	1.007	1.002	1.000	1.002	1.001									
1988	0.994	0.985	0.943	1.009	1.002	1.004	0.997	0.995										
1989	0.997	0.931	1.010	1.002	1.004	0.994	1.005											
1990	0.903	1.001	1.005	1.004	1.004	1.002												
1991	1.000	1.001	1.005	1.003	1.000													
1992	1.003	1.005	1.003	1.007														
1993	0.999	1.001	0.999															
1994	0.987	0.990																
1995	0.999																	
1996																		
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2007																		
2008																		
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2010																		
2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	0.990	0.995	0.998	1.001	0.999	0.999	0.998	1.000	0.998	0.999	0.995	1.004	1.004	1.003	1.002	1.003	----	----
Strt Average	0.992	0.997	0.999	1.003	1.000	1.000	0.998	1.000	0.996	0.998	0.995	1.004	1.004	1.003	1.002	1.003	----	----
3 Yr $ Wtd Avg	0.995	0.999	1.002	1.005	1.003	1.000	1.001	1.000	1.004	1.003	0.997	1.003	1.001	1.003	----	----	----	----
5 Yr $ Wtd Avg	0.998	1.000	1.004	1.005	1.003	1.002	1.003	1.000	1.003	1.004	1.000	1.004	----	----	----	----	----	----
Inv. Power Curve	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.999	0.995	1.004	1.004	1.003	1.000	1.003	1.000	1.050
Cumulative	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.057	1.059	1.060	1.065	1.061	1.057	1.054	1.054	1.050	1.050

Exhibit PA-A8.7

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -2.4%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	9.90	1.000	0.43	4.26	14.64	1.160	13.8%	58,430	307,436
1981	6/30/2014	402	30,142	9.49	1.000	0.44	4.19	14.28	1.170	14.5%	62,453	310,979
1982	6/30/2014	390	30,059	9.74	1.000	0.45	4.41	13.93	1.180	15.2%	63,747	314,848
1983	6/30/2014	378	30,607	10.27	1.000	0.46	4.77	13.59	1.190	15.9%	66,305	335,606
1984	6/30/2014	366	33,122	11.56	1.000	0.48	5.50	13.26	1.200	16.7%	73,342	398,137
1985	6/30/2014	354	35,714	13.98	1.000	0.49	6.81	12.94	1.212	17.5%	80,942	495,595
1986	6/30/2014	342	38,298	13.01	1.000	0.50	6.50	12.62	1.225	18.4%	88,827	494,701
1987	6/30/2014	330	41,065	12.71	1.000	0.51	6.51	12.31	1.240	19.4%	97,956	523,549
1988	6/30/2014	318	44,222	13.47	1.000	0.53	7.07	12.01	1.256	20.4%	108,207	590,477
1989	6/30/2014	306	47,110	13.24	1.000	0.54	7.13	11.72	1.273	21.4%	118,219	617,692
1990	6/30/2014	294	49,660	12.65	1.000	0.55	6.98	11.43	1.290	22.5%	127,494	621,307
1991	6/30/2014	282	50,857	11.79	1.000	0.57	6.67	11.15	1.308	23.6%	133,617	600,852
1992	6/30/2014	270	52,804	11.32	1.000	0.58	6.56	10.88	1.328	24.7%	141,905	593,054
1993	6/30/2014	258	55,133	9.80	1.000	0.59	5.82	10.61	1.350	25.9%	151,762	564,002
1994	6/30/2014	246	57,740	9.72	1.000	0.61	5.92	10.35	1.373	27.2%	162,385	574,801
1995	6/30/2014	234	60,950	8.94	1.000	0.62	5.58	10.10	1.398	28.5%	175,243	568,407
1996	6/30/2014	222	63,664	8.46	1.000	0.64	5.42	9.85	1.425	29.8%	186,981	567,716
1997	6/30/2014	210	68,077	8.51	1.000	0.66	5.59	9.61	1.454	31.2%	204,359	602,483
1998	6/30/2014	198	71,447	9.23	1.000	0.67	6.21	9.37	1.487	32.8%	219,438	661,479
1999	6/30/2014	186	75,245	9.70	1.000	0.69	6.69	9.15	1.523	34.3%	236,302	706,356
2000	6/30/2014	174	79,122	10.05	1.000	0.71	7.11	8.92	1.563	36.0%	254,124	762,145
2001	6/30/2014	162	80,397	9.40	1.000	0.72	6.81	8.70	1.607	37.8%	264,278	748,016
2002	6/30/2014	150	81,621	9.84	1.000	0.74	7.31	8.49	1.657	39.6%	274,694	775,404
2003	6/30/2014	138	82,433	9.41	1.000	0.76	7.17	8.28	1.713	41.6%	284,173	749,706
2004	6/30/2014	126	84,633	8.78	1.000	0.78	6.85	8.08	1.778	43.8%	299,187	737,623
2005	6/30/2014	114	86,912	8.26	1.000	0.80	6.61	7.88	1.854	46.1%	315,465	725,661
2006	6/30/2014	102	90,786	7.46	1.000	0.82	6.12	7.69	1.942	48.5%	338,679	712,660
2007	6/30/2014	90	93,585	6.97	1.000	0.84	5.86	7.50	2.050	51.2%	359,463	701,207
2008	6/30/2014	78	93,441	7.38	1.000	0.86	6.36	7.32	2.182	54.2%	370,386	700,877
2009	6/30/2014	66	86,523	5.94	1.000	0.88	5.25	7.14	2.352	57.5%	355,073	585,461
2010	6/30/2014	54	86,642	6.05	1.000	0.91	5.48	6.96	2.584	61.3%	369,822	585,312
2011	6/30/2014	42	90,268	5.83	1.000	0.93	5.41	6.79	2.928	65.8%	403,755	590,964
2012	6/30/2014	30	94,120	5.25	1.000	0.95	5.00	6.63	3.559	71.9%	448,452	589,617
2013	6/30/2014	18	98,557	6.45	1.000	0.98	6.29	6.46	5.554	82.0%	522,441	625,562
2014	6/30/2014	6	102,837	9.74	1.000	1.00	9.74	6.31	40.185	97.5%	632,415	653,483
	Total/Average		2,296,770				6.31				8,050,320	20,693,175
	Selected				Selected Pure Premium		6.31					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A8.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A8.19, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A8.3, Column (4).
(12) Exhibit PA-A8.3, Column (3) + Column (11).

Exhibit PA-A8.8

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -2.4%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	9.90	1.000	0.43	4.26	14.64	1.050	4.8%	20,206	283,776
1981	6/30/2014	402	30,142	9.49	1.000	0.44	4.19	14.28	1.054	5.1%	21,927	282,312
1982	6/30/2014	390	30,059	9.74	1.000	0.45	4.41	13.93	1.054	5.1%	21,331	289,730
1983	6/30/2014	378	30,607	10.27	1.000	0.46	4.77	13.59	1.057	5.4%	22,557	306,612
1984	6/30/2014	366	33,122	11.56	1.000	0.48	5.50	13.26	1.061	5.8%	25,447	369,007
1985	6/30/2014	354	35,714	13.98	1.000	0.49	6.81	12.94	1.065	6.1%	28,362	477,991
1986	6/30/2014	342	38,298	13.01	1.000	0.50	6.50	12.62	1.060	5.7%	27,443	473,674
1987	6/30/2014	330	41,065	12.71	1.000	0.51	6.51	12.31	1.059	5.6%	28,212	493,274
1988	6/30/2014	318	44,222	13.47	1.000	0.53	7.07	12.01	1.057	5.4%	28,562	552,383
1989	6/30/2014	306	47,110	13.24	1.000	0.54	7.13	11.72	1.056	5.3%	29,422	581,165
1990	6/30/2014	294	49,660	12.65	1.000	0.55	6.98	11.43	1.056	5.3%	30,256	576,069
1991	6/30/2014	282	50,857	11.79	1.000	0.57	6.67	11.15	1.056	5.3%	30,227	545,015
1992	6/30/2014	270	52,804	11.32	1.000	0.58	6.56	10.88	1.056	5.3%	30,616	544,319
1993	6/30/2014	258	55,133	9.80	1.000	0.59	5.82	10.61	1.056	5.3%	31,184	490,037
1994	6/30/2014	246	57,740	9.72	1.000	0.61	5.92	10.35	1.056	5.3%	31,859	501,479
1995	6/30/2014	234	60,950	8.94	1.000	0.62	5.58	10.10	1.056	5.3%	32,808	491,609
1996	6/30/2014	222	63,664	8.46	1.000	0.64	5.42	9.85	1.056	5.3%	33,430	475,902
1997	6/30/2014	210	68,077	8.51	1.000	0.66	5.59	9.61	1.056	5.3%	34,873	507,092
1998	6/30/2014	198	71,447	9.23	1.000	0.67	6.21	9.37	1.056	5.3%	35,704	583,477
1999	6/30/2014	186	75,245	9.70	1.000	0.69	6.69	9.15	1.059	5.6%	38,221	621,117
2000	6/30/2014	174	79,122	10.05	1.000	0.71	7.11	8.92	1.061	5.7%	40,568	677,387
2001	6/30/2014	162	80,397	9.40	1.000	0.72	6.81	8.70	1.061	5.8%	40,449	638,378
2002	6/30/2014	150	81,621	9.84	1.000	0.74	7.31	8.49	1.061	5.7%	39,759	690,932
2003	6/30/2014	138	82,433	9.41	1.000	0.76	7.17	8.28	1.059	5.6%	38,005	634,448
2004	6/30/2014	126	84,633	8.78	1.000	0.78	6.85	8.08	1.060	5.6%	38,532	617,247
2005	6/30/2014	114	86,912	8.26	1.000	0.80	6.61	7.88	1.059	5.6%	38,354	603,395
2006	6/30/2014	102	90,786	7.46	1.000	0.82	6.12	7.69	1.066	6.2%	42,984	544,662
2007	6/30/2014	90	93,585	6.97	1.000	0.84	5.86	7.50	1.079	7.3%	51,355	531,676
2008	6/30/2014	78	93,441	7.38	1.000	0.86	6.36	7.32	1.099	9.0%	61,717	557,294
2009	6/30/2014	66	86,523	5.94	1.000	0.88	5.25	7.14	1.124	11.0%	68,209	421,226
2010	6/30/2014	54	86,642	6.05	1.000	0.91	5.48	6.96	1.201	16.8%	101,078	423,829
2011	6/30/2014	42	90,268	5.83	1.000	0.93	5.41	6.79	1.296	22.8%	139,947	436,479
2012	6/30/2014	30	94,120	5.25	1.000	0.95	5.00	6.63	1.411	29.1%	181,688	425,296
2013	6/30/2014	18	98,557	6.45	1.000	0.98	6.29	6.46	1.539	35.0%	223,257	454,042
2014	6/30/2014	6	102,837	9.74	1.000	1.00	9.74	6.31	5.587	82.1%	532,478	612,140
	Total/Average		2,296,770				6.31				2,221,026	17,714,471
	Selected				Selected Pure Premium		6.31					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A8.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A8.19, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A8.3, Column (7).
(12) Exhibit PA-A8.3, Column (6) + Column (11).

Exhibit PA-A8.9

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	63.4%	1.000	1.00	63.4%	45.6%	1.240	19.4%	72,667	498,260
1988	6/30/2014	318	1,049,491	56.8%	1.000	1.00	56.8%	45.6%	1.256	20.4%	97,480	579,751
1989	6/30/2014	306	1,261,672	49.4%	1.000	1.00	49.4%	45.6%	1.273	21.4%	123,197	622,670
1990	6/30/2014	294	1,405,588	44.7%	1.000	1.00	44.7%	45.6%	1.290	22.5%	143,939	637,753
1991	6/30/2014	282	1,441,150	41.6%	1.000	1.00	41.6%	45.6%	1.308	23.6%	154,818	622,053
1992	6/30/2014	270	1,493,380	40.0%	1.000	1.00	40.0%	45.6%	1.328	24.7%	168,211	619,360
1993	6/30/2014	258	1,593,604	33.9%	1.000	1.00	33.9%	45.6%	1.350	25.9%	188,474	600,713
1994	6/30/2014	246	1,676,121	33.5%	1.000	1.00	33.5%	45.6%	1.373	27.2%	207,613	620,029
1995	6/30/2014	234	1,647,517	33.1%	1.000	1.00	33.1%	45.6%	1.398	28.5%	213,862	607,026
1996	6/30/2014	222	1,539,171	35.0%	1.000	1.00	35.0%	45.6%	1.425	29.8%	209,211	589,946
1997	6/30/2014	210	1,502,506	38.6%	1.000	1.00	38.6%	45.6%	1.454	31.2%	213,975	612,099
1998	6/30/2014	198	1,441,297	45.7%	1.000	1.00	45.7%	45.6%	1.487	32.8%	215,276	657,317
1999	6/30/2014	186	1,502,048	48.6%	1.000	1.00	48.6%	45.6%	1.523	34.3%	235,152	705,206
2000	6/30/2014	174	1,444,705	55.1%	1.000	1.00	55.1%	45.6%	1.563	36.0%	237,114	745,135
2001	6/30/2014	162	1,361,007	55.6%	1.000	1.00	55.6%	45.6%	1.607	37.8%	234,355	718,092
2002	6/30/2014	150	1,350,293	59.5%	1.000	1.00	59.5%	45.6%	1.657	39.6%	244,020	744,730
2003	6/30/2014	138	1,351,670	57.4%	1.000	1.00	57.4%	45.6%	1.713	41.6%	256,485	722,018
2004	6/30/2014	126	1,430,941	51.9%	1.000	1.00	51.9%	45.6%	1.778	43.8%	285,427	723,863
2005	6/30/2014	114	1,441,863	49.8%	1.000	1.00	49.8%	45.6%	1.854	46.1%	302,707	712,903
2006	6/30/2014	102	1,489,415	45.5%	1.000	1.00	45.5%	45.6%	1.942	48.5%	329,437	703,419
2007	6/30/2014	90	1,597,109	40.8%	1.000	1.00	40.8%	45.6%	2.050	51.2%	372,848	714,591
2008	6/30/2014	78	1,610,573	42.8%	1.000	1.00	42.8%	45.6%	2.182	54.2%	397,744	728,235
2009	6/30/2014	66	1,348,818	38.1%	1.000	1.00	38.1%	45.6%	2.352	57.5%	353,515	583,902
2010	6/30/2014	54	1,285,639	40.8%	1.000	1.00	40.8%	45.6%	2.584	61.3%	359,260	574,750
2011	6/30/2014	42	1,301,802	40.4%	1.000	1.00	40.4%	45.6%	2.928	65.8%	390,764	577,973
2012	6/30/2014	30	1,337,788	36.9%	1.000	1.00	36.9%	45.6%	3.559	71.9%	438,496	579,662
2013	6/30/2014	18	1,375,921	46.2%	1.000	1.00	46.2%	45.6%	5.554	82.0%	514,334	617,454
2014	6/30/2014	6	1,435,670	69.8%	1.000	1.00	69.8%	45.6%	40.185	97.5%	638,218	659,287
	Total/Average		39,539,419				45.6%				7,598,600	18,078,198
	Selected				Selected Loss Ratio		45.6%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A8.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A8.19, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A8.3, Column (4).
(12) Exhibit PA-A8.3, Column (3) + Column (11).

Exhibit PA-A8.10

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	63.4%	1.000	1.00	63.4%	45.6%	1.059	5.6%	20,929	485,991
1988	6/30/2014	318	1,049,491	56.8%	1.000	1.00	56.8%	45.6%	1.057	5.4%	25,730	549,551
1989	6/30/2014	306	1,261,672	49.4%	1.000	1.00	49.4%	45.6%	1.056	5.3%	30,661	582,403
1990	6/30/2014	294	1,405,588	44.7%	1.000	1.00	44.7%	45.6%	1.056	5.3%	34,159	579,971
1991	6/30/2014	282	1,441,150	41.6%	1.000	1.00	41.6%	45.6%	1.056	5.3%	35,023	549,811
1992	6/30/2014	270	1,493,380	40.0%	1.000	1.00	40.0%	45.6%	1.056	5.3%	36,292	549,995
1993	6/30/2014	258	1,593,604	33.9%	1.000	1.00	33.9%	45.6%	1.056	5.3%	38,728	497,581
1994	6/30/2014	246	1,676,121	33.5%	1.000	1.00	33.5%	45.6%	1.056	5.3%	40,733	510,353
1995	6/30/2014	234	1,647,517	33.1%	1.000	1.00	33.1%	45.6%	1.056	5.3%	40,038	498,839
1996	6/30/2014	222	1,539,171	35.0%	1.000	1.00	35.0%	45.6%	1.056	5.3%	37,405	479,876
1997	6/30/2014	210	1,502,506	38.6%	1.000	1.00	38.6%	45.6%	1.056	5.3%	36,514	508,733
1998	6/30/2014	198	1,441,297	45.7%	1.000	1.00	45.7%	45.6%	1.056	5.3%	35,026	582,800
1999	6/30/2014	186	1,502,048	48.6%	1.000	1.00	48.6%	45.6%	1.059	5.6%	38,035	620,931
2000	6/30/2014	174	1,444,705	55.1%	1.000	1.00	55.1%	45.6%	1.061	5.7%	37,852	674,671
2001	6/30/2014	162	1,361,007	55.6%	1.000	1.00	55.6%	45.6%	1.061	5.8%	35,869	633,798
2002	6/30/2014	150	1,350,293	59.5%	1.000	1.00	59.5%	45.6%	1.061	5.7%	35,319	686,492
2003	6/30/2014	138	1,351,670	57.4%	1.000	1.00	57.4%	45.6%	1.059	5.6%	34,302	630,745
2004	6/30/2014	126	1,430,941	51.9%	1.000	1.00	51.9%	45.6%	1.060	5.6%	36,760	615,475
2005	6/30/2014	114	1,441,863	49.8%	1.000	1.00	49.8%	45.6%	1.059	5.6%	36,803	601,844
2006	6/30/2014	102	1,489,415	45.5%	1.000	1.00	45.5%	45.6%	1.066	6.2%	41,812	543,489
2007	6/30/2014	90	1,597,109	40.8%	1.000	1.00	40.8%	45.6%	1.079	7.3%	53,267	533,589
2008	6/30/2014	78	1,610,573	42.8%	1.000	1.00	42.8%	45.6%	1.099	9.0%	66,276	561,853
2009	6/30/2014	66	1,348,818	38.1%	1.000	1.00	38.1%	45.6%	1.124	11.0%	67,910	420,926
2010	6/30/2014	54	1,285,639	40.8%	1.000	1.00	40.8%	45.6%	1.201	16.8%	98,191	420,942
2011	6/30/2014	42	1,301,802	40.4%	1.000	1.00	40.4%	45.6%	1.296	22.8%	135,445	431,976
2012	6/30/2014	30	1,337,788	36.9%	1.000	1.00	36.9%	45.6%	1.411	29.1%	177,654	421,263
2013	6/30/2014	18	1,375,921	46.2%	1.000	1.00	46.2%	45.6%	1.539	35.0%	219,792	450,578
2014	6/30/2014	6	1,435,670	69.8%	1.000	1.00	69.8%	45.6%	5.587	82.1%	537,364	617,026
	Total/Average		39,539,419				45.6%				2,063,887	15,241,503
	Selected				Selected Loss Ratio		45.6%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-A8.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-A8.19, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-A8.3, Column (7).
(12) Exhibit PA-A8.3, Column (6) + Column (11).

Exhibit PA-A8.11

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Case Reserve Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Loss	Case Reserves	Paid LDF	% Paid 1 / (5)	Incurred LDF	% Incurred 1 / (7)	Case Reserve Factor	Selected Case Reserve Factor	Estimated Ultimate Loss
1980	6/30/2014	414	249,006	14,565	1.160	86%	1.050	95%	0.529	0.275	267,577
1981	6/30/2014	402	248,526	11,860	1.170	85%	1.054	95%	0.541	0.275	263,649
1982	6/30/2014	390	251,101	17,298	1.180	85%	1.054	95%	0.503	0.275	273,157
1983	6/30/2014	378	269,301	14,753	1.190	84%	1.057	95%	0.516	0.275	288,113
1984	6/30/2014	366	324,796	18,765	1.200	83%	1.061	94%	0.531	0.275	348,723
1985	6/30/2014	354	414,653	34,976	1.212	82%	1.065	94%	0.539	0.275	459,251
1986	6/30/2014	342	405,875	40,356	1.225	82%	1.060	94%	0.447	0.275	457,334
1987	6/30/2014	330	425,593	39,469	1.240	81%	1.059	94%	0.405	0.275	475,920
1988	6/30/2014	318	482,270	41,551	1.256	80%	1.057	95%	0.359	0.275	535,252
1989	6/30/2014	306	499,473	52,269	1.273	79%	1.056	95%	0.331	0.275	566,122
1990	6/30/2014	294	493,814	51,999	1.290	78%	1.056	95%	0.311	0.275	560,118
1991	6/30/2014	282	467,235	47,553	1.308	76%	1.056	95%	0.292	0.275	527,870
1992	6/30/2014	270	451,150	62,553	1.328	75%	1.056	95%	0.275	0.275	530,912
1993	6/30/2014	258	412,240	46,613	1.350	74%	1.056	95%	0.259	0.259	470,908
1994	6/30/2014	246	412,416	57,204	1.373	73%	1.056	95%	0.244	0.244	483,583
1995	6/30/2014	234	393,164	65,637	1.398	72%	1.056	95%	0.230	0.230	473,920
1996	6/30/2014	222	380,735	61,736	1.425	70%	1.056	95%	0.218	0.218	455,912
1997	6/30/2014	210	398,124	74,096	1.454	69%	1.056	95%	0.206	0.206	487,465
1998	6/30/2014	198	442,041	105,733	1.487	67%	1.056	95%	0.194	0.194	568,320
1999	6/30/2014	186	470,054	112,842	1.523	66%	1.059	94%	0.193	0.193	604,670
2000	6/30/2014	174	508,021	128,798	1.563	64%	1.061	94%	0.190	0.190	661,286
2001	6/30/2014	162	483,738	114,191	1.607	62%	1.061	94%	0.181	0.181	618,565
2002	6/30/2014	150	500,710	150,464	1.657	60%	1.061	94%	0.169	0.169	676,636
2003	6/30/2014	138	465,533	130,910	1.713	58%	1.059	94%	0.154	0.154	616,654
2004	6/30/2014	126	438,436	140,279	1.778	56%	1.060	94%	0.148	0.148	599,452
2005	6/30/2014	114	410,197	154,844	1.854	54%	1.059	94%	0.138	0.138	586,472
2006	6/30/2014	102	373,982	127,696	1.942	51%	1.066	94%	0.145	0.145	520,240
2007	6/30/2014	90	341,744	138,578	2.050	49%	1.079	93%	0.167	0.167	503,420
2008	6/30/2014	78	330,490	165,087	2.182	46%	1.099	91%	0.200	0.200	528,585
2009	6/30/2014	66	230,387	122,629	2.352	43%	1.124	89%	0.238	0.238	382,175
2010	6/30/2014	54	215,490	107,261	2.584	39%	1.201	83%	0.376	0.376	363,093
2011	6/30/2014	42	187,209	109,323	2.928	34%	1.296	77%	0.530	0.530	354,526
2012	6/30/2014	30	141,166	102,443	3.559	28%	1.411	71%	0.681	0.681	313,381
2013	6/30/2014	18	103,120	127,665	5.554	18%	1.539	65%	0.746	0.746	326,051
2014	6/30/2014	6	21,068	58,594	40.185	2%	5.587	18%	5.328	5.328	391,857
			12,642,855	2,850,590							16,541,170

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Exhibit PA-A8.3, Column (4).
(7) Exhibit PA-A8.3, Column (7).
(11) Column (3) + Column (4) + Column (4) x Column (10).

Exhibit PA-A8.12

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	2,124	17.011	36,131	285,137
1981	6/30/2014	402	1,853	17.577	32,570	281,096
1982	6/30/2014	390	2,101	18.153	38,132	289,233
1983	6/30/2014	378	2,087	18.740	39,109	308,410
1984	6/30/2014	366	2,625	19.340	50,766	375,562
1985	6/30/2014	354	4,085	19.850	81,087	495,740
1986	6/30/2014	342	4,589	20.347	93,367	499,242
1987	6/30/2014	330	4,323	20.833	90,072	515,665
1988	6/30/2014	318	4,851	21.307	103,353	585,623
1989	6/30/2014	306	5,169	21.770	112,535	612,008
1990	6/30/2014	294	5,650	22.221	125,548	619,362
1991	6/30/2014	282	5,314	22.662	120,428	587,662
1992	6/30/2014	270	6,267	23.092	144,710	595,859
1993	6/30/2014	258	4,729	23.511	111,194	523,433
1994	6/30/2014	246	6,005	23.921	143,641	556,057
1995	6/30/2014	234	6,051	24.320	147,155	540,319
1996	6/30/2014	222	6,225	24.710	153,831	534,566
1997	6/30/2014	210	7,244	25.091	181,760	579,884
1998	6/30/2014	198	8,609	25.462	219,201	661,242
1999	6/30/2014	186	10,623	25.825	274,340	744,393
2000	6/30/2014	174	11,972	24.136	288,951	796,972
2001	6/30/2014	162	11,100	22.616	251,042	734,780
2002	6/30/2014	150	13,010	21.248	276,442	777,152
2003	6/30/2014	138	14,410	20.018	288,452	753,986
2004	6/30/2014	126	14,183	18.911	268,211	706,648
2005	6/30/2014	114	14,821	17.915	265,528	675,725
2006	6/30/2014	102	14,944	17.019	254,337	628,319
2007	6/30/2014	90	16,130	16.213	261,502	603,246
2008	6/30/2014	78	21,123	15.487	327,131	657,622
2009	6/30/2014	66	17,195	14.834	255,084	485,471
2010	6/30/2014	54	20,145	13.686	275,695	491,185
2011	6/30/2014	42	27,556	11.492	316,691	503,899
2012	6/30/2014	30	39,497	8.728	344,732	485,897
2013	6/30/2014	18	86,614	6.877	595,681	698,801
2014	6/30/2014	6	21,068	53.915	1,135,893	1,156,961
			444,292		7,704,301	20,347,156

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A8.14, Page 1 and Exhibit PA-A8.14, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

Exhibit PA-A8.13

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Persistency Per Loss Time Claim Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor (Adj. for Inflation)	(5) Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	3.071	0
1945	6/30/2014	834	0	3.305	0
1946	6/30/2014	822	0	3.548	0
1947	6/30/2014	810	0	3.799	0
1948	6/30/2014	798	2	4.058	9
1949	6/30/2014	786	2	4.325	8
1950	6/30/2014	774	4	4.597	20
1951	6/30/2014	762	9	4.877	42
1952	6/30/2014	750	3	5.164	15
1953	6/30/2014	738	8	5.459	41
1954	6/30/2014	726	4	5.762	23
1955	6/30/2014	714	1	6.074	5
1956	6/30/2014	702	11	6.396	71
1957	6/30/2014	690	40	6.727	267
1958	6/30/2014	678	20	7.068	138
1959	6/30/2014	666	101	7.418	746
1960	6/30/2014	654	129	7.778	1,006
1961	6/30/2014	642	141	8.146	1,145
1962	6/30/2014	630	209	8.523	1,779
1963	6/30/2014	618	157	8.910	1,399
1964	6/30/2014	606	671	9.305	6,246
1965	6/30/2014	594	80	9.710	773
1966	6/30/2014	582	412	10.125	4,176
1967	6/30/2014	570	243	10.551	2,559
1968	6/30/2014	558	333	10.987	3,661
1969	6/30/2014	546	404	11.433	4,621
1970	6/30/2014	534	352	11.891	4,181
1971	6/30/2014	522	749	12.359	9,257
1972	6/30/2014	510	436	12.837	5,599
1973	6/30/2014	498	752	13.325	10,020
1974	6/30/2014	486	1,287	13.823	17,790
1975	6/30/2014	474	747	14.331	10,704
1976	6/30/2014	462	1,132	14.848	16,810
1977	6/30/2014	450	1,819	15.375	27,961
1978	6/30/2014	438	1,708	15.911	27,174
1979	6/30/2014	426	1,453	16.456	23,903
			13,416		182,150

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A8.14, Page 1 and Exhibit PA-A8.14, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	103	736	647	338	282	266	264	260	256	252	238	254	271	222	183	144	128	121
1981	118	848	738	373	303	280	279	276	262	247	271	290	243	206	164	149	130	105
1982	155	1,051	804	427	354	326	315	298	281	306	336	279	215	177	166	152	131	138
1983	152	1,095	953	478	392	349	329	316	344	367	325	253	215	204	174	153	142	143
1984	157	1,125	984	507	408	366	338	367	407	356	275	214	190	173	146	136	129	146
1985	158	1,170	1,113	593	479	428	466	511	424	352	276	251	228	196	188	183	207	204
1986	151	1,161	1,185	611	493	503	522	447	366	292	265	224	185	185	193	193	184	189
1987	153	1,199	1,275	664	597	601	506	393	302	267	238	195	209	178	201	192	190	178
1988	165	1,286	1,382	840	746	596	441	345	316	267	221	213	208	224	225	220	218	210
1989	159	1,289	1,608	1,023	727	518	387	336	292	237	240	215	223	220	223	200	200	179
1990	132	1,288	1,830	996	627	442	379	325	261	246	235	254	259	250	228	222	209	175
1991	208	2,252	1,555	843	564	437	352	286	264	240	256	263	256	239	230	194	168	173
1992	228	2,380	1,431	771	514	390	315	286	256	277	274	256	258	250	235	197	217	188
1993	289	2,184	1,360	742	487	358	311	267	279	300	274	269	235	209	183	180	179	178
1994	209	2,128	1,341	691	463	415	356	343	347	327	312	295	232	211	202	225	198	198
1995	285	2,323	1,237	649	517	419	408	372	362	351	340	261	245	236	224	209	190	176
1996	328	2,460	1,259	804	559	502	454	445	379	361	310	265	250	253	240	213	189	184
1997	280	2,686	1,569	833	684	621	560	499	478	385	327	334	320	319	247	230	207	196
1998	388	3,006	1,584	1,045	850	733	653	625	512	407	415	406	355	326	319	297	237	
1999	494	2,904	1,720	1,230	961	767	719	557	489	475	431	419	390	370	319	283		
2000	524	3,291	2,151	1,369	1,005	864	677	561	535	501	497	416	374	331	316			
2001	649	4,029	2,375	1,393	1,094	855	710	659	602	540	480	421	374	333				
2002	721	4,315	2,333	1,564	1,094	875	797	713	674	575	485	439	389					
2003	956	4,287	2,362	1,464	1,033	933	819	706	614	568	490	455						
2004	1,007	4,694	2,392	1,491	1,208	1,012	870	728	627	519	486							
2005	1,021	4,935	2,419	1,758	1,368	1,141	855	759	646	559								
2006	1,032	5,221	3,067	2,006	1,438	1,124	940	852	653									
2007	1,110	5,446	3,030	2,039	1,448	1,185	981	755										
2008	1,280	6,243	3,459	2,249	1,642	1,317	1,105											
2009	1,239	5,910	3,229	2,112	1,531	1,131												
2010	1,210	6,144	3,111	1,891	1,274													
2011	1,209	5,999	3,037	1,768														
2012	1,087	5,633	2,611															
2013	1,081	5,672																
2014	1,335																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	6.226	0.764	0.458	0.756	0.877	0.943	0.934	0.926	0.959	0.965	0.937	0.932	0.911	0.886	0.879	0.861	0.929	0.948
1982	5.456	0.702	0.464	0.710	0.790	0.856	0.877	0.879	0.877	0.886	0.863	0.872	0.958	0.926	0.897	0.858	0.799	0.776
1983	6.904	0.734	0.448	0.740	0.832	0.901	0.907	0.890	0.889	0.917	0.858	0.853	0.822	0.815	0.873	0.857	0.968	0.807
1984	6.966	0.847	0.486	0.772	0.857	0.899	0.936	0.938	0.902	0.914	0.919	1.006	1.072	1.005	1.044	1.050	1.111	1.006
1985	7.131	0.841	0.456	0.688	0.764	0.790	0.787	0.796	0.838	0.781	0.775	0.760	0.756	0.747	0.720	0.704	0.707	0.730
1986	7.740	0.958	0.500	0.784	0.868	0.928	0.979	0.949	0.963	0.945	0.947	1.020	1.057	1.016	0.950	1.072	1.105	1.033
1987	7.591	0.988	0.479	0.742	0.842	0.869	0.883	0.929	0.964	0.991	0.942	0.949	0.887	1.083	0.961	0.959	0.997	1.020
1988	7.262	0.992	0.481	0.711	0.806	0.849	0.892	0.876	0.846	0.892	0.884	0.979	0.856	0.899	0.855	0.862	0.817	0.844
1989	8.087	1.072	0.522	0.729	0.820	0.852	0.893	0.939	0.913	0.930	0.891	0.966	1.005	1.021	0.984	1.089	1.054	0.989
1990	9.738	1.248	0.559	0.730	0.826	0.874	0.888	0.899	0.909	0.973	0.917	0.876	0.848	0.893	0.877	0.897	0.856	0.913
1991	6.194	0.813	0.641	0.743	0.785	0.867	0.923	0.912	0.933	0.977	0.992	0.985	0.979	0.957	0.968	1.075	1.038	0.954
1992	9.887	0.654	0.589	0.731	0.850	0.903	0.908	0.925	0.939	0.926	0.961	0.998	0.926	0.920	0.827	0.853	0.797	0.836
1993	8.244	0.655	0.567	0.692	0.801	0.879	0.919	0.958	0.991	0.913	0.935	0.959	1.065	1.124	1.076	1.202	1.051	1.030
1994	10.427	0.639	0.553	0.704	0.775	0.748	0.751	0.813	0.865	0.837	0.860	0.795	0.901	0.870	0.894	0.794	0.897	0.765
1995	7.468	0.577	0.559	0.713	0.803	0.849	0.841	0.932	0.904	0.889	0.868	0.890	0.860	0.853	1.006	0.949	1.038	1.037
1996	7.085	0.503	0.516	0.644	0.750	0.814	0.820	0.814	0.926	0.941	0.840	0.926	0.947	0.883	0.868	0.896	0.928	0.853
1997	8.791	0.469	0.512	0.671	0.734	0.731	0.794	0.761	0.755	0.807	0.810	0.748	0.793	0.752	0.860	0.824	0.891	0.802
1998	6.918	0.522	0.526	0.655	0.730	0.764	0.764	0.764	0.751	0.804	0.804	0.787	0.901	0.757	0.721	0.697	0.828	
1999	6.082	0.546	0.607	0.691	0.763	0.851	0.870	0.921	0.831	0.874	0.943	0.846	0.836	0.861	0.929	0.836		
2000	5.539	0.523	0.572	0.702	0.763	0.832	0.822	0.872	0.887	0.859	0.844	0.938	0.989	0.963	0.896			
2001	5.070	0.534	0.576	0.722	0.790	0.792	0.791	0.812	0.834	0.920	0.867	0.889	0.885	0.949				
2002	5.585	0.551	0.597	0.699	0.782	0.811	0.827	0.844	0.801	0.835	0.867	0.852	0.856					
2003	4.512	0.544	0.662	0.747	0.847	0.854	0.870	0.955	0.937	0.853	0.896	0.856						
2004	4.257	0.503	0.612	0.693	0.772	0.809	0.811	0.843	0.906	0.945	0.935							
2005	4.599	0.485	0.616	0.687	0.740	0.762	0.852	0.826	0.803	0.871								
2006	4.781	0.463	0.573	0.682	0.794	0.761	0.808	0.759	0.856									
2007	4.704	0.563	0.662	0.705	0.776	0.793	0.868	0.865										
2008	4.255	0.485	0.589	0.644	0.722	0.745	0.683											
2009	5.039	0.585	0.696	0.777	0.860	0.977												
2010	4.884	0.526	0.679	0.810	0.887													
2011	5.081	0.519	0.623	0.721														
2012	5.517	0.539	0.677															
2013	5.211	0.460																
2014	4.248																	
Strt Average	6.396	0.661	0.564	0.716	0.800	0.838	0.854	0.874	0.884	0.898	0.890	0.899	0.914	0.913	0.904	0.912	0.934	0.903
3 Yr Avg	4.992	0.506	0.660	0.769	0.823	0.838	0.786	0.817	0.855	0.890	0.899	0.866	0.910	0.924	0.849	0.786	0.882	0.897
5 Yr Avg	4.988	0.526	0.653	0.731	0.808	0.808	0.804	0.850	0.861	0.885	0.882	0.876	0.893	0.857	0.855	0.840	0.916	0.897
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	6.396	0.661	0.653	0.731	0.808	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.912	0.912	0.912
Cumulative	53.915	6.877	8.728	11.492	13.686	14.834	15.487	16.213	17.019	17.915	18.911	20.018	21.248	22.616	24.136	25.825	25.462	25.091

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	99	103	94	104	101	103	100	99	83	75	75	73	76	70	60	59	55	
1981	107	103	112	105	123	115	108	90	94	85	90	81	67	56	49	50		
1982	116	120	124	127	126	126	115	92	110	95	92	75	78	66	62			
1983	147	143	148	126	137	113	90	100	85	75	76	72	67	61				
1984	149	143	147	137	123	97	106	98	94	98	95	73	63					
1985	195	189	201	153	153	154	140	150	140	136	118	91						
1986	182	187	170	131	150	133	140	120	124	104	101							
1987	178	134	130	151	147	125	115	110	100	90								
1988	177	150	154	145	147	126	118	96	94									
1989	160	159	151	146	125	125	108	97										
1990	165	156	153	134	132	116	107											
1991	157	145	133	128	118	109												
1992	183	183	150	149	132													
1993	151	128	118	101														
1994	182	155	130															
1995	157	140																
1996	157																	
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Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.967	0.920	0.929	0.959	0.842	0.871	0.922	0.923	0.794	0.887	0.808	0.939	1.046	1.077	1.186	1.089		
1982	0.887	0.938	0.850	0.962	0.911	0.857	0.783	1.018	0.774	0.946	0.882	0.889	0.714	0.748	0.805			
1983	0.812	0.869	0.862	0.998	0.914	1.023	1.020	1.094	1.113	1.220	0.991	1.087	0.979	1.026				
1984	0.961	1.030	0.861	1.000	0.918	0.934	0.941	0.869	0.802	0.772	0.758	0.927	0.956					
1985	0.735	0.775	0.684	0.801	0.632	0.693	0.703	0.625	0.701	0.701	0.617	0.696						
1986	1.041	1.076	0.902	1.163	1.026	1.048	1.076	1.166	1.100	1.130	0.906							
1987	1.052	1.272	1.013	0.994	0.904	1.119	1.041	1.127	1.041	1.122								
1988	0.755	0.865	0.977	1.015	0.849	0.913	0.931	1.046	0.955									
1989	0.939	0.967	0.960	1.003	1.013	0.941	0.890	0.970										
1990	0.969	0.971	0.958	0.926	0.951	0.932	0.907											
1991	0.992	1.056	1.008	1.027	0.977	0.980												
1992	0.791	0.728	0.858	0.794	0.823													
1993	1.212	1.173	1.270	1.313														
1994	0.701	0.758	0.772															
1995	0.988	0.932																
1996	0.891																	
1997																		
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2012																		
2013																		
2014																		
Strt Average	0.918	0.955	0.922	0.996	0.897	0.937	0.921	0.982	0.910	0.968	0.827	0.908	0.924	0.950	0.996	1.089	----	----
3 Yr Avg	0.860	0.954	0.966	1.044	0.917	0.951	0.909	1.048	1.032	0.984	0.760	0.903	0.883	0.950	----	----	----	----
5 Yr Avg	0.917	0.929	0.973	1.012	0.923	0.977	0.969	0.987	0.920	0.989	0.831	0.908	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	24.710	24.320	23.921	23.511	23.092	22.662	22.221	21.770	21.307	20.833	20.347	19.850	19.340	18.740	18.153	17.577	17.011	16.456

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086 1098	**1098 1110**	**1110 1122**															
0.148	0.074	0.003															

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Losses (Adjusted for OHA and Hospital Overpayments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	103	736	647	338	282	266	264	260	256	252	238	254	271	222	183	144	128	121
1981	118	848	738	373	303	280	279	276	262	247	271	290	243	206	164	149	130	105
1982	155	1,051	804	427	354	326	315	298	281	306	336	279	215	177	166	152	131	138
1983	152	1,095	953	478	392	349	329	316	344	367	325	253	215	204	174	153	142	143
1984	157	1,125	984	507	408	366	338	367	407	356	275	214	190	173	146	136	129	146
1985	158	1,170	1,113	593	479	428	466	511	424	352	276	251	228	196	188	183	207	204
1986	151	1,161	1,185	611	493	503	522	447	366	292	265	224	185	185	193	193	184	189
1987	153	1,199	1,275	664	597	601	506	393	302	267	238	195	209	178	201	192	190	178
1988	165	1,286	1,382	840	746	596	441	345	316	267	221	213	208	224	225	220	218	210
1989	159	1,289	1,608	1,023	727	518	387	336	292	237	240	215	223	220	223	200	200	179
1990	132	1,288	1,830	996	627	442	379	325	261	246	235	254	259	250	228	222	209	175
1991	208	2,252	1,555	843	564	437	352	286	264	240	256	263	256	239	230	194	168	173
1992	228	2,380	1,431	771	514	390	315	286	256	277	274	256	258	250	235	197	217	188
1993	289	2,184	1,360	742	487	358	311	267	279	300	274	269	235	209	183	176	179	182
1994	209	2,128	1,341	691	463	415	356	343	347	327	312	295	232	211	198	219	207	198
1995	285	2,323	1,237	649	517	419	408	372	362	351	340	261	245	228	218	222	190	175
1996	328	2,460	1,259	804	559	502	454	445	379	361	310	265	242	246	254	212	189	184
1997	280	2,686	1,569	833	684	621	560	499	478	385	327	326	310	337	247	229	207	196
1998	388	3,006	1,584	1,045	850	733	653	625	512	407	403	394	379	326	318	297	237	
1999	494	2,904	1,720	1,230	961	767	719	557	489	460	415	450	390	370	319	283		
2000	524	3,291	2,151	1,369	1,005	864	677	561	519	480	535	416	373	332	316			
2001	649	4,029	2,375	1,393	1,094	855	710	636	580	585	480	420	375	333				
2002	721	4,315	2,333	1,564	1,094	875	771	681	732	575	484	440	389					
2003	956	4,287	2,362	1,464	1,033	893	775	790	614	568	491	455						
2004	1,007	4,694	2,392	1,491	1,148	943	999	728	626	520	487							
2005	1,021	4,935	2,419	1,597	1,235	1,436	854	758	647	559								
2006	1,032	5,221	2,753	1,769	1,990	1,123	938	853	653									
2007	1,110	5,382	2,979	2,154	1,447	1,182	983	756										
2008	1,280	6,243	3,459	2,247	1,638	1,320	1,107											
2009	1,239	5,910	3,225	2,107	1,537	1,134												
2010	1,210	6,128	3,088	1,910	1,285													
2011	1,192	5,942	3,069	1,790														
2012	1,087	5,633	2,611															
2013	1,081	5,672																
2014	1,335																	

Calendar Year Persistency

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1981	6.226	0.764	0.458	0.756	0.877	0.943	0.934	0.926	0.959	0.965	0.937	0.932	0.911	0.886	0.879	0.861	0.929	0.948
1982	5.456	0.702	0.464	0.710	0.790	0.856	0.877	0.879	0.877	0.886	0.863	0.872	0.958	0.926	0.897	0.858	0.799	0.776
1983	6.904	0.734	0.448	0.740	0.832	0.901	0.907	0.890	0.889	0.917	0.858	0.853	0.822	0.815	0.873	0.857	0.968	0.807
1984	6.966	0.847	0.486	0.772	0.857	0.899	0.936	0.938	0.902	0.914	0.919	1.006	1.072	1.005	1.044	1.050	1.111	1.006
1985	7.131	0.841	0.456	0.688	0.764	0.790	0.787	0.796	0.838	0.781	0.775	0.760	0.756	0.747	0.720	0.704	0.707	0.730
1986	7.740	0.958	0.500	0.784	0.868	0.928	0.979	0.949	0.963	0.945	0.947	1.020	1.057	1.016	0.950	1.072	1.105	1.033
1987	7.591	0.988	0.479	0.742	0.842	0.869	0.883	0.929	0.964	0.991	0.942	0.949	0.887	1.083	0.961	0.959	0.997	1.020
1988	7.262	0.992	0.481	0.711	0.806	0.849	0.892	0.876	0.846	0.892	0.884	0.979	0.856	0.899	0.855	0.862	0.817	0.844
1989	8.087	1.072	0.522	0.729	0.820	0.852	0.893	0.939	0.913	0.930	0.891	0.966	1.005	1.021	0.984	1.089	1.054	0.989
1990	9.738	1.248	0.559	0.730	0.826	0.874	0.888	0.899	0.909	0.973	0.917	0.876	0.848	0.893	0.877	0.897	0.856	0.913
1991	6.194	0.813	0.641	0.743	0.785	0.867	0.923	0.912	0.933	0.977	0.992	0.985	0.979	0.957	0.968	1.075	1.038	0.954
1992	9.887	0.654	0.589	0.731	0.850	0.903	0.908	0.925	0.939	0.926	0.961	0.998	0.926	0.920	0.827	0.853	0.797	0.836
1993	8.244	0.655	0.567	0.692	0.801	0.879	0.919	0.958	0.991	0.913	0.935	0.959	1.065	1.124	1.076	1.234	1.051	1.004
1994	10.427	0.639	0.553	0.704	0.775	0.748	0.751	0.813	0.865	0.837	0.860	0.795	0.901	0.870	0.887	0.815	0.878	0.765
1995	7.468	0.577	0.559	0.713	0.803	0.849	0.841	0.932	0.904	0.889	0.868	0.890	0.860	0.866	1.006	0.934	1.038	1.037
1996	7.085	0.503	0.516	0.644	0.750	0.814	0.820	0.814	0.926	0.941	0.840	0.926	0.943	0.884	0.873	0.896	0.928	0.852
1997	8.791	0.469	0.512	0.671	0.734	0.731	0.794	0.761	0.755	0.807	0.810	0.743	0.795	0.756	0.859	0.823	0.891	0.802
1998	6.918	0.522	0.526	0.655	0.730	0.764	0.764	0.764	0.751	0.804	0.809	0.788	0.887	0.758	0.721	0.697	0.828	
1999	6.082	0.546	0.607	0.691	0.763	0.851	0.870	0.921	0.831	0.876	0.949	0.843	0.836	0.861	0.929	0.836		
2000	5.539	0.523	0.572	0.702	0.763	0.832	0.822	0.872	0.887	0.864	0.841	0.939	0.991	0.962	0.896			
2001	5.070	0.534	0.576	0.722	0.790	0.792	0.791	0.816	0.828	0.914	0.867	0.888	0.886	0.949				
2002	5.585	0.551	0.597	0.699	0.782	0.811	0.824	0.851	0.800	0.835	0.868	0.852	0.856					
2003	4.512	0.544	0.662	0.747	0.847	0.864	0.879	0.926	0.937	0.853	0.896	0.856						
2004	4.257	0.503	0.612	0.693	0.778	0.822	0.790	0.843	0.906	0.945	0.935							
2005	4.599	0.485	0.616	0.719	0.764	0.696	0.852	0.826	0.803	0.870								
2006	4.781	0.463	0.580	0.698	0.721	0.761	0.808	0.758	0.856									
2007	4.704	0.512	0.594	0.924	0.776	0.793	0.868	0.864										
2008	4.205	0.477	0.623	0.644	0.722	0.745	0.683											
2009	5.039	0.585	0.697	0.778	0.859	0.977												
2010	4.884	0.526	0.682	0.805	0.882													
2011	5.141	0.520	0.622	0.718														
2012	5.465	0.545	0.686															
2013	5.211	0.460																
2014	4.248																	
Strt Average	6.395	0.659	0.564	0.724	0.799	0.836	0.853	0.873	0.884	0.898	0.890	0.899	0.913	0.914	0.904	0.914	0.933	0.901
3 Yr Avg	4.974	0.508	0.663	0.767	0.821	0.838	0.787	0.816	0.855	0.889	0.899	0.865	0.911	0.924	0.849	0.786	0.882	0.897
5 Yr Avg	4.990	0.527	0.662	0.774	0.792	0.794	0.800	0.844	0.860	0.883	0.881	0.876	0.891	0.857	0.856	0.837	0.912	0.892
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	6.395	0.659	0.564	0.724	0.799	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.887	0.887	0.887
Cumulative	43.056	5.292	6.504	9.780	11.620	12.600	12.981	13.405	13.874	14.395	14.973	15.614	16.326	17.116	17.992	18.964	18.981	18.999

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Losses (Adjusted for OHA and Hospital Overpayments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	99	103	94	104	101	103	100	99	83	75	75	73	76	70	60	59	55	
1981	107	103	112	105	123	115	108	90	94	85	90	81	67	56	49	50		
1982	116	120	124	127	126	126	115	92	110	95	92	75	78	66	62			
1983	147	143	148	126	137	113	90	100	85	75	76	72	67	61				
1984	149	143	147	137	123	97	106	98	94	98	95	73	63					
1985	195	189	201	153	153	154	140	150	140	136	118	91						
1986	182	187	170	131	150	133	140	120	124	104	101							
1987	178	134	130	151	147	125	115	110	100	90								
1988	177	150	154	145	147	126	118	96	94									
1989	160	159	151	146	124	125	108	97										
1990	165	156	153	134	132	116	107											
1991	157	145	133	128	119	109												
1992	183	183	150	149	132													
1993	151	127	118	101														
1994	182	155	131															
1995	157	140																
1996	157																	
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2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.967	0.920	0.929	0.959	0.842	0.871	0.922	0.923	0.794	0.887	0.808	0.939	1.046	1.077	1.187	1.088		
1982	0.887	0.938	0.850	0.962	0.911	0.857	0.783	1.018	0.774	0.946	0.882	0.889	0.715	0.747	0.805			
1983	0.812	0.869	0.862	0.998	0.914	1.023	1.020	1.094	1.113	1.220	0.992	1.085	0.979	1.026				
1984	0.961	1.030	0.861	1.000	0.918	0.934	0.941	0.869	0.802	0.772	0.758	0.927	0.956					
1985	0.735	0.775	0.684	0.801	0.632	0.693	0.703	0.625	0.701	0.701	0.617	0.695						
1986	1.041	1.076	0.902	1.163	1.026	1.048	1.076	1.166	1.099	1.130	0.908							
1987	1.052	1.272	1.013	0.994	0.904	1.119	1.041	1.127	1.041	1.122								
1988	0.755	0.865	0.977	1.015	0.849	0.913	0.932	1.046	0.955									
1989	0.939	0.967	0.960	1.003	1.014	0.940	0.890	0.969										
1990	0.969	0.971	0.958	0.926	0.951	0.932	0.907											
1991	0.992	1.056	1.008	1.027	0.976	0.980												
1992	0.791	0.728	0.857	0.794	0.823													
1993	1.212	1.174	1.269	1.312														
1994	0.701	0.758	0.772															
1995	0.988	0.931																
1996	0.892																	
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2011																		
2012																		
2013																		
2014																		

Strt Average	0.918	0.955	0.921	0.996	0.897	0.937	0.921	0.982	0.910	0.968	0.827	0.907	0.924	0.950	0.996	1.088	----	----
3 Yr Avg	0.860	0.954	0.966	1.044	0.917	0.951	0.910	1.047	1.032	0.984	0.761	0.903	0.883	0.950	----	----	----	----
5 Yr Avg	0.917	0.929	0.973	1.012	0.923	0.977	0.969	0.987	0.920	0.989	0.831	0.907	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.916	0.914	0.913	0.912	0.911	0.909
Cumulative	19.018	19.038	19.058	19.080	19.104	19.128	19.154	19.181	19.209	19.240	19.271	19.305	19.340	18.740	18.153	17.577	17.011	16.456

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.908	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.867
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.863	0.859	0.855	0.850	0.845	0.840	0.834	0.828	0.821	0.814	0.807	0.799	0.790	0.781	0.770	0.759	0.746	0.732
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.717	0.701	0.684	0.665	0.646	0.627	0.608	0.588	0.567	0.543	0.517	0.488	0.455	0.418	0.376	0.328	0.275	0.215
1086 1098	**1098 1110**	**1110 1122**															
0.148	0.074	0.003															

Exhibit PA-A8.16

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	2,124	10.945	23,247	272,253
1981	6/30/2014	402	1,853	11.468	21,250	269,776
1982	6/30/2014	390	2,101	11.985	25,177	276,278
1983	6/30/2014	378	2,087	12.499	26,085	295,386
1984	6/30/2014	366	2,625	13.011	34,153	358,949
1985	6/30/2014	354	4,085	13.179	53,837	468,490
1986	6/30/2014	342	4,589	13.337	61,199	467,073
1987	6/30/2014	330	4,323	13.486	58,305	483,898
1988	6/30/2014	318	4,851	13.625	66,091	548,362
1989	6/30/2014	306	5,169	13.757	71,114	570,587
1990	6/30/2014	294	5,650	13.881	78,424	572,238
1991	6/30/2014	282	5,314	13.997	74,381	541,616
1992	6/30/2014	270	6,267	14.106	88,401	539,550
1993	6/30/2014	258	4,729	14.209	67,201	479,441
1994	6/30/2014	246	6,005	14.306	85,906	498,322
1995	6/30/2014	234	6,051	14.397	87,113	480,276
1996	6/30/2014	222	6,225	14.483	90,160	470,895
1997	6/30/2014	210	7,244	14.563	105,497	503,621
1998	6/30/2014	198	8,609	14.639	126,026	568,067
1999	6/30/2014	186	10,623	14.710	156,270	626,324
2000	6/30/2014	174	11,972	14.121	169,058	677,079
2001	6/30/2014	162	11,100	13.592	150,870	634,608
2002	6/30/2014	150	13,010	13.116	170,633	671,342
2003	6/30/2014	138	14,410	12.688	182,823	648,357
2004	6/30/2014	126	14,183	12.303	174,491	612,927
2005	6/30/2014	114	14,821	11.957	177,225	587,422
2006	6/30/2014	102	14,944	11.647	174,051	548,033
2007	6/30/2014	90	16,130	11.367	183,350	525,094
2008	6/30/2014	78	21,123	11.116	234,808	565,298
2009	6/30/2014	66	17,195	10.891	187,271	417,658
2010	6/30/2014	54	20,145	9.887	199,178	414,668
2011	6/30/2014	42	27,556	8.135	224,170	411,378
2012	6/30/2014	30	39,497	5.819	229,849	371,015
2013	6/30/2014	18	86,614	3.532	305,943	409,063
2014	6/30/2014	6	21,068	23.214	489,079	510,148
			444,292		4,652,637	17,295,492

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-A8.17, Page 1 and Exhibit PA-A8.17, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3,992	28,666	25,216	13,164	10,988	10,351	10,269	10,134	9,953	9,803	9,279	9,883	10,542	8,635	7,121	5,599	5,004	4,707
1981	4,374	31,361	27,303	13,812	11,209	10,351	10,311	10,213	9,712	9,133	10,023	10,749	9,008	7,638	6,051	5,521	4,812	3,875
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,275	10,358	9,108	9,095
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,204	9,661	9,008	8,229	7,583
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,884	10,036	9,516	8,419	7,492	7,291
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,485	7,636	7,244
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,585	10,784	8,609	
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,161	15,730	14,650	13,880	11,974	10,623		
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,264	18,992	18,822	15,760	14,162	12,554	11,972			
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,997	16,000	14,017	12,480	11,100				
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,840	22,551	19,228	16,213	14,688	13,010					
2003	30,306	135,887	74,850	46,410	32,750	29,564	25,972	22,373	19,458	18,011	15,545	14,410						
2004	29,370	136,876	69,738	43,491	35,237	29,524	25,366	21,237	18,281	15,135	14,183							
2005	27,077	130,928	64,187	46,651	36,283	30,282	22,678	20,139	17,151	14,821								
2006	23,632	119,551	70,230	45,940	32,934	25,734	21,518	19,499	14,944									
2007	23,719	116,367	64,741	43,570	30,944	25,316	20,957	16,130										
2008	24,456	119,294	66,100	42,976	31,377	25,164	21,123											
2009	18,835	89,858	49,102	32,119	23,279	17,195												
2010	19,131	97,135	49,185	29,895	20,145													
2011	18,843	93,483	47,326	27,556														
2012	16,450	85,219	39,497															
2013	16,506	86,614																
2014	21,068																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	7.181	0.880	0.522	0.835	0.942	0.992	0.987	0.982	0.985	0.947	1.065	1.067	0.819	0.825	0.786	0.894	0.941	0.822
1981	7.170	0.871	0.506	0.812	0.923	0.996	0.990	0.951	0.940	1.097	1.072	0.838	0.848	0.792	0.912	0.872	0.805	1.021
1982	6.766	0.765	0.531	0.830	0.920	0.966	0.948	0.943	1.087	1.100	0.829	0.772	0.820	0.941	0.911	0.865	1.052	0.839
1983	7.193	0.870	0.502	0.819	0.892	0.942	0.961	1.088	1.066	0.886	0.777	0.851	0.950	0.851	0.881	0.931	1.006	1.028
1984	7.156	0.875	0.516	0.803	0.897	0.924	1.086	1.109	0.874	0.773	0.777	0.892	0.907	0.847	0.927	0.950	1.136	1.014
1985	7.417	0.951	0.533	0.808	0.893	1.090	1.096	0.830	0.830	0.783	0.910	0.911	0.857	0.963	0.971	1.133	0.982	0.959
1986	7.682	1.020	0.516	0.806	1.020	1.039	0.856	0.818	0.798	0.908	0.846	0.827	1.001	1.039	1.003	0.953	1.025	0.962
1987	7.839	1.063	0.521	0.899	1.007	0.842	0.778	0.769	0.884	0.889	0.821	1.072	0.851	1.130	0.956	0.986	0.940	0.997
1988	7.785	1.075	0.607	0.888	0.799	0.740	0.783	0.915	0.844	0.828	0.967	0.974	1.076	1.004	0.978	0.992	0.964	0.842
1989	8.109	1.247	0.636	0.711	0.713	0.747	0.869	0.868	0.813	1.010	0.898	1.034	0.988	1.015	0.896	0.997	0.897	0.892
1990	9.726	1.421	0.544	0.629	0.706	0.856	0.857	0.804	0.944	0.953	1.082	1.021	0.964	0.913	0.974	0.939	0.837	0.941
1991	10.834	0.690	0.542	0.669	0.775	0.805	0.813	0.923	0.911	1.065	1.028	0.971	0.934	0.962	0.846	0.867	1.024	0.911
1992	10.445	0.601	0.539	0.667	0.758	0.808	0.906	0.897	1.080	0.991	0.934	1.006	0.969	0.941	0.840	1.097	0.867	0.974
1993	7.565	0.623	0.546	0.655	0.736	0.867	0.860	1.045	1.076	0.912	0.981	0.873	0.892	0.877	0.982	0.992	0.994	0.851
1994	10.159	0.630	0.515	0.669	0.898	0.857	0.965	1.011	0.942	0.954	0.944	0.787	0.908	0.956	1.117	0.879	0.999	0.921
1995	8.154	0.532	0.525	0.797	0.811	0.974	0.912	0.971	0.971	0.967	0.767	0.940	0.964	0.947	0.932	0.913	0.922	0.894
1996	7.503	0.512	0.639	0.695	0.898	0.904	0.980	0.853	0.951	0.860	0.853	0.943	1.015	0.948	0.885	0.890	0.973	0.854
1997	9.598	0.584	0.531	0.820	0.908	0.902	0.891	0.958	0.806	0.849	1.021	0.958	0.999	0.774	0.929	0.900	0.949	
1998	7.742	0.527	0.659	0.814	0.862	0.891	0.958	0.820	0.793	1.021	0.979	0.873	0.920	0.976	0.931	0.798		
1999	5.876	0.592	0.715	0.781	0.798	0.937	0.774	0.879	0.970	0.907	0.973	0.931	0.947	0.863	0.887			
2000	6.277	0.654	0.636	0.734	0.859	0.784	0.830	0.953	0.937	0.991	0.837	0.899	0.886	0.954				
2001	6.208	0.589	0.586	0.785	0.782	0.830	0.928	0.913	0.898	0.889	0.876	0.890	0.889					
2002	5.980	0.541	0.670	0.699	0.800	0.910	0.895	0.946	0.853	0.843	0.906	0.886						
2003	4.484	0.551	0.620	0.706	0.903	0.879	0.861	0.870	0.926	0.863	0.927							
2004	4.660	0.509	0.624	0.810	0.838	0.859	0.837	0.861	0.828	0.937								
2005	4.835	0.490	0.727	0.778	0.835	0.749	0.888	0.852	0.864									
2006	5.059	0.587	0.654	0.717	0.781	0.836	0.906	0.766										
2007	4.906	0.556	0.673	0.710	0.818	0.828	0.770											
2008	4.878	0.554	0.650	0.730	0.802	0.839												
2009	4.771	0.546	0.654	0.725	0.739													
2010	5.077	0.506	0.608	0.674														
2011	4.961	0.506	0.582															
2012	5.180	0.463																
2013	5.247																	
$ Wtd Avg	6.235	0.650	0.596	0.747	0.832	0.868	0.888	0.899	0.906	0.921	0.917	0.922	0.930	0.931	0.928	0.942	0.955	0.922
Strt Average	6.895	0.709	0.588	0.757	0.844	0.883	0.900	0.911	0.918	0.929	0.920	0.922	0.928	0.929	0.927	0.939	0.962	0.925
3 Yr $ Wtd Avg	5.122	0.493	0.615	0.712	0.791	0.834	0.856	0.828	0.874	0.877	0.903	0.892	0.909	0.928	0.914	0.857	0.947	0.892
5 Yr $ Wtd Avg	5.039	0.518	0.637	0.713	0.799	0.821	0.853	0.863	0.874	0.904	0.902	0.896	0.927	0.901	0.912	0.873	0.968	0.902
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	5.122	0.518	0.637	0.747	0.832	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.941	0.941	0.941
Cumulative	23.214	3.532	5.819	8.135	9.887	10.891	11.116	11.367	11.647	11.957	12.303	12.688	13.116	13.592	14.121	14.710	14.639	14.563

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	3,868	4,029	3,677	4,064	3,933	4,020	3,898	3,865	3,247	2,902	2,932	2,825	2,964	2,721	2,350	2,282	2,124	
1981	3,957	3,796	4,154	3,898	4,538	4,250	3,984	3,342	3,471	3,141	3,319	2,998	2,471	2,073	1,828	1,853		
1982	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,651	2,229	2,101			
1983	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,486	2,321	2,087				
1984	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,946	3,012	2,625					
1985	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,100	5,289	4,085						
1986	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,649	4,767	4,589							
1987	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,299	4,842	4,323								
1988	9,150	7,754	7,972	7,505	7,592	6,524	6,094	4,958	4,851									
1989	8,533	8,522	8,084	7,828	6,655	6,698	5,762	5,169										
1990	8,719	8,254	8,101	7,124	6,981	6,128	5,650											
1991	7,667	7,068	6,515	6,266	5,781	5,314												
1992	8,672	8,684	7,095	7,073	6,267													
1993	7,098	5,993	5,518	4,729														
1994	8,376	7,138	6,005															
1995	6,779	6,051																
1996	6,225																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.042	0.913	1.105	0.968	1.022	0.970	0.991	0.840	0.894	1.010	0.963	1.049	0.918	0.864	0.971	0.931		
1981	0.959	1.094	0.938	1.164	0.937	0.937	0.839	1.039	0.905	1.057	0.903	0.824	0.839	0.882	1.014			
1982	1.035	1.036	1.028	0.990	0.996	0.918	0.799	1.190	0.865	0.968	0.818	1.045	0.841	0.943				
1983	0.969	1.036	0.855	1.087	0.820	0.801	1.110	0.851	0.883	1.007	0.953	0.933	0.899					
1984	0.966	1.023	0.936	0.893	0.787	1.102	0.921	0.956	1.045	0.972	0.763	0.871						
1985	0.970	1.062	0.762	0.998	1.005	0.909	1.076	0.932	0.972	0.867	0.772							
1986	1.028	0.909	0.774	1.139	0.890	1.048	0.860	1.031	0.844	0.963								
1987	0.752	0.972	1.161	0.978	0.847	0.924	0.953	0.914	0.893									
1988	0.847	1.028	0.941	1.012	0.859	0.934	0.814	0.978										
1989	0.999	0.949	0.968	0.850	1.006	0.860	0.897											
1990	0.947	0.981	0.879	0.980	0.878	0.922												
1991	0.922	0.922	0.962	0.923	0.919													
1992	1.001	0.817	0.997	0.886														
1993	0.844	0.921	0.857															
1994	0.852	0.841																
1995	0.893																	
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	0.930	0.959	0.927	0.979	0.910	0.936	0.921	0.964	0.914	0.963	0.846	0.940	0.875	0.894	0.990	0.931	----	----
Strt Average	0.939	0.967	0.940	0.990	0.914	0.939	0.926	0.970	0.913	0.978	0.862	0.945	0.874	0.896	0.992	0.931	----	----
3 Yr $ Wtd Avg	0.862	0.853	0.945	0.930	0.934	0.905	0.886	0.975	0.906	0.926	0.809	0.945	0.858	0.894	----	----	----	----
5 Yr $ Wtd Avg	0.905	0.895	0.935	0.930	0.899	0.936	0.920	0.961	0.926	0.943	0.828	0.940	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
																		0.088
Selected	0.941	0.941	0.941	0.941	0.941	0.941	0.941	0.941	0.941	0.941	0.941	0.941	0.964	0.963	0.961	0.960	0.959	0.957
Cumulative	14.483	14.397	14.306	14.209	14.106	13.997	13.881	13.757	13.625	13.486	13.337	13.179	13.011	12.499	11.985	11.468	10.945	10.417

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.927	0.926	0.924	0.923	0.921	0.919	0.917	0.915	0.913	0.910	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.882	0.877	0.873	0.868	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.816	0.807	0.797	0.786	0.775	0.762	0.748
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.732	0.716	0.698	0.679	0.660	0.640	0.621	0.601	0.579	0.555	0.528	0.498	0.464	0.427	0.384	0.335	0.281	0.220
1086 1098	**1098 1110**	**1110 1122**															
0.151	0.075	0.003															

Exhibit PA-A8.18

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP NAICS.htm).

Exhibit PA-A8.19

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	52,974	49,660	2,185,850	1.067	0.024	628,117	11,857	437	44.7%
1991	48,810	50,857	2,168,247	0.960	0.023	599,470	12,282	451	41.6%
1992	47,393	52,804	2,140,987	0.898	0.022	597,527	12,608	474	40.0%
1993	46,949	55,133	2,194,040	0.852	0.021	540,041	11,503	483	33.9%
1994	46,021	57,740	2,245,405	0.797	0.020	561,165	12,194	495	33.5%
1995	43,197	60,950	2,302,591	0.709	0.019	544,998	12,617	509	33.1%
1996	39,610	63,664	2,323,738	0.622	0.017	538,521	13,595	527	35.0%
1997	36,952	68,077	2,374,702	0.543	0.016	579,438	15,681	551	38.6%
1998	36,358	71,447	2,380,053	0.509	0.015	659,339	18,135	577	45.7%
1999	37,521	75,245	2,426,205	0.499	0.015	730,144	19,459	596	48.6%
2000	37,874	79,122	2,460,717	0.479	0.015	795,386	21,001	618	55.1%
2001	33,331	80,397	2,433,537	0.415	0.014	756,063	22,684	635	55.6%
2002	33,437	81,621	2,404,145	0.410	0.014	803,349	24,026	653	59.5%
2003	31,695	82,433	2,365,123	0.384	0.013	775,722	24,475	670	57.4%
2004	29,161	84,633	2,343,276	0.345	0.012	743,070	25,482	695	51.9%
2005	26,530	86,912	2,348,411	0.305	0.011	718,033	27,065	712	49.8%
2006	22,896	90,786	2,409,609	0.252	0.010	677,372	29,584	725	45.5%
2007	21,368	93,585	2,365,451	0.228	0.009	651,828	30,505	761	40.8%
2008	19,109	93,441	2,311,070	0.205	0.008	689,378	36,075	778	42.8%
2009	15,205	86,523	2,135,753	0.176	0.007	513,719	33,787	779	38.1%
2010	15,809	86,642	2,094,878	0.182	0.008	523,973	33,145	795	40.8%
2011	15,583	90,268	2,122,612	0.173	0.007	525,993	33,755	818	40.4%
2012	15,128	94,120	2,146,732	0.161	0.007	494,120	32,663	843	36.9%
2013	15,270	98,557	2,203,870	0.155	0.007	635,783	41,637	860	46.2%
2014	15,776	102,837	2,254,482	0.153	0.007	1,001,799	63,500	877	69.8%
Indicated									
All Year				-8.3%	-5.5%		6.4%	3.0%	0.9%
10 Year				-6.9%	-4.8%		6.4%	2.3%	1.6%
8 Year				-5.2%	-3.2%		7.1%	2.1%	4.9%
6 Year				-3.5%	-1.1%		11.5%	2.5%	9.9%
5 Year				-4.4%	-2.1%		16.3%	2.5%	12.9%
4 Year				-3.8%	-1.6%		23.8%	2.3%	20.5%
Selected				**-8.3%**	**-5.5%**		**6.4%**	**3.0%**	**0.0%**

Pure Premium
-2.4%

Rates
0.5%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-A8.7, Column (4).
(3) Exhibit PA-A8.7, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-A8.2, Columns (3) and (10).
(7) Column (6) / Column (1) * 1000.
(8) From Exhibit PA-A8.18, Column (3).
(9) Exhibit PA-A8.9, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		0.761
1987																	0.761	0.769
1988																0.720	0.733	0.748
1989															0.716	0.726	0.746	0.756
1990														0.689	0.698	0.712	0.720	0.740
1991													0.707	0.714	0.724	0.734	0.749	0.767
1992												0.681	0.691	0.708	0.713	0.728	0.736	0.824
1993											0.666	0.678	0.693	0.712	0.732	0.747	0.845	0.856
1994										0.631	0.644	0.659	0.673	0.694	0.713	0.801	0.810	0.812
1995									0.619	0.630	0.645	0.664	0.687	0.706	0.785	0.794	0.808	0.826
1996								0.589	0.608	0.634	0.649	0.672	0.693	0.785	0.796	0.815	0.834	0.845
1997							0.548	0.581	0.600	0.624	0.647	0.674	0.756	0.770	0.786	0.814	0.834	0.843
1998						0.508	0.542	0.583	0.591	0.622	0.643	0.717	0.738	0.761	0.776	0.792	0.807	
1999					0.464	0.501	0.548	0.584	0.604	0.632	0.725	0.752	0.763	0.775	0.790	0.806		
2000				0.415	0.471	0.526	0.565	0.608	0.624	0.706	0.729	0.742	0.762	0.773	0.798			
2001			0.349	0.421	0.493	0.536	0.568	0.611	0.704	0.733	0.749	0.774	0.795	0.809				
2002		0.157	0.351	0.448	0.501	0.538	0.581	0.670	0.675	0.685	0.708	0.741	0.769					
2003	0.051	0.156	0.385	0.462	0.510	0.550	0.671	0.702	0.712	0.738	0.759	0.781						
2004	0.050	0.178	0.397	0.471	0.518	0.631	0.674	0.674	0.703	0.729	0.758							
2005	0.052	0.177	0.409	0.479	0.627	0.643	0.660	0.684	0.707	0.726								
2006	0.049	0.176	0.413	0.605	0.660	0.656	0.693	0.722	0.745									
2007	0.048	0.175	0.547	0.624	0.628	0.664	0.692	0.711										
2008	0.052	0.426	0.593	0.618	0.633	0.646	0.667											
2009	0.177	0.469	0.566	0.626	0.651	0.653												
2010	0.282	0.487	0.581	0.646	0.668													
2011	0.282	0.432	0.576	0.631														
2012	0.249	0.424	0.579															
2013	0.242	0.447																
2014	0.264																	

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980						0.849	0.854	0.859	0.858	0.872	0.884	0.925	0.931	0.930	0.933	0.940	0.945	
1981					0.841	0.842	0.853	0.856	0.866	0.882	0.925	0.930	0.935	0.945	0.950	0.954		
1982				0.831	0.830	0.836	0.840	0.855	0.860	0.906	0.911	0.917	0.924	0.929	0.936			
1983			0.823	0.830	0.836	0.844	0.860	0.874	0.915	0.923	0.931	0.939	0.943	0.948				
1984		0.816	0.820	0.820	0.821	0.838	0.852	0.908	0.913	0.923	0.934	0.938	0.945					
1985	0.778	0.781	0.787	0.800	0.811	0.822	0.861	0.870	0.887	0.896	0.903	0.922						
1986	0.766	0.777	0.780	0.804	0.818	0.874	0.881	0.889	0.898	0.903	0.910							
1987	0.777	0.787	0.802	0.809	0.869	0.876	0.887	0.898	0.906	0.915								
1988	0.761	0.779	0.806	0.869	0.876	0.886	0.894	0.906	0.921									
1989	0.769	0.786	0.860	0.866	0.876	0.885	0.901	0.905										
1990	0.759	0.856	0.870	0.879	0.888	0.896	0.905											
1991	0.855	0.869	0.881	0.889	0.898	0.908												
1992	0.836	0.850	0.860	0.872	0.878													
1993	0.863	0.876	0.887	0.898														
1994	0.832	0.857	0.878															
1995	0.843	0.857																
1996	0.860																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	98.6%	88.3%	79.2%	74.5%	70.6%	66.9%	63.2%	59.5%	56.0%	52.4%	49.1%	45.6%	41.8%	38.7%	36.1%	34.1%	32.3%	30.6%
1981	98.4%	87.0%	77.1%	72.1%	68.0%	64.3%	60.5%	56.8%	53.3%	50.0%	46.3%	42.4%	39.2%	36.4%	34.2%	32.2%	30.4%	29.0%
1982	98.1%	85.6%	76.0%	70.9%	66.7%	62.8%	59.0%	55.5%	52.1%	48.4%	44.4%	41.1%	38.5%	36.4%	34.4%	32.6%	31.0%	29.4%
1983	98.3%	85.8%	74.9%	69.5%	65.0%	61.0%	57.3%	53.7%	49.7%	45.6%	41.9%	39.0%	36.5%	34.2%	32.2%	30.5%	28.9%	27.2%
1984	98.2%	85.5%	74.5%	68.7%	64.1%	60.0%	56.2%	52.1%	47.5%	43.5%	40.4%	38.0%	35.8%	33.9%	32.2%	30.7%	29.3%	27.6%
1985	98.5%	87.7%	77.3%	71.8%	67.4%	63.4%	59.1%	54.3%	50.4%	47.1%	44.6%	42.3%	40.1%	38.3%	36.6%	34.9%	32.9%	31.0%
1986	98.6%	87.7%	76.5%	70.8%	66.1%	61.4%	56.5%	52.3%	48.8%	46.1%	43.6%	41.5%	39.7%	38.0%	36.2%	34.4%	32.6%	30.9%
1987	98.6%	87.2%	75.2%	68.9%	63.3%	57.6%	52.8%	49.1%	46.2%	43.7%	41.5%	39.6%	37.6%	36.0%	34.1%	32.3%	30.5%	28.8%
1988	98.6%	87.3%	75.1%	67.8%	61.2%	56.0%	52.1%	49.1%	46.3%	44.0%	42.1%	40.2%	38.4%	36.4%	34.4%	32.5%	30.6%	28.7%
1989	98.6%	87.5%	73.5%	64.7%	58.4%	53.9%	50.5%	47.6%	45.1%	43.0%	41.0%	39.1%	37.2%	35.3%	33.3%	31.6%	29.9%	28.3%
1990	98.9%	87.9%	72.2%	63.7%	58.3%	54.5%	51.3%	48.5%	46.3%	44.2%	42.2%	40.0%	37.8%	35.6%	33.7%	31.8%	30.0%	28.5%
1991	98.3%	79.7%	66.9%	59.9%	55.3%	51.7%	48.8%	46.4%	44.3%	42.3%	40.2%	38.0%	35.9%	33.9%	32.0%	30.4%	29.0%	27.6%
1992	98.2%	79.1%	67.6%	61.4%	57.2%	54.1%	51.6%	49.3%	47.2%	45.0%	42.8%	40.7%	38.7%	36.7%	34.8%	33.2%	31.4%	29.9%
1993	97.5%	78.3%	66.4%	59.9%	55.7%	52.5%	49.8%	47.5%	45.0%	42.4%	40.0%	37.6%	35.6%	33.7%	32.1%	30.6%	29.0%	27.4%
1994	98.3%	80.9%	70.0%	64.4%	60.6%	57.2%	54.3%	51.5%	48.7%	46.0%	43.4%	41.0%	39.1%	37.4%	35.8%	33.9%	32.3%	30.7%
1995	97.7%	79.4%	69.6%	64.5%	60.4%	57.1%	53.9%	50.9%	48.1%	45.3%	42.6%	40.5%	38.6%	36.7%	35.0%	33.3%	31.8%	30.4%
1996	97.6%	79.7%	70.5%	64.7%	60.6%	57.0%	53.7%	50.4%	47.7%	45.0%	42.8%	40.9%	39.0%	37.2%	35.4%	33.9%	32.5%	31.2%
1997	98.2%	81.4%	71.6%	66.4%	62.1%	58.3%	54.7%	51.6%	48.6%	46.2%	44.2%	42.1%	40.1%	38.1%	36.6%	35.1%	33.8%	32.6%
1998	97.9%	81.4%	72.7%	67.0%	62.4%	58.3%	54.8%	51.3%	48.5%	46.3%	44.0%	41.8%	39.9%	38.1%	36.3%	34.7%	33.4%	
1999	97.5%	82.6%	73.8%	67.4%	62.5%	58.6%	54.9%	52.0%	49.5%	47.1%	44.9%	42.7%	40.7%	38.8%	37.2%	35.8%		
2000	97.5%	81.8%	71.6%	65.1%	60.3%	56.2%	53.0%	50.3%	47.8%	45.4%	43.0%	41.0%	39.2%	37.7%	36.2%			
2001	97.2%	79.5%	69.1%	63.0%	58.2%	54.4%	51.3%	48.4%	45.8%	43.4%	41.3%	39.5%	37.8%	36.4%				
2002	97.1%	79.6%	70.1%	63.7%	59.3%	55.7%	52.5%	49.6%	46.9%	44.5%	42.6%	40.8%	39.2%					
2003	96.3%	79.7%	70.5%	64.9%	60.9%	57.2%	54.1%	51.3%	49.0%	46.8%	44.9%	43.1%						
2004	96.3%	78.9%	70.0%	64.5%	60.0%	56.2%	53.0%	50.3%	48.0%	46.1%	44.3%							
2005	96.5%	79.3%	70.9%	64.8%	60.1%	56.1%	53.1%	50.5%	48.2%	46.3%								
2006	96.8%	80.4%	70.7%	64.4%	59.9%	56.4%	53.4%	50.7%	48.7%									
2007	96.6%	80.0%	70.8%	64.6%	60.2%	56.6%	53.6%	51.3%										
2008	96.7%	80.3%	71.3%	65.4%	61.1%	57.7%	54.8%											
2009	96.7%	80.8%	72.2%	66.5%	62.4%	59.4%												
2010	96.6%	79.5%	70.8%	65.5%	62.0%													
2011	96.8%	81.2%	73.3%	68.7%														
2012	97.1%	82.1%	75.1%															
2013	97.3%	83.3%																
2014	96.9%																	

% IBNR

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		9.1%
1987																	8.6%	7.4%
1988																6.3%	5.3%	4.7%
1989															6.9%	5.8%	5.9%	5.2%
1990														6.6%	5.0%	4.2%	2.7%	3.4%
1991													9.3%	7.4%	6.1%	5.2%	5.3%	5.6%
1992												13.0%	11.3%	10.5%	8.5%	8.3%	6.9%	15.0%
1993											9.9%	8.1%	7.0%	7.0%	7.3%	7.0%	16.0%	15.2%
1994										14.3%	12.2%	10.5%	9.6%	9.8%	9.9%	17.6%	16.4%	14.7%
1995									16.1%	13.2%	11.0%	10.4%	10.6%	10.3%	17.2%	16.1%	15.7%	15.8%
1996								15.9%	14.0%	13.3%	11.8%	12.0%	12.1%	20.0%	18.9%	18.8%	19.1%	18.5%
1997							17.4%	16.7%	14.5%	13.8%	13.7%	14.1%	20.8%	19.7%	19.3%	20.3%	20.6%	20.1%
1998						18.1%	16.5%	16.5%	12.9%	13.6%	13.0%	18.9%	18.6%	18.7%	18.0%	17.6%	17.5%	
1999					19.3%	17.3%	17.7%	17.9%	16.4%	16.3%	24.0%	23.9%	22.3%	21.1%	20.5%	20.3%		
2000				15.8%	15.7%	16.7%	16.8%	18.3%	16.3%	22.6%	21.8%	20.5%	20.2%	19.4%	20.0%			
2001			11.3%	12.0%	15.2%	14.9%	14.3%	15.6%	23.0%	22.8%	21.7%	21.8%	21.8%	21.4%				
2002		-30.5%	14.7%	19.1%	18.8%	17.7%	18.2%	24.8%	21.2%	19.1%	18.9%	20.1%	20.9%					
2003	27.3%	-30.4%	23.5%	23.9%	23.3%	22.3%	31.6%	30.7%	28.3%	27.8%	27.4%	27.1%						
2004	25.8%	-18.7%	24.5%	24.6%	22.8%	30.6%	30.2%	26.3%	26.0%	26.0%	26.4%							
2005	31.9%	-16.7%	28.8%	26.6%	36.3%	31.7%	29.0%	27.6%	26.8%	26.0%								
2006	34.5%	-11.9%	29.1%	41.2%	39.2%	33.5%	32.8%	31.7%	31.2%									
2007	29.7%	-14.4%	46.7%	43.3%	36.7%	34.6%	33.0%	31.6%										
2008	35.1%	53.9%	51.6%	44.1%	38.6%	34.5%	32.2%											
2009	81.2%	59.2%	50.9%	46.6%	42.3%	37.8%												
2010	88.0%	57.9%	49.8%	46.7%	43.1%													
2011	88.8%	56.5%	53.6%	50.4%														
2012	88.3%	57.7%	57.0%															
2013	88.9%	62.6%																
2014	88.2%																	

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	29.3%	27.8%	26.5%	25.0%	23.6%	22.2%	20.8%	19.4%	18.2%	17.2%	16.1%	15.1%	14.1%	13.1%	12.2%	11.4%	10.7%	
1981	27.6%	26.2%	24.7%	23.3%	21.7%	20.1%	18.7%	17.5%	16.2%	15.0%	13.8%	12.8%	11.9%	11.1%	10.4%	9.8%		
1982	28.0%	26.6%	25.1%	23.6%	22.1%	20.6%	19.2%	18.1%	16.8%	15.7%	14.6%	13.7%	12.7%	11.9%	11.2%			
1983	25.5%	23.9%	22.2%	20.8%	19.2%	17.9%	16.9%	15.8%	14.8%	13.9%	13.1%	12.3%	11.5%	10.8%				
1984	25.9%	24.3%	22.7%	21.1%	19.7%	18.6%	17.4%	16.3%	15.3%	14.2%	13.1%	12.3%	11.6%					
1985	29.2%	27.5%	25.6%	24.2%	22.8%	21.3%	20.1%	18.7%	17.4%	16.1%	15.0%	14.2%						
1986	29.2%	27.4%	25.8%	24.6%	23.2%	21.9%	20.6%	19.5%	18.3%	17.3%	16.4%							
1987	27.1%	25.8%	24.6%	23.2%	21.8%	20.6%	19.5%	18.5%	17.5%	16.7%								
1988	27.2%	25.9%	24.5%	23.2%	22.0%	20.8%	19.8%	19.0%	18.1%									
1989	26.9%	25.5%	24.2%	23.0%	21.9%	20.8%	19.9%	19.0%										
1990	27.1%	25.8%	24.4%	23.3%	22.2%	21.2%	20.3%											
1991	26.3%	25.1%	24.0%	23.0%	22.0%	21.1%												
1992	28.5%	27.0%	25.8%	24.6%	23.5%													
1993	26.1%	25.0%	24.0%	23.1%														
1994	29.2%	28.0%	26.9%															
1995	29.2%	28.1%																
1996	30.0%																	
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2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426
1980						8.3%	7.2%	6.1%	4.7%	5.0%	5.2%	8.3%	7.7%	6.6%	5.9%	5.8%	5.4%
1981					6.9%	5.1%	4.6%	3.6%	3.2%	3.7%	6.8%	6.2%	5.7%	5.9%	5.7%	5.5%	
1982				8.1%	6.1%	5.0%	3.9%	4.2%	3.3%	6.9%	6.2%	5.9%	5.5%	5.2%	5.1%		
1983			5.6%	4.6%	3.3%	2.7%	3.3%	3.6%	6.9%	6.8%	6.6%	6.5%	6.1%	5.9%			
1984		7.2%	5.6%	3.8%	2.2%	2.9%	3.1%	7.8%	7.2%	7.0%	6.9%	6.5%	6.5%				
1985	9.0%	7.1%	5.5%	5.2%	4.8%	4.3%	7.2%	6.5%	6.8%	6.3%	5.9%	6.9%					
1986	7.5%	6.5%	4.8%	6.1%	6.1%	10.6%	9.8%	9.4%	9.0%	8.4%	8.0%						
1987	6.2%	5.8%	6.0%	5.0%	10.1%	9.4%	9.3%	9.3%	9.0%	9.0%							
1988	4.3%	4.9%	6.3%	11.7%	10.9%	10.6%	10.3%	10.6%	11.1%								
1989	5.0%	5.3%	11.9%	11.0%	10.8%	10.5%	11.0%	10.6%									
1990	4.0%	13.3%	13.2%	12.7%	12.4%	12.1%	11.9%										
1991	13.8%	13.9%	13.7%	13.3%	13.1%	13.0%											
1992	14.4%	14.1%	13.8%	13.5%	12.9%												
1993	14.4%	14.4%	14.3%	14.4%													
1994	14.9%	16.0%	16.8%														
1995	16.0%	16.1%															
1996	18.7%																
1997																	
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2014																	

Exhibit PA-A8.23.1

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	182,150	122,382	10,771	10,466	10,153	9,834	9,507	9,174	8,835	8,490	8,139	7,784	7,425	7,062	74,510
1980	29,689	19,749	1,701	1,655	1,608	1,560	1,511	1,461	1,410	1,357	1,304	1,251	1,196	1,141	12,534
1981	26,910	17,721	1,494	1,456	1,417	1,377	1,336	1,294	1,251	1,207	1,162	1,117	1,071	1,024	11,707
1982	31,655	20,636	1,704	1,663	1,621	1,577	1,532	1,486	1,440	1,392	1,343	1,293	1,243	1,192	14,169
1983	32,597	21,035	1,702	1,663	1,623	1,582	1,539	1,495	1,451	1,405	1,358	1,311	1,262	1,213	14,992
1984	42,459	27,120	2,151	2,105	2,057	2,007	1,956	1,903	1,849	1,794	1,738	1,680	1,621	1,561	20,039
1985	68,372	43,224	3,361	3,293	3,222	3,149	3,073	2,995	2,914	2,831	2,747	2,660	2,572	2,482	33,072
1986	79,413	50,303	3,712	3,550	3,291	3,098	3,083	3,178	3,355	3,273	3,195	3,120	3,050	2,982	40,525
1987	85,336	52,859	3,997	3,901	3,807	3,730	3,650	3,566	3,480	3,392	3,300	3,207	3,111	3,013	43,181
1988	106,935	65,780	4,968	4,873	4,632	4,503	4,365	4,240	4,157	4,099	4,059	3,952	3,844	3,734	55,506
1989	117,362	71,537	5,371	5,214	5,118	4,847	4,708	4,556	4,422	4,337	4,284	4,252	4,140	4,027	62,086
1990	125,544	75,483	5,514	5,381	5,251	5,125	5,001	4,881	4,782	4,679	4,572	4,462	4,348	4,231	67,319
1991	124,784	74,590	5,472	5,305	5,206	5,057	4,961	4,713	4,580	4,438	4,311	4,227	4,169	4,130	68,215
1992	138,823	81,877	5,867	5,726	5,588	5,453	5,322	5,193	5,068	4,946	4,846	4,742	4,633	4,522	76,917
1993	123,655	72,959	5,464	5,201	5,047	4,861	4,797	4,638	4,574	4,225	4,089	3,915	3,772	3,713	69,360
1994	151,793	89,573	6,731	6,737	6,292	6,078	5,791	5,769	5,534	5,504	4,856	4,663	4,373	4,151	85,313
1995	153,573	89,717	6,770	6,438	6,423	6,033	5,835	5,578	5,541	5,328	5,285	4,728	4,551	4,296	86,767
1996	163,462	95,586	7,355	7,148	6,730	6,772	6,266	6,039	5,723	5,727	5,474	5,467	4,710	4,505	91,546
1997	192,540	108,501	7,489	7,308	7,132	6,961	6,793	6,629	6,469	6,314	6,161	6,013	5,868	5,727	113,675
1998	221,836	123,932	8,502	8,298	8,098	7,903	7,712	7,526	7,345	7,168	6,995	6,827	6,662	6,502	132,297
1999	261,636	147,328	10,780	10,473	10,014	9,622	9,372	9,003	8,906	8,492	8,243	7,945	7,836	7,580	153,371
2000	287,774	160,632	11,667	11,258	10,943	10,489	10,097	9,837	9,468	9,350	8,941	8,684	8,384	8,258	170,399
2001	276,657	155,567	12,253	11,348	10,872	10,540	9,983	9,522	9,266	8,833	8,795	8,291	8,026	7,687	161,239
2002	322,893	183,186	15,080	14,206	13,291	12,651	12,236	11,465	10,841	10,540	9,956	9,991	9,290	8,965	184,381
2003	352,501	200,389	16,788	15,836	14,983	14,067	13,360	12,912	12,052	11,361	11,041	10,396	10,461	9,680	199,565
2004	348,053	197,606	16,950	15,769	14,875	14,074	13,213	12,549	12,128	11,321	10,672	10,371	9,765	9,826	196,542
2005	353,684	200,749	17,644	16,365	15,225	14,361	13,588	12,757	12,115	11,709	10,930	10,303	10,013	9,427	199,245
2006	354,943	201,561	18,044	16,807	15,589	14,502	13,680	12,943	12,151	11,540	11,154	10,411	9,814	9,538	198,770
2007	360,039	204,812	18,917	17,341	16,153	14,982	13,937	13,147	12,439	11,678	11,091	10,719	10,006	9,432	200,196
2008	400,951	228,821	21,929	19,915	18,256	17,004	15,772	14,672	13,840	13,095	12,294	11,676	11,285	10,533	220,681
2009	337,060	193,365	19,463	17,370	15,775	14,460	13,469	12,493	11,622	10,963	10,372	9,738	9,249	8,939	183,147
2010	351,462	203,232	21,820	19,035	16,988	15,427	14,142	13,173	12,218	11,366	10,722	10,144	9,524	9,045	187,858
2011	410,341	240,185	28,340	23,715	20,689	18,464	16,768	15,371	14,317	13,279	12,354	11,653	11,026	10,351	214,013
2012	425,953	254,721	35,873	26,941	22,544	19,667	17,552	15,940	14,612	13,611	12,624	11,744	11,078	10,481	213,286
2013	514,188	318,027	59,036	37,545	28,673	24,319	21,496	19,251	17,413	15,836	14,539	13,317	12,223	11,318	239,222
2014	652,990	431,836	103,900	67,619	40,549	30,452	25,483	22,231	19,840	18,018	16,516	15,384	14,269	13,275	265,454
Total	8,210,011	4,846,584	528,581	438,924	379,733	346,585	322,886	303,580	287,410	272,900	259,462	247,440	235,870	225,543	4,361,098

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

Exhibit PA-A8.23.2

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	220,778		182,150	82.5%	0.0%	182,150
1980	36,131	39,764	29,689	82.2%	0.0%	29,689
1981	32,570	42,167	26,910	82.6%	0.0%	26,910
1982	38,132	45,076	31,655	83.0%	0.0%	31,655
1983	39,109	51,052	32,597	83.3%	0.0%	32,597
1984	50,766	65,105	42,459	83.6%	0.0%	42,459
1985	81,087	88,076	68,372	84.3%	0.0%	68,372
1986	93,367	91,390	79,413	0.0%	86.9%	79,413
1987	90,072	102,279	85,336	94.7%	0.0%	85,336
1988	103,353	123,400	106,935	82.1%	17.9%	106,935
1989	112,535	136,141	117,362	79.6%	20.4%	117,362
1990	125,548	143,059	125,544	100.0%	0.0%	125,544
1991	120,428	144,043	124,784	81.6%	18.4%	124,784
1992	144,710	148,044	138,823	95.9%	0.0%	138,823
1993	111,194	144,408	123,655	62.5%	37.5%	123,655
1994	143,641	153,856	151,793	20.2%	79.8%	151,793
1995	147,155	156,514	153,573	31.4%	68.6%	153,573
1996	153,831	161,741	163,462	0.0%	101.1%	163,462
1997	181,760	180,868	192,540	105.9%	0.0%	192,540
1998	219,201	215,396	221,836	101.2%	0.0%	221,836
1999	274,340	245,842	261,636	55.4%	44.6%	261,636
2000	288,951	285,780	287,774	62.9%	37.1%	287,774
2001	251,042	293,609	276,657	39.8%	60.2%	276,657
2002	276,442	328,836	322,893	11.3%	88.7%	322,893
2003	288,452	331,925	352,501	0.0%	106.2%	352,501
2004	268,211	341,057	348,053	0.0%	102.1%	348,053
2005	265,528	350,145	353,684	0.0%	101.0%	353,684
2006	254,337	352,443	354,943	0.0%	100.7%	354,943
2007	261,502	358,666	360,039	0.0%	100.4%	360,039
2008	327,131	390,643	400,951	0.0%	102.6%	400,951
2009	255,084	311,579	337,060	0.0%	108.2%	337,060
2010	275,695	341,272	351,462	0.0%	103.0%	351,462
2011	316,691	360,878	410,341	0.0%	113.7%	410,341
2012	344,732	361,176	425,953	0.0%	117.9%	425,953
2013	595,681	469,644	514,188	35.3%	64.7%	514,188
2014	1,135,893	825,569	652,990	0.0%	79.1%	652,990
Total	7,925,079	8,181,443	8,210,011			8,210,011

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A8.23.3

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year	Unpaid Loss														2027 and
Ending 12/31	Undiscounted	Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Subsequent
Prior to 1980	220,778	148,335	13,055	12,686	12,307	11,919	11,523	11,120	10,708	10,290	9,865	9,435	8,999	8,560	90,311
1980	36,131	24,034	2,070	2,014	1,957	1,899	1,839	1,778	1,716	1,652	1,588	1,522	1,456	1,388	15,254
1981	32,570	21,449	1,808	1,762	1,715	1,666	1,616	1,566	1,514	1,461	1,407	1,352	1,296	1,239	14,169
1982	38,132	24,859	2,053	2,003	1,952	1,900	1,846	1,791	1,734	1,677	1,618	1,558	1,497	1,435	17,068
1983	39,109	25,237	2,042	1,995	1,947	1,898	1,847	1,794	1,741	1,686	1,630	1,573	1,515	1,455	17,987
1984	50,766	32,426	2,572	2,516	2,459	2,400	2,338	2,276	2,211	2,145	2,077	2,008	1,938	1,866	23,959
1985	81,087	51,262	3,987	3,906	3,822	3,734	3,644	3,551	3,456	3,358	3,258	3,155	3,050	2,943	39,222
1986	93,367	58,424	4,478	4,370	4,282	4,189	4,094	3,995	3,893	3,788	3,681	3,571	3,459	3,344	46,223
1987	90,072	55,793	4,219	4,118	4,018	3,937	3,852	3,764	3,673	3,580	3,484	3,385	3,284	3,180	45,577
1988	103,353	63,379	4,734	4,620	4,508	4,400	4,311	4,218	4,121	4,022	3,919	3,814	3,706	3,595	53,384
1989	112,535	68,328	5,045	4,923	4,805	4,689	4,576	4,483	4,387	4,286	4,183	4,076	3,967	3,854	59,261
1990	125,548	75,485	5,514	5,381	5,251	5,125	5,001	4,881	4,782	4,679	4,572	4,462	4,348	4,231	67,321
1991	120,428	71,709	5,186	5,061	4,939	4,820	4,704	4,591	4,480	4,389	4,295	4,197	4,095	3,991	65,678
1992	144,710	85,349	6,116	5,968	5,825	5,684	5,547	5,414	5,283	5,156	5,051	4,943	4,830	4,713	80,179
1993	111,194	64,967	4,615	4,504	4,396	4,290	4,186	4,086	3,987	3,891	3,797	3,720	3,640	3,557	62,523
1994	143,641	83,152	5,860	5,719	5,581	5,447	5,316	5,188	5,063	4,941	4,822	4,705	4,610	4,511	81,880
1995	147,155	84,413	5,905	5,763	5,624	5,488	5,356	5,227	5,101	4,978	4,858	4,741	4,627	4,533	84,953
1996	153,831	87,455	6,075	5,929	5,786	5,647	5,511	5,378	5,248	5,122	4,999	4,878	4,761	4,646	89,851
1997	181,760	102,426	7,070	6,899	6,733	6,571	6,412	6,258	6,107	5,960	5,816	5,676	5,540	5,406	107,311
1998	219,201	122,460	8,401	8,199	8,002	7,809	7,621	7,437	7,258	7,083	6,912	6,746	6,583	6,425	130,726
1999	274,340	151,966	10,367	10,117	9,874	9,636	9,404	9,177	8,956	8,740	8,530	8,324	8,124	7,928	165,163
2000	288,951	158,729	10,772	10,512	10,259	10,012	9,771	9,535	9,306	9,081	8,863	8,649	8,441	8,237	175,514
2001	251,042	137,119	9,988	8,986	8,770	8,559	8,352	8,151	7,955	7,763	7,576	7,394	7,215	7,042	153,293
2002	276,442	150,516	11,706	10,532	9,476	9,248	9,025	8,808	8,596	8,389	8,187	7,989	7,797	7,609	169,080
2003	288,452	156,940	12,965	11,665	10,496	9,444	9,216	8,994	8,778	8,566	8,360	8,158	7,962	7,770	176,079
2004	268,211	146,152	12,761	11,482	10,331	9,295	8,363	8,162	7,965	7,773	7,586	7,403	7,225	7,051	162,814
2005	265,528	145,214	13,336	11,999	10,796	9,714	8,740	7,864	7,674	7,489	7,309	7,133	6,961	6,793	159,720
2006	254,337	139,858	13,446	12,098	10,885	9,794	8,812	7,929	7,134	6,962	6,795	6,631	6,471	6,315	151,063
2007	261,502	144,825	14,513	13,058	11,749	10,571	9,511	8,558	7,700	6,928	6,761	6,598	6,439	6,284	152,832
2008	327,131	182,719	19,005	17,100	15,386	13,843	12,456	11,207	10,084	9,073	8,163	7,967	7,775	7,587	187,485
2009	255,084	143,859	15,472	13,921	12,525	11,270	10,140	9,123	8,209	7,386	6,645	5,979	5,835	5,695	142,884
2010	275,695	157,134	17,411	15,666	14,095	12,682	11,411	10,267	9,238	8,312	7,479	6,729	6,054	5,908	150,443
2011	316,691	182,886	21,565	18,638	16,770	15,089	13,576	12,215	10,991	9,889	8,898	8,006	7,203	6,481	167,371
2012	344,732	203,158	27,595	21,595	18,665	16,793	15,110	13,595	12,232	11,006	9,903	8,910	8,017	7,213	174,096
2013	595,681	362,893	61,233	42,782	33,480	28,936	26,035	23,426	21,077	18,964	17,063	15,353	13,814	12,429	281,090
2014	1,135,893	722,307	144,195	101,941	71,223	55,737	48,173	43,344	38,999	35,090	31,572	28,407	25,559	22,997	488,654
Total	7,925,079	4,637,219	517,134	430,430	370,688	334,134	309,238	289,149	271,356	255,556	241,520	229,147	218,092	208,215	4,250,418

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A8.23.4

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	39,764	27,470	2,242	2,187	2,135	2,085	2,038	1,993	1,950	1,909	1,870	1,832	1,796	1,761	15,966
1981	42,167	28,686	2,138	2,257	2,202	2,149	2,099	2,052	2,006	1,963	1,922	1,882	1,844	1,808	17,845
1982	45,076	30,176	2,113	2,178	2,299	2,243	2,190	2,139	2,090	2,044	2,000	1,958	1,918	1,879	20,023
1983	51,052	33,636	2,297	2,286	2,356	2,487	2,426	2,369	2,314	2,261	2,211	2,163	2,118	2,074	23,690
1984	65,105	42,276	2,970	2,796	2,782	2,868	3,027	2,953	2,883	2,816	2,752	2,691	2,633	2,578	31,357
1985	88,076	56,464	4,131	3,829	3,605	3,587	3,698	3,903	3,808	3,717	3,631	3,548	3,470	3,395	43,755
1986	91,390	57,891	4,272	4,086	3,787	3,566	3,548	3,657	3,861	3,766	3,677	3,591	3,510	3,432	46,637
1987	102,279	64,252	5,264	4,535	4,337	4,021	3,785	3,767	3,883	4,098	3,998	3,903	3,812	3,726	53,151
1988	123,400	76,815	6,047	6,039	5,203	4,977	4,613	4,343	4,322	4,455	4,702	4,587	4,478	4,374	65,260
1989	136,141	84,024	6,640	6,346	6,338	5,460	5,223	4,841	4,558	4,536	4,675	4,935	4,814	4,699	73,076
1990	143,059	87,471	6,648	6,653	6,359	6,350	5,471	5,233	4,851	4,567	4,545	4,684	4,945	4,824	77,930
1991	144,043	87,330	6,734	6,381	6,386	6,103	6,095	5,251	5,023	4,656	4,383	4,362	4,496	4,746	79,428
1992	148,044	89,026	6,849	6,601	6,255	6,259	5,982	5,975	5,147	4,923	4,564	4,297	4,276	4,407	82,510
1993	144,408	86,266	6,876	6,362	6,132	5,811	5,815	5,558	5,551	4,782	4,574	4,240	3,991	3,972	80,745
1994	153,856	91,199	6,951	6,995	6,472	6,238	5,911	5,916	5,654	5,646	4,864	4,653	4,313	4,061	86,182
1995	156,514	92,148	7,166	6,747	6,790	6,283	6,055	5,738	5,742	5,488	5,481	4,722	4,517	4,187	87,598
1996	161,741	94,579	7,278	7,072	6,659	6,701	6,200	5,976	5,663	5,667	5,416	5,409	4,660	4,457	90,582
1997	180,868	105,143	8,240	7,767	7,549	7,107	7,152	6,618	6,378	6,044	6,048	5,781	5,773	4,974	101,437
1998	215,396	124,625	10,023	9,356	8,820	8,571	8,070	8,121	7,514	7,242	6,863	6,868	6,564	6,556	120,828
1999	245,842	141,561	11,293	10,915	10,188	9,604	9,333	8,788	8,843	8,182	7,886	7,473	7,479	7,148	138,710
2000	285,780	163,858	13,185	12,522	12,102	11,297	10,649	10,349	9,744	9,805	9,073	8,744	8,287	8,292	161,730
2001	293,609	167,775	13,753	12,912	12,262	11,851	11,062	10,428	10,135	9,542	9,602	8,885	8,563	8,115	166,498
2002	328,836	187,366	15,512	14,676	13,779	13,086	12,647	11,805	11,129	10,815	10,183	10,247	9,481	9,138	186,339
2003	331,925	188,692	15,808	14,912	14,108	13,246	12,580	12,158	11,349	10,698	10,397	9,789	9,850	9,115	187,915
2004	341,057	193,634	16,610	15,452	14,576	13,791	12,947	12,296	11,884	11,093	10,457	10,163	9,568	9,629	192,591
2005	350,145	198,741	17,468	16,202	15,072	14,218	13,452	12,629	11,994	11,592	10,820	10,200	9,913	9,333	197,252
2006	352,443	200,141	17,917	16,689	15,479	14,400	13,583	12,852	12,066	11,459	11,075	10,338	9,745	9,471	197,369
2007	358,666	204,031	18,845	17,275	16,091	14,924	13,884	13,097	12,391	11,634	11,049	10,678	9,968	9,396	199,433
2008	390,643	222,938	21,365	19,403	17,786	16,567	15,366	14,295	13,484	12,758	11,978	11,376	10,994	10,263	215,008
2009	311,579	178,747	17,992	16,057	14,582	13,367	12,451	11,548	10,743	10,134	9,588	9,002	8,549	8,263	169,302
2010	341,272	197,340	21,187	18,483	16,495	14,980	13,732	12,791	11,864	11,037	10,411	9,850	9,248	8,783	182,412
2011	360,878	211,233	24,924	20,857	18,195	16,238	14,747	13,518	12,592	11,679	10,865	10,249	9,697	9,104	188,215
2012	361,176	215,984	30,418	22,844	19,116	16,676	14,883	13,516	12,390	11,541	10,704	9,958	9,393	8,887	180,850
2013	469,644	293,503	57,835	34,682	26,046	21,796	19,014	16,969	15,411	14,127	13,159	12,205	11,354	10,710	216,337
2014	825,569	545,966	131,360	85,490	51,266	38,500	32,218	28,106	25,083	22,779	20,882	19,450	18,040	16,783	335,611
Total	8,181,443	4,870,990	550,348	449,842	383,610	347,408	321,950	301,548	284,298	269,457	256,304	244,713	234,057	224,337	4,313,573

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-A8.24

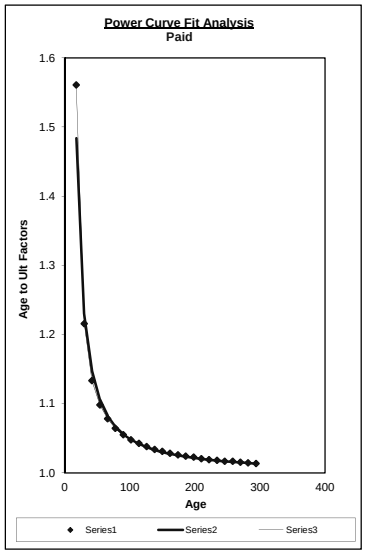
OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
Private Employers
Estimation of Cumulative Development Factors

	Paid	Incurred
C=	-4.49	0.00
B=	1.17	#NUM!
A=	10	#NUM!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9983	#VALUE!
F-Statistics	17,492	#VALUE!
F- Degree	29	11

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	7.235		1.719		6	7.251	#NUM!
18	1.561		0.696	y	18	1.484	#NUM!
30	1.215		1.004		30	1.230	#NUM!
42	1.133		1.012		42	1.147	#NUM!
54	1.098		1.019		54	1.106	#NUM!
66	1.078		0.998	y	66	1.082	#NUM!
78	1.065		0.999		78	1.067	#NUM!
90	1.055		1.012		90	1.056	#NUM!
102	1.048		1.000		102	1.048	#NUM!
114	1.043		1.000		114	1.042	#NUM!
126	1.038		0.997	y	126	1.037	#NUM!
138	1.034		0.998		138	1.033	#NUM!
150	1.031		1.000	y	150	1.030	#NUM!
162	1.028		1.000		162	1.027	#NUM!
174	1.026		0.997		174	1.025	#NUM!
186	1.024		0.996	y	186	1.023	#NUM!
198	1.023		0.997	y	198	1.022	#NUM!
210	1.021		0.995	y	210	1.020	#NUM!
222	1.019		0.990	y	222	1.019	#NUM!
234	1.018		0.995	y	234	1.018	#NUM!
246	1.017		0.998	y	246	1.017	#NUM!
258	1.017		1.001		258	1.016	#NUM!
270	1.015		0.999	y	270	1.015	#NUM!
282	1.014		0.999	y	282	1.014	#NUM!
294	1.013		0.998	y	294	1.013	#NUM!
306	1.013		1.000		306	1.013	#NUM!
318	1.013		0.998	y	318	1.012	#NUM!
330	1.012		0.999	y	330	1.012	#NUM!
342	1.011		0.995	y	342	1.011	#NUM!
354	1.010		1.004	y	354	1.011	#NUM!
366	1.009		1.004	Y	366	1.010	#NUM!
378	1.009	y	1.003	y	378	1.010	#NUM!



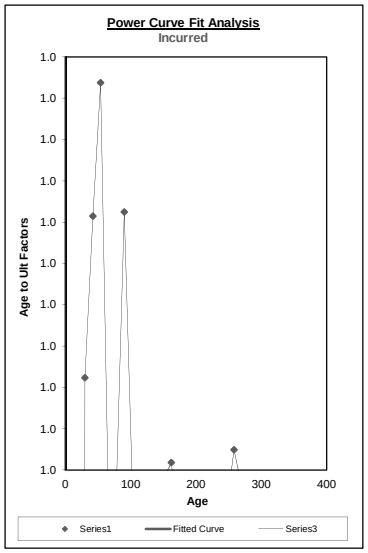


Exhibit PA-A8.25

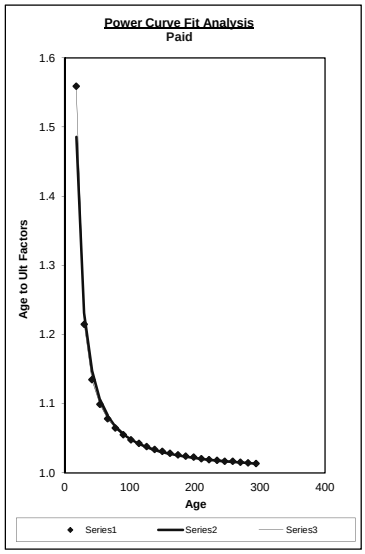
OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
Private Employers
Estimation of Cumulative Development Factors

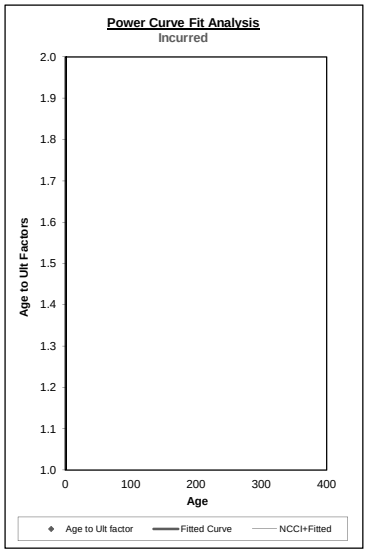
	Paid	Incurred
C=	-4.48	0.00
B=	1.17	#DIV/0!
A=	10	#DIV/0!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9984	#DIV/0!
F-Statistics	18,260	#DIV/0!
F- Degree	29	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	7.233			y	6	7.233	#DIV/0!
18	1.559			y	18	1.486	#DIV/0!
30	1.215			y	30	1.231	#DIV/0!
42	1.135			y	42	1.147	#DIV/0!
54	1.099			y	54	1.106	#DIV/0!
66	1.078			y	66	1.083	#DIV/0!
78	1.065			y	78	1.067	#DIV/0!
90	1.055			y	90	1.056	#DIV/0!
102	1.048			y	102	1.048	#DIV/0!
114	1.043			y	114	1.042	#DIV/0!
126	1.038			y	126	1.037	#DIV/0!
138	1.034			y	138	1.033	#DIV/0!
150	1.031			y	150	1.030	#DIV/0!
162	1.028			y	162	1.028	#DIV/0!
174	1.026			y	174	1.025	#DIV/0!
186	1.024			y	186	1.023	#DIV/0!
198	1.023			y	198	1.022	#DIV/0!
210	1.021			y	210	1.020	#DIV/0!
222	1.019			y	222	1.019	#DIV/0!
234	1.018			y	234	1.018	#DIV/0!
246	1.017			y	246	1.017	#DIV/0!
258	1.017			y	258	1.016	#DIV/0!
270	1.015			y	270	1.015	#DIV/0!
282	1.014			y	282	1.014	#DIV/0!
294	1.013			y	294	1.014	#DIV/0!
306	1.013			y	306	1.013	#DIV/0!
318	1.013			y	318	1.012	#DIV/0!
330	1.012			y	330	1.012	#DIV/0!
342	1.011			y	342	1.011	#DIV/0!
354	1.010			y	354	1.011	#DIV/0!
366	1.009			y	366	1.010	#DIV/0!
378	1.009	y		y	378	1.010	#DIV/0!





Ohio Bureau of Workers' Compensation

Summary of Medical Persistencies as of 6/30/2014

	(1)	(2)	(3)	(4)	(5)	(6)
Private Employers	**Indicated Persistency**	**Selected Persistency**	**Persistency Selection Criteria**	**Indicated Mortality Persistency**	**Mortality Modification, Col (2) / Col (4)**	**Selected Mortality Persistency**
Hospitals (Med on Comp)	0.812	0.812	Based on ages 66 MTHS to 174 MTHS	0.986	0.823	0.950
Hospitals (Med on Comp)	0.917	0.917	Based on ages 186 MTHS to 294 MTHS	0.986	0.823	0.950
Physicians (Med on Comp)	0.823	0.823	Based on ages 66 MTHS to 174 MTHS	0.986	0.834	0.950
Physicians (Med on Comp)	0.895	0.895	Based on ages 186 MTHS to 294 MTHS	0.986	0.834	0.950
Pharmacies (Med on Comp)	0.929	0.929	Based on ages 66 MTHS to 174 MTHS	0.986	0.942	0.950
Pharmacies (Med on Comp)	0.923	0.923	Based on ages 186 MTHS to 294 MTHS	0.986	0.942	0.950
Chiropractors (Med on Comp)	0.834	0.834	Based on ages 66 MTHS to 174 MTHS	0.986	0.845	0.950
Chiropractors (Med on Comp)	0.935	0.935	Based on ages 186 MTHS to 294 MTHS	0.986	0.845	0.950
Rehabilitation (Med on Comp)	0.761	0.761	Based on ages 66 MTHS to 174 MTHS	0.986	0.772	0.950
Rehabilitation (Med on Comp)	0.884	0.884	Based on ages 186 MTHS to 294 MTHS	0.986	0.772	0.950
Health-Other (Med on Comp)	0.925	0.925	Based on ages 66 MTHS to 174 MTHS	0.986	0.938	0.950
Health-Other (Med on Comp)	1.272	0.980	Based on ages 186 MTHS to 294 MTHS	0.986	0.938	0.950
Medical Only	0.712	0.712	Based on ages 66 MTHS to 174 MTHS	Not based on mortality assumptions.		
Medical Only	0.760	0.760	Based on ages 186 MTHS to 294 MTHS	Not based on mortality assumptions.		

B-C

Temporary Total and Permanent Total Benefits (PA)

Unpaid Loss Provider Type	Undiscounted ($millions)	Discounted 4.0% ($millions)
Temporary Total	765	648
Permanent Total	5,231	3,191
Total Unpaid Loss	5,997	3,839

Temporary Total (TT)

Conclusions

Indicated unpaid TT loss as of June 30, 2014 using data as of June 30, 2014 is $648.3 million on a discounted basis and $765.3 million on a nominal basis. These values are summarized in Exhibit PA-B.1.

The estimated discounted unpaid TT loss in our June 30, 2013 analysis of the June 30, 2013 liability was $660.7 million, and the estimated undiscounted value was $778.5 million. Actual payments in the latest fiscal year for claims occurring in June 2013 and prior amounted to $157.6 million, which is $10.6 million lower than the amount estimated in the June 30, 2013 analysis. The difference in our actual versus expected payments combined with our current assumptions for future payments on June 2013 and prior claims (valued as of June 30, 2013) result in estimates that are lower by $12.5 million than the estimates included in in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to comparable values in last year's analysis are shown in Exhibit U.2.

Methodology

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Persistency Method (Per Beneficiary)

Exhibit PA-B.4 shows the historical payment data. The percentages of “beneficiaries” (calculated by dividing fiscal year payments by assumed average annual benefits and the number of lost time claims) are computed in Exhibit PA-B.8. The average annual benefits are presented in Exhibit PA-B.9.

For injury years prior to 1980, the latest fiscal year payments are multiplied by a “tail” factor based on historical experience to arrive at the estimated nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1980.

Ultimate Loss Selection

For injury years 1980-1996, we selected an average of the paid development method, the Born.-Ferg. payroll method, and the persistency method. For 1997-1999, we selected the average of the Born.-Ferg. payroll and the persistency methods. For 2000-2014, we selected an average of the two paid Born.-Ferg. methods and the persistency method.

Permanent Total Disability

Conclusions

Indicated unpaid PTD loss as of June 30, 2014 using data as of June 30, 2014 is $3.2 billion on a discounted basis and $5.2 billion on a nominal basis. These values are summarized in Exhibit PA-C.1.

The estimated discounted unpaid PTD loss in our June 30, 2013 analysis of the June 30, 2013 liability was $3.2 billion, and the estimated undiscounted value was $5.0 billion. Actual payments in the latest fiscal year for claims occurring in June 2013 and prior amounted to $208.1 million, which is $9.8 million lower than the amount estimated in the June 30, 2013 analysis. The difference in our actual versus expected payments combined with our current assumptions for future payments on June 2013 and prior claims (valued as of June 30, 2014) result in estimates that are lower by $3.9 million than the estimates in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to comparable values in our June 30, 2013 analysis of the June 30, 2013 liability analysis are shown in Exhibit U.2.

Methodology

Our methodologies used include:

- Paid Loss Development Method
- Incurred Loss Development Method
- Bornhuetter-Ferguson Payroll Method

- Bornhuetter-Ferguson Premium Method
- Persistency (Beneficiary) Method
- Persistency (Incremental Paid) Method
- Indexed Loss Method

PTD payments are displayed by accident year and by year of development in Exhibit PA-C.5, Pages 1 and 2, and the indexed paid losses (number of weeks of benefits per ultimate PTD claim) are shown in Exhibit PA-C.13. Exhibit PA-B.14 provides the average weekly PTD benefits by accident year, and the composite factors (average benefit times number of ultimate PTD claims) are contained in Exhibit PA-B.12. The cumulative indexed weeks of benefits are multiplied by the composite factors in Exhibit PA-B.12 to arrive at the unpaid loss by accident year.

The incurred based methods use case reserves that are calculated using a present value assumption of a 4% annual interest rate and the appropriate mortality assumption based on age of the beneficiary. The case reserves also include an additional 10% when the reserve is initially set up. This reserve is generally updated once a year. These benefits do not have a cost of living adjustment.

For injury years prior to 1980, the latest fiscal year payments are multiplied by an annuity factor based on the PTD mortality table and using a uniform age distribution at time of injury.

Ultimate Loss Selection

For accident years 1979 and prior, we selected an unpaid amount based on average mortality factors times the annual payments for the accident year. For accident years 1980-1986, we selected the average of the index method and the persistency incremental paid method. For accident years 1987-1989, we included the incurred loss development method in our averages. This method was included to somewhat recognize the outstanding case reserves. For years 1990-1997, we selected the average of the persistency incremental paid and index methods. For 1998-2001, we selected the average of the paid Born.-Ferg. payroll and persistency incremental paid methods. For 2002-2009, we selected the average of the two Born.-Ferg. paid methods and the persistency incremental paid method. We included the Born.-Ferg. methods due to the relative immaturity of the accident years. For 2010-2012, we selected the average of the two Born.-Ferg. paid methods. For 2013-2014, we selected the average of all four Born.-Ferg. methods in order to include the most exposure based methods.

Exhibit PA-B.1

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			139	1.000	139	80%	111			
1980	6/30/2014	234,775	234,716	59	1.000	59	80%	47	0.81	1.34	6,028
1981	6/30/2014	230,768	230,599	169	1.000	169	82%	138	0.77	1.23	6,237
1982	6/30/2014	220,991	220,921	70	1.000	70	96%	67	0.74	1.12	6,544
1983	6/30/2014	236,176	235,976	200	1.000	200	86%	171	0.77	1.12	6,863
1984	6/30/2014	290,253	289,833	421	1.000	421	84%	355	0.88	1.25	7,013
1985	6/30/2014	330,538	330,069	468	1.000	468	87%	410	0.93	1.26	7,371
1986	6/30/2014	331,634	331,096	538	1.000	538	92%	493	0.87	1.19	7,264
1987	6/30/2014	333,641	333,013	628	1.000	628	87%	545	0.81	1.18	6,913
1988	6/30/2014	349,874	348,984	889	1.000	889	84%	747	0.79	1.17	6,768
1989	6/30/2014	356,804	355,483	1,321	1.000	1,321	86%	1,134	0.76	1.13	6,677
1990	6/30/2014	333,452	331,451	2,001	1.000	2,001	83%	1,669	0.67	1.07	6,295
1991	6/30/2014	303,502	301,478	2,025	1.000	2,025	83%	1,688	0.60	0.96	6,218
1992	6/30/2014	262,574	260,492	2,083	1.000	2,083	84%	1,756	0.50	0.90	5,540
1993	6/30/2014	238,869	236,474	2,394	1.000	2,394	84%	2,010	0.43	0.85	5,088
1994	6/30/2014	228,096	225,102	2,994	1.000	2,994	83%	2,498	0.40	0.80	4,956
1995	6/30/2014	210,229	206,638	3,591	1.000	3,591	83%	2,974	0.34	0.71	4,867
1996	6/30/2014	198,483	194,328	4,155	1.000	4,155	83%	3,433	0.31	0.62	5,011
1997	6/30/2014	192,824	186,806	6,018	1.000	6,018	81%	4,880	0.28	0.54	5,218
1998	6/30/2014	210,695	202,574	8,121	1.000	8,121	81%	6,605	0.29	0.51	5,795
1999	6/30/2014	240,376	230,523	9,853	1.000	9,853	82%	8,085	0.32	0.50	6,406
2000	6/30/2014	260,570	250,098	10,472	1.000	10,472	85%	8,908	0.33	0.48	6,880
2001	6/30/2014	259,274	246,888	12,386	1.000	12,386	85%	10,517	0.32	0.41	7,779
2002	6/30/2014	266,032	251,964	14,068	1.000	14,068	80%	11,300	0.33	0.41	7,956
2003	6/30/2014	251,846	235,310	16,537	1.000	16,537	81%	13,397	0.31	0.38	7,946
2004	6/30/2014	235,005	215,259	19,746	1.000	19,746	83%	16,318	0.28	0.34	8,059
2005	6/30/2014	227,055	202,937	24,118	1.000	24,118	83%	20,049	0.26	0.31	8,558
2006	6/30/2014	219,261	188,402	30,859	1.000	30,859	83%	25,741	0.24	0.25	9,576
2007	6/30/2014	221,320	183,549	37,771	1.000	37,771	84%	31,773	0.24	0.23	10,358
2008	6/30/2014	222,887	175,738	47,150	1.000	47,150	84%	39,831	0.24	0.20	11,664
2009	6/30/2014	181,320	132,382	48,938	1.000	48,938	85%	41,477	0.21	0.18	11,925
2010	6/30/2014	181,828	121,440	60,388	1.000	60,388	85%	51,375	0.21	0.18	11,502
2011	6/30/2014	177,025	101,776	75,248	1.000	75,248	85%	63,986	0.20	0.17	11,360
2012	6/30/2014	172,253	76,215	96,038	1.000	96,038	85%	81,498	0.18	0.16	11,387
2013	6/30/2014	182,795	49,436	133,359	1.000	133,359	86%	114,787	0.19	0.15	11,971
2014	6/30/2014	195,771	7,769	90,116	1.000	90,116	86%	77,536	0.19	0.15	12,409
		8,588,796	7,725,720	765,330		765,330		648,310			

Column Notes

(2) Exhibit PA-B.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-B.13.1 through Exhibit PA-B.13.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-B.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-B.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-B.2

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Persistency Method (Beneficiary)	Selected Ultimate Loss
1980	6/30/2014	414	234,716	234,716		234,894	234,775
1981	6/30/2014	402	230,628	230,635		231,042	230,768
1982	6/30/2014	390	220,991	221,008		220,973	220,991
1983	6/30/2014	378	236,099	236,116		236,313	236,176
1984	6/30/2014	366	290,053	290,045		290,661	290,253
1985	6/30/2014	354	330,459	330,410		330,744	330,538
1986	6/30/2014	342	331,636	331,581		331,686	331,634
1987	6/30/2014	330	333,734	333,677	333,251	333,513	333,641
1988	6/30/2014	318	349,943	349,855	349,370	349,823	349,874
1989	6/30/2014	306	356,716	356,607	356,067	357,089	356,804
1990	6/30/2014	294	332,891	332,876	332,266	334,589	333,452
1991	6/30/2014	282	303,124	303,239	302,527	304,144	303,502
1992	6/30/2014	270	262,300	261,969	261,872	263,454	262,574
1993	6/30/2014	258	238,563	238,357	238,345	239,685	238,869
1994	6/30/2014	246	227,612	227,488	227,579	229,188	228,096
1995	6/30/2014	234	209,519	209,656	209,675	211,512	210,229
1996	6/30/2014	222	197,788	198,181	197,937	199,480	198,483
1997	6/30/2014	210	191,038	191,819	191,267	193,828	192,824
1998	6/30/2014	198	208,282	208,828	207,868	212,563	210,695
1999	6/30/2014	186	238,649	238,387	237,378	242,365	240,376
2000	6/30/2014	174	261,046	259,884	258,219	263,608	260,570
2001	6/30/2014	162	260,393	259,561	256,349	261,912	259,274
2002	6/30/2014	150	269,247	267,265	263,581	267,250	266,032
2003	6/30/2014	138	255,499	253,588	249,625	252,326	251,846
2004	6/30/2014	126	238,412	237,420	233,884	233,711	235,005
2005	6/30/2014	114	230,255	229,652	225,865	225,648	227,055
2006	6/30/2014	102	220,529	221,327	217,484	218,973	219,261
2007	6/30/2014	90	224,020	223,991	222,221	217,747	221,320
2008	6/30/2014	78	227,341	224,487	224,736	219,439	222,887
2009	6/30/2014	66	185,177	186,862	183,924	173,173	181,320
2010	6/30/2014	54	189,268	187,331	183,192	174,959	181,828
2011	6/30/2014	42	183,201	183,584	179,325	168,166	177,025
2012	6/30/2014	30	172,278	179,041	176,195	161,522	172,253
2013	6/30/2014	18	176,757	183,087	182,272	183,026	182,795
2014	6/30/2014	6	196,801	186,452	192,595	208,266	195,771
			8,614,966	8,608,983	6,694,867	8,577,273	8,588,796

Column Notes

(3) Exhibit PA-B.3, Column (5).
(4) Exhibit PA-B.5, Column (12).
(5) Exhibit PA-B.6, Column (12).
(6) Exhibit PA-B.7, Column (6).
(7) Based on Columns (3) through (6).

Exhibit PA-B.3

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	234,716	1.000	234,716			
1981	6/30/2014	402	230,599	1.000	230,628			
1982	6/30/2014	390	220,921	1.000	220,991			
1983	6/30/2014	378	235,976	1.001	236,099			
1984	6/30/2014	366	289,833	1.001	290,053			
1985	6/30/2014	354	330,069	1.001	330,459			
1986	6/30/2014	342	331,096	1.002	331,636			
1987	6/30/2014	330	333,013	1.002	333,734			
1988	6/30/2014	318	348,984	1.003	349,943			
1989	6/30/2014	306	355,483	1.003	356,716			
1990	6/30/2014	294	331,451	1.004	332,891			
1991	6/30/2014	282	301,478	1.005	303,124			
1992	6/30/2014	270	260,492	1.007	262,300			
1993	6/30/2014	258	236,474	1.009	238,563			
1994	6/30/2014	246	225,102	1.011	227,612			
1995	6/30/2014	234	206,638	1.014	209,519			
1996	6/30/2014	222	194,328	1.018	197,788			
1997	6/30/2014	210	186,806	1.023	191,038			
1998	6/30/2014	198	202,574	1.028	208,282			
1999	6/30/2014	186	230,523	1.035	238,649			
2000	6/30/2014	174	250,098	1.044	261,046			
2001	6/30/2014	162	246,888	1.055	260,393			
2002	6/30/2014	150	251,964	1.069	269,247			
2003	6/30/2014	138	235,310	1.086	255,499			
2004	6/30/2014	126	215,259	1.108	238,412			
2005	6/30/2014	114	202,937	1.135	230,255			
2006	6/30/2014	102	188,402	1.171	220,529			
2007	6/30/2014	90	183,549	1.220	224,020			
2008	6/30/2014	78	175,738	1.294	227,341			
2009	6/30/2014	66	132,382	1.399	185,177			
2010	6/30/2014	54	121,440	1.559	189,268			
2011	6/30/2014	42	101,776	1.800	183,201			
2012	6/30/2014	30	76,215	2.260	172,278			
2013	6/30/2014	18	49,436	3.575	176,757			
2014	6/30/2014	6	7,769	25.331	196,801			
			7,725,720		8,614,966			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-B.4, Page 1 and Exhibit PA-B.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	7,149	41,929	73,165	95,465	116,613	137,700	158,508	177,860	193,673	205,491	213,840	219,769	224,311	227,936	230,200	231,190	231,855	232,293
1981	7,127	42,422	75,478	99,954	123,569	145,980	166,487	183,655	196,830	206,138	212,630	217,717	221,753	224,173	225,460	226,316	227,032	227,397
1982	7,257	42,210	74,325	99,941	124,205	146,589	166,001	181,574	192,737	200,694	206,510	211,187	214,224	215,776	216,769	217,342	217,947	218,531
1983	6,932	43,044	81,534	111,589	140,139	164,574	183,580	197,660	208,069	216,429	222,743	226,954	229,052	230,296	231,197	231,935	232,617	233,219
1984	9,030	55,981	107,034	147,464	183,212	211,887	232,433	247,612	259,727	269,107	275,182	278,455	280,386	281,710	282,916	283,793	284,621	285,455
1985	10,741	67,087	129,444	177,891	218,365	248,969	270,822	287,368	300,312	308,471	313,395	316,200	318,596	320,218	321,902	323,055	324,073	324,913
1986	11,086	69,952	135,558	183,220	220,873	250,337	273,907	292,572	304,245	310,656	314,799	317,625	319,620	321,567	323,124	324,386	325,454	326,412
1987	11,867	75,279	145,496	194,115	232,354	262,271	286,791	301,606	309,414	313,971	317,165	319,630	322,181	323,851	325,314	326,756	327,867	328,903
1988	13,175	82,727	158,192	210,758	251,925	284,576	304,816	315,701	322,275	326,830	329,859	332,949	335,505	337,449	339,303	340,929	342,424	343,727
1989	13,923	88,015	169,338	225,299	268,792	296,053	311,287	320,915	327,338	331,810	336,478	339,435	341,891	344,168	345,931	347,442	348,896	350,161
1990	14,651	92,436	167,375	222,937	258,112	277,011	288,757	297,058	302,490	307,906	311,603	314,690	317,313	319,653	321,549	323,161	324,464	325,684
1991	14,980	111,008	178,177	219,155	242,295	255,603	264,931	271,458	277,106	281,058	284,289	287,010	289,607	291,886	293,797	295,349	296,470	297,529
1992	14,264	106,141	161,572	190,314	207,186	218,230	225,572	231,931	236,365	239,762	242,848	245,667	248,257	250,421	252,247	253,818	255,205	256,514
1993	15,418	102,247	149,371	172,921	186,477	195,087	203,523	208,800	212,909	216,991	220,204	222,982	225,219	227,370	229,180	230,664	231,901	233,150
1994	13,532	99,520	140,364	161,206	173,796	184,102	191,222	196,994	201,615	205,627	209,044	212,150	214,500	216,443	218,050	219,645	220,986	222,168
1995	14,462	93,221	127,504	145,532	158,916	167,357	174,176	179,804	184,613	188,533	192,178	195,149	197,463	199,474	201,153	202,577	203,812	204,889
1996	13,606	84,402	114,309	132,251	144,147	153,003	159,961	166,110	171,360	175,874	179,803	182,918	185,493	187,796	189,755	191,287	192,560	193,482
1997	12,503	75,303	103,330	120,794	133,418	143,259	151,766	158,970	164,833	169,757	173,546	176,425	179,036	181,155	182,823	184,268	185,652	186,806
1998	13,041	79,526	110,155	129,279	143,302	154,760	165,253	173,406	179,889	184,891	188,558	191,496	194,226	196,887	199,036	200,933	202,574	
1999	13,630	82,485	117,651	141,687	159,648	174,724	187,072	196,465	203,461	209,517	214,519	218,888	222,703	225,964	228,577	230,523		
2000	14,655	88,243	128,241	155,098	176,052	192,861	205,539	215,084	223,118	229,434	235,274	240,166	244,429	247,604	250,098			
2001	13,511	84,081	124,919	154,094	175,476	191,080	203,397	213,049	220,956	228,232	234,493	239,680	243,826	246,888				
2002	12,564	85,381	129,614	160,079	181,300	197,878	211,013	221,851	231,060	238,261	243,829	248,580	251,964					
2003	13,576	83,117	126,749	154,108	173,754	188,807	200,558	210,392	218,944	225,904	231,276	235,310						
2004	12,145	75,265	113,705	139,025	157,164	171,591	184,555	195,509	204,093	210,635	215,259							
2005	10,377	68,029	103,846	129,026	149,006	165,271	178,476	189,074	196,985	202,937								
2006	8,680	60,218	94,308	118,429	138,081	154,779	168,999	180,100	188,402									
2007	8,438	58,707	93,569	121,215	143,066	160,563	173,997	183,549										
2008	7,936	58,859	97,418	124,938	146,017	163,260	175,738											
2009	7,090	51,099	82,052	104,294	120,533	132,382												
2010	7,334	54,865	86,217	106,789	121,440													
2011	8,087	53,956	83,065	101,776														
2012	7,148	49,886	76,215															
2013	6,400	49,436																
2014	7,769																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	5.865	1.745	1.305	1.222	1.181	1.151	1.122	1.089	1.061	1.041	1.028	1.021	1.016	1.010	1.004	1.003	1.002	1.001
1981	5.952	1.779	1.324	1.236	1.181	1.140	1.103	1.072	1.047	1.031	1.024	1.019	1.011	1.006	1.004	1.003	1.002	1.002
1982	5.817	1.761	1.345	1.243	1.180	1.132	1.094	1.061	1.041	1.029	1.023	1.014	1.007	1.005	1.003	1.003	1.003	1.002
1983	6.209	1.894	1.369	1.256	1.174	1.115	1.077	1.053	1.040	1.029	1.019	1.009	1.005	1.004	1.003	1.003	1.003	1.002
1984	6.200	1.912	1.378	1.242	1.157	1.097	1.065	1.049	1.036	1.023	1.012	1.007	1.005	1.004	1.003	1.003	1.003	1.002
1985	6.246	1.929	1.374	1.228	1.140	1.088	1.061	1.045	1.027	1.016	1.009	1.008	1.005	1.005	1.004	1.003	1.003	1.003
1986	6.310	1.938	1.352	1.206	1.133	1.094	1.068	1.040	1.021	1.013	1.009	1.006	1.006	1.005	1.004	1.003	1.003	1.003
1987	6.344	1.933	1.334	1.197	1.129	1.093	1.052	1.026	1.015	1.010	1.008	1.008	1.005	1.005	1.004	1.003	1.003	1.002
1988	6.279	1.912	1.332	1.195	1.130	1.071	1.036	1.021	1.014	1.009	1.009	1.008	1.006	1.005	1.005	1.004	1.004	1.004
1989	6.322	1.924	1.330	1.193	1.101	1.051	1.031	1.020	1.014	1.014	1.009	1.007	1.007	1.005	1.004	1.004	1.004	1.003
1990	6.309	1.811	1.332	1.158	1.073	1.042	1.029	1.018	1.018	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003
1991	7.410	1.605	1.230	1.106	1.055	1.036	1.025	1.021	1.014	1.011	1.010	1.009	1.008	1.007	1.005	1.004	1.004	1.003
1992	7.441	1.522	1.178	1.089	1.053	1.034	1.028	1.019	1.014	1.013	1.012	1.011	1.009	1.007	1.006	1.005	1.005	1.004
1993	6.632	1.461	1.158	1.078	1.046	1.043	1.026	1.020	1.019	1.015	1.013	1.010	1.010	1.008	1.006	1.005	1.005	1.005
1994	7.354	1.410	1.148	1.078	1.059	1.039	1.030	1.023	1.020	1.017	1.015	1.011	1.009	1.007	1.007	1.006	1.005	1.006
1995	6.446	1.368	1.141	1.092	1.053	1.041	1.032	1.027	1.021	1.019	1.015	1.012	1.010	1.008	1.007	1.006	1.005	1.005
1996	6.204	1.354	1.157	1.090	1.061	1.045	1.038	1.032	1.026	1.022	1.017	1.014	1.012	1.010	1.008	1.007	1.005	1.004
1997	6.023	1.372	1.169	1.105	1.074	1.059	1.047	1.037	1.030	1.022	1.017	1.015	1.012	1.009	1.008	1.008	1.006	
1998	6.098	1.385	1.174	1.108	1.080	1.068	1.049	1.037	1.028	1.020	1.016	1.014	1.014	1.011	1.010	1.008		
1999	6.052	1.426	1.204	1.127	1.094	1.071	1.050	1.036	1.030	1.024	1.020	1.017	1.015	1.012	1.009			
2000	6.022	1.453	1.209	1.135	1.095	1.066	1.046	1.037	1.028	1.025	1.021	1.018	1.013	1.010				
2001	6.223	1.486	1.234	1.139	1.089	1.064	1.047	1.037	1.033	1.027	1.022	1.017	1.013					
2002	6.795	1.518	1.235	1.133	1.091	1.066	1.051	1.042	1.031	1.023	1.019	1.014						
2003	6.122	1.525	1.216	1.127	1.087	1.062	1.049	1.041	1.032	1.024	1.017							
2004	6.197	1.511	1.223	1.130	1.092	1.076	1.059	1.044	1.032	1.022								
2005	6.556	1.527	1.242	1.155	1.109	1.080	1.059	1.042	1.030									
2006	6.938	1.566	1.256	1.166	1.121	1.092	1.066	1.046										
2007	6.957	1.594	1.295	1.180	1.122	1.084	1.055											
2008	7.417	1.655	1.282	1.169	1.118	1.076												
2009	7.207	1.606	1.271	1.156	1.098													
2010	7.481	1.571	1.239	1.137														
2011	6.672	1.539	1.225															
2012	6.979	1.528																
2013	7.724																	
$ Wtd Avg	6.527	1.604	1.256	1.155	1.103	1.073	1.051	1.037	1.027	1.020	1.015	1.011	1.009	1.007	1.005	1.004	1.004	1.003
Strt Average	6.553	1.622	1.258	1.157	1.106	1.075	1.053	1.038	1.028	1.021	1.016	1.012	1.009	1.007	1.005	1.005	1.004	1.003
3 Yr $ Wtd Avg	7.085	1.547	1.245	1.155	1.114	1.084	1.060	1.044	1.031	1.023	1.020	1.016	1.013	1.011	1.009	1.007	1.005	1.005
5 Yr $ Wtd Avg	7.189	1.582	1.264	1.162	1.114	1.081	1.057	1.043	1.032	1.024	1.020	1.016	1.013	1.010	1.008	1.007	1.005	1.005
Inv. Power Curve	1.975	1.495	1.277	1.166	1.106	1.070	1.048	1.034	1.025	1.019	1.014	1.011	1.009	1.007	1.006	1.005	1.004	1.003
Selected	7.085	1.582	1.256	1.155	1.114	1.081	1.060	1.043	1.032	1.024	1.020	1.016	1.013	1.010	1.008	1.007	1.005	1.005
Cumulative	25.331	3.575	2.260	1.800	1.559	1.399	1.294	1.220	1.171	1.135	1.108	1.086	1.069	1.055	1.044	1.035	1.028	1.023

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	232,561	232,872	233,119	233,370	233,556	233,679	233,854	234,062	234,244	234,343	234,405	234,469	234,577	234,634	234,669	234,687	234,716	
1981	227,806	228,186	228,432	228,663	228,888	229,102	229,375	229,583	229,785	229,969	230,107	230,238	230,357	230,432	230,527	230,599		
1982	218,888	219,153	219,375	219,627	219,861	220,115	220,372	220,557	220,639	220,690	220,765	220,815	220,877	220,912	220,921			
1983	233,613	234,027	234,333	234,560	234,819	234,991	235,159	235,351	235,509	235,637	235,747	235,841	235,921	235,976				
1984	286,143	286,820	287,405	287,795	288,174	288,450	288,690	288,826	289,070	289,251	289,497	289,696	289,833					
1985	325,730	326,412	327,106	327,643	328,148	328,580	328,863	329,168	329,405	329,734	329,958	330,069						
1986	327,267	327,953	328,647	329,207	329,575	329,944	330,227	330,530	330,838	331,000	331,096							
1987	329,717	330,208	330,672	331,121	331,506	331,922	332,303	332,687	332,931	333,013								
1988	344,993	345,787	346,544	347,206	347,745	348,242	348,624	348,847	348,984									
1989	351,329	352,183	352,990	353,795	354,432	354,894	355,219	355,483										
1990	326,730	327,715	328,645	329,540	330,294	330,936	331,451											
1991	298,396	299,179	299,894	300,467	301,039	301,478												
1992	257,619	258,653	259,413	260,005	260,492													
1993	234,300	235,307	235,947	236,474														
1994	223,413	224,430	225,102															
1995	205,837	206,638																
1996	194,328																	
1997																		
1998																		
1999																		
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2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1981	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000			
1982	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1983	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000					
1984	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000						
1985	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
1986	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000								
1987	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000									
1988	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.000										
1989	1.002	1.002	1.002	1.002	1.001	1.001	1.001											
1990	1.003	1.003	1.003	1.002	1.002	1.002												
1991	1.003	1.002	1.002	1.002	1.001													
1992	1.004	1.003	1.002	1.002														
1993	1.004	1.003	1.002															
1994	1.005	1.003																
1995	1.004																	
1996																		
1997																		
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2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		

																		Tail
$ Wtd Avg	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	----	----
Strt Average	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
3 Yr $ Wtd Avg	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	----	----	----	----	----	----
Inv. Power Curve	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001
Selected	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.018	1.014	1.011	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000

Exhibit PA-B.5

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -3.9%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	8.10	1.000	0.26	2.09	9.89	1.000	0.0%	0	234,716
1981	6/30/2014	402	30,142	7.66	1.000	0.27	2.05	9.50	1.000	0.0%	36	230,635
1982	6/30/2014	390	30,059	7.35	1.000	0.28	2.05	9.13	1.000	0.0%	87	221,008
1983	6/30/2014	378	30,607	7.72	1.000	0.29	2.24	8.78	1.001	0.1%	140	236,116
1984	6/30/2014	366	33,122	8.77	1.000	0.30	2.65	8.43	1.001	0.1%	212	290,045
1985	6/30/2014	354	35,714	9.26	1.000	0.31	2.91	8.10	1.001	0.1%	341	330,410
1986	6/30/2014	342	38,298	8.66	1.000	0.33	2.83	7.79	1.002	0.2%	485	331,581
1987	6/30/2014	330	41,065	8.12	1.000	0.34	2.77	7.48	1.002	0.2%	663	333,677
1988	6/30/2014	318	44,222	7.91	1.000	0.35	2.80	7.19	1.003	0.3%	871	349,855
1989	6/30/2014	306	47,110	7.58	1.000	0.37	2.79	6.91	1.003	0.3%	1,124	356,607
1990	6/30/2014	294	49,660	6.72	1.000	0.38	2.58	6.64	1.004	0.4%	1,425	332,876
1991	6/30/2014	282	50,857	5.97	1.000	0.40	2.38	6.38	1.005	0.5%	1,761	303,239
1992	6/30/2014	270	52,804	4.98	1.000	0.42	2.07	4.06	1.007	0.7%	1,477	261,969
1993	6/30/2014	258	55,133	4.34	1.000	0.43	1.88	3.90	1.009	0.9%	1,883	238,357
1994	6/30/2014	246	57,740	3.96	1.000	0.45	1.78	3.75	1.011	1.1%	2,386	227,488
1995	6/30/2014	234	60,950	3.45	1.000	0.47	1.62	3.60	1.014	1.4%	3,018	209,656
1996	6/30/2014	222	63,664	3.12	1.000	0.49	1.52	3.46	1.018	1.7%	3,852	198,181
1997	6/30/2014	210	68,077	2.83	1.000	0.51	1.43	3.32	1.023	2.2%	5,014	191,819
1998	6/30/2014	198	71,447	2.95	1.000	0.53	1.56	3.19	1.028	2.7%	6,254	208,828
1999	6/30/2014	186	75,245	3.20	1.000	0.55	1.76	3.07	1.035	3.4%	7,864	238,387
2000	6/30/2014	174	79,122	3.32	1.000	0.57	1.90	2.95	1.044	4.2%	9,786	259,884
2001	6/30/2014	162	80,397	3.25	1.000	0.60	1.93	3.04	1.055	5.2%	12,674	259,561
2002	6/30/2014	150	81,621	3.29	1.000	0.62	2.04	2.92	1.069	6.4%	15,301	267,265
2003	6/30/2014	138	82,433	3.08	1.000	0.64	1.99	2.81	1.086	7.9%	18,279	253,588
2004	6/30/2014	126	84,633	2.79	1.000	0.67	1.87	2.70	1.108	9.7%	22,161	237,420
2005	6/30/2014	114	86,912	2.62	1.000	0.70	1.83	2.59	1.135	11.9%	26,715	229,652
2006	6/30/2014	102	90,786	2.42	1.000	0.73	1.76	2.49	1.171	14.6%	32,925	221,327
2007	6/30/2014	90	93,585	2.36	1.000	0.76	1.78	2.39	1.220	18.1%	40,442	223,991
2008	6/30/2014	78	93,441	2.39	1.000	0.79	1.88	2.30	1.294	22.7%	48,750	224,487
2009	6/30/2014	66	86,523	2.07	1.000	0.82	1.70	2.21	1.399	28.5%	54,480	186,862
2010	6/30/2014	54	86,642	2.10	1.000	0.85	1.79	2.12	1.559	35.8%	65,891	187,331
2011	6/30/2014	42	90,268	1.95	1.000	0.89	1.73	2.04	1.800	44.4%	81,807	183,584
2012	6/30/2014	30	94,120	1.77	1.000	0.92	1.64	1.96	2.260	55.8%	102,826	179,041
2013	6/30/2014	18	98,557	1.83	1.000	0.96	1.75	1.88	3.575	72.0%	133,651	183,087
2014	6/30/2014	6	102,837	1.97	1.000	1.00	1.97	1.81	25.331	96.1%	178,683	186,452
	Total/Average		2,296,770				1.94				883,263	8,608,983
	Selected			Selected Pure Premium (2000-2014)			1.81					
				Selected Pure Premium (1992-1999)			1.69					
Column Notes				Selected Pure Premium (1980-1991)			2.55					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-B.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-B.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-B.3, Column (4).
(12) Exhibit PA-B.3, Column (3) + Column (11).

Exhibit PA-B.6

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	40.6%	1.000	1.00	40.6%	13.4%	1.002	0.2%	238	333,251
1988	6/30/2014	318	1,049,491	33.3%	1.000	1.00	33.3%	13.4%	1.003	0.3%	385	349,370
1989	6/30/2014	306	1,261,672	28.3%	1.000	1.00	28.3%	13.4%	1.003	0.3%	584	356,067
1990	6/30/2014	294	1,405,588	23.7%	1.000	1.00	23.7%	13.4%	1.004	0.4%	815	332,266
1991	6/30/2014	282	1,441,150	21.1%	1.000	1.00	21.1%	13.4%	1.005	0.5%	1,049	302,527
1992	6/30/2014	270	1,493,380	17.6%	1.000	1.00	17.6%	13.4%	1.007	0.7%	1,380	261,872
1993	6/30/2014	258	1,593,604	15.0%	1.000	1.00	15.0%	13.4%	1.009	0.9%	1,870	238,345
1994	6/30/2014	246	1,676,121	13.6%	1.000	1.00	13.6%	13.4%	1.011	1.1%	2,477	227,579
1995	6/30/2014	234	1,647,517	12.8%	1.000	1.00	12.8%	13.4%	1.014	1.4%	3,037	209,675
1996	6/30/2014	222	1,539,171	12.9%	1.000	1.00	12.9%	13.4%	1.018	1.7%	3,608	197,937
1997	6/30/2014	210	1,502,506	12.8%	1.000	1.00	12.8%	13.4%	1.023	2.2%	4,461	191,267
1998	6/30/2014	198	1,441,297	14.6%	1.000	1.00	14.6%	13.4%	1.028	2.7%	5,294	207,868
1999	6/30/2014	186	1,502,048	16.0%	1.000	1.00	16.0%	13.4%	1.035	3.4%	6,855	237,378
2000	6/30/2014	174	1,444,705	18.2%	1.000	1.00	18.2%	13.4%	1.044	4.2%	8,121	258,219
2001	6/30/2014	162	1,361,007	19.2%	1.000	1.00	19.2%	13.4%	1.055	5.2%	9,461	256,349
2002	6/30/2014	150	1,350,293	19.9%	1.000	1.00	19.9%	13.4%	1.069	6.4%	11,617	263,581
2003	6/30/2014	138	1,351,670	18.8%	1.000	1.00	18.8%	13.4%	1.086	7.9%	14,315	249,625
2004	6/30/2014	126	1,430,941	16.5%	1.000	1.00	16.5%	13.4%	1.108	9.7%	18,625	233,884
2005	6/30/2014	114	1,441,863	15.8%	1.000	1.00	15.8%	13.4%	1.135	11.9%	22,928	225,865
2006	6/30/2014	102	1,489,415	14.8%	1.000	1.00	14.8%	13.4%	1.171	14.6%	29,082	217,484
2007	6/30/2014	90	1,597,109	13.8%	1.000	1.00	13.8%	13.4%	1.220	18.1%	38,672	222,221
2008	6/30/2014	78	1,610,573	13.9%	1.000	1.00	13.9%	13.4%	1.294	22.7%	48,998	224,736
2009	6/30/2014	66	1,348,818	13.3%	1.000	1.00	13.3%	13.4%	1.399	28.5%	51,542	183,924
2010	6/30/2014	54	1,285,639	14.2%	1.000	1.00	14.2%	13.4%	1.559	35.8%	61,752	183,192
2011	6/30/2014	42	1,301,802	13.5%	1.000	1.00	13.5%	13.4%	1.800	44.4%	77,549	179,325
2012	6/30/2014	30	1,337,788	12.5%	1.000	1.00	12.5%	13.4%	2.260	55.8%	99,980	176,195
2013	6/30/2014	18	1,375,921	13.1%	1.000	1.00	13.1%	13.4%	3.575	72.0%	132,836	182,272
2014	6/30/2014	6	1,435,670	14.1%	1.000	1.00	14.1%	13.4%	25.331	96.1%	184,826	192,595
	Total/Average		39,539,419				17.0%				842,358	6,694,867
	Selected				Selected Loss Ratio		13.4%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-B.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-B.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-B.3, Column (4).
(12) Exhibit PA-B.3, Column (3) + Column (11).

Exhibit PA-B.7

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Persistency Per Beneficiary Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	29	6.084	178	234,894
1981	6/30/2014	402	73	6.084	443	231,042
1982	6/30/2014	390	9	6.084	52	220,973
1983	6/30/2014	378	55	6.084	336	236,313
1984	6/30/2014	366	136	6.084	829	290,661
1985	6/30/2014	354	111	6.085	675	330,744
1986	6/30/2014	342	97	6.085	590	331,686
1987	6/30/2014	330	82	6.085	500	333,513
1988	6/30/2014	318	138	6.085	839	349,823
1989	6/30/2014	306	264	6.085	1,606	357,089
1990	6/30/2014	294	516	6.085	3,138	334,589
1991	6/30/2014	282	438	6.085	2,667	304,144
1992	6/30/2014	270	487	6.085	2,962	263,454
1993	6/30/2014	258	528	6.085	3,211	239,685
1994	6/30/2014	246	672	6.085	4,087	229,188
1995	6/30/2014	234	801	6.085	4,874	211,512
1996	6/30/2014	222	847	6.085	5,151	199,480
1997	6/30/2014	210	1,154	6.085	7,022	193,828
1998	6/30/2014	198	1,642	6.085	9,989	212,563
1999	6/30/2014	186	1,946	6.085	11,842	242,365
2000	6/30/2014	174	2,494	5.417	13,510	263,608
2001	6/30/2014	162	3,062	4.907	15,024	261,912
2002	6/30/2014	150	3,384	4.517	15,286	267,250
2003	6/30/2014	138	4,034	4.218	17,016	252,326
2004	6/30/2014	126	4,624	3.990	18,452	233,711
2005	6/30/2014	114	5,952	3.816	22,711	225,648
2006	6/30/2014	102	8,302	3.682	30,571	218,973
2007	6/30/2014	90	9,552	3.580	34,199	217,747
2008	6/30/2014	78	12,478	3.502	43,701	219,439
2009	6/30/2014	66	11,849	3.443	40,792	173,173
2010	6/30/2014	54	14,651	3.653	53,520	174,959
2011	6/30/2014	42	18,711	3.548	66,389	168,166
2012	6/30/2014	30	26,329	3.240	85,307	161,522
2013	6/30/2014	18	43,036	3.104	133,590	183,026
2014	6/30/2014	6	7,769	25.807	200,497	208,266
			186,251		851,554	8,577,273

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-B.8, Page 1 and Exhibit PA-B.8, Page 2.
(6) Column (5) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	1.99%	9.67%	8.68%	6.20%	5.88%	5.86%	5.78%	5.38%	4.40%	3.28%	2.32%	1.65%	1.26%	1.01%	0.63%	0.28%	0.18%	0.12%
1981	1.93%	9.57%	8.96%	6.64%	6.40%	6.08%	5.56%	4.66%	3.57%	2.52%	1.76%	1.38%	1.09%	0.66%	0.35%	0.23%	0.19%	0.10%
1982	2.03%	9.78%	8.98%	7.17%	6.79%	6.26%	5.43%	4.36%	3.12%	2.23%	1.63%	1.31%	0.85%	0.43%	0.28%	0.16%	0.17%	0.16%
1983	1.81%	9.41%	10.03%	7.83%	7.44%	6.37%	4.95%	3.67%	2.71%	2.18%	1.64%	1.10%	0.55%	0.32%	0.23%	0.19%	0.18%	0.16%
1984	1.87%	9.70%	10.55%	8.36%	7.39%	5.93%	4.25%	3.14%	2.50%	1.94%	1.26%	0.68%	0.40%	0.27%	0.25%	0.18%	0.17%	0.17%
1985	1.97%	10.33%	11.43%	8.88%	7.42%	5.61%	4.01%	3.03%	2.37%	1.50%	0.90%	0.51%	0.44%	0.30%	0.31%	0.21%	0.19%	0.15%
1986	1.94%	10.33%	11.51%	8.36%	6.60%	5.17%	4.13%	3.27%	2.05%	1.12%	0.73%	0.50%	0.35%	0.34%	0.27%	0.22%	0.19%	0.17%
1987	1.91%	10.19%	11.28%	7.81%	6.14%	4.81%	3.94%	2.38%	1.25%	0.73%	0.51%	0.40%	0.41%	0.27%	0.24%	0.23%	0.18%	0.17%
1988	1.90%	10.03%	10.88%	7.58%	5.94%	4.71%	2.92%	1.57%	0.95%	0.66%	0.44%	0.45%	0.37%	0.28%	0.27%	0.23%	0.22%	0.19%
1989	1.89%	10.06%	11.05%	7.60%	5.91%	3.70%	2.07%	1.31%	0.87%	0.61%	0.63%	0.40%	0.33%	0.31%	0.24%	0.21%	0.20%	0.17%
1990	1.93%	10.24%	9.86%	7.31%	4.63%	2.49%	1.55%	1.09%	0.71%	0.71%	0.49%	0.41%	0.35%	0.31%	0.25%	0.21%	0.17%	0.16%
1991	2.08%	13.32%	9.32%	5.69%	3.21%	1.85%	1.29%	0.91%	0.78%	0.55%	0.45%	0.38%	0.36%	0.32%	0.27%	0.22%	0.16%	0.15%
1992	1.95%	12.54%	7.57%	3.92%	2.30%	1.51%	1.00%	0.87%	0.61%	0.46%	0.42%	0.38%	0.35%	0.30%	0.25%	0.21%	0.19%	0.18%
1993	2.07%	11.68%	6.34%	3.17%	1.82%	1.16%	1.13%	0.71%	0.55%	0.55%	0.43%	0.37%	0.30%	0.29%	0.24%	0.20%	0.17%	0.17%
1994	1.80%	11.46%	5.44%	2.78%	1.68%	1.37%	0.95%	0.77%	0.62%	0.53%	0.46%	0.41%	0.31%	0.26%	0.21%	0.21%	0.18%	0.16%
1995	2.00%	10.88%	4.74%	2.49%	1.85%	1.17%	0.94%	0.78%	0.66%	0.54%	0.50%	0.41%	0.32%	0.28%	0.23%	0.20%	0.17%	0.15%
1996	1.98%	10.30%	4.35%	2.61%	1.73%	1.29%	1.01%	0.90%	0.76%	0.66%	0.57%	0.45%	0.37%	0.34%	0.29%	0.22%	0.19%	0.13%
1997	1.88%	9.43%	4.21%	2.62%	1.90%	1.48%	1.28%	1.08%	0.88%	0.74%	0.57%	0.43%	0.39%	0.32%	0.25%	0.22%	0.21%	0.17%
1998	1.90%	9.71%	4.47%	2.79%	2.05%	1.67%	1.53%	1.19%	0.95%	0.73%	0.54%	0.43%	0.40%	0.39%	0.31%	0.28%	0.24%	
1999	1.86%	9.39%	4.80%	3.28%	2.45%	2.06%	1.68%	1.28%	0.95%	0.83%	0.68%	0.60%	0.52%	0.44%	0.36%	0.27%		
2000	1.91%	9.59%	5.21%	3.50%	2.73%	2.19%	1.65%	1.24%	1.05%	0.82%	0.76%	0.64%	0.56%	0.41%	0.32%			
2001	1.94%	10.11%	5.85%	4.18%	3.06%	2.24%	1.77%	1.38%	1.13%	1.04%	0.90%	0.74%	0.59%	0.44%				
2002	1.75%	10.15%	6.17%	4.25%	2.96%	2.31%	1.83%	1.51%	1.28%	1.00%	0.78%	0.66%	0.47%					
2003	1.95%	9.97%	6.25%	3.92%	2.82%	2.16%	1.68%	1.41%	1.23%	1.00%	0.77%	0.58%						
2004	1.83%	9.51%	5.79%	3.81%	2.73%	2.17%	1.95%	1.65%	1.29%	0.99%	0.70%							
2005	1.68%	9.32%	5.79%	4.07%	3.23%	2.63%	2.13%	1.71%	1.28%	0.96%								
2006	1.59%	9.42%	6.23%	4.41%	3.59%	3.05%	2.60%	2.03%	1.52%									
2007	1.58%	9.42%	6.53%	5.18%	4.09%	3.28%	2.52%	1.79%										
2008	1.62%	10.42%	7.89%	5.63%	4.31%	3.53%	2.55%											
2009	1.81%	11.24%	7.91%	5.68%	4.15%	3.03%												
2010	1.77%	11.47%	7.56%	4.96%	3.54%													
2011	1.93%	10.97%	6.96%	4.47%														
2012	1.71%	10.21%	6.29%															
2013	1.48%	9.94%																
2014	1.71%																	

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	5.002	0.907	0.691	0.886	0.915	0.952	0.967	0.944	0.919	0.919	0.936	0.915	0.921	0.959	0.788	0.797	0.627	0.751
1982	4.714	0.917	0.739	0.894	0.895	0.888	0.857	0.820	0.808	0.791	0.848	0.837	0.772	0.804	0.835	1.212	0.585	0.679
1983	5.415	0.955	0.715	0.867	0.842	0.853	0.880	0.851	0.821	0.747	0.795	0.775	0.794	0.858	0.683	0.880	0.920	0.637
1984	5.040	1.033	0.742	0.890	0.861	0.835	0.864	0.864	0.870	0.848	0.874	0.808	0.812	0.858	0.772	0.979	0.917	0.595
1985	4.929	1.022	0.731	0.832	0.799	0.757	0.783	0.826	0.817	0.840	0.749	0.776	0.623	0.838	0.587	0.810	0.924	0.923
1986	5.312	1.107	0.772	0.887	0.849	0.775	0.734	0.725	0.730	0.803	0.708	0.886	0.850	0.904	0.774	0.843	0.822	0.891
1987	5.415	1.129	0.741	0.845	0.841	0.860	0.831	0.860	0.896	0.992	0.966	0.884	0.833	1.018	0.941	0.809	0.941	0.901
1988	5.364	1.125	0.718	0.811	0.810	0.837	0.816	0.799	0.773	0.781	0.907	0.920	0.728	0.839	0.866	0.762	0.773	0.696
1989	5.303	1.081	0.686	0.781	0.797	0.788	0.758	0.725	0.753	0.719	0.703	0.917	0.840	0.865	0.979	1.051	0.951	1.062
1990	5.219	1.079	0.771	0.808	0.800	0.832	0.846	0.799	0.849	0.889	0.825	0.821	0.896	0.778	0.822	0.931	1.002	0.988
1991	4.925	0.740	0.785	0.814	0.775	0.837	0.844	0.789	0.910	0.887	0.906	0.914	0.855	0.789	0.800	0.797	1.032	0.936
1992	6.844	0.743	0.752	0.818	0.802	0.859	0.904	0.903	0.906	0.967	0.896	0.937	0.894	0.898	0.864	0.726	0.777	0.673
1993	6.045	0.648	0.619	0.727	0.827	0.865	0.765	0.852	0.839	0.767	0.890	0.946	0.981	0.861	0.881	0.948	1.074	0.897
1994	6.476	0.553	0.582	0.656	0.690	0.826	0.748	0.718	0.891	0.808	0.820	0.727	0.924	0.940	0.932	0.783	0.940	0.982
1995	5.736	0.500	0.586	0.674	0.743	0.814	0.817	0.792	0.805	0.841	0.822	0.763	0.810	0.771	0.916	0.908	0.923	1.115
1996	5.496	0.460	0.572	0.708	0.674	0.731	0.768	0.742	0.709	0.767	0.718	0.705	0.741	0.692	0.690	0.766	0.803	0.975
1997	5.490	0.462	0.621	0.660	0.680	0.685	0.701	0.706	0.746	0.774	0.797	0.867	0.855	0.896	0.891	0.854	0.646	0.711
1998	4.950	0.433	0.586	0.679	0.721	0.763	0.706	0.739	0.781	0.779	0.807	0.913	0.798	0.644	0.691	0.750	0.723	
1999	5.221	0.476	0.582	0.624	0.683	0.745	0.707	0.739	0.765	0.648	0.629	0.669	0.747	0.705	0.777	0.903		
2000	4.920	0.500	0.629	0.700	0.753	0.769	0.776	0.768	0.789	0.829	0.783	0.817	0.801	0.862	0.817			
2001	4.951	0.515	0.598	0.653	0.715	0.739	0.704	0.757	0.726	0.730	0.710	0.747	0.696	0.740				
2002	5.774	0.577	0.678	0.721	0.756	0.764	0.755	0.750	0.812	0.894	0.958	0.897	0.930					
2003	5.218	0.619	0.679	0.755	0.821	0.849	0.897	0.911	0.819	0.778	0.860	0.816						
2004	5.448	0.658	0.677	0.738	0.790	0.775	0.722	0.743	0.771	0.781	0.830							
2005	5.670	0.622	0.659	0.671	0.673	0.743	0.773	0.755	0.771	0.724								
2006	5.872	0.614	0.653	0.732	0.732	0.699	0.659	0.630	0.634									
2007	5.960	0.662	0.675	0.694	0.746	0.793	0.806	0.848										
2008	5.799	0.627	0.656	0.727	0.760	0.713	0.701											
2009	5.753	0.702	0.712	0.759	0.850	0.843												
2010	6.353	0.690	0.751	0.836	0.856													
2011	5.930	0.690	0.713	0.790														
2012	6.426	0.682	0.712															
2013	6.902	0.632																
2014	5.828																	
Strt Average	5.579	0.732	0.681	0.763	0.782	0.800	0.789	0.791	0.804	0.812	0.822	0.837	0.823	0.834	0.815	0.869	0.854	0.848
3 Yr Avg	6.386	0.668	0.725	0.795	0.822	0.783	0.722	0.744	0.725	0.761	0.883	0.820	0.809	0.769	0.762	0.836	0.724	0.934
5 Yr Avg	6.288	0.679	0.709	0.761	0.789	0.758	0.732	0.777	0.761	0.781	0.828	0.789	0.794	0.770	0.773	0.836	0.807	0.936
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	6.288	0.732	0.712	0.763	0.822	0.765	0.765	0.765	0.765	0.765	0.765	0.765	0.765	0.765	0.765	0.859	0.859	0.859
Cumulative	25.807	3.104	3.240	3.548	3.653	3.443	3.502	3.580	3.682	3.816	3.990	4.218	4.517	4.907	5.417	6.085	6.085	6.085

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.07%	0.09%	0.07%	0.07%	0.05%	0.03%	0.05%	0.06%	0.05%	0.03%	0.02%	0.02%	0.03%	0.02%	0.01%	0.00%	0.01%	
1981	0.11%	0.10%	0.07%	0.06%	0.06%	0.06%	0.07%	0.06%	0.05%	0.05%	0.04%	0.04%	0.03%	0.02%	0.03%	0.02%		
1982	0.10%	0.07%	0.06%	0.07%	0.07%	0.07%	0.07%	0.05%	0.02%	0.01%	0.02%	0.01%	0.02%	0.01%	0.00%			
1983	0.10%	0.11%	0.08%	0.06%	0.07%	0.05%	0.04%	0.05%	0.04%	0.03%	0.03%	0.02%	0.02%	0.01%				
1984	0.14%	0.14%	0.12%	0.08%	0.08%	0.06%	0.05%	0.03%	0.05%	0.04%	0.05%	0.04%	0.03%					
1985	0.15%	0.12%	0.13%	0.10%	0.09%	0.08%	0.05%	0.06%	0.04%	0.06%	0.04%	0.02%						
1986	0.15%	0.12%	0.12%	0.10%	0.06%	0.06%	0.05%	0.05%	0.05%	0.03%	0.02%							
1987	0.13%	0.08%	0.07%	0.07%	0.06%	0.07%	0.06%	0.06%	0.04%	0.01%								
1988	0.18%	0.11%	0.11%	0.10%	0.08%	0.07%	0.06%	0.03%	0.02%									
1989	0.16%	0.12%	0.11%	0.11%	0.09%	0.06%	0.04%	0.04%										
1990	0.14%	0.13%	0.12%	0.12%	0.10%	0.08%	0.07%											
1991	0.12%	0.11%	0.10%	0.08%	0.08%	0.06%												
1992	0.15%	0.14%	0.10%	0.08%	0.07%													
1993	0.15%	0.14%	0.09%	0.07%														
1994	0.17%	0.14%	0.09%															
1995	0.13%	0.11%																
1996	0.12%																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	0.780	0.666	1.045	0.824	0.560	0.843	0.781	0.895	0.500	0.347	0.474	0.847	0.482	0.490	0.191	0.411		
1982	1.030	0.903	1.003	0.870	0.883	1.041	0.789	1.057	2.185	2.579	1.693	2.333	1.169	2.602	8.282			
1983	0.723	0.578	0.881	1.109	1.055	1.593	1.188	0.457	0.351	0.629	0.484	0.709	0.473	0.166				
1984	0.758	0.570	0.489	0.837	0.574	0.765	1.009	1.457	0.665	0.765	0.483	0.505	0.511					
1985	0.934	0.968	0.632	0.797	0.616	0.626	0.544	0.900	0.861	0.843	1.001	1.385						
1986	0.833	1.059	0.808	0.943	1.225	0.800	1.130	0.818	1.116	1.448	1.197							
1987	0.920	1.545	1.315	0.896	1.046	0.741	0.870	0.876	0.723	1.287								
1988	0.432	0.652	0.660	0.648	0.861	0.853	1.120	1.224	0.665									
1989	0.722	0.941	0.871	0.711	0.828	0.878	0.726	0.554										
1990	0.842	0.846	0.893	0.735	0.631	0.524	0.528											
1991	1.078	1.127	1.186	1.249	1.063	1.116												
1992	0.720	0.704	0.767	0.982	0.915													
1993	0.911	0.766	0.939	0.936														
1994	0.816	0.635	0.793															
1995	1.036	0.809																
1996	0.898																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.840	0.851	0.877	0.888	0.855	0.889	0.868	0.915	0.883	1.128	0.889	1.156	0.659	1.086	4.237	0.411	----	----
3 Yr Avg	0.917	0.736	0.833	1.056	0.870	0.839	0.791	0.885	0.835	1.193	0.894	0.866	0.718	1.086	----	----	----	----
5 Yr Avg	0.876	0.808	0.916	0.923	0.860	0.823	0.875	0.874	0.806	0.994	0.972	1.156	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859
Cumulative	6.085	6.085	6.085	6.085	6.085	6.085	6.085	6.085	6.085	6.085	6.085	6.085	6.084	6.084	6.084	6.084	6.084	6.084

438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859
654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859
870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859
1086	**1098**	**1110**															
1098	**1110**	**1122**															
0.859	0.859	0.859															

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	7,149	34,780	31,236	22,300	21,148	21,087	20,808	19,351	15,814	11,818	8,349	5,929	4,542	3,625	2,264	990	665	438
1981	7,127	35,295	33,056	24,476	23,615	22,411	20,507	17,168	13,175	9,309	6,492	5,087	4,037	2,419	1,288	856	716	365
1982	7,257	34,953	32,115	25,616	24,264	22,384	19,412	15,573	11,163	7,957	5,816	4,677	3,037	1,552	994	573	605	584
1983	6,932	36,112	38,490	30,054	28,550	24,435	19,006	14,080	10,409	8,360	6,314	4,210	2,098	1,244	901	738	681	602
1984	9,030	46,951	51,053	40,430	35,748	28,675	20,546	15,178	12,115	9,380	6,075	3,273	1,931	1,324	1,206	877	828	834
1985	10,741	56,347	62,357	48,447	40,473	30,605	21,853	16,546	12,944	8,158	4,924	2,805	2,396	1,623	1,684	1,153	1,018	840
1986	11,086	58,866	65,606	47,662	37,654	29,463	23,570	18,666	11,673	6,411	4,143	2,826	1,995	1,947	1,557	1,262	1,068	958
1987	11,867	63,412	70,217	48,619	38,239	29,917	24,520	14,816	7,808	4,557	3,194	2,465	2,551	1,670	1,463	1,442	1,111	1,036
1988	13,175	69,552	75,465	52,567	41,167	32,651	20,239	10,885	6,574	4,556	3,028	3,091	2,556	1,944	1,854	1,626	1,495	1,303
1989	13,923	74,092	81,323	55,961	43,493	27,260	15,235	9,628	6,423	4,471	4,668	2,957	2,456	2,277	1,764	1,510	1,454	1,265
1990	14,651	77,786	74,938	55,562	35,176	18,898	11,747	8,301	5,432	5,416	3,697	3,087	2,623	2,341	1,896	1,612	1,303	1,220
1991	14,980	96,027	67,169	40,978	23,139	13,309	9,328	6,527	5,649	3,952	3,231	2,721	2,597	2,279	1,911	1,551	1,121	1,060
1992	14,264	91,877	55,431	28,742	16,872	11,045	7,342	6,359	4,434	3,396	3,086	2,819	2,591	2,163	1,826	1,571	1,387	1,309
1993	15,418	86,829	47,123	23,550	13,556	8,611	8,435	5,278	4,109	4,082	3,213	2,778	2,238	2,151	1,809	1,484	1,237	1,249
1994	13,532	85,988	40,844	20,842	12,591	10,305	7,120	5,771	4,621	4,012	3,417	3,106	2,350	1,943	1,608	1,594	1,341	1,182
1995	14,462	78,759	34,283	18,029	13,384	8,441	6,818	5,628	4,809	3,920	3,645	2,971	2,314	2,011	1,679	1,424	1,236	1,077
1996	13,606	70,797	29,907	17,942	11,896	8,856	6,957	6,150	5,249	4,514	3,929	3,115	2,575	2,303	1,959	1,532	1,273	922
1997	12,503	62,800	28,027	17,463	12,624	9,841	8,506	7,204	5,863	4,924	3,789	2,879	2,611	2,119	1,668	1,445	1,383	1,154
1998	13,041	66,486	30,629	19,124	14,023	11,459	10,493	8,153	6,483	5,001	3,668	2,938	2,730	2,661	2,149	1,896	1,642	
1999	13,630	68,855	35,166	24,036	17,961	15,077	12,347	9,393	6,997	6,055	5,003	4,369	3,815	3,261	2,613	1,946		
2000	14,655	73,588	39,998	26,857	20,954	16,808	12,679	9,545	8,034	6,316	5,840	4,892	4,263	3,176	2,494			
2001	13,511	70,569	40,839	29,175	21,381	15,604	12,317	9,652	7,907	7,276	6,261	5,187	4,145	3,062				
2002	12,564	72,817	44,233	30,465	21,221	16,577	13,136	10,837	9,210	7,200	5,569	4,751	3,384					
2003	13,576	69,540	43,633	27,359	19,646	15,053	11,751	9,834	8,552	6,960	5,372	4,034						
2004	12,145	63,120	38,440	25,321	18,139	14,427	12,964	10,955	8,584	6,542	4,624							
2005	10,377	57,652	35,817	25,180	19,980	16,265	13,205	10,599	7,911	5,952								
2006	8,680	51,538	34,090	24,120	19,653	16,698	14,220	11,101	8,302									
2007	8,438	50,269	34,862	27,646	21,850	17,497	13,434	9,552										
2008	7,936	50,923	38,559	27,520	21,079	17,243	12,478											
2009	7,090	44,009	30,953	22,242	16,239	11,849												
2010	7,334	47,531	31,352	20,572	14,651													
2011	8,087	45,869	29,109	18,711														
2012	7,148	42,738	26,329															
2013	6,400	43,036																
2014	7,769																	

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	268	311	247	251	185	123	176	208	182	99	62	63	109	56	36	18	29	
1981	409	380	247	230	225	214	273	209	202	184	137	131	119	75	94	73		
1982	357	265	223	251	235	254	256	186	82	52	75	50	62	35	9			
1983	394	414	306	227	259	173	168	192	158	129	110	94	80	55				
1984	688	677	585	389	379	276	240	136	244	181	246	199	136					
1985	817	682	695	537	505	432	283	305	237	329	224	111						
1986	855	685	694	560	368	369	282	303	308	162	97							
1987	814	491	465	448	385	416	381	384	244	82								
1988	1,266	794	757	663	539	497	382	223	138									
1989	1,168	854	807	804	637	462	326	264										
1990	1,046	985	930	895	755	641	516											
1991	867	782	716	573	572	438												
1992	1,105	1,034	760	592	487													
1993	1,150	1,007	640	528														
1994	1,245	1,017	672															
1995	947	801																
1996	847																	
1997																		
1998																		
1999																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-B.10

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Incurred Count Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Evaluation as of	Months of Development	SAWW ($)	Minimum TT Benefits ($)	Maximum TT-1 Benefits ($)	Maximum TT-2 Benefits ($)	Average TT-1 Benefits ($)	Average TT-2 Benefits ($)	Average TT Benefits ($)
1980	6/30/2014	414	286.60	86.00	258.00	258.00	185.17	176.83	177.66
1981	6/30/2014	402	311.09	91.67	275.00	275.00	199.98	190.75	191.67
1982	6/30/2014	390	327.20	99.33	298.00	298.00	212.44	202.58	203.57
1983	6/30/2014	378	341.69	107.00	321.00	321.00	224.63	213.41	214.53
1984	6/30/2014	366	358.57	111.67	335.00	335.00	235.23	223.63	224.79
1985	6/30/2014	354	371.07	118.00	354.00	354.00	245.31	232.68	233.94
1986	6/30/2014	342	380.29	121.67	365.00	365.00	251.95	238.82	240.13
1987	6/30/2014	330	393.04	125.33	376.00	376.00	260.09	246.62	247.97
1988	6/30/2014	318	411.39	128.33	385.00	385.00	270.06	256.69	258.03
1989	6/30/2014	306	420.61	133.33	400.00	400.00	277.74	263.53	264.95
1990	6/30/2014	294	436.90	139.67	419.00	419.00	289.37	274.32	275.82
1991	6/30/2014	282	451.06	142.67	428.00	428.00	297.61	282.45	283.96
1992	6/30/2014	270	474.30	147.67	443.00	443.00	311.12	295.79	297.32
1993	6/30/2014	258	483.24	153.33	460.00	460.00	319.21	302.84	304.48
1994	6/30/2014	246	494.51	160.67	482.00	482.00	329.34	311.72	313.48
1995	6/30/2014	234	509.04	164.33	493.00	493.00	338.32	320.39	322.18
1996	6/30/2014	222	526.87	170.33	511.00	511.00	350.35	331.72	333.58
1997	6/30/2014	210	551.30	173.67	521.00	521.00	363.21	344.86	346.69
1998	6/30/2014	198	577.29	180.33	541.00	541.00	379.16	360.33	362.22
1999	6/30/2014	186	596.41	189.00	567.00	567.00	393.79	373.64	375.66
2000	6/30/2014	174	618.35	196.33	589.00	589.00	408.56	387.58	389.68
2001	6/30/2014	162	635.33	206.00	618.00	618.00	422.88	400.29	402.55
2002	6/30/2014	150	652.89	209.33	628.00	628.00	432.88	410.23	412.50
2003	6/30/2014	138	670.26	214.67	644.00	644.00	444.23	421.03	423.35
2004	6/30/2014	126	694.56	220.67	662.00	662.00	459.01	435.42	437.78
2005	6/30/2014	114	711.71	226.00	678.00	678.00	470.26	446.11	448.53
2006	6/30/2014	102	724.55	234.67	704.00	708.00	482.10	456.93	459.45
2007	6/30/2014	90	760.83	243.33	730.00	730.00	504.01	477.76	480.38
2008	6/30/2014	78	777.54	250.33	751.00	751.00	516.28	489.06	491.78
2009	6/30/2014	66	779.07	255.67	767.00	767.00	520.34	492.24	495.05
2010	6/30/2014	54	795.36	258.33	775.00	775.00	529.67	501.32	504.16
2011	6/30/2014	42	817.82	261.00	783.00	783.00	541.35	513.27	516.08
2012	6/30/2014	30	843.14	269.67	809.00	809.00	558.54	529.45	532.36
2013	6/30/2014	18	860.00	279.33	838.00	838.00	572.71	542.07	545.13
2014	6/30/2014	6	877.20	283.00	849.00	849.00	582.88	552.02	555.10

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 3).
(8) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 3).
(9) (.10*TT-1)+(.90*TT-2).

Exhibit PA-B.11

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	333,740	6,300	437	23.7%
1991	48,810	50,857	2,168,247	0.960	0.023	303,634	6,221	451	21.1%
1992	47,393	52,804	2,140,987	0.898	0.022	262,877	5,547	474	17.6%
1993	46,949	55,133	2,194,040	0.852	0.021	239,124	5,093	483	15.0%
1994	46,021	57,740	2,245,405	0.797	0.020	228,400	4,963	495	13.6%
1995	43,197	60,950	2,302,591	0.709	0.019	210,516	4,873	509	12.8%
1996	39,610	63,664	2,323,738	0.622	0.017	198,634	5,015	527	12.9%
1997	36,952	68,077	2,374,702	0.543	0.016	192,433	5,208	551	12.8%
1998	36,358	71,447	2,380,053	0.509	0.015	210,422	5,787	577	14.6%
1999	37,521	75,245	2,426,205	0.499	0.015	240,507	6,410	596	16.0%
2000	37,874	79,122	2,460,717	0.479	0.015	262,327	6,926	618	18.2%
2001	33,331	80,397	2,433,537	0.415	0.014	261,152	7,835	635	19.2%
2002	33,437	81,621	2,404,145	0.410	0.014	268,249	8,023	653	19.9%
2003	31,695	82,433	2,365,123	0.384	0.013	253,912	8,011	670	18.8%
2004	29,161	84,633	2,343,276	0.345	0.012	236,061	8,095	695	16.5%
2005	26,530	86,912	2,348,411	0.305	0.011	227,951	8,592	712	15.8%
2006	22,896	90,786	2,409,609	0.252	0.010	219,751	9,598	725	14.8%
2007	21,368	93,585	2,365,451	0.228	0.009	220,884	10,337	761	13.8%
2008	19,109	93,441	2,311,070	0.205	0.008	223,390	11,690	778	13.9%
2009	15,205	86,523	2,135,753	0.176	0.007	179,175	11,784	779	13.3%
2010	15,809	86,642	2,094,878	0.182	0.008	182,114	11,520	795	14.2%
2011	15,583	90,268	2,122,612	0.173	0.007	175,684	11,274	818	13.5%
2012	15,128	94,120	2,146,732	0.161	0.007	166,900	11,033	843	12.5%
2013	15,270	98,557	2,203,870	0.155	0.007	179,891	11,781	860	13.1%
2014	15,776	102,837	2,254,482	0.153	0.007	202,534	12,838	877	14.1%
Indicated									
All Year				-8.3%	-5.5%		4.3%	3.0%	-1.1%
10 Year				-6.9%	-4.8%		3.2%	2.3%	-1.4%
8 Year				-5.2%	-3.2%		1.6%	2.1%	-0.5%
6 Year				-3.5%	-1.1%		1.4%	2.5%	-0.1%
5 Year				-4.4%	-2.1%		2.6%	2.5%	-0.4%
4 Year				-3.8%	-1.6%		4.7%	2.3%	1.8%
Selected				**-6.9%**	**-4.8%**		**3.2%**	**2.3%**	**0.0%**

Pure Premium **-3.9%**

Rates **-1.7%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-B.5, Column (4).
(3) Exhibit PA-B.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-B.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-B.10, Column (3).
(9) Exhibit PA-B.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	97.0%	82.1%	68.8%	59.3%	50.3%	41.3%	32.5%	24.2%	17.5%	12.5%	8.9%	6.4%	4.5%	2.9%	1.9%	1.5%	1.2%	1.1%
1981	96.9%	81.6%	67.3%	56.7%	46.5%	36.7%	27.9%	20.4%	14.7%	10.7%	7.9%	5.7%	3.9%	2.9%	2.3%	1.9%	1.6%	1.5%
1982	96.7%	80.9%	66.4%	54.8%	43.8%	33.7%	24.9%	17.8%	12.8%	9.2%	6.6%	4.4%	3.1%	2.4%	1.9%	1.7%	1.4%	1.1%
1983	97.1%	81.8%	65.5%	52.8%	40.7%	30.3%	22.3%	16.3%	11.9%	8.4%	5.7%	3.9%	3.0%	2.5%	2.1%	1.8%	1.5%	1.3%
1984	96.9%	80.7%	63.1%	49.2%	36.9%	27.0%	19.9%	14.7%	10.5%	7.3%	5.2%	4.1%	3.4%	2.9%	2.5%	2.2%	1.9%	1.7%
1985	96.8%	79.7%	60.8%	46.2%	33.9%	24.7%	18.1%	13.1%	9.1%	6.7%	5.2%	4.3%	3.6%	3.1%	2.6%	2.3%	2.0%	1.7%
1986	96.7%	78.9%	59.1%	44.8%	33.4%	24.5%	17.4%	11.8%	8.3%	6.3%	5.1%	4.2%	3.6%	3.0%	2.6%	2.2%	1.9%	1.6%
1987	96.4%	77.4%	56.4%	41.8%	30.4%	21.4%	14.0%	9.6%	7.3%	5.9%	4.9%	4.2%	3.4%	2.9%	2.5%	2.1%	1.7%	1.4%
1988	96.2%	76.4%	54.8%	39.8%	28.0%	18.7%	12.9%	9.8%	7.9%	6.6%	5.7%	4.8%	4.1%	3.6%	3.0%	2.6%	2.1%	1.8%
1989	96.1%	75.3%	52.5%	36.9%	24.7%	17.0%	12.8%	10.1%	8.3%	7.0%	5.7%	4.9%	4.2%	3.5%	3.0%	2.6%	2.2%	1.9%
1990	95.6%	72.3%	49.8%	33.1%	22.6%	16.9%	13.4%	10.9%	9.3%	7.7%	6.6%	5.6%	4.8%	4.1%	3.6%	3.1%	2.7%	2.3%
1991	95.1%	63.4%	41.3%	27.8%	20.2%	15.8%	12.7%	10.6%	8.7%	7.4%	6.3%	5.4%	4.6%	3.8%	3.2%	2.7%	2.3%	2.0%
1992	94.6%	59.6%	38.5%	27.5%	21.1%	16.9%	14.1%	11.7%	10.0%	8.7%	7.5%	6.4%	5.5%	4.6%	3.9%	3.3%	2.8%	2.3%
1993	93.5%	57.2%	37.5%	27.6%	21.9%	18.3%	14.8%	12.6%	10.9%	9.2%	7.8%	6.7%	5.7%	4.8%	4.1%	3.4%	2.9%	2.4%
1994	94.1%	56.4%	38.5%	29.3%	23.8%	19.3%	16.2%	13.6%	11.6%	9.9%	8.4%	7.0%	6.0%	5.1%	4.4%	3.7%	3.1%	2.6%
1995	93.1%	55.7%	39.4%	30.8%	24.4%	20.4%	17.1%	14.5%	12.2%	10.3%	8.6%	7.2%	6.1%	5.1%	4.3%	3.6%	3.1%	2.5%
1996	93.1%	57.5%	42.4%	33.4%	27.4%	22.9%	19.4%	16.3%	13.7%	11.4%	9.4%	7.8%	6.5%	5.4%	4.4%	3.6%	3.0%	2.5%
1997	93.5%	60.9%	46.4%	37.4%	30.8%	25.7%	21.3%	17.6%	14.5%	12.0%	10.0%	8.5%	7.2%	6.1%	5.2%	4.4%	3.7%	3.1%
1998	93.8%	62.3%	47.7%	38.6%	32.0%	26.5%	21.6%	17.7%	14.6%	12.2%	10.5%	9.1%	7.8%	6.6%	5.5%	4.6%	3.9%	
1999	94.3%	65.7%	51.1%	41.1%	33.6%	27.3%	22.2%	18.3%	15.4%	12.8%	10.8%	8.9%	7.4%	6.0%	4.9%	4.1%		
2000	94.4%	66.1%	50.8%	40.5%	32.4%	26.0%	21.1%	17.5%	14.4%	11.9%	9.7%	7.8%	6.2%	5.0%	4.0%			
2001	94.8%	67.6%	51.8%	40.6%	32.3%	26.3%	21.6%	17.8%	14.8%	12.0%	9.6%	7.6%	6.0%	4.8%				
2002	95.3%	67.9%	51.3%	39.8%	31.9%	25.6%	20.7%	16.6%	13.1%	10.4%	8.3%	6.6%	5.3%					
2003	94.6%	67.0%	49.7%	38.8%	31.0%	25.0%	20.4%	16.5%	13.1%	10.3%	8.2%	6.6%						
2004	94.8%	68.0%	51.6%	40.8%	33.1%	27.0%	21.5%	16.8%	13.2%	10.4%	8.4%							
2005	95.4%	70.0%	54.3%	43.2%	34.4%	27.2%	21.4%	16.7%	13.2%	10.6%								
2006	96.0%	72.5%	57.0%	46.0%	37.0%	29.4%	22.9%	17.9%	14.1%									
2007	96.2%	73.5%	57.7%	45.2%	35.4%	27.5%	21.4%	17.1%										
2008	96.4%	73.6%	56.3%	43.9%	34.5%	26.8%	21.2%											
2009	96.1%	71.8%	54.7%	42.5%	33.5%	27.0%												
2010	96.0%	69.8%	52.6%	41.3%	33.2%													
2011	95.4%	69.5%	53.1%	42.5%														
2012	95.9%	71.0%	55.8%															
2013	96.5%	73.0%																
2014	96.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
1981	1.3%	1.1%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%		
1982	1.0%	0.8%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%			
1983	1.1%	0.9%	0.8%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%				
1984	1.4%	1.2%	1.0%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%					
1985	1.5%	1.2%	1.0%	0.9%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%						
1986	1.3%	1.1%	0.9%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.2%							
1987	1.2%	1.0%	0.9%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%								
1988	1.4%	1.2%	1.0%	0.8%	0.6%	0.5%	0.4%	0.3%	0.3%									
1989	1.5%	1.3%	1.1%	0.8%	0.7%	0.5%	0.4%	0.4%										
1990	2.0%	1.7%	1.4%	1.2%	0.9%	0.8%	0.6%											
1991	1.7%	1.4%	1.2%	1.0%	0.8%	0.7%												
1992	1.9%	1.5%	1.2%	1.0%	0.8%													
1993	1.9%	1.5%	1.2%	1.0%														
1994	2.1%	1.6%	1.3%															
1995	2.1%	1.7%																
1996	2.1%																	
1997																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-B.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	139	111	20	17	15	12	11	9	8	7	6	5	4	4	22
1980	59	47	8	7	6	5	5	4	3	3	2	2	2	2	9
1981	169	138	40	18	16	13	12	10	9	7	6	5	5	4	24
1982	70	67	42	27	0	0	0	0	0	0	0	0	0	0	0
1983	200	171	48	44	31	11	9	8	7	6	5	4	4	3	19
1984	421	355	85	72	66	49	21	18	15	13	11	10	8	7	44
1985	468	410	126	80	68	63	44	12	11	9	8	7	6	5	30
1986	538	493	148	138	79	67	64	41	0	0	0	0	0	0	0
1987	628	545	133	112	103	65	55	51	36	10	9	8	6	6	34
1988	889	747	154	138	117	105	73	62	56	42	20	17	15	13	78
1989	1,321	1,134	249	204	185	156	143	90	77	71	50	14	12	10	61
1990	2,001	1,669	340	285	237	212	179	161	112	95	87	65	32	27	167
1991	2,025	1,688	351	286	240	199	178	151	136	94	80	73	54	26	159
1992	2,083	1,756	392	307	247	206	170	153	129	118	77	66	61	44	113
1993	2,394	2,010	447	360	283	229	191	158	142	120	109	73	62	57	162
1994	2,994	2,498	535	446	362	287	233	196	163	145	123	111	77	65	252
1995	3,591	2,974	613	517	432	353	283	232	195	163	145	123	110	78	350
1996	4,155	3,433	734	574	485	406	333	268	221	186	156	138	117	105	429
1997	6,018	4,880	955	802	655	558	473	397	331	278	237	201	175	150	805
1998	8,121	6,605	1,272	1,106	926	751	639	541	452	375	314	267	226	198	1,055
1999	9,853	8,085	1,626	1,338	1,169	970	771	653	550	455	371	308	261	220	1,162
2000	10,472	8,908	1,970	1,660	1,311	1,164	934	680	567	465	366	276	217	179	684
2001	12,386	10,517	2,371	1,884	1,588	1,253	1,114	893	651	542	445	350	264	207	825
2002	14,068	11,300	2,382	1,821	1,392	1,196	1,027	882	758	651	559	480	412	354	2,154
2003	16,537	13,397	2,998	2,292	1,753	1,340	1,151	989	849	729	626	538	462	397	2,414
2004	19,746	16,318	3,750	2,933	2,307	1,797	1,394	1,189	991	861	722	588	501	424	2,289
2005	24,118	20,049	4,675	3,689	2,891	2,280	1,779	1,381	1,177	979	851	713	578	491	2,633
2006	30,859	25,741	6,277	4,834	3,763	2,918	2,272	1,758	1,356	1,160	977	845	715	594	3,389
2007	37,771	31,773	7,607	5,854	4,585	3,714	2,967	2,394	1,895	1,487	1,261	1,024	899	738	3,345
2008	47,150	39,831	9,974	7,582	5,827	4,540	3,633	2,877	2,298	1,807	1,411	1,199	984	861	4,158
2009	48,938	41,477	10,216	8,048	6,098	4,700	3,701	3,035	2,446	1,994	1,588	1,251	1,059	851	3,952
2010	60,388	51,375	12,920	10,070	7,871	5,978	4,598	3,594	2,896	2,305	1,852	1,462	1,145	972	4,726
2011	75,248	63,986	15,153	12,728	9,959	7,819	5,930	4,566	3,584	2,916	2,337	1,894	1,502	1,181	5,679
2012	96,038	81,498	19,491	14,829	12,620	10,011	7,979	6,024	4,657	3,708	3,115	2,553	2,121	1,709	7,222
2013	133,359	114,787	31,406	22,356	17,046	14,032	10,743	8,227	6,288	4,810	3,683	2,827	2,168	1,664	8,110
2014	188,002	161,757	47,015	31,847	22,146	16,849	14,340	11,376	9,068	6,846	5,292	4,214	3,541	2,903	12,564
Total	863,216	732,531	186,521	139,306	106,878	84,309	67,447	53,081	42,130	33,457	26,902	21,711	17,806	14,548	69,121

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-B.13.2

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	418		139	33.4%	66.6%	139
1980	177	0	59	33.4%	66.6%	59
1981	443	29	169	33.9%	66.1%	169
1982	52	70	70	2.7%	97.3%	70
1983	336	123	200	36.0%	64.0%	200
1984	829	221	421	32.9%	67.1%	421
1985	675	389	468	27.7%	72.3%	468
1986	589	539	538	0.0%	99.8%	538
1987	500	721	628	42.0%	58.0%	628
1988	839	959	889	57.7%	42.3%	889
1989	1,605	1,233	1,321	23.7%	76.3%	1,321
1990	3,138	1,439	2,001	33.1%	66.9%	2,001
1991	2,666	1,646	2,025	37.1%	62.9%	2,025
1992	2,962	1,808	2,083	23.8%	76.2%	2,083
1993	3,211	2,089	2,394	27.2%	72.8%	2,394
1994	4,086	2,510	2,994	30.7%	69.3%	2,994
1995	4,874	2,881	3,591	35.6%	64.4%	3,591
1996	5,151	3,460	4,155	41.1%	58.9%	4,155
1997	7,022	4,232	6,018	64.0%	36.0%	6,018
1998	9,988	5,708	8,121	56.4%	43.6%	8,121
1999	11,841	8,126	9,853	46.5%	53.5%	9,853
2000	13,509	10,948	10,472	0.0%	95.7%	10,472
2001	15,024	13,505	12,386	0.0%	91.7%	12,386
2002	15,286	17,283	14,068	92.0%	0.0%	14,068
2003	17,016	20,189	16,537	97.2%	0.0%	16,537
2004	18,451	23,152	19,746	72.5%	27.5%	19,746
2005	22,711	27,318	24,118	69.5%	30.5%	24,118
2006	30,570	32,127	30,859	81.4%	18.6%	30,859
2007	34,198	40,471	37,771	43.0%	57.0%	37,771
2008	43,701	51,603	47,150	56.4%	43.6%	47,150
2009	40,791	52,796	48,938	32.1%	67.9%	48,938
2010	53,519	67,829	60,388	52.0%	48.0%	60,388
2011	66,389	81,425	75,248	41.1%	58.9%	75,248
2012	85,307	96,063	96,038	0.2%	99.8%	96,038
2013	133,589	127,321	133,359	96.3%	3.7%	133,359
2014	200,497	189,032	188,002	0.0%	99.5%	188,002
Total	851,961	889,247	863,216			863,216

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-B.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	418	332	59	51	44	37	32	28	24	20	17	15	13	11	67
1980	177	141	25	22	18	16	14	12	10	9	7	6	5	5	28
1981	443	352	63	54	46	40	34	29	25	22	19	16	14	12	71
1982	52	41	7	6	5	5	4	3	3	3	2	2	2	1	8
1983	336	267	47	41	35	30	26	22	19	16	14	12	10	9	54
1984	829	659	117	100	86	74	64	55	47	40	35	30	26	22	133
1985	675	536	95	82	70	60	52	45	38	33	28	24	21	18	108
1986	589	468	83	71	61	53	45	39	33	29	25	21	18	16	95
1987	500	397	71	61	52	45	38	33	28	24	21	18	15	13	80
1988	839	666	118	102	87	75	64	55	48	41	35	30	26	22	135
1989	1,605	1,276	227	195	167	144	123	106	91	78	67	58	49	43	258
1990	3,138	2,494	443	380	327	281	241	207	178	153	131	113	97	83	505
1991	2,666	2,119	376	323	278	238	205	176	151	130	111	96	82	71	429
1992	2,962	2,354	418	359	308	265	227	195	168	144	124	106	91	78	477
1993	3,211	2,551	453	389	334	287	247	212	182	156	134	115	99	85	517
1994	4,086	3,247	577	495	425	365	314	270	232	199	171	147	126	108	658
1995	4,874	3,873	688	591	508	436	374	322	276	237	204	175	150	129	785
1996	5,151	4,093	727	624	536	461	396	340	292	251	215	185	159	136	829
1997	7,022	5,580	991	851	731	628	539	463	398	342	293	252	216	186	1,131
1998	9,988	7,937	1,410	1,211	1,040	893	767	659	566	486	417	358	308	264	1,608
1999	11,841	9,410	1,671	1,436	1,233	1,059	909	781	671	576	495	425	365	313	1,907
2000	13,509	10,735	1,907	1,638	1,407	1,208	1,038	891	765	657	565	485	416	358	2,176
2001	15,024	11,986	2,341	1,790	1,538	1,321	1,134	974	837	718	617	530	455	391	2,378
2002	15,286	12,278	2,588	1,979	1,513	1,299	1,116	959	823	707	607	522	448	385	2,340
2003	17,016	13,785	3,084	2,358	1,803	1,379	1,184	1,017	874	750	644	553	475	408	2,484
2004	18,451	15,086	3,536	2,704	2,067	1,581	1,209	1,038	892	766	658	565	485	417	2,535
2005	22,711	18,739	4,551	3,480	2,661	2,035	1,556	1,190	1,022	878	754	647	556	477	2,905
2006	30,570	25,442	6,348	4,854	3,712	2,838	2,170	1,659	1,269	1,090	936	804	690	593	3,607
2007	34,198	28,684	7,304	5,585	4,270	3,265	2,497	1,909	1,460	1,116	959	823	707	607	3,695
2008	43,701	36,906	9,541	7,296	5,579	4,266	3,262	2,494	1,907	1,458	1,115	958	822	706	4,298
2009	40,791	34,651	9,060	6,928	5,297	4,051	3,097	2,368	1,811	1,385	1,059	810	695	597	3,633
2010	53,519	45,687	12,047	9,212	7,044	5,386	4,118	3,149	2,408	1,841	1,408	1,076	823	707	4,301
2011	66,389	56,773	14,268	11,732	8,971	6,860	5,245	4,011	3,067	2,345	1,793	1,371	1,048	802	4,877
2012	85,307	73,115	18,757	14,303	11,761	8,993	6,876	5,258	4,020	3,074	2,351	1,797	1,374	1,051	5,693
2013	133,589	115,022	31,507	22,445	17,115	14,073	10,761	8,228	6,292	4,811	3,679	2,813	2,151	1,645	8,070
2014	200,497	173,450	48,853	35,765	25,479	19,429	15,975	12,215	9,340	7,142	5,461	4,176	3,193	2,441	11,027
Total	851,961	721,136	184,360	139,512	106,610	83,473	65,954	51,411	40,264	31,726	25,170	20,134	16,233	13,210	73,904

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-B.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	29	28	29	0	0	0	0	0	0	0	0	0	0	0	0
1982	70	68	43	27	0	0	0	0	0	0	0	0	0	0	0
1983	123	117	48	46	29	0	0	0	0	0	0	0	0	0	0
1984	221	206	70	59	56	36	0	0	0	0	0	0	0	0	0
1985	389	361	138	79	67	64	41	0	0	0	0	0	0	0	0
1986	539	494	148	138	80	67	64	41	0	0	0	0	0	0	0
1987	721	653	178	149	139	80	67	65	42	0	0	0	0	0	0
1988	959	857	203	187	157	146	84	71	68	44	0	0	0	0	0
1989	1,233	1,090	255	207	190	160	149	86	72	69	44	0	0	0	0
1990	1,439	1,262	289	238	193	178	149	139	80	67	65	41	0	0	0
1991	1,646	1,434	335	263	217	176	162	136	127	73	61	59	38	0	0
1992	1,808	1,569	384	290	228	188	152	140	117	109	63	53	51	33	0
1993	2,089	1,808	444	349	264	207	171	138	127	107	100	57	48	46	30
1994	2,510	2,166	517	424	333	252	198	163	132	122	102	95	55	46	73
1995	2,881	2,477	571	476	390	307	232	182	150	122	112	94	87	50	109
1996	3,460	2,973	740	539	449	368	290	219	172	142	115	106	89	83	150
1997	4,232	3,635	891	714	521	434	356	280	211	166	137	111	102	85	225
1998	5,708	4,882	1,093	971	779	567	473	388	305	230	181	149	121	111	339
1999	8,126	6,935	1,587	1,253	1,113	892	650	542	444	349	264	207	171	138	515
2000	10,948	9,313	2,059	1,736	1,370	1,217	976	711	593	486	382	289	227	187	715
2001	13,505	11,467	2,585	2,054	1,731	1,367	1,214	974	709	591	485	381	288	226	900
2002	17,283	14,655	3,318	2,673	2,124	1,790	1,413	1,255	1,007	734	612	501	394	298	1,164
2003	20,189	17,087	3,789	3,149	2,536	2,015	1,699	1,341	1,191	955	696	580	476	374	1,387
2004	23,152	19,561	4,313	3,536	2,938	2,367	1,880	1,585	1,251	1,112	891	650	542	444	1,644
2005	27,318	23,026	4,958	4,166	3,415	2,838	2,286	1,816	1,531	1,208	1,074	861	627	523	2,016
2006	32,127	27,053	5,963	4,748	3,990	3,270	2,718	2,189	1,739	1,466	1,157	1,028	825	601	2,432
2007	40,471	34,107	7,836	6,057	4,823	4,053	3,322	2,761	2,224	1,767	1,489	1,176	1,045	838	3,081
2008	51,603	43,609	10,532	7,952	6,147	4,895	4,113	3,371	2,802	2,257	1,793	1,511	1,193	1,060	3,977
2009	52,796	44,709	10,763	8,579	6,477	5,007	3,987	3,350	2,746	2,282	1,838	1,461	1,231	972	4,102
2010	67,829	57,536	13,866	11,001	8,768	6,620	5,118	4,075	3,424	2,807	2,333	1,879	1,493	1,258	5,187
2011	81,425	69,015	15,771	13,422	10,648	8,487	6,408	4,954	3,945	3,314	2,717	2,258	1,819	1,445	6,238
2012	96,063	81,518	19,493	14,830	12,622	10,013	7,981	6,026	4,658	3,709	3,117	2,555	2,123	1,710	7,225
2013	127,321	108,622	28,760	20,000	15,216	12,950	10,274	8,189	6,183	4,779	3,806	3,198	2,621	2,178	9,168
2014	189,032	162,643	47,273	32,022	22,268	16,941	14,418	11,439	9,117	6,884	5,321	4,237	3,561	2,918	12,633
Total	889,247	756,937	189,242	142,334	110,278	87,953	71,045	56,625	45,168	35,952	28,954	23,537	19,225	15,626	63,309

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-B.14

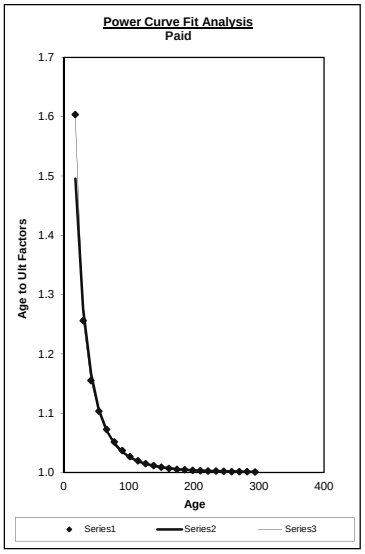
OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	61.39	0.00
B=	4.13	#DIV/0!
A=	35335369	#DIV/0!
Cutoff Age=	480	480

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9990	#DIV/0!
F-Statistics	16,625	#DIV/0!
F- Degree	16	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	6.527	y	----	y	6	1.975	#DIV/0!
18	1.604	y	----	y	18	1.495	#DIV/0!
30	1.256		----	y	30	1.277	#DIV/0!
42	1.155		----	y	42	1.166	#DIV/0!
54	1.103		----	y	54	1.106	#DIV/0!
66	1.073		----	y	66	1.070	#DIV/0!
78	1.051		----	y	78	1.048	#DIV/0!
90	1.037		----	y	90	1.034	#DIV/0!
102	1.027		----	y	102	1.025	#DIV/0!
114	1.020		----	y	114	1.019	#DIV/0!
126	1.015		----	y	126	1.014	#DIV/0!
138	1.011		----	y	138	1.011	#DIV/0!
150	1.009		----	y	150	1.009	#DIV/0!
162	1.007		----	y	162	1.007	#DIV/0!
174	1.005		----	y	174	1.006	#DIV/0!
186	1.004		----	y	186	1.005	#DIV/0!
198	1.004		----	y	198	1.004	#DIV/0!
210	1.003		----	y	210	1.003	#DIV/0!
222	1.003		----	y	222	1.003	#DIV/0!
234	1.002		----	y	234	1.002	#DIV/0!
246	1.002	y	----	y	246	1.002	#DIV/0!
258	1.001	y	----	y	258	1.002	#DIV/0!
270	1.001	y	----	y	270	1.001	#DIV/0!
282	1.001	y	----	y	282	1.001	#DIV/0!
294	1.001	y	----	y	294	1.001	#DIV/0!
306	1.001	y	----	y	306	1.001	#DIV/0!
318	1.001	y	----	y	318	1.001	#DIV/0!
330	1.001	y	----	y	330	1.001	#DIV/0!
342	1.000	y	----	y	342	1.001	#DIV/0!
354	1.000	y	----	y	354	1.001	#DIV/0!
366	1.000	y	----	y	366	1.000	#DIV/0!
378	1.000	y	----	y	378	1.000	#DIV/0!



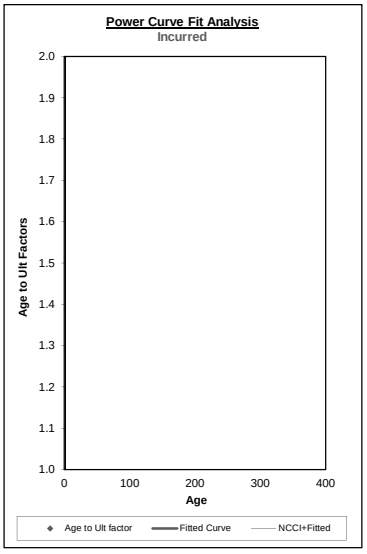


Exhibit PA-C.1

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj.Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per $100 Payroll	(12) Implied Loss Frequency Per $1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			126,292	84,215	210,507	1.000	210,507	75%	157,028			
1980	6/30/2014	223,257	187,046	26,384	9,827	36,211	1.000	36,211	72%	25,910	0.77	0.06	133,495
1981	6/30/2014	213,791	175,988	27,556	10,247	37,803	1.000	37,803	73%	27,635	0.71	0.05	144,738
1982	6/30/2014	224,195	181,512	30,428	12,256	42,683	1.000	42,683	73%	30,983	0.75	0.05	157,834
1983	6/30/2014	228,204	180,708	34,266	13,230	47,496	1.000	47,496	71%	33,593	0.75	0.04	171,812
1984	6/30/2014	250,688	194,590	38,574	17,524	56,098	1.000	56,098	72%	40,192	0.76	0.04	174,644
1985	6/30/2014	292,513	220,139	55,426	16,948	72,374	1.000	72,374	70%	50,719	0.82	0.04	190,072
1986	6/30/2014	264,717	192,441	53,148	19,128	72,276	1.000	72,276	70%	50,432	0.69	0.04	190,465
1987	6/30/2014	260,793	178,779	60,431	21,583	82,014	1.000	82,014	70%	57,507	0.64	0.03	197,328
1988	6/30/2014	271,864	181,211	65,910	24,743	90,653	1.000	90,653	70%	63,247	0.61	0.03	208,766
1989	6/30/2014	276,809	175,842	71,584	29,382	100,966	1.000	100,966	69%	70,027	0.59	0.03	211,311
1990	6/30/2014	278,979	173,167	77,926	27,886	105,812	1.000	105,812	69%	72,635	0.56	0.03	214,509
1991	6/30/2014	225,082	130,063	64,895	30,123	95,019	1.000	95,019	68%	64,973	0.44	0.02	210,166
1992	6/30/2014	205,414	111,156	64,504	29,754	94,258	1.000	94,258	68%	63,992	0.39	0.02	214,451
1993	6/30/2014	182,141	93,324	58,609	30,208	88,817	1.000	88,817	67%	59,807	0.33	0.02	215,203
1994	6/30/2014	192,461	91,006	68,626	32,829	101,454	1.000	101,454	67%	67,723	0.33	0.02	220,682
1995	6/30/2014	189,209	83,833	67,190	38,185	105,375	1.000	105,375	66%	69,712	0.31	0.01	224,547
1996	6/30/2014	181,440	73,324	64,891	43,226	108,117	1.000	108,117	66%	70,872	0.28	0.01	221,645
1997	6/30/2014	199,678	76,076	74,666	48,937	123,602	1.000	123,602	65%	80,271	0.29	0.01	231,977
1998	6/30/2014	217,331	79,509	91,326	46,495	137,821	1.000	137,821	65%	89,461	0.30	0.01	229,967
1999	6/30/2014	225,685	73,168	99,357	53,160	152,517	1.000	152,517	64%	97,388	0.30	0.01	230,563
2000	6/30/2014	270,806	78,231	117,042	75,533	192,575	1.000	192,575	64%	122,796	0.34	0.01	245,369
2001	6/30/2014	259,628	64,549	108,544	86,536	195,079	1.000	195,079	63%	123,168	0.32	0.01	261,229
2002	6/30/2014	253,992	56,829	109,154	88,009	197,163	1.000	197,163	62%	122,198	0.31	0.01	251,479
2003	6/30/2014	246,849	46,465	97,248	103,135	200,383	1.000	200,383	61%	123,220	0.30	0.01	266,995
2004	6/30/2014	259,115	39,664	99,837	119,615	219,452	1.000	219,452	60%	132,681	0.31	0.01	271,196
2005	6/30/2014	256,693	29,788	91,386	135,520	226,905	1.000	226,905	60%	136,194	0.30	0.01	277,606
2006	6/30/2014	249,590	19,264	69,701	160,625	230,326	1.000	230,326	59%	135,974	0.27	0.01	289,267
2007	6/30/2014	261,496	14,235	61,603	185,657	247,261	1.000	247,261	58%	143,173	0.28	0.01	301,765
2008	6/30/2014	277,288	10,715	56,051	210,521	266,573	1.000	266,573	56%	149,759	0.30	0.01	310,371
2009	6/30/2014	210,635	3,683	25,159	181,794	206,953	1.000	206,953	55%	114,233	0.24	0.01	270,406
2010	6/30/2014	232,236	1,490	12,458	218,288	230,746	1.000	230,746	54%	123,656	0.27	0.01	294,722
2011	6/30/2014	237,362	1,277	12,791	223,294	236,085	1.000	236,085	51%	121,148	0.26	0.01	281,225
2012	6/30/2014	242,806	324	3,791	238,691	242,483	1.000	242,483	49%	120,021	0.26	0.01	284,975
2013	6/30/2014	249,107	71	1,848	247,188	249,036	1.000	249,036	48%	119,509	0.25	0.01	278,657
2014	6/30/2014	257,065	0	0	128,533	128,533	1.000	128,533	46%	58,907	0.25	0.01	278,321
		8,368,919	3,219,466	2,188,601	3,042,827	5,231,428		5,231,428		3,190,745			

Column Notes

(2) Exhibit PA-C.3, Column (11).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(7) No adjustment.
(8) Column (6) x Column (7).
(8) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(9) Based on Exhibit PA-C.19.1 through Exhibit PA-C.19.4 and 4.0% discount rate.
(10) Column (8) x Column (9).
(11) Column (2) divided by Exhibit PA-C.7, Column (3) / 10.
(12) Exhibit V.10, Column (9) / Exhibit PA-C.7, Column (3).
(13) Column (2) / Exhibit V.10, Column (9) x 1,000.

Exhibit PA-C.2

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)

Private Employers

Summary of Unpaid Loss Prior to 1980

Injury Year Ending 12/31	(1) Evaluation as of	(2) Expected Undiscounted Annuity Factor	(3) Expected Discounted Annuity Factor	(4) Annual 12 months of Payments	(5) Undiscounted Reserves	(6) Discounted Reserves
Prior to 1956	6/30/2014	5.65	4.78	60	341	288
1956	6/30/2014	6.02	5.04	29	174	146
1957	6/30/2014	6.02	5.04	40	241	202
1958	6/30/2014	6.39	5.31	35	222	185
1959	6/30/2014	6.78	5.58	56	383	315
1960	6/30/2014	6.78	5.58	97	657	541
1961	6/30/2014	7.20	5.87	114	822	671
1962	6/30/2014	7.63	6.16	155	1,181	955
1963	6/30/2014	7.63	6.16	178	1,360	1,099
1964	6/30/2014	8.08	6.47	195	1,571	1,258
1965	6/30/2014	8.54	6.78	275	2,353	1,866
1966	6/30/2014	8.54	6.78	364	3,107	2,464
1967	6/30/2014	9.03	7.09	304	2,742	2,153
1968	6/30/2014	9.52	7.41	408	3,882	3,019
1969	6/30/2014	9.52	7.41	436	4,150	3,228
1970	6/30/2014	10.03	7.72	452	4,532	3,489
1971	6/30/2014	10.55	8.04	543	5,735	4,371
1972	6/30/2014	10.55	8.04	809	8,536	6,505
1973	6/30/2014	11.09	8.36	849	9,417	7,103
1974	6/30/2014	11.63	8.68	1,590	18,495	13,804
1975	6/30/2014	11.63	8.68	1,314	15,291	11,413
1976	6/30/2014	12.20	9.01	1,782	21,749	16,061
1977	6/30/2014	12.20	9.01	2,363	28,841	21,298
1978	6/30/2014	12.79	9.35	2,698	34,519	25,218
1979	6/30/2014	12.79	9.35	3,142	40,207	29,374
				18,289	210,507	157,028

Column Notes

(2) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.

(3) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.

(4) Provided by Ohio Bureau of Workers' Compensation.

(5) Column (2) x Column (4).

(6) Column (3) x Column (4).

Exhibit PA-C.3

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Persistency Method (Incr Paid)	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	224,093	222,808	223,764	222,778			224,202	222,312	223,257
1981	6/30/2014	402	214,855	215,449	216,882	216,036			214,775	212,808	213,791
1982	6/30/2014	390	226,120	226,026	225,034	225,689			225,469	222,921	224,195
1983	6/30/2014	378	230,158	230,942	227,938	230,173			230,780	225,629	228,204
1984	6/30/2014	366	253,918	252,784	248,981	251,232			251,237	250,140	250,688
1985	6/30/2014	354	294,848	301,430	282,376	296,642			297,113	287,913	292,513
1986	6/30/2014	342	265,368	272,193	263,277	270,782			268,449	260,985	264,717
1987	6/30/2014	330	254,481	267,696	259,236	267,990	220,805	254,243	262,763	251,921	260,793
1988	6/30/2014	318	267,167	280,699	272,909	281,216	239,195	268,680	272,565	262,326	271,864
1989	6/30/2014	306	269,404	286,191	279,031	287,672	251,088	276,773	277,381	266,854	276,809
1990	6/30/2014	294	276,839	296,605	287,945	298,123	263,559	288,131	282,900	275,058	278,979
1991	6/30/2014	282	217,892	236,278	203,309	226,736	229,820	238,238	227,024	223,140	225,082
1992	6/30/2014	270	195,973	217,722	191,065	211,330	222,149	225,205	206,266	204,562	205,414
1993	6/30/2014	258	174,034	194,911	180,810	193,530	220,239	212,277	180,157	184,125	182,141
1994	6/30/2014	246	180,489	211,809	186,856	207,257	233,709	230,538	190,874	194,048	192,461
1995	6/30/2014	234	177,954	208,762	189,460	206,258	233,473	229,273	186,124	192,294	189,209
1996	6/30/2014	222	167,778	198,147	188,245	199,958	222,127	218,162	174,189	188,692	181,440
1997	6/30/2014	210	189,205	223,227	203,796	220,104	230,352	234,526	191,018	208,338	199,678
1998	6/30/2014	198	217,138	265,817	218,559	249,224	236,389	259,275	216,102	238,734	217,331
1999	6/30/2014	186	221,869	283,356	224,699	260,957	246,046	273,416	226,671	252,825	225,685
2000	6/30/2014	174	267,162	338,425	275,441	313,233	253,678	300,216	266,170	297,914	270,806
2001	6/30/2014	162	252,265	318,788	270,887	299,823	238,467	279,911	248,370	278,362	259,628
2002	6/30/2014	150	259,333	332,987	271,943	304,146	237,898	282,280	252,136	288,133	253,992
2003	6/30/2014	138	253,216	316,846	268,768	292,485	235,990	270,549	235,788	271,841	246,849
2004	6/30/2014	126	266,127	340,780	272,435	301,065	248,771	284,640	256,140	288,456	259,115
2005	6/30/2014	114	255,464	339,741	272,625	298,020	248,523	280,468	248,930	284,414	256,693
2006	6/30/2014	102	222,228	295,106	275,897	285,246	252,865	267,631	220,007	270,000	249,590
2007	6/30/2014	90	234,168	302,871	280,452	288,312	271,830	281,430	232,206	283,612	261,496
2008	6/30/2014	78	273,060	352,762	276,798	291,299	276,441	290,998	278,625	300,967	277,288
2009	6/30/2014	66	163,976	221,777	248,998	247,157	230,109	230,348	152,798	263,062	210,635
2010	6/30/2014	54	133,685	183,113	244,663	241,130	219,809	217,910	133,506	270,747	232,236
2011	6/30/2014	42	288,228	340,041	250,883	254,412	223,841	228,374	280,773	297,132	237,362
2012	6/30/2014	30	268,736	260,271	255,831	255,886	229,782	230,217	263,136	309,342	242,806
2013	6/30/2014	18	301,839	223,654	262,148	261,808	236,299	236,175	173,888	333,197	249,107
2014	6/30/2014	6	0	0	267,661	267,585	246,542	246,473	0	350,188	257,065
			7,959,068	9,060,014	8,569,602	9,025,294	6,699,796	7,136,354	7,848,532	9,012,991	8,368,919

Column Notes

(3) Exhibit PA-C.4, Column (5).
(4) Exhibit PA-C.4, Column (8).
(5) Exhibit PA-C.7, Column (12).
(6) Exhibit PA-C.8, Column (12).
(7) Exhibit PA-C.9, Column (12).
(8) Exhibit PA-C.10, Column (12).
(9) Exhibit PA-C.11, Column (6).
(10) Exhibit PA-C.13, Column (8).
(11) Based on Columns (3) through (10).

Exhibit PA-C.4

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	187,046	1.198	224,093	213,430	1.044	222,808
1981	6/30/2014	402	175,988	1.221	214,855	203,544	1.058	215,449
1982	6/30/2014	390	181,512	1.246	226,120	211,939	1.066	226,026
1983	6/30/2014	378	180,708	1.274	230,158	214,974	1.074	230,942
1984	6/30/2014	366	194,590	1.305	253,918	233,164	1.084	252,784
1985	6/30/2014	354	220,139	1.339	294,848	275,565	1.094	301,430
1986	6/30/2014	342	192,441	1.379	265,368	245,588	1.108	272,193
1987	6/30/2014	330	178,779	1.423	254,481	239,210	1.119	267,696
1988	6/30/2014	318	181,211	1.474	267,167	247,121	1.136	280,699
1989	6/30/2014	306	175,842	1.532	269,404	247,426	1.157	286,191
1990	6/30/2014	294	173,167	1.599	276,839	251,093	1.181	296,605
1991	6/30/2014	282	130,063	1.675	217,892	194,958	1.212	236,278
1992	6/30/2014	270	111,156	1.763	195,973	175,660	1.239	217,722
1993	6/30/2014	258	93,324	1.865	174,034	151,933	1.283	194,911
1994	6/30/2014	246	91,006	1.983	180,489	159,632	1.327	211,809
1995	6/30/2014	234	83,833	2.123	177,954	151,023	1.382	208,762
1996	6/30/2014	222	73,324	2.288	167,778	138,214	1.434	198,147
1997	6/30/2014	210	76,076	2.487	189,205	150,741	1.481	223,227
1998	6/30/2014	198	79,509	2.731	217,138	170,835	1.556	265,817
1999	6/30/2014	186	73,168	3.032	221,869	172,525	1.642	283,356
2000	6/30/2014	174	78,231	3.415	267,162	195,273	1.733	338,425
2001	6/30/2014	162	64,549	3.908	252,265	173,093	1.842	318,788
2002	6/30/2014	150	56,829	4.563	259,333	165,983	2.006	332,987
2003	6/30/2014	138	46,465	5.450	253,216	143,714	2.205	316,846
2004	6/30/2014	126	39,664	6.710	266,127	139,501	2.443	340,780
2005	6/30/2014	114	29,788	8.576	255,464	121,173	2.804	339,741
2006	6/30/2014	102	19,264	11.536	222,228	88,965	3.317	295,106
2007	6/30/2014	90	14,235	16.450	234,168	75,838	3.994	302,871
2008	6/30/2014	78	10,715	25.483	273,060	66,767	5.284	352,762
2009	6/30/2014	66	3,683	44.528	163,976	28,841	7.690	221,777
2010	6/30/2014	54	1,490	89.739	133,685	13,948	13.128	183,113
2011	6/30/2014	42	1,277	225.767	288,228	14,068	24.171	340,041
2012	6/30/2014	30	324	830.042	268,736	4,115	63.252	260,271
2013	6/30/2014	18	71	4,235.275	301,839	1,919	116.546	223,654
2014	6/30/2014	6	0	189,808.691	0	0	3,492.186	0
			3,219,466		7,959,068	5,281,775		9,060,014

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-C.5, Page 1 and Exhibit PA-C.5, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PA-C.6, Page 1 and Exhibit PA-C.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	28	70	255	773	1,738	3,387	6,038	9,878	15,261	22,110	30,065	38,669	47,592	56,496	65,878	75,545	84,822
1981	0	13	39	207	643	1,457	3,013	5,758	9,943	15,720	23,061	31,241	39,633	48,467	57,776	67,094	76,219	84,757
1982	0	8	61	246	803	1,821	3,634	6,951	12,442	19,647	27,724	36,028	44,747	54,176	63,762	73,301	82,060	90,693
1983	0	0	31	215	571	1,334	3,250	7,255	13,142	20,435	27,632	36,008	45,137	55,290	64,603	73,926	82,764	91,266
1984	0	9	79	265	708	1,960	5,224	11,101	18,125	26,281	35,001	45,415	55,997	66,426	76,343	86,312	95,706	105,045
1985	0	3	41	176	821	3,206	8,426	15,329	23,080	32,285	42,755	54,172	66,208	77,717	89,039	100,162	110,923	121,306
1986	0	1	12	103	961	3,678	7,683	12,622	18,738	27,296	37,222	47,452	57,329	67,562	77,537	87,205	96,757	106,347
1987	0	7	35	314	1,658	3,971	7,323	11,676	18,891	28,170	37,418	46,703	56,009	65,247	74,598	83,671	92,789	101,680
1988	0	0	45	493	1,845	4,134	7,692	14,603	23,091	32,604	41,773	51,352	60,807	70,324	79,806	89,152	98,924	108,698
1989	0	0	64	423	1,474	3,463	8,056	15,192	23,400	31,939	41,436	50,768	60,284	69,900	79,203	88,933	98,624	107,885
1990	0	12	203	770	2,327	6,189	12,570	20,019	27,934	36,832	45,922	55,018	64,507	74,059	84,193	94,402	103,801	113,134
1991	0	22	184	682	2,580	6,124	11,419	17,329	23,499	30,524	37,438	44,336	51,468	58,790	66,377	73,686	80,961	88,360
1992	0	1	78	843	3,088	6,566	10,650	15,530	20,955	26,782	32,720	39,151	45,587	52,399	59,178	65,749	72,387	78,889
1993	0	5	172	1,044	2,924	5,840	9,686	13,885	18,664	23,664	29,138	34,973	40,931	46,623	52,562	58,513	64,394	70,424
1994	0	17	192	1,006	2,875	5,640	9,389	13,489	18,169	23,321	28,810	34,933	40,987	46,981	53,285	59,574	65,864	72,280
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224	46,415	52,736	58,901	65,171	71,562
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563	38,056	43,910	49,718	55,610	61,659	67,496
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661	36,672	43,090	49,670	56,434	63,150	69,635	76,076
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542	35,445	42,583	49,877	57,397	64,744	72,074	79,509	
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154	27,413	34,356	41,715	49,242	57,085	65,037	73,168		
2000	0	35	454	1,882	4,662	8,816	14,088	20,230	27,177	34,814	42,604	50,777	59,609	68,789	78,231			
2001	8	132	644	2,065	4,637	8,334	12,916	18,446	24,914	31,940	39,589	47,625	55,835	64,549				
2002	0	143	583	1,867	4,078	7,461	12,183	17,905	24,672	31,815	39,916	48,225	56,829					
2003	0	41	494	2,095	4,438	8,209	13,039	18,461	24,671	31,289	38,699	46,465						
2004	3	91	632	1,882	4,060	7,778	12,623	18,276	24,523	31,609	39,664							
2005	16	124	538	1,362	3,124	6,367	10,614	16,310	22,522	29,788								
2006	0	136	499	1,335	2,823	5,455	9,257	13,681	19,264									
2007	0	136	413	1,295	3,007	5,656	9,322	14,235										
2008	5	191	550	1,672	3,414	6,117	10,715											
2009	0	79	282	874	1,983	3,683												
2010	0	71	251	606	1,490													
2011	8	134	383	1,277														
2012	0	72	324															
2013	0	71																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980		2.558	3.622	3.030	2.247	1.949	1.783	1.636	1.545	1.449	1.360	1.286	1.231	1.187	1.166	1.147	1.123	1.103
1981		2.995	5.322	3.114	2.264	2.069	1.911	1.727	1.581	1.467	1.355	1.269	1.223	1.192	1.161	1.136	1.112	1.097
1982		8.145	3.999	3.266	2.269	1.996	1.913	1.790	1.579	1.411	1.300	1.242	1.211	1.177	1.150	1.119	1.105	1.090
1983			6.952	2.663	2.334	2.437	2.232	1.811	1.555	1.352	1.303	1.254	1.225	1.168	1.144	1.120	1.103	1.091
1984		8.418	3.336	2.673	2.767	2.665	2.125	1.633	1.450	1.332	1.298	1.233	1.186	1.149	1.131	1.109	1.098	1.086
1985		15.929	4.307	4.660	3.905	2.628	1.819	1.506	1.399	1.324	1.267	1.222	1.174	1.146	1.125	1.107	1.094	1.082
1986		9.909	8.687	9.293	3.826	2.089	1.643	1.484	1.457	1.364	1.275	1.208	1.179	1.148	1.125	1.110	1.099	1.087
1987		4.774	8.941	5.287	2.394	1.844	1.595	1.618	1.491	1.328	1.248	1.199	1.165	1.143	1.122	1.109	1.096	1.090
1988			10.868	3.740	2.241	1.861	1.899	1.581	1.412	1.281	1.229	1.184	1.157	1.135	1.117	1.110	1.099	1.082
1989			6.577	3.481	2.349	2.326	1.886	1.540	1.365	1.297	1.225	1.187	1.160	1.133	1.123	1.109	1.094	1.085
1990		17.105	3.786	3.022	2.660	2.031	1.593	1.395	1.319	1.247	1.198	1.172	1.148	1.137	1.121	1.100	1.090	1.081
1991		8.185	3.718	3.780	2.374	1.865	1.518	1.356	1.299	1.226	1.184	1.161	1.142	1.129	1.110	1.099	1.091	1.081
1992		126.062	10.792	3.665	2.126	1.622	1.458	1.349	1.278	1.222	1.197	1.164	1.149	1.129	1.111	1.101	1.090	1.083
1993		33.818	6.081	2.801	1.997	1.659	1.433	1.344	1.268	1.231	1.200	1.170	1.139	1.127	1.113	1.101	1.094	1.083
1994	221.261	11.312	5.239	2.858	1.962	1.665	1.437	1.347	1.284	1.235	1.213	1.173	1.146	1.134	1.118	1.106	1.097	1.087
1995		6.263	5.411	2.704	1.791	1.575	1.409	1.340	1.297	1.248	1.198	1.167	1.154	1.136	1.117	1.106	1.098	1.086
1996	74.458	6.565	3.420	2.340	1.813	1.595	1.416	1.348	1.291	1.227	1.197	1.169	1.154	1.132	1.119	1.109	1.095	1.086
1997		5.155	4.417	2.359	1.796	1.570	1.428	1.359	1.286	1.229	1.196	1.175	1.153	1.136	1.119	1.103	1.092	
1998		4.949	3.967	2.133	1.801	1.642	1.438	1.335	1.267	1.242	1.201	1.171	1.151	1.128	1.113	1.103		
1999		10.434	3.477	2.195	1.866	1.682	1.452	1.369	1.296	1.253	1.214	1.180	1.159	1.139	1.125			
2000		12.915	4.142	2.478	1.891	1.598	1.436	1.343	1.281	1.224	1.192	1.174	1.154	1.137				
2001	16.206	4.892	3.209	2.245	1.797	1.550	1.428	1.351	1.282	1.239	1.203	1.172	1.156					
2002		4.091	3.200	2.184	1.830	1.633	1.470	1.378	1.290	1.255	1.208	1.178						
2003		11.909	4.240	2.119	1.849	1.588	1.416	1.336	1.268	1.237	1.201							
2004	28.345	6.969	2.977	2.157	1.916	1.623	1.448	1.342	1.289	1.255								
2005	7.552	4.328	2.532	2.293	2.039	1.667	1.537	1.381	1.323									
2006		3.674	2.675	2.115	1.932	1.697	1.478	1.408										
2007		3.041	3.137	2.322	1.881	1.648	1.527											
2008	36.746	2.886	3.040	2.042	1.791	1.752												
2009		3.587	3.099	2.268	1.857													
2010		3.556	2.418	2.456														
2011	16.591	2.853	3.332															
2012		4.503																
2013																		
$ Wtd Avg	44.816	5.102	3.677	2.516	2.015	1.747	1.549	1.426	1.345	1.278	1.231	1.194	1.168	1.144	1.126	1.110	1.098	1.087
Strt Average	57.308	11.726	4.716	3.024	2.186	1.846	1.612	1.460	1.363	1.287	1.236	1.196	1.169	1.145	1.126	1.111	1.098	1.087
3 Yr $ Wtd Avg	34.278	3.461	3.010	2.184	1.839	1.700	1.515	1.374	1.292	1.249	1.204	1.175	1.156	1.135	1.119	1.105	1.095	1.087
5 Yr $ Wtd Avg	52.709	3.278	3.047	2.199	1.901	1.674	1.476	1.367	1.290	1.242	1.203	1.175	1.155	1.135	1.119	1.105	1.095	1.085
Inv. Power Curve	44.093	7.703	3.727	2.499	1.956	1.667	1.494	1.382	1.305	1.250	1.208	1.177	1.152	1.132	1.116	1.103	1.092	1.083
Selected	44.816	5.102	3.677	2.516	2.015	1.747	1.549	1.426	1.345	1.278	1.231	1.194	1.168	1.144	1.126	1.110	1.098	1.087
Cumulative	189,808.7	4,235.3	830.042	225.767	89.739	44.528	25.483	16.450	11.536	8.576	6.710	5.450	4.563	3.908	3.415	3.032	2.731	2.487

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	93,518	101,775	109,669	117,616	124,941	132,028	139,001	145,619	151,344	156,879	162,136	167,144	171,685	175,921	179,861	183,555	187,046	
1981	92,985	100,720	108,231	115,339	122,220	128,862	135,362	141,118	146,511	151,527	156,199	160,598	164,722	168,669	172,491	175,988		
1982	98,816	106,889	114,480	121,962	128,899	135,957	142,212	148,021	153,537	158,794	163,878	168,756	173,316	177,587	181,512			
1983	99,574	107,471	115,084	122,485	129,982	136,930	143,568	149,805	155,803	161,420	166,694	171,711	176,334	180,708				
1984	114,105	122,610	131,255	139,495	146,900	153,921	160,682	167,102	173,297	179,139	184,626	189,764	194,590					
1985	131,298	140,971	150,784	159,636	168,283	176,489	184,596	192,384	199,793	206,893	213,626	220,139						
1986	115,627	125,033	133,757	142,163	150,360	158,196	165,620	172,794	179,667	186,213	192,441							
1987	110,877	119,484	127,802	135,804	143,632	150,963	158,207	165,236	172,061	178,779								
1988	117,633	126,471	134,960	143,220	151,197	158,990	166,690	174,118	181,211									
1989	117,057	126,070	134,864	143,438	151,984	160,247	168,112	175,842										
1990	122,291	131,377	140,036	148,657	157,109	165,203	173,167											
1991	95,487	102,675	109,647	116,567	123,332	130,063												
1992	85,417	91,875	98,448	104,821	111,156													
1993	76,298	82,075	87,762	93,324														
1994	78,601	84,838	91,006															
1995	77,729	83,833																
1996	73,324																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.088	1.078	1.072	1.062	1.057	1.053	1.048	1.039	1.037	1.034	1.031	1.027	1.025	1.022	1.021	1.019		
1981	1.083	1.075	1.066	1.060	1.054	1.050	1.043	1.038	1.034	1.031	1.028	1.026	1.024	1.023	1.020			
1982	1.082	1.071	1.065	1.057	1.055	1.046	1.041	1.037	1.034	1.032	1.030	1.027	1.025	1.022				
1983	1.079	1.071	1.064	1.061	1.053	1.048	1.043	1.040	1.036	1.033	1.030	1.027	1.025					
1984	1.075	1.071	1.063	1.053	1.048	1.044	1.040	1.037	1.034	1.031	1.028	1.025						
1985	1.074	1.070	1.059	1.054	1.049	1.046	1.042	1.039	1.036	1.033	1.030							
1986	1.081	1.070	1.063	1.058	1.052	1.047	1.043	1.040	1.036	1.033								
1987	1.078	1.070	1.063	1.058	1.051	1.048	1.044	1.041	1.039									
1988	1.075	1.067	1.061	1.056	1.052	1.048	1.045	1.041										
1989	1.077	1.070	1.064	1.060	1.054	1.049	1.046											
1990	1.074	1.066	1.062	1.057	1.052	1.048												
1991	1.075	1.068	1.063	1.058	1.055													
1992	1.076	1.072	1.065	1.060														
1993	1.076	1.069	1.063															
1994	1.079	1.073																
1995	1.079																	
1996																		
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																		Tail
$ Wtd Avg	1.078	1.070	1.064	1.058	1.052	1.048	1.043	1.039	1.036	1.032	1.030	1.026	1.025	1.022	1.020	1.019	----	----
Strt Average	1.078	1.071	1.064	1.058	1.053	1.048	1.043	1.039	1.036	1.032	1.030	1.026	1.025	1.022	1.020	1.019	----	----
3 Yr $ Wtd Avg	1.078	1.071	1.064	1.058	1.053	1.049	1.045	1.041	1.037	1.032	1.030	1.026	1.024	1.022	----	----	----	----
5 Yr $ Wtd Avg	1.077	1.069	1.063	1.058	1.053	1.048	1.044	1.039	1.036	1.032	1.029	1.026	----	----	----	----	----	----
Inv. Power Curve	1.075	1.068	1.062	1.057	1.053	1.049	1.045	1.042	1.039	1.037	1.034	1.032	1.030	1.029	1.027	1.026	1.024	1.377
Selected	1.078	1.070	1.064	1.058	1.052	1.048	1.043	1.039	1.036	1.032	1.030	1.026	1.025	1.022	1.020	1.019	1.024	1.170
Cumulative	2.288	2.123	1.983	1.865	1.763	1.675	1.599	1.532	1.474	1.423	1.379	1.339	1.305	1.274	1.246	1.221	1.198	1.170

Exhibit PA-C.6, Page 1

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		130,201
1994																	134,486	150,171
1995																124,834	140,418	143,613
1996															112,353	125,759	130,656	133,193
1997														121,009	138,787	141,929	144,268	150,741
1998													134,800	155,666	157,427	162,809	170,835	
1999												124,503	148,563	156,183	162,904	172,525		
2000											132,244	158,645	171,659	182,933	195,273			
2001										112,382	139,547	148,020	158,112	173,093				
2002									105,336	130,715	144,620	155,124	165,983					
2003								79,197	104,417	115,125	130,061	143,714						
2004							67,581	93,212	105,105	124,229	139,501							
2005						43,130	67,780	86,985	100,362	121,173								
2006					21,506	44,001	57,700	71,887	88,965									
2007				11,966	26,699	40,319	54,806	75,838										
2008			5,482	18,155	26,567	42,299	66,767											
2009		2,004	4,191	9,418	16,286	28,841												
2010	0	1,848	3,427	5,813	13,948													
2011	298	3,578	5,034	14,068														
2012	0	1,670	4,115															
2013	3	1,919																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		1.087
1994																	1.117	1.008
1995																1.125	1.023	1.006
1996															1.119	1.039	1.019	1.038
1997														1.147	1.023	1.016	1.045	
1998													1.155	1.011	1.034	1.049		
1999												1.193	1.051	1.043	1.059			
2000											1.200	1.082	1.066	1.067				
2001										1.242	1.061	1.068	1.095					
2002									1.241	1.106	1.073	1.070						
2003								1.318	1.103	1.130	1.105							
2004							1.379	1.128	1.182	1.123								
2005						1.572	1.283	1.154	1.207									
2006					2.046	1.311	1.246	1.238										
2007				2.231	1.510	1.359	1.384											
2008			3.312	1.463	1.592	1.578												
2009		2.091	2.247	1.729	1.771													
2010		1.854	1.696	2.400														
2011	12.007	1.407	2.794															
2012		2.464																
2013	666.900																	
$ Wtd Avg	29.964	1.843	2.617	1.841	1.707	1.455	1.323	1.204	1.183	1.148	1.108	1.099	1.089	1.063	1.055	1.056	1.051	1.033
Strt Average	339.453	1.954	2.512	1.956	1.730	1.455	1.323	1.209	1.183	1.150	1.109	1.103	1.092	1.067	1.059	1.057	1.051	1.035
3 Yr $ Wtd Avg	23.820	1.772	2.316	1.701	1.603	1.416	1.302	1.168	1.163	1.119	1.079	1.074	1.071	1.042	1.040	1.035	1.029	1.016
5 Yr $ Wtd Avg																		
Inv. Power Curve	30.268	4.394	2.318	1.713	1.452	1.315	1.233	1.180	1.144	1.118	1.098	1.084	1.072	1.063	1.055	1.049	1.044	1.039
Selected	29.964	1.843	2.617	1.841	1.707	1.455	1.323	1.204	1.183	1.148	1.108	1.099	1.089	1.063	1.055	1.056	1.051	1.033
Cumulative	3,492.186	116.546	63.252	24.171	13.128	7.690	5.284	3.994	3.317	2.804	2.443	2.205	2.006	1.842	1.733	1.642	1.556	1.481

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980													206,394	210,419	210,224	210,496	213,430	
1981												195,743	199,706	199,517	200,718	203,544		
1982											204,532	210,001	208,798	208,418	211,939			
1983										205,868	210,970	210,517	210,842	214,974				
1984									223,109	229,511	228,766	228,678	233,164					
1985								258,620	267,907	268,127	268,423	275,565						
1986							229,365	240,026	239,720	241,075	245,588							
1987						216,842	228,614	230,209	232,726	239,210								
1988					224,990	237,786	239,638	240,869	247,121									
1989				223,126	239,078	239,595	240,966	247,426										
1990			222,910	237,970	240,517	241,772	251,093											
1991		172,713	184,466	186,760	189,234	194,958												
1992	149,605	161,521	166,148	168,052	175,660													
1993	141,540	143,199	146,504	151,933														
1994	151,303	152,972	159,632															
1995	144,480	151,023																
1996	138,214																	
1997																		
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2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980													1.020	0.999	1.001	1.014		
1981												1.020	0.999	1.006	1.014			
1982											1.027	0.994	0.998	1.017				
1983										1.025	0.998	1.002	1.020					
1984									1.029	0.997	1.000	1.020						
1985								1.036	1.001	1.001	1.027							
1986							1.046	0.999	1.006	1.019								
1987						1.054	1.007	1.011	1.028									
1988					1.057	1.008	1.005	1.026										
1989				1.071	1.002	1.006	1.027											
1990			1.068	1.011	1.005	1.039												
1991		1.068	1.012	1.013	1.030													
1992	1.080	1.029	1.011	1.045														
1993	1.012	1.023	1.037															
1994	1.011	1.044																
1995	1.045																	
1996																		
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2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.037	1.042	1.034	1.035	1.023	1.026	1.021	1.018	1.015	1.010	1.013	1.009	1.009	1.007	1.008	1.014	----	----
Strt Average	1.037	1.041	1.032	1.035	1.024	1.027	1.021	1.018	1.016	1.010	1.013	1.009	1.009	1.007	1.008	1.014	----	----
3 Yr $ Wtd Avg	1.023	1.032	1.019	1.021	1.011	1.017	1.013	1.012	1.011	1.006	1.009	1.006	1.006	1.007	----	----	----	----
5 Yr $ Wtd Avg													----	----	----	----	----	----
Inv. Power Curve	1.036	1.033	1.030	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.017	1.016	1.015	1.014	1.013	1.012	1.012	1.170
Selected	1.037	1.042	1.034	1.035	1.023	1.026	1.021	1.018	1.015	1.010	1.013	1.009	1.009	1.007	1.008	1.014	1.012	1.032
Cumulative	1.434	1.382	1.327	1.283	1.239	1.212	1.181	1.157	1.136	1.119	1.108	1.094	1.084	1.074	1.066	1.058	1.044	1.032

Exhibit PA-C.7

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -2.1%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	7.70	1.000	0.48	3.69	7.66	1.198	16.5%	36,718	223,764
1981	6/30/2014	402	30,142	7.09	1.000	0.49	3.47	7.50	1.221	18.1%	40,894	216,882
1982	6/30/2014	390	30,059	7.47	1.000	0.50	3.74	7.34	1.246	19.7%	43,522	225,034
1983	6/30/2014	378	30,607	7.45	1.000	0.51	3.81	7.18	1.274	21.5%	47,230	227,938
1984	6/30/2014	366	33,122	7.61	1.000	0.52	3.97	7.03	1.305	23.4%	54,391	248,981
1985	6/30/2014	354	35,714	8.16	1.000	0.53	4.35	6.88	1.339	25.3%	62,237	282,376
1986	6/30/2014	342	38,298	6.87	1.000	0.55	3.75	6.73	1.379	27.5%	70,836	263,277
1987	6/30/2014	330	41,065	6.17	1.000	0.56	3.44	6.59	1.423	29.7%	80,457	259,236
1988	6/30/2014	318	44,222	5.99	1.000	0.57	3.41	6.45	1.474	32.2%	91,698	272,909
1989	6/30/2014	306	47,110	5.69	1.000	0.58	3.31	6.31	1.532	34.7%	103,189	279,031
1990	6/30/2014	294	49,660	5.56	1.000	0.59	3.30	6.17	1.599	37.4%	114,778	287,945
1991	6/30/2014	282	50,857	4.34	1.000	0.61	2.64	3.57	1.675	40.3%	73,246	203,309
1992	6/30/2014	270	52,804	3.79	1.000	0.62	2.36	3.50	1.763	43.3%	79,910	191,065
1993	6/30/2014	258	55,133	3.25	1.000	0.63	2.06	3.42	1.865	46.4%	87,486	180,810
1994	6/30/2014	246	57,740	3.24	1.000	0.65	2.10	3.35	1.983	49.6%	95,850	186,856
1995	6/30/2014	234	60,950	3.04	1.000	0.66	2.01	3.28	2.123	52.9%	105,627	189,460
1996	6/30/2014	222	63,664	2.80	1.000	0.68	1.90	3.21	2.288	56.3%	114,922	188,245
1997	6/30/2014	210	68,077	2.92	1.000	0.69	2.02	3.14	2.487	59.8%	127,720	203,796
1998	6/30/2014	198	71,447	3.19	1.000	0.71	2.26	3.07	2.731	63.4%	139,049	218,559
1999	6/30/2014	186	75,245	3.15	1.000	0.72	2.28	3.00	3.032	67.0%	151,531	224,699
2000	6/30/2014	174	79,122	3.57	1.000	0.74	2.64	3.52	3.415	70.7%	197,210	275,441
2001	6/30/2014	162	80,397	3.30	1.000	0.75	2.49	3.45	3.908	74.4%	206,338	270,887
2002	6/30/2014	150	81,621	3.35	1.000	0.77	2.59	3.38	4.563	78.1%	215,114	271,943
2003	6/30/2014	138	82,433	3.18	1.000	0.79	2.51	3.30	5.450	81.6%	222,303	268,768
2004	6/30/2014	126	84,633	3.28	1.000	0.81	2.64	3.23	6.710	85.1%	232,771	272,435
2005	6/30/2014	114	86,912	3.11	1.000	0.82	2.56	3.16	8.576	88.3%	242,837	272,625
2006	6/30/2014	102	90,786	2.71	1.000	0.84	2.28	3.10	11.536	91.3%	256,633	275,897
2007	6/30/2014	90	93,585	2.77	1.000	0.86	2.38	3.03	16.450	93.9%	266,217	280,452
2008	6/30/2014	78	93,441	3.07	1.000	0.88	2.70	2.96	25.483	96.1%	266,083	276,798
2009	6/30/2014	66	86,523	2.47	1.000	0.90	2.21	2.90	44.528	97.8%	245,315	248,998
2010	6/30/2014	54	86,642	2.33	1.000	0.92	2.14	2.84	89.739	98.9%	243,174	244,663
2011	6/30/2014	42	90,268	3.24	1.000	0.94	3.04	2.78	225.767	99.6%	249,606	250,883
2012	6/30/2014	30	94,120	3.07	1.000	0.96	2.94	2.72	830.042	99.9%	255,507	255,831
2013	6/30/2014	18	98,557	3.22	1.000	0.98	3.15	2.66	4,235.275	100.0%	262,076	262,148
2014	6/30/2014	6	102,837	1.70	1.000	1.00	1.70	2.60	189,808.691	100.0%	267,661	267,661
	Total/Average		2,296,770				2.64				5,350,136	8,569,602
	Selected			Selected Pure Premium (2000-2014)			2.60					
				Selected Pure Premium (1990-1999)			2.17					
Column Notes				Selected Pure Premium (1980-1989)			3.67					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-C.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-C.16, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-C.4, Column (4).
(12) Exhibit PA-C.4, Column (3) + Column (11).

Exhibit PA-C.8

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($00's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -2.1%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	7.70	1.000	0.48	3.69	7.66	1.044	4.2%	9,348	222,778
1981	6/30/2014	402	30,142	7.09	1.000	0.49	3.47	7.50	1.058	5.5%	12,491	216,036
1982	6/30/2014	390	30,059	7.47	1.000	0.50	3.74	7.34	1.066	6.2%	13,750	225,689
1983	6/30/2014	378	30,607	7.45	1.000	0.51	3.81	7.18	1.074	6.9%	15,199	230,173
1984	6/30/2014	366	33,122	7.61	1.000	0.52	3.97	7.03	1.084	7.8%	18,068	251,232
1985	6/30/2014	354	35,714	8.16	1.000	0.53	4.35	6.88	1.094	8.6%	21,077	296,642
1986	6/30/2014	342	38,298	6.87	1.000	0.55	3.75	6.73	1.108	9.8%	25,193	270,782
1987	6/30/2014	330	41,065	6.17	1.000	0.56	3.44	6.59	1.119	10.6%	28,781	267,990
1988	6/30/2014	318	44,222	5.99	1.000	0.57	3.41	6.45	1.136	12.0%	34,095	281,216
1989	6/30/2014	306	47,110	5.69	1.000	0.58	3.31	6.31	1.157	13.5%	40,246	287,672
1990	6/30/2014	294	49,660	5.56	1.000	0.59	3.30	6.17	1.181	15.3%	47,030	298,123
1991	6/30/2014	282	50,857	4.34	1.000	0.61	2.64	3.57	1.212	17.5%	31,778	226,736
1992	6/30/2014	270	52,804	3.79	1.000	0.62	2.36	3.50	1.239	19.3%	35,670	211,330
1993	6/30/2014	258	55,133	3.25	1.000	0.63	2.06	3.42	1.283	22.0%	41,596	193,530
1994	6/30/2014	246	57,740	3.24	1.000	0.65	2.10	3.35	1.327	24.6%	47,625	207,257
1995	6/30/2014	234	60,950	3.04	1.000	0.66	2.01	3.28	1.382	27.7%	55,234	206,258
1996	6/30/2014	222	63,664	2.80	1.000	0.68	1.90	3.21	1.434	30.2%	61,744	199,958
1997	6/30/2014	210	68,077	2.92	1.000	0.69	2.02	3.14	1.481	32.5%	69,362	220,104
1998	6/30/2014	198	71,447	3.19	1.000	0.71	2.26	3.07	1.556	35.7%	78,388	249,224
1999	6/30/2014	186	75,245	3.15	1.000	0.72	2.28	3.00	1.642	39.1%	88,433	260,957
2000	6/30/2014	174	79,122	3.57	1.000	0.74	2.64	3.52	1.733	42.3%	117,960	313,233
2001	6/30/2014	162	80,397	3.30	1.000	0.75	2.49	3.45	1.842	45.7%	126,730	299,823
2002	6/30/2014	150	81,621	3.35	1.000	0.77	2.59	3.38	2.006	50.2%	138,163	304,146
2003	6/30/2014	138	82,433	3.18	1.000	0.79	2.51	3.30	2.205	54.6%	148,771	292,485
2004	6/30/2014	126	84,633	3.28	1.000	0.81	2.64	3.23	2.443	59.1%	161,564	301,065
2005	6/30/2014	114	86,912	3.11	1.000	0.82	2.56	3.16	2.804	64.3%	176,847	298,020
2006	6/30/2014	102	90,786	2.71	1.000	0.84	2.28	3.10	3.317	69.9%	196,281	285,246
2007	6/30/2014	90	93,585	2.77	1.000	0.86	2.38	3.03	3.994	75.0%	212,473	288,312
2008	6/30/2014	78	93,441	3.07	1.000	0.88	2.70	2.96	5.284	81.1%	224,533	291,299
2009	6/30/2014	66	86,523	2.47	1.000	0.90	2.21	2.90	7.690	87.0%	218,316	247,157
2010	6/30/2014	54	86,642	2.33	1.000	0.92	2.14	2.84	13.128	92.4%	227,182	241,130
2011	6/30/2014	42	90,268	3.24	1.000	0.94	3.04	2.78	24.171	95.9%	240,344	254,412
2012	6/30/2014	30	94,120	3.07	1.000	0.96	2.94	2.72	63.252	98.4%	251,771	255,886
2013	6/30/2014	18	98,557	3.22	1.000	0.98	3.15	2.66	116.546	99.1%	259,889	261,808
2014	6/30/2014	6	102,837	1.70	1.000	1.00	1.70	2.60	3,492.186	100.0%	267,585	267,585
	Total/Average		2,296,770				2.64				3,743,519	9,025,294
	Selected			Selected Pure Premium (2000-2014)			2.60					
				Selected Pure Premium (1990-1999)			2.17					
Column Notes				Selected Pure Premium (1980-1989)			3.67					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-C.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-C.16, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-C.4, Column (7).
(12) Exhibit PA-C.4, Column (6) + Column (11).

Exhibit PA-C.9

OHIO BUREAU OF WORKERS' COMPENSATION
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Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	30.8%	1.000	1.00	30.8%	17.2%	1.423	29.7%	42,025	220,805
1988	6/30/2014	318	1,049,491	25.2%	1.000	1.00	25.2%	17.2%	1.474	32.2%	57,984	239,195
1989	6/30/2014	306	1,261,672	21.3%	1.000	1.00	21.3%	17.2%	1.532	34.7%	75,245	251,088
1990	6/30/2014	294	1,405,588	19.6%	1.000	1.00	19.6%	17.2%	1.599	37.4%	90,392	263,559
1991	6/30/2014	282	1,441,150	15.3%	1.000	1.00	15.3%	17.2%	1.675	40.3%	99,757	229,820
1992	6/30/2014	270	1,493,380	13.4%	1.000	1.00	13.4%	17.2%	1.763	43.3%	110,994	222,149
1993	6/30/2014	258	1,593,604	11.2%	1.000	1.00	11.2%	17.2%	1.865	46.4%	126,915	220,239
1994	6/30/2014	246	1,676,121	11.2%	1.000	1.00	11.2%	17.2%	1.983	49.6%	142,703	233,709
1995	6/30/2014	234	1,647,517	11.2%	1.000	1.00	11.2%	17.2%	2.123	52.9%	149,640	233,473
1996	6/30/2014	222	1,539,171	11.6%	1.000	1.00	11.6%	17.2%	2.288	56.3%	148,804	222,127
1997	6/30/2014	210	1,502,506	13.2%	1.000	1.00	13.2%	17.2%	2.487	59.8%	154,276	230,352
1998	6/30/2014	198	1,441,297	15.8%	1.000	1.00	15.8%	17.2%	2.731	63.4%	156,879	236,389
1999	6/30/2014	186	1,502,048	15.8%	1.000	1.00	15.8%	17.2%	3.032	67.0%	172,879	246,046
2000	6/30/2014	174	1,444,705	19.6%	1.000	1.00	19.6%	17.2%	3.415	70.7%	175,448	253,678
2001	6/30/2014	162	1,361,007	19.5%	1.000	1.00	19.5%	17.2%	3.908	74.4%	173,918	238,467
2002	6/30/2014	150	1,350,293	20.3%	1.000	1.00	20.3%	17.2%	4.563	78.1%	181,068	237,898
2003	6/30/2014	138	1,351,670	19.4%	1.000	1.00	19.4%	17.2%	5.450	81.6%	189,525	235,990
2004	6/30/2014	126	1,430,941	19.4%	1.000	1.00	19.4%	17.2%	6.710	85.1%	209,108	248,771
2005	6/30/2014	114	1,441,863	18.7%	1.000	1.00	18.7%	17.2%	8.576	88.3%	218,736	248,523
2006	6/30/2014	102	1,489,415	16.5%	1.000	1.00	16.5%	17.2%	11.536	91.3%	233,601	252,865
2007	6/30/2014	90	1,597,109	16.2%	1.000	1.00	16.2%	17.2%	16.450	93.9%	257,595	271,830
2008	6/30/2014	78	1,610,573	17.8%	1.000	1.00	17.8%	17.2%	25.483	96.1%	265,726	276,441
2009	6/30/2014	66	1,348,818	15.8%	1.000	1.00	15.8%	17.2%	44.528	97.8%	226,427	230,109
2010	6/30/2014	54	1,285,639	15.7%	1.000	1.00	15.7%	17.2%	89.739	98.9%	218,319	219,809
2011	6/30/2014	42	1,301,802	22.5%	1.000	1.00	22.5%	17.2%	225.767	99.6%	222,565	223,841
2012	6/30/2014	30	1,337,788	21.6%	1.000	1.00	21.6%	17.2%	830.042	99.9%	229,458	229,782
2013	6/30/2014	18	1,375,921	23.1%	1.000	1.00	23.1%	17.2%	4,235.275	100.0%	236,227	236,299
2014	6/30/2014	6	1,435,670	12.2%	1.000	1.00	12.2%	17.2%	189,808.691	100.0%	246,542	246,542
	Total/Average		39,539,419				17.2%				4,812,754	6,699,796
	Selected				Selected Loss Ratio		17.2%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-C.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-C.16, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-C.4, Column (4).
(12) Exhibit PA-C.4, Column (3) + Column (11).

Exhibit PA-C.10

OHIO BUREAU OF WORKERS' COMPENSATION
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Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	30.8%	1.000	1.00	30.8%	17.2%	1.119	10.6%	15,033	254,243
1988	6/30/2014	318	1,049,491	25.2%	1.000	1.00	25.2%	17.2%	1.136	12.0%	21,560	268,680
1989	6/30/2014	306	1,261,672	21.3%	1.000	1.00	21.3%	17.2%	1.157	13.5%	29,347	276,773
1990	6/30/2014	294	1,405,588	19.6%	1.000	1.00	19.6%	17.2%	1.181	15.3%	37,037	288,131
1991	6/30/2014	282	1,441,150	15.3%	1.000	1.00	15.3%	17.2%	1.212	17.5%	43,279	238,238
1992	6/30/2014	270	1,493,380	13.4%	1.000	1.00	13.4%	17.2%	1.239	19.3%	49,546	225,205
1993	6/30/2014	258	1,593,604	11.2%	1.000	1.00	11.2%	17.2%	1.283	22.0%	60,343	212,277
1994	6/30/2014	246	1,676,121	11.2%	1.000	1.00	11.2%	17.2%	1.327	24.6%	70,905	230,538
1995	6/30/2014	234	1,647,517	11.2%	1.000	1.00	11.2%	17.2%	1.382	27.7%	78,249	229,273
1996	6/30/2014	222	1,539,171	11.6%	1.000	1.00	11.6%	17.2%	1.434	30.2%	79,947	218,162
1997	6/30/2014	210	1,502,506	13.2%	1.000	1.00	13.2%	17.2%	1.481	32.5%	83,784	234,526
1998	6/30/2014	198	1,441,297	15.8%	1.000	1.00	15.8%	17.2%	1.556	35.7%	88,440	259,275
1999	6/30/2014	186	1,502,048	15.8%	1.000	1.00	15.8%	17.2%	1.642	39.1%	100,891	273,416
2000	6/30/2014	174	1,444,705	19.6%	1.000	1.00	19.6%	17.2%	1.733	42.3%	104,943	300,216
2001	6/30/2014	162	1,361,007	19.5%	1.000	1.00	19.5%	17.2%	1.842	45.7%	106,818	279,911
2002	6/30/2014	150	1,350,293	20.3%	1.000	1.00	20.3%	17.2%	2.006	50.2%	116,296	282,280
2003	6/30/2014	138	1,351,670	19.4%	1.000	1.00	19.4%	17.2%	2.205	54.6%	126,835	270,549
2004	6/30/2014	126	1,430,941	19.4%	1.000	1.00	19.4%	17.2%	2.443	59.1%	145,140	284,640
2005	6/30/2014	114	1,441,863	18.7%	1.000	1.00	18.7%	17.2%	2.804	64.3%	159,295	280,468
2006	6/30/2014	102	1,489,415	16.5%	1.000	1.00	16.5%	17.2%	3.317	69.9%	178,666	267,631
2007	6/30/2014	90	1,597,109	16.2%	1.000	1.00	16.2%	17.2%	3.994	75.0%	205,591	281,430
2008	6/30/2014	78	1,610,573	17.8%	1.000	1.00	17.8%	17.2%	5.284	81.1%	224,232	290,998
2009	6/30/2014	66	1,348,818	15.8%	1.000	1.00	15.8%	17.2%	7.690	87.0%	201,506	230,348
2010	6/30/2014	54	1,285,639	15.7%	1.000	1.00	15.7%	17.2%	13.128	92.4%	203,962	217,910
2011	6/30/2014	42	1,301,802	22.5%	1.000	1.00	22.5%	17.2%	24.171	95.9%	214,306	228,374
2012	6/30/2014	30	1,337,788	21.6%	1.000	1.00	21.6%	17.2%	63.252	98.4%	226,103	230,217
2013	6/30/2014	18	1,375,921	23.1%	1.000	1.00	23.1%	17.2%	116.546	99.1%	234,256	236,175
2014	6/30/2014	6	1,435,670	12.2%	1.000	1.00	12.2%	17.2%	3,492.186	100.0%	246,473	246,473
	Total/Average		39,539,419				17.2%				3,452,784	7,136,354
	Selected				Selected Loss Ratio		17.2%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-C.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-C.16, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-C.4, Column (7).
(12) Exhibit PA-C.4, Column (6) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
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Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	3,490	10.646	37,156	224,202
1981	6/30/2014	402	3,497	11.092	38,786	214,775
1982	6/30/2014	390	3,924	11.201	43,957	225,469
1983	6/30/2014	378	4,374	11.448	50,072	230,780
1984	6/30/2014	366	4,826	11.738	56,647	251,237
1985	6/30/2014	354	6,514	11.817	76,974	297,113
1986	6/30/2014	342	6,228	12.205	76,008	268,449
1987	6/30/2014	330	6,718	12.502	83,984	262,763
1988	6/30/2014	318	7,093	12.879	91,355	272,565
1989	6/30/2014	306	7,731	13.135	101,538	277,381
1990	6/30/2014	294	7,965	13.778	109,733	282,900
1991	6/30/2014	282	6,731	14.404	96,961	227,024
1992	6/30/2014	270	6,334	15.015	95,110	206,266
1993	6/30/2014	258	5,562	15.611	86,833	180,157
1994	6/30/2014	246	6,168	16.191	99,867	190,874
1995	6/30/2014	234	6,104	16.757	102,291	186,124
1996	6/30/2014	222	5,828	17.308	100,866	174,189
1997	6/30/2014	210	6,441	17.846	114,943	191,018
1998	6/30/2014	198	7,436	18.370	136,593	216,102
1999	6/30/2014	186	8,130	18.881	153,503	226,671
2000	6/30/2014	174	9,442	19.905	187,940	266,170
2001	6/30/2014	162	8,714	21.094	183,821	248,370
2002	6/30/2014	150	8,605	22.698	195,307	252,136
2003	6/30/2014	138	7,766	24.378	189,323	235,788
2004	6/30/2014	126	8,055	26.874	216,476	256,140
2005	6/30/2014	114	7,266	30.160	219,142	248,930
2006	6/30/2014	102	5,583	35.956	200,743	220,007
2007	6/30/2014	90	4,913	44.370	217,971	232,206
2008	6/30/2014	78	4,599	58.259	267,910	278,625
2009	6/30/2014	66	1,700	87.725	149,116	152,798
2010	6/30/2014	54	883	149.472	132,017	133,506
2011	6/30/2014	42	893	312.816	279,496	280,773
2012	6/30/2014	30	252	1,043.452	262,813	263,136
2013	6/30/2014	18	71	2,438.930	173,817	173,888
2014	6/30/2014	6	0	106,908.296	0	0
			189,835		4,629,066	7,848,532

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-C.12, Page 1 and Exhibit PA-C.12, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
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Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	28	43	185	518	964	1,650	2,651	3,840	5,383	6,850	7,955	8,604	8,922	8,904	9,382	9,667	9,278
1981	0	13	26	168	437	813	1,557	2,745	4,185	5,777	7,341	8,181	8,391	8,835	9,309	9,317	9,125	8,538
1982	0	8	54	184	557	1,018	1,813	3,316	5,491	7,205	8,077	8,304	8,719	9,429	9,586	9,540	8,759	8,633
1983	0	0	31	184	357	762	1,917	4,005	5,887	7,293	7,197	8,376	9,129	10,152	9,314	9,323	8,839	8,502
1984	0	9	70	186	443	1,252	3,264	5,877	7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	9,394	9,339
1985	0	3	38	135	645	2,385	5,220	6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	10,761	10,383
1986	0	1	11	92	858	2,717	4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	9,553	9,590
1987	0	7	28	279	1,345	2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	9,117	8,892
1988	0	0	45	448	1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	9,772	9,774
1989	0	0	64	359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	9,692	9,261
1990	0	12	191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	9,399	9,333
1991	0	22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	7,275	7,399
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	6,638	6,502
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	5,951	5,881	6,030
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994	6,305	6,288	6,290	6,416
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751	6,191	6,321	6,166	6,270	6,390
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353	5,492	5,854	5,808	5,893	6,049	5,837
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705	6,011	6,418	6,580	6,764	6,716	6,485	6,441
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006	6,903	7,138	7,294	7,521	7,347	7,329	7,436	
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697	6,259	6,943	7,360	7,526	7,844	7,952	8,130		
2000	0	35	419	1,427	2,781	4,154	5,272	6,142	6,946	7,638	7,789	8,173	8,832	9,180	9,442			
2001	8	123	512	1,422	2,571	3,697	4,582	5,530	6,468	7,027	7,648	8,036	8,209	8,714				
2002	0	143	441	1,284	2,210	3,383	4,722	5,723	6,767	7,143	8,100	8,309	8,605					
2003	0	41	453	1,601	2,344	3,770	4,830	5,423	6,210	6,617	7,410	7,766						
2004	3	88	541	1,250	2,178	3,718	4,845	5,652	6,248	7,085	8,055							
2005	16	108	414	824	1,762	3,244	4,247	5,696	6,212	7,266								
2006	0	136	363	836	1,488	2,632	3,801	4,425	5,583									
2007	0	136	277	882	1,712	2,649	3,666	4,913										
2008	5	185	359	1,122	1,742	2,702	4,599											
2009	0	79	203	592	1,108	1,700												
2010	0	71	180	356	883													
2011	8	126	249	893														
2012	0	72	252															
2013	0	71																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980		1.558	4.306	2.804	1.861	1.711	1.607	1.448	1.402	1.273	1.161	1.082	1.037	0.998	1.054	1.030	0.960	0.937
1981		1.995	6.489	2.603	1.862	1.914	1.763	1.525	1.381	1.271	1.114	1.026	1.053	1.054	1.001	0.979	0.936	0.964
1982		7.145	3.419	3.021	1.829	1.781	1.829	1.656	1.312	1.121	1.028	1.050	1.081	1.017	0.995	0.918	0.986	0.941
1983			5.952	1.942	2.136	2.514	2.089	1.470	1.239	0.987	1.164	1.090	1.112	0.917	1.001	0.948	0.962	0.977
1984		7.418	2.651	2.389	2.824	2.607	1.801	1.195	1.161	1.069	1.194	1.016	0.986	0.951	1.005	0.942	0.994	0.970
1985		14.929	3.528	4.766	3.698	2.189	1.323	1.123	1.188	1.137	1.090	1.054	0.956	0.984	0.982	0.967	0.965	0.962
1986		8.909	8.550	9.372	3.167	1.474	1.233	1.238	1.400	1.160	1.031	0.965	1.036	0.975	0.969	0.988	1.004	0.968
1987		3.774	10.045	4.827	1.720	1.449	1.299	1.657	1.286	0.996	1.004	1.002	0.993	1.012	0.970	1.005	0.975	1.034
1988			9.868	3.017	1.694	1.554	1.942	1.228	1.121	0.964	1.045	0.987	1.007	0.996	0.986	1.046	1.000	0.914
1989			5.577	2.926	1.893	2.309	1.554	1.150	1.040	1.112	0.983	1.020	1.010	0.967	1.046	0.996	0.956	0.990
1990		16.105	2.959	2.747	2.481	1.652	1.168	1.063	1.124	1.022	1.001	1.043	1.007	1.061	1.008	0.921	0.993	0.981
1991		7.185	3.097	3.803	1.868	1.494	1.116	1.044	1.139	0.984	0.998	1.034	1.026	1.036	0.963	0.995	1.017	0.963
1992		125.062	9.871	2.937	1.549	1.174	1.195	1.112	1.074	1.019	1.083	1.001	1.059	0.995	0.969	1.010	0.980	1.004
1993		32.818	5.236	2.156	1.550	1.320	1.091	1.138	1.046	1.095	1.066	1.021	0.955	1.043	1.002	0.988	1.025	0.974
1994	220.261	10.359	4.650	2.297	1.479	1.356	1.094	1.142	1.101	1.065	1.116	0.989	0.990	1.052	0.997	1.000	1.020	0.985
1995		5.263	5.250	2.091	1.256	1.301	1.122	1.170	1.172	1.084	0.997	1.008	1.076	1.021	0.975	1.017	1.019	0.965
1996	73.458	5.641	2.855	1.893	1.420	1.327	1.114	1.184	1.126	1.009	1.063	1.026	1.066	0.992	1.015	1.026	0.965	0.998
1997		4.155	4.239	1.757	1.381	1.286	1.179	1.199	1.083	1.027	1.054	1.068	1.025	1.028	0.993	0.966	0.993	
1998		3.949	3.719	1.515	1.508	1.444	1.121	1.101	1.061	1.149	1.034	1.022	1.031	0.977	0.998	1.015		
1999		9.434	2.739	1.678	1.590	1.469	1.114	1.185	1.099	1.109	1.060	1.023	1.042	1.014	1.022			
2000		11.915	3.406	1.948	1.494	1.269	1.165	1.131	1.100	1.020	1.049	1.081	1.039	1.029				
2001	15.206	4.148	2.777	1.809	1.438	1.239	1.207	1.169	1.086	1.088	1.051	1.022	1.062					
2002		3.091	2.912	1.722	1.530	1.396	1.212	1.183	1.056	1.134	1.026	1.036						
2003		10.909	3.537	1.464	1.609	1.281	1.123	1.145	1.066	1.120	1.048							
2004	27.345	6.188	2.308	1.743	1.707	1.303	1.167	1.105	1.134	1.137								
2005	6.552	3.836	1.992	2.138	1.841	1.309	1.341	1.090	1.170									
2006		2.674	2.302	1.780	1.769	1.444	1.164	1.262										
2007		2.041	3.184	1.941	1.547	1.384	1.340											
2008	35.746	1.938	3.122	1.552	1.551	1.702												
2009		2.587	2.910	1.872	1.534													
2010		2.556	1.973	2.483														
2011	15.591	1.972	3.590															
2012		3.503																
2013																		
$ Wtd Avg	43.816	4.200	3.325	2.079	1.685	1.480	1.284	1.201	1.154	1.082	1.059	1.029	1.027	1.002	0.998	0.984	0.984	0.971
Strt Average	56.308	10.769	4.344	2.613	1.826	1.574	1.338	1.226	1.160	1.086	1.061	1.029	1.030	1.006	0.998	0.987	0.986	0.972
3 Yr $ Wtd Avg	33.278	2.535	2.910	1.804	1.546	1.511	1.283	1.144	1.123	1.130	1.041	1.046	1.048	1.008	1.005	1.002	0.993	0.982
5 Yr $ Wtd Avg	51.709	2.335	3.030	1.830	1.655	1.416	1.221	1.152	1.101	1.098	1.046	1.037	1.041	1.009	1.001	1.004	1.005	0.985
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	43.816	2.335	3.325	2.079	1.685	1.480	1.284	1.201	1.154	1.082	1.059	1.029	1.027	1.009	1.001	0.975	0.975	0.975
Cumulative	#########	2,438.930	1,043.452	312.816	149.472	87.725	58.259	44.370	35.956	30.160	26.874	24.378	22.698	21.094	19.905	18.881	18.370	17.846

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	8,696	8,257	7,895	7,947	7,325	7,087	6,973	6,618	5,725	5,535	5,257	5,008	4,541	4,236	3,940	3,694	3,490	
1981	8,228	7,735	7,512	7,108	6,881	6,642	6,500	5,756	5,393	5,016	4,672	4,399	4,124	3,947	3,822	3,497		
1982	8,123	8,073	7,591	7,482	6,937	7,058	6,255	5,809	5,515	5,257	5,084	4,878	4,559	4,272	3,924			
1983	8,308	7,897	7,613	7,401	7,497	6,949	6,637	6,237	5,998	5,617	5,274	5,017	4,623	4,374				
1984	9,060	8,505	8,645	8,240	7,406	7,021	6,762	6,419	6,195	5,843	5,487	5,138	4,826					
1985	9,992	9,672	9,813	8,852	8,647	8,206	8,107	7,788	7,409	7,100	6,733	6,514						
1986	9,280	9,406	8,724	8,406	8,196	7,837	7,424	7,174	6,873	6,546	6,228							
1987	9,196	8,608	8,318	8,001	7,829	7,331	7,244	7,029	6,825	6,718								
1988	8,935	8,838	8,489	8,260	7,977	7,793	7,700	7,428	7,093									
1989	9,172	9,013	8,794	8,574	8,546	8,263	7,865	7,731										
1990	9,157	9,086	8,659	8,621	8,452	8,093	7,965											
1991	7,127	7,188	6,972	6,920	6,765	6,731												
1992	6,529	6,458	6,572	6,374	6,334													
1993	5,874	5,777	5,687	5,562														
1994	6,320	6,238	6,168															
1995	6,167	6,104																
1996	5,828																	
1997																		
1998																		
1999																		
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2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	Tail
1980	0.950	0.956	1.007	0.922	0.968	0.984	0.949	0.865	0.967	0.950	0.953	0.907	0.933	0.930	0.937	0.945		
1981	0.940	0.971	0.946	0.968	0.965	0.978	0.886	0.937	0.930	0.932	0.941	0.937	0.957	0.968	0.915			
1982	0.994	0.940	0.986	0.927	1.017	0.886	0.929	0.949	0.953	0.967	0.959	0.935	0.937	0.919				
1983	0.951	0.964	0.972	1.013	0.927	0.955	0.940	0.962	0.936	0.939	0.951	0.921	0.946					
1984	0.939	1.016	0.953	0.899	0.948	0.963	0.949	0.965	0.943	0.939	0.936	0.939						
1985	0.968	1.015	0.902	0.977	0.949	0.988	0.961	0.951	0.958	0.948	0.967							
1986	1.014	0.928	0.964	0.975	0.956	0.947	0.966	0.958	0.952	0.951								
1987	0.936	0.966	0.962	0.978	0.936	0.988	0.970	0.971	0.984									
1988	0.989	0.960	0.973	0.966	0.977	0.988	0.965	0.955										
1989	0.983	0.976	0.975	0.997	0.967	0.952	0.983											
1990	0.992	0.953	0.996	0.980	0.958	0.984												
1991	1.009	0.970	0.993	0.978	0.995													
1992	0.989	1.018	0.970	0.994														
1993	0.983	0.984	0.978															
1994	0.987	0.989																
1995	0.990																	
1996																		
1997																		
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2009																		
2010																		
2011																		
2012																		
2013																		
$ Wtd Avg	0.975	0.973	0.968	0.967	0.963	0.965	0.951	0.946	0.954	0.947	0.952	0.928	0.943	0.938	0.926	0.945	----	----
Strt Average	0.976	0.974	0.970	0.967	0.964	0.965	0.950	0.946	0.953	0.947	0.951	0.928	0.943	0.939	0.926	0.945	----	----
3 Yr $ Wtd Avg	0.987	0.998	0.981	0.983	0.972	0.974	0.973	0.961	0.965	0.947	0.953	0.932	0.946	0.938	----	----	----	----
5 Yr $ Wtd Avg	0.992	0.980	0.983	0.983	0.966	0.972	0.969	0.960	0.956	0.949	0.952	0.928	----	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.946	0.954	0.947	0.952	0.928	0.943	0.938	0.926	0.952	0.959	0.929
Cumulative	17.308	16.757	16.191	15.611	15.015	14.404	13.778	13.135	12.879	12.502	12.205	11.817	11.738	11.448	11.201	11.092	10.646	10.104

Exhibit PA-C.13

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Average Benefit	(4) Ultimate Claim Count	(5) Composite Factor (3) times (4) / 1,000	(6) Cumulative Persistency Factor	(7) Estimated Ult. Unpaid Loss (5) times (6)	(8) Ultimate Loss
1980	6/30/2014	414	161	1,672	270	130.856	35,267	222,312
1981	6/30/2014	402	173	1,477	256	143.807	36,820	212,808
1982	6/30/2014	390	185	1,420	263	157.489	41,410	222,921
1983	6/30/2014	378	196	1,328	261	172.314	44,921	225,629
1984	6/30/2014	366	205	1,435	295	188.353	55,550	250,140
1985	6/30/2014	354	215	1,539	330	205.232	67,774	287,913
1986	6/30/2014	342	220	1,390	306	223.683	68,544	260,985
1987	6/30/2014	330	228	1,322	301	243.202	73,142	251,921
1988	6/30/2014	318	236	1,302	307	264.037	81,115	262,326
1989	6/30/2014	306	243	1,310	318	286.031	91,012	266,854
1990	6/30/2014	294	253	1,301	329	309.397	101,890	275,058
1991	6/30/2014	282	260	1,071	279	333.966	93,076	223,140
1992	6/30/2014	270	272	958	260	358.854	93,406	204,562
1993	6/30/2014	258	279	846	236	384.273	90,801	184,125
1994	6/30/2014	246	289	872	252	409.470	103,042	194,048
1995	6/30/2014	234	296	843	250	434.497	108,460	192,294
1996	6/30/2014	222	307	819	251	459.356	115,368	188,692
1997	6/30/2014	210	318	861	273	483.949	132,262	208,338
1998	6/30/2014	198	331	945	313	508.635	159,225	238,734
1999	6/30/2014	186	344	979	337	532.971	179,657	252,825
2000	6/30/2014	174	357	1,104	394	557.025	219,683	297,914
2001	6/30/2014	162	370	994	368	580.799	213,813	278,362
2002	6/30/2014	150	379	1,010	383	604.462	231,304	288,133
2003	6/30/2014	138	389	925	359	627.024	225,376	271,841
2004	6/30/2014	126	401	955	384	648.566	248,793	288,456
2005	6/30/2014	114	411	925	380	669.494	254,627	284,414
2006	6/30/2014	102	422	863	364	688.242	250,736	270,000
2007	6/30/2014	90	441	867	382	704.822	269,377	283,612
2008	6/30/2014	78	452	893	404	718.782	290,252	300,967
2009	6/30/2014	66	456	779	356	729.539	259,379	263,062
2010	6/30/2014	54	464	788	366	736.371	269,257	270,747
2011	6/30/2014	42	474	844	400	740.053	295,856	297,132
2012	6/30/2014	30	489	852	416	742.045	309,018	309,342
2013	6/30/2014	18	502	894	449	742.681	333,126	333,197
2014	6/30/2014	6	510	924	471	742.894	350,188	350,188
				37,306			5,793,525	9,012,991

Column Notes

(3) Exhibit PA-C.15, Column (9).
(4) Exhibit V.10, Column (9).
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Exhibit PA-C.14, Page 1 and Exhibit PA-C.14, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.102	0.159	0.686	1.922	3.578	6.121	9.837	14.248	19.972	25.416	29.516	31.925	33.106	33.038	34.813	35.868	34.424
1981	0.000	0.051	0.101	0.655	1.706	3.177	6.079	10.720	16.344	22.564	28.671	31.951	32.775	34.505	36.358	36.390	35.641	33.346
1982	0.000	0.029	0.205	0.701	2.118	3.873	6.896	12.613	20.884	27.402	30.719	31.581	33.161	35.859	36.457	36.281	33.311	32.832
1983	0.000	0.000	0.118	0.705	1.369	2.924	7.352	15.362	22.581	27.976	27.609	32.129	35.018	38.943	35.726	35.761	33.904	32.611
1984	0.000	0.032	0.237	0.629	1.503	4.245	11.067	19.927	23.815	27.655	29.566	35.313	35.879	35.363	33.623	33.803	31.852	31.665
1985	0.000	0.008	0.116	0.410	1.953	7.221	15.807	20.905	23.470	27.877	31.705	34.572	36.448	34.850	34.287	33.682	32.586	31.441
1986	0.000	0.004	0.035	0.299	2.799	8.866	13.070	16.119	19.956	27.930	32.391	33.384	32.230	33.395	32.552	31.549	31.174	31.295
1987	0.000	0.024	0.092	0.926	4.472	7.690	11.144	14.476	23.989	30.856	30.748	30.874	30.943	30.717	31.093	30.170	30.315	29.566
1988	0.000	0.000	0.148	1.458	4.399	7.451	11.582	22.496	27.629	30.966	29.846	31.181	30.777	30.979	30.865	30.421	31.808	31.815
1989	0.000	0.000	0.202	1.129	3.302	6.252	14.433	22.429	25.795	26.838	29.845	29.328	29.908	30.222	29.235	30.580	30.459	29.105
1990	0.000	0.036	0.581	1.721	4.727	11.729	19.375	22.620	24.035	27.019	27.603	27.621	28.815	29.004	30.772	31.003	28.539	28.341
1991	0.000	0.080	0.578	1.790	6.808	12.715	19.000	21.205	22.139	25.207	24.806	24.750	25.593	26.271	27.223	26.226	26.102	26.548
1992	0.000	0.002	0.298	2.937	8.626	13.363	15.689	18.748	20.842	22.387	22.814	24.708	24.724	26.171	26.045	25.244	25.502	24.980
1993	0.000	0.021	0.705	3.691	7.958	12.338	16.280	17.768	20.224	21.159	23.170	24.693	25.214	24.088	25.134	25.185	24.887	25.521
1994	0.000	0.067	0.696	3.235	7.429	10.988	14.897	16.290	18.598	20.473	21.812	24.334	24.055	23.818	25.055	24.989	24.997	25.496
1995	0.000	0.146	0.767	4.024	8.414	10.567	13.751	15.425	18.052	21.158	22.935	22.862	23.039	24.800	25.321	24.700	25.118	25.600
1996	0.003	0.233	1.314	3.750	7.100	10.080	13.377	14.905	17.647	19.874	20.060	21.316	21.869	23.310	23.124	23.463	24.084	23.242
1997	0.000	0.242	1.003	4.254	7.475	10.324	13.278	15.651	18.766	20.321	20.876	21.993	23.484	24.076	24.748	24.574	23.730	23.567
1998	0.000	0.303	1.195	4.444	6.734	10.151	14.658	16.425	18.081	19.186	22.052	22.801	23.300	24.024	23.470	23.413	23.753	
1999	0.000	0.126	1.193	3.267	5.482	8.716	12.802	14.267	16.901	18.569	20.596	21.833	22.327	23.270	23.590	24.119		
2000	0.000	0.089	1.063	3.619	7.051	10.532	13.367	15.574	17.613	19.366	19.750	20.724	22.395	23.276	23.940			
2001	0.022	0.335	1.391	3.862	6.985	10.043	12.446	15.023	17.569	19.087	20.776	21.830	22.300	23.671				
2002	0.000	0.373	1.152	3.355	5.777	8.840	12.341	14.955	17.684	18.667	21.168	21.714	22.486					
2003	0.000	0.115	1.259	4.453	6.520	10.489	13.438	15.087	17.277	18.411	20.617	21.606						
2004	0.008	0.228	1.411	3.258	5.677	9.693	12.631	14.734	16.287	18.471	20.999							
2005	0.043	0.284	1.088	2.167	4.632	8.529	11.165	14.977	16.332	19.105								
2006	0.000	0.373	0.997	2.294	4.085	7.225	10.434	12.145	15.325									
2007	0.000	0.355	0.725	2.308	4.480	6.932	9.593	12.854										
2008	0.013	0.459	0.890	2.779	4.314	6.692	11.388											
2009	0.000	0.221	0.572	1.666	3.117	4.781												
2010	0.000	0.193	0.493	0.973	2.415													
2011	0.020	0.316	0.623	2.235														
2012	0.000	0.173	0.605															
2013	0.000	0.159																
2014	0.000																	
Strt Average	0.003	0.152	0.667	2.302	4.882	8.333	12.533	16.198	19.707	23.019	25.062	26.776	27.768	28.805	29.127	29.318	29.138	28.966
3 Yr Avg	0.000	0.216	0.573	1.624	3.282	6.135	10.472	13.325	15.981	18.662	20.928	21.717	22.394	23.406	23.667	24.035	23.855	24.136
5 Yr Avg	0.004	0.212	0.637	1.992	3.682	6.832	11.042	13.959	16.581	18.748	20.662	21.541	22.562	23.663	23.774	24.054	24.336	24.685
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	0.003	0.212	0.637	1.992	3.682	6.832	10.757	13.959	16.581	18.748	20.928	21.541	22.562	23.663	23.774	24.054	24.336	24.685
Cumulative	742.897	742.894	742.681	742.045	740.053	736.371	729.539	718.782	704.822	688.242	669.494	648.566	627.024	604.462	580.799	557.025	532.971	508.635

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	32.265	30.637	29.293	29.487	27.178	26.297	25.872	24.557	21.241	20.538	19.506	18.582	16.850	15.719	14.621	13.707	12.951	
1981	32.135	30.211	29.338	27.760	26.875	25.944	25.386	22.481	21.064	19.589	18.248	17.180	16.106	15.418	14.929	13.658		
1982	30.895	30.703	28.869	28.456	26.383	26.843	23.789	22.095	20.976	19.995	19.337	18.552	17.340	16.246	14.925			
1983	31.867	30.292	29.203	28.391	28.757	26.654	25.461	23.925	23.009	21.545	20.230	19.246	17.734	16.777				
1984	30.720	28.838	29.314	27.938	25.110	23.805	22.927	21.766	21.005	19.811	18.604	17.421	16.363					
1985	30.259	29.290	29.716	26.807	26.184	24.851	24.548	23.584	22.436	21.499	20.388	19.725						
1986	30.284	30.694	28.471	27.433	26.747	25.573	24.226	23.412	22.429	21.363	20.323							
1987	30.578	28.621	27.658	26.605	26.032	24.375	24.088	23.372	22.694	22.337								
1988	29.085	28.769	27.633	26.888	25.965	25.366	25.064	24.179	23.089									
1989	28.825	28.324	27.639	26.947	26.858	25.969	24.717	24.296										
1990	27.805	27.591	26.294	26.179	25.665	24.576	24.185											
1991	25.572	25.793	25.015	24.829	24.273	24.153												
1992	25.082	24.811	25.250	24.488	24.335													
1993	24.859	24.448	24.067	23.541														
1994	25.116	24.788	24.511															
1995	24.706	24.455																
1996	23.203																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	28.427	28.017	27.485	26.839	26.182	25.367	24.569	23.367	21.994	20.835	19.519	18.451	16.878	16.040	14.825	13.682	12.951	----
3 Yr Avg	24.342	24.564	24.609	24.286	24.758	24.899	24.655	23.949	22.737	21.733	19.772	18.797	17.146	16.147	14.825	----	----	----
5 Yr Avg	24.593	24.859	25.027	25.197	25.419	24.888	24.456	23.768	22.331	21.311	19.776	18.425	16.878	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	24.593	24.859	25.027	25.197	25.419	24.888	24.569	23.367	21.994	20.835	19.519	18.451	16.878	16.040	14.825	13.682	12.951	12.026
Cumulative	483.949	459.356	434.497	409.470	384.273	358.854	333.966	309.397	286.031	264.037	243.202	223.683	205.232	188.353	172.314	157.489	143.807	130.856
	438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
	450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
	11.151	10.323	9.540	8.802	8.105	7.448	6.830	6.248	5.702	5.190	4.711	4.263	3.846	3.458	3.099	2.766	2.460	2.179
	654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
	666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
	1.921	1.685	1.471	1.277	1.102	0.944	0.804	0.679	0.570	0.474	0.390	0.318	0.257	0.205	0.161	0.125	0.095	0.071
	870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
	882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
	0.052	0.037	0.026	0.018	0.012	0.007	0.005	0.003	0.002	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	1086	**1098**	**1110**															
	1098	**1110**	**1122**															
	0.000	0.000	0.000															

Exhibit PA-C.15

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Average Benefit

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) SAWW ($)	(4) Minimum PTD Benefits ($)	(5) Maximum PTD-1 Benefits ($)	(6) Maximum PTD-2 Benefits ($)	(7) Average PTD-1 Benefits ($)	(8) Average PTD-2 Benefits ($)	(9) Average PTD Benefits ($)
1980	6/30/2014	414	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	6/30/2014	402	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	6/30/2014	390	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	6/30/2014	378	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	6/30/2014	366	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	6/30/2014	354	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	6/30/2014	342	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	6/30/2014	330	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	6/30/2014	318	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	6/30/2014	306	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	6/30/2014	294	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	6/30/2014	282	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	6/30/2014	270	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	6/30/2014	258	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	6/30/2014	246	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	6/30/2014	234	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	6/30/2014	222	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	6/30/2014	210	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	6/30/2014	198	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	6/30/2014	186	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	6/30/2014	174	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	6/30/2014	162	635.33	309.00	618.00	412.00	420.04	353.86	370.41
2002	6/30/2014	150	652.89	314.00	628.00	418.67	431.15	361.45	378.87
2003	6/30/2014	138	670.26	322.00	644.00	429.33	442.57	370.84	388.77
2004	6/30/2014	126	694.56	331.00	662.00	441.33	458.19	382.59	401.49
2005	6/30/2014	114	711.71	339.00	678.00	452.00	469.47	391.93	411.31
2006	6/30/2014	102	724.55	352.00	704.00	469.33	478.98	403.31	422.23
2007	6/30/2014	90	760.83	365.00	730.00	486.67	502.30	420.63	441.05
2008	6/30/2014	78	777.54	375.50	751.00	500.67	513.69	431.42	451.99
2009	6/30/2014	66	779.07	383.50	767.00	511.33	515.62	436.70	456.43
2010	6/30/2014	54	795.36	387.50	775.00	516.67	525.94	443.40	464.04
2011	6/30/2014	42	817.82	391.50	783.00	522.00	539.79	451.61	473.65
2012	6/30/2014	30	843.14	404.50	809.00	539.33	556.64	466.14	488.77
2013	6/30/2014	18	860.00	419.00	838.00	558.67	568.68	479.44	501.75
2014	6/30/2014	6	877.20	424.50	849.00	566.00	579.66	487.26	510.36

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability).
(6) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability).
(7) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
(8) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
(9) Assumes 25% of claimants are not receiving Social Security Disability.

Exhibit PA-C.16

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	1,301	49,660	2,185,850	0.026	0.001	275,948	212,178	437	19.6%
1991	1,071	50,857	2,168,247	0.021	0.000	220,516	205,903	451	15.3%
1992	958	52,804	2,140,987	0.018	0.000	200,267	209,078	474	13.4%
1993	846	55,133	2,194,040	0.015	0.000	179,079	211,586	483	11.2%
1994	872	57,740	2,245,405	0.015	0.000	187,269	214,728	495	11.2%
1995	843	60,950	2,302,591	0.014	0.000	185,124	219,699	509	11.2%
1996	819	63,664	2,323,738	0.013	0.000	178,235	217,729	527	11.6%
1997	861	68,077	2,374,702	0.013	0.000	198,771	230,924	551	13.2%
1998	945	71,447	2,380,053	0.013	0.000	227,936	241,190	577	15.8%
1999	979	75,245	2,426,205	0.013	0.000	237,347	242,478	596	15.8%
2000	1,104	79,122	2,460,717	0.014	0.000	282,538	256,000	618	19.6%
2001	994	80,397	2,433,537	0.012	0.000	265,314	266,949	635	19.5%
2002	1,010	81,621	2,404,145	0.012	0.000	273,733	271,024	653	20.3%
2003	925	82,433	2,365,123	0.011	0.000	262,528	283,955	670	19.4%
2004	955	84,633	2,343,276	0.011	0.000	277,292	290,220	695	19.4%
2005	925	86,912	2,348,411	0.011	0.000	269,939	291,931	712	18.7%
2006	863	90,786	2,409,609	0.010	0.000	246,114	285,239	725	16.5%
2007	867	93,585	2,365,451	0.009	0.000	258,890	298,758	761	16.2%
2008	893	93,441	2,311,070	0.010	0.000	287,014	321,257	778	17.8%
2009	779	86,523	2,135,753	0.009	0.000	213,519	274,108	779	15.8%
2010	788	86,642	2,094,878	0.009	0.000	202,216	256,624	795	15.7%
2011	844	90,268	2,122,612	0.009	0.000	292,680	346,765	818	22.5%
2012	852	94,120	2,146,732	0.009	0.000	289,039	339,237	843	21.6%
2013	894	98,557	2,203,870	0.009	0.000	317,518	355,183	860	23.1%
2014	924	102,837	2,254,482	0.009	0.000	175,094	189,572	877	12.2%
Indicated									
All Year				-3.5%	-0.6%		1.7%	3.0%	1.5%
10 Year				-1.2%	1.1%		-0.9%	2.3%	0.4%
8 Year				-0.5%	1.6%		-2.1%	2.1%	0.7%
6 Year				-0.1%	2.3%		-2.5%	2.5%	-0.6%
5 Year				-0.6%	1.9%		-5.7%	2.5%	-4.7%
4 Year				-1.2%	1.1%		-16.2%	2.3%	-16.2%
Selected				**-1.2%**	**1.1%**		**-0.9%**	**2.3%**	**0.0%**

Pure Premium **-2.1%**

Rates **0.1%**

Column Notes

(1) Exhibit V.10, Column (9).
(2) Exhibit PA-C.7, Column (4).
(3) Exhibit PA-C.7, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-C.3, Columns (3) and (10).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-C.15, Column (3).
(9) Exhibit PA-C.9, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		0.541
1994																	0.490	0.481
1995																0.472	0.464	0.498
1996															0.443	0.442	0.472	0.507
1997														0.410	0.407	0.445	0.483	0.505
1998													0.370	0.369	0.411	0.443	0.465	
1999												0.335	0.331	0.366	0.399	0.424		
2000											0.322	0.320	0.347	0.376	0.401			
2001										0.284	0.284	0.322	0.353	0.373				
2002									0.234	0.243	0.276	0.311	0.342					
2003								0.233	0.236	0.272	0.298	0.323						
2004							0.187	0.196	0.233	0.254	0.284							
2005						0.148	0.157	0.188	0.224	0.246								
2006					0.131	0.124	0.160	0.190	0.217									
2007				0.108	0.113	0.140	0.170	0.188										
2008			0.100	0.092	0.129	0.145	0.160											
2009		0.039	0.067	0.093	0.122	0.128												
2010		0.038	0.073	0.104	0.107													
2011	0.027	0.038	0.076	0.091														
2012		0.043	0.079															
2013		0.037																
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980													0.832	0.836	0.856	0.872	0.876	
1981												0.820	0.825	0.845	0.859	0.865		
1982											0.801	0.804	0.830	0.852	0.856			
1983										0.784	0.790	0.816	0.836	0.841				
1984									0.777	0.781	0.807	0.830	0.835					
1985								0.744	0.746	0.772	0.796	0.799						
1986							0.722	0.720	0.749	0.772	0.784							
1987						0.696	0.692	0.718	0.739	0.747								
1988					0.672	0.669	0.696	0.723	0.733									
1989				0.643	0.636	0.669	0.698	0.711										
1990			0.628	0.625	0.653	0.683	0.690											
1991		0.594	0.594	0.624	0.652	0.667												
1992	0.571	0.569	0.593	0.624	0.633													
1993	0.539	0.573	0.599	0.614														
1994	0.519	0.555	0.570															
1995	0.538	0.555																
1996	0.531																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	100.0%	99.9%	99.7%	99.2%	98.5%	97.3%	95.6%	93.2%	90.1%	86.5%	82.7%	78.7%	74.7%	70.5%	66.2%	62.0%
1981	100.0%	100.0%	100.0%	99.9%	99.7%	99.3%	98.6%	97.3%	95.3%	92.6%	89.2%	85.4%	81.5%	77.3%	73.0%	68.6%	64.3%	60.4%
1982	100.0%	100.0%	100.0%	99.9%	99.6%	99.2%	98.4%	96.9%	94.5%	91.2%	87.6%	83.9%	80.0%	75.8%	71.6%	67.3%	63.4%	59.5%
1983	100.0%	100.0%	100.0%	99.9%	99.7%	99.4%	98.6%	96.8%	94.2%	91.0%	87.9%	84.2%	80.2%	75.8%	71.7%	67.6%	63.7%	60.0%
1984	100.0%	100.0%	100.0%	99.9%	99.7%	99.2%	97.9%	95.6%	92.8%	89.5%	86.0%	81.9%	77.7%	73.5%	69.5%	65.6%	61.8%	58.1%
1985	100.0%	100.0%	100.0%	99.9%	99.7%	98.9%	97.1%	94.8%	92.1%	89.0%	85.4%	81.5%	77.4%	73.4%	69.6%	65.8%	62.1%	58.5%
1986	100.0%	100.0%	100.0%	100.0%	99.6%	98.6%	97.1%	95.2%	92.9%	89.7%	85.9%	82.1%	78.3%	74.5%	70.7%	67.1%	63.4%	59.8%
1987	100.0%	100.0%	100.0%	99.9%	99.4%	98.5%	97.2%	95.5%	92.8%	89.2%	85.7%	82.1%	78.5%	75.0%	71.4%	67.9%	64.4%	61.0%
1988	100.0%	100.0%	100.0%	99.8%	99.3%	98.5%	97.2%	94.6%	91.5%	88.0%	84.6%	81.1%	77.6%	74.1%	70.6%	67.2%	63.6%	60.0%
1989	100.0%	100.0%	100.0%	99.8%	99.5%	98.7%	97.1%	94.5%	91.5%	88.5%	85.0%	81.7%	78.2%	74.7%	71.4%	67.9%	64.4%	61.0%
1990	100.0%	100.0%	99.9%	99.7%	99.2%	97.8%	95.5%	92.8%	90.0%	86.8%	83.5%	80.3%	76.9%	73.5%	69.8%	66.2%	62.8%	59.4%
1991	100.0%	100.0%	99.9%	99.7%	98.9%	97.3%	94.9%	92.3%	89.6%	86.4%	83.4%	80.3%	77.1%	73.9%	70.5%	67.3%	64.0%	60.7%
1992	100.0%	100.0%	100.0%	99.6%	98.5%	96.8%	94.8%	92.4%	89.8%	87.0%	84.1%	80.9%	77.8%	74.5%	71.2%	68.0%	64.8%	61.6%
1993	100.0%	100.0%	99.9%	99.4%	98.4%	96.8%	94.7%	92.4%	89.8%	87.0%	84.0%	80.8%	77.5%	74.4%	71.1%	67.9%	64.6%	61.3%
1994	100.0%	100.0%	99.9%	99.5%	98.5%	97.1%	95.1%	93.0%	90.6%	87.9%	85.0%	81.8%	78.7%	75.6%	72.3%	69.0%	65.8%	62.4%
1995	100.0%	100.0%	99.9%	99.3%	98.2%	96.8%	95.0%	93.0%	90.6%	87.8%	84.8%	81.8%	78.7%	75.5%	72.1%	68.9%	65.6%	62.2%
1996	100.0%	100.0%	99.8%	99.3%	98.3%	96.9%	95.0%	93.0%	90.5%	87.8%	85.0%	82.1%	79.0%	75.8%	72.6%	69.4%	66.0%	62.8%
1997	100.0%	100.0%	99.8%	99.2%	98.2%	96.8%	95.0%	92.9%	90.3%	87.5%	84.6%	81.6%	78.4%	75.1%	71.7%	68.4%	65.1%	61.9%
1998	100.0%	100.0%	99.8%	99.1%	98.2%	96.7%	94.6%	92.2%	89.6%	86.9%	83.7%	80.4%	77.1%	73.6%	70.2%	66.8%	63.4%	
1999	100.0%	100.0%	99.8%	99.3%	98.5%	97.2%	95.3%	93.2%	90.6%	87.9%	84.8%	81.5%	78.2%	74.7%	71.2%	67.6%		
2000	100.0%	100.0%	99.8%	99.3%	98.3%	96.7%	94.8%	92.5%	90.0%	87.1%	84.3%	81.2%	78.0%	74.6%	71.1%			
2001	100.0%	99.9%	99.8%	99.2%	98.2%	96.8%	95.0%	92.9%	90.4%	87.7%	84.8%	81.7%	78.5%	75.1%				
2002	100.0%	99.9%	99.8%	99.3%	98.4%	97.1%	95.2%	93.0%	90.3%	87.5%	84.3%	81.0%	77.6%					
2003	100.0%	100.0%	99.8%	99.2%	98.2%	96.7%	94.7%	92.5%	90.0%	87.3%	84.3%	81.2%						
2004	100.0%	100.0%	99.8%	99.3%	98.4%	97.0%	95.1%	92.9%	90.5%	87.8%	84.7%							
2005	100.0%	100.0%	99.8%	99.5%	98.8%	97.5%	95.9%	93.6%	91.2%	88.4%								
2006	100.0%	99.9%	99.8%	99.5%	98.9%	97.8%	96.3%	94.5%	92.3%									
2007	100.0%	99.9%	99.8%	99.5%	98.9%	97.8%	96.4%	94.6%										
2008	100.0%	99.9%	99.8%	99.4%	98.8%	97.8%	96.1%											
2009	100.0%	100.0%	99.9%	99.6%	99.1%	98.3%												
2010	100.0%	100.0%	99.9%	99.7%	99.4%													
2011	100.0%	99.9%	99.8%	99.5%														
2012	100.0%	100.0%	99.9%															
2013	100.0%	100.0%																
2014	100.0%																	

% IBNR

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		28.5%
1994																	30.1%	22.0%
1995																34.0%	25.8%	24.1%
1996															38.1%	30.7%	28.0%	26.6%
1997														39.4%	30.5%	28.9%	27.7%	24.5%
1998													38.0%	28.4%	27.6%	25.1%	21.4%	
1999												44.8%	34.2%	30.8%	27.8%	23.6%		
2000											51.2%	41.4%	36.6%	32.4%	27.9%			
2001										56.7%	46.3%	43.0%	39.1%	33.3%				
2002									58.5%	48.5%	43.1%	38.9%	34.7%					
2003								67.9%	57.7%	53.4%	47.3%	41.8%						
2004							73.9%	64.0%	59.4%	52.1%	46.2%							
2005						83.2%	73.6%	66.1%	60.9%	52.8%								
2006					91.4%	82.4%	76.9%	71.2%	64.4%									
2007				95.4%	89.8%	84.6%	79.0%	71.0%										
2008			98.0%	93.5%	90.4%	84.7%	75.9%											
2009		99.0%	98.0%	95.5%	92.3%	86.3%												
2010	100.0%	99.2%	98.5%	97.5%	94.0%													
2011	99.9%	98.5%	97.9%	94.1%														
2012	100.0%	99.3%	98.3%															
2013	100.0%	99.2%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	58.1%	54.4%	50.9%	47.3%	44.0%	40.9%	37.7%	34.8%	32.2%	29.7%	27.4%	25.1%	23.1%	21.2%	19.4%	17.8%	16.2%	
1981	56.5%	52.9%	49.4%	46.1%	42.8%	39.7%	36.7%	34.0%	31.5%	29.1%	26.9%	24.9%	23.0%	21.1%	19.3%	17.7%		
1982	55.9%	52.3%	48.9%	45.6%	42.5%	39.4%	36.6%	34.0%	31.5%	29.2%	26.9%	24.7%	22.7%	20.8%	19.0%			
1983	56.4%	52.9%	49.6%	46.3%	43.0%	40.0%	37.1%	34.4%	31.7%	29.3%	27.0%	24.8%	22.7%	20.8%				
1984	54.5%	51.1%	47.6%	44.4%	41.4%	38.6%	35.9%	33.3%	30.9%	28.5%	26.4%	24.3%	22.4%					
1985	55.1%	51.8%	48.5%	45.4%	42.5%	39.7%	36.9%	34.2%	31.7%	29.3%	27.0%	24.7%						
1986	56.3%	52.8%	49.5%	46.3%	43.2%	40.2%	37.4%	34.7%	32.1%	29.7%	27.3%							
1987	57.5%	54.2%	51.0%	47.9%	44.9%	42.1%	39.3%	36.6%	34.0%	31.4%								
1988	56.7%	53.5%	50.4%	47.3%	44.4%	41.5%	38.7%	36.0%	33.3%									
1989	57.7%	54.5%	51.3%	48.2%	45.1%	42.1%	39.3%	36.5%										
1990	56.2%	52.9%	49.8%	46.7%	43.7%	40.8%	37.9%											
1991	57.6%	54.4%	51.3%	48.2%	45.2%	42.2%												
1992	58.4%	55.3%	52.1%	49.0%	45.9%													
1993	58.1%	54.9%	51.8%	48.8%														
1994	59.2%	55.9%	52.7%															
1995	58.9%	55.7%																
1996	59.6%																	
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2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426
1980													7.6%	5.8%	5.8%	5.7%	4.4%
1981												8.4%	6.6%	6.7%	6.1%	4.8%	
1982											8.8%	6.3%	6.9%	7.0%	5.5%		
1983										9.8%	7.6%	7.8%	7.6%	5.8%			
1984									11.0%	8.4%	8.7%	8.8%	7.0%				
1985								11.6%	8.4%	8.3%	8.2%	5.8%					
1986							13.4%	9.3%	9.4%	8.9%	7.2%						
1987						16.9%	12.3%	11.7%	10.8%	8.3%							
1988					17.2%	12.5%	11.9%	11.4%	9.1%								
1989				19.4%	13.6%	13.4%	12.9%	10.6%									
1990			20.1%	14.7%	13.8%	13.3%	10.0%										
1991		23.3%	18.0%	17.0%	15.9%	13.4%											
1992	27.2%	21.4%	19.1%	18.2%	14.5%												
1993	22.3%	21.4%	19.6%	16.6%													
1994	21.4%	20.5%	17.1%														
1995	23.6%	20.2%															
1996	23.8%																
1997																	
1998																	
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2013																	
2014																	

Exhibit PA-C.19.1

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year	Unpaid Loss														2027 and
Ending 12/31	Undiscounted	Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Subsequent
Prior to 1980	210,507	155,807	19,346	17,938	16,606	15,347	14,159	13,038	11,981	10,987	10,051	9,173	8,349	7,578	55,953
1980	36,211	25,910	4,430	1,938	1,885	1,834	1,785	1,738	1,692	1,649	1,606	1,566	1,526	1,489	13,074
1981	37,803	27,635	3,246	3,112	2,890	2,680	2,481	2,293	2,115	1,948	1,790	1,641	1,501	1,370	10,737
1982	42,683	30,983	3,530	3,362	3,223	2,993	2,775	2,569	2,374	2,191	2,017	1,854	1,700	1,555	12,540
1983	47,496	33,593	3,885	3,622	3,443	4,471	1,956	1,902	1,851	1,802	1,754	1,708	1,664	1,621	17,818
1984	56,098	40,192	4,506	4,228	3,917	3,731	3,577	3,321	3,080	2,851	2,635	2,431	2,238	2,057	17,527
1985	72,374	50,719	5,636	5,370	5,019	4,679	4,449	5,777	2,527	2,458	2,392	2,328	2,266	2,207	27,267
1986	72,276	50,432	5,638	5,189	4,944	4,622	4,308	4,096	5,319	2,327	2,263	2,202	2,143	2,087	27,138
1987	82,014	57,507	6,219	5,913	5,476	5,176	4,852	4,501	4,285	4,429	3,511	3,280	3,061	2,854	28,456
1988	90,653	63,247	6,729	6,360	6,051	5,608	5,295	4,966	4,604	4,384	4,387	3,729	3,471	3,228	31,840
1989	100,966	70,027	7,285	6,947	6,571	6,254	5,799	5,472	5,133	4,757	4,530	4,445	3,936	3,657	36,179
1990	105,812	72,635	7,611	7,172	6,818	6,401	6,070	5,603	5,318	4,978	4,630	4,405	5,171	3,022	38,612
1991	95,019	64,973	6,491	6,295	5,950	5,670	5,354	5,091	4,716	4,456	4,178	3,875	3,689	3,782	35,471
1992	94,258	63,992	6,145	5,984	5,822	5,507	5,251	4,966	4,727	4,382	4,136	3,879	3,595	3,424	36,441
1993	88,817	59,807	5,546	5,406	5,269	5,136	4,861	4,636	4,390	4,180	3,878	3,656	3,431	3,178	35,251
1994	101,454	67,723	6,108	5,954	5,803	5,657	5,514	5,218	4,977	4,712	4,487	4,163	3,925	3,683	41,254
1995	105,375	69,712	6,130	5,975	5,824	5,677	5,533	5,394	5,104	4,869	4,610	4,389	4,072	3,840	43,959
1996	108,117	70,872	6,089	5,935	5,785	5,639	5,496	5,358	5,222	4,942	4,714	4,463	4,250	3,943	46,280
1997	123,602	80,271	6,751	6,581	6,414	6,252	6,094	5,941	5,790	5,644	5,341	5,095	4,824	4,593	54,281
1998	137,821	89,461	7,809	7,599	7,408	7,203	6,962	6,732	6,462	6,219	5,913	5,558	5,274	4,927	59,756
1999	152,517	97,388	7,956	7,775	7,576	7,384	7,194	7,000	6,812	6,619	6,435	6,241	5,899	5,621	70,007
2000	192,575	122,796	10,064	9,910	9,779	9,517	9,277	9,021	8,719	8,430	8,093	7,788	7,405	6,961	87,612
2001	195,079	123,168	9,685	9,689	9,540	9,414	9,162	8,931	8,684	8,394	8,116	7,791	7,498	7,129	91,046
2002	197,163	122,198	9,017	9,090	9,099	8,894	8,699	8,475	8,261	8,047	7,826	7,611	7,388	7,177	97,577
2003	200,383	123,220	8,646	8,903	8,963	8,969	8,801	8,649	8,422	8,210	7,989	7,744	7,508	7,245	100,337
2004	219,452	132,681	8,721	8,986	9,242	9,315	9,324	9,118	8,922	8,693	8,473	8,253	8,023	7,800	114,581
2005	226,905	136,194	8,332	8,851	9,153	9,437	9,489	9,493	9,347	9,224	8,976	8,751	8,509	8,224	119,119
2006	230,326	135,974	7,544	8,181	8,690	8,987	9,265	9,317	9,320	9,177	9,056	8,813	8,592	8,354	125,029
2007	247,261	143,173	6,818	7,876	8,540	9,072	9,382	9,672	9,726	9,730	9,581	9,454	9,200	8,969	139,242
2008	266,573	149,759	5,900	7,085	8,178	8,853	9,382	9,664	9,936	10,018	10,028	9,799	9,580	9,334	158,815
2009	206,953	114,233	3,553	4,562	5,482	6,333	6,867	7,296	7,544	7,778	7,821	7,824	7,704	7,603	126,584
2010	230,746	123,656	2,640	3,916	5,028	6,043	6,981	7,569	8,041	8,316	8,573	8,621	8,624	8,492	147,902
2011	236,085	121,148	1,569	2,643	3,913	5,024	6,032	6,961	7,532	7,976	8,205	8,429	8,505	8,516	160,781
2012	242,483	120,021	773	1,606	2,706	4,006	5,144	6,176	7,127	7,711	8,166	8,400	8,630	8,708	173,330
2013	249,036	119,509	240	800	1,665	2,806	4,160	5,342	6,418	7,412	8,032	8,525	8,803	9,066	185,766
2014	257,065	117,815	105	246	818	1,701	2,865	4,241	5,446	6,539	7,545	8,164	8,645	8,893	201,858
Total	5,359,961	3,248,432	220,692	220,997	223,493	226,292	224,597	225,537	221,928	216,435	211,738	206,048	200,600	192,187	2,769,419

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-C.19.2

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	184,797		210,507	113.9%	0.0%	210,507
1980	37,156	37,047	36,211	0.0%	97.7%	36,211
1981	38,786	38,866	37,803	97.5%	0.0%	37,803
1982	43,957	44,609	42,683	97.1%	0.0%	42,683
1983	50,072	49,450	47,496	0.0%	96.1%	47,496
1984	56,647	59,328	56,098	99.0%	0.0%	56,098
1985	76,974	74,708	72,374	0.0%	96.9%	72,374
1986	76,008	72,927	72,276	0.0%	99.1%	72,276
1987	83,984	75,702	82,014	76.2%	23.8%	82,014
1988	91,355	85,956	90,653	87.0%	13.0%	90,653
1989	101,538	93,562	100,966	92.8%	7.2%	100,966
1990	109,733	103,671	105,812	35.3%	64.7%	105,812
1991	96,961	87,828	95,019	78.7%	21.3%	95,019
1992	95,110	84,818	94,258	91.7%	8.3%	94,258
1993	86,833	80,710	88,817	102.3%	0.0%	88,817
1994	99,867	89,483	101,454	101.6%	0.0%	101,454
1995	102,291	94,121	105,375	103.0%	0.0%	105,375
1996	100,866	94,454	108,117	107.2%	0.0%	108,117
1997	114,943	113,129	123,602	107.5%	0.0%	123,602
1998	136,593	137,629	137,821	0.0%	100.1%	137,821
1999	153,503	148,701	152,517	79.5%	20.5%	152,517
2000	187,940	188,932	192,575	0.0%	101.9%	192,575
2001	183,821	187,716	195,079	0.0%	103.9%	195,079
2002	195,307	202,504	197,163	74.2%	25.8%	197,163
2003	189,323	206,750	200,383	36.5%	63.5%	200,383
2004	216,476	226,464	219,452	70.2%	29.8%	219,452
2005	219,142	225,677	226,905	0.0%	100.5%	226,905
2006	200,743	202,964	230,326	0.0%	113.5%	230,326
2007	217,971	219,933	247,261	0.0%	112.4%	247,261
2008	267,910	262,345	266,573	76.0%	24.0%	266,573
2009	149,116	160,293	206,953	0.0%	129.1%	206,953
2010	132,017	132,195	230,746	0.0%	174.6%	230,746
2011	279,496	286,951	236,085	84.5%	0.0%	236,086
2012	262,812	268,412	242,483	92.3%	0.0%	242,483
2013	173,817	301,767	249,036	41.2%	58.8%	249,036
2014	288,446	0	257,065	89.1%	10.9%	257,066
Total	5,102,308	4,739,602	5,359,961			5,359,962

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-C.19.3

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	184,797	136,778	16,983	15,747	14,578	13,473	12,430	11,446	10,518	9,645	8,824	8,053	7,330	6,653	49,119
1980	37,156	27,343	3,346	3,107	2,881	2,667	2,465	2,274	2,094	1,924	1,765	1,614	1,473	1,341	10,204
1981	38,786	28,354	3,331	3,193	2,965	2,749	2,545	2,352	2,170	1,998	1,836	1,684	1,540	1,406	11,017
1982	43,957	31,908	3,635	3,462	3,319	3,082	2,858	2,646	2,445	2,256	2,077	1,909	1,750	1,601	12,914
1983	50,072	36,108	4,104	3,802	3,621	3,471	3,223	2,989	2,767	2,557	2,359	2,172	1,996	1,831	15,180
1984	56,647	40,585	4,551	4,270	3,955	3,767	3,612	3,354	3,110	2,879	2,661	2,455	2,260	2,077	17,698
1985	76,974	54,790	6,043	5,698	5,347	4,953	4,717	4,522	4,199	3,894	3,605	3,331	3,073	2,830	24,762
1986	76,008	53,778	5,930	5,501	5,188	4,868	4,509	4,295	4,117	3,823	3,545	3,282	3,033	2,798	25,120
1987	83,984	59,045	6,360	6,056	5,618	5,298	4,971	4,605	4,386	4,205	3,904	3,620	3,351	3,097	28,511
1988	91,355	63,818	6,766	6,406	6,100	5,659	5,336	5,007	4,638	4,417	4,235	3,933	3,646	3,376	31,836
1989	101,538	70,464	7,316	6,979	6,607	6,291	5,836	5,503	5,164	4,784	4,556	4,368	4,056	3,761	36,317
1990	109,733	75,654	7,763	7,347	7,008	6,635	6,318	5,861	5,527	5,186	4,804	4,575	4,386	4,073	40,249
1991	96,961	66,362	6,561	6,396	6,053	5,773	5,466	5,205	4,829	4,553	4,272	3,958	3,769	3,614	36,513
1992	95,110	64,582	6,174	6,018	5,866	5,552	5,296	5,014	4,774	4,429	4,176	3,919	3,630	3,457	36,805
1993	86,833	58,471	5,422	5,285	5,151	5,021	4,752	4,533	4,291	4,086	3,791	3,575	3,354	3,107	34,464
1994	99,867	66,664	6,012	5,860	5,712	5,568	5,427	5,136	4,899	4,638	4,417	4,098	3,864	3,625	40,609
1995	102,291	67,671	5,950	5,800	5,653	5,511	5,371	5,236	4,955	4,726	4,475	4,261	3,953	3,727	42,672
1996	100,866	66,118	5,680	5,537	5,397	5,261	5,128	4,998	4,872	4,611	4,398	4,164	3,965	3,678	43,176
1997	114,943	74,647	6,278	6,120	5,965	5,814	5,667	5,524	5,385	5,249	4,967	4,738	4,486	4,272	50,478
1998	136,593	87,877	7,248	7,065	6,886	6,712	6,543	6,378	6,217	6,059	5,906	5,590	5,332	5,048	61,609
1999	153,503	97,827	7,925	7,725	7,530	7,339	7,154	6,973	6,797	6,625	6,458	6,295	5,957	5,683	71,042
2000	187,940	118,643	9,453	9,215	8,982	8,755	8,534	8,318	8,108	7,903	7,704	7,509	7,320	6,927	89,212
2001	183,821	114,864	8,793	8,804	8,582	8,365	8,154	7,948	7,747	7,551	7,360	7,174	6,993	6,817	89,534
2002	195,307	120,705	8,840	8,920	8,931	8,705	8,485	8,271	8,062	7,858	7,660	7,466	7,278	7,094	97,737
2003	189,323	115,593	7,989	8,207	8,281	8,292	8,082	7,878	7,679	7,485	7,296	7,112	6,932	6,757	97,331
2004	216,476	130,444	8,530	8,775	9,015	9,096	9,107	8,877	8,653	8,435	8,222	8,014	7,811	7,614	114,327
2005	219,142	130,126	7,862	8,325	8,564	8,798	8,878	8,889	8,664	8,445	8,232	8,024	7,822	7,624	119,015
2006	200,743	117,255	6,442	6,971	7,381	7,593	7,801	7,871	7,881	7,682	7,488	7,299	7,115	6,935	112,283
2007	217,971	124,892	5,898	6,806	7,364	7,798	8,022	8,241	8,316	8,326	8,116	7,911	7,711	7,516	125,946
2008	267,910	150,139	5,905	7,090	8,181	8,852	9,373	9,643	9,906	9,996	10,008	9,755	9,509	9,269	160,425
2009	149,116	81,463	2,516	3,231	3,879	4,477	4,844	5,129	5,276	5,421	5,470	5,476	5,338	5,203	92,855
2010	132,017	70,025	1,488	2,203	2,828	3,396	3,919	4,240	4,490	4,619	4,745	4,788	4,794	4,673	85,836
2011	279,496	143,424	1,857	3,129	4,632	5,948	7,142	8,241	8,917	9,442	9,713	9,979	10,069	10,082	190,345
2012	262,812	130,084	837	1,741	2,933	4,342	5,575	6,694	7,724	8,358	8,850	9,104	9,353	9,438	187,862
2013	173,817	82,809	166	553	1,150	1,938	2,869	3,684	4,423	5,104	5,522	5,848	6,016	6,180	130,364
2014	288,446	132,197	118	276	918	1,908	3,215	4,759	6,111	7,337	8,466	9,160	9,700	9,979	226,499
Total	5,102,308	3,091,507	210,076	211,618	213,023	213,728	213,624	212,533	210,112	206,507	201,883	196,212	189,967	183,161	2,639,865

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-C.19.4

OHIO BUREAU OF WORKERS' COMPENSATION
PTD
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	37,047	26,508	4,532	1,982	1,928	1,876	1,826	1,778	1,732	1,687	1,643	1,602	1,562	1,523	13,375
1981	38,866	27,719	3,346	4,345	1,901	1,849	1,799	1,751	1,705	1,660	1,617	1,576	1,536	1,497	14,284
1982	44,609	31,683	3,704	3,522	4,573	2,000	1,946	1,893	1,843	1,794	1,747	1,702	1,658	1,616	16,609
1983	49,450	34,974	4,045	3,770	3,585	4,655	2,036	1,981	1,927	1,876	1,826	1,778	1,732	1,688	18,551
1984	59,328	41,782	4,773	4,462	4,160	3,955	5,135	2,246	2,185	2,126	2,069	2,015	1,962	1,911	22,328
1985	74,708	52,355	5,817	5,543	5,181	4,830	4,592	5,963	2,608	2,537	2,469	2,403	2,339	2,278	28,146
1986	72,927	50,886	5,688	5,236	4,989	4,663	4,347	4,133	5,367	2,347	2,284	2,222	2,163	2,106	27,383
1987	75,702	52,576	5,767	5,455	5,021	4,784	4,472	4,169	3,964	5,147	2,251	2,190	2,131	2,074	28,278
1988	85,956	59,428	6,480	6,054	5,727	5,271	5,022	4,695	4,377	4,161	5,403	2,363	2,299	2,237	31,865
1989	93,562	64,374	6,886	6,534	6,105	5,775	5,315	5,064	4,734	4,413	4,196	5,449	2,383	2,318	34,388
1990	103,671	70,987	7,528	7,076	6,714	6,273	5,934	5,462	5,204	4,865	4,535	4,312	5,599	2,449	37,719
1991	87,828	59,834	6,232	5,925	5,570	5,285	4,937	4,671	4,299	4,096	3,829	3,570	3,394	4,407	31,615
1992	84,818	57,456	5,824	5,605	5,329	5,009	4,753	4,441	4,201	3,867	3,684	3,444	3,210	3,052	32,398
1993	80,710	54,344	5,388	5,172	4,977	4,732	4,448	4,221	3,944	3,731	3,434	3,272	3,058	2,851	31,482
1994	89,483	59,859	5,779	5,588	5,364	5,162	4,908	4,613	4,378	4,090	3,869	3,561	3,393	3,172	35,607
1995	94,121	62,529	5,895	5,698	5,509	5,289	5,090	4,839	4,549	4,316	4,032	3,815	3,511	3,345	38,234
1996	94,454	62,291	5,716	5,558	5,372	5,194	4,986	4,798	4,562	4,289	4,069	3,802	3,597	3,310	39,201
1997	113,129	74,028	6,612	6,446	6,268	6,058	5,857	5,623	5,411	5,145	4,836	4,589	4,287	4,056	47,941
1998	137,629	89,336	7,798	7,588	7,397	7,193	6,953	6,722	6,453	6,210	5,904	5,550	5,266	4,920	59,673
1999	148,701	95,689	8,074	7,967	7,754	7,559	7,350	7,104	6,869	6,594	6,346	6,033	5,671	5,381	66,001
2000	188,932	120,473	9,874	9,722	9,594	9,337	9,102	8,850	8,554	8,271	7,940	7,641	7,265	6,829	85,954
2001	187,716	118,519	9,320	9,323	9,180	9,059	8,816	8,594	8,357	8,077	7,810	7,497	7,215	6,859	87,609
2002	202,504	126,496	9,528	9,581	9,584	9,437	9,313	9,063	8,835	8,591	8,304	8,028	7,707	7,417	97,116
2003	206,750	127,610	9,024	9,303	9,355	9,358	9,215	9,093	8,849	8,627	8,388	8,108	7,839	7,525	102,067
2004	226,464	137,952	9,171	9,484	9,778	9,832	9,835	9,685	9,557	9,300	9,066	8,816	8,521	8,239	115,180
2005	225,677	135,457	8,287	8,803	9,104	9,386	9,438	9,441	9,297	9,174	8,928	8,703	8,462	8,180	118,474
2006	202,964	119,821	6,648	7,209	7,658	7,919	8,165	8,210	8,213	8,087	7,980	7,766	7,571	7,361	110,176
2007	219,933	127,349	6,064	7,005	7,596	8,070	8,345	8,603	8,651	8,654	8,522	8,409	8,183	7,978	123,853
2008	262,345	148,558	5,884	7,071	8,169	8,858	9,410	9,731	10,032	10,088	10,092	9,937	9,806	9,543	153,725
2009	160,293	88,478	2,752	3,533	4,246	4,905	5,319	5,651	5,843	6,025	6,058	6,060	5,967	5,888	98,044
2010	132,195	70,843	1,513	2,244	2,881	3,462	3,999	4,337	4,607	4,764	4,912	4,939	4,941	4,865	84,733
2011	286,951	148,762	1,935	3,261	4,837	6,211	7,464	8,622	9,350	9,932	10,271	10,590	10,648	10,652	193,177
2012	268,412	134,216	867	1,804	3,041	4,510	5,791	6,959	8,039	8,717	9,261	9,577	9,873	9,928	190,045
2013	301,767	145,238	292	973	2,027	3,415	5,066	6,504	7,817	9,030	9,791	10,401	10,756	11,090	224,605
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	4,739,602	2,878,409	197,042	198,845	200,472	201,172	200,985	199,512	196,311	192,287	187,367	181,718	175,507	168,547	2,439,837

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-C.20

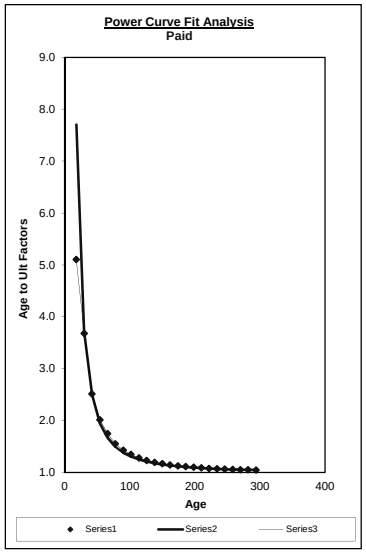
OHIO BUREAU OF WORKERS' COMPENSATION
PTD
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

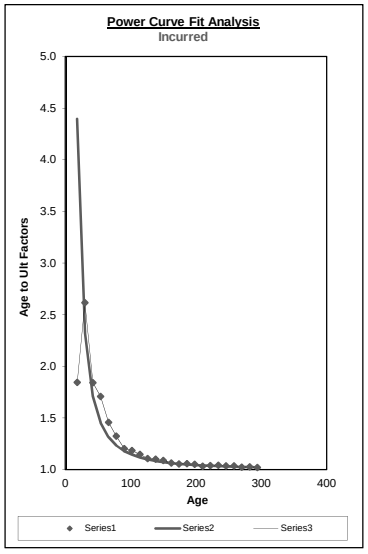
	Paid	Incurred
C=	0.71	-0.91
B=	1.81	1.78
A=	1363	529
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9945	0.9376
F-Statistics	5,266	421
F- Degree	29	28

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	44.816		29.964		6	44.093	30.268
18	5.102		1.843		18	7.703	4.394
30	3.677		2.617		30	3.727	2.318
42	2.516		1.841		42	2.499	1.713
54	2.015		1.707		54	1.956	1.452
66	1.747		1.455		66	1.667	1.315
78	1.549		1.323		78	1.494	1.233
90	1.426		1.204		90	1.382	1.180
102	1.345		1.183		102	1.305	1.144
114	1.278		1.148		114	1.250	1.118
126	1.231		1.108		126	1.208	1.098
138	1.194		1.099		138	1.177	1.084
150	1.168		1.089		150	1.152	1.072
162	1.144		1.063		162	1.132	1.063
174	1.126		1.055		174	1.116	1.055
186	1.110		1.056		186	1.103	1.049
198	1.098		1.051		198	1.092	1.044
210	1.087		1.033		210	1.083	1.039
222	1.078		1.037		222	1.075	1.036
234	1.070		1.042		234	1.068	1.033
246	1.064		1.034		246	1.062	1.030
258	1.058		1.035		258	1.057	1.027
270	1.052		1.023		270	1.053	1.025
282	1.048		1.026		282	1.049	1.023
294	1.043		1.021		294	1.045	1.022
306	1.039		1.018		306	1.042	1.020
318	1.036		1.015		318	1.039	1.019
330	1.032		1.010		330	1.037	1.018
342	1.030		1.013	y	342	1.034	1.017
354	1.026		1.009		354	1.032	1.016
366	1.025		1.009		366	1.030	1.015
378	1.022	y	1.007	y	378	1.029	1.014





D

Death Benefits

Conclusions

Indicated unpaid loss as of June 30, 2014 using data as of June 30, 2014 is $0.9 billion on a discounted basis and $1.7 billion on a nominal basis. These values are summarized in Exhibit PA-D.1.

The estimated discounted unpaid loss in our June 30, 2013 analysis of the June 30, 2013 liability was $0.9 billion, and the estimated undiscounted value was $1.7 billion. Estimated and actual payments in the latest fiscal year for claims occurring in June 2013 and prior amounted to $64.3 million, which is $1.5 million higher than the amounts estimated in the prior June 30, 2013 analysis. The difference in actual versus expected payments combined with our current assumptions for future payments on June 2013 and prior claims result in estimates that are lower by $11.3 million (valued as of June 30, 2013) than the estimates included in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to comparable values in our June 30, 2013 analysis of the June 30, 2013 liability are shown in Exhibit U.2.

Methodology

Our methodologies used include:

- Paid Loss Development Method
- Incurred Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Persistency Method (Per Beneficiary)
- Persistency Method (Per Incremental Payment)
- Indexed Loss Method

For the Index Loss Method, we have calculated relationships of historical calendar year payments divided by an “exposure” factor for each accident year, where the “exposure” factor is the number of insured employees multiplied by the assumed average death benefit.

Exhibit PA-D.1 shows the historical data. Exhibit PA-D.18 provides the calculation of average benefits by year of death, which are functions of the maximum and minimum benefits and the SAWW. For purposes of calculating indexed paid losses, which are used for the developments

in the first year, we have assumed that the year of injury equals the year of death. Exhibit PA-D.16 shows the composite (exposure) factors, which are the assumed average benefits multiplied by the insured employees (in thousands).

We have calculated the historical number of weeks of benefits paid by development period in Exhibit PA-D.17. These values are derived by dividing the actual payments from Exhibit PA-D.15 by the composite factors in Exhibit PA-D.16. The historical persistency factors are displayed in Exhibit PA-D.15.

The incurred based methods use case reserves that are calculated using a present value assumption of a 4% annual interest rate and the appropriate mortality assumption based on age of the beneficiary. These benefits do not have a cost of living adjustment.

For injury years prior to 1980, the latest fiscal year payments are multiplied by an annuity factor based on the survivor mortality table and using a uniform age distribution at time of injury.

Ultimate Loss Selection

For the death benefits, we have relied primarily on the persistency incremental paid method. This choice is due to the steadiness of payments and the fact that this method reflects the current active claims. We have selected this method for accident years1987-2001 and 1983-1985. We selected the average of the persistency incremental paid and index methods for 2002-2004, 1986 and 1980-1982. These periods are years when the two methods produce similar results. For years 2005-2011, we selected the average of the two paid Born.-Ferg. methods and the persistency incremental paid methods. For 2012-2014, we selected the average of the two Born.-Ferg. paid methods. For the more recent immature years, we wanted to include the exposure based methods due to the large paid development factors.

Exhibit PA-D.1

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj.Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per $100 Payroll	(12) Implied Loss Frequency Per $1M Payroll	(13) Implied Loss Severity Per LT Claim
Prior to 1980	6/30/2014			60,506	43,128	103,634	1.000	103,634	71%	73,753			
1980	6/30/2014	74,754	57,107	9,267	8,379	17,646	1.000	17,646	64%	11,318	2.58	1.34	1,919
1981	6/30/2014	74,384	56,125	10,415	7,844	18,259	1.000	18,259	64%	11,607	2.47	1.23	2,010
1982	6/30/2014	67,857	49,912	8,856	9,088	17,945	1.000	17,945	63%	11,307	2.26	1.12	2,009
1983	6/30/2014	89,595	60,645	15,318	13,633	28,950	1.000	28,950	62%	18,079	2.93	1.12	2,604
1984	6/30/2014	99,372	68,934	16,854	13,584	30,438	1.000	30,438	62%	18,839	3.00	1.25	2,401
1985	6/30/2014	101,357	68,646	18,122	14,589	32,712	1.000	32,712	61%	20,065	2.84	1.26	2,260
1986	6/30/2014	78,722	53,080	14,310	11,332	25,642	1.000	25,642	61%	15,588	2.06	1.19	1,724
1987	6/30/2014	92,591	59,017	17,343	16,231	33,574	1.000	33,574	60%	20,231	2.25	1.18	1,918
1988	6/30/2014	98,376	60,720	20,217	17,438	37,656	1.000	37,656	60%	22,492	2.22	1.17	1,903
1989	6/30/2014	98,992	55,815	22,087	21,090	43,177	1.000	43,177	59%	25,568	2.10	1.13	1,852
1990	6/30/2014	88,317	50,539	18,488	19,290	37,778	1.000	37,778	59%	22,180	1.78	1.07	1,667
1991	6/30/2014	84,123	48,687	19,658	15,778	35,436	1.000	35,436	58%	20,630	1.65	0.96	1,723
1992	6/30/2014	85,900	45,187	21,864	18,849	40,713	1.000	40,713	58%	23,506	1.63	0.90	1,813
1993	6/30/2014	77,173	39,631	17,234	20,308	37,542	1.000	37,542	57%	21,498	1.40	0.85	1,644
1994	6/30/2014	70,908	36,117	17,142	17,649	34,791	1.000	34,791	57%	19,763	1.23	0.80	1,541
1995	6/30/2014	57,419	28,139	15,847	13,432	29,279	1.000	29,279	56%	16,501	0.94	0.71	1,329
1996	6/30/2014	76,798	36,656	19,719	20,424	40,143	1.000	40,143	56%	22,448	1.21	0.62	1,939
1997	6/30/2014	69,601	29,554	17,468	22,579	40,047	1.000	40,047	55%	22,224	1.02	0.54	1,884
1998	6/30/2014	74,090	31,444	20,175	22,470	42,645	1.000	42,645	55%	23,489	1.04	0.51	2,038
1999	6/30/2014	85,195	32,795	23,617	28,783	52,400	1.000	52,400	55%	28,650	1.13	0.50	2,271
2000	6/30/2014	81,840	29,118	24,127	28,596	52,723	1.000	52,723	54%	28,619	1.03	0.48	2,161
2001	6/30/2014	83,059	28,634	25,191	29,233	54,425	1.000	54,425	54%	29,322	1.03	0.41	2,492
2002	6/30/2014	100,839	33,361	28,851	38,627	67,478	1.000	67,478	53%	36,074	1.24	0.41	3,016
2003	6/30/2014	100,190	29,342	32,105	38,743	70,848	1.000	70,848	53%	37,576	1.22	0.38	3,161
2004	6/30/2014	99,879	27,803	32,711	39,364	72,075	1.000	72,075	53%	37,918	1.18	0.34	3,425
2005	6/30/2014	86,109	22,761	29,341	34,007	63,348	1.000	63,348	52%	33,053	0.99	0.31	3,246
2006	6/30/2014	73,397	15,321	20,590	37,486	58,076	1.000	58,076	52%	30,102	0.81	0.25	3,206
2007	6/30/2014	78,218	14,684	26,526	37,009	63,535	1.000	63,535	51%	32,605	0.84	0.23	3,661
2008	6/30/2014	72,001	11,113	22,761	38,127	60,887	1.000	60,887	51%	30,964	0.77	0.20	3,768
2009	6/30/2014	66,919	8,532	24,742	33,645	58,387	1.000	58,387	50%	29,407	0.77	0.18	4,401
2010	6/30/2014	64,142	6,606	22,848	34,688	57,536	1.000	57,536	50%	28,704	0.74	0.18	4,057
2011	6/30/2014	62,716	4,695	22,194	35,827	58,021	1.000	58,021	50%	28,738	0.69	0.17	4,025
2012	6/30/2014	60,781	2,116	16,953	41,712	58,664	1.000	58,664	49%	28,798	0.65	0.16	4,018
2013	6/30/2014	61,617	1,020	17,926	42,672	60,598	1.000	60,598	48%	29,353	0.63	0.15	4,035
2014	6/30/2014	62,559	69	2,914	28,297	31,210	1.000	31,210	47%	14,794	0.61	0.15	3,965
		2,799,790	1,203,926	754,287	913,931	1,668,218		1,668,218		925,761			

Column Notes

(2) Exhibit PA-D.3, Column (12).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(8) Column (6) x Column (7).
(9) Based on Exhibit PA-D.21.1 through Exhibit PA-D.21.4 and 4.0% discount rate.
(10) Column (8) x Column (9).
(11) Column (2) divided by Exhibit PA-D.7, Column (3) / 10.
(12) Exhibit V.1, Column (9) / Exhibit PA-D.7, Column (3).
(13) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-D.2

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)

Private Employers

Summary of Unpaid Loss Prior to 1980

Injury Year Ending 12/31	(1) Evaluation as of	(2) Expected Undiscounted Annuity Factor	(3) Expected Discounted Annuity Factor	(4) Annual 12 months of Payments	(5) Undiscounted Reserves	(6) Discounted Reserves
Prior to 1956	6/30/2014	7.91	6.38	101	796	642
1956	6/30/2014	7.91	6.38	10	82	66
1957	6/30/2014	8.43	6.73	29	240	192
1958	6/30/2014	8.43	6.73	79	661	528
1959	6/30/2014	8.97	7.09	114	1,024	809
1960	6/30/2014	9.54	7.46	110	1,047	819
1961	6/30/2014	9.54	7.46	66	626	490
1962	6/30/2014	10.13	7.84	88	893	691
1963	6/30/2014	10.75	8.23	92	993	760
1964	6/30/2014	10.75	8.23	72	772	591
1965	6/30/2014	11.39	8.62	120	1,369	1,036
1966	6/30/2014	11.39	8.62	48	546	413
1967	6/30/2014	12.06	9.02	114	1,371	1,025
1968	6/30/2014	12.06	9.02	135	1,627	1,217
1969	6/30/2014	12.74	9.42	197	2,514	1,859
1970	6/30/2014	13.45	9.83	226	3,037	2,219
1971	6/30/2014	13.45	9.83	210	2,827	2,065
1972	6/30/2014	14.18	10.23	250	3,543	2,557
1973	6/30/2014	14.18	10.23	373	5,294	3,820
1974	6/30/2014	14.93	10.64	540	8,063	5,747
1975	6/30/2014	14.93	10.64	689	10,290	7,333
1976	6/30/2014	15.70	11.05	685	10,750	7,566
1977	6/30/2014	16.48	11.46	754	12,421	8,632
1978	6/30/2014	16.48	11.46	974	16,056	11,158
1979	6/30/2014	17.28	11.86	972	16,792	11,520
				7,046	103,634	73,753

Column Notes

(2) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.

(3) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.

(4) Provided by Ohio Bureau of Workers' Compensation.

(5) Column (2) x Column (4).

(6) Column (3) x Column (4).

Exhibit PA-D.3

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Persistency Method (Beneficiary)	Persistency Method (Incr Paid)	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	79,140	71,621	82,138	72,961			67,135	75,083	74,424	74,754
1981	6/30/2014	402	79,152	72,129	81,726	73,358			66,604	75,111	73,657	74,384
1982	6/30/2014	390	71,701	64,156	75,007	65,704			59,920	68,241	67,472	67,857
1983	6/30/2014	378	88,846	83,211	85,761	82,856			77,648	89,595	78,729	89,595
1984	6/30/2014	366	103,299	94,163	95,740	92,955			88,005	99,372	88,771	99,372
1985	6/30/2014	354	105,257	95,472	98,397	94,566			90,447	101,357	90,626	101,357
1986	6/30/2014	342	83,393	74,378	84,454	75,499			71,998	79,895	77,549	78,722
1987	6/30/2014	330	95,130	84,285	92,078	84,549	73,434	79,931	83,988	92,591	85,948	92,591
1988	6/30/2014	318	100,547	89,442	95,678	89,329	79,911	85,544	90,140	98,376	90,053	98,376
1989	6/30/2014	306	95,126	86,502	92,377	86,698	79,885	83,693	91,143	98,992	88,143	98,992
1990	6/30/2014	294	88,877	77,417	88,396	78,538	78,530	76,059	82,823	88,317	85,220	88,317
1991	6/30/2014	282	88,581	76,827	86,778	77,682	78,651	75,690	80,242	84,123	85,018	84,123
1992	6/30/2014	270	85,262	75,726	84,028	76,518	77,592	74,949	82,886	85,900	83,012	85,900
1993	6/30/2014	258	77,730	64,417	79,427	66,384	75,691	65,490	75,712	77,173	80,418	77,173
1994	6/30/2014	246	73,884	60,428	77,019	62,752	75,671	62,439	70,766	70,908	79,990	70,908
1995	6/30/2014	234	60,238	50,681	70,493	54,485	68,668	54,033	58,312	57,419	75,342	57,419
1996	6/30/2014	222	82,402	65,536	80,029	67,296	76,104	66,307	79,401	76,798	86,531	76,798
1997	6/30/2014	210	70,016	55,053	74,985	58,490	69,639	57,140	73,567	69,601	82,831	69,601
1998	6/30/2014	198	78,848	61,231	78,122	63,806	71,447	62,064	79,763	74,090	87,169	74,090
1999	6/30/2014	186	87,574	67,634	80,926	69,179	76,170	67,917	93,943	85,195	92,054	85,195
2000	6/30/2014	174	83,090	65,247	97,990	72,749	72,441	65,514	88,554	81,840	91,659	81,840
2001	6/30/2014	162	87,763	67,652	96,939	74,545	70,966	66,667	87,981	83,059	92,889	83,059
2002	6/30/2014	150	110,545	78,606	100,987	82,412	76,886	75,213	106,313	102,446	99,232	100,839
2003	6/30/2014	138	105,835	78,391	95,873	81,344	74,442	74,935	105,630	103,860	96,519	100,190
2004	6/30/2014	126	110,301	79,066	94,320	81,381	77,212	76,015	102,494	102,978	96,779	99,879
2005	6/30/2014	114	100,477	69,402	89,235	73,525	74,247	68,695	92,340	94,845	94,365	86,109
2006	6/30/2014	102	76,210	48,760	82,817	58,173	70,257	54,030	63,939	67,117	91,329	73,397
2007	6/30/2014	90	83,701	57,626	82,255	64,554	75,480	62,214	71,543	76,920	91,783	78,218
2008	6/30/2014	78	74,111	48,193	76,563	56,751	74,317	55,966	59,182	65,122	88,842	72,001
2009	6/30/2014	66	68,956	47,958	67,321	53,816	63,096	52,340	62,168	70,340	82,386	66,919
2010	6/30/2014	54	68,000	43,613	63,685	49,979	60,192	48,723	60,031	68,548	81,011	64,142
2011	6/30/2014	42	66,375	43,335	62,293	50,412	60,542	49,697	58,284	65,312	81,965	62,716
2012	6/30/2014	30	49,449	33,279	60,329	45,036	61,233	45,440	46,295	50,460	82,222	60,781
2013	6/30/2014	18	55,903	38,850	59,853	49,648	63,381	51,489	73,401	60,128	84,880	61,617
2014	6/30/2014	6	61,398	24,873	58,844	54,768	66,273	61,313	110,486	64,194	87,071	62,559
			2,897,121	2,295,157	2,872,863	2,442,698	2,022,359	1,819,505	2,753,082	2,805,306	2,995,891	2,799,790

Column Notes

(3) Exhibit PA-D.4, Column (5).
(4) Exhibit PA-D.4, Column (8).
(5) Exhibit PA-D.7, Column (12).
(6) Exhibit PA-D.8, Column (12).
(7) Exhibit PA-D.9, Column (12).
(8) Exhibit PA-D.10, Column (12).
(9) Exhibit PA-D.11, Column (6).
(10) Exhibit PA-D.13, Column (6).
(11) Exhibit PA-D.15, Column (8).
(12) Based on Columns (3) through (11).

Exhibit PA-D.4

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	57,107	1.386	79,140	66,375	1.079	71,621
1981	6/30/2014	402	56,125	1.410	79,152	66,541	1.084	72,129
1982	6/30/2014	390	49,912	1.437	71,701	58,768	1.092	64,156
1983	6/30/2014	378	60,645	1.465	88,846	75,962	1.095	83,211
1984	6/30/2014	366	68,934	1.499	103,299	85,788	1.098	94,163
1985	6/30/2014	354	68,646	1.533	105,257	86,768	1.100	95,472
1986	6/30/2014	342	53,080	1.571	83,393	67,390	1.104	74,378
1987	6/30/2014	330	59,017	1.612	95,130	76,360	1.104	84,285
1988	6/30/2014	318	60,720	1.656	100,547	80,938	1.105	89,442
1989	6/30/2014	306	55,815	1.704	95,126	77,902	1.110	86,502
1990	6/30/2014	294	50,539	1.759	88,877	69,027	1.122	77,417
1991	6/30/2014	282	48,687	1.819	88,581	68,345	1.124	76,827
1992	6/30/2014	270	45,187	1.887	85,262	67,051	1.129	75,726
1993	6/30/2014	258	39,631	1.961	77,730	56,865	1.133	64,417
1994	6/30/2014	246	36,117	2.046	73,884	53,259	1.135	60,428
1995	6/30/2014	234	28,139	2.141	60,238	43,987	1.152	50,681
1996	6/30/2014	222	36,656	2.248	82,402	56,375	1.163	65,536
1997	6/30/2014	210	29,554	2.369	70,016	47,022	1.171	55,053
1998	6/30/2014	198	31,444	2.508	78,848	51,620	1.186	61,231
1999	6/30/2014	186	32,795	2.670	87,574	56,412	1.199	67,634
2000	6/30/2014	174	29,118	2.854	83,090	53,245	1.225	65,247
2001	6/30/2014	162	28,634	3.065	87,763	53,826	1.257	67,652
2002	6/30/2014	150	33,361	3.314	110,545	62,212	1.264	78,606
2003	6/30/2014	138	29,342	3.607	105,835	61,447	1.276	78,391
2004	6/30/2014	126	27,803	3.967	110,301	60,515	1.307	79,066
2005	6/30/2014	114	22,761	4.414	100,477	52,102	1.332	69,402
2006	6/30/2014	102	15,321	4.974	76,210	35,910	1.358	48,760
2007	6/30/2014	90	14,684	5.700	83,701	41,210	1.398	57,626
2008	6/30/2014	78	11,113	6.669	74,111	33,874	1.423	48,193
2009	6/30/2014	66	8,532	8.082	68,956	33,274	1.441	47,958
2010	6/30/2014	54	6,606	10.294	68,000	29,454	1.481	43,613
2011	6/30/2014	42	4,695	14.138	66,375	26,888	1.612	43,335
2012	6/30/2014	30	2,116	23.364	49,449	19,069	1.745	33,279
2013	6/30/2014	18	1,020	54.820	55,903	18,946	2.051	38,850
2014	6/30/2014	6	69	891.327	61,398	2,983	8.339	24,873
			1,203,926		2,897,121	1,897,707		2,295,157

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-D.5, Page 1 and Exhibit PA-D.5, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PA-D.6, Page 1 and Exhibit PA-D.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	29	776	2,831	4,784	6,761	8,810	10,896	12,889	14,824	16,784	18,704	20,699	22,853	24,914	26,913	28,925	30,880	32,803
1981	30	813	2,971	5,062	7,169	9,246	11,383	13,437	15,389	17,418	19,571	21,715	23,807	25,885	27,885	29,812	31,601	33,442
1982	38	910	3,000	5,181	7,240	9,258	11,188	13,060	14,847	16,606	18,456	20,364	22,129	23,900	25,658	27,260	29,023	30,703
1983	20	642	3,035	5,491	7,765	9,976	12,182	14,399	16,712	19,001	21,267	23,292	25,450	27,583	29,581	31,794	33,990	35,986
1984	43	1,130	3,958	6,598	9,336	11,915	14,481	17,132	19,600	22,309	24,932	27,407	29,794	32,147	34,747	37,214	39,573	42,028
1985	55	1,303	4,051	6,683	9,418	12,179	14,965	17,783	21,031	23,697	26,567	29,200	31,802	34,385	36,888	39,330	42,642	44,960
1986	43	973	3,092	5,537	8,034	10,299	12,360	14,723	16,998	19,286	21,478	23,597	25,807	27,879	29,928	32,026	33,966	35,906
1987	29	789	3,084	5,791	8,713	11,283	13,968	16,332	18,723	21,219	23,622	26,059	28,334	30,713	33,117	35,484	37,802	40,512
1988	31	905	3,720	6,752	9,711	12,715	15,280	17,760	20,429	22,770	25,186	27,894	30,327	32,737	35,271	37,706	40,535	43,014
1989	29	794	3,139	5,621	8,380	10,684	13,068	15,426	17,837	20,342	22,782	25,101	27,419	29,738	32,079	34,649	37,044	39,345
1990	33	874	3,206	6,011	8,609	10,891	13,372	15,695	17,970	20,252	22,559	24,714	26,963	29,112	31,395	33,636	35,708	37,670
1991	25	1,143	3,537	6,312	8,750	11,201	13,898	16,115	18,413	20,649	22,756	25,038	27,229	29,631	31,828	33,901	36,027	38,013
1992	23	1,229	3,327	5,814	7,944	10,250	12,782	14,907	17,129	19,305	21,512	23,598	25,881	28,033	30,077	32,077	34,055	35,974
1993	18	1,195	2,981	5,127	7,262	9,249	11,331	13,319	15,333	17,178	19,168	21,252	23,280	25,229	27,143	29,066	31,082	32,894
1994	61	1,501	3,592	5,851	7,997	9,923	11,813	13,801	15,700	17,586	19,725	21,647	23,425	25,241	26,881	28,570	30,177	31,744
1995	48	1,076	2,651	4,393	6,123	7,652	9,163	10,689	12,299	13,966	15,582	17,440	18,895	20,343	21,699	23,022	24,280	25,651
1996	105	1,474	3,633	6,003	8,266	10,564	12,784	14,892	17,094	19,245	21,293	23,387	25,421	27,516	29,520	31,406	33,259	35,029
1997	124	1,423	3,007	4,967	6,872	8,717	10,487	12,238	14,061	16,072	17,855	19,588	21,287	22,979	24,611	26,312	27,952	29,554
1998	162	1,473	3,374	5,883	8,017	9,978	12,307	14,422	16,424	18,551	20,558	22,477	24,353	26,263	28,019	29,759	31,444	
1999	101	1,448	3,593	6,440	8,850	11,288	13,762	16,132	18,401	20,620	22,836	24,942	26,909	28,799	30,748	32,795		
2000	119	1,480	3,504	6,143	8,461	10,577	12,691	14,647	16,785	18,798	20,996	23,085	25,116	27,110	29,118			
2001	66	1,448	3,560	6,513	8,981	11,424	13,734	15,963	18,106	20,333	22,534	24,589	26,613	28,634				
2002	201	2,123	4,680	8,509	11,692	14,655	17,429	20,309	22,931	25,597	28,223	30,855	33,361					
2003	162	1,896	4,468	7,649	10,496	13,317	15,838	18,621	21,292	23,901	26,700	29,342						
2004	213	2,326	5,000	8,093	10,977	13,952	16,771	19,478	22,332	25,196	27,803							
2005	125	1,914	4,228	7,640	10,124	12,863	15,394	17,863	20,315	22,761								
2006	101	1,481	3,409	5,992	7,880	9,976	11,848	13,599	15,321									
2007	102	1,436	3,673	6,169	8,479	10,458	12,655	14,684										
2008	102	1,317	3,238	5,225	7,287	9,387	11,113											
2009	65	1,214	2,790	4,685	6,593	8,532												
2010	125	1,181	2,866	4,756	6,606													
2011	125	1,300	2,883	4,695														
2012	54	909	2,116															
2013	35	1,020																
2014	69																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	26.997	3.650	1.690	1.413	1.303	1.237	1.183	1.150	1.132	1.114	1.107	1.104	1.090	1.080	1.075	1.068	1.062	1.056
1981	27.005	3.652	1.704	1.416	1.290	1.231	1.180	1.145	1.132	1.124	1.110	1.096	1.087	1.077	1.069	1.060	1.058	1.054
1982	23.689	3.295	1.727	1.397	1.279	1.209	1.167	1.137	1.119	1.111	1.103	1.087	1.080	1.074	1.062	1.065	1.058	1.052
1983	32.854	4.729	1.809	1.414	1.285	1.221	1.182	1.161	1.137	1.119	1.095	1.093	1.084	1.072	1.075	1.069	1.059	1.058
1984	26.410	3.502	1.667	1.415	1.276	1.215	1.183	1.144	1.138	1.118	1.099	1.087	1.079	1.081	1.071	1.063	1.062	1.056
1985	23.530	3.109	1.650	1.409	1.293	1.229	1.188	1.183	1.127	1.121	1.099	1.089	1.081	1.073	1.066	1.084	1.054	1.051
1986	22.837	3.178	1.791	1.451	1.282	1.200	1.191	1.155	1.135	1.114	1.099	1.094	1.080	1.074	1.070	1.061	1.057	1.063
1987	27.217	3.908	1.878	1.505	1.295	1.238	1.169	1.146	1.133	1.113	1.103	1.087	1.084	1.078	1.071	1.065	1.072	1.060
1988	28.804	4.113	1.815	1.438	1.309	1.202	1.162	1.150	1.115	1.106	1.108	1.087	1.079	1.077	1.069	1.075	1.061	1.054
1989	27.815	3.955	1.791	1.491	1.275	1.223	1.180	1.156	1.140	1.120	1.102	1.092	1.085	1.079	1.080	1.069	1.062	1.057
1990	26.629	3.668	1.875	1.432	1.265	1.228	1.174	1.145	1.127	1.114	1.096	1.091	1.080	1.078	1.071	1.062	1.055	1.053
1991	45.891	3.096	1.784	1.386	1.280	1.241	1.160	1.143	1.121	1.102	1.100	1.087	1.088	1.074	1.065	1.063	1.055	1.050
1992	53.177	2.707	1.748	1.366	1.290	1.247	1.166	1.149	1.127	1.114	1.097	1.097	1.083	1.073	1.066	1.062	1.056	1.053
1993	66.089	2.496	1.720	1.417	1.274	1.225	1.175	1.151	1.120	1.116	1.109	1.095	1.084	1.076	1.071	1.069	1.058	1.053
1994	24.620	2.394	1.629	1.367	1.241	1.190	1.168	1.138	1.120	1.122	1.097	1.082	1.078	1.065	1.063	1.056	1.052	1.048
1995	22.415	2.463	1.657	1.394	1.250	1.197	1.167	1.151	1.136	1.116	1.119	1.083	1.077	1.067	1.061	1.055	1.056	1.050
1996	14.101	2.464	1.652	1.377	1.278	1.210	1.165	1.148	1.126	1.106	1.098	1.087	1.082	1.073	1.064	1.059	1.053	1.046
1997	11.429	2.113	1.652	1.383	1.268	1.203	1.167	1.149	1.143	1.111	1.097	1.087	1.079	1.071	1.069	1.062	1.057	
1998	9.073	2.291	1.744	1.363	1.245	1.233	1.172	1.139	1.129	1.108	1.093	1.083	1.078	1.067	1.062	1.057		
1999	14.371	2.481	1.792	1.374	1.275	1.219	1.172	1.141	1.121	1.107	1.092	1.079	1.070	1.068	1.067			
2000	12.480	2.368	1.753	1.377	1.250	1.200	1.154	1.146	1.120	1.117	1.100	1.088	1.079	1.074				
2001	21.895	2.458	1.829	1.379	1.272	1.202	1.162	1.134	1.123	1.108	1.091	1.082	1.076					
2002	10.580	2.204	1.818	1.374	1.253	1.189	1.165	1.129	1.116	1.103	1.093	1.081						
2003	11.727	2.356	1.712	1.372	1.269	1.189	1.176	1.143	1.123	1.117	1.099							
2004	10.936	2.150	1.619	1.356	1.271	1.202	1.161	1.147	1.128	1.103								
2005	15.304	2.209	1.807	1.325	1.271	1.197	1.160	1.137	1.120									
2006	14.625	2.303	1.757	1.315	1.266	1.188	1.148	1.127										
2007	14.135	2.557	1.680	1.374	1.233	1.210	1.160											
2008	12.946	2.458	1.614	1.395	1.288	1.184												
2009	18.660	2.299	1.679	1.407	1.294													
2010	9.485	2.426	1.660	1.389														
2011	10.373	2.217	1.629															
2012	16.896	2.329																
2013	29.347																	
$ Wtd Avg	16.259	2.678	1.729	1.394	1.274	1.212	1.170	1.146	1.127	1.113	1.100	1.089	1.081	1.074	1.069	1.065	1.058	1.054
Strt Average	22.481	2.836	1.729	1.396	1.274	1.212	1.170	1.146	1.127	1.113	1.100	1.089	1.081	1.074	1.068	1.064	1.058	1.054
3 Yr $ Wtd Avg	15.096	2.320	1.656	1.397	1.269	1.194	1.157	1.138	1.124	1.108	1.095	1.084	1.075	1.070	1.066	1.059	1.055	1.048
5 Yr $ Wtd Avg	13.939	2.346	1.653	1.373	1.269	1.197	1.162	1.137	1.122	1.109	1.095	1.083	1.076	1.070	1.065	1.058	1.055	1.050
Inv. Power Curve	16.375	2.538	1.704	1.435	1.306	1.232	1.185	1.153	1.129	1.111	1.097	1.086	1.077	1.070	1.064	1.058	1.054	1.050
Selected	16.259	2.346	1.653	1.373	1.274	1.212	1.170	1.146	1.127	1.113	1.100	1.089	1.081	1.074	1.069	1.065	1.058	1.054
Cumulative	891.327	54.820	23.364	14.138	10.294	8.082	6.669	5.700	4.974	4.414	3.967	3.607	3.314	3.065	2.854	2.670	2.508	2.369

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	34,631	36,495	38,199	39,957	41,591	43,121	44,879	46,368	47,712	48,995	50,292	51,549	52,786	54,015	55,085	56,117	57,107	
1981	35,253	36,972	38,657	40,310	41,925	43,952	45,455	46,801	48,150	49,412	50,621	51,772	52,861	54,023	55,105	56,125		
1982	32,291	33,894	35,426	36,910	38,551	40,046	41,299	42,496	43,652	44,779	45,870	46,926	47,956	48,952	49,912			
1983	38,078	40,073	41,961	44,031	45,968	47,730	49,507	51,236	52,859	54,472	56,052	57,638	59,167	60,645				
1984	44,377	46,727	49,307	51,844	54,028	56,124	58,281	60,304	62,239	64,071	65,803	67,420	68,934					
1985	47,249	49,952	52,295	54,362	56,322	58,253	60,192	61,975	63,726	65,391	67,054	68,646						
1986	38,163	40,103	41,817	43,392	44,892	46,340	47,706	49,138	50,518	51,802	53,080							
1987	42,924	45,008	47,022	48,933	50,757	52,554	54,268	55,883	57,447	59,017								
1988	45,330	47,486	49,630	51,638	53,601	55,470	57,226	58,993	60,720									
1989	41,589	43,773	45,913	47,950	49,919	51,935	53,869	55,815										
1990	39,680	41,640	43,548	45,419	47,180	48,866	50,539											
1991	39,900	41,834	43,688	45,438	47,143	48,687												
1992	37,871	39,785	41,636	43,441	45,187													
1993	34,623	36,309	38,044	39,631														
1994	33,272	34,668	36,117															
1995	26,937	28,139																
1996	36,656																	
1997																		
1998																		
1999																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.054	1.047	1.046	1.041	1.037	1.041	1.033	1.029	1.027	1.026	1.025	1.024	1.023	1.020	1.019	1.018		
1981	1.049	1.046	1.043	1.040	1.048	1.034	1.030	1.029	1.026	1.024	1.023	1.021	1.022	1.020	1.019			
1982	1.050	1.045	1.042	1.044	1.039	1.031	1.029	1.027	1.026	1.024	1.023	1.022	1.021	1.020				
1983	1.052	1.047	1.049	1.044	1.038	1.037	1.035	1.032	1.031	1.029	1.028	1.027	1.025					
1984	1.053	1.055	1.051	1.042	1.039	1.038	1.035	1.032	1.029	1.027	1.025	1.022						
1985	1.057	1.047	1.040	1.036	1.034	1.033	1.030	1.028	1.026	1.025	1.024							
1986	1.051	1.043	1.038	1.035	1.032	1.029	1.030	1.028	1.025	1.025								
1987	1.049	1.045	1.041	1.037	1.035	1.033	1.030	1.028	1.027									
1988	1.048	1.045	1.040	1.038	1.035	1.032	1.031	1.029										
1989	1.053	1.049	1.044	1.041	1.040	1.037	1.036											
1990	1.049	1.046	1.043	1.039	1.036	1.034												
1991	1.048	1.044	1.040	1.038	1.033													
1992	1.051	1.047	1.043	1.040														
1993	1.049	1.048	1.042															
1994	1.042	1.042																
1995	1.045																	
1996																		
1997																		
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2013																		
																		Tail
$ Wtd Avg	1.050	1.046	1.043	1.039	1.037	1.035	1.032	1.029	1.027	1.026	1.025	1.023	1.023	1.020	1.019	1.018	----	----
Strt Average	1.050	1.046	1.043	1.040	1.037	1.035	1.032	1.029	1.027	1.026	1.025	1.023	1.023	1.020	1.019	1.018	----	----
3 Yr $ Wtd Avg	1.045	1.045	1.042	1.039	1.036	1.034	1.032	1.028	1.026	1.026	1.025	1.024	1.023	1.020	----	----	----	----
5 Yr $ Wtd Avg	1.047	1.045	1.043	1.039	1.036	1.033	1.031	1.029	1.028	1.026	1.025	1.023	----	----	----	----	----	----
Inv. Power Curve	1.046	1.043	1.040	1.038	1.036	1.034	1.032	1.030	1.029	1.028	1.026	1.025	1.024	1.023	1.022	1.021	1.020	1.358
Selected	1.050	1.046	1.043	1.039	1.037	1.035	1.032	1.029	1.027	1.026	1.025	1.023	1.023	1.020	1.019	1.018	1.020	1.358
Cumulative	2.248	2.141	2.046	1.961	1.887	1.819	1.759	1.704	1.656	1.612	1.571	1.533	1.499	1.465	1.437	1.410	1.386	1.358

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		56,560
1994																	50,948	50,896
1995																40,867	40,962	41,986
1996															55,519	54,993	55,011	54,997
1997														43,169	43,391	44,815	45,450	47,022
1998													48,917	48,504	49,327	50,314	51,620	
1999												53,715	53,394	52,878	53,833	56,412		
2000											49,481	49,802	50,763	51,109	53,245			
2001										50,600	49,739	51,278	52,135	53,826				
2002									59,725	59,377	60,313	61,611	62,212					
2003								54,737	56,147	57,279	59,321	61,447						
2004							54,241	55,238	56,431	58,235	60,515							
2005						46,815	48,221	49,045	50,380	52,102								
2006					35,841	35,243	34,422	34,085	35,910									
2007				34,983	38,111	38,332	39,618	41,210										
2008			29,267	30,060	33,357	33,732	33,874											
2009		20,988	25,430	29,067	31,064	33,274												
2010	7,418	22,082	25,824	27,156	29,454													
2011	6,872	21,071	23,992	26,888														
2012	2,716	16,126	19,069															
2013	2,230	18,946																
2014	2,983																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980																		
1981																		
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1986																		
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1989																		
1990																		
1991																		
1992																		
1993																		0.986
1994																	0.999	0.997
1995																1.002	1.025	1.024
1996															0.991	1.000	1.000	1.025
1997														1.005	1.033	1.014	1.035	
1998													0.992	1.017	1.020	1.026		
1999												0.994	0.990	1.018	1.048			
2000											1.006	1.019	1.007	1.042				
2001										0.983	1.031	1.017	1.032					
2002									0.994	1.016	1.022	1.010						
2003								1.026	1.020	1.036	1.036							
2004							1.018	1.022	1.032	1.039								
2005						1.030	1.017	1.027	1.034									
2006					0.983	0.977	0.990	1.054										
2007				1.089	1.006	1.034	1.040											
2008			1.027	1.110	1.011	1.004												
2009		1.212	1.143	1.069	1.071													
2010	2.977	1.169	1.052	1.085														
2011	3.066	1.139	1.121															
2012	5.938	1.183																
2013	8.496																	
$ Wtd Avg	4.067	1.175	1.083	1.088	1.016	1.013	1.017	1.030	1.019	1.019	1.024	1.010	1.005	1.021	1.022	1.011	1.013	1.007
Strt Average	5.119	1.176	1.086	1.088	1.018	1.011	1.016	1.032	1.020	1.018	1.024	1.010	1.005	1.020	1.023	1.011	1.015	1.008
3 Yr $ Wtd Avg	4.751	1.162	1.105	1.088	1.027	1.006	1.017	1.031	1.029	1.030	1.029	1.015	1.010	1.026	1.034	1.013	1.018	1.015
5 Yr $ Wtd Avg Inv. Power Curve	4.067	1.147	1.075	1.050	1.038	1.030	1.025	1.022	1.019	1.017	1.015	1.014	1.013	1.012	1.011	1.010	1.009	1.009
Selected	4.067	1.175	1.083	1.088	1.027	1.013	1.017	1.030	1.019	1.019	1.024	1.010	1.005	1.026	1.022	1.011	1.013	1.007
Cumulative	8.339	2.051	1.745	1.612	1.481	1.441	1.423	1.398	1.358	1.332	1.307	1.276	1.264	1.257	1.225	1.199	1.186	1.171

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980													66,424	64,981	64,997	65,386	66,375	
1981												65,821	64,681	65,812	66,000	66,541		
1982											58,851	57,833	57,934	58,322	58,768			
1983										75,323	74,467	75,074	75,543	75,962				
1984									86,962	84,692	84,187	84,524	85,788					
1985								85,324	84,563	85,307	85,764	86,768						
1986							66,208	65,855	65,918	66,458	67,390							
1987						75,231	73,909	74,257	75,011	76,360								
1988					79,338	77,787	77,976	79,526	80,938									
1989				75,542	74,394	75,444	76,489	77,902										
1990			67,990	66,881	67,165	68,262	69,027											
1991		66,372	66,422	66,980	67,586	68,345												
1992	64,041	64,570	65,293	65,956	67,051													
1993	55,769	55,607	56,569	56,865														
1994	50,737	51,310	53,259															
1995	43,013	43,987																
1996	56,375																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980													0.978	1.000	1.006	1.015		
1981												0.983	1.017	1.003	1.008			
1982											0.983	1.002	1.007	1.008				
1983										0.989	1.008	1.006	1.006					
1984									0.974	0.994	1.004	1.015						
1985								0.991	1.009	1.005	1.012							
1986							0.995	1.001	1.008	1.014								
1987						0.982	1.005	1.010	1.018									
1988					0.980	1.002	1.020	1.018										
1989				0.985	1.014	1.014	1.018											
1990			0.984	1.004	1.016	1.011												
1991		1.001	1.008	1.009	1.011													
1992	1.008	1.011	1.010	1.017														
1993	0.997	1.017	1.005															
1994	1.011	1.038																
1995	1.023																	
1996																		
1997																		
1998																		
1999																		
2000																		
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2009																		
2010																		
2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.009	1.015	1.002	1.003	1.005	1.002	1.010	1.005	1.001	1.000	1.003	1.002	1.002	1.003	1.007	1.015	----	----
Strt Average	1.010	1.017	1.002	1.004	1.006	1.002	1.009	1.005	1.002	1.001	1.002	1.001	1.002	1.004	1.007	1.015	----	----
3 Yr $ Wtd Avg	1.009	1.021	1.008	1.010	1.014	1.009	1.014	1.010	1.012	1.004	1.008	1.008	1.010	1.003	----	----	----	----
5 Yr $ Wtd Avg													----	----	----	----	----	----
Inv. Power Curve	1.008	1.008	1.008	1.007	1.007	1.007	1.006	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.074
Selected	1.009	1.015	1.002	1.003	1.005	1.002	1.010	1.005	1.001	1.000	1.003	1.002	1.002	1.003	1.007	1.005	1.004	1.074
Cumulative	1.163	1.152	1.135	1.133	1.129	1.124	1.122	1.110	1.105	1.104	1.104	1.100	1.098	1.095	1.092	1.084	1.079	1.074

Exhibit PA-D.7

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -5.9%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	2.66	1.000	0.13	0.34	3.10	1.386	27.8%	25,030	82,138
1981	6/30/2014	402	30,142	2.56	1.000	0.13	0.34	2.92	1.410	29.1%	25,601	81,726
1982	6/30/2014	390	30,059	2.33	1.000	0.14	0.33	2.75	1.437	30.4%	25,095	75,007
1983	6/30/2014	378	30,607	2.92	1.000	0.15	0.44	2.59	1.465	31.7%	25,117	85,761
1984	6/30/2014	366	33,122	3.06	1.000	0.16	0.49	2.43	1.499	33.3%	26,806	95,740
1985	6/30/2014	354	35,714	2.89	1.000	0.17	0.50	2.39	1.533	34.8%	29,751	98,397
1986	6/30/2014	342	38,298	2.13	1.000	0.18	0.39	2.25	1.571	36.3%	31,374	84,454
1987	6/30/2014	330	41,065	2.29	1.000	0.19	0.44	2.12	1.612	38.0%	33,062	92,078
1988	6/30/2014	318	44,222	2.25	1.000	0.21	0.46	2.00	1.656	39.6%	34,958	95,678
1989	6/30/2014	306	47,110	2.06	1.000	0.22	0.45	1.88	1.704	41.3%	36,562	92,377
1990	6/30/2014	294	49,660	1.78	1.000	0.23	0.41	1.77	1.759	43.1%	37,857	88,396
1991	6/30/2014	282	50,857	1.70	1.000	0.25	0.42	1.66	1.819	45.0%	38,091	86,778
1992	6/30/2014	270	52,804	1.62	1.000	0.26	0.43	1.56	1.887	47.0%	38,841	84,028
1993	6/30/2014	258	55,133	1.40	1.000	0.28	0.39	1.47	1.961	49.0%	39,796	79,427
1994	6/30/2014	246	57,740	1.25	1.000	0.30	0.37	1.39	2.046	51.1%	40,902	77,019
1995	6/30/2014	234	60,950	0.97	1.000	0.32	0.30	1.30	2.141	53.3%	42,354	70,493
1996	6/30/2014	222	63,664	1.25	1.000	0.33	0.42	1.23	2.248	55.5%	43,373	80,029
1997	6/30/2014	210	68,077	1.03	1.000	0.36	0.36	1.15	2.369	57.8%	45,431	74,985
1998	6/30/2014	198	71,447	1.07	1.000	0.38	0.40	1.09	2.508	60.1%	46,678	78,122
1999	6/30/2014	186	75,245	1.15	1.000	0.40	0.46	1.02	2.670	62.6%	48,131	80,926
2000	6/30/2014	174	79,122	1.04	1.000	0.43	0.45	1.34	2.854	65.0%	68,873	97,990
2001	6/30/2014	162	80,397	1.06	1.000	0.45	0.48	1.26	3.065	67.4%	68,305	96,939
2002	6/30/2014	150	81,621	1.30	1.000	0.48	0.63	1.19	3.314	69.8%	67,626	100,987
2003	6/30/2014	138	82,433	1.27	1.000	0.51	0.65	1.12	3.607	72.3%	66,531	95,873
2004	6/30/2014	126	84,633	1.26	1.000	0.54	0.69	1.05	3.967	74.8%	66,516	94,320
2005	6/30/2014	114	86,912	1.12	1.000	0.58	0.65	0.99	4.414	77.3%	66,474	89,235
2006	6/30/2014	102	90,786	0.79	1.000	0.61	0.49	0.93	4.974	79.9%	67,496	82,817
2007	6/30/2014	90	93,585	0.86	1.000	0.65	0.56	0.88	5.700	82.5%	67,571	82,255
2008	6/30/2014	78	93,441	0.75	1.000	0.69	0.52	0.82	6.669	85.0%	65,450	76,563
2009	6/30/2014	66	86,523	0.80	1.000	0.74	0.59	0.78	8.082	87.6%	58,789	67,321
2010	6/30/2014	54	86,642	0.79	1.000	0.78	0.62	0.73	10.294	90.3%	57,079	63,685
2011	6/30/2014	42	90,268	0.73	1.000	0.83	0.61	0.69	14.138	92.9%	57,598	62,293
2012	6/30/2014	30	94,120	0.53	1.000	0.89	0.47	0.65	23.364	95.7%	58,212	60,329
2013	6/30/2014	18	98,557	0.59	1.000	0.94	0.55	0.61	54.820	98.2%	58,834	59,853
2014	6/30/2014	6	102,837	0.61	1.000	1.00	0.61	0.57	891.327	99.9%	58,775	58,844
	Total/Average		2,296,770				0.50				1,668,937	2,872,863
	Selected			Selected Pure Premium (2000-2014)			0.57					
				Selected Pure Premium (1985-1999)			0.41					
Column Notes				Selected Pure Premium (1980-1984)			0.39					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-D.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-D.18, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-D.4, Column (4).
(12) Exhibit PA-D.4, Column (3) + Column (11).

Exhibit PA-D.8

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -5.9%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	2.66	1.000	0.13	0.34	3.10	1.079	7.3%	6,586	72,961
1981	6/30/2014	402	30,142	2.56	1.000	0.13	0.34	2.92	1.084	7.7%	6,818	73,358
1982	6/30/2014	390	30,059	2.33	1.000	0.14	0.33	2.75	1.092	8.4%	6,935	65,704
1983	6/30/2014	378	30,607	2.92	1.000	0.15	0.44	2.59	1.095	8.7%	6,893	82,856
1984	6/30/2014	366	33,122	3.06	1.000	0.16	0.49	2.43	1.098	8.9%	7,167	92,955
1985	6/30/2014	354	35,714	2.89	1.000	0.17	0.50	2.39	1.100	9.1%	7,798	94,566
1986	6/30/2014	342	38,298	2.13	1.000	0.18	0.39	2.25	1.104	9.4%	8,109	75,499
1987	6/30/2014	330	41,065	2.29	1.000	0.19	0.44	2.12	1.104	9.4%	8,189	84,549
1988	6/30/2014	318	44,222	2.25	1.000	0.21	0.46	2.00	1.105	9.5%	8,391	89,329
1989	6/30/2014	306	47,110	2.06	1.000	0.22	0.45	1.88	1.110	9.9%	8,796	86,698
1990	6/30/2014	294	49,660	1.78	1.000	0.23	0.41	1.77	1.122	10.8%	9,511	78,538
1991	6/30/2014	282	50,857	1.70	1.000	0.25	0.42	1.66	1.124	11.0%	9,337	77,682
1992	6/30/2014	270	52,804	1.62	1.000	0.26	0.43	1.56	1.129	11.5%	9,467	76,518
1993	6/30/2014	258	55,133	1.40	1.000	0.28	0.39	1.47	1.133	11.7%	9,519	66,384
1994	6/30/2014	246	57,740	1.25	1.000	0.30	0.37	1.39	1.135	11.9%	9,493	62,752
1995	6/30/2014	234	60,950	0.97	1.000	0.32	0.30	1.30	1.152	13.2%	10,499	54,485
1996	6/30/2014	222	63,664	1.25	1.000	0.33	0.42	1.23	1.163	14.0%	10,921	67,296
1997	6/30/2014	210	68,077	1.03	1.000	0.36	0.36	1.15	1.171	14.6%	11,467	58,490
1998	6/30/2014	198	71,447	1.07	1.000	0.38	0.40	1.09	1.186	15.7%	12,187	63,806
1999	6/30/2014	186	75,245	1.15	1.000	0.40	0.46	1.02	1.199	16.6%	12,767	69,179
2000	6/30/2014	174	79,122	1.04	1.000	0.43	0.45	1.34	1.225	18.4%	19,505	72,749
2001	6/30/2014	162	80,397	1.06	1.000	0.45	0.48	1.26	1.257	20.4%	20,720	74,545
2002	6/30/2014	150	81,621	1.30	1.000	0.48	0.63	1.19	1.264	20.9%	20,200	82,412
2003	6/30/2014	138	82,433	1.27	1.000	0.51	0.65	1.12	1.276	21.6%	19,897	81,344
2004	6/30/2014	126	84,633	1.26	1.000	0.54	0.69	1.05	1.307	23.5%	20,867	81,381
2005	6/30/2014	114	86,912	1.12	1.000	0.58	0.65	0.99	1.332	24.9%	21,423	73,525
2006	6/30/2014	102	90,786	0.79	1.000	0.61	0.49	0.93	1.358	26.4%	22,262	58,173
2007	6/30/2014	90	93,585	0.86	1.000	0.65	0.56	0.88	1.398	28.5%	23,344	64,554
2008	6/30/2014	78	93,441	0.75	1.000	0.69	0.52	0.82	1.423	29.7%	22,877	56,751
2009	6/30/2014	66	86,523	0.80	1.000	0.74	0.59	0.78	1.441	30.6%	20,542	53,816
2010	6/30/2014	54	86,642	0.79	1.000	0.78	0.62	0.73	1.481	32.5%	20,525	49,979
2011	6/30/2014	42	90,268	0.73	1.000	0.83	0.61	0.69	1.612	38.0%	23,523	50,412
2012	6/30/2014	30	94,120	0.53	1.000	0.89	0.47	0.65	1.745	42.7%	25,967	45,036
2013	6/30/2014	18	98,557	0.59	1.000	0.94	0.55	0.61	2.051	51.2%	30,703	49,648
2014	6/30/2014	6	102,837	0.61	1.000	1.00	0.61	0.57	8.339	88.0%	51,785	54,768
	Total/Average		2,296,770				0.50				544,990	2,442,698
	Selected			Selected Pure Premium (2000-2014)			0.57					
				Selected Pure Premium (1985-1999)			0.41					
Column Notes				Selected Pure Premium (1980-1984)			0.39					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-D.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-D.18, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-D.4, Column (7).
(12) Exhibit PA-D.4, Column (6) + Column (11).

Exhibit PA-D.9

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	11.4%	1.000	1.00	11.4%	4.6%	1.612	38.0%	14,417	73,434
1988	6/30/2014	318	1,049,491	9.5%	1.000	1.00	9.5%	4.6%	1.656	39.6%	19,191	79,911
1989	6/30/2014	306	1,261,672	7.7%	1.000	1.00	7.7%	4.6%	1.704	41.3%	24,070	79,885
1990	6/30/2014	294	1,405,588	6.3%	1.000	1.00	6.3%	4.6%	1.759	43.1%	27,991	78,530
1991	6/30/2014	282	1,441,150	6.0%	1.000	1.00	6.0%	4.6%	1.819	45.0%	29,964	78,651
1992	6/30/2014	270	1,493,380	5.7%	1.000	1.00	5.7%	4.6%	1.887	47.0%	32,404	77,592
1993	6/30/2014	258	1,593,604	4.9%	1.000	1.00	4.9%	4.6%	1.961	49.0%	36,060	75,691
1994	6/30/2014	246	1,676,121	4.3%	1.000	1.00	4.3%	4.6%	2.046	51.1%	39,554	75,671
1995	6/30/2014	234	1,647,517	3.6%	1.000	1.00	3.6%	4.6%	2.141	53.3%	40,529	68,668
1996	6/30/2014	222	1,539,171	5.2%	1.000	1.00	5.2%	4.6%	2.248	55.5%	39,448	76,104
1997	6/30/2014	210	1,502,506	4.6%	1.000	1.00	4.6%	4.6%	2.369	57.8%	40,085	69,639
1998	6/30/2014	198	1,441,297	5.3%	1.000	1.00	5.3%	4.6%	2.508	60.1%	40,003	71,447
1999	6/30/2014	186	1,502,048	5.8%	1.000	1.00	5.8%	4.6%	2.670	62.6%	43,375	76,170
2000	6/30/2014	174	1,444,705	5.7%	1.000	1.00	5.7%	4.6%	2.854	65.0%	43,323	72,441
2001	6/30/2014	162	1,361,007	6.3%	1.000	1.00	6.3%	4.6%	3.065	67.4%	42,332	70,966
2002	6/30/2014	150	1,350,293	7.9%	1.000	1.00	7.9%	4.6%	3.314	69.8%	43,524	76,886
2003	6/30/2014	138	1,351,670	7.8%	1.000	1.00	7.8%	4.6%	3.607	72.3%	45,101	74,442
2004	6/30/2014	126	1,430,941	7.5%	1.000	1.00	7.5%	4.6%	3.967	74.8%	49,409	77,212
2005	6/30/2014	114	1,441,863	6.8%	1.000	1.00	6.8%	4.6%	4.414	77.3%	51,485	74,247
2006	6/30/2014	102	1,489,415	4.8%	1.000	1.00	4.8%	4.6%	4.974	79.9%	54,937	70,257
2007	6/30/2014	90	1,597,109	5.0%	1.000	1.00	5.0%	4.6%	5.700	82.5%	60,797	75,480
2008	6/30/2014	78	1,610,573	4.3%	1.000	1.00	4.3%	4.6%	6.669	85.0%	63,203	74,317
2009	6/30/2014	66	1,348,818	5.2%	1.000	1.00	5.2%	4.6%	8.082	87.6%	54,564	63,096
2010	6/30/2014	54	1,285,639	5.3%	1.000	1.00	5.3%	4.6%	10.294	90.3%	53,586	60,192
2011	6/30/2014	42	1,301,802	5.1%	1.000	1.00	5.1%	4.6%	14.138	92.9%	55,847	60,542
2012	6/30/2014	30	1,337,788	3.7%	1.000	1.00	3.7%	4.6%	23.364	95.7%	59,116	61,233
2013	6/30/2014	18	1,375,921	4.2%	1.000	1.00	4.2%	4.6%	54.820	98.2%	62,361	63,381
2014	6/30/2014	6	1,435,670	4.4%	1.000	1.00	4.4%	4.6%	891.327	99.9%	66,204	66,273
	Total/Average		39,539,419				5.7%				1,232,882	2,022,359
	Selected				Selected Loss Ratio		4.6%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-D.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-D.18, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-D.4, Column (4).
(12) Exhibit PA-D.4, Column (3) + Column (11).

Exhibit PA-D.10

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	11.4%	1.000	1.00	11.4%	4.6%	1.104	9.4%	3,571	79,931
1988	6/30/2014	318	1,049,491	9.5%	1.000	1.00	9.5%	4.6%	1.105	9.5%	4,607	85,544
1989	6/30/2014	306	1,261,672	7.7%	1.000	1.00	7.7%	4.6%	1.110	9.9%	5,791	83,693
1990	6/30/2014	294	1,405,588	6.3%	1.000	1.00	6.3%	4.6%	1.122	10.8%	7,032	76,059
1991	6/30/2014	282	1,441,150	6.0%	1.000	1.00	6.0%	4.6%	1.124	11.0%	7,345	75,690
1992	6/30/2014	270	1,493,380	5.7%	1.000	1.00	5.7%	4.6%	1.129	11.5%	7,898	74,949
1993	6/30/2014	258	1,593,604	4.9%	1.000	1.00	4.9%	4.6%	1.133	11.7%	8,625	65,490
1994	6/30/2014	246	1,676,121	4.3%	1.000	1.00	4.3%	4.6%	1.135	11.9%	9,180	62,439
1995	6/30/2014	234	1,647,517	3.6%	1.000	1.00	3.6%	4.6%	1.152	13.2%	10,046	54,033
1996	6/30/2014	222	1,539,171	5.2%	1.000	1.00	5.2%	4.6%	1.163	14.0%	9,933	66,307
1997	6/30/2014	210	1,502,506	4.6%	1.000	1.00	4.6%	4.6%	1.171	14.6%	10,118	57,140
1998	6/30/2014	198	1,441,297	5.3%	1.000	1.00	5.3%	4.6%	1.186	15.7%	10,444	62,064
1999	6/30/2014	186	1,502,048	5.8%	1.000	1.00	5.8%	4.6%	1.199	16.6%	11,506	67,917
2000	6/30/2014	174	1,444,705	5.7%	1.000	1.00	5.7%	4.6%	1.225	18.4%	12,269	65,514
2001	6/30/2014	162	1,361,007	6.3%	1.000	1.00	6.3%	4.6%	1.257	20.4%	12,841	66,667
2002	6/30/2014	150	1,350,293	7.9%	1.000	1.00	7.9%	4.6%	1.264	20.9%	13,001	75,213
2003	6/30/2014	138	1,351,670	7.8%	1.000	1.00	7.8%	4.6%	1.276	21.6%	13,488	74,935
2004	6/30/2014	126	1,430,941	7.5%	1.000	1.00	7.5%	4.6%	1.307	23.5%	15,500	76,015
2005	6/30/2014	114	1,441,863	6.8%	1.000	1.00	6.8%	4.6%	1.332	24.9%	16,593	68,695
2006	6/30/2014	102	1,489,415	4.8%	1.000	1.00	4.8%	4.6%	1.358	26.4%	18,120	54,030
2007	6/30/2014	90	1,597,109	5.0%	1.000	1.00	5.0%	4.6%	1.398	28.5%	21,004	62,214
2008	6/30/2014	78	1,610,573	4.3%	1.000	1.00	4.3%	4.6%	1.423	29.7%	22,092	55,966
2009	6/30/2014	66	1,348,818	5.2%	1.000	1.00	5.2%	4.6%	1.441	30.6%	19,066	52,340
2010	6/30/2014	54	1,285,639	5.3%	1.000	1.00	5.3%	4.6%	1.481	32.5%	19,269	48,723
2011	6/30/2014	42	1,301,802	5.1%	1.000	1.00	5.1%	4.6%	1.612	38.0%	22,808	49,697
2012	6/30/2014	30	1,337,788	3.7%	1.000	1.00	3.7%	4.6%	1.745	42.7%	26,370	45,440
2013	6/30/2014	18	1,375,921	4.2%	1.000	1.00	4.2%	4.6%	2.051	51.2%	32,544	51,489
2014	6/30/2014	6	1,435,670	4.4%	1.000	1.00	4.4%	4.6%	8.339	88.0%	58,331	61,313
	Total/Average		39,539,419				5.7%				429,391	1,819,505
	Selected				Selected Loss Ratio		4.6%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-D.3, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-D.18, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-D.4, Column (7).
(12) Exhibit PA-D.4, Column (6) + Column (11).

Exhibit PA-D.11

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Persistency Per Beneficiary Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	991	10.121	10,028	67,135
1981	6/30/2014	402	1,020	10.274	10,479	66,604
1982	6/30/2014	390	960	10.429	10,008	59,920
1983	6/30/2014	378	1,477	11.510	17,003	77,648
1984	6/30/2014	366	1,514	12.598	19,070	88,005
1985	6/30/2014	354	1,592	13.694	21,802	90,447
1986	6/30/2014	342	1,278	14.798	18,918	71,998
1987	6/30/2014	330	1,570	15.910	24,971	83,988
1988	6/30/2014	318	1,728	17.029	29,420	90,140
1989	6/30/2014	306	1,946	18.157	35,328	91,143
1990	6/30/2014	294	1,673	19.292	32,284	82,823
1991	6/30/2014	282	1,544	20.435	31,555	80,242
1992	6/30/2014	270	1,746	21.587	37,698	82,886
1993	6/30/2014	258	1,586	22.746	36,081	75,712
1994	6/30/2014	246	1,449	23.914	34,649	70,766
1995	6/30/2014	234	1,203	25.090	30,172	58,312
1996	6/30/2014	222	1,627	26.275	42,746	79,401
1997	6/30/2014	210	1,602	27.468	44,012	73,567
1998	6/30/2014	198	1,685	28.669	48,318	79,763
1999	6/30/2014	186	2,047	29.878	61,148	93,943
2000	6/30/2014	174	2,007	29.612	59,436	88,554
2001	6/30/2014	162	2,022	29.357	59,346	87,981
2002	6/30/2014	150	2,506	29.113	72,952	106,313
2003	6/30/2014	138	2,642	28.878	76,288	105,630
2004	6/30/2014	126	2,607	28.653	74,691	102,494
2005	6/30/2014	114	2,447	28.437	69,579	92,340
2006	6/30/2014	102	1,722	28.230	48,618	63,939
2007	6/30/2014	90	2,028	28.032	56,860	71,543
2008	6/30/2014	78	1,727	27.841	48,069	59,182
2009	6/30/2014	66	1,939	27.659	53,635	62,168
2010	6/30/2014	54	1,850	28.884	53,425	60,031
2011	6/30/2014	42	1,812	29.569	53,590	58,284
2012	6/30/2014	30	1,208	36.581	44,178	46,295
2013	6/30/2014	18	985	73.482	72,381	73,401
2014	6/30/2014	6	69	1,602.953	110,417	110,486
			57,807		1,549,156	2,753,082

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-D.12, Page 1 and Exhibit PA-D.12, Page 2.
(6) Column (5) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.01%	0.20%	0.54%	0.51%	0.52%	0.54%	0.55%	0.52%	0.51%	0.51%	0.50%	0.52%	0.56%	0.54%	0.52%	0.53%	0.51%	0.50%
1981	0.01%	0.20%	0.55%	0.53%	0.54%	0.53%	0.55%	0.52%	0.50%	0.52%	0.55%	0.55%	0.53%	0.53%	0.51%	0.49%	0.46%	0.47%
1982	0.01%	0.23%	0.55%	0.57%	0.54%	0.53%	0.51%	0.49%	0.47%	0.46%	0.49%	0.50%	0.46%	0.47%	0.46%	0.42%	0.46%	0.44%
1983	0.00%	0.15%	0.58%	0.60%	0.55%	0.54%	0.54%	0.54%	0.56%	0.56%	0.55%	0.49%	0.53%	0.52%	0.49%	0.54%	0.54%	0.49%
1984	0.01%	0.21%	0.55%	0.51%	0.53%	0.50%	0.50%	0.51%	0.48%	0.52%	0.51%	0.48%	0.46%	0.46%	0.50%	0.48%	0.46%	0.48%
1985	0.01%	0.21%	0.47%	0.45%	0.47%	0.47%	0.48%	0.48%	0.56%	0.46%	0.49%	0.45%	0.45%	0.44%	0.43%	0.42%	0.57%	0.40%
1986	0.01%	0.15%	0.35%	0.40%	0.41%	0.37%	0.34%	0.39%	0.37%	0.37%	0.36%	0.35%	0.36%	0.34%	0.34%	0.34%	0.32%	0.32%
1987	0.00%	0.11%	0.34%	0.41%	0.44%	0.39%	0.40%	0.35%	0.36%	0.37%	0.36%	0.37%	0.34%	0.36%	0.36%	0.36%	0.35%	0.41%
1988	0.00%	0.12%	0.38%	0.41%	0.40%	0.41%	0.35%	0.33%	0.36%	0.32%	0.33%	0.37%	0.33%	0.33%	0.34%	0.33%	0.38%	0.33%
1989	0.00%	0.10%	0.30%	0.32%	0.35%	0.29%	0.30%	0.30%	0.31%	0.32%	0.31%	0.29%	0.29%	0.29%	0.30%	0.33%	0.30%	0.29%
1990	0.00%	0.10%	0.29%	0.34%	0.32%	0.28%	0.31%	0.29%	0.28%	0.28%	0.28%	0.26%	0.28%	0.26%	0.28%	0.28%	0.25%	0.24%
1991	0.00%	0.14%	0.31%	0.36%	0.32%	0.32%	0.35%	0.29%	0.30%	0.29%	0.27%	0.30%	0.28%	0.31%	0.29%	0.27%	0.28%	0.26%
1992	0.00%	0.15%	0.27%	0.32%	0.27%	0.29%	0.32%	0.27%	0.28%	0.28%	0.28%	0.27%	0.29%	0.28%	0.26%	0.26%	0.25%	0.25%
1993	0.00%	0.15%	0.22%	0.27%	0.27%	0.25%	0.26%	0.25%	0.25%	0.23%	0.25%	0.26%	0.26%	0.25%	0.24%	0.24%	0.25%	0.23%
1994	0.01%	0.18%	0.26%	0.28%	0.27%	0.24%	0.23%	0.25%	0.24%	0.23%	0.27%	0.24%	0.22%	0.23%	0.20%	0.21%	0.20%	0.19%
1995	0.01%	0.13%	0.20%	0.22%	0.22%	0.20%	0.19%	0.20%	0.21%	0.21%	0.21%	0.24%	0.19%	0.19%	0.17%	0.17%	0.16%	0.18%
1996	0.01%	0.19%	0.29%	0.32%	0.31%	0.31%	0.30%	0.29%	0.30%	0.29%	0.28%	0.28%	0.28%	0.28%	0.27%	0.26%	0.25%	0.24%
1997	0.02%	0.18%	0.22%	0.28%	0.27%	0.26%	0.25%	0.25%	0.26%	0.28%	0.25%	0.24%	0.24%	0.24%	0.23%	0.24%	0.23%	0.22%
1998	0.02%	0.18%	0.26%	0.34%	0.29%	0.27%	0.32%	0.29%	0.27%	0.29%	0.27%	0.26%	0.26%	0.26%	0.24%	0.24%	0.23%	
1999	0.01%	0.17%	0.27%	0.36%	0.31%	0.31%	0.32%	0.30%	0.29%	0.28%	0.28%	0.27%	0.25%	0.24%	0.25%	0.26%		
2000	0.01%	0.17%	0.25%	0.32%	0.28%	0.26%	0.26%	0.24%	0.26%	0.25%	0.27%	0.25%	0.25%	0.24%	0.24%			
2001	0.01%	0.18%	0.28%	0.39%	0.33%	0.33%	0.31%	0.30%	0.29%	0.30%	0.29%	0.27%	0.27%	0.27%				
2002	0.03%	0.25%	0.33%	0.50%	0.41%	0.39%	0.36%	0.37%	0.34%	0.35%	0.34%	0.34%	0.33%					
2003	0.02%	0.23%	0.34%	0.43%	0.38%	0.38%	0.34%	0.37%	0.36%	0.35%	0.37%	0.35%						
2004	0.03%	0.30%	0.38%	0.44%	0.41%	0.42%	0.40%	0.38%	0.40%	0.40%	0.37%							
2005	0.02%	0.27%	0.35%	0.52%	0.38%	0.41%	0.38%	0.37%	0.37%	0.37%								
2006	0.02%	0.24%	0.33%	0.44%	0.32%	0.36%	0.32%	0.30%	0.29%									
2007	0.02%	0.23%	0.39%	0.44%	0.40%	0.35%	0.38%	0.35%										
2008	0.02%	0.23%	0.37%	0.38%	0.39%	0.40%	0.33%											
2009	0.02%	0.27%	0.38%	0.45%	0.45%	0.46%												
2010	0.03%	0.24%	0.38%	0.43%	0.42%													
2011	0.03%	0.26%	0.35%	0.40%														
2012	0.01%	0.19%	0.27%															
2013	0.01%	0.21%																
2014	0.01%																	

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	25.364	2.684	0.926	0.967	0.995	1.028	0.954	0.964	1.027	0.968	0.948	1.027	1.008	0.984	1.029	1.038	1.100	1.016
1982	19.824	2.406	0.973	0.939	0.981	1.030	1.034	1.014	1.105	1.190	1.127	1.066	1.146	1.098	1.066	1.086	1.016	1.049
1983	48.081	3.617	0.982	0.903	0.956	0.941	0.914	0.868	0.820	0.871	0.907	0.939	0.884	0.888	0.864	0.858	0.824	0.858
1984	18.315	2.772	1.094	1.085	1.017	1.078	1.088	1.099	1.169	1.053	0.973	1.098	1.126	1.069	1.072	1.121	1.066	1.073
1985	22.188	2.561	1.085	1.175	1.066	1.050	1.075	0.989	0.942	1.111	0.974	1.024	1.022	1.137	1.113	1.091	0.838	1.144
1986	30.630	3.089	1.299	1.169	1.156	1.286	1.430	1.437	1.226	1.312	1.256	1.284	1.223	1.263	1.246	1.650	1.250	1.234
1987	35.014	3.042	1.163	1.006	0.846	0.875	0.961	1.050	1.044	0.959	0.962	0.989	0.994	0.940	0.952	0.894	0.914	0.909
1988	26.915	2.922	1.069	1.072	0.966	0.994	1.025	1.072	1.040	1.141	1.122	0.934	1.087	1.109	1.039	1.058	1.066	1.082
1989	32.535	3.913	1.374	1.268	1.158	1.183	1.106	1.204	1.032	1.025	1.180	1.115	1.106	1.162	1.106	1.170	1.101	1.070
1990	24.075	2.879	1.099	1.016	0.916	1.079	0.981	1.072	1.137	1.105	1.038	1.111	1.065	1.125	1.163	1.104	1.147	1.181
1991	32.019	1.977	1.110	0.887	0.887	0.960	0.816	0.972	0.941	0.978	0.969	0.934	0.930	0.901	0.966	0.947	0.875	0.959
1992	49.099	2.016	1.343	0.995	1.168	1.187	0.889	1.098	1.021	0.983	1.050	1.066	1.068	1.036	1.029	1.079	1.019	0.999
1993	67.791	1.812	1.415	1.009	1.098	1.295	1.037	1.136	1.098	1.216	1.065	1.113	1.078	1.066	1.062	1.046	0.967	1.064
1994	19.523	1.255	1.037	0.956	0.937	1.093	1.064	1.024	0.983	1.067	0.985	1.068	1.108	1.066	1.186	1.207	1.141	1.116
1995	28.907	1.961	1.383	1.187	1.074	1.191	1.269	1.200	1.129	1.237	1.146	0.923	1.203	1.092	1.201	1.170	1.202	1.075
1996	9.338	1.091	0.766	0.693	0.642	0.624	0.653	0.725	0.719	0.714	0.861	0.660	0.676	0.614	0.627	0.633	0.702	0.690
1997	10.643	1.608	1.447	1.116	1.167	1.164	1.152	1.216	1.142	0.985	1.136	1.135	1.193	1.146	1.118	1.054	1.044	0.982
1998	8.215	1.242	1.059	0.780	0.888	0.927	0.772	0.885	1.032	0.861	0.887	0.909	0.926	0.878	0.995	0.968	0.976	
1999	13.941	1.513	1.254	0.803	0.872	1.024	0.917	0.905	1.005	0.970	0.928	0.955	1.040	0.996	0.956	0.883		
2000	11.897	1.650	1.473	0.957	1.101	1.224	1.174	1.215	1.087	1.153	1.004	0.986	0.974	1.024	1.068			
2001	18.748	1.334	1.138	0.715	0.781	0.788	0.771	0.874	0.856	0.899	0.865	0.900	0.897	0.904				
2002	7.073	1.128	1.186	0.662	0.788	0.801	0.825	0.764	0.872	0.848	0.804	0.789	0.828					
2003	11.566	1.434	1.449	0.973	1.012	0.957	1.111	0.916	0.971	0.979	0.915	0.923						
2004	7.752	1.157	1.131	0.875	0.930	0.806	0.938	0.938	0.869	0.929	0.963							
2005	15.751	1.393	1.246	0.788	1.116	0.960	0.997	1.077	1.089	0.993								
2006	15.634	1.484	1.565	0.851	1.283	1.069	1.167	1.239	1.257									
2007	13.244	1.410	1.126	0.738	0.885	0.923	0.777	0.828										
2008	12.017	1.686	1.191	1.065	0.879	0.959	1.076											
2009	14.997	1.342	1.012	0.873	0.883	0.715												
2010	9.754	1.578	1.190	1.067	1.109													
2011	8.494	1.445	1.203	1.028														
2012	21.875	1.854	1.503															
2013	25.469	1.269																
2014	15.034																	
Strt Average	21.521	1.955	1.197	0.955	0.985	1.007	0.999	1.029	1.023	1.022	1.003	0.998	1.027	1.024	1.043	1.056	1.014	1.029
3 Yr Avg	20.793	1.523	1.299	0.989	0.957	0.865	1.007	1.048	1.072	0.967	0.894	0.871	0.900	0.975	1.006	0.968	0.908	0.916
5 Yr Avg	16.125	1.497	1.220	0.954	1.008	0.925	0.991	1.000	1.012	0.930	0.910	0.911	0.933	0.990	0.953	0.941	1.013	0.985
P(Living)	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991
Selected	21.521	1.955	1.197	0.989	1.008	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	1.007	1.007	1.007
Cumulative	1,602.953	73.482	36.581	29.569	28.884	27.659	27.841	28.032	28.230	28.437	28.653	28.878	29.113	29.357	29.612	29.878	28.669	27.468

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.48%	0.49%	0.45%	0.46%	0.43%	0.40%	0.46%	0.39%	0.35%	0.34%	0.34%	0.33%	0.32%	0.32%	0.28%	0.27%	0.26%	
1981	0.46%	0.44%	0.43%	0.42%	0.41%	0.52%	0.38%	0.34%	0.34%	0.32%	0.31%	0.29%	0.28%	0.30%	0.28%	0.26%		
1982	0.42%	0.42%	0.40%	0.39%	0.43%	0.39%	0.33%	0.31%	0.30%	0.30%	0.29%	0.28%	0.27%	0.26%	0.25%			
1983	0.51%	0.49%	0.46%	0.50%	0.47%	0.43%	0.43%	0.42%	0.40%	0.39%	0.39%	0.39%	0.37%	0.36%				
1984	0.45%	0.45%	0.50%	0.49%	0.42%	0.41%	0.42%	0.39%	0.37%	0.35%	0.34%	0.31%	0.29%					
1985	0.39%	0.46%	0.40%	0.35%	0.34%	0.33%	0.33%	0.31%	0.30%	0.29%	0.28%	0.27%						
1986	0.37%	0.32%	0.28%	0.26%	0.25%	0.24%	0.22%	0.23%	0.23%	0.21%	0.21%							
1987	0.36%	0.31%	0.30%	0.29%	0.27%	0.27%	0.26%	0.24%	0.23%	0.24%								
1988	0.31%	0.29%	0.29%	0.27%	0.26%	0.25%	0.24%	0.24%	0.23%									
1989	0.28%	0.28%	0.27%	0.26%	0.25%	0.26%	0.25%	0.25%										
1990	0.25%	0.24%	0.23%	0.23%	0.22%	0.21%	0.21%											
1991	0.24%	0.25%	0.24%	0.23%	0.22%	0.20%												
1992	0.24%	0.24%	0.24%	0.23%	0.22%													
1993	0.22%	0.21%	0.22%	0.20%														
1994	0.19%	0.17%	0.18%															
1995	0.17%	0.16%																
1996	0.22%																	
1997																		
1998																		
1999																		
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2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	1.053	1.014	1.067	1.011	0.969	0.888	1.014	1.021	0.972	1.051	1.065	1.099	1.154	0.942	0.975	0.994		
1982	1.052	1.023	1.049	1.058	1.201	0.978	1.044	1.097	1.062	1.043	1.026	1.003	1.097	1.057	1.034			
1983	0.825	0.827	0.847	0.854	0.831	0.767	0.725	0.721	0.748	0.728	0.720	0.700	0.702	0.700				
1984	1.070	1.012	1.011	0.962	1.016	1.068	1.010	1.011	1.050	1.086	1.154	1.191	1.229					
1985	1.161	1.078	1.224	1.194	1.208	1.262	1.179	1.226	1.182	1.176	1.099	1.074						
1986	1.252	1.263	1.262	1.301	1.346	1.400	1.365	1.280	1.261	1.355	1.302							
1987	0.878	0.897	0.854	0.857	0.866	0.830	0.911	0.932	0.896	0.889								
1988	1.001	1.039	0.991	1.010	1.018	1.020	1.023	0.984	1.010									
1989	1.021	1.044	0.997	1.024	1.009	0.926	0.971	0.944										
1990	1.122	1.128	1.103	1.087	1.182	1.185	1.201											
1991	0.984	0.935	0.956	0.954	0.937	1.027												
1992	1.034	0.983	0.960	0.959	0.897													
1993	1.125	1.116	1.057	1.119														
1994	1.115	1.258	1.107															
1995	1.046	1.162																
1996	0.702																	
1997																		
1998																		
1999																		
2000																		
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2007																		
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2010																		
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2012																		
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2014																		
Strt Average	1.028	1.052	1.035	1.030	1.040	1.032	1.044	1.024	1.023	1.047	1.061	1.013	1.045	0.900	1.004	0.994	----	----
3 Yr Avg	0.954	1.179	1.041	1.011	1.005	1.046	1.065	0.954	1.056	1.140	1.185	0.988	1.009	0.900	----	----	----	----
5 Yr Avg	1.005	1.091	1.037	1.029	1.009	0.998	1.094	1.073	1.080	1.047	1.060	1.013	----	----	----	----	----	----
P(Living)	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.970
Selected	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	0.925	0.924	0.923	0.922
Cumulative	26.275	25.090	23.914	22.746	21.587	20.435	19.292	18.157	17.029	15.910	14.798	13.694	12.598	11.510	10.429	10.274	10.121	9.968

438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
0.921	0.919	0.918	0.917	0.916	0.915	0.914	0.913	0.912	0.910	0.909	0.907	0.906	0.904	0.902	0.900	0.898	0.895
654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
0.893	0.890	0.887	0.884	0.881	0.877	0.873	0.869	0.865	0.860	0.855	0.849	0.843	0.837	0.830	0.823	0.816	0.808
870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
0.799	0.790	0.780	0.770	0.759	0.748	0.736	0.723	0.710	0.696	0.682	0.667	0.652	0.636	0.619	0.601	0.581	0.556
1086 1098	**1098 1110**	**1110 1122**															
0.522	0.467	0.354															

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	991	18.142	17,976	75,083
1981	6/30/2014	402	1,020	18.616	18,986	75,111
1982	6/30/2014	390	960	19.100	18,329	68,241
1983	6/30/2014	378	1,477	19.597	28,950	89,595
1984	6/30/2014	366	1,514	20.107	30,438	99,372
1985	6/30/2014	354	1,592	20.547	32,712	101,357
1986	6/30/2014	342	1,278	20.975	26,815	79,895
1987	6/30/2014	330	1,570	21.391	33,574	92,591
1988	6/30/2014	318	1,728	21.796	37,656	98,376
1989	6/30/2014	306	1,946	22.191	43,177	98,992
1990	6/30/2014	294	1,673	22.575	37,778	88,317
1991	6/30/2014	282	1,544	22.949	35,436	84,123
1992	6/30/2014	270	1,746	23.313	40,713	85,900
1993	6/30/2014	258	1,586	23.667	37,542	77,173
1994	6/30/2014	246	1,449	24.012	34,791	70,908
1995	6/30/2014	234	1,203	24.348	29,279	57,419
1996	6/30/2014	222	1,627	24.675	40,143	76,798
1997	6/30/2014	210	1,602	24.993	40,047	69,601
1998	6/30/2014	198	1,685	25.303	42,645	74,090
1999	6/30/2014	186	2,047	25.604	52,400	85,195
2000	6/30/2014	174	2,007	26.268	52,723	81,840
2001	6/30/2014	162	2,022	26.923	54,425	83,059
2002	6/30/2014	150	2,506	27.569	69,084	102,446
2003	6/30/2014	138	2,642	28.208	74,518	103,860
2004	6/30/2014	126	2,607	28.838	75,175	102,978
2005	6/30/2014	114	2,447	29.461	72,084	94,845
2006	6/30/2014	102	1,722	30.075	51,796	67,117
2007	6/30/2014	90	2,028	30.682	62,236	76,920
2008	6/30/2014	78	1,727	31.281	54,009	65,122
2009	6/30/2014	66	1,939	31.873	61,808	70,340
2010	6/30/2014	54	1,850	33.489	61,942	68,548
2011	6/30/2014	42	1,812	33.446	60,617	65,312
2012	6/30/2014	30	1,208	40.030	48,343	50,460
2013	6/30/2014	18	985	60.007	59,108	60,128
2014	6/30/2014	6	69	930.919	64,125	64,194
			57,807		1,601,380	2,805,306

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PA-D.14, Page 1 and Exhibit PA-D.14, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	29	747	2,055	1,953	1,977	2,049	2,086	1,993	1,935	1,961	1,920	1,995	2,153	2,061	1,999	2,012	1,955	1,923
1981	30	783	2,157	2,091	2,107	2,077	2,138	2,053	1,952	2,029	2,153	2,144	2,091	2,079	2,000	1,927	1,789	1,841
1982	38	872	2,089	2,181	2,059	2,018	1,931	1,872	1,787	1,760	1,850	1,908	1,765	1,772	1,758	1,602	1,763	1,679
1983	20	622	2,394	2,456	2,273	2,211	2,207	2,217	2,313	2,289	2,266	2,025	2,158	2,133	1,998	2,213	2,196	1,996
1984	43	1,088	2,828	2,639	2,739	2,579	2,565	2,652	2,468	2,709	2,622	2,475	2,387	2,353	2,600	2,467	2,359	2,455
1985	55	1,248	2,748	2,633	2,734	2,761	2,786	2,818	3,248	2,667	2,870	2,633	2,602	2,583	2,503	2,442	3,311	2,319
1986	43	930	2,119	2,446	2,497	2,265	2,061	2,363	2,275	2,288	2,192	2,119	2,210	2,072	2,049	2,099	1,940	1,940
1987	29	760	2,294	2,707	2,922	2,571	2,685	2,364	2,391	2,496	2,403	2,438	2,275	2,379	2,404	2,367	2,317	2,711
1988	31	873	2,816	3,031	2,959	3,004	2,565	2,481	2,669	2,341	2,416	2,708	2,433	2,410	2,534	2,435	2,829	2,479
1989	29	765	2,345	2,482	2,759	2,305	2,384	2,358	2,411	2,505	2,440	2,319	2,318	2,319	2,341	2,571	2,395	2,301
1990	33	841	2,332	2,805	2,598	2,282	2,482	2,322	2,276	2,281	2,308	2,155	2,249	2,149	2,283	2,241	2,072	1,962
1991	25	1,118	2,395	2,775	2,438	2,451	2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	1,986
1992	23	1,206	2,098	2,488	2,130	2,306	2,532	2,124	2,223	2,176	2,207	2,086	2,282	2,153	2,044	2,000	1,978	1,919
1993	18	1,177	1,787	2,146	2,136	1,987	2,082	1,988	2,014	1,844	1,990	2,084	2,029	1,949	1,914	1,923	2,016	1,812
1994	61	1,440	2,092	2,259	2,145	1,927	1,889	1,989	1,899	1,886	2,139	1,921	1,778	1,816	1,640	1,689	1,606	1,567
1995	48	1,028	1,575	1,742	1,730	1,529	1,511	1,526	1,610	1,667	1,616	1,858	1,455	1,448	1,356	1,324	1,257	1,371
1996	105	1,370	2,158	2,370	2,263	2,299	2,220	2,108	2,201	2,151	2,048	2,094	2,033	2,095	2,004	1,886	1,853	1,770
1997	124	1,298	1,584	1,960	1,905	1,844	1,770	1,751	1,823	2,012	1,783	1,733	1,699	1,692	1,632	1,701	1,640	1,602
1998	162	1,310	1,901	2,509	2,134	1,962	2,329	2,115	2,002	2,127	2,008	1,918	1,876	1,909	1,757	1,740	1,685	
1999	101	1,347	2,145	2,847	2,411	2,438	2,474	2,370	2,269	2,219	2,215	2,106	1,967	1,889	1,950	2,047		
2000	119	1,361	2,024	2,639	2,318	2,116	2,114	1,957	2,138	2,013	2,198	2,089	2,031	1,994	2,007			
2001	66	1,382	2,112	2,952	2,469	2,442	2,310	2,229	2,143	2,227	2,201	2,055	2,024	2,022				
2002	201	1,922	2,557	3,829	3,183	2,963	2,774	2,880	2,621	2,667	2,626	2,632	2,506					
2003	162	1,734	2,572	3,181	2,847	2,821	2,521	2,783	2,671	2,609	2,799	2,642						
2004	213	2,113	2,674	3,093	2,884	2,975	2,820	2,707	2,854	2,865	2,607							
2005	125	1,789	2,314	3,412	2,484	2,739	2,532	2,469	2,452	2,447								
2006	101	1,379	1,929	2,582	1,889	2,095	1,872	1,751	1,722									
2007	102	1,335	2,237	2,496	2,310	1,979	2,197	2,028										
2008	102	1,215	1,921	1,988	2,062	2,100	1,727											
2009	65	1,149	1,576	1,896	1,908	1,939												
2010	125	1,057	1,684	1,890	1,850													
2011	125	1,175	1,583	1,812														
2012	54	855	1,208															
2013	35	985																
2014	69																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	25.997	2.752	0.950	1.012	1.036	1.018	0.955	0.971	1.013	0.979	1.039	1.079	0.957	0.970	1.006	0.972	0.983	0.951
1981	26.005	2.754	0.970	1.007	0.986	1.029	0.961	0.951	1.040	1.061	0.996	0.975	0.994	0.962	0.964	0.928	1.029	0.983
1982	22.689	2.396	1.044	0.944	0.980	0.957	0.969	0.955	0.985	1.051	1.031	0.925	1.004	0.992	0.911	1.101	0.952	0.946
1983	31.854	3.846	1.026	0.926	0.973	0.998	1.005	1.043	0.990	0.990	0.894	1.066	0.988	0.936	1.108	0.992	0.909	1.048
1984	25.410	2.600	0.933	1.038	0.942	0.995	1.034	0.931	1.098	0.968	0.944	0.964	0.986	1.105	0.949	0.956	1.041	0.957
1985	22.530	2.202	0.958	1.039	1.010	1.009	1.012	1.153	0.821	1.076	0.917	0.988	0.993	0.969	0.976	1.356	0.700	0.987
1986	21.837	2.278	1.154	1.021	0.907	0.910	1.147	0.963	1.005	0.958	0.967	1.043	0.938	0.989	1.024	0.924	1.000	1.164
1987	26.217	3.019	1.180	1.079	0.880	1.044	0.881	1.012	1.044	0.963	1.015	0.933	1.045	1.011	0.984	0.979	1.170	0.890
1988	27.804	3.225	1.076	0.976	1.015	0.854	0.967	1.076	0.877	1.032	1.121	0.898	0.991	1.051	0.961	1.162	0.876	0.935
1989	26.815	3.065	1.058	1.112	0.835	1.034	0.989	1.023	1.039	0.974	0.950	0.999	1.001	1.009	1.098	0.932	0.961	0.975
1990	25.629	2.772	1.203	0.926	0.878	1.088	0.936	0.980	1.003	1.011	0.934	1.044	0.955	1.063	0.981	0.925	0.947	1.025
1991	44.891	2.143	1.159	0.879	1.005	1.100	0.822	1.036	0.973	0.943	1.083	0.960	1.096	0.915	0.943	1.025	0.934	0.951
1992	52.177	1.740	1.186	0.856	1.083	1.098	0.839	1.046	0.979	1.014	0.945	1.094	0.943	0.950	0.978	0.989	0.970	0.989
1993	65.089	1.519	1.201	0.995	0.930	1.048	0.955	1.013	0.916	1.079	1.047	0.974	0.961	0.982	1.005	1.048	0.899	0.954
1994	23.620	1.453	1.080	0.950	0.898	0.981	1.053	0.955	0.993	1.134	0.898	0.926	1.021	0.903	1.030	0.951	0.975	0.975
1995	21.415	1.531	1.106	0.993	0.884	0.988	1.010	1.056	1.035	0.970	1.149	0.783	0.995	0.936	0.977	0.950	1.091	0.938
1996	13.101	1.576	1.098	0.955	1.016	0.966	0.949	1.044	0.977	0.952	1.022	0.971	1.030	0.957	0.941	0.983	0.955	0.919
1997	10.429	1.220	1.238	0.972	0.968	0.960	0.989	1.041	1.104	0.886	0.972	0.980	0.996	0.965	1.042	0.964	0.977	
1998	8.073	1.451	1.320	0.850	0.919	1.187	0.908	0.947	1.062	0.944	0.956	0.978	1.018	0.920	0.990	0.969		
1999	13.371	1.592	1.327	0.847	1.011	1.015	0.958	0.957	0.978	0.998	0.951	0.934	0.960	1.032	1.050			
2000	11.480	1.487	1.304	0.878	0.913	0.999	0.926	1.093	0.941	1.092	0.951	0.972	0.982	1.007				
2001	20.895	1.528	1.398	0.836	0.989	0.946	0.965	0.961	1.039	0.989	0.934	0.985	0.999					
2002	9.580	1.330	1.498	0.831	0.931	0.937	1.038	0.910	1.017	0.985	1.003	0.952						
2003	10.727	1.483	1.237	0.895	0.991	0.894	1.104	0.960	0.977	1.073	0.944							
2004	9.936	1.265	1.157	0.933	1.031	0.948	0.960	1.054	1.004	0.910								
2005	14.304	1.293	1.474	0.728	1.103	0.924	0.975	0.993	0.998									
2006	13.625	1.398	1.339	0.731	1.109	0.894	0.935	0.984										
2007	13.135	1.676	1.116	0.925	0.857	1.110	0.923											
2008	11.946	1.580	1.035	1.037	1.018	0.822												
2009	17.660	1.372	1.203	1.006	1.017													
2010	8.485	1.594	1.122	0.978														
2011	9.373	1.347	1.145															
2012	15.896	1.413																
2013	28.347																	
$ Wtd Avg	15.259	1.789	1.162	0.932	0.969	0.988	0.968	1.003	0.992	0.999	0.982	0.975	0.993	0.984	0.995	1.010	0.953	0.974
Strt Average	21.481	1.936	1.165	0.941	0.971	0.991	0.970	1.004	0.996	1.001	0.986	0.975	0.993	0.982	0.996	1.006	0.965	0.976
3 Yr $ Wtd Avg	14.096	1.450	1.156	1.008	0.958	0.939	0.947	1.015	0.993	0.987	0.961	0.968	0.981	0.986	1.028	0.972	0.998	0.943
5 Yr $ Wtd Avg	12.939	1.463	1.120	0.923	1.019	0.938	0.983	0.979	1.006	1.004	0.957	0.963	0.991	0.976	1.000	0.964	0.970	0.956
P(Living)	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991
Selected	15.259	1.463	1.162	0.970	1.019	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.973	0.973	0.973
Cumulative	930.919	60.007	40.030	33.446	33.489	31.873	31.281	30.682	30.075	29.461	28.838	28.208	27.569	26.923	26.268	25.604	25.303	24.993

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1,828	1,864	1,704	1,758	1,633	1,530	1,758	1,490	1,344	1,282	1,297	1,258	1,237	1,229	1,070	1,032	991	
1981	1,811	1,719	1,685	1,653	1,615	2,027	1,503	1,346	1,349	1,262	1,209	1,151	1,089	1,162	1,083	1,020		
1982	1,589	1,602	1,533	1,484	1,641	1,494	1,253	1,196	1,156	1,127	1,091	1,056	1,030	996	960			
1983	2,092	1,995	1,888	2,069	1,938	1,761	1,778	1,728	1,623	1,613	1,580	1,586	1,529	1,477				
1984	2,349	2,351	2,579	2,537	2,184	2,096	2,156	2,024	1,935	1,832	1,732	1,618	1,514					
1985	2,288	2,703	2,343	2,067	1,960	1,931	1,938	1,783	1,751	1,664	1,663	1,592						
1986	2,257	1,940	1,714	1,575	1,501	1,448	1,366	1,431	1,380	1,284	1,278							
1987	2,412	2,084	2,014	1,911	1,824	1,797	1,714	1,616	1,564	1,570								
1988	2,316	2,156	2,145	2,008	1,962	1,869	1,756	1,767	1,728									
1989	2,244	2,184	2,140	2,037	1,969	2,016	1,935	1,946										
1990	2,010	1,960	1,908	1,871	1,762	1,686	1,673											
1991	1,888	1,934	1,854	1,750	1,705	1,544												
1992	1,897	1,914	1,851	1,805	1,746													
1993	1,729	1,686	1,736	1,586														
1994	1,528	1,396	1,449															
1995	1,286	1,203																
1996	1,627																	
1997																		
1998																		
1999																		
2000																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.019	0.914	1.032	0.929	0.937	1.149	0.847	0.902	0.954	1.011	0.970	0.983	0.994	0.871	0.964	0.960		
1981	0.949	0.980	0.981	0.977	1.255	0.742	0.896	1.002	0.936	0.957	0.952	0.947	1.066	0.932	0.942			
1982	1.008	0.957	0.968	1.106	0.910	0.839	0.954	0.966	0.975	0.968	0.968	0.975	0.967	0.963				
1983	0.954	0.946	1.096	0.936	0.909	1.009	0.972	0.939	0.994	0.979	1.004	0.964	0.966					
1984	1.001	1.097	0.984	0.861	0.960	1.029	0.938	0.956	0.946	0.946	0.934	0.936						
1985	1.181	0.867	0.882	0.948	0.985	1.004	0.920	0.982	0.950	0.999	0.957							
1986	0.859	0.883	0.919	0.953	0.965	0.944	1.047	0.965	0.930	0.996								
1987	0.864	0.966	0.949	0.955	0.985	0.954	0.943	0.968	1.004									
1988	0.931	0.995	0.936	0.978	0.953	0.939	1.006	0.978										
1989	0.973	0.980	0.952	0.966	1.024	0.960	1.006											
1990	0.975	0.974	0.980	0.942	0.957	0.993												
1991	1.024	0.959	0.944	0.974	0.906													
1992	1.009	0.967	0.975	0.968														
1993	0.975	1.030	0.914															
1994	0.913	1.038																
1995	0.935																	
1996																		
1997																		
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2012																		
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																		Tail
$ Wtd Avg	0.973	0.968	0.964	0.956	0.977	0.958	0.951	0.962	0.961	0.979	0.964	0.960	0.996	0.919	0.953	0.960	----	----
Strt Average	0.973	0.970	0.965	0.961	0.979	0.960	0.953	0.962	0.961	0.979	0.964	0.961	0.998	0.922	0.953	0.960	----	----
3 Yr $ Wtd Avg	0.943	1.008	0.945	0.961	0.965	0.963	0.986	0.971	0.962	0.978	0.964	0.956	0.996	0.919	----	----	----	----
5 Yr $ Wtd Avg	0.976	0.990	0.954	0.966	0.966	0.958	0.981	0.970	0.965	0.977	0.963	0.960	----	----	----	----	----	----
P(Living)	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.970
Selected	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.976	0.975	0.974	0.972	0.971	0.970
Cumulative	24.675	24.348	24.012	23.667	23.313	22.949	22.575	22.191	21.796	21.391	20.975	20.547	20.107	19.597	19.100	18.616	18.142	17.678
	438	**450**	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**
	450	**462**	**474**	**486**	**498**	**510**	**522**	**534**	**546**	**558**	**570**	**582**	**594**	**606**	**618**	**630**	**642**	**654**
	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.955	0.953	0.951	0.949	0.947	0.945	0.943
	654	**666**	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**
	666	**678**	**690**	**702**	**714**	**726**	**738**	**750**	**762**	**774**	**786**	**798**	**810**	**822**	**834**	**846**	**858**	**870**
	0.940	0.937	0.934	0.931	0.927	0.923	0.919	0.915	0.910	0.905	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.850
	870	**882**	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**
	882	**894**	**906**	**918**	**930**	**942**	**954**	**966**	**978**	**990**	**1002**	**1014**	**1026**	**1038**	**1050**	**1062**	**1074**	**1086**
	0.841	0.832	0.821	0.811	0.799	0.787	0.775	0.761	0.747	0.733	0.718	0.702	0.686	0.669	0.651	0.633	0.612	0.586
	1086	**1098**	**1110**															
	1098	**1110**	**1122**															
	0.549	0.491	0.373															

Exhibit PA-D.15

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Estimated # of Employees (000's)	Composite Factor	Cumulative Persistency Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	189	1,944	1,944	8.906	17,317	74,424
1981	6/30/2014	402	203	1,863	1,863	9.409	17,532	73,657
1982	6/30/2014	390	217	1,767	1,767	9.940	17,560	67,472
1983	6/30/2014	378	229	1,723	1,723	10.498	18,084	78,729
1984	6/30/2014	366	240	1,776	1,776	11.167	19,837	88,771
1985	6/30/2014	354	250	1,851	1,851	11.876	21,980	90,626
1986	6/30/2014	342	257	1,937	1,937	12.635	24,469	77,549
1987	6/30/2014	330	265	2,009	2,009	13.404	26,932	85,948
1988	6/30/2014	318	276	2,067	2,067	14.190	29,333	90,053
1989	6/30/2014	306	283	2,154	2,154	15.009	32,328	88,143
1990	6/30/2014	294	295	2,186	2,186	15.866	34,681	85,220
1991	6/30/2014	282	304	2,168	2,168	16.756	36,331	85,018
1992	6/30/2014	270	318	2,141	2,141	17.667	37,824	83,012
1993	6/30/2014	258	326	2,194	2,194	18.590	40,787	80,418
1994	6/30/2014	246	336	2,245	2,245	19.539	43,873	79,990
1995	6/30/2014	234	345	2,303	2,303	20.500	47,203	75,342
1996	6/30/2014	222	358	2,324	2,324	21.464	49,876	86,531
1997	6/30/2014	210	371	2,375	2,375	22.435	53,277	82,831
1998	6/30/2014	198	387	2,380	2,380	23.413	55,725	87,169
1999	6/30/2014	186	402	2,426	2,426	24.425	59,259	92,054
2000	6/30/2014	174	417	2,461	2,461	25.416	62,541	91,659
2001	6/30/2014	162	432	2,434	2,434	26.404	64,255	92,889
2002	6/30/2014	150	442	2,404	2,404	27.399	65,871	99,232
2003	6/30/2014	138	453	2,365	2,365	28.403	67,178	96,519
2004	6/30/2014	126	468	2,343	2,343	29.436	68,976	96,779
2005	6/30/2014	114	480	2,348	2,348	30.490	71,603	94,365
2006	6/30/2014	102	492	2,410	2,410	31.544	76,008	91,329
2007	6/30/2014	90	514	2,365	2,365	32.594	77,099	91,783
2008	6/30/2014	78	527	2,311	2,311	33.633	77,728	88,842
2009	6/30/2014	66	531	2,136	2,136	34.580	73,854	82,386
2010	6/30/2014	54	541	2,095	2,095	35.518	74,405	81,011
2011	6/30/2014	42	552	2,123	2,123	36.403	77,270	81,965
2012	6/30/2014	30	570	2,147	2,147	37.315	80,106	82,222
2013	6/30/2014	18	585	2,204	2,204	38.051	83,860	84,880
2014	6/30/2014	6	595	2,254	2,254	38.591	87,002	87,071
				76,233			1,791,965	2,995,891

Column Notes

(3) Exhibit PA-D.17, Column (6).
(4) Exhibit V.3, Column (6).
(5) Column (4).
(6) Exhibit PA-D.16, Page 1 and Exhibit PA-D.16, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Indexed Paid Losses (# of Weeks per 1,000 Employees)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.015	0.384	1.057	1.004	1.017	1.054	1.073	1.025	0.995	1.008	0.987	1.026	1.107	1.060	1.028	1.035	1.005	0.989
1981	0.016	0.420	1.158	1.122	1.131	1.115	1.147	1.102	1.048	1.089	1.155	1.151	1.122	1.116	1.073	1.034	0.960	0.988
1982	0.022	0.494	1.183	1.235	1.166	1.142	1.093	1.059	1.011	0.996	1.047	1.080	0.999	1.003	0.995	0.907	0.998	0.950
1983	0.011	0.361	1.389	1.426	1.320	1.284	1.281	1.287	1.343	1.329	1.315	1.175	1.253	1.238	1.160	1.285	1.275	1.159
1984	0.024	0.612	1.592	1.486	1.542	1.452	1.444	1.493	1.389	1.525	1.476	1.393	1.344	1.325	1.464	1.389	1.328	1.382
1985	0.030	0.674	1.484	1.422	1.477	1.492	1.505	1.523	1.755	1.441	1.550	1.422	1.406	1.396	1.352	1.319	1.789	1.253
1986	0.022	0.480	1.094	1.263	1.289	1.169	1.064	1.220	1.175	1.181	1.132	1.094	1.141	1.070	1.058	1.084	1.002	1.002
1987	0.014	0.378	1.142	1.347	1.454	1.279	1.336	1.177	1.190	1.242	1.196	1.213	1.132	1.184	1.197	1.178	1.153	1.349
1988	0.015	0.422	1.362	1.466	1.431	1.453	1.241	1.200	1.291	1.133	1.169	1.310	1.177	1.166	1.226	1.178	1.369	1.199
1989	0.013	0.355	1.089	1.152	1.281	1.070	1.107	1.095	1.119	1.163	1.133	1.077	1.076	1.077	1.087	1.193	1.112	1.068
1990	0.015	0.385	1.067	1.283	1.188	1.044	1.135	1.062	1.041	1.044	1.056	0.986	1.029	0.983	1.045	1.025	0.948	0.898
1991	0.011	0.515	1.104	1.280	1.124	1.130	1.244	1.023	1.060	1.031	0.972	1.053	1.010	1.108	1.013	0.956	0.980	0.916
1992	0.011	0.563	0.980	1.162	0.995	1.077	1.182	0.992	1.038	1.016	1.031	0.974	1.066	1.005	0.955	0.934	0.924	0.896
1993	0.008	0.536	0.814	0.978	0.973	0.906	0.949	0.906	0.918	0.841	0.907	0.950	0.925	0.888	0.872	0.877	0.919	0.826
1994	0.027	0.641	0.932	1.006	0.955	0.858	0.841	0.886	0.846	0.840	0.953	0.856	0.792	0.809	0.730	0.752	0.715	0.698
1995	0.021	0.447	0.684	0.757	0.751	0.664	0.656	0.663	0.699	0.724	0.702	0.807	0.632	0.629	0.589	0.575	0.546	0.595
1996	0.045	0.590	0.929	1.020	0.974	0.989	0.955	0.907	0.947	0.926	0.881	0.901	0.875	0.902	0.863	0.812	0.798	0.762
1997	0.052	0.547	0.667	0.826	0.802	0.777	0.745	0.737	0.768	0.847	0.751	0.730	0.715	0.712	0.687	0.716	0.691	0.675
1998	0.068	0.551	0.799	1.054	0.896	0.824	0.978	0.889	0.841	0.894	0.843	0.806	0.788	0.802	0.738	0.731	0.708	
1999	0.042	0.555	0.884	1.173	0.994	1.005	1.020	0.977	0.935	0.915	0.913	0.868	0.811	0.779	0.804	0.844		
2000	0.048	0.553	0.823	1.072	0.942	0.860	0.859	0.795	0.869	0.818	0.893	0.849	0.825	0.810	0.816			
2001	0.027	0.568	0.868	1.213	1.014	1.004	0.949	0.916	0.881	0.915	0.905	0.845	0.832	0.831				
2002	0.083	0.800	1.063	1.593	1.324	1.232	1.154	1.198	1.090	1.109	1.092	1.095	1.042					
2003	0.068	0.733	1.087	1.345	1.204	1.193	1.066	1.177	1.129	1.103	1.183	1.117						
2004	0.091	0.902	1.141	1.320	1.231	1.269	1.203	1.155	1.218	1.223	1.112							
2005	0.053	0.762	0.985	1.453	1.058	1.166	1.078	1.051	1.044	1.042								
2006	0.042	0.572	0.800	1.072	0.784	0.870	0.777	0.727	0.715									
2007	0.043	0.564	0.946	1.055	0.977	0.837	0.929	0.858										
2008	0.044	0.526	0.831	0.860	0.892	0.908	0.747											
2009	0.030	0.538	0.738	0.888	0.893	0.908												
2010	0.059	0.504	0.804	0.902	0.883													
2011	0.059	0.553	0.746	0.854														
2012	0.025	0.398	0.563															
2013	0.016	0.447																
2014	0.031																	
Strt Average	0.034	0.539	0.994	1.159	1.096	1.068	1.061	1.039	1.050	1.054	1.054	1.032	1.004	0.995	0.988	0.991	1.012	0.978
3 Yr Avg	0.024	0.466	0.704	0.881	0.889	0.884	0.818	0.878	0.992	1.122	1.129	1.019	0.900	0.807	0.786	0.764	0.732	0.677
5 Yr Avg	0.038	0.488	0.736	0.912	0.886	0.938	0.947	0.993	1.039	1.078	1.037	0.955	0.860	0.787	0.781	0.735	0.692	0.711
Selected	0.034	0.539	0.736	0.912	0.886	0.938	0.947	1.039	1.050	1.054	1.054	1.032	1.004	0.995	0.988	0.991	1.012	0.978
Cumulative	38.625	38.591	38.051	37.315	36.403	35.518	34.580	33.633	32.594	31.544	30.490	29.436	28.403	27.399	26.404	25.416	24.425	23.413

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Indexed Paid Losses (# of Weeks per 1,000 Employees)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.940	0.958	0.876	0.904	0.840	0.787	0.904	0.766	0.691	0.659	0.667	0.647	0.636	0.632	0.550	0.531	0.510	
1981	0.972	0.923	0.905	0.887	0.867	1.088	0.807	0.722	0.724	0.677	0.649	0.618	0.585	0.623	0.581	0.547		
1982	0.899	0.907	0.867	0.840	0.929	0.846	0.710	0.677	0.654	0.638	0.617	0.598	0.583	0.564	0.543			
1983	1.214	1.158	1.096	1.201	1.125	1.022	1.032	1.003	0.942	0.937	0.917	0.921	0.888	0.858				
1984	1.322	1.323	1.452	1.428	1.229	1.180	1.214	1.139	1.089	1.031	0.975	0.911	0.852					
1985	1.236	1.461	1.266	1.117	1.059	1.043	1.047	0.963	0.946	0.899	0.898	0.860						
1986	1.166	1.002	0.885	0.813	0.775	0.748	0.706	0.739	0.713	0.663	0.660							
1987	1.200	1.037	1.002	0.951	0.908	0.894	0.853	0.804	0.778	0.781								
1988	1.121	1.043	1.037	0.971	0.949	0.904	0.850	0.855	0.836									
1989	1.042	1.014	0.994	0.946	0.914	0.936	0.898	0.903										
1990	0.920	0.896	0.873	0.856	0.806	0.771	0.766											
1991	0.871	0.892	0.855	0.807	0.786	0.712												
1992	0.886	0.894	0.865	0.843	0.816													
1993	0.788	0.768	0.791	0.723														
1994	0.681	0.622	0.645															
1995	0.559	0.522																
1996	0.700																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.972	0.964	0.961	0.949	0.923	0.911	0.890	0.857	0.819	0.786	0.769	0.759	0.709	0.669	0.558	0.539	0.510	----
3 Yr Avg	0.646	0.637	0.767	0.791	0.803	0.806	0.838	0.854	0.776	0.781	0.844	0.897	0.774	0.682	0.558	----	----	----
5 Yr Avg	0.723	0.740	0.806	0.835	0.854	0.844	0.814	0.853	0.872	0.862	0.814	0.781	0.709	----	----	----	----	----
Selected	0.972	0.964	0.961	0.949	0.923	0.911	0.890	0.857	0.819	0.786	0.769	0.759	0.709	0.669	0.558	0.530	0.504	0.489
Cumulative	22.435	21.464	20.500	19.539	18.590	17.667	16.756	15.866	15.009	14.190	13.404	12.635	11.876	11.167	10.498	9.940	9.409	8.906

Exhibit PA-D.17

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Maximum Benefits ($)**	**Minimum Benefits ($)**	**Average Benefits ($)**
1980	6/30/2014	414	286.60	258.00	129.00	188.98
1981	6/30/2014	402	311.09	275.00	137.50	203.49
1982	6/30/2014	390	327.20	298.00	149.00	216.83
1983	6/30/2014	378	341.69	321.00	160.50	229.25
1984	6/30/2014	366	358.57	335.00	167.50	240.08
1985	6/30/2014	354	371.07	354.00	177.00	250.36
1986	6/30/2014	342	380.29	365.00	182.50	257.14
1987	6/30/2014	330	393.04	376.00	188.00	265.45
1988	6/30/2014	318	411.39	385.00	192.50	275.62
1989	6/30/2014	306	420.61	400.00	200.00	283.47
1990	6/30/2014	294	436.90	419.00	209.50	295.33
1991	6/30/2014	282	451.06	428.00	214.00	303.75
1992	6/30/2014	270	474.30	443.00	221.50	317.53
1993	6/30/2014	258	483.24	460.00	230.00	325.79
1994	6/30/2014	246	494.51	482.00	241.00	336.17
1995	6/30/2014	234	509.04	493.00	246.50	345.28
1996	6/30/2014	222	526.87	511.00	255.50	357.55
1997	6/30/2014	210	551.30	521.00	260.50	370.70
1998	6/30/2014	198	577.29	541.00	270.50	386.97
1999	6/30/2014	186	596.41	567.00	283.50	401.90
2000	6/30/2014	174	618.35	589.00	294.50	416.98
2001	6/30/2014	162	635.33	618.00	309.00	431.60
2002	6/30/2014	150	652.89	628.00	314.00	441.79
2003	6/30/2014	138	670.26	644.00	322.00	453.38
2004	6/30/2014	126	694.56	662.00	331.00	468.47
2005	6/30/2014	114	711.71	678.00	339.00	479.95
2006	6/30/2014	102	724.55	704.00	352.00	492.02
2007	6/30/2014	90	760.83	730.00	365.00	514.38
2008	6/30/2014	78	777.54	751.00	375.50	526.90
2009	6/30/2014	66	779.07	767.00	383.50	531.44
2010	6/30/2014	54	795.36	775.00	387.50	540.64
2011	6/30/2014	42	817.82	783.00	391.50	552.50
2012	6/30/2014	30	843.14	809.00	404.50	570.04
2013	6/30/2014	18	860.00	838.00	419.00	584.58
2014	6/30/2014	6	877.20	849.00	424.50	594.86

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 2).

Exhibit PA-D.18

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	88,597	1,672	437	6.3%
1991	48,810	50,857	2,168,247	0.960	0.023	86,352	1,769	451	6.0%
1992	47,393	52,804	2,140,987	0.898	0.022	85,581	1,806	474	5.7%
1993	46,949	55,133	2,194,040	0.852	0.021	77,451	1,650	483	4.9%
1994	46,021	57,740	2,245,405	0.797	0.020	72,396	1,573	495	4.3%
1995	43,197	60,950	2,302,591	0.709	0.019	58,828	1,362	509	3.6%
1996	39,610	63,664	2,323,738	0.622	0.017	79,600	2,010	527	5.2%
1997	36,952	68,077	2,374,702	0.543	0.016	69,809	1,889	551	4.6%
1998	36,358	71,447	2,380,053	0.509	0.015	76,469	2,103	577	5.3%
1999	37,521	75,245	2,426,205	0.499	0.015	86,385	2,302	596	5.8%
2000	37,874	79,122	2,460,717	0.479	0.015	82,465	2,177	618	5.7%
2001	33,331	80,397	2,433,537	0.415	0.014	85,411	2,563	635	6.3%
2002	33,437	81,621	2,404,145	0.410	0.014	106,495	3,185	653	7.9%
2003	31,695	82,433	2,365,123	0.384	0.013	104,847	3,308	670	7.8%
2004	29,161	84,633	2,343,276	0.345	0.012	106,640	3,657	695	7.5%
2005	26,530	86,912	2,348,411	0.305	0.011	97,661	3,681	712	6.8%
2006	22,896	90,786	2,409,609	0.252	0.010	71,664	3,130	725	4.8%
2007	21,368	93,585	2,365,451	0.228	0.009	80,311	3,759	761	5.0%
2008	19,109	93,441	2,311,070	0.205	0.008	69,617	3,643	778	4.3%
2009	15,205	86,523	2,135,753	0.176	0.007	69,648	4,581	779	5.2%
2010	15,809	86,642	2,094,878	0.182	0.008	68,274	4,319	795	5.3%
2011	15,583	90,268	2,122,612	0.173	0.007	65,844	4,225	818	5.1%
2012	15,128	94,120	2,146,732	0.161	0.007	49,954	3,302	843	3.7%
2013	15,270	98,557	2,203,870	0.155	0.007	58,016	3,799	860	4.2%
2014	15,776	102,837	2,254,482	0.153	0.007	62,796	3,980	877	4.4%
Indicated									
All Year				-8.3%	-5.5%		4.8%	3.0%	-0.6%
10 Year				-6.9%	-4.8%		1.1%	2.3%	-3.5%
8 Year				-5.2%	-3.2%		-0.5%	2.1%	-2.5%
6 Year				-3.5%	-1.1%		-3.7%	2.5%	-5.1%
5 Year				-4.4%	-2.1%		-2.7%	2.5%	-5.5%
4 Year				-3.8%	-1.6%		-0.4%	2.3%	-3.1%
Selected				**-6.9%**	**-4.8%**		**1.1%**	**2.3%**	**0.0%**

Pure Premium **-5.9%**

Rates **-3.7%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-D.7, Column (4).
(3) Exhibit PA-D.7, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-D.3, Columns (3) and (10).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-D.17, Column (3).
(9) Exhibit PA-D.9, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		0.582
1994																	0.592	0.624
1995																0.563	0.593	0.611
1996															0.532	0.571	0.605	0.637
1997														0.532	0.567	0.587	0.615	0.629
1998													0.498	0.541	0.568	0.591	0.609	
1999												0.464	0.504	0.545	0.571	0.581		
2000											0.424	0.464	0.495	0.530	0.547			
2001										0.402	0.453	0.480	0.510	0.532				
2002									0.384	0.431	0.468	0.501	0.536					
2003								0.340	0.379	0.417	0.450	0.478						
2004							0.309	0.353	0.396	0.433	0.459							
2005						0.275	0.319	0.364	0.403	0.437								
2006					0.220	0.283	0.344	0.399	0.427									
2007				0.176	0.222	0.273	0.319	0.356										
2008			0.111	0.174	0.218	0.278	0.328											
2009		0.058	0.110	0.161	0.212	0.256												
2010	0.017	0.053	0.111	0.175	0.224													
2011	0.018	0.062	0.120	0.175														
2012	0.020	0.056	0.111															
2013	0.016	0.054																
2014	0.023																	

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980													0.795	0.831	0.847	0.858	0.860	
1981												0.787	0.817	0.821	0.835	0.843		
1982											0.779	0.811	0.828	0.839	0.849			
1983										0.723	0.753	0.768	0.783	0.798				
1984									0.716	0.757	0.782	0.798	0.804					
1985								0.726	0.754	0.767	0.782	0.791						
1986							0.721	0.746	0.766	0.779	0.788							
1987						0.699	0.734	0.753	0.766	0.773								
1988					0.676	0.713	0.734	0.742	0.750									
1989				0.635	0.671	0.688	0.704	0.716										
1990			0.641	0.679	0.702	0.716	0.732											
1991		0.630	0.658	0.678	0.698	0.712												
1992	0.591	0.616	0.638	0.659	0.674													
1993	0.621	0.653	0.673	0.697														
1994	0.656	0.676	0.678															
1995	0.626	0.640																
1996	0.650																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
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2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	99.0%	96.2%	93.6%	91.0%	88.2%	85.4%	82.8%	80.2%	77.5%	75.0%	72.3%	69.4%	66.7%	64.0%	61.3%	58.7%	56.1%
1981	100.0%	98.9%	96.0%	93.2%	90.4%	87.6%	84.7%	81.9%	79.3%	76.6%	73.7%	70.8%	68.0%	65.2%	62.5%	59.9%	57.5%	55.0%
1982	99.9%	98.7%	95.6%	92.4%	89.3%	86.4%	83.5%	80.8%	78.1%	75.5%	72.8%	70.0%	67.4%	64.8%	62.2%	59.8%	57.2%	54.8%
1983	100.0%	99.3%	96.6%	93.9%	91.3%	88.9%	86.4%	83.9%	81.3%	78.8%	76.3%	74.0%	71.6%	69.2%	67.0%	64.5%	62.1%	59.8%
1984	100.0%	98.9%	96.0%	93.4%	90.6%	88.0%	85.4%	82.8%	80.3%	77.5%	74.9%	72.4%	70.0%	67.6%	65.0%	62.6%	60.2%	57.7%
1985	99.9%	98.7%	96.0%	93.4%	90.7%	88.0%	85.2%	82.5%	79.3%	76.6%	73.8%	71.2%	68.6%	66.1%	63.6%	61.2%	57.9%	55.6%
1986	99.9%	98.8%	96.1%	93.0%	89.8%	86.9%	84.3%	81.3%	78.4%	75.5%	72.7%	70.0%	67.2%	64.6%	62.0%	59.3%	56.9%	54.4%
1987	100.0%	99.1%	96.7%	93.7%	90.6%	87.8%	84.9%	82.4%	79.8%	77.1%	74.5%	71.9%	69.4%	66.8%	64.2%	61.7%	59.2%	56.2%
1988	100.0%	99.1%	96.2%	93.1%	90.1%	87.1%	84.5%	81.9%	79.2%	76.9%	74.4%	71.6%	69.2%	66.7%	64.1%	61.7%	58.8%	56.3%
1989	100.0%	99.2%	96.8%	94.3%	91.5%	89.2%	86.8%	84.4%	82.0%	79.5%	77.0%	74.6%	72.3%	70.0%	67.6%	65.0%	62.6%	60.3%
1990	100.0%	99.0%	96.4%	93.2%	90.3%	87.7%	84.9%	82.2%	79.7%	77.1%	74.5%	72.0%	69.5%	67.0%	64.5%	61.9%	59.6%	57.3%
1991	100.0%	98.6%	95.8%	92.5%	89.6%	86.7%	83.5%	80.8%	78.1%	75.5%	72.9%	70.2%	67.6%	64.8%	62.2%	59.7%	57.2%	54.8%
1992	100.0%	98.6%	96.1%	93.2%	90.8%	88.1%	85.1%	82.6%	80.1%	77.5%	75.0%	72.5%	69.9%	67.4%	65.0%	62.7%	60.4%	58.1%
1993	100.0%	98.5%	96.1%	93.4%	90.6%	88.0%	85.3%	82.7%	80.1%	77.7%	75.2%	72.5%	69.8%	67.3%	64.8%	62.3%	59.7%	57.4%
1994	99.9%	97.9%	94.9%	91.7%	88.7%	86.0%	83.3%	80.5%	77.9%	75.2%	72.2%	69.5%	67.0%	64.4%	62.1%	59.7%	57.4%	55.2%
1995	99.9%	98.1%	95.4%	92.3%	89.3%	86.7%	84.0%	81.4%	78.6%	75.7%	72.9%	69.6%	67.1%	64.6%	62.2%	59.9%	57.7%	55.3%
1996	99.9%	98.1%	95.3%	92.2%	89.2%	86.2%	83.4%	80.6%	77.7%	74.9%	72.3%	69.5%	66.9%	64.2%	61.6%	59.1%	56.7%	54.4%
1997	99.8%	98.0%	95.7%	92.9%	90.1%	87.5%	84.9%	82.4%	79.8%	76.9%	74.3%	71.9%	69.4%	67.0%	64.6%	62.2%	59.8%	57.5%
1998	99.8%	98.0%	95.4%	92.1%	89.2%	86.5%	83.4%	80.5%	77.8%	75.0%	72.3%	69.7%	67.1%	64.6%	62.2%	59.8%	57.6%	
1999	99.9%	98.3%	95.8%	92.4%	89.6%	86.8%	83.8%	81.1%	78.4%	75.8%	73.2%	70.7%	68.4%	66.2%	63.9%	61.5%		
2000	99.9%	98.2%	95.7%	92.5%	89.7%	87.1%	84.5%	82.1%	79.5%	77.0%	74.3%	71.8%	69.3%	66.9%	64.4%			
2001	99.9%	98.3%	95.7%	92.2%	89.2%	86.2%	83.5%	80.8%	78.2%	75.5%	72.9%	70.4%	68.0%	65.5%				
2002	99.8%	97.9%	95.4%	91.6%	88.4%	85.5%	82.7%	79.9%	77.3%	74.6%	72.0%	69.4%	66.9%					
2003	99.8%	98.1%	95.5%	92.4%	89.5%	86.7%	84.2%	81.4%	78.7%	76.1%	73.4%	70.7%						
2004	99.8%	97.7%	95.0%	91.9%	89.0%	86.0%	83.2%	80.5%	77.6%	74.8%	72.2%							
2005	99.9%	97.8%	95.1%	91.1%	88.2%	85.1%	82.1%	79.3%	76.4%	73.6%								
2006	99.9%	98.0%	95.4%	91.8%	89.3%	86.4%	83.9%	81.5%	79.1%									
2007	99.9%	98.2%	95.3%	92.1%	89.2%	86.6%	83.8%	81.2%										
2008	99.9%	98.2%	95.5%	92.7%	89.9%	87.0%	84.6%											
2009	99.9%	98.2%	95.8%	93.0%	90.1%	87.2%												
2010	99.8%	98.2%	95.5%	92.6%	89.7%													
2011	99.8%	97.9%	95.4%	92.5%														
2012	99.9%	98.5%	96.5%															
2013	99.9%	98.3%																
2014	99.9%																	

% IBNR

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1980																		
1981																		
1982																		
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1985																		
1986																		
1987																		
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1989																		
1990																		
1991																		
1992																		
1993																		26.7%
1994																	28.1%	28.2%
1995																28.8%	28.7%	26.9%
1996															27.7%	28.4%	28.4%	28.4%
1997														38.0%	37.7%	35.6%	34.7%	32.4%
1998													34.0%	34.5%	33.4%	32.1%	30.3%	
1999												37.0%	37.3%	37.9%	36.8%	33.8%		
2000											39.5%	39.1%	38.0%	37.5%	34.9%			
2001										39.1%	40.1%	38.3%	37.2%	35.2%				
2002									40.8%	41.1%	40.2%	38.9%	38.3%					
2003								45.4%	44.0%	42.8%	40.8%	38.7%						
2004							45.7%	44.7%	43.5%	41.7%	39.4%							
2005						45.6%	44.0%	43.0%	41.5%	39.5%								
2006					51.2%	52.0%	53.1%	53.6%	51.1%									
2007				55.3%	51.3%	51.0%	49.3%	47.3%										
2008			59.4%	58.3%	53.7%	53.2%	53.0%											
2009		68.6%	62.0%	56.6%	53.6%	50.3%												
2010	88.4%	65.6%	59.7%	57.7%	54.1%													
2011	89.0%	66.4%	61.7%	57.1%														
2012	95.5%	73.5%	68.6%															
2013	96.4%	69.3%																
2014	95.2%																	

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	53.7%	51.2%	48.9%	46.5%	44.4%	42.3%	40.0%	38.0%	36.2%	34.5%	32.7%	31.0%	29.4%	27.7%	26.3%	24.9%	23.6%	
1981	52.6%	50.3%	48.0%	45.8%	43.6%	40.9%	38.9%	37.1%	35.3%	33.6%	31.9%	30.4%	28.9%	27.4%	25.9%	24.5%		
1982	52.4%	50.1%	47.8%	45.6%	43.2%	41.0%	39.1%	37.4%	35.7%	34.0%	32.4%	30.8%	29.3%	27.9%	26.4%			
1983	57.5%	55.3%	53.2%	50.9%	48.7%	46.7%	44.7%	42.8%	41.0%	39.2%	37.4%	35.7%	34.0%	32.3%				
1984	55.3%	53.0%	50.4%	47.8%	45.6%	43.5%	41.4%	39.3%	37.4%	35.5%	33.8%	32.2%	30.6%					
1985	53.4%	50.7%	48.4%	46.4%	44.4%	42.5%	40.6%	38.9%	37.1%	35.5%	33.8%	32.3%						
1986	51.5%	49.1%	46.9%	44.9%	43.0%	41.1%	39.4%	37.6%	35.8%	34.2%	32.6%							
1987	53.6%	51.4%	49.2%	47.2%	45.2%	43.2%	41.4%	39.6%	38.0%	36.3%								
1988	53.9%	51.7%	49.6%	47.5%	45.5%	43.6%	41.8%	40.0%	38.3%									
1989	58.0%	55.8%	53.6%	51.6%	49.6%	47.5%	45.6%	43.6%										
1990	55.1%	52.9%	50.7%	48.6%	46.6%	44.7%	42.8%											
1991	52.6%	50.3%	48.1%	46.0%	44.0%	42.1%												
1992	55.9%	53.7%	51.5%	49.4%	47.4%													
1993	55.1%	53.0%	50.7%	48.6%														
1994	53.1%	51.1%	49.1%															
1995	53.1%	51.0%																
1996	52.3%																	
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2011																		
2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426
1980													11.1%	13.1%	13.1%	12.5%	11.2%
1981												11.5%	13.0%	11.5%	11.3%	10.5%	
1982											13.3%	14.8%	14.6%	14.1%	13.4%		
1983										15.9%	16.9%	16.2%	15.7%	15.2%			
1984									12.5%	14.8%	15.3%	14.9%	13.7%				
1985								15.8%	16.6%	15.8%	15.4%	14.4%					
1986							15.9%	16.3%	16.3%	15.6%	14.4%						
1987						18.7%	20.2%	19.8%	19.0%	17.5%							
1988					19.4%	20.9%	20.7%	19.2%	17.7%								
1989				23.7%	24.8%	23.8%	22.7%	21.3%									
1990			23.0%	24.3%	24.0%	22.7%	21.8%										
1991		21.1%	21.0%	20.4%	19.7%	18.8%											
1992	25.4%	24.8%	24.0%	23.2%	21.9%												
1993	27.7%	27.9%	26.7%	26.3%													
1994	28.4%	27.6%	24.9%														
1995	25.1%	23.4%															
1996	26.6%																
1997																	
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Exhibit PA-D.21.1

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year	Unpaid Loss														2027 and
Ending 12/31	Undiscounted	Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Subsequent
Prior to 1980	103,634	67,056	5,687	5,510	5,333	5,156	4,978	4,801	4,625	4,450	4,276	4,103	3,931	3,761	47,023
1980	17,646	11,318	945	917	888	859	831	802	774	745	717	689	661	634	8,184
1981	18,259	11,607	954	926	899	871	843	815	787	759	731	703	676	648	8,647
1982	17,945	11,307	915	890	864	838	812	786	760	734	708	682	656	630	8,670
1983	28,950	18,079	1,440	1,402	1,364	1,325	1,285	1,245	1,205	1,165	1,125	1,085	1,045	1,006	14,258
1984	30,438	18,839	1,478	1,441	1,403	1,364	1,325	1,286	1,246	1,206	1,165	1,125	1,085	1,046	15,268
1985	32,712	20,065	1,550	1,513	1,475	1,436	1,397	1,357	1,316	1,275	1,234	1,193	1,152	1,111	16,702
1986	25,642	15,588	1,190	1,158	1,131	1,103	1,074	1,044	1,014	984	953	923	892	861	13,315
1987	33,574	20,231	1,528	1,487	1,448	1,413	1,378	1,342	1,305	1,267	1,230	1,191	1,153	1,115	17,717
1988	37,656	22,492	1,682	1,637	1,594	1,551	1,514	1,477	1,438	1,398	1,358	1,317	1,277	1,235	20,178
1989	43,177	25,568	1,894	1,844	1,795	1,747	1,701	1,660	1,619	1,576	1,533	1,489	1,444	1,400	23,476
1990	37,778	22,180	1,629	1,586	1,544	1,503	1,463	1,424	1,390	1,355	1,320	1,283	1,246	1,209	20,826
1991	35,436	20,630	1,503	1,463	1,424	1,387	1,350	1,314	1,279	1,249	1,217	1,185	1,153	1,120	19,793
1992	40,713	23,506	1,700	1,655	1,611	1,568	1,526	1,486	1,446	1,408	1,375	1,340	1,305	1,269	23,023
1993	37,542	21,498	1,544	1,503	1,463	1,424	1,387	1,350	1,314	1,279	1,245	1,215	1,185	1,154	21,479
1994	34,791	19,763	1,410	1,373	1,337	1,301	1,266	1,233	1,200	1,168	1,137	1,107	1,081	1,054	20,124
1995	29,279	16,501	1,171	1,140	1,109	1,080	1,051	1,023	996	970	944	919	894	873	17,110
1996	40,143	22,448	1,584	1,542	1,501	1,461	1,422	1,384	1,347	1,312	1,277	1,243	1,210	1,178	23,683
1997	40,047	22,224	1,560	1,518	1,478	1,439	1,401	1,363	1,327	1,292	1,258	1,224	1,192	1,160	23,835
1998	42,645	23,489	1,641	1,597	1,555	1,513	1,473	1,434	1,396	1,359	1,323	1,288	1,253	1,220	25,593
1999	52,400	28,650	1,992	1,939	1,888	1,838	1,789	1,741	1,695	1,650	1,606	1,564	1,522	1,482	31,694
2000	52,723	28,619	1,982	1,929	1,878	1,828	1,779	1,732	1,686	1,641	1,598	1,555	1,514	1,474	32,125
2001	54,425	29,322	1,996	1,971	1,918	1,867	1,818	1,770	1,723	1,677	1,632	1,589	1,547	1,506	33,412
2002	67,478	36,074	2,417	2,386	2,356	2,293	2,232	2,173	2,115	2,059	2,005	1,951	1,899	1,849	41,742
2003	70,848	37,576	2,480	2,448	2,418	2,387	2,324	2,262	2,202	2,143	2,086	2,031	1,977	1,925	44,166
2004	72,075	37,918	2,468	2,436	2,406	2,375	2,345	2,283	2,222	2,163	2,106	2,050	1,995	1,942	45,284
2005	63,348	33,053	2,123	2,096	2,070	2,043	2,018	1,992	1,939	1,888	1,838	1,789	1,741	1,695	40,116
2006	58,076	30,102	1,868	1,863	1,838	1,798	1,788	1,766	1,753	1,754	1,689	1,646	1,611	1,568	37,134
2007	63,535	32,605	2,030	2,007	1,988	1,962	1,932	1,912	1,887	1,867	1,832	1,777	1,731	1,687	40,923
2008	60,887	30,964	1,845	1,847	1,836	1,833	1,808	1,768	1,759	1,737	1,725	1,731	1,665	1,622	39,711
2009	58,387	29,407	1,747	1,697	1,706	1,699	1,701	1,677	1,636	1,631	1,610	1,602	1,620	1,553	38,506
2010	57,536	28,704	1,695	1,671	1,623	1,632	1,625	1,627	1,604	1,564	1,560	1,540	1,532	1,550	38,313
2011	58,021	28,738	1,682	1,714	1,692	1,671	1,650	1,629	1,608	1,588	1,568	1,548	1,528	1,509	38,635
2012	58,664	28,798	1,703	1,652	1,683	1,661	1,640	1,619	1,599	1,579	1,559	1,539	1,520	1,500	39,411
2013	60,598	29,353	1,477	1,716	1,664	1,696	1,674	1,653	1,632	1,611	1,591	1,571	1,551	1,531	41,229
2014	62,490	29,620	1,051	1,520	1,745	1,668	1,688	1,665	1,629	1,625	1,612	1,604	1,583	1,552	43,549
Total	1,699,497	933,891	63,558	62,997	61,922	60,591	59,288	57,894	56,474	55,128	53,741	52,393	51,029	49,627	1,014,855

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-D.21.2

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistency (Incr) Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistency Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	124,557		103,634	83.2%	0.0%	103,634
1980	17,976	22,033	17,646	98.2%	0.0%	17,646
1981	18,986	23,027	18,259	96.2%	0.0%	18,259
1982	18,329	21,789	17,945	97.9%	0.0%	17,945
1983	28,950	28,201	28,950	100.0%	0.0%	28,950
1984	30,438	34,365	30,438	100.0%	0.0%	30,438
1985	32,712	36,612	32,712	100.0%	0.0%	32,712
1986	26,815	30,313	25,642	95.6%	0.0%	25,642
1987	33,574	36,113	33,574	100.0%	0.0%	33,574
1988	37,656	39,827	37,656	100.0%	0.0%	37,656
1989	43,177	39,311	43,177	100.0%	0.0%	43,177
1990	37,778	38,338	37,778	100.0%	0.0%	37,778
1991	35,436	39,894	35,436	100.0%	0.0%	35,436
1992	40,713	40,075	40,713	100.0%	0.0%	40,713
1993	37,542	38,099	37,542	100.0%	0.0%	37,542
1994	34,791	37,768	34,791	100.0%	0.0%	34,791
1995	29,279	32,099	29,279	100.0%	0.0%	29,279
1996	40,143	45,747	40,143	100.0%	0.0%	40,143
1997	40,047	40,462	40,047	100.0%	0.0%	40,047
1998	42,645	47,404	42,645	100.0%	0.0%	42,645
1999	52,400	54,780	52,400	100.0%	0.0%	52,400
2000	52,723	53,972	52,723	100.0%	0.0%	52,723
2001	54,425	59,129	54,425	100.0%	0.0%	54,425
2002	69,084	77,184	67,478	97.7%	0.0%	67,478
2003	74,518	76,493	70,848	95.1%	0.0%	70,848
2004	75,175	82,498	72,075	95.9%	0.0%	72,075
2005	72,084	77,716	63,348	87.9%	0.0%	63,348
2006	51,796	60,889	58,076	30.9%	69.1%	58,076
2007	62,236	69,018	63,535	80.9%	19.1%	63,535
2008	54,009	62,998	60,887	23.5%	76.5%	60,887
2009	61,808	60,424	58,387	0.0%	96.6%	58,387
2010	61,942	61,395	57,536	0.0%	93.7%	57,536
2011	60,617	61,680	58,021	95.7%	0.0%	58,021
2012	48,343	47,333	58,664	121.3%	0.0%	58,664
2013	59,108	54,884	60,598	102.5%	0.0%	60,598
2014	64,125	61,329	62,490	41.5%	58.5%	62,490
Total	1,725,936	1,693,195	1,699,497			1,699,497

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-D.21.3

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	124,557	80,594	6,835	6,623	6,410	6,196	5,983	5,771	5,559	5,348	5,139	4,931	4,725	4,520	56,516
1980	17,976	11,529	962	934	905	876	846	817	788	759	731	702	674	645	8,337
1981	18,986	12,069	992	963	935	906	876	847	818	789	760	731	703	674	8,992
1982	18,329	11,549	934	909	883	856	830	803	776	750	723	696	670	644	8,856
1983	28,950	18,079	1,440	1,402	1,364	1,325	1,285	1,245	1,205	1,165	1,125	1,085	1,045	1,006	14,258
1984	30,438	18,839	1,478	1,441	1,403	1,364	1,325	1,286	1,246	1,206	1,165	1,125	1,085	1,046	15,268
1985	32,712	20,065	1,550	1,513	1,475	1,436	1,397	1,357	1,316	1,275	1,234	1,193	1,152	1,111	16,702
1986	26,815	16,301	1,244	1,211	1,183	1,153	1,123	1,092	1,061	1,029	997	965	933	901	13,924
1987	33,574	20,231	1,528	1,487	1,448	1,413	1,378	1,342	1,305	1,267	1,230	1,191	1,153	1,115	17,717
1988	37,656	22,492	1,682	1,637	1,594	1,551	1,514	1,477	1,438	1,398	1,358	1,317	1,277	1,235	20,178
1989	43,177	25,568	1,894	1,844	1,795	1,747	1,701	1,660	1,619	1,576	1,533	1,489	1,444	1,400	23,476
1990	37,778	22,180	1,629	1,586	1,544	1,503	1,463	1,424	1,390	1,355	1,320	1,283	1,246	1,209	20,826
1991	35,436	20,630	1,503	1,463	1,424	1,387	1,350	1,314	1,279	1,249	1,217	1,185	1,153	1,120	19,793
1992	40,713	23,506	1,700	1,655	1,611	1,568	1,526	1,486	1,446	1,408	1,375	1,340	1,305	1,269	23,023
1993	37,542	21,498	1,544	1,503	1,463	1,424	1,387	1,350	1,314	1,279	1,245	1,215	1,185	1,154	21,479
1994	34,791	19,763	1,410	1,373	1,337	1,301	1,266	1,233	1,200	1,168	1,137	1,107	1,081	1,054	20,124
1995	29,279	16,501	1,171	1,140	1,109	1,080	1,051	1,023	996	970	944	919	894	873	17,110
1996	40,143	22,448	1,584	1,542	1,501	1,461	1,422	1,384	1,347	1,312	1,277	1,243	1,210	1,178	23,683
1997	40,047	22,224	1,560	1,518	1,478	1,439	1,401	1,363	1,327	1,292	1,258	1,224	1,192	1,160	23,835
1998	42,645	23,489	1,641	1,597	1,555	1,513	1,473	1,434	1,396	1,359	1,323	1,288	1,253	1,220	25,593
1999	52,400	28,650	1,992	1,939	1,888	1,838	1,789	1,741	1,695	1,650	1,606	1,564	1,522	1,482	31,694
2000	52,723	28,619	1,982	1,929	1,878	1,828	1,779	1,732	1,686	1,641	1,598	1,555	1,514	1,474	32,125
2001	54,425	29,322	1,996	1,971	1,918	1,867	1,818	1,770	1,723	1,677	1,632	1,589	1,547	1,506	33,412
2002	69,084	36,933	2,474	2,443	2,412	2,348	2,286	2,225	2,166	2,108	2,052	1,998	1,945	1,893	42,736
2003	74,518	39,523	2,608	2,575	2,543	2,511	2,444	2,379	2,316	2,254	2,194	2,136	2,079	2,024	46,454
2004	75,175	39,549	2,574	2,541	2,509	2,477	2,446	2,381	2,318	2,256	2,196	2,138	2,081	2,026	47,231
2005	72,084	37,611	2,416	2,385	2,355	2,325	2,296	2,267	2,207	2,148	2,091	2,035	1,981	1,929	45,648
2006	51,796	26,800	1,700	1,679	1,658	1,637	1,616	1,596	1,575	1,534	1,493	1,453	1,415	1,377	33,064
2007	62,236	31,931	2,003	1,977	1,952	1,928	1,903	1,879	1,855	1,832	1,783	1,736	1,690	1,645	40,052
2008	54,009	27,475	1,705	1,683	1,662	1,641	1,620	1,600	1,579	1,559	1,540	1,499	1,459	1,420	35,042
2009	61,808	31,174	1,915	1,890	1,867	1,843	1,820	1,797	1,774	1,751	1,729	1,707	1,662	1,618	40,435
2010	61,942	30,974	1,884	1,860	1,837	1,814	1,791	1,768	1,746	1,724	1,702	1,680	1,659	1,615	40,863
2011	60,617	30,024	1,758	1,791	1,768	1,745	1,723	1,702	1,680	1,659	1,638	1,617	1,597	1,576	40,364
2012	48,343	23,731	1,403	1,361	1,387	1,369	1,352	1,335	1,318	1,301	1,285	1,268	1,252	1,236	32,477
2013	59,108	28,632	1,441	1,674	1,624	1,654	1,633	1,612	1,592	1,572	1,552	1,532	1,513	1,494	40,216
2014	64,125	30,409	1,051	1,537	1,786	1,732	1,765	1,743	1,721	1,699	1,677	1,656	1,635	1,614	44,508
Total	1,725,936	950,913	65,183	64,578	63,456	62,056	60,678	59,232	57,776	56,319	54,858	53,396	51,930	50,461	1,026,013

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-D.21.4

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	22,033	15,093	1,169	1,150	1,131	1,112	1,095	1,078	1,061	1,045	1,030	1,015	1,000	986	9,162
1981	23,027	15,487	991	1,169	1,150	1,131	1,113	1,095	1,078	1,061	1,045	1,030	1,015	1,000	10,150
1982	21,789	14,400	929	898	1,059	1,042	1,024	1,008	992	976	961	947	933	919	10,100
1983	28,201	18,337	1,202	1,152	1,112	1,313	1,291	1,269	1,249	1,229	1,210	1,191	1,173	1,156	13,654
1984	34,365	22,045	1,576	1,398	1,339	1,293	1,526	1,501	1,476	1,452	1,429	1,407	1,385	1,364	17,219
1985	36,612	23,163	1,596	1,606	1,424	1,364	1,318	1,555	1,529	1,504	1,480	1,456	1,433	1,411	18,936
1986	30,313	18,927	1,306	1,264	1,272	1,129	1,081	1,044	1,232	1,211	1,191	1,172	1,154	1,136	16,121
1987	36,113	22,264	1,534	1,490	1,442	1,451	1,287	1,233	1,191	1,405	1,382	1,359	1,337	1,316	19,685
1988	39,827	24,252	1,657	1,621	1,575	1,524	1,534	1,361	1,303	1,259	1,485	1,461	1,437	1,413	22,197
1989	39,311	23,662	1,631	1,568	1,534	1,490	1,442	1,451	1,287	1,233	1,191	1,405	1,382	1,359	22,337
1990	38,338	22,835	1,609	1,524	1,465	1,433	1,392	1,347	1,356	1,203	1,152	1,113	1,313	1,291	22,140
1991	39,894	23,535	1,684	1,604	1,519	1,460	1,428	1,387	1,343	1,351	1,199	1,148	1,109	1,309	23,353
1992	40,075	23,425	1,675	1,621	1,544	1,462	1,405	1,375	1,335	1,292	1,301	1,154	1,105	1,067	23,737
1993	38,099	22,069	1,565	1,527	1,478	1,408	1,333	1,281	1,253	1,217	1,178	1,186	1,052	1,008	22,614
1994	37,768	21,693	1,553	1,488	1,452	1,405	1,338	1,267	1,218	1,191	1,157	1,120	1,127	1,000	22,452
1995	32,099	18,287	1,307	1,266	1,213	1,183	1,145	1,091	1,033	993	971	944	913	919	19,121
1996	45,747	25,856	1,838	1,787	1,732	1,659	1,619	1,567	1,492	1,413	1,358	1,329	1,291	1,249	27,413
1997	40,462	22,685	1,591	1,561	1,519	1,472	1,410	1,376	1,331	1,268	1,201	1,154	1,129	1,097	24,354
1998	47,404	26,366	1,838	1,792	1,758	1,710	1,658	1,587	1,549	1,499	1,428	1,352	1,300	1,271	28,661
1999	54,780	30,246	2,130	2,041	1,990	1,953	1,899	1,841	1,763	1,720	1,665	1,586	1,502	1,443	33,245
2000	53,972	29,552	1,998	2,020	1,937	1,889	1,853	1,802	1,747	1,673	1,632	1,580	1,505	1,425	32,912
2001	59,129	32,094	2,121	2,110	2,134	2,046	1,995	1,957	1,904	1,845	1,767	1,724	1,669	1,589	36,268
2002	77,184	41,524	2,706	2,671	2,658	2,688	2,577	2,513	2,465	2,398	2,324	2,226	2,172	2,102	47,685
2003	76,493	40,773	2,598	2,591	2,558	2,545	2,574	2,467	2,405	2,360	2,296	2,225	2,131	2,079	47,665
2004	82,498	43,582	2,777	2,707	2,700	2,666	2,652	2,682	2,571	2,507	2,460	2,392	2,319	2,221	51,843
2005	77,716	40,689	2,565	2,530	2,466	2,460	2,428	2,416	2,443	2,342	2,284	2,241	2,179	2,112	49,249
2006	60,889	31,581	1,943	1,946	1,919	1,871	1,866	1,842	1,833	1,853	1,777	1,732	1,699	1,653	38,957
2007	69,018	35,452	2,143	2,134	2,137	2,107	2,055	2,049	2,023	2,013	2,035	1,951	1,902	1,867	44,601
2008	62,998	32,034	1,888	1,898	1,890	1,892	1,866	1,819	1,814	1,791	1,782	1,802	1,728	1,684	41,144
2009	60,424	30,432	1,808	1,757	1,766	1,758	1,761	1,736	1,693	1,688	1,666	1,658	1,677	1,607	39,849
2010	61,395	30,630	1,808	1,783	1,732	1,741	1,734	1,736	1,712	1,669	1,665	1,643	1,635	1,654	40,882
2011	61,680	30,467	1,753	1,765	1,740	1,691	1,700	1,692	1,695	1,671	1,629	1,625	1,604	1,596	41,519
2012	47,333	23,179	1,381	1,306	1,315	1,297	1,260	1,266	1,261	1,263	1,245	1,214	1,211	1,195	32,121
2013	54,884	26,543	1,373	1,562	1,477	1,487	1,466	1,424	1,431	1,425	1,427	1,407	1,372	1,369	37,664
2014	61,329	29,061	1,051	1,508	1,715	1,622	1,633	1,610	1,564	1,572	1,566	1,568	1,546	1,507	42,869
Total	1,693,195	932,218	60,296	59,816	58,852	57,752	56,755	55,726	54,633	53,595	52,569	51,515	50,437	49,374	1,031,876

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-D.22

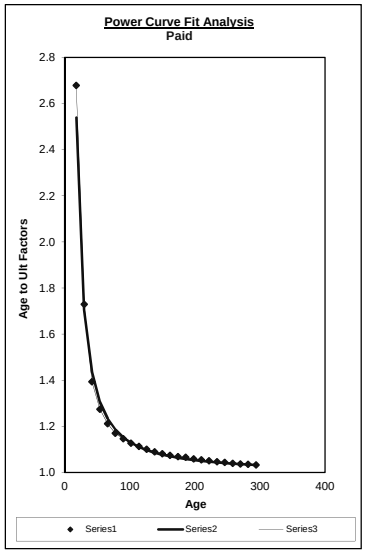
OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

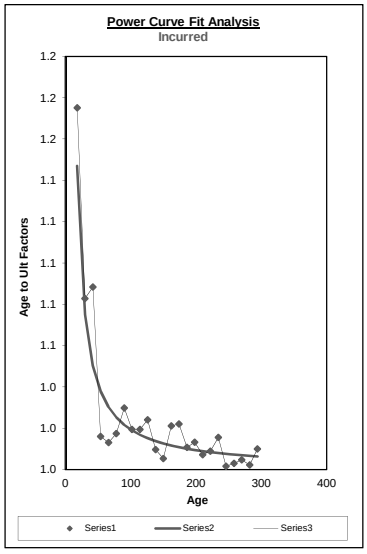
	Paid	Incurred
C=	-3.58	-5.38
B=	1.29	1.01
A=	48	2
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9976	0.8528
F-Statistics	12,382	104
F- Degree	30	18

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	16.259		4.067		6	16.375	4.067
18	2.678		1.175		18	2.538	1.147
30	1.729		1.083		30	1.704	1.075
42	1.394		1.088		42	1.435	1.050
54	1.274		1.016		54	1.306	1.038
66	1.212		1.013		66	1.232	1.030
78	1.170		1.017		78	1.185	1.025
90	1.146		1.030		90	1.153	1.022
102	1.127		1.019		102	1.129	1.019
114	1.113		1.019		114	1.111	1.017
126	1.100		1.024		126	1.097	1.015
138	1.089		1.010		138	1.086	1.014
150	1.081		1.005	y	150	1.077	1.013
162	1.074		1.021		162	1.070	1.012
174	1.069		1.022		174	1.064	1.011
186	1.065		1.011		186	1.058	1.010
198	1.058		1.013		198	1.054	1.009
210	1.054		1.007		210	1.050	1.009
222	1.050		1.009		222	1.046	1.008
234	1.046		1.015		234	1.043	1.008
246	1.043		1.002		246	1.040	1.008
258	1.039		1.003	y	258	1.038	1.007
270	1.037		1.005	y	270	1.036	1.007
282	1.035		1.002	y	282	1.034	1.007
294	1.032		1.010	y	294	1.032	1.006
306	1.029		1.005	y	306	1.030	1.006
318	1.027		1.001	y	318	1.029	1.006
330	1.026		1.000	y	330	1.028	1.006
342	1.025		1.003	y	342	1.026	1.005
354	1.023		1.002	y	354	1.025	1.005
366	1.023		1.002	y	366	1.024	1.005
378	1.020		1.003	y	378	1.023	1.005





E-L

Other Compensation Benefits (PA)

In this analysis, various other benefit types have been grouped together into a section termed "Other Compensation" which includes:

- Percent Permanent Partial (%PP),
- Permanent Partial (PP),
- Temporary Partial (TP), and Change of Occupation (C/O),
- Wage Loss (WL), Living Maintenance/Wage Loss (LM/WL), Change of Occupation (C/O),
- Lump Sum Settlements (LSS),
- Living Maintenance (LM),
- Lump Sum Advancements (LSA), and
- Additional Awards (AA).

Conclusions

The estimated unpaid losses as of June 30, 2014 using data as of June 30, 2014 for the benefit types included in "Other Compensation" are presented by benefit type in the chart below:

Unpaid Loss Provider Type	Undiscounted ($millions)	Discounted 4.0% ($millions)
% Permanent Partial	231	197
Permanent Partial	70	58
Wage Loss	123	107
Temporary Partial	0	0
Lump Sum Settlements	2,327	1,494
Living Maintenance	92	78
Lump Sum Advancements	330	231
Additional Awards	47	33
Total Unpaid Loss	3,220	2,198

The estimated discounted unpaid losses for these benefits in our June 30, 2013 analysis of the June 30, 2013 liability were $2.1 billion. Actual payments during the latest fiscal year for injuries occurring in June, 2013 and prior were $281.5 million, which is approximately $0.4 million more than the expected payments during this period.

The current (re-estimated) estimate of the required unpaid losses for these benefits as of June 30, 2013 is $2.2 billion, which represents an increase of 0.9% from our estimate as of June 30, 2013. The largest portion of the increase is due to lump sum advancements, which increased from June 2013 by $42.1 million. The changes in re-estimated unpaid loss by benefit type are presented in Exhibit U.2. The “Methodology” and the “Conclusions by Benefit Type” sections provide additional details regarding these changes.

Methodology

The persistency method, case reserve method and indexed payments method were used to analyze the experience for Living Maintenance benefits, and the indexed payments method was used for the other benefit types. Permanent Partial (Exhibit PA-F) will be used to describe the indexed payment method.

Exhibit PA-F.4 shows the historical payments by accident year. The estimated average benefit and ultimate numbers of lost time claims for each accident year are combined into a Composite Factor in Exhibit PA-F.7. The historical payments are divided by this Composite Factor to arrive at the indexed payments in Exhibit PA-F.8. The figures presented on this exhibit (Exhibit PA-F.7) represent an estimate of the number of weeks of benefits paid each year per ultimate lost time claim count.

Based on the historical indexed payments, a selected level of indexed payments is estimated for each development period. These selections are shown in the “Selected” row on Exhibit PA-F.8, Page 1. For example, the indexed payments (i.e. number of weeks of benefits per ultimate number of lost time claims) for the second period of development are estimated to be 0.259. The cumulative amount to be paid in the second and subsequent years is estimated to be 1.173. The appropriate cumulative figure for each accident year is multiplied by the composite factor to convert these figures into dollars of benefits on Exhibit PA-F.7. This methodology is used for accident years 1980 and subsequent. For injury years prior to 1980, the latest fiscal year payments are multiplied by a “tail” factor based on historical experience to arrive at the estimated nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1980. Exhibit PA-F.1 presents a summary of the estimated discounted and undiscounted unpaid loss for all accident years as of June 30, 2014.

The persistency methodology used for TT is also used in this section of the report for the Living Maintenance benefit type. For more detail on the persistency method, see the TT narrative (Section B).

Conclusions by Benefit Type

Percent Permanent Partial (%PP)
Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

As can be seen on Exhibit U.2, our current (re-estimated) estimate of the required unpaid loss as of June 30, 2013 is $3.7 million higher than the estimate in our June 30, 2013 analysis of the June 30, 2013 liability ($201.5 million vs. $197.8 million).

Permanent Partial (PP)
Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

As can be seen on Exhibit U.2, our restatement of the required unpaid loss level as of June 30, 2013 is approximately $0.1 million lower than the estimate presented in our June 30, 2013 analysis of the June 30, 2013 liability.

Wage Loss, Temporary Partial, Living Maintenance/Wage Loss (WL, TP, LM/WL), and Change of Occupation (C/O)
Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

In this analysis, we have separately estimated future TP and WL payments (i.e. unpaid loss).

On a combined TP/WL, LM/WL, and C/O basis, our current (re-estimated) estimate of the required unpaid loss as of June 30, 2013 is $104.2 million compared to the estimate of $111.1 million in our June 30, 2013 analysis of the June 30, 2013 liability. The actual payments during the latest fiscal year were $19.5 million while the expected payments during this period were $24.3 million.

Lump Sum Settlements (LSS)
Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

The fiscal year 2013/2014 LSS payments for June 2013 and prior injuries were higher than expected for this period of time ($158.1 million vs. $148.1 million).

When a lump sum settlement is made, the future payments that would eventually show up under the corresponding benefit type are reduced. If the level of lump sum settlements remains consistent over time, the payment (or persistency) patterns for the other benefit types reflect the impact of the lump sum settlements. However, if more lump sum settlements are made, the early payment of future benefits associated with those claimants may not be recognized, and the unpaid loss for the corresponding benefit type could be overstated.

The variation in losses by method is quite large. The highest producing methodology is the paid development method. The index loss method produces a lower estimate, and the Bornhuetter Ferguson methods are in between. Our current selection, for the most part, is an average of these methods. For 2014, we selected an average of the index loss method and the paid Bornhuetter Ferguson methods. It is our understanding that the majority of lump sum settlements replaced TT, %PP, permanent total (PTD), and DWRF benefit awards. So theoretically, any substantial increase in settlements should reduce the liability of those benefits.

Living Maintenance (LM)
Our methodologies used include:

- Paid Loss Development Method
- Incurred Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Case Reserve Method
- Persistency Method (Per Beneficiary)
- Indexed Loss Method

Our re-statement of the required unpaid loss for LM as of June 30, 2013 is $4.7 million lower than estimated in our June 30, 2013 analysis of the June 30, 2013 liability ($77.0 million vs. $81.7 million).

Lump Sum Advancements
Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

Lump Sum Advancements may be granted, primarily to workers who have been awarded PTD benefits, to provide for certain immediate expenses (e.g., attorney fees). On an individual claim basis, LSA payments have the effect of reducing future PTD payments (PTD benefits for a worker who has received the LSA are reduced by a percentage which is calculated as the quotient of the LSA divided by the present value of the PTD award). Since the PTD payments used to establish unpaid PTD loss have been reduced as a result of the LSA payments, a liability needs to be estimated for future LSA's.

Our current re-estimated estimate of the required unpaid loss as of June 30, 2013 is $221.7 million for PA. The estimated discounted unpaid loss in our June 30, 2013 analysis of the June 30, 2013 liability was $179.6 million. Actual payments in the latest fiscal year were $19.7 million, compared to expected payments (based on last year's analysis) of $21.5 million. Our selection of ultimate loss for years 1980-2005 is an average of the paid development, the paid Born.-Ferg. payroll and the indexed payment methods. For 2006-2010, our selection is based on a 50%-50% weighting of the paid Born.-Ferg. payroll and the indexed payment methods. For 2011-2012, we selected an average of the index loss method and the paid Born.-Ferg. methods. Our selections for years 2013-2014 are based on a 25%-75% weighting of the paid Born.-Ferg. payroll and the indexed payment methods, respectively.

Additional Awards

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

Additional awards are separately reserved by the BWC for penalties resulting from violations of safety standards. Although the payments are made by the SIF, employers are liable for future payments. Our current re-estimated estimate of the required unpaid loss as of June 30, 2013 is $32.9 million for PA. This unpaid loss could be reduced for anticipated assessments which could be billed to employers for these payments. The comparable unpaid loss in the in our June 30, 2013 analysis of the June 30, 2013 liability was $34.0 million.

Exhibit PA-E.1

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1.000	0	87%	0			
1980	6/30/2014	44,045	44,005	40	1.000	40	87%	35	0.15	1.34	1,131
1981	6/30/2014	46,565	46,514	51	1.000	51	87%	44	0.15	1.23	1,258
1982	6/30/2014	48,502	48,438	64	1.000	64	86%	55	0.16	1.12	1,436
1983	6/30/2014	54,695	54,608	88	1.000	88	86%	76	0.18	1.12	1,589
1984	6/30/2014	67,157	67,026	131	1.000	131	85%	112	0.20	1.25	1,623
1985	6/30/2014	73,931	73,757	174	1.000	174	84%	146	0.21	1.26	1,649
1986	6/30/2014	72,657	72,489	168	1.000	168	87%	147	0.19	1.19	1,591
1987	6/30/2014	74,704	74,490	215	1.000	215	87%	186	0.18	1.18	1,548
1988	6/30/2014	74,157	73,889	267	1.000	267	85%	228	0.17	1.17	1,434
1989	6/30/2014	74,289	73,951	338	1.000	338	85%	287	0.16	1.13	1,390
1990	6/30/2014	74,883	74,459	424	1.000	424	84%	357	0.15	1.07	1,414
1991	6/30/2014	64,710	64,238	472	1.000	472	83%	393	0.13	0.96	1,326
1992	6/30/2014	60,889	60,337	552	1.000	552	83%	456	0.12	0.90	1,285
1993	6/30/2014	58,546	57,865	681	1.000	681	83%	563	0.11	0.85	1,247
1994	6/30/2014	58,595	57,786	809	1.000	809	82%	667	0.10	0.80	1,273
1995	6/30/2014	55,427	54,474	953	1.000	953	82%	785	0.09	0.71	1,283
1996	6/30/2014	53,822	52,709	1,112	1.000	1,112	82%	917	0.08	0.62	1,359
1997	6/30/2014	51,387	50,078	1,309	1.000	1,309	82%	1,074	0.08	0.54	1,391
1998	6/30/2014	53,001	51,424	1,577	1.000	1,577	82%	1,299	0.07	0.51	1,458
1999	6/30/2014	59,562	57,549	2,014	1.000	2,014	84%	1,697	0.08	0.50	1,587
2000	6/30/2014	65,033	61,931	3,102	1.000	3,102	82%	2,535	0.08	0.48	1,717
2001	6/30/2014	63,584	60,023	3,560	1.000	3,560	82%	2,933	0.08	0.41	1,908
2002	6/30/2014	64,401	60,019	4,382	1.000	4,382	83%	3,646	0.08	0.41	1,926
2003	6/30/2014	63,786	58,398	5,388	1.000	5,388	84%	4,540	0.08	0.38	2,013
2004	6/30/2014	60,736	53,965	6,772	1.000	6,772	85%	5,772	0.07	0.34	2,083
2005	6/30/2014	58,613	50,290	8,323	1.000	8,323	86%	7,135	0.07	0.31	2,209
2006	6/30/2014	54,214	44,532	9,682	1.000	9,682	85%	8,237	0.06	0.25	2,368
2007	6/30/2014	56,618	44,837	11,780	1.000	11,780	86%	10,090	0.06	0.23	2,650
2008	6/30/2014	53,904	39,627	14,277	1.000	14,277	86%	12,270	0.06	0.20	2,821
2009	6/30/2014	43,912	28,228	15,684	1.000	15,684	86%	13,550	0.05	0.18	2,888
2010	6/30/2014	44,772	25,235	19,537	1.000	19,537	86%	16,804	0.05	0.18	2,832
2011	6/30/2014	43,494	19,517	23,977	1.000	23,977	86%	20,559	0.05	0.17	2,791
2012	6/30/2014	43,492	12,428	31,064	1.000	31,064	86%	26,765	0.05	0.16	2,875
2013	6/30/2014	43,099	2,798	40,301	1.000	40,301	87%	34,946	0.04	0.15	2,823
2014	6/30/2014	43,149	0	21,575	1.000	21,575	84%	18,191	0.04	0.15	2,735
		2,024,330	1,771,915	230,841		230,841		197,495			

Column Notes

(2) Exhibit PA-E.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-E.13.1 through Exhibit PA-E.13.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-E.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-E.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-E.2

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	44,005	44,005		44,045	44,045
1981	6/30/2014	402	46,517	46,519		46,565	46,565
1982	6/30/2014	390	48,453	48,458		48,502	48,502
1983	6/30/2014	378	54,644	54,649		54,695	54,695
1984	6/30/2014	366	67,092	67,088		67,157	67,157
1985	6/30/2014	354	73,853	73,840		73,931	73,931
1986	6/30/2014	342	72,621	72,605		72,709	72,657
1987	6/30/2014	330	74,662	74,637	74,555	74,771	74,704
1988	6/30/2014	318	74,099	74,071	73,992	74,243	74,157
1989	6/30/2014	306	74,219	74,181	74,109	74,398	74,289
1990	6/30/2014	294	74,797	74,761	74,679	75,005	74,883
1991	6/30/2014	282	64,593	64,588	64,512	64,831	64,710
1992	6/30/2014	270	60,743	60,750	60,683	61,029	60,889
1993	6/30/2014	258	58,360	58,374	58,332	58,719	58,546
1994	6/30/2014	246	58,383	58,386	58,380	58,804	58,595
1995	6/30/2014	234	55,205	55,238	55,229	55,616	55,427
1996	6/30/2014	222	53,620	53,663	53,614	53,980	53,822
1997	6/30/2014	210	51,162	51,264	51,180	51,510	51,387
1998	6/30/2014	198	52,794	52,844	52,719	53,158	53,001
1999	6/30/2014	186	59,494	59,306	59,249	59,819	59,562
2000	6/30/2014	174	64,538	65,221	63,951	64,846	65,033
2001	6/30/2014	162	63,119	63,806	62,334	63,361	63,584
2002	6/30/2014	150	63,906	64,458	62,862	64,343	64,401
2003	6/30/2014	138	63,295	63,712	62,018	63,860	63,786
2004	6/30/2014	126	60,054	60,629	58,987	60,844	60,736
2005	6/30/2014	114	57,889	58,547	56,842	58,679	58,613
2006	6/30/2014	102	53,561	54,855	53,223	53,572	54,214
2007	6/30/2014	90	57,410	57,722	56,944	55,514	56,618
2008	6/30/2014	78	55,755	55,465	55,754	52,343	53,904
2009	6/30/2014	66	45,168	45,949	45,738	41,875	43,912
2010	6/30/2014	54	48,180	46,236	46,428	43,307	44,772
2011	6/30/2014	42	47,918	44,896	46,225	42,092	43,494
2012	6/30/2014	30	55,325	44,692	48,333	42,293	43,492
2013	6/30/2014	18	59,801	41,508	48,196	44,689	43,099
2014	6/30/2014	6	0	39,431	49,617	46,868	43,149
			2,015,237	2,026,352	1,628,686	2,021,974	2,024,330

Column Notes

(3) Exhibit PA-E.3, Column (5).
(4) Exhibit PA-E.3, Column (8).
(4) Exhibit PA-E.5, Column (12).
(5) Exhibit PA-E.6, Column (12).
(6) Exhibit PA-E.8, Column (8).
(7) Based on Columns (3) through (6).

Exhibit PA-E.3

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	44,005	1.000	44,005			
1981	6/30/2014	402	46,514	1.000	46,517			
1982	6/30/2014	390	48,438	1.000	48,453			
1983	6/30/2014	378	54,608	1.001	54,644			
1984	6/30/2014	366	67,026	1.001	67,092			
1985	6/30/2014	354	73,757	1.001	73,853			
1986	6/30/2014	342	72,489	1.002	72,621			
1987	6/30/2014	330	74,490	1.002	74,662			
1988	6/30/2014	318	73,889	1.003	74,099			
1989	6/30/2014	306	73,951	1.004	74,219			
1990	6/30/2014	294	74,459	1.005	74,797			
1991	6/30/2014	282	64,238	1.006	64,593			
1992	6/30/2014	270	60,337	1.007	60,743			
1993	6/30/2014	258	57,865	1.009	58,360			
1994	6/30/2014	246	57,786	1.010	58,383			
1995	6/30/2014	234	54,474	1.013	55,205			
1996	6/30/2014	222	52,709	1.017	53,620			
1997	6/30/2014	210	50,078	1.022	51,162			
1998	6/30/2014	198	51,424	1.027	52,794			
1999	6/30/2014	186	57,549	1.034	59,494			
2000	6/30/2014	174	61,931	1.042	64,538			
2001	6/30/2014	162	60,023	1.052	63,119			
2002	6/30/2014	150	60,019	1.065	63,906			
2003	6/30/2014	138	58,398	1.084	63,295			
2004	6/30/2014	126	53,965	1.113	60,054			
2005	6/30/2014	114	50,290	1.151	57,889			
2006	6/30/2014	102	44,532	1.203	53,561			
2007	6/30/2014	90	44,837	1.280	57,410			
2008	6/30/2014	78	39,627	1.407	55,755			
2009	6/30/2014	66	28,228	1.600	45,168			
2010	6/30/2014	54	25,235	1.909	48,180			
2011	6/30/2014	42	19,517	2.455	47,918			
2012	6/30/2014	30	12,428	4.452	55,325			
2013	6/30/2014	18	2,798	21.375	59,801			
2014	6/30/2014	6	0	641.236	0			
			1,771,915		2,015,237			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-E.4, Page 1 and Exhibit PA-E.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	98	4,139	13,496	19,080	23,381	27,322	30,830	33,565	35,864	37,878	39,412	40,918	41,856	42,421	42,873	43,225	43,441
1981	0	106	4,497	14,663	20,783	25,545	29,634	33,315	36,382	38,811	40,653	42,431	43,630	44,460	45,105	45,496	45,754	45,895
1982	0	115	4,862	15,983	22,802	27,740	31,912	35,870	39,182	41,440	43,600	45,132	46,100	46,811	47,349	47,627	47,789	47,919
1983	0	133	5,812	19,328	26,646	32,102	37,007	41,398	44,651	47,527	49,530	51,163	52,218	53,035	53,378	53,623	53,807	53,943
1984	0	184	8,049	23,810	32,620	39,723	45,859	50,924	55,739	59,094	61,424	63,188	64,517	65,140	65,529	65,809	66,031	66,180
1985	0	192	7,912	24,340	35,563	43,487	49,799	56,761	62,011	65,379	67,895	69,897	70,887	71,548	72,014	72,371	72,681	72,845
1986	0	136	5,530	23,642	34,541	41,954	49,715	55,893	60,215	63,570	66,535	68,289	69,219	70,009	70,546	70,912	71,134	71,369
1987	0	70	5,478	23,916	34,927	43,715	51,319	57,214	61,546	65,333	67,877	69,627	70,853	71,613	72,224	72,683	73,044	73,283
1988	0	0	4,896	21,457	33,173	43,347	50,854	57,128	62,097	64,949	67,198	68,880	70,006	70,859	71,422	71,916	72,178	72,538
1989	0	52	3,627	18,556	34,148	43,171	51,121	58,125	62,358	65,094	67,273	68,934	70,065	70,927	71,449	71,878	72,306	72,660
1990	0	0	9,990	26,118	36,953	45,775	54,158	59,674	63,406	66,226	68,238	69,615	70,607	71,421	72,087	72,537	72,958	73,311
1991	0	479	9,619	21,925	32,696	41,567	47,494	51,813	54,820	56,988	58,615	59,930	60,713	61,373	61,975	62,552	62,931	63,220
1992	0	295	7,956	21,620	33,218	39,929	44,882	49,093	51,778	53,459	55,004	56,076	56,874	57,529	58,125	58,583	58,904	59,147
1993	0	319	9,015	24,051	32,731	39,052	44,079	47,767	50,077	51,671	53,055	54,056	54,904	55,567	56,059	56,489	56,851	57,144
1994	0	370	11,242	24,739	32,907	39,140	43,609	46,838	49,324	51,106	52,415	53,572	54,938	55,595	56,106	56,519	56,915	57,122
1995	0	727	11,643	23,582	31,597	36,845	40,978	44,115	46,240	47,960	49,256	50,914	51,815	52,459	52,990	53,381	53,710	54,010
1996	0	612	10,869	23,065	30,547	35,608	39,788	42,898	44,993	46,511	48,235	49,487	50,355	50,912	51,432	51,806	52,200	52,465
1997	0	692	11,169	21,902	28,435	33,428	37,411	40,392	42,499	44,435	46,080	47,109	47,894	48,553	49,011	49,451	49,827	50,078
1998	0	941	11,798	22,488	29,219	34,578	38,214	41,390	44,108	46,272	47,770	49,052	49,708	50,234	50,670	51,086	51,424	
1999	0	1,021	13,518	25,147	32,897	38,370	42,870	46,747	49,835	51,615	53,405	54,850	55,826	56,572	57,076	57,549		
2000	0	1,130	15,165	28,208	35,919	41,921	47,368	51,768	54,761	56,522	58,284	59,624	60,571	61,250	61,931			
2001	0	1,563	15,605	27,221	35,356	41,365	47,494	50,663	53,165	55,344	56,698	58,273	59,178	60,023				
2002	0	1,519	15,756	27,976	36,787	42,903	47,324	51,611	54,050	55,942	57,292	58,860	60,019					
2003	0	1,606	16,005	28,807	36,868	42,278	47,099	51,665	53,755	55,462	56,946	58,398						
2004	0	1,714	16,350	28,303	35,142	40,215	44,798	48,766	50,860	52,513	53,965							
2005	0	1,858	16,606	26,782	33,520	38,569	42,587	46,199	48,301	50,290								
2006	0	2,176	15,801	25,218	31,160	35,143	38,702	42,043	44,532									
2007	0	3,960	18,313	26,890	32,472	37,076	42,141	44,837										
2008	0	4,696	17,829	25,783	31,164	35,775	39,627											
2009	0	3,400	13,298	20,355	24,784	28,228												
2010	0	2,763	13,188	20,540	25,235													
2011	0	2,523	12,636	19,517														
2012	0	2,681	12,428															
2013	0	2,798																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980		42.338	3.261	1.414	1.225	1.169	1.128	1.089	1.068	1.056	1.040	1.038	1.023	1.014	1.011	1.008	1.005	1.003
1981		42.338	3.261	1.417	1.229	1.160	1.124	1.092	1.067	1.047	1.044	1.028	1.019	1.014	1.009	1.006	1.003	1.003
1982		42.338	3.287	1.427	1.217	1.150	1.124	1.092	1.058	1.052	1.035	1.021	1.015	1.012	1.006	1.003	1.003	1.002
1983		43.672	3.325	1.379	1.205	1.153	1.119	1.079	1.064	1.042	1.033	1.021	1.016	1.006	1.005	1.003	1.003	1.002
1984		43.721	2.958	1.370	1.218	1.154	1.110	1.095	1.060	1.039	1.029	1.021	1.010	1.006	1.004	1.003	1.002	1.002
1985		41.277	3.076	1.461	1.223	1.145	1.140	1.092	1.054	1.038	1.029	1.014	1.009	1.007	1.005	1.004	1.002	1.002
1986		40.777	4.275	1.461	1.215	1.185	1.124	1.077	1.056	1.047	1.026	1.014	1.011	1.008	1.005	1.003	1.003	1.002
1987		77.765	4.366	1.460	1.252	1.174	1.115	1.076	1.062	1.039	1.026	1.018	1.011	1.009	1.006	1.005	1.003	1.003
1988			4.383	1.546	1.307	1.173	1.123	1.087	1.046	1.035	1.025	1.016	1.012	1.008	1.007	1.004	1.005	1.004
1989		70.176	5.116	1.840	1.264	1.184	1.137	1.073	1.044	1.033	1.025	1.016	1.012	1.007	1.006	1.006	1.005	1.004
1990			2.614	1.415	1.239	1.183	1.102	1.063	1.044	1.030	1.020	1.014	1.012	1.009	1.006	1.006	1.005	1.003
1991		20.099	2.279	1.491	1.271	1.143	1.091	1.058	1.040	1.029	1.022	1.013	1.011	1.010	1.009	1.006	1.005	1.004
1992		26.971	2.717	1.536	1.202	1.124	1.094	1.055	1.032	1.029	1.019	1.014	1.012	1.010	1.008	1.005	1.004	1.005
1993		28.271	2.668	1.361	1.193	1.129	1.084	1.048	1.032	1.027	1.019	1.016	1.012	1.009	1.008	1.006	1.005	1.003
1994		30.359	2.200	1.330	1.189	1.114	1.074	1.053	1.036	1.026	1.022	1.025	1.012	1.009	1.007	1.007	1.004	1.004
1995		16.023	2.025	1.340	1.166	1.112	1.077	1.048	1.037	1.027	1.034	1.018	1.012	1.010	1.007	1.006	1.006	1.004
1996		17.758	2.122	1.324	1.166	1.117	1.078	1.049	1.034	1.037	1.026	1.018	1.011	1.010	1.007	1.008	1.005	1.005
1997		16.148	1.961	1.298	1.176	1.119	1.080	1.052	1.046	1.037	1.022	1.017	1.014	1.009	1.009	1.008	1.005	
1998		12.543	1.906	1.299	1.183	1.105	1.083	1.066	1.049	1.032	1.027	1.013	1.011	1.009	1.008	1.007		
1999		13.238	1.860	1.308	1.166	1.117	1.090	1.066	1.036	1.035	1.027	1.018	1.013	1.009	1.008			
2000		13.421	1.860	1.273	1.167	1.130	1.093	1.058	1.032	1.031	1.023	1.016	1.011	1.011				
2001		9.986	1.744	1.299	1.170	1.148	1.067	1.049	1.041	1.024	1.028	1.016	1.014					
2002		10.369	1.776	1.315	1.166	1.103	1.091	1.047	1.035	1.024	1.027	1.020						
2003		9.967	1.800	1.280	1.147	1.114	1.097	1.040	1.032	1.027	1.025							
2004		9.540	1.731	1.242	1.144	1.114	1.089	1.043	1.032	1.028								
2005		8.936	1.613	1.252	1.151	1.104	1.085	1.045	1.041									
2006		7.260	1.596	1.236	1.128	1.101	1.086	1.059										
2007		4.624	1.468	1.208	1.142	1.137	1.064											
2008		3.797	1.446	1.209	1.148	1.108												
2009		3.911	1.531	1.218	1.139													
2010		4.773	1.557	1.229														
2011		5.008	1.545															
2012		4.636																
2013																		
$ Wtd Avg	----	9.457	2.124	1.353	1.193	1.137	1.099	1.065	1.045	1.034	1.027	1.018	1.013	1.009	1.007	1.005	1.004	1.003
Strt Average	----	23.292	2.479	1.362	1.194	1.137	1.099	1.065	1.045	1.035	1.027	1.018	1.013	1.009	1.007	1.006	1.004	1.003
3 Yr $ Wtd Avg	----	4.802	1.544	1.218	1.143	1.116	1.078	1.049	1.035	1.026	1.027	1.017	1.013	1.010	1.008	1.007	1.005	1.004
5 Yr $ Wtd Avg	----	4.319	1.503	1.219	1.142	1.113	1.084	1.047	1.036	1.027	1.026	1.017	1.013	1.010	1.008	1.007	1.005	1.004
Inv. Power Curve	149.726	9.338	2.782	1.617	1.275	1.143	1.083	1.051	1.034	1.023	1.017	1.012	1.009	1.007	1.006	1.005	1.004	1.003
Selected	30.000	4.802	1.813	1.286	1.193	1.137	1.099	1.065	1.045	1.034	1.027	1.018	1.013	1.009	1.008	1.007	1.005	1.004
Cumulative	641.236	21.375	4.452	2.455	1.909	1.600	1.407	1.280	1.203	1.151	1.113	1.084	1.065	1.052	1.042	1.034	1.027	1.022

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	22 MTH	34 MTH	46 MTH	58 MTH	70 MTH	82 MTH	94 MTH	106 MTH	118 MTH	130 MTH	142 MTH	154 MTH	166 MTH	178 MTH	190 MTH	202 MTH	214 MTH	226 MTH
1980	43,575	43,652	43,722	43,774	43,815	43,851	43,873	43,898	43,914	43,926	43,935	43,957	43,974	43,981	43,994	44,002	44,005	
1981	46,025	46,120	46,192	46,238	46,278	46,320	46,328	46,359	46,377	46,399	46,419	46,434	46,450	46,476	46,500	46,514		
1982	48,011	48,089	48,143	48,190	48,224	48,242	48,277	48,295	48,316	48,343	48,375	48,392	48,413	48,426	48,438			
1983	54,068	54,182	54,239	54,297	54,375	54,417	54,445	54,492	54,533	54,551	54,577	54,585	54,593	54,608				
1984	66,336	66,433	66,509	66,599	66,677	66,727	66,808	66,861	66,884	66,898	66,941	67,005	67,026					
1985	72,974	73,075	73,203	73,302	73,367	73,432	73,511	73,572	73,616	73,677	73,710	73,757						
1986	71,541	71,669	71,834	71,946	72,123	72,216	72,280	72,332	72,403	72,448	72,489							
1987	73,518	73,699	73,832	73,919	74,089	74,197	74,269	74,358	74,440	74,490								
1988	72,796	73,020	73,167	73,320	73,460	73,564	73,652	73,771	73,889									
1989	72,950	73,141	73,331	73,481	73,645	73,754	73,873	73,951										
1990	73,562	73,754	73,920	74,067	74,224	74,362	74,459											
1991	63,451	63,659	63,854	64,009	64,134	64,238												
1992	59,438	59,744	59,940	60,128	60,337													
1993	57,338	57,492	57,672	57,865														
1994	57,358	57,574	57,786															
1995	54,246	54,474																
1996	52,709																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1981	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000			
1982	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000				
1983	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000					
1984	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.000						
1985	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001							
1986	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001								
1987	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001									
1988	1.003	1.002	1.002	1.002	1.001	1.001	1.002	1.002										
1989	1.003	1.003	1.002	1.002	1.001	1.002	1.001											
1990	1.003	1.002	1.002	1.002	1.002	1.001												
1991	1.003	1.003	1.002	1.002	1.002													
1992	1.005	1.003	1.003	1.003														
1993	1.003	1.003	1.003															
1994	1.004	1.004																
1995	1.004																	
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$ Wtd Avg	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	----	----
Strt Average	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----
3 Yr $ Wtd Avg	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	----	----	----	----	----	----
Inv. Power Curve	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.017	1.013	1.010	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000

Exhibit PA-E.5

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -6.8%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	1.52	1.000	0.09	0.14	2.55	1.000	0.0%	0	44,005
1981	6/30/2014	402	30,142	1.54	1.000	0.10	0.15	2.37	1.000	0.0%	5	46,519
1982	6/30/2014	390	30,059	1.61	1.000	0.11	0.17	2.21	1.000	0.0%	20	48,458
1983	6/30/2014	378	30,607	1.79	1.000	0.11	0.20	2.06	1.001	0.1%	42	54,649
1984	6/30/2014	366	33,122	2.03	1.000	0.12	0.25	1.92	1.001	0.1%	62	67,088
1985	6/30/2014	354	35,714	2.07	1.000	0.13	0.27	1.79	1.001	0.1%	83	73,840
1986	6/30/2014	342	38,298	1.90	1.000	0.14	0.26	1.67	1.002	0.2%	116	72,605
1987	6/30/2014	330	41,065	1.82	1.000	0.15	0.27	1.56	1.002	0.2%	148	74,637
1988	6/30/2014	318	44,222	1.68	1.000	0.16	0.27	1.45	1.003	0.3%	181	74,071
1989	6/30/2014	306	47,110	1.58	1.000	0.17	0.27	1.35	1.004	0.4%	230	74,181
1990	6/30/2014	294	49,660	1.51	1.000	0.18	0.28	1.35	1.005	0.5%	302	74,761
1991	6/30/2014	282	50,857	1.27	1.000	0.20	0.25	1.25	1.006	0.6%	351	64,588
1992	6/30/2014	270	52,804	1.15	1.000	0.21	0.24	1.17	1.007	0.7%	413	60,750
1993	6/30/2014	258	55,133	1.06	1.000	0.23	0.24	1.09	1.009	0.8%	508	58,374
1994	6/30/2014	246	57,740	1.01	1.000	0.24	0.25	1.02	1.010	1.0%	600	58,386
1995	6/30/2014	234	60,950	0.91	1.000	0.26	0.24	0.95	1.013	1.3%	763	55,238
1996	6/30/2014	222	63,664	0.85	1.000	0.28	0.24	0.88	1.017	1.7%	953	53,663
1997	6/30/2014	210	68,077	0.75	1.000	0.30	0.23	0.82	1.022	2.1%	1,186	51,264
1998	6/30/2014	198	71,447	0.74	1.000	0.32	0.24	0.77	1.027	2.6%	1,420	52,844
1999	6/30/2014	186	75,245	0.79	1.000	0.35	0.28	0.71	1.034	3.3%	1,757	59,306
2000	6/30/2014	174	79,122	0.82	1.000	0.37	0.31	1.03	1.042	4.0%	3,290	65,221
2001	6/30/2014	162	80,397	0.79	1.000	0.40	0.31	0.96	1.052	4.9%	3,783	63,806
2002	6/30/2014	150	81,621	0.79	1.000	0.43	0.34	0.89	1.065	6.1%	4,439	64,458
2003	6/30/2014	138	82,433	0.77	1.000	0.46	0.36	0.83	1.084	7.7%	5,314	63,712
2004	6/30/2014	126	84,633	0.71	1.000	0.49	0.35	0.78	1.113	10.1%	6,664	60,629
2005	6/30/2014	114	86,912	0.67	1.000	0.53	0.36	0.72	1.151	13.1%	8,257	58,547
2006	6/30/2014	102	90,786	0.59	1.000	0.57	0.34	0.67	1.203	16.9%	10,323	54,855
2007	6/30/2014	90	93,585	0.60	1.000	0.61	0.37	0.63	1.280	21.9%	12,885	57,722
2008	6/30/2014	78	93,441	0.58	1.000	0.66	0.38	0.59	1.407	28.9%	15,838	55,465
2009	6/30/2014	66	86,523	0.50	1.000	0.70	0.35	0.55	1.600	37.5%	17,721	45,949
2010	6/30/2014	54	86,642	0.53	1.000	0.75	0.40	0.51	1.909	47.6%	21,001	46,236
2011	6/30/2014	42	90,268	0.50	1.000	0.81	0.40	0.47	2.455	59.3%	25,379	44,896
2012	6/30/2014	30	94,120	0.52	1.000	0.87	0.45	0.44	4.452	77.5%	32,263	44,692
2013	6/30/2014	18	98,557	0.53	1.000	0.93	0.49	0.41	21.375	95.3%	38,710	41,508
2014	6/30/2014	6	102,837	0.23	1.000	1.00	0.23	0.38	641.236	99.8%	39,431	39,431
	Total/Average		2,296,770				0.31				254,437	2,026,352
	Selected			Selected Pure Premium (2000-2014)			0.38					
				Selected Pure Premium (1990-1999)			0.25					
Column Notes				Selected Pure Premium (1980-1989)			0.23					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-E.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-E.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-E.3, Column (4).
(12) Exhibit PA-E.3, Column (3) + Column (11).

Exhibit PA-E.6

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	9.1%	1.000	1.00	9.1%	3.5%	1.002	0.2%	66	74,555
1988	6/30/2014	318	1,049,491	7.1%	1.000	1.00	7.1%	3.5%	1.003	0.3%	103	73,992
1989	6/30/2014	306	1,261,672	5.9%	1.000	1.00	5.9%	3.5%	1.004	0.4%	158	74,109
1990	6/30/2014	294	1,405,588	5.3%	1.000	1.00	5.3%	3.5%	1.005	0.5%	220	74,679
1991	6/30/2014	282	1,441,150	4.5%	1.000	1.00	4.5%	3.5%	1.006	0.6%	274	64,512
1992	6/30/2014	270	1,493,380	4.1%	1.000	1.00	4.1%	3.5%	1.007	0.7%	346	60,683
1993	6/30/2014	258	1,593,604	3.7%	1.000	1.00	3.7%	3.5%	1.009	0.8%	467	58,332
1994	6/30/2014	246	1,676,121	3.5%	1.000	1.00	3.5%	3.5%	1.010	1.0%	594	58,380
1995	6/30/2014	234	1,647,517	3.4%	1.000	1.00	3.4%	3.5%	1.013	1.3%	755	55,229
1996	6/30/2014	222	1,539,171	3.5%	1.000	1.00	3.5%	3.5%	1.017	1.7%	905	53,614
1997	6/30/2014	210	1,502,506	3.4%	1.000	1.00	3.4%	3.5%	1.022	2.1%	1,102	51,180
1998	6/30/2014	198	1,441,297	3.7%	1.000	1.00	3.7%	3.5%	1.027	2.6%	1,294	52,719
1999	6/30/2014	186	1,502,048	4.0%	1.000	1.00	4.0%	3.5%	1.034	3.3%	1,700	59,249
2000	6/30/2014	174	1,444,705	4.5%	1.000	1.00	4.5%	3.5%	1.042	4.0%	2,020	63,951
2001	6/30/2014	162	1,361,007	4.6%	1.000	1.00	4.6%	3.5%	1.052	4.9%	2,311	62,334
2002	6/30/2014	150	1,350,293	4.7%	1.000	1.00	4.7%	3.5%	1.065	6.1%	2,843	62,862
2003	6/30/2014	138	1,351,670	4.7%	1.000	1.00	4.7%	3.5%	1.084	7.7%	3,620	62,018
2004	6/30/2014	126	1,430,941	4.2%	1.000	1.00	4.2%	3.5%	1.113	10.1%	5,023	58,987
2005	6/30/2014	114	1,441,863	4.0%	1.000	1.00	4.0%	3.5%	1.151	13.1%	6,551	56,842
2006	6/30/2014	102	1,489,415	3.6%	1.000	1.00	3.6%	3.5%	1.203	16.9%	8,691	53,223
2007	6/30/2014	90	1,597,109	3.5%	1.000	1.00	3.5%	3.5%	1.280	21.9%	12,107	56,944
2008	6/30/2014	78	1,610,573	3.4%	1.000	1.00	3.4%	3.5%	1.407	28.9%	16,127	55,754
2009	6/30/2014	66	1,348,818	3.2%	1.000	1.00	3.2%	3.5%	1.600	37.5%	17,510	45,738
2010	6/30/2014	54	1,285,639	3.6%	1.000	1.00	3.6%	3.5%	1.909	47.6%	21,193	46,428
2011	6/30/2014	42	1,301,802	3.5%	1.000	1.00	3.5%	3.5%	2.455	59.3%	26,708	46,225
2012	6/30/2014	30	1,337,788	3.6%	1.000	1.00	3.6%	3.5%	4.452	77.5%	35,905	48,333
2013	6/30/2014	18	1,375,921	3.8%	1.000	1.00	3.8%	3.5%	21.375	95.3%	45,399	48,196
2014	6/30/2014	6	1,435,670	1.6%	1.000	1.00	1.6%	3.5%	641.236	99.8%	49,617	49,617
	Total/Average		39,539,419				4.1%				263,608	1,628,686
	Selected				Selected Loss Ratio		3.5%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-E.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-E.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-E.3, Column (4).
(12) Exhibit PA-E.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	98	4,042	9,357	5,584	4,300	3,942	3,508	2,735	2,299	2,014	1,534	1,506	938	565	452	352	216
1981	0	106	4,391	10,166	6,120	4,762	4,089	3,681	3,067	2,428	1,843	1,778	1,198	830	644	391	258	142
1982	0	115	4,747	11,121	6,819	4,938	4,172	3,958	3,313	2,258	2,159	1,532	968	711	538	278	162	130
1983	0	133	5,679	13,516	7,318	5,456	4,905	4,391	3,253	2,876	2,003	1,633	1,055	817	343	245	184	136
1984	0	184	7,864	15,761	8,811	7,103	6,136	5,065	4,816	3,355	2,330	1,763	1,329	623	389	280	222	149
1985	0	192	7,720	16,428	11,223	7,924	6,312	6,962	5,250	3,368	2,515	2,003	990	661	466	357	309	164
1986	0	136	5,394	18,112	10,899	7,412	7,761	6,178	4,322	3,355	2,965	1,754	930	790	537	366	222	235
1987	0	70	5,407	18,438	11,011	8,788	7,604	5,895	4,332	3,787	2,544	1,750	1,226	760	611	459	361	239
1988	0	0	4,896	16,561	11,716	10,174	7,508	6,273	4,970	2,851	2,250	1,681	1,126	853	562	495	262	360
1989	0	52	3,576	14,929	15,591	9,024	7,950	7,004	4,233	2,736	2,179	1,660	1,131	862	522	429	428	353
1990	0	0	9,990	16,128	10,835	8,822	8,384	5,516	3,733	2,820	2,011	1,378	991	814	666	450	421	353
1991	0	479	9,140	12,306	10,771	8,871	5,927	4,319	3,007	2,169	1,626	1,315	783	660	602	577	379	289
1992	0	295	7,661	13,664	11,598	6,711	4,953	4,211	2,685	1,681	1,545	1,072	797	655	596	457	321	243
1993	0	319	8,697	15,035	8,680	6,321	5,027	3,688	2,310	1,594	1,384	1,001	848	663	492	430	361	293
1994	0	370	10,872	13,496	8,169	6,233	4,470	3,229	2,486	1,782	1,309	1,157	1,366	657	511	414	396	207
1995	0	727	10,916	11,939	8,015	5,248	4,133	3,137	2,125	1,720	1,296	1,659	901	644	531	391	329	300
1996	0	612	10,257	12,195	7,483	5,061	4,181	3,109	2,095	1,518	1,724	1,252	869	557	519	375	394	264
1997	0	692	10,477	10,734	6,532	4,993	3,983	2,981	2,107	1,936	1,645	1,028	786	659	458	440	376	252
1998	0	941	10,858	10,690	6,732	5,359	3,636	3,176	2,718	2,164	1,498	1,282	656	526	436	416	338	
1999	0	1,021	12,497	11,629	7,750	5,474	4,500	3,877	3,087	1,781	1,789	1,445	976	746	505	473		
2000	0	1,130	14,036	13,042	7,712	6,001	5,448	4,400	2,993	1,761	1,761	1,340	946	679	681			
2001	0	1,563	14,042	11,616	8,135	6,008	6,130	3,169	2,502	2,178	1,354	1,576	904	845				
2002	0	1,519	14,236	12,220	8,811	6,116	4,421	4,288	2,439	1,892	1,351	1,568	1,159					
2003	0	1,606	14,400	12,801	8,061	5,410	4,821	4,566	2,090	1,707	1,484	1,452						
2004	0	1,714	14,636	11,952	6,840	5,072	4,583	3,968	2,094	1,652	1,452							
2005	0	1,858	14,748	10,175	6,739	5,049	4,018	3,612	2,102	1,989								
2006	0	2,176	13,624	9,417	5,942	3,983	3,559	3,341	2,489									
2007	0	3,960	14,352	8,577	5,582	4,604	5,065	2,696										
2008	0	4,696	13,133	7,953	5,381	4,611	3,851											
2009	0	3,400	9,898	7,057	4,429	3,444												
2010	0	2,763	10,425	7,352	4,695													
2011	0	2,523	10,113	6,881														
2012	0	2,681	9,748															
2013	0	2,798																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	135	77	70	52	41	36	22	25	16	11	10	22	17	8	13	8	3	
1981	130	95	72	46	40	42	8	31	17	22	20	15	16	26	24	13		
1982	92	79	54	46	34	18	34	18	22	27	32	16	21	13	12			
1983	126	114	57	58	78	42	28	47	41	18	25	9	7	15				
1984	156	97	76	89	78	50	82	52	23	14	43	64	21					
1985	129	102	127	99	65	65	80	61	43	62	33	47						
1986	171	128	165	112	177	94	63	53	71	45	41							
1987	235	181	133	87	169	109	71	89	82	50								
1988	258	224	147	153	141	104	88	119	118									
1989	290	191	189	151	164	109	119	78										
1990	251	192	165	147	157	138	97											
1991	230	208	195	155	125	104												
1992	292	306	196	188	209													
1993	195	153	181	193														
1994	236	216	212															
1995	236	229																
1996	245																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-E.8

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Average Benefit	(4) Ultimate Claim Count	(5) Composite Factor (3) times (4) / 1,000	(6) Cumulative Persistency Factor	(7) Estimated Ult. Unpaid Loss (5) times (6)	(8) Ultimate Loss
1980	6/30/2014	414	84	38,947	3,271	0.012	40	44,045
1981	6/30/2014	402	90	37,002	3,317	0.015	51	46,565
1982	6/30/2014	390	97	33,770	3,277	0.019	64	48,502
1983	6/30/2014	378	104	34,412	3,596	0.024	88	54,695
1984	6/30/2014	366	109	41,391	4,514	0.029	131	67,157
1985	6/30/2014	354	115	44,841	5,164	0.034	174	73,931
1986	6/30/2014	342	119	45,656	5,419	0.041	220	72,709
1987	6/30/2014	330	122	48,266	5,902	0.048	281	74,771
1988	6/30/2014	318	125	51,696	6,479	0.055	354	74,243
1989	6/30/2014	306	130	53,441	6,954	0.064	447	74,398
1990	6/30/2014	294	136	52,974	7,218	0.076	545	75,005
1991	6/30/2014	282	139	48,810	6,797	0.087	593	64,831
1992	6/30/2014	270	144	47,393	6,835	0.101	691	61,029
1993	6/30/2014	258	150	46,949	7,026	0.121	853	58,719
1994	6/30/2014	246	157	46,021	7,205	0.141	1,018	58,804
1995	6/30/2014	234	160	43,197	6,921	0.165	1,142	55,616
1996	6/30/2014	222	166	39,610	6,577	0.193	1,271	53,980
1997	6/30/2014	210	170	36,952	6,265	0.228	1,431	51,510
1998	6/30/2014	198	176	36,358	6,403	0.271	1,734	53,158
1999	6/30/2014	186	184	37,521	6,922	0.328	2,270	59,819
2000	6/30/2014	174	192	37,874	7,257	0.402	2,915	64,846
2001	6/30/2014	162	201	33,331	6,692	0.499	3,338	63,361
2002	6/30/2014	150	204	33,437	6,827	0.633	4,325	64,343
2003	6/30/2014	138	209	31,695	6,637	0.823	5,462	63,860
2004	6/30/2014	126	215	29,161	6,280	1.095	6,879	60,844
2005	6/30/2014	114	221	26,530	5,852	1.434	8,389	58,679
2006	6/30/2014	102	229	22,896	5,237	1.726	9,040	53,572
2007	6/30/2014	90	237	21,368	5,072	2.105	10,676	55,514
2008	6/30/2014	78	244	19,109	4,665	2.726	12,717	52,343
2009	6/30/2014	66	249	15,205	3,785	3.606	13,647	41,875
2010	6/30/2014	54	252	15,809	3,980	4.541	18,072	43,307
2011	6/30/2014	42	255	15,583	3,968	5.689	22,575	42,092
2012	6/30/2014	30	263	15,128	3,980	7.504	29,865	42,293
2013	6/30/2014	18	272	15,270	4,156	10.079	41,892	44,689
2014	6/30/2014	6	276	15,776	4,353	10.767	46,868	46,868
				1,213,379			250,059	2,021,974

Column Notes

(3) Exhibit PA-E.10, Column (6).
(4) Exhibit V.1, Column (9).
(6) Exhibit PA-E.9, Page 1 and Exhibit PA-E.9, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.030	1.235	2.860	1.707	1.315	1.205	1.072	0.836	0.703	0.616	0.469	0.460	0.287	0.173	0.138	0.108	0.066
1981	0.000	0.032	1.324	3.065	1.845	1.436	1.233	1.110	0.925	0.732	0.556	0.536	0.361	0.250	0.194	0.118	0.078	0.043
1982	0.000	0.035	1.449	3.394	2.081	1.507	1.273	1.208	1.011	0.689	0.659	0.468	0.296	0.217	0.164	0.085	0.049	0.040
1983	0.000	0.037	1.579	3.759	2.035	1.517	1.364	1.221	0.905	0.800	0.557	0.454	0.293	0.227	0.095	0.068	0.051	0.038
1984	0.000	0.041	1.742	3.491	1.952	1.573	1.359	1.122	1.067	0.743	0.516	0.391	0.294	0.138	0.086	0.062	0.049	0.033
1985	0.000	0.037	1.495	3.181	2.173	1.535	1.222	1.348	1.017	0.652	0.487	0.388	0.192	0.128	0.090	0.069	0.060	0.032
1986	0.000	0.025	0.995	3.342	2.011	1.368	1.432	1.140	0.798	0.619	0.547	0.324	0.172	0.146	0.099	0.068	0.041	0.043
1987	0.000	0.012	0.916	3.124	1.866	1.489	1.288	0.999	0.734	0.642	0.431	0.296	0.208	0.129	0.104	0.078	0.061	0.040
1988	0.000	0.000	0.756	2.556	1.808	1.570	1.159	0.968	0.767	0.440	0.347	0.259	0.174	0.132	0.087	0.076	0.040	0.056
1989	0.000	0.007	0.514	2.147	2.242	1.298	1.143	1.007	0.609	0.393	0.313	0.239	0.163	0.124	0.075	0.062	0.062	0.051
1990	0.000	0.000	1.384	2.234	1.501	1.222	1.161	0.764	0.517	0.391	0.279	0.191	0.137	0.113	0.092	0.062	0.058	0.049
1991	0.000	0.070	1.345	1.810	1.585	1.305	0.872	0.635	0.442	0.319	0.239	0.193	0.115	0.097	0.089	0.085	0.056	0.043
1992	0.000	0.043	1.121	1.999	1.697	0.982	0.725	0.616	0.393	0.246	0.226	0.157	0.117	0.096	0.087	0.067	0.047	0.036
1993	0.000	0.045	1.238	2.140	1.235	0.900	0.716	0.525	0.329	0.227	0.197	0.142	0.121	0.094	0.070	0.061	0.051	0.042
1994	0.000	0.051	1.509	1.873	1.134	0.865	0.620	0.448	0.345	0.247	0.182	0.161	0.190	0.091	0.071	0.057	0.055	0.029
1995	0.000	0.105	1.577	1.725	1.158	0.758	0.597	0.453	0.307	0.249	0.187	0.240	0.130	0.093	0.077	0.057	0.047	0.043
1996	0.000	0.093	1.560	1.854	1.138	0.769	0.636	0.473	0.319	0.231	0.262	0.190	0.132	0.085	0.079	0.057	0.060	0.040
1997	0.000	0.110	1.672	1.713	1.043	0.797	0.636	0.476	0.336	0.309	0.263	0.164	0.125	0.105	0.073	0.070	0.060	0.040
1998	0.000	0.147	1.696	1.669	1.051	0.837	0.568	0.496	0.424	0.338	0.234	0.200	0.102	0.082	0.068	0.065	0.053	
1999	0.000	0.148	1.805	1.680	1.120	0.791	0.650	0.560	0.446	0.257	0.259	0.209	0.141	0.108	0.073	0.068		
2000	0.000	0.156	1.934	1.797	1.063	0.827	0.751	0.606	0.412	0.243	0.243	0.185	0.130	0.094	0.094			
2001	0.000	0.234	2.098	1.736	1.216	0.898	0.916	0.474	0.374	0.326	0.202	0.235	0.135	0.126				
2002	0.000	0.223	2.085	1.790	1.291	0.896	0.648	0.628	0.357	0.277	0.198	0.230	0.170					
2003	0.000	0.242	2.170	1.929	1.215	0.815	0.726	0.688	0.315	0.257	0.224	0.219						
2004	0.000	0.273	2.331	1.903	1.089	0.808	0.730	0.632	0.333	0.263	0.231							
2005	0.000	0.318	2.520	1.739	1.152	0.863	0.687	0.617	0.359	0.340								
2006	0.000	0.416	2.601	1.798	1.135	0.761	0.680	0.638	0.475									
2007	0.000	0.781	2.830	1.691	1.101	0.908	0.999	0.532										
2008	0.000	1.007	2.815	1.705	1.154	0.988	0.826											
2009	0.000	0.898	2.615	1.865	1.170	0.910												
2010	0.000	0.694	2.620	1.847	1.180													
2011	0.000	0.636	2.548	1.734														
2012	0.000	0.674	2.449															
2013	0.000	0.673																
2014	0.000																	
Strt Average	0.000	0.244	1.774	2.224	1.456	1.084	0.925	0.766	0.561	0.420	0.338	0.272	0.190	0.135	0.097	0.074	0.057	0.042
3 Yr Avg	0.000	0.661	2.539	1.815	1.168	0.935	0.835	0.596	0.389	0.287	0.218	0.228	0.145	0.109	0.078	0.068	0.058	0.041
5 Yr Avg	0.000	0.715	2.610	1.768	1.148	0.886	0.784	0.621	0.368	0.293	0.220	0.215	0.136	0.103	0.077	0.063	0.055	0.039
Selected	0.000	0.688	2.574	1.815	1.148	0.935	0.880	0.621	0.379	0.293	0.338	0.272	0.190	0.135	0.097	0.074	0.057	0.042
Cumulative	10.767	10.767	10.079	7.504	5.689	4.541	3.606	2.726	2.105	1.726	1.434	1.095	0.823	0.633	0.499	0.402	0.328	0.271

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.041	0.024	0.021	0.016	0.013	0.011	0.007	0.008	0.005	0.003	0.003	0.007	0.005	0.002	0.004	0.002	0.001	
1981	0.039	0.029	0.022	0.014	0.012	0.013	0.002	0.009	0.005	0.007	0.006	0.005	0.005	0.008	0.007	0.004		
1982	0.028	0.024	0.016	0.014	0.011	0.006	0.010	0.006	0.007	0.008	0.010	0.005	0.006	0.004	0.004			
1983	0.035	0.032	0.016	0.016	0.022	0.012	0.008	0.013	0.011	0.005	0.007	0.002	0.002	0.004				
1984	0.035	0.021	0.017	0.020	0.017	0.011	0.018	0.012	0.005	0.003	0.009	0.014	0.005					
1985	0.025	0.020	0.025	0.019	0.013	0.013	0.015	0.012	0.008	0.012	0.006	0.009						
1986	0.032	0.024	0.030	0.021	0.033	0.017	0.012	0.010	0.013	0.008	0.008							
1987	0.040	0.031	0.023	0.015	0.029	0.018	0.012	0.015	0.014	0.008								
1988	0.040	0.035	0.023	0.024	0.022	0.016	0.014	0.018	0.018									
1989	0.042	0.028	0.027	0.022	0.024	0.016	0.017	0.011										
1990	0.035	0.027	0.023	0.020	0.022	0.019	0.013											
1991	0.034	0.031	0.029	0.023	0.018	0.015												
1992	0.043	0.045	0.029	0.028	0.031													
1993	0.028	0.022	0.026	0.027														
1994	0.033	0.030	0.029															
1995	0.034	0.033																
1996	0.037																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.035	0.028	0.024	0.020	0.020	0.014	0.012	0.011	0.010	0.007	0.007	0.007	0.005	0.005	0.005	0.003	0.001	----
3 Yr Avg	0.035	0.028	0.028	0.026	0.024	0.017	0.015	0.015	0.015	0.010	0.008	0.009	0.004	0.005	0.005	----	----	----
5 Yr Avg	0.035	0.032	0.027	0.024	0.023	0.017	0.014	0.013	0.012	0.007	0.008	0.007	0.005	----	----	----	----	----
Selected	0.035	0.028	0.024	0.020	0.020	0.014	0.012	0.011	0.010	0.007	0.007	0.007	0.005	0.005	0.005	0.004	0.003	0.003
Cumulative	0.228	0.193	0.165	0.141	0.121	0.101	0.087	0.076	0.064	0.055	0.048	0.041	0.034	0.029	0.024	0.019	0.015	0.012

Exhibit PA-E.10

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Maximum Benefits ($)**	**Minimum Benefits ($)**	**Average Benefits ($)**
1980	6/30/2014	414	286.60	86.00	0.00	83.99
1981	6/30/2014	402	311.09	91.67	0.00	89.64
1982	6/30/2014	390	327.20	99.33	0.00	97.03
1983	6/30/2014	378	341.69	107.00	0.00	104.49
1984	6/30/2014	366	358.57	111.67	0.00	109.06
1985	6/30/2014	354	371.07	118.00	0.00	115.15
1986	6/30/2014	342	380.29	121.67	0.00	118.69
1987	6/30/2014	330	393.04	125.33	0.00	122.29
1988	6/30/2014	318	411.39	128.33	0.00	125.33
1989	6/30/2014	306	420.61	133.33	0.00	130.13
1990	6/30/2014	294	436.90	139.67	0.00	136.26
1991	6/30/2014	282	451.06	142.67	0.00	139.26
1992	6/30/2014	270	474.30	147.67	0.00	144.22
1993	6/30/2014	258	483.24	153.33	0.00	149.65
1994	6/30/2014	246	494.51	160.67	0.00	156.57
1995	6/30/2014	234	509.04	164.33	0.00	160.21
1996	6/30/2014	222	526.87	170.33	0.00	166.05
1997	6/30/2014	210	551.30	173.67	0.00	169.55
1998	6/30/2014	198	577.29	180.33	0.00	176.11
1999	6/30/2014	186	596.41	189.00	0.00	184.47
2000	6/30/2014	174	618.35	196.33	0.00	191.61
2001	6/30/2014	162	635.33	206.00	0.00	200.77
2002	6/30/2014	150	652.89	209.33	0.00	204.18
2003	6/30/2014	138	670.26	214.67	0.00	209.41
2004	6/30/2014	126	694.56	220.67	0.00	215.36
2005	6/30/2014	114	711.71	226.00	0.00	220.56
2006	6/30/2014	102	724.55	234.67	0.00	228.74
2007	6/30/2014	90	760.83	243.33	0.00	237.38
2008	6/30/2014	78	777.54	250.33	0.00	244.11
2009	6/30/2014	66	779.07	255.67	0.00	248.92
2010	6/30/2014	54	795.36	258.33	0.00	251.74
2011	6/30/2014	42	817.82	261.00	0.00	254.65
2012	6/30/2014	30	843.14	269.67	0.00	263.08
2013	6/30/2014	18	860.00	279.33	0.00	272.21
2014	6/30/2014	6	877.20	283.00	0.00	275.93

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 3).

Exhibit PA-E.11

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	74,901	1,414	437	5.3%
1991	48,810	50,857	2,168,247	0.960	0.023	64,712	1,326	451	4.5%
1992	47,393	52,804	2,140,987	0.898	0.022	60,886	1,285	474	4.1%
1993	46,949	55,133	2,194,040	0.852	0.021	58,539	1,247	483	3.7%
1994	46,021	57,740	2,245,405	0.797	0.020	58,594	1,273	495	3.5%
1995	43,197	60,950	2,302,591	0.709	0.019	55,411	1,283	509	3.4%
1996	39,610	63,664	2,323,738	0.622	0.017	53,800	1,358	527	3.5%
1997	36,952	68,077	2,374,702	0.543	0.016	51,336	1,389	551	3.4%
1998	36,358	71,447	2,380,053	0.509	0.015	52,976	1,457	577	3.7%
1999	37,521	75,245	2,426,205	0.499	0.015	59,657	1,590	596	4.0%
2000	37,874	79,122	2,460,717	0.479	0.015	64,692	1,708	618	4.5%
2001	33,331	80,397	2,433,537	0.415	0.014	63,240	1,897	635	4.6%
2002	33,437	81,621	2,404,145	0.410	0.014	64,125	1,918	653	4.7%
2003	31,695	82,433	2,365,123	0.384	0.013	63,577	2,006	670	4.7%
2004	29,161	84,633	2,343,276	0.345	0.012	60,449	2,073	695	4.2%
2005	26,530	86,912	2,348,411	0.305	0.011	58,284	2,197	712	4.0%
2006	22,896	90,786	2,409,609	0.252	0.010	53,566	2,340	725	3.6%
2007	21,368	93,585	2,365,451	0.228	0.009	56,462	2,642	761	3.5%
2008	19,109	93,441	2,311,070	0.205	0.008	54,049	2,828	778	3.4%
2009	15,205	86,523	2,135,753	0.176	0.007	43,522	2,862	779	3.2%
2010	15,809	86,642	2,094,878	0.182	0.008	45,744	2,894	795	3.6%
2011	15,583	90,268	2,122,612	0.173	0.007	45,005	2,888	818	3.5%
2012	15,128	94,120	2,146,732	0.161	0.007	48,809	3,226	843	3.6%
2013	15,270	98,557	2,203,870	0.155	0.007	52,245	3,422	860	3.8%
2014	15,776	102,837	2,254,482	0.153	0.007	23,434	1,485	877	1.6%
Indicated									
All Year				-8.3%	-5.5%		4.0%	3.0%	-1.4%
10 Year				-6.9%	-4.8%		0.1%	2.3%	-4.4%
8 Year				-5.2%	-3.2%		-3.2%	2.1%	-5.2%
6 Year				-3.5%	-1.1%		-7.3%	2.5%	-8.6%
5 Year				-4.4%	-2.1%		-11.0%	2.5%	-13.6%
4 Year				-3.8%	-1.6%		-17.6%	2.3%	-19.8%
Selected				**-6.9%**	**-4.8%**		**0.1%**	**2.3%**	**0.0%**

Pure Premium
-6.8%

Rates
-4.6%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-E.5, Column (4).
(3) Exhibit PA-E.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-E.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-E.10, Column (3).
(9) Exhibit PA-E.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	99.8%	90.6%	69.4%	56.7%	46.9%	38.0%	30.0%	23.8%	18.6%	14.0%	10.5%	7.1%	5.0%	3.7%	2.7%	1.9%	1.4%
1981	100.0%	99.8%	90.3%	68.5%	55.4%	45.1%	36.4%	28.5%	21.9%	16.7%	12.7%	8.9%	6.3%	4.5%	3.1%	2.3%	1.7%	1.4%
1982	100.0%	99.8%	90.0%	67.0%	53.0%	42.8%	34.2%	26.0%	19.2%	14.6%	10.1%	6.9%	5.0%	3.5%	2.4%	1.8%	1.5%	1.2%
1983	100.0%	99.8%	89.4%	64.7%	51.3%	41.3%	32.3%	24.3%	18.4%	13.1%	9.4%	6.5%	4.5%	3.0%	2.4%	2.0%	1.6%	1.4%
1984	100.0%	99.7%	88.0%	64.5%	51.4%	40.9%	31.7%	24.2%	17.0%	12.0%	8.5%	5.9%	3.9%	3.0%	2.4%	2.0%	1.7%	1.5%
1985	100.0%	99.7%	89.3%	67.1%	51.9%	41.2%	32.6%	23.2%	16.1%	11.6%	8.2%	5.5%	4.1%	3.2%	2.6%	2.1%	1.7%	1.5%
1986	100.0%	99.8%	92.4%	67.5%	52.5%	42.3%	31.6%	23.1%	17.1%	12.5%	8.4%	6.0%	4.7%	3.6%	2.9%	2.4%	2.1%	1.8%
1987	100.0%	99.9%	92.7%	68.0%	53.2%	41.5%	31.3%	23.4%	17.6%	12.5%	9.1%	6.8%	5.2%	4.1%	3.3%	2.7%	2.2%	1.9%
1988	100.0%	100.0%	93.4%	71.1%	55.3%	41.5%	31.4%	23.0%	16.3%	12.4%	9.4%	7.1%	5.6%	4.4%	3.7%	3.0%	2.7%	2.2%
1989	100.0%	99.9%	95.1%	75.0%	54.0%	41.9%	31.2%	21.8%	16.1%	12.4%	9.4%	7.2%	5.7%	4.5%	3.8%	3.2%	2.7%	2.2%
1990	100.0%	100.0%	86.7%	65.1%	50.7%	38.9%	27.7%	20.3%	15.3%	11.6%	8.9%	7.0%	5.7%	4.6%	3.7%	3.1%	2.6%	2.1%
1991	100.0%	99.3%	85.1%	66.1%	49.5%	35.8%	26.6%	19.9%	15.3%	11.9%	9.4%	7.4%	6.2%	5.2%	4.2%	3.3%	2.7%	2.3%
1992	100.0%	99.5%	86.9%	64.5%	45.4%	34.4%	26.3%	19.4%	15.0%	12.2%	9.7%	7.9%	6.6%	5.5%	4.5%	3.8%	3.3%	2.9%
1993	100.0%	99.5%	84.6%	58.9%	44.1%	33.3%	24.7%	18.4%	14.5%	11.7%	9.4%	7.7%	6.2%	5.1%	4.2%	3.5%	2.9%	2.4%
1994	100.0%	99.4%	80.8%	57.8%	43.8%	33.2%	25.6%	20.1%	15.8%	12.8%	10.5%	8.6%	6.2%	5.1%	4.2%	3.5%	2.9%	2.5%
1995	100.0%	98.7%	79.0%	57.5%	43.0%	33.5%	26.1%	20.4%	16.6%	13.5%	11.1%	8.1%	6.5%	5.4%	4.4%	3.7%	3.1%	2.6%
1996	100.0%	98.9%	79.8%	57.1%	43.2%	33.8%	26.1%	20.3%	16.4%	13.6%	10.4%	8.1%	6.4%	5.4%	4.4%	3.7%	3.0%	2.5%
1997	100.0%	98.7%	78.3%	57.4%	44.7%	34.9%	27.2%	21.4%	17.3%	13.5%	10.3%	8.3%	6.8%	5.5%	4.6%	3.8%	3.0%	2.5%
1998	100.0%	98.2%	77.7%	57.6%	44.9%	34.8%	27.9%	21.9%	16.8%	12.7%	9.9%	7.5%	6.2%	5.2%	4.4%	3.6%	3.0%	
1999	100.0%	98.3%	77.3%	57.8%	44.8%	35.6%	28.0%	21.5%	16.3%	13.3%	10.3%	7.9%	6.3%	5.0%	4.2%	3.4%		
2000	100.0%	98.3%	76.7%	56.6%	44.8%	35.5%	27.2%	20.4%	15.8%	13.1%	10.4%	8.3%	6.9%	5.8%	4.8%			
2001	100.0%	97.5%	75.5%	57.2%	44.4%	34.9%	25.3%	20.3%	16.4%	13.0%	10.8%	8.4%	6.9%	5.6%				
2002	100.0%	97.6%	75.5%	56.6%	42.9%	33.4%	26.5%	19.9%	16.1%	13.1%	11.0%	8.6%	6.8%					
2003	100.0%	97.5%	74.9%	54.8%	42.2%	33.7%	26.2%	19.0%	15.7%	13.0%	10.7%	8.4%						
2004	100.0%	97.2%	73.1%	53.4%	42.1%	33.8%	26.2%	19.7%	16.3%	13.5%	11.1%							
2005	100.0%	96.8%	71.7%	54.3%	42.8%	34.2%	27.3%	21.2%	17.6%	14.2%								
2006	100.0%	96.0%	70.9%	53.5%	42.5%	35.2%	28.6%	22.4%	17.9%									
2007	100.0%	93.0%	67.7%	52.5%	42.6%	34.5%	25.6%	20.8%										
2008	100.0%	91.3%	66.9%	52.2%	42.2%	33.6%	26.5%											
2009	100.0%	92.3%	69.7%	53.6%	43.6%	35.7%												
2010	100.0%	93.8%	70.5%	54.1%	43.6%													
2011	100.0%	94.2%	70.9%	55.1%														
2012	100.0%	93.8%	71.4%															
2013	100.0%	93.5%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1.1%	0.9%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	
1981	1.2%	1.0%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%		
1982	1.0%	0.8%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%			
1983	1.1%	0.9%	0.8%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%				
1984	1.2%	1.1%	1.0%	0.8%	0.7%	0.6%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%					
1985	1.3%	1.2%	1.0%	0.9%	0.8%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%						
1986	1.5%	1.4%	1.1%	1.0%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%							
1987	1.6%	1.3%	1.2%	1.1%	0.8%	0.7%	0.6%	0.5%	0.4%	0.3%								
1988	1.8%	1.5%	1.3%	1.1%	0.9%	0.8%	0.7%	0.5%	0.4%									
1989	1.8%	1.5%	1.3%	1.1%	0.9%	0.7%	0.6%	0.5%										
1990	1.8%	1.5%	1.3%	1.1%	0.9%	0.7%	0.6%											
1991	1.9%	1.6%	1.3%	1.1%	0.9%	0.7%												
1992	2.4%	1.9%	1.6%	1.2%	0.9%													
1993	2.1%	1.8%	1.5%	1.2%														
1994	2.1%	1.7%	1.4%															
1995	2.1%	1.7%																
1996	2.1%																	
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2014																		

Exhibit PA-E.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	40	35	8	7	5	4	3	3	2	2	1	1	1	1	1
1981	51	44	11	9	7	5	4	3	3	2	2	1	1	1	1
1982	64	55	13	11	8	7	5	4	3	3	2	2	1	1	2
1983	88	76	18	14	12	9	7	6	5	4	3	2	2	2	4
1984	131	112	21	23	18	15	12	9	7	6	5	4	3	2	7
1985	174	146	24	24	26	21	17	13	11	9	7	5	4	3	10
1986	168	147	38	24	24	27	19	10	6	5	4	3	2	2	6
1987	215	186	39	40	25	25	28	20	11	6	5	4	3	2	8
1988	267	228	41	40	41	26	26	29	21	12	7	5	4	3	12
1989	338	287	62	42	42	42	27	27	30	21	12	7	6	5	16
1990	424	357	74	63	43	43	44	28	28	31	22	13	8	6	22
1991	472	393	71	68	58	40	40	40	26	26	29	21	13	9	32
1992	552	456	84	70	67	57	40	39	40	26	25	28	21	13	43
1993	681	563	124	84	70	67	57	40	40	40	26	26	28	21	58
1994	809	667	123	125	85	71	68	58	40	40	40	26	26	29	79
1995	953	785	165	119	121	82	69	65	56	39	39	39	25	25	108
1996	1,112	917	193	158	115	117	79	66	63	54	38	38	38	25	130
1997	1,309	1,074	219	182	150	112	115	78	65	62	53	37	37	38	160
1998	1,577	1,299	263	224	188	154	113	115	77	65	62	53	37	37	189
1999	2,014	1,697	401	285	249	217	175	112	113	76	63	59	51	34	178
2000	3,102	2,535	569	442	327	272	218	183	153	157	107	90	88	75	422
2001	3,560	2,933	693	526	408	302	251	202	169	142	145	99	84	81	458
2002	4,382	3,646	931	672	510	396	293	244	196	164	137	141	96	81	523
2003	5,388	4,540	1,230	874	632	489	386	284	238	194	161	129	132	90	549
2004	6,772	5,772	1,675	1,163	827	598	463	365	269	226	184	153	122	125	603
2005	8,323	7,135	1,958	1,578	1,096	779	563	432	339	250	209	170	141	115	692
2006	9,682	8,237	1,641	1,897	1,528	1,063	755	545	413	321	238	198	159	133	793
2007	11,780	10,090	2,488	1,867	1,715	1,381	954	679	495	413	347	249	215	185	792
2008	14,277	12,270	3,365	2,244	1,692	1,617	1,303	901	641	467	383	317	229	196	922
2009	15,684	13,550	3,666	2,860	1,956	1,465	1,323	1,065	735	523	382	321	271	194	922
2010	19,537	16,804	4,069	3,691	2,747	1,784	1,355	1,374	1,107	767	545	396	316	257	1,130
2011	23,977	20,559	4,802	3,985	3,640	2,683	1,723	1,312	1,363	1,098	762	541	393	311	1,365
2012	31,064	26,765	7,490	4,740	3,895	3,616	2,603	1,625	1,247	1,374	1,107	769	546	395	1,657
2013	40,301	34,946	10,294	7,259	4,589	3,740	3,518	2,484	1,514	1,170	1,352	1,090	758	538	1,995
2014	43,149	36,382	2,757	10,317	7,276	4,600	3,749	3,526	2,490	1,518	1,173	1,355	1,092	759	2,539
Total	252,416	215,685	49,617	45,727	34,191	25,925	20,401	15,986	12,016	9,309	7,676	6,392	4,954	3,794	16,427

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-E.13.2

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		0	0.0%	0.0%	0
1980	40	0	40	100.0%	0.0%	40
1981	51	3	51	100.0%	0.0%	51
1982	64	15	64	100.0%	0.0%	64
1983	88	36	88	100.0%	0.0%	88
1984	131	66	131	100.0%	0.0%	131
1985	174	96	174	100.0%	0.0%	174
1986	220	132	168	41.1%	58.9%	168
1987	281	173	215	38.5%	61.5%	215
1988	354	210	267	40.2%	59.8%	267
1989	447	268	338	39.3%	60.7%	338
1990	545	338	424	41.3%	58.7%	424
1991	593	355	472	49.1%	50.9%	472
1992	691	406	552	51.1%	48.9%	552
1993	853	494	681	52.0%	48.0%	681
1994	1,018	598	809	50.3%	49.7%	809
1995	1,142	731	953	54.0%	46.0%	953
1996	1,271	911	1,112	55.9%	44.1%	1,112
1997	1,431	1,084	1,309	64.6%	35.4%	1,309
1998	1,734	1,370	1,577	56.9%	43.1%	1,577
1999	2,270	1,946	2,014	20.9%	79.1%	2,014
2000	2,915	2,607	3,102	106.4%	0.0%	3,102
2001	3,338	3,096	3,560	106.7%	0.0%	3,560
2002	4,325	3,888	4,382	101.3%	0.0%	4,382
2003	5,462	4,897	5,388	86.9%	13.1%	5,388
2004	6,879	6,090	6,772	86.4%	13.6%	6,772
2005	8,389	7,599	8,323	91.7%	8.3%	8,323
2006	9,040	9,029	9,682	107.1%	0.0%	9,682
2007	10,676	12,573	11,780	41.8%	58.2%	11,780
2008	12,717	16,129	14,277	54.3%	45.7%	14,277
2009	13,647	16,940	15,684	38.1%	61.9%	15,684
2010	18,072	22,945	19,537	70.0%	30.0%	19,537
2011	22,575	28,401	23,977	75.9%	24.1%	23,977
2012	29,865	42,897	31,064	90.8%	9.2%	31,064
2013	41,892	57,003	40,301	96.2%	0.0%	40,301
2014	46,868	0	43,149	92.1%	7.9%	43,149
Total	250,059	243,323	252,416			252,416

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-E.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	40	35	8	7	5	4	3	3	2	2	1	1	1	1	1
1981	51	44	11	9	7	5	4	3	3	2	2	1	1	1	1
1982	64	55	13	11	8	7	5	4	3	3	2	2	1	1	2
1983	88	76	18	14	12	9	7	6	5	4	3	2	2	2	4
1984	131	112	21	23	18	15	12	9	7	6	5	4	3	2	7
1985	174	146	24	24	26	21	17	13	11	9	7	5	4	3	10
1986	220	185	38	25	25	27	22	17	14	11	9	7	6	5	14
1987	281	234	41	41	27	27	30	24	19	15	12	10	8	6	21
1988	354	291	45	45	45	30	30	33	26	21	17	13	11	9	30
1989	447	366	67	48	49	49	32	32	35	28	22	18	14	11	41
1990	545	446	82	70	50	51	50	34	33	36	29	23	19	15	54
1991	593	482	80	77	66	47	48	47	32	31	34	27	22	18	65
1992	691	559	95	80	78	66	47	48	48	32	31	34	28	22	83
1993	853	692	143	98	82	80	68	49	49	49	33	32	35	28	108
1994	1,018	823	143	146	100	84	82	70	50	50	50	34	33	36	140
1995	1,142	920	164	137	141	96	81	79	67	48	48	48	32	32	169
1996	1,271	1,023	186	156	130	134	91	77	75	63	45	46	46	31	191
1997	1,431	1,154	221	177	148	124	127	87	73	71	60	43	44	44	211
1998	1,734	1,400	271	226	181	151	127	130	89	75	73	62	44	45	260
1999	2,270	1,843	396	293	244	196	164	137	141	96	81	79	67	48	330
2000	2,915	2,382	535	415	307	256	205	172	144	147	101	85	82	70	396
2001	3,338	2,750	650	493	383	283	236	189	158	133	136	93	78	76	430
2002	4,325	3,599	919	663	503	390	289	241	193	162	135	139	95	80	516
2003	5,462	4,597	1,258	893	645	489	379	281	234	188	157	132	135	92	579
2004	6,879	5,860	1,711	1,190	845	610	463	359	266	221	178	149	125	128	635
2005	8,389	7,191	1,979	1,594	1,109	788	568	431	335	248	206	165	138	116	711
2006	9,040	7,691	1,532	1,771	1,427	992	705	509	386	299	222	185	148	124	740
2007	10,676	9,046	1,921	1,484	1,715	1,382	961	683	493	374	290	215	179	143	837
2008	12,717	10,841	2,898	1,766	1,365	1,577	1,271	884	628	453	344	267	198	164	901
2009	13,647	11,722	3,330	2,352	1,433	1,107	1,280	1,031	717	509	368	279	216	160	865
2010	18,072	15,502	3,722	3,501	2,473	1,507	1,164	1,346	1,084	754	536	387	293	228	1,078
2011	22,575	19,329	4,554	3,712	3,491	2,466	1,503	1,161	1,342	1,081	752	534	385	292	1,302
2012	29,865	25,724	7,225	4,568	3,722	3,501	2,473	1,507	1,164	1,346	1,084	754	536	387	1,599
2013	41,892	36,325	10,700	7,546	4,771	3,888	3,657	2,583	1,574	1,216	1,406	1,133	788	559	2,073
2014	46,868	39,517	2,995	11,206	7,902	4,996	4,072	3,830	2,705	1,648	1,274	1,472	1,186	825	2,757
Total	250,059	212,961	47,994	44,860	33,533	25,456	20,273	16,107	12,204	9,432	7,753	6,479	5,003	3,803	17,161

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-E.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
1982	15	14	11	4	0	0	0	0	0	0	0	0	0	0	0
1983	36	35	20	13	4	0	0	0	0	0	0	0	0	0	0
1984	66	62	21	24	15	5	0	0	0	0	0	0	0	0	0
1985	96	88	23	23	26	17	5	0	0	0	0	0	0	0	0
1986	132	120	38	23	23	26	17	5	0	0	0	0	0	0	0
1987	173	156	37	39	24	24	27	17	5	0	0	0	0	0	0
1988	210	186	38	37	38	24	24	27	17	5	0	0	0	0	0
1989	268	236	58	38	37	38	24	24	27	17	5	0	0	0	0
1990	338	295	68	58	39	37	39	24	24	27	17	5	0	0	0
1991	355	307	63	59	50	33	32	33	21	21	23	15	5	0	0
1992	406	348	72	60	55	47	31	30	31	19	19	22	14	4	0
1993	494	424	104	69	57	53	46	30	29	30	19	19	21	13	4
1994	598	509	104	104	69	57	53	46	30	29	30	19	19	21	18
1995	731	625	165	98	98	65	54	50	43	29	28	29	18	18	36
1996	911	781	201	161	95	96	63	53	49	42	28	27	28	17	52
1997	1,084	927	215	192	153	91	91	61	50	47	40	26	25	26	66
1998	1,370	1,167	251	222	198	158	94	94	62	52	48	41	27	26	96
1999	1,946	1,658	402	283	250	223	178	106	106	70	58	54	46	31	138
2000	2,607	2,217	497	436	307	271	242	193	114	115	76	63	59	50	183
2001	3,096	2,620	546	486	426	300	265	236	189	112	112	75	62	57	228
2002	3,888	3,289	753	553	492	432	304	269	239	192	113	114	76	63	289
2003	4,897	4,158	1,046	746	548	487	428	301	266	237	190	112	113	75	348
2004	6,090	5,209	1,444	993	707	520	462	406	286	253	225	180	106	107	401
2005	7,599	6,524	1,729	1,392	957	682	501	445	391	275	243	217	174	103	490
2006	9,029	7,763	1,998	1,599	1,288	885	631	464	412	362	255	225	201	161	548
2007	12,573	10,840	2,895	2,142	1,714	1,380	949	676	497	442	388	273	241	215	760
2008	16,129	13,965	3,918	2,812	2,080	1,665	1,340	922	657	483	429	377	265	235	947
2009	16,940	14,676	3,874	3,174	2,278	1,685	1,349	1,086	747	532	391	348	305	215	957
2010	22,945	19,833	4,875	4,132	3,386	2,430	1,797	1,439	1,158	797	567	417	371	326	1,250
2011	28,401	24,440	5,581	4,849	4,110	3,368	2,416	1,788	1,431	1,152	792	564	415	369	1,567
2012	42,897	37,041	10,105	6,444	5,598	4,745	3,888	2,790	2,064	1,652	1,330	915	652	479	2,235
2013	57,003	48,928	10,636	10,923	6,965	6,051	5,129	4,203	3,016	2,231	1,786	1,438	989	704	2,933
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	243,323	209,446	51,793	42,186	32,090	25,896	20,480	15,816	11,962	9,221	7,214	5,574	4,230	3,314	13,547

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-E.14

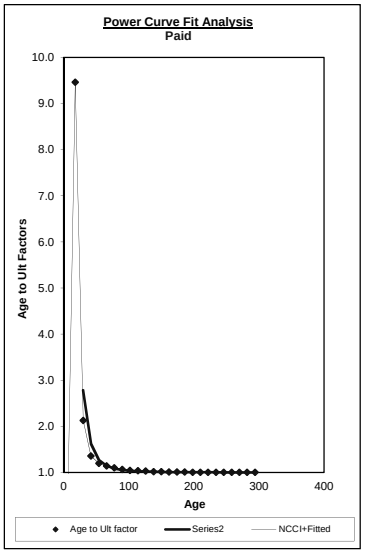
OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	3.11	0.00
B=	3.43	#DIV/0!
A=	289864	#DIV/0!
Cutoff Age=	354	354

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9907	#DIV/0!
F-Statistics	2,997	#DIV/0!
F- Degree	28	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	----	y	----	y	6	149.726	#DIV/0!
18	9.457		----	y	18	9.338	#DIV/0!
30	2.124		----	y	30	2.782	#DIV/0!
42	1.353		----	y	42	1.617	#DIV/0!
54	1.193		----	y	54	1.275	#DIV/0!
66	1.137		----	y	66	1.143	#DIV/0!
78	1.099		----	y	78	1.083	#DIV/0!
90	1.065		----	y	90	1.051	#DIV/0!
102	1.045		----	y	102	1.034	#DIV/0!
114	1.034		----	y	114	1.023	#DIV/0!
126	1.027		----	y	126	1.017	#DIV/0!
138	1.018		----	y	138	1.012	#DIV/0!
150	1.013		----	y	150	1.009	#DIV/0!
162	1.009		----	y	162	1.007	#DIV/0!
174	1.007		----	y	174	1.006	#DIV/0!
186	1.005		----	y	186	1.005	#DIV/0!
198	1.004		----	y	198	1.004	#DIV/0!
210	1.003		----	y	210	1.003	#DIV/0!
222	1.003		----	y	222	1.002	#DIV/0!
234	1.002		----	y	234	1.002	#DIV/0!
246	1.002		----	y	246	1.002	#DIV/0!
258	1.002		----	y	258	1.001	#DIV/0!
270	1.001		----	y	270	1.001	#DIV/0!
282	1.001		----	y	282	1.001	#DIV/0!
294	1.001		----	y	294	1.001	#DIV/0!
306	1.001		----	y	306	1.001	#DIV/0!
318	1.001		----	y	318	1.001	#DIV/0!
330	1.000		----	y	330	1.001	#DIV/0!
342	1.001		----	y	342	1.001	#DIV/0!
354	1.000		----	y	354	1.000	1.000
366	1.000		----	y	366	1.000	1.000
378	1.000	y	----	y	378	1.000	1.000



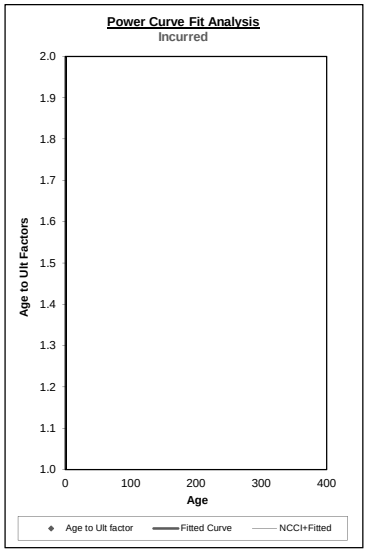


Exhibit PA-F.1

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			12	1.000	12	87%	10			
1980	6/30/2014	5,960	5,944	16	1.000	16	89%	14	0.02	1.34	153
1981	6/30/2014	5,548	5,529	19	1.000	19	88%	16	0.02	1.23	150
1982	6/30/2014	5,474	5,452	22	1.000	22	87%	19	0.02	1.12	162
1983	6/30/2014	6,712	6,680	32	1.000	32	86%	27	0.02	1.12	195
1984	6/30/2014	7,596	7,566	30	1.000	30	86%	26	0.02	1.25	184
1985	6/30/2014	8,600	8,548	52	1.000	52	88%	46	0.02	1.26	192
1986	6/30/2014	8,698	8,620	78	1.000	78	87%	68	0.02	1.19	191
1987	6/30/2014	13,343	13,241	102	1.000	102	84%	86	0.03	1.18	276
1988	6/30/2014	13,729	13,601	128	1.000	128	83%	106	0.03	1.17	266
1989	6/30/2014	14,127	13,967	160	1.000	160	82%	132	0.03	1.13	264
1990	6/30/2014	22,074	21,781	292	1.000	292	80%	233	0.04	1.07	417
1991	6/30/2014	22,824	22,511	313	1.000	313	79%	247	0.04	0.96	468
1992	6/30/2014	18,735	18,334	401	1.000	401	82%	328	0.04	0.90	395
1993	6/30/2014	19,422	18,966	456	1.000	456	80%	366	0.04	0.85	414
1994	6/30/2014	26,359	25,799	560	1.000	560	81%	452	0.05	0.80	573
1995	6/30/2014	23,973	23,372	601	1.000	601	80%	479	0.04	0.71	555
1996	6/30/2014	23,318	22,680	639	1.000	639	79%	505	0.04	0.62	589
1997	6/30/2014	22,593	21,908	685	1.000	685	78%	535	0.03	0.54	611
1998	6/30/2014	23,768	22,970	798	1.000	798	79%	630	0.03	0.51	654
1999	6/30/2014	23,920	22,925	994	1.000	994	80%	796	0.03	0.50	637
2000	6/30/2014	26,860	25,537	1,323	1.000	1,323	80%	1,065	0.03	0.48	709
2001	6/30/2014	22,834	21,392	1,442	1.000	1,442	81%	1,161	0.03	0.41	685
2002	6/30/2014	25,184	23,476	1,708	1.000	1,708	81%	1,388	0.03	0.41	753
2003	6/30/2014	21,384	19,459	1,925	1.000	1,925	79%	1,522	0.03	0.38	675
2004	6/30/2014	24,463	22,283	2,180	1.000	2,180	81%	1,761	0.03	0.34	839
2005	6/30/2014	22,123	19,662	2,461	1.000	2,461	81%	1,989	0.03	0.31	834
2006	6/30/2014	22,831	20,035	2,797	1.000	2,797	81%	2,262	0.03	0.25	997
2007	6/30/2014	19,643	16,256	3,386	1.000	3,386	81%	2,743	0.02	0.23	919
2008	6/30/2014	21,821	17,882	3,940	1.000	3,940	82%	3,220	0.02	0.20	1,142
2009	6/30/2014	13,925	9,766	4,160	1.000	4,160	82%	3,411	0.02	0.18	916
2010	6/30/2014	11,899	6,929	4,969	1.000	4,969	83%	4,127	0.01	0.18	753
2011	6/30/2014	14,930	8,696	6,234	1.000	6,234	84%	5,235	0.02	0.17	958
2012	6/30/2014	14,273	5,730	8,543	1.000	8,543	85%	7,287	0.02	0.16	943
2013	6/30/2014	15,257	4,094	11,163	1.000	11,163	86%	9,565	0.02	0.15	999
2014	6/30/2014	15,264	397	7,235	1.000	7,235	86%	6,205	0.01	0.15	968
		609,466	531,991	69,855		69,855		58,062			

Column Notes

(2) Exhibit PA-F.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(5) No adjustment.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-F.13.1 through Exhibit PA-F.13.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-F.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-F.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-F.2

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	5,967	5,986		5,952	5,960
1981	6/30/2014	402	5,555	5,578		5,540	5,548
1982	6/30/2014	390	5,483	5,507		5,466	5,474
1983	6/30/2014	378	6,724	6,741		6,699	6,712
1984	6/30/2014	366	7,622	7,635		7,596	7,596
1985	6/30/2014	354	8,628	8,635		8,600	8,600
1986	6/30/2014	342	8,709	8,716		8,698	8,698
1987	6/30/2014	330	13,384	13,342	13,339	13,350	13,343
1988	6/30/2014	318	13,762	13,712	13,738	13,737	13,729
1989	6/30/2014	306	14,153	14,091	14,151	14,140	14,127
1990	6/30/2014	294	22,112	22,172	22,015	22,034	22,074
1991	6/30/2014	282	22,881	22,915	22,770	22,786	22,824
1992	6/30/2014	270	18,701	18,810	18,660	18,737	18,735
1993	6/30/2014	258	19,393	19,485	19,355	19,424	19,422
1994	6/30/2014	246	26,511	26,419	26,299	26,360	26,359
1995	6/30/2014	234	24,076	24,037	23,907	23,975	23,973
1996	6/30/2014	222	23,437	23,396	23,232	23,326	23,318
1997	6/30/2014	210	22,711	22,691	22,498	22,589	22,593
1998	6/30/2014	198	23,960	23,867	23,632	23,804	23,768
1999	6/30/2014	186	24,113	23,976	23,747	24,036	23,920
2000	6/30/2014	174	27,131	27,168	26,480	26,932	26,860
2001	6/30/2014	162	22,945	23,174	22,416	22,912	22,834
2002	6/30/2014	150	25,536	25,489	24,686	25,377	25,184
2003	6/30/2014	138	21,466	21,659	20,863	21,629	21,384
2004	6/30/2014	126	24,986	24,722	24,002	24,666	24,463
2005	6/30/2014	114	22,508	22,396	21,687	22,287	22,123
2006	6/30/2014	102	23,537	23,172	22,496	22,826	22,831
2007	6/30/2014	90	19,836	19,919	19,458	19,551	19,643
2008	6/30/2014	78	22,929	22,046	21,820	21,599	21,821
2009	6/30/2014	66	13,531	14,317	13,935	13,524	13,925
2010	6/30/2014	54	10,470	12,100	11,759	11,838	11,899
2011	6/30/2014	42	15,051	14,975	14,801	15,014	14,930
2012	6/30/2014	30	13,563	14,090	14,311	14,417	14,273
2013	6/30/2014	18	15,788	14,576	15,414	15,780	15,257
2014	6/30/2014	6	14,101	13,795	15,895	16,102	15,264
			611,264	611,307	557,367	611,308	609,466

Column Notes

(3) Exhibit PA-F.3, Column (5).
(4) Exhibit PA-F.5, Column (12).
(5) Exhibit PA-F.6, Column (12).
(6) Exhibit PA-F.8, Column (8).
(7) Based on Columns (3) through (6).

Exhibit PA-F.3

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	5,944	1.004	5,967			
1981	6/30/2014	402	5,529	1.005	5,555			
1982	6/30/2014	390	5,452	1.006	5,483			
1983	6/30/2014	378	6,680	1.007	6,724			
1984	6/30/2014	366	7,566	1.007	7,622			
1985	6/30/2014	354	8,548	1.009	8,628			
1986	6/30/2014	342	8,620	1.010	8,709			
1987	6/30/2014	330	13,241	1.011	13,384			
1988	6/30/2014	318	13,601	1.012	13,762			
1989	6/30/2014	306	13,967	1.013	14,153			
1990	6/30/2014	294	21,781	1.015	22,112			
1991	6/30/2014	282	22,511	1.016	22,881			
1992	6/30/2014	270	18,334	1.020	18,701			
1993	6/30/2014	258	18,966	1.023	19,393			
1994	6/30/2014	246	25,799	1.028	26,511			
1995	6/30/2014	234	23,372	1.030	24,076			
1996	6/30/2014	222	22,680	1.033	23,437			
1997	6/30/2014	210	21,908	1.037	22,711			
1998	6/30/2014	198	22,970	1.043	23,960			
1999	6/30/2014	186	22,925	1.052	24,113			
2000	6/30/2014	174	25,537	1.062	27,131			
2001	6/30/2014	162	21,392	1.073	22,945			
2002	6/30/2014	150	23,476	1.088	25,536			
2003	6/30/2014	138	19,459	1.103	21,466			
2004	6/30/2014	126	22,283	1.121	24,986			
2005	6/30/2014	114	19,662	1.145	22,508			
2006	6/30/2014	102	20,035	1.175	23,537			
2007	6/30/2014	90	16,256	1.220	19,836			
2008	6/30/2014	78	17,882	1.282	22,929			
2009	6/30/2014	66	9,766	1.386	13,531			
2010	6/30/2014	54	6,929	1.511	10,470			
2011	6/30/2014	42	8,696	1.731	15,051			
2012	6/30/2014	30	5,730	2.367	13,563			
2013	6/30/2014	18	4,094	3.856	15,788			
2014	6/30/2014	6	397	35.481	14,101			
			531,991		611,264			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-F.4, Page 1 and Exhibit PA-F.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	121	974	2,169	3,097	3,712	4,085	4,400	4,669	4,879	5,063	5,207	5,310	5,436	5,523	5,624	5,663	5,784	5,812
1981	118	953	2,122	3,029	3,603	3,967	4,307	4,584	4,781	4,913	5,059	5,151	5,215	5,334	5,383	5,404	5,410	5,433
1982	111	893	1,989	2,846	3,435	3,763	4,048	4,294	4,479	4,649	4,789	4,855	4,909	5,114	5,200	5,225	5,265	5,297
1983	132	1,065	2,400	3,468	4,143	4,519	4,831	5,158	5,418	5,535	5,723	5,862	5,991	6,128	6,222	6,334	6,484	6,556
1984	162	1,342	2,999	4,135	4,905	5,412	5,840	6,149	6,403	6,576	6,695	6,810	6,875	7,006	7,090	7,147	7,180	7,277
1985	173	1,292	2,761	4,131	5,218	5,973	6,479	6,918	7,266	7,613	7,777	7,855	8,107	8,155	8,269	8,326	8,403	8,463
1986	150	1,261	2,934	4,187	5,113	5,714	6,126	6,490	6,881	7,271	7,580	7,746	7,948	8,142	8,196	8,256	8,282	8,300
1987	223	1,841	4,232	6,262	7,842	8,758	9,385	10,170	10,903	11,382	11,786	12,009	12,198	12,387	12,461	12,564	12,631	12,686
1988	223	1,913	4,471	6,321	7,687	8,914	9,839	10,725	11,246	11,557	11,839	12,219	12,541	12,749	12,855	13,050	13,206	13,280
1989	240	2,011	4,631	6,736	8,262	9,755	10,779	11,351	11,885	12,243	12,590	12,812	12,951	13,166	13,371	13,464	13,604	13,752
1990	420	3,395	7,225	11,193	13,839	15,364	16,586	17,659	18,564	19,105	19,363	19,719	20,030	20,283	20,515	20,954	21,289	21,333
1991	468	4,319	7,836	11,383	14,222	16,329	17,596	18,780	19,478	19,757	19,977	20,201	20,477	20,767	20,968	21,199	21,365	21,585
1992	434	4,142	7,260	10,346	12,429	13,812	14,986	15,649	16,226	16,635	16,953	17,147	17,277	17,409	17,654	17,818	17,970	18,115
1993	592	4,894	8,520	11,615	13,778	14,953	15,785	16,407	16,790	17,540	17,927	18,085	18,202	18,271	18,350	18,585	18,737	18,803
1994	766	6,397	10,947	15,267	18,401	20,012	21,839	22,846	23,677	24,082	24,436	24,795	24,995	25,112	25,291	25,443	25,510	25,787
1995	687	6,837	10,749	14,790	17,063	18,570	19,448	20,130	20,657	21,297	21,724	22,190	22,558	22,765	22,931	23,037	23,197	23,259
1996	1,002	6,514	10,674	14,491	16,768	18,341	19,316	20,072	20,550	20,978	21,371	21,665	21,770	21,956	22,161	22,301	22,594	22,638
1997	853	6,035	9,582	13,194	14,992	16,062	16,880	17,831	18,464	19,111	19,741	20,154	20,572	20,847	21,358	21,667	21,761	21,908
1998	967	7,030	11,579	14,803	17,312	18,582	19,605	20,489	21,041	21,569	21,957	22,100	22,166	22,630	22,683	22,884	22,970	
1999	968	6,542	10,632	14,176	16,047	17,451	18,516	19,307	20,139	20,495	20,955	21,314	21,910	22,581	22,642	22,925		
2000	878	6,674	11,462	14,857	17,306	18,999	20,642	22,272	23,289	23,826	24,344	24,668	25,149	25,356	25,537			
2001	775	5,090	8,893	12,570	15,148	16,330	17,957	18,849	19,548	19,941	20,311	20,809	21,019	21,392				
2002	602	6,073	9,868	13,345	16,529	18,814	19,917	20,838	21,690	22,354	22,789	23,240	23,476					
2003	805	5,485	9,223	12,439	14,573	16,004	16,950	17,646	18,617	19,003	19,206	19,459						
2004	609	6,702	10,519	13,981	16,443	18,011	19,628	20,484	21,455	21,839	22,283							
2005	828	7,195	11,237	14,025	15,830	16,998	18,173	19,017	19,333	19,662								
2006	857	5,816	10,085	13,952	15,835	17,453	19,172	19,515	20,035									
2007	716	5,459	8,561	11,237	13,157	14,456	15,460	16,256										
2008	709	6,100	9,564	13,036	15,373	16,661	17,882											
2009	492	3,517	5,573	8,050	8,890	9,766												
2010	449	3,420	5,155	6,268	6,929													
2011	347	3,627	5,726	8,696														
2012	321	3,148	5,730															
2013	327	4,094																
2014	397																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	8.053	2.227	1.427	1.199	1.100	1.077	1.061	1.045	1.038	1.028	1.020	1.024	1.016	1.018	1.007	1.021	1.005	1.005
1981	8.053	2.227	1.427	1.189	1.101	1.086	1.064	1.043	1.028	1.030	1.018	1.012	1.023	1.009	1.004	1.001	1.004	1.002
1982	8.053	2.227	1.431	1.207	1.096	1.076	1.061	1.043	1.038	1.030	1.014	1.011	1.042	1.017	1.005	1.008	1.006	1.000
1983	8.053	2.253	1.445	1.195	1.091	1.069	1.068	1.050	1.022	1.034	1.024	1.022	1.023	1.015	1.018	1.024	1.011	1.003
1984	8.292	2.234	1.379	1.186	1.103	1.079	1.053	1.041	1.027	1.018	1.017	1.009	1.019	1.012	1.008	1.005	1.013	1.006
1985	7.481	2.137	1.496	1.263	1.145	1.085	1.068	1.050	1.048	1.022	1.010	1.032	1.006	1.014	1.007	1.009	1.007	1.000
1986	8.427	2.327	1.427	1.221	1.117	1.072	1.060	1.060	1.057	1.042	1.022	1.026	1.024	1.007	1.007	1.003	1.002	1.004
1987	8.240	2.299	1.480	1.252	1.117	1.072	1.084	1.072	1.044	1.036	1.019	1.016	1.015	1.006	1.008	1.005	1.004	1.004
1988	8.572	2.337	1.414	1.216	1.160	1.104	1.090	1.049	1.028	1.024	1.032	1.026	1.017	1.008	1.015	1.012	1.006	1.001
1989	8.385	2.302	1.455	1.227	1.181	1.105	1.053	1.047	1.030	1.028	1.018	1.011	1.017	1.016	1.007	1.010	1.011	1.006
1990	8.092	2.128	1.549	1.236	1.110	1.080	1.065	1.051	1.029	1.014	1.018	1.016	1.013	1.011	1.021	1.016	1.002	1.005
1991	9.224	1.814	1.453	1.249	1.148	1.078	1.067	1.037	1.014	1.011	1.011	1.014	1.014	1.010	1.011	1.008	1.010	1.004
1992	9.537	1.753	1.425	1.201	1.111	1.085	1.044	1.037	1.025	1.019	1.011	1.008	1.008	1.014	1.009	1.009	1.008	1.002
1993	8.274	1.741	1.363	1.186	1.085	1.056	1.039	1.023	1.045	1.022	1.009	1.007	1.004	1.004	1.013	1.008	1.004	1.006
1994	8.350	1.711	1.395	1.205	1.088	1.091	1.046	1.036	1.017	1.015	1.015	1.008	1.005	1.007	1.006	1.003	1.011	1.000
1995	9.949	1.572	1.376	1.154	1.088	1.047	1.035	1.026	1.031	1.020	1.021	1.017	1.009	1.007	1.005	1.007	1.003	1.003
1996	6.504	1.639	1.358	1.157	1.094	1.053	1.039	1.024	1.021	1.019	1.014	1.005	1.009	1.009	1.006	1.013	1.002	1.002
1997	7.076	1.588	1.377	1.136	1.071	1.051	1.056	1.036	1.035	1.033	1.021	1.021	1.013	1.024	1.014	1.004	1.007	
1998	7.271	1.647	1.278	1.170	1.073	1.055	1.045	1.027	1.025	1.018	1.006	1.003	1.021	1.002	1.009	1.004		
1999	6.755	1.625	1.333	1.132	1.088	1.061	1.043	1.043	1.018	1.022	1.017	1.028	1.031	1.003	1.013			
2000	7.600	1.717	1.296	1.165	1.098	1.086	1.079	1.046	1.023	1.022	1.013	1.019	1.008	1.007				
2001	6.570	1.747	1.413	1.205	1.078	1.100	1.050	1.037	1.020	1.019	1.025	1.010	1.018					
2002	10.086	1.625	1.352	1.239	1.138	1.059	1.046	1.041	1.031	1.019	1.020	1.010						
2003	6.815	1.682	1.349	1.172	1.098	1.059	1.041	1.055	1.021	1.011	1.013							
2004	11.007	1.569	1.329	1.176	1.095	1.090	1.044	1.047	1.018	1.020								
2005	8.687	1.562	1.248	1.129	1.074	1.069	1.046	1.017	1.017									
2006	6.784	1.734	1.383	1.135	1.102	1.098	1.018	1.027										
2007	7.621	1.568	1.313	1.171	1.099	1.069	1.051											
2008	8.604	1.568	1.363	1.179	1.084	1.073												
2009	7.150	1.585	1.444	1.104	1.099													
2010	7.620	1.507	1.216	1.106														
2011	10.460	1.578	1.519															
2012	9.806	1.821																
2013	12.533																	
$ Wtd Avg	8.106	1.720	1.373	1.180	1.101	1.074	1.051	1.039	1.026	1.021	1.016	1.014	1.014	1.010	1.010	1.008	1.006	1.003
Strt Average	8.352	1.850	1.391	1.186	1.104	1.075	1.054	1.041	1.029	1.023	1.017	1.015	1.016	1.011	1.010	1.009	1.006	1.003
3 Yr $ Wtd Avg	10.930	1.629	1.399	1.140	1.093	1.081	1.038	1.031	1.018	1.017	1.019	1.013	1.018	1.004	1.012	1.007	1.004	1.002
5 Yr $ Wtd Avg	9.201	1.602	1.367	1.145	1.090	1.081	1.040	1.037	1.021	1.018	1.018	1.014	1.018	1.009	1.009	1.006	1.005	1.003
Inv. Power Curve	7.963	2.161	1.410	1.196	1.111	1.069	1.047	1.033	1.025	1.019	1.015	1.012	1.010	1.008	1.007	1.006	1.005	1.004
Selected	9.201	1.629	1.367	1.145	1.090	1.081	1.051	1.039	1.026	1.021	1.016	1.014	1.014	1.010	1.010	1.008	1.006	1.003
Cumulative	35.481	3.856	2.367	1.731	1.511	1.386	1.282	1.220	1.175	1.145	1.121	1.103	1.088	1.073	1.062	1.052	1.043	1.037

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	5,843	5,858	5,873	5,873	5,874	5,874	5,886	5,889	5,909	5,910	5,910	5,911	5,916	5,932	5,932	5,932	5,944	
1981	5,442	5,454	5,456	5,473	5,473	5,504	5,505	5,512	5,520	5,520	5,523	5,527	5,527	5,529	5,529	5,529		
1982	5,297	5,298	5,326	5,333	5,333	5,354	5,354	5,354	5,357	5,372	5,376	5,404	5,452	5,452	5,452			
1983	6,578	6,632	6,668	6,668	6,668	6,673	6,674	6,674	6,674	6,674	6,680	6,680	6,680	6,680				
1984	7,323	7,331	7,353	7,355	7,375	7,418	7,456	7,521	7,530	7,543	7,556	7,561	7,566					
1985	8,463	8,488	8,488	8,497	8,513	8,513	8,514	8,517	8,543	8,548	8,548	8,548						
1986	8,337	8,375	8,413	8,468	8,505	8,553	8,594	8,609	8,617	8,620	8,620							
1987	12,735	12,794	12,877	12,968	13,007	13,146	13,183	13,191	13,216	13,241								
1988	13,298	13,414	13,429	13,461	13,474	13,522	13,528	13,591	13,601									
1989	13,831	13,895	13,926	13,948	13,962	13,967	13,967	13,967										
1990	21,436	21,530	21,629	21,671	21,759	21,781	21,781											
1991	21,675	21,750	21,847	22,320	22,404	22,511												
1992	18,160	18,185	18,196	18,281	18,334													
1993	18,918	18,966	18,966	18,966														
1994	25,787	25,799	25,799															
1995	23,332	23,372																
1996	22,680																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.003	1.003	1.000	1.000	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.001	1.003	1.000	1.000	1.002		
1981	1.002	1.000	1.003	1.000	1.006	1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000			
1982	1.000	1.005	1.001	1.000	1.004	1.000	1.000	1.000	1.003	1.001	1.005	1.009	1.000	1.000				
1983	1.008	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
1984	1.001	1.003	1.000	1.003	1.006	1.005	1.009	1.001	1.002	1.002	1.001	1.001						
1985	1.003	1.000	1.001	1.002	1.000	1.000	1.000	1.003	1.001	1.000	1.000							
1986	1.005	1.005	1.007	1.004	1.006	1.005	1.002	1.001	1.000	1.000								
1987	1.005	1.006	1.007	1.003	1.011	1.003	1.001	1.002	1.002									
1988	1.009	1.001	1.002	1.001	1.004	1.000	1.005	1.001										
1989	1.005	1.002	1.002	1.001	1.000	1.000	1.000											
1990	1.004	1.005	1.002	1.004	1.001	1.000												
1991	1.003	1.004	1.022	1.004	1.005													
1992	1.001	1.001	1.005	1.003														
1993	1.003	1.000	1.000															
1994	1.000	1.000																
1995	1.002																	
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																		Tail
$ Wtd Avg	1.003	1.002	1.005	1.002	1.004	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.000	1.000	1.002	----	----
Strt Average	1.003	1.003	1.004	1.002	1.004	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.000	1.000	1.002	----	----
3 Yr $ Wtd Avg	1.001	1.000	1.009	1.004	1.002	1.000	1.002	1.001	1.001	1.001	1.000	1.003	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg	1.002	1.002	1.007	1.003	1.004	1.001	1.002	1.002	1.001	1.001	1.001	1.002	----	----	----	----	----	----
Inv. Power Curve	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.003
Selected	1.003	1.002	1.005	1.002	1.004	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.003
Cumulative	1.033	1.030	1.028	1.023	1.020	1.016	1.015	1.013	1.012	1.011	1.010	1.009	1.007	1.007	1.006	1.005	1.004	1.003

Exhibit PA-F.5

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -6.6%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.21	1.000	0.10	0.02	0.37	1.004	0.4%	42	5,986
1981	6/30/2014	402	30,142	0.18	1.000	0.10	0.02	0.35	1.005	0.5%	49	5,578
1982	6/30/2014	390	30,059	0.18	1.000	0.11	0.02	0.32	1.006	0.6%	55	5,507
1983	6/30/2014	378	30,607	0.22	1.000	0.12	0.03	0.30	1.007	0.7%	61	6,741
1984	6/30/2014	366	33,122	0.23	1.000	0.13	0.03	0.28	1.007	0.7%	68	7,635
1985	6/30/2014	354	35,714	0.24	1.000	0.14	0.03	0.26	1.009	0.9%	86	8,635
1986	6/30/2014	342	38,298	0.23	1.000	0.15	0.03	0.25	1.010	1.0%	95	8,716
1987	6/30/2014	330	41,065	0.33	1.000	0.16	0.05	0.23	1.011	1.1%	101	13,342
1988	6/30/2014	318	44,222	0.31	1.000	0.17	0.05	0.21	1.012	1.2%	111	13,712
1989	6/30/2014	306	47,110	0.30	1.000	0.18	0.05	0.20	1.013	1.3%	124	14,091
1990	6/30/2014	294	49,660	0.44	1.000	0.19	0.09	0.53	1.015	1.5%	391	22,172
1991	6/30/2014	282	50,857	0.45	1.000	0.21	0.09	0.49	1.016	1.6%	404	22,915
1992	6/30/2014	270	52,804	0.35	1.000	0.22	0.08	0.46	1.020	2.0%	476	18,810
1993	6/30/2014	258	55,133	0.35	1.000	0.24	0.08	0.43	1.023	2.2%	520	19,485
1994	6/30/2014	246	57,740	0.46	1.000	0.25	0.12	0.40	1.028	2.7%	620	26,419
1995	6/30/2014	234	60,950	0.39	1.000	0.27	0.11	0.37	1.030	2.9%	665	24,037
1996	6/30/2014	222	63,664	0.37	1.000	0.29	0.11	0.35	1.033	3.2%	716	23,396
1997	6/30/2014	210	68,077	0.33	1.000	0.31	0.10	0.33	1.037	3.5%	783	22,691
1998	6/30/2014	198	71,447	0.33	1.000	0.33	0.11	0.30	1.043	4.1%	897	23,867
1999	6/30/2014	186	75,245	0.32	1.000	0.36	0.11	0.28	1.052	4.9%	1,050	23,976
2000	6/30/2014	174	79,122	0.34	1.000	0.38	0.13	0.35	1.062	5.9%	1,631	27,168
2001	6/30/2014	162	80,397	0.29	1.000	0.41	0.12	0.33	1.073	6.8%	1,782	23,174
2002	6/30/2014	150	81,621	0.31	1.000	0.44	0.14	0.31	1.088	8.1%	2,013	25,489
2003	6/30/2014	138	82,433	0.26	1.000	0.47	0.12	0.29	1.103	9.4%	2,200	21,659
2004	6/30/2014	126	84,633	0.29	1.000	0.50	0.15	0.27	1.121	10.8%	2,439	24,722
2005	6/30/2014	114	86,912	0.26	1.000	0.54	0.14	0.25	1.145	12.6%	2,734	22,396
2006	6/30/2014	102	90,786	0.26	1.000	0.58	0.15	0.23	1.175	14.9%	3,138	23,172
2007	6/30/2014	90	93,585	0.21	1.000	0.62	0.13	0.22	1.220	18.0%	3,662	19,919
2008	6/30/2014	78	93,441	0.24	1.000	0.66	0.16	0.20	1.282	22.0%	4,164	22,046
2009	6/30/2014	66	86,523	0.16	1.000	0.71	0.11	0.19	1.386	27.8%	4,551	14,317
2010	6/30/2014	54	86,642	0.13	1.000	0.76	0.10	0.18	1.511	33.8%	5,170	12,100
2011	6/30/2014	42	90,268	0.17	1.000	0.81	0.14	0.16	1.731	42.2%	6,279	14,975
2012	6/30/2014	30	94,120	0.15	1.000	0.87	0.13	0.15	2.367	57.7%	8,360	14,090
2013	6/30/2014	18	98,557	0.16	1.000	0.93	0.15	0.14	3.856	74.1%	10,482	14,576
2014	6/30/2014	6	102,837	0.15	1.000	1.00	0.15	0.13	35.481	97.2%	13,398	13,795
	Total/Average		2,296,770				0.11				79,316	611,307
	Selected			Selected Pure Premium (2000-2014)			0.13					
				Selected Pure Premium (1990-1999)			0.10					
Column Notes				Selected Pure Premium (1980-1989)			0.04					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-F.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-F.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-F.3, Column (4).
(12) Exhibit PA-F.3, Column (3) + Column (11).

Exhibit PA-F.6

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	1.6%	1.000	1.00	1.6%	1.1%	1.011	1.1%	98	13,339
1988	6/30/2014	318	1,049,491	1.3%	1.000	1.00	1.3%	1.1%	1.012	1.2%	136	13,738
1989	6/30/2014	306	1,261,672	1.1%	1.000	1.00	1.1%	1.1%	1.013	1.3%	184	14,151
1990	6/30/2014	294	1,405,588	1.6%	1.000	1.00	1.6%	1.1%	1.015	1.5%	234	22,015
1991	6/30/2014	282	1,441,150	1.6%	1.000	1.00	1.6%	1.1%	1.016	1.6%	259	22,770
1992	6/30/2014	270	1,493,380	1.3%	1.000	1.00	1.3%	1.1%	1.020	2.0%	326	18,660
1993	6/30/2014	258	1,593,604	1.2%	1.000	1.00	1.2%	1.1%	1.023	2.2%	390	19,355
1994	6/30/2014	246	1,676,121	1.6%	1.000	1.00	1.6%	1.1%	1.028	2.7%	500	26,299
1995	6/30/2014	234	1,647,517	1.5%	1.000	1.00	1.5%	1.1%	1.030	2.9%	535	23,907
1996	6/30/2014	222	1,539,171	1.5%	1.000	1.00	1.5%	1.1%	1.033	3.2%	552	23,232
1997	6/30/2014	210	1,502,506	1.5%	1.000	1.00	1.5%	1.1%	1.037	3.5%	590	22,498
1998	6/30/2014	198	1,441,297	1.7%	1.000	1.00	1.7%	1.1%	1.043	4.1%	662	23,632
1999	6/30/2014	186	1,502,048	1.6%	1.000	1.00	1.6%	1.1%	1.052	4.9%	822	23,747
2000	6/30/2014	174	1,444,705	1.9%	1.000	1.00	1.9%	1.1%	1.062	5.9%	943	26,480
2001	6/30/2014	162	1,361,007	1.7%	1.000	1.00	1.7%	1.1%	1.073	6.8%	1,023	22,416
2002	6/30/2014	150	1,350,293	1.9%	1.000	1.00	1.9%	1.1%	1.088	8.1%	1,210	24,686
2003	6/30/2014	138	1,351,670	1.6%	1.000	1.00	1.6%	1.1%	1.103	9.4%	1,404	20,863
2004	6/30/2014	126	1,430,941	1.7%	1.000	1.00	1.7%	1.1%	1.121	10.8%	1,719	24,002
2005	6/30/2014	114	1,441,863	1.6%	1.000	1.00	1.6%	1.1%	1.145	12.6%	2,025	21,687
2006	6/30/2014	102	1,489,415	1.6%	1.000	1.00	1.6%	1.1%	1.175	14.9%	2,462	22,496
2007	6/30/2014	90	1,597,109	1.2%	1.000	1.00	1.2%	1.1%	1.220	18.0%	3,202	19,458
2008	6/30/2014	78	1,610,573	1.4%	1.000	1.00	1.4%	1.1%	1.282	22.0%	3,938	21,820
2009	6/30/2014	66	1,348,818	1.0%	1.000	1.00	1.0%	1.1%	1.386	27.8%	4,169	13,935
2010	6/30/2014	54	1,285,639	0.9%	1.000	1.00	0.9%	1.1%	1.511	33.8%	4,829	11,759
2011	6/30/2014	42	1,301,802	1.2%	1.000	1.00	1.2%	1.1%	1.731	42.2%	6,105	14,801
2012	6/30/2014	30	1,337,788	1.0%	1.000	1.00	1.0%	1.1%	2.367	57.7%	8,581	14,311
2013	6/30/2014	18	1,375,921	1.1%	1.000	1.00	1.1%	1.1%	3.856	74.1%	11,320	15,414
2014	6/30/2014	6	1,435,670	1.1%	1.000	1.00	1.1%	1.1%	35.481	97.2%	15,497	15,895
	Total/Average		39,539,419				1.4%				73,715	557,367
	Selected				Selected Loss Ratio		1.1%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-F.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-F.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-F.3, Column (4).
(12) Exhibit PA-F.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	121	853	1,195	927	616	373	315	269	210	184	144	103	126	87	101	38	122	28
1981	118	834	1,169	907	574	364	340	278	196	132	145	93	64	119	49	21	6	22
1982	111	782	1,096	857	588	328	285	246	185	170	140	66	55	205	85	26	40	32
1983	132	933	1,335	1,068	675	377	312	326	260	118	188	139	129	137	94	112	150	72
1984	162	1,180	1,657	1,136	770	507	428	309	254	173	119	115	64	131	84	57	33	97
1985	173	1,119	1,469	1,370	1,087	755	506	438	348	347	164	78	252	48	114	57	77	61
1986	150	1,111	1,673	1,253	926	601	411	365	390	391	309	166	202	194	55	60	25	18
1987	223	1,617	2,392	2,030	1,579	916	627	784	734	479	404	223	189	189	73	104	66	56
1988	223	1,690	2,558	1,850	1,365	1,228	925	886	521	310	282	381	321	208	106	195	156	73
1989	240	1,772	2,620	2,105	1,526	1,493	1,024	572	533	359	347	221	139	215	205	93	140	148
1990	420	2,976	3,829	3,968	2,646	1,525	1,222	1,073	905	541	259	356	311	253	232	439	335	44
1991	468	3,851	3,517	3,548	2,839	2,107	1,267	1,184	698	279	220	224	276	290	201	231	166	220
1992	434	3,708	3,118	3,087	2,083	1,382	1,174	663	577	410	318	193	130	133	244	164	152	144
1993	592	4,303	3,626	3,095	2,163	1,174	833	622	383	749	387	158	118	69	78	236	152	66
1994	766	5,631	4,550	4,321	3,134	1,611	1,827	1,007	831	406	354	358	200	117	179	152	66	277
1995	687	6,150	3,912	4,041	2,272	1,508	877	682	527	640	427	466	368	208	166	106	160	61
1996	1,002	5,513	4,160	3,817	2,277	1,573	975	755	478	428	393	294	105	187	204	140	293	44
1997	853	5,182	3,548	3,611	1,799	1,070	819	950	634	646	630	413	418	275	510	309	94	146
1998	967	6,063	4,549	3,224	2,509	1,271	1,023	884	551	529	388	143	66	464	54	201	86	
1999	968	5,573	4,090	3,544	1,871	1,404	1,065	792	832	356	461	358	596	671	62	283		
2000	878	5,796	4,788	3,395	2,448	1,693	1,643	1,630	1,017	537	518	324	480	208	181			
2001	775	4,315	3,804	3,676	2,578	1,181	1,627	892	699	393	370	498	211	373				
2002	602	5,471	3,795	3,476	3,184	2,285	1,103	921	852	664	434	451	237					
2003	805	4,680	3,738	3,215	2,135	1,431	946	697	970	386	203	253						
2004	609	6,094	3,817	3,462	2,462	1,568	1,617	856	971	384	445							
2005	828	6,367	4,042	2,788	1,804	1,168	1,175	844	316	329								
2006	857	4,959	4,269	3,867	1,883	1,619	1,719	343	520									
2007	716	4,743	3,102	2,676	1,920	1,300	1,004	796										
2008	709	5,391	3,464	3,472	2,338	1,288	1,220											
2009	492	3,025	2,056	2,476	840	876												
2010	449	2,971	1,735	1,113	662													
2011	347	3,281	2,098	2,971														
2012	321	2,827	2,583															
2013	327	3,768																
2014	397																	

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	31	15	15	0	1	0	12	3	20	1	0	1	5	16	0	0	12	
1981	9	12	2	17	0	31	1	7	7	0	4	4	0	2	0	0		
1982	0	1	27	8	0	21	0	0	2	15	4	28	48	0	0			
1983	22	54	35	0	0	6	0	0	0	0	6	0	0	0				
1984	46	8	22	2	20	43	38	66	8	14	12	5	5					
1985	0	25	0	9	15	0	1	3	27	5	0	0						
1986	37	38	38	55	37	48	41	15	8	3	0							
1987	49	58	83	91	40	138	37	8	26	25								
1988	18	116	16	32	13	48	5	64	10									
1989	79	64	31	23	14	5	0	0										
1990	103	94	99	42	88	22	1											
1991	90	75	96	473	84	108												
1992	45	25	11	86	53													
1993	115	48	0	0														
1994	0	12	0															
1995	73	40																
1996	41																	
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2012																		
2013																		
2014																		

Exhibit PA-F.8

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistency Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	121	38,947	4,702	0.002	9	5,952
1981	6/30/2014	402	129	37,002	4,774	0.002	11	5,540
1982	6/30/2014	390	139	33,770	4,700	0.003	14	5,466
1983	6/30/2014	378	149	34,412	5,130	0.004	19	6,699
1984	6/30/2014	366	156	41,391	6,446	0.005	30	7,596
1985	6/30/2014	354	164	44,841	7,353	0.007	52	8,600
1986	6/30/2014	342	204	45,656	9,324	0.008	78	8,698
1987	6/30/2014	330	249	48,266	12,000	0.009	109	13,350
1988	6/30/2014	318	258	51,696	13,358	0.010	136	13,737
1989	6/30/2014	306	273	53,441	14,614	0.012	173	14,140
1990	6/30/2014	294	346	52,974	18,338	0.014	253	22,034
1991	6/30/2014	282	368	48,810	17,950	0.015	275	22,786
1992	6/30/2014	270	443	47,393	20,995	0.019	403	18,737
1993	6/30/2014	258	460	46,949	21,597	0.021	458	19,424
1994	6/30/2014	246	482	46,021	22,182	0.025	561	26,360
1995	6/30/2014	234	493	43,197	21,296	0.028	603	23,975
1996	6/30/2014	222	511	39,610	20,241	0.032	647	23,326
1997	6/30/2014	210	521	36,952	19,252	0.035	681	22,589
1998	6/30/2014	198	541	36,358	19,670	0.042	835	23,804
1999	6/30/2014	186	567	37,521	21,275	0.052	1,111	24,036
2000	6/30/2014	174	589	37,874	22,308	0.063	1,395	26,932
2001	6/30/2014	162	618	33,331	20,598	0.074	1,520	22,912
2002	6/30/2014	150	628	33,437	20,998	0.091	1,900	25,377
2003	6/30/2014	138	644	31,695	20,411	0.106	2,170	21,629
2004	6/30/2014	126	662	29,161	19,304	0.123	2,382	24,666
2005	6/30/2014	114	678	26,530	17,988	0.146	2,625	22,287
2006	6/30/2014	102	704	22,896	16,119	0.173	2,791	22,826
2007	6/30/2014	90	730	21,368	15,598	0.211	3,295	19,551
2008	6/30/2014	78	751	19,109	14,351	0.259	3,717	21,599
2009	6/30/2014	66	767	15,205	11,662	0.322	3,759	13,524
2010	6/30/2014	54	775	15,809	12,252	0.401	4,909	11,838
2011	6/30/2014	42	783	15,583	12,201	0.518	6,318	15,014
2012	6/30/2014	30	809	15,128	12,238	0.710	8,687	14,417
2013	6/30/2014	18	838	15,270	12,796	0.913	11,686	15,780
2014	6/30/2014	6	849	15,776	13,394	1.173	15,705	16,102
				1,213,379			79,317	611,308

Column Notes

(3) Exhibit PA-F.10, Column (6).
(4) Exhibit V.1, Column (9).
(6) Exhibit PA-F.9, Page 1 and Exhibit PA-F.9, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.026	0.181	0.254	0.197	0.131	0.079	0.067	0.057	0.045	0.039	0.031	0.022	0.027	0.019	0.021	0.008	0.026	0.006
1981	0.025	0.175	0.245	0.190	0.120	0.076	0.071	0.058	0.041	0.028	0.030	0.019	0.013	0.025	0.010	0.004	0.001	0.005
1982	0.024	0.166	0.233	0.182	0.125	0.070	0.061	0.052	0.039	0.036	0.030	0.014	0.012	0.044	0.018	0.005	0.008	0.007
1983	0.026	0.182	0.260	0.208	0.132	0.073	0.061	0.064	0.051	0.023	0.037	0.027	0.025	0.027	0.018	0.022	0.029	0.014
1984	0.025	0.183	0.257	0.176	0.119	0.079	0.066	0.048	0.039	0.027	0.019	0.018	0.010	0.020	0.013	0.009	0.005	0.015
1985	0.023	0.152	0.200	0.186	0.148	0.103	0.069	0.060	0.047	0.047	0.022	0.011	0.034	0.007	0.016	0.008	0.010	0.008
1986	0.016	0.119	0.179	0.134	0.099	0.064	0.044	0.039	0.042	0.042	0.033	0.018	0.022	0.021	0.006	0.006	0.003	0.002
1987	0.019	0.135	0.199	0.169	0.132	0.076	0.052	0.065	0.061	0.040	0.034	0.019	0.016	0.016	0.006	0.009	0.006	0.005
1988	0.017	0.127	0.191	0.139	0.102	0.092	0.069	0.066	0.039	0.023	0.021	0.028	0.024	0.016	0.008	0.015	0.012	0.005
1989	0.016	0.121	0.179	0.144	0.104	0.102	0.070	0.039	0.036	0.025	0.024	0.015	0.010	0.015	0.014	0.006	0.010	0.010
1990	0.023	0.162	0.209	0.216	0.144	0.083	0.067	0.059	0.049	0.029	0.014	0.019	0.017	0.014	0.013	0.024	0.018	0.002
1991	0.026	0.215	0.196	0.198	0.158	0.117	0.071	0.066	0.039	0.016	0.012	0.012	0.015	0.016	0.011	0.013	0.009	0.012
1992	0.021	0.177	0.148	0.147	0.099	0.066	0.056	0.032	0.027	0.020	0.015	0.009	0.006	0.006	0.012	0.008	0.007	0.007
1993	0.027	0.199	0.168	0.143	0.100	0.054	0.039	0.029	0.018	0.035	0.018	0.007	0.005	0.003	0.004	0.011	0.007	0.003
1994	0.035	0.254	0.205	0.195	0.141	0.073	0.082	0.045	0.037	0.018	0.016	0.016	0.009	0.005	0.008	0.007	0.003	0.013
1995	0.032	0.289	0.184	0.190	0.107	0.071	0.041	0.032	0.025	0.030	0.020	0.022	0.017	0.010	0.008	0.005	0.008	0.003
1996	0.049	0.272	0.206	0.189	0.113	0.078	0.048	0.037	0.024	0.021	0.019	0.015	0.005	0.009	0.010	0.007	0.014	0.002
1997	0.044	0.269	0.184	0.188	0.093	0.056	0.043	0.049	0.033	0.034	0.033	0.021	0.022	0.014	0.027	0.016	0.005	0.008
1998	0.049	0.308	0.231	0.164	0.128	0.065	0.052	0.045	0.028	0.027	0.020	0.007	0.003	0.024	0.003	0.010	0.004	
1999	0.046	0.262	0.192	0.167	0.088	0.066	0.050	0.037	0.039	0.017	0.022	0.017	0.028	0.032	0.003	0.013		
2000	0.039	0.260	0.215	0.152	0.110	0.076	0.074	0.073	0.046	0.024	0.023	0.015	0.022	0.009	0.008			
2001	0.038	0.209	0.185	0.178	0.125	0.057	0.079	0.043	0.034	0.019	0.018	0.024	0.010	0.018				
2002	0.029	0.261	0.181	0.166	0.152	0.109	0.053	0.044	0.041	0.032	0.021	0.021	0.011					
2003	0.039	0.229	0.183	0.158	0.105	0.070	0.046	0.034	0.048	0.019	0.010	0.012						
2004	0.032	0.316	0.198	0.179	0.128	0.081	0.084	0.044	0.050	0.020	0.023							
2005	0.046	0.354	0.225	0.155	0.100	0.065	0.065	0.047	0.018	0.018								
2006	0.053	0.308	0.265	0.240	0.117	0.100	0.107	0.021	0.032									
2007	0.046	0.304	0.199	0.172	0.123	0.083	0.064	0.051										
2008	0.049	0.376	0.241	0.242	0.163	0.090	0.085											
2009	0.042	0.259	0.176	0.212	0.072	0.075												
2010	0.037	0.243	0.142	0.091	0.054													
2011	0.028	0.269	0.172	0.243														
2012	0.026	0.231	0.211															
2013	0.026	0.294																
2014	0.030																	
Strt Average	0.032	0.231	0.203	0.178	0.117	0.078	0.063	0.048	0.038	0.027	0.023	0.017	0.016	0.017	0.011	0.010	0.010	0.007
3 Yr Avg	0.027	0.265	0.175	0.182	0.096	0.083	0.085	0.040	0.033	0.019	0.018	0.019	0.014	0.020	0.005	0.013	0.008	0.004
5 Yr Avg	0.029	0.259	0.188	0.192	0.106	0.083	0.081	0.040	0.038	0.022	0.019	0.018	0.015	0.019	0.010	0.010	0.007	0.006
Selected	0.032	0.259	0.203	0.192	0.117	0.078	0.063	0.048	0.038	0.027	0.023	0.017	0.016	0.017	0.011	0.010	0.010	0.007
Cumulative	1.205	1.173	0.913	0.710	0.518	0.401	0.322	0.259	0.211	0.173	0.146	0.123	0.106	0.091	0.074	0.063	0.052	0.042

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.007	0.003	0.003	0.000	0.000	0.000	0.002	0.001	0.004	0.000	0.000	0.000	0.001	0.003	0.000	0.000	0.002	
1981	0.002	0.003	0.000	0.004	0.000	0.006	0.000	0.002	0.001	0.000	0.001	0.001	0.000	0.000	0.000	0.000		
1982	0.000	0.000	0.006	0.002	0.000	0.004	0.000	0.000	0.000	0.003	0.001	0.006	0.010	0.000	0.000			
1983	0.004	0.011	0.007	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000				
1984	0.007	0.001	0.003	0.000	0.003	0.007	0.006	0.010	0.001	0.002	0.002	0.001	0.001					
1985	0.000	0.003	0.000	0.001	0.002	0.000	0.000	0.000	0.004	0.001	0.000	0.000						
1986	0.004	0.004	0.004	0.006	0.004	0.005	0.004	0.002	0.001	0.000	0.000							
1987	0.004	0.005	0.007	0.008	0.003	0.012	0.003	0.001	0.002	0.002								
1988	0.001	0.009	0.001	0.002	0.001	0.004	0.000	0.005	0.001									
1989	0.005	0.004	0.002	0.002	0.001	0.000	0.000	0.000										
1990	0.006	0.005	0.005	0.002	0.005	0.001	0.000											
1991	0.005	0.004	0.005	0.026	0.005	0.006												
1992	0.002	0.001	0.001	0.004	0.003													
1993	0.005	0.002	0.000	0.000														
1994	0.000	0.001	0.000															
1995	0.003	0.002																
1996	0.002																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.003	0.004	0.003	0.004	0.002	0.004	0.002	0.002	0.002	0.001	0.001	0.001	0.002	0.001	0.000	0.000	0.002	----
3 Yr Avg	0.002	0.002	0.000	0.010	0.004	0.003	0.000	0.002	0.001	0.001	0.001	0.000	0.004	0.000	0.000	----	----	----
5 Yr Avg	0.003	0.002	0.002	0.007	0.003	0.005	0.002	0.001	0.002	0.001	0.001	0.002	0.002	----	----	----	----	----
Selected	0.003	0.004	0.003	0.004	0.002	0.004	0.002	0.002	0.002	0.001	0.001	0.001	0.002	0.001	0.001	0.001	0.000	0.000
Cumulative	0.035	0.032	0.028	0.025	0.021	0.019	0.015	0.014	0.012	0.010	0.009	0.008	0.007	0.005	0.004	0.003	0.002	0.002

Exhibit PA-F.10

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Maximum Benefits ($)**	**Minimum Benefits ($)**	**Average Benefits ($)**
1980	6/30/2014	414	286.60	129.00	64.50	120.72
1981	6/30/2014	402	311.09	137.50	68.75	129.02
1982	6/30/2014	390	327.20	149.00	74.50	139.17
1983	6/30/2014	378	341.69	160.50	80.25	149.08
1984	6/30/2014	366	358.57	167.50	83.75	155.72
1985	6/30/2014	354	371.07	177.00	88.50	163.97
1986	6/30/2014	342	380.29	248.50	111.05	204.23
1987	6/30/2014	330	393.04	376.00	150.40	248.62
1988	6/30/2014	318	411.39	385.00	154.00	258.40
1989	6/30/2014	306	420.61	400.00	198.79	273.46
1990	6/30/2014	294	436.90	419.00	419.00	346.16
1991	6/30/2014	282	451.06	428.00	428.00	367.75
1992	6/30/2014	270	474.30	443.00	443.00	443.00
1993	6/30/2014	258	483.24	460.00	460.00	460.00
1994	6/30/2014	246	494.51	482.00	482.00	482.00
1995	6/30/2014	234	509.04	493.00	493.00	493.00
1996	6/30/2014	222	526.87	511.00	511.00	511.00
1997	6/30/2014	210	551.30	521.00	521.00	521.00
1998	6/30/2014	198	577.29	541.00	541.00	541.00
1999	6/30/2014	186	596.41	567.00	567.00	567.00
2000	6/30/2014	174	618.35	589.00	589.00	589.00
2001	6/30/2014	162	635.33	618.00	618.00	618.00
2002	6/30/2014	150	652.89	628.00	628.00	628.00
2003	6/30/2014	138	670.26	644.00	644.00	644.00
2004	6/30/2014	126	694.56	662.00	662.00	662.00
2005	6/30/2014	114	711.71	678.00	678.00	678.00
2006	6/30/2014	102	724.55	704.00	704.00	704.00
2007	6/30/2014	90	760.83	730.00	730.00	730.00
2008	6/30/2014	78	777.54	751.00	751.00	751.00
2009	6/30/2014	66	779.07	767.00	767.00	767.00
2010	6/30/2014	54	795.36	775.00	775.00	775.00
2011	6/30/2014	42	817.82	783.00	783.00	783.00
2012	6/30/2014	30	843.14	809.00	809.00	809.00
2013	6/30/2014	18	860.00	838.00	838.00	838.00
2014	6/30/2014	6	877.20	849.00	849.00	849.00

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 3).

Exhibit PA-F.11

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	52,974	49,660	2,185,850	1.067	0.024	22,073	417	437	1.6%
1991	48,810	50,857	2,168,247	0.960	0.023	22,834	468	451	1.6%
1992	47,393	52,804	2,140,987	0.898	0.022	18,719	395	474	1.3%
1993	46,949	55,133	2,194,040	0.852	0.021	19,408	413	483	1.2%
1994	46,021	57,740	2,245,405	0.797	0.020	26,436	574	495	1.6%
1995	43,197	60,950	2,302,591	0.709	0.019	24,026	556	509	1.5%
1996	39,610	63,664	2,323,738	0.622	0.017	23,382	590	527	1.5%
1997	36,952	68,077	2,374,702	0.543	0.016	22,650	613	551	1.5%
1998	36,358	71,447	2,380,053	0.509	0.015	23,882	657	577	1.7%
1999	37,521	75,245	2,426,205	0.499	0.015	24,075	642	596	1.6%
2000	37,874	79,122	2,460,717	0.479	0.015	27,032	714	618	1.9%
2001	33,331	80,397	2,433,537	0.415	0.014	22,929	688	635	1.7%
2002	33,437	81,621	2,404,145	0.410	0.014	25,456	761	653	1.9%
2003	31,695	82,433	2,365,123	0.384	0.013	21,548	680	670	1.6%
2004	29,161	84,633	2,343,276	0.345	0.012	24,826	851	695	1.7%
2005	26,530	86,912	2,348,411	0.305	0.011	22,398	844	712	1.6%
2006	22,896	90,786	2,409,609	0.252	0.010	23,181	1,012	725	1.6%
2007	21,368	93,585	2,365,451	0.228	0.009	19,694	922	761	1.2%
2008	19,109	93,441	2,311,070	0.205	0.008	22,264	1,165	778	1.4%
2009	15,205	86,523	2,135,753	0.176	0.007	13,528	890	779	1.0%
2010	15,809	86,642	2,094,878	0.182	0.008	11,154	706	795	0.9%
2011	15,583	90,268	2,122,612	0.173	0.007	15,033	965	818	1.2%
2012	15,128	94,120	2,146,732	0.161	0.007	13,990	925	843	1.0%
2013	15,270	98,557	2,203,870	0.155	0.007	15,784	1,034	860	1.1%
2014	15,776	102,837	2,254,482	0.153	0.007	15,101	957	877	1.1%
Indicated									
All Year				-8.3%	-5.5%		3.8%	3.0%	-1.5%
10 Year				-6.9%	-4.8%		0.3%	2.3%	-4.2%
8 Year				-5.2%	-3.2%		0.1%	2.1%	-1.9%
6 Year				-3.5%	-1.1%		4.3%	2.5%	2.8%
5 Year				-4.4%	-2.1%		7.0%	2.5%	3.9%
4 Year				-3.8%	-1.6%		0.9%	2.3%	-1.9%
Selected				**-6.9%**	**-4.8%**		**0.3%**	**2.3%**	**0.0%**

Pure Premium
-6.6%

Rates
-4.5%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-F.5, Column (4).
(3) Exhibit PA-F.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-F.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-F.10, Column (3).
(9) Exhibit PA-F.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	98.0%	83.7%	63.6%	48.0%	37.7%	31.5%	26.2%	21.7%	18.1%	15.0%	12.6%	10.9%	8.8%	7.3%	5.6%	5.0%	2.9%	2.5%
1981	97.9%	82.8%	61.8%	45.4%	35.1%	28.5%	22.4%	17.4%	13.8%	11.4%	8.8%	7.1%	6.0%	3.8%	3.0%	2.6%	2.5%	2.1%
1982	98.0%	83.7%	63.7%	48.0%	37.3%	31.3%	26.1%	21.6%	18.2%	15.1%	12.5%	11.3%	10.3%	6.6%	5.0%	4.5%	3.8%	3.2%
1983	98.0%	84.1%	64.2%	48.3%	38.3%	32.7%	28.0%	23.2%	19.3%	17.5%	14.7%	12.7%	10.7%	8.7%	7.3%	5.6%	3.4%	2.3%
1984	97.9%	82.3%	60.5%	45.6%	35.4%	28.8%	23.1%	19.1%	15.7%	13.4%	11.9%	10.3%	9.5%	7.8%	6.7%	5.9%	5.5%	4.2%
1985	98.0%	85.0%	67.9%	52.0%	39.3%	30.5%	24.7%	19.6%	15.5%	11.5%	9.6%	8.7%	5.7%	5.2%	3.9%	3.2%	2.3%	1.6%
1986	98.3%	85.5%	66.3%	51.9%	41.2%	34.3%	29.6%	25.4%	20.9%	16.4%	12.9%	10.9%	8.6%	6.4%	5.8%	5.1%	4.8%	4.6%
1987	98.3%	86.2%	68.3%	53.1%	41.2%	34.4%	29.7%	23.8%	18.3%	14.7%	11.7%	10.0%	8.6%	7.2%	6.6%	5.8%	5.3%	4.9%
1988	98.4%	86.1%	67.4%	54.0%	44.0%	35.1%	28.3%	21.9%	18.1%	15.8%	13.8%	11.0%	8.7%	7.1%	6.4%	4.9%	3.8%	3.3%
1989	98.3%	85.8%	67.2%	52.3%	41.5%	30.9%	23.7%	19.6%	15.9%	13.3%	10.9%	9.3%	8.3%	6.8%	5.4%	4.7%	3.7%	2.7%
1990	98.1%	84.6%	67.3%	49.3%	37.3%	30.4%	24.9%	20.0%	15.9%	13.5%	12.3%	10.7%	9.3%	8.1%	7.1%	5.1%	3.6%	3.4%
1991	97.9%	81.1%	65.7%	50.1%	37.7%	28.5%	22.9%	17.7%	14.7%	13.4%	12.5%	11.5%	10.3%	9.0%	8.1%	7.1%	6.4%	5.4%
1992	97.7%	77.9%	61.3%	44.8%	33.7%	26.3%	20.0%	16.5%	13.4%	11.2%	9.5%	8.5%	7.8%	7.1%	5.8%	4.9%	4.1%	3.3%
1993	97.0%	74.8%	56.1%	40.2%	29.1%	23.0%	18.7%	15.5%	13.5%	9.7%	7.7%	6.9%	6.3%	5.9%	5.5%	4.3%	3.5%	3.2%
1994	97.1%	75.7%	58.5%	42.1%	30.2%	24.1%	17.1%	13.3%	10.2%	8.6%	7.3%	5.9%	5.2%	4.7%	4.1%	3.5%	3.2%	2.2%
1995	97.1%	71.5%	55.2%	38.3%	28.8%	22.5%	18.9%	16.0%	13.8%	11.2%	9.4%	7.4%	5.9%	5.0%	4.3%	3.9%	3.2%	3.0%
1996	95.7%	72.1%	54.2%	37.9%	28.1%	21.3%	17.2%	13.9%	11.9%	10.0%	8.4%	7.1%	6.6%	5.8%	5.0%	4.4%	3.1%	2.9%
1997	96.2%	73.3%	57.6%	41.6%	33.6%	28.9%	25.3%	21.1%	18.3%	15.4%	12.6%	10.8%	8.9%	7.7%	5.5%	4.1%	3.7%	3.0%
1998	95.9%	70.4%	51.3%	37.7%	27.2%	21.8%	17.5%	13.8%	11.5%	9.2%	7.6%	7.0%	6.7%	4.8%	4.6%	3.7%	3.4%	
1999	96.0%	72.7%	55.5%	40.7%	32.9%	27.0%	22.6%	19.3%	15.8%	14.3%	12.4%	10.9%	8.4%	5.6%	5.3%	4.2%		
2000	96.7%	75.2%	57.3%	44.7%	35.6%	29.3%	23.1%	17.1%	13.3%	11.3%	9.4%	8.2%	6.4%	5.6%	4.9%			
2001	96.6%	77.7%	61.1%	45.0%	33.7%	28.5%	21.4%	17.5%	14.4%	12.7%	11.1%	8.9%	7.9%	6.3%				
2002	97.6%	75.9%	60.8%	47.0%	34.4%	25.3%	20.9%	17.3%	13.9%	11.2%	9.5%	7.7%	6.8%					
2003	96.2%	74.3%	56.9%	41.8%	31.8%	25.2%	20.7%	17.5%	12.9%	11.1%	10.2%	9.0%						
2004	97.5%	72.6%	57.0%	42.9%	32.8%	26.4%	19.8%	16.3%	12.3%	10.7%	8.9%							
2005	96.3%	67.5%	49.2%	36.6%	28.4%	23.2%	17.9%	14.0%	12.6%	11.1%								
2006	96.2%	74.5%	55.8%	38.9%	30.6%	23.6%	16.0%	14.5%	12.2%									
2007	96.4%	72.2%	56.4%	42.8%	33.0%	26.4%	21.3%	17.2%										
2008	96.8%	72.0%	56.2%	40.3%	29.6%	23.6%	18.1%											
2009	96.5%	74.7%	60.0%	42.2%	36.2%	29.9%												
2010	96.2%	71.3%	56.7%	47.3%	41.8%													
2011	97.7%	75.7%	61.7%	41.8%														
2012	97.8%	77.9%	59.9%															
2013	97.9%	73.2%																
2014	97.4%																	

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	2.0%	1.7%	1.5%	1.5%	1.4%	1.4%	1.2%	1.2%	0.9%	0.8%	0.8%	0.8%	0.7%	0.5%	0.5%	0.5%	0.3%	
1981	1.9%	1.7%	1.7%	1.3%	1.3%	0.8%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%		
1982	3.2%	3.2%	2.7%	2.6%	2.6%	2.2%	2.2%	2.2%	2.2%	1.9%	1.8%	1.3%	0.4%	0.4%	0.4%			
1983	2.0%	1.2%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%				
1984	3.6%	3.5%	3.2%	3.2%	2.9%	2.4%	1.9%	1.0%	0.9%	0.7%	0.5%	0.5%	0.4%					
1985	1.6%	1.3%	1.3%	1.2%	1.0%	1.0%	1.0%	1.0%	0.7%	0.6%	0.6%	0.6%						
1986	4.2%	3.7%	3.3%	2.6%	2.2%	1.7%	1.2%	1.0%	0.9%	0.9%	0.9%							
1987	4.6%	4.1%	3.5%	2.8%	2.5%	1.5%	1.2%	1.1%	1.0%	0.8%								
1988	3.1%	2.3%	2.2%	1.9%	1.9%	1.5%	1.5%	1.0%	0.9%									
1989	2.1%	1.6%	1.4%	1.3%	1.2%	1.1%	1.1%	1.1%										
1990	2.9%	2.5%	2.0%	1.8%	1.4%	1.3%	1.3%											
1991	5.0%	4.7%	4.3%	2.2%	1.8%	1.4%												
1992	3.1%	2.9%	2.9%	2.4%	2.1%													
1993	2.6%	2.3%	2.3%	2.3%														
1994	2.2%	2.1%	2.1%															
1995	2.7%	2.5%																
1996	2.7%																	
1997																		
1998																		
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2013																		
2014																		

Exhibit PA-F.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	12	10	3	2	2	1	1	1	1	1	0	0	0	0	0
1980	16	14	3	3	3	2	2	2	0	0	0	0	0	0	0
1981	19	16	3	3	3	2	2	2	2	0	0	0	0	0	0
1982	22	19	4	3	3	3	2	2	2	2	0	0	0	0	0
1983	32	27	5	5	4	4	3	3	3	2	2	0	0	0	0
1984	30	26	6	5	4	3	3	2	2	1	1	1	1	1	1
1985	52	46	18	7	6	4	4	3	2	2	1	1	1	1	2
1986	78	68	12	22	9	7	6	5	4	3	2	2	1	1	4
1987	102	86	8	15	27	11	9	7	6	4	4	3	2	2	6
1988	128	106	14	9	16	30	12	10	8	6	5	4	3	3	9
1989	160	132	22	15	9	18	33	13	10	8	7	5	4	3	12
1990	292	233	39	31	21	12	23	42	17	18	15	14	12	11	37
1991	313	247	27	38	31	21	13	23	43	17	17	15	13	11	44
1992	401	328	81	32	41	34	23	14	27	50	20	16	13	10	40
1993	456	366	44	82	32	42	35	23	15	28	51	20	17	13	54
1994	560	452	90	45	86	34	44	36	24	15	29	53	21	17	65
1995	601	479	64	86	43	82	32	42	35	23	15	28	51	20	79
1996	639	505	73	60	81	41	77	30	40	33	22	14	26	48	93
1997	685	535	66	70	58	79	40	75	29	38	32	21	13	25	138
1998	798	630	132	65	69	57	77	38	73	29	37	31	21	13	157
1999	994	796	186	134	65	69	57	78	39	74	29	38	31	21	173
2000	1,323	1,065	218	207	149	73	77	64	86	43	82	32	42	35	215
2001	1,442	1,161	220	202	191	138	67	71	59	80	40	76	30	39	231
2002	1,708	1,388	316	212	195	185	133	65	69	57	77	39	73	29	260
2003	1,925	1,522	265	267	184	196	163	123	63	63	49	100	49	72	333
2004	2,180	1,761	302	280	295	199	182	173	124	61	64	53	72	36	339
2005	2,461	1,989	380	288	267	282	190	174	165	119	58	61	51	69	358
2006	2,797	2,262	439	364	276	255	270	181	167	158	114	55	59	49	410
2007	3,386	2,743	605	430	355	274	249	260	176	170	154	113	56	58	486
2008	3,940	3,220	723	577	411	340	260	238	250	169	160	147	107	53	506
2009	4,160	3,411	869	593	473	334	273	219	192	194	133	142	118	89	529
2010	4,969	4,127	972	785	593	472	337	280	212	196	207	139	128	121	526
2011	6,234	5,235	1,410	943	762	575	459	328	271	206	190	201	135	124	629
2012	8,543	7,287	2,309	1,384	934	777	577	460	328	271	207	190	200	135	771
2013	11,163	9,565	2,487	2,347	1,432	957	774	584	466	332	276	209	193	204	902
2014	14,867	12,752	3,383	2,547	2,412	1,408	963	836	606	484	344	284	219	199	1,181
Total	77,487	64,608	15,798	12,158	9,542	7,023	5,470	4,506	3,614	2,956	2,445	2,108	1,764	1,512	8,589

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-F.13.2

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		12	823577.0%	0.0%	12
1980	9	23	16	50.0%	50.0%	16
1981	11	26	19	50.0%	50.0%	19
1982	14	31	22	50.0%	50.0%	22
1983	19	44	32	50.0%	50.0%	32
1984	30	56	30	100.0%	0.0%	30
1985	52	79	52	100.0%	0.0%	52
1986	78	88	78	100.0%	0.0%	78
1987	109	143	102	94.1%	0.0%	102
1988	136	161	128	94.1%	0.0%	128
1989	173	186	160	92.8%	0.0%	160
1990	253	331	292	49.3%	50.7%	292
1991	275	370	313	60.4%	39.6%	313
1992	403	367	401	96.5%	3.5%	401
1993	458	427	456	92.1%	7.9%	456
1994	561	712	560	99.9%	0.0%	560
1995	603	704	601	99.7%	0.0%	601
1996	647	757	639	98.7%	0.0%	639
1997	681	804	685	97.0%	3.0%	685
1998	835	991	798	95.6%	0.0%	798
1999	1,111	1,188	994	89.5%	0.0%	994
2000	1,395	1,594	1,323	94.8%	0.0%	1,323
2001	1,520	1,553	1,442	94.9%	0.0%	1,442
2002	1,900	2,060	1,708	89.9%	0.0%	1,708
2003	2,170	2,008	1,925	0.0%	95.9%	1,925
2004	2,382	2,702	2,180	91.5%	0.0%	2,180
2005	2,625	2,846	2,461	93.8%	0.0%	2,461
2006	2,791	3,502	2,797	99.2%	0.8%	2,797
2007	3,295	3,580	3,386	68.0%	32.0%	3,386
2008	3,717	5,048	3,940	83.3%	16.7%	3,940
2009	3,759	3,766	4,160	0.0%	110.5%	4,160
2010	4,909	3,541	4,969	101.2%	0.0%	4,969
2011	6,318	6,355	6,234	98.7%	0.0%	6,234
2012	8,687	7,832	8,543	83.1%	16.9%	8,543
2013	11,686	11,694	11,163	95.5%	0.0%	11,163
2014	15,705	13,703	14,867	58.1%	41.9%	14,867
Total	79,317	79,272	77,487			77,487

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-F.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	9	8	2	1	1	1	1	1	0	0	0	0	0	0	0
1981	11	10	2	2	1	1	1	1	1	0	0	0	0	0	0
1982	14	12	3	2	2	1	1	1	1	1	0	0	0	0	0
1983	19	16	4	3	3	2	2	1	1	1	1	1	0	0	1
1984	30	26	6	5	4	3	3	2	2	1	1	1	1	1	1
1985	52	46	18	7	6	4	4	3	2	2	1	1	1	1	2
1986	78	68	12	22	9	7	6	5	4	3	2	2	1	1	4
1987	109	92	8	16	29	11	9	7	6	5	4	3	2	2	6
1988	136	113	15	9	18	32	13	10	8	7	5	4	3	3	9
1989	173	142	24	16	10	19	35	14	11	9	7	6	5	4	13
1990	253	207	36	30	20	13	24	44	17	14	11	9	7	6	21
1991	275	222	27	36	30	20	12	24	43	17	14	11	9	7	26
1992	403	329	81	32	42	35	23	15	28	50	20	16	13	10	39
1993	458	369	44	84	33	43	35	24	15	28	52	21	16	13	50
1994	561	453	90	45	86	34	44	36	24	15	29	53	21	17	65
1995	603	481	64	87	44	82	32	42	35	23	15	28	51	20	79
1996	647	512	74	61	82	41	78	31	40	33	22	14	27	49	94
1997	681	533	66	70	58	78	39	74	29	38	32	21	13	25	136
1998	835	659	139	68	72	59	80	40	76	30	39	32	22	14	165
1999	1,111	890	208	150	73	78	64	87	44	82	32	42	35	23	193
2000	1,395	1,123	230	218	157	77	81	67	91	46	86	34	44	37	227
2001	1,520	1,224	232	213	202	145	71	75	62	84	42	80	31	41	243
2002	1,900	1,544	351	236	217	205	148	72	77	63	86	43	81	32	290
2003	2,170	1,760	323	341	230	211	200	144	70	74	62	83	42	79	313
2004	2,382	1,924	330	305	323	217	199	189	136	66	70	58	79	40	370
2005	2,625	2,121	406	307	285	301	202	186	176	127	62	66	54	73	382
2006	2,791	2,258	438	363	275	255	270	181	166	158	114	55	59	49	408
2007	3,295	2,683	594	424	352	266	247	261	175	161	153	110	54	57	442
2008	3,717	3,046	686	547	390	324	245	227	240	161	148	140	101	49	459
2009	3,759	3,104	738	557	444	317	263	199	185	195	131	120	114	82	413
2010	4,909	4,077	960	775	585	467	333	276	209	194	205	138	126	120	520
2011	6,318	5,305	1,429	956	772	583	465	332	275	208	193	204	137	126	637
2012	8,687	7,421	2,350	1,434	959	774	585	466	333	276	209	194	205	138	765
2013	11,686	10,014	2,603	2,457	1,499	1,002	810	611	487	348	288	219	202	214	944
2014	15,705	13,484	3,472	2,725	2,572	1,569	1,049	848	640	510	364	302	229	212	1,212
Total	79,317	66,274	16,067	12,606	9,882	7,279	5,674	4,596	3,709	3,032	2,501	2,111	1,787	1,543	8,529

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-F.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	23	21	5	4	4	4	3	3	0	0	0	0	0	0	0
1981	26	23	5	4	4	4	3	3	3	0	0	0	0	0	0
1982	31	27	5	5	4	4	4	3	3	3	0	0	0	0	0
1983	44	38	6	6	6	5	5	4	4	4	4	0	0	0	0
1984	56	47	6	7	7	6	6	5	5	5	4	4	0	0	0
1985	79	67	16	7	8	8	7	7	6	6	5	5	5	0	0
1986	88	73	8	16	7	8	8	7	7	6	6	5	5	5	0
1987	143	115	7	13	25	10	13	12	11	10	10	9	8	8	7
1988	161	128	14	8	13	25	10	13	12	11	11	10	9	9	16
1989	186	146	20	14	8	14	26	11	14	13	12	11	10	9	25
1990	331	259	41	31	23	12	21	41	17	21	20	18	17	16	53
1991	370	285	28	42	32	23	13	22	42	17	22	20	19	18	72
1992	367	288	65	23	34	27	19	10	18	35	14	18	17	15	73
1993	427	332	46	67	23	36	28	20	11	19	36	15	19	17	92
1994	712	562	128	63	92	32	49	38	27	15	25	49	20	25	149
1995	704	547	57	117	57	84	29	44	34	25	13	23	44	18	158
1996	757	582	72	56	114	56	81	28	43	33	24	13	23	43	172
1997	804	611	70	70	54	110	54	79	27	42	32	23	12	22	208
1998	991	760	143	74	73	57	116	57	83	29	44	34	24	13	243
1999	1,188	922	190	144	74	74	57	117	57	84	29	44	34	25	258
2000	1,594	1,251	258	214	162	83	83	65	131	64	94	33	50	39	317
2001	1,553	1,218	205	218	181	137	70	70	55	111	54	80	28	42	301
2002	2,060	1,629	332	228	243	202	152	78	78	61	124	61	89	31	382
2003	2,008	1,587	276	279	192	204	169	128	66	66	51	104	51	75	347
2004	2,702	2,135	366	321	324	223	238	197	149	77	77	60	121	59	491
2005	2,846	2,253	412	329	289	292	201	214	178	134	69	69	54	109	496
2006	3,502	2,781	526	431	344	303	306	210	224	186	141	72	72	56	632
2007	3,580	2,870	628	443	363	290	255	258	177	189	157	118	61	61	580
2008	5,048	4,081	909	726	513	419	336	295	298	205	218	181	137	70	741
2009	3,766	3,088	787	537	429	302	248	198	174	176	121	129	107	81	479
2010	3,541	2,912	627	609	415	332	234	192	153	135	136	93	100	83	433
2011	6,355	5,265	1,265	901	875	597	477	336	275	220	193	195	134	143	741
2012	7,832	6,627	2,106	1,140	812	789	538	430	303	248	198	174	176	121	797
2013	11,694	9,944	2,576	2,451	1,327	945	918	626	500	353	289	231	203	205	1,069
2014	13,703	11,736	3,259	2,301	2,189	1,185	844	820	559	447	315	258	206	181	1,137
Total	79,272	65,208	15,464	11,899	9,321	6,902	5,622	4,642	3,746	3,047	2,548	2,160	1,855	1,599	10,468

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-F.14

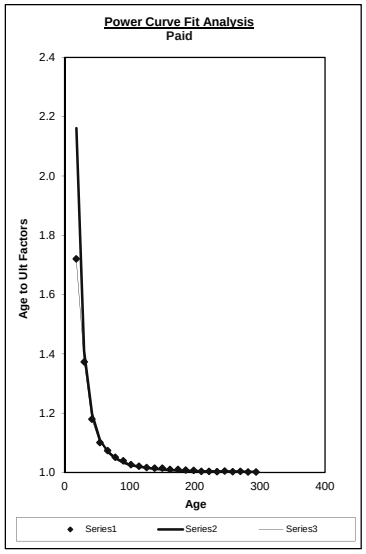
OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	5.77	0.00
B=	2.55	#DIV/0!
A=	3741	#DIV/0!
Cutoff Age=	480	480

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9789	#DIV/0!
F-Statistics	1,342	#DIV/0!
F- Degree	29	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	8.106		----	y	6	7.963	#DIV/0!
18	1.720		----	y	18	2.161	#DIV/0!
30	1.373		----	y	30	1.410	#DIV/0!
42	1.180		----	y	42	1.196	#DIV/0!
54	1.101		----	y	54	1.111	#DIV/0!
66	1.074		----	y	66	1.069	#DIV/0!
78	1.051		----	y	78	1.047	#DIV/0!
90	1.039		----	y	90	1.033	#DIV/0!
102	1.026		----	y	102	1.025	#DIV/0!
114	1.021		----	y	114	1.019	#DIV/0!
126	1.016		----	y	126	1.015	#DIV/0!
138	1.014		----	y	138	1.012	#DIV/0!
150	1.014		----	y	150	1.010	#DIV/0!
162	1.010		----	y	162	1.008	#DIV/0!
174	1.010		----	y	174	1.007	#DIV/0!
186	1.008		----	y	186	1.006	#DIV/0!
198	1.006		----	y	198	1.005	#DIV/0!
210	1.003		----	y	210	1.004	#DIV/0!
222	1.003		----	y	222	1.004	#DIV/0!
234	1.002		----	y	234	1.003	#DIV/0!
246	1.005		----	y	246	1.003	#DIV/0!
258	1.002		----	y	258	1.003	#DIV/0!
270	1.004		----	y	270	1.002	#DIV/0!
282	1.001		----	y	282	1.002	#DIV/0!
294	1.002		----	y	294	1.002	#DIV/0!
306	1.001		----	y	306	1.002	#DIV/0!
318	1.001		----	y	318	1.001	#DIV/0!
330	1.001		----	y	330	1.001	#DIV/0!
342	1.001		----	y	342	1.001	#DIV/0!
354	1.002		----	y	354	1.001	#DIV/0!
366	1.001		----	y	366	1.001	#DIV/0!
378	1.000	y	----	y	378	1.001	#DIV/0!



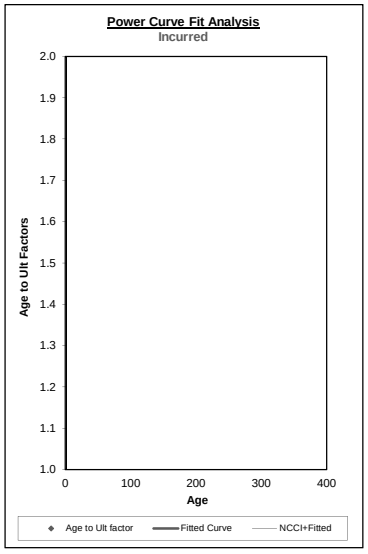


Exhibit PA-G.1

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014										
1980	6/30/2014										
1981	6/30/2014										
1982	6/30/2014										
1983	6/30/2014										
1984	6/30/2014										
1985	6/30/2014										
1986	6/30/2014	17,017	17,009	8	1.000	8	86%	7	0.04	1.19	373
1987	6/30/2014	47,203	47,177	26	1.000	26	86%	22	0.11	1.18	978
1988	6/30/2014	48,653	48,616	36	1.000	36	85%	31	0.11	1.17	941
1989	6/30/2014	50,548	50,500	48	1.000	48	85%	41	0.11	1.13	946
1990	6/30/2014	49,891	49,834	56	1.000	56	84%	47	0.10	1.07	942
1991	6/30/2014	41,852	41,789	63	1.000	63	83%	52	0.08	0.96	857
1992	6/30/2014	36,481	36,398	83	1.000	83	84%	70	0.07	0.90	770
1993	6/30/2014	35,373	35,264	109	1.000	109	85%	93	0.06	0.85	753
1994	6/30/2014	30,148	30,000	148	1.000	148	85%	127	0.05	0.80	655
1995	6/30/2014	26,838	26,664	174	1.000	174	84%	147	0.04	0.71	621
1996	6/30/2014	21,047	20,828	220	1.000	220	84%	184	0.03	0.62	531
1997	6/30/2014	20,812	20,511	301	1.000	301	84%	254	0.03	0.54	563
1998	6/30/2014	19,968	19,541	427	1.000	427	85%	361	0.03	0.51	549
1999	6/30/2014	25,761	25,166	594	1.000	594	85%	504	0.03	0.50	687
2000	6/30/2014	30,147	29,404	744	1.000	744	90%	670	0.04	0.48	796
2001	6/30/2014	31,272	30,325	947	1.000	947	85%	808	0.04	0.41	938
2002	6/30/2014	29,796	28,504	1,293	1.000	1,293	86%	1,113	0.04	0.41	891
2003	6/30/2014	27,116	25,364	1,752	1.000	1,752	87%	1,523	0.03	0.38	856
2004	6/30/2014	25,224	22,816	2,407	1.000	2,407	89%	2,147	0.03	0.34	865
2005	6/30/2014	27,491	24,103	3,388	1.000	3,388	89%	3,014	0.03	0.31	1,036
2006	6/30/2014	24,647	19,957	4,690	1.000	4,690	90%	4,217	0.03	0.25	1,076
2007	6/30/2014	25,262	18,664	6,598	1.000	6,598	90%	5,954	0.03	0.23	1,182
2008	6/30/2014	24,133	15,563	8,570	1.000	8,570	89%	7,646	0.03	0.20	1,263
2009	6/30/2014	18,658	9,085	9,573	1.000	9,573	90%	8,593	0.02	0.18	1,227
2010	6/30/2014	19,716	6,591	13,125	1.000	13,125	89%	11,680	0.02	0.18	1,247
2011	6/30/2014	19,817	3,687	16,130	1.000	16,130	88%	14,161	0.02	0.17	1,272
2012	6/30/2014	20,726	2,107	18,619	1.000	18,619	86%	16,055	0.02	0.16	1,370
2013	6/30/2014	22,072	860	21,212	1.000	21,212	84%	17,823	0.02	0.15	1,445
2014	6/30/2014	22,741	75	11,295	1.000	11,295	81%	9,195	0.02	0.15	1,441
		840,408	706,401	122,637		122,637		106,539			

Column Notes

(2) Exhibit PA-G.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-G.13.1 through Exhibit PA-G.13.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-G.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-G.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-G.2

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)

(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414					
1981	6/30/2014	402					
1982	6/30/2014	390					
1983	6/30/2014	378					
1984	6/30/2014	366					
1985	6/30/2014	354					
1986	6/30/2014	342	17,009	17,009		17,025	17,017
1987	6/30/2014	330	47,177	47,177	47,177	47,229	47,203
1988	6/30/2014	318	48,616	48,616	48,616	48,689	48,653
1989	6/30/2014	306	50,500	50,500	50,500	50,597	50,548
1990	6/30/2014	294	49,834	49,834	49,834	49,947	49,891
1991	6/30/2014	282	41,789	41,789	41,789	41,914	41,852
1992	6/30/2014	270	36,417	36,415	36,409	36,546	36,481
1993	6/30/2014	258	35,310	35,306	35,294	35,441	35,373
1994	6/30/2014	246	30,072	30,078	30,058	30,219	30,148
1995	6/30/2014	234	26,748	26,767	26,739	26,910	26,838
1996	6/30/2014	222	20,924	20,980	20,930	21,115	21,047
1997	6/30/2014	210	20,662	20,759	20,669	20,864	20,812
1998	6/30/2014	198	19,767	19,933	19,779	20,004	19,968
1999	6/30/2014	186	25,585	25,735	25,521	25,786	25,761
2000	6/30/2014	174	30,133	30,064	29,908	30,231	30,147
2001	6/30/2014	162	31,401	31,239	30,998	31,304	31,272
2002	6/30/2014	150	29,921	29,739	29,427	29,854	29,796
2003	6/30/2014	138	27,182	27,058	26,669	27,173	27,116
2004	6/30/2014	126	25,201	25,184	24,771	25,263	25,224
2005	6/30/2014	114	27,916	27,481	26,947	27,501	27,491
2006	6/30/2014	102	24,731	24,756	24,109	24,539	24,647
2007	6/30/2014	90	25,384	25,191	24,769	25,332	25,262
2008	6/30/2014	78	24,162	23,994	23,840	24,273	24,133
2009	6/30/2014	66	17,192	19,038	18,269	18,658	18,658
2010	6/30/2014	54	17,012	19,050	17,963	19,716	19,716
2011	6/30/2014	42	14,942	19,045	17,846	19,817	19,817
2012	6/30/2014	30	17,918	20,158	19,153	20,726	20,726
2013	6/30/2014	18	22,489	20,684	19,968	21,654	22,072
2014	6/30/2014	6	25,566	20,710	20,745	22,741	22,741
			831,559	834,291	808,699	841,066	840,408

Column Notes

(3) Exhibit PA-G.3, Column (5).
(4) Exhibit PA-G.5, Column (12).
(5) Exhibit PA-G.6, Column (12).
(6) Exhibit PA-G.8, Column (8).
(7) Based on Columns (3) through (6).

Exhibit PA-G.3

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414						
1981	6/30/2014	402						
1982	6/30/2014	390						
1983	6/30/2014	378						
1984	6/30/2014	366						
1985	6/30/2014	354						
1986	6/30/2014	342	17,009	1.000	17,009			
1987	6/30/2014	330	47,177	1.000	47,177			
1988	6/30/2014	318	48,616	1.000	48,616			
1989	6/30/2014	306	50,500	1.000	50,500			
1990	6/30/2014	294	49,834	1.000	49,834			
1991	6/30/2014	282	41,789	1.000	41,789			
1992	6/30/2014	270	36,398	1.001	36,417			
1993	6/30/2014	258	35,264	1.001	35,310			
1994	6/30/2014	246	30,000	1.002	30,072			
1995	6/30/2014	234	26,664	1.003	26,748			
1996	6/30/2014	222	20,828	1.005	20,924			
1997	6/30/2014	210	20,511	1.007	20,662			
1998	6/30/2014	198	19,541	1.012	19,767			
1999	6/30/2014	186	25,166	1.017	25,585			
2000	6/30/2014	174	29,404	1.025	30,133			
2001	6/30/2014	162	30,325	1.035	31,401			
2002	6/30/2014	150	28,504	1.050	29,921			
2003	6/30/2014	138	25,364	1.072	27,182			
2004	6/30/2014	126	22,816	1.105	25,201			
2005	6/30/2014	114	24,103	1.158	27,916			
2006	6/30/2014	102	19,957	1.239	24,731			
2007	6/30/2014	90	18,664	1.360	25,384			
2008	6/30/2014	78	15,563	1.552	24,162			
2009	6/30/2014	66	9,085	1.892	17,192			
2010	6/30/2014	54	6,591	2.581	17,012			
2011	6/30/2014	42	3,687	4.053	14,942			
2012	6/30/2014	30	2,107	8.506	17,918			
2013	6/30/2014	18	860	26.153	22,489			
2014	6/30/2014	6	75	339.842	25,566			
			706,401		831,559			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-G.4, Page 1 and Exhibit PA-G.4, Page 2, interpolated to appropriate age.

Exhibit PA-G.4, Page 1

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0	0	40	393	1,428	3,493	6,603	9,364	12,108	14,218	15,340	15,947	16,288	16,530	16,677	16,766	16,839	16,898
1987	0	28	479	2,234	6,171	12,688	20,093	28,718	36,364	41,356	44,258	45,542	46,107	46,385	46,638	46,796	46,884	46,953
1988	0	22	655	3,282	9,040	15,855	25,329	34,011	39,903	43,787	45,793	46,888	47,493	47,860	48,100	48,216	48,294	48,392
1989	1	85	1,215	5,174	11,472	20,765	30,986	38,948	44,413	47,202	48,472	49,061	49,517	49,745	49,907	50,014	50,070	50,149
1990	2	146	1,671	5,924	14,407	25,369	34,510	40,843	44,409	46,390	47,487	48,182	48,660	48,959	49,178	49,352	49,519	49,616
1991	2	212	1,835	7,580	16,766	25,201	31,411	35,363	37,641	38,948	39,764	40,235	40,617	40,976	41,187	41,334	41,424	41,508
1992	1	216	2,863	10,406	18,072	24,829	29,386	31,895	33,433	34,254	34,800	35,275	35,633	35,842	35,940	36,071	36,145	36,193
1993	3	585	4,238	10,895	18,032	23,758	27,725	30,042	31,508	32,501	33,180	33,631	33,959	34,259	34,463	34,612	34,770	34,928
1994	15	899	4,731	10,730	16,588	20,972	23,887	25,605	26,808	27,555	28,210	28,734	29,150	29,392	29,584	29,693	29,793	29,892
1995	29	1,025	4,641	9,218	13,414	16,823	19,288	21,097	22,432	23,542	24,449	25,125	25,536	25,840	26,036	26,220	26,377	26,516
1996	62	1,249	3,869	7,216	10,318	12,572	14,570	16,103	17,417	18,534	19,184	19,586	19,892	20,196	20,378	20,559	20,699	20,764
1997	56	1,015	3,258	6,178	8,951	11,518	13,707	15,521	16,983	18,095	18,863	19,383	19,739	19,949	20,147	20,303	20,425	20,511
1998	68	1,041	3,132	5,943	8,843	11,449	13,615	15,351	16,525	17,459	18,037	18,488	18,904	19,183	19,385	19,475	19,541	
1999	81	1,069	3,172	6,270	9,957	13,351	16,444	18,924	20,742	21,994	22,913	23,643	24,191	24,611	24,888	25,166		
2000	77	1,058	3,534	7,687	12,065	16,287	20,177	22,838	24,555	26,005	27,099	27,981	28,589	29,083	29,404			
2001	56	1,134	4,166	8,777	13,685	18,098	21,509	23,919	25,860	27,434	28,736	29,518	30,058	30,325				
2002	58	1,037	3,880	8,093	12,699	16,729	19,588	21,928	24,007	25,830	27,142	27,949	28,504					
2003	89	1,187	3,644	7,398	10,933	14,354	17,306	19,902	21,833	23,391	24,566	25,364						
2004	55	916	3,004	6,142	9,836	13,333	16,192	18,376	20,157	21,656	22,816							
2005	98	1,014	2,936	6,150	9,738	13,640	17,204	20,164	22,553	24,103								
2006	60	797	2,434	5,457	9,373	13,146	16,327	18,500	19,957									
2007	56	842	2,905	6,480	10,277	14,056	16,724	18,664										
2008	49	710	2,862	6,467	9,967	13,109	15,563											
2009	59	784	2,466	4,795	6,858	9,085												
2010	54	730	2,107	4,230	6,591													
2011	70	726	1,887	3,687														
2012	71	767	2,107															
2013	44	860																
2014	75																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986			9.711	3.633	2.446	1.890	1.418	1.293	1.174	1.079	1.040	1.021	1.015	1.009	1.005	1.004	1.004	1.003
1987	126.222	17.393	4.660	2.762	2.056	1.584	1.429	1.266	1.137	1.070	1.029	1.012	1.006	1.005	1.003	1.002	1.001	1.001
1988	197.675	30.364	5.007	2.754	1.754	1.598	1.343	1.173	1.097	1.046	1.024	1.013	1.008	1.005	1.002	1.002	1.002	1.001
1989	110.862	14.340	4.258	2.217	1.810	1.492	1.257	1.140	1.063	1.027	1.012	1.009	1.005	1.003	1.002	1.001	1.002	1.001
1990	72.260	11.443	3.546	2.432	1.761	1.360	1.183	1.087	1.045	1.024	1.015	1.010	1.006	1.004	1.004	1.003	1.002	1.002
1991	97.079	8.653	4.131	2.212	1.503	1.246	1.126	1.064	1.035	1.021	1.012	1.010	1.009	1.005	1.004	1.002	1.002	1.002
1992	268.636	13.262	3.635	1.737	1.374	1.184	1.085	1.048	1.025	1.016	1.014	1.010	1.006	1.003	1.004	1.002	1.001	1.002
1993	181.402	7.250	2.571	1.655	1.318	1.167	1.084	1.049	1.032	1.021	1.014	1.010	1.009	1.006	1.004	1.005	1.005	1.003
1994	60.212	5.260	2.268	1.546	1.264	1.139	1.072	1.047	1.028	1.024	1.019	1.014	1.008	1.007	1.004	1.003	1.003	1.002
1995	35.049	4.526	1.986	1.455	1.254	1.147	1.094	1.063	1.049	1.039	1.028	1.016	1.012	1.008	1.007	1.006	1.005	1.004
1996	20.254	3.098	1.865	1.430	1.218	1.159	1.105	1.082	1.064	1.035	1.021	1.016	1.015	1.009	1.009	1.007	1.003	1.003
1997	18.060	3.211	1.896	1.449	1.287	1.190	1.132	1.094	1.065	1.042	1.028	1.018	1.011	1.010	1.008	1.006	1.004	
1998	15.350	3.008	1.897	1.488	1.295	1.189	1.128	1.076	1.056	1.033	1.025	1.023	1.015	1.011	1.005	1.003		
1999	13.163	2.968	1.977	1.588	1.341	1.232	1.151	1.096	1.060	1.042	1.032	1.023	1.017	1.011	1.011			
2000	13.736	3.341	2.175	1.570	1.350	1.239	1.132	1.075	1.059	1.042	1.033	1.022	1.017	1.011				
2001	20.420	3.674	2.107	1.559	1.322	1.188	1.112	1.081	1.061	1.047	1.027	1.018	1.009					
2002	17.757	3.741	2.086	1.569	1.317	1.171	1.119	1.095	1.076	1.051	1.030	1.020						
2003	13.333	3.070	2.030	1.478	1.313	1.206	1.150	1.097	1.071	1.050	1.032							
2004	16.522	3.280	2.045	1.601	1.356	1.214	1.135	1.097	1.074	1.054								
2005	10.325	2.896	2.095	1.584	1.401	1.261	1.172	1.118	1.069									
2006	13.314	3.053	2.242	1.718	1.403	1.242	1.133	1.079										
2007	15.094	3.448	2.231	1.586	1.368	1.190	1.116											
2008	14.432	4.031	2.260	1.541	1.315	1.187												
2009	13.336	3.146	1.945	1.430	1.325													
2010	13.623	2.885	2.008	1.558														
2011	10.297	2.599	1.954															
2012	10.846	2.748																
2013	19.543																	
$ Wtd Avg	16.567	3.822	2.329	1.689	1.415	1.261	1.162	1.103	1.064	1.038	1.022	1.014	1.009	1.006	1.004	1.003	1.003	1.002
Strt Average	52.548	6.411	2.869	1.822	1.465	1.282	1.167	1.106	1.067	1.040	1.024	1.016	1.010	1.007	1.005	1.004	1.003	1.002
3 Yr $ Wtd Avg	12.703	2.744	1.968	1.511	1.338	1.206	1.141	1.099	1.071	1.051	1.030	1.020	1.014	1.011	1.008	1.005	1.004	1.003
5 Yr $ Wtd Avg	12.994	3.075	2.099	1.570	1.364	1.219	1.142	1.097	1.070	1.049	1.031	1.021	1.014	1.010	1.008	1.005	1.004	1.003
Inv. Power Curve	15.420	5.760	2.869	1.832	1.408	1.216	1.121	1.072	1.044	1.028	1.019	1.013	1.009	1.006	1.005	1.003	1.002	1.002
Selected	12.994	3.075	2.099	1.570	1.364	1.219	1.142	1.097	1.070	1.049	1.031	1.021	1.014	1.010	1.008	1.005	1.004	1.003
Cumulative	339.842	26.153	8.506	4.053	2.581	1.892	1.552	1.360	1.239	1.158	1.105	1.072	1.050	1.035	1.025	1.017	1.012	1.007

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	16,944	16,986	16,999	17,002	17,004	17,004	17,009	17,009	17,009	17,009	17,009							
1987	47,013	47,060	47,085	47,095	47,095	47,104	47,126	47,143	47,165	47,177								
1988	48,440	48,461	48,495	48,547	48,561	48,568	48,570	48,585	48,616									
1989	50,199	50,244	50,300	50,359	50,425	50,467	50,487	50,500										
1990	49,700	49,741	49,751	49,757	49,767	49,807	49,834											
1991	41,579	41,616	41,634	41,705	41,760	41,789												
1992	36,254	36,305	36,339	36,368	36,398													
1993	35,036	35,118	35,195	35,264														
1994	29,961	29,995	30,000															
1995	26,618	26,664																
1996	20,828																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1987	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1988	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001										
1989	1.001	1.001	1.001	1.001	1.001	1.000	1.000											
1990	1.001	1.000	1.000	1.000	1.001	1.001												
1991	1.001	1.000	1.002	1.001	1.001													
1992	1.001	1.001	1.001	1.001														
1993	1.002	1.002	1.002															
1994	1.001	1.000																
1995	1.002																	
1996																		
1997																		
1998																		
1999																		
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2007																		
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2010																		
2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000							----	----
Strt Average	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----	----	----	----	----
3 Yr $ Wtd Avg	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000							----	----	----	----
5 Yr $ Wtd Avg	1.001	1.001	1.001	1.001	1.001	1.000							----	----	----	----	----	----
Inv. Power Curve	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000
Selected	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit PA-G.5

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -3.8%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342	38,298	0.44	1.000	0.34	0.15	0.76	1.000	0.0%	0	17,009
1987	6/30/2014	330	41,065	1.15	1.000	0.35	0.41	0.73	1.000	0.0%	0	47,177
1988	6/30/2014	318	44,222	1.10	1.000	0.37	0.40	0.71	1.000	0.0%	0	48,616
1989	6/30/2014	306	47,110	1.07	1.000	0.38	0.41	0.68	1.000	0.0%	0	50,500
1990	6/30/2014	294	49,660	1.00	1.000	0.40	0.40	0.65	1.000	0.0%	0	49,834
1991	6/30/2014	282	50,857	0.82	1.000	0.41	0.34	0.63	1.000	0.0%	0	41,789
1992	6/30/2014	270	52,804	0.69	1.000	0.43	0.30	0.61	1.001	0.1%	17	36,415
1993	6/30/2014	258	55,133	0.64	1.000	0.45	0.29	0.58	1.001	0.1%	42	35,306
1994	6/30/2014	246	57,740	0.52	1.000	0.46	0.24	0.56	1.002	0.2%	78	30,078
1995	6/30/2014	234	60,950	0.44	1.000	0.48	0.21	0.54	1.003	0.3%	103	26,767
1996	6/30/2014	222	63,664	0.33	1.000	0.50	0.17	0.52	1.005	0.5%	152	20,980
1997	6/30/2014	210	68,077	0.30	1.000	0.52	0.16	0.50	1.007	0.7%	249	20,759
1998	6/30/2014	198	71,447	0.28	1.000	0.54	0.15	0.48	1.012	1.1%	392	19,933
1999	6/30/2014	186	75,245	0.34	1.000	0.56	0.19	0.46	1.017	1.6%	569	25,735
2000	6/30/2014	174	79,122	0.38	1.000	0.58	0.22	0.34	1.025	2.4%	660	30,064
2001	6/30/2014	162	80,397	0.39	1.000	0.61	0.24	0.33	1.035	3.4%	915	31,239
2002	6/30/2014	150	81,621	0.37	1.000	0.63	0.23	0.32	1.050	4.7%	1,235	29,739
2003	6/30/2014	138	82,433	0.33	1.000	0.65	0.22	0.31	1.072	6.7%	1,694	27,058
2004	6/30/2014	126	84,633	0.30	1.000	0.68	0.20	0.30	1.105	9.5%	2,368	25,184
2005	6/30/2014	114	86,912	0.32	1.000	0.71	0.23	0.28	1.158	13.7%	3,378	27,481
2006	6/30/2014	102	90,786	0.27	1.000	0.73	0.20	0.27	1.239	19.3%	4,799	24,756
2007	6/30/2014	90	93,585	0.27	1.000	0.76	0.21	0.26	1.360	26.5%	6,527	25,191
2008	6/30/2014	78	93,441	0.26	1.000	0.79	0.21	0.25	1.552	35.6%	8,431	23,994
2009	6/30/2014	66	86,523	0.21	1.000	0.82	0.17	0.24	1.892	47.2%	9,953	19,038
2010	6/30/2014	54	86,642	0.21	1.000	0.86	0.18	0.23	2.581	61.3%	12,459	19,050
2011	6/30/2014	42	90,268	0.19	1.000	0.89	0.17	0.23	4.053	75.3%	15,358	19,045
2012	6/30/2014	30	94,120	0.21	1.000	0.93	0.19	0.22	8.506	88.2%	18,052	20,158
2013	6/30/2014	18	98,557	0.22	1.000	0.96	0.22	0.21	26.153	96.2%	19,824	20,684
2014	6/30/2014	6	102,837	0.23	1.000	1.00	0.23	0.20	339.842	99.7%	20,635	20,710
	Total/Average		2,108,148				0.23				127,890	834,291
	Selected			Selected Pure Premium (2000-2014)			0.20					
				Selected Pure Premium (1986-1999)			0.26					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-G.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-G.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-G.3, Column (4).
(12) Exhibit PA-G.3, Column (3) + Column (11).

Exhibit PA-G.6

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	5.7%	1.000	1.00	5.7%	1.4%	1.000	0.0%	0	47,177
1988	6/30/2014	318	1,049,491	4.6%	1.000	1.00	4.6%	1.4%	1.000	0.0%	0	48,616
1989	6/30/2014	306	1,261,672	4.0%	1.000	1.00	4.0%	1.4%	1.000	0.0%	0	50,500
1990	6/30/2014	294	1,405,588	3.5%	1.000	1.00	3.5%	1.4%	1.000	0.0%	0	49,834
1991	6/30/2014	282	1,441,150	2.9%	1.000	1.00	2.9%	1.4%	1.000	0.0%	0	41,789
1992	6/30/2014	270	1,493,380	2.4%	1.000	1.00	2.4%	1.4%	1.001	0.1%	11	36,409
1993	6/30/2014	258	1,593,604	2.2%	1.000	1.00	2.2%	1.4%	1.001	0.1%	30	35,294
1994	6/30/2014	246	1,676,121	1.8%	1.000	1.00	1.8%	1.4%	1.002	0.2%	58	30,058
1995	6/30/2014	234	1,647,517	1.6%	1.000	1.00	1.6%	1.4%	1.003	0.3%	75	26,739
1996	6/30/2014	222	1,539,171	1.4%	1.000	1.00	1.4%	1.4%	1.005	0.5%	102	20,930
1997	6/30/2014	210	1,502,506	1.4%	1.000	1.00	1.4%	1.4%	1.007	0.7%	159	20,669
1998	6/30/2014	198	1,441,297	1.4%	1.000	1.00	1.4%	1.4%	1.012	1.1%	237	19,779
1999	6/30/2014	186	1,502,048	1.7%	1.000	1.00	1.7%	1.4%	1.017	1.6%	355	25,521
2000	6/30/2014	174	1,444,705	2.1%	1.000	1.00	2.1%	1.4%	1.025	2.4%	505	29,908
2001	6/30/2014	162	1,361,007	2.3%	1.000	1.00	2.3%	1.4%	1.035	3.4%	674	30,998
2002	6/30/2014	150	1,350,293	2.2%	1.000	1.00	2.2%	1.4%	1.050	4.7%	924	29,427
2003	6/30/2014	138	1,351,670	2.0%	1.000	1.00	2.0%	1.4%	1.072	6.7%	1,305	26,669
2004	6/30/2014	126	1,430,941	1.8%	1.000	1.00	1.8%	1.4%	1.105	9.5%	1,955	24,771
2005	6/30/2014	114	1,441,863	1.9%	1.000	1.00	1.9%	1.4%	1.158	13.7%	2,844	26,947
2006	6/30/2014	102	1,489,415	1.7%	1.000	1.00	1.7%	1.4%	1.239	19.3%	4,152	24,109
2007	6/30/2014	90	1,597,109	1.6%	1.000	1.00	1.6%	1.4%	1.360	26.5%	6,105	24,769
2008	6/30/2014	78	1,610,573	1.5%	1.000	1.00	1.5%	1.4%	1.552	35.6%	8,276	23,840
2009	6/30/2014	66	1,348,818	1.3%	1.000	1.00	1.3%	1.4%	1.892	47.2%	9,184	18,269
2010	6/30/2014	54	1,285,639	1.4%	1.000	1.00	1.4%	1.4%	2.581	61.3%	11,372	17,963
2011	6/30/2014	42	1,301,802	1.3%	1.000	1.00	1.3%	1.4%	4.053	75.3%	14,159	17,846
2012	6/30/2014	30	1,337,788	1.4%	1.000	1.00	1.4%	1.4%	8.506	88.2%	17,046	19,153
2013	6/30/2014	18	1,375,921	1.6%	1.000	1.00	1.6%	1.4%	26.153	96.2%	19,108	19,968
2014	6/30/2014	6	1,435,670	1.7%	1.000	1.00	1.7%	1.4%	339.842	99.7%	20,670	20,745
	Total/Average		39,539,419				2.1%				119,306	808,699
	Selected				Selected Loss Ratio		1.4%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-G.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-G.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-G.3, Column (4).
(12) Exhibit PA-G.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0	0	40	353	1,035	2,065	3,110	2,761	2,744	2,110	1,122	606	341	242	147	89	73	60
1987	0	27	452	1,755	3,937	6,517	7,405	8,625	7,645	4,993	2,902	1,284	565	278	253	158	88	69
1988	0	21	634	2,627	5,757	6,815	9,474	8,683	5,891	3,884	2,007	1,095	604	368	239	116	78	98
1989	1	84	1,131	3,959	6,298	9,293	10,221	7,962	5,465	2,789	1,271	588	456	228	161	108	55	79
1990	2	144	1,525	4,254	8,483	10,961	9,142	6,332	3,566	1,981	1,097	695	478	299	219	174	167	97
1991	2	210	1,623	5,745	9,186	8,435	6,211	3,951	2,279	1,307	816	471	383	359	211	147	90	84
1992	1	215	2,647	7,543	7,666	6,757	4,557	2,508	1,538	821	546	474	359	209	98	131	74	48
1993	3	581	3,654	6,657	7,136	5,726	3,967	2,318	1,466	993	679	451	328	300	203	149	158	158
1994	15	884	3,831	5,999	5,859	4,383	2,915	1,718	1,203	747	654	524	416	242	192	109	100	99
1995	29	996	3,615	4,578	4,196	3,408	2,466	1,808	1,335	1,109	907	676	411	304	196	184	157	140
1996	62	1,187	2,620	3,347	3,102	2,253	1,999	1,532	1,315	1,116	651	402	306	305	182	181	140	65
1997	56	959	2,243	2,921	2,773	2,567	2,189	1,814	1,462	1,112	768	520	356	210	198	156	122	86
1998	68	974	2,091	2,811	2,900	2,606	2,166	1,737	1,174	933	578	451	416	279	202	90	67	
1999	81	987	2,103	3,098	3,687	3,394	3,093	2,480	1,818	1,251	919	730	548	421	277	278		
2000	77	981	2,476	4,153	4,378	4,222	3,890	2,661	1,716	1,450	1,094	881	608	494	321			
2001	56	1,078	3,032	4,611	4,908	4,413	3,410	2,410	1,941	1,574	1,302	783	539	267				
2002	58	979	2,843	4,212	4,607	4,029	2,859	2,340	2,079	1,824	1,312	807	555					
2003	89	1,098	2,457	3,754	3,535	3,421	2,952	2,597	1,930	1,559	1,175	798						
2004	55	860	2,088	3,138	3,694	3,498	2,859	2,184	1,781	1,499	1,160							
2005	98	915	1,922	3,214	3,589	3,902	3,565	2,959	2,389	1,550								
2006	60	737	1,636	3,023	3,916	3,774	3,181	2,173	1,457									
2007	56	787	2,062	3,576	3,797	3,779	2,668	1,940										
2008	49	661	2,152	3,605	3,500	3,142	2,454											
2009	59	725	1,682	2,330	2,063	2,228												
2010	54	677	1,377	2,123	2,361													
2011	70	655	1,161	1,801														
2012	71	696	1,340															
2013	44	816																
2014	75																	

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	45	42	14	2	2	0	5	0	0	0	0							
1987	60	47	25	10	0	8	22	18	21	12								
1988	48	20	34	52	13	8	2	15	31									
1989	50	45	56	59	66	42	20	13										
1990	84	41	10	5	10	40	28											
1991	71	37	18	72	55	29												
1992	62	50	34	30	29													
1993	108	82	76	69														
1994	68	34	5															
1995	101	46																
1996	64																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
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2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-G.8

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Average Benefit	(4) Ultimate Claim Count	(5) Composite Factor (3) times (4) / 1,000	(6) Cumulative Persistency Factor	(7) Estimated Ult. Unpaid Loss (5) times (6)	(8) Ultimate Loss
1980	6/30/2014	414						
1981	6/30/2014	402						
1982	6/30/2014	390						
1983	6/30/2014	378						
1984	6/30/2014	366						
1985	6/30/2014	354						
1986	6/30/2014	342	237	45,656	3,611	0.004	16	17,025
1987	6/30/2014	330	245	48,266	11,828	0.004	52	47,229
1988	6/30/2014	318	255	51,696	13,188	0.006	73	48,689
1989	6/30/2014	306	262	53,441	13,995	0.007	97	50,597
1990	6/30/2014	294	273	52,974	14,439	0.008	113	49,947
1991	6/30/2014	282	281	48,810	13,700	0.009	125	41,914
1992	6/30/2014	270	294	47,393	13,932	0.011	149	36,546
1993	6/30/2014	258	301	46,949	14,129	0.013	177	35,441
1994	6/30/2014	246	310	46,021	14,250	0.015	218	30,219
1995	6/30/2014	234	318	43,197	13,749	0.018	245	26,910
1996	6/30/2014	222	330	39,610	13,054	0.022	287	21,115
1997	6/30/2014	210	343	36,952	12,664	0.028	353	20,864
1998	6/30/2014	198	358	36,358	13,020	0.036	463	20,004
1999	6/30/2014	186	371	37,521	13,932	0.044	619	25,786
2000	6/30/2014	174	385	37,874	14,587	0.057	827	30,231
2001	6/30/2014	162	398	33,331	13,254	0.074	980	31,304
2002	6/30/2014	150	408	33,437	13,629	0.099	1,350	29,854
2003	6/30/2014	138	418	31,695	13,259	0.136	1,809	27,173
2004	6/30/2014	126	433	29,161	12,617	0.194	2,446	25,263
2005	6/30/2014	114	443	26,530	11,761	0.289	3,397	27,501
2006	6/30/2014	102	453	22,896	10,381	0.441	4,582	24,539
2007	6/30/2014	90	475	21,368	10,144	0.657	6,668	25,332
2008	6/30/2014	78	486	19,109	9,285	0.938	8,709	24,273
2009	6/30/2014	66	489	15,205	7,433	1.288	9,573	18,658
2010	6/30/2014	54	498	15,809	7,873	1.667	13,125	19,716
2011	6/30/2014	42	510	15,583	7,948	2.030	16,130	19,817
2012	6/30/2014	30	526	15,128	7,958	2.340	18,619	20,726
2013	6/30/2014	18	538	15,270	8,222	2.529	20,794	21,654
2014	6/30/2014	6	548	15,776	8,652	2.620	22,665	22,741
				983,016			134,664	841,066

Column Notes

(3) Exhibit PA-G.10, Column (6).
(4) Exhibit V.1, Column (9).
(6) Exhibit PA-G.9, Page 1 and Exhibit PA-G.9, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0.000	0.000	0.011	0.098	0.287	0.572	0.861	0.765	0.760	0.584	0.311	0.168	0.094	0.067	0.041	0.025	0.020	0.016
1987	0.000	0.002	0.038	0.148	0.333	0.551	0.626	0.729	0.646	0.422	0.245	0.109	0.048	0.024	0.021	0.013	0.007	0.006
1988	0.000	0.002	0.048	0.199	0.437	0.517	0.718	0.658	0.447	0.295	0.152	0.083	0.046	0.028	0.018	0.009	0.006	0.007
1989	0.000	0.006	0.081	0.283	0.450	0.664	0.730	0.569	0.391	0.199	0.091	0.042	0.033	0.016	0.012	0.008	0.004	0.006
1990	0.000	0.010	0.106	0.295	0.588	0.759	0.633	0.439	0.247	0.137	0.076	0.048	0.033	0.021	0.015	0.012	0.012	0.007
1991	0.000	0.015	0.118	0.419	0.671	0.616	0.453	0.288	0.166	0.095	0.060	0.034	0.028	0.026	0.015	0.011	0.007	0.006
1992	0.000	0.015	0.190	0.541	0.550	0.485	0.327	0.180	0.110	0.059	0.039	0.034	0.026	0.015	0.007	0.009	0.005	0.003
1993	0.000	0.041	0.259	0.471	0.505	0.405	0.281	0.164	0.104	0.070	0.048	0.032	0.023	0.021	0.014	0.011	0.011	0.011
1994	0.001	0.062	0.269	0.421	0.411	0.308	0.205	0.121	0.084	0.052	0.046	0.037	0.029	0.017	0.013	0.008	0.007	0.007
1995	0.002	0.072	0.263	0.333	0.305	0.248	0.179	0.132	0.097	0.081	0.066	0.049	0.030	0.022	0.014	0.013	0.011	0.010
1996	0.005	0.091	0.201	0.256	0.238	0.173	0.153	0.117	0.101	0.086	0.050	0.031	0.023	0.023	0.014	0.014	0.011	0.005
1997	0.004	0.076	0.177	0.231	0.219	0.203	0.173	0.143	0.115	0.088	0.061	0.041	0.028	0.017	0.016	0.012	0.010	0.007
1998	0.005	0.075	0.161	0.216	0.223	0.200	0.166	0.133	0.090	0.072	0.044	0.035	0.032	0.021	0.016	0.007	0.005	
1999	0.006	0.071	0.151	0.222	0.265	0.244	0.222	0.178	0.131	0.090	0.066	0.052	0.039	0.030	0.020	0.020		
2000	0.005	0.067	0.170	0.285	0.300	0.289	0.267	0.182	0.118	0.099	0.075	0.060	0.042	0.034	0.022			
2001	0.004	0.081	0.229	0.348	0.370	0.333	0.257	0.182	0.146	0.119	0.098	0.059	0.041	0.020				
2002	0.004	0.072	0.209	0.309	0.338	0.296	0.210	0.172	0.153	0.134	0.096	0.059	0.041					
2003	0.007	0.083	0.185	0.283	0.267	0.258	0.223	0.196	0.146	0.118	0.089	0.060						
2004	0.004	0.068	0.166	0.249	0.293	0.277	0.227	0.173	0.141	0.119	0.092							
2005	0.008	0.078	0.163	0.273	0.305	0.332	0.303	0.252	0.203	0.132								
2006	0.006	0.071	0.158	0.291	0.377	0.364	0.306	0.209	0.140									
2007	0.006	0.078	0.203	0.353	0.374	0.373	0.263	0.191										
2008	0.005	0.071	0.232	0.388	0.377	0.338	0.264											
2009	0.008	0.098	0.226	0.313	0.278	0.300												
2010	0.007	0.086	0.175	0.270	0.300													
2011	0.009	0.082	0.146	0.227														
2012	0.009	0.087	0.168															
2013	0.005	0.099																
2014	0.009																	
Strt Average	0.004	0.059	0.167	0.297	0.362	0.379	0.350	0.281	0.216	0.153	0.095	0.057	0.037	0.025	0.017	0.012	0.009	0.008
3 Yr Avg	0.008	0.090	0.163	0.270	0.318	0.337	0.278	0.217	0.162	0.123	0.092	0.059	0.041	0.028	0.019	0.013	0.008	0.007
5 Yr Avg	0.008	0.091	0.189	0.310	0.341	0.341	0.273	0.204	0.157	0.124	0.090	0.058	0.039	0.024	0.017	0.013	0.009	0.008
Selected	0.004	0.091	0.189	0.310	0.362	0.379	0.350	0.281	0.216	0.153	0.095	0.057	0.037	0.025	0.017	0.012	0.009	0.008
Cumulative	2.624	2.620	2.529	2.340	2.030	1.667	1.288	0.938	0.657	0.441	0.289	0.194	0.136	0.099	0.074	0.057	0.044	0.036

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0.013	0.012	0.004	0.001	0.000	0.000	0.001	0.000	0.000	0.000	0.000							
1987	0.005	0.004	0.002	0.001	0.000	0.001	0.002	0.001	0.002	0.001								
1988	0.004	0.002	0.003	0.004	0.001	0.001	0.000	0.001	0.002									
1989	0.004	0.003	0.004	0.004	0.005	0.003	0.001	0.001										
1990	0.006	0.003	0.001	0.000	0.001	0.003	0.002											
1991	0.005	0.003	0.001	0.005	0.004	0.002												
1992	0.004	0.004	0.002	0.002	0.002													
1993	0.008	0.006	0.005	0.005														
1994	0.005	0.002	0.000															
1995	0.007	0.003																
1996	0.005																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.006	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	----	----	----	----	----	----	----
3 Yr Avg	0.006	0.004	0.003	0.004	0.002	0.003	0.001	0.001	0.001	----	----	----	----	----	----	----	----	----
5 Yr Avg	0.006	0.004	0.002	0.003	0.003	0.002	0.001	----	----	----	----	----	----	----	----	----	----	----
Selected	0.006	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
Cumulative	0.028	0.022	0.018	0.015	0.013	0.011	0.009	0.008	0.007	0.006	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001

Exhibit PA-G.10

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Maximum Benefits ($)**	**Minimum Benefits ($)**	**Average Benefits ($)**
1980	6/30/2014	414				
1981	6/30/2014	402				
1982	6/30/2014	390				
1983	6/30/2014	378				
1984	6/30/2014	366				
1985	6/30/2014	354				
1986	6/30/2014	342	380.29	365.00	0.00	237.30
1987	6/30/2014	330	393.04	376.00	0.00	245.06
1988	6/30/2014	318	411.39	385.00	0.00	255.10
1989	6/30/2014	306	420.61	400.00	0.00	261.88
1990	6/30/2014	294	436.90	419.00	0.00	272.57
1991	6/30/2014	282	451.06	428.00	0.00	280.68
1992	6/30/2014	270	474.30	443.00	0.00	293.96
1993	6/30/2014	258	483.24	460.00	0.00	300.94
1994	6/30/2014	246	494.51	482.00	0.00	309.64
1995	6/30/2014	234	509.04	493.00	0.00	318.30
1996	6/30/2014	222	526.87	511.00	0.00	329.55
1997	6/30/2014	210	551.30	521.00	0.00	342.71
1998	6/30/2014	198	577.29	541.00	0.00	358.10
1999	6/30/2014	186	596.41	567.00	0.00	371.30
2000	6/30/2014	174	618.35	589.00	0.00	385.14
2001	6/30/2014	162	635.33	618.00	0.00	397.64
2002	6/30/2014	150	652.89	628.00	0.00	407.60
2003	6/30/2014	138	670.26	644.00	0.00	418.34
2004	6/30/2014	126	694.56	662.00	0.00	432.68
2005	6/30/2014	114	711.71	678.00	0.00	443.31
2006	6/30/2014	102	724.55	704.00	0.00	453.38
2007	6/30/2014	90	760.83	730.00	0.00	474.72
2008	6/30/2014	78	777.54	751.00	0.00	485.89
2009	6/30/2014	66	779.07	767.00	0.00	488.85
2010	6/30/2014	54	795.36	775.00	0.00	497.99
2011	6/30/2014	42	817.82	783.00	0.00	510.02
2012	6/30/2014	30	843.14	809.00	0.00	526.08
2013	6/30/2014	18	860.00	838.00	0.00	538.47
2014	6/30/2014	6	877.20	849.00	0.00	548.43

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 3).

Exhibit PA-G.11

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	52,974	49,660	2,185,850	1.067	0.024	49,891	942	437	3.5%
1991	48,810	50,857	2,168,247	0.960	0.023	41,852	857	451	2.9%
1992	47,393	52,804	2,140,987	0.898	0.022	36,482	770	474	2.4%
1993	46,949	55,133	2,194,040	0.852	0.021	35,375	753	483	2.2%
1994	46,021	57,740	2,245,405	0.797	0.020	30,145	655	495	1.8%
1995	43,197	60,950	2,302,591	0.709	0.019	26,829	621	509	1.6%
1996	39,610	63,664	2,323,738	0.622	0.017	21,019	531	527	1.4%
1997	36,952	68,077	2,374,702	0.543	0.016	20,763	562	551	1.4%
1998	36,358	71,447	2,380,053	0.509	0.015	19,885	547	577	1.4%
1999	37,521	75,245	2,426,205	0.499	0.015	25,685	685	596	1.7%
2000	37,874	79,122	2,460,717	0.479	0.015	30,182	797	618	2.1%
2001	33,331	80,397	2,433,537	0.415	0.014	31,352	941	635	2.3%
2002	33,437	81,621	2,404,145	0.410	0.014	29,887	894	653	2.2%
2003	31,695	82,433	2,365,123	0.384	0.013	27,178	857	670	2.0%
2004	29,161	84,633	2,343,276	0.345	0.012	25,232	865	695	1.8%
2005	26,530	86,912	2,348,411	0.305	0.011	27,709	1,044	712	1.9%
2006	22,896	90,786	2,409,609	0.252	0.010	24,635	1,076	725	1.7%
2007	21,368	93,585	2,365,451	0.228	0.009	25,358	1,187	761	1.6%
2008	19,109	93,441	2,311,070	0.205	0.008	24,217	1,267	778	1.5%
2009	15,205	86,523	2,135,753	0.176	0.007	17,925	1,179	779	1.3%
2010	15,809	86,642	2,094,878	0.182	0.008	18,364	1,162	795	1.4%
2011	15,583	90,268	2,122,612	0.173	0.007	17,380	1,115	818	1.3%
2012	15,128	94,120	2,146,732	0.161	0.007	19,322	1,277	843	1.4%
2013	15,270	98,557	2,203,870	0.155	0.007	22,072	1,445	860	1.6%
2014	15,776	102,837	2,254,482	0.153	0.007	24,153	1,531	877	1.7%
Indicated									
All Year				-8.3%	-5.5%		3.3%	3.0%	-2.0%
10 Year				-6.9%	-4.8%		3.4%	2.3%	-1.3%
8 Year				-5.2%	-3.2%		3.2%	2.1%	1.1%
6 Year				-3.5%	-1.1%		6.2%	2.5%	4.7%
5 Year				-4.4%	-2.1%		8.5%	2.5%	5.2%
4 Year				-3.8%	-1.6%		11.3%	2.3%	8.3%
Selected				**-6.9%**	**-4.8%**		**3.4%**	**2.3%**	**0.0%**

Pure Premium **-3.8%**

Rates **-1.6%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-G.5, Column (4).
(3) Exhibit PA-G.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-G.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-G.10, Column (3).
(9) Exhibit PA-G.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	100.0%	100.0%	99.8%	97.7%	91.6%	79.5%	61.2%	45.0%	28.8%	16.4%	9.9%	6.3%	4.3%	2.9%	2.0%	1.5%	1.0%	0.7%
1987	100.0%	99.9%	99.0%	95.3%	86.9%	73.1%	57.4%	39.2%	23.0%	12.4%	6.2%	3.5%	2.3%	1.7%	1.2%	0.9%	0.7%	0.5%
1988	100.0%	100.0%	98.7%	93.3%	81.4%	67.4%	47.9%	30.1%	18.0%	10.0%	5.9%	3.6%	2.4%	1.6%	1.1%	0.9%	0.7%	0.5%
1989	100.0%	99.8%	97.6%	89.8%	77.3%	58.9%	38.7%	22.9%	12.1%	6.6%	4.1%	2.9%	2.0%	1.6%	1.3%	1.1%	0.9%	0.8%
1990	100.0%	99.7%	96.7%	88.1%	71.1%	49.2%	30.8%	18.1%	11.0%	7.0%	4.8%	3.4%	2.5%	1.9%	1.4%	1.1%	0.7%	0.6%
1991	100.0%	99.5%	95.6%	81.9%	59.9%	39.8%	24.9%	15.5%	10.1%	6.9%	5.0%	3.9%	2.9%	2.1%	1.6%	1.2%	1.0%	0.8%
1992	100.0%	99.4%	92.2%	71.5%	50.5%	31.9%	19.4%	12.6%	8.4%	6.1%	4.6%	3.3%	2.3%	1.8%	1.5%	1.1%	0.9%	0.8%
1993	100.0%	98.3%	88.0%	69.2%	49.0%	32.8%	21.6%	15.1%	10.9%	8.1%	6.2%	4.9%	4.0%	3.1%	2.6%	2.2%	1.7%	1.3%
1994	100.0%	97.0%	84.3%	64.4%	45.0%	30.4%	20.8%	15.1%	11.1%	8.6%	6.4%	4.7%	3.3%	2.5%	1.9%	1.5%	1.2%	0.8%
1995	99.9%	96.2%	82.7%	65.7%	50.0%	37.3%	28.1%	21.4%	16.4%	12.3%	8.9%	6.4%	4.9%	3.7%	3.0%	2.3%	1.7%	1.2%
1996	99.7%	94.1%	81.6%	65.7%	51.0%	40.3%	30.8%	23.5%	17.2%	11.9%	8.9%	6.9%	5.5%	4.0%	3.2%	2.3%	1.7%	1.3%
1997	99.7%	95.1%	84.3%	70.3%	57.0%	44.7%	34.1%	25.4%	18.4%	13.1%	9.4%	6.9%	5.2%	4.1%	3.2%	2.4%	1.9%	1.4%
1998	99.7%	94.8%	84.3%	70.2%	55.7%	42.7%	31.8%	23.1%	17.2%	12.6%	9.7%	7.4%	5.3%	3.9%	2.9%	2.5%	2.1%	
1999	99.7%	95.9%	87.7%	75.7%	61.3%	48.2%	36.2%	26.5%	19.5%	14.6%	11.1%	8.2%	6.1%	4.5%	3.4%	2.3%		
2000	99.7%	96.5%	88.3%	74.5%	60.0%	46.0%	33.1%	24.2%	18.6%	13.7%	10.1%	7.2%	5.2%	3.5%	2.5%			
2001	99.8%	96.4%	86.7%	71.9%	56.2%	42.1%	31.2%	23.5%	17.3%	12.3%	8.1%	5.6%	3.9%	3.0%				
2002	99.8%	96.5%	87.0%	72.8%	57.4%	43.9%	34.3%	26.4%	19.4%	13.3%	8.9%	6.2%	4.3%					
2003	99.7%	95.6%	86.6%	72.7%	59.7%	47.1%	36.2%	26.6%	19.5%	13.7%	9.4%	6.5%						
2004	99.8%	96.4%	88.1%	75.7%	61.0%	47.1%	35.8%	27.1%	20.1%	14.1%	9.5%							
2005	99.6%	96.3%	89.3%	77.6%	64.6%	50.4%	37.4%	26.7%	18.0%	12.3%								
2006	99.8%	96.8%	90.1%	77.9%	62.0%	46.7%	33.8%	24.9%	19.0%									
2007	99.8%	96.7%	88.5%	74.3%	59.3%	44.4%	33.8%	26.1%										
2008	99.8%	97.1%	88.1%	73.2%	58.7%	45.7%	35.5%											
2009	99.7%	95.8%	86.8%	74.3%	63.2%	51.3%												
2010	99.7%	96.3%	89.3%	78.5%	66.6%													
2011	99.6%	96.3%	90.5%	81.4%														
2012	99.7%	96.3%	89.8%															
2013	99.8%	96.1%																
2014	99.7%																	

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%							
1987	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%								
1988	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%									
1989	0.7%	0.6%	0.5%	0.4%	0.2%	0.2%	0.1%	0.1%										
1990	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%											
1991	0.7%	0.6%	0.5%	0.3%	0.2%	0.1%												
1992	0.6%	0.5%	0.4%	0.3%	0.2%													
1993	1.0%	0.7%	0.5%	0.3%														
1994	0.6%	0.5%	0.5%															
1995	0.8%	0.6%																
1996	1.0%																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-G.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980															
1980															
1981															
1982															
1983															
1984															
1985															
1986															
1987	26	22	5	4	3	3	2	2	1	1	1	1	1	0	2
1988	36	31	7	6	5	4	3	2	2	2	1	1	1	1	2
1989	48	41	10	8	6	5	4	3	3	2	2	1	1	1	3
1990	56	47	6	10	8	6	5	4	3	3	2	2	1	1	4
1991	63	52	9	6	10	8	6	5	4	3	3	2	2	1	5
1992	83	70	20	9	6	10	8	6	5	4	3	2	2	2	6
1993	109	93	27	20	9	6	10	8	6	5	4	3	3	2	8
1994	148	127	37	25	19	10	7	10	8	7	5	4	3	3	10
1995	174	147	28	34	23	18	10	7	11	9	7	5	4	4	14
1996	220	184	46	27	32	21	17	11	8	12	9	8	6	5	19
1997	301	254	70	47	28	32	22	17	13	8	13	10	8	7	26
1998	427	361	97	73	50	30	34	23	18	15	10	15	12	10	39
1999	594	504	125	106	81	55	33	38	25	20	16	11	17	14	54
2000	744	670	228	146	122	82	47	25	34	24	17	3	2	3	12
2001	947	808	221	157	114	98	76	53	32	36	24	20	17	11	89
2002	1,293	1,113	328	225	160	116	100	77	54	33	36	24	20	18	102
2003	1,752	1,523	480	323	221	157	115	98	76	53	32	36	24	20	118
2004	2,407	2,147	709	484	326	240	182	120	101	71	42	24	30	21	58
2005	3,388	3,014	1,114	673	438	295	202	144	105	90	69	48	30	33	147
2006	4,690	4,217	1,478	1,015	647	441	297	218	165	109	92	64	39	22	103
2007	6,598	5,954	2,168	1,531	953	576	375	252	173	123	90	77	59	41	179
2008	8,570	7,646	2,195	1,726	1,360	1,011	668	470	316	243	189	119	99	65	111
2009	9,573	8,593	2,601	2,086	1,606	1,134	706	427	278	187	128	91	66	57	207
2010	13,125	11,680	2,986	2,755	2,209	1,701	1,201	748	452	294	198	136	96	70	280
2011	16,130	14,161	2,880	3,014	2,781	2,230	1,717	1,212	755	456	297	200	137	97	353
2012	18,619	16,055	2,468	2,884	3,018	2,785	2,233	1,719	1,214	756	457	298	200	137	451
2013	21,212	17,823	1,671	2,727	3,071	3,145	2,739	2,179	1,694	1,262	862	548	373	251	689
2014	22,665	18,451	783	1,639	2,683	3,135	3,282	3,028	2,428	1,869	1,320	822	497	323	857
Total	133,999	115,788	22,795	21,761	19,989	17,354	14,098	10,905	7,982	5,695	3,930	2,575	1,751	1,218	3,947

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-G.13.2

OHIO BUREAU OF WORKERS' COMPENSATION

WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)

(Dollars in Thousands)

Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		0	0.0%	0.0%	0
1980	0	0	0	100.0%	0.0%	0
1981	0	0	0	100.0%	0.0%	0
1982	0	0	0	100.0%	0.0%	0
1983	0	0	0	100.0%	0.0%	0
1984	0	0	0	100.0%	0.0%	0
1985	0	0	0	100.0%	0.0%	0
1986	13	0	0	0.0%	100.0%	0
1987	52	0	26	50.0%	50.0%	26
1988	73	0	36	50.0%	50.0%	36
1989	97	0	48	50.0%	50.0%	48
1990	113	0	56	50.0%	50.0%	56
1991	125	0	63	50.0%	50.0%	63
1992	149	19	83	49.1%	50.9%	83
1993	177	46	109	48.4%	51.6%	109
1994	218	72	148	51.9%	48.1%	148
1995	245	84	174	56.0%	44.0%	174
1996	287	96	220	64.7%	35.3%	220
1997	353	151	301	74.1%	25.9%	301
1998	463	225	427	85.0%	15.0%	427
1999	619	419	594	87.5%	12.5%	594
2000	827	729	744	15.0%	85.0%	744
2001	980	1,076	947	96.7%	0.0%	947
2002	1,350	1,417	1,293	95.7%	0.0%	1,293
2003	1,809	1,818	1,752	96.8%	0.0%	1,752
2004	2,446	2,385	2,407	36.7%	63.3%	2,407
2005	3,397	3,813	3,388	99.7%	0.0%	3,388
2006	4,582	4,775	4,690	43.6%	56.4%	4,690
2007	6,668	6,720	6,598	98.9%	0.0%	6,598
2008	8,709	8,599	8,570	0.0%	99.7%	8,570
2009	9,573	8,107	9,573	100.0%	0.0%	9,573
2010	13,125	10,421	13,125	100.0%	0.0%	13,125
2011	16,130	11,255	16,130	100.0%	0.0%	16,130
2012	18,619	15,811	18,619	100.0%	0.0%	18,619
2013	20,794	21,629	21,212	50.0%	50.0%	21,212
2014	22,665	25,491	22,665	100.0%	0.0%	22,665
Total	134,661	125,158	133,999			133,999

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-G.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year	Unpaid Loss														2027 and
Ending 12/31	Undiscounted	Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	13	11	3	2	2	1	1	1	1	1	0	0	0	0	1
1987	52	45	11	8	7	5	4	3	3	2	2	1	1	1	3
1988	73	62	15	12	9	8	6	5	4	3	2	2	2	1	4
1989	97	83	20	16	12	10	8	6	5	4	3	3	2	2	6
1990	113	95	13	20	16	13	10	8	7	5	4	3	3	2	8
1991	125	104	18	12	19	15	12	10	8	6	5	4	3	3	10
1992	149	123	21	19	12	19	16	12	10	8	6	5	4	3	12
1993	177	146	26	22	19	13	20	16	13	10	8	6	5	4	16
1994	218	180	40	26	22	19	13	20	16	13	10	8	7	5	20
1995	245	201	35	38	26	21	19	12	19	15	12	10	8	6	24
1996	287	236	54	33	36	24	20	18	12	18	15	12	9	7	29
1997	353	294	75	52	32	35	24	19	17	11	18	14	11	9	36
1998	463	388	99	77	54	33	36	24	20	18	12	18	15	12	46
1999	619	521	124	106	82	57	35	39	26	21	19	12	19	16	61
2000	827	700	179	130	111	86	60	37	41	27	22	20	13	20	81
2001	980	835	228	162	118	101	78	55	33	37	25	20	18	12	92
2002	1,350	1,162	343	235	167	122	104	81	56	34	38	25	21	18	106
2003	1,809	1,573	496	334	228	162	118	101	78	55	33	37	25	20	121
2004	2,446	2,150	725	472	317	217	155	113	96	75	52	32	35	23	135
2005	3,397	3,022	1,117	675	440	296	203	144	105	90	70	48	30	33	147
2006	4,582	4,117	1,583	986	596	388	261	179	127	93	79	61	43	26	159
2007	6,668	6,017	2,191	1,547	963	582	379	255	175	124	90	78	60	42	181
2008	8,709	7,851	2,605	2,006	1,416	882	533	347	234	160	114	83	71	55	204
2009	9,573	8,593	2,601	2,086	1,606	1,134	706	427	278	187	128	91	66	57	207
2010	13,125	11,680	2,986	2,755	2,209	1,701	1,201	748	452	294	198	136	96	70	280
2011	16,130	14,161	2,880	3,014	2,781	2,230	1,717	1,212	755	456	297	200	137	97	353
2012	18,619	16,055	2,468	2,884	3,018	2,785	2,233	1,719	1,214	756	457	298	200	137	451
2013	20,794	17,477	1,558	2,550	2,979	3,118	2,877	2,307	1,776	1,254	781	472	307	207	608
2014	22,665	18,451	783	1,639	2,683	3,135	3,282	3,028	2,428	1,869	1,320	822	497	323	857
Total	134,661	116,335	23,295	21,918	19,983	17,214	14,130	10,945	8,007	5,647	3,821	2,522	1,708	1,213	4,259

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-G.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	19	19	19	0	0	0	0	0	0	0	0	0	0	0	0
1993	46	44	27	19	0	0	0	0	0	0	0	0	0	0	0
1994	72	69	33	23	16	0	0	0	0	0	0	0	0	0	0
1995	84	78	20	29	20	14	0	0	0	0	0	0	0	0	0
1996	96	89	31	16	23	16	11	0	0	0	0	0	0	0	0
1997	151	139	56	30	15	23	16	11	0	0	0	0	0	0	0
1998	225	207	81	53	29	15	22	15	11	0	0	0	0	0	0
1999	419	382	127	105	69	38	19	28	20	14	0	0	0	0	0
2000	729	665	236	149	123	81	44	22	33	23	16	0	0	0	0
2001	1,076	976	316	246	155	129	85	46	23	35	24	17	0	0	0
2002	1,417	1,279	392	302	234	148	123	81	44	22	33	23	16	0	0
2003	1,818	1,637	530	356	274	213	135	111	73	40	20	30	21	14	0
2004	2,385	2,145	699	491	330	254	197	125	103	68	37	19	28	19	13
2005	3,813	3,434	1,172	775	544	366	281	219	138	114	75	41	21	31	36
2006	4,775	4,294	1,396	1,038	686	482	324	249	194	122	101	67	36	18	59
2007	6,720	6,022	1,819	1,433	1,065	704	495	333	256	199	126	104	69	37	80
2008	8,599	7,671	2,202	1,731	1,364	1,014	671	471	317	243	189	120	99	65	111
2009	8,107	7,198	1,988	1,567	1,232	971	722	477	335	225	173	135	85	70	126
2010	10,421	9,202	2,399	1,968	1,551	1,219	961	714	472	332	223	171	133	84	194
2011	11,255	9,832	2,102	2,108	1,728	1,362	1,071	844	627	415	291	196	151	117	244
2012	15,811	13,607	2,315	2,520	2,527	2,072	1,633	1,284	1,012	752	497	349	235	181	433
2013	21,629	18,170	1,784	2,905	3,163	3,172	2,601	2,050	1,612	1,270	944	624	439	295	771
2014	25,491	20,747	902	2,028	3,303	3,596	3,606	2,957	2,330	1,832	1,444	1,073	709	499	1,211
Total	125,158	107,906	20,648	19,893	18,455	15,889	13,015	10,037	7,600	5,706	4,194	2,968	2,041	1,431	3,279

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-G.14

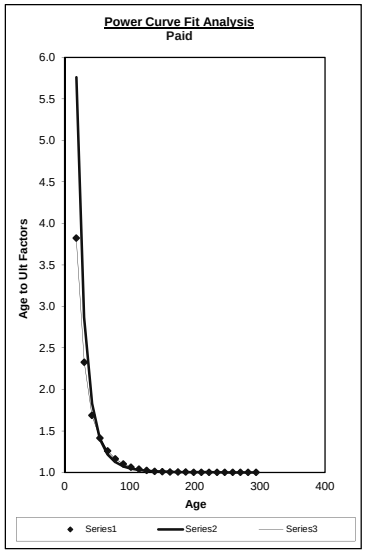
OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	53.11	0.00
B=	6.00	#DIV/0!
A=	606559289009	#DIV/0!
Cutoff Age=	480	480

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9943	#DIV/0!
F-Statistics	3,858	#DIV/0!
F- Degree	22	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	16.567		----	y	6	15.420	#DIV/0!
18	3.822		----	y	18	5.760	#DIV/0!
30	2.329		----	y	30	2.869	#DIV/0!
42	1.689		----	y	42	1.832	#DIV/0!
54	1.415		----	y	54	1.408	#DIV/0!
66	1.261		----	y	66	1.216	#DIV/0!
78	1.162		----	y	78	1.121	#DIV/0!
90	1.103		----	y	90	1.072	#DIV/0!
102	1.064		----	y	102	1.044	#DIV/0!
114	1.038		----	y	114	1.028	#DIV/0!
126	1.022		----	y	126	1.019	#DIV/0!
138	1.014		----	y	138	1.013	#DIV/0!
150	1.009		----	y	150	1.009	#DIV/0!
162	1.006		----	y	162	1.006	#DIV/0!
174	1.004		----	y	174	1.005	#DIV/0!
186	1.003		----	y	186	1.003	#DIV/0!
198	1.003		----	y	198	1.002	#DIV/0!
210	1.002		----	y	210	1.002	#DIV/0!
222	1.001		----	y	222	1.001	#DIV/0!
234	1.001		----	y	234	1.001	#DIV/0!
246	1.001		----	y	246	1.001	#DIV/0!
258	1.001		----	y	258	1.001	#DIV/0!
270	1.000		----	y	270	1.001	#DIV/0!
282	1.000		----	y	282	1.000	#DIV/0!
294	1.000	y	----	y	294	1.000	#DIV/0!
306	1.000	y	----	y	306	1.000	#DIV/0!
318	1.000	y	----	y	318	1.000	#DIV/0!
330	1.000	y		y	330	1.000	#DIV/0!
342	1.000	y		y	342	1.000	#DIV/0!
354	1.000	y		y	354	1.000	#DIV/0!
366	1.000	y		y	366	1.000	#DIV/0!
378	1.000	y		y	378	1.000	#DIV/0!



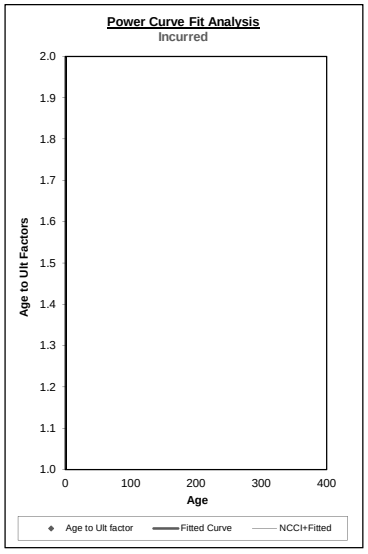


Exhibit PA-H.1

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1.000	0	98%	0			
1980	6/30/2014	11,371	11,371	0	1.000	0	98%	0	0.04	1.34	292
1981	6/30/2014	10,822	10,821	1	1.000	1	98%	1	0.04	1.23	292
1982	6/30/2014	9,600	9,592	8	1.000	8	98%	8	0.03	1.12	284
1983	6/30/2014	9,334	9,325	9	1.000	9	94%	8	0.03	1.12	271
1984	6/30/2014	10,506	10,492	13	1.000	13	93%	12	0.03	1.25	254
1985	6/30/2014	11,397	11,381	16	1.000	16	90%	15	0.03	1.26	254
1986	6/30/2014	7,233	7,222	11	1.000	11	88%	10	0.02	1.19	158
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		70,262	70,204	59		59		54			

Column Notes

(2) Exhibit PA-H.2, Column (6).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-H.12.1 through Exhibit PA-H.12.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-H.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-H.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)

(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	11,371	11,371	11,373	11,371
1981	6/30/2014	402	10,822	10,821	10,824	10,822
1982	6/30/2014	390	9,600	9,592	9,596	9,600
1983	6/30/2014	378	9,334	9,325	9,331	9,334
1984	6/30/2014	366	10,506	10,492	10,504	10,506
1985	6/30/2014	354	11,397	11,381	11,396	11,397
1986	6/30/2014	342	7,233	7,222	7,234	7,233
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			70,262	70,204	70,258	70,262

Column Notes

(3) Exhibit PA-H.3, Column (5).
(4) Exhibit PA-H.5, Column (12).
(5) Exhibit PA-H.7, Column (8).
(6) Based on Columns (3) through (5).

Exhibit PA-H.3

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)

(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	11,371	1.000	11,371			
1981	6/30/2014	402	10,821	1.000	10,822			
1982	6/30/2014	390	9,592	1.001	9,600			
1983	6/30/2014	378	9,325	1.001	9,334			
1984	6/30/2014	366	10,492	1.001	10,506			
1985	6/30/2014	354	11,381	1.001	11,397			
1986	6/30/2014	342	7,222	1.002	7,233			
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2014								
			70,204		70,262			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-H.4, Page 1 and Exhibit PA-H.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	29	87	343	849	1,616	2,525	3,276	4,039	4,976	5,952	6,905	7,832	8,664	9,374	9,947	10,473	10,803
1981	0	29	90	354	903	1,625	2,299	3,077	4,078	5,141	6,067	6,982	7,929	8,699	9,413	9,895	10,209	10,464
1982	0	30	90	397	1,010	1,567	2,178	3,031	3,942	4,808	5,639	6,580	7,321	8,013	8,489	8,889	9,114	9,274
1983	0	30	101	364	701	1,235	2,035	2,949	3,901	4,939	5,908	6,722	7,652	8,216	8,603	8,832	9,034	9,155
1984	0	62	137	361	801	1,436	2,265	3,340	4,620	6,017	7,259	8,348	9,166	9,661	9,914	10,063	10,210	10,308
1985	0	4	30	330	890	1,634	2,486	3,669	5,078	6,537	7,978	9,217	10,004	10,499	10,768	10,957	11,070	11,134
1986	0	0	37	261	607	1,028	1,745	2,572	3,452	4,555	5,522	6,130	6,480	6,735	6,927	7,030	7,092	7,121
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Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980		3.041	3.954	2.476	1.904	1.563	1.297	1.233	1.232	1.196	1.160	1.134	1.106	1.082	1.061	1.053	1.032	1.015
1981		3.041	3.954	2.548	1.799	1.415	1.339	1.325	1.261	1.180	1.151	1.136	1.097	1.082	1.051	1.032	1.025	1.014
1982		3.041	4.396	2.545	1.552	1.390	1.391	1.301	1.220	1.173	1.167	1.113	1.094	1.059	1.047	1.025	1.018	1.010
1983		3.317	3.596	1.927	1.761	1.648	1.449	1.323	1.266	1.196	1.138	1.138	1.074	1.047	1.027	1.023	1.013	1.005
1984		2.190	2.638	2.221	1.793	1.577	1.475	1.383	1.302	1.206	1.150	1.098	1.054	1.026	1.015	1.015	1.010	1.008
1985		8.044	10.927	2.700	1.836	1.521	1.476	1.384	1.287	1.220	1.155	1.085	1.049	1.026	1.018	1.010	1.006	1.006
1986			6.961	2.326	1.695	1.696	1.474	1.342	1.319	1.212	1.110	1.057	1.039	1.029	1.015	1.009	1.004	1.004
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$ Wtd Avg	----	3.103	4.211	2.391	1.760	1.532	1.411	1.328	1.270	1.199	1.148	1.108	1.073	1.050	1.033	1.024	1.016	1.009
Strt Average	----	3.779	5.204	2.392	1.763	1.544	1.415	1.327	1.270	1.198	1.147	1.109	1.073	1.050	1.033	1.024	1.015	1.009
3 Yr $ Wtd Avg	----	3.087	4.654	2.416	1.784	1.585	1.475	1.372	1.301	1.213	1.141	1.083	1.049	1.027	1.016	1.012	1.007	1.006
5 Yr $ Wtd Avg	----	3.132	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007
Selected	1.000	3.103	4.211	2.391	1.760	1.532	1.411	1.328	1.270	1.199	1.148	1.108	1.073	1.050	1.033	1.024	1.016	1.009
Cumulative	381.148	381.148	122.814	29.166	12.197	6.929	4.524	3.206	2.414	1.900	1.585	1.381	1.246	1.162	1.107	1.071	1.046	1.029

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	10,960	11,078	11,146	11,226	11,281	11,315	11,332	11,342	11,348	11,353	11,358	11,361	11,364	11,365	11,367	11,369	11,371	
1981	10,609	10,674	10,707	10,740	10,760	10,773	10,781	10,800	10,803	10,804	10,805	10,805	10,806	10,807	10,807	10,821		
1982	9,364	9,431	9,484	9,515	9,530	9,540	9,550	9,562	9,568	9,572	9,576	9,578	9,581	9,592	9,592			
1983	9,205	9,251	9,262	9,291	9,296	9,300	9,303	9,307	9,309	9,321	9,322	9,323	9,324	9,325				
1984	10,394	10,432	10,455	10,461	10,465	10,483	10,486	10,488	10,490	10,491	10,491	10,492	10,492					
1985	11,205	11,242	11,274	11,300	11,327	11,332	11,350	11,372	11,374	11,376	11,378	11,381						
1986	7,148	7,161	7,181	7,189	7,200	7,207	7,214	7,217	7,220	7,221	7,222							
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.011	1.006	1.007	1.005	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1981	1.006	1.003	1.003	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001			
1982	1.007	1.006	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000				
1983	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000					
1984	1.004	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1985	1.003	1.003	1.002	1.002	1.000	1.002	1.002	1.000	1.000	1.000	1.000							
1986	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000								
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$ Wtd Avg	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	----	----
Strt Average	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	----	----
3 Yr $ Wtd Avg	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	----
5 Yr $ Wtd Avg	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	----	----	----	----	----	----
Selected	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Cumulative	1.020	1.014	1.011	1.008	1.006	1.004	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000

Exhibit PA-H.5

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -5.1%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.39	1.000	0.17	0.07	0.00	1.000	0.0%	0	11,371
1981	6/30/2014	402	30,142	0.36	1.000	0.17	0.06	0.00	1.000	0.0%	0	10,821
1982	6/30/2014	390	30,059	0.32	1.000	0.18	0.06	0.00	1.001	0.1%	0	9,592
1983	6/30/2014	378	30,607	0.30	1.000	0.19	0.06	0.00	1.001	0.1%	0	9,325
1984	6/30/2014	366	33,122	0.32	1.000	0.20	0.06	0.00	1.001	0.1%	0	10,492
1985	6/30/2014	354	35,714	0.32	1.000	0.21	0.07	0.00	1.001	0.1%	0	11,381
1986	6/30/2014	342	38,298	0.19	1.000	0.23	0.04	0.00	1.002	0.2%	0	7,222
1987			41,065									
1988			44,222									
1989			47,110									
1990			49,660									
1991			50,857									
1992			52,804									
1993			55,133									
1994			57,740									
1995			60,950									
1996			63,664									
1997			68,077									
1998			71,447									
1999			75,245									
2000			79,122									
2001			80,397									
2002			81,621									
2003			82,433									
2004			84,633									
2005			86,912									
2006			90,786									
2007			93,585									
2008			93,441									
2009			86,523									
2010			86,642									
2011			90,268									
2012			94,120									
2013			98,557									
2014			102,837									
	Total/Average		2,296,770				0.01				0	70,204
	Selected				Selected Pure Premium		0.00					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-H.2, Columns (3) and (5) divided by Column (3).
(6) Exhibit PA-H.10, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-H.3, Column (4).
(12) Exhibit PA-H.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	29	58	256	506	767	909	751	762	937	976	953	927	832	710	573	526	330
1981	0	29	60	265	549	721	674	779	1,000	1,063	926	915	947	770	714	482	314	255
1982	0	30	61	307	613	557	611	853	911	867	831	941	742	692	476	400	224	161
1983	0	30	71	263	337	534	800	914	953	1,038	968	814	930	564	387	229	203	121
1984	0	62	74	224	440	635	829	1,076	1,279	1,397	1,242	1,089	818	495	253	149	147	98
1985	0	4	26	299	560	744	851	1,184	1,408	1,459	1,441	1,238	787	495	268	190	113	63
1986	0	0	37	223	346	422	716	827	880	1,103	967	608	350	254	193	102	63	29
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OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	157	118	68	80	55	35	16	10	6	5	5	2	3	1	3	2	1	
1981	146	65	33	33	20	12	8	19	2	1	1	1	1	1	1	14		
1982	90	67	53	31	14	11	10	12	7	4	3	3	2	11	0			
1983	50	46	11	28	5	4	3	4	3	11	1	1	1	1				
1984	87	38	23	6	3	18	3	3	1	1	1	1	1					
1985	71	37	32	26	27	5	17	22	3	2	2	3						
1986	27	13	20	8	11	8	6	3	3	1	0							
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Exhibit PA-H.7

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistency Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
Prior to 1980	6/30/2014							
1980	6/30/2014	414	176	38,947	6,842	0.000	3	11,373
1981	6/30/2014	402	190	37,002	7,013	0.000	3	10,824
1982	6/30/2014	390	201	33,770	6,798	0.001	4	9,596
1983	6/30/2014	378	212	34,412	7,298	0.001	5	9,331
1984	6/30/2014	366	222	41,391	9,199	0.001	12	10,504
1985	6/30/2014	354	231	44,841	10,368	0.001	15	11,396
1986	6/30/2014	342	237	45,656	7,223	0.002	12	7,234
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2009								
2010								
2011								
2012								
2013								
2014								
				276,018			54	70,258

Column Notes

(3) Exhibit PA-H.9, Column (6).
(4) Exhibit V.1, Column (9).
(6) Exhibit PA-H.8, Page 1 and Exhibit PA-H.8, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.004	0.009	0.037	0.074	0.112	0.133	0.110	0.111	0.137	0.143	0.139	0.136	0.122	0.104	0.084	0.077	0.048
1981	0.000	0.004	0.009	0.038	0.078	0.103	0.096	0.111	0.143	0.152	0.132	0.131	0.135	0.110	0.102	0.069	0.045	0.036
1982	0.000	0.004	0.009	0.045	0.090	0.082	0.090	0.125	0.134	0.127	0.122	0.138	0.109	0.102	0.070	0.059	0.033	0.024
1983	0.000	0.004	0.010	0.036	0.046	0.073	0.110	0.125	0.131	0.142	0.133	0.112	0.127	0.077	0.053	0.031	0.028	0.017
1984	0.000	0.007	0.008	0.024	0.048	0.069	0.090	0.117	0.139	0.152	0.135	0.118	0.089	0.054	0.027	0.016	0.016	0.011
1985	0.000	0.000	0.003	0.029	0.054	0.072	0.082	0.114	0.136	0.141	0.139	0.119	0.076	0.048	0.026	0.018	0.011	0.006
1986	0.000	0.000	0.005	0.031	0.048	0.058	0.099	0.115	0.122	0.153	0.134	0.084	0.049	0.035	0.027	0.014	0.009	0.004
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2014																		
Strt Average	0.000	0.003	0.007	0.034	0.063	0.081	0.100	0.117	0.131	0.143	0.134	0.120	0.103	0.078	0.058	0.042	0.031	0.021
3 Yr Avg	0.000	0.002	0.005	0.028	0.050	0.066	0.090	0.115	0.132	0.148	0.136	0.107	0.071	0.046	0.027	0.016	0.012	0.007
5 Yr Avg	0.000	0.003	0.007	0.033	0.057	0.071	0.094	0.119	0.132	0.143	0.133	0.114	0.090	0.063	0.041	0.028	0.019	0.012
Selected	0.000	0.003	0.007	0.034	0.063	0.081	0.100	0.117	0.131	0.143	0.134	0.120	0.103	0.078	0.058	0.042	0.031	0.021
Cumulative	1.305	1.305	1.302	1.294	1.260	1.197	1.116	1.016	0.899	0.769	0.625	0.491	0.371	0.268	0.190	0.132	0.090	0.059

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.023	0.017	0.010	0.012	0.008	0.005	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	
1981	0.021	0.009	0.005	0.005	0.003	0.002	0.001	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.002		
1982	0.013	0.010	0.008	0.005	0.002	0.002	0.001	0.002	0.001	0.001	0.000	0.000	0.000	0.002	0.000			
1983	0.007	0.006	0.002	0.004	0.001	0.000	0.000	0.001	0.000	0.002	0.000	0.000	0.000	0.000				
1984	0.009	0.004	0.003	0.001	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1985	0.007	0.004	0.003	0.002	0.003	0.001	0.002	0.002	0.000	0.000	0.000	0.000						
1986	0.004	0.002	0.003	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000							
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Strt Average	0.012	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.000	0.001	0.000	0.000	0.000	0.001	0.000	0.001	0.000	----
3 Yr Avg	0.007	0.003	0.003	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.001	0.000	----	----	----
5 Yr Avg	0.008	0.005	0.004	0.003	0.001	0.001	0.001	0.001	0.000	0.001	0.000	0.000	0.000	----	----	----	----	----
Selected	0.012	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.000	0.001	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000
Cumulative	0.038	0.026	0.019	0.014	0.010	0.007	0.005	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)
Injury Year Ending 12/31	Evaluation as of	Months of Development	SAWW ($)	Maximum TP Benefits ($)	Minimum TP Benefits ($)	Average TP Benefits ($)
1980	6/30/2014	414	286.60	258.00	0.00	175.67
1981	6/30/2014	402	311.09	275.00	0.00	189.52
1982	6/30/2014	390	327.20	298.00	0.00	201.29
1983	6/30/2014	378	341.69	321.00	0.00	212.09
1984	6/30/2014	366	358.57	335.00	0.00	222.25
1985	6/30/2014	354	371.07	354.00	0.00	231.21
1986	6/30/2014	342	380.29	365.00	0.00	237.30
1987			393.04			
1988			411.39			
1989			420.61			
1990			436.90			
1991			451.06			
1992			474.30			
1993			483.24			
1994			494.51			
1995			509.04			
1996			526.87			
1997			551.30			
1998			577.29			
1999			596.41			
2000			618.35			
2001			635.33			
2002			652.89			
2003			670.26			
2004			694.56			
2005			711.71			
2006			724.55			
2007			760.83			
2008			777.54			
2009			779.07			
2010			795.36			
2011			817.82			
2012			843.14			
2013			860.00			
2014			877.20			

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 3).

Exhibit PA-H.10

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	52,974	49,660	2,185,850	1.067	0.024		#N/A	437	#N/A
1991	48,810	50,857	2,168,247	0.960	0.023		#N/A	451	#N/A
1992	47,393	52,804	2,140,987	0.898	0.022		#N/A	474	#N/A
1993	46,949	55,133	2,194,040	0.852	0.021		#N/A	483	#N/A
1994	46,021	57,740	2,245,405	0.797	0.020		#N/A	495	#N/A
1995	43,197	60,950	2,302,591	0.709	0.019		#N/A	509	#N/A
1996	39,610	63,664	2,323,738	0.622	0.017		#N/A	527	#N/A
1997	36,952	68,077	2,374,702	0.543	0.016		#N/A	551	#N/A
1998	36,358	71,447	2,380,053	0.509	0.015		#N/A	577	#N/A
1999	37,521	75,245	2,426,205	0.499	0.015		#N/A	596	#N/A
2000	37,874	79,122	2,460,717	0.479	0.015		#N/A	618	#N/A
2001	33,331	80,397	2,433,537	0.415	0.014		#N/A	635	#N/A
2002	33,437	81,621	2,404,145	0.410	0.014		#N/A	653	#N/A
2003	31,695	82,433	2,365,123	0.384	0.013		#N/A	670	#N/A
2004	29,161	84,633	2,343,276	0.345	0.012		#N/A	695	#N/A
2005	26,530	86,912	2,348,411	0.305	0.011		#N/A	712	#N/A
2006	22,896	90,786	2,409,609	0.252	0.010		#N/A	725	#N/A
2007	21,368	93,585	2,365,451	0.228	0.009		#N/A	761	#N/A
2008	19,109	93,441	2,311,070	0.205	0.008		#N/A	778	#N/A
2009	15,205	86,523	2,135,753	0.176	0.007		#N/A	779	#N/A
2010	15,809	86,642	2,094,878	0.182	0.008		#N/A	795	#N/A
2011	15,583	90,268	2,122,612	0.173	0.007		#N/A	818	#N/A
2012	15,128	94,120	2,146,732	0.161	0.007		#N/A	843	#N/A
2013	15,270	98,557	2,203,870	0.155	0.007		#N/A	860	#N/A
2014	15,776	102,837	2,254,482	0.153	0.007		#N/A	877	#N/A
Indicated									
All Year				-8.3%	-5.5%		#N/A	3.0%	#N/A
10 Year				-6.9%	-4.8%		#N/A	2.3%	#N/A
8 Year				-5.2%	-3.2%		#N/A	2.1%	#N/A
6 Year				-3.5%	-1.1%		#N/A	2.5%	#N/A
5 Year				-4.4%	-2.1%		#N/A	2.5%	#N/A
4 Year				-3.8%	-1.6%		#N/A	2.3%	#N/A
Selected				**-8.3%**	**-5.5%**		**3.5%**	**3.0%**	**0.0%**

Pure Premium
-5.1%

Rates
-2.2%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-H.5, Column (4).
(3) Exhibit PA-H.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-H.9, Column (3).
(9) Exhibit PA-H.X, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	99.7%	99.2%	97.0%	92.5%	85.8%	77.8%	71.2%	64.5%	56.2%	47.7%	39.3%	31.1%	23.8%	17.6%	12.5%	7.9%	5.0%
1981	100.0%	99.7%	99.2%	96.7%	91.7%	85.0%	78.8%	71.6%	62.3%	52.5%	43.9%	35.5%	26.7%	19.6%	13.0%	8.6%	5.7%	3.3%
1982	100.0%	99.7%	99.1%	95.9%	89.5%	83.7%	77.3%	68.4%	58.9%	49.9%	41.3%	31.5%	23.7%	16.5%	11.6%	7.4%	5.1%	3.4%
1983	100.0%	99.7%	98.9%	96.1%	92.5%	86.8%	78.2%	68.4%	58.2%	47.1%	36.7%	28.0%	18.0%	12.0%	7.8%	5.4%	3.2%	1.9%
1984	100.0%	99.4%	98.7%	96.6%	92.4%	86.3%	78.4%	68.2%	56.0%	42.7%	30.9%	20.5%	12.8%	8.0%	5.6%	4.2%	2.8%	1.9%
1985	100.0%	100.0%	99.7%	97.1%	92.2%	85.7%	78.2%	67.8%	55.4%	42.6%	30.0%	19.1%	12.2%	7.9%	5.5%	3.9%	2.9%	2.3%
1986	100.0%	100.0%	99.5%	96.4%	91.6%	85.8%	75.9%	64.4%	52.3%	37.0%	23.7%	15.3%	10.4%	6.9%	4.2%	2.8%	1.9%	1.6%
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2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	3.6%	2.6%	2.0%	1.3%	0.8%	0.5%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	
1981	2.0%	1.4%	1.1%	0.8%	0.6%	0.5%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%		
1982	2.5%	1.8%	1.2%	0.9%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%			
1983	1.4%	0.9%	0.8%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%				
1984	1.1%	0.7%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%					
1985	1.7%	1.4%	1.1%	0.9%	0.6%	0.6%	0.4%	0.2%	0.2%	0.2%	0.2%	0.1%						
1986	1.2%	1.0%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%							
1987																		
1988																		
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Exhibit PA-H.12.1

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1982	8	8	7	1	0	0	0	0	0	0	0	0	0	0	0
1983	9	8	1	7	1	0	0	0	0	0	0	0	0	0	0
1984	13	12	4	1	8	1	0	0	0	0	0	0	0	0	0
1985	16	15	2	4	1	8	1	0	0	0	0	0	0	0	0
1986	11	10	1	1	3	1	5	1	0	0	0	0	0	0	0
1987															
1988															
1989															
1990															
1991															
1992															
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2006															
2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
Total	59	54	15	14	12	10	6	1	0	0	0	0	0	0	0

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-H.12.2

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		0	0.0%	0.0%	0
1980	3	0	0	0.0%	100.0%	0
1981	3	1	1	0.0%	100.0%	1
1982	4	8	8	0.0%	100.0%	8
1983	5	9	9	0.0%	100.0%	9
1984	12	13	13	0.0%	100.0%	13
1985	15	16	16	0.0%	100.0%	16
1986	12	11	11	0.0%	100.0%	11
1987	0	0	0	100.0%	0.0%	0
1988	0	0	0	100.0%	0.0%	0
1989	0	0	0	100.0%	0.0%	0
1990	0	0	0	100.0%	0.0%	0
1991	0	0	0	100.0%	0.0%	0
1992	0	0	0	100.0%	0.0%	0
1993	0	0	0	100.0%	0.0%	0
1994	0	0	0	100.0%	0.0%	0
1995	0	0	0	100.0%	0.0%	0
1996	0	0	0	100.0%	0.0%	0
1997	0	0	0	100.0%	0.0%	0
1998	0	0	0	100.0%	0.0%	0
1999	0	0	0	100.0%	0.0%	0
2000	0	0	0	100.0%	0.0%	0
2001	0	0	0	100.0%	0.0%	0
2002	0	0	0	100.0%	0.0%	0
2003	0	0	0	100.0%	0.0%	0
2004	0	0	0	100.0%	0.0%	0
2005	0	0	0	100.0%	0.0%	0
2006	0	0	0	100.0%	0.0%	0
2007	0	0	0	100.0%	0.0%	0
2008	0	0	0	100.0%	0.0%	0
2009	0	0	0	100.0%	0.0%	0
2010	0	0	0	100.0%	0.0%	0
2011	0	0	0	100.0%	0.0%	0
2012	0	0	0	100.0%	0.0%	0
2013	0	0	0	100.0%	0.0%	0
2014	0	0	0	100.0%	0.0%	0
Total	54	59	59			59

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-H.12.3

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	4	3	1	1	1	0	0	0	0	0	0	0	0	0	0
1983	5	5	1	1	1	1	0	0	0	0	0	0	0	0	0
1984	12	10	5	1	1	1	1	1	0	0	0	0	0	0	0
1985	15	13	2	5	2	1	1	1	1	1	0	0	0	0	1
1986	12	11	2	2	4	1	1	1	1	0	0	0	0	0	1
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	54	47	12	11	9	5	4	3	3	2	2	1	1	1	2

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-H.12.4

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1982	8	8	7	1	0	0	0	0	0	0	0	0	0	0	0
1983	9	8	1	7	1	0	0	0	0	0	0	0	0	0	0
1984	13	12	4	1	8	1	0	0	0	0	0	0	0	0	0
1985	16	15	2	4	1	8	1	0	0	0	0	0	0	0	0
1986	11	10	1	1	3	1	5	1	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	59	54	15	14	12	10	6	1	0	0	0	0	0	0	0

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-I.1

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj.Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per $100 Payroll	(12) Implied Loss Frequency Per $1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			30,265	1.000	30,265	70%	21,297			
1980	6/30/2014	38,922	33,658	5,264	1.000	5,264	70%	3,674	0.13	1.34	999
1981	6/30/2014	40,684	34,858	5,826	1.000	5,826	69%	4,033	0.13	1.23	1,099
1982	6/30/2014	42,935	36,945	5,990	1.000	5,990	69%	4,112	0.14	1.12	1,271
1983	6/30/2014	47,871	41,056	6,815	1.000	6,815	68%	4,640	0.16	1.12	1,391
1984	6/30/2014	62,661	52,506	10,155	1.000	10,155	68%	6,859	0.19	1.25	1,514
1985	6/30/2014	73,392	61,051	12,341	1.000	12,341	67%	8,232	0.21	1.26	1,637
1986	6/30/2014	85,016	70,558	14,458	1.000	14,458	66%	9,519	0.22	1.19	1,862
1987	6/30/2014	94,695	77,760	16,936	1.000	16,936	65%	11,051	0.23	1.18	1,962
1988	6/30/2014	103,143	83,488	19,655	1.000	19,655	65%	12,700	0.23	1.17	1,995
1989	6/30/2014	116,328	93,619	22,709	1.000	22,709	64%	14,494	0.25	1.13	2,177
1990	6/30/2014	132,898	106,252	26,646	1.000	26,646	64%	16,949	0.27	1.07	2,509
1991	6/30/2014	128,241	101,117	27,124	1.000	27,124	63%	17,164	0.25	0.96	2,627
1992	6/30/2014	138,344	102,842	35,503	1.000	35,503	61%	21,574	0.26	0.90	2,919
1993	6/30/2014	143,774	104,593	39,181	1.000	39,181	60%	23,634	0.26	0.85	3,062
1994	6/30/2014	149,567	106,665	42,903	1.000	42,903	60%	25,660	0.26	0.80	3,250
1995	6/30/2014	147,047	102,533	44,513	1.000	44,513	60%	26,535	0.24	0.71	3,404
1996	6/30/2014	144,549	98,816	45,733	1.000	45,733	60%	27,412	0.23	0.62	3,649
1997	6/30/2014	147,703	99,095	48,607	1.000	48,607	60%	29,234	0.22	0.54	3,997
1998	6/30/2014	165,064	110,947	54,117	1.000	54,117	62%	33,328	0.23	0.51	4,540
1999	6/30/2014	191,753	128,018	63,735	1.000	63,735	62%	39,651	0.25	0.50	5,111
2000	6/30/2014	211,765	140,311	71,454	1.000	71,454	63%	44,879	0.27	0.48	5,591
2001	6/30/2014	211,376	137,320	74,056	1.000	74,056	63%	46,629	0.26	0.41	6,342
2002	6/30/2014	235,280	150,139	85,142	1.000	85,142	63%	53,917	0.29	0.41	7,037
2003	6/30/2014	223,759	135,158	88,601	1.000	88,601	64%	56,302	0.27	0.38	7,060
2004	6/30/2014	225,364	131,177	94,186	1.000	94,186	64%	60,342	0.27	0.34	7,728
2005	6/30/2014	210,301	111,662	98,639	1.000	98,639	64%	63,198	0.24	0.31	7,927
2006	6/30/2014	195,450	92,378	103,072	1.000	103,072	63%	65,377	0.22	0.25	8,536
2007	6/30/2014	195,930	80,493	115,437	1.000	115,437	64%	73,528	0.21	0.23	9,169
2008	6/30/2014	188,189	63,790	124,399	1.000	124,399	64%	79,764	0.20	0.20	9,848
2009	6/30/2014	158,449	35,986	122,463	1.000	122,463	65%	79,776	0.18	0.18	10,421
2010	6/30/2014	167,164	29,393	137,771	1.000	137,771	66%	91,602	0.19	0.18	10,574
2011	6/30/2014	169,330	18,176	151,154	1.000	151,154	65%	98,763	0.19	0.17	10,866
2012	6/30/2014	179,085	8,598	170,487	1.000	170,487	65%	111,552	0.19	0.16	11,838
2013	6/30/2014	215,074	1,651	213,423	1.000	213,423	66%	141,390	0.22	0.15	14,085
2014	6/30/2014	196,045	17	98,006	1.000	98,006	67%	65,717	0.19	0.15	12,426
		5,177,148	2,782,624	2,326,767		2,326,767		1,494,487			

Column Notes

(2) Exhibit PA-I.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(8) Column (6) x Column (7).
(9) Based on Exhibit PA-I.13.1 through Exhibit PA-I.13.4 and 4.0% discount rate.
(10) Column (8) x Column (9).
(11) Column (2) divided by Exhibit PA-I.5, Column (3) / 10.
(12) Exhibit V.1, Column (9) / Exhibit PA-I.5, Column (3).
(13) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-I.2

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**Paid Development**	**Born. - Ferg. Payroll Paid**	**Born. - Ferg. Premium Paid**	**Indexed Loss Method**	**Selected Ultimate Loss**
1980	6/30/2014	414	38,945	39,283		38,922	38,922
1981	6/30/2014	402	40,765	41,300		40,684	40,684
1982	6/30/2014	390	43,694	44,009		42,935	42,935
1983	6/30/2014	378	49,136	48,957		47,871	47,871
1984	6/30/2014	366	63,635	61,886		61,687	62,661
1985	6/30/2014	354	74,765	73,219		72,019	73,392
1986	6/30/2014	342	87,299	84,631		82,732	85,016
1987	6/30/2014	330	97,344	94,092	98,426	92,047	94,695
1988	6/30/2014	318	105,492	102,299	110,821	100,793	103,143
1989	6/30/2014	306	119,510	115,091	127,747	113,146	116,328
1990	6/30/2014	294	137,604	130,810	146,239	128,192	132,898
1991	6/30/2014	282	132,736	128,243	143,982	123,745	128,241
1992	6/30/2014	270	137,342	133,482	149,682	128,008	138,344
1993	6/30/2014	258	142,066	139,248	157,079	132,177	143,774
1994	6/30/2014	246	147,379	145,878	164,480	136,843	149,567
1995	6/30/2014	234	144,690	147,571	162,469	133,981	147,047
1996	6/30/2014	222	143,501	150,685	158,661	131,485	144,549
1997	6/30/2014	210	148,078	159,879	161,153	133,878	147,703
1998	6/30/2014	198	171,024	180,834	174,164	150,004	165,064
1999	6/30/2014	186	203,984	208,516	197,863	173,413	191,753
2000	6/30/2014	174	231,829	193,968	211,522	191,945	211,765
2001	6/30/2014	162	237,056	197,265	208,818	188,255	211,376
2002	6/30/2014	150	272,570	217,167	225,870	207,401	235,280
2003	6/30/2014	138	259,029	209,509	215,867	196,382	223,759
2004	6/30/2014	126	267,797	215,189	222,328	196,141	225,364
2005	6/30/2014	114	245,397	206,739	209,776	179,292	210,301
2006	6/30/2014	102	220,907	201,762	200,581	158,550	195,450
2007	6/30/2014	90	217,340	206,377	206,056	153,948	195,930
2008	6/30/2014	78	202,860	204,970	201,653	143,274	188,189
2009	6/30/2014	66	161,966	189,000	166,983	115,848	158,449
2010	6/30/2014	54	180,165	199,463	163,731	125,299	167,164
2011	6/30/2014	42	174,777	213,889	163,818	124,834	169,330
2012	6/30/2014	30	189,855	232,912	168,073	125,501	179,085
2013	6/30/2014	18	304,584	254,090	172,520	129,100	215,074
2014	6/30/2014	6	827,964	273,226	179,274	135,636	196,045
			6,223,083	5,445,437	4,869,638	4,435,967	5,177,148

Column Notes

(3) Exhibit PA-I.3, Column (5).
(4) Exhibit PA-I.5, Column (12).
(5) Exhibit PA-I.6, Column (12).
(6) Exhibit PA-I.8, Column (8).
(7) Based on Columns (3) through (6).

Exhibit PA-I.3

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	33,658	1.157	38,945			
1981	6/30/2014	402	34,858	1.169	40,765			
1982	6/30/2014	390	36,945	1.183	43,694			
1983	6/30/2014	378	41,056	1.197	49,136			
1984	6/30/2014	366	52,506	1.212	63,635			
1985	6/30/2014	354	61,051	1.225	74,765			
1986	6/30/2014	342	70,558	1.237	87,299			
1987	6/30/2014	330	77,760	1.252	97,344			
1988	6/30/2014	318	83,488	1.264	105,492			
1989	6/30/2014	306	93,619	1.277	119,510			
1990	6/30/2014	294	106,252	1.295	137,604			
1991	6/30/2014	282	101,117	1.313	132,736			
1992	6/30/2014	270	102,842	1.335	137,342			
1993	6/30/2014	258	104,593	1.358	142,066			
1994	6/30/2014	246	106,665	1.382	147,379			
1995	6/30/2014	234	102,533	1.411	144,690			
1996	6/30/2014	222	98,816	1.452	143,501			
1997	6/30/2014	210	99,095	1.494	148,078			
1998	6/30/2014	198	110,947	1.541	171,024			
1999	6/30/2014	186	128,018	1.593	203,984			
2000	6/30/2014	174	140,311	1.652	231,829			
2001	6/30/2014	162	137,320	1.726	237,056			
2002	6/30/2014	150	150,139	1.815	272,570			
2003	6/30/2014	138	135,158	1.916	259,029			
2004	6/30/2014	126	131,177	2.041	267,797			
2005	6/30/2014	114	111,662	2.198	245,397			
2006	6/30/2014	102	92,378	2.391	220,907			
2007	6/30/2014	90	80,493	2.700	217,340			
2008	6/30/2014	78	63,790	3.180	202,860			
2009	6/30/2014	66	35,986	4.501	161,966			
2010	6/30/2014	54	29,393	6.129	180,165			
2011	6/30/2014	42	18,176	9.616	174,777			
2012	6/30/2014	30	8,598	22.081	189,855			
2013	6/30/2014	18	1,651	184.476	304,584			
2014	6/30/2014	6	17	49,877.372	827,964			
			2,782,624		6,223,083			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-I.4, Page 1 and Exhibit PA-I.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	6	92	579	1,276	1,930	2,523	3,104	3,654	4,158	4,583	4,941	5,663	6,567	7,610	10,370	13,231	15,942
1981	0	7	104	654	1,434	2,122	2,683	3,262	3,940	4,560	5,141	5,922	6,926	7,984	10,781	13,841	17,167	19,856
1982	0	6	88	550	1,179	1,785	2,364	2,915	3,387	3,897	4,711	5,340	6,618	9,263	12,708	16,003	19,654	21,839
1983	0	6	94	553	1,155	1,722	2,347	3,006	3,567	4,463	5,374	6,737	9,898	14,307	18,544	22,464	24,728	27,351
1984	0	13	168	862	1,740	2,576	3,401	4,209	5,238	6,489	8,325	12,620	18,290	24,001	29,090	31,603	34,570	37,260
1985	0	0	80	798	1,697	2,545	3,428	4,603	6,084	8,032	12,911	18,741	24,629	30,566	35,280	38,718	42,035	44,465
1986	0	11	103	616	1,569	2,656	3,968	5,453	7,398	12,521	20,248	27,107	33,181	37,578	41,487	44,731	48,165	51,112
1987	0	77	203	755	1,829	3,384	4,766	7,120	12,803	22,307	31,826	38,407	42,887	48,386	51,342	53,916	57,130	59,536
1988	0	8	164	844	2,352	3,824	6,481	13,048	21,958	31,594	39,256	44,963	49,078	53,231	57,316	60,260	62,561	64,760
1989	0	0	89	1,001	2,428	5,789	14,061	23,540	34,153	42,091	48,475	54,056	60,160	64,438	67,949	71,028	73,222	75,498
1990	0	0	169	1,183	4,470	16,372	28,175	39,410	48,662	56,642	62,536	67,149	71,342	75,275	78,028	81,292	84,493	89,208
1991	0	10	250	2,195	13,258	26,863	38,457	48,523	55,300	61,118	66,096	70,804	74,393	78,143	79,955	81,616	84,718	89,273
1992	0	22	501	9,692	24,383	38,124	49,749	57,049	62,900	67,258	71,559	75,346	77,984	80,838	83,188	86,438	91,772	95,347
1993	0	56	3,122	14,786	30,549	43,237	52,357	58,975	64,686	69,955	74,306	77,265	79,662	82,016	86,179	93,307	96,607	98,884
1994	0	373	7,093	20,925	36,362	46,994	54,546	60,763	65,890	69,816	73,429	75,657	79,248	84,280	92,022	95,496	98,436	99,803
1995	12	635	8,472	23,967	37,524	47,999	55,170	59,994	63,895	67,472	70,850	75,078	79,405	86,937	92,322	94,925	95,962	97,182
1996	0	590	9,111	21,145	34,096	43,885	50,540	55,894	59,889	63,586	68,244	73,584	82,444	87,096	90,178	92,007	93,691	97,111
1997	13	799	9,459	22,665	33,661	42,675	49,739	55,301	59,366	64,981	72,174	82,442	88,061	91,345	93,310	95,197	97,328	99,095
1998	1	1,133	10,652	24,372	36,978	47,121	53,671	60,070	66,570	75,772	87,327	95,019	99,706	103,383	106,541	108,372	110,947	
1999	1	1,096	11,424	25,925	39,485	50,528	59,831	67,992	80,014	96,722	106,174	112,022	115,279	119,220	123,749	128,018		
2000	2	1,311	12,824	29,083	43,284	56,111	65,874	84,115	103,557	113,773	121,495	125,731	131,445	136,153	140,311			
2001	2	1,300	13,965	29,277	43,717	57,853	76,944	97,198	108,331	116,761	120,800	126,622	131,789	137,320				
2002	0	1,359	13,292	32,476	49,968	71,131	98,828	115,536	123,780	128,802	135,472	143,835	150,139					
2003	2	1,324	16,333	35,326	55,046	78,116	97,192	108,474	115,234	121,109	128,391	135,158						
2004	26	1,827	18,356	41,584	62,581	76,246	93,073	102,776	112,290	121,570	131,177							
2005	0	1,680	20,533	41,479	55,368	68,191	80,184	91,742	102,478	111,662								
2006	6	3,256	21,087	35,191	44,932	55,372	70,932	83,249	92,378									
2007	16	2,791	13,921	23,416	31,977	44,374	65,539	80,493										
2008	1	1,063	8,403	18,203	28,735	41,752	63,790											
2009	3	1,113	7,327	15,638	23,925	35,986												
2010	5	1,037	8,393	19,124	29,393													
2011	3	835	7,557	18,176														
2012	1	1,349	8,598															
2013	6	1,651																
2014	17																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980		14.859	6.298	2.203	1.513	1.307	1.230	1.177	1.138	1.102	1.078	1.146	1.160	1.159	1.363	1.276	1.205	1.213
1981		14.859	6.298	2.192	1.480	1.265	1.216	1.208	1.157	1.127	1.152	1.169	1.153	1.350	1.284	1.240	1.157	1.110
1982		14.859	6.248	2.145	1.514	1.324	1.233	1.162	1.151	1.209	1.134	1.239	1.400	1.372	1.259	1.228	1.111	1.101
1983		14.545	5.880	2.090	1.491	1.363	1.281	1.187	1.251	1.204	1.254	1.469	1.445	1.296	1.211	1.101	1.106	1.062
1984		12.599	5.149	2.018	1.481	1.320	1.238	1.244	1.239	1.283	1.516	1.449	1.312	1.212	1.086	1.094	1.078	1.062
1985			10.000	2.127	1.499	1.347	1.343	1.322	1.320	1.607	1.451	1.314	1.241	1.154	1.097	1.086	1.058	1.057
1986		9.124	5.966	2.548	1.692	1.494	1.374	1.357	1.693	1.617	1.339	1.224	1.133	1.104	1.078	1.077	1.061	1.030
1987		2.628	3.712	2.424	1.850	1.409	1.494	1.798	1.742	1.427	1.207	1.117	1.128	1.061	1.050	1.060	1.042	1.025
1988		21.166	5.146	2.788	1.626	1.695	2.013	1.683	1.439	1.243	1.145	1.092	1.085	1.077	1.051	1.038	1.035	1.036
1989			11.269	2.425	2.384	2.429	1.674	1.451	1.232	1.152	1.115	1.113	1.071	1.054	1.045	1.031	1.031	1.042
1990			7.000	3.777	3.663	1.721	1.399	1.235	1.164	1.104	1.074	1.062	1.055	1.037	1.042	1.039	1.056	1.070
1991		26.263	8.796	6.041	2.026	1.432	1.262	1.140	1.105	1.081	1.071	1.051	1.050	1.023	1.021	1.038	1.054	1.040
1992		22.670	19.345	2.516	1.564	1.305	1.147	1.103	1.069	1.064	1.053	1.035	1.037	1.029	1.039	1.062	1.039	1.019
1993		56.168	4.736	2.066	1.415	1.211	1.126	1.097	1.081	1.062	1.040	1.031	1.030	1.051	1.083	1.035	1.024	1.012
1994		18.996	2.950	1.738	1.292	1.161	1.114	1.084	1.060	1.052	1.030	1.047	1.063	1.092	1.038	1.031	1.014	1.020
1995	52.903	13.345	2.829	1.566	1.279	1.149	1.087	1.065	1.056	1.050	1.060	1.058	1.095	1.062	1.028	1.011	1.013	1.027
1996		15.436	2.321	1.612	1.287	1.152	1.106	1.071	1.062	1.073	1.078	1.120	1.056	1.035	1.020	1.018	1.036	1.018
1997	60.534	11.837	2.396	1.485	1.268	1.166	1.112	1.074	1.095	1.111	1.142	1.068	1.037	1.022	1.020	1.022	1.018	
1998	1,887.962	9.404	2.288	1.517	1.274	1.139	1.119	1.108	1.138	1.152	1.088	1.049	1.037	1.031	1.017	1.024		
1999	952.773	10.426	2.269	1.523	1.280	1.184	1.136	1.177	1.209	1.098	1.055	1.029	1.034	1.038	1.034			
2000	582.492	9.785	2.268	1.488	1.296	1.174	1.277	1.231	1.099	1.068	1.035	1.045	1.036	1.031				
2001	753.512	10.744	2.096	1.493	1.323	1.330	1.263	1.115	1.078	1.035	1.048	1.041	1.042					
2002		9.784	2.443	1.539	1.424	1.389	1.169	1.071	1.041	1.052	1.062	1.044						
2003	735.506	12.337	2.163	1.558	1.419	1.244	1.116	1.062	1.051	1.060	1.053							
2004	71.637	10.048	2.265	1.505	1.218	1.221	1.104	1.093	1.083	1.079								
2005		12.224	2.020	1.335	1.232	1.176	1.144	1.117	1.090									
2006	577.373	6.476	1.669	1.277	1.232	1.281	1.174	1.110										
2007	170.204	4.987	1.682	1.366	1.388	1.477	1.228											
2008	817.746	7.905	2.166	1.579	1.453	1.528												
2009	445.359	6.581	2.134	1.530	1.504													
2010	207.322	8.097	2.278	1.537														
2011	256.874	9.052	2.405															
2012	2,249.058	6.372																
2013	275.180																	
$ Wtd Avg	270.373	9.247	2.296	1.569	1.362	1.274	1.178	1.129	1.109	1.094	1.080	1.070	1.066	1.058	1.049	1.046	1.042	1.039
Strt Average	631.027	13.452	4.578	2.032	1.546	1.358	1.256	1.205	1.186	1.164	1.137	1.131	1.123	1.109	1.093	1.080	1.063	1.055
3 Yr $ Wtd Avg	389.376	7.622	2.274	1.549	1.443	1.415	1.179	1.106	1.074	1.063	1.054	1.043	1.037	1.033	1.025	1.022	1.022	1.022
5 Yr $ Wtd Avg	344.977	7.463	2.074	1.425	1.328	1.306	1.147	1.088	1.067	1.059	1.051	1.042	1.037	1.031	1.025	1.021	1.021	1.019
Inv. Power Curve	13.733	3.375	2.014	1.571	1.370	1.261	1.195	1.152	1.122	1.100	1.084	1.071	1.062	1.054	1.047	1.042	1.038	1.034
Selected	270.373	8.355	2.296	1.569	1.362	1.415	1.178	1.129	1.088	1.077	1.065	1.056	1.052	1.045	1.037	1.034	1.032	1.029
Cumulative	#########	184.476	22.081	9.616	6.129	4.501	3.180	2.700	2.391	2.198	2.041	1.916	1.815	1.726	1.652	1.593	1.541	1.494

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	19,341	21,198	22,523	23,928	25,476	26,776	27,389	28,314	28,679	29,978	31,258	32,189	32,792	33,010	33,095	33,470	33,658	
1981	22,042	24,167	25,637	27,225	28,439	29,124	29,819	30,665	31,312	32,931	33,556	34,023	34,142	34,355	34,545	34,858		
1982	24,036	26,346	28,137	29,367	30,179	31,159	32,164	33,348	35,053	35,669	35,798	35,879	36,174	36,514	36,945			
1983	29,035	30,835	32,418	33,411	34,033	34,820	36,356	38,406	39,164	39,620	39,900	40,347	40,791	41,056				
1984	39,558	41,370	41,984	43,092	44,295	45,988	48,482	49,653	50,051	50,387	51,152	51,934	52,506					
1985	46,990	47,952	48,964	50,913	53,335	56,399	58,036	58,874	59,407	59,773	60,546	61,051						
1986	52,645	54,560	56,380	60,106	64,078	66,021	67,379	68,050	68,553	69,500	70,558							
1987	61,037	63,626	65,591	70,229	72,678	74,500	75,048	76,258	77,114	77,760								
1988	67,087	70,708	75,951	78,148	79,107	80,265	81,217	82,330	83,488									
1989	78,636	83,993	87,277	88,625	89,132	90,630	92,032	93,619										
1990	95,408	98,973	100,941	101,874	103,127	104,844	106,252											
1991	92,806	95,174	96,166	97,632	99,618	101,117												
1992	97,148	97,897	98,864	100,948	102,842													
1993	100,115	101,543	103,003	104,593														
1994	101,812	104,907	106,665															
1995	99,854	102,533																
1996	98,816																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.096	1.063	1.062	1.065	1.051	1.023	1.034	1.013	1.045	1.043	1.030	1.019	1.007	1.003	1.011	1.006		
1981	1.096	1.061	1.062	1.045	1.024	1.024	1.028	1.021	1.052	1.019	1.014	1.003	1.006	1.006	1.009			
1982	1.096	1.068	1.044	1.028	1.033	1.032	1.037	1.051	1.018	1.004	1.002	1.008	1.009	1.012				
1983	1.062	1.051	1.031	1.019	1.023	1.044	1.056	1.020	1.012	1.007	1.011	1.011	1.006					
1984	1.046	1.015	1.026	1.028	1.038	1.054	1.024	1.008	1.007	1.015	1.015	1.011						
1985	1.020	1.021	1.040	1.048	1.057	1.029	1.014	1.009	1.006	1.013	1.008							
1986	1.036	1.033	1.066	1.066	1.030	1.021	1.010	1.007	1.014	1.015								
1987	1.042	1.031	1.071	1.035	1.025	1.007	1.016	1.011	1.008									
1988	1.054	1.074	1.029	1.012	1.015	1.012	1.014	1.014										
1989	1.068	1.039	1.015	1.006	1.017	1.015	1.017											
1990	1.037	1.020	1.009	1.012	1.017	1.013												
1991	1.026	1.010	1.015	1.020	1.015													
1992	1.008	1.010	1.021	1.019														
1993	1.014	1.014	1.015															
1994	1.030	1.017																
1995	1.027																	
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2012																		
2013																		
																		Tail
$ Wtd Avg	1.037	1.028	1.030	1.026	1.025	1.021	1.021	1.015	1.016	1.015	1.013	1.010	1.007	1.007	1.010	1.006	----	----
Strt Average	1.047	1.035	1.036	1.031	1.029	1.025	1.025	1.017	1.020	1.017	1.013	1.010	1.007	1.007	1.010	1.006	----	----
3 Yr $ Wtd Avg	1.024	1.014	1.017	1.017	1.016	1.014	1.016	1.011	1.010	1.014	1.011	1.010	1.007	1.007	----	----	----	----
5 Yr $ Wtd Avg	1.021	1.014	1.015	1.014	1.017	1.014	1.015	1.010	1.009	1.012	1.010	1.010	----	----	----	----	----	----
Inv. Power Curve	1.031	1.028	1.026	1.024	1.022	1.020	1.019	1.017	1.016	1.015	1.014	1.013	1.013	1.012	1.011	1.011	1.010	1.145
Selected	1.029	1.021	1.017	1.017	1.017	1.014	1.015	1.010	1.009	1.012	1.010	1.010	1.013	1.012	1.011	1.011	1.010	1.145
Cumulative	1.452	1.411	1.382	1.358	1.335	1.313	1.295	1.277	1.264	1.252	1.237	1.225	1.212	1.197	1.183	1.169	1.157	1.145

Exhibit PA-I.5

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor 3.2%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	1.34	1.000	2.88	3.87	1.43	1.157	13.6%	5,624	39,283
1981	6/30/2014	402	30,142	1.35	1.000	2.79	3.78	1.47	1.169	14.5%	6,442	41,300
1982	6/30/2014	390	30,059	1.44	1.000	2.71	3.90	1.52	1.183	15.4%	7,064	44,009
1983	6/30/2014	378	30,607	1.58	1.000	2.63	4.16	1.57	1.197	16.4%	7,900	48,957
1984	6/30/2014	366	33,122	1.89	1.000	2.55	4.82	1.62	1.212	17.5%	9,380	61,886
1985	6/30/2014	354	35,714	2.06	1.000	2.47	5.07	1.86	1.225	18.3%	12,168	73,219
1986	6/30/2014	342	38,298	2.22	1.000	2.39	5.31	1.92	1.237	19.2%	14,074	84,631
1987	6/30/2014	330	41,065	2.31	1.000	2.32	5.35	1.98	1.252	20.1%	16,332	94,092
1988	6/30/2014	318	44,222	2.33	1.000	2.25	5.24	2.04	1.264	20.9%	18,811	102,299
1989	6/30/2014	306	47,110	2.47	1.000	2.18	5.38	2.10	1.277	21.7%	21,472	115,091
1990	6/30/2014	294	49,660	2.68	1.000	2.11	5.65	2.17	1.295	22.8%	24,558	130,810
1991	6/30/2014	282	50,857	2.52	1.000	2.05	5.16	2.24	1.313	23.8%	27,126	128,243
1992	6/30/2014	270	52,804	2.51	1.000	1.98	4.99	2.31	1.335	25.1%	30,640	133,482
1993	6/30/2014	258	55,133	2.49	1.000	1.92	4.78	2.38	1.358	26.4%	34,656	139,248
1994	6/30/2014	246	57,740	2.46	1.000	1.86	4.59	2.46	1.382	27.6%	39,214	145,878
1995	6/30/2014	234	60,950	2.29	1.000	1.81	4.13	2.54	1.411	29.1%	45,038	147,571
1996	6/30/2014	222	63,664	2.16	1.000	1.75	3.78	2.62	1.452	31.1%	51,869	150,685
1997	6/30/2014	210	68,077	2.07	1.000	1.70	3.52	2.70	1.494	33.1%	60,783	159,879
1998	6/30/2014	198	71,447	2.25	1.000	1.65	3.70	2.78	1.541	35.1%	69,887	180,834
1999	6/30/2014	186	75,245	2.51	1.000	1.60	4.00	2.87	1.593	37.2%	80,498	208,516
2000	6/30/2014	174	79,122	2.68	1.000	1.55	4.14	1.72	1.652	39.5%	53,656	193,968
2001	6/30/2014	162	80,397	2.65	1.000	1.50	3.97	1.77	1.726	42.1%	59,945	197,265
2002	6/30/2014	150	81,621	2.94	1.000	1.45	4.27	1.83	1.815	44.9%	67,028	217,167
2003	6/30/2014	138	82,433	2.76	1.000	1.41	3.89	1.89	1.916	47.8%	74,351	209,509
2004	6/30/2014	126	84,633	2.74	1.000	1.37	3.74	1.95	2.041	51.0%	84,011	215,189
2005	6/30/2014	114	86,912	2.44	1.000	1.32	3.23	2.01	2.198	54.5%	95,077	206,739
2006	6/30/2014	102	90,786	2.09	1.000	1.28	2.68	2.07	2.391	58.2%	109,385	201,762
2007	6/30/2014	90	93,585	1.98	1.000	1.24	2.47	2.14	2.700	63.0%	125,884	206,377
2008	6/30/2014	78	93,441	1.85	1.000	1.21	2.23	2.20	3.180	68.6%	141,180	204,970
2009	6/30/2014	66	86,523	1.61	1.000	1.17	1.88	2.27	4.501	77.8%	153,013	189,000
2010	6/30/2014	54	86,642	1.76	1.000	1.13	2.00	2.35	6.129	83.7%	170,070	199,463
2011	6/30/2014	42	90,268	1.66	1.000	1.10	1.82	2.42	9.616	89.6%	195,713	213,889
2012	6/30/2014	30	94,120	1.68	1.000	1.06	1.78	2.50	22.081	95.5%	224,313	232,912
2013	6/30/2014	18	98,557	2.20	1.000	1.03	2.27	2.58	184.476	99.5%	252,439	254,090
2014	6/30/2014	6	102,837	4.69	1.000	1.00	4.69	2.66	49,877.372	100.0%	273,210	273,226
	Total/Average		2,296,770				3.62				2,662,813	5,445,437
	Selected			Selected Pure Premium (2000-2014)			2.66					
				Selected Pure Premium (1985-1999)			4.58					
Column Notes				Selected Pure Premium (1980-1984)			4.12					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-I.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-I.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-I.3, Column (4).
(12) Exhibit PA-I.3, Column (3) + Column (11).

Exhibit PA-I.6

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	11.5%	1.000	1.00	11.5%	12.5%	1.252	20.1%	20,666	98,426
1988	6/30/2014	318	1,049,491	9.8%	1.000	1.00	9.8%	12.5%	1.264	20.9%	27,334	110,821
1989	6/30/2014	306	1,261,672	9.2%	1.000	1.00	9.2%	12.5%	1.277	21.7%	34,129	127,747
1990	6/30/2014	294	1,405,588	9.5%	1.000	1.00	9.5%	12.5%	1.295	22.8%	39,987	146,239
1991	6/30/2014	282	1,441,150	8.9%	1.000	1.00	8.9%	12.5%	1.313	23.8%	42,865	143,982
1992	6/30/2014	270	1,493,380	8.9%	1.000	1.00	8.9%	12.5%	1.335	25.1%	46,840	149,682
1993	6/30/2014	258	1,593,604	8.6%	1.000	1.00	8.6%	12.5%	1.358	26.4%	52,486	157,079
1994	6/30/2014	246	1,676,121	8.5%	1.000	1.00	8.5%	12.5%	1.382	27.6%	57,816	164,480
1995	6/30/2014	234	1,647,517	8.5%	1.000	1.00	8.5%	12.5%	1.411	29.1%	59,936	162,469
1996	6/30/2014	222	1,539,171	8.9%	1.000	1.00	8.9%	12.5%	1.452	31.1%	59,845	158,661
1997	6/30/2014	210	1,502,506	9.4%	1.000	1.00	9.4%	12.5%	1.494	33.1%	62,058	161,153
1998	6/30/2014	198	1,441,297	11.1%	1.000	1.00	11.1%	12.5%	1.541	35.1%	63,217	174,164
1999	6/30/2014	186	1,502,048	12.6%	1.000	1.00	12.6%	12.5%	1.593	37.2%	69,846	197,863
2000	6/30/2014	174	1,444,705	14.7%	1.000	1.00	14.7%	12.5%	1.652	39.5%	71,211	211,522
2001	6/30/2014	162	1,361,007	15.6%	1.000	1.00	15.6%	12.5%	1.726	42.1%	71,498	208,818
2002	6/30/2014	150	1,350,293	17.8%	1.000	1.00	17.8%	12.5%	1.815	44.9%	75,731	225,870
2003	6/30/2014	138	1,351,670	16.8%	1.000	1.00	16.8%	12.5%	1.916	47.8%	80,709	215,867
2004	6/30/2014	126	1,430,941	16.2%	1.000	1.00	16.2%	12.5%	2.041	51.0%	91,151	222,328
2005	6/30/2014	114	1,441,863	14.7%	1.000	1.00	14.7%	12.5%	2.198	54.5%	98,114	209,776
2006	6/30/2014	102	1,489,415	12.7%	1.000	1.00	12.7%	12.5%	2.391	58.2%	108,203	200,581
2007	6/30/2014	90	1,597,109	11.6%	1.000	1.00	11.6%	12.5%	2.700	63.0%	125,563	206,056
2008	6/30/2014	78	1,610,573	10.7%	1.000	1.00	10.7%	12.5%	3.180	68.6%	137,863	201,653
2009	6/30/2014	66	1,348,818	10.3%	1.000	1.00	10.3%	12.5%	4.501	77.8%	130,997	166,983
2010	6/30/2014	54	1,285,639	11.9%	1.000	1.00	11.9%	12.5%	6.129	83.7%	134,338	163,731
2011	6/30/2014	42	1,301,802	11.5%	1.000	1.00	11.5%	12.5%	9.616	89.6%	145,642	163,818
2012	6/30/2014	30	1,337,788	11.8%	1.000	1.00	11.8%	12.5%	22.081	95.5%	159,474	168,073
2013	6/30/2014	18	1,375,921	15.8%	1.000	1.00	15.8%	12.5%	184.476	99.5%	170,869	172,520
2014	6/30/2014	6	1,435,670	33.6%	1.000	1.00	33.6%	12.5%	49,877.372	100.0%	179,257	179,274
	Total/Average		39,539,419				12.5%				2,417,645	4,869,638
	Selected				Selected Loss Ratio		12.5%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-I.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-I.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-I.3, Column (4).
(12) Exhibit PA-I.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	6	86	487	697	654	593	581	550	505	424	359	722	904	1,043	2,760	2,861	2,711
1981	0	7	97	550	780	688	561	579	679	620	581	781	1,004	1,058	2,797	3,060	3,326	2,689
1982	0	6	82	462	629	606	578	552	471	510	813	630	1,278	2,645	3,445	3,295	3,651	2,185
1983	0	6	88	459	602	567	625	659	561	896	911	1,363	3,161	4,409	4,237	3,920	2,263	2,624
1984	0	13	154	695	878	836	824	809	1,029	1,251	1,836	4,295	5,670	5,711	5,089	2,513	2,967	2,690
1985	0	0	80	718	899	848	883	1,175	1,481	1,949	4,879	5,829	5,888	5,937	4,714	3,438	3,317	2,431
1986	0	11	92	513	953	1,086	1,313	1,485	1,945	5,123	7,728	6,859	6,074	4,397	3,909	3,245	3,434	2,947
1987	0	77	126	551	1,075	1,554	1,383	2,353	5,684	9,504	9,519	6,580	4,481	5,499	2,955	2,574	3,214	2,406
1988	0	8	156	680	1,508	1,472	2,656	6,567	8,911	9,636	7,662	5,708	4,115	4,153	4,084	2,945	2,301	2,199
1989	0	0	89	912	1,427	3,361	8,273	9,479	10,613	7,938	6,384	5,581	6,105	4,277	3,512	3,079	2,194	2,276
1990	0	0	169	1,014	3,286	11,902	11,803	11,235	9,252	7,981	5,894	4,613	4,193	3,933	2,753	3,264	3,201	4,715
1991	0	10	240	1,945	11,063	13,605	11,594	10,066	6,777	5,818	4,978	4,708	3,589	3,750	1,813	1,661	3,102	4,555
1992	0	22	479	9,191	14,691	13,741	11,625	7,300	5,851	4,358	4,301	3,787	2,637	2,854	2,350	3,250	5,334	3,575
1993	0	56	3,067	11,664	15,763	12,688	9,120	6,618	5,711	5,269	4,351	2,959	2,396	2,354	4,163	7,129	3,299	2,278
1994	0	373	6,720	13,832	15,437	10,632	7,552	6,217	5,127	3,926	3,613	2,228	3,592	5,031	7,743	3,473	2,940	1,367
1995	12	623	7,837	15,495	13,557	10,475	7,170	4,825	3,900	3,577	3,378	4,228	4,327	7,532	5,385	2,602	1,038	1,219
1996	0	590	8,521	12,034	12,951	9,789	6,655	5,355	3,994	3,697	4,658	5,340	8,860	4,652	3,082	1,829	1,684	3,420
1997	13	786	8,660	13,206	10,996	9,014	7,065	5,562	4,065	5,615	7,193	10,268	5,619	3,284	1,964	1,887	2,131	1,767
1998	1	1,132	9,519	13,720	12,606	10,143	6,550	6,399	6,501	9,202	11,555	7,692	4,687	3,677	3,158	1,831	2,575	
1999	1	1,095	10,328	14,501	13,560	11,043	9,303	8,161	12,022	16,708	9,452	5,848	3,258	3,940	4,529	4,269		
2000	2	1,308	11,513	16,259	14,201	12,827	9,763	18,241	19,441	10,216	7,723	4,235	5,714	4,709	4,158			
2001	2	1,298	12,665	15,312	14,440	14,135	19,092	20,254	11,133	8,429	4,039	5,822	5,167	5,531				
2002	0	1,359	11,934	19,184	17,492	21,163	27,697	16,708	8,244	5,022	6,670	8,363	6,303					
2003	2	1,322	15,009	18,993	19,720	23,070	19,076	11,282	6,760	5,875	7,282	6,768						
2004	26	1,801	16,529	23,228	20,997	13,665	16,827	9,703	9,514	9,279	9,608							
2005	0	1,680	18,854	20,946	13,889	12,823	11,993	11,558	10,736	9,184								
2006	6	3,251	17,830	14,105	9,741	10,440	15,560	12,316	9,129									
2007	16	2,775	11,130	9,495	8,561	12,398	21,164	14,954										
2008	1	1,062	7,340	9,799	10,532	13,017	22,038											
2009	3	1,111	6,213	8,311	8,287	12,061												
2010	5	1,032	7,357	10,731	10,269													
2011	3	832	6,722	10,619														
2012	1	1,349	7,249															
2013	6	1,645																
2014	17																	

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	3,399	1,856	1,325	1,405	1,548	1,301	612	926	365	1,298	1,281	930	603	218	85	375	188	
1981	2,187	2,124	1,471	1,588	1,214	685	695	846	648	1,619	624	468	119	213	190	313		
1982	2,197	2,310	1,791	1,230	812	981	1,004	1,184	1,705	616	129	80	295	339	431			
1983	1,684	1,800	1,583	993	621	787	1,537	2,049	758	456	280	448	444	265				
1984	2,298	1,812	615	1,107	1,204	1,692	2,495	1,171	398	336	766	781	572					
1985	2,525	961	1,012	1,949	2,422	3,064	1,637	839	532	367	773	505						
1986	1,533	1,915	1,819	3,726	3,972	1,942	1,358	671	503	947	1,057							
1987	1,502	2,589	1,965	4,639	2,448	1,823	548	1,210	856	646								
1988	2,327	3,620	5,243	2,197	960	1,158	952	1,113	1,158									
1989	3,138	5,357	3,284	1,348	507	1,498	1,401	1,587										
1990	6,200	3,565	1,968	934	1,252	1,717	1,408											
1991	3,533	2,369	992	1,466	1,986	1,499												
1992	1,800	750	967	2,084	1,894													
1993	1,231	1,428	1,460	1,589														
1994	2,009	3,095	1,757															
1995	2,672	2,679																
1996	1,705																	
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2014																		

Exhibit PA-I.8

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistency Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	287	38,947	11,162	0.472	5,264	38,922
1981	6/30/2014	402	311	37,002	11,511	0.506	5,826	40,684
1982	6/30/2014	390	327	33,770	11,050	0.542	5,990	42,935
1983	6/30/2014	378	342	34,412	11,758	0.580	6,815	47,871
1984	6/30/2014	366	359	41,391	14,841	0.619	9,181	61,687
1985	6/30/2014	354	371	44,841	16,639	0.659	10,968	72,019
1986	6/30/2014	342	380	45,656	17,362	0.701	12,175	82,732
1987	6/30/2014	330	393	48,266	18,970	0.753	14,287	92,047
1988	6/30/2014	318	411	51,696	21,267	0.814	17,305	100,793
1989	6/30/2014	306	421	53,441	22,478	0.869	19,527	113,146
1990	6/30/2014	294	437	52,974	23,144	0.948	21,940	128,192
1991	6/30/2014	282	451	48,810	22,016	1.028	22,629	123,745
1992	6/30/2014	270	474	47,393	22,479	1.120	25,167	128,008
1993	6/30/2014	258	483	46,949	22,688	1.216	27,584	132,177
1994	6/30/2014	246	495	46,021	22,758	1.326	30,179	136,843
1995	6/30/2014	234	509	43,197	21,989	1.430	31,448	133,981
1996	6/30/2014	222	527	39,610	20,870	1.565	32,669	131,485
1997	6/30/2014	210	551	36,952	20,372	1.707	34,782	133,878
1998	6/30/2014	198	577	36,358	20,989	1.861	39,057	150,004
1999	6/30/2014	186	596	37,521	22,378	2.029	45,395	173,413
2000	6/30/2014	174	618	37,874	23,420	2.205	51,634	191,945
2001	6/30/2014	162	635	33,331	21,176	2.405	50,935	188,255
2002	6/30/2014	150	653	33,437	21,831	2.623	57,262	207,401
2003	6/30/2014	138	670	31,695	21,244	2.882	61,224	196,382
2004	6/30/2014	126	695	29,161	20,254	3.207	64,964	196,141
2005	6/30/2014	114	712	26,530	18,882	3.582	67,630	179,292
2006	6/30/2014	102	725	22,896	16,590	3.989	66,172	158,550
2007	6/30/2014	90	761	21,368	16,257	4.518	73,455	153,948
2008	6/30/2014	78	778	19,109	14,858	5.349	79,484	143,274
2009	6/30/2014	66	779	15,205	11,846	6.742	79,862	115,848
2010	6/30/2014	54	795	15,809	12,574	7.628	95,906	125,299
2011	6/30/2014	42	818	15,583	12,744	8.369	106,659	124,834
2012	6/30/2014	30	843	15,128	12,755	9.165	116,902	125,501
2013	6/30/2014	18	860	15,270	13,132	9.705	127,449	129,100
2014	6/30/2014	6	877	15,776	13,839	9.800	135,620	135,636
				1,213,379			1,653,344	4,435,967

Column Notes

(3) Exhibit PA-I.10, Column (4).
(4) Exhibit V.1, Column (9).
(6) Exhibit PA-I.9, Page 1 and Exhibit PA-I.9, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.001	0.008	0.044	0.062	0.059	0.053	0.052	0.049	0.045	0.038	0.032	0.065	0.081	0.093	0.247	0.256	0.243
1981	0.000	0.001	0.008	0.048	0.068	0.060	0.049	0.050	0.059	0.054	0.050	0.068	0.087	0.092	0.243	0.266	0.289	0.234
1982	0.000	0.001	0.007	0.042	0.057	0.055	0.052	0.050	0.043	0.046	0.074	0.057	0.116	0.239	0.312	0.298	0.330	0.198
1983	0.000	0.001	0.007	0.039	0.051	0.048	0.053	0.056	0.048	0.076	0.077	0.116	0.269	0.375	0.360	0.333	0.192	0.223
1984	0.000	0.001	0.010	0.047	0.059	0.056	0.056	0.054	0.069	0.084	0.124	0.289	0.382	0.385	0.343	0.169	0.200	0.181
1985	0.000	0.000	0.005	0.043	0.054	0.051	0.053	0.071	0.089	0.117	0.293	0.350	0.354	0.357	0.283	0.207	0.199	0.146
1986	0.000	0.001	0.005	0.030	0.055	0.063	0.076	0.086	0.112	0.295	0.445	0.395	0.350	0.253	0.225	0.187	0.198	0.170
1987	0.000	0.004	0.007	0.029	0.057	0.082	0.073	0.124	0.300	0.501	0.502	0.347	0.236	0.290	0.156	0.136	0.169	0.127
1988	0.000	0.000	0.007	0.032	0.071	0.069	0.125	0.309	0.419	0.453	0.360	0.268	0.193	0.195	0.192	0.138	0.108	0.103
1989	0.000	0.000	0.004	0.041	0.063	0.150	0.368	0.422	0.472	0.353	0.284	0.248	0.272	0.190	0.156	0.137	0.098	0.101
1990	0.000	0.000	0.007	0.044	0.142	0.514	0.510	0.485	0.400	0.345	0.255	0.199	0.181	0.170	0.119	0.141	0.138	0.204
1991	0.000	0.000	0.011	0.088	0.503	0.618	0.527	0.457	0.308	0.264	0.226	0.214	0.163	0.170	0.082	0.075	0.141	0.207
1992	0.000	0.001	0.021	0.409	0.654	0.611	0.517	0.325	0.260	0.194	0.191	0.168	0.117	0.127	0.105	0.145	0.237	0.159
1993	0.000	0.002	0.135	0.514	0.695	0.559	0.402	0.292	0.252	0.232	0.192	0.130	0.106	0.104	0.183	0.314	0.145	0.100
1994	0.000	0.016	0.295	0.608	0.678	0.467	0.332	0.273	0.225	0.173	0.159	0.098	0.158	0.221	0.340	0.153	0.129	0.060
1995	0.001	0.028	0.356	0.705	0.617	0.476	0.326	0.219	0.177	0.163	0.154	0.192	0.197	0.343	0.245	0.118	0.047	0.055
1996	0.000	0.028	0.408	0.577	0.621	0.469	0.319	0.257	0.191	0.177	0.223	0.256	0.425	0.223	0.148	0.088	0.081	0.164
1997	0.001	0.039	0.425	0.648	0.540	0.442	0.347	0.273	0.200	0.276	0.353	0.504	0.276	0.161	0.096	0.093	0.105	0.087
1998	0.000	0.054	0.454	0.654	0.601	0.483	0.312	0.305	0.310	0.438	0.551	0.366	0.223	0.175	0.150	0.087	0.123	
1999	0.000	0.049	0.462	0.648	0.606	0.493	0.416	0.365	0.537	0.747	0.422	0.261	0.146	0.176	0.202	0.191		
2000	0.000	0.056	0.492	0.694	0.606	0.548	0.417	0.779	0.830	0.436	0.330	0.181	0.244	0.201	0.178			
2001	0.000	0.061	0.598	0.723	0.682	0.668	0.902	0.956	0.526	0.398	0.191	0.275	0.244	0.261				
2002	0.000	0.062	0.547	0.879	0.801	0.969	1.269	0.765	0.378	0.230	0.306	0.383	0.289					
2003	0.000	0.062	0.707	0.894	0.928	1.086	0.898	0.531	0.318	0.277	0.343	0.319						
2004	0.001	0.089	0.816	1.147	1.037	0.675	0.831	0.479	0.470	0.458	0.474							
2005	0.000	0.089	0.998	1.109	0.736	0.679	0.635	0.612	0.569	0.486								
2006	0.000	0.196	1.075	0.850	0.587	0.629	0.938	0.742	0.550									
2007	0.001	0.171	0.685	0.584	0.527	0.763	1.302	0.920										
2008	0.000	0.071	0.494	0.660	0.709	0.876	1.483											
2009	0.000	0.094	0.525	0.702	0.700	1.018												
2010	0.000	0.082	0.585	0.853	0.817													
2011	0.000	0.065	0.527	0.833														
2012	0.000	0.106	0.568															
2013	0.000	0.125																
2014	0.001																	
Strt Average	0.000	0.046	0.341	0.475	0.464	0.458	0.470	0.368	0.302	0.281	0.265	0.238	0.221	0.218	0.201	0.176	0.168	0.153
3 Yr Avg	0.001	0.099	0.560	0.796	0.742	0.886	1.241	0.758	0.530	0.407	0.374	0.326	0.259	0.213	0.177	0.124	0.103	0.102
5 Yr Avg	0.000	0.094	0.540	0.726	0.668	0.793	1.038	0.657	0.457	0.370	0.329	0.284	0.229	0.195	0.155	0.115	0.097	0.093
P(Living)	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980
Selected	0.000	0.094	0.540	0.796	0.742	0.886	1.393	0.831	0.530	0.407	0.374	0.326	0.259	0.218	0.201	0.176	0.168	0.153
Cumulative	9.800	9.800	9.705	9.165	8.369	7.628	6.742	5.349	4.518	3.989	3.582	3.207	2.882	2.623	2.405	2.205	2.029	1.861

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.305	0.166	0.119	0.126	0.139	0.117	0.055	0.083	0.033	0.116	0.115	0.083	0.054	0.020	0.008	0.034	0.017	
1981	0.190	0.185	0.128	0.138	0.105	0.060	0.060	0.073	0.056	0.141	0.054	0.041	0.010	0.018	0.017	0.027		
1982	0.199	0.209	0.162	0.111	0.073	0.089	0.091	0.107	0.154	0.056	0.012	0.007	0.027	0.031	0.039			
1983	0.143	0.153	0.135	0.084	0.053	0.067	0.131	0.174	0.064	0.039	0.024	0.038	0.038	0.023				
1984	0.155	0.122	0.041	0.075	0.081	0.114	0.168	0.079	0.027	0.023	0.052	0.053	0.039					
1985	0.152	0.058	0.061	0.117	0.146	0.184	0.098	0.050	0.032	0.022	0.046	0.030						
1986	0.088	0.110	0.105	0.215	0.229	0.112	0.078	0.039	0.029	0.055	0.061							
1987	0.079	0.136	0.104	0.245	0.129	0.096	0.029	0.064	0.045	0.034								
1988	0.109	0.170	0.247	0.103	0.045	0.054	0.045	0.052	0.054									
1989	0.140	0.238	0.146	0.060	0.023	0.067	0.062	0.071										
1990	0.268	0.154	0.085	0.040	0.054	0.074	0.061											
1991	0.160	0.108	0.045	0.067	0.090	0.068												
1992	0.080	0.033	0.043	0.093	0.084													
1993	0.054	0.063	0.064	0.070														
1994	0.088	0.136	0.077															
1995	0.122	0.122																
1996	0.082																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.142	0.135	0.104	0.110	0.096	0.092	0.080	0.079	0.055	0.061	0.052	0.042	0.033	0.023	0.021	0.030	0.017	----
3 Yr Avg	0.097	0.107	0.062	0.076	0.076	0.070	0.056	0.062	0.043	0.037	0.053	0.040	0.034	0.024	0.021	----	----	----
5 Yr Avg	0.085	0.092	0.063	0.066	0.059	0.072	0.055	0.055	0.037	0.034	0.039	0.034	0.033	----	----	----	----	----
P(Living)	0.979	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957
Selected	0.142	0.135	0.104	0.110	0.096	0.092	0.080	0.079	0.055	0.061	0.052	0.042	0.041	0.039	0.038	0.036	0.035	0.033
Cumulative	1.707	1.565	1.430	1.326	1.216	1.120	1.028	0.948	0.869	0.814	0.753	0.701	0.659	0.619	0.580	0.542	0.506	0.472

Tail Factor is calculated using a decay rate equal to the P(Living)

Exhibit PA-I.10

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Average Benefits ($)**
1980	6/30/2014	414	286.60	286.60
1981	6/30/2014	402	311.09	311.09
1982	6/30/2014	390	327.20	327.20
1983	6/30/2014	378	341.69	341.69
1984	6/30/2014	366	358.57	358.57
1985	6/30/2014	354	371.07	371.07
1986	6/30/2014	342	380.29	380.29
1987	6/30/2014	330	393.04	393.04
1988	6/30/2014	318	411.39	411.39
1989	6/30/2014	306	420.61	420.61
1990	6/30/2014	294	436.90	436.90
1991	6/30/2014	282	451.06	451.06
1992	6/30/2014	270	474.30	474.30
1993	6/30/2014	258	483.24	483.24
1994	6/30/2014	246	494.51	494.51
1995	6/30/2014	234	509.04	509.04
1996	6/30/2014	222	526.87	526.87
1997	6/30/2014	210	551.30	551.30
1998	6/30/2014	198	577.29	577.29
1999	6/30/2014	186	596.41	596.41
2000	6/30/2014	174	618.35	618.35
2001	6/30/2014	162	635.33	635.33
2002	6/30/2014	150	652.89	652.89
2003	6/30/2014	138	670.26	670.26
2004	6/30/2014	126	694.56	694.56
2005	6/30/2014	114	711.71	711.71
2006	6/30/2014	102	724.55	724.55
2007	6/30/2014	90	760.83	760.83
2008	6/30/2014	78	777.54	777.54
2009	6/30/2014	66	779.07	779.07
2010	6/30/2014	54	795.36	795.36
2011	6/30/2014	42	817.82	817.82
2012	6/30/2014	30	843.14	843.14
2013	6/30/2014	18	860.00	860.00
2014	6/30/2014	6	877.20	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).

(4) Average Weekly Benefits = SAWW.

Exhibit PA-I.11

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	52,974	49,660	2,185,850	1.067	0.024	132,898	2,509	437	9%
1991	48,810	50,857	2,168,247	0.960	0.023	128,241	2,627	451	9%
1992	47,393	52,804	2,140,987	0.898	0.022	132,675	2,799	474	9%
1993	46,949	55,133	2,194,040	0.852	0.021	137,122	2,921	483	9%
1994	46,021	57,740	2,245,405	0.797	0.020	142,111	3,088	495	8%
1995	43,197	60,950	2,302,591	0.709	0.019	139,335	3,226	509	8%
1996	39,610	63,664	2,323,738	0.622	0.017	137,493	3,471	527	9%
1997	36,952	68,077	2,374,702	0.543	0.016	140,978	3,815	551	9%
1998	36,358	71,447	2,380,053	0.509	0.015	160,514	4,415	577	11%
1999	37,521	75,245	2,426,205	0.499	0.015	188,698	5,029	596	13%
2000	37,874	79,122	2,460,717	0.479	0.015	211,887	5,594	618	15%
2001	33,331	80,397	2,433,537	0.415	0.014	212,656	6,380	635	16%
2002	33,437	81,621	2,404,145	0.410	0.014	239,986	7,177	653	18%
2003	31,695	82,433	2,365,123	0.384	0.013	227,705	7,184	670	17%
2004	29,161	84,633	2,343,276	0.345	0.012	231,969	7,955	695	16%
2005	26,530	86,912	2,348,411	0.305	0.011	212,344	8,004	712	15%
2006	22,896	90,786	2,409,609	0.252	0.010	189,729	8,286	725	13%
2007	21,368	93,585	2,365,451	0.228	0.009	185,644	8,688	761	12%
2008	19,109	93,441	2,311,070	0.205	0.008	173,067	9,057	778	11%
2009	15,205	86,523	2,135,753	0.176	0.007	138,907	9,136	779	10%
2010	15,809	86,642	2,094,878	0.182	0.008	152,732	9,661	795	12%
2011	15,583	90,268	2,122,612	0.173	0.007	149,806	9,613	818	12%
2012	15,128	94,120	2,146,732	0.161	0.007	157,678	10,423	843	12%
2013	15,270	98,557	2,203,870	0.155	0.007	216,842	14,201	860	16%
2014	15,776	102,837	2,254,482	0.153	0.007	481,800	30,539	877	34%
Indicated									
All Year				-8.3%	-5.5%		8.3%	3.0%	2.7%
10 Year				-6.9%	-4.8%		10.8%	2.3%	5.8%
8 Year				-5.2%	-3.2%		14.6%	2.1%	12.3%
6 Year				-3.5%	-1.1%		23.1%	2.5%	21.4%
5 Year				-4.4%	-2.1%		30.9%	2.5%	27.0%
4 Year				-3.8%	-1.6%		#NUM!	2.3%	41.9%
Selected				**-6.9%**	**-4.8%**		**10.8%**	**2.3%**	**0.0%**

Pure Premium
3.2%

Rates
5.5%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-I.5, Column (4).
(3) Exhibit PA-I.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-I.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-I.10, Column (3).
(9) Exhibit PA-I.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	99.8%	98.5%	96.7%	95.0%	93.5%	92.0%	90.6%	89.3%	88.2%	87.3%	85.4%	83.1%	80.4%	73.4%	66.0%	59.0%
1981	100.0%	100.0%	99.7%	98.4%	96.5%	94.8%	93.4%	92.0%	90.3%	88.8%	87.4%	85.4%	83.0%	80.4%	73.5%	66.0%	57.8%	51.2%
1982	100.0%	100.0%	99.8%	98.7%	97.3%	95.8%	94.5%	93.2%	92.1%	90.9%	89.0%	87.6%	84.6%	78.4%	70.4%	62.7%	54.2%	49.1%
1983	100.0%	100.0%	99.8%	98.8%	97.6%	96.4%	95.1%	93.7%	92.5%	90.7%	88.8%	85.9%	79.3%	70.1%	61.3%	53.1%	48.3%	42.9%
1984	100.0%	100.0%	99.7%	98.6%	97.2%	95.9%	94.6%	93.3%	91.6%	89.6%	86.7%	79.9%	70.8%	61.7%	53.6%	49.6%	44.8%	40.5%
1985	100.0%	100.0%	99.9%	98.9%	97.7%	96.5%	95.3%	93.7%	91.7%	89.1%	82.4%	74.5%	66.4%	58.4%	51.9%	47.2%	42.7%	39.4%
1986	100.0%	100.0%	99.9%	99.3%	98.2%	96.9%	95.3%	93.6%	91.3%	85.3%	76.2%	68.1%	61.0%	55.8%	51.2%	47.4%	43.3%	39.9%
1987	100.0%	99.9%	99.8%	99.2%	98.1%	96.4%	95.0%	92.5%	86.5%	76.4%	66.4%	59.4%	54.7%	48.9%	45.8%	43.1%	39.7%	37.1%
1988	100.0%	100.0%	99.8%	99.2%	97.7%	96.3%	93.7%	87.3%	78.7%	69.4%	61.9%	56.4%	52.4%	48.4%	44.4%	41.6%	39.3%	37.2%
1989	100.0%	100.0%	99.9%	99.1%	97.9%	95.0%	87.9%	79.8%	70.6%	63.8%	58.3%	53.5%	48.3%	44.6%	41.6%	38.9%	37.1%	35.1%
1990	100.0%	100.0%	99.9%	99.1%	96.6%	87.7%	78.8%	70.3%	63.4%	57.4%	52.9%	49.5%	46.3%	43.4%	41.3%	38.8%	36.4%	32.9%
1991	100.0%	100.0%	99.8%	98.3%	89.7%	79.1%	70.0%	62.2%	56.9%	52.3%	48.5%	44.8%	42.0%	39.1%	37.7%	36.4%	33.9%	30.4%
1992	100.0%	100.0%	99.6%	93.0%	82.4%	72.4%	64.0%	58.8%	54.5%	51.4%	48.3%	45.5%	43.6%	41.6%	39.9%	37.5%	33.7%	31.1%
1993	100.0%	100.0%	97.8%	89.7%	78.8%	69.9%	63.6%	59.0%	55.0%	51.3%	48.3%	46.3%	44.6%	43.0%	40.1%	35.1%	32.8%	31.2%
1994	100.0%	99.8%	95.3%	86.0%	75.7%	68.6%	63.5%	59.4%	55.9%	53.3%	50.9%	49.4%	47.0%	43.7%	38.5%	36.2%	34.2%	33.3%
1995	100.0%	99.6%	94.2%	83.7%	74.5%	67.4%	62.5%	59.2%	56.5%	54.1%	51.8%	48.9%	46.0%	40.9%	37.2%	35.4%	34.7%	33.9%
1996	100.0%	99.6%	93.7%	85.4%	76.4%	69.6%	65.0%	61.3%	58.6%	56.0%	52.8%	49.1%	43.0%	39.7%	37.6%	36.3%	35.2%	32.8%
1997	100.0%	99.5%	93.6%	84.7%	77.2%	71.1%	66.3%	62.6%	59.8%	56.0%	51.1%	44.2%	40.4%	38.2%	36.8%	35.5%	34.1%	32.9%
1998	100.0%	99.3%	93.5%	85.2%	77.6%	71.5%	67.5%	63.6%	59.7%	54.1%	47.1%	42.4%	39.6%	37.4%	35.5%	34.3%	32.8%	
1999	100.0%	99.4%	94.0%	86.5%	79.4%	73.6%	68.8%	64.5%	58.3%	49.6%	44.6%	41.6%	39.9%	37.8%	35.5%	33.2%		
2000	100.0%	99.4%	93.9%	86.3%	79.6%	73.5%	68.9%	60.3%	51.1%	46.3%	42.6%	40.6%	37.9%	35.7%	33.7%			
2001	100.0%	99.4%	93.4%	86.1%	79.3%	72.6%	63.6%	54.0%	48.7%	44.8%	42.9%	40.1%	37.7%	35.0%				
2002	100.0%	99.4%	94.4%	86.2%	78.8%	69.8%	58.0%	50.9%	47.4%	45.3%	42.4%	38.9%	36.2%					
2003	100.0%	99.4%	92.7%	84.2%	75.4%	65.1%	56.6%	51.5%	48.5%	45.9%	42.6%	39.6%						
2004	100.0%	99.2%	91.9%	81.5%	72.2%	66.2%	58.7%	54.4%	50.2%	46.1%	41.8%							
2005	100.0%	99.2%	90.2%	80.3%	73.7%	67.6%	61.9%	56.4%	51.3%	46.9%								
2006	100.0%	98.3%	89.2%	82.0%	77.0%	71.7%	63.7%	57.4%	52.7%									
2007	100.0%	98.6%	92.9%	88.0%	83.7%	77.4%	66.5%	58.9%										
2008	100.0%	99.4%	95.5%	90.3%	84.7%	77.8%	66.1%											
2009	100.0%	99.3%	95.4%	90.1%	84.9%	77.3%												
2010	100.0%	99.4%	95.0%	88.6%	82.4%													
2011	100.0%	99.5%	95.5%	89.3%														
2012	100.0%	99.2%	95.2%															
2013	100.0%	99.2%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	50.3%	45.5%	42.1%	38.5%	34.5%	31.2%	29.6%	27.3%	26.3%	23.0%	19.7%	17.3%	15.8%	15.2%	15.0%	14.0%	13.5%	
1981	45.8%	40.6%	37.0%	33.1%	30.1%	28.4%	26.7%	24.6%	23.0%	19.1%	17.5%	16.4%	16.1%	15.6%	15.1%	14.3%		
1982	44.0%	38.6%	34.5%	31.6%	29.7%	27.4%	25.1%	22.3%	18.4%	16.9%	16.6%	16.4%	15.7%	15.0%	14.0%			
1983	39.3%	35.6%	32.3%	30.2%	28.9%	27.3%	24.1%	19.8%	18.2%	17.2%	16.7%	15.7%	14.8%	14.2%				
1984	36.9%	34.0%	33.0%	31.2%	29.3%	26.6%	22.6%	20.8%	20.1%	19.6%	18.4%	17.1%	16.2%					
1985	36.0%	34.7%	33.3%	30.6%	27.3%	23.2%	20.9%	19.8%	19.1%	18.6%	17.5%	16.8%						
1986	38.1%	35.8%	33.7%	29.3%	24.6%	22.3%	20.7%	20.0%	19.4%	18.3%	17.0%							
1987	35.5%	32.8%	30.7%	25.8%	23.3%	21.3%	20.7%	19.5%	18.6%	17.9%								
1988	35.0%	31.4%	26.4%	24.2%	23.3%	22.2%	21.3%	20.2%	19.1%									
1989	32.4%	27.8%	25.0%	23.8%	23.4%	22.1%	20.9%	19.5%										
1990	28.2%	25.5%	24.0%	23.3%	22.4%	21.1%	20.0%											
1991	27.6%	25.8%	25.0%	23.9%	22.3%	21.2%												
1992	29.8%	29.2%	28.5%	27.0%	25.7%													
1993	30.4%	29.4%	28.4%	27.3%														
1994	31.9%	29.9%	28.7%															
1995	32.1%	30.3%																
1996	31.6%																	
1997																		
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2014																		

Exhibit PA-I.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	30,265	21,297	2,180	2,080	1,982	1,885	1,790	1,695	1,603	1,512	1,422	1,335	1,249	1,165	10,367
1980	5,264	3,674	369	352	336	320	305	289	274	259	245	230	216	202	1,866
1981	5,826	4,033	397	380	364	347	331	314	298	283	267	252	237	223	2,132
1982	5,990	4,112	398	381	365	349	333	317	302	287	271	257	242	228	2,260
1983	6,815	4,640	441	423	406	389	371	354	338	321	305	289	273	258	2,647
1984	10,155	6,859	622	596	571	547	525	503	481	461	441	422	404	386	4,196
1985	12,341	8,232	657	715	685	657	629	603	578	554	530	508	486	465	5,276
1986	14,458	9,519	729	725	794	761	730	699	670	642	615	589	564	540	6,398
1987	16,936	11,051	951	805	800	878	842	806	773	741	710	680	652	624	7,675
1988	19,655	12,700	1,035	1,049	887	882	965	925	887	850	814	780	748	716	9,117
1989	22,709	14,494	1,100	1,123	1,146	971	966	1,062	1,018	975	935	896	859	823	10,835
1990	26,646	16,949	1,688	1,191	1,210	1,248	1,061	1,057	1,170	1,121	1,074	1,029	986	945	12,866
1991	27,124	17,164	1,567	1,616	1,140	1,158	1,196	1,017	1,013	1,122	1,075	1,030	987	946	13,255
1992	35,503	21,574	1,836	1,466	1,583	1,138	1,046	1,331	1,180	1,208	1,475	1,411	1,350	1,294	19,187
1993	39,181	23,634	1,868	1,929	1,541	1,663	1,197	1,099	1,398	1,240	1,269	1,551	1,483	1,419	21,525
1994	42,903	25,660	1,938	1,953	2,017	1,611	1,739	1,251	1,149	1,462	1,296	1,327	1,621	1,550	23,988
1995	44,513	26,535	2,307	1,907	1,921	1,984	1,585	1,711	1,231	1,130	1,438	1,275	1,305	1,595	25,124
1996	45,733	27,412	2,943	2,218	1,833	1,847	1,907	1,523	1,645	1,183	1,087	1,383	1,226	1,255	25,684
1997	48,607	29,234	2,872	2,961	2,233	1,858	1,865	1,922	1,538	1,657	1,191	1,099	1,385	1,226	26,799
1998	54,117	33,328	3,424	3,221	3,260	2,470	2,185	2,114	2,138	1,746	1,844	1,314	1,267	1,462	27,672
1999	63,735	39,651	4,088	3,881	3,644	3,663	2,780	2,514	2,400	2,411	1,984	2,080	1,478	1,448	31,363
2000	71,454	44,879	4,650	4,411	4,169	3,907	3,902	2,966	2,737	2,583	2,577	2,136	2,224	1,576	33,617
2001	74,056	46,629	5,152	4,473	4,243	4,011	3,760	3,757	2,856	2,630	2,485	2,481	2,055	2,141	34,012
2002	85,142	53,917	6,037	5,534	4,807	4,559	4,306	4,035	4,026	3,061	2,832	2,668	2,661	2,207	38,409
2003	88,601	56,302	6,383	5,824	5,338	4,637	4,398	4,155	3,893	3,886	2,954	2,731	2,574	2,568	39,258
2004	94,186	60,342	7,394	6,276	5,718	5,242	4,554	4,320	4,078	3,821	3,810	2,898	2,685	2,528	40,862
2005	98,639	63,198	7,759	6,941	5,938	5,457	5,000	4,339	4,114	3,897	3,656	3,662	2,782	2,542	42,552
2006	103,072	65,377	7,574	7,085	6,381	5,549	5,193	4,753	4,115	3,899	3,718	3,497	3,535	2,679	45,094
2007	115,437	73,528	9,790	7,539	7,066	6,386	5,601	5,290	4,839	4,184	3,963	3,792	3,571	3,627	49,789
2008	124,399	79,764	11,589	9,249	7,124	6,692	6,077	5,387	5,147	4,704	4,062	3,845	3,695	3,485	53,343
2009	122,463	79,776	15,063	9,115	7,632	5,881	5,547	5,074	4,578	4,453	4,066	3,503	3,314	3,204	51,033
2010	137,771	91,602	10,755	16,833	10,161	8,151	6,279	5,901	5,362	4,763	4,560	4,167	3,597	3,405	53,836
2011	151,154	98,763	10,242	10,424	16,303	9,860	8,182	6,304	5,941	5,428	4,881	4,732	4,322	3,725	60,809
2012	170,487	111,552	10,979	10,934	11,223	17,559	10,611	8,689	6,694	6,302	5,746	5,143	4,962	4,533	67,111
2013	213,423	141,390	9,566	14,092	13,795	14,742	23,096	13,909	10,682	8,226	7,702	6,948	6,067	5,703	78,894
2014	196,029	131,444	1,583	9,700	14,297	13,643	15,452	24,256	14,537	10,143	7,804	7,242	6,420	5,368	65,583
Total	2,424,790	1,560,215	157,923	159,405	152,916	142,905	136,304	126,243	105,683	93,144	85,106	79,184	73,483	68,060	1,044,433

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-I.13.2

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
1980	5,264	5,287	5,264	99.0%	1.0%	5,264
1981	5,826	5,907	5,826	99.7%	0.3%	5,826
1982	5,990	6,749	5,990	100.0%	0.0%	5,990
1983	6,815	8,080	6,815	100.0%	0.0%	6,815
1984	9,181	11,129	10,155	50.0%	50.0%	10,155
1985	10,968	13,714	12,341	50.0%	50.0%	12,341
1986	12,174	16,742	14,458	50.0%	50.0%	14,458
1987	14,286	19,584	16,936	50.0%	50.0%	16,936
1988	17,305	22,004	19,655	50.0%	50.0%	19,655
1989	19,526	25,891	22,709	50.0%	50.0%	22,709
1990	21,940	31,352	26,646	50.0%	50.0%	26,646
1991	22,628	31,619	27,124	50.0%	50.0%	27,124
1992	25,166	34,500	35,503	0.0%	102.9%	35,503
1993	27,584	37,474	39,181	0.0%	104.6%	39,181
1994	30,178	40,714	42,903	0.0%	105.4%	42,903
1995	31,447	42,156	44,513	0.0%	105.6%	44,513
1996	32,669	44,685	45,733	0.0%	102.3%	45,733
1997	34,782	48,982	48,607	2.6%	97.4%	48,607
1998	39,057	60,077	54,117	28.4%	71.6%	54,117
1999	45,395	75,966	63,735	40.0%	60.0%	63,735
2000	51,633	91,517	71,454	50.3%	49.7%	71,454
2001	50,935	99,736	74,056	52.6%	47.4%	74,056
2002	57,262	122,432	85,142	57.2%	42.8%	85,142
2003	61,223	123,870	88,601	56.3%	43.7%	88,601
2004	64,963	136,620	94,186	59.2%	40.8%	94,186
2005	67,629	133,735	98,639	53.1%	46.9%	98,639
2006	66,172	128,530	103,072	40.8%	59.2%	103,072
2007	73,455	136,846	115,437	33.8%	66.2%	115,437
2008	79,483	139,070	124,399	24.6%	75.4%	124,399
2009	79,862	125,980	122,463	7.6%	92.4%	122,463
2010	95,905	150,771	137,771	23.7%	76.3%	137,771
2011	106,658	156,602	151,154	10.9%	89.1%	151,154
2012	116,902	181,256	170,487	16.7%	83.3%	170,487
2013	127,448	302,933	213,423	51.0%	49.0%	213,423
2014	135,619	827,948	196,029	91.3%	8.7%	196,029
Total	1,653,331	3,440,459	2,394,525			2,394,525

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-I.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	5,264	3,674	369	353	336	321	305	289	274	259	244	230	216	202	1,865
1981	5,826	4,032	397	380	364	347	331	314	298	283	267	252	237	223	2,132
1982	5,990	4,112	398	381	365	349	333	317	302	287	271	257	242	228	2,260
1983	6,815	4,640	441	423	406	389	371	354	338	321	305	289	273	258	2,647
1984	9,181	6,199	579	557	534	512	490	469	447	426	405	385	365	345	3,667
1985	10,968	7,344	674	649	624	599	574	550	526	502	478	455	431	409	4,497
1986	12,174	8,084	730	704	677	651	625	599	574	548	523	499	474	450	5,119
1987	14,286	9,459	985	798	769	740	711	683	655	627	599	572	545	518	6,085
1988	17,305	11,460	1,289	1,104	894	862	830	798	766	734	703	672	641	611	7,403
1989	19,526	12,859	1,237	1,362	1,167	945	911	877	843	809	776	743	710	678	8,470
1990	21,940	14,529	1,834	1,273	1,402	1,201	973	938	903	868	833	799	765	731	9,419
1991	22,628	15,013	1,758	1,745	1,211	1,334	1,143	926	892	859	826	793	760	727	9,655
1992	25,166	16,762	2,063	1,795	1,781	1,237	1,362	1,167	945	911	877	843	809	776	10,600
1993	27,584	18,408	2,183	2,082	1,812	1,798	1,248	1,375	1,178	954	919	885	851	817	11,482
1994	30,178	20,215	2,509	2,190	2,088	1,817	1,804	1,252	1,379	1,181	957	922	888	853	12,337
1995	31,447	21,025	2,289	2,424	2,116	2,018	1,756	1,743	1,210	1,332	1,141	925	891	858	12,745
1996	32,669	21,955	2,823	2,172	2,301	2,008	1,915	1,666	1,654	1,148	1,265	1,083	878	846	12,910
1997	34,782	23,443	2,892	2,755	2,120	2,246	1,961	1,870	1,627	1,615	1,121	1,234	1,057	857	13,428
1998	39,057	26,383	3,221	2,980	2,839	2,184	2,314	2,020	1,926	1,676	1,663	1,155	1,272	1,090	14,717
1999	45,395	30,727	3,753	3,434	3,177	3,027	2,329	2,467	2,154	2,054	1,787	1,774	1,231	1,356	16,853
2000	51,633	34,966	4,126	3,928	3,594	3,325	3,167	2,437	2,582	2,254	2,149	1,870	1,856	1,288	19,056
2001	50,935	34,566	4,248	3,730	3,552	3,249	3,007	2,864	2,204	2,335	2,038	1,943	1,691	1,678	18,396
2002	57,262	38,924	4,753	4,379	3,846	3,661	3,350	3,100	2,952	2,272	2,407	2,101	2,003	1,743	20,694
2003	61,223	41,815	5,500	4,625	4,262	3,742	3,563	3,260	3,016	2,873	2,211	2,342	2,045	1,950	21,834
2004	64,963	44,798	6,593	5,244	4,410	4,063	3,568	3,397	3,108	2,876	2,739	2,108	2,233	1,949	22,676
2005	67,629	47,086	7,066	6,147	4,889	4,111	3,788	3,326	3,167	2,897	2,681	2,554	1,965	2,082	22,957
2006	66,172	46,400	6,753	6,208	5,401	4,295	3,612	3,328	2,922	2,782	2,546	2,355	2,244	1,727	21,999
2007	73,455	52,163	8,609	6,617	6,084	5,292	4,209	3,539	3,261	2,864	2,727	2,495	2,308	2,199	23,250
2008	79,483	57,951	12,349	7,868	6,048	5,560	4,837	3,847	3,235	2,981	2,617	2,492	2,280	2,110	23,259
2009	79,862	60,598	16,495	9,845	6,273	4,822	4,433	3,856	3,067	2,579	2,376	2,087	1,987	1,818	20,225
2010	95,905	72,768	11,136	17,509	10,450	6,658	5,118	4,705	4,093	3,255	2,737	2,522	2,215	2,109	23,397
2011	106,658	80,187	9,452	11,287	17,746	10,592	6,748	5,187	4,769	4,149	3,300	2,775	2,557	2,245	25,852
2012	116,902	87,124	10,154	9,460	11,296	17,761	10,601	6,754	5,192	4,773	4,152	3,302	2,777	2,559	28,120
2013	127,448	93,202	7,090	10,454	9,740	11,630	18,286	10,914	6,954	5,345	4,914	4,275	3,400	2,859	31,586
2014	135,619	95,726	1,307	7,472	11,017	10,265	12,256	19,271	11,502	7,328	5,633	5,179	4,505	3,583	36,300
Total	1,653,331	1,168,598	148,054	144,335	135,591	123,613	112,830	100,461	80,915	68,957	61,190	55,164	49,601	44,728	527,891

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-I.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	5,287	3,730	342	328	315	303	292	281	271	262	253	244	236	228	1,932
1981	5,907	4,120	373	358	344	330	318	306	294	284	274	264	255	247	2,261
1982	6,749	4,655	417	400	384	368	354	340	328	316	304	293	283	274	2,688
1983	8,080	5,515	490	469	450	431	414	398	383	368	355	342	330	319	3,330
1984	11,129	7,519	664	635	608	582	559	536	515	496	477	460	443	427	4,726
1985	13,714	9,120	639	780	746	714	684	656	630	605	582	560	540	521	6,055
1986	16,742	10,954	729	746	911	871	834	799	766	736	707	680	654	630	7,677
1987	19,584	12,644	916	812	832	1,016	972	930	891	855	820	788	758	730	9,264
1988	22,004	13,940	780	993	880	901	1,101	1,053	1,008	966	926	889	854	822	10,830
1989	25,891	16,129	963	884	1,125	997	1,021	1,248	1,193	1,142	1,094	1,049	1,007	968	13,200
1990	31,352	19,368	1,541	1,108	1,018	1,295	1,148	1,176	1,436	1,373	1,315	1,260	1,208	1,160	16,313
1991	31,619	19,314	1,377	1,486	1,069	982	1,250	1,108	1,134	1,386	1,325	1,268	1,215	1,165	16,854
1992	34,500	20,965	1,784	1,425	1,538	1,106	1,016	1,293	1,146	1,173	1,434	1,371	1,312	1,257	18,645
1993	37,474	22,604	1,786	1,845	1,474	1,591	1,144	1,051	1,337	1,186	1,214	1,483	1,418	1,357	20,587
1994	40,714	24,351	1,839	1,853	1,914	1,529	1,650	1,187	1,090	1,387	1,230	1,259	1,539	1,471	22,765
1995	42,156	25,130	2,185	1,806	1,819	1,879	1,501	1,620	1,166	1,071	1,362	1,208	1,236	1,510	23,793
1996	44,685	26,784	2,875	2,167	1,791	1,804	1,864	1,488	1,607	1,156	1,062	1,351	1,198	1,226	25,096
1997	48,982	29,391	2,872	2,967	2,236	1,848	1,862	1,923	1,536	1,658	1,193	1,096	1,394	1,236	27,161
1998	60,077	36,076	3,504	3,317	3,427	2,583	2,134	2,151	2,221	1,774	1,915	1,378	1,265	1,610	32,798
1999	75,966	45,601	4,311	4,180	3,956	4,087	3,081	2,546	2,565	2,649	2,116	2,284	1,643	1,509	41,039
2000	91,517	54,914	5,181	4,900	4,750	4,496	4,645	3,501	2,893	2,915	3,011	2,405	2,596	1,867	48,356
2001	99,736	60,028	6,155	5,298	5,010	4,857	4,597	4,750	3,580	2,958	2,981	3,079	2,459	2,655	51,356
2002	122,432	73,970	7,754	7,077	6,092	5,761	5,585	5,286	5,461	4,117	3,402	3,428	3,540	2,827	62,103
2003	123,870	74,966	7,521	7,369	6,726	5,789	5,474	5,308	5,023	5,190	3,912	3,233	3,257	3,364	61,704
2004	136,620	82,913	8,556	7,776	7,618	6,953	5,985	5,660	5,487	5,193	5,366	4,044	3,342	3,367	67,271
2005	133,735	81,433	8,543	7,841	7,125	6,981	6,372	5,485	5,186	5,028	4,759	4,917	3,706	3,062	64,730
2006	128,530	78,469	8,141	7,691	7,058	6,414	6,284	5,736	4,937	4,669	4,527	4,284	4,426	3,336	61,027
2007	136,846	84,423	10,392	8,009	7,566	6,944	6,311	6,183	5,643	4,858	4,593	4,453	4,215	4,355	63,323
2008	139,070	86,888	11,341	9,700	7,476	7,062	6,482	5,890	5,771	5,267	4,534	4,287	4,157	3,934	63,169
2009	125,980	81,359	14,945	9,054	7,745	5,969	5,639	5,175	4,703	4,608	4,205	3,620	3,423	3,319	53,576
2010	150,771	97,450	10,637	16,624	10,072	8,615	6,639	6,272	5,756	5,231	5,125	4,678	4,027	3,808	63,288
2011	156,602	101,038	10,339	10,318	16,127	9,771	8,357	6,441	6,085	5,584	5,075	4,972	4,538	3,906	65,089
2012	181,256	116,461	11,145	11,231	11,209	17,518	10,613	9,078	6,996	6,610	6,066	5,513	5,401	4,929	74,947
2013	302,933	191,560	12,143	17,880	18,017	17,982	28,104	17,027	14,564	11,224	10,604	9,732	8,844	8,665	128,147
2014	827,948	505,083	4,472	33,009	48,605	48,977	48,881	76,396	46,286	39,591	30,512	28,824	26,454	24,040	371,901
Total	3,440,459	2,128,864	167,654	192,338	198,033	189,310	183,168	190,278	149,892	133,885	118,628	110,996	103,175	96,103	1,607,000

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-I.14

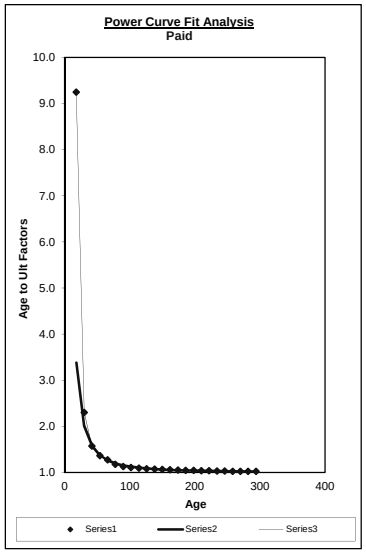
OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	1.71	0.00
B=	1.79	#DIV/0!
A=	492	#DIV/0!
Cutoff Age=	678	678

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9826	#DIV/0!
F-Statistics	1,359	#DIV/0!
F- Degree	24	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	270.373	y	----	y	6	13.733	#DIV/0!
18	9.247	y	----	y	18	3.375	#DIV/0!
30	2.296	y	----	y	30	2.014	#DIV/0!
42	1.569		----	y	42	1.571	#DIV/0!
54	1.362		----	y	54	1.370	#DIV/0!
66	1.274		----	y	66	1.261	#DIV/0!
78	1.178		----	y	78	1.195	#DIV/0!
90	1.129		----	y	90	1.152	#DIV/0!
102	1.109		----	y	102	1.122	#DIV/0!
114	1.094		----	y	114	1.100	#DIV/0!
126	1.080		----	y	126	1.084	#DIV/0!
138	1.070		----	y	138	1.071	#DIV/0!
150	1.066		----	y	150	1.062	#DIV/0!
162	1.058		----	y	162	1.054	#DIV/0!
174	1.049		----	y	174	1.047	#DIV/0!
186	1.046		----	y	186	1.042	#DIV/0!
198	1.042		----	y	198	1.038	#DIV/0!
210	1.039		----	y	210	1.034	#DIV/0!
222	1.037		----	y	222	1.031	#DIV/0!
234	1.028		----	y	234	1.028	#DIV/0!
246	1.030		----	y	246	1.026	#DIV/0!
258	1.026		----	y	258	1.024	#DIV/0!
270	1.025		----	y	270	1.022	#DIV/0!
282	1.021		----	y	282	1.020	#DIV/0!
294	1.021		----	y	294	1.019	#DIV/0!
306	1.015	y	----	y	306	1.017	#DIV/0!
318	1.016		----	y	318	1.016	#DIV/0!
330	1.015		----	y	330	1.015	#DIV/0!
342	1.013	y	----	y	342	1.014	#DIV/0!
354	1.010		----	y	354	1.013	#DIV/0!
366	1.007		----	y	366	1.013	#DIV/0!
378	1.007	y	----	y	378	1.012	#DIV/0!



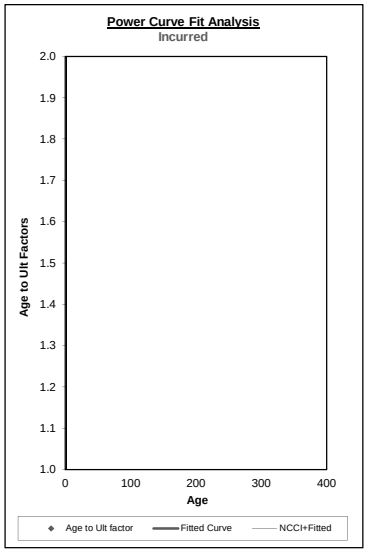


Exhibit PA-J.1

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj.Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per $100 Payroll	(12) Implied Loss Frequency Per $1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			1	0	1	1.000	1	87%	1			
1980	6/30/2014	7,402	7,386	0	15	15	1.000	15	88%	13	0.03	1.34	190
1981	6/30/2014	7,513	7,498	0	15	15	1.000	15	84%	13	0.02	1.23	203
1982	6/30/2014	7,470	7,421	2	47	49	1.000	49	86%	42	0.02	1.12	221
1983	6/30/2014	8,215	8,188	0	27	27	1.000	27	86%	23	0.03	1.12	239
1984	6/30/2014	9,540	9,470	0	70	70	1.000	70	85%	60	0.03	1.25	230
1985	6/30/2014	11,878	11,808	1	69	70	1.000	70	84%	58	0.03	1.26	265
1986	6/30/2014	13,993	13,926	0	66	66	1.000	66	83%	55	0.04	1.19	306
1987	6/30/2014	15,682	15,611	0	72	72	1.000	72	81%	58	0.04	1.18	325
1988	6/30/2014	18,444	18,251	4	189	193	1.000	193	82%	158	0.04	1.17	357
1989	6/30/2014	19,851	19,655	0	196	196	1.000	196	80%	156	0.04	1.13	371
1990	6/30/2014	17,482	17,276	7	198	206	1.000	206	79%	162	0.04	1.07	330
1991	6/30/2014	16,224	15,870	1	354	355	1.000	355	78%	278	0.03	0.96	332
1992	6/30/2014	15,688	15,397	4	287	291	1.000	291	78%	227	0.03	0.90	331
1993	6/30/2014	17,991	17,386	7	599	605	1.000	605	79%	476	0.03	0.85	383
1994	6/30/2014	17,395	16,938	7	450	457	1.000	457	78%	357	0.03	0.80	378
1995	6/30/2014	18,536	18,015	7	515	522	1.000	522	79%	414	0.03	0.71	429
1996	6/30/2014	16,973	16,404	13	556	569	1.000	569	79%	449	0.03	0.62	428
1997	6/30/2014	21,875	21,220	35	619	654	1.000	654	79%	516	0.03	0.54	592
1998	6/30/2014	26,613	25,742	17	854	871	1.000	871	79%	686	0.04	0.51	732
1999	6/30/2014	30,075	29,061	29	985	1,014	1.000	1,014	78%	793	0.04	0.50	802
2000	6/30/2014	36,480	35,313	74	1,093	1,166	1.000	1,166	78%	912	0.05	0.48	963
2001	6/30/2014	35,103	33,815	45	1,243	1,288	1.000	1,288	79%	1,016	0.04	0.41	1,053
2002	6/30/2014	28,946	27,439	53	1,453	1,506	1.000	1,506	80%	1,198	0.04	0.41	866
2003	6/30/2014	25,514	23,761	73	1,680	1,753	1.000	1,753	80%	1,396	0.03	0.38	805
2004	6/30/2014	24,519	22,413	186	1,920	2,107	1.000	2,107	80%	1,681	0.03	0.34	841
2005	6/30/2014	25,106	22,611	188	2,306	2,495	1.000	2,495	81%	2,014	0.03	0.31	946
2006	6/30/2014	25,734	22,775	441	2,518	2,959	1.000	2,959	81%	2,404	0.03	0.25	1,124
2007	6/30/2014	26,410	22,688	606	3,116	3,722	1.000	3,722	82%	3,052	0.03	0.23	1,236
2008	6/30/2014	28,787	24,249	1,045	3,493	4,538	1.000	4,538	83%	3,780	0.03	0.20	1,506
2009	6/30/2014	20,828	15,856	1,149	3,823	4,972	1.000	4,972	84%	4,156	0.02	0.18	1,370
2010	6/30/2014	20,716	13,953	1,872	4,891	6,763	1.000	6,763	86%	5,789	0.02	0.18	1,310
2011	6/30/2014	19,313	9,805	2,200	7,308	9,508	1.000	9,508	86%	8,173	0.02	0.17	1,239
2012	6/30/2014	20,070	6,659	3,536	9,876	13,411	1.000	13,411	87%	11,669	0.02	0.16	1,327
2013	6/30/2014	20,494	1,928	3,155	15,411	18,566	1.000	18,566	89%	16,613	0.02	0.15	1,342
2014	6/30/2014	22,081	21	109	10,911	11,020	1.000	11,020	87%	9,637	0.02	0.15	1,400
		698,939	595,808	14,867	77,225	92,091		92,091		78,487			

Column Notes

(2) Exhibit PA-J.2, Column (12).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(8) Column (6) x Column (7).
(9) Based on Exhibit PA-J.20.1 through Exhibit PA-J.20.4 and 4.0% discount rate.
(10) Column (8) x Column (9).
(11) Column (2) divided by Exhibit PA-J.6, Column (3) / 10.
(12) Exhibit V.1, Column (9) / Exhibit PA-J.6, Column (3).
(13) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-J.2

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Case Reserve Method	Persistency Method (Beneficiary)	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	7,405	7,386	7,414	7,386			7,386	7,386	7,409	7,402
1981	6/30/2014	402	7,516	7,497	7,525	7,496			7,498	7,498	7,526	7,513
1982	6/30/2014	390	7,445	7,426	7,454	7,427			7,428	7,512	7,456	7,470
1983	6/30/2014	378	8,224	8,202	8,232	8,205			8,188	8,188	8,236	8,215
1984	6/30/2014	366	9,521	9,497	9,525	9,499			9,470	9,574	9,540	9,540
1985	6/30/2014	354	11,878	11,849	11,870	11,844			11,812	11,885	11,891	11,878
1986	6/30/2014	342	14,024	13,988	14,001	13,973			13,926	13,953	14,027	13,993
1987	6/30/2014	330	15,737	15,699	15,699	15,672	15,723	15,689	15,611	15,611	15,735	15,682
1988	6/30/2014	318	18,424	18,376	18,445	18,391	18,418	18,372	18,267	18,463	18,412	18,444
1989	6/30/2014	306	19,863	19,799	19,874	19,808	19,878	19,811	19,655	19,816	19,845	19,851
1990	6/30/2014	294	17,477	17,429	17,517	17,459	17,549	17,482	17,307	17,451	17,489	17,482
1991	6/30/2014	282	16,084	16,034	16,143	16,079	16,195	16,119	15,874	16,447	16,101	16,224
1992	6/30/2014	270	15,638	15,585	15,709	15,640	15,786	15,699	15,414	15,717	15,666	15,688
1993	6/30/2014	258	17,694	17,639	17,736	17,674	17,855	17,770	17,420	18,545	17,691	17,991
1994	6/30/2014	246	17,301	17,242	17,358	17,291	17,533	17,434	16,977	17,525	17,303	17,395
1995	6/30/2014	234	18,461	18,412	18,501	18,449	18,689	18,614	18,071	18,400	18,419	18,536
1996	6/30/2014	222	16,869	16,821	16,956	16,898	17,122	17,044	16,507	17,812	16,841	16,973
1997	6/30/2014	210	21,924	21,879	21,875	21,837	22,037	21,981	21,536	22,209	21,712	21,875
1998	6/30/2014	198	26,732	26,681	26,868	26,810	26,646	26,603	25,995	26,429	26,323	26,613
1999	6/30/2014	186	30,329	30,234	30,335	30,243	30,124	30,053	29,369	30,854	29,766	30,075
2000	6/30/2014	174	37,095	36,965	36,778	36,689	36,489	36,432	35,976	37,096	36,171	36,480
2001	6/30/2014	162	35,788	35,619	35,441	35,317	35,085	34,998	34,247	35,689	34,782	35,103
2002	6/30/2014	150	29,306	29,102	29,255	29,068	28,896	28,757	27,843	29,119	28,686	28,946
2003	6/30/2014	138	25,689	25,454	25,817	25,578	25,479	25,291	24,241	26,226	25,245	25,514
2004	6/30/2014	126	24,613	24,433	24,806	24,608	24,580	24,418	23,574	25,164	24,172	24,519
2005	6/30/2014	114	25,326	24,989	25,416	25,091	25,229	24,939	23,642	24,152	24,673	25,106
2006	6/30/2014	102	26,144	25,950	26,127	25,956	26,026	25,874	25,191	25,647	25,050	25,734
2007	6/30/2014	90	26,952	26,856	26,726	26,679	26,968	26,882	26,436	26,582	25,536	26,410
2008	6/30/2014	78	30,218	30,167	29,039	29,212	29,637	29,701	29,987	29,530	27,685	28,787
2009	6/30/2014	66	21,205	21,300	21,247	21,314	21,619	21,612	21,581	21,310	19,617	20,828
2010	6/30/2014	54	21,316	21,481	20,989	21,188	21,475	21,559	21,828	21,116	19,685	20,716
2011	6/30/2014	42	18,618	18,912	19,366	19,382	20,243	20,058	19,434	19,173	18,331	19,313
2012	6/30/2014	30	19,560	20,913	19,879	20,468	21,604	21,808	22,519	19,277	19,236	20,070
2013	6/30/2014	18	18,713	21,524	19,847	20,342	22,832	22,885	23,186	18,286	20,584	20,494
2014	6/30/2014	6	23,514	25,132	19,842	19,866	24,317	24,322	25,462	21,725	22,085	22,081
			702,603	706,471	699,610	698,839	644,037	642,205	698,856	701,366	688,926	698,939

Column Notes

(3) Exhibit PA-J.3, Column (5).
(4) Exhibit PA-J.3, Column (8).
(5) Exhibit PA-J.6, Column (12).
(6) Exhibit PA-J.7, Column (12).
(7) Exhibit PA-J.8, Column (12).
(8) Exhibit PA-J.9, Column (12).
(9) Exhibit PA-J.10, Column (11).
(10) Exhibit PA-J.11, Column (6).
(11) Exhibit PA-J.14, Column (8).
(12) Based on Columns (3) through (10).

Exhibit PA-J.3

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	7,386	1.003	7,405	7,386	1.000	7,386
1981	6/30/2014	402	7,498	1.003	7,516	7,498	1.000	7,497
1982	6/30/2014	390	7,421	1.003	7,445	7,423	1.000	7,426
1983	6/30/2014	378	8,188	1.004	8,224	8,188	1.002	8,202
1984	6/30/2014	366	9,470	1.005	9,521	9,470	1.003	9,497
1985	6/30/2014	354	11,808	1.006	11,878	11,809	1.003	11,849
1986	6/30/2014	342	13,926	1.007	14,024	13,926	1.004	13,988
1987	6/30/2014	330	15,611	1.008	15,737	15,611	1.006	15,699
1988	6/30/2014	318	18,251	1.009	18,424	18,255	1.007	18,376
1989	6/30/2014	306	19,655	1.011	19,863	19,655	1.007	19,799
1990	6/30/2014	294	17,276	1.012	17,477	17,283	1.008	17,429
1991	6/30/2014	282	15,870	1.014	16,084	15,871	1.010	16,034
1992	6/30/2014	270	15,397	1.016	15,638	15,401	1.012	15,585
1993	6/30/2014	258	17,386	1.018	17,694	17,393	1.014	17,639
1994	6/30/2014	246	16,938	1.021	17,301	16,945	1.018	17,242
1995	6/30/2014	234	18,015	1.025	18,461	18,022	1.022	18,412
1996	6/30/2014	222	16,404	1.028	16,869	16,417	1.025	16,821
1997	6/30/2014	210	21,220	1.033	21,924	21,255	1.029	21,879
1998	6/30/2014	198	25,742	1.038	26,732	25,758	1.036	26,681
1999	6/30/2014	186	29,061	1.044	30,329	29,090	1.039	30,234
2000	6/30/2014	174	35,313	1.050	37,095	35,387	1.045	36,965
2001	6/30/2014	162	33,815	1.058	35,788	33,860	1.052	35,619
2002	6/30/2014	150	27,439	1.068	29,306	27,493	1.059	29,102
2003	6/30/2014	138	23,761	1.081	25,689	23,834	1.068	25,454
2004	6/30/2014	126	22,413	1.098	24,613	22,599	1.081	24,433
2005	6/30/2014	114	22,611	1.120	25,326	22,800	1.096	24,989
2006	6/30/2014	102	22,775	1.148	26,144	23,216	1.118	25,950
2007	6/30/2014	90	22,688	1.188	26,952	23,294	1.153	26,856
2008	6/30/2014	78	24,249	1.246	30,218	25,294	1.193	30,167
2009	6/30/2014	66	15,856	1.337	21,205	17,005	1.253	21,300
2010	6/30/2014	54	13,953	1.528	21,316	15,825	1.357	21,481
2011	6/30/2014	42	9,805	1.899	18,618	12,005	1.575	18,912
2012	6/30/2014	30	6,659	2.937	19,560	10,194	2.051	20,913
2013	6/30/2014	18	1,928	9.705	18,713	5,083	4.235	21,524
2014	6/30/2014	6	21	1,138.665	23,514	130	193.723	25,132
			595,808		702,603	610,674		706,471

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-J.4, Page 1 and Exhibit PA-J.4, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PA-J.5, Page 1 and Exhibit PA-J.5, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	11	401	1,648	2,828	3,665	4,305	4,816	5,159	5,426	5,711	6,061	6,508	6,916	7,097	7,156	7,188	7,211	7,220
1981	12	417	1,714	2,941	3,831	4,489	4,959	5,308	5,602	5,964	6,473	6,916	7,146	7,230	7,270	7,318	7,336	7,358
1982	12	416	1,709	2,923	3,761	4,362	4,825	5,174	5,614	6,219	6,728	6,962	7,051	7,139	7,160	7,178	7,186	7,201
1983	12	423	1,770	3,085	4,041	4,773	5,367	6,032	6,802	7,406	7,634	7,756	7,837	7,878	7,880	7,907	7,939	7,961
1984	13	463	1,883	3,190	4,221	5,046	5,954	7,166	8,171	8,631	8,843	8,928	8,978	9,013	9,056	9,112	9,162	9,187
1985	13	467	2,024	3,583	4,748	6,097	7,918	9,460	10,233	10,558	10,754	10,872	10,962	11,035	11,140	11,249	11,338	11,443
1986	16	578	2,379	4,218	6,332	8,869	10,951	12,033	12,419	12,655	12,835	12,941	13,046	13,150	13,270	13,422	13,530	13,629
1987	17	583	2,523	5,300	8,596	11,695	13,285	13,814	14,107	14,293	14,430	14,548	14,742	14,851	14,949	15,131	15,219	15,245
1988	19	728	3,803	8,334	12,413	14,610	15,416	15,873	16,152	16,347	16,509	16,755	16,985	17,179	17,356	17,510	17,640	17,745
1989	19	924	6,017	11,456	14,648	16,212	16,825	17,224	17,465	17,704	18,099	18,399	18,575	18,769	18,966	19,046	19,143	19,243
1990	25	1,092	6,039	10,134	12,166	13,386	14,116	14,633	14,987	15,329	15,644	15,953	16,360	16,594	16,711	16,772	16,862	16,960
1991	27	1,871	6,811	9,620	11,157	12,074	12,650	13,148	13,597	13,985	14,350	14,763	15,038	15,146	15,263	15,396	15,452	15,541
1992	34	2,764	7,153	9,720	11,209	11,871	12,335	12,831	13,268	13,617	13,965	14,315	14,529	14,650	14,747	14,852	14,937	15,065
1993	135	3,871	8,619	11,368	12,593	13,385	14,146	14,838	15,333	15,886	16,245	16,484	16,645	16,743	16,883	17,005	17,046	17,075
1994	60	3,788	8,799	10,569	11,803	13,058	13,882	14,538	15,178	15,639	15,917	16,070	16,197	16,352	16,440	16,569	16,659	16,793
1995	158	4,533	7,813	10,083	12,008	13,521	14,761	15,661	16,310	16,768	17,045	17,209	17,343	17,450	17,601	17,697	17,809	17,905
1996	146	2,226	5,859	9,062	10,872	12,391	13,612	14,330	14,746	15,018	15,253	15,407	15,565	15,755	15,926	16,061	16,176	16,299
1997	58	3,165	9,179	12,838	15,057	16,899	18,184	18,851	19,229	19,533	19,832	20,109	20,346	20,705	20,940	21,063	21,148	21,220
1998	118	5,688	12,704	17,102	20,230	22,167	23,213	23,727	24,161	24,505	24,780	25,023	25,256	25,445	25,592	25,693	25,742	
1999	144	5,848	13,965	19,676	22,872	24,319	25,361	26,219	26,945	27,359	27,693	28,061	28,442	28,700	28,936	29,061		
2000	154	7,777	19,851	25,639	28,547	30,210	31,317	32,215	33,005	33,548	34,112	34,553	34,928	35,156	35,313			
2001	314	11,240	20,752	24,586	26,760	28,392	29,656	30,772	31,759	32,463	33,044	33,409	33,609	33,815				
2002	262	7,074	13,857	17,906	20,558	22,652	24,126	25,101	25,897	26,523	26,893	27,215	27,439					
2003	133	4,014	9,989	13,946	16,662	18,784	20,263	21,392	22,358	22,981	23,369	23,761						
2004	58	3,342	8,813	13,005	15,796	17,764	19,360	20,475	21,352	21,902	22,413							
2005	52	3,337	8,935	13,336	16,720	19,178	20,803	21,767	22,286	22,611								
2006	49	2,841	9,038	13,882	17,410	19,796	21,149	22,098	22,775									
2007	39	2,892	9,142	14,528	18,167	20,404	21,684	22,688										
2008	25	2,956	10,980	17,087	20,591	22,786	24,249											
2009	25	2,691	8,309	11,639	14,257	15,856												
2010	13	2,507	7,940	11,606	13,953													
2011	16	1,903	6,335	9,805														
2012	28	2,118	6,659															
2013	13	1,928																
2014	21																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980	34.933	4.113	1.716	1.296	1.175	1.119	1.071	1.052	1.053	1.061	1.074	1.063	1.026	1.008	1.004	1.003	1.001	1.003
1981	34.933	4.113	1.716	1.303	1.172	1.105	1.070	1.055	1.065	1.085	1.068	1.033	1.012	1.006	1.007	1.002	1.003	1.002
1982	34.933	4.113	1.710	1.286	1.160	1.106	1.072	1.085	1.108	1.082	1.035	1.013	1.013	1.003	1.002	1.001	1.002	1.001
1983	34.933	4.184	1.743	1.310	1.181	1.124	1.124	1.128	1.089	1.031	1.016	1.010	1.005	1.000	1.003	1.004	1.003	1.005
1984	35.341	4.065	1.694	1.323	1.195	1.180	1.203	1.140	1.056	1.024	1.010	1.006	1.004	1.005	1.006	1.006	1.003	1.004
1985	35.720	4.334	1.770	1.325	1.284	1.299	1.195	1.082	1.032	1.019	1.011	1.008	1.007	1.010	1.010	1.008	1.009	1.010
1986	35.461	4.119	1.773	1.501	1.401	1.235	1.099	1.032	1.019	1.014	1.008	1.008	1.008	1.009	1.012	1.008	1.007	1.006
1987	33.426	4.327	2.101	1.622	1.360	1.136	1.040	1.021	1.013	1.010	1.008	1.013	1.007	1.007	1.012	1.006	1.002	1.002
1988	38.676	5.225	2.191	1.489	1.177	1.055	1.030	1.018	1.012	1.010	1.015	1.014	1.011	1.010	1.009	1.007	1.006	1.005
1989	49.106	6.511	1.904	1.279	1.107	1.038	1.024	1.014	1.014	1.022	1.017	1.010	1.010	1.010	1.004	1.005	1.005	1.004
1990	43.279	5.530	1.678	1.200	1.100	1.055	1.037	1.024	1.023	1.021	1.020	1.026	1.014	1.007	1.004	1.005	1.006	1.003
1991	68.781	3.640	1.412	1.160	1.082	1.048	1.039	1.034	1.029	1.026	1.029	1.019	1.007	1.008	1.009	1.004	1.006	1.005
1992	82.244	2.588	1.359	1.153	1.059	1.039	1.040	1.034	1.026	1.026	1.025	1.015	1.008	1.007	1.007	1.006	1.009	1.008
1993	28.648	2.226	1.319	1.108	1.063	1.057	1.049	1.033	1.036	1.023	1.015	1.010	1.006	1.008	1.007	1.002	1.002	1.006
1994	62.685	2.323	1.201	1.117	1.106	1.063	1.047	1.044	1.030	1.018	1.010	1.008	1.010	1.005	1.008	1.005	1.008	1.003
1995	28.668	1.724	1.291	1.191	1.126	1.092	1.061	1.041	1.028	1.017	1.010	1.008	1.006	1.009	1.005	1.006	1.005	1.004
1996	15.254	2.632	1.547	1.200	1.140	1.099	1.053	1.029	1.018	1.016	1.010	1.010	1.012	1.011	1.008	1.007	1.008	1.006
1997	54.574	2.900	1.399	1.173	1.122	1.076	1.037	1.020	1.016	1.015	1.014	1.012	1.018	1.011	1.006	1.004	1.003	
1998	48.400	2.233	1.346	1.183	1.096	1.047	1.022	1.018	1.014	1.011	1.010	1.009	1.007	1.006	1.004	1.002		
1999	40.498	2.388	1.409	1.162	1.063	1.043	1.034	1.028	1.015	1.012	1.013	1.014	1.009	1.008	1.004			
2000	50.549	2.552	1.292	1.113	1.058	1.037	1.029	1.025	1.016	1.017	1.013	1.011	1.007	1.004				
2001	35.835	1.846	1.185	1.088	1.061	1.044	1.038	1.032	1.022	1.018	1.011	1.006	1.006					
2002	27.013	1.959	1.292	1.148	1.102	1.065	1.040	1.032	1.024	1.014	1.012	1.008						
2003	30.067	2.489	1.396	1.195	1.127	1.079	1.056	1.045	1.028	1.017	1.017							
2004	57.237	2.637	1.476	1.215	1.125	1.090	1.058	1.043	1.026	1.023								
2005	64.515	2.678	1.493	1.254	1.147	1.085	1.046	1.024	1.015									
2006	57.740	3.181	1.536	1.254	1.137	1.068	1.045	1.031										
2007	73.667	3.161	1.589	1.250	1.123	1.063	1.046											
2008	119.074	3.714	1.556	1.205	1.107	1.064												
2009	107.838	3.088	1.401	1.225	1.112													
2010	186.465	3.167	1.462	1.202														
2011	122.695	3.329	1.548															
2012	75.503	3.144																
2013	147.730																	
$ Wtd Avg	43.402	2.665	1.441	1.204	1.119	1.073	1.049	1.035	1.025	1.020	1.016	1.012	1.009	1.008	1.007	1.005	1.005	1.005
Strt Average	58.718	3.340	1.547	1.243	1.142	1.090	1.061	1.043	1.032	1.025	1.020	1.014	1.010	1.007	1.007	1.005	1.005	1.005
3 Yr $ Wtd Avg	105.085	3.207	1.463	1.210	1.114	1.065	1.046	1.032	1.023	1.018	1.013	1.008	1.007	1.006	1.005	1.004	1.005	1.005
5 Yr $ Wtd Avg	117.324	3.304	1.514	1.227	1.125	1.073	1.050	1.035	1.023	1.018	1.013	1.010	1.009	1.008	1.005	1.005	1.005	1.005
Inv. Power Curve	14.644	2.657	1.517	1.230	1.124	1.075	1.049	1.034	1.025	1.018	1.014	1.011	1.009	1.007	1.006	1.005	1.004	1.004
Selected	117.324	3.304	1.547	1.243	1.142	1.073	1.049	1.035	1.025	1.020	1.016	1.012	1.009	1.008	1.007	1.005	1.005	1.005
Cumulative	1,138.665	9.705	2.937	1.899	1.528	1.337	1.246	1.188	1.148	1.120	1.098	1.081	1.068	1.058	1.050	1.044	1.038	1.033

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	7,239	7,258	7,275	7,301	7,311	7,328	7,333	7,335	7,335	7,342	7,342	7,353	7,353	7,362	7,376	7,386	7,386	
1981	7,371	7,371	7,387	7,410	7,424	7,430	7,448	7,459	7,483	7,483	7,485	7,485	7,487	7,497	7,498	7,498		
1982	7,209	7,240	7,268	7,296	7,296	7,296	7,296	7,301	7,320	7,355	7,376	7,396	7,397	7,407	7,421			
1983	8,005	8,040	8,081	8,087	8,105	8,117	8,131	8,145	8,152	8,167	8,181	8,184	8,188	8,188				
1984	9,223	9,292	9,300	9,322	9,347	9,389	9,404	9,404	9,414	9,433	9,445	9,457	9,470					
1985	11,559	11,614	11,644	11,674	11,694	11,723	11,749	11,755	11,765	11,778	11,799	11,808						
1986	13,704	13,753	13,783	13,800	13,809	13,828	13,882	13,902	13,903	13,924	13,926							
1987	15,277	15,315	15,381	15,432	15,474	15,534	15,556	15,599	15,611	15,611								
1988	17,838	17,911	17,950	18,081	18,132	18,163	18,221	18,230	18,251									
1989	19,328	19,379	19,449	19,549	19,597	19,612	19,640	19,655										
1990	17,004	17,057	17,107	17,192	17,230	17,260	17,276											
1991	15,618	15,687	15,746	15,780	15,819	15,870												
1992	15,179	15,264	15,347	15,371	15,397													
1993	17,178	17,226	17,292	17,386														
1994	16,844	16,892	16,938															
1995	17,985	18,015																
1996	16,404																	
1997																		
1998																		
1999																		
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2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.003	1.002	1.004	1.001	1.002	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.001	1.002	1.001	1.000		
1981	1.000	1.002	1.003	1.002	1.001	1.002	1.001	1.003	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
1982	1.004	1.004	1.004	1.000	1.000	1.000	1.001	1.003	1.005	1.003	1.003	1.000	1.001	1.002				
1983	1.004	1.005	1.001	1.002	1.002	1.002	1.002	1.001	1.002	1.002	1.000	1.000	1.000					
1984	1.007	1.001	1.002	1.003	1.004	1.002	1.000	1.001	1.002	1.001	1.001	1.001						
1985	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001							
1986	1.004	1.002	1.001	1.001	1.001	1.004	1.001	1.000	1.001	1.000								
1987	1.003	1.004	1.003	1.003	1.004	1.001	1.003	1.001	1.000									
1988	1.004	1.002	1.007	1.003	1.002	1.003	1.000	1.001										
1989	1.003	1.004	1.005	1.002	1.001	1.001	1.001											
1990	1.003	1.003	1.005	1.002	1.002	1.001												
1991	1.004	1.004	1.002	1.003	1.003													
1992	1.006	1.005	1.002	1.002														
1993	1.003	1.004	1.005															
1994	1.003	1.003																
1995	1.002																	
1996																		
1997																		
1998																		
1999																		
2000																		
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2009																		
2010																		
2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.003	1.003	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	----	----
Strt Average	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.000	----	----
3 Yr $ Wtd Avg	1.002	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	----	----	----	----
5 Yr $ Wtd Avg	1.003	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	----	----	----	----	----	----
Inv. Power Curve	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.003
Selected	1.003	1.003	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.003
Cumulative	1.028	1.025	1.021	1.018	1.016	1.014	1.012	1.011	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		17,082
1994																	16,668	16,824
1995																17,714	17,818	17,923
1996															15,953	16,086	16,204	16,310
1997														20,749	21,016	21,080	21,170	21,255
1998													25,300	25,502	25,632	25,798	25,758	
1999												28,116	28,552	28,765	28,990	29,090		
2000											34,225	34,698	35,043	35,230	35,387			
2001										32,595	33,179	33,516	33,700	33,860				
2002									26,019	26,803	27,037	27,349	27,493					
2003								21,608	22,778	23,265	23,504	23,834						
2004							19,684	21,081	21,804	22,212	22,599							
2005						19,719	21,983	22,360	22,632	22,800								
2006					18,250	21,379	22,137	22,622	23,216									
2007				15,850	20,774	21,953	22,575	23,294										
2008			13,856	21,417	23,164	24,538	25,294											
2009		5,000	12,499	14,085	16,133	17,005												
2010	49	5,743	11,526	14,047	15,825													
2011	97	4,834	9,386	12,005														
2012	211	5,549	10,194															
2013	107	5,083																
2014	130																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		1.006
1994																	1.009	1.001
1995																1.006	1.006	1.004
1996															1.008	1.007	1.007	1.007
1997														1.013	1.003	1.004	1.004	
1998													1.008	1.005	1.006	0.998		
1999												1.015	1.007	1.008	1.003			
2000											1.014	1.010	1.005	1.004				
2001										1.018	1.010	1.005	1.005					
2002									1.030	1.009	1.012	1.005						
2003								1.054	1.021	1.010	1.014							
2004							1.071	1.034	1.019	1.017								
2005						1.115	1.017	1.012	1.007									
2006					1.171	1.035	1.022	1.026										
2007				1.311	1.057	1.028	1.032											
2008			1.546	1.082	1.059	1.031												
2009		2.500	1.127	1.145	1.054													
2010	117.885	2.007	1.219	1.127														
2011	49.679	1.942	1.279															
2012	26.291	1.837																
2013	47.721																	
$ Wtd Avg	45.749	2.064	1.302	1.160	1.084	1.050	1.034	1.031	1.020	1.014	1.012	1.009	1.006	1.007	1.005	1.003	1.006	1.005
Strt Average	60.394	2.071	1.293	1.166	1.085	1.052	1.035	1.032	1.019	1.014	1.012	1.009	1.006	1.008	1.005	1.004	1.006	1.005
3 Yr $ Wtd Avg	37.278	1.929	1.201	1.112	1.057	1.031	1.024	1.024	1.016	1.012	1.012	1.007	1.006	1.006	1.004	1.003	1.005	1.004
Selected	45.749	2.064	1.302	1.160	1.084	1.050	1.034	1.031	1.020	1.014	1.012	1.009	1.006	1.007	1.005	1.003	1.006	1.005
Cumulative	193.723	4.235	2.051	1.575	1.357	1.253	1.193	1.153	1.118	1.096	1.081	1.068	1.059	1.052	1.045	1.039	1.036	1.029

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980													7,353	7,364	7,379	7,387	7,386	
1981												7,485	7,487	7,499	7,498	7,498		
1982											7,377	7,398	7,397	7,407	7,423			
1983										8,169	8,182	8,184	8,188	8,188				
1984									9,417	9,434	9,446	9,457	9,470					
1985								11,755	11,765	11,778	11,805	11,809						
1986							13,884	13,904	13,905	13,925	13,926							
1987						15,540	15,563	15,601	15,611	15,611								
1988					18,134	18,168	18,231	18,233	18,255									
1989				19,560	19,602	19,615	19,642	19,655										
1990			17,123	17,203	17,239	17,267	17,283											
1991		15,692	15,755	15,787	15,831	15,871												
1992	15,193	15,271	15,358	15,372	15,401													
1993	17,191	17,231	17,301	17,393														
1994	16,845	16,899	16,945															
1995	18,002	18,022																
1996	16,417																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980													1.001	1.002	1.001	1.000		
1981												1.000	1.002	1.000	1.000			
1982											1.003	1.000	1.001	1.002				
1983										1.002	1.000	1.000	1.000					
1984									1.002	1.001	1.001	1.001						
1985								1.001	1.001	1.002	1.000							
1986							1.001	1.000	1.001	1.000								
1987						1.002	1.002	1.001	1.000									
1988					1.002	1.003	1.000	1.001										
1989				1.002	1.001	1.001	1.001											
1990			1.005	1.002	1.002	1.001												
1991		1.004	1.002	1.003	1.003													
1992	1.005	1.006	1.001	1.002														
1993	1.002	1.004	1.005															
1994	1.003	1.003																
1995	1.001																	
1996																		
1997																		
1998																		
1999																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
																		Tail
$ Wtd Avg	1.003	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	----	----
Strt Average	1.003	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	----	----
3 Yr $ Wtd Avg	1.002	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	----	----	----	----
Selected	1.003	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Cumulative	1.025	1.022	1.018	1.014	1.012	1.010	1.008	1.007	1.007	1.006	1.004	1.003	1.003	1.002	1.000	1.000	1.000	1.000

Exhibit PA-J.6

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -4.8%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.26	1.000	0.19	0.05	0.38	1.003	0.3%	27	7,414
1981	6/30/2014	402	30,142	0.25	1.000	0.20	0.05	0.36	1.003	0.3%	27	7,525
1982	6/30/2014	390	30,059	0.25	1.000	0.21	0.05	0.34	1.003	0.3%	33	7,454
1983	6/30/2014	378	30,607	0.27	1.000	0.22	0.06	0.32	1.004	0.4%	44	8,232
1984	6/30/2014	366	33,122	0.29	1.000	0.23	0.07	0.31	1.005	0.5%	55	9,525
1985	6/30/2014	354	35,714	0.33	1.000	0.24	0.08	0.29	1.006	0.6%	62	11,870
1986	6/30/2014	342	38,298	0.37	1.000	0.25	0.09	0.28	1.007	0.7%	75	14,001
1987	6/30/2014	330	41,065	0.38	1.000	0.26	0.10	0.27	1.008	0.8%	88	15,699
1988	6/30/2014	318	44,222	0.42	1.000	0.28	0.12	0.47	1.009	0.9%	194	18,445
1989	6/30/2014	306	47,110	0.42	1.000	0.29	0.12	0.44	1.011	1.0%	219	19,874
1990	6/30/2014	294	49,660	0.35	1.000	0.31	0.11	0.42	1.012	1.1%	241	17,517
1991	6/30/2014	282	50,857	0.32	1.000	0.32	0.10	0.40	1.014	1.3%	273	16,143
1992	6/30/2014	270	52,804	0.30	1.000	0.34	0.10	0.38	1.016	1.5%	311	15,709
1993	6/30/2014	258	55,133	0.33	1.000	0.35	0.12	0.36	1.018	1.7%	350	17,736
1994	6/30/2014	246	57,740	0.30	1.000	0.37	0.11	0.35	1.021	2.1%	420	17,358
1995	6/30/2014	234	60,950	0.30	1.000	0.39	0.12	0.33	1.025	2.4%	487	18,501
1996	6/30/2014	222	63,664	0.27	1.000	0.41	0.11	0.31	1.028	2.8%	552	16,956
1997	6/30/2014	210	68,077	0.32	1.000	0.43	0.14	0.30	1.033	3.2%	654	21,875
1998	6/30/2014	198	71,447	0.37	1.000	0.45	0.17	0.43	1.038	3.7%	1,127	26,868
1999	6/30/2014	186	75,245	0.41	1.000	0.48	0.19	0.40	1.044	4.2%	1,274	30,335
2000	6/30/2014	174	79,122	0.47	1.000	0.50	0.23	0.39	1.050	4.8%	1,465	36,778
2001	6/30/2014	162	80,397	0.44	1.000	0.53	0.23	0.37	1.058	5.5%	1,626	35,441
2002	6/30/2014	150	81,621	0.36	1.000	0.55	0.20	0.35	1.068	6.4%	1,815	29,255
2003	6/30/2014	138	82,433	0.31	1.000	0.58	0.18	0.33	1.081	7.5%	2,056	25,817
2004	6/30/2014	126	84,633	0.29	1.000	0.61	0.18	0.32	1.098	8.9%	2,393	24,806
2005	6/30/2014	114	86,912	0.28	1.000	0.64	0.18	0.30	1.120	10.7%	2,804	25,416
2006	6/30/2014	102	90,786	0.29	1.000	0.67	0.19	0.29	1.148	12.9%	3,352	26,127
2007	6/30/2014	90	93,585	0.29	1.000	0.71	0.20	0.27	1.188	15.8%	4,037	26,726
2008	6/30/2014	78	93,441	0.32	1.000	0.74	0.24	0.26	1.246	19.8%	4,790	29,039
2009	6/30/2014	66	86,523	0.25	1.000	0.78	0.19	0.25	1.337	25.2%	5,392	21,247
2010	6/30/2014	54	86,642	0.24	1.000	0.82	0.20	0.24	1.528	34.5%	7,036	20,989
2011	6/30/2014	42	90,268	0.21	1.000	0.86	0.18	0.22	1.899	47.3%	9,561	19,366
2012	6/30/2014	30	94,120	0.21	1.000	0.91	0.19	0.21	2.937	66.0%	13,221	19,879
2013	6/30/2014	18	98,557	0.19	1.000	0.95	0.18	0.20	9.705	89.7%	17,919	19,847
2014	6/30/2014	6	102,837	0.22	1.000	1.00	0.22	0.19	1,138.665	99.9%	19,822	19,842
	Total/Average		2,296,770				0.16				103,802	699,610
	Selected			Selected Pure Premium (2000-2014)			0.19					
				Selected Pure Premium (1988-1999)			0.13					
Column Notes				Selected Pure Premium (1980-1987)			0.07					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-J.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-J.17, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-J.3, Column (4).
(12) Exhibit PA-J.3, Column (3) + Column (11).

Exhibit PA-J.7

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -4.8%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.26	1.000	0.19	0.05	0.38	1.000	0.0%	0	7,386
1981	6/30/2014	402	30,142	0.25	1.000	0.20	0.05	0.36	1.000	0.0%	(1)	7,496
1982	6/30/2014	390	30,059	0.25	1.000	0.21	0.05	0.34	1.000	0.0%	4	7,427
1983	6/30/2014	378	30,607	0.27	1.000	0.22	0.06	0.32	1.002	0.2%	17	8,205
1984	6/30/2014	366	33,122	0.29	1.000	0.23	0.07	0.31	1.003	0.3%	29	9,499
1985	6/30/2014	354	35,714	0.33	1.000	0.24	0.08	0.29	1.003	0.3%	35	11,844
1986	6/30/2014	342	38,298	0.37	1.000	0.25	0.09	0.28	1.004	0.4%	47	13,973
1987	6/30/2014	330	41,065	0.38	1.000	0.26	0.10	0.27	1.006	0.6%	62	15,672
1988	6/30/2014	318	44,222	0.42	1.000	0.28	0.12	0.47	1.007	0.7%	136	18,391
1989	6/30/2014	306	47,110	0.42	1.000	0.29	0.12	0.44	1.007	0.7%	153	19,808
1990	6/30/2014	294	49,660	0.35	1.000	0.31	0.11	0.42	1.008	0.8%	176	17,459
1991	6/30/2014	282	50,857	0.32	1.000	0.32	0.10	0.40	1.010	1.0%	208	16,079
1992	6/30/2014	270	52,804	0.30	1.000	0.34	0.10	0.38	1.012	1.2%	238	15,640
1993	6/30/2014	258	55,133	0.33	1.000	0.35	0.12	0.36	1.014	1.4%	281	17,674
1994	6/30/2014	246	57,740	0.30	1.000	0.37	0.11	0.35	1.018	1.7%	346	17,291
1995	6/30/2014	234	60,950	0.30	1.000	0.39	0.12	0.33	1.022	2.1%	428	18,449
1996	6/30/2014	222	63,664	0.27	1.000	0.41	0.11	0.31	1.025	2.4%	481	16,898
1997	6/30/2014	210	68,077	0.32	1.000	0.43	0.14	0.30	1.029	2.9%	582	21,837
1998	6/30/2014	198	71,447	0.37	1.000	0.45	0.17	0.43	1.036	3.5%	1,052	26,810
1999	6/30/2014	186	75,245	0.41	1.000	0.48	0.19	0.40	1.039	3.8%	1,153	30,243
2000	6/30/2014	174	79,122	0.47	1.000	0.50	0.23	0.39	1.045	4.3%	1,302	36,689
2001	6/30/2014	162	80,397	0.44	1.000	0.53	0.23	0.37	1.052	4.9%	1,457	35,317
2002	6/30/2014	150	81,621	0.36	1.000	0.55	0.20	0.35	1.059	5.5%	1,575	29,068
2003	6/30/2014	138	82,433	0.31	1.000	0.58	0.18	0.33	1.068	6.4%	1,744	25,578
2004	6/30/2014	126	84,633	0.29	1.000	0.61	0.18	0.32	1.081	7.5%	2,009	24,608
2005	6/30/2014	114	86,912	0.28	1.000	0.64	0.18	0.30	1.096	8.8%	2,292	25,091
2006	6/30/2014	102	90,786	0.29	1.000	0.67	0.19	0.29	1.118	10.5%	2,740	25,956
2007	6/30/2014	90	93,585	0.29	1.000	0.71	0.20	0.27	1.153	13.3%	3,385	26,679
2008	6/30/2014	78	93,441	0.32	1.000	0.74	0.24	0.26	1.193	16.2%	3,918	29,212
2009	6/30/2014	66	86,523	0.25	1.000	0.78	0.19	0.25	1.253	20.2%	4,310	21,314
2010	6/30/2014	54	86,642	0.24	1.000	0.82	0.20	0.24	1.357	26.3%	5,363	21,188
2011	6/30/2014	42	90,268	0.21	1.000	0.86	0.18	0.22	1.575	36.5%	7,376	19,382
2012	6/30/2014	30	94,120	0.21	1.000	0.91	0.19	0.21	2.051	51.3%	10,273	20,468
2013	6/30/2014	18	98,557	0.19	1.000	0.95	0.18	0.20	4.235	76.4%	15,259	20,342
2014	6/30/2014	6	102,837	0.22	1.000	1.00	0.22	0.19	193.723	99.5%	19,737	19,866
	Total/Average		2,296,770				0.16				88,166	698,839
	Selected			Selected Pure Premium (2000-2014)			0.19					
				Selected Pure Premium (1988-1999)			0.13					
Column Notes				Selected Pure Premium (1980-1987)			0.07					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-J.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-J.17, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-J.3, Column (7).
(12) Exhibit PA-J.3, Column (6) + Column (11).

Exhibit PA-J.8

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	1.9%	1.000	1.00	1.9%	1.7%	1.008	0.8%	112	15,723
1988	6/30/2014	318	1,049,491	1.8%	1.000	1.00	1.8%	1.7%	1.009	0.9%	167	18,418
1989	6/30/2014	306	1,261,672	1.6%	1.000	1.00	1.6%	1.7%	1.011	1.0%	223	19,878
1990	6/30/2014	294	1,405,588	1.2%	1.000	1.00	1.2%	1.7%	1.012	1.1%	273	17,549
1991	6/30/2014	282	1,441,150	1.1%	1.000	1.00	1.1%	1.7%	1.014	1.3%	326	16,195
1992	6/30/2014	270	1,493,380	1.0%	1.000	1.00	1.0%	1.7%	1.016	1.5%	389	15,786
1993	6/30/2014	258	1,593,604	1.1%	1.000	1.00	1.1%	1.7%	1.018	1.7%	469	17,855
1994	6/30/2014	246	1,676,121	1.0%	1.000	1.00	1.0%	1.7%	1.021	2.1%	595	17,533
1995	6/30/2014	234	1,647,517	1.1%	1.000	1.00	1.1%	1.7%	1.025	2.4%	674	18,689
1996	6/30/2014	222	1,539,171	1.1%	1.000	1.00	1.1%	1.7%	1.028	2.8%	718	17,122
1997	6/30/2014	210	1,502,506	1.5%	1.000	1.00	1.5%	1.7%	1.033	3.2%	817	22,037
1998	6/30/2014	198	1,441,297	1.8%	1.000	1.00	1.8%	1.7%	1.038	3.7%	905	26,646
1999	6/30/2014	186	1,502,048	2.0%	1.000	1.00	2.0%	1.7%	1.044	4.2%	1,064	30,124
2000	6/30/2014	174	1,444,705	2.6%	1.000	1.00	2.6%	1.7%	1.050	4.8%	1,176	36,489
2001	6/30/2014	162	1,361,007	2.6%	1.000	1.00	2.6%	1.7%	1.058	5.5%	1,271	35,085
2002	6/30/2014	150	1,350,293	2.2%	1.000	1.00	2.2%	1.7%	1.068	6.4%	1,457	28,896
2003	6/30/2014	138	1,351,670	1.9%	1.000	1.00	1.9%	1.7%	1.081	7.5%	1,718	25,479
2004	6/30/2014	126	1,430,941	1.7%	1.000	1.00	1.7%	1.7%	1.098	8.9%	2,167	24,580
2005	6/30/2014	114	1,441,863	1.7%	1.000	1.00	1.7%	1.7%	1.120	10.7%	2,618	25,229
2006	6/30/2014	102	1,489,415	1.7%	1.000	1.00	1.7%	1.7%	1.148	12.9%	3,251	26,026
2007	6/30/2014	90	1,597,109	1.7%	1.000	1.00	1.7%	1.7%	1.188	15.8%	4,280	26,968
2008	6/30/2014	78	1,610,573	1.9%	1.000	1.00	1.9%	1.7%	1.246	19.8%	5,388	29,637
2009	6/30/2014	66	1,348,818	1.6%	1.000	1.00	1.6%	1.7%	1.337	25.2%	5,764	21,619
2010	6/30/2014	54	1,285,639	1.7%	1.000	1.00	1.7%	1.7%	1.528	34.5%	7,522	21,475
2011	6/30/2014	42	1,301,802	1.5%	1.000	1.00	1.5%	1.7%	1.899	47.3%	10,438	20,243
2012	6/30/2014	30	1,337,788	1.5%	1.000	1.00	1.5%	1.7%	2.937	66.0%	14,946	21,604
2013	6/30/2014	18	1,375,921	1.3%	1.000	1.00	1.3%	1.7%	9.705	89.7%	20,904	22,832
2014	6/30/2014	6	1,435,670	1.6%	1.000	1.00	1.6%	1.7%	1,138.665	99.9%	24,296	24,317
	Total/Average		39,539,419				1.6%				113,926	644,037
	Selected				Selected Loss Ratio		1.7%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-J.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-J.17, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-J.3, Column (4).
(12) Exhibit PA-J.3, Column (3) + Column (11).

Exhibit PA-J.9

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unreported 1 - 1 / (9)	(11) IBNR Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	1.9%	1.000	1.00	1.9%	1.7%	1.006	0.6%	78	15,689
1988	6/30/2014	318	1,049,491	1.8%	1.000	1.00	1.8%	1.7%	1.007	0.7%	117	18,372
1989	6/30/2014	306	1,261,672	1.6%	1.000	1.00	1.6%	1.7%	1.007	0.7%	156	19,811
1990	6/30/2014	294	1,405,588	1.2%	1.000	1.00	1.2%	1.7%	1.008	0.8%	199	17,482
1991	6/30/2014	282	1,441,150	1.1%	1.000	1.00	1.1%	1.7%	1.010	1.0%	248	16,119
1992	6/30/2014	270	1,493,380	1.0%	1.000	1.00	1.0%	1.7%	1.012	1.2%	298	15,699
1993	6/30/2014	258	1,593,604	1.1%	1.000	1.00	1.1%	1.7%	1.014	1.4%	377	17,770
1994	6/30/2014	246	1,676,121	1.0%	1.000	1.00	1.0%	1.7%	1.018	1.7%	490	17,434
1995	6/30/2014	234	1,647,517	1.1%	1.000	1.00	1.1%	1.7%	1.022	2.1%	592	18,614
1996	6/30/2014	222	1,539,171	1.1%	1.000	1.00	1.1%	1.7%	1.025	2.4%	626	17,044
1997	6/30/2014	210	1,502,506	1.5%	1.000	1.00	1.5%	1.7%	1.029	2.9%	726	21,981
1998	6/30/2014	198	1,441,297	1.8%	1.000	1.00	1.8%	1.7%	1.036	3.5%	844	26,603
1999	6/30/2014	186	1,502,048	2.0%	1.000	1.00	2.0%	1.7%	1.039	3.8%	963	30,053
2000	6/30/2014	174	1,444,705	2.6%	1.000	1.00	2.6%	1.7%	1.045	4.3%	1,045	36,432
2001	6/30/2014	162	1,361,007	2.6%	1.000	1.00	2.6%	1.7%	1.052	4.9%	1,139	34,998
2002	6/30/2014	150	1,350,293	2.2%	1.000	1.00	2.2%	1.7%	1.059	5.5%	1,264	28,757
2003	6/30/2014	138	1,351,670	1.9%	1.000	1.00	1.9%	1.7%	1.068	6.4%	1,458	25,291
2004	6/30/2014	126	1,430,941	1.7%	1.000	1.00	1.7%	1.7%	1.081	7.5%	1,819	24,418
2005	6/30/2014	114	1,441,863	1.7%	1.000	1.00	1.7%	1.7%	1.096	8.8%	2,139	24,939
2006	6/30/2014	102	1,489,415	1.7%	1.000	1.00	1.7%	1.7%	1.118	10.5%	2,658	25,874
2007	6/30/2014	90	1,597,109	1.7%	1.000	1.00	1.7%	1.7%	1.153	13.3%	3,588	26,882
2008	6/30/2014	78	1,610,573	1.9%	1.000	1.00	1.9%	1.7%	1.193	16.2%	4,407	29,701
2009	6/30/2014	66	1,348,818	1.6%	1.000	1.00	1.6%	1.7%	1.253	20.2%	4,607	21,612
2010	6/30/2014	54	1,285,639	1.7%	1.000	1.00	1.7%	1.7%	1.357	26.3%	5,734	21,559
2011	6/30/2014	42	1,301,802	1.5%	1.000	1.00	1.5%	1.7%	1.575	36.5%	8,052	20,058
2012	6/30/2014	30	1,337,788	1.5%	1.000	1.00	1.5%	1.7%	2.051	51.3%	11,614	21,808
2013	6/30/2014	18	1,375,921	1.3%	1.000	1.00	1.3%	1.7%	4.235	76.4%	17,802	22,885
2014	6/30/2014	6	1,435,670	1.6%	1.000	1.00	1.6%	1.7%	193.723	99.5%	24,192	24,322
	Total/Average		39,539,419				1.6%				97,232	642,205
	Selected				Selected Loss Ratio		1.7%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-J.2, Columns (3) and (10) divided by Column (3).
(6) Exhibit PA-J.17, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-J.3, Column (7).
(12) Exhibit PA-J.3, Column (6) + Column (11).

Exhibit PA-J.10

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Case Reserve Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Loss	Case Reserves	Paid LDF	% Paid 1 / (5)	Incurred LDF	% Incurred 1 / (7)	Case Reserve Factor	Selected Case Reserve Factor	Estimated Ultimate Loss
1980	6/30/2014	414	7,386	0	1.003	100%	1.000	100%	0.000	3.272	7,386
1981	6/30/2014	402	7,498	0	1.003	100%	1.000	100%	(0.042)	3.272	7,498
1982	6/30/2014	390	7,421	2	1.003	100%	1.000	100%	0.153	3.272	7,428
1983	6/30/2014	378	8,188	0	1.004	100%	1.002	100%	0.640	3.272	8,188
1984	6/30/2014	366	9,470	0	1.005	99%	1.003	100%	1.070	3.272	9,470
1985	6/30/2014	354	11,808	1	1.006	99%	1.003	100%	1.328	3.272	11,812
1986	6/30/2014	342	13,926	0	1.007	99%	1.004	100%	1.691	3.272	13,926
1987	6/30/2014	330	15,611	0	1.008	99%	1.006	99%	2.311	3.272	15,611
1988	6/30/2014	318	18,251	4	1.009	99%	1.007	99%	2.353	3.272	18,267
1989	6/30/2014	306	19,655	0	1.011	99%	1.007	99%	2.306	3.272	19,655
1990	6/30/2014	294	17,276	7	1.012	99%	1.008	99%	2.666	3.272	17,307
1991	6/30/2014	282	15,870	1	1.014	99%	1.010	99%	3.207	3.272	15,874
1992	6/30/2014	270	15,397	4	1.016	98%	1.012	99%	3.272	3.272	15,414
1993	6/30/2014	258	17,386	7	1.018	98%	1.014	99%	4.085	4.085	17,420
1994	6/30/2014	246	16,938	7	1.021	98%	1.018	98%	4.638	4.638	16,977
1995	6/30/2014	234	18,015	7	1.025	98%	1.022	98%	7.243	7.243	18,071
1996	6/30/2014	222	16,404	13	1.028	97%	1.025	98%	6.842	6.842	16,507
1997	6/30/2014	210	21,220	35	1.033	97%	1.029	97%	7.985	7.985	21,536
1998	6/30/2014	198	25,742	17	1.038	96%	1.036	97%	14.027	14.027	25,995
1999	6/30/2014	186	29,061	29	1.044	96%	1.039	96%	9.538	9.538	29,369
2000	6/30/2014	174	35,313	74	1.050	95%	1.045	96%	7.996	7.996	35,976
2001	6/30/2014	162	33,815	45	1.058	94%	1.052	95%	8.625	8.625	34,247
2002	6/30/2014	150	27,439	53	1.068	94%	1.059	94%	6.562	6.562	27,843
2003	6/30/2014	138	23,761	73	1.081	92%	1.068	94%	5.593	5.593	24,241
2004	6/30/2014	126	22,413	186	1.098	91%	1.081	92%	5.227	5.227	23,574
2005	6/30/2014	114	22,611	188	1.120	89%	1.096	91%	4.472	4.472	23,642
2006	6/30/2014	102	22,775	441	1.148	87%	1.118	89%	4.479	4.479	25,191
2007	6/30/2014	90	22,688	606	1.188	84%	1.153	87%	5.186	5.186	26,436
2008	6/30/2014	78	24,249	1,045	1.246	80%	1.193	84%	4.491	4.491	29,987
2009	6/30/2014	66	15,856	1,149	1.337	75%	1.253	80%	3.983	3.983	21,581
2010	6/30/2014	54	13,953	1,872	1.528	65%	1.357	74%	3.207	3.207	21,828
2011	6/30/2014	42	9,805	2,200	1.899	53%	1.575	63%	3.376	3.376	19,434
2012	6/30/2014	30	6,659	3,536	2.937	34%	2.051	49%	3.486	3.486	22,519
2013	6/30/2014	18	1,928	3,155	9.705	10%	4.235	24%	5.738	5.738	23,186
2014	6/30/2014	6	21	109	1,138.665	0%	193.723	1%	232.234	232.234	25,462
			595,808	14,865							698,856

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Exhibit PA-J.3, Column (4).
(7) Exhibit PA-J.3, Column (7).
(11) Column (3) + Column (4) + Column (4) x Column (10).

Exhibit PA-J.11

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Persistency Per Beneficiary Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Persistency Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	0	5.362	0	7,386
1981	6/30/2014	402	0	6.064	0	7,498
1982	6/30/2014	390	13	6.734	91	7,512
1983	6/30/2014	378	0	7.371	0	8,188
1984	6/30/2014	366	13	7.979	104	9,574
1985	6/30/2014	354	9	8.559	77	11,885
1986	6/30/2014	342	3	9.111	27	13,953
1987	6/30/2014	330	0	9.637	0	15,611
1988	6/30/2014	318	21	10.139	212	18,463
1989	6/30/2014	306	15	10.617	161	19,816
1990	6/30/2014	294	16	11.073	175	17,451
1991	6/30/2014	282	50	11.508	577	16,447
1992	6/30/2014	270	27	11.922	320	15,717
1993	6/30/2014	258	94	12.316	1,159	18,545
1994	6/30/2014	246	46	12.693	587	17,525
1995	6/30/2014	234	29	13.051	385	18,400
1996	6/30/2014	222	105	13.393	1,408	17,812
1997	6/30/2014	210	72	13.719	988	22,209
1998	6/30/2014	198	49	14.030	688	26,429
1999	6/30/2014	186	125	14.326	1,793	30,854
2000	6/30/2014	174	157	11.341	1,783	37,096
2001	6/30/2014	162	205	9.132	1,874	35,689
2002	6/30/2014	150	224	7.497	1,679	29,119
2003	6/30/2014	138	392	6.288	2,465	26,226
2004	6/30/2014	126	510	5.393	2,752	25,164
2005	6/30/2014	114	326	4.731	1,541	24,152
2006	6/30/2014	102	677	4.241	2,871	25,647
2007	6/30/2014	90	1,004	3.878	3,893	26,582
2008	6/30/2014	78	1,463	3.610	5,281	29,530
2009	6/30/2014	66	1,599	3.411	5,455	21,310
2010	6/30/2014	54	2,347	3.053	7,163	21,116
2011	6/30/2014	42	3,470	2.700	9,368	19,173
2012	6/30/2014	30	4,541	2.779	12,619	19,277
2013	6/30/2014	18	1,915	8.542	16,358	18,286
2014	6/30/2014	6	21	1,051.032	21,704	21,725
			19,540		105,558	701,366

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-J.12, Page 1 and Exhibit PA-J.12, Page 2.
(6) Column (5) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.00%	0.11%	0.35%	0.33%	0.23%	0.18%	0.14%	0.10%	0.07%	0.08%	0.10%	0.12%	0.11%	0.05%	0.02%	0.01%	0.01%	0.00%
1981	0.00%	0.11%	0.35%	0.33%	0.24%	0.18%	0.13%	0.09%	0.08%	0.10%	0.14%	0.12%	0.06%	0.02%	0.01%	0.01%	0.00%	0.01%
1982	0.00%	0.11%	0.36%	0.34%	0.23%	0.17%	0.13%	0.10%	0.12%	0.17%	0.14%	0.07%	0.02%	0.02%	0.01%	0.00%	0.00%	0.00%
1983	0.00%	0.11%	0.35%	0.34%	0.25%	0.19%	0.15%	0.17%	0.20%	0.16%	0.06%	0.03%	0.02%	0.01%	0.00%	0.01%	0.01%	0.01%
1984	0.00%	0.09%	0.29%	0.27%	0.21%	0.17%	0.19%	0.25%	0.21%	0.10%	0.04%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
1985	0.00%	0.08%	0.29%	0.29%	0.21%	0.25%	0.33%	0.28%	0.14%	0.06%	0.04%	0.02%	0.02%	0.01%	0.02%	0.02%	0.02%	0.02%
1986	0.00%	0.10%	0.32%	0.32%	0.37%	0.45%	0.37%	0.19%	0.07%	0.04%	0.03%	0.02%	0.02%	0.02%	0.02%	0.03%	0.02%	0.02%
1987	0.00%	0.09%	0.31%	0.45%	0.53%	0.50%	0.26%	0.09%	0.05%	0.03%	0.02%	0.02%	0.03%	0.02%	0.02%	0.03%	0.01%	0.00%
1988	0.00%	0.10%	0.44%	0.65%	0.59%	0.32%	0.12%	0.07%	0.04%	0.03%	0.02%	0.04%	0.03%	0.03%	0.03%	0.02%	0.02%	0.02%
1989	0.00%	0.12%	0.69%	0.74%	0.43%	0.21%	0.08%	0.05%	0.03%	0.03%	0.05%	0.04%	0.02%	0.03%	0.03%	0.01%	0.01%	0.01%
1990	0.00%	0.14%	0.65%	0.54%	0.27%	0.16%	0.10%	0.07%	0.05%	0.04%	0.04%	0.04%	0.05%	0.03%	0.02%	0.01%	0.01%	0.01%
1991	0.00%	0.26%	0.69%	0.39%	0.21%	0.13%	0.08%	0.07%	0.06%	0.05%	0.05%	0.06%	0.04%	0.02%	0.02%	0.02%	0.01%	0.01%
1992	0.00%	0.37%	0.60%	0.35%	0.20%	0.09%	0.06%	0.07%	0.06%	0.05%	0.05%	0.05%	0.03%	0.02%	0.01%	0.01%	0.01%	0.02%
1993	0.02%	0.50%	0.64%	0.37%	0.16%	0.11%	0.10%	0.09%	0.07%	0.07%	0.05%	0.03%	0.02%	0.01%	0.02%	0.02%	0.01%	0.00%
1994	0.01%	0.50%	0.67%	0.24%	0.16%	0.17%	0.11%	0.09%	0.09%	0.06%	0.04%	0.02%	0.02%	0.02%	0.01%	0.02%	0.01%	0.02%
1995	0.02%	0.60%	0.45%	0.31%	0.27%	0.21%	0.17%	0.12%	0.09%	0.06%	0.04%	0.02%	0.02%	0.01%	0.02%	0.01%	0.02%	0.01%
1996	0.02%	0.30%	0.53%	0.47%	0.26%	0.22%	0.18%	0.10%	0.06%	0.04%	0.03%	0.02%	0.02%	0.03%	0.02%	0.02%	0.02%	0.02%
1997	0.01%	0.47%	0.90%	0.55%	0.33%	0.28%	0.19%	0.10%	0.06%	0.05%	0.04%	0.04%	0.04%	0.05%	0.04%	0.02%	0.01%	0.01%
1998	0.02%	0.81%	1.02%	0.64%	0.46%	0.28%	0.15%	0.08%	0.06%	0.05%	0.04%	0.04%	0.03%	0.03%	0.02%	0.01%	0.01%	
1999	0.02%	0.78%	1.11%	0.78%	0.44%	0.20%	0.14%	0.12%	0.10%	0.06%	0.05%	0.05%	0.05%	0.04%	0.03%	0.02%		
2000	0.02%	0.99%	1.57%	0.75%	0.38%	0.22%	0.14%	0.12%	0.10%	0.07%	0.07%	0.06%	0.05%	0.03%	0.02%			
2001	0.04%	1.57%	1.36%	0.55%	0.31%	0.23%	0.18%	0.16%	0.14%	0.10%	0.08%	0.05%	0.03%	0.03%				
2002	0.04%	0.95%	0.95%	0.56%	0.37%	0.29%	0.21%	0.14%	0.11%	0.09%	0.05%	0.04%	0.03%					
2003	0.02%	0.56%	0.86%	0.57%	0.39%	0.30%	0.21%	0.16%	0.14%	0.09%	0.06%	0.06%						
2004	0.01%	0.49%	0.82%	0.63%	0.42%	0.30%	0.24%	0.17%	0.13%	0.08%	0.08%							
2005	0.01%	0.53%	0.90%	0.71%	0.55%	0.40%	0.26%	0.16%	0.08%	0.05%								
2006	0.01%	0.51%	1.13%	0.89%	0.64%	0.44%	0.25%	0.17%	0.12%									
2007	0.01%	0.53%	1.17%	1.01%	0.68%	0.42%	0.24%	0.19%										
2008	0.01%	0.60%	1.64%	1.25%	0.72%	0.45%	0.30%											
2009	0.01%	0.68%	1.44%	0.85%	0.67%	0.41%												
2010	0.00%	0.60%	1.31%	0.88%	0.57%													
2011	0.00%	0.45%	1.06%	0.83%														
2012	0.01%	0.50%	1.08%															
2013	0.00%	0.44%																
2014	0.00%																	

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	33.440	3.158	0.932	0.700	0.737	0.795	0.748	0.784	0.995	0.990	0.900	0.943	0.807	0.725	0.807	0.488	0.518	0.913
1982	32.982	3.115	0.920	0.710	0.762	0.758	0.730	0.816	0.798	0.815	0.843	0.953	0.920	0.446	2.154	1.017	2.481	0.828
1983	35.788	3.380	0.968	0.684	0.675	0.679	0.632	0.709	0.845	0.905	1.102	0.774	1.183	0.562	7.388	0.335	0.508	0.392
1984	39.521	3.772	1.167	0.922	0.895	0.908	0.922	0.801	0.757	0.624	0.731	1.177	1.035	0.093	0.790	0.711	0.557	2.183
1985	38.814	3.526	0.947	0.745	0.798	0.759	0.750	0.735	0.672	0.732	0.493	0.480	0.432	0.662	0.598	0.525	0.317	0.385
1986	29.123	2.899	0.904	0.662	0.667	0.750	0.774	0.747	0.880	0.867	0.683	0.886	0.736	1.053	0.947	0.613	1.020	1.227
1987	35.133	3.478	1.035	0.831	0.840	0.733	0.743	0.796	0.880	1.057	0.847	0.971	0.587	1.198	1.700	0.643	1.226	3.126
1988	33.491	3.048	1.006	0.811	0.847	0.807	0.731	0.713	0.743	0.781	0.812	0.879	0.529	0.563	1.143	0.640	0.224	0.339
1989	39.993	3.605	0.944	0.796	0.730	0.547	0.792	0.741	0.860	0.718	0.660	0.817	1.169	0.969	0.831	1.730	1.131	1.001
1990	37.032	4.927	1.135	0.804	0.795	0.518	0.564	0.481	0.695	1.194	0.982	0.588	0.493	0.868	0.700	1.671	1.132	0.899
1991	37.195	2.545	0.787	0.686	0.754	0.755	0.851	0.674	0.723	0.768	0.803	0.936	0.804	1.034	0.489	0.645	1.686	0.463
1992	55.786	1.839	0.651	0.609	0.626	0.885	1.091	0.920	0.903	1.063	1.206	0.799	0.515	0.983	1.398	0.530	1.075	0.605
1993	20.497	1.192	0.548	0.550	0.548	0.595	0.660	0.642	0.715	0.638	0.990	0.905	0.765	1.005	0.764	0.704	3.203	3.901
1994	62.398	1.286	0.554	0.698	0.648	0.612	0.847	0.762	0.871	0.786	0.870	1.058	0.777	0.913	1.397	0.318	0.329	0.776
1995	22.741	1.105	0.521	0.524	0.629	0.525	0.510	0.686	0.685	0.585	0.532	0.746	1.117	0.802	0.820	0.908	1.152	0.511
1996	28.460	1.497	0.593	0.571	0.793	0.775	0.700	0.858	1.045	0.968	0.663	0.826	0.641	0.754	0.534	0.788	0.790	0.622
1997	34.775	1.134	0.516	0.480	0.664	0.642	0.542	0.604	0.698	0.750	0.500	0.550	0.780	0.461	0.557	0.911	1.390	1.414
1998	27.177	1.110	0.536	0.518	0.606	0.682	0.656	0.756	0.718	0.894	1.038	0.999	1.589	1.275	0.860	0.873	1.511	
1999	41.288	1.316	0.580	0.586	0.649	0.773	0.529	0.542	0.506	0.711	0.779	0.676	0.532	0.612	0.457	0.419		
2000	38.820	1.115	0.495	0.578	0.521	0.656	0.813	0.846	0.548	0.645	0.684	0.904	0.719	1.081	0.834			
2001	22.095	1.005	0.553	0.690	0.695	0.616	0.646	0.643	0.501	0.727	0.690	0.934	1.038	0.696				
2002	42.893	1.435	0.581	0.552	0.633	0.620	0.779	1.040	0.910	0.955	1.013	0.639	0.942					
2003	49.644	1.701	0.659	0.652	0.750	0.676	0.642	0.686	0.630	0.578	0.809	0.556						
2004	63.228	1.731	0.688	0.616	0.724	0.715	0.673	0.823	0.677	0.670	0.731							
2005	59.172	1.553	0.698	0.591	0.542	0.605	0.640	0.848	0.989	1.460								
2006	59.025	1.773	0.628	0.617	0.616	0.602	0.629	0.483	0.425									
2007	69.390	2.120	0.756	0.639	0.640	0.590	0.723	0.658										
2008	105.204	1.952	0.615	0.545	0.585	0.534	0.628											
2009	94.100	2.411	0.871	0.843	0.672	0.733												
2010	209.929	2.386	0.649	0.756	0.722													
2011	162.230	2.905	0.835	0.682														
2012	67.386	2.124	0.765															
2013	165.493	2.451																
2014	97.569																	
Strt Average	58.583	2.260	0.751	0.666	0.692	0.684	0.712	0.733	0.757	0.835	0.807	0.826	0.823	0.798	1.258	0.761	1.125	1.152
3 Yr Avg	110.149	2.493	0.750	0.760	0.659	0.619	0.660	0.663	0.697	0.903	0.851	0.709	0.900	0.796	0.717	0.734	1.230	0.849
5 Yr Avg	140.521	2.455	0.747	0.693	0.647	0.613	0.659	0.700	0.726	0.878	0.785	0.742	0.964	0.825	0.648	0.780	1.034	1.445
Selected	110.149	2.260	0.751	0.666	0.692	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.953	0.953	0.953
Cumulative	1,051.032	8.542	2.779	2.700	3.053	3.411	3.610	3.878	4.241	4.731	5.393	6.288	7.497	9.132	11.341	14.326	14.030	13.719

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.01%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
1981	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
1982	0.00%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%			
1983	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
1984	0.01%	0.01%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
1985	0.02%	0.01%	0.01%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						
1986	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%							
1987	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%	0.01%	0.00%	0.00%								
1988	0.01%	0.01%	0.01%	0.02%	0.01%	0.00%	0.01%	0.00%	0.00%									
1989	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%										
1990	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%											
1991	0.01%	0.01%	0.01%	0.00%	0.01%	0.01%												
1992	0.02%	0.01%	0.01%	0.00%	0.00%													
1993	0.01%	0.01%	0.01%	0.01%														
1994	0.01%	0.01%	0.01%															
1995	0.01%	0.00%																
1996	0.02%																	
1997																		
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2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1981	1.537		1.614	0.428	1.280	0.818	0.129		0.287		7.406		4.762	1.337	26.369			
1982		0.510	0.800	0.494	14.851			5.540		0.043		0.092	19.966	0.037				
1983	0.757	0.855	0.722	0.077			0.334	1.405	5.866	1.468	1.653	0.146	3.152					
1984	1.255	0.751	0.861	1.028	0.620	0.422	1.185		1.970	0.883	0.408	0.363						
1985	0.670	0.169	0.816	0.934	2.338	0.612		1.874	2.151	0.957	0.673	1.627						
1986	0.756	0.635	1.028	1.279	3.327	1.412	0.118	0.520	9.231	1.069	3.212							
1987	1.691	0.865	0.273	0.193	0.512	0.972	1.001	0.038	1.980									
1988	0.461	1.008	1.444	0.355	1.305	0.771	0.843	1.469										
1989	0.903	0.828	1.958	0.545	0.701	4.052	0.323	1.470										
1990	1.193	1.373	2.059	0.577	0.415	0.960	0.988											
1991	0.663	0.681	1.378	1.053	0.722	0.299												
1992	0.627	0.698	0.413	1.736	1.899													
1993	0.841	1.785	0.354	0.290														
1994	0.944	1.393	2.053															
1995	0.578	1.513																
1996	0.266																	
1997																		
1998																		
1999																		
2000																		
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2012																		
2013																		
2014																		
Strt Average	0.876	0.933	1.127	0.691	2.543	1.146	0.615	1.759	3.581	0.884	2.670	0.557	9.294	0.687	26.369	----	----	----
3 Yr Avg	0.596	1.563	0.940	1.026	1.012	1.770	0.718	0.992	4.454	0.970	1.431	0.712	9.294	----	----	----	----	----
5 Yr Avg	0.651	1.214	1.251	0.840	1.008	1.411	0.655	1.074	4.239	0.884	2.670	----	----	----	----	----	----	----
Selected	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953
Cumulative	13.393	13.051	12.693	12.316	11.922	11.508	11.073	10.617	10.139	9.637	9.111	8.559	7.979	7.371	6.734	6.064	5.362	4.626
	438 450	**450 462**	**462 474**	**474 486**	**486 498**	**498 510**	**510 522**	**522 534**	**534 546**	**546 558**	**558 570**	**570 582**	**582 594**	**594 606**	**606 618**	**618 630**	**630 642**	**642 654**
	0.906	0.860	0.817	0.776	0.738	0.701	0.666	0.632	0.601	0.571	0.542	0.515	0.489	0.465	0.442	0.420	0.399	0.379
	654 666	**666 678**	**678 690**	**690 702**	**702 714**	**714 726**	**726 738**	**738 750**	**750 762**	**762 774**	**774 786**	**786 798**	**798 810**	**810 822**	**822 834**	**834 846**	**846 858**	**858 870**
	0.360	0.342	0.325	0.308	0.293	0.278	0.264	0.251	0.239	0.227	0.215	0.205	0.194	0.185	0.175	0.167	0.158	0.150
	870 882	**882 894**	**894 906**	**906 918**	**918 930**	**930 942**	**942 954**	**954 966**	**966 978**	**978 990**	**990 1002**	**1002 1014**	**1014 1026**	**1026 1038**	**1038 1050**	**1050 1062**	**1062 1074**	**1074 1086**
	0.143	0.136	0.129	0.122	0.116	0.111	0.105	0.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	11	389	1,247	1,180	838	640	511	343	267	286	349	448	407	181	59	32	23	9
1981	12	405	1,297	1,227	890	658	470	349	294	362	509	443	230	84	41	48	18	22
1982	12	404	1,294	1,214	837	601	463	350	439	606	509	234	88	88	22	17	8	15
1983	12	411	1,347	1,315	956	732	594	665	770	604	228	122	80	41	3	27	31	22
1984	13	450	1,420	1,308	1,031	825	909	1,212	1,005	461	211	86	50	34	43	56	51	25
1985	13	454	1,557	1,559	1,165	1,349	1,820	1,542	773	325	196	118	90	74	105	109	90	105
1986	16	561	1,802	1,838	2,114	2,537	2,081	1,082	386	236	180	106	105	104	120	153	107	99
1987	17	566	1,940	2,777	3,297	3,099	1,591	529	293	186	137	118	194	109	98	182	88	26
1988	19	709	3,075	4,531	4,079	2,197	806	458	279	195	161	246	230	194	177	154	130	104
1989	19	905	5,093	5,438	3,192	1,564	613	399	241	239	395	299	176	194	196	80	98	99
1990	25	1,067	4,947	4,096	2,031	1,221	730	517	354	342	314	309	407	234	118	60	90	98
1991	27	1,844	4,940	2,809	1,537	918	576	498	448	389	365	413	275	108	117	133	55	90
1992	34	2,730	4,389	2,567	1,490	662	465	495	437	349	348	350	214	121	97	106	85	128
1993	135	3,736	4,748	2,749	1,224	792	761	691	495	553	359	239	161	98	140	122	41	29
1994	60	3,727	5,011	1,770	1,233	1,256	823	656	640	461	278	153	127	155	88	129	90	134
1995	158	4,375	3,280	2,271	1,925	1,512	1,240	900	649	458	278	164	134	106	151	96	112	96
1996	146	2,080	3,633	3,203	1,810	1,519	1,221	719	416	272	235	154	157	190	171	135	116	123
1997	58	3,107	6,014	3,659	2,218	1,842	1,285	667	378	304	299	277	237	359	235	123	86	72
1998	118	5,571	7,015	4,399	3,128	1,937	1,046	514	435	344	275	243	232	189	147	101	49	
1999	144	5,704	8,117	5,711	3,196	1,447	1,041	859	726	414	335	368	381	257	236	125		
2000	154	7,623	12,074	5,788	2,909	1,663	1,106	898	790	543	564	441	375	229	157			
2001	314	10,927	9,512	3,834	2,174	1,632	1,263	1,117	987	705	581	365	200	205				
2002	262	6,812	6,783	4,049	2,652	2,094	1,474	975	796	625	370	322	224					
2003	133	3,880	5,975	3,957	2,716	2,122	1,479	1,130	965	624	388	392						
2004	58	3,283	5,472	4,192	2,790	1,968	1,596	1,115	877	550	510							
2005	52	3,285	5,599	4,401	3,384	2,458	1,625	964	519	326								
2006	49	2,792	6,197	4,845	3,528	2,385	1,354	949	677									
2007	39	2,853	6,250	5,387	3,638	2,237	1,280	1,004										
2008	25	2,931	8,024	6,107	3,503	2,195	1,463											
2009	25	2,666	5,619	3,330	2,618	1,599												
2010	13	2,494	5,433	3,666	2,347													
2011	16	1,887	4,432	3,470														
2012	28	2,090	4,541															
2013	13	1,915																
2014	21																	

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	19	19	17	25	10	18	5	2	0	7	0	11	0	9	14	10	0	
1981	13	0	16	23	14	6	17	11	25	0	2	0	2	10	0	0		
1982	8	31	28	28	0	0	0	4	19	35	21	20	1	11	13			
1983	44	36	41	6	18	12	14	15	6	16	13	4	4	0				
1984	36	69	8	22	25	42	16	0	10	19	11	12	13					
1985	116	54	30	30	20	29	26	6	10	13	21	9						
1986	75	49	31	16	9	20	53	20	2	20	3							
1987	32	39	66	51	42	60	22	44	11	0								
1988	94	73	40	131	51	31	58	9	21									
1989	85	51	71	100	48	15	28	15										
1990	44	53	50	85	38	30	16											
1991	76	70	59	34	40	50												
1992	113	85	84	23	27													
1993	103	48	66	94														
1994	51	48	46															
1995	80	29																
1996	105																	
1997																		
1998																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-J.14

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Average Benefit	(4) Ultimate Claim Count	(5) Composite Factor (3) times (4) / 1,000	(6) Cumulative Persistency Factor	(7) Estimated Ult. Unpaid Loss (5) times (6)	(8) Ultimate Loss
1980	6/30/2014	414	178	38,947	6,919	0.003	22	7,409
1981	6/30/2014	402	192	37,002	7,092	0.004	29	7,526
1982	6/30/2014	390	204	33,770	6,874	0.005	35	7,456
1983	6/30/2014	378	215	34,412	7,382	0.006	47	8,236
1984	6/30/2014	366	225	41,391	9,304	0.008	70	9,540
1985	6/30/2014	354	234	44,841	10,490	0.008	83	11,891
1986	6/30/2014	342	240	45,656	10,964	0.009	100	14,027
1987	6/30/2014	330	248	48,266	11,968	0.010	124	15,735
1988	6/30/2014	318	258	51,696	13,339	0.012	161	18,412
1989	6/30/2014	306	265	53,441	14,159	0.013	189	19,845
1990	6/30/2014	294	276	52,974	14,611	0.015	213	17,489
1991	6/30/2014	282	284	48,810	13,860	0.017	232	16,101
1992	6/30/2014	270	297	47,393	14,091	0.019	269	15,666
1993	6/30/2014	258	304	46,949	14,295	0.021	305	17,691
1994	6/30/2014	246	313	46,021	14,427	0.025	365	17,303
1995	6/30/2014	234	322	43,197	13,917	0.029	404	18,419
1996	6/30/2014	222	334	39,610	13,213	0.033	437	16,841
1997	6/30/2014	210	347	36,952	12,811	0.038	492	21,712
1998	6/30/2014	198	362	36,358	13,170	0.044	582	26,323
1999	6/30/2014	186	376	37,521	14,095	0.050	705	29,766
2000	6/30/2014	174	390	37,874	14,759	0.058	858	36,171
2001	6/30/2014	162	403	33,331	13,417	0.072	967	34,782
2002	6/30/2014	150	412	33,437	13,793	0.090	1,247	28,686
2003	6/30/2014	138	423	31,695	13,418	0.111	1,485	25,245
2004	6/30/2014	126	438	29,161	12,766	0.138	1,759	24,172
2005	6/30/2014	114	449	26,530	11,900	0.173	2,061	24,673
2006	6/30/2014	102	459	22,896	10,520	0.216	2,274	25,050
2007	6/30/2014	90	480	21,368	10,265	0.277	2,848	25,536
2008	6/30/2014	78	492	19,109	9,398	0.366	3,435	27,685
2009	6/30/2014	66	495	15,205	7,527	0.500	3,761	19,617
2010	6/30/2014	54	504	15,809	7,970	0.719	5,732	19,685
2011	6/30/2014	42	516	15,583	8,042	1.060	8,526	18,331
2012	6/30/2014	30	532	15,128	8,053	1.562	12,578	19,236
2013	6/30/2014	18	545	15,270	8,324	2.241	18,656	20,584
2014	6/30/2014	6	555	15,776	8,758	2.519	22,064	22,085
				1,213,379			93,117	688,926

Column Notes

(3) Exhibit PA-J.16, Column (4).
(4) Exhibit V.1, Column (9).
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Exhibit PA-J.15, Page 1 and Exhibit PA-J.15, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.002	0.056	0.180	0.171	0.121	0.092	0.074	0.050	0.039	0.041	0.050	0.065	0.059	0.026	0.009	0.005	0.003	0.001
1981	0.002	0.057	0.183	0.173	0.125	0.093	0.066	0.049	0.041	0.051	0.072	0.062	0.032	0.012	0.006	0.007	0.003	0.003
1982	0.002	0.059	0.188	0.177	0.122	0.087	0.067	0.051	0.064	0.088	0.074	0.034	0.013	0.013	0.003	0.003	0.001	0.002
1983	0.002	0.056	0.182	0.178	0.130	0.099	0.080	0.090	0.104	0.082	0.031	0.017	0.011	0.006	0.000	0.004	0.004	0.003
1984	0.001	0.048	0.153	0.141	0.111	0.089	0.098	0.130	0.108	0.050	0.023	0.009	0.005	0.004	0.005	0.006	0.005	0.003
1985	0.001	0.043	0.148	0.149	0.111	0.129	0.174	0.147	0.074	0.031	0.019	0.011	0.009	0.007	0.010	0.010	0.009	0.010
1986	0.001	0.051	0.164	0.168	0.193	0.231	0.190	0.099	0.035	0.022	0.016	0.010	0.010	0.010	0.011	0.014	0.010	0.009
1987	0.001	0.047	0.162	0.232	0.275	0.259	0.133	0.044	0.024	0.016	0.011	0.010	0.016	0.009	0.008	0.015	0.007	0.002
1988	0.001	0.053	0.231	0.340	0.306	0.165	0.060	0.034	0.021	0.015	0.012	0.018	0.017	0.015	0.013	0.012	0.010	0.008
1989	0.001	0.064	0.360	0.384	0.225	0.110	0.043	0.028	0.017	0.017	0.028	0.021	0.012	0.014	0.014	0.006	0.007	0.007
1990	0.002	0.073	0.339	0.280	0.139	0.084	0.050	0.035	0.024	0.023	0.022	0.021	0.028	0.016	0.008	0.004	0.006	0.007
1991	0.002	0.133	0.356	0.203	0.111	0.066	0.042	0.036	0.032	0.028	0.026	0.030	0.020	0.008	0.008	0.010	0.004	0.006
1992	0.002	0.194	0.311	0.182	0.106	0.047	0.033	0.035	0.031	0.025	0.025	0.025	0.015	0.009	0.007	0.008	0.006	0.009
1993	0.009	0.261	0.332	0.192	0.086	0.055	0.053	0.048	0.035	0.039	0.025	0.017	0.011	0.007	0.010	0.009	0.003	0.002
1994	0.004	0.258	0.347	0.123	0.085	0.087	0.057	0.045	0.044	0.032	0.019	0.011	0.009	0.011	0.006	0.009	0.006	0.009
1995	0.011	0.314	0.236	0.163	0.138	0.109	0.089	0.065	0.047	0.033	0.020	0.012	0.010	0.008	0.011	0.007	0.008	0.007
1996	0.011	0.157	0.275	0.242	0.137	0.115	0.092	0.054	0.031	0.021	0.018	0.012	0.012	0.014	0.013	0.010	0.009	0.009
1997	0.005	0.243	0.469	0.286	0.173	0.144	0.100	0.052	0.030	0.024	0.023	0.022	0.018	0.028	0.018	0.010	0.007	0.006
1998	0.009	0.423	0.533	0.334	0.237	0.147	0.079	0.039	0.033	0.026	0.021	0.018	0.018	0.014	0.011	0.008	0.004	
1999	0.010	0.405	0.576	0.405	0.227	0.103	0.074	0.061	0.052	0.029	0.024	0.026	0.027	0.018	0.017	0.009		
2000	0.010	0.517	0.818	0.392	0.197	0.113	0.075	0.061	0.054	0.037	0.038	0.030	0.025	0.015	0.011			
2001	0.023	0.814	0.709	0.286	0.162	0.122	0.094	0.083	0.074	0.053	0.043	0.027	0.015	0.015				
2002	0.019	0.494	0.492	0.294	0.192	0.152	0.107	0.071	0.058	0.045	0.027	0.023	0.016					
2003	0.010	0.289	0.445	0.295	0.202	0.158	0.110	0.084	0.072	0.046	0.029	0.029						
2004	0.005	0.257	0.429	0.328	0.219	0.154	0.125	0.087	0.069	0.043	0.040							
2005	0.004	0.276	0.470	0.370	0.284	0.207	0.137	0.081	0.044	0.027								
2006	0.005	0.265	0.589	0.461	0.335	0.227	0.129	0.090	0.064									
2007	0.004	0.278	0.609	0.525	0.354	0.218	0.125	0.098										
2008	0.003	0.312	0.854	0.650	0.373	0.234	0.156											
2009	0.003	0.354	0.746	0.442	0.348	0.212												
2010	0.002	0.313	0.682	0.460	0.294													
2011	0.002	0.235	0.551	0.432														
2012	0.003	0.259	0.564															
2013	0.002	0.230																
2014	0.002																	
Strt Average	0.005	0.232	0.415	0.295	0.197	0.137	0.094	0.066	0.049	0.036	0.029	0.023	0.018	0.013	0.009	0.008	0.006	0.006
3 Yr Avg	0.002	0.241	0.599	0.445	0.338	0.221	0.136	0.090	0.059	0.039	0.032	0.027	0.019	0.016	0.013	0.009	0.006	0.007
5 Yr Avg	0.002	0.278	0.679	0.502	0.341	0.219	0.134	0.088	0.061	0.043	0.035	0.027	0.020	0.018	0.014	0.009	0.007	0.007
Selected	0.005	0.278	0.679	0.502	0.341	0.219	0.134	0.088	0.061	0.043	0.035	0.027	0.020	0.018	0.014	0.008	0.006	0.006
Cumulative	2.525	2.519	2.241	1.562	1.060	0.719	0.500	0.366	0.277	0.216	0.173	0.138	0.111	0.090	0.072	0.058	0.050	0.044

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.003	0.003	0.002	0.004	0.001	0.003	0.001	0.000	0.000	0.001	0.000	0.002	0.000	0.001	0.002	0.002	0.000	
1981	0.002	0.000	0.002	0.003	0.002	0.001	0.002	0.002	0.003	0.000	0.000	0.000	0.000	0.001	0.000	0.000		
1982	0.001	0.004	0.004	0.004	0.000	0.000	0.000	0.001	0.003	0.005	0.003	0.003	0.000	0.002	0.002			
1983	0.006	0.005	0.006	0.001	0.002	0.002	0.002	0.002	0.001	0.002	0.002	0.001	0.000	0.000				
1984	0.004	0.007	0.001	0.002	0.003	0.004	0.002	0.000	0.001	0.002	0.001	0.001	0.001					
1985	0.011	0.005	0.003	0.003	0.002	0.003	0.003	0.001	0.001	0.001	0.002	0.001						
1986	0.007	0.004	0.003	0.001	0.001	0.002	0.005	0.002	0.000	0.002	0.000							
1987	0.003	0.003	0.005	0.004	0.003	0.005	0.002	0.004	0.001	0.000								
1988	0.007	0.005	0.003	0.010	0.004	0.002	0.004	0.001	0.002									
1989	0.006	0.004	0.005	0.007	0.003	0.001	0.002	0.001										
1990	0.003	0.004	0.003	0.006	0.003	0.002	0.001											
1991	0.005	0.005	0.004	0.002	0.003	0.004												
1992	0.008	0.006	0.006	0.002	0.002													
1993	0.007	0.003	0.005	0.007														
1994	0.004	0.003	0.003															
1995	0.006	0.002																
1996	0.008																	
1997																		
1998																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.005	0.004	0.004	0.004	0.002	0.002	0.002	0.001	0.001	0.002	0.001	0.001	0.000	0.001	0.001	0.001	0.000	----
3 Yr Avg	0.006	0.003	0.005	0.004	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	----	----	----
5 Yr Avg	0.006	0.004	0.004	0.005	0.003	0.003	0.003	0.002	0.001	0.001	0.002	0.001	0.000	----	----	----	----	----
Selected	0.005	0.004	0.004	0.004	0.002	0.002	0.002	0.001	0.001	0.002	0.001	0.001	0.000	0.001	0.001	0.001	0.001	0.001
Cumulative	0.038	0.033	0.029	0.025	0.021	0.019	0.017	0.015	0.013	0.012	0.010	0.009	0.008	0.008	0.006	0.005	0.004	0.003

Exhibit PA-J.16

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Average Benefits ($)**
1980	6/30/2014	414	286.60	177.66
1981	6/30/2014	402	311.09	191.67
1982	6/30/2014	390	327.20	203.57
1983	6/30/2014	378	341.69	214.53
1984	6/30/2014	366	358.57	224.79
1985	6/30/2014	354	371.07	233.94
1986	6/30/2014	342	380.29	240.13
1987	6/30/2014	330	393.04	247.97
1988	6/30/2014	318	411.39	258.03
1989	6/30/2014	306	420.61	264.95
1990	6/30/2014	294	436.90	275.82
1991	6/30/2014	282	451.06	283.96
1992	6/30/2014	270	474.30	297.32
1993	6/30/2014	258	483.24	304.48
1994	6/30/2014	246	494.51	313.48
1995	6/30/2014	234	509.04	322.18
1996	6/30/2014	222	526.87	333.58
1997	6/30/2014	210	551.30	346.69
1998	6/30/2014	198	577.29	362.22
1999	6/30/2014	186	596.41	375.66
2000	6/30/2014	174	618.35	389.68
2001	6/30/2014	162	635.33	402.55
2002	6/30/2014	150	652.89	412.50
2003	6/30/2014	138	670.26	423.35
2004	6/30/2014	126	694.56	437.78
2005	6/30/2014	114	711.71	448.53
2006	6/30/2014	102	724.55	459.45
2007	6/30/2014	90	760.83	480.38
2008	6/30/2014	78	777.54	491.78
2009	6/30/2014	66	779.07	495.05
2010	6/30/2014	54	795.36	504.16
2011	6/30/2014	42	817.82	516.08
2012	6/30/2014	30	843.14	532.36
2013	6/30/2014	18	860.00	545.13
2014	6/30/2014	6	877.20	555.10

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).

(4) Average Weekly Benefits = TT Average Benefit.

Exhibit PA-J.17

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	17,464	330	437	1.2%
1991	48,810	50,857	2,168,247	0.960	0.023	16,265	333	451	1.1%
1992	47,393	52,804	2,140,987	0.898	0.022	15,678	331	474	1.0%
1993	46,949	55,133	2,194,040	0.852	0.021	18,119	386	483	1.1%
1994	46,021	57,740	2,245,405	0.797	0.020	17,413	378	495	1.0%
1995	43,197	60,950	2,302,591	0.709	0.019	18,430	427	509	1.1%
1996	39,610	63,664	2,323,738	0.622	0.017	17,340	438	527	1.1%
1997	36,952	68,077	2,374,702	0.543	0.016	22,066	597	551	1.5%
1998	36,358	71,447	2,380,053	0.509	0.015	26,581	731	577	1.8%
1999	37,521	75,245	2,426,205	0.499	0.015	30,591	815	596	2.0%
2000	37,874	79,122	2,460,717	0.479	0.015	37,096	979	618	2.6%
2001	33,331	80,397	2,433,537	0.415	0.014	35,738	1,072	635	2.6%
2002	33,437	81,621	2,404,145	0.410	0.014	29,213	874	653	2.2%
2003	31,695	82,433	2,365,123	0.384	0.013	25,957	819	670	1.9%
2004	29,161	84,633	2,343,276	0.345	0.012	24,889	854	695	1.7%
2005	26,530	86,912	2,348,411	0.305	0.011	24,739	932	712	1.7%
2006	22,896	90,786	2,409,609	0.252	0.010	25,896	1,131	725	1.7%
2007	21,368	93,585	2,365,451	0.228	0.009	26,767	1,253	761	1.7%
2008	19,109	93,441	2,311,070	0.205	0.008	29,874	1,563	778	1.9%
2009	15,205	86,523	2,135,753	0.176	0.007	21,258	1,398	779	1.6%
2010	15,809	86,642	2,094,878	0.182	0.008	21,216	1,342	795	1.7%
2011	15,583	90,268	2,122,612	0.173	0.007	18,896	1,213	818	1.5%
2012	15,128	94,120	2,146,732	0.161	0.007	19,419	1,284	843	1.5%
2013	15,270	98,557	2,203,870	0.155	0.007	18,500	1,212	860	1.3%
2014	15,776	102,837	2,254,482	0.153	0.007	22,619	1,434	877	1.6%
Indicated									
All Year				-8.3%	-5.5%		6.9%	3.0%	1.4%
10 Year				-6.9%	-4.8%		2.3%	2.3%	-2.4%
8 Year				-5.2%	-3.2%		-0.8%	2.1%	-2.8%
6 Year				-3.5%	-1.1%		-0.4%	2.5%	-1.7%
5 Year				-4.4%	-2.1%		1.3%	2.5%	-1.7%
4 Year				-3.8%	-1.6%		4.5%	2.3%	1.7%
Selected				**-6.9%**	**-4.8%**		**2.3%**	**2.3%**	**0.0%**

Pure Premium	**-4.8%**
Rates	**-2.6%**

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-J.6, Column (4).
(3) Exhibit PA-J.6, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-J.2, Columns (3) and (10).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-J.16, Column (3).
(9) Exhibit PA-J.8, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		1.000
1994																	0.999	0.998
1995																0.999	0.999	0.999
1996															0.998	0.998	0.998	0.999
1997														0.998	0.996	0.999	0.999	0.998
1998													0.998	0.998	0.998	0.996	0.999	
1999												0.998	0.996	0.998	0.998	0.999		
2000											0.997	0.996	0.997	0.998	0.998			
2001										0.996	0.996	0.997	0.997	0.999				
2002									0.995	0.990	0.995	0.995	0.998					
2003								0.990	0.982	0.988	0.994	0.997						
2004							0.984	0.971	0.979	0.986	0.992							
2005						0.973	0.946	0.973	0.985	0.992								
2006					0.954	0.926	0.955	0.977	0.981									
2007				0.917	0.875	0.929	0.961	0.974										
2008			0.792	0.798	0.889	0.929	0.959											
2009		0.538	0.665	0.826	0.884	0.932												
2010	0.276	0.437	0.689	0.826	0.882													
2011	0.159	0.394	0.675	0.817														
2012	0.133	0.382	0.653															
2013	0.123	0.379																
2014	0.159																	

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980													1.000	1.000	1.000	1.000	1.000	
1981												1.000	1.000	1.000	1.000	1.000		
1982											1.000	1.000	1.000	1.000	1.000			
1983										1.000	1.000	1.000	1.000	1.000				
1984									1.000	1.000	1.000	1.000	1.000					
1985								1.000	1.000	1.000	1.000	1.000						
1986							1.000	1.000	1.000	1.000	1.000							
1987						1.000	1.000	1.000	1.000	1.000								
1988					1.000	1.000	0.999	1.000	1.000									
1989				0.999	1.000	1.000	1.000	1.000										
1990			0.999	0.999	0.999	1.000	1.000											
1991		1.000	0.999	1.000	0.999	1.000												
1992	0.999	0.999	0.999	1.000	1.000													
1993	0.999	1.000	1.000	1.000														
1994	1.000	1.000	1.000															
1995	0.999	1.000																
1996	0.999																	
1997																		
1998																		
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2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.8%	94.6%	77.7%	61.8%	50.5%	41.8%	34.9%	30.3%	26.7%	22.8%	18.1%	12.1%	6.6%	4.1%	3.3%	2.9%	2.6%	2.5%
1981	99.8%	94.5%	77.2%	60.9%	49.0%	40.3%	34.0%	29.3%	25.4%	20.6%	13.8%	7.9%	4.9%	3.8%	3.2%	2.6%	2.3%	2.1%
1982	99.8%	94.4%	77.1%	60.9%	49.7%	41.6%	35.4%	30.7%	24.9%	16.7%	9.9%	6.8%	5.6%	4.4%	4.1%	3.9%	3.8%	3.6%
1983	99.9%	94.8%	78.5%	62.4%	50.8%	41.9%	34.7%	26.6%	17.2%	9.8%	7.1%	5.6%	4.6%	4.1%	4.1%	3.7%	3.4%	3.1%
1984	99.9%	95.1%	80.3%	66.6%	55.8%	47.1%	37.6%	24.9%	14.4%	9.5%	7.3%	6.4%	5.9%	5.5%	5.1%	4.5%	4.0%	3.7%
1985	99.9%	96.1%	83.0%	69.8%	60.0%	48.7%	33.3%	20.4%	13.8%	11.1%	9.5%	8.5%	7.7%	7.1%	6.2%	5.3%	4.5%	3.7%
1986	99.9%	95.9%	83.0%	69.9%	54.7%	36.6%	21.7%	14.0%	11.2%	9.6%	8.3%	7.5%	6.8%	6.0%	5.2%	4.1%	3.3%	2.6%
1987	99.9%	96.3%	83.9%	66.2%	45.2%	25.4%	15.3%	11.9%	10.0%	8.9%	8.0%	7.2%	6.0%	5.3%	4.7%	3.5%	3.0%	2.8%
1988	99.9%	96.1%	79.4%	54.8%	32.7%	20.8%	16.4%	13.9%	12.4%	11.4%	10.5%	9.2%	7.9%	6.9%	5.9%	5.1%	4.4%	3.8%
1989	99.9%	95.3%	69.7%	42.3%	26.2%	18.3%	15.2%	13.2%	12.0%	10.8%	8.8%	7.3%	6.4%	5.4%	4.5%	4.1%	3.6%	3.1%
1990	99.9%	93.8%	65.5%	42.0%	30.4%	23.4%	19.3%	16.3%	14.3%	12.3%	10.5%	8.7%	6.4%	5.1%	4.4%	4.1%	3.5%	3.0%
1991	99.8%	88.5%	58.0%	40.7%	31.2%	25.6%	22.0%	19.0%	16.2%	13.8%	11.6%	9.0%	7.3%	6.6%	5.9%	5.1%	4.8%	4.2%
1992	99.8%	82.4%	54.4%	38.0%	28.5%	24.3%	21.4%	18.2%	15.4%	13.2%	11.0%	8.8%	7.4%	6.6%	6.0%	5.3%	4.8%	4.0%
1993	99.2%	78.5%	52.1%	36.8%	30.0%	25.6%	21.4%	17.5%	14.8%	11.7%	9.7%	8.4%	7.5%	6.9%	6.2%	5.5%	5.3%	5.1%
1994	99.7%	78.2%	49.4%	39.2%	32.1%	24.9%	20.2%	16.4%	12.7%	10.1%	8.5%	7.6%	6.9%	6.0%	5.5%	4.7%	4.2%	3.5%
1995	99.1%	75.5%	57.9%	45.6%	35.2%	27.1%	20.4%	15.5%	12.0%	9.5%	8.0%	7.2%	6.4%	5.9%	5.0%	4.5%	3.9%	3.4%
1996	99.1%	86.9%	65.5%	46.6%	35.9%	27.0%	19.8%	15.6%	13.1%	11.5%	10.1%	9.2%	8.3%	7.2%	6.2%	5.4%	4.7%	4.0%
1997	99.7%	85.5%	58.0%	41.3%	31.2%	22.7%	16.9%	13.8%	12.1%	10.7%	9.3%	8.1%	7.0%	5.3%	4.3%	3.7%	3.3%	3.0%
1998	99.6%	78.6%	52.3%	35.7%	24.0%	16.7%	12.8%	10.8%	9.2%	7.9%	6.9%	6.0%	5.1%	4.4%	3.8%	3.5%	3.3%	
1999	99.5%	80.6%	53.6%	34.6%	24.0%	19.1%	15.7%	12.8%	10.4%	9.0%	7.9%	6.7%	5.4%	4.6%	3.8%	3.4%		
2000	99.6%	78.7%	45.6%	29.7%	21.7%	17.2%	14.2%	11.7%	9.5%	8.0%	6.5%	5.3%	4.3%	3.6%	3.2%			
2001	99.1%	68.0%	40.9%	30.0%	23.8%	19.1%	15.5%	12.3%	9.5%	7.5%	5.9%	4.8%	4.3%	3.7%				
2002	99.1%	75.6%	52.1%	38.1%	29.0%	21.7%	16.7%	13.3%	10.5%	8.4%	7.1%	6.0%	5.2%					
2003	99.5%	84.3%	60.8%	45.3%	34.7%	26.4%	20.6%	16.2%	12.4%	9.9%	8.4%	6.9%						
2004	99.8%	86.4%	64.1%	47.0%	35.6%	27.5%	21.0%	16.5%	12.9%	10.7%	8.6%							
2005	99.8%	86.7%	64.4%	46.9%	33.4%	23.6%	17.1%	13.3%	11.2%	9.9%								
2006	99.8%	89.0%	64.9%	46.1%	32.3%	23.1%	17.8%	14.1%	11.5%									
2007	99.9%	89.0%	65.4%	45.0%	31.2%	22.7%	17.9%	14.1%										
2008	99.9%	89.7%	61.9%	40.6%	28.5%	20.8%	15.8%											
2009	99.9%	87.1%	60.1%	44.1%	31.5%	23.9%												
2010	99.9%	87.9%	61.7%	44.0%	32.6%													
2011	99.9%	90.1%	67.2%	49.2%														
2012	99.9%	89.4%	66.8%															
2013	99.9%	90.6%																
2014	99.9%																	

% IBNR

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		5.1%
1994																	4.2%	3.3%
1995																4.4%	3.9%	3.3%
1996															6.0%	5.2%	4.5%	3.9%
1997														5.1%	3.9%	3.6%	3.2%	2.8%
1998													4.9%	4.2%	3.7%	3.1%	3.2%	
1999												6.5%	5.1%	4.4%	3.6%	3.3%		
2000											6.2%	4.9%	3.9%	3.4%	3.0%			
2001										7.1%	5.5%	4.5%	4.0%	3.5%				
2002									10.1%	7.4%	6.6%	5.5%	5.0%					
2003								15.3%	10.7%	8.8%	7.9%	6.6%						
2004							19.7%	14.0%	11.1%	9.4%	7.8%							
2005						21.5%	12.4%	10.9%	9.9%	9.2%								
2006					29.1%	16.9%	14.0%	12.1%	9.8%									
2007				40.0%	21.3%	16.9%	14.5%	11.8%										
2008			51.9%	25.6%	19.5%	14.8%	12.1%											
2009		76.0%	40.0%	32.4%	22.5%	18.4%												
2010	99.8%	72.3%	44.4%	32.2%	23.6%													
2011	99.5%	75.0%	51.4%	37.8%														
2012	98.9%	72.4%	49.2%															
2013	99.5%	75.2%																
2014	99.4%																	

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	2.2%	1.9%	1.7%	1.4%	1.2%	1.0%	0.9%	0.9%	0.9%	0.8%	0.8%	0.7%	0.7%	0.5%	0.3%	0.2%	0.2%	
1981	1.9%	1.9%	1.7%	1.4%	1.2%	1.1%	0.9%	0.7%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%		
1982	3.5%	3.1%	2.7%	2.3%	2.3%	2.3%	2.3%	2.3%	2.0%	1.5%	1.3%	1.0%	1.0%	0.8%	0.7%			
1983	2.6%	2.1%	1.6%	1.6%	1.3%	1.2%	1.0%	0.8%	0.8%	0.6%	0.4%	0.4%	0.3%	0.3%				
1984	3.3%	2.6%	2.5%	2.3%	2.0%	1.6%	1.4%	1.4%	1.3%	1.1%	1.0%	0.9%	0.7%					
1985	2.7%	2.2%	2.0%	1.7%	1.5%	1.3%	1.1%	1.0%	1.0%	0.8%	0.7%	0.6%						
1986	2.1%	1.7%	1.5%	1.4%	1.3%	1.2%	0.8%	0.7%	0.6%	0.5%	0.5%							
1987	2.6%	2.3%	1.9%	1.6%	1.3%	0.9%	0.8%	0.5%	0.5%	0.5%								
1988	3.3%	2.9%	2.7%	2.0%	1.7%	1.5%	1.2%	1.2%	1.0%									
1989	2.6%	2.4%	2.0%	1.5%	1.3%	1.2%	1.1%	1.0%										
1990	2.7%	2.4%	2.1%	1.7%	1.4%	1.3%	1.2%											
1991	3.7%	3.3%	3.0%	2.7%	2.5%	2.2%												
1992	3.2%	2.7%	2.2%	2.0%	1.9%													
1993	4.5%	4.3%	3.9%	3.4%														
1994	3.2%	2.9%	2.6%															
1995	3.0%	2.8%																
1996	3.4%																	
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2011																		
2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426
1980													0.7%	0.5%	0.3%	0.2%	0.2%
1981												0.4%	0.3%	0.2%	0.2%	0.2%	
1982											1.2%	1.0%	1.0%	0.8%	0.6%		
1983										0.6%	0.4%	0.4%	0.3%	0.3%			
1984									1.3%	1.1%	1.0%	0.9%	0.7%				
1985								1.0%	1.0%	0.8%	0.6%	0.6%					
1986							0.8%	0.6%	0.6%	0.5%	0.5%						
1987						0.9%	0.8%	0.5%	0.5%	0.5%							
1988					1.7%	1.5%	1.2%	1.1%	1.0%								
1989				1.5%	1.3%	1.2%	1.1%	1.0%									
1990			2.1%	1.6%	1.4%	1.2%	1.1%										
1991		3.3%	2.9%	2.7%	2.4%	2.2%											
1992	3.2%	2.7%	2.1%	2.0%	1.8%												
1993	4.5%	4.2%	3.8%	3.3%													
1994	3.2%	2.8%	2.6%														
1995	2.9%	2.8%															
1996	3.3%																
1997																	
1998																	
1999																	
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2011																	
2012																	
2013																	
2014																	

Exhibit PA-J.20.1

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	15	13	0	4	3	3	3	3	0	0	0	0	0	0	0
1981	15	13	0	0	4	3	3	3	3	0	0	0	0	0	0
1982	49	42	10	8	7	5	4	3	3	2	2	1	1	1	2
1983	27	23	7	4	0	0	3	3	3	3	3	0	0	0	0
1984	70	60	10	12	10	8	6	5	4	3	3	2	2	1	4
1985	70	58	6	12	14	8	0	0	7	6	6	6	5	0	0
1986	66	55	10	5	9	12	7	0	0	5	5	5	4	4	0
1987	72	58	9	8	3	7	9	7	6	5	4	3	2	2	6
1988	193	158	28	22	22	10	20	25	14	0	0	12	11	10	19
1989	196	156	19	25	19	19	7	17	21	15	8	6	9	8	24
1990	206	162	18	19	24	19	18	8	17	21	13	5	4	9	32
1991	355	278	45	26	28	35	26	26	9	23	28	22	18	14	54
1992	291	227	36	32	19	20	25	19	18	7	16	20	16	13	49
1993	605	476	70	71	65	36	36	47	38	38	17	34	43	24	87
1994	457	357	72	41	42	38	22	24	30	22	22	8	19	24	92
1995	522	414	69	77	43	44	40	23	22	29	23	24	10	21	96
1996	569	449	70	66	74	42	42	38	22	21	28	22	22	10	112
1997	654	516	93	69	65	72	41	41	38	21	21	28	22	22	123
1998	871	686	116	107	80	75	83	47	48	43	24	25	32	25	167
1999	1,014	793	116	119	110	82	77	85	48	49	44	25	26	33	200
2000	1,166	912	157	116	118	109	82	76	84	47	48	44	25	26	235
2001	1,288	1,016	208	145	108	109	101	76	70	77	44	45	41	23	241
2002	1,506	1,198	252	199	142	105	107	99	74	69	76	43	44	40	258
2003	1,753	1,396	284	230	184	140	105	108	99	74	69	77	43	44	296
2004	2,107	1,681	352	275	216	175	143	108	112	103	77	72	80	45	350
2005	2,495	2,014	441	350	272	217	175	137	103	106	98	73	69	76	377
2006	2,959	2,404	524	430	342	265	212	171	134	101	104	96	71	67	443
2007	3,722	3,052	729	529	435	346	268	215	173	136	102	105	97	72	516
2008	4,538	3,780	985	711	513	422	333	257	210	167	125	94	96	88	538
2009	4,972	4,156	1,125	793	584	427	351	281	220	171	140	115	87	90	588
2010	6,763	5,789	1,899	1,131	788	575	418	343	273	212	169	136	108	81	629
2011	9,508	8,173	2,570	1,871	1,100	789	590	435	357	288	228	172	142	125	840
2012	13,411	11,669	3,786	2,601	1,894	1,113	799	597	441	361	292	231	174	144	977
2013	18,566	16,613	5,597	4,143	2,817	1,823	1,112	734	512	360	297	228	171	153	621
2014	22,061	19,291	2,436	5,949	4,393	2,985	1,922	1,175	772	536	376	310	238	177	791
Total	103,132	88,142	22,148	20,201	14,544	10,140	7,191	5,232	3,982	3,124	2,511	2,088	1,732	1,474	8,765

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-J.20.2

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		1	50186.0%	0.0%	1
1980	22	19	15	0.0%	82.4%	15
1981	29	19	15	0.0%	81.2%	15
1982	35	24	49	140.0%	0.0%	49
1983	47	36	27	0.0%	73.6%	27
1984	70	52	70	100.5%	0.0%	70
1985	83	70	70	0.0%	99.5%	70
1986	100	98	66	0.0%	67.9%	66
1987	124	127	72	57.6%	0.0%	72
1988	161	173	193	0.0%	111.6%	193
1989	189	207	196	65.8%	34.2%	196
1990	213	201	206	39.5%	60.5%	206
1991	232	215	355	153.2%	0.0%	355
1992	269	240	291	108.2%	0.0%	291
1993	305	308	605	0.0%	196.8%	605
1994	365	363	457	125.0%	0.0%	457
1995	404	446	522	0.0%	117.0%	522
1996	437	464	569	0.0%	122.5%	569
1997	492	704	654	23.3%	76.7%	654
1998	582	991	871	29.3%	70.7%	871
1999	705	1,268	1,014	45.1%	54.9%	1,014
2000	858	1,782	1,166	66.7%	33.3%	1,166
2001	967	1,973	1,288	68.1%	31.9%	1,288
2002	1,247	1,867	1,506	58.1%	41.9%	1,506
2003	1,485	1,928	1,753	39.5%	60.5%	1,753
2004	1,759	2,201	2,107	21.3%	78.7%	2,107
2005	2,061	2,715	2,495	33.7%	66.3%	2,495
2006	2,274	3,369	2,959	37.5%	62.5%	2,959
2007	2,848	4,264	3,722	38.3%	61.7%	3,722
2008	3,435	5,968	4,538	56.5%	43.5%	4,538
2009	3,761	5,350	4,972	23.8%	76.2%	4,972
2010	5,732	7,363	6,763	36.8%	63.2%	6,763
2011	8,526	8,813	9,508	0.0%	107.9%	9,508
2012	12,578	12,901	13,411	0.0%	104.0%	13,411
2013	18,656	16,785	18,566	95.2%	4.8%	18,566
2014	22,064	23,493	22,061	100.0%	0.0%	22,061
Total	93,117	106,794	103,132			103,132

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-J.20.3

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	22	19	5	4	3	2	2	2	1	1	1	1	1	0	0
1981	29	25	6	5	4	3	2	2	2	1	1	1	1	1	1
1982	35	30	7	6	5	4	3	2	2	2	1	1	1	1	1
1983	47	41	10	8	6	5	4	3	3	2	2	1	1	1	2
1984	70	59	10	12	10	8	6	5	4	3	3	2	2	1	4
1985	83	69	5	11	14	11	9	7	6	5	4	3	2	2	6
1986	100	82	13	5	12	15	12	9	7	6	5	4	3	2	8
1987	124	101	15	14	5	13	16	13	10	8	6	5	4	3	11
1988	161	130	22	16	16	6	14	18	14	11	9	7	6	5	16
1989	189	151	19	24	17	17	6	15	19	15	12	10	8	6	22
1990	213	167	18	19	24	18	18	7	16	19	15	12	10	8	29
1991	232	181	29	17	18	23	17	17	6	15	18	15	12	9	35
1992	269	210	33	30	17	18	23	17	17	6	15	19	15	12	45
1993	305	236	32	34	30	17	19	24	18	17	6	15	19	15	58
1994	365	286	58	32	34	31	18	19	24	18	17	6	15	19	74
1995	404	316	52	56	31	33	29	17	18	23	17	17	6	15	90
1996	437	341	54	49	53	30	31	28	16	17	22	16	16	6	99
1997	492	384	68	52	48	51	29	30	27	16	17	21	16	16	102
1998	582	454	76	70	53	49	53	30	31	28	16	17	22	16	121
1999	705	549	83	81	75	57	52	56	32	33	30	17	19	23	147
2000	858	670	120	87	85	78	60	55	59	33	35	31	18	19	178
2001	967	769	187	109	79	77	71	54	50	54	30	32	28	16	179
2002	1,247	1,008	252	193	112	81	79	73	56	51	55	31	32	29	201
2003	1,485	1,209	272	245	187	109	79	77	71	54	50	54	30	32	224
2004	1,759	1,446	347	258	234	178	103	75	74	68	52	48	51	29	243
2005	2,061	1,709	422	323	241	218	166	96	70	69	63	48	44	48	254
2006	2,274	1,896	452	373	286	213	192	147	85	62	61	56	43	39	266
2007	2,848	2,396	629	441	364	279	208	188	143	83	60	59	54	42	298
2008	3,435	2,921	828	576	404	333	255	190	172	131	76	55	54	50	311
2009	3,761	3,240	1,010	663	461	323	267	204	152	138	105	61	44	43	289
2010	5,732	5,013	1,749	1,069	702	488	342	282	216	161	146	111	65	47	352
2011	8,526	7,553	2,742	1,765	1,079	709	493	346	285	218	163	147	112	65	402
2012	12,578	11,235	4,040	2,746	1,767	1,080	710	493	346	285	219	163	147	112	468
2013	18,656	16,711	5,655	4,176	2,838	1,827	1,117	733	510	358	295	226	169	152	600
2014	22,064	19,295	2,437	5,950	4,394	2,986	1,922	1,175	772	536	376	310	238	177	792
Total	93,117	80,901	21,755	19,519	13,708	9,390	6,428	4,511	3,334	2,549	2,004	1,623	1,307	1,063	5,928

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-J.20.4

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	19	16	0	4	4	4	3	3	0	0	0	0	0	0	0
1981	19	16	0	0	4	4	4	3	3	0	0	0	0	0	0
1982	24	20	5	0	0	4	4	4	3	3	0	0	0	0	0
1983	36	31	10	6	0	0	5	4	4	4	4	0	0	0	0
1984	52	44	9	12	7	0	0	5	5	5	4	4	0	0	0
1985	70	58	6	12	15	8	0	0	7	6	6	6	5	0	0
1986	98	81	15	7	14	17	10	0	0	8	8	7	7	6	0
1987	127	104	17	17	7	15	19	11	0	0	9	8	8	7	7
1988	173	142	25	20	20	9	18	23	13	0	0	11	10	9	17
1989	207	167	21	27	22	22	9	19	24	14	0	0	11	11	28
1990	201	159	18	18	23	19	19	8	17	21	12	0	0	10	34
1991	215	170	30	17	17	22	17	18	8	16	20	11	0	0	40
1992	240	190	32	29	16	16	21	17	17	7	15	19	11	0	39
1993	308	242	36	36	33	18	18	24	19	19	8	17	22	12	44
1994	363	288	62	35	35	32	18	18	23	19	19	8	17	21	56
1995	446	354	59	66	37	38	34	19	19	25	20	20	9	18	82
1996	464	367	57	54	60	34	34	31	18	18	23	18	18	8	91
1997	704	556	100	74	70	78	44	45	41	23	23	29	24	24	129
1998	991	782	132	122	90	85	96	54	54	50	28	28	36	29	186
1999	1,268	994	144	150	138	103	97	108	61	62	56	32	31	41	244
2000	1,782	1,396	231	176	184	169	125	118	133	75	76	69	39	38	349
2001	1,973	1,544	254	223	170	177	163	121	114	128	72	73	66	37	374
2002	1,867	1,462	251	208	183	139	145	134	99	94	105	59	60	54	337
2003	1,928	1,518	292	220	182	160	122	127	117	87	82	92	52	52	343
2004	2,201	1,745	353	279	211	174	154	117	122	112	83	79	88	50	378
2005	2,715	2,168	450	364	287	217	180	158	120	126	116	86	81	91	440
2006	3,369	2,708	566	465	375	297	224	185	163	124	130	119	88	83	548
2007	4,264	3,460	791	584	479	387	306	231	191	168	128	134	123	91	651
2008	5,968	4,894	1,188	887	655	537	434	343	259	214	188	143	150	138	832
2009	5,350	4,441	1,161	833	622	459	377	305	241	182	150	132	101	105	681
2010	7,363	6,239	1,985	1,167	838	626	462	379	306	242	183	151	133	101	790
2011	8,813	7,576	2,382	1,734	1,020	732	546	403	331	267	211	160	132	116	778
2012	12,901	11,225	3,642	2,503	1,822	1,071	769	574	424	348	281	222	168	139	940
2013	16,785	14,682	4,442	3,485	2,394	1,743	1,025	736	549	405	333	269	212	160	1,032
2014	23,493	20,094	2,402	5,582	4,379	3,008	2,190	1,288	924	690	510	418	338	267	1,498
Total	106,794	89,937	21,170	19,415	14,414	10,426	7,693	5,634	4,431	3,561	2,901	2,424	2,038	1,720	10,967

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-J.21

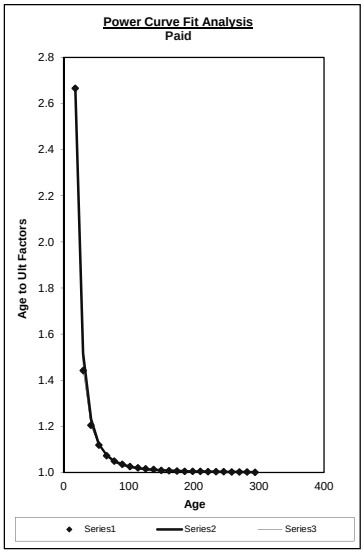
OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	4.03	-2.63
B=	2.68	2.31
A=	6573	740
Cutoff Age=	480	480

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9917	0.9635
F-Statistics	3,346	765
F- Degree	28	29

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	43.402	y	45.749		6	14.644	45.840
18	2.665		2.064		18	2.657	2.345
30	1.441		1.302		30	1.517	1.355
42	1.204		1.160		42	1.230	1.153
54	1.119		1.084		54	1.124	1.083
66	1.073		1.050		66	1.075	1.051
78	1.049		1.034		78	1.049	1.034
90	1.035		1.031		90	1.034	1.024
102	1.025		1.020		102	1.025	1.018
114	1.020		1.014		114	1.018	1.014
126	1.016		1.012		126	1.014	1.011
138	1.012		1.009		138	1.011	1.009
150	1.009		1.006		150	1.009	1.007
162	1.008		1.007		162	1.007	1.006
174	1.007		1.005		174	1.006	1.005
186	1.005		1.003		186	1.005	1.004
198	1.005		1.006		198	1.004	1.004
210	1.005		1.005		210	1.004	1.003
222	1.003		1.003		222	1.003	1.003
234	1.003		1.004		234	1.003	1.003
246	1.004		1.003		246	1.002	1.002
258	1.002		1.002		258	1.002	1.002
270	1.002		1.002		270	1.002	1.002
282	1.002		1.002		282	1.002	1.002
294	1.001		1.001		294	1.002	1.002
306	1.001		1.001		306	1.001	1.001
318	1.001		1.001		318	1.001	1.001
330	1.001		1.001		330	1.001	1.001
342	1.001		1.001		342	1.001	1.001
354	1.000		1.001		354	1.001	1.001
366	1.001		1.001		366	1.001	1.001
378	1.001	y	1.001	y	378	1.001	1.001



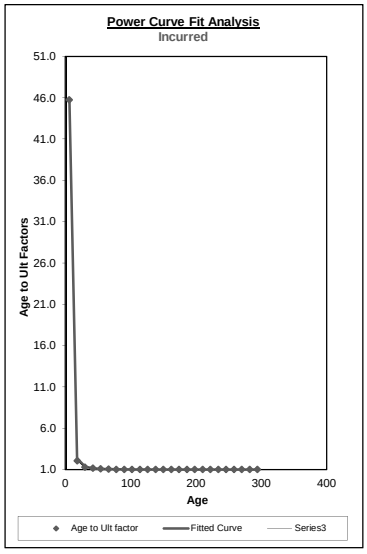


Exhibit PA-K.1

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			1,826	1.000	1,826	70%	1,285			
1980	6/30/2014	13,423	12,638	786	1.000	786	84%	658	0.046	0.058	8,026
1981	6/30/2014	11,202	10,434	768	1.000	768	78%	598	0.037	0.049	7,584
1982	6/30/2014	11,298	10,438	860	1.000	860	77%	661	0.038	0.047	7,954
1983	6/30/2014	9,831	8,954	877	1.000	877	74%	646	0.032	0.043	7,402
1984	6/30/2014	11,224	10,156	1,068	1.000	1,068	73%	779	0.034	0.043	7,819
1985	6/30/2014	11,549	10,483	1,067	1.000	1,067	75%	795	0.032	0.043	7,505
1986	6/30/2014	11,910	10,741	1,169	1.000	1,169	76%	883	0.031	0.036	8,569
1987	6/30/2014	11,695	10,420	1,275	1.000	1,275	75%	952	0.028	0.032	8,849
1988	6/30/2014	10,907	9,524	1,384	1.000	1,384	72%	1,000	0.025	0.029	8,376
1989	6/30/2014	12,879	11,233	1,646	1.000	1,646	74%	1,213	0.027	0.028	9,832
1990	6/30/2014	12,442	10,610	1,832	1.000	1,832	72%	1,322	0.025	0.026	9,567
1991	6/30/2014	10,480	8,694	1,786	1.000	1,786	70%	1,253	0.021	0.021	9,786
1992	6/30/2014	9,975	8,065	1,910	1.000	1,910	69%	1,321	0.019	0.018	10,414
1993	6/30/2014	9,319	7,277	2,043	1.000	2,043	68%	1,385	0.017	0.015	11,011
1994	6/30/2014	10,294	7,847	2,447	1.000	2,447	68%	1,664	0.018	0.015	11,804
1995	6/30/2014	10,840	8,041	2,799	1.000	2,799	66%	1,853	0.018	0.014	12,864
1996	6/30/2014	10,577	7,419	3,158	1.000	3,158	66%	2,097	0.017	0.013	12,920
1997	6/30/2014	12,128	8,290	3,838	1.000	3,838	67%	2,554	0.018	0.013	14,090
1998	6/30/2014	16,026	10,977	5,048	1.000	5,048	74%	3,711	0.022	0.013	16,958
1999	6/30/2014	17,289	11,288	6,002	1.000	6,002	73%	4,382	0.023	0.013	17,663
2000	6/30/2014	20,965	12,393	8,572	1.000	8,572	74%	6,322	0.026	0.014	18,996
2001	6/30/2014	20,116	10,842	9,274	1.000	9,274	74%	6,825	0.025	0.012	20,240
2002	6/30/2014	22,236	11,390	10,846	1.000	10,846	73%	7,947	0.027	0.012	22,016
2003	6/30/2014	21,994	10,169	11,824	1.000	11,824	73%	8,630	0.027	0.011	23,789
2004	6/30/2014	25,138	10,825	14,313	1.000	14,313	73%	10,389	0.030	0.011	26,310
2005	6/30/2014	26,064	9,803	16,261	1.000	16,261	72%	11,758	0.030	0.011	28,187
2006	6/30/2014	29,524	11,761	17,763	1.000	17,763	71%	12,637	0.033	0.010	34,218
2007	6/30/2014	28,039	7,844	20,195	1.000	20,195	71%	14,357	0.030	0.009	32,357
2008	6/30/2014	31,571	9,023	22,548	1.000	22,548	70%	15,884	0.034	0.010	35,337
2009	6/30/2014	28,671	6,328	22,343	1.000	22,343	70%	15,659	0.033	0.009	36,807
2010	6/30/2014	29,713	5,728	23,985	1.000	23,985	69%	16,556	0.034	0.009	37,707
2011	6/30/2014	40,844	9,584	31,260	1.000	31,260	68%	21,124	0.045	0.009	48,392
2012	6/30/2014	38,864	5,206	33,657	1.000	33,657	66%	22,251	0.041	0.009	45,613
2013	6/30/2014	29,571	1,711	27,860	1.000	27,860	65%	18,238	0.030	0.009	33,079
2014	6/30/2014	32,357	11	16,167	1.000	16,167	68%	10,993	0.031	0.009	35,032
		660,957	316,147	330,457		330,457		230,583			

Column Notes

(2) Exhibit PA-K.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-K.13.1 through Exhibit PA-K.13.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-K.5, Column (3) / 10.
(10) Exhibit V.10, Column (9) / Exhibit PA-K.5, Column (3).
(11) Column (2) / Exhibit V.10, Column (9) x 1,000.

Exhibit PA-K.2

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	13,342	13,197		13,731	13,423
1981	6/30/2014	402	11,024	11,032		11,549	11,202
1982	6/30/2014	390	11,108	11,120		11,664	11,298
1983	6/30/2014	378	9,570	9,706		10,218	9,831
1984	6/30/2014	366	10,934	11,067		11,671	11,224
1985	6/30/2014	354	11,357	11,030		12,261	11,549
1986	6/30/2014	342	11,781	11,423		12,526	11,910
1987	6/30/2014	330	11,553	11,244	12,571	12,289	11,695
1988	6/30/2014	318	10,668	10,508	12,555	11,546	10,907
1989	6/30/2014	306	12,751	12,413	15,317	13,475	12,879
1990	6/30/2014	294	12,224	12,009	15,707	13,095	12,442
1991	6/30/2014	282	10,185	10,304	14,545	10,952	10,480
1992	6/30/2014	270	9,635	9,952	14,883	10,340	9,975
1993	6/30/2014	258	8,909	9,523	15,539	9,526	9,319
1994	6/30/2014	246	9,885	10,531	17,723	10,467	10,294
1995	6/30/2014	234	10,428	11,232	18,932	10,859	10,840
1996	6/30/2014	222	9,985	11,213	18,954	10,533	10,577
1997	6/30/2014	210	11,579	12,837	20,860	11,968	12,128
1998	6/30/2014	198	16,088	16,389	24,597	15,601	16,026
1999	6/30/2014	186	17,393	17,673	27,129	16,802	17,289
2000	6/30/2014	174	20,252	23,173	29,406	19,469	20,965
2001	6/30/2014	162	19,038	23,164	28,800	18,146	20,116
2002	6/30/2014	150	21,656	25,358	31,205	19,694	22,236
2003	6/30/2014	138	21,275	25,921	32,229	18,784	21,994
2004	6/30/2014	126	25,553	28,931	36,868	20,930	25,138
2005	6/30/2014	114	26,728	30,517	38,923	20,946	26,064
2006	6/30/2014	102	37,787	35,625	44,806	23,424	29,524
2007	6/30/2014	90	30,564	34,765	46,469	21,313	28,039
2008	6/30/2014	78	45,375	38,398	51,422	24,743	31,571
2009	6/30/2014	66	43,067	35,696	44,515	21,646	28,671
2010	6/30/2014	54	54,009	36,977	44,252	22,449	29,713
2011	6/30/2014	42	121,733	43,606	50,187	28,740	40,844
2012	6/30/2014	30	92,864	42,061	48,386	26,144	38,864
2013	6/30/2014	18	51,564	41,792	47,653	25,498	29,571
2014	6/30/2014	6	2,277	43,659	49,844	28,589	32,357
			844,140	744,048	854,275	581,586	660,957

Column Notes

(3) Exhibit PA-K.3, Column (5).
(4) Exhibit PA-K.5, Column (12).
(5) Exhibit PA-K.6, Column (12).
(6) Exhibit PA-K.8, Column (8).
(7) Based on Columns (3) through (6).

Exhibit PA-K.3

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	12,638	1.056	13,342			
1981	6/30/2014	402	10,434	1.057	11,024			
1982	6/30/2014	390	10,438	1.064	11,108			
1983	6/30/2014	378	8,954	1.069	9,570			
1984	6/30/2014	366	10,156	1.077	10,934			
1985	6/30/2014	354	10,483	1.083	11,357			
1986	6/30/2014	342	10,741	1.097	11,781			
1987	6/30/2014	330	10,420	1.109	11,553			
1988	6/30/2014	318	9,524	1.120	10,668			
1989	6/30/2014	306	11,233	1.135	12,751			
1990	6/30/2014	294	10,610	1.152	12,224			
1991	6/30/2014	282	8,694	1.171	10,185			
1992	6/30/2014	270	8,065	1.195	9,635			
1993	6/30/2014	258	7,277	1.224	8,909			
1994	6/30/2014	246	7,847	1.260	9,885			
1995	6/30/2014	234	8,041	1.297	10,428			
1996	6/30/2014	222	7,419	1.346	9,985			
1997	6/30/2014	210	8,290	1.397	11,579			
1998	6/30/2014	198	10,977	1.466	16,088			
1999	6/30/2014	186	11,288	1.541	17,393			
2000	6/30/2014	174	12,393	1.634	20,252			
2001	6/30/2014	162	10,842	1.756	19,038			
2002	6/30/2014	150	11,390	1.901	21,656			
2003	6/30/2014	138	10,169	2.092	21,275			
2004	6/30/2014	126	10,825	2.361	25,553			
2005	6/30/2014	114	9,803	2.727	26,728			
2006	6/30/2014	102	11,761	3.213	37,787			
2007	6/30/2014	90	7,844	3.896	30,564			
2008	6/30/2014	78	9,023	5.029	45,375			
2009	6/30/2014	66	6,328	6.806	43,067			
2010	6/30/2014	54	5,728	9.430	54,009			
2011	6/30/2014	42	9,584	12.702	121,733			
2012	6/30/2014	30	5,206	17.836	92,864			
2013	6/30/2014	18	1,711	30.128	51,564			
2014	6/30/2014	6	11	204.460	2,277			
			316,147		844,140			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-K.4, Page 1 and Exhibit PA-K.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	78	310	532	943	1,636	2,631	3,703	4,740	5,743	6,693	7,544	8,221	8,747	9,155	9,580	10,044	10,573
1981	0	56	223	382	677	1,176	1,890	2,661	3,407	4,252	5,114	5,817	6,403	6,899	7,318	7,677	8,031	8,282
1982	0	62	247	424	750	1,302	2,094	2,948	3,845	4,748	5,464	6,052	6,576	7,053	7,582	7,917	8,240	8,504
1983	0	44	175	300	532	924	1,485	2,233	3,083	3,804	4,445	5,036	5,582	6,070	6,463	6,861	7,063	7,309
1984	0	50	197	339	600	1,041	1,724	2,524	3,245	3,896	4,456	5,176	5,658	6,190	6,701	7,143	7,555	7,898
1985	0	50	201	345	611	1,088	1,865	2,693	3,385	4,027	4,703	5,399	6,100	6,635	7,210	7,589	8,134	8,534
1986	0	36	145	249	491	1,028	1,715	2,311	2,961	3,831	4,566	5,393	6,220	6,756	7,233	7,672	8,093	8,581
1987	0	28	111	220	455	784	1,228	1,707	2,411	3,133	4,004	4,824	5,364	5,938	6,489	6,943	7,362	7,722
1988	0	117	400	537	760	1,063	1,596	2,404	3,051	4,089	4,724	5,319	5,796	6,228	6,677	6,994	7,304	7,581
1989	0	83	273	410	643	1,024	1,603	2,322	3,216	4,043	4,642	5,378	6,005	6,638	7,105	7,521	7,886	8,439
1990	0	104	188	309	555	1,060	1,707	2,560	3,112	3,839	4,511	5,125	5,843	6,477	7,056	7,674	8,098	8,494
1991	0	48	203	315	605	1,055	1,675	2,262	2,853	3,350	3,870	4,461	4,928	5,304	5,846	6,308	6,528	6,916
1992	0	26	96	238	509	1,056	1,582	2,267	2,753	3,403	3,705	4,329	4,683	5,177	5,531	5,885	6,098	6,473
1993	0	20	54	163	432	859	1,412	1,841	2,439	2,792	3,119	3,592	4,045	4,403	4,715	5,152	5,516	5,890
1994	0	35	348	583	959	1,523	2,083	2,390	2,841	3,382	3,740	4,224	4,685	5,053	5,533	6,066	6,438	6,830
1995	0	268	703	978	1,273	1,863	2,473	2,984	3,625	4,243	4,686	5,146	5,664	6,274	6,757	7,099	7,364	7,580
1996	0	336	446	696	1,087	1,382	1,838	2,393	2,897	3,538	4,136	4,881	5,241	5,749	6,277	6,552	6,860	7,089
1997	0	273	508	944	1,421	1,887	2,281	2,673	3,286	3,730	4,294	5,207	5,713	6,225	6,915	7,358	7,752	8,290
1998	33	226	642	1,308	1,779	2,328	3,012	4,344	5,027	5,612	6,783	7,651	8,606	9,301	9,794	10,246	10,977	
1999	8	482	746	1,097	1,835	2,615	3,487	4,662	5,403	6,338	7,852	8,590	9,256	10,017	10,627	11,288		
2000	0	262	1,075	1,702	2,357	3,611	5,115	6,539	7,442	8,390	9,361	10,226	11,229	11,607	12,393			
2001	11	615	1,551	2,073	2,780	3,650	4,490	5,776	6,785	7,486	8,701	9,237	10,024	10,842				
2002	26	367	542	1,236	2,079	3,083	4,525	5,618	7,333	8,647	9,596	10,647	11,390					
2003	0	509	1,463	1,980	2,879	3,974	4,954	6,113	7,323	7,984	9,274	10,169						
2004	25	831	1,684	2,396	3,354	4,612	5,952	7,273	8,711	9,728	10,825							
2005	237	841	1,595	2,677	3,699	4,896	5,827	7,507	8,400	9,803								
2006	85	1,752	3,807	4,842	5,731	7,565	9,382	10,645	11,761									
2007	16	1,186	1,947	2,964	4,183	5,305	6,524	7,844										
2008	176	724	2,304	5,113	5,741	6,936	9,023											
2009	42	1,674	3,832	5,099	5,602	6,328												
2010	9	3,417	4,500	4,873	5,728													
2011	1,458	7,486	8,585	9,584														
2012	1,969	4,146	5,206															
2013	23	1,711																
2014	11																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.166	1.127	1.090	1.064	1.047	1.046	1.048	1.053	1.031
1981		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.248	1.203	1.138	1.101	1.077	1.061	1.049	1.046	1.031	1.033
1982		3.988	1.714	1.771	1.736	1.608	1.408	1.304	1.235	1.151	1.108	1.087	1.073	1.075	1.044	1.041	1.032	1.023
1983		3.988	1.714	1.771	1.736	1.608	1.504	1.381	1.234	1.169	1.133	1.109	1.087	1.065	1.062	1.030	1.035	1.030
1984		3.988	1.714	1.771	1.736	1.656	1.464	1.285	1.201	1.144	1.162	1.093	1.094	1.083	1.066	1.058	1.045	1.034
1985		3.988	1.714	1.771	1.782	1.713	1.445	1.257	1.190	1.168	1.148	1.130	1.088	1.087	1.053	1.072	1.049	1.032
1986		3.988	1.714	1.973	2.092	1.668	1.347	1.281	1.294	1.192	1.181	1.153	1.086	1.071	1.061	1.055	1.060	1.038
1987		3.988	1.983	2.066	1.722	1.566	1.390	1.412	1.300	1.278	1.205	1.112	1.107	1.093	1.070	1.060	1.049	1.044
1988		3.422	1.343	1.416	1.398	1.501	1.506	1.269	1.340	1.155	1.126	1.090	1.075	1.072	1.047	1.044	1.038	1.047
1989		3.301	1.501	1.569	1.591	1.566	1.448	1.385	1.257	1.148	1.159	1.117	1.105	1.070	1.059	1.048	1.070	1.031
1990		1.802	1.645	1.799	1.908	1.611	1.500	1.216	1.234	1.175	1.136	1.140	1.109	1.090	1.087	1.055	1.049	1.042
1991		4.203	1.557	1.918	1.744	1.588	1.350	1.261	1.174	1.155	1.153	1.105	1.076	1.102	1.079	1.035	1.059	1.050
1992		3.711	2.478	2.138	2.073	1.498	1.433	1.215	1.236	1.089	1.168	1.082	1.106	1.068	1.064	1.036	1.062	1.044
1993		2.739	3.040	2.650	1.987	1.644	1.303	1.325	1.144	1.117	1.152	1.126	1.088	1.071	1.093	1.071	1.068	1.064
1994		10.040	1.676	1.646	1.588	1.367	1.148	1.189	1.190	1.106	1.130	1.109	1.079	1.095	1.096	1.061	1.061	1.048
1995		2.624	1.391	1.301	1.464	1.327	1.207	1.215	1.170	1.105	1.098	1.101	1.108	1.077	1.051	1.037	1.029	1.018
1996		1.326	1.562	1.561	1.271	1.330	1.302	1.211	1.221	1.169	1.180	1.074	1.097	1.092	1.044	1.047	1.033	1.046
1997		1.861	1.856	1.506	1.328	1.209	1.172	1.230	1.135	1.151	1.213	1.097	1.090	1.111	1.064	1.054	1.069	
1998	6.851	2.838	2.038	1.361	1.308	1.294	1.442	1.157	1.117	1.209	1.128	1.125	1.081	1.053	1.046	1.071		
1999	58.721	1.546	1.471	1.673	1.425	1.334	1.337	1.159	1.173	1.239	1.094	1.078	1.082	1.061	1.062			
2000		4.098	1.584	1.385	1.532	1.416	1.278	1.138	1.127	1.116	1.092	1.098	1.034	1.068				
2001	55.108	2.521	1.336	1.341	1.313	1.230	1.286	1.175	1.103	1.162	1.062	1.085	1.082					
2002	14.388	1.477	2.281	1.682	1.483	1.468	1.242	1.305	1.179	1.110	1.110	1.070						
2003		2.874	1.353	1.454	1.380	1.247	1.234	1.198	1.090	1.162	1.097							
2004	33.220	2.028	1.423	1.400	1.375	1.291	1.222	1.198	1.117	1.113								
2005	3.552	1.897	1.678	1.382	1.324	1.190	1.288	1.119	1.167									
2006	20.637	2.173	1.272	1.184	1.320	1.240	1.135	1.105										
2007	74.102	1.643	1.522	1.411	1.268	1.230	1.202											
2008	4.113	3.183	2.219	1.123	1.208	1.301												
2009	40.125	2.288	1.331	1.099	1.130													
2010	369.494	1.317	1.083	1.175														
2011	5.136	1.147	1.116															
2012	2.105	1.256																
2013	74.204																	
$ Wtd Avg	6.786	1.689	1.404	1.347	1.385	1.353	1.291	1.213	1.178	1.155	1.128	1.100	1.083	1.075	1.061	1.051	1.049	1.038
Strt Average	54.411	3.007	1.679	1.608	1.556	1.445	1.336	1.243	1.196	1.158	1.137	1.103	1.086	1.077	1.062	1.051	1.050	1.039
3 Yr $ Wtd Avg	3.868	1.215	1.156	1.132	1.196	1.259	1.196	1.136	1.126	1.127	1.090	1.084	1.064	1.061	1.057	1.059	1.045	1.037
5 Yr $ Wtd Avg	5.266	1.400	1.305	1.179	1.243	1.252	1.207	1.172	1.132	1.131	1.091	1.090	1.071	1.072	1.054	1.055	1.052	1.043
Inv. Power Curve	6.826	2.715	1.834	1.499	1.335	1.242	1.183	1.144	1.117	1.097	1.082	1.070	1.060	1.053	1.047	1.042	1.037	1.034
Selected	6.786	1.689	1.404	1.347	1.385	1.353	1.291	1.213	1.178	1.155	1.128	1.100	1.083	1.075	1.061	1.051	1.049	1.038
Cumulative	204.460	30.128	17.836	12.702	9.430	6.806	5.029	3.896	3.213	2.727	2.361	2.092	1.901	1.756	1.634	1.541	1.466	1.397

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	10,900	11,051	11,176	11,271	11,493	11,642	11,755	11,881	11,950	12,080	12,211	12,323	12,426	12,507	12,538	12,628	12,638	
1981	8,558	8,750	8,918	9,166	9,329	9,469	9,609	9,690	9,812	9,915	10,031	10,103	10,154	10,273	10,357	10,434		
1982	8,702	8,899	9,185	9,322	9,455	9,601	9,666	9,775	9,928	10,055	10,179	10,300	10,355	10,410	10,438			
1983	7,526	7,667	7,916	8,066	8,152	8,303	8,486	8,529	8,635	8,724	8,756	8,826	8,904	8,954				
1984	8,169	8,494	8,736	8,880	9,040	9,198	9,382	9,694	9,843	9,869	9,939	10,116	10,156					
1985	8,812	8,983	9,175	9,243	9,384	9,529	9,739	9,909	10,028	10,117	10,279	10,483						
1986	8,908	9,205	9,295	9,575	9,847	10,098	10,264	10,391	10,509	10,597	10,741							
1987	8,063	8,377	8,668	9,113	9,560	9,758	9,975	10,062	10,238	10,420								
1988	7,936	8,247	8,443	8,707	8,899	9,069	9,192	9,346	9,524									
1989	8,697	9,043	9,639	10,023	10,353	10,738	10,960	11,233										
1990	8,853	9,169	9,512	9,938	10,240	10,424	10,610											
1991	7,263	7,837	8,104	8,349	8,505	8,694												
1992	6,760	7,130	7,379	7,709	8,065													
1993	6,267	6,726	6,938	7,277														
1994	7,158	7,586	7,847															
1995	7,716	8,041																
1996	7,419																	
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.014	1.011	1.009	1.020	1.013	1.010	1.011	1.006	1.011	1.011	1.009	1.008	1.007	1.002	1.007	1.001		
1981	1.022	1.019	1.028	1.018	1.015	1.015	1.008	1.013	1.011	1.012	1.007	1.005	1.012	1.008	1.007			
1982	1.023	1.032	1.015	1.014	1.015	1.007	1.011	1.016	1.013	1.012	1.012	1.005	1.005	1.003				
1983	1.019	1.032	1.019	1.011	1.018	1.022	1.005	1.012	1.010	1.004	1.008	1.009	1.006					
1984	1.040	1.028	1.016	1.018	1.018	1.020	1.033	1.015	1.003	1.007	1.018	1.004						
1985	1.019	1.021	1.007	1.015	1.015	1.022	1.017	1.012	1.009	1.016	1.020							
1986	1.033	1.010	1.030	1.028	1.025	1.016	1.012	1.011	1.008	1.014								
1987	1.039	1.035	1.051	1.049	1.021	1.022	1.009	1.017	1.018									
1988	1.039	1.024	1.031	1.022	1.019	1.014	1.017	1.019										
1989	1.040	1.066	1.040	1.033	1.037	1.021	1.025											
1990	1.036	1.037	1.045	1.030	1.018	1.018												
1991	1.079	1.034	1.030	1.019	1.022													
1992	1.055	1.035	1.045	1.046														
1993	1.073	1.032	1.049															
1994	1.060	1.034																
1995	1.042																	
1996																		
1997																		
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$ Wtd Avg	1.038	1.030	1.029	1.025	1.020	1.017	1.015	1.013	1.010	1.011	1.012	1.006	1.007	1.004	1.007	1.001	----	----
Strt Average	1.040	1.030	1.030	1.025	1.020	1.017	1.015	1.014	1.010	1.011	1.012	1.006	1.007	1.004	1.007	1.001	----	----
3 Yr $ Wtd Avg	1.057	1.034	1.041	1.031	1.026	1.018	1.017	1.016	1.012	1.012	1.016	1.006	1.008	1.004	----	----	----	----
5 Yr $ Wtd Avg	1.061	1.035	1.041	1.030	1.024	1.018	1.016	1.015	1.010	1.011	1.013	1.006	----	----	----	----	----	----
Inv. Power Curve	1.031	1.028	1.026	1.024	1.022	1.020	1.019	1.017	1.016	1.015	1.014	1.013	1.013	1.012	1.011	1.011	1.010	1.045
Selected	1.038	1.030	1.029	1.025	1.020	1.017	1.015	1.013	1.010	1.011	1.012	1.006	1.007	1.004	1.007	1.001	1.010	1.045
Cumulative	1.346	1.297	1.260	1.224	1.195	1.171	1.152	1.135	1.120	1.109	1.097	1.083	1.077	1.069	1.064	1.057	1.056	1.045

Exhibit PA-K.5

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor 1.4%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.47	1.000	1.60	0.75	0.37	1.056	5.3%	559	13,197
1981	6/30/2014	402	30,142	0.37	1.000	1.58	0.59	0.37	1.057	5.4%	598	11,032
1982	6/30/2014	390	30,059	0.38	1.000	1.56	0.59	0.38	1.064	6.0%	683	11,120
1983	6/30/2014	378	30,607	0.32	1.000	1.54	0.50	0.38	1.069	6.4%	752	9,706
1984	6/30/2014	366	33,122	0.34	1.000	1.52	0.52	0.39	1.077	7.1%	911	11,067
1985	6/30/2014	354	35,714	0.33	1.000	1.50	0.49	0.20	1.083	7.7%	547	11,030
1986	6/30/2014	342	38,298	0.32	1.000	1.48	0.47	0.20	1.097	8.8%	682	11,423
1987	6/30/2014	330	41,065	0.29	1.000	1.46	0.42	0.20	1.109	9.8%	824	11,244
1988	6/30/2014	318	44,222	0.25	1.000	1.44	0.36	0.21	1.120	10.7%	984	10,508
1989	6/30/2014	306	47,110	0.28	1.000	1.42	0.39	0.21	1.135	11.9%	1,180	12,413
1990	6/30/2014	294	49,660	0.25	1.000	1.40	0.36	0.21	1.152	13.2%	1,398	12,009
1991	6/30/2014	282	50,857	0.21	1.000	1.38	0.29	0.22	1.171	14.6%	1,610	10,304
1992	6/30/2014	270	52,804	0.19	1.000	1.36	0.26	0.22	1.195	16.3%	1,887	9,952
1993	6/30/2014	258	55,133	0.17	1.000	1.34	0.22	0.22	1.224	18.3%	2,246	9,523
1994	6/30/2014	246	57,740	0.18	1.000	1.32	0.23	0.23	1.260	20.6%	2,684	10,531
1995	6/30/2014	234	60,950	0.17	1.000	1.30	0.23	0.23	1.297	22.9%	3,191	11,232
1996	6/30/2014	222	63,664	0.16	1.000	1.28	0.21	0.23	1.346	25.7%	3,794	11,213
1997	6/30/2014	210	68,077	0.17	1.000	1.27	0.22	0.24	1.397	28.4%	4,547	12,837
1998	6/30/2014	198	71,447	0.22	1.000	1.25	0.28	0.24	1.466	31.8%	5,411	16,389
1999	6/30/2014	186	75,245	0.23	1.000	1.23	0.28	0.24	1.541	35.1%	6,386	17,673
2000	6/30/2014	174	79,122	0.25	1.000	1.21	0.30	0.35	1.634	38.8%	10,781	23,173
2001	6/30/2014	162	80,397	0.23	1.000	1.20	0.28	0.36	1.756	43.1%	12,322	23,164
2002	6/30/2014	150	81,621	0.25	1.000	1.18	0.30	0.36	1.901	47.4%	13,968	25,358
2003	6/30/2014	138	82,433	0.24	1.000	1.17	0.28	0.37	2.092	52.2%	15,752	25,921
2004	6/30/2014	126	84,633	0.27	1.000	1.15	0.32	0.37	2.361	57.6%	18,106	28,931
2005	6/30/2014	114	86,912	0.27	1.000	1.13	0.31	0.38	2.727	63.3%	20,714	30,517
2006	6/30/2014	102	90,786	0.34	1.000	1.12	0.38	0.38	3.213	68.9%	23,864	35,625
2007	6/30/2014	90	93,585	0.28	1.000	1.10	0.31	0.39	3.896	74.3%	26,921	34,765
2008	6/30/2014	78	93,441	0.38	1.000	1.09	0.41	0.39	5.029	80.1%	29,375	38,398
2009	6/30/2014	66	86,523	0.37	1.000	1.07	0.40	0.40	6.806	85.3%	29,368	35,696
2010	6/30/2014	54	86,642	0.44	1.000	1.06	0.47	0.40	9.430	89.4%	31,249	36,977
2011	6/30/2014	42	90,268	0.83	1.000	1.04	0.87	0.41	12.702	92.1%	34,022	43,606
2012	6/30/2014	30	94,120	0.63	1.000	1.03	0.65	0.41	17.836	94.4%	36,855	42,061
2013	6/30/2014	18	98,557	0.39	1.000	1.01	0.40	0.42	30.128	96.7%	40,081	41,792
2014	6/30/2014	6	102,837	0.15	1.000	1.00	0.15	0.43	204.460	99.5%	43,648	43,659
	Total/Average		2,296,770				0.37				427,902	744,048
	Selected			Selected Pure Premium (2000-2014)			0.43					
				Selected Pure Premium (1985-1999)			0.30					
Column Notes				Selected Pure Premium (1980-1984)			0.59					

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-K.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-K.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-K.3, Column (4).
(12) Exhibit PA-K.3, Column (3) + Column (11).

Exhibit PA-K.6

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 1.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	1.4%	1.000	1.31	1.9%	2.7%	1.109	9.8%	2,151	12,571
1988	6/30/2014	318	1,049,491	1.1%	1.000	1.30	1.4%	2.7%	1.120	10.7%	3,032	12,555
1989	6/30/2014	306	1,261,672	1.0%	1.000	1.28	1.3%	2.7%	1.135	11.9%	4,084	15,317
1990	6/30/2014	294	1,405,588	0.9%	1.000	1.27	1.1%	2.7%	1.152	13.2%	5,097	15,707
1991	6/30/2014	282	1,441,150	0.7%	1.000	1.26	0.9%	2.8%	1.171	14.6%	5,851	14,545
1992	6/30/2014	270	1,493,380	0.7%	1.000	1.24	0.8%	2.8%	1.195	16.3%	6,818	14,883
1993	6/30/2014	258	1,593,604	0.6%	1.000	1.23	0.7%	2.8%	1.224	18.3%	8,263	15,539
1994	6/30/2014	246	1,676,121	0.6%	1.000	1.22	0.7%	2.9%	1.260	20.6%	9,876	17,723
1995	6/30/2014	234	1,647,517	0.6%	1.000	1.21	0.8%	2.9%	1.297	22.9%	10,891	18,932
1996	6/30/2014	222	1,539,171	0.7%	1.000	1.20	0.8%	2.9%	1.346	25.7%	11,535	18,954
1997	6/30/2014	210	1,502,506	0.8%	1.000	1.18	0.9%	2.9%	1.397	28.4%	12,569	20,860
1998	6/30/2014	198	1,441,297	1.1%	1.000	1.17	1.3%	3.0%	1.466	31.8%	13,619	24,597
1999	6/30/2014	186	1,502,048	1.1%	1.000	1.16	1.3%	3.0%	1.541	35.1%	15,841	27,129
2000	6/30/2014	174	1,444,705	1.4%	1.000	1.15	1.6%	3.0%	1.634	38.8%	17,013	29,406
2001	6/30/2014	162	1,361,007	1.4%	1.000	1.14	1.6%	3.1%	1.756	43.1%	17,958	28,800
2002	6/30/2014	150	1,350,293	1.5%	1.000	1.13	1.7%	3.1%	1.901	47.4%	19,815	31,205
2003	6/30/2014	138	1,351,670	1.5%	1.000	1.12	1.7%	3.1%	2.092	52.2%	22,060	32,229
2004	6/30/2014	126	1,430,941	1.6%	1.000	1.10	1.8%	3.2%	2.361	57.6%	26,043	36,868
2005	6/30/2014	114	1,441,863	1.7%	1.000	1.09	1.8%	3.2%	2.727	63.3%	29,120	38,923
2006	6/30/2014	102	1,489,415	2.1%	1.000	1.08	2.2%	3.2%	3.213	68.9%	33,044	44,806
2007	6/30/2014	90	1,597,109	1.6%	1.000	1.07	1.7%	3.3%	3.896	74.3%	38,624	46,469
2008	6/30/2014	78	1,610,573	2.2%	1.000	1.06	2.3%	3.3%	5.029	80.1%	42,399	51,422
2009	6/30/2014	66	1,348,818	2.4%	1.000	1.05	2.5%	3.3%	6.806	85.3%	38,187	44,515
2010	6/30/2014	54	1,285,639	3.0%	1.000	1.04	3.1%	3.4%	9.430	89.4%	38,524	44,252
2011	6/30/2014	42	1,301,802	5.8%	1.000	1.03	6.0%	3.4%	12.702	92.1%	40,603	50,187
2012	6/30/2014	30	1,337,788	4.4%	1.000	1.02	4.5%	3.4%	17.836	94.4%	43,179	48,386
2013	6/30/2014	18	1,375,921	2.8%	1.000	1.01	2.8%	3.5%	30.128	96.7%	45,941	47,653
2014	6/30/2014	6	1,435,670	1.1%	1.000	1.00	1.1%	3.5%	204.460	99.5%	49,833	49,844
	Total/Average		39,539,419				1.8%				611,971	854,275
	Selected				Selected Loss Ratio		3.5%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-K.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-K.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-K.3, Column (4).
(12) Exhibit PA-K.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	78	233	222	410	693	995	1,072	1,037	1,002	951	851	676	526	408	425	464	529
1981	0	56	167	159	295	498	715	771	745	846	861	703	586	496	419	359	354	251
1982	0	62	185	177	327	552	792	854	897	903	716	588	524	477	529	334	323	264
1983	0	44	131	125	232	391	562	748	850	720	641	591	547	488	393	398	203	246
1984	0	50	148	141	261	441	683	801	720	652	559	721	482	531	512	442	413	342
1985	0	50	151	144	266	478	776	829	692	642	677	696	701	535	575	379	545	401
1986	0	36	109	104	242	537	687	596	650	870	735	827	827	536	477	439	420	488
1987	0	28	83	109	235	329	444	479	703	722	871	820	540	574	551	455	419	360
1988	0	117	283	137	223	303	533	808	647	1,038	635	596	477	432	449	317	310	277
1989	0	83	190	137	233	380	579	719	894	827	598	737	627	633	468	416	365	553
1990	0	104	84	121	247	504	647	853	552	727	672	614	718	634	580	617	424	396
1991	0	48	154	113	289	450	621	586	591	497	520	592	467	376	543	461	220	388
1992	0	26	70	142	271	547	526	685	487	650	302	623	354	494	354	353	213	375
1993	0	20	34	110	269	427	553	428	599	352	327	473	452	358	313	436	364	374
1994	0	35	313	235	376	564	559	308	451	541	358	484	461	368	480	533	372	392
1995	0	268	435	275	295	590	609	511	641	617	444	459	518	610	482	342	265	217
1996	0	336	110	251	391	295	456	555	504	640	598	745	360	508	528	275	308	229
1997	0	273	235	435	477	466	394	392	614	444	564	914	505	513	690	443	394	538
1998	33	193	416	666	472	548	685	1,332	683	586	1,170	869	954	695	493	453	731	
1999	8	474	263	351	738	780	872	1,176	741	935	1,514	738	666	761	610	661		
2000	0	262	812	627	656	1,254	1,503	1,424	904	948	971	865	1,003	379	785			
2001	11	604	936	521	708	870	840	1,286	1,009	701	1,215	536	788	818				
2002	26	342	175	694	843	1,004	1,442	1,093	1,715	1,314	948	1,052	743					
2003	0	509	954	517	899	1,095	980	1,158	1,210	661	1,290	895						
2004	25	806	854	712	958	1,258	1,340	1,321	1,438	1,017	1,097							
2005	237	604	755	1,081	1,022	1,197	932	1,680	893	1,403								
2006	85	1,667	2,055	1,035	889	1,834	1,817	1,263	1,116									
2007	16	1,170	762	1,016	1,219	1,122	1,219	1,321										
2008	176	548	1,580	2,809	628	1,195	2,087											
2009	42	1,633	2,157	1,268	503	726												
2010	9	3,408	1,083	373	855													
2011	1,458	6,029	1,099	999														
2012	1,969	2,176	1,061															
2013	23	1,688																
2014	11																	

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	327	151	125	95	223	148	114	126	68	131	131	112	103	81	31	90	10	
1981	276	192	168	248	163	139	140	81	122	103	115	72	52	119	84	77		
1982	198	197	286	137	133	146	65	109	153	127	124	121	54	55	27			
1983	217	141	249	150	86	151	183	43	106	88	33	70	78	50				
1984	271	325	242	144	160	158	184	312	149	26	70	177	40					
1985	277	172	192	68	141	145	210	170	119	89	162	204						
1986	327	296	90	280	272	251	166	127	118	88	144							
1987	341	314	291	444	447	198	217	87	175	182								
1988	355	311	196	264	192	170	123	155	177									
1989	258	347	596	383	330	385	222	273										
1990	359	316	343	426	302	184	186											
1991	347	574	267	245	156	189												
1992	287	370	250	330	356													
1993	377	458	213	339														
1994	327	429	261															
1995	136	325																
1996	330																	
1997																		
1998																		
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2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-K.8

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Average Benefit	(4) Ultimate Claim Count	(5) Composite Factor (3) times (4) / 1,000	(6) Cumulative Persistency Factor	(7) Estimated Ult. Unpaid Loss (5) times (6)	(8) Ultimate Loss
1980	6/30/2014	414	161	1,672	270	4.059	1,094	13,731
1981	6/30/2014	402	173	1,477	256	4.356	1,115	11,549
1982	6/30/2014	390	185	1,420	263	4.665	1,227	11,664
1983	6/30/2014	378	196	1,328	261	4.848	1,264	10,218
1984	6/30/2014	366	205	1,435	295	5.139	1,516	11,671
1985	6/30/2014	354	215	1,539	330	5.384	1,778	12,261
1986	6/30/2014	342	220	1,390	306	5.825	1,785	12,526
1987	6/30/2014	330	228	1,322	301	6.215	1,869	12,289
1988	6/30/2014	318	236	1,302	307	6.585	2,023	11,546
1989	6/30/2014	306	243	1,310	318	7.044	2,241	13,475
1990	6/30/2014	294	253	1,301	329	7.544	2,484	13,095
1991	6/30/2014	282	260	1,071	279	8.099	2,257	10,952
1992	6/30/2014	270	272	958	260	8.739	2,275	10,340
1993	6/30/2014	258	279	846	236	9.520	2,250	9,526
1994	6/30/2014	246	289	872	252	10.409	2,619	10,467
1995	6/30/2014	234	296	843	250	11.291	2,818	10,859
1996	6/30/2014	222	307	819	251	12.398	3,114	10,533
1997	6/30/2014	210	318	861	273	13.457	3,678	11,968
1998	6/30/2014	198	331	945	313	14.769	4,623	15,601
1999	6/30/2014	186	344	979	337	16.357	5,514	16,802
2000	6/30/2014	174	357	1,104	394	17.944	7,077	19,469
2001	6/30/2014	162	370	994	368	19.840	7,304	18,146
2002	6/30/2014	150	379	1,010	383	21.700	8,304	19,694
2003	6/30/2014	138	389	925	359	23.968	8,615	18,784
2004	6/30/2014	126	401	955	384	26.341	10,105	20,930
2005	6/30/2014	114	411	925	380	29.298	11,143	20,946
2006	6/30/2014	102	422	863	364	32.013	11,663	23,424
2007	6/30/2014	90	441	867	382	35.241	13,469	21,313
2008	6/30/2014	78	452	893	404	38.931	15,721	24,743
2009	6/30/2014	66	456	779	356	43.083	15,318	21,646
2010	6/30/2014	54	464	788	366	45.729	16,721	22,449
2011	6/30/2014	42	474	844	400	47.916	19,156	28,740
2012	6/30/2014	30	489	852	416	50.277	20,938	26,144
2013	6/30/2014	18	502	894	449	53.030	23,786	25,498
2014	6/30/2014	6	510	924	471	60.626	28,578	28,589
				37,306			265,439	581,586

Column Notes

(3) Exhibit PA-K.10, Column (9).
(4) Exhibit V.10, Column (9).
(6) Exhibit PA-K.9, Page 1 and Exhibit PA-K.9, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.289	0.863	0.823	1.523	2.572	3.691	3.979	3.849	3.719	3.528	3.158	2.509	1.953	1.513	1.577	1.723	1.961
1981	0.000	0.218	0.653	0.622	1.152	1.946	2.792	3.010	2.911	3.303	3.364	2.747	2.290	1.938	1.637	1.400	1.384	0.981
1982	0.000	0.236	0.704	0.671	1.243	2.099	3.012	3.247	3.413	3.433	2.725	2.234	1.993	1.815	2.012	1.272	1.229	1.005
1983	0.000	0.169	0.504	0.480	0.889	1.501	2.154	2.869	3.262	2.764	2.459	2.266	2.097	1.870	1.508	1.526	0.777	0.944
1984	0.000	0.168	0.502	0.478	0.885	1.496	2.316	2.715	2.442	2.210	1.896	2.444	1.634	1.801	1.735	1.497	1.399	1.160
1985	0.000	0.153	0.456	0.435	0.805	1.447	2.350	2.510	2.094	1.943	2.049	2.108	2.124	1.619	1.741	1.148	1.650	1.214
1986	0.000	0.119	0.355	0.339	0.791	1.752	2.242	1.944	2.123	2.838	2.398	2.700	2.700	1.749	1.555	1.433	1.371	1.594
1987	0.000	0.093	0.277	0.363	0.781	1.094	1.476	1.593	2.339	2.402	2.895	2.727	1.796	1.908	1.833	1.512	1.393	1.196
1988	0.000	0.380	0.921	0.446	0.727	0.985	1.735	2.629	2.106	3.379	2.066	1.939	1.552	1.408	1.460	1.030	1.009	0.902
1989	0.000	0.260	0.599	0.430	0.733	1.196	1.820	2.259	2.809	2.601	1.880	2.315	1.970	1.988	1.470	1.307	1.146	1.737
1990	0.000	0.316	0.254	0.368	0.749	1.531	1.965	2.591	1.675	2.208	2.041	1.864	2.179	1.925	1.761	1.875	1.288	1.203
1991	0.000	0.173	0.554	0.405	1.039	1.615	2.227	2.104	2.120	1.785	1.864	2.122	1.675	1.349	1.947	1.655	0.789	1.392
1992	0.000	0.100	0.270	0.546	1.042	2.100	2.019	2.633	1.869	2.496	1.161	2.395	1.361	1.899	1.360	1.358	0.819	1.441
1993	0.000	0.083	0.144	0.463	1.140	1.806	2.340	1.813	2.534	1.491	1.386	2.003	1.914	1.514	1.324	1.847	1.542	1.583
1994	0.000	0.138	1.244	0.934	1.495	2.242	2.223	1.222	1.792	2.151	1.421	1.925	1.830	1.464	1.906	2.120	1.476	1.559
1995	0.000	1.074	1.744	1.101	1.181	2.365	2.441	2.048	2.569	2.473	1.778	1.840	2.077	2.444	1.933	1.372	1.060	0.868
1996	0.000	1.338	0.436	0.998	1.555	1.174	1.817	2.211	2.008	2.550	2.381	2.967	1.432	2.023	2.103	1.093	1.226	0.914
1997	0.000	1.000	0.860	1.592	1.746	1.704	1.442	1.434	2.245	1.623	2.063	3.343	1.850	1.876	2.524	1.621	1.442	1.970
1998	0.105	0.617	1.327	2.128	1.507	1.751	2.187	4.254	2.181	1.871	3.739	2.775	3.048	2.221	1.575	1.446	2.335	
1999	0.024	1.406	0.782	1.041	2.189	2.314	2.587	3.487	2.198	2.774	4.493	2.189	1.976	2.257	1.809	1.961		
2000	0.000	0.665	2.060	1.590	1.663	3.179	3.812	3.611	2.291	2.403	2.461	2.193	2.542	0.961	1.990			
2001	0.030	1.641	2.543	1.416	1.922	2.363	2.281	3.493	2.741	1.904	3.300	1.457	2.139	2.221				
2002	0.067	0.892	0.458	1.814	2.202	2.623	3.769	2.857	4.482	3.434	2.479	2.748	1.941					
2003	0.000	1.416	2.654	1.439	2.502	3.046	2.727	3.222	3.367	1.839	3.588	2.491						
2004	0.065	2.100	2.226	1.855	2.498	3.278	3.493	3.444	3.749	2.651	2.861							
2005	0.622	1.588	1.984	2.843	2.687	3.147	2.450	4.416	2.349	3.688								
2006	0.233	4.575	5.641	2.841	2.440	5.035	4.987	3.467	3.064									
2007	0.042	3.060	1.993	2.660	3.190	2.935	3.188	3.456										
2008	0.436	1.357	3.913	6.956	1.554	2.960	5.168											
2009	0.117	4.592	6.067	3.565	1.414	2.042												
2010	0.025	9.320	2.961	1.020	2.338													
2011	3.646	15.080	2.749	2.498														
2012	4.729	5.226	2.547															
2013	0.051	3.764																
2014	0.024																	
Strt Average	0.292	1.871	1.553	1.411	1.535	2.177	2.645	2.804	2.614	2.536	2.491	2.373	2.027	1.827	1.747	1.502	1.319	1.312
3 Yr Avg	1.601	8.023	2.752	2.361	1.769	2.646	4.448	3.780	3.054	2.726	2.976	2.232	2.207	1.813	1.791	1.676	1.668	1.250
5 Yr Avg	1.695	7.596	3.648	3.340	2.187	3.224	3.857	3.601	3.402	2.703	2.938	2.215	2.329	1.907	2.000	1.498	1.508	1.379
Selected	1.601	7.596	2.752	2.361	2.187	2.646	4.153	3.690	3.228	2.715	2.957	2.373	2.268	1.860	1.896	1.587	1.588	1.312
Cumulative	62.228	60.626	53.030	50.277	47.916	45.729	43.083	38.931	35.241	32.013	29.298	26.341	23.968	21.700	19.840	17.944	16.357	14.769

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1.213	0.560	0.463	0.353	0.827	0.550	0.422	0.468	0.253	0.485	0.486	0.414	0.384	0.300	0.115	0.332	0.037	
1981	1.077	0.750	0.657	0.967	0.638	0.544	0.548	0.315	0.478	0.404	0.450	0.281	0.201	0.463	0.328	0.302		
1982	0.753	0.748	1.089	0.521	0.504	0.556	0.246	0.415	0.583	0.483	0.471	0.461	0.207	0.210	0.104			
1983	0.832	0.540	0.954	0.576	0.331	0.578	0.701	0.166	0.408	0.339	0.125	0.269	0.299	0.191				
1984	0.920	1.103	0.819	0.488	0.543	0.537	0.623	1.057	0.506	0.088	0.237	0.599	0.136					
1985	0.840	0.519	0.580	0.207	0.428	0.438	0.637	0.514	0.359	0.271	0.489	0.618						
1986	1.068	0.967	0.294	0.914	0.889	0.818	0.542	0.414	0.386	0.288	0.470							
1987	1.133	1.045	0.967	1.478	1.488	0.659	0.721	0.290	0.583	0.606								
1988	1.155	1.013	0.638	0.859	0.625	0.553	0.400	0.503	0.576									
1989	0.811	1.090	1.873	1.205	1.038	1.211	0.697	0.858										
1990	1.091	0.958	1.041	1.295	0.916	0.559	0.566											
1991	1.246	2.059	0.958	0.881	0.560	0.679												
1992	1.103	1.421	0.959	1.267	1.367													
1993	1.597	1.939	0.900	1.433														
1994	1.301	1.704	1.037															
1995	0.544	1.300																
1996	1.312																	
1997																		
1998																		
1999																		
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2014																		
Strt Average	1.059	1.107	0.882	0.889	0.781	0.640	0.555	0.500	0.459	0.370	0.390	0.440	0.245	0.291	0.182	0.317	0.037	----
3 Yr Avg	1.053	1.648	0.965	1.194	0.948	0.816	0.554	0.550	0.515	0.388	0.398	0.495	0.214	0.288	0.182	----	----	----
5 Yr Avg	1.171	1.684	0.979	1.216	0.901	0.732	0.585	0.516	0.482	0.318	0.358	0.446	0.245	----	----	----	----	----
Selected	1.059	1.107	0.882	0.889	0.781	0.640	0.555	0.500	0.459	0.370	0.390	0.440	0.245	0.291	0.182	0.310	0.297	0.284
Cumulative	13.457	12.398	11.291	10.409	9.520	8.739	8.099	7.544	7.044	6.585	6.215	5.825	5.384	5.139	4.848	4.665	4.356	4.059

Exhibit PA-K.10

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Evaluation as of	Months of Development	SAWW ($)	Minimum PTD Benefits ($)	Maximum PTD-1 Benefits ($)	Maximum PTD-2 Benefits ($)	Average PTD-1 Benefits ($)	Average PTD-2 Benefits ($)	Average PTD Benefits ($)
1980	6/30/2014	414	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	6/30/2014	402	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	6/30/2014	390	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	6/30/2014	378	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	6/30/2014	366	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	6/30/2014	354	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	6/30/2014	342	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	6/30/2014	330	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	6/30/2014	318	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	6/30/2014	306	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	6/30/2014	294	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	6/30/2014	282	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	6/30/2014	270	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	6/30/2014	258	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	6/30/2014	246	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	6/30/2014	234	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	6/30/2014	222	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	6/30/2014	210	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	6/30/2014	198	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	6/30/2014	186	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	6/30/2014	174	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	6/30/2014	162	635.33	309.00	618.00	412.00	420.04	353.86	370.41
2002	6/30/2014	150	652.89	314.00	628.00	418.67	431.15	361.45	378.87
2003	6/30/2014	138	670.26	322.00	644.00	429.33	442.57	370.84	388.77
2004	6/30/2014	126	694.56	331.00	662.00	441.33	458.19	382.59	401.49
2005	6/30/2014	114	711.71	339.00	678.00	452.00	469.47	391.93	411.31
2006	6/30/2014	102	724.55	352.00	704.00	469.33	478.98	403.31	422.23
2007	6/30/2014	90	760.83	365.00	730.00	486.67	502.30	420.63	441.05
2008	6/30/2014	78	777.54	375.50	751.00	500.67	513.69	431.42	451.99
2009	6/30/2014	66	779.07	383.50	767.00	511.33	515.62	436.70	456.43
2010	6/30/2014	54	795.36	387.50	775.00	516.67	525.94	443.40	464.04
2011	6/30/2014	42	817.82	391.50	783.00	522.00	539.79	451.61	473.65
2012	6/30/2014	30	843.14	404.50	809.00	539.33	556.64	466.14	488.77
2013	6/30/2014	18	860.00	419.00	838.00	558.67	568.68	479.44	501.75
2014	6/30/2014	6	877.20	424.50	849.00	566.00	579.66	487.26	510.36

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability).
(6) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability).
(7) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
(8) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
(9) Assumes 25% of claimants are not receiving Social Security Disability.

Exhibit PA-K.11

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	**Ultimate Claim Counts**	**Payroll ($Millions)**	**Estimated # of Employee**	**Frequency Per $1M Payroll**	**Frequency Per Employee**	**Initial Ultimate Loss**	**Initial Ultimate Severity**	**SAWW**	**Loss Ratio**
1990	1,301	49,660	2,185,850	0.026	0.001	12,659	9,734	437	0.9%
1991	1,071	50,857	2,168,247	0.021	0.000	10,568	9,868	451	0.7%
1992	958	52,804	2,140,987	0.018	0.000	9,987	10,427	474	0.7%
1993	846	55,133	2,194,040	0.015	0.000	9,217	10,891	483	0.6%
1994	872	57,740	2,245,405	0.015	0.000	10,176	11,668	495	0.6%
1995	843	60,950	2,302,591	0.014	0.000	10,644	12,632	509	0.6%
1996	819	63,664	2,323,738	0.013	0.000	10,259	12,532	527	0.7%
1997	861	68,077	2,374,702	0.013	0.000	11,774	13,678	551	0.8%
1998	945	71,447	2,380,053	0.013	0.000	15,844	16,766	577	1.1%
1999	979	75,245	2,426,205	0.013	0.000	17,097	17,467	596	1.1%
2000	1,104	79,122	2,460,717	0.014	0.000	19,861	17,995	618	1.4%
2001	994	80,397	2,433,537	0.012	0.000	18,592	18,707	635	1.4%
2002	1,010	81,621	2,404,145	0.012	0.000	20,675	20,470	653	1.5%
2003	925	82,433	2,365,123	0.011	0.000	20,030	21,665	670	1.5%
2004	955	84,633	2,343,276	0.011	0.000	23,241	24,325	695	1.6%
2005	925	86,912	2,348,411	0.011	0.000	23,837	25,779	712	1.7%
2006	863	90,786	2,409,609	0.010	0.000	30,606	35,471	725	2.1%
2007	867	93,585	2,365,451	0.009	0.000	25,938	29,933	761	1.6%
2008	893	93,441	2,311,070	0.010	0.000	35,059	39,242	778	2.2%
2009	779	86,523	2,135,753	0.009	0.000	32,356	41,538	779	2.4%
2010	788	86,642	2,094,878	0.009	0.000	38,229	48,515	795	3.0%
2011	844	90,268	2,122,612	0.009	0.000	75,236	89,139	818	5.8%
2012	852	94,120	2,146,732	0.009	0.000	59,504	69,838	843	4.4%
2013	894	98,557	2,203,870	0.009	0.000	38,531	43,101	860	2.8%
2014	924	102,837	2,254,482	0.009	0.000	15,433	16,710	877	1.1%
Indicated									
All Year				-3.5%	-0.6%		7.7%	3.0%	7.4%
10 Year				-1.2%	1.1%		2.6%	2.3%	4.0%
8 Year				-0.5%	1.6%		-1.7%	2.1%	1.1%
6 Year				-0.1%	2.3%		-13.7%	2.5%	-12.0%
5 Year				-0.6%	1.9%		-24.9%	2.5%	-24.1%
4 Year				-1.2%	1.1%		#NUM!	2.3%	#NUM!
Selected				**-1.2%**	**1.1%**		**2.6%**	**2.3%**	**1.0%**

Pure Premium
1.4%

Rates
3.7%

Column Notes

(1) Exhibit V.10, Column (9).
(2) Exhibit PA-K.5, Column (4).
(3) Exhibit PA-K.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-K.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-K.10, Column (3).
(9) Exhibit PA-K.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	99.4%	97.7%	96.0%	93.0%	87.8%	80.4%	72.4%	64.7%	57.2%	50.1%	43.8%	38.8%	34.8%	31.8%	28.6%	25.2%	21.2%
1981	100.0%	99.5%	98.0%	96.6%	94.0%	89.5%	83.1%	76.2%	69.6%	62.0%	54.4%	48.1%	42.8%	38.4%	34.7%	31.5%	28.3%	26.1%
1982	100.0%	99.5%	97.8%	96.2%	93.4%	88.5%	81.5%	73.9%	66.0%	58.0%	51.6%	46.4%	41.8%	37.6%	32.9%	29.9%	27.1%	24.7%
1983	100.0%	99.6%	98.2%	96.9%	94.6%	90.6%	84.9%	77.3%	68.6%	61.3%	54.8%	48.8%	43.2%	38.3%	34.3%	30.2%	28.2%	25.7%
1984	100.0%	99.6%	98.2%	97.0%	94.7%	90.7%	84.6%	77.5%	71.1%	65.3%	60.3%	53.9%	49.6%	44.9%	40.3%	36.4%	32.7%	29.6%
1985	100.0%	99.6%	98.3%	97.0%	94.7%	90.6%	83.9%	76.7%	70.7%	65.1%	59.3%	53.3%	47.2%	42.5%	37.6%	34.3%	29.6%	26.1%
1986	100.0%	99.7%	98.8%	97.9%	95.9%	91.4%	85.6%	80.6%	75.1%	67.8%	61.7%	54.7%	47.8%	43.3%	39.3%	35.6%	32.1%	28.0%
1987	100.0%	99.8%	99.0%	98.1%	96.1%	93.3%	89.5%	85.4%	79.4%	73.2%	65.8%	58.8%	54.1%	49.2%	44.5%	40.6%	37.0%	34.0%
1988	100.0%	98.9%	96.3%	95.1%	93.0%	90.3%	85.4%	78.0%	72.0%	62.5%	56.7%	51.2%	46.9%	42.9%	38.8%	35.9%	33.0%	30.5%
1989	100.0%	99.4%	97.9%	96.8%	95.0%	92.0%	87.6%	82.0%	75.0%	68.6%	64.0%	58.2%	53.4%	48.5%	44.8%	41.6%	38.8%	34.5%
1990	100.0%	99.2%	98.5%	97.5%	95.5%	91.5%	86.3%	79.4%	75.0%	69.1%	63.7%	58.8%	53.0%	47.9%	43.3%	38.3%	34.9%	31.7%
1991	100.0%	99.5%	98.1%	97.0%	94.2%	89.9%	84.0%	78.4%	72.8%	68.0%	63.1%	57.4%	53.0%	49.4%	44.2%	39.8%	37.7%	34.0%
1992	100.0%	99.7%	99.0%	97.6%	94.9%	89.4%	84.1%	77.3%	72.4%	65.9%	62.9%	56.6%	53.1%	48.1%	44.6%	41.0%	38.9%	35.1%
1993	100.0%	99.8%	99.4%	98.2%	95.4%	90.8%	84.8%	80.3%	73.8%	70.0%	66.5%	61.5%	56.6%	52.8%	49.4%	44.7%	40.8%	36.8%
1994	100.0%	99.7%	96.6%	94.3%	90.7%	85.2%	79.8%	76.8%	72.4%	67.1%	63.7%	59.0%	54.5%	50.9%	46.3%	41.1%	37.5%	33.6%
1995	100.0%	97.5%	93.5%	91.0%	88.3%	82.8%	77.2%	72.5%	66.6%	60.9%	56.8%	52.5%	47.7%	42.1%	37.7%	34.5%	32.1%	30.1%
1996	100.0%	96.8%	95.8%	93.4%	89.7%	86.9%	82.6%	77.4%	72.6%	66.5%	60.9%	53.8%	50.4%	45.6%	40.7%	38.1%	35.1%	33.0%
1997	100.0%	97.7%	95.8%	92.2%	88.3%	84.4%	81.2%	78.0%	72.9%	69.2%	64.6%	57.1%	52.9%	48.7%	43.0%	39.3%	36.1%	31.6%
1998	99.8%	98.6%	96.0%	91.8%	88.9%	85.5%	81.2%	72.9%	68.6%	65.0%	57.7%	52.3%	46.3%	42.0%	38.9%	36.1%	31.5%	
1999	100.0%	97.2%	95.7%	93.7%	89.4%	84.9%	79.8%	73.0%	68.7%	63.3%	54.6%	50.3%	46.5%	42.1%	38.5%	34.7%		
2000	100.0%	98.7%	94.9%	91.9%	88.8%	82.8%	75.6%	68.8%	64.5%	60.0%	55.3%	51.2%	46.4%	44.6%	40.9%			
2001	99.9%	96.9%	92.3%	89.7%	86.2%	81.9%	77.7%	71.3%	66.3%	62.8%	56.7%	54.1%	50.2%	46.1%				
2002	99.9%	98.3%	97.6%	94.4%	90.7%	86.1%	79.7%	74.7%	67.0%	61.1%	56.8%	52.1%	48.8%					
2003	100.0%	97.7%	93.3%	91.0%	86.9%	81.9%	77.5%	72.2%	66.7%	63.7%	57.8%	53.8%						
2004	99.9%	96.7%	93.3%	90.5%	86.7%	81.7%	76.3%	71.1%	65.3%	61.3%	56.9%							
2005	99.1%	96.8%	93.9%	89.7%	85.8%	81.2%	77.6%	71.2%	67.8%	62.4%								
2006	99.7%	94.1%	87.1%	83.6%	80.6%	74.4%	68.2%	63.9%	60.2%									
2007	99.9%	95.8%	93.1%	89.4%	85.1%	81.1%	76.7%	72.0%										
2008	99.4%	97.7%	92.7%	83.8%	81.8%	78.0%	71.4%											
2009	99.9%	94.2%	86.6%	82.2%	80.5%	77.9%												
2010	100.0%	88.5%	84.9%	83.6%	80.7%													
2011	96.4%	81.7%	79.0%	76.5%														
2012	94.9%	89.3%	86.6%															
2013	99.9%	94.2%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	18.8%	17.7%	16.7%	16.0%	14.4%	13.3%	12.4%	11.5%	11.0%	10.0%	9.0%	8.2%	7.4%	6.8%	6.6%	5.9%	5.9%	
1981	23.6%	21.9%	20.4%	18.2%	16.7%	15.5%	14.2%	13.5%	12.4%	11.5%	10.5%	9.8%	9.4%	8.3%	7.5%	6.9%		
1982	23.0%	21.2%	18.7%	17.5%	16.3%	15.0%	14.4%	13.5%	12.1%	11.0%	9.9%	8.8%	8.3%	7.9%	7.6%			
1983	23.4%	22.0%	19.5%	18.0%	17.1%	15.5%	13.7%	13.2%	12.2%	11.3%	10.9%	10.2%	9.4%	8.9%				
1984	27.2%	24.3%	22.2%	20.9%	19.5%	18.0%	16.4%	13.6%	12.3%	12.1%	11.4%	9.9%	9.5%					
1985	23.7%	22.2%	20.6%	20.0%	18.7%	17.5%	15.7%	14.2%	13.2%	12.4%	11.0%	9.2%						
1986	25.2%	22.7%	22.0%	19.6%	17.3%	15.2%	13.8%	12.8%	11.8%	11.0%	9.8%							
1987	31.1%	28.4%	25.9%	22.1%	18.3%	16.6%	14.7%	14.0%	12.5%	10.9%								
1988	27.2%	24.4%	22.6%	20.2%	18.4%	16.9%	15.7%	14.3%	12.7%									
1989	32.5%	29.8%	25.2%	22.2%	19.6%	16.6%	14.9%	12.8%										
1990	28.8%	26.3%	23.6%	20.1%	17.7%	16.2%	14.7%											
1991	30.7%	25.2%	22.7%	20.3%	18.8%	17.0%												
1992	32.2%	28.5%	26.0%	22.7%	19.2%													
1993	32.7%	27.8%	25.6%	21.9%														
1994	30.5%	26.3%	23.8%															
1995	28.8%	25.8%																
1996	29.9%																	
1997																		
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2013																		
2014																		

Exhibit PA-K.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	1,826	1,285	131	125	120	114	108	102	97	91	86	81	75	70	625
1980	786	658	118	113	109	105	101	97	12	11	11	10	9	9	81
1981	768	598	31	95	91	88	84	81	78	18	17	16	15	14	138
1982	860	661	78	32	96	92	89	85	82	78	19	18	17	16	158
1983	877	646	42	72	35	85	82	78	75	72	69	22	21	20	204
1984	1,068	779	79	48	81	39	97	93	89	86	82	79	25	23	247
1985	1,067	795	70	81	49	83	28	107	102	98	94	91	87	15	163
1986	1,169	883	133	70	81	49	83	23	109	105	101	97	93	90	135
1987	1,275	952	114	130	69	80	48	82	24	107	102	98	95	91	235
1988	1,384	1,000	102	109	124	66	77	46	79	31	99	95	91	87	377
1989	1,646	1,213	149	118	125	143	75	87	52	89	25	118	113	108	444
1990	1,832	1,322	160	145	115	122	139	74	86	52	88	31	112	108	599
1991	1,786	1,253	149	135	123	97	103	118	63	74	45	76	37	91	675
1992	1,910	1,321	163	141	128	116	92	98	111	60	70	43	73	41	773
1993	2,043	1,385	183	150	130	117	107	86	91	103	56	66	41	69	844
1994	2,447	1,664	225	198	162	140	127	116	93	98	111	61	71	44	1,003
1995	2,799	1,853	221	223	196	160	139	125	115	93	98	110	61	73	1,186
1996	3,158	2,097	282	225	226	199	163	141	127	117	94	99	112	63	1,309
1997	3,838	2,554	302	316	252	253	223	183	158	143	131	106	111	126	1,536
1998	5,048	3,711	524	422	438	356	357	316	258	223	202	183	144	154	1,471
1999	6,002	4,382	572	560	450	468	380	381	337	276	238	216	195	154	1,774
2000	8,572	6,322	819	737	743	597	619	505	506	448	366	316	287	259	2,370
2001	9,274	6,825	914	798	719	724	582	604	492	494	437	357	309	280	2,564
2002	10,846	7,947	996	971	848	763	769	619	642	523	524	464	380	328	3,020
2003	11,824	8,630	1,087	986	961	839	756	762	612	635	517	519	459	376	3,314
2004	14,313	10,389	1,346	1,194	1,077	1,052	917	831	827	665	690	562	564	498	4,090
2005	16,261	11,758	1,475	1,389	1,234	1,111	1,087	946	859	853	686	712	579	581	4,750
2006	17,763	12,637	1,460	1,533	1,369	1,245	1,089	1,078	927	868	815	656	682	551	5,489
2007	20,195	14,357	1,550	1,517	1,572	1,455	1,303	1,162	1,141	989	907	884	711	739	6,266
2008	22,548	15,884	1,865	1,692	1,567	1,653	1,457	1,333	1,156	1,149	985	930	859	692	7,209
2009	22,343	15,659	1,725	1,698	1,542	1,433	1,510	1,334	1,220	1,059	1,052	903	851	788	7,227
2010	23,985	16,556	1,253	1,814	1,758	1,587	1,454	1,539	1,343	1,235	1,065	1,061	907	862	8,106
2011	31,260	21,124	1,193	1,568	2,267	2,199	1,988	1,824	1,929	1,686	1,549	1,337	1,332	1,139	11,250
2012	33,657	22,251	1,197	1,221	1,615	2,319	2,267	2,054	1,898	2,004	1,762	1,614	1,398	1,390	12,918
2013	27,860	18,238	1,226	1,076	1,048	1,331	1,990	1,863	1,662	1,475	1,577	1,336	1,245	1,055	10,978
2014	32,346	21,994	4,053	1,468	1,260	1,167	1,411	2,215	1,969	1,722	1,448	1,578	1,266	1,210	11,577
Total	346,636	241,584	25,988	23,170	22,779	22,450	21,900	21,187	19,422	17,829	16,221	14,943	13,427	12,214	115,105

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-K.13.2

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	4		1,826	48373.5%	0.0%	1,826
1980	1,094	704	786	20.9%	79.1%	786
1981	1,115	590	768	33.9%	66.1%	768
1982	1,227	671	860	34.0%	66.0%	860
1983	1,264	616	877	40.3%	59.7%	877
1984	1,516	778	1,068	39.4%	60.6%	1,068
1985	1,778	875	1,067	21.3%	78.7%	1,067
1986	1,785	1,039	1,169	17.3%	82.7%	1,169
1987	1,869	1,133	1,275	19.3%	80.7%	1,275
1988	2,023	1,144	1,384	27.3%	72.7%	1,384
1989	2,241	1,517	1,646	17.8%	82.2%	1,646
1990	2,484	1,614	1,832	25.1%	74.9%	1,832
1991	2,257	1,490	1,786	38.5%	61.5%	1,786
1992	2,275	1,570	1,910	48.3%	51.7%	1,910
1993	2,249	1,632	2,043	66.5%	33.5%	2,043
1994	2,619	2,037	2,447	70.4%	29.6%	2,447
1995	2,818	2,388	2,799	95.5%	4.5%	2,799
1996	3,114	2,566	3,158	101.4%	0.0%	3,158
1997	3,678	3,289	3,838	104.4%	0.0%	3,838
1998	4,623	5,110	5,048	12.7%	87.3%	5,048
1999	5,514	6,105	6,002	17.5%	82.5%	6,002
2000	7,077	7,859	8,572	0.0%	109.1%	8,572
2001	7,304	8,196	9,274	0.0%	113.2%	9,274
2002	8,304	10,266	10,846	0.0%	105.6%	10,846
2003	8,615	11,106	11,824	0.0%	106.5%	11,824
2004	10,105	14,728	14,313	9.0%	91.0%	14,313
2005	11,143	16,926	16,261	11.5%	88.5%	16,261
2006	11,663	26,026	17,763	57.5%	42.5%	17,763
2007	13,469	22,719	20,195	27.3%	72.7%	20,195
2008	15,721	36,353	22,548	66.9%	33.1%	22,548
2009	15,318	36,739	22,343	67.2%	32.8%	22,343
2010	16,721	48,281	23,985	77.0%	23.0%	23,985
2011	19,156	112,149	31,260	87.0%	13.0%	31,260
2012	20,937	87,657	33,657	80.9%	19.1%	33,657
2013	23,786	49,852	27,860	84.4%	15.6%	27,860
2014	28,578	2,266	32,346	113.2%	0.0%	32,346
Total	265,441	527,993	346,636			346,636

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-K.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	4	3	0	0	0	0	0	0	0	0	0	0	0	0	1
1980	1,094	763	77	73	70	67	63	60	57	54	51	48	45	42	388
1981	1,115	772	76	73	70	66	63	60	57	54	51	48	45	43	408
1982	1,227	842	81	78	75	71	68	65	62	59	56	53	50	47	463
1983	1,264	849	48	81	77	74	71	68	64	61	58	55	52	49	505
1984	1,516	1,008	86	54	91	88	84	80	77	73	69	66	62	59	627
1985	1,778	1,165	81	96	60	102	98	94	90	86	82	78	74	70	768
1986	1,785	1,172	135	75	89	56	95	91	87	83	79	76	72	68	778
1987	1,869	1,221	117	132	74	88	55	93	89	86	82	78	74	71	830
1988	2,023	1,311	114	120	135	75	89	56	95	91	87	84	80	76	920
1989	2,241	1,448	146	118	124	140	78	93	58	99	95	90	86	83	1,032
1990	2,484	1,603	165	151	122	128	145	81	96	60	102	98	94	90	1,153
1991	2,257	1,456	155	139	128	103	109	123	68	81	51	86	83	79	1,052
1992	2,275	1,471	167	144	130	120	96	101	115	64	76	47	81	77	1,056
1993	2,249	1,465	185	151	131	118	109	88	92	104	58	69	43	73	1,029
1994	2,619	1,719	224	197	161	140	126	116	93	98	111	62	73	46	1,174
1995	2,818	1,856	220	222	195	160	138	125	115	92	97	110	61	73	1,210
1996	3,114	2,068	278	222	223	196	161	139	126	115	93	98	111	62	1,291
1997	3,678	2,448	289	303	241	243	213	175	152	137	125	101	107	120	1,471
1998	4,623	3,099	411	331	347	276	278	245	200	174	157	144	116	122	1,823
1999	5,514	3,733	535	442	357	373	297	300	263	216	187	169	155	125	2,095
2000	7,077	4,813	626	626	518	418	437	348	351	308	252	219	197	181	2,597
2001	7,304	5,005	698	584	585	483	390	408	325	327	288	236	204	184	2,593
2002	8,304	5,700	712	725	607	608	502	405	424	338	340	299	245	212	2,887
2003	8,615	5,948	815	669	681	570	571	472	381	398	317	319	281	230	2,911
2004	10,105	6,996	910	870	713	727	609	609	503	406	425	338	341	300	3,352
2005	11,143	7,772	1,125	902	863	707	721	604	604	499	403	421	335	338	3,621
2006	11,663	8,128	989	1,077	864	826	678	691	578	578	478	386	403	321	3,792
2007	13,469	9,409	1,234	1,038	1,130	907	867	711	725	607	607	502	405	423	4,315
2008	15,721	11,020	1,490	1,303	1,096	1,194	958	916	751	766	641	641	530	427	5,006
2009	15,318	10,777	1,476	1,312	1,148	965	1,051	844	807	661	674	564	565	467	4,784
2010	16,721	11,606	967	1,518	1,349	1,180	993	1,081	868	829	680	693	580	581	5,400
2011	19,156	13,059	874	1,058	1,660	1,475	1,290	1,085	1,182	949	907	744	758	634	6,539
2012	20,937	14,044	983	911	1,102	1,729	1,537	1,344	1,131	1,231	988	945	775	789	7,473
2013	23,786	15,755	1,235	1,059	981	1,187	1,863	1,655	1,448	1,218	1,326	1,064	1,017	834	8,899
2014	28,578	19,432	3,581	1,297	1,113	1,031	1,247	1,957	1,740	1,522	1,280	1,394	1,119	1,069	10,229
Total	265,441	180,936	21,304	18,154	17,312	16,693	16,151	15,381	13,871	12,523	11,372	10,423	9,318	8,466	94,473

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-K.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	704	630	129	124	119	115	110	106	0	0	0	0	0	0	0
1981	590	509	8	107	103	99	95	91	88	0	0	0	0	0	0
1982	671	568	76	8	108	103	99	96	92	89	0	0	0	0	0
1983	616	508	38	66	7	93	89	86	82	79	76	0	0	0	0
1984	778	630	74	44	75	8	106	102	98	94	91	87	0	0	0
1985	875	695	66	77	46	78	9	110	106	102	98	94	91	0	0
1986	1,039	823	132	69	80	47	81	9	114	110	105	101	98	94	0
1987	1,133	887	114	130	68	78	46	79	9	112	107	103	99	96	92
1988	1,144	884	98	105	120	62	72	43	73	8	103	99	95	92	173
1989	1,517	1,163	150	117	125	143	75	86	51	87	10	123	119	114	317
1990	1,614	1,227	159	143	113	120	137	72	83	49	84	9	118	114	413
1991	1,490	1,126	146	132	119	94	100	114	60	69	41	70	8	99	439
1992	1,570	1,181	160	138	125	113	89	95	108	56	65	39	66	7	509
1993	1,632	1,227	181	148	128	116	105	82	88	100	52	60	36	61	477
1994	2,037	1,532	227	200	164	142	128	116	91	97	111	58	67	40	597
1995	2,388	1,787	238	239	211	173	149	136	122	96	103	117	61	70	672
1996	2,566	1,920	280	228	229	202	166	143	130	117	92	98	112	58	710
1997	3,289	2,448	313	325	265	265	235	192	166	150	136	107	114	130	892
1998	5,110	3,801	541	435	451	367	369	326	267	230	209	189	148	158	1,419
1999	6,105	4,520	580	585	470	488	397	399	353	289	249	226	204	160	1,706
2000	7,859	5,796	750	676	681	548	568	463	464	411	336	290	263	238	2,173
2001	8,196	6,032	808	705	635	640	515	534	435	436	386	316	273	247	2,266
2002	10,266	7,522	943	919	803	723	728	586	607	495	496	439	359	310	2,859
2003	11,106	8,106	1,021	926	903	788	710	715	575	597	486	488	431	353	3,113
2004	14,728	10,723	1,389	1,226	1,113	1,084	947	852	859	691	716	584	586	518	4,163
2005	16,926	12,276	1,520	1,452	1,282	1,164	1,134	990	892	899	723	749	611	613	4,896
2006	26,026	18,744	2,098	2,149	2,053	1,813	1,645	1,604	1,400	1,261	1,271	1,022	1,060	863	7,788
2007	22,719	16,214	1,669	1,697	1,738	1,661	1,466	1,331	1,297	1,133	1,020	1,028	826	857	6,998
2008	36,353	25,718	2,623	2,477	2,519	2,581	2,466	2,177	1,976	1,926	1,681	1,514	1,526	1,227	11,661
2009	36,739	25,663	2,236	2,490	2,351	2,391	2,450	2,340	2,066	1,875	1,828	1,596	1,437	1,448	12,232
2010	48,281	33,111	2,208	2,804	3,123	2,949	2,998	3,072	2,935	2,591	2,351	2,292	2,001	1,802	17,156
2011	112,149	75,021	3,326	4,977	6,320	7,038	6,646	6,757	6,924	6,615	5,840	5,300	5,166	4,511	42,730
2012	87,657	57,092	2,105	2,537	3,796	4,821	5,369	5,070	5,155	5,282	5,046	4,455	4,043	3,941	36,038
2013	49,852	31,638	1,179	1,169	1,409	2,108	2,677	2,981	2,815	2,862	2,933	2,802	2,474	2,245	22,199
2014	2,266	1,407	64	52	52	62	93	118	132	124	126	130	124	109	1,080
Total	527,993	363,131	27,648	29,676	31,901	33,276	33,068	32,071	30,711	29,131	26,971	24,584	22,614	20,575	185,768

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-K.14

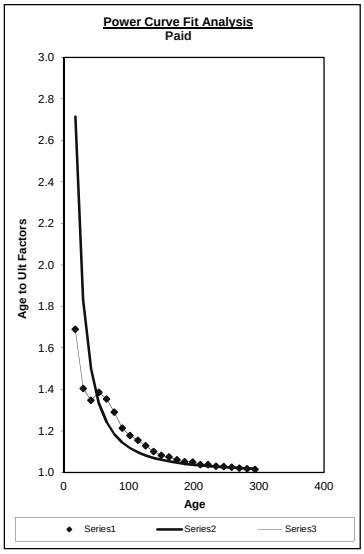
OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	Paid	Incurred
C=	6.31	0.00
B=	1.80	#VALUE!
A=	531	#VALUE!
Cutoff Age=	480	480

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9478	#VALUE!
F-Statistics	526	#VALUE!
F- Degree	29	29

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	6.786		----		6	6.826	#VALUE!
18	1.689		----		18	2.715	#VALUE!
30	1.404		----		30	1.834	#VALUE!
42	1.347		----		42	1.499	#VALUE!
54	1.385		----		54	1.335	#VALUE!
66	1.353		----		66	1.242	#VALUE!
78	1.291		----		78	1.183	#VALUE!
90	1.213		----		90	1.144	#VALUE!
102	1.178		----		102	1.117	#VALUE!
114	1.155		----		114	1.097	#VALUE!
126	1.128		----		126	1.082	#VALUE!
138	1.100		----		138	1.070	#VALUE!
150	1.083		----		150	1.060	#VALUE!
162	1.075		----		162	1.053	#VALUE!
174	1.061		----		174	1.047	#VALUE!
186	1.051		----		186	1.042	#VALUE!
198	1.049		----		198	1.037	#VALUE!
210	1.038		----		210	1.034	#VALUE!
222	1.038		----		222	1.031	#VALUE!
234	1.030		----		234	1.028	#VALUE!
246	1.029		----		246	1.026	#VALUE!
258	1.025		----		258	1.024	#VALUE!
270	1.020		----		270	1.022	#VALUE!
282	1.017		----		282	1.020	#VALUE!
294	1.015		----		294	1.019	#VALUE!
306	1.013		----		306	1.017	#VALUE!
318	1.010		----		318	1.016	#VALUE!
330	1.011		----		330	1.015	#VALUE!
342	1.012		----		342	1.014	#VALUE!
354	1.006		----		354	1.013	#VALUE!
366	1.007		----		366	1.013	#VALUE!
378	1.004	y	----	y	378	1.012	#VALUE!



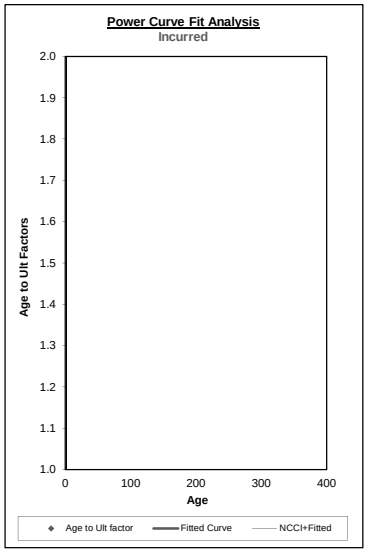


Exhibit PA-L.1

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per $100 Payroll	(10) Implied Loss Frequency Per $1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			349	1.000	349	87%	305			
1980	6/30/2014	2,695	2,578	117	1.000	117	89%	104	0.0093	1.34	69
1981	6/30/2014	1,660	1,536	125	1.000	125	88%	110	0.0055	1.23	45
1982	6/30/2014	1,214	1,074	140	1.000	140	86%	121	0.0040	1.12	36
1983	6/30/2014	1,762	1,569	193	1.000	193	87%	167	0.0058	1.12	51
1984	6/30/2014	3,788	3,457	330	1.000	330	85%	282	0.0114	1.25	92
1985	6/30/2014	3,377	3,005	372	1.000	372	84%	313	0.0095	1.26	75
1986	6/30/2014	3,026	2,612	414	1.000	414	83%	343	0.0079	1.19	66
1987	6/30/2014	2,824	2,388	435	1.000	435	81%	354	0.0069	1.18	59
1988	6/30/2014	3,745	3,179	565	1.000	565	81%	457	0.0085	1.17	72
1989	6/30/2014	4,469	3,765	704	1.000	704	80%	561	0.0095	1.13	84
1990	6/30/2014	2,884	2,192	692	1.000	692	78%	541	0.0058	1.07	54
1991	6/30/2014	2,771	2,036	735	1.000	735	77%	566	0.0054	0.96	57
1992	6/30/2014	2,662	1,873	788	1.000	788	76%	597	0.0050	0.90	56
1993	6/30/2014	2,467	1,623	845	1.000	845	74%	629	0.0045	0.85	53
1994	6/30/2014	4,390	3,317	1,072	1.000	1,072	73%	782	0.0076	0.80	95
1995	6/30/2014	3,128	2,112	1,016	1.000	1,016	72%	732	0.0051	0.71	72
1996	6/30/2014	3,405	2,326	1,079	1.000	1,079	71%	767	0.0053	0.62	86
1997	6/30/2014	1,979	989	990	1.000	990	70%	693	0.0029	0.54	54
1998	6/30/2014	3,857	2,596	1,261	1.000	1,261	69%	865	0.0054	0.51	106
1999	6/30/2014	4,530	3,081	1,449	1.000	1,449	68%	982	0.0060	0.50	121
2000	6/30/2014	5,316	3,658	1,658	1.000	1,658	67%	1,114	0.0067	0.48	140
2001	6/30/2014	4,210	2,662	1,548	1.000	1,548	67%	1,030	0.0052	0.41	126
2002	6/30/2014	3,327	1,811	1,516	1.000	1,516	66%	1,005	0.0041	0.41	100
2003	6/30/2014	3,816	2,143	1,673	1.000	1,673	66%	1,097	0.0046	0.38	120
2004	6/30/2014	3,433	1,734	1,699	1.000	1,699	65%	1,108	0.0041	0.34	118
2005	6/30/2014	2,804	1,153	1,651	1.000	1,651	65%	1,070	0.0032	0.31	106
2006	6/30/2014	5,977	3,514	2,463	1.000	2,463	64%	1,581	0.0066	0.25	261
2007	6/30/2014	4,468	2,132	2,336	1.000	2,336	65%	1,508	0.0048	0.23	209
2008	6/30/2014	4,661	2,079	2,582	1.000	2,582	65%	1,679	0.0050	0.20	244
2009	6/30/2014	3,831	1,429	2,402	1.000	2,402	66%	1,581	0.0044	0.18	252
2010	6/30/2014	3,140	842	2,298	1.000	2,298	68%	1,556	0.0036	0.18	199
2011	6/30/2014	3,788	534	3,255	1.000	3,255	71%	2,296	0.0042	0.17	243
2012	6/30/2014	3,200	91	3,109	1.000	3,109	72%	2,242	0.0034	0.16	212
2013	6/30/2014	3,277	0	3,277	1.000	3,277	73%	2,398	0.0033	0.15	215
2014	6/30/2014	3,399	0	1,700	1.000	1,700	70%	1,197	0.0033	0.15	215
		119,280	71,092	46,837		46,837		32,733			

Column Notes

(2) Exhibit PA-L.2, Column (7).
(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
(6) Column (4) x Column (5).
(7) Based on Exhibit PA-L.13.1 through Exhibit PA-L.13.4 and 4.0% discount rate.
(8) Column (6) x Column (7).
(9) Column (2) divided by Exhibit PA-L.5, Column (3) / 10.
(10) Exhibit V.1, Column (9) / Exhibit PA-L.5, Column (3).
(11) Column (2) / Exhibit V.1, Column (9) x 1,000.

Exhibit PA-L.2

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)

Private Employers

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Premium Paid	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	2,716	2,715		2,654	2,695
1981	6/30/2014	402	1,640	1,708		1,634	1,660
1982	6/30/2014	390	1,166	1,283		1,193	1,214
1983	6/30/2014	378	1,737	1,820		1,729	1,762
1984	6/30/2014	366	3,899	3,766		3,698	3,788
1985	6/30/2014	354	3,444	3,369		3,318	3,377
1986	6/30/2014	342	3,049	3,038		2,991	3,026
1987	6/30/2014	330	2,840	2,880	2,717	2,858	2,824
1988	6/30/2014	318	3,845	3,739	3,636	3,759	3,745
1989	6/30/2014	306	4,655	4,404	4,371	4,447	4,469
1990	6/30/2014	294	2,761	2,897	2,920	2,957	2,884
1991	6/30/2014	282	2,619	2,793	2,842	2,830	2,771
1992	6/30/2014	270	2,456	2,686	2,764	2,742	2,662
1993	6/30/2014	258	2,172	2,501	2,636	2,561	2,467
1994	6/30/2014	246	4,533	4,263	4,447	4,316	4,390
1995	6/30/2014	234	2,950	3,139	3,288	3,136	3,128
1996	6/30/2014	222	3,331	3,432	3,493	3,362	3,405
1997	6/30/2014	210	1,453	2,204	2,195	2,061	1,979
1998	6/30/2014	198	3,928	3,910	3,824	3,768	3,857
1999	6/30/2014	186	4,795	4,497	4,430	4,398	4,530
2000	6/30/2014	174	5,904	5,196	5,039	5,127	5,316
2001	6/30/2014	162	4,458	4,268	4,040	4,073	4,210
2002	6/30/2014	150	3,175	3,499	3,268	3,367	3,327
2003	6/30/2014	138	3,932	3,895	3,688	3,750	3,816
2004	6/30/2014	126	3,337	3,577	3,461	3,355	3,433
2005	6/30/2014	114	2,353	3,104	3,000	2,759	2,804
2006	6/30/2014	102	7,710	5,624	5,550	5,022	5,977
2007	6/30/2014	90	5,204	4,423	4,501	3,743	4,468
2008	6/30/2014	78	5,791	4,489	4,673	3,692	4,661
2009	6/30/2014	66	4,839	3,811	3,817	2,858	3,831
2010	6/30/2014	54	3,918	3,421	3,378	2,621	3,140
2011	6/30/2014	42	5,308	3,522	3,476	2,848	3,788
2012	6/30/2014	30	3,820	3,373	3,372	2,856	3,200
2013	6/30/2014	18	0	3,415	3,455	2,961	3,277
2014	6/30/2014	6	0	3,460	3,607	3,130	3,399
			119,739	120,118	101,890	112,573	119,280

Column Notes

(3) Exhibit PA-L.3, Column (5).
(4) Exhibit PA-L.5, Column (12).
(5) Exhibit PA-L.6, Column (12).
(6) Exhibit PA-L.8, Column (8).
(7) Based on Columns (3) through (6).

Exhibit PA-L.3

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)

Private Employers

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5) Estimated Ult. Loss Paid Method (3) times (4)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8) Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	2,578	1.054	2,716			
1981	6/30/2014	402	1,536	1.067	1,640			
1982	6/30/2014	390	1,074	1.086	1,166			
1983	6/30/2014	378	1,569	1.107	1,737			
1984	6/30/2014	366	3,457	1.128	3,899			
1985	6/30/2014	354	3,005	1.146	3,444			
1986	6/30/2014	342	2,612	1.167	3,049			
1987	6/30/2014	330	2,388	1.189	2,840			
1988	6/30/2014	318	3,179	1.209	3,845			
1989	6/30/2014	306	3,765	1.236	4,655			
1990	6/30/2014	294	2,192	1.260	2,761			
1991	6/30/2014	282	2,036	1.286	2,619			
1992	6/30/2014	270	1,873	1.311	2,456			
1993	6/30/2014	258	1,623	1.339	2,172			
1994	6/30/2014	246	3,317	1.366	4,533			
1995	6/30/2014	234	2,112	1.397	2,950			
1996	6/30/2014	222	2,326	1.432	3,331			
1997	6/30/2014	210	989	1.470	1,453			
1998	6/30/2014	198	2,596	1.513	3,928			
1999	6/30/2014	186	3,081	1.556	4,795			
2000	6/30/2014	174	3,658	1.614	5,904			
2001	6/30/2014	162	2,662	1.675	4,458			
2002	6/30/2014	150	1,811	1.753	3,175			
2003	6/30/2014	138	2,143	1.835	3,932			
2004	6/30/2014	126	1,734	1.925	3,337			
2005	6/30/2014	114	1,153	2.040	2,353			
2006	6/30/2014	102	3,514	2.194	7,710			
2007	6/30/2014	90	2,132	2.441	5,204			
2008	6/30/2014	78	2,079	2.786	5,791			
2009	6/30/2014	66	1,429	3.386	4,839			
2010	6/30/2014	54	842	4.651	3,918			
2011	6/30/2014	42	534	9.943	5,308			
2012	6/30/2014	30	91	41.912	3,820			
2013	6/30/2014	18	0	1,597.039	0			
2014	6/30/2014	6	0	253,073.928	0			
			71,092		119,739			

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PA-L.4, Page 1 and Exhibit PA-L.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	4	44	213	463	653	832	979	1,072	1,154	1,245	1,339	1,423	1,554	1,628	1,689	1,759
1981	0	0	3	27	134	290	396	469	536	611	677	770	841	901	949	990	1,035	1,074
1982	0	0	2	20	96	209	289	345	411	476	510	539	563	596	618	646	674	705
1983	0	0	5	45	222	475	626	717	783	840	893	934	968	1,056	1,103	1,143	1,179	1,214
1984	0	0	11	107	422	698	949	1,232	1,452	1,677	1,884	1,992	2,135	2,281	2,408	2,507	2,599	2,696
1985	0	0	10	65	210	500	824	1,208	1,390	1,486	1,587	1,657	1,724	1,819	1,889	2,095	2,160	2,237
1986	0	0	0	10	78	352	750	1,141	1,315	1,422	1,500	1,583	1,728	1,783	1,834	1,911	1,966	2,017
1987	0	0	0	0	116	552	1,023	1,242	1,374	1,465	1,552	1,636	1,711	1,781	1,831	1,880	1,927	1,995
1988	0	0	1	10	298	1,056	1,450	1,671	1,835	2,029	2,199	2,315	2,401	2,476	2,541	2,604	2,659	2,715
1989	0	0	0	32	587	1,061	1,367	1,654	1,807	1,945	2,177	2,322	2,452	2,577	2,736	2,847	2,960	3,059
1990	0	0	0	194	839	1,025	1,167	1,363	1,480	1,549	1,678	1,814	1,870	1,914	1,950	1,987	2,024	2,062
1991	0	0	30	282	705	906	1,189	1,286	1,379	1,430	1,465	1,513	1,552	1,587	1,624	1,668	1,712	1,759
1992	0	0	90	355	624	759	1,007	1,057	1,103	1,147	1,200	1,237	1,287	1,480	1,531	1,571	1,609	1,666
1993	0	0	45	233	635	807	938	1,037	1,165	1,247	1,302	1,343	1,381	1,407	1,434	1,459	1,484	1,519
1994	0	1	55	583	1,409	1,780	1,972	2,166	2,337	2,487	2,578	2,667	2,751	2,843	2,923	2,978	3,062	3,133
1995	0	3	218	587	836	1,118	1,237	1,385	1,486	1,587	1,673	1,728	1,774	1,827	1,875	1,923	1,974	2,021
1996	0	1	110	556	1,007	1,246	1,452	1,549	1,634	1,708	1,798	1,867	1,966	2,033	2,092	2,150	2,208	2,267
1997	0	3	81	180	382	442	484	563	604	649	689	728	759	791	900	933	963	989
1998	0	33	205	738	1,149	1,347	1,608	1,757	1,978	2,095	2,179	2,253	2,327	2,411	2,477	2,540	2,596	
1999	0	5	67	328	740	1,344	1,672	1,878	2,166	2,270	2,415	2,520	2,671	2,815	2,903	3,081		
2000	0	1	65	408	1,251	1,723	2,002	2,168	2,774	2,934	3,072	3,208	3,374	3,542	3,658			
2001	0	0	23	516	1,248	1,535	1,727	1,878	2,012	2,249	2,359	2,467	2,564	2,662				
2002	0	0	7	185	860	1,151	1,305	1,385	1,454	1,572	1,647	1,735	1,811					
2003	0	0	59	586	998	1,122	1,375	1,682	1,882	1,972	2,054	2,143						
2004	0	0	110	639	1,084	1,149	1,404	1,484	1,543	1,685	1,734							
2005	0	1	84	357	693	800	874	937	1,016	1,153								
2006	0	0	740	1,453	2,070	2,648	2,901	3,142	3,514									
2007	0	0	254	629	1,269	1,590	1,844	2,132										
2008	0	0	82	819	1,557	1,929	2,079											
2009	0	0	200	789	1,206	1,429												
2010	0	0	106	349	842													
2011	0	27	100	534														
2012	0	0	91															
2013	0	0																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6 / 18	18 / 30	30 / 42	42 / 54	54 / 66	66 / 78	78 / 90	90 / 102	102 / 114	114 / 126	126 / 138	138 / 150	150 / 162	162 / 174	174 / 186	186 / 198	198 / 210	210 / 222
1980			9.992	4.890	2.171	1.410	1.273	1.177	1.096	1.076	1.079	1.075	1.063	1.092	1.048	1.038	1.041	1.032
1981			9.992	4.890	2.171	1.367	1.183	1.143	1.139	1.109	1.136	1.093	1.071	1.053	1.043	1.045	1.038	1.025
1982			9.992	4.890	2.179	1.382	1.195	1.191	1.158	1.072	1.057	1.044	1.059	1.038	1.045	1.042	1.047	1.038
1983			9.992	4.890	2.143	1.318	1.145	1.091	1.073	1.063	1.046	1.037	1.090	1.045	1.036	1.032	1.030	1.049
1984			9.992	3.947	1.653	1.360	1.298	1.179	1.155	1.123	1.057	1.072	1.068	1.055	1.041	1.037	1.037	1.033
1985			6.316	3.249	2.375	1.649	1.466	1.151	1.069	1.068	1.044	1.040	1.055	1.039	1.109	1.031	1.036	1.027
1986				7.521	4.497	2.131	1.522	1.153	1.081	1.055	1.055	1.092	1.032	1.029	1.042	1.029	1.026	1.025
1987					4.752	1.855	1.214	1.106	1.066	1.059	1.055	1.046	1.041	1.028	1.027	1.025	1.035	1.025
1988			19.180	29.797	3.540	1.374	1.152	1.098	1.106	1.083	1.053	1.037	1.031	1.026	1.025	1.021	1.021	1.017
1989				18.585	1.806	1.288	1.210	1.092	1.076	1.119	1.066	1.056	1.051	1.062	1.040	1.040	1.033	1.030
1990				4.326	1.222	1.138	1.168	1.086	1.046	1.083	1.081	1.031	1.023	1.019	1.019	1.019	1.019	1.017
1991			9.572	2.498	1.284	1.312	1.082	1.072	1.037	1.025	1.032	1.026	1.023	1.023	1.027	1.027	1.027	1.023
1992			3.932	1.759	1.217	1.326	1.050	1.043	1.040	1.046	1.031	1.040	1.151	1.034	1.026	1.024	1.035	1.034
1993			5.216	2.723	1.271	1.162	1.106	1.124	1.070	1.045	1.031	1.028	1.018	1.019	1.018	1.017	1.023	1.020
1994		41.785	10.624	2.417	1.264	1.108	1.098	1.079	1.064	1.036	1.035	1.031	1.034	1.028	1.019	1.028	1.023	1.018
1995		79.728	2.693	1.424	1.338	1.106	1.119	1.073	1.068	1.055	1.033	1.027	1.030	1.027	1.026	1.026	1.024	1.021
1996		137.464	5.055	1.812	1.236	1.165	1.067	1.054	1.046	1.053	1.038	1.053	1.034	1.029	1.028	1.027	1.026	1.026
1997		24.985	2.229	2.124	1.157	1.095	1.164	1.072	1.075	1.062	1.056	1.043	1.041	1.138	1.036	1.033	1.027	
1998		6.142	3.597	1.556	1.173	1.194	1.093	1.126	1.059	1.040	1.034	1.033	1.036	1.027	1.025	1.022		
1999		14.724	4.930	2.255	1.817	1.244	1.123	1.153	1.048	1.064	1.043	1.060	1.054	1.031	1.061			
2000		91.091	6.259	3.067	1.378	1.162	1.083	1.280	1.057	1.047	1.044	1.052	1.050	1.033				
2001			21.993	2.420	1.230	1.125	1.088	1.071	1.118	1.049	1.046	1.039	1.038					
2002			25.361	4.648	1.338	1.134	1.061	1.050	1.081	1.048	1.053	1.044						
2003			9.869	1.705	1.124	1.225	1.223	1.119	1.048	1.042	1.043							
2004		332.194	5.813	1.696	1.060	1.222	1.057	1.040	1.092	1.029								
2005		140.256	4.242	1.942	1.154	1.091	1.073	1.084	1.135									
2006			1.963	1.425	1.279	1.095	1.083	1.118										
2007	1.000	537.608	2.474	2.017	1.253	1.160	1.156											
2008			10.025	1.902	1.239	1.078												
2009			3.946	1.529	1.185													
2010			3.282	2.414														
2011		3.710	5.360															
2012																		
2013																		
$ Wtd Avg	158.464	38.104	4.215	2.138	1.374	1.216	1.141	1.112	1.076	1.060	1.049	1.047	1.046	1.038	1.037	1.029	1.030	1.026
Strt Average	1.000	128.153	7.996	4.344	1.750	1.285	1.163	1.112	1.081	1.062	1.052	1.048	1.050	1.042	1.037	1.030	1.031	1.027
3 Yr $ Wtd Avg	----	11.065	4.119	1.843	1.227	1.106	1.106	1.092	1.083	1.039	1.047	1.046	1.048	1.031	1.044	1.026	1.026	1.021
5 Yr $ Wtd Avg	----	21.553	4.205	1.720	1.236	1.121	1.117	1.090	1.092	1.043	1.046	1.046	1.045	1.038	1.037	1.027	1.024	1.023
Inv. Power Curve	----	37.577	2.791	1.683	1.378	1.247	1.177	1.134	1.106	1.086	1.072	1.061	1.053	1.046	1.041	1.037	1.033	1.030
Selected	158.464	38.104	4.215	2.138	1.374	1.216	1.141	1.112	1.076	1.060	1.049	1.047	1.046	1.038	1.037	1.029	1.030	1.026
Cumulative	253,073.9	1,597.039	41.912	9.943	4.651	3.386	2.786	2.441	2.194	2.040	1.925	1.835	1.753	1.675	1.614	1.556	1.513	1.470

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1,816	1,870	1,927	1,976	2,027	2,070	2,122	2,167	2,205	2,240	2,301	2,357	2,403	2,460	2,505	2,545	2,578	
1981	1,101	1,130	1,157	1,184	1,211	1,239	1,270	1,299	1,328	1,356	1,384	1,414	1,444	1,474	1,504	1,536		
1982	732	802	829	852	877	902	923	944	962	981	999	1,018	1,037	1,055	1,074			
1983	1,274	1,302	1,338	1,371	1,401	1,425	1,445	1,467	1,488	1,509	1,524	1,540	1,554	1,569				
1984	2,785	2,843	2,900	2,959	3,017	3,075	3,126	3,173	3,226	3,273	3,339	3,408	3,457					
1985	2,297	2,402	2,467	2,526	2,598	2,650	2,764	2,814	2,866	2,916	2,961	3,005						
1986	2,069	2,121	2,176	2,239	2,297	2,362	2,421	2,471	2,520	2,570	2,612							
1987	2,044	2,096	2,125	2,153	2,197	2,231	2,266	2,305	2,350	2,388								
1988	2,760	2,802	2,842	2,882	2,922	2,962	3,002	3,042	3,179									
1989	3,152	3,240	3,328	3,415	3,499	3,584	3,672	3,765										
1990	2,098	2,131	2,157	2,173	2,183	2,187	2,192											
1991	1,800	1,843	1,892	1,941	1,989	2,036												
1992	1,723	1,769	1,806	1,842	1,873													
1993	1,548	1,574	1,598	1,623														
1994	3,189	3,242	3,317															
1995	2,064	2,112																
1996	2,326																	
1997																		
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Age to Age Development Factors

Injury Year Ending 12/31	222 234	234 246	246 258	258 270	270 282	282 294	294 306	306 318	318 330	330 342	342 354	354 366	366 378	378 390	390 402	402 414	414 426	426 438
1980	1.030	1.031	1.025	1.026	1.022	1.025	1.021	1.017	1.016	1.027	1.025	1.019	1.024	1.018	1.016	1.013		
1981	1.026	1.024	1.023	1.023	1.023	1.026	1.023	1.022	1.021	1.021	1.021	1.021	1.021	1.020	1.021			
1982	1.096	1.034	1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018	1.018	1.018				
1983	1.022	1.028	1.024	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010	1.010	1.010					
1984	1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020	1.021	1.014						
1985	1.046	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017	1.016	1.015							
1986	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020	1.020	1.017								
1987	1.025	1.014	1.013	1.020	1.016	1.016	1.017	1.019	1.016									
1988	1.015	1.014	1.014	1.014	1.014	1.014	1.013	1.045										
1989	1.028	1.027	1.026	1.025	1.024	1.025	1.025											
1990	1.015	1.013	1.007	1.005	1.002	1.002												
1991	1.024	1.026	1.026	1.025	1.024													
1992	1.026	1.021	1.020	1.017														
1993	1.016	1.015	1.016															
1994	1.017	1.023																
1995	1.023																	
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2012																		
2013																		
																		Tail
$ Wtd Avg	1.025	1.022	1.021	1.021	1.019	1.021	1.019	1.022	1.017	1.019	1.019	1.016	1.019	1.019	1.018	1.013	----	----
Strt Average	1.029	1.023	1.021	1.021	1.020	1.021	1.019	1.021	1.017	1.018	1.018	1.017	1.018	1.019	1.018	1.013	----	----
3 Yr $ Wtd Avg	1.019	1.021	1.021	1.015	1.018	1.015	1.019	1.030	1.018	1.018	1.016	1.014	1.016	1.019	----	----	----	----
5 Yr $ Wtd Avg	1.021	1.020	1.020	1.017	1.017	1.017	1.019	1.024	1.016	1.017	1.017	1.016	----	----	----	----	----	----
Inv. Power Curve	1.027	1.025	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.013	1.013	1.012	1.011	1.011	1.010	1.010	1.043
Selected	1.025	1.022	1.021	1.021	1.019	1.021	1.019	1.022	1.017	1.019	1.019	1.016	1.019	1.019	1.018	1.013	1.010	1.043
Cumulative	1.432	1.397	1.366	1.339	1.311	1.286	1.260	1.236	1.209	1.189	1.167	1.146	1.128	1.107	1.086	1.067	1.054	1.043

Exhibit PA-L.5

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Payroll ($000,000's)	(4) Pure Premium	(5) Benefit Level Factor	(6) Trend Factor -2.9%	(7) Trended Pure Premium	(8) Smoothed Pure Premium	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414	28,979	0.093	1.000	0.36	0.034	0.093	1.054	5.1%	137	2,715
1981	6/30/2014	402	30,142	0.054	1.000	0.37	0.020	0.090	1.067	6.3%	172	1,708
1982	6/30/2014	390	30,059	0.039	1.000	0.38	0.015	0.087	1.086	8.0%	209	1,283
1983	6/30/2014	378	30,607	0.057	1.000	0.40	0.022	0.085	1.107	9.7%	251	1,820
1984	6/30/2014	366	33,122	0.115	1.000	0.41	0.047	0.082	1.128	11.3%	309	3,766
1985	6/30/2014	354	35,714	0.095	1.000	0.42	0.040	0.080	1.146	12.7%	363	3,369
1986	6/30/2014	342	38,298	0.079	1.000	0.43	0.034	0.078	1.167	14.3%	426	3,038
1987	6/30/2014	330	41,065	0.069	1.000	0.45	0.031	0.075	1.189	15.9%	492	2,880
1988	6/30/2014	318	44,222	0.086	1.000	0.46	0.040	0.073	1.209	17.3%	559	3,739
1989	6/30/2014	306	47,110	0.097	1.000	0.47	0.046	0.071	1.236	19.1%	639	4,404
1990	6/30/2014	294	49,660	0.058	1.000	0.49	0.028	0.069	1.260	20.6%	705	2,897
1991	6/30/2014	282	50,857	0.054	1.000	0.50	0.027	0.067	1.286	22.3%	756	2,793
1992	6/30/2014	270	52,804	0.049	1.000	0.52	0.026	0.065	1.311	23.7%	813	2,686
1993	6/30/2014	258	55,133	0.043	1.000	0.53	0.023	0.063	1.339	25.3%	878	2,501
1994	6/30/2014	246	57,740	0.077	1.000	0.55	0.042	0.061	1.366	26.8%	946	4,263
1995	6/30/2014	234	60,950	0.050	1.000	0.57	0.028	0.059	1.397	28.4%	1,027	3,139
1996	6/30/2014	222	63,664	0.053	1.000	0.58	0.031	0.058	1.432	30.2%	1,106	3,432
1997	6/30/2014	210	68,077	0.026	1.000	0.60	0.016	0.056	1.470	31.9%	1,215	2,204
1998	6/30/2014	198	71,447	0.054	1.000	0.62	0.033	0.054	1.513	33.9%	1,314	3,910
1999	6/30/2014	186	75,245	0.061	1.000	0.64	0.039	0.053	1.556	35.8%	1,416	4,497
2000	6/30/2014	174	79,122	0.070	1.000	0.66	0.046	0.051	1.614	38.0%	1,538	5,196
2001	6/30/2014	162	80,397	0.053	1.000	0.68	0.036	0.050	1.675	40.3%	1,607	4,268
2002	6/30/2014	150	81,621	0.040	1.000	0.70	0.028	0.048	1.753	42.9%	1,687	3,499
2003	6/30/2014	138	82,433	0.047	1.000	0.72	0.034	0.047	1.835	45.5%	1,752	3,895
2004	6/30/2014	126	84,633	0.040	1.000	0.74	0.029	0.045	1.925	48.0%	1,844	3,577
2005	6/30/2014	114	86,912	0.029	1.000	0.76	0.022	0.044	2.040	51.0%	1,950	3,104
2006	6/30/2014	102	90,786	0.070	1.000	0.79	0.055	0.043	2.194	54.4%	2,111	5,624
2007	6/30/2014	90	93,585	0.048	1.000	0.81	0.039	0.041	2.441	59.0%	2,290	4,423
2008	6/30/2014	78	93,441	0.051	1.000	0.84	0.042	0.040	2.786	64.1%	2,410	4,489
2009	6/30/2014	66	86,523	0.044	1.000	0.86	0.038	0.039	3.386	70.5%	2,382	3,811
2010	6/30/2014	54	86,642	0.038	1.000	0.89	0.033	0.038	4.651	78.5%	2,579	3,421
2011	6/30/2014	42	90,268	0.045	1.000	0.91	0.041	0.037	9.943	89.9%	2,988	3,522
2012	6/30/2014	30	94,120	0.035	1.000	0.94	0.033	0.036	41.912	97.6%	3,282	3,373
2013	6/30/2014	18	98,557	0.015	1.000	0.97	0.015	0.035	1,597.039	99.9%	3,415	3,415
2014	6/30/2014	6	102,837	0.015	1.000	1.00	0.015	0.034	253,073.928	100.0%	3,460	3,460
	Total/Average		2,296,770				0.033				49,026	120,118
	Selected				Selected Pure Premium		0.034					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-L.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-L.11, Column (7); selected pure premium trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-L.3, Column (4).
(12) Exhibit PA-L.3, Column (3) + Column (11).

Exhibit PA-L.6

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Premium ($000's)	(4) Loss Ratio	(5) Benefit Level Factor	(6) Trend Factor 0.0%	(7) Trended Loss Ratio	(8) Smoothed Loss Ratio	(9) Age-to-Ultimate Factor	(10) Percent Unpaid 1 - 1 / (9)	(11) Unpaid Loss (3) * (8) * (10)	(12) Indicated Ultimate Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330	822,660	0.3%	1.000	1.00	0.35%	0.3%	1.189	15.9%	329	2,717
1988	6/30/2014	318	1,049,491	0.4%	1.000	1.00	0.36%	0.3%	1.209	17.3%	456	3,636
1989	6/30/2014	306	1,261,672	0.4%	1.000	1.00	0.36%	0.3%	1.236	19.1%	606	4,371
1990	6/30/2014	294	1,405,588	0.2%	1.000	1.00	0.20%	0.3%	1.260	20.6%	729	2,920
1991	6/30/2014	282	1,441,150	0.2%	1.000	1.00	0.19%	0.3%	1.286	22.3%	806	2,842
1992	6/30/2014	270	1,493,380	0.2%	1.000	1.00	0.17%	0.3%	1.311	23.7%	890	2,764
1993	6/30/2014	258	1,593,604	0.1%	1.000	1.00	0.15%	0.3%	1.339	25.3%	1,013	2,636
1994	6/30/2014	246	1,676,121	0.3%	1.000	1.00	0.26%	0.3%	1.366	26.8%	1,129	4,447
1995	6/30/2014	234	1,647,517	0.2%	1.000	1.00	0.18%	0.3%	1.397	28.4%	1,176	3,288
1996	6/30/2014	222	1,539,171	0.2%	1.000	1.00	0.22%	0.3%	1.432	30.2%	1,167	3,493
1997	6/30/2014	210	1,502,506	0.1%	1.000	1.00	0.12%	0.3%	1.470	31.9%	1,206	2,195
1998	6/30/2014	198	1,441,297	0.3%	1.000	1.00	0.27%	0.3%	1.513	33.9%	1,228	3,824
1999	6/30/2014	186	1,502,048	0.3%	1.000	1.00	0.31%	0.3%	1.556	35.8%	1,349	4,430
2000	6/30/2014	174	1,444,705	0.4%	1.000	1.00	0.38%	0.3%	1.614	38.0%	1,381	5,039
2001	6/30/2014	162	1,361,007	0.3%	1.000	1.00	0.31%	0.3%	1.675	40.3%	1,378	4,040
2002	6/30/2014	150	1,350,293	0.2%	1.000	1.00	0.24%	0.3%	1.753	42.9%	1,457	3,268
2003	6/30/2014	138	1,351,670	0.3%	1.000	1.00	0.28%	0.3%	1.835	45.5%	1,545	3,688
2004	6/30/2014	126	1,430,941	0.2%	1.000	1.00	0.23%	0.3%	1.925	48.0%	1,728	3,461
2005	6/30/2014	114	1,441,863	0.2%	1.000	1.00	0.18%	0.3%	2.040	51.0%	1,847	3,000
2006	6/30/2014	102	1,489,415	0.4%	1.000	1.00	0.43%	0.3%	2.194	54.4%	2,037	5,550
2007	6/30/2014	90	1,597,109	0.3%	1.000	1.00	0.28%	0.3%	2.441	59.0%	2,369	4,501
2008	6/30/2014	78	1,610,573	0.3%	1.000	1.00	0.29%	0.3%	2.786	64.1%	2,594	4,673
2009	6/30/2014	66	1,348,818	0.3%	1.000	1.00	0.29%	0.3%	3.386	70.5%	2,388	3,817
2010	6/30/2014	54	1,285,639	0.3%	1.000	1.00	0.25%	0.3%	4.651	78.5%	2,536	3,378
2011	6/30/2014	42	1,301,802	0.3%	1.000	1.00	0.31%	0.3%	9.943	89.9%	2,942	3,476
2012	6/30/2014	30	1,337,788	0.2%	1.000	1.00	0.25%	0.3%	41.912	97.6%	3,281	3,372
2013	6/30/2014	18	1,375,921	0.1%	1.000	1.00	0.11%	0.3%	1,597.039	99.9%	3,455	3,455
2014	6/30/2014	6	1,435,670	0.1%	1.000	1.00	0.11%	0.3%	253,073.928	100.0%	3,607	3,607
	Total/Average		39,539,419				0.25%				46,629	101,890
	Selected					Selected Loss Ratio	0.25%					

Column Notes

(3) Provided by Ohio Bureau of Workers' Compensation.
(4) Average of Exhibit PA-L.2, Columns (3) and (6) divided by Column (3).
(6) Exhibit PA-L.11, Column (9); selected loss ratio trend.
(7) Column (4) / Column (5) x Column (6).
(8) Selected from Column (7) x Column (5) / Column (6).
(9) Exhibit PA-L.3, Column (4).
(12) Exhibit PA-L.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	4	39	170	250	190	178	147	94	82	91	94	84	131	74	61	70
1981	0	0	3	25	106	156	106	73	67	75	67	92	71	60	48	41	44	39
1982	0	0	2	18	76	113	80	56	66	65	34	29	24	33	23	28	27	32
1983	0	0	5	41	176	253	151	91	65	57	53	41	35	88	47	40	36	35
1984	0	0	11	96	315	276	251	283	221	225	207	108	144	146	126	100	92	97
1985	0	0	10	55	146	289	324	384	182	96	100	70	67	95	70	206	65	77
1986	0	0	0	10	68	274	398	391	175	107	78	83	146	55	51	77	55	51
1987	0	0	0	0	116	436	472	219	132	91	87	85	75	70	50	49	47	68
1988	0	0	1	9	288	758	394	221	164	194	169	117	86	74	65	63	55	56
1989	0	0	0	32	556	474	306	287	153	138	232	145	130	125	159	110	114	99
1990	0	0	0	194	645	186	142	196	117	69	129	136	56	44	36	37	37	38
1991	0	0	30	253	423	200	283	97	93	51	36	47	39	35	37	44	45	47
1992	0	0	90	265	269	136	248	50	46	44	52	37	50	194	50	40	38	57
1993	0	0	45	188	402	172	131	99	129	82	56	41	38	25	27	25	25	34
1994	0	1	54	528	826	371	191	194	172	149	91	90	83	92	80	55	84	70
1995	0	3	215	369	249	282	119	148	102	100	87	54	46	53	49	48	51	47
1996	0	1	109	446	451	238	206	98	84	75	90	69	99	67	59	58	58	58
1997	0	3	77	99	202	60	42	79	40	45	40	38	32	31	109	33	30	26
1998	0	33	172	533	410	198	261	149	221	117	84	74	75	84	66	63	56	
1999	0	5	62	261	412	604	328	206	287	104	145	105	150	145	88	178		
2000	0	1	64	343	843	473	279	165	607	159	138	136	166	168	117			
2001	0	0	23	492	732	287	193	151	133	238	109	108	97	98				
2002	0	0	7	178	675	291	154	80	69	118	75	88	76					
2003	0	0	59	526	413	124	252	307	200	90	83	89						
2004	0	0	110	529	445	65	255	80	59	142	48							
2005	0	1	84	273	336	107	73	64	79	137								
2006	0	0	740	713	618	578	253	241	372									
2007	0	0	254	375	640	321	254	288										
2008	0	0	82	737	738	372	150											
2009	0	0	200	589	417	224												
2010	0	0	106	243	493													
2011	0	27	73	434														
2012	0	0	91															
2013	0	0																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	57	54	57	49	51	44	51	45	38	35	61	57	45	57	45	39	34	
1981	27	29	28	27	27	27	32	29	28	28	28	30	30	30	30	32		
1982	27	70	27	22	25	25	21	21	19	19	19	19	19	19	19			
1983	60	28	36	33	31	24	20	22	22	21	15	16	15	15				
1984	89	57	57	59	58	58	51	47	53	47	66	69	49					
1985	60	105	65	58	73	51	114	51	51	50	45	44						
1986	51	53	55	63	58	65	58	50	49	49	43							
1987	50	52	29	28	44	35	35	39	45	38								
1988	45	42	40	40	40	40	40	39	138									
1989	93	88	88	87	84	84	88	93										
1990	36	32	27	16	10	4	4											
1991	41	43	49	49	48	47												
1992	57	45	37	36	32													
1993	30	25	24	25														
1994	57	53	75															
1995	42	48																
1996	59																	
1997																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Exhibit PA-L.8

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistency Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	287	38,947	11,162	0.007	75	2,654
1981	6/30/2014	402	311	37,002	11,511	0.009	98	1,634
1982	6/30/2014	390	327	33,770	11,050	0.011	119	1,193
1983	6/30/2014	378	342	34,412	11,758	0.014	160	1,729
1984	6/30/2014	366	359	41,391	14,841	0.016	241	3,698
1985	6/30/2014	354	371	44,841	16,639	0.019	313	3,318
1986	6/30/2014	342	380	45,656	17,362	0.022	379	2,991
1987	6/30/2014	330	393	48,266	18,970	0.025	470	2,858
1988	6/30/2014	318	411	51,696	21,267	0.027	580	3,759
1989	6/30/2014	306	421	53,441	22,478	0.030	682	4,447
1990	6/30/2014	294	437	52,974	23,144	0.033	766	2,957
1991	6/30/2014	282	451	48,810	22,016	0.036	793	2,830
1992	6/30/2014	270	474	47,393	22,479	0.039	868	2,742
1993	6/30/2014	258	483	46,949	22,688	0.041	938	2,561
1994	6/30/2014	246	495	46,021	22,758	0.044	998	4,316
1995	6/30/2014	234	509	43,197	21,989	0.047	1,024	3,136
1996	6/30/2014	222	527	39,610	20,870	0.050	1,036	3,362
1997	6/30/2014	210	551	36,952	20,372	0.053	1,072	2,061
1998	6/30/2014	198	577	36,358	20,989	0.056	1,172	3,768
1999	6/30/2014	186	596	37,521	22,378	0.059	1,317	4,398
2000	6/30/2014	174	618	37,874	23,420	0.063	1,468	5,127
2001	6/30/2014	162	635	33,331	21,176	0.067	1,411	4,073
2002	6/30/2014	150	653	33,437	21,831	0.071	1,555	3,367
2003	6/30/2014	138	670	31,695	21,244	0.076	1,607	3,750
2004	6/30/2014	126	695	29,161	20,254	0.080	1,621	3,355
2005	6/30/2014	114	712	26,530	18,882	0.085	1,606	2,759
2006	6/30/2014	102	725	22,896	16,590	0.091	1,508	5,022
2007	6/30/2014	90	761	21,368	16,257	0.099	1,611	3,743
2008	6/30/2014	78	778	19,109	14,858	0.109	1,614	3,692
2009	6/30/2014	66	779	15,205	11,846	0.121	1,429	2,858
2010	6/30/2014	54	795	15,809	12,574	0.141	1,779	2,621
2011	6/30/2014	42	818	15,583	12,744	0.182	2,314	2,848
2012	6/30/2014	30	843	15,128	12,755	0.217	2,765	2,856
2013	6/30/2014	18	860	15,270	13,132	0.225	2,961	2,961
2014	6/30/2014	6	877	15,776	13,839	0.226	3,130	3,130
				1,213,379			41,480	112,573

Column Notes

(3) Exhibit PA-L.10, Column (4).
(4) Exhibit V.1, Column (9).
(6) Exhibit PA-L.9, Page 1 and Exhibit PA-L.9, Page 2.
(8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.000	0.000	0.004	0.015	0.022	0.017	0.016	0.013	0.008	0.007	0.008	0.008	0.008	0.012	0.007	0.006	0.006
1981	0.000	0.000	0.000	0.002	0.009	0.014	0.009	0.006	0.006	0.006	0.006	0.008	0.006	0.005	0.004	0.004	0.004	0.003
1982	0.000	0.000	0.000	0.002	0.007	0.010	0.007	0.005	0.006	0.006	0.003	0.003	0.002	0.003	0.002	0.003	0.002	0.003
1983	0.000	0.000	0.000	0.003	0.015	0.022	0.013	0.008	0.006	0.005	0.005	0.003	0.003	0.007	0.004	0.003	0.003	0.003
1984	0.000	0.000	0.001	0.006	0.021	0.019	0.017	0.019	0.015	0.015	0.014	0.007	0.010	0.010	0.009	0.007	0.006	0.007
1985	0.000	0.000	0.001	0.003	0.009	0.017	0.019	0.023	0.011	0.006	0.006	0.004	0.004	0.006	0.004	0.012	0.004	0.005
1986	0.000	0.000	0.000	0.001	0.004	0.016	0.023	0.023	0.010	0.006	0.005	0.005	0.008	0.003	0.003	0.004	0.003	0.003
1987	0.000	0.000	0.000	0.000	0.006	0.023	0.025	0.012	0.007	0.005	0.005	0.004	0.004	0.004	0.003	0.003	0.002	0.004
1988	0.000	0.000	0.000	0.000	0.014	0.036	0.019	0.010	0.008	0.009	0.008	0.005	0.004	0.003	0.003	0.003	0.003	0.003
1989	0.000	0.000	0.000	0.001	0.025	0.021	0.014	0.013	0.007	0.006	0.010	0.006	0.006	0.006	0.007	0.005	0.005	0.004
1990	0.000	0.000	0.000	0.008	0.028	0.008	0.006	0.008	0.005	0.003	0.006	0.006	0.002	0.002	0.002	0.002	0.002	0.002
1991	0.000	0.000	0.001	0.011	0.019	0.009	0.013	0.004	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
1992	0.000	0.000	0.004	0.012	0.012	0.006	0.011	0.002	0.002	0.002	0.002	0.002	0.002	0.009	0.002	0.002	0.002	0.003
1993	0.000	0.000	0.002	0.008	0.018	0.008	0.006	0.004	0.006	0.004	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.002
1994	0.000	0.000	0.002	0.023	0.036	0.016	0.008	0.009	0.008	0.007	0.004	0.004	0.004	0.004	0.004	0.002	0.004	0.003
1995	0.000	0.000	0.010	0.017	0.011	0.013	0.005	0.007	0.005	0.005	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.002
1996	0.000	0.000	0.005	0.021	0.022	0.011	0.010	0.005	0.004	0.004	0.004	0.003	0.005	0.003	0.003	0.003	0.003	0.003
1997	0.000	0.000	0.004	0.005	0.010	0.003	0.002	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.005	0.002	0.001	0.001
1998	0.000	0.002	0.008	0.025	0.020	0.009	0.012	0.007	0.011	0.006	0.004	0.004	0.004	0.004	0.003	0.003	0.003	
1999	0.000	0.000	0.003	0.012	0.018	0.027	0.015	0.009	0.013	0.005	0.006	0.005	0.007	0.006	0.004	0.008		
2000	0.000	0.000	0.003	0.015	0.036	0.020	0.012	0.007	0.026	0.007	0.006	0.006	0.007	0.007	0.005			
2001	0.000	0.000	0.001	0.023	0.035	0.014	0.009	0.007	0.006	0.011	0.005	0.005	0.005	0.005				
2002	0.000	0.000	0.000	0.008	0.031	0.013	0.007	0.004	0.003	0.005	0.003	0.004	0.003					
2003	0.000	0.000	0.003	0.025	0.019	0.006	0.012	0.014	0.009	0.004	0.004	0.004						
2004	0.000	0.000	0.005	0.026	0.022	0.003	0.013	0.004	0.003	0.007	0.002							
2005	0.000	0.000	0.004	0.014	0.018	0.006	0.004	0.003	0.004	0.007								
2006	0.000	0.000	0.045	0.043	0.037	0.035	0.015	0.015	0.022									
2007	0.000	0.000	0.016	0.023	0.039	0.020	0.016	0.018										
2008	0.000	0.000	0.005	0.050	0.050	0.025	0.010											
2009	0.000	0.000	0.017	0.050	0.035	0.019												
2010	0.000	0.000	0.008	0.019	0.039													
2011	0.000	0.002	0.006	0.034														
2012	0.000	0.000	0.007															
2013	0.000	0.000																
2014	0.000																	
Strt Average	0.000	0.000	0.005	0.016	0.022	0.016	0.012	0.009	0.008	0.006	0.005	0.004	0.004	0.005	0.004	0.004	0.003	0.003
3 Yr Avg	0.000	0.001	0.007	0.034	0.041	0.021	0.014	0.012	0.010	0.006	0.003	0.004	0.005	0.006	0.004	0.004	0.002	0.002
5 Yr Avg	0.000	0.000	0.009	0.035	0.040	0.021	0.011	0.011	0.008	0.007	0.004	0.005	0.005	0.005	0.004	0.004	0.003	0.002
Selected	0.000	0.001	0.009	0.035	0.040	0.021	0.012	0.009	0.008	0.006	0.005	0.004	0.004	0.005	0.004	0.004	0.003	0.003
Cumulative	0.226	0.226	0.225	0.217	0.182	0.141	0.121	0.109	0.099	0.091	0.085	0.080	0.076	0.071	0.067	0.063	0.059	0.056

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.005	0.005	0.005	0.004	0.005	0.004	0.005	0.004	0.003	0.003	0.005	0.005	0.004	0.005	0.004	0.004	0.003	
1981	0.002	0.003	0.002	0.002	0.002	0.002	0.003	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.003		
1982	0.002	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002			
1983	0.005	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001				
1984	0.006	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.004	0.003	0.004	0.005	0.003					
1985	0.004	0.006	0.004	0.004	0.004	0.003	0.007	0.003	0.003	0.003	0.003	0.003						
1986	0.003	0.003	0.003	0.004	0.003	0.004	0.003	0.003	0.003	0.003	0.002							
1987	0.003	0.003	0.002	0.001	0.002	0.002	0.002	0.002	0.002	0.002								
1988	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.006									
1989	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004										
1990	0.002	0.001	0.001	0.001	0.000	0.000	0.000											
1991	0.002	0.002	0.002	0.002	0.002	0.002												
1992	0.003	0.002	0.002	0.002	0.001													
1993	0.001	0.001	0.001	0.001														
1994	0.002	0.002	0.003															
1995	0.002	0.002																
1996	0.003																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	----
3 Yr Avg	0.002	0.002	0.002	0.002	0.001	0.002	0.002	0.003	0.004	0.003	0.003	0.003	0.002	0.002	0.003	----	----	----
5 Yr Avg	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.004	0.003	0.003	0.003	0.003	----	----	----	----	----
Selected	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.002	0.002	0.001
Cumulative	0.053	0.050	0.047	0.044	0.041	0.039	0.036	0.033	0.030	0.027	0.025	0.022	0.019	0.016	0.014	0.011	0.009	0.007

Exhibit PA-L.10

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Average Benefit

	(1)	(2)	(3)	(4)
Injury Year Ending 12/31	**Evaluation as of**	**Months of Development**	**SAWW ($)**	**Average Benefits ($)**
1980	6/30/2014	414	286.60	286.60
1981	6/30/2014	402	311.09	311.09
1982	6/30/2014	390	327.20	327.20
1983	6/30/2014	378	341.69	341.69
1984	6/30/2014	366	358.57	358.57
1985	6/30/2014	354	371.07	371.07
1986	6/30/2014	342	380.29	380.29
1987	6/30/2014	330	393.04	393.04
1988	6/30/2014	318	411.39	411.39
1989	6/30/2014	306	420.61	420.61
1990	6/30/2014	294	436.90	436.90
1991	6/30/2014	282	451.06	451.06
1992	6/30/2014	270	474.30	474.30
1993	6/30/2014	258	483.24	483.24
1994	6/30/2014	246	494.51	494.51
1995	6/30/2014	234	509.04	509.04
1996	6/30/2014	222	526.87	526.87
1997	6/30/2014	210	551.30	551.30
1998	6/30/2014	198	577.29	577.29
1999	6/30/2014	186	596.41	596.41
2000	6/30/2014	174	618.35	618.35
2001	6/30/2014	162	635.33	635.33
2002	6/30/2014	150	652.89	652.89
2003	6/30/2014	138	670.26	670.26
2004	6/30/2014	126	694.56	694.56
2005	6/30/2014	114	711.71	711.71
2006	6/30/2014	102	724.55	724.55
2007	6/30/2014	90	760.83	760.83
2008	6/30/2014	78	777.54	777.54
2009	6/30/2014	66	779.07	779.07
2010	6/30/2014	54	795.36	795.36
2011	6/30/2014	42	817.82	817.82
2012	6/30/2014	30	843.14	843.14
2013	6/30/2014	18	860.00	860.00
2014	6/30/2014	6	877.20	877.20

Column Notes

(3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).

(4) Average Weekly Benefits = SAWW.

Exhibit PA-L.11

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Trend

Injury Year Ending 12/31	(1) Ultimate Claim Counts	(2) Payroll ($Millions)	(3) Estimated # of Employee	(4) Frequency Per $1M Payroll	(5) Frequency Per Employee	(6) Initial Ultimate Loss	(7) Initial Ultimate Severity	(8) SAWW	(9) Loss Ratio
1990	52,974	49,660	2,185,850	1.067	0.024	2,859	54	437	0.2%
1991	48,810	50,857	2,168,247	0.960	0.023	2,724	56	451	0.2%
1992	47,393	52,804	2,140,987	0.898	0.022	2,599	55	474	0.2%
1993	46,949	55,133	2,194,040	0.852	0.021	2,366	50	483	0.1%
1994	46,021	57,740	2,245,405	0.797	0.020	4,424	96	495	0.3%
1995	43,197	60,950	2,302,591	0.709	0.019	3,043	70	509	0.2%
1996	39,610	63,664	2,323,738	0.622	0.017	3,347	84	527	0.2%
1997	36,952	68,077	2,374,702	0.543	0.016	1,757	48	551	0.1%
1998	36,358	71,447	2,380,053	0.509	0.015	3,848	106	577	0.3%
1999	37,521	75,245	2,426,205	0.499	0.015	4,597	123	596	0.3%
2000	37,874	79,122	2,460,717	0.479	0.015	5,515	146	618	0.4%
2001	33,331	80,397	2,433,537	0.415	0.014	4,266	128	635	0.3%
2002	33,437	81,621	2,404,145	0.410	0.014	3,271	98	653	0.2%
2003	31,695	82,433	2,365,123	0.384	0.013	3,841	121	670	0.3%
2004	29,161	84,633	2,343,276	0.345	0.012	3,346	115	695	0.2%
2005	26,530	86,912	2,348,411	0.305	0.011	2,556	96	712	0.2%
2006	22,896	90,786	2,409,609	0.252	0.010	6,366	278	725	0.4%
2007	21,368	93,585	2,365,451	0.228	0.009	4,474	209	761	0.3%
2008	19,109	93,441	2,311,070	0.205	0.008	4,741	248	778	0.3%
2009	15,205	86,523	2,135,753	0.176	0.007	3,849	253	779	0.3%
2010	15,809	86,642	2,094,878	0.182	0.008	3,269	207	795	0.3%
2011	15,583	90,268	2,122,612	0.173	0.007	4,078	262	818	0.3%
2012	15,128	94,120	2,146,732	0.161	0.007	3,338	221	843	0.2%
2013	15,270	98,557	2,203,870	0.155	0.007	1,481	97	860	0.1%
2014	15,776	102,837	2,254,482	0.153	0.007	1,565	99	877	0.1%
Indicated									
All Year				-8.3%	-5.5%		5.8%	3.0%	0.4%
10 Year				-6.9%	-4.8%		-4.1%	2.3%	-8.4%
8 Year				-5.2%	-3.2%		-11.3%	2.1%	-13.1%
6 Year				-3.5%	-1.1%		-18.4%	2.5%	-19.6%
5 Year				-4.4%	-2.1%		-21.8%	2.5%	-24.1%
4 Year				-3.8%	-1.6%		#NUM!	2.3%	#NUM!
Selected				**-8.3%**	**-5.5%**		**5.8%**	**3.0%**	**0.0%**

Pure Premium
-2.9%

Rates
0.0%

Column Notes

(1) Exhibit V.1, Column (9).
(2) Exhibit PA-L.5, Column (4).
(3) Exhibit PA-L.5, Column (3) / (SAWW x 52) * 1,000,000.
(4) Column (1) divided by Column (2).
(5) Column (1) divided by Column (3).
(6) Average of Exhibit PA-L.2, Columns (3) and (6).
(7) Column (6) / Column (1) * 1,000.
(8) From Exhibit PA-L.10, Column (3).
(9) Exhibit PA-L.6, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	99.8%	98.4%	92.1%	82.8%	75.8%	69.1%	63.7%	60.2%	57.2%	53.8%	50.3%	47.2%	42.4%	39.6%	37.3%	34.7%
1981	100.0%	100.0%	99.8%	98.4%	92.0%	82.5%	76.1%	71.8%	67.7%	63.2%	59.2%	53.6%	49.3%	45.7%	42.8%	40.4%	37.7%	35.3%
1982	100.0%	100.0%	99.8%	98.4%	92.1%	82.8%	76.2%	71.6%	66.1%	60.8%	58.0%	55.6%	53.6%	50.9%	49.1%	46.8%	44.5%	41.9%
1983	100.0%	100.0%	99.7%	97.4%	87.4%	73.0%	64.4%	59.3%	55.6%	52.3%	49.3%	47.0%	45.0%	40.1%	37.4%	35.1%	33.1%	31.1%
1984	100.0%	100.0%	99.7%	97.2%	88.9%	81.6%	74.9%	67.5%	61.7%	55.7%	50.3%	47.4%	43.6%	39.8%	36.4%	33.8%	31.4%	28.8%
1985	100.0%	100.0%	99.7%	98.1%	93.8%	85.2%	75.6%	64.2%	58.8%	56.0%	53.0%	50.9%	49.0%	46.1%	44.1%	38.0%	36.0%	33.8%
1986	100.0%	100.0%	100.0%	99.7%	97.4%	88.4%	75.2%	62.3%	56.5%	53.0%	50.4%	47.7%	42.9%	41.1%	39.4%	36.8%	35.0%	33.3%
1987	100.0%	100.0%	100.0%	100.0%	95.9%	80.5%	63.8%	56.0%	51.4%	48.1%	45.1%	42.0%	39.4%	36.9%	35.2%	33.4%	31.7%	29.3%
1988	100.0%	100.0%	100.0%	99.7%	92.0%	71.8%	61.3%	55.4%	51.0%	45.8%	41.3%	38.2%	35.9%	33.9%	32.1%	30.5%	29.0%	27.5%
1989	100.0%	100.0%	100.0%	99.3%	86.9%	76.3%	69.4%	63.0%	59.6%	56.5%	51.3%	48.1%	45.1%	42.3%	38.8%	36.3%	33.8%	31.6%
1990	100.0%	100.0%	100.0%	93.3%	70.9%	64.4%	59.5%	52.7%	48.7%	46.3%	41.8%	37.1%	35.2%	33.6%	32.4%	31.1%	29.8%	28.5%
1991	100.0%	100.0%	98.9%	89.8%	74.5%	67.3%	57.1%	53.6%	50.2%	48.4%	47.1%	45.4%	44.0%	42.7%	41.4%	39.8%	38.2%	36.5%
1992	100.0%	100.0%	96.6%	86.7%	76.6%	71.5%	62.2%	60.3%	58.6%	56.9%	54.9%	53.5%	51.7%	44.4%	42.5%	41.0%	39.5%	37.4%
1993	100.0%	100.0%	98.2%	90.6%	74.3%	67.3%	62.0%	58.0%	52.8%	49.5%	47.2%	45.6%	44.0%	43.0%	41.9%	40.8%	39.8%	38.5%
1994	100.0%	100.0%	98.7%	86.7%	67.9%	59.4%	55.1%	50.7%	46.8%	43.3%	41.3%	39.2%	37.3%	35.2%	33.4%	32.2%	30.2%	28.6%
1995	100.0%	99.9%	93.0%	81.2%	73.3%	64.3%	60.5%	55.7%	52.5%	49.3%	46.5%	44.8%	43.3%	41.6%	40.1%	38.5%	36.9%	35.4%
1996	100.0%	100.0%	96.8%	83.7%	70.4%	63.4%	57.4%	54.5%	52.0%	49.8%	47.2%	45.2%	42.3%	40.3%	38.6%	36.9%	35.1%	33.4%
1997	100.0%	99.8%	95.9%	90.9%	80.7%	77.7%	75.5%	71.5%	69.5%	67.2%	65.2%	63.2%	61.6%	60.0%	54.5%	52.8%	51.3%	50.0%
1998	100.0%	99.1%	94.7%	80.9%	70.2%	65.1%	58.3%	54.4%	48.7%	45.7%	43.5%	41.6%	39.7%	37.5%	35.8%	34.2%	32.7%	
1999	100.0%	99.9%	98.5%	92.8%	83.7%	70.3%	63.1%	58.5%	52.2%	49.9%	46.7%	44.4%	41.0%	37.8%	35.9%	32.0%		
2000	100.0%	100.0%	98.8%	92.3%	76.5%	67.6%	62.3%	59.2%	47.8%	44.8%	42.2%	39.7%	36.5%	33.4%	31.2%			
2001	100.0%	100.0%	99.4%	87.8%	70.4%	63.5%	59.0%	55.4%	52.2%	46.6%	44.0%	41.4%	39.1%	36.8%				
2002	100.0%	100.0%	99.8%	94.4%	74.1%	65.4%	60.8%	58.4%	56.3%	52.7%	50.5%	47.8%	45.6%					
2003	100.0%	100.0%	98.4%	84.7%	73.8%	70.6%	64.0%	55.9%	50.7%	48.3%	46.2%	43.9%						
2004	100.0%	100.0%	96.8%	81.4%	68.4%	66.5%	59.1%	56.8%	55.0%	50.9%	49.5%							
2005	100.0%	100.0%	97.0%	87.3%	75.3%	71.5%	68.8%	66.6%	63.8%	58.9%								
2006	100.0%	100.0%	87.6%	75.7%	65.4%	55.7%	51.5%	47.4%	41.2%									
2007	100.0%	100.0%	94.3%	85.9%	71.6%	64.4%	58.7%	52.3%										
2008	100.0%	100.0%	98.2%	82.4%	66.6%	58.6%	55.4%											
2009	100.0%	100.0%	94.8%	79.4%	68.5%	62.7%												
2010	100.0%	100.0%	96.6%	88.9%	73.2%													
2011	100.0%	99.3%	97.4%	85.9%														
2012	100.0%	100.0%	97.2%															
2013	100.0%	100.0%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	32.6%	30.6%	28.5%	26.7%	24.8%	23.2%	21.3%	19.6%	18.2%	16.9%	14.6%	12.5%	10.8%	8.7%	7.0%	5.6%	4.3%	
1981	33.7%	32.0%	30.3%	28.7%	27.1%	25.4%	23.5%	21.8%	20.0%	18.3%	16.6%	14.8%	13.0%	11.2%	9.4%	7.5%		
1982	39.7%	33.9%	31.7%	29.8%	27.8%	25.7%	24.0%	22.3%	20.7%	19.2%	17.7%	16.1%	14.6%	13.1%	11.6%			
1983	27.7%	26.1%	24.0%	22.2%	20.5%	19.1%	18.0%	16.7%	15.5%	14.3%	13.5%	12.6%	11.8%	10.9%				
1984	26.5%	24.9%	23.4%	21.9%	20.4%	18.8%	17.5%	16.2%	14.8%	13.6%	11.8%	10.0%	8.7%					
1985	32.0%	28.9%	26.9%	25.2%	23.1%	21.5%	18.2%	16.7%	15.1%	13.7%	12.3%	11.0%						
1986	31.6%	29.9%	28.1%	26.0%	24.1%	21.9%	20.0%	18.4%	16.7%	15.1%	13.7%							
1987	27.6%	25.8%	24.7%	23.8%	22.2%	21.0%	19.7%	18.4%	16.8%	15.4%								
1988	26.3%	25.2%	24.1%	23.0%	22.0%	20.9%	19.8%	18.8%	15.1%									
1989	29.5%	27.5%	25.5%	23.6%	21.7%	19.8%	17.8%	15.8%										
1990	27.2%	26.1%	25.2%	24.7%	24.3%	24.2%	24.0%											
1991	35.0%	33.5%	31.7%	29.9%	28.2%	26.5%												
1992	35.3%	33.6%	32.2%	30.8%	29.6%													
1993	37.2%	36.2%	35.2%	34.2%														
1994	27.3%	26.1%	24.4%															
1995	34.0%	32.5%																
1996	31.7%																	
1997																		
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2013																		
2014																		

Exhibit PA-L.13.1

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	349	305	75	60	48	38	31	25	20	16	13	10	8	6	0
1980	117	104	22	20	19	18	17	16	1	1	1	1	1	0	0
1981	125	110	24	18	18	17	16	16	15	0	0	0	0	0	0
1982	140	121	29	23	19	15	12	10	8	6	5	4	3	2	5
1983	193	167	34	33	25	18	18	17	17	16	15	0	0	0	0
1984	330	282	51	53	47	36	28	25	22	20	19	17	3	2	7
1985	372	313	46	50	52	46	36	28	24	22	20	18	17	3	10
1986	414	343	50	44	49	51	45	35	27	24	22	20	19	17	10
1987	435	354	43	44	39	45	47	45	34	25	24	24	23	22	21
1988	565	457	52	61	62	54	55	58	46	37	30	24	19	15	53
1989	704	561	71	57	67	68	59	62	65	53	42	33	27	23	78
1990	692	541	55	63	51	59	60	52	56	58	49	39	30	26	94
1991	735	566	59	55	62	50	58	59	51	54	57	47	37	29	115
1992	788	597	52	59	55	62	50	58	60	52	55	57	47	37	144
1993	845	629	55	52	59	55	62	51	59	60	52	55	57	47	180
1994	1,072	782	61	65	62	69	64	74	59	68	70	61	66	68	284
1995	1,016	732	59	55	59	57	64	60	67	55	64	65	56	58	298
1996	1,079	767	66	59	55	59	56	64	60	67	55	64	65	56	353
1997	990	693	56	57	51	48	51	49	55	51	58	47	55	56	356
1998	1,261	865	72	67	67	60	57	60	56	63	58	68	54	62	517
1999	1,449	982	75	79	73	74	66	62	66	62	70	65	75	60	623
2000	1,658	1,114	101	80	85	78	80	71	67	71	67	76	70	81	732
2001	1,548	1,030	90	88	71	74	69	70	62	59	62	59	66	61	717
2002	1,516	1,005	97	83	81	65	68	63	65	57	54	57	55	62	708
2003	1,673	1,097	96	100	86	84	67	71	66	67	60	56	59	56	805
2004	1,699	1,108	93	93	98	84	81	64	68	64	65	58	54	58	820
2005	1,651	1,070	97	85	85	89	77	74	59	62	58	59	53	49	802
2006	2,463	1,581	157	134	117	117	122	104	103	83	88	80	81	73	1,204
2007	2,336	1,508	186	137	117	102	102	106	91	90	73	77	70	71	1,115
2008	2,582	1,679	212	188	139	119	103	104	108	92	92	74	78	71	1,204
2009	2,402	1,581	224	178	159	117	100	87	87	91	78	77	62	66	1,077
2010	2,298	1,556	283	191	151	134	98	84	73	73	76	65	65	52	953
2011	3,255	2,296	548	327	224	178	158	116	99	86	86	90	77	76	1,189
2012	3,109	2,242	393	485	280	185	147	130	95	81	71	71	74	63	1,033
2013	3,277	2,398	127	511	583	303	175	138	119	85	73	64	64	67	969
2014	3,399	2,395	11	131	528	603	313	181	143	123	88	75	66	66	1,071
Total	48,537	33,930	3,822	3,887	3,841	3,332	2,713	2,386	2,171	1,995	1,867	1,756	1,655	1,564	17,547

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-L.13.2

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		349	6549540.0%	0.0%	349
1980	75	138	117	34.1%	65.9%	117
1981	98	104	125	0.0%	120.1%	125
1982	119	93	140	117.8%	0.0%	140
1983	160	168	193	0.0%	114.9%	193
1984	241	441	330	55.4%	44.6%	330
1985	313	439	372	53.3%	46.7%	372
1986	379	437	414	39.8%	60.2%	414
1987	470	452	435	0.0%	96.4%	435
1988	580	665	565	97.5%	0.0%	565
1989	682	890	704	89.2%	10.8%	704
1990	766	570	692	62.6%	37.4%	692
1991	793	583	735	72.1%	27.9%	735
1992	868	583	788	72.0%	28.0%	788
1993	938	549	845	76.0%	24.0%	845
1994	998	1,215	1,072	66.0%	34.0%	1,072
1995	1,024	838	1,016	95.7%	4.3%	1,016
1996	1,036	1,006	1,079	104.1%	0.0%	1,079
1997	1,072	464	990	86.4%	13.6%	990
1998	1,172	1,332	1,261	44.0%	56.0%	1,261
1999	1,317	1,715	1,449	66.8%	33.2%	1,449
2000	1,468	2,246	1,658	75.6%	24.4%	1,658
2001	1,411	1,797	1,548	64.5%	35.5%	1,548
2002	1,555	1,364	1,516	79.4%	20.6%	1,516
2003	1,607	1,789	1,673	63.5%	36.5%	1,673
2004	1,621	1,603	1,699	104.8%	0.0%	1,699
2005	1,606	1,200	1,651	102.8%	0.0%	1,651
2006	1,508	4,196	2,463	64.5%	35.5%	2,463
2007	1,611	3,072	2,336	50.4%	49.6%	2,336
2008	1,614	3,712	2,582	53.8%	46.2%	2,582
2009	1,429	3,410	2,402	50.9%	49.1%	2,402
2010	1,779	3,075	2,298	60.0%	40.0%	2,298
2011	2,314	4,774	3,255	61.8%	38.2%	3,255
2012	2,765	3,729	3,109	64.3%	35.7%	3,109
2013	2,961	0	3,277	110.7%	0.0%	3,277
2014	3,130	0	3,399	108.6%	0.0%	3,399
Total	41,480	48,647	48,537			48,537

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-L.13.3

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	75	66	16	13	10	8	7	5	4	3	3	2	2	1	1
1981	98	85	21	16	13	11	8	7	5	4	3	3	2	2	3
1982	119	103	25	20	16	13	10	8	6	5	4	3	3	2	4
1983	160	137	33	26	21	17	13	11	9	7	6	4	4	3	7
1984	241	206	40	41	33	27	21	17	14	11	9	7	6	4	12
1985	313	264	43	44	46	37	30	24	19	15	12	10	8	6	18
1986	379	316	52	45	46	48	39	31	25	20	16	13	10	8	26
1987	470	386	56	57	49	51	53	42	34	27	22	17	14	11	37
1988	580	469	53	62	64	55	57	59	47	38	30	24	19	16	54
1989	682	544	69	56	66	67	58	60	63	50	40	32	26	21	73
1990	766	601	64	71	58	68	69	60	62	65	52	41	33	26	97
1991	793	613	65	60	68	55	65	66	57	59	61	49	39	31	117
1992	868	659	58	66	62	69	56	66	67	58	60	63	50	40	152
1993	938	700	62	59	67	62	70	57	67	68	59	60	63	51	194
1994	998	732	58	62	59	67	63	70	57	67	68	59	61	64	245
1995	1,024	739	60	56	60	57	65	60	68	55	64	66	57	59	298
1996	1,036	737	64	57	53	57	54	62	57	64	52	61	63	54	339
1997	1,072	751	61	62	55	52	55	53	60	56	63	51	60	61	383
1998	1,172	810	67	63	64	57	53	57	55	62	58	64	53	62	458
1999	1,317	897	68	71	67	68	61	57	61	58	66	61	69	56	554
2000	1,468	990	90	71	75	70	72	64	59	64	61	69	64	72	638
2001	1,411	943	84	81	64	67	63	65	57	54	57	55	62	58	642
2002	1,555	1,033	100	86	84	66	70	65	67	59	55	59	57	64	722
2003	1,607	1,059	93	98	84	81	64	68	64	65	58	54	58	55	765
2004	1,621	1,058	89	89	93	80	78	61	65	61	62	55	51	55	782
2005	1,606	1,041	95	83	83	87	75	72	57	60	57	58	51	48	781
2006	1,508	975	97	83	73	73	76	66	63	50	53	50	51	45	728
2007	1,611	1,049	133	95	82	71	72	75	64	62	49	52	49	50	757
2008	1,614	1,060	141	121	87	75	65	65	68	59	57	45	47	44	738
2009	1,429	952	142	112	97	70	59	52	52	55	47	45	36	38	624
2010	1,779	1,229	262	151	119	103	74	63	55	55	58	50	48	38	702
2011	2,314	1,699	512	265	153	121	104	75	64	56	56	59	50	49	750
2012	2,765	2,075	448	512	266	153	121	104	75	64	56	56	59	50	800
2013	2,961	2,167	115	462	527	274	158	125	107	77	66	58	58	60	875
2014	3,130	2,205	10	121	486	556	288	166	131	113	81	69	61	61	986
Total	41,480	29,349	3,443	3,441	3,351	2,893	2,346	2,058	1,886	1,746	1,621	1,526	1,442	1,366	14,362

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-L.13.4

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Private Employers

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss Undiscounted	Unpaid Loss Discounted	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
1980	138	124	25	24	23	23	22	21	0	0	0	0	0	0	0
1981	104	92	20	15	15	14	14	13	13	0	0	0	0	0	0
1982	93	81	19	14	11	10	10	10	9	9	0	0	0	0	0
1983	168	145	30	28	21	16	15	15	14	14	13	0	0	0	0
1984	441	377	65	67	64	48	36	35	34	32	31	30	0	0	0
1985	439	368	49	57	59	56	43	32	31	30	29	28	27	0	0
1986	437	362	49	43	51	52	50	38	28	27	26	25	24	24	0
1987	452	367	45	45	40	47	48	46	35	26	25	24	24	23	22
1988	665	531	54	60	62	54	64	66	63	48	36	34	33	32	61
1989	890	701	84	65	73	75	66	77	79	76	58	43	41	40	112
1990	570	441	42	50	39	43	44	39	46	47	45	34	26	25	90
1991	583	444	43	39	48	37	41	42	37	43	45	43	32	24	109
1992	583	436	36	40	37	45	34	39	39	35	41	42	40	30	125
1993	549	404	34	32	35	33	39	30	34	35	31	36	37	35	137
1994	1,215	878	69	71	67	74	68	82	64	71	73	64	75	77	360
1995	838	595	47	45	46	43	48	44	54	41	46	47	42	49	285
1996	1,006	704	59	53	51	52	49	54	50	60	47	52	53	47	377
1997	464	321	26	26	23	22	23	21	24	22	26	20	23	23	185
1998	1,332	909	77	69	70	63	60	62	58	64	59	71	55	62	563
1999	1,715	1,154	89	94	85	85	77	73	75	71	78	72	87	67	763
2000	2,246	1,498	135	109	115	104	105	94	90	93	87	96	89	107	1,022
2001	1,797	1,186	101	102	82	87	79	79	71	68	70	66	72	67	853
2002	1,364	895	84	72	72	59	62	56	56	51	48	50	47	52	655
2003	1,789	1,164	100	104	89	90	73	77	69	70	63	60	62	58	875
2004	1,603	1,033	85	85	88	75	76	62	65	59	59	53	51	52	792
2005	1,200	768	69	60	60	62	53	54	44	46	42	42	38	36	595
2006	4,196	2,681	265	226	196	197	204	174	176	143	151	136	137	123	2,067
2007	3,072	1,975	239	179	153	132	133	138	118	119	96	102	92	92	1,478
2008	3,712	2,401	294	266	199	170	147	148	153	131	132	107	113	102	1,748
2009	3,410	2,232	308	246	223	167	142	123	124	128	109	110	90	95	1,546
2010	3,075	2,046	315	249	199	180	135	115	100	100	104	89	89	72	1,328
2011	4,774	3,261	607	426	338	269	244	183	156	135	136	141	120	121	1,898
2012	3,729	2,544	293	437	307	243	194	176	131	112	97	98	101	86	1,453
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	48,647	33,117	3,856	3,502	3,040	2,729	2,498	2,318	2,140	2,005	1,902	1,816	1,720	1,623	19,499

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Exhibit PA-L.14

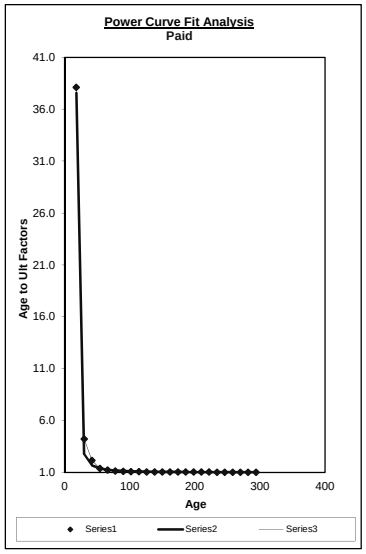
OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
Private Employers
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

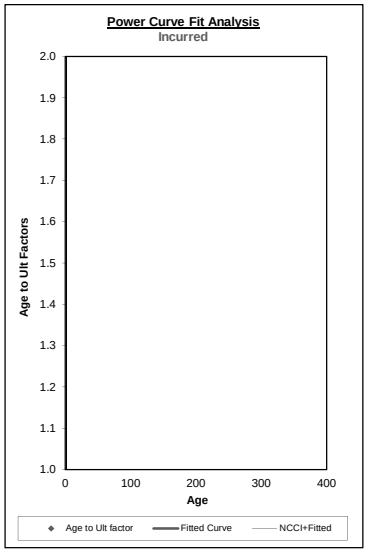
	Paid	Incurred
C=	-15.98	0.00
B=	1.56	#DIV/0!
A=	110	#DIV/0!
Cutoff Age=	480	480

$$Y=\frac{A}{(X+C)^{\wedge}B}+1$$

	Paid	Incurred
R-Square	0.9782	#DIV/0!
F-Statistics	1,259	#DIV/0!
F- Degree	28	-2

Months of Maturity	Paid Age-to-age Factor	Excluded (y)	Incurred Age-to-age Factor	Excluded (y)	Fitted Value Age	Paid	Incurred
6	158.464	y	----	y	6	#NUM!	#DIV/0!
18	38.104		----	y	18	37.577	#DIV/0!
30	4.215		----	y	30	2.791	#DIV/0!
42	2.138		----	y	42	1.683	#DIV/0!
54	1.374		----	y	54	1.378	#DIV/0!
66	1.216		----	y	66	1.247	#DIV/0!
78	1.141		----	y	78	1.177	#DIV/0!
90	1.112		----	y	90	1.134	#DIV/0!
102	1.076		----	y	102	1.106	#DIV/0!
114	1.060		----	y	114	1.086	#DIV/0!
126	1.049		----	y	126	1.072	#DIV/0!
138	1.047		----	y	138	1.061	#DIV/0!
150	1.046		----	y	150	1.053	#DIV/0!
162	1.038		----	y	162	1.046	#DIV/0!
174	1.037		----	y	174	1.041	#DIV/0!
186	1.029		----	y	186	1.037	#DIV/0!
198	1.030		----	y	198	1.033	#DIV/0!
210	1.026		----	y	210	1.030	#DIV/0!
222	1.025		----	y	222	1.027	#DIV/0!
234	1.022		----	y	234	1.025	#DIV/0!
246	1.021		----	y	246	1.023	#DIV/0!
258	1.021		----	y	258	1.021	#DIV/0!
270	1.019		----	y	270	1.020	#DIV/0!
282	1.021		----	y	282	1.018	#DIV/0!
294	1.019		----	y	294	1.017	#DIV/0!
306	1.022		----	y	306	1.016	#DIV/0!
318	1.017		----	y	318	1.015	#DIV/0!
330	1.019		----	y	330	1.014	#DIV/0!
342	1.019		----	y	342	1.013	#DIV/0!
354	1.016		----	y	354	1.013	#DIV/0!
366	1.019		----	y	366	1.012	#DIV/0!
378	1.019	y	----	y	378	1.011	#DIV/0!





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