State of Ohio Bureau of Workers' Compensation

Unpaid Loss & LAE as of June 30, 2013
(Based on Analysis of Data as of June 30, 2013)

Volume I – Report and Summary Exhibits

August 23, 2013

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August 23, 2013

Mr. Christopher Carlson, FCAS, MAAA
Chief Actuary
Ohio Bureau of Workers' Compensation
30 West Spring Street
Columbus, Ohio 43266-0581

Dear Mr. Carlson:

We are pleased to provide this Report, which analyzes the unpaid compensation, medical and compensation adjustment expense for the State of Ohio Bureau of Workers' Compensation as of June 30, 2013 and June 30, 2012 based on our analysis of the data as of June 30, 2013. This document was prepared to summarize our conclusions, observations, and methodologies. We note that our estimates are subject to the limitations inherent in estimating compensation, medical costs and compensation adjustment expenses, as described in this Report.

We are members of the Casualty Actuarial Society and the American Academy of Actuaries and meet the qualification standards to issue this actuarial report.

It has again been our pleasure to be of service to you in this regard.

Sincerely,

Robert S. Miccolis, FCAS, MAAA
Director

Michael Green, ACAS, MAAA
Principal

William Van Dyke, ACAS, MAAA
Specialist Leader

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Introduction

Purpose and Scope

Deloitte Consulting LLP ("Deloitte Consulting") has been retained by the Ohio Bureau of Workers' Compensation ("BWC") to provide an actuarial central estimate of the unpaid compensation (indemnity), medical, and compensation adjustment expense as of June 30, 2013 and June 30, 2012 on claims incurred by the State Insurance Fund and other Funds based on our analysis of the data as of June 30, 2013. Deloitte Consulting determined actuarial central estimates on both a nominal (undiscounted) and discounted basis. This Report presents our findings with respect to this analysis.

Deloitte Consulting estimated the unpaid compensation, medical and compensation adjustment expenses for the following Funds administered by the BWC:

- State Insurance Fund ("SIF"):
  - Private Employers ("PA");
  - Public Employers – Taxing Districts ("PEC");
  - Public Employers – State Agencies ("PES");
  - Self-Insured Surplus ("SIS"); and
  - Health Partnership Program Administration Expense ("HPP").
- Disabled Workers' Relief Fund ("DWRF");
- Self-Insuring Employers Guaranty Fund ("SIEGF");
- Public Work-Relief Employees' Compensation Fund ("PWRE");
- Marine Industry Fund ("MIF");
- Coal-Workers Pneumoconiosis Fund ("CWPF"); and
- Administrative Cost Fund ("ACF").

We note that our estimates are subject to the reliances and limitations inherent in estimating compensation, medical and compensation adjustment expenses, as described in the subsequent sections of this Report. For the remainder of this Report and the Exhibits, the term "loss" includes both compensation and medical unless otherwise noted. Further, the term compensation adjustment expense is sometimes referred to as "loss adjustment expense" or "LAE", and the term "compensation" is sometimes referred to as "indemnity" and means the cost of benefits for lost wages.

In this Report, the term "unpaid loss" is sometimes referred to as "unpaid claims", and "reserves". The amount booked by the BWC in its financial statements for unpaid loss and loss adjustment expense is referred to as "recorded reserves".

BWC Background

History

The Bureau of Workers' Compensation was created in 1912 to protect the health and well-being of Ohio workers, while providing insurance coverage for their employers. As a state-operated insurance fund, the agency provides comprehensive workers' compensation services for employers and their injured employees. The State Insurance Fund covers medical expenses and lost wages for approximately two-thirds of the State's work force. The remaining one-third receives workers' compensation coverage directly through their employers who are part of the self-insurance program guided by strict qualification standards set by the BWC.

As an agency of the State of Ohio, the BWC is responsible for the administration, establishment of premium rate, and funding of all workers' compensation insurance programs in Ohio. The BWC is one of the largest workers' compensation insurance enterprises in the country and the largest exclusive state fund.

Workers Compensation Legislative Changes

In 1986, Senate Bill 307 created the Surety Bond Fund to provide security to cover the cost of claims from self-insureds in the event of default. It was replaced in 1993 by the SIEGF in House Bill 107 for claims with injury dates after 1986. The BWC shall maintain a minimum balance of funds in the self-insuring employers' guaranty fund of one and a quarter times the prior year's payments from the fund as determined at the end of each calendar year to ensure sufficient monies to guarantee the payment of any claims against the fund. When the BWC determines that there are insufficient funds in the guaranty fund and an assessment is necessary to ensure the minimum balance in the fund, the BWC shall assess all self-insuring employers an annual contribution as determined by the administrator. Annual contributions may not be assessed to all self-insuring employers when the BWC determines that the fund exceeds the minimum amount necessary to guarantee the payment of any claims against the fund.

On August 22, 1986, Chapter 4123.3.31 was included under Ohio's workers compensation Code to establish the DWRF. Injured workers who are receiving compensation for permanent and total disability which, when combined with social security disability benefits, is less than the DWRF qualifying figure are eligible to receive additional compensation through the DWRF.

In March 2006, significant Ohio workers' compensation reform legislation was passed by the General Assembly in Amended Substitute Senate Bill 7, which included:

- Allowing employers to pay the first $5,000 of a medical only claim (up from $1,000 and currently $15,000 per House Bill 100 effective August 10, 2007);
- Permits the BWC to require electronic funds transfer for payment of all benefits, thereby speeding up payments;
- Increases Ohio's state minimum wage to the same rate as the federal minimum wage;
- Limits the recalculation of the average weekly wage for permanent total awards;
- Shortens the waiting period from 40 weeks to 26 weeks for filing permanent partial disability applications;
- Reduces the total amount of weeks of wage loss compensation by counting rehabilitation wage loss compensation as part of the overall 200 week limit for payment of working wage loss;
- Reduces the non-working wage loss from 200 to 52 weeks, but raises the total possible weeks of wage loss compensation to 226 by providing that 26 weeks of non-working wage compensation do not count against the 200 week limit for wage loss compensation; and
- Reduces the amount of permanent total paid in some situations by providing that the permanent total amount is based on the average weekly wage at the time of the injury or occupational disease.

In September 2008, Senate Bill 334 went into effect providing coverage under Ohio's workers compensation law for an out-of-state employee temporarily performing work in Ohio, if the law of the state where the employee is a resident does not contain a provision similar to Ohio law which exempts out-of-state employees who temporarily perform work in Ohio from coverage.

Effective January 1, 2009, House Bill 562 prohibits individuals covered under the Federal Longshore and Harbor Workers' Compensation Act ("LHWCA") from applying for and receiving benefits under Ohio's Workers' Compensation Law. This changes the past practice of insuring these individuals under both the State Insurance Fund and the LHWCA. As a result of HB 562, longshoremen and harbor workers can only apply for and receive benefits from the Marine Insurance Fund.

Additional information relating to certain legislative changes is described under Compensation Types section below.

Fund Descriptions

State Insurance Fund

The State Insurance Fund provides two-thirds of Ohio's employers with workers' compensation coverage. The employer types insured by the BWC through the SIF include:

- Private Employers;
- Public Employers – Taxing Districts; and
- Public Employers – State Agencies.

The SIF also includes the Self-Insured Surplus and managed care expenses through Health Partnership Programs. The following discusses each component of the SIF in more detail.

State Insurance Fund – Private Employers

Private employers include domestic households, sole proprietors, partnerships, corporations, limited liability companies, family farm corporations, individuals incorporated as a corporation with no employees, and professional employer organizations.

State Insurance Fund – Public Employers: Taxing Districts

Public employers are governing units that provide service to the public. The services provided are paid for by public monies collected from levies on property and other services that the public taxing districts provide.

Examples of public employers include:

- Counties;
- Townships;
- Villages;
- Cities;
- Public school districts;
- Libraries; and
- Some hospitals, cemeteries, and fire departments.

State Insurance Fund – Public Employers: State Agencies

The State Insurance Fund insuring Public Employers – State Agencies provides coverage for all workers employed by any state government run agency or government entity providing state-supported services.

State Insurance Fund – Self-Insured Surplus

Every employee in Ohio must be provided with workers' compensation coverage either through the SIF or by an employer who has been granted the privilege of self-insurance. A self-insuring employer agrees to abide by BWC and the Industrial Commission of Ohio rules and regulations. The self-insuring employer agrees to provide accurate and timely payments of compensation and benefits subject to the provisions of those rules.

The SIS included in the SIF provides for claims occurring prior to 1987 associated with bankrupt self-insureds, disallowed claim reimbursements and rehabilitation claims. Offsetting these liabilities is a potential recovery from remaining surety bonds issued prior to 1993 when the Self-Insured Guarantee Fund was established. The SIS is funded on a pay-as-you-go basis through assessments to self-insured employers.

State Insurance Fund - Health Partnership Program Administration Expense

The Health Partnership Program has been the BWC's system for providing managed care services since its implementation in March 1997. The SIF is required to reimburse managed care organizations ("MCO") for administration of the Health Partnership Program. The BWC's Medical Services Division coordinates health-care services through a network of provider and managed care organizations.

The BWC determines compensability and pays indemnity benefits. However, it contracts with MCOs to manage the medical component of workers' compensation claims. MCOs educate employers and injured workers on the HPP and process first report of an injury, occupational disease, or fatality ("FROI forms"). They also help employers establish transitional/early return-to-work programs. In addition, MCOs process medical bills and make provider payments.

The BWC publishes a HPP Outcomes & Savings Report, and as required by law presents this Report to the Governor, the Speaker of the House of Representatives, and the President of the Senate. This Report also includes information on the BWC's monitoring of individual MCOs performance. For example, the BWC measures the effectiveness of the MCOs' return-to-work efforts using the Degree of Disability Management ("DoDM") model. The agency also measures their FROI timing and FROI data accuracy. In addition, it publishes most of these measures in an annual MCO Report Card.

Disabled Workers' Relief Fund

The Disabled Workers' Relief Fund is a separate supplemental fund established to provide supplementary payments for cost of living adjustments to injured workers who are receiving a combined permanent total disability plus social security disability benefits that are lower than the DWRF entitlement amount ("threshold"). The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index.

Prior to 1987, DWRF premium assessment rates were capped by law at $0.10 per $100 of payroll and any shortfalls between the capped rate premiums and actual loss payments were borrowed from the SIF. The total outstanding loan amount owed to the SIF was $218 million in 1987.

In 1987, Senate Bill 307 established new DWRF II premium rate rules for injuries occurring after 1986. The new DWRF II premium assessment rates changed to a percentage of the SIF premiums, instead of payroll, and there is no cap on rates. Senate Bill 307 also forgave the $218 million loan from the SIF and provided that any additional shortfalls in DWRF would be paid from interest income earned in the SIF. DWRF I is defined as a supplemental cost of living adjustment benefit on claims that occurred prior to 1987 while the DWRF II is defined as a supplemental cost of living adjustment benefit on claims that have occurred after 1986.

The DWRF I began providing coverage on August 1, 1959 and is operated on a terminal funding or pay-as-you-go basis in which the premiums collected in each fiscal year are to equal the payments made in the same fiscal year without regard to the accident/injury year.

DWRF II did not operate on a "pay-as-you-go" basis from 1987 to 1993 during which time approximately $430 - $450 million of DWRF II premiums were collected in order to fund DWRF benefits from claims occurring in those years. In 1993 the Ohio Attorney General provided a formal opinion that DWRF II premiums should be determined on a "pay-as-you go" basis similar to DWRF I. The DWRF II rate of 0.1% of SIF premium ("lowest reasonable rate") generated less than $2 million in DWRF premium income each year since 1993. The BWC has set this rate at the lowest reasonable rate in order to comply with Ohio law, reflecting the Attorney General's opinion, and because the DWRF has significant cash and investments still remaining from the period when premiums were based on full funding.

Self-Insuring Employers Guaranty Fund

The Self-Insuring Employers Guaranty Fund provides for medical and compensation benefits for injured workers of bankrupt self-insureds for injuries occurring in 1987 and subsequent. All self-insuring employers in Ohio must participate in the SIEGF. For claims with occurrences prior to 1987, self-insured employers provided security in the form of letters of credit or bonds to cover the cost of claims in the event of bankruptcy or default.

Public Work-Relief Employees' Compensation Fund

The Public Work-Relief Employees' Compensation Fund provides medical and compensation benefits for workers who are engaged in any public relief employment and receiving "work-relief" in the form of public funds or goods in exchange for any service or labor rendered in connection with any public relief employment. Employers are public employer taxing districts or public employer state agencies. Injured workers covered under the PWRE are entitled to the same benefits as other injured workers without any exceptions.

PWRE rates are calculated at the same time and in the same manner as the Public Employer Taxing Districts and are segregated by a manual classification which has its own base rate.

The PWRE began providing coverage on October 1, 1953.

Marine Industry Fund

The Marine Industry Fund provides voluntary coverage to employers who have employees who work on or about navigable waters, as required by the United States Longshoremen and Harbor Workers' Act ("USL&H"). Employers may purchase coverage from the BWC through the MIF, from a private insurer or self-insure. The USL&H Act requires federal workers' compensation coverage for any non-public Ohio employer with employees engaged in maritime-related work, such as ship building or repair, and other maritime operations, unless the U.S. Department of Labor has specifically authorized the employer to self-insure. The Marine Industry Fund began providing coverage effective July 1, 1980.

A Marine Fund claim is filed with both the Department of Labor and the BWC. The Federal Government determines the claimant's eligibility for benefits and sets the benefit level. An injured worker may only receive lost time benefits from the federal claim or the BWC claim, but not from both for the same period. Medical benefits may be paid from either the federal claim or the BWC claim as long as duplicate payments do not occur. Injured workers covered under the MIF are entitled to the same benefits as other injured workers except for the following:

- Living Maintenance and Living Maintenance Wage Loss benefits;
- Lump Sum Advancements; and
- Rehabilitation Services only as ordered by the Department of Labor.

Coal-Workers Pneumoconiosis Fund

The Coal-Workers Pneumoconiosis Fund began providing benefits prescribed under the "Federal Black Lung" program on June 27, 1974. The CWPF provides benefits for injured workers under the Federal Coal Mine Health and Safety Act of 1969 to employers who have employee exposure to coal dust, as required by federal law. Coal mine operators may choose to purchase insurance from the BWC, self insure, or purchase insurance from a private carrier certified by the Federal Department of Labor.

The CWPF provides permanent and total disability benefits and medical payments to employees who have contracted pneumoconiosis (also known as black lung disease) in the course of employment as well as death benefits for surviving spouses and dependents. The federal government sets benefit levels and determines claim eligibility for benefits. This coverage is in addition to the employer's regular Ohio workers compensation insurance.

Administrative Cost Fund

The Administrative Cost Fund provides for administrative expenses for the BWC and Industrial Commission. The ACF also includes the portion of premiums paid by employers earmarked for the safety and loss prevention activities performed by the Safety and Hygiene Division. Loss adjustment expenses are those expenses functionally associated with settling claims, except for the claim payment itself. The ACF operates on a pay-as-you-go basis and assessments are charged to employers to support BWC operations for only the next 12 months. There are no amounts included to fund the costs associated with the settlement of claims or other operational activities of the BWC related to open claims or IBNR for time periods beyond the next 12 months.

Compensation Types

The BWC provides injured workers coverage for a variety of compensation types, which are described below:

- ***Temporary Total*** - Temporary total is generally the initial award for lost wages to an injured worker who is totally disabled on temporary basis;
- ***Scheduled Loss*** – Scheduled loss ("permanent total") award provides for wage loss compensation associated with permanent residual damage as a result of a work-related injury, including amputations, loss of use, loss of vision and total loss of hearing. Senate Bill 307, in 1986, increased the maximum benefit from 50% of the statewide average weekly wage ("SAWW") to 100% and increased the minimum benefit from 25% of the SAWW to 40%. House Bill 222 then subsequently removed the relationship between the benefit amount and the injured workers wage and instead set the weekly benefit equal to 100% of the SAWW;
- ***Percentage of Permanent Partial Award*** – Percent permanent partial awards provide compensation for residual impairment resulting from an allowed injury or occupational disease, including psychological or psychiatric as well as physical. For example, an injured worker who sustains a broken arm and is no longer able to fully extend that arm is eligible for percent permanent partial compensation;
- ***Permanent Total Disability*** – Permanent total disability compensates the injured worker for impairment of earning capacity associated with the workers inability to perform sustained remunerative employment. Permanent total disability is payable for life and is set based on the injured workers average weekly wage at the time of injury;
- ***Disabled Workers' Relief Benefits*** – Provides a supplemental cost of living benefit for injured workers receiving a permanent total disability benefit when the injured worker's permanent total award plus social security disability is less than the entitlement, which increases each year based on the consumer price index. This benefit is provided from the Disabled Workers' Relief Fund;
- ***Change of Occupation*** – Change of occupation provides supplemental awards to workers have contracted silicosis, pneumoconiosis, or asbestosis and have been medically advised to change occupation to reduce further exposure. In addition, firefighters and police officers who have contracted a cardiovascular or pulmonary disease may also be entitled to a change of occupation award;
- ***Wage Loss*** – Wage loss compensation is paid to an injured worker who suffers a reduction in earnings as a result of restrictions from the workers injuries sustained on or after August 22, 1986. In order to be eligible for wage loss, the injured worker must meet two conditions: 1) a loss or decrease in wages exists and 2) the wage loss is a direct result of the restrictions from the workers injuries. This benefit was established by Senate Bill 307 in 1986 as a replacement for temporary partial awards, which set the maximum benefit at 200 weeks. An injured worker receiving wage loss is also eligible to receive a percent permanent partial benefit;
- ***Temporary Partial*** – Provided wage loss compensation to injured workers who suffered a reduction in earnings prior to August 22, 1986. Senate Bill 307 replaced this benefit with the wage loss;

- ***Living Maintenance Wage Loss*** – Living maintenance wage loss may be paid to injured workers who have completed a rehabilitation plan and continue to have physical restrictions and loss of wages upon returning to work. It was established in 1986 under Senate Bill 307;
- ***Living Maintenance*** – Living maintenance is provided to injured workers while they are actively participating in an approved rehabilitation plan in place of temporary total benefits. House Bill 222 transferred the authority for determining injured workers that benefit from rehabilitation from the Industrial Commission to the BWC;
- ***Death Claims*** – Provides death benefits to deceased's spouse and dependents as a result of a work related injury or occupational disease, including those that are not instantaneous;
- ***Violation of Specific Safety Requirement*** – Also known as additional awards, a violation of specific safety requirement award allows an injured worker to receive compensation from their employer if evidence exists that the employer violated specific safety requirements that resulted in injuries to the worker. The BWC pays the award to the injured worker and seeks recovery from the employer;
- ***Lump Sum Settlements*** – The BWC and the injured worker are able to settle a claim in a lump sum for both future compensation and medical costs; and
- ***Lump Sum Advancements*** – A lump sum advance allows an injured worker, primarily those with permanent total awards, to request a lump sum payment for future compensation benefits without a full and final settlement for financial relief. Lump sum advancements have the effect of reducing future permanent total disability benefits.

Case Reserving Process

In July 2008, the BWC activated a new claims reserving system, Micro Insurance Reserving Analysis II, ("MIRA II"), which replaced MIRA I. The reason for the change in the reserving system to MIRA II is to provide more accurate, individual claim reserves than MIRA I, and is intended to provide better transparency by allowing employers to see the cost drivers that impact their premiums. The BWC's adoption of MIRA II is intended to help improve the performance and stability of Ohio's workers' compensation experience rating system. The following describes additional benefits which the MIRA developers believe result from the transition to MIRA II from MIRA I:

- MIRA II should be more responsive to changes in the claim management environment;
- MIRA II models are built to assign a value to each case based on a per claim reserve accuracy instead of the accuracy of total aggregate reserves; and
- MIRA II models are based on a more robust approach to identifying trends in payment and cost pattern.

Case reserves for permanent total and death claims are discounted in the MIRA II system. During December 2009, the rate used to discount the MIRA II case reserves for permanent total and death claims was decreased from 5.0% to 4.5%, and again from 4.5% to 4.0% during December 2010.

Limitations

The findings and conclusions set forth in this report are based on data and information provided to us by BWC management. The validity of the conclusions set forth in this report is dependent on the accuracy and completeness of the information provided. A specific audit to verify the accuracy of the data provided to us is beyond the scope of this project. We have relied without audit or verification on the data supplied and we assume that the data is both accurate and complete. If the underlying data or information provided is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

Deloitte Consulting's unpaid loss and loss adjustment expense estimates reflect that there is uncertainty inherent in estimating ultimate losses and is intended to represent actuarial central estimates given the BWC's historical experience as of June 30, 2013. An actuarial central estimate is defined by actuarial literature as "an estimate that represents an expected value over the range of reasonably possible outcomes."

In estimating unpaid loss and loss adjustment expense, it is necessary to project future compensation, medical and compensation adjustment expenses. It is certain that actual compensation, medical costs, and compensation adjustment expenses will not develop exactly as indicated and may, in fact, vary significantly from our estimates. No warranty is expressed or implied that such variance will not occur. Furthermore, Deloitte Consulting's estimates make no provision for the broadening of coverage by legislative action or judicial interpretation or for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in the BWC's historical database or which are not yet quantifiable, and which might affect the claim experience. Deloitte Consulting believes, however, that the actuarial techniques and assumptions used in this analysis are reasonable.

The methodologies and factors used in this report involve assumptions regarding future contingent events as estimated from historical experience. Although Deloitte Consulting has used common actuarial procedures and methodologies, it should be noted that actual future results might vary, perhaps significantly, from the estimates contained herein. In estimating future costs, we have assumed that historical trends will continue into the future. These trends include, but are not limited to: changes in inflation, interest rates, claims administration procedures, medical costs and delivery, future legislative action and judicial proceedings.

Unpaid loss and loss adjustment expense estimates stated in this Report have been discounted using a rate of 4.0% per annum, as provided to Deloitte Consulting by BWC management. The use of this rate does not imply that Deloitte Consulting is expressing an opinion on the appropriateness of this rate.

Deloitte Consulting has not examined the assets of the BWC, nor does Deloitte Consulting form an opinion on the value or validity of the assets. Deloitte Consulting's analysis of the unpaid loss and loss adjustment expense rests upon the presumption that all reserves are backed by valid assets, which have suitable scheduled maturities and/or adequate liquidity to meet the cash flow requirements of the liabilities.

Distribution and Use

This Report is prepared for the use of the BWC in its evaluation of loss and loss adjustment expense reserves as of June 30, 2013 and June 30, 2012 based on our analysis of the data as of June 30, 2013. The Report may also be provided to other parties ("Recipient"), for the purposes of their review of the BWC unpaid claim liabilities provided the following conditions are met:

- This report is being provided to the Recipient solely for its information and cannot and shall not be relied upon by the Recipient. The Recipient agrees that access to the report is not a substitute for the Recipient undertaking appropriate inquires and procedures in relation to its assignment;
- The determination of the recorded reserves in the BWC's financial statements is solely the responsibility of the Administrator of the BWC. The BWC is solely responsible for providing accurate and complete information requested by Deloitte Consulting and Deloitte Consulting has no responsibility for the accuracy or completeness of the information provided by, or on behalf of, the BWC, even if Deloitte Consulting had reason to know or should have known of such incompleteness;
- Deloitte Consulting has no responsibility to advise the Recipient of other services or procedures that might be performed and makes no representation as to the sufficiency or appropriateness of this report for the purposes of the Recipient;
- The BWC has participated in the preparation of this Report and the information, including, without limitation, by reviewing and commenting on prior drafts of this Report and the information, and such

participation has resulted in the addition, modification or deletion of information which might be considered material by the Recipient;

- The Recipient acknowledges that Deloitte Consulting is currently providing and may in the future provide professional services to the BWC, and the Recipient agrees that Deloitte Consulting and its personnel shall have no responsibility to the Recipient relating to such services nor any responsibility to use or disclose information that Deloitte Consulting possesses by reason of such services or otherwise, whether or not such information might be considered material by the Recipient;
- The Recipient acknowledges and agrees that the Recipient does not acquire any rights as a result of access to this report and Deloitte Consulting does not assume any duties or obligations as a result of access to this Report; and
- By retaining a copy of this Report the Recipient understands that such Recipient is deemed to have accepted these terms and conditions.

Deloitte Consulting shall have no liability, regardless of form, to any third parties (any entity other than the BWC) for any action taken or omitted to be taken by such parties in respect of this except for matters that are finally judicially determined to be caused by Deloitte Consulting's own bad faith or willful misconduct. Third parties should recognize that the furnishing of this Report is not a substitute for their own due diligence and should place no reliance on this Report or data contained herein that would result in the creation of any duty or liability by Deloitte Consulting to the third party. Any release or distribution of this Report to any third party must include the Report in its entirety.

This Report has been prepared for use by individuals who have a degree of technical competence in insurance matters. This Report should be studied in its entirety before any judgments are made about the conclusions in the report. Deloitte Consulting personnel are available to discuss any questions or concerns regarding this Report.

Executive Summary

Summary of Findings

Deloitte Consulting has been retained by the BWC to determine an estimate of discounted unpaid loss and LAE liabilities as of June 30, 2013 and June 30, 2012 for the State Insurance Fund and other Funds based on our analysis of the data as of June 30, 2013. The following table displays Deloitte Consulting's estimates of nominal (undiscounted) and discounted unpaid loss and LAE liabilities as of June 30, 2013. All amounts are displayed in millions of dollars.

Unpaid Loss and LAE as of June 30, 2013 ($ Millions)

	Nominal Unpaid	Discounted Unpaid	Amount of Discount	Discount / Nominal
State Insurance Fund	24,489	15,578	8,911	36.4%
Disabled Workers Relief Fund	3,399	1,949	1,450	42.7%
Coal-Workers Pneumoconiosis Fund	561	165	396	70.6%
Self-Insuring Employers Guaranty Fund	798	487	311	38.9%
Public Work-Relief Employees' Comp. Fund	5	3	2	37.8%
Marine Industry Fund	3	2	1	35.4%
Administrative Cost Fund	1,646	1,046	600	36.4%
Total - All Funds	**30,902**	**19,231**	**11,671**	**37.8%**

As observed in the table above, the June 30, 2013 estimates of nominal and discounted unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 are approximately $30.902 billion and $19.231 billion, respectively. These estimates reflect an adjustment of approximately $1.9 million to remove overstated hospital medical payments made during 2011 and 2012 that have not yet been recovered as of June 30, 2013. The Deloitte Consulting discounted unpaid loss and LAE estimate displayed in the table above is based on a 4.0% discount rate. This discount rate has been selected by the BWC for purposes of financial reporting of the actuarial estimates.

The BWC's recorded reserves on a discounted basis are only sufficient to cover unpaid claims when combined with expected future income generated from invested funds or collected in future premium assessments for unfunded liabilities. The undiscounted unpaid loss and LAE estimate is approximately $30.902 billion and, therefore, there is approximately $11.671 billion of future income that will be required to satisfy the total unpaid loss and LAE liabilities of the funds. Such income is expected to be generated from two sources: (1) investment earnings on the invested assets of the funds and (2) future premium assessments to be billed to employers in future years for those liabilities which are unfunded according to state law. The discounted unpaid loss and LAE estimate was calculated using a 4.0% discount rate. The amount of the discount must be realized through future investment earnings from invested assets held by the funds or collected from future assessments on employers in order to provide sufficient funds to make all claim payments associated with injuries occurring on or before June 30, 2013. This discount amount represents approximately 37.8% of the nominal (undiscounted) unpaid loss and LAE estimate.

There are substantial uncertainties in estimating the loss and LAE liabilities for unpaid claims. Examples of these uncertainties include but are not limited to the rate of inflation of future medical and compensation payments, the projected development for losses as they age beyond the observable development periods (for example, beyond 36 years to 60 years or more), changes in lump sum settlement practices, changes in frequency of claims, the deviation of future investment yields from those anticipated in the discount factor, payroll projections for calendar year and 2013, and the inherent variability in losses over time.

Unbilled Premium Receivable

Certain unpaid claim obligations of the SIF, DWRF, SIEGF, and ACF are funded on a pay-as-you-go basis and do not have cash funds or invested assets supporting a large portion of the recorded reserves for those funds. For those unfunded obligations, the BWC records an unbilled premium receivable asset equal to the applicable unpaid claim obligations, less the BWC's portion of the unbilled premium receivable (for BWC claims of employees), less any funded amounts (referred to as contra account balances). Please note that the BWC, as required by Statute, does not record an unbilled premium receivable asset for unpaid loss adjustment expense obligations of the ACF, except for the portion of the loss adjustment expenses that are associated with claims accounted for on an unfunded basis, such as PES and SIEGF. The following table displays the Deloitte Consulting estimate of the unbilled premium receivable asset as of June 30, 2013. These unbilled premiums are recorded on a discounted basis using a 4% discount rate. All figures are displayed in millions of dollars.

Estimate of Unbilled Premium Receivable as of June 30, 2013 ($ Millions)

	Deloitte Discounted Unpaid ^	Contra Account	BWC Portion of Unbilled	Unbilled Premium Receivable
State Insurance Fund	700	0	9	691
Disabled Workers Relief Fund	1,949	227	1	1,721
Coal-Workers Pneumoconiosis Fund	0	0	0	0
Self-Insuring Employers Guaranty Fund	487	42	0	446
Public Work-Relief Employees' Comp. Fund	0	0	0	0
Marine Industry Fund	0	0	0	0
Administrative Cost Fund	68	0	1	68
Total - All Funds	**3,205**	**269**	**10**	**2,925**

^ Unpaid Loss and LAE for certain unfunded obligations recognized as unbilled premium receivable assets

Fiscal Year 2013 Change in Unpaid Loss and ALAE

The following table displays the change between Deloitte Consulting's June 30, 2012 and June 30, 2013 unpaid loss and LAE estimates of discounted unpaid loss and LAE separately by Fund. All figures are displayed in millions of dollars.

FY 2013 Change in Unpaid Loss and LAE ($ Millions)

	6/30/2012 Unpaid Loss & LAE	FY 2013 Ultimate Loss & LAE	FY 2013 Interest Accretion	Prior FY Loss & LAE Change	FY 2013 Loss & LAE Payments	FY 2013 Total Change	6/30/2013 Unpaid Loss & LAE
State Insurance Fund	15,644	1,485	590	(353)	(1,787)	*(65)*	15,578
Disabled Workers Relief Fund	1,976	35	68	(8)	(121)	*(27)*	1,949
Coal-Workers Pneum. Fund	150	1	1	15	(1)	*15*	165
Self-Insuring Empl. Guar. Fund	904	32	36	(443)	(42)	*(417)*	487
Public Work-Relief Comp. Fund	3	0	0	(0)	(0)	*(0)*	3
Marine Industry Fund	2	0	0	(0)	(0)	*0*	2
Administrative Cost Fund	1,065	193	43	(42)	(212)	*(19)*	1,046
Total - All Funds	**19,744**	**1,746**	**738**	**(831)**	**(2,165)**	***(513)***	**19,231**

The Deloitte Consulting discounted estimate of unpaid loss and LAE as of June 30, 2013 of $19,231 million is $513 million lower than the June 30, 2012 unpaid loss and LAE estimate of $19,744 million. The change includes $1,746 million associated with injuries occurring between July 1, 2012 and June 30, 2013 on a discounted basis, $738 million of interest accretion to unwind the discount from June 30, 2012 to June 30, 2013 (based on a 4% discount rate), a reduction of $831 million associated with prior year experience, and a reduction of $2,165 million for loss and LAE payments, which are adjusted by $1.9 million in expected hospital over payments.

Alternative Discount Rates

If the BWC elected to incorporate a discount rate of 3.0% instead of 4.0% the discounted unpaid loss and LAE liabilities would increase by approximately $2.0 billion from $19.231 billion to $21.253 billion. This change would equate to an increase of 11%. On the other hand, if the BWC elected to increase the discount from 4.0% to 5.0% the discounted unpaid loss and LAE liabilities would decrease by approximately $1.7 billion from $19.231 billion to $17.561 billion. This change would equate to a decrease of 9%.

Unpaid Loss and LAE Forecast as of June 30, 2014

Deloitte Consulting's forecast of the BWC's unpaid loss and LAE liabilities as of June 30, 2014 is displayed in the table below separately for each Fund compared to the current June 30, 2013 estimates. All figures are on a nominal (undiscounted) and discounted basis using a 4.0% discount rate and are displayed in millions of dollars.

Forecast of Unpaid Loss and LAE as of June 30, 2014 ($ Millions)

	Forecast as of 6/30/2014 Unpaid Loss & LAE		Forecast as of 6/30/2013 Unpaid Loss & LAE		Forecasted Change Unpaid Loss & LAE	
	Nominal Unpaid	Discounted Unpaid	Nominal Unpaid	Discounted Unpaid	Nominal Unpaid	Discounted Unpaid
State Insurance Fund	24,736	15,752	24,489	15,578	246	174
Disabled Workers Relief Fund	3,372	1,926	3,399	1,949	(28)	(23)
Coal-Workers Pneumoconiosis Fund	561	165	561	165	0	0
Self-Insuring Employers Guaranty Fund	810	494	798	487	12	7
Public Work-Relief Employees' Comp. Fund	5	3	5	3	0	0
Marine Industry Fund	4	2	3	2	0	0
Administrative Cost Fund	1,663	1,058	1,646	1,046	17	12
Total - All Funds	**31,149**	**19,401**	**30,902**	**19,231**	**248**	**170**

Deloitte Consulting forecasts an increase in the discounted unpaid loss and LAE liabilities of approximately $170 million from June 30, 2013 to June 30, 2014 based on the analysis of data as of June 30, 2013. This increase is driven by the PA, PEC, and PES business within the SIF, which is forecasted to increase $167 million as displayed in the table below.

Change in SIF Unpaid Loss and LAE from June 30, 2013 to June 30, 2014 ($ Millions)

	Discounted Unpaid at 6/30/2013	6/13 - 6/14 Additional Ultimate	6/13 - 6/14 Additional Discount	6/13 - 6/14 Interest Accretion	6/13 - 6/14 Expected Payments	Discounted Unpaid at 6/30/2014	Change 6/30/13 - 6/30/14
Private Employers	12,120	1,717	(570)	504	(1,498)	12,274	154
Public Employers - Taxing Districts	1,967	266	(89)	81	(241)	1,984	17
Public Employers - State Agencies	583	71	(23)	24	(76)	579	(4)
Total SIF Excluding SIS & HPP	**14,670**	**2,054**	**(681)**	**610**	**(1,816)**	**14,837**	**167**

The $167 million increase in the discounted unpaid loss and LAE estimate for PA, PEC, and PES combined from June 30, 2013 to June 30, 2014 consists of $2.054 billion in undiscounted ultimate losses for injuries occurring during fiscal year ending 2014, less $681 million for the amount of discount associated with the $2.054 billion of additional ultimate losses, plus $610 million of interest accretion (unwinding of the discount from June 30, 2013 to June 30, 2014 for all accident/injury years), less expected fiscal year ending 2014 payments of $1.816 billion for all accident/injury years.

There are two primary reasons for the expected increase in the discounted unpaid loss and LAE liabilities as of fiscal year ending 2014 over fiscal year ending 2013. First, 2013 and 2014 calendar year payroll for PA are expected to increase 3% annually over 2012 payroll. Increased payroll leads to increased losses from additional exposure, which in turn will increase the unpaid loss estimates. Second, losses are expected to increase over time from medical and wage inflationary pressures.

Comparison of Unpaid Loss and LAE as of June 30, 2013 between June 30, 2013 and June 30, 2012 Evaluations

The following table compares the Deloitte Consulting estimates of nominal and discounted unpaid loss and LAE liabilities as of June 30, 2013 based on our analysis of the data as of June 30, 2013 and June 30, 2012 separately by Fund. All figures are displayed in millions of dollars and all discounted estimates are based on a 4.0% discount rate.

Unpaid Loss and LAE as of June 30, 2013 ($ Millions)

	Nominal Unpaid as of 6/30/13				Discounted Unpaid as of 6/30/13			
	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change
State Insurance Fund	24,489	24,937	(447)	-1.8%	15,578	15,852	(273)	-1.7%
Disabled Workers Relief Fund	3,399	3,390	9	0.3%	1,949	1,949	0	0.0%
Coal-Workers Pneumoconiosis Fund	561	495	66	13.3%	165	150	15	10.2%
Self-Insuring Employers Guaranty Fund	798	2,095	(1,297)	-61.9%	487	930	(443)	-47.6%
Public Work-Relief Employees' Comp. Fund	5	5	(0)	-5.5%	3	3	(0)	-5.2%
Marine Industry Fund	3	3	(0)	-2.2%	2	2	(0)	-1.8%
Administrative Cost Fund	1,646	1,728	(82)	-4.7%	1,046	1,080	(34)	-3.1%
Total - All Funds	**30,902**	**32,653**	**(1,752)**	**-5.4%**	**19,231**	**19,966**	**(735)**	**-3.7%**

The June 30, 2013 estimates of nominal and discounted unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 are approximately $1.752 billion and $735 million below those estimated based on our analysis of the data as of June 30, 2012 for all Funds combined, respectively. With respect to the SIEGF, and the SIS liabilities contained in the SIF, the current estimates reflect the use of additional updated data, revisions to the analyses used to make the estimates, and the BWC liability reporting changes to only recognize recoveries and

defaults in the fiscal year reported. The revision to the analyses and the specific methodology are the result of a better understanding of the liabilities from the defaults from self-insurers and from additional data that can be used in computing the estimates. The revisions in the recognition of liabilities have no impact on the BWC's net assets as the changes in the SIS and SIEGF liability estimates are offset by corresponding changes in the SIS and SIEGF assets for unbilled receivables. The net result of these improvements and revisions to liability reporting is a decrease in the estimates for unpaid loss and LAE liabilities related to SIEGF and SIS. Aside from liabilities associated with self-insurance, there are lower current estimates for PA, PEC and PES driven by lower than expected payments, which are attributed to lower than expected claim frequency and continued stability in medical severity.

Comparison of Unpaid Loss and LAE as of June 30, 2013 between June 30, 2013 and March 31, 2013 Evaluations

The following table compares the Deloitte Consulting estimates of nominal and discounted unpaid loss and LAE liabilities as of June 30, 2013 based on our analysis of the data as of June 30, 2013 and March 31, 2013 separately by Fund. All figures are displayed in millions of dollars and all discounted estimates are based on a 4.0% discount rate.

Unpaid Loss and LAE as of June 30, 2013 ($ Millions)

	Nominal Unpaid as of 6/30/13				Discounted Unpaid as of 6/30/13			
	Analysis @ 6/13	Analysis @ 3/13	Dollar Change	Percent Change	Analysis @ 6/13	Analysis @ 3/13	Dollar Change	Percent Change
State Insurance Fund	24,489	24,539	(50)	-0.2%	15,578	15,613	(34)	-0.2%
Disabled Workers Relief Fund	3,399	3,402	(3)	-0.1%	1,949	1,950	(1)	0.0%
Coal-Workers Pneumoconiosis Fund	561	561	(0)	0.0%	165	165	(0)	-0.1%
Self-Insuring Employers Guaranty Fund	798	802	(4)	-0.5%	487	489	(2)	-0.4%
Public Work-Relief Employees' Comp. Fund	5	5	(0)	-6.8%	3	3	(0)	-6.7%
Marine Industry Fund	3	3	(0)	-2.8%	2	2	(0)	-3.0%
Administrative Cost Fund	1,646	1,650	(5)	-0.3%	1,046	1,049	(3)	-0.3%
Total - All Funds	**30,902**	**30,964**	**(62)**	**-0.2%**	**19,231**	**19,271**	**(40)**	**-0.2%**

The June 30, 2013 estimates of nominal and discounted unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 are approximately $62 million and $40 million below those estimated based on our analysis of the data as of March 31, 2013 for all Funds combined, respectively.

Re-Estimate of Unpaid Loss and LAE as of June 30, 2012

The following table compares the Deloitte Consulting estimates of nominal and discounted unpaid loss and LAE liabilities as of June 30, 2012 based on our analysis of the data as of June 30, 2013 and June 30, 2012 separately by Fund. All figures are displayed in millions of dollars and all discounted estimates are based on a 4.0% discount rate.

Re-Estimate of Unpaid Loss and LAE as of June 30, 2012 ($ Millions)

	Nominal Unpaid @ 6/12				Discounted Unpaid @ 6/12			
	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change
State Insurance Fund	24,094	24,644	(550)	-2.2%	15,291	15,644	(353)	-2.3%
Private Employers	*18,725*	*19,195*	*(470)*	*-2.4%*	*11,877*	*12,183*	*(306)*	*-2.5%*
Public Employers - Taxing Districts	*3,064*	*3,104*	*(40)*	*-1.3%*	*1,943*	*1,969*	*(26)*	*-1.3%*
Public Employers - State Agencies	*899*	*918*	*(18)*	*-2.0%*	*577*	*587*	*(10)*	*-1.7%*
Self Insured	*138*	*168*	*(30)*	*-18.1%*	*90*	*107*	*(17)*	*-15.8%*
HPP	*1,268*	*1,259*	*9*	*0.7%*	*804*	*799*	*5*	*0.7%*
Disabled Workers Relief Fund	3,415	3,424	(9)	-0.3%	1,968	1,976	(8)	-0.4%
Private Employers	*2,896*	*2,905*	*(8)*	*-0.3%*	*1,671*	*1,678*	*(7)*	*-0.4%*
Public Employers - Taxing Districts	*399*	*399*	*(0)*	*0.0%*	*229*	*229*	*(0)*	*0.0%*
Public Employers - State Agencies	*120*	*121*	*(0)*	*-0.3%*	*68*	*68*	*(0)*	*-0.3%*
Coal-Workers Pneumoconiosis Fund	558	495	63	12.6%	164	150	15	9.7%
Self-Insuring Employers Guaranty Fund	758	2,031	(1,273)	-62.7%	462	904	(443)	-48.9%
Public Work-Relief Fund	5	5	(0)	-5.1%	3	3	(0)	-4.2%
Marine Industry Fund	3	3	(0)	-6.7%	2	2	(0)	-7.0%
Administrative Cost Fund	1,613	1,707	(94)	-5.5%	1,023	1,065	(42)	-4.0%
Total - All Funds	**30,445**	**32,309**	**(1,864)**	**-5.8%**	**18,913**	**19,744**	**(831)**	**-4.2%**

The June 30, 2012 estimates of nominal and discounted unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 are approximately $1.864 billion and $831 million below those estimates based on our analysis of the data as of June 30, 2012 for all Funds combined, respectively. The estimate of nominal unpaid loss and LAE liabilities decreased from approximately $32.309 billion to $30.445 billion, while the estimate of discounted unpaid loss and LAE liabilities decreased from approximately $19.744 billion to $18.913 billion.

Relevant Comments & Observations

State Insurance Fund

The following table compares the Deloitte Consulting estimates of nominal and discounted unpaid loss and LAE liabilities for the SIF as of June 30, 2013 based on our analysis of the data as of June 30, 2013 and June 30, 2012. All figures are displayed in millions of dollars.

Comparison of SIF Unpaid Loss and LAE as of June 30, 2013
Between Analysis as of 6/30/2012 and Analysis as of 6/30/2013 ($ Millions)

	Nominal Unpaid as of 6/30/13				Discounted Unpaid as of 6/30/13			
	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change	4.0% Rate Analysis @ 6/13	4.0% Rate Analysis @ 6/12	Dollar Change	Percent Change
Private Employers	19,056	19,414	(358)	-1.8%	12,120	12,339	(218)	-1.8%
Public Employers - Taxing Districts	3,101	3,151	(50)	-1.6%	1,967	2,000	(33)	-1.6%
Public Employers - State Agencies	909	937	(29)	-3.0%	583	601	(18)	-3.0%
Self Insured	133	159	(27)	-16.7%	87	102	(15)	-14.5%
HPP	1,291	1,275	16	1.3%	821	811	11	1.3%
SIF Total	**24,489**	**24,937**	**(447)**	**-1.8%**	**15,578**	**15,852**	**(273)**	**-1.7%**

The Deloitte Consulting June 30, 2013 SIF estimate of nominal unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 of $24.489 billion is approximately $447 million lower than the prior June 30, 2012 estimate of $24.937 billion. On a discounted basis, the Deloitte Consulting June 30, 2013 SIF estimate of discounted unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 of $15.578 billion is approximately $273 million lower than the prior June 30, 2012 estimate of $15.852 billion. The decrease in the June 30, 2013 estimate of discounted unpaid loss and LAE liabilities for PA, PEC, and PES combined from the June 30, 2012 analysis is $269 million.

The following table compares the Deloitte Consulting estimates of nominal and discounted unpaid loss and LAE liabilities for the SIF as of June 30, 2013 based on our analysis of the data as of June 30, 2013 and March 31, 2013. All figures are displayed in millions of dollars.

Comparison of SIF Unpaid Loss and LAE as of June 30, 2013
Between Analysis as of 3/31/2013 and Analysis as of 6/30/2013 ($ Millions)

	Nominal Unpaid as of 6/30/13				Discounted Unpaid as of 6/30/13			
	Analysis @ 6/13	Analysis @ 3/13	Dollar Change	Percent Change	4.0% Rate Analysis @ 6/13	4.0% Rate Analysis @ 3/13	Dollar Change	Percent Change
Private Employers	19,056	19,092	(36)	-0.2%	12,120	12,145	(25)	-0.2%
Public Employers - Taxing Districts	3,101	3,116	(15)	-0.5%	1,967	1,978	(11)	-0.5%
Public Employers - State Agencies	909	910	(2)	-0.2%	583	584	(1)	-0.2%
Self Insured	133	134	(1)	-0.8%	87	88	(0)	-0.5%
HPP	1,291	1,287	4	0.3%	821	819	2	0.3%
SIF Total	**24,489**	**24,539**	**(50)**	**-0.2%**	**15,578**	**15,613**	**(34)**	**-0.2%**

The Deloitte Consulting June 30, 2013 SIF estimate of nominal unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 of $24.489 billion is approximately $50 million lower than the prior

March 31, 2013 estimate of $24.539 billion. On a discounted basis, the Deloitte Consulting June 30, 2013 SIF estimate of discounted unpaid loss and LAE liabilities based on our analysis of the data as of June 30, 2013 of $15.578 billion is approximately $34 million lower than the prior March 31, 2013 estimate of $15.613 billion. The decrease in the June 30, 2013 estimate of discounted unpaid loss and LAE liabilities for PA, PEC, and PES combined from the March 31, 2013 analysis is $36 million.

The methodologies utilized by Deloitte Consulting to determine unpaid loss estimates for PA, PEC, and PES in the current June 30, 2013 analysis are consistent with those in the prior June 30, 2012 and March 31, 2013 analyses. Specifically, Deloitte Consulting utilized common accident year actuarial methodologies that incorporate cumulative paid loss data and inflation directly within the historical loss development factors. For medical losses, these methods assume future inflation will occur similar to historical rates experienced by the BWC. All parameters and assumptions incorporated within our methodologies were assessed and adjusted, if necessary, as part of our June 30, 2013 analysis.

State Insurance Fund – PA, PEC, and PES Drivers of Change

The following two tables display the drivers of change in Deloitte Consulting's unpaid loss estimates for fiscal year 2013 to date and during the 4th quarter of fiscal year 2013. Please note that the actual vs. expected payment amounts shown in the first table below are based on expected fiscal year 2013 payments determined using our prior June 30, 2012 analysis, which are consistent with the actual versus expected payment amounts shown in the first table on page 19. The actual vs. expected payment amounts shown in the second table below are based on expected 4th quarter fiscal year 2013 payments determined using our March 31, 2013 analysis, while the actual vs. expected payment amounts shown in the second table on page 19 are based on expected 4th quarter fiscal year 2013 payments determined using our prior June 30, 2012 analysis. As such, the actual versus expected payment amounts in the second table vary from those shown in the second table on page 19.

Drivers of Change - FY 2013 to Date ($ Millions)

	PA	PEC	PES	PA, PEC PES Total
6/30/2012 Analysis - Discounted Unpaid	**12,339**	**2,000**	**601**	**14,939**
Drivers of Change				
Change in Ultimate (Nominal)	(547)	(71)	(37)	(655)
Change in Payroll	*47*	*(31)*	*(16)*	*(1)*
Change in Losses 77 & Subs.	*(203)*	*(20)*	*(6)*	*(229)*
76 & Prior Change	*(8)*	*4*	*0*	*(4)*
Parameter Updates	*(383)*	*(23)*	*(14)*	*(421)*
Actual vs Expected Payments	189	21	9	219
Change in Discount from Change in Estimate	140	17	11	167
Total Change	**(218)**	**(33)**	**(18)**	**(269)**
6/30/2013 Analysis - Discounted Unpaid	**12,120**	**1,967**	**583**	**14,670**

Drivers of Change - FY 2013 4th Quarter ($ Millions)

	PA	PEC	PES	PA, PEC PES Total
3/31/2013 Analysis - Discounted Unpaid	**12,145**	**1,978**	**584**	**14,707**
Drivers of Change				
Change in Ultimate (Nominal)	(99)	(21)	(5)	(125)
Change in Payroll	*(10)*	*(14)*	*0*	*(24)*
Change in Losses 77 & Subs.	*(72)*	*(6)*	*(4)*	*(82)*
76 & Prior Change	*(5)*	*(1)*	*(0)*	*(6)*
Parameter Updates	*(12)*	*(0)*	*(1)*	*(14)*
Actual vs Expected Payments	63	6	3	73
Change in Discount from Change in Estimate	11	5	1	17
Total Change	**(25)**	**(11)**	**(1)**	**(36)**
6/30/2013 Analysis - Discounted Unpaid	**12,120**	**1,967**	**583**	**14,670**

The decrease in our June 30, 2013 estimate of discounted unpaid loss liabilities of $269 million from our June 30, 2012 analysis for PA, PEC, and PES combined consists of a $655 million decrease in our ultimate loss estimate, a $219 million increase for changes in fiscal year 2013 expected loss payments, and a $167 million increase for changes in the amount of discount. The $655 million decrease in our ultimate loss estimate consists of a $421 million decrease associated with updates to parameters and assumptions, a $229 million decrease associated with changes in loss data, a $4 million decrease associated with accidents/injuries occurring prior to 1977, and a $1 million decrease associated with changes in payroll. The $229 million decrease for changes in loss data is driven by lower than expected loss payment from June 30, 2012 through June 30, 2013, which is discussed further below. The $1 million decrease for changes in payroll is driven by higher than expected PA payroll reported as of June 30, 2013, partially offset for reductions in PEC and PES payroll from certain entities shifting to self-insurance. For PA, the June 30, 2012 analysis expected 2012 payroll to be 3% higher than 2011 payroll. However, the reported 2012 PA payroll as of June 30, 2013 came in 4.4% higher than the comparable reported 2011 payroll as of 18 months of age. As such, we increased the full year 2012 and 2013 expected payroll upward accordingly. The increase in the PA payroll was primarily reflected in the September 30, 2012 quarterly update analysis.

State Insurance Fund – Actual vs. Expected

The following two tables display actual loss payments and incurred losses for accident/injury years 1977 and subsequent through the 4th quarter of fiscal year ending 2013 and during the 4th quarter of fiscal year ending 2013 compared to those expected based on Deloitte Consulting's June 30, 2012 analysis for PA, PEC, and PES business within the SIF. Please note that the actual vs. expected payment amounts shown in the first table below are based on expected fiscal year 2013 payments determined using our prior June 30, 2012 analysis, which is consistent with the actual vs. expected payment amounts shown in the table on page 17. The actual vs. expected payment amounts shown in the second table below are based on expected 4th quarter fiscal year 2013 payments determined using our prior June 30, 2012 analysis while the actual vs. expected payment amounts shown in the table above are based on expected 4th quarter fiscal year 2013 determined using our March 31, 2013 analysis. In addition, actual and expected payments include all accident/injury years while actual and expected incurred losses only include accident/injury years 1977 and subsequent.

SIF Actual Loss Emergence Versus Deloitte Expected from 6/30/2012 to 6/30/2013 ($ Millions)

	Paid Loss from 6/30/2012 to 6/30/2013			Incurred Loss from 6/30/2012 to 6/30/2013		
	Deloitte Expected	Actual	Variance	Deloitte Expected	Actual	Variance
Private Employers	1,503	1,314	*(189)*	1,633	1,114	*(519)*
Public Employers - Taxing Districts	246	225	*(21)*	280	209	*(72)*
Public Employers - State Agencies	82	73	*(9)*	99	71	*(28)*
Total SIF Excluding SIS & HPP	1,830	1,612	*(219)*	2,012	1,393	*(619)*

SIF Actual Loss Emergence Versus Deloitte Expected from 3/31/2013 to 6/30/2013 ($ Millions)

	Paid Loss from 3/31/2013 to 6/30/2013			Incurred Loss from 3/31/2013 to 6/30/2013		
	Deloitte Expected	Actual	Variance	Deloitte Expected	Actual	Variance
Private Employers	386	317	*(69)*	416	266	*(150)*
Public Employers - Taxing Districts	63	56	*(7)*	76	52	*(24)*
Public Employers - State Agencies	21	17	*(5)*	27	20	*(7)*
Total SIF Excluding SIS & HPP	471	390	*(81)*	519	339	*(180)*

Through the 4th quarter of fiscal year ending 2013, actual loss payments for all accident/injury years from July 1, 2012 through June 30, 2013 have emerged $219 million or 12% lower than expected. Approximately $140 million of the lower than expected paid development is associated with medical, while the remaining $78 million is associated with compensation, which is shown by type of loss on page 23 and Summary 3, Exhibit 2, Sheet 1.

Incurred losses have also emerged lower than expected. Through the 4th quarter of fiscal year ending 2013, actual incurred loss for accident/injury years 1977 and subsequent emerged $619 million or 31% lower than expected. Approximately $361 million of the lower than expected incurred development is associated with medical, while the remaining $258 million is associated with compensation, which is shown by type of loss on Summary 3, Exhibit 2, Sheet 1.

State Insurance Fund – Change in Ultimate Loss

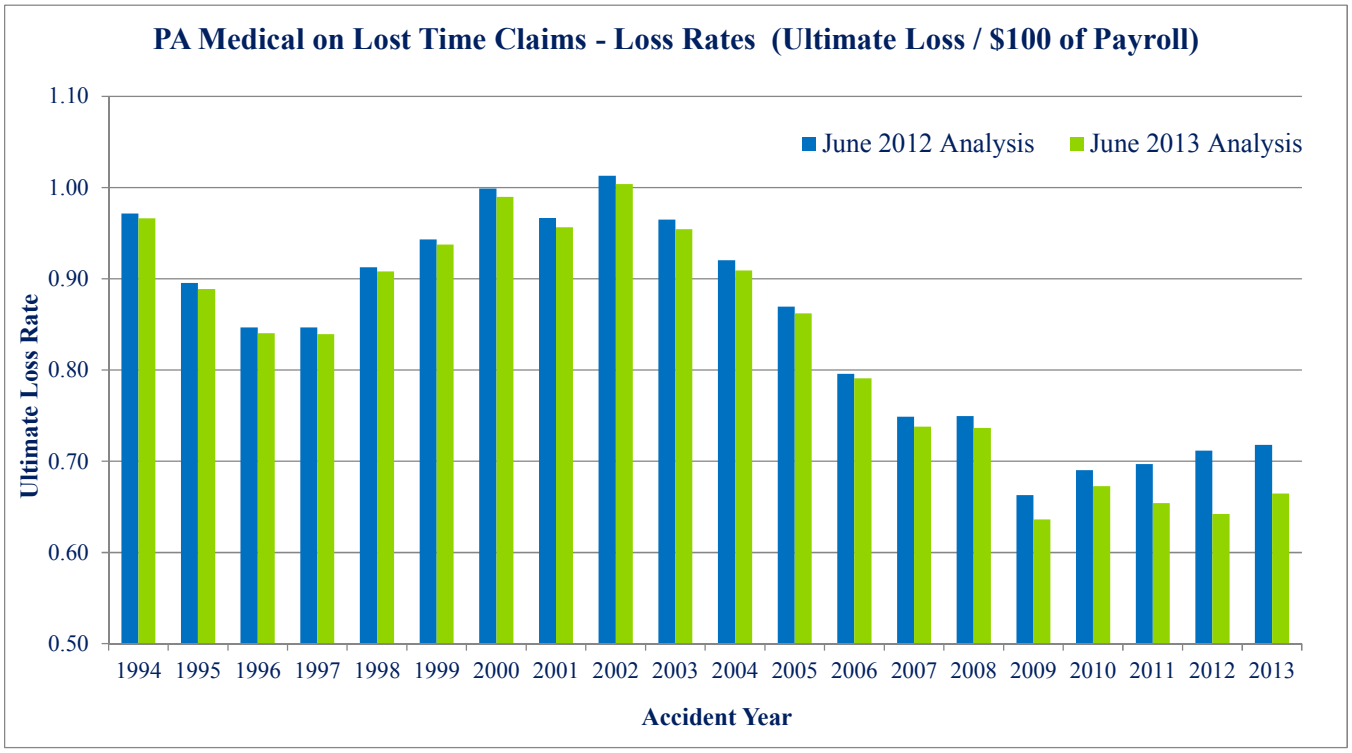
The following table displays the change in the PA, PEC, and PES ultimate losses for fiscal year 2013 through June 30, 2013, as well as during the 4th quarter of fiscal year 2013.

SIF Change in Ultimate Loss ($ Millions)

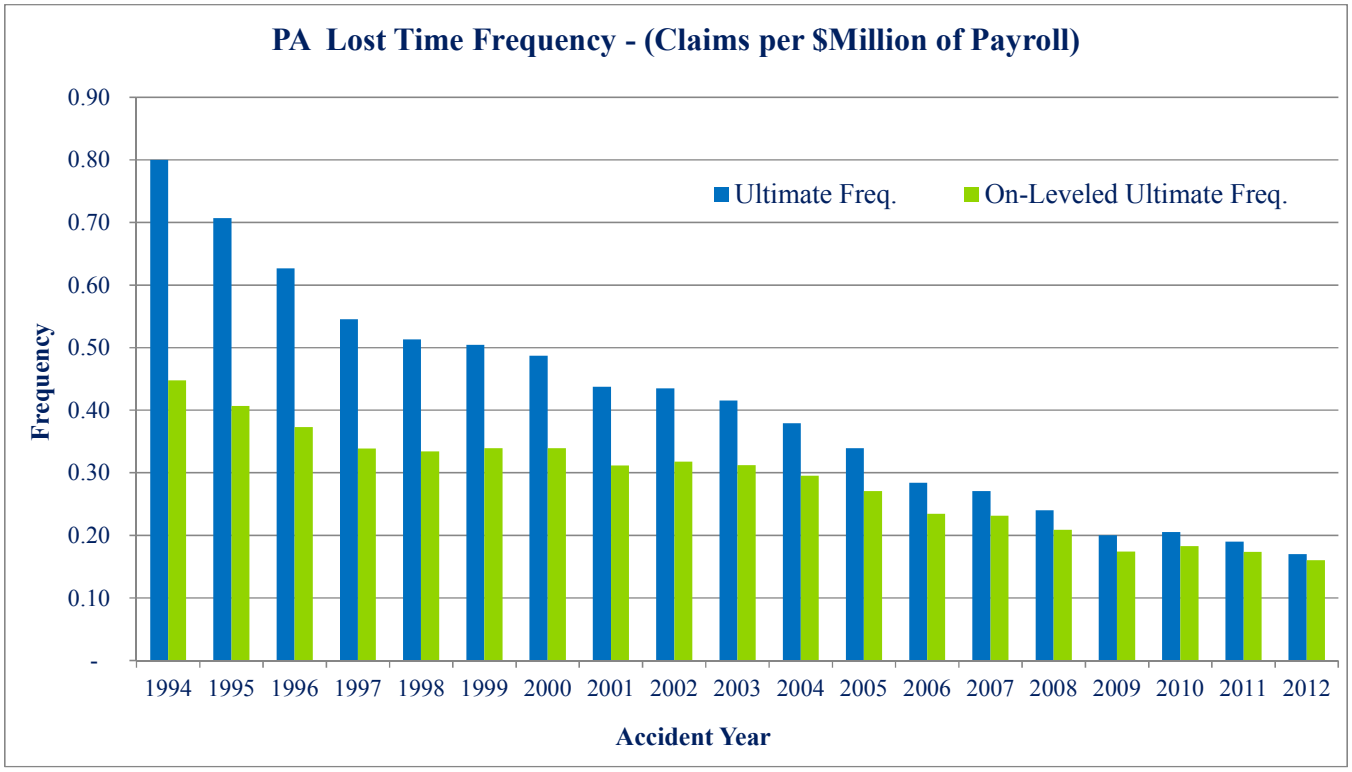
	Change in Ultimate Loss from 6/30/2012 to 6/30/2013 Analyses			Change in Ultimate Loss from 3/31/2013 to 6/30/2013 Analyses		
	Total	Earned at 6/30/13	Unearned at 6/30/13	Total	Earned at 6/30/13	Unearned at 6/30/13
Private Employers	(581)	(547)	(33)	(108)	(99)	*(8)*
Public Employers - Taxing Districts	(89)	(71)	(18)	(27)	(21)	*(6)*
Public Employers - State Agencies	(50)	(37)	(13)	(5)	(5)	*(0)*
Total SIF Excluding SIS & HPP	(720)	(655)	*(65)*	(140)	(125)	*(14)*

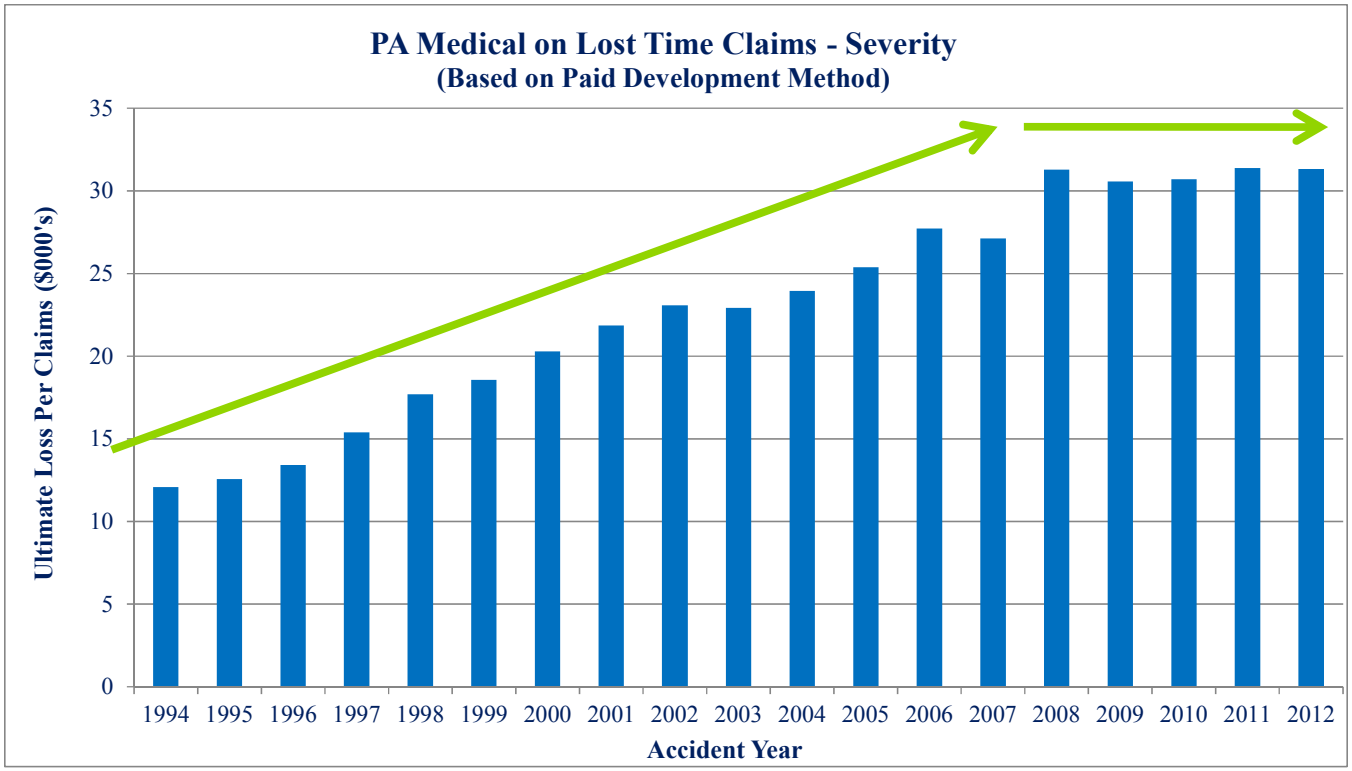
The Deloitte Consulting ultimate loss for PA, PEC, and PES business within the SIF decreased by approximately $720 million for accident/injury years 2013 and prior from our June 30, 2012 analysis, and by approximately $140 million from our prior March 31, 2013 analysis. For claims occurring on or before June 30, 2013 ("Earned"), our ultimate loss estimates decreased by approximately $655 million from our June 30, 2012 analysis. The remaining $65 million decrease from our June 30, 2012 analysis is associated with claims occurring in 2013 but subsequent to fiscal year 2013 ending as of June 30, 2013 ("Unearned").

The decrease in the PA, PEC, and PES ultimate losses of $720 million from our June 30, 2012 analysis consists of a $418 million reduction for medical and a $302 million reduction for indemnity. Approximately, $272 million (or 65%) of the $418 million medical reduction is associated with accidents/injury years 2009 through 2013, which is driven by a continuation of fewer than expected new lost time claims with payment and lower than expected changes in the average costs per claim. The remaining medical reduction for accident/injury years 2008 and prior is primarily driven by lower than expected claim emergence and modest changes in the historical paid loss development parameters. The following chart displays a comparison of the ultimate loss rates for PA medical on lost time claims between the current June 30, 2013 analysis and the prior June 30, 2012 analysis separately by accident/injury year.



As observed in the chart above, the loss rates for PA medical on lost time claims have been decreasing as reductions in claim frequency have outpaced increases in medical severity. The following two charts display the change in frequency (number of claims per million of payroll) and severity (average ultimate medical costs per lost time claim) based on development methods.





As observed in the chart above, the average cost per claim continues to remain flat in accident/injury year 2009 through 2012. However, through June 30, 2013 accident/injury 2013 is showing an increase in the average lost time medical cost per claim. Specifically, the average lost time medical cost per claim as of 6 months of age for accident/injury 2013 is $6,040 compared to $5,582 for accident/injury year 2012 and $5,683 for accident/injury year 2011. Please refer to Section 1, Exhibit 2, Sheet 30 of Volume II.

The decrease in ultimate losses for indemnity of $302 million is across all types of loss as displayed on Summary 3, Exhibit 2, Sheet 1. Similar to medical, the decrease in the indemnity ultimate losses is driven by fewer than expected new lost time claims with payment.

The methodologies utilized by Deloitte Consulting to determine unpaid loss estimates for PA, PEC, and PES in the current June 30, 2013 analysis are consistent with those in the prior June 30, 2012 and March 31, 2013 analyses. Specifically, Deloitte Consulting utilized common accident year actuarial methodologies that incorporate cumulative paid loss data and inflation directly within the historical loss development factors. For medical, these methods assume future inflation will occur similar to historical rates experienced by the BWC. All parameters and assumptions incorporated within our methodologies were assessed and adjusted, as necessary, as part of our June 30, 2013 analysis.

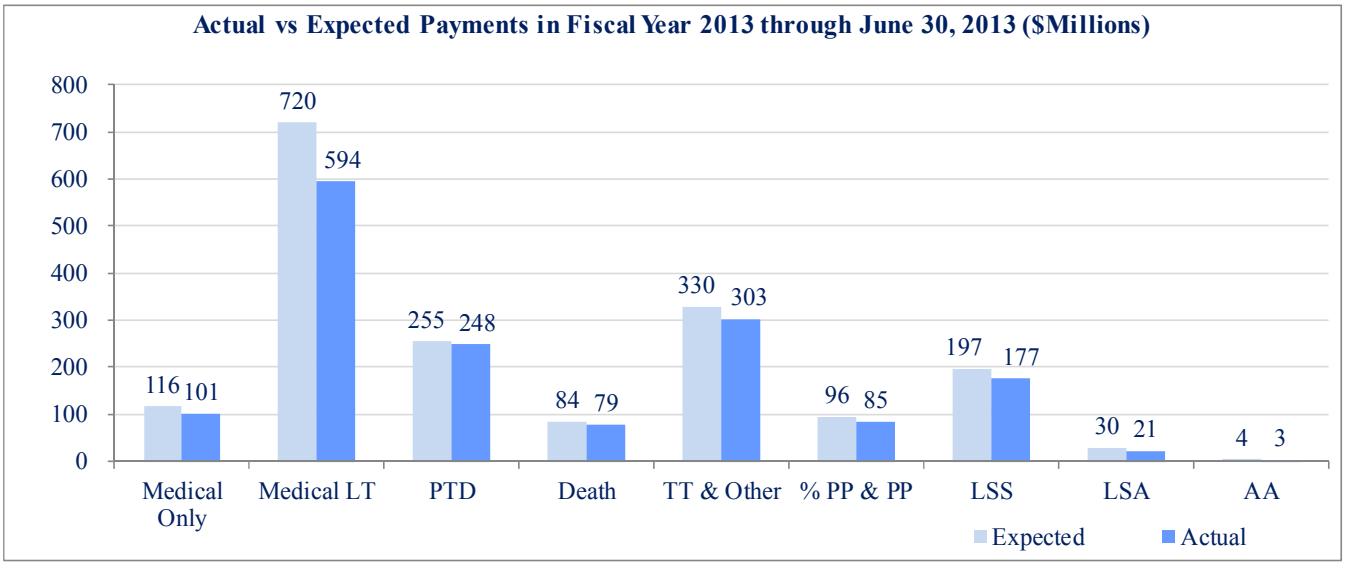
In selecting ultimate loss estimates, Deloitte Consulting gives primary consideration to the results of the actuarial methodologies derived from paid losses, rather than incurred losses. This is due to the inconsistency in the historical patterns of case reserve levels over time, and the impact of case reserves on incurred losses (paid losses plus case reserves), which is highlighted by the volatility in actual incurred losses activity relative to expected losses described above.

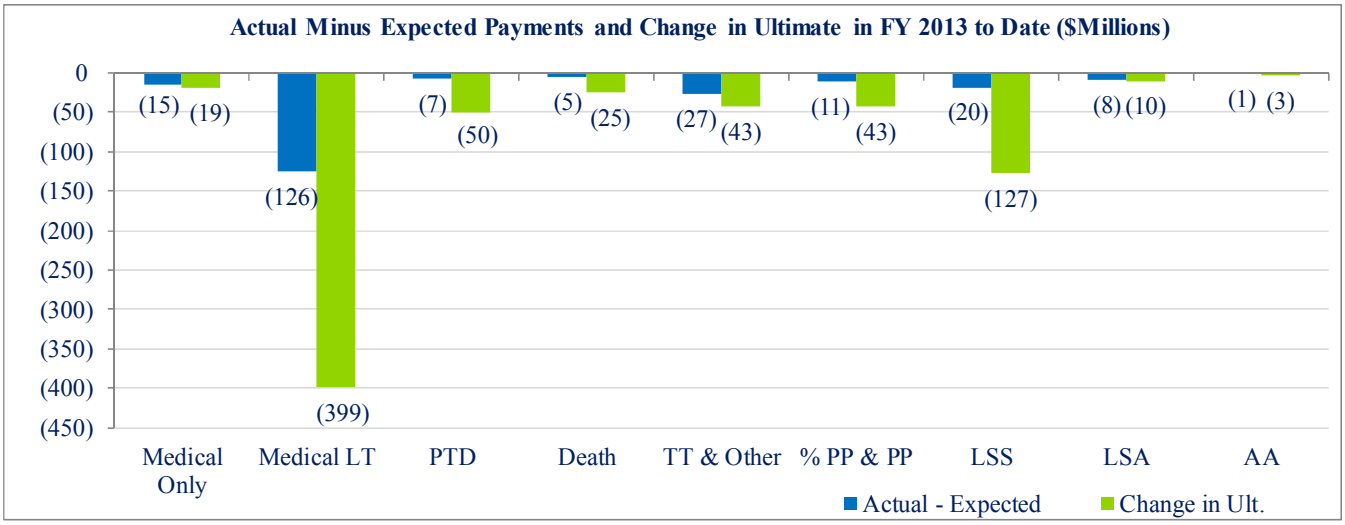
During 2006, the BWC increased its emphasis on closing claims through lump sum settlements ("LSS"), which continued through 2008. The BWC's emphasis on LSS led to an increase in LSS payments and a possible decrease in other compensation types. Subsequently, the BWC significantly slowed the settling of claims through lump sum settlements, which may have the opposite effect where other compensation types may see additional increases in future development. Recently, LSS activity has increased as the BWC has been more active in clearing out the backlog of settlement requests and responding more promptly to requests to settle claims. These changes in the responses for LSS by the BWC has led to greater uncertainty in the unpaid loss estimate as the historical development may not be indicative of future development for types of loss affected by the changes in responses and requests for LSS. Further, more uncertainty is introduced through the discount as the timing of the payments becomes less certain.

State Insurance Fund – Changes by Type of Loss

The following tables display actual and expected payments for all accident/injury years from July 1, 2012 through June 30, 2013 separately by loss type for PA, PEC, and PES combined, as well as the change in our ultimate loss estimates. All figures are displayed in millions of dollars.

SIF Actual Vs. Expected Payments and Change in Ultimate Loss Estimates (Fiscal Year 2013 to Date) PA, PEC and PES Combined ($ Millions)

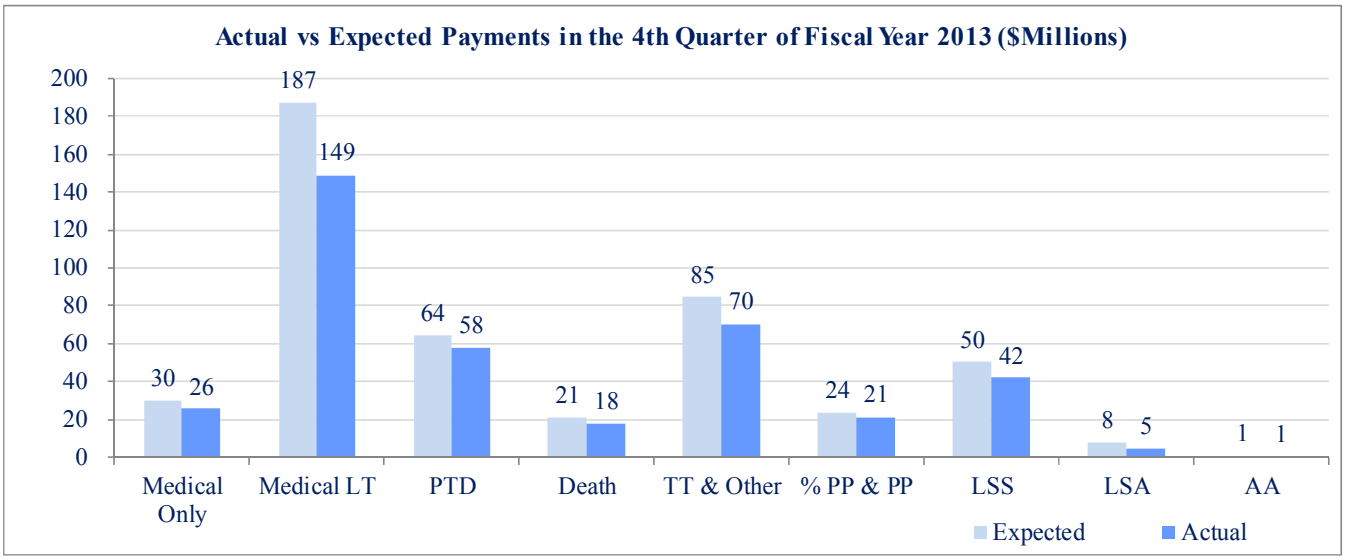


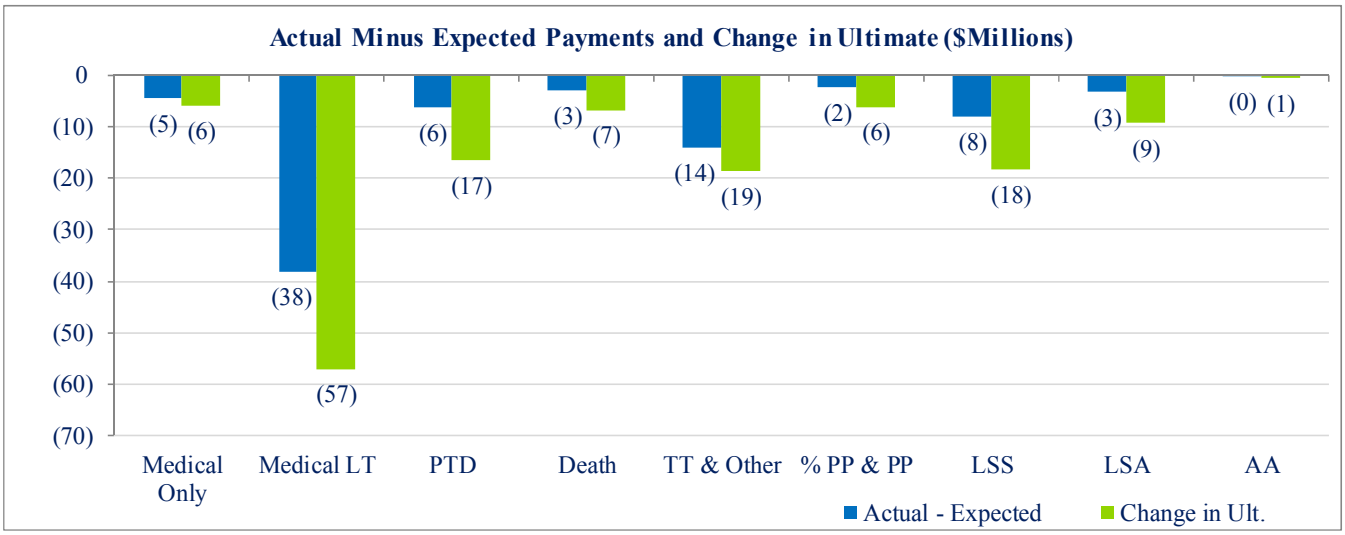


Please note that the changes in ultimate losses displayed in the table above result primarily from parameter (assumption) updates in addition to the amounts of actual versus expected loss emergence. This is illustrated in the Drivers of Change table on Page 17.

The following tables display actual and expected payments for all accident/injury years from April 1, 2013 through June 30, 2013 separately by loss type for PA, PEC, and PES combined, as well as the change in our ultimate loss estimates. All figures are displayed in millions of dollars.

SIF Actual vs. Expected Payments and Change in Ultimate Loss Estimates (4/1/2013 - 6/30/2013) PA, PEC and PES Combined ($ Millions)





State Insurance Fund – Medical Inflation Sensitivity

To understand the sensitivity of the medical inflation on the unpaid loss estimates, Deloitte Consulting estimated the potential impact from an increase of 1% and 2% in medical inflation above historical inflation included in the BWC's historical development. If future medical inflation is 1% higher annually than historical for every future calendar year, future medical payments discounted to June 30, 2013 would be approximately $936 million higher for PA, PEC, and PES combined, which equates to an increase of 16% and 6% over the Deloitte Consulting discounted unpaid medical loss and unpaid total loss, respectively. If future medical inflation is 2% higher annually than historical for every future calendar year, future medical payments discounted to June 30, 2013 would be approximately $2.129 billion higher for PA, PEC, and PES combined, which equates to an increase of 37% and 15% over the Deloitte Consulting discounted unpaid medical loss and unpaid total loss, respectively. In addition, if future medical inflation is 1% lower annually than historical for every future calendar year, future

medical payments discounted to June 30, 2013 would be approximately $745 million lower for PA, PEC, and PES combined, which equates to a decrease of 13% and 5% over the Deloitte Consulting discounted unpaid medical loss and unpaid total loss, respectively. Consequently, there is considerable sensitivity in the estimates of discounted unpaid losses for small but sustained changes in the rate of future medical cost inflation.

State Insurance Fund – Payroll

The PA payroll for 2012 was increased in our current June 30, 2013 analysis by approximately $1.54 billion or 1.7% from the initial estimate incorporated in our June 30, 2012 analysis. The initial payroll estimate in the June 30, 2012 analysis for 2012 assumed it would be 3% higher than the 2011 payroll, which also increased modestly by approximately $291.2 million or 0.3% from our June 30, 2012 analysis. The revised 2012 payroll is now based on actual reported employer payroll as of June 30, 2013 and developed based on historical patterns observed.

We have assumed the 2013 payroll will be $97.1 billion, which is 3% higher than the 2012 payroll of $94.2 billion. This assumes no change in the Ohio unemployment rate and a 3% increase for wage inflation. For 2014, we have also assumed an increase of 3% over the 2013 projection for wage inflation and no change in employment levels. The 3% wage inflation was selected based on a review of historical Ohio changes in the average weekly wage as published by the Bureau of Labor Statistics. Given the current economic environment, additional uncertainty exists in forecasting the payroll for 2013 and 2014, which are the main drivers of the estimates of unpaid losses for those accident periods.

As of March 31, 2013 only a small portion of PEC payroll for 2012 had been reported to the BWC, and therefore we had assumed the projected payroll for 2012 would be 1.5% higher than the 2011 payroll prior to considering policies that shifted to self-insurance, based on a review of Bureau of Labor Statistics data for Ohio local governments. For our current June 30, 2013 analysis, the 2012 PEC payroll is now almost fully reported and is approximately $0.7 billion or 3.7% lower than the 2012 projected payroll in our March 31, 2013 analysis, and approximately $0.8 billion or 4.4% lower than the actual 2011 payroll. For 2013 and 2014, we have assumed PEC payroll will increase annually at 1.5% and 3%, respectively, based on a review of historical average weekly wages from the Ohio Bureau of Labor Statistics for local governments.

The PES payroll for 2012 is consistent with our current March 31, 2013 analysis and is approximately $54.6 million or 0.7% higher than the initial estimated incorporated in our June 30, 2012 analysis. The revised 2012 payroll is based on actual PES payroll reported to the BWC. For 2013, we are projecting a 31% decrease from $7.6 million in 2012 to $5.2 million in 2013 to reflect Ohio State University (OSU) and Ohio University (OU) shifting to self-insurance. Excluding OSU and OU, the 2013 payroll is projected to increase 1.5% over the 2012 PES payroll, which consists of a 4% increase in payroll for hospitals/universities and a 0% increase for other state agencies. The 0% increase for other state agencies assumes no change in employment levels and no wage increases. For 2014, we are projecting an increase of 1.5% over 2013, which consists of a 4% increase in payroll for hospitals/universities and a 0% increase for other state agencies.

State Insurance Fund – SIS

The Deloitte Consulting updated estimate of the June 30, 2013 SIS discounted unpaid loss liabilities of $87.1 million is based on our analysis of the data as of June 30, 2013 and indicates estimates that are approximately $0.5 million or 0.5% lower than the prior estimate of $87.5 million based on our analysis of the data as of March 31, 2013, and approximately $14.8 million or 14.5% lower than the estimate of $101.9 million based on our analysis of the data as of June 30, 2012. The following table displays the change in the SIS discounted unpaid loss estimate as of June 30, 2013 using data as of June 30, 2013 and June 30, 2012.

SIS Change in Discounted Unpaid Estimate ($ Millions)

	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change
Known Defaults				
Gross of Recovery	87.1	151.8	(64.7)	-42.6%
Bond Recovery	0.0	53.1	(53.1)	-100.0%
SISF Net of Recovery	**87.1**	**98.6**	**(11.6)**	**-11.7%**
Future Defaults				
Gross of Recovery	0.0	4.9	(4.9)	-100.0%
Bond Recovery	0.0	1.7	(1.7)	-100.0%
SISF Net of Recovery	**0.0**	**3.2**	**(3.2)**	**-100.0%**
All Defaults				
Gross of Recovery	87.1	156.7	(69.6)	-44.4%
Bond Recovery	0.0	54.8	(54.8)	-100.0%
SISF Net of Recovery	**87.1**	**101.9**	**(14.8)**	**-14.5%**

As displayed in the table above, $64.7 million of the $14.8 million decrease is associated with known defaults gross of recoveries. This decrease in the discounted unpaid loss estimate is primarily driven by a modification in approach to determine separate estimates of known defaults between the SIS and the SIEGF. In the current June 30, 2013 and March 31, 2013 analyses unpaid loss estimates were determined separately for the SIS and the SIEGF whereas in prior analyses the unpaid loss estimates were first determined on a combined basis and allocated back to SIS and SIEGF. The improved approach eliminates the use of the accident year to default year lag pattern assumptions. The decrease in the SIS unpaid loss estimate for known defaults is mostly offset by a similar increase within the SIEGF, as discussed below.

There is a $53.1 million decrease associated with SIS default recoveries. The BWC has the ability to recover amounts paid by the SIS as a result of surety bonds, letter of credits, excess insurance and possibly liquidation disbursements. The BWC has modified its reporting of SIS liabilities to be gross of future recoveries instead of including an estimate of future recoveries. This revision has no impact on the SIF's net assets as the change in the SIS liability estimate is offset by a corresponding change in the SIS assets for unbilled receivables. The estimation of future recoveries is subject to significant uncertainty and the data available for such estimates lack credibility.

The BWC has also modified its reporting of SIS liabilities to only recognize liabilities for known defaults and future defaults expected to occur during the fiscal year reported. The BWC has eliminated any provision for future defaults of self-insureds. When such future defaults occur, they will result in an increase in the SIS liability at that time. This revision has no impact on the SIF's net assets as the change in the SIS liability estimate for the exclusion of future defaults is offset by a corresponding change in the SIS assets for unbilled receivables. The estimation of future defaults in future fiscal years is subject to significant uncertainty and the data available for such estimates lack credibility.

State Insurance Fund – HPP

The Deloitte Consulting June 30, 2013 HPP estimate of discounted unpaid LAE liabilities of $821.2 million based on our analysis of the data as of June 30, 2013 is approximately $2.4 million or 0.3% higher than the prior estimate of $818.7 million based on our analysis of the data as of March 31, 2013, and approximately $10.6

million or 1.3% higher than the estimate of $810.5 million based on our analysis of the data as of June 30, 2012. This increase is driven by a change in the paid HPP to paid loss ratio assumption for PA from 9.6% to 10.0% due to the addition of the fiscal year 2013 where the paid HPP to paid loss ratio through June 30, 2013 is 10.3%. There have not been any changes in methodology or changes in other parameters from the prior June 30, 2012 analysis.

SIEGF

The Deloitte Consulting June 30, 2013 SIEGF estimate of discounted unpaid loss liabilities of $487.4 million based on our analysis of the data as of June 30, 2013 is approximately $2.0 million or 0.4% lower than the prior estimate of $489.4 million based on our analysis of the data as of March 31, 2013, and approximately $443.0 million or 47.6% lower than the estimate of $930.5 million based on our analysis of the data as of June 30, 2012. The following table displays the change in the SIEGF discounted unpaid loss and LAE estimate as of June 30, 2013 using data as of June 30, 2013 and June 30, 2012.

SIEGF Change in Discounted Unpaid Estimate ($ Millions)

	Analysis @ 6/13	Analysis @ 6/12	Dollar Change	Percent Change
Known Defaults				
Loss	308.6	223.2	85.3	38.2%
DWRF	171.7	165.3	6.3	3.8%
Loss & DWRF	**480.2**	**388.6**	**91.7**	**23.6%**
Future Defaults				
Loss	0.0	365.0	(365.0)	-100.0%
DWRF	0.0	163.1	(163.1)	-100.0%
Loss & DWRF	**0.0**	**528.1**	**(528.1)**	**-100.0%**
All Defaults				
Loss	308.6	588.2	(279.6)	-47.5%
DWRF	171.7	328.4	(156.8)	-47.7%
Loss & DWRF	**480.2**	**916.6**	**(436.4)**	**-47.6%**
LAE	**7.2**	**13.8**	**(6.6)**	**-47.8%**
Total	**487.4**	**930.5**	**(443.0)**	**-47.6%**

The changes in the discounted estimates from the June 30, 2012 quarterly update analysis as displayed in the table above are discussed below:

- **Known Defaults Loss: $85.3 million increase:** The SIEGF discounted unpaid loss estimate for known defaults increased by $85.3 million from the June 30, 2012 analysis to the June 30, 2013 analysis. Approximately $60 million of this increase is driven by a modification in approach to determine separate estimates of known defaults between the SIS and the SIEGF. In the current June 30, 2013 and March 31, 2013 analyses unpaid loss estimates were determined separately for the SIS and the SIEGF whereas in prior analyses the unpaid loss estimates were first determined on a combined basis and allocated back to SIS and SIEGF. The improved approach eliminates the use of the accident year to default year lag pattern assumptions. This increase in the SIEGF unpaid loss estimate for known defaults is mostly offset by a similar decrease within the SIS, as discussed above. The remaining increase is driven by two recent defaults that are expected to have higher losses than the average default. One of these defaults occurred in 2012 and one in 2013.

- **Known Defaults DWRF: $6.3 million increase:** The increase of $6.3 million in the discounted unpaid DWRF estimate for known defaults from the June 30, 2012 analysis is driven by modest increases in the annual self-insured DWRF payments and changes in the PA DWRF discounted unpaid loss estimate.

- **Future Defaults: $528.1 million decrease:** The BWC has modified its reporting of SIEGF liabilities to only recognize liabilities for known defaults and defaults expected to occur during the fiscal year reported. The reporting of SIEGF liabilities for DWRF liabilities associated with self-insured defaults were also changed to only recognize estimates associated with DWRF payments from known defaults and defaults expected to occur during the fiscal year reported. The BWC has eliminated any provision for future defaults of self-insureds. When such future defaults occur, they will result in an increase in the SIEGF liability at that time. This revision has no impact on the SIEGF's net assets as the change in the SIEGF liability estimate for the exclusion of future defaults is offset by a corresponding change in the SIEGF assets for unbilled receivables. The estimation of future defaults in future fiscal years is subject to significant uncertainty and the data available for such estimates lack credibility.

- **Loss adjustment expenses: $6.6 million decrease:** The decrease of $6.6 million in the SIEGF discounted unpaid LAE estimate is driven by the reduction in the discounted unpaid loss estimate since LAE is determined as a selected percentage of the unpaid loss estimate.

DWRF

The Deloitte Consulting June 30, 2013 DWRF estimate of discounted unpaid loss and LAE liabilities of $1.949 billion based on our analysis of the data as of June 30, 2013 is consistent with the prior estimate of $1.950 billion based on our analysis of the data as of March 31, 2013, and is consistent with the estimate of $1.949 billion based on our analysis of the data as of June 30, 2012. Please note that Deloitte Consulting is using consistent methodology with the prior March 31, 2013 and June 30, 2012 analyses.

The DWRF pays benefits on permanent total disability claims for annual cost of living adjustments for claims that fall below a certain threshold. The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index. Therefore, the unpaid claim obligations of the DWRF and the future assessments needed to pay the DWRF benefits are subject to significant risk and uncertainty due to a potentially highly leveraged effect of future inflation.

CWPF

Deloitte Consulting's June 30, 2013 CWPF estimate of discounted unpaid loss and LAE of $165.0 million based on data evaluated as of June 30, 2013 is consistent with the prior estimate of $165.1 million based on our analysis of the data as of March 31, 2013, and approximately $15.3 million or 10.2% higher than the estimate of $149.7 million based on analysis of the data as of June 30, 2012. The increase from the June 30, 2012 analysis is driven by an update in the terminated employee population from the latest detailed coal worker data survey conducted by the BWC and used in our analysis beginning with the study as of December 31, 2012. The survey data allows our analysis to better reflect the employment characteristics of the coal miner workforce. These workers are likely to have exposure to coal dust, which may lead to occupational disease and cause disability or death. Therefore, some of those workers could be eligible to receive the federal benefits covered by this fund.

As indicated during our March 2012 analysis, the basis for the liability valuation is to fully accrue liability for the potential future benefits, based on a disability/death entitlement rate of active miners. Prior to March 2012, the liability accrual was based on assumptions regarding years of service. However, the years of service accrual approach was determined to be inconsistent with the how the liability for federal benefits is actually determined for the employers covered by the CWPF.

The full accrual valuation basis recognizes that active miners who are covered by the CWPF for Federal Black Lung (FBL) benefits, and who suffer disability or death as a result of an occupational disease directly related to their exposure, would be eligible to receive FBL benefits, provided that their last coal mine employer was covered

by the CWPF. We considered the characteristics of the coal miners and the coal mine employers in Ohio and other coal mining states. We evaluated the potential liabilities for FBL benefits under the assumption that such employees (miners) would continue working in an Ohio coal mine for their coal mining career, and therefore be eligible to file a claim for FBL benefits from the CWPF after they cease employment as a coal miner. In other coal mining states employers can choose to purchase coverage for FBL from many different insurers. The liability of such insurers for FBL benefits for a particular miner is based on whether they insured the employer during the period when the date of last coal mine exposure occurred for that miner. In Ohio, all coal miners are covered by the CWPF except for a very few employers who are self-insured for FBL. There are no private insurers who provide FBL coverage for Ohio coal operators. Consequently, the liabilities of CWPF should reflect the very low likelihood of active coal miners in Ohio (except those employed by self-insured coal mines) receiving FBL benefits from a source other than CWPF.

Following the rationale explained above, the methodology uses U.S. Department of Labor ("DOL") claim data for FBL benefits and the employee survey data collected by the BWC from employers who are insured by BWC for FBL coverage from the CWPF. The details of the methodology are described below in the Actuarial Analysis Overview section below.

ACF

The Deloitte Consulting's June 30, 2013 ACF estimate of discounted unpaid LAE liabilities of $1.046 billion based on our analysis of the data as of June 30, 2013 is approximately $3.0 million or 0.3% lower than the prior estimate of $1.049 billion based on our analysis of the data as March 31, 2013, and approximately $33.7 million or 3.1% lower than the prior estimate of $1.080 billion based on our analysis of the data as of June 30, 2012. This reduction is driven by the decrease in the PA, PEC and PES discounted unpaid loss estimates discussed above. They were offset slightly by an increase in the paid ACF to paid loss ratio from 12.5% to 12.6% as a result of the addition of the fiscal year 2013 data. There have not been any changes in methodology or significant changes to parameters from the prior June 30, 2012 analysis.

Executive Summary Exhibits

This Section shows the following Executive Summary Exhibits:

Summary 1, Exhibit 1: Summary of Unpaid Loss and LAE
This exhibit displays Deloitte Consulting's estimates of nominal and discounted unpaid loss and LAE liabilities separately for each Fund and each business segment within the SIF.

Summary 1, Exhibit 2: Unbilled Premium Receivable
This exhibit displays Deloitte Consulting's estimate of the BWC's unbilled premium receivable by Fund, including offsets for the contra account balance and BWC's portion of the unbilled premium receivable.

Summary 1, Exhibit 3: State Agency Summary of Unpaid Loss and LAE
This exhibit displays Deloitte Consulting's nominal and discounted unpaid estimates for state agencies separately by Fund and component (loss, LAE, HPP).

Summary 1, Exhibit 4: Estimate of Unpaid Loss Adjustment Expense – Excluding HPP
This exhibit includes two sheets. Sheet 1 displays the calculation of Deloitte Consulting's estimate of the BWC's LAE, excluding HPP, for each Fund. Sheet 2 shows the selection of the paid LAE to paid loss ratios applied in Sheet 1 to determine the unpaid LAE estimates.

Summary 1, Exhibit 5: Calculation of Unpaid HPP Expense
This exhibit includes two sheets. Sheet 1 displays the calculation of Deloitte Consulting's estimate of the LAE associated with HPP for each Fund. Sheet 2 shows the selection of the paid LAE to paid loss ratios applied in Sheet 1 to determine the unpaid HPP LAE estimates.

Summary 2, Exhibit 1: Summary of Unpaid Loss and LAE
This exhibit includes two sheets. Sheet 1 displays a comparison of Deloitte Consulting's estimates of nominal and discounted unpaid loss liabilities of June 30, 2013 based on data as of June 30, 2013 with Deloitte Consulting's estimates of nominal and discounted unpaid loss liabilities as of June 30, 2012, based on our analysis of the data as of June 30, 2012. Sheet 2 displays a comparison of Deloitte Consulting's June 30, 2013 estimates of nominal and discounted unpaid loss liabilities based on our analysis of the data as of June 30, 2013 and as of March 31, 2013. The comparison is shown separately for medical and compensation within PA, PEC, and PES business of the SIF.

Summary 2, Exhibit 2: Actual versus Expected
This exhibit includes two sheets. Sheet 1 displays a comparison of actual and expected loss payments and incurred losses from July 1, 2012 through June 30, 2013. Sheet 2 displays a comparison of actual and expected loss payments and incurred losses from April 1, 2013 through June 30, 2013. The comparison is shown separately for medical and compensation within PA, PEC, and PES business of the SIF. The exhibit also displays the change in Deloitte Consulting's estimated ultimate losses, reported claim counts, and ultimate claim counts.

Summary 2, Exhibit 3: Retrospective Comparison of Unpaid Loss
This exhibit displays a retrospective comparison of unpaid loss liabilities as of June 30, 2012 between Deloitte Consulting's current analysis based on our analysis of the data as of June 30, 2013 and Deloitte Consulting's prior fiscal year-end analysis based on our analysis of the data as of June 30, 2012.

Summary 3, Exhibits 1-3
These exhibits are identical to Summary 2 Exhibits 1-3, except all figures are displayed by type of loss within medical and compensation.

Summary 4, Exhibits 1-5: Fiscal Year-end 2014 Forecast
This exhibit displays Deloitte Consulting's estimate of the BWC's nominal and discounted unpaid loss and LAE, unbilled premium receivable and State Agency Summary as of June 30, 2014 based on June 30, 2013 data.

Summary 5, Exhibits 1-2: Current Fiscal Year Loss Payments
These two exhibits display the loss payments by Fund made during the current fiscal year.

Ohio Bureau of Workers' Compensation
All Funds

Summary of Unpaid Loss and LAE as of June 30, 2013

Deloitte Evaluated at 6/30/2013 and Deloitte Evaluated at 3/31/2013

($ Millions)

		Nominal Unpaid Evaluated @ 6/30/13			Discounted Unpaid Evaluated @ 6/30/13			Discounted Unpaid Evaluated @ 3/31/13			Change in Discounted Unpaid		
		Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	State Insurance Fund	23,198.2	1,291.2	24,489.4	14,757.3	821.2	15,578.4	14,794.1	818.7	15,612.8	(36.8)	2.4	(34.4)
A.	*Private Employers*	*19,056.2*	*n/a*	*19,056.2*	*12,120.4*	*n/a*	*12,120.4*	*12,145.1*	*n/a*	*12,145.1*	*(24.7)*	*n/a*	*(24.7)*
B.	*Public Employers - Taxing Districts*	*3,100.8*	*n/a*	*3,100.8*	*1,967.1*	*n/a*	*1,967.1*	*1,977.7*	*n/a*	*1,977.7*	*(10.6)*	*n/a*	*(10.6)*
C.	*Public Employers - State Agencies*	*908.5*	*n/a*	*908.5*	*582.7*	*n/a*	*582.7*	*583.7*	*n/a*	*583.7*	*(1.0)*	*n/a*	*(1.0)*
D.	*Self Insured*	*132.7*	*n/a*	*132.7*	*87.1*	*n/a*	*87.1*	*87.5*	*n/a*	*87.5*	*(0.5)*	*n/a*	*(0.5)*
E.	*HPP*	*n/a*	*1,291.2*	*1,291.2*	*n/a*	*821.2*	*821.2*	*n/a*	*818.7*	*818.7*	*n/a*	*2.4*	*2.4*
	Disabled Workers Relief Fund	3,392.4	6.8	3,399.2	1,945.1	3.9	1,949.0	1,945.7	3.9	1,949.5	(0.5)	(0.0)	(0.5)
F.	*Private Employers*	*2,878.7*	*5.8*	*2,884.5*	*1,652.3*	*3.3*	*1,655.7*	*1,652.3*	*3.3*	*1,655.6*	*0.0*	*0.0*	*0.0*
G.	*Public Employers - Taxing Districts*	*393.8*	*0.8*	*394.6*	*225.5*	*0.5*	*225.9*	*226.1*	*0.5*	*226.5*	*(0.6)*	*(0.0)*	*(0.6)*
H.	*Public Employers - State Agencies*	*119.9*	*0.2*	*120.1*	*67.3*	*0.1*	*67.4*	*67.3*	*0.1*	*67.4*	*0.0*	*0.0*	*0.0*
I.	Coal-Workers Pneumoconiosis Fund	523.2	37.8	561.0	153.8	11.1	165.0	153.9	11.1	165.1	(0.1)	(0.0)	(0.1)
J.	Self-Insuring Employers Guaranty Fund	786.3	11.7	798.0	480.2	7.2	487.4	482.1	7.3	489.4	(1.9)	(0.0)	(2.0)
K.	Public Work-Relief Fund	4.7	n/a	4.7	2.9	n/a	2.9	3.1	n/a	3.1	(0.2)	n/a	(0.2)
L.	Marine Industry Fund	3.2	0.2	3.4	2.0	0.1	2.2	2.1	0.1	2.3	(0.1)	(0.0)	(0.1)
M.	Administrative Cost Fund	n/a	1,645.9	1,645.9	n/a	1,046.1	1,046.1	n/a	1,049.1	1,049.1	n/a	(3.0)	(3.0)
	Total - All Funds	27,908.0	2,993.6	30,901.6	17,341.4	1,889.6	19,231.1	17,381.1	1,890.3	19,271.4	(39.7)	(0.6)	(40.3)

(1), (4) A. Summed From Section 1, Exhibits 1-9, Sheet 1
B. Summed From Section 2, Exhibits 1-9, Sheet 1
C. Summed From Section 3, Exhibits 1-9, Sheet 1
D. From Section 5, Exhibit 1, Sheet 1
F. Section 4, Exhibits 1, Sheet 1
G. Section 4, Exhibits 2, Sheet 1
H. Section 4, Exhibits 3, Sheet 1
I. From Section 8, Rollforward, Sheet 1
J. From Section 5, Exhibit 1, Sheet 1

(1), (4) K. Summed From Section 6, Exhibits 1-4, Sheet 1
L. Summed From Section 7, Exhibits 1-4, Sheet 1

(2), (5) E. Summary 1, Exhibit 5 Item G. (4)
F. Summary 1, Exhibit 4 Item G. (10)
G. Summary 1, Exhibit 4 Item G. (11)
H. Summary 1, Exhibit 4 Item G. (12)
I. Summary 1, Exhibit 4 Item G. (14)
J. Summary 1, Exhibit 5 Item G. (7)

(2), (5) L. Summary 1, Exhibit 4 Item G. (15)
M. Summary 1, Exhibit 4 Item G. (9)

(3) = (1) + (2)
(6) = (4) + (5)
(7)-(9) Provided by BWC
(10) = (4) - (7)
(11) = (5) - (8)
(12) = (6) - (9)

Ohio Bureau of Workers' Compensation
All Funds

SUMMARY 1
EXHIBIT 2

Unbilled Premium Receivable as of June 30, 2013

Based on Data as of June 30, 2013
($ Millions)

		Deloitte Discounted Unpaid @ 6/30/13			Contra Account	BWC Portion of Unbilled	Unbilled Premium Receivable
		Loss	LAE	Total			
		(1)	(2)	(3)	(4)	(5)	(6)
	State Insurance Fund	669.8	29.9	699.7	0.0	8.8	690.9
A.	*Public Employers - State Agencies*	*582.7*	*n/a*	*582.7*			
B.	*Self Insured*	*87.1*	*n/a*	*87.1*			
C.	*HPP*	*n/a*	*29.9*	*29.9*			
D.	Disabled Workers Relief Fund	1,945.1	3.9	1,949.0	227.1	1.0	1,721.0
E.	Self-Insuring Employers Guaranty Fund	480.2	7.2	487.4	41.7	0.0	445.8
F.	Administrative Cost Fund	n/a	68.4	68.4	0.0	0.6	67.9
	Total - All Funds	3,095.1	109.4	3,204.6	268.7	10.3	2,925.5

(1) Summary 1, Exhibit 1, Col. 4
(2) C. Summary 1, Exhibit 5 Item G. (3)
(2) D. Summary 1, Exhibit 1, Col. 2
(2) E. Summary 1, Exhibit 1, Col. 2
(2) F. Summary 1, Exhibit 4 Items G. (3) + G. (4) + G. (6) + G. (7)

(3) = (1) + (2)
(4) Provided by BWC
(5) Provided by BWC
(6) = (3) - (4) - (5)

Ohio Bureau of Workers' Compensation

SUMMARY 1
EXHIBIT 3

State Agency Summary of Unpaid Loss and LAE as of June 30, 2013

Based on Data Evaluated at June 30, 2013
($ Thousands)

	Deloitte Nominal Unpaid @ 6/30/13				Deloitte Discounted Unpaid @ 6/30/13			
Fund	**Loss**	**LAE**	**HPP**	**Total**	**Loss**	**LAE**	**HPP**	**Total**
SIF	*908,539*	*n/a*	*46,583*	*955,122*	*582,722*	*n/a*	*29,877*	*612,599*
ACF	*n/a*	*63,112*	*n/a*	*63,112*	*n/a*	*40,479*	*n/a*	*40,479*
DWRF	*119,901*	*240*	*n/a*	*120,141*	*67,304*	*135*	*n/a*	*67,439*
Total	***1,028,440***	***63,352***	***46,583***	***1,138,374***	***650,026***	***40,613***	***29,877***	***720,517***

Ohio Bureau Of Workers' Compensation
Loss Adjustment Expense Excluding HPP

SUMMARY 1
EXHIBIT 4
SHEET 1

Estimate of Unpaid Loss Adjustment Expense as of June 30, 2013 ($ Millions)

		Administrative Cost Fund									Other Funds					
		State Insurance Fund									Disabled Workers Relief Fund					
		PA	PEC	PES	SIS	Total	SIEGF	SIEGF DWRF	PWREF	Total ACF LAE	PA	PEC	PES	Total	CWPF	MIF
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A.	**Paid to Paid Ratio**	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	0.2%	12.6%		0.2%	0.2%	0.2%	0.2%	12.6%	12.6%
	Undiscounted Unpaid Loss as of 6/30/2013 - SISF Gross of Bond Recoveries															
B.	Case	6,195.6	992.6	287.0	47.0	7,522.1	131.4	0.0	1.5		0.0	0.0	0.0	0.0	9.0	0.9
C.	IBNR	12,860.6	2,108.2	621.6	85.7	15,676.1	374.5	280.5	3.2		2,878.7	393.8	119.9	3,392.4	514.1	2.2
D.	Total	19,056.2	3,100.8	908.5	132.7	23,198.2	505.9	280.5	4.7		2,878.7	393.8	119.9	3,392.4	523.2	3.2
	Undiscounted Unpaid Loss Adjustment Expense as of 6/30/2013															
E.	Case	390.3	62.5	18.1	3.0	473.9	8.3	0.0	0.1	**482.3**	0.0	0.0	0.0	0.0	0.6	0.1
F.	IBNR	931.8	152.7	45.0	6.2	1,135.7	27.1	0.6	0.2	**1,163.7**	5.8	0.8	0.2	6.8	37.2	0.2
G.	Total	1,322.1	215.3	63.1	9.2	1,609.6	35.4	0.6	0.3	**1,645.9**	5.8	0.8	0.2	6.8	37.8	0.2
	Discounted Unpaid Loss as of 6/30/2013															
B.	Case	3,940.6	629.7	184.1	30.8	4,785.2	80.1	0.0	1.0		0.0	0.0	0.0	0.0	2.7	0.6
C.	IBNR	8,179.8	1,337.4	398.7	56.2	9,972.1	228.4	171.7	2.0		1,652.3	225.5	67.3	1,945.1	151.2	1.4
D.	Total	12,120.4	1,967.1	582.7	87.1	14,757.3	308.6	171.7	2.9		1,652.3	225.5	67.3	1,945.1	153.8	2.0
	Discounted Unpaid Loss Adjustment Expense as of 6/30/2013															
E.	Case	248.3	39.7	11.6	1.9	301.5	5.0	0.0	0.1	**306.6**	0.0	0.0	0.0	0.0	0.2	0.0
F.	IBNR	592.6	96.9	28.9	4.1	722.5	16.5	0.3	0.1	**739.5**	3.3	0.5	0.1	3.9	11.0	0.1
G.	Total	840.9	136.6	40.5	6.0	1,023.9	21.6	0.3	0.2	**1,046.1**	3.3	0.5	0.1	3.9	11.1	0.1

A. Summary 1, Exhibit 4, Sheet 2
B. D. x Case at 6/30/13 / Total at 6/30/13
C. = D. - B.
D. (1) Summed From Section 1, Exhibits 1-9, Sheet 1
D. (2) Summed From Section 2, Exhibits 1-9, Sheet 1
D. (3) Summed From Section 3, Exhibits 1-9, Sheet 1
D. (4) From Section 5, Exhibit 1, Sheet 1
D. (6) From Section 5, Exhibit 1, Sheet 1
D. (7) From Section 5, Exhibit 1, Sheet 1
D. (8) Summed From Section 6, Exhibits 1-4, Sheet 1
D. (9) = (5) + (6) + (7) + (8)
D. (10) From Section 4, Exhibit 1, Sheet 1
D. (11) From Section 4, Exhibit 2, Sheet 1
D. (12) From Section 4, Exhibit 3, Sheet 1
D. (14) From Section 8, Exhibit 1, Sheet 1
D. (15) Summed From Section 7, Exhibits 1-4, Sheet 1
E. = A. x B. x .5
F. = A. x C. x 57.5%; 57.5% Assumes 15% Of IBNR is For Unreported Claims
F. (10)-(12) = A. x C.
G. = E. + F.

Ohio Bureau Of Workers' Compensation
Loss Adjustment Expense Excluding HPP

Calculation Of Paid LAE To Paid Loss Ratio - ($ Millions)

	FISCAL YEAR ENDING 6/30	TOTAL ACF PAYMENTS	NON-CLAIM RELATED	CLAIM RELATED DWRF	CLAIM RELATED ALL OTHER	CLAIM RELATED TOTAL
		(1)	(2)	(3)	(4)	(5)
FY ACF Payments						
A.	2004					
	2005					
	2006	353.6	109.8	0.5	243.3	243.8
	2007	352.8	109.6	0.5	242.8	243.3
	2008	349.6	108.6	0.4	240.6	241.0
	2009	333.8	103.8	0.3	229.7	230.0
	2010	309.2	96.2	0.3	212.7	213.0
	2011	303.9	94.5	0.3	209.1	209.3
	2012	302.3	94.2	0.2	208.0	208.2
	2013	308.5	96.2	0.0	212.2	212.3
	09-13	1,557.7	484.8	1.1	1,071.8	1,072.8
	11-13	914.7	284.9	0.5	629.3	629.8
	Total	2,613.8	812.9	2.5	1,798.4	1,801.0
FY Loss Payments						
B.	2004					
	2005					
	2006			144.7	1,791.1	1,935.8
	2007			147.9	1,800.6	1,948.5
	2008			151.5	1,914.9	2,066.4
	2009			141.1	1,822.5	1,963.5
	2010			139.5	1,747.3	1,886.8
	2011			131.6	1,700.4	1,832.0
	2012			132.1	1,693.7	1,825.8
	2013			133.9	1,647.0	1,781.0
	09-13			678.2	8,610.9	9,289.2
	11-13			397.6	5,041.2	5,438.8
	Total			1,122.3	14,117.5	15,239.9
FY ACF Payment To Loss Payment Ratio						
C.	2004					
	2005					
	2006			0.4%	13.6%	12.6%
	2007			0.3%	13.5%	12.5%
	2008			0.3%	12.6%	11.7%
	2009			0.2%	12.6%	11.7%
	2010			0.2%	12.2%	11.3%
	2011			0.2%	12.3%	11.4%
	2012			0.1%	12.3%	11.4%
	2013			0.0%	12.9%	11.9%
	09-13			0.2%	12.4%	11.5%
	11-13			0.1%	12.5%	11.6%
	Total			0.2%	12.7%	11.8%
	Selected			**0.2%**	**12.6%**	

A. (1) Provided by BWC
(2) = (1) - (3) - (4)
(3) = (1) X 0.14% through 2007; 2008-2013 Provided By BWC
(4) = (1) X 68.81%; Provided By BWC
(5) = (3) + (4)

B. (3) - (5) Provided by BWC
C. (3) - (5) = A. / B.

Ohio Bureau Of Workers' Compensation
Health Partnership Program

Calculation of Unpaid HPP Expense as of June 30, 2013 ($ Millions)

		State Insurance Fund				Self-Insured		
		PA	PEC	PES	TOTAL	SISF	SIEGF	TOTAL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
A.	**Selected Paid to Paid Ratio**	10.0%	11.6%	9.3%	10.0%	3.3%	3.3%	3.3%
	Undiscounted Unpaid Loss (SISF Gross of Bond Recoveries)							
B.	Case	6,195.6	992.6	287.0	7,475.1	47.0	131.4	178.4
C.	IBNR	12,860.6	2,108.2	621.6	15,590.4	85.7	374.5	460.2
D.	Total	19,056.2	3,100.8	908.5	23,065.5	132.7	505.9	638.5
	Undiscounted Unpaid HPP Expense							
E.	Case	308.9	57.6	13.3	379.9	0.8	2.2	2.9
F.	IBNR	737.5	140.6	33.2	911.3	1.6	7.1	8.7
G.	Total	1,046.4	198.2	46.6	1,291.2	2.4	9.3	11.7
	Discounted Unpaid Loss							
B.	Case	3,940.6	629.7	184.1	4,754.3	30.8	80.1	111.0
C.	IBNR	8,179.8	1,337.4	398.7	9,915.9	56.2	228.4	284.7
D.	Total	12,120.4	1,967.1	582.7	14,670.2	87.1	308.6	395.6
	Discounted Unpaid HPP Expense							
E.	Case	196.5	36.5	8.6	241.6	0.5	1.3	1.8
F.	IBNR	469.1	89.2	21.3	579.6	1.1	4.3	5.4
G.	Total	665.6	125.7	29.9	821.2	1.6	5.7	7.2

A. Summary 1, Exhibit 5, Sheet 2
B. D. x Case at 6/13 / Total at 6/13
C. = D. - B.
D. (1) Summed From Section 1, Exhibits 1-9, Sheet 1
D. (2) Summed From Section 2, Exhibits 1-9, Sheet 1
D. (3) Summed From Section 3, Exhibits 1-9, Sheet 1
D. (4) = (1) + (2) + (3)
D. (5) From Section 5, Exhibit 1, Sheet 1
D. (6) From Section 5, Exhibit 1, Sheet 1
D. (7) = (5) + (6)
E. = A. X B. X .5
F. = A. X C. X 57.5%; Assumes 15% Of IBNR is For Unreported Claims
G. = E. + F.

Ohio Bureau Of Workers' Compensation
Health Partnership Program

Calculation Of Paid HPP To Paid Loss Ratio - ($ Millions)

	Fiscal Year Ending 6/30	PA	PEC	PES	SI	Total
		(1)	(2)	(3)	(4)	(5)
MCO Payments						
A.	2004	146.2	21.5	4.7	1.1	173.5
	2005	141.7	22.9	5.4	1.0	171.0
	2006	142.8	23.4	5.7	0.8	172.8
	2007	142.4	23.9	6.0	0.9	173.1
	2008	137.2	23.9	6.1	1.0	168.3
	2009	130.4	23.8	6.0	1.1	161.3
	2010	131.4	25.9	6.7	1.2	165.2
	2011	132.1	26.9	6.9	1.1	167.0
	2012	133.8	26.7	6.9	1.0	168.4
	2013	135.8	26.1	6.8	1.2	169.8
	09-13	663.4	129.4	33.3	5.6	831.7
	11-13	401.7	79.7	20.6	3.2	505.2
	X Low/High	1,097.2	196.7	49.6	8.3	1,351.8
	Total	1,373.7	245.1	61.2	10.4	1,690.4
Loss Payments Excluding DWRF						
B.	2004	1,460.1	211.5	64.6		1,736.2
	2005	1,505.7	222.3	66.0		1,794.1
	2006	1,465.0	218.2	69.3		1,752.4
	2007	1,476.9	216.1	69.7		1,762.7
	2008	1,578.1	234.0	69.3		1,881.4
	2009	1,481.7	234.4	68.5	36.0	1,820.7
	2010	1,415.0	224.4	71.9	34.2	1,745.5
	2011	1,360.9	232.0	72.6	33.3	1,698.8
	2012	1,354.5	228.6	74.8	34.5	1,692.3
	2013	1,312.3	224.5	73.0	35.6	1,645.3
	09-13	6,924.3	1,143.9	360.7	173.7	8,602.6
	11-13	4,027.6	685.0	220.3	103.4	5,036.4
	X Low/High	11,519.8	1,800.0	560.2	104.3	13,984.3
	Total	14,410.1	2,246.0	699.6	173.7	17,529.3
MCO Payment to Loss Payment Ratio						
C.	2004	10.0%	10.2%	7.3%		10.0%
	2005	9.4%	10.3%	8.1%		9.5%
	2006	9.7%	10.7%	8.2%		9.9%
	2007	9.6%	11.1%	8.6%		9.8%
	2008	8.7%	10.2%	8.9%		8.9%
	2009	8.8%	10.1%	8.8%		8.9%
	2010	9.3%	11.5%	9.3%	3.6%	9.5%
	2011	9.7%	11.6%	9.5%	3.4%	9.8%
	2012	9.9%	11.7%	9.2%	2.8%	10.0%
	2013	10.3%	11.6%	9.3%	3.3%	10.3%
	09-13	9.6%	11.3%	9.2%	3.2%	9.7%
	11-13	10.0%	11.6%	9.3%	3.1%	10.0%
	X Low/High	9.5%	10.9%	8.8%		9.7%
	Total	9.5%	10.9%	8.7%		9.6%
	Selected	**10.0%**	**11.6%**	**9.3%**	**3.3%**	**10.0%**

A. From Prior 6/30/XX Actuarial Reports
B. From Prior 6/30/XX Actuarial Reports
C. = A. / B.

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

Summary of Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($ Millions)
(June 30, 2013 Evaluated at 6/2013 and June 30, 2012 Evaluated at 6/2012)

	6/12 - 6/13 Additional Ultimate	Change in Prior Ultimates	6/12 - 6/13 Paid Loss	Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
				6/30/13	6/30/12	Change	6/30/13	6/30/12	Change	6/30/13	6/30/12	Change	6/30/13	6/30/12
Private Employers														
Medical	711	(245)	566	7,683	7,783	*(100)*	4,759	4,812	*(53)*	2,924	2,972	*(48)*	61.9%	61.8%
Compensation	934	(225)	748	11,373	11,412	*(39)*	7,362	7,371	*(9)*	4,012	4,041	*(29)*	64.7%	64.6%
Total	1,645	(470)	1,314	19,056	19,195	*(139)*	12,120	12,183	*(62)*	6,936	7,013	*(77)*	63.6%	63.5%
Percent Change						*-0.7%*			*-0.5%*					
Public Employers - Taxing Districts														
Medical	128	(37)	100	1,271	1,281	*(9)*	787	794	*(7)*	484	487	*(2)*	61.9%	62.0%
Compensation	134	(3)	124	1,829	1,823	*6*	1,180	1,174	*6*	649	649	*0*	64.5%	64.4%
Total	262	(40)	225	3,101	3,104	*(3)*	1,967	1,969	*(2)*	1,134	1,135	*(2)*	63.4%	63.4%
Percent Change						*-0.1%*			*-0.1%*					
Public Employers - State Agencies														
Medical	38	(14)	30	389	395	*(6)*	240	243	*(4)*	150	152	*(2)*	61.5%	61.6%
Compensation	45	(5)	43	519	523	*(3)*	343	343	*(0)*	176	179	*(3)*	66.1%	65.7%
Total	82	(18)	73	909	918	*(9)*	583	587	*(4)*	326	331	*(5)*	64.1%	63.9%
Percent Change						*-1.0%*			*-0.7%*					
Total														
Medical	876	(296)	696	9,344	9,459	*(115)*	5,785	5,849	*(64)*	3,558	3,610	*(52)*	61.9%	61.8%
Compensation	1,113	(233)	916	13,722	13,757	*(36)*	8,885	8,889	*(4)*	4,837	4,869	*(32)*	64.7%	64.6%
Total	1,989	(529)	1,612	23,066	23,217	*(151)*	14,670	14,738	*(68)*	8,395	8,479	*(84)*	63.6%	63.5%
Percent Change						*-0.7%*			*-0.5%*					

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

Comparison Of Unpaid Loss at June 30, 2013 Between March 31, 2013 and June 30, 2013 Analyses

	Ultimate Loss Earned @ 6/12			Ultimate Loss Earned From 6/12 to 6/13			Paid Loss as of 6/30/13			Nominal Unpaid Loss as of 6/30/13			Discounted Unpaid Loss as of 6/30/13			Discount as of 6/30/13		
	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change
Private Employers																		
Medical	22,588	22,621	*(34)*	711	719	*(8)*	15,615	15,646	*(31)*	7,683	7,695	*(12)*	4,759	4,767	*(8)*	2,924	2,928	*(4)*
Compensation	30,395	30,444	*(49)*	934	942	*(8)*	19,956	19,988	*(33)*	11,373	11,398	*(25)*	7,362	7,378	*(17)*	4,012	4,019	*(8)*
Total	**52,982**	**53,065**	***(83)***	**1,645**	**1,661**	***(17)***	**35,571**	**35,634**	***(63)***	**19,056**	**19,092**	***(36)***	**12,120**	**12,145**	***(25)***	**6,936**	**6,947**	***(11)***
Percent Change												*-0.2%*			*-0.2%*			
Public Employers - Taxing Districts																		
Medical	3,417	3,423	(6)	128	132	(5)	2,273	2,277	(4)	1,271	1,278	*(6)*	787	792	*(5)*	484	486	*(2)*
Compensation	4,402	4,408	(5)	134	139	(5)	2,707	2,709	(2)	1,829	1,838	*(9)*	1,180	1,186	*(6)*	649	652	*(3)*
Total	**7,819**	**7,831**	**(11)**	**262**	**272**	**(10)**	**4,980**	**4,986**	**(6)**	**3,101**	**3,116**	***(15)***	**1,967**	**1,978**	***(11)***	**1,134**	**1,138**	***(5)***
Percent Change												*-0.5%*			*-0.5%*			
Public Employers - State Agencies																		
Medical	1,004	1,006	(2)	38	38	(0)	652	654	(2)	389	390	*(1)*	240	240	*(0)*	150	150	*(0)*
Compensation	1,371	1,373	(2)	45	45	(1)	897	898	(1)	519	520	*(1)*	343	344	*(1)*	176	176	*(0)*
Total	**2,375**	**2,379**	**(4)**	**82**	**83**	**(1)**	**1,549**	**1,552**	**(3)**	**909**	**910**	***(2)***	**583**	**584**	***(1)***	**326**	**326**	***(1)***
Percent Change												*-0.2%*			*-0.2%*			
Total																		
Medical	27,008	27,050	*(42)*	876	889	*(14)*	18,540	18,577	*(37)*	9,344	9,362	*(18)*	5,785	5,798	*(13)*	3,558	3,564	*(5)*
Compensation	36,168	36,224	*(56)*	1,113	1,127	*(14)*	23,560	23,595	*(35)*	13,722	13,756	*(35)*	8,885	8,908	*(23)*	4,837	4,848	*(11)*
Total	**63,177**	**63,274**	***(98)***	**1,989**	**2,017**	***(28)***	**42,100**	**42,173**	***(73)***	**23,066**	**23,118**	***(53)***	**14,670**	**14,707**	***(36)***	**8,395**	**8,412**	***(17)***
Percent Change												*-0.2%*			*-0.2%*			

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

SUMMARY 2
EXHIBIT 2
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Actual vs. Expected ($ Millions)
2013 Fiscal Year as of June 30, 2013

	Paid Loss from 6/12 - 6/13			Incurred Loss from 6/12 - 6/13			Change in Ultimate Loss from 6/12 - 6/13				Reported Claim Counts from 6/12 - 6/13			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.										
	Expected	Actual	Variance	Expected	Actual	Variance	Total	Earned 6/30/12	Earned in FY 2013	Unearned at 6/30/13	Expected	Actual	Variance	
Private Employers														
Medical	680	566	*(115)*	730	441	*(289)*	(318)	(245)	(51)	*(22)*	78,602	73,982	*(4,620)*	(5,332)
Compensation	822	748	*(74)*	903	673	*(230)*	(262)	(225)	(26)	*(12)*	17,786	16,397	*(1,389)*	(2,369)
Total	1,503	1,314	*(189)*	1,633	1,114	*(519)*	(581)	(470)	(77)	(33)	78,602	73,982	*(4,620)*	(5,332)
Percent Change			*-12.6%*			*-31.8%*	*-1.0%*						*-5.9%*	
Public Employers - Taxing Districts														
Medical	119	100	*(18)*	146	93	*(52)*	(64)	(37)	(18)	*(10)*	16,879	14,774	*(2,105)*	(5,203)
Compensation	127	124	*(3)*	134	115	*(19)*	(25)	(3)	(14)	*(8)*	3,962	4,111	*149*	(118)
Total	246	225	*(21)*	280	209	*(72)*	(89)	(40)	(31)	(18)	16,879	14,774	*(2,105)*	(5,203)
Percent Change			*-8.5%*			*-25.6%*	*-1.1%*						*-12.5%*	
Public Employers - State Agencies														
Medical	37	30	*(7)*	47	28	*(19)*	(36)	(14)	(12)	*(9)*	4,436	3,297	*(1,139)*	(2,502)
Compensation	44	43	*(1)*	52	43	*(9)*	(15)	(5)	(6)	*(4)*	1,347	1,106	*(241)*	(726)
Total	82	73	*(9)*	99	71	*(28)*	(50)	(18)	(19)	(13)	4,436	3,297	*(1,139)*	(2,502)
Percent Change			*-10.4%*			*-28.1%*	*-2.0%*						*-25.7%*	
Total														
Medical	836	696	*(140)*	923	562	*(361)*	(418)	(296)	(81)	*(41)*	99,917	92,053	*(7,864)*	(13,037)
Compensation	994	916	*(78)*	1,089	831	*(258)*	(302)	(233)	(45)	*(23)*	23,095	21,614	*(1,481)*	(3,213)
Total	1,830	1,612	*(219)*	2,012	1,393	*(619)*	(720)	(529)	(127)	(65)	99,917	92,053	*(7,864)*	(13,037)
Percent Change			*-11.9%*			*-30.8%*	*-1.1%*						*-7.9%*	

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

SUMMARY 2
EXHIBIT 2
SHEET 2

Actual vs. Expected ($ Millions)
Fiscal Year 2013 4th Quarter

	Paid Loss from 3/13 - 6/13			Incurred Loss from 3/13 - 6/13			Change in Ultimate Loss from 3/13 - 6/13				Reported Claim Counts from 3/13 - 6/13			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.										
	Expected	Actual	Variance	Expected	Actual	Variance	Total	Earned 6/30/12	Earned in FY 2013	Unearned at 6/30/13	Expected	Actual	Variance	
Private Employers														
Medical	176	142	*(34)*	192	111	*(81)*	(47)	(34)	(8)	*(5)*	19,381	18,307	*(1,074)*	(1,936)
Compensation	210	175	*(35)*	224	155	*(69)*	(61)	(49)	(8)	*(4)*	4,610	4,037	*(573)*	(558)
Total	386	317	*(69)*	416	266	*(150)*	(108)	(83)	(17)	(8)	19,381	18,307	*(1,074)*	(1,936)
Percent Change			*-17.8%*			*-36.0%*	*-0.2%*						*-5.5%*	
Public Employers - Taxing Districts														
Medical	31	26	*(6)*	42	27	*(15)*	(13)	(6)	(5)	*(3)*	4,305	3,716	*(589)*	(844)
Compensation	32	31	*(2)*	34	25	*(9)*	(14)	(5)	(5)	*(3)*	983	972	(11)	(227)
Total	63	56	*(7)*	76	52	*(24)*	(27)	(11)	(10)	(6)	4,305	3,716	*(589)*	(844)
Percent Change			*-11.5%*			*-31.2%*	*-0.3%*						*-13.7%*	
Public Employers - State Agencies														
Medical	10	7	*(3)*	14	8	*(6)*	(3)	(2)	(0)	*(0)*	1,132	680	*(452)*	(458)
Compensation	11	10	*(1)*	13	12	*(1)*	(2)	(2)	(1)	*(0)*	358	237	(121)	(53)
Total	21	17	*(5)*	27	20	*(7)*	(5)	(4)	(1)	(0)	1,132	680	*(452)*	(458)
Percent Change			*-21.6%*			*-25.1%*	*-0.2%*						*-39.9%*	
Total														
Medical	218	175	*(43)*	247	145	*(101)*	(63)	(42)	(14)	*(8)*	24,818	22,703	*(2,115)*	(3,238)
Compensation	253	215	*(38)*	272	193	*(79)*	(77)	(56)	(14)	*(7)*	5,951	5,246	(705)	(838)
Total	471	390	*(81)*	519	339	*(180)*	(140)	(98)	(28)	(14)	24,818	22,703	*(2,115)*	(3,238)
Percent Change			*-17.1%*			*-34.7%*	*-0.2%*						*-8.5%*	

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

SUMMARY 2
EXHIBIT 3
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Retrospective Comparison of Unpaid Loss at June 30, 2012 ($ Millions)

	Change in Prior Ultimates[1]	Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Private Employers												
Medical	(245)	7,538	7,783	*(245)*	4,657	4,812	*(154)*	2,881	2,972	*(91)*	61.8%	61.8%
Compensation	(225)	11,187	11,412	*(225)*	7,219	7,371	*(152)*	3,968	4,041	*(73)*	64.5%	64.6%
Total	(470)	18,725	19,195	*(470)*	11,877	12,183	*(306)*	6,848	7,013	*(164)*	63.4%	63.5%
Percent Change				*-2.4%*			*-2.5%*					
Public Employers - Taxing Districts												
Medical	(37)	1,244	1,281	*(37)*	771	794	*(24)*	474	487	*(13)*	61.9%	62.0%
Compensation	(3)	1,820	1,823	*(3)*	1,172	1,174	*(2)*	647	649	*(1)*	64.4%	64.4%
Total	(40)	3,064	3,104	*(40)*	1,943	1,969	*(26)*	1,121	1,135	*(14)*	63.4%	63.4%
Percent Change				*-1.3%*			*-1.3%*					
Public Employers - State Agencies												
Medical	(14)	381	395	*(14)*	235	243	*(9)*	147	152	*(5)*	61.5%	61.6%
Compensation	(5)	518	523	*(5)*	342	343	*(1)*	176	179	*(4)*	66.1%	65.7%
Total	(18)	899	918	*(18)*	577	587	*(10)*	322	331	*(8)*	64.1%	63.9%
Percent Change				*-2.0%*			*-1.7%*					
Total												
Medical	(296)	9,164	9,459	*(296)*	5,663	5,849	*(187)*	3,501	3,610	*(109)*	61.8%	61.8%
Compensation	(233)	13,524	13,757	*(233)*	8,734	8,889	*(155)*	4,791	4,869	*(78)*	64.6%	64.6%
Total	(529)	22,688	23,217	*(529)*	14,397	14,738	*(341)*	8,292	8,479	*(187)*	63.5%	63.5%
Percent Change				*-2.3%*			*-2.3%*					

(1) Earned as of June 30, 2012 ($ Millions)

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($ Millions)
(June 30, 2013 Evaluated at 6/2013 and June 30, 2012 Evaluated at 6/2012)

	6/12 - 6/13 Additional Ultimate	Change in Prior Ultimates	6/12 - 6/13 Paid Loss	Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
				6/30/13	6/30/12	Change	6/30/13	6/30/12	Change	6/30/13	6/30/12	Change	6/30/13	6/30/12
Private Employers														
Medical														
Medical Only Claims	86	(6)	80	51	52	*(0)*	48	49	*(0)*	3	3	*(0)*	94.5%	94.3%
Lost Time Claims	625	(239)	486	7,632	7,732	*(100)*	4,710	4,763	*(53)*	2,921	2,969	*(47)*	61.7%	61.6%
Total	**711**	**(245)**	**566**	**7,683**	**7,783**	***(100)***	**4,759**	**4,812**	***(53)***	**2,924**	**2,972**	***(48)***	**61.9%**	**61.8%**
Compensation														
Permanent Total Disability	247	(56)	203	5,047	5,059	*(12)*	3,050	3,052	*(2)*	1,997	2,008	*(10)*	60.4%	60.3%
Death	71	(17)	66	1,616	1,627	*(11)*	930	941	*(11)*	686	686	*(0)*	57.6%	57.8%
Temporary Total	217	(1)	202	884	870	*14*	752	739	*12*	132	130	*2*	85.1%	85.0%
WL, LMWL, TP, CO	24	(8)	22	128	133	*(6)*	109	113	*(5)*	19	20	*(1)*	85.2%	85.2%
Living Maintenance	26	(9)	20	107	111	*(4)*	91	94	*(3)*	16	17	*(1)*	85.1%	85.0%
% Permanent Partial	46	(1)	49	229	234	*(5)*	195	199	*(4)*	34	35	*(1)*	85.0%	85.0%
Permanent Partial	16	(18)	12	76	90	*(14)*	65	76	*(12)*	12	14	*(2)*	84.8%	84.7%
Lump Sum Settlement	210	(102)	153	2,725	2,770	*(45)*	1,787	1,800	*(13)*	938	970	*(32)*	65.6%	65.0%
Lump Sum Advancements	73	(11)	18	497	454	*43*	344	317	*27*	154	137	*16*	69.1%	69.8%
Additional Awards	5	(1)	3	64	64	*0*	40	39	*0*	24	25	*(0)*	61.8%	61.6%
Total	**934**	**(225)**	**748**	**11,373**	**11,412**	***(39)***	**7,362**	**7,371**	***(9)***	**4,012**	**4,041**	***(29)***	**64.7%**	**64.6%**
Total	**1,645**	**(470)**	**1,314**	**19,056**	**19,195**	***(139)***	**12,120**	**12,183**	***(62)***	**6,936**	**7,013**	***(77)***	**63.6%**	**63.5%**
Public Employers - Taxing Districts														
Medical														
Medical Only Claims	19	(2)	18	13	14	*(1)*	12	13	*(1)*	1	1	*(0)*	93.3%	93.5%
Lost Time Claims	109	(34)	82	1,259	1,267	*(8)*	775	781	*(6)*	484	486	*(2)*	61.6%	61.7%
Total	**128**	**(37)**	**100**	**1,271**	**1,281**	***(9)***	**787**	**794**	***(7)***	**484**	**487**	***(2)***	**61.9%**	**62.0%**
Compensation														
Permanent Total Disability	40	2	36	911	904	*7*	547	541	*6*	363	362	*1*	60.1%	59.9%
Death	14	0	12	297	294	*3*	169	169	*0*	128	125	*2*	57.0%	57.3%
Temporary Total	29	2	31	152	151	*1*	127	127	*1*	25	25	*0*	83.6%	83.7%
WL, LMWL, TP, CO	4	4	5	32	29	*3*	27	24	*2*	5	5	*1*	83.6%	83.8%
Living Maintenance	3	0	3	14	14	*0*	12	12	*0*	2	2	*0*	83.5%	83.7%
% Permanent Partial	17	(4)	16	74	77	*(3)*	63	66	*(3)*	11	11	*(1)*	85.7%	85.5%
Permanent Partial	2	(1)	2	9	10	*(1)*	8	8	*(1)*	1	1	*(0)*	85.5%	85.2%
Lump Sum Settlement	20	(6)	19	289	294	*(5)*	190	192	*(2)*	98	102	*(3)*	66.0%	65.4%
Lump Sum Advancements	5	(1)	3	52	50	*2*	36	35	*1*	15	15	*1*	70.1%	70.4%
Additional Awards	0	(0)	0	1	1	*(0)*	0	1	*(0)*	0	0	*(0)*	63.0%	63.0%
Total	**134**	**(3)**	**124**	**1,829**	**1,823**	***6***	**1,180**	**1,174**	***6***	**649**	**649**	***0***	**64.5%**	**64.4%**
Total	**262**	**(40)**	**225**	**3,101**	**3,104**	***(3)***	**1,967**	**1,969**	***(2)***	**1,134**	**1,135**	***(2)***	**63.4%**	**63.4%**
Public Employers - State Agencies														
Medical														
Medical Only Claims	3	(1)	4	2	3	*(1)*	2	3	*(1)*	0	0	*(0)*	93.9%	94.4%
Lost Time Claims	34	(13)	26	387	392	*(5)*	238	241	*(3)*	150	152	*(2)*	61.4%	61.4%
Total	**38**	**(14)**	**30**	**389**	**395**	***(6)***	**240**	**243**	***(4)***	**150**	**152**	***(2)***	**61.5%**	**61.6%**
Compensation														
Permanent Total Disability	11	1	10	250	248	*2*	149	147	*2*	101	101	*(0)*	59.6%	59.2%
Death	3	(6)	1	47	52	*(5)*	27	29	*(3)*	20	22	*(2)*	57.0%	56.8%
Temporary Total	13	4	17	59	60	*(0)*	50	51	*(0)*	9	9	*(0)*	84.9%	84.9%
WL, LMWL, TP, CO	2	1	2	15	15	*1*	13	12	*1*	2	2	*0*	84.9%	84.8%
Living Maintenance	1	(0)	1	8	9	*(0)*	7	7	*(0)*	1	1	*(0)*	84.9%	84.8%
% Permanent Partial	5	(0)	5	25	25	*(0)*	21	21	*(0)*	4	4	*0*	85.1%	85.2%
Permanent Partial	0	0	0	1	1	*(0)*	1	1	*(0)*	0	0	*0*	84.8%	84.9%
Lump Sum Settlement	8	(3)	5	100	100	*(0)*	65	65	*0*	34	35	*(1)*	65.5%	64.9%
Lump Sum Advancements	1	0	1	13	12	*1*	9	8	*0*	4	3	*0*	70.2%	70.6%
Additional Awards	0	(1)	0	1	2	*(1)*	0	1	*(1)*	0	1	*(1)*	61.0%	60.0%
Total	**45**	**(5)**	**43**	**519**	**523**	***(3)***	**343**	**343**	***(0)***	**176**	**179**	***(3)***	**66.1%**	**65.7%**
Total	**82**	**(18)**	**73**	**909**	**918**	***(9)***	**583**	**587**	***(4)***	**326**	**331**	***(5)***	**64.1%**	**63.9%**
Private and Public Employers														
Medical														
Medical Only Claims	108	(9)	101	66	68	*(2)*	63	64	*(2)*	4	4	*(0)*	94.2%	94.2%
Lost Time Claims	768	(287)	594	9,278	9,391	*(113)*	5,723	5,785	*(62)*	3,555	3,606	*(51)*	61.7%	61.6%
Total	**876**	**(296)**	**696**	**9,344**	**9,459**	***(115)***	**5,785**	**5,849**	***(64)***	**3,558**	**3,610**	***(52)***	**61.9%**	**61.8%**
Compensation														
Permanent Total Disability	298	(53)	248	6,208	6,211	*(3)*	3,747	3,740	*7*	2,462	2,471	*(10)*	60.3%	60.2%
Death	88	(22)	79	1,960	1,973	*(13)*	1,126	1,139	*(13)*	834	834	*0*	57.5%	57.7%
Temporary Total	259	5	249	1,095	1,080	*15*	929	916	*13*	166	164	*2*	84.9%	84.8%
WL, LMWL, TP, CO	30	(3)	29	175	177	*(2)*	148	150	*(2)*	26	27	*(0)*	84.9%	84.9%
Living Maintenance	29	(9)	25	129	134	*(4)*	110	113	*(3)*	20	20	*(1)*	84.9%	84.9%
% Permanent Partial	68	(6)	70	328	336	*(8)*	279	286	*(6)*	49	50	*(1)*	85.2%	85.1%
Permanent Partial	18	(18)	15	86	101	*(15)*	73	86	*(12)*	13	15	*(2)*	84.9%	84.8%
Lump Sum Settlement	238	(111)	177	3,113	3,163	*(50)*	2,043	2,057	*(14)*	1,070	1,106	*(36)*	65.6%	65.0%
Lump Sum Advancements	79	(12)	21	561	515	*46*	389	360	*28*	173	155	*17*	69.2%	69.9%
Additional Awards	5	(3)	3	66	67	*(1)*	41	41	*(1)*	25	26	*(1)*	61.8%	61.6%
Total	**1,113**	**(233)**	**916**	**13,722**	**13,757**	***(36)***	**8,885**	**8,889**	***(4)***	**4,837**	**4,869**	***(32)***	**64.7%**	**64.6%**
Total	**1,989**	**(529)**	**1,612**	**23,066**	**23,217**	***(151)***	**14,670**	**14,738**	***(68)***	**8,395**	**8,479**	***(84)***	**63.6%**	**63.5%**

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

Comparison Of Unpaid Loss at June 30, 2013 Between March 31, 2013 and June 30, 2013 Analyses

	Ultimate Loss Earned @ 6/12			Ultimate Loss Earned From 6/12 to 6/13			Paid Loss as of 6/30/13			Nominal Unpaid Loss as of 6/30/13			Discounted Unpaid Loss as of 6/30/13			Amount of Discount as of 6/30/13		
	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change	Evaluated @ 6/13	Evaluated @ 3/13	Change
Private Employers																		
Medical																		
Medical Only Claims	2,658	2,659	(1)	86	87	(2)	2,692	2,695	(3)	51	51	0	48	48	0	3	3	0
Lost Time Claims	19,930	19,962	(32)	625	632	(7)	12,923	12,950	(27)	7,632	7,644	(12)	4,710	4,719	(8)	2,921	2,925	(4)
Total	**22,588**	**22,621**	**(34)**	**711**	**719**	**(8)**	**15,615**	**15,646**	**(31)**	**7,683**	**7,695**	**(12)**	**4,759**	**4,767**	**(8)**	**2,924**	**2,928**	**(4)**
Compensation																		
Permanent Total Disability	8,381	8,393	(11)	247	248	(1)	3,581	3,586	(6)	5,047	5,054	(7)	3,050	3,054	(4)	1,997	2,000	(3)
Death	2,887	2,891	(4)	71	72	(0)	1,343	1,345	(2)	1,616	1,618	(2)	930	932	(2)	686	686	0
Temporary Total	8,824	8,831	(7)	217	220	(3)	8,157	8,167	(10)	884	885	(1)	752	753	(1)	132	132	(0)
WL, LMWL, TP, CO	889	890	(1)	24	24	(0)	785	786	(1)	128	127	0	109	109	0	19	19	0
Living Maintenance	677	679	(2)	26	26	(0)	595	597	(2)	107	107	(0)	91	91	(0)	16	16	(0)
% Permanent Partial	2,010	2,011	(1)	46	47	(1)	1,827	1,827	(1)	229	231	(2)	195	197	(2)	34	35	(0)
Permanent Partial	594	595	(1)	16	17	(0)	535	536	(1)	76	76	(0)	65	65	(0)	12	12	0
Lump Sum Settlement	5,233	5,247	(14)	210	211	(1)	2,719	2,726	(7)	2,725	2,732	(7)	1,787	1,791	(4)	938	941	(3)
Lump Sum Advancements	766	774	(8)	73	73	(1)	341	345	(3)	497	502	(5)	344	348	(4)	154	155	(1)
Additional Awards	132	132	(1)	5	5	(0)	73	73	(0)	64	64	(0)	40	40	(0)	24	25	(0)
Total	**30,395**	**30,444**	**(49)**	**934**	**942**	**(8)**	**19,956**	**19,988**	**(33)**	**11,373**	**11,398**	**(25)**	**7,362**	**7,378**	**(17)**	**4,012**	**4,019**	**(8)**
Total	**52,982**	**53,065**	**(83)**	**1,645**	**1,661**	**(17)**	**35,571**	**35,634**	**(63)**	**19,056**	**19,092**	**(36)**	**12,120**	**12,145**	**(25)**	**6,936**	**6,947**	**(11)**
Public Employers - Taxing Districts																		
Medical																		
Medical Only Claims	440	440	(0)	19	20	(1)	446	447	(1)	13	13	(0)	12	12	(0)	1	1	(0)
Lost Time Claims	2,977	2,983	(6)	109	113	(4)	1,827	1,831	(4)	1,259	1,265	(6)	775	779	(5)	484	485	(2)
Total	**3,417**	**3,423**	**(6)**	**128**	**132**	**(5)**	**2,273**	**2,277**	**(4)**	**1,271**	**1,278**	**(6)**	**787**	**792**	**(5)**	**484**	**486**	**(2)**
Compensation																		
Permanent Total Disability	1,484	1,486	(2)	40	42	(2)	614	614	(1)	911	913	(3)	547	549	(1)	363	365	(1)
Death	480	481	(1)	14	15	(1)	197	197	(0)	297	298	(2)	169	170	(1)	128	128	(1)
Temporary Total	1,047	1,048	(1)	29	30	(1)	924	925	(1)	152	154	(2)	127	128	(1)	25	25	(0)
WL, LMWL, TP, CO	137	137	(0)	4	4	(0)	109	109	0	32	32	(0)	27	27	(0)	5	5	(0)
Living Maintenance	66	66	(0)	3	3	(0)	54	54	(0)	14	14	(0)	12	12	(0)	2	2	(0)
% Permanent Partial	492	493	(1)	17	18	(1)	435	436	(1)	74	75	(1)	63	64	(1)	11	11	(0)
Permanent Partial	42	42	1	2	2	(0)	35	34	1	9	9	(0)	8	8	(0)	1	1	(0)
Lump Sum Settlement	569	569	0	20	20	(1)	300	300	0	289	290	(1)	190	191	(1)	98	99	(0)
Lump Sum Advancements	84	85	(0)	5	6	(0)	38	38	(0)	52	52	(0)	36	36	(0)	15	16	(0)
Additional Awards	2	2	(0)	0	0	(0)	1	1	(0)	1	1	(0)	0	0	(0)	0	0	(0)
Total	**4,402**	**4,408**	**(5)**	**134**	**139**	**(5)**	**2,707**	**2,709**	**(2)**	**1,829**	**1,838**	**(9)**	**1,180**	**1,186**	**(6)**	**649**	**652**	**(3)**
Total	**7,819**	**7,831**	**(11)**	**262**	**272**	**(10)**	**4,980**	**4,986**	**(6)**	**3,101**	**3,116**	**(15)**	**1,967**	**1,978**	**(11)**	**1,134**	**1,138**	**(5)**
Public Employers - State Agencies																		
Medical																		
Medical Only Claims	87	87	(0)	3	4	(0)	88	88	(0)	2	2	0	2	2	0	0	0	0
Lost Time Claims	917	919	(2)	34	35	(0)	564	566	(2)	387	388	(1)	238	238	(0)	150	150	(0)
Total	**1,004**	**1,006**	**(2)**	**38**	**38**	**(0)**	**652**	**654**	**(2)**	**389**	**390**	**(1)**	**240**	**240**	**(0)**	**150**	**150**	**(0)**
Compensation																		
Permanent Total Disability	380	379	1	11	11	(0)	141	141	(0)	250	250	1	149	149	0	101	101	0
Death	81	81	(0)	3	3	(0)	37	37	(0)	47	47	(0)	27	27	(0)	20	20	(0)
Temporary Total	485	485	0	13	14	(0)	439	440	(0)	59	59	0	50	50	0	9	9	0
WL, LMWL, TP, CO	55	55	0	2	2	0	42	42	0	15	15	0	13	13	0	2	2	0
Living Maintenance	35	35	(0)	1	1	(0)	28	28	(0)	8	8	0	7	7	0	1	1	0
% Permanent Partial	134	135	(0)	5	5	(0)	115	115	(0)	25	25	(0)	21	21	(0)	4	4	0
Permanent Partial	8	8	0	0	0	0	7	7	0	1	1	(0)	1	1	(0)	0	0	0
Lump Sum Settlement	168	170	(2)	8	8	(0)	76	77	(1)	100	101	(2)	65	66	(1)	34	35	(1)
Lump Sum Advancements	23	23	(0)	1	1	(0)	12	12	0	13	13	(0)	9	9	(0)	4	4	(0)
Additional Awards	1	1	(0)	0	0	(0)	0	0	(0)	1	1	(0)	0	0	0	0	0	(0)
Total	**1,371**	**1,373**	**(2)**	**45**	**45**	**(1)**	**897**	**898**	**(1)**	**519**	**520**	**(1)**	**343**	**344**	**(1)**	**176**	**176**	**(0)**
Total	**2,375**	**2,379**	**(4)**	**82**	**83**	**(1)**	**1,549**	**1,552**	**(3)**	**909**	**910**	**(2)**	**583**	**584**	**(1)**	**326**	**326**	**(1)**
Private and Public Employers																		
Medical																		
Medical Only Claims	3,184	3,186	(2)	108	111	(2)	3,226	3,230	(4)	66	66	0	63	62	0	4	4	(0)
Lost Time Claims	23,824	23,864	(40)	768	779	(11)	15,314	15,347	(33)	9,278	9,296	(18)	5,723	5,736	(13)	3,555	3,560	(5)
Total	**27,008**	**27,050**	**(42)**	**876**	**889**	**(14)**	**18,540**	**18,577**	**(37)**	**9,344**	**9,362**	**(18)**	**5,785**	**5,798**	**(13)**	**3,558**	**3,564**	**(5)**
Compensation																		
Permanent Total Disability	10,245	10,257	(12)	298	301	(3)	4,335	4,341	(6)	6,208	6,217	(9)	3,747	3,752	(5)	2,462	2,466	(4)
Death	3,448	3,454	(5)	88	89	(1)	1,576	1,579	(3)	1,960	1,963	(4)	1,126	1,129	(3)	834	834	(0)
Temporary Total	10,357	10,365	(9)	259	264	(5)	9,521	9,531	(11)	1,095	1,097	(3)	929	931	(2)	166	166	(0)
WL, LMWL, TP, CO	1,081	1,082	(1)	30	30	(0)	936	937	(1)	175	175	(0)	148	149	(0)	26	27	(0)
Living Maintenance	778	779	(2)	29	30	(0)	678	679	(2)	129	130	(0)	110	110	(0)	20	20	(0)
% Permanent Partial	2,637	2,639	(3)	68	70	(2)	2,377	2,378	(2)	328	331	(3)	279	282	(3)	49	49	(0)
Permanent Partial	645	645	(0)	18	19	(0)	577	577	(0)	86	87	(0)	73	74	(0)	13	13	(0)
Lump Sum Settlement	5,970	5,986	(15)	238	240	(2)	3,095	3,103	(8)	3,113	3,123	(10)	2,043	2,048	(5)	1,070	1,075	(4)
Lump Sum Advancements	873	882	(8)	79	80	(1)	391	395	(3)	561	567	(6)	389	393	(4)	173	174	(1)
Additional Awards	134	135	(1)	5	5	(0)	74	74	(0)	66	66	(0)	41	41	(0)	25	25	(0)
Total	**36,168**	**36,224**	**(56)**	**1,113**	**1,127**	**(14)**	**23,560**	**23,595**	**(35)**	**13,722**	**13,756**	**(35)**	**8,885**	**8,908**	**(23)**	**4,837**	**4,848**	**(11)**
Total	**63,177**	**63,274**	**(98)**	**1,989**	**2,017**	**(28)**	**42,100**	**42,173**	**(73)**	**23,066**	**23,118**	**(53)**	**14,670**	**14,707**	**(36)**	**8,395**	**8,412**	**(17)**

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES
Actual vs. Expected ($ Millions)
2013 Fiscal Year as of June 30, 2013

	Paid Loss from 6/12 - 6/13			Incurred Loss from 6/12 - 6/13			Change in Ultimate Loss from 6/12 - 6/13				Reported Claim Counts from 6/12 - 6/13			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.										
	Expected	Actual	Variance	Expected	Actual	Variance	Total	Earned 6/30/12	Earned in FY 2013	Unearned at 6/30/13	Expected	Actual	Variance	
Private Employers														
Medical														
Medical Only Claims	90	80	*(10)*	95	79	*(16)*	(11)	(6)	(4)	(1)	65,407	65,034	*(373)*	(159)
Lost Time Claims	591	486	*(105)*	636	362	*(274)*	(307)	(239)	(47)	(20)	19,777	17,630	*(2,147)*	(4,945)
Total	**680**	**566**	***(115)***	**730**	**441**	***(289)***	**(318)**	**(245)**	**(51)**	**(22)**	**78,602**	**73,982**	***(4,620)***	**(5,332)**
Compensation														
Permanent Total Disability	210	203	*(7)*	230	172	*(57)*	(55)	(56)	0	0	865	752	*(113)*	(757)
Death	70	66	*(4)*	74	46	*(28)*	(16)	(17)	1	1	104	96	*(8)*	18
TT, WL, LM, LMWL & CO	270	244	*(26)*	326	220	*(107)*	(39)	(17)	(15)	(6)	9,783	8,237	*(1,546)*	(2,200)
% PP & PP	70	62	*(9)*	72	62	*(11)*	(31)	(19)	(8)	(4)	10,720	10,705	*(15)*	(760)
Lump Sum Settlement	172	153	*(19)*	170	152	*(18)*	(111)	(102)	(6)	(3)	16,440	12,720	*(3,720)*	(36,585)
Lump Sum Advancements	26	18	*(9)*	26	18	*(8)*	(9)	(11)	2	1	883	650	*(233)*	(995)
Additional Awards	4	3	*(0)*	4	3	*(0)*	(1)	(1)	0	0	49	35	*(14)*	(62)
Total	**822**	**748**	***(74)***	**903**	**673**	***(230)***	**(262)**	**(225)**	**(26)**	**(12)**	**17,786**	**16,397**	***(1,389)***	**(2,369)**
Total	**1,503**	**1,314**	***(189)***	**1,633**	**1,114**	***(519)***	**(581)**	**(470)**	**(77)**	**(33)**	**78,602**	**73,982**	***(4,620)***	**(5,332)**
Public Employers - Taxing Districts														
Medical														
Medical Only Claims	21	18	*(3)*	23	18	*(6)*	(6)	(2)	(2)	(1)	12,209	12,763	*554*	338
Lost Time Claims	97	82	*(15)*	122	76	*(47)*	(58)	(34)	(15)	(9)	4,820	4,498	*(322)*	(806)
Total	**119**	**100**	***(18)***	**146**	**93**	***(52)***	**(64)**	**(37)**	**(18)**	**(10)**	**16,879**	**14,774**	***(2,105)***	**(5,203)**
Compensation														
Permanent Total Disability	36	36	*(0)*	35	31	*(4)*	(4)	2	(4)	(2)	152	125	*(27)*	(20)
Death	12	12	*(0)*	13	10	*(3)*	(2)	0	(1)	(1)	14	16	*2*	(5)
TT, WL, LM, LMWL & CO	39	38	*(0)*	45	35	*(10)*	1	6	(3)	(2)	1,193	1,164	*(29)*	(98)
% PP & PP	20	18	*(2)*	20	18	*(3)*	(10)	(5)	(3)	(2)	3,847	3,470	*(377)*	(1,656)
Lump Sum Settlement	19	19	*0*	18	19	*1*	(10)	(6)	(2)	(1)	1,809	1,677	*(132)*	(2,556)
Lump Sum Advancements	3	3	*(0)*	3	3	*(0)*	(2)	(1)	(0)	(0)	126	92	*(34)*	(433)
Additional Awards	0	0	*(0)*	0	0	*(0)*	(0)	(0)	(0)	(0)	5	1	*(4)*	(12)
Total	**127**	**124**	***(3)***	**134**	**115**	***(19)***	**(25)**	**(3)**	**(14)**	**(8)**	**3,962**	**4,111**	***149***	**(118)**
Total	**246**	**225**	***(21)***	**280**	**209**	***(72)***	**(89)**	**(40)**	**(31)**	**(18)**	**16,879**	**14,774**	***(2,105)***	**(5,203)**
Public Employers - State Agencies														
Medical														
Medical Only Claims	5	4	*(1)*	5	3	*(2)*	(2)	(1)	(1)	(1)	2,796	2,601	*(195)*	(742)
Lost Time Claims	33	26	*(6)*	41	24	*(17)*	(33)	(13)	(11)	(9)	1,721	1,244	*(477)*	(1,058)
Total	**37**	**30**	***(7)***	**47**	**28**	***(19)***	**(36)**	**(14)**	**(12)**	**(9)**	**4,436**	**3,297**	***(1,139)***	**(2,502)**
Compensation														
Permanent Total Disability	9	10	*0*	11	12	*1*	9	1	4	5	34	41	*7*	(17)
Death	2	1	*(1)*	3	0	*(3)*	(8)	(6)	(1)	(1)	13	0	*(13)*	(18)
TT, WL, LM, LMWL & CO	21	21	*0*	25	19	*(6)*	(6)	4	(6)	(4)	630	488	*(142)*	(322)
% PP & PP	6	5	*(0)*	6	5	*(0)*	(2)	0	(1)	(1)	1,002	1,019	*17*	(256)
Lump Sum Settlement	6	5	*(1)*	6	5	*(1)*	(7)	(3)	(2)	(2)	366	326	*(40)*	(717)
Lump Sum Advancements	1	1	*0*	1	1	*0*	(0)	0	(0)	(0)	49	30	*(19)*	(262)
Additional Awards	0	0	*(0)*	0	0	*(0)*	(2)	(1)	(0)	(0)	9	0	*(9)*	(39)
Total	**44**	**43**	***(1)***	**52**	**43**	***(9)***	**(15)**	**(5)**	**(6)**	**(4)**	**1,347**	**1,106**	***(241)***	**(726)**
Total	**82**	**73**	***(9)***	**99**	**71**	***(28)***	**(50)**	**(18)**	**(19)**	**(13)**	**4,436**	**3,297**	***(1,139)***	**(2,502)**
Private and Public Employers														
Medical														
Medical Only Claims	116	101	*(15)*	123	100	*(23)*	(19)	(9)	(7)	(3)	80,412	80,398	*(14)*	(563)
Lost Time Claims	720	594	*(126)*	799	462	*(337)*	(399)	(287)	(74)	(38)	26,318	23,372	*(2,946)*	(6,809)
Total	**836**	**696**	***(140)***	**923**	**562**	***(361)***	**(418)**	**(296)**	**(81)**	**(41)**	**99,917**	**92,053**	***(7,864)***	**(13,037)**
Compensation														
Permanent Total Disability	255	248	*(7)*	276	215	*(60)*	(50)	(53)	1	3	1,051	918	*(133)*	(794)
Death	84	79	*(5)*	90	56	*(35)*	(25)	(22)	(2)	(1)	131	112	*(19)*	(5)
TT, WL, LM, LMWL & CO	330	303	*(27)*	397	275	*(122)*	(43)	(7)	(24)	(12)	11,606	9,889	*(1,717)*	(2,620)
% PP & PP	96	85	*(11)*	98	85	*(13)*	(43)	(25)	(12)	(7)	15,569	15,194	*(375)*	(2,672)
Lump Sum Settlement	197	177	*(20)*	194	176	*(18)*	(127)	(111)	(10)	(6)	18,615	14,723	*(3,892)*	(39,858)
Lump Sum Advancements	30	21	*(8)*	30	21	*(8)*	(10)	(12)	1	0	1,058	772	*(286)*	(1,690)
Additional Awards	4	3	*(1)*	4	3	*(1)*	(3)	(3)	(0)	(0)	63	36	*(27)*	(113)
Total	**994**	**916**	***(78)***	**1,089**	**831**	***(258)***	**(302)**	**(233)**	**(45)**	**(23)**	**23,095**	**21,614**	***(1,481)***	**(3,213)**
Total	**1,830**	**1,612**	***(219)***	**2,012**	**1,393**	***(619)***	**(720)**	**(529)**	**(127)**	**(65)**	**99,917**	**92,053**	***(7,864)***	**(13,037)**

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES
Actual vs. Expected ($ Millions)
Fiscal Year 2013 4th Quarter

	Paid Loss from 3/13 - 6/13			Incurred Loss from 3/13 - 6/13			Change in Ultimate Loss from 3/13 - 6/13				Reported Claim Counts from 3/13 - 6/13			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.				Earned 6/30/12	Earned in FY 2013	Unearned at 6/30/13				
	Expected	Actual	Variance	Expected	Actual	Variance	Total				Expected	Actual	Variance	
Private Employers														
Medical														
Medical Only Claims	23	20	*(3)*	25	21	*(3)*	(4)	(1)	(2)	(1)	15,947	16,080	*133*	(123)
Lost Time Claims	153	122	*(31)*	167	90	*(77)*	(42)	(32)	(7)	(3)	5,096	4,423	*(673)*	(467)
Total	**176**	**142**	***(34)***	**192**	**111**	***(81)***	**(47)**	**(34)**	**(8)**	**(5)**	**19,381**	**18,307**	***(1,074)***	**(1,936)**
Compensation														
Permanent Total Disability	53	47	*(6)*	58	49	*(9)*	(13)	(11)	(1)	(1)	224	221	*(3)*	20
Death	18	15	*(2)*	19	6	*(13)*	(4)	(4)	(0)	(0)	26	22	*(4)*	19
TT, WL, LM, LMWL & CO	69	57	*(13)*	77	44	*(33)*	(15)	(10)	(4)	(2)	2,429	2,029	*(400)*	(265)
% PP & PP	18	15	*(2)*	18	15	*(3)*	(4)	(2)	(1)	(1)	2,719	2,626	*(93)*	103
Lump Sum Settlement	44	36	*(8)*	43	36	*(7)*	(15)	(14)	(1)	(0)	4,302	3,386	*(916)*	(1,529)
Lump Sum Advancements	7	4	*(3)*	7	4	*(3)*	(9)	(8)	(1)	(0)	230	181	*(49)*	(81)
Additional Awards	1	1	*(0)*	1	1	*(0)*	(1)	(1)	(0)	(0)	12	8	*(4)*	(8)
Total	**210**	**175**	***(35)***	**224**	**155**	***(69)***	**(61)**	**(49)**	**(8)**	**(4)**	**4,610**	**4,037**	***(573)***	**(558)**
Total	**386**	**317**	***(69)***	**416**	**266**	***(150)***	**(108)**	**(83)**	**(17)**	**(8)**	**19,381**	**18,307**	***(1,074)***	**(1,936)**
Public Employers - Taxing Districts														
Medical														
Medical Only Claims	6	5	*(1)*	5	5	*(1)*	(1)	(0)	(1)	(1)	3,119	3,238	*119*	(106)
Lost Time Claims	25	21	*(4)*	36	22	*(14)*	(12)	(6)	(4)	(2)	1,232	1,074	*(158)*	(345)
Total	**31**	**26**	***(6)***	**42**	**27**	***(15)***	**(13)**	**(6)**	**(5)**	**(3)**	**4,305**	**3,716**	***(589)***	**(844)**
Compensation														
Permanent Total Disability	9	8	*(1)*	9	7	*(2)*	(4)	(2)	(2)	(1)	38	38	*0*	(12)
Death	3	3	*(0)*	4	1	*(3)*	(2)	(1)	(1)	(0)	4	4	*0*	0
TT, WL, LM, LMWL & CO	10	9	*(1)*	11	7	*(4)*	(4)	(1)	(1)	(1)	294	310	*16*	3
% PP & PP	5	5	*(0)*	5	5	*(0)*	(2)	(1)	(1)	(0)	955	830	*(125)*	(313)
Lump Sum Settlement	5	5	*0*	5	5	*0*	(1)	0	(1)	(0)	466	410	*(56)*	(645)
Lump Sum Advancements	1	1	*(0)*	1	1	*(0)*	(1)	(0)	(0)	(0)	36	24	*(12)*	(7)
Additional Awards	0	0	*(0)*	0	0	*(0)*	(0)	(0)	(0)	(0)	0	0	*0*	0
Total	**32**	**31**	***(2)***	**34**	**25**	***(9)***	**(14)**	**(5)**	**(5)**	**(3)**	**983**	**972**	***(11)***	**(227)**
Total	**63**	**56**	***(7)***	**76**	**52**	***(24)***	**(27)**	**(11)**	**(10)**	**(6)**	**4,305**	**3,716**	***(589)***	**(844)**
Public Employers - State Agencies														
Medical														
Medical Only Claims	1	1	*(0)*	1	1	*(0)*	(0)	(0)	(0)	(0)	714	543	*(171)*	41
Lost Time Claims	9	6	*(3)*	12	7	*(5)*	(3)	(2)	(0)	(0)	448	253	*(195)*	(74)
Total	**10**	**7**	***(3)***	**14**	**8**	***(6)***	**(3)**	**(2)**	**(0)**	**(0)**	**1,132**	**680**	***(452)***	**(458)**
Compensation														
Permanent Total Disability	2	2	*(0)*	3	5	*2*	1	1	(0)	0	9	14	*5*	7
Death	1	0	*(0)*	1	0	*(0)*	(0)	(0)	(0)	(0)	0	0	*0*	0
TT, WL, LM, LMWL & CO	5	5	*(0)*	6	4	*(2)*	(0)	0	(0)	(0)	160	106	*(54)*	(5)
% PP & PP	1	1	*(0)*	1	1	*(0)*	(0)	(0)	(0)	0	248	234	*(14)*	(14)
Lump Sum Settlement	2	1	*(1)*	2	1	*(1)*	(2)	(2)	(0)	(0)	99	74	*(25)*	(124)
Lump Sum Advancements	0	0	*0*	0	0	*0*	(0)	(0)	(0)	(0)	10	12	*2*	2
Additional Awards	0	0	*(0)*	0	0	*(0)*	(0)	(0)	(0)	(0)	1	0	*(1)*	0
Total	**11**	**10**	***(1)***	**13**	**12**	***(1)***	**(2)**	**(2)**	**(1)**	**(0)**	**358**	**237**	***(121)***	**(53)**
Total	**21**	**17**	***(5)***	**27**	**20**	***(7)***	**(5)**	**(4)**	**(1)**	**(0)**	**1,132**	**680**	***(452)***	**(458)**
Private and Public Employers														
Medical														
Medical Only Claims	30	26	*(5)*	31	27	*(5)*	(6)	(2)	(2)	(2)	19,780	19,861	*81*	(188)
Lost Time Claims	187	149	*(38)*	216	119	*(97)*	(57)	(40)	(11)	(6)	6,776	5,750	*(1,026)*	(886)
Total	**218**	**175**	***(43)***	**247**	**145**	***(101)***	**(63)**	**(42)**	**(14)**	**(8)**	**24,818**	**22,703**	***(2,115)***	**(3,238)**
Compensation														
Permanent Total Disability	64	58	*(6)*	71	61	*(9)*	(17)	(12)	(3)	(1)	271	273	*2*	15
Death	21	18	*(3)*	24	8	*(16)*	(7)	(5)	(1)	(0)	30	26	*(4)*	19
TT, WL, LM, LMWL & CO	85	70	*(14)*	94	55	*(39)*	(19)	(11)	(5)	(2)	2,883	2,445	*(438)*	(267)
% PP & PP	24	21	*(2)*	25	21	*(3)*	(6)	(3)	(2)	(1)	3,922	3,690	*(232)*	(224)
Lump Sum Settlement	50	42	*(8)*	50	42	*(8)*	(18)	(15)	(2)	(1)	4,867	3,870	*(997)*	(2,298)
Lump Sum Advancements	8	5	*(3)*	8	5	*(3)*	(9)	(8)	(1)	(0)	276	217	*(59)*	(86)
Additional Awards	1	1	*(0)*	1	1	*(0)*	(1)	(1)	(0)	(0)	13	8	*(5)*	(8)
Total	**253**	**215**	***(38)***	**272**	**193**	***(79)***	**(77)**	**(56)**	**(14)**	**(7)**	**5,951**	**5,246**	***(705)***	**(838)**
Total	**471**	**390**	***(81)***	**519**	**339**	***(180)***	**(140)**	**(98)**	**(28)**	**(14)**	**24,818**	**22,703**	***(2,115)***	**(3,238)**

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

SUMMARY 3
EXHIBIT 3

Retrospective Comparison of Unpaid Loss at June 30, 2012 ($ Millions)

	Change in Prior Ultimates[1]	Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss@ 6/12			Amount of Discount@ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Private Employers												
Medical												
Medical Only Claims	(6)	45	52	*(6)*	43	49	*(6)*	3	3	*(0)*	94.4%	94.3%
Lost Time Claims	(239)	7,493	7,732	*(239)*	4,615	4,763	*(149)*	2,878	2,969	*(91)*	61.6%	61.6%
Total	**(245)**	**7,538**	**7,783**	***(245)***	**4,657**	**4,812**	***(154)***	**2,881**	**2,972**	***(91)***	**61.8%**	**61.8%**
Compensation												
Permanent Total Disability	(56)	5,004	5,059	*(56)*	3,019	3,052	*(33)*	1,985	2,008	*(23)*	60.3%	60.3%
Death	(17)	1,610	1,627	*(17)*	931	941	*(10)*	679	686	*(7)*	57.9%	57.8%
Temporary Total	(1)	869	870	*(1)*	738	739	*(1)*	130	130	*0*	85.0%	85.0%
WL, LMWL, TP, CO	(8)	126	133	*(8)*	107	113	*(6)*	19	20	*(1)*	85.2%	85.2%
Living Maintenance	(9)	102	111	*(9)*	87	94	*(8)*	15	17	*(1)*	85.0%	85.0%
% Permanent Partial	(1)	233	234	*(1)*	198	199	*(1)*	35	35	*(0)*	84.9%	85.0%
Permanent Partial	(18)	72	90	*(18)*	61	76	*(15)*	11	14	*(3)*	84.7%	84.7%
Lump Sum Settlement	(102)	2,667	2,770	*(102)*	1,731	1,800	*(69)*	936	970	*(34)*	64.9%	65.0%
Lump Sum Advancements	(11)	443	454	*(11)*	309	317	*(8)*	134	137	*(3)*	69.8%	69.8%
Additional Awards	(1)	63	64	*(1)*	38	39	*(1)*	24	25	*(1)*	61.5%	61.6%
Total	**(225)**	**11,187**	**11,412**	***(225)***	**7,219**	**7,371**	***(152)***	**3,968**	**4,041**	***(73)***	**64.5%**	**64.6%**
Total	**(470)**	**18,725**	**19,195**	***(470)***	**11,877**	**12,183**	***(306)***	**6,848**	**7,013**	***(164)***	**63.4%**	**63.5%**
Public Employers - Taxing Districts												
Medical												
Medical Only Claims	(2)	12	14	*(2)*	11	13	*(2)*	1	1	*(0)*	93.5%	93.5%
Lost Time Claims	(34)	1,232	1,267	*(34)*	760	781	*(21)*	473	486	*(13)*	61.6%	61.7%
Total	**(37)**	**1,244**	**1,281**	***(37)***	**771**	**794**	***(24)***	**474**	**487**	***(13)***	**61.9%**	**62.0%**
Compensation												
Permanent Total Disability	2	906	904	*2*	542	541	*1*	363	362	*1*	59.9%	59.9%
Death	0	294	294	*0*	169	169	*1*	125	125	*(0)*	57.5%	57.3%
Temporary Total	2	154	151	*2*	129	127	*2*	25	25	*0*	83.7%	83.7%
WL, LMWL, TP, CO	4	33	29	*4*	28	24	*3*	5	5	*1*	83.8%	83.8%
Living Maintenance	0	14	14	*0*	12	12	*0*	2	2	*0*	83.7%	83.7%
% Permanent Partial	(4)	73	77	*(4)*	62	66	*(4)*	11	11	*(1)*	85.5%	85.5%
Permanent Partial	(1)	9	10	*(1)*	8	8	*(0)*	1	1	*(0)*	85.3%	85.2%
Lump Sum Settlement	(6)	288	294	*(6)*	188	192	*(4)*	100	102	*(2)*	65.3%	65.4%
Lump Sum Advancements	(1)	49	50	*(1)*	34	35	*(1)*	14	15	*(0)*	70.5%	70.4%
Additional Awards	(0)	1	1	*(0)*	0	1	*(0)*	0	0	*(0)*	63.3%	63.0%
Total	**(3)**	**1,820**	**1,823**	***(3)***	**1,172**	**1,174**	***(2)***	**647**	**649**	***(1)***	**64.4%**	**64.4%**
Total	**(40)**	**3,064**	**3,104**	***(40)***	**1,943**	**1,969**	***(26)***	**1,121**	**1,135**	***(14)***	**63.4%**	**63.4%**
Public Employers - State Agencies												
Medical												
Medical Only Claims	(1)	2	3	*(1)*	2	3	*(0)*	0	0	*(0)*	94.4%	94.4%
Lost Time Claims	(13)	379	392	*(13)*	233	241	*(8)*	147	152	*(5)*	61.3%	61.4%
Total	**(14)**	**381**	**395**	***(14)***	**235**	**243**	***(9)***	**147**	**152**	***(5)***	**61.5%**	**61.6%**
Compensation												
Permanent Total Disability	1	249	248	*1*	148	147	*1*	101	101	*(0)*	59.4%	59.2%
Death	(6)	46	52	*(6)*	26	29	*(3)*	20	22	*(3)*	57.3%	56.8%
Temporary Total	4	63	60	*4*	54	51	*3*	10	9	*1*	84.9%	84.9%
WL, LMWL, TP, CO	1	16	15	*1*	13	12	*1*	2	2	*0*	84.8%	84.8%
Living Maintenance	(0)	8	9	*(0)*	7	7	*(0)*	1	1	*(0)*	84.8%	84.8%
% Permanent Partial	(0)	25	25	*(0)*	21	21	*(0)*	4	4	*(0)*	85.2%	85.2%
Permanent Partial	0	2	1	*0*	1	1	*0*	0	0	*0*	84.6%	84.9%
Lump Sum Settlement	(3)	97	100	*(3)*	63	65	*(2)*	34	35	*(1)*	64.8%	64.9%
Lump Sum Advancements	0	12	12	*0*	9	8	*0*	4	3	*0*	70.9%	70.6%
Additional Awards	(1)	1	2	*(1)*	0	1	*(1)*	0	1	*(1)*	61.0%	60.0%
Total	**(5)**	**518**	**523**	***(5)***	**342**	**343**	***(1)***	**176**	**179**	***(4)***	**66.1%**	**65.7%**
Total	**(18)**	**899**	**918**	***(18)***	**577**	**587**	***(10)***	**322**	**331**	***(8)***	**64.1%**	**63.9%**
Private and Public Employers												
Medical												
Medical Only Claims	(9)	59	68	*(9)*	56	64	*(8)*	3	4	*(1)*	94.2%	94.2%
Lost Time Claims	(287)	9,104	9,391	*(287)*	5,607	5,785	*(178)*	3,498	3,606	*(108)*	61.6%	61.6%
Total	**(296)**	**9,164**	**9,459**	***(296)***	**5,663**	**5,849**	***(187)***	**3,501**	**3,610**	***(109)***	**61.8%**	**61.8%**
Compensation												
Permanent Total Disability	(53)	6,158	6,211	*(53)*	3,709	3,740	*(31)*	2,449	2,471	*(22)*	60.2%	60.2%
Death	(22)	1,950	1,973	*(22)*	1,127	1,139	*(12)*	823	834	*(10)*	57.8%	57.7%
Temporary Total	5	1,085	1,080	*5*	920	916	*4*	165	164	*1*	84.8%	84.8%
WL, LMWL, TP, CO	(3)	174	177	*(3)*	148	150	*(3)*	26	27	*(0)*	84.9%	84.9%
Living Maintenance	(9)	125	134	*(9)*	106	113	*(8)*	19	20	*(1)*	84.9%	84.9%
% Permanent Partial	(6)	330	336	*(6)*	281	286	*(5)*	49	50	*(1)*	85.1%	85.1%
Permanent Partial	(18)	83	101	*(18)*	70	86	*(16)*	13	15	*(3)*	84.7%	84.8%
Lump Sum Settlement	(111)	3,052	3,163	*(111)*	1,982	2,057	*(75)*	1,070	1,106	*(36)*	64.9%	65.0%
Lump Sum Advancements	(12)	503	515	*(12)*	352	360	*(8)*	152	155	*(4)*	69.9%	69.9%
Additional Awards	(3)	64	67	*(3)*	39	41	*(2)*	25	26	*(1)*	61.6%	61.6%
Total	**(233)**	**13,524**	**13,757**	***(233)***	**8,734**	**8,889**	***(155)***	**4,791**	**4,869**	***(78)***	**64.6%**	**64.6%**
Total	**(529)**	**22,688**	**23,217**	***(529)***	**14,397**	**14,738**	***(341)***	**8,292**	**8,479**	***(187)***	**63.5%**	**63.5%**

(1) Earned as of June 30, 2012 ($ Millions)

Ohio Bureau of Workers' Compensation
All Funds

SUMMARY 4
EXHIBIT 1

Summary of Unpaid Loss and LAE as of June 30, 2014

Deloitte Evaluated at 6/30/2013
($ Millions)

		Nominal Unpaid Evaluated @ 6/30/13			Discounted Unpaid Evaluated @ 6/30/13			Discounted Unpaid As of 6/30/13, Evaluated @ 6/30/13			Change in Discounted Unpaid		
		Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	State Insurance Fund	23,430.8	1,305.1	24,735.9	14,921.2	830.9	15,752.1	14,757.3	821.2	15,578.4	164.0	9.7	173.7
A.	*Private Employers*	*19,275.4*	*n/a*	*19,275.4*	*12,274.3*	*n/a*	*12,274.3*	*12,120.4*	*n/a*	*12,120.4*	*153.9*	*n/a*	*153.9*
B.	*Public Employers - Taxing Districts*	*3,125.1*	*n/a*	*3,125.1*	*1,984.2*	*n/a*	*1,984.2*	*1,967.1*	*n/a*	*1,967.1*	*17.1*	*n/a*	*17.1*
C.	*Public Employers - State Agencies*	*903.3*	*n/a*	*903.3*	*578.9*	*n/a*	*578.9*	*582.7*	*n/a*	*582.7*	*(3.8)*	*n/a*	*(3.8)*
D.	*Self Insured*	*127.0*	*n/a*	*127.0*	*83.8*	*n/a*	*83.8*	*87.1*	*n/a*	*87.1*	*(3.3)*	*n/a*	*(3.3)*
E.	*HPP*	*n/a*	*1,305.1*	*1,305.1*	*n/a*	*830.9*	*830.9*	*n/a*	*821.2*	*821.2*	*n/a*	*9.7*	*9.7*
	Disabled Workers Relief Fund	3,364.9	6.7	3,371.6	1,922.1	3.8	1,926.0	1,945.1	3.9	1,949.0	(23.0)	(0.0)	(23.0)
F.	*Private Employers*	*2,857.2*	*5.7*	*2,862.9*	*1,633.1*	*3.3*	*1,636.4*	*1,652.3*	*3.3*	*1,655.7*	*(19.2)*	*(0.0)*	*(19.3)*
G.	*Public Employers - Taxing Districts*	*389.1*	*0.8*	*389.9*	*222.5*	*0.4*	*222.9*	*225.5*	*0.5*	*225.9*	*(3.0)*	*(0.0)*	*(3.0)*
H.	*Public Employers - State Agencies*	*118.6*	*0.2*	*118.8*	*66.5*	*0.1*	*66.7*	*67.3*	*0.1*	*67.4*	*(0.8)*	*(0.0)*	*(0.8)*
I.	Coal-Workers Pneumoconiosis Fund	523.2	37.8	561.0	153.8	11.1	165.0	153.8	11.1	165.0	0.0	0.0	0.0
J.	Self-Insuring Employers Guaranty Fund	798.0	11.6	809.6	487.1	7.2	494.3	480.2	7.2	487.4	6.9	(0.1)	6.9
K.	Public Work-Relief Fund	4.9	n/a	4.9	3.0	n/a	3.0	2.9	n/a	2.9	0.1	n/a	0.1
L.	Marine Industry Fund	3.4	0.2	3.6	2.2	0.2	2.3	2.0	0.1	2.2	0.1	0.0	0.1
M.	Administrative Cost Fund	n/a	1,662.8	1,662.8	n/a	1,057.9	1,057.9	n/a	1,046.1	1,046.1	n/a	11.8	11.8
	Total - All Funds	28,125.2	3,024.2	31,149.4	17,489.5	1,911.1	19,400.6	17,341.4	1,889.6	19,231.1	148.1	21.5	169.6

Ohio Bureau of Workers' Compensation
All Funds

SUMMARY 4
EXHIBIT 2

Unbilled Premium Receivable as of June 30, 2014

Based on Data as of June 30, 2013
($ Millions)

		Deloitte Discounted Unpaid @ 6/30/14					
		Loss	LAE	Total	Contra Account	BWC Portion of Unbilled	Unbilled Premium Receivable
		(1)	(2)	(3)	(4)	(5)	(6)
	State Insurance Fund	662.7	29.7	692.4	0.0	8.8	683.6
A.	*Public Employers - State Agencies*	*578.9*	*n/a*	*578.9*			
B.	*Self Insured*	*83.8*	*n/a*	*83.8*			
C.	*HPP*	*n/a*	*29.7*	*29.7*			
D.	Disabled Workers Relief Fund	1,922.1	3.8	1,926.0	227.1	1.0	1,697.9
E.	Self-Insuring Employers Guaranty Fund	487.1	7.2	494.3	41.7	0.0	452.6
F.	Administrative Cost Fund	n/a	67.9	67.9	0.0	0.6	67.4
	Total - All Funds	3,072.0	108.6	3,180.6	268.7	10.3	2,901.5

Ohio Bureau of Workers' Compensation

SUMMARY 4
EXHIBIT 3

State Agency Summary of Unpaid Loss and LAE as of June 30, 2014

Based on Data Evaluated at June 30, 2013
($ Thousands)

	Deloitte Nominal Unpaid @ 6/30/14				Deloitte Discounted Unpaid @ 6/30/14			
Fund	**Loss**	**LAE**	**HPP**	**Total**	**Loss**	**LAE**	**HPP**	**Total**
SIF	*903,299*	*n/a*	*46,302*	*949,601*	*578,923*	*n/a*	*29,675*	*608,598*
ACF	*n/a*	*62,732*	*n/a*	*62,732*	*n/a*	*40,205*	*n/a*	*40,205*
DWRF	*118,607*	*237*	*n/a*	*118,845*	*66,518*	*133*	*n/a*	*66,651*
Total	***1,021,906***	***62,969***	***46,302***	***1,131,178***	***645,441***	***40,338***	***29,675***	***715,454***

Ohio Bureau Of Workers' Compensation
Loss Adjustment Expense Excluding HPP

SUMMARY 4
EXHIBIT 4

Estimate of Unpaid Loss Adjustment Expense as of June 30, 2014 ($ Millions)

		Administrative Cost Fund									Other Funds					
		State Insurance Fund									Disabled Workers Relief Fund					
		PA	PEC	PES	SIS	Total	SIEGF	SIEGF DWRF	PWREF	Total ACF LAE	PA	PEC	PES	Total	CWPF	MIF
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A.	**Paid to Paid Ratio**	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	0.2%	12.6%		0.2%	0.2%	0.2%	0.2%	12.6%	12.6%
	Undiscounted Unpaid Loss as of 6/30/2014 - SISF Gross of Bond Recoveries															
B.	Case	6,195.6	992.6	287.0	47.0	7,522.1	131.4	0.0	1.5		0.0	0.0	0.0	0.0	9.0	0.9
C.	IBNR	13,079.8	2,132.5	616.3	80.0	15,908.7	374.5	280.5	3.3		2,857.2	389.1	118.6	3,364.9	514.1	2.4
D.	Total	19,275.4	3,125.1	903.3	127.0	23,430.8	505.9	280.5	4.9		2,857.2	389.1	118.6	3,364.9	523.2	3.4
	Undiscounted Unpaid Loss Adjustment Expense as of 6/30/2014															
E.	Case	390.3	62.5	18.1	3.0	473.9	8.3	0.0	0.1	**482.3**	0.0	0.0	0.0	0.0	0.6	0.1
F.	IBNR	947.6	154.5	44.7	5.8	1,152.6	27.1	0.6	0.2	**1,180.5**	5.7	0.8	0.2	6.7	37.2	0.2
G.	Total	1,338.0	217.0	62.7	8.8	1,626.5	35.4	0.6	0.3	**1,662.8**	5.7	0.8	0.2	6.7	37.8	0.2
	Discounted Unpaid Loss as of 6/30/2014															
B.	Case	3,945.3	630.2	183.9	31.0	4,790.4	80.1	0.0	1.0		0.0	0.0	0.0	0.0	2.7	0.6
C.	IBNR	8,329.0	1,354.0	395.0	52.8	10,130.8	228.4	171.7	2.1		1,633.1	222.5	66.5	1,922.1	151.2	1.6
D.	Total	12,274.3	1,984.2	578.9	83.8	14,921.2	308.6	171.7	3.0		1,633.1	222.5	66.5	1,922.1	153.8	2.2
	Discounted Unpaid Loss Adjustment Expense as of 6/30/2014															
E.	Case	248.6	39.7	11.6	2.0	301.8	5.0	0.0	0.1	**306.9**	0.0	0.0	0.0	0.0	0.2	0.0
F.	IBNR	603.4	98.1	28.6	3.8	734.0	16.5	0.3	0.2	**751.0**	3.3	0.4	0.1	3.8	11.0	0.1
G.	Total	852.0	137.8	40.2	5.8	1,035.8	21.6	0.3	0.2	**1,057.9**	3.3	0.4	0.1	3.8	11.1	0.2

Ohio Bureau Of Workers' Compensation
Health Partnership Program

SUMMARY 4
EXHIBIT 5

Calculation of Unpaid HPP Expense as of June 30, 2014 ($ Millions)

		State Insurance Fund				Self-Insured		
		PA	PEC	PES	TOTAL	SISF	SIEGF	TOTAL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
A.	**Selected Paid to Paid Ratio**	10.0%	11.6%	9.3%	10.0%	3.3%	3.3%	3.3%
	Undiscounted Unpaid Loss (SISF Gross of Bond Recoveries)							
B.	Case	6,195.6	992.6	287.0	7,475.1	47.0	131.4	178.4
C.	IBNR	13,079.8	2,132.5	616.3	15,828.6	80.0	374.5	454.5
D.	Total	19,275.4	3,125.1	903.3	23,303.8	127.0	505.9	632.9
	Undiscounted Unpaid HPP Expense							
E.	Case	308.9	57.6	13.3	379.9	0.8	2.2	2.9
F.	IBNR	750.1	142.2	33.0	925.2	1.5	7.1	8.6
G.	Total	1,059.0	199.8	46.3	1,305.1	2.3	9.3	11.6
	Discounted Unpaid Loss							
B.	Case	3,945.3	630.2	183.9	4,759.4	31.0	80.1	111.1
C.	IBNR	8,329.0	1,354.0	395.0	10,078.0	52.8	228.4	281.2
D.	Total	12,274.3	1,984.2	578.9	14,837.4	83.8	308.6	392.4
	Discounted Unpaid HPP Expense							
E.	Case	196.7	36.6	8.6	241.8	0.5	1.3	1.8
F.	IBNR	477.6	90.3	21.1	589.1	1.0	4.3	5.3
G.	Total	674.3	126.9	29.7	830.9	1.5	5.7	7.2

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES

Summary of Change in Unpaid Loss from June 30, 2013 to June 30, 2014 ($ Millions)
(June 30, 2014 Evaluated at 6/2013 and June 30, 2013 Evaluated at 6/2013)

	6/13 - 6/14 Additional Ultimate	Change in Prior Ultimates	6/13 - 6/14 Paid Loss	Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
				6/30/14	6/30/13	Change	6/30/14	6/30/13	Change	6/30/14	6/30/13	Change	6/30/14	6/30/13
Private Employers														
Medical	749	0	676	7,756	7,683	*73*	4,810	4,759	*52*	2,946	2,924	*21*	62.0%	61.9%
Compensation	968	0	822	11,519	11,373	*146*	7,464	7,362	*102*	4,056	4,012	*44*	64.8%	64.7%
Total	1,717	0	1,498	19,275	19,056	*219*	12,274	12,120	*154*	7,001	6,936	*65*	63.7%	63.6%
Percent Change						*1.2%*			*1.3%*					
Public Employers - Taxing Districts														
Medical	130	0	114	1,287	1,271	*15*	797	787	*10*	490	484	*5*	62.0%	61.9%
Compensation	136	0	127	1,838	1,829	*9*	1,187	1,180	*7*	651	649	*2*	64.6%	64.5%
Total	266	0	241	3,125	3,101	*24*	1,984	1,967	*17*	1,141	1,134	*7*	63.5%	63.4%
Percent Change						*0.8%*			*0.9%*					
Public Employers - State Agencies														
Medical	33	0	33	389	389	*0*	240	240	*(0)*	150	150	*0*	61.5%	61.5%
Compensation	38	0	43	514	519	*(5)*	339	343	*(4)*	175	176	*(2)*	66.0%	66.1%
Total	71	0	76	903	909	*(5)*	579	583	*(4)*	324	326	*(1)*	64.1%	64.1%
Percent Change						*-0.6%*			*-0.7%*					
Total														
Medical	912	0	823	9,432	9,344	*88*	5,847	5,785	*62*	3,585	3,558	*26*	62.0%	61.9%
Compensation	1,142	0	992	13,871	13,722	*150*	8,990	8,885	*105*	4,881	4,837	*45*	64.8%	64.7%
Total	2,054	0	1,816	23,304	23,066	*238*	14,837	14,670	*167*	8,466	8,395	*71*	63.7%	63.6%
Percent Change						*1.0%*			*1.1%*					

Ohio Bureau of Workers' Compensation
Fiscal Year 2013 Loss Payments
($ Thousands)

		PA	PEC	PES	PWREF	MIF	SI	CWPF	TOTAL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A.	**Medical**	565,675	100,366	29,690	181	64	9,623	374	705,973
A.	**PTD & Death**	268,506	47,166	10,946	43	62	15,711	857	343,290
A.	**Compensation**	479,459	77,266	32,487	89	24	10,303	14	599,642
	Sub Total	**1,313,640**	**224,798**	**73,123**	**313**	**150**	**35,637**	**1,244**	**1,648,906**
A.	**DWRF**	**102,564**	**14,576**	**3,934**	**0**	**0**	**12,869**	**0**	**133,943**
	Total Adj. for Hosp. Overpayments	**1,416,204**	**239,374**	**77,057**	**313**	**150**	**48,506**	**1,244**	**1,782,849**
B.	**Change in Hosp. Overpayment Adj.**	**(1,387)**	**(330)**	**(152)**	**0**	**0**	**0**	**0**	**(1,869)**
	Total Prior to Hosp. Overpayment Adj.	**1,414,817**	**239,044**	**76,905**	**313**	**150**	**48,506**	**1,244**	**1,780,979**
C.	**Quarterly Payment Data**	**1,414,817**	**239,044**	**76,905**	**313**	**150**	**48,506**	**1,244**	**1,780,979**

A. (1) - (5) From Summary 5, Exhibit 2
A. (6) - (7) Provided by BWC
B. (1) - (7) Provided by BWC
C. (1) - (7) From BWC Quarterly Incremental Payment Files

Ohio Bureau of Workers' Compensation

Fiscal Year 2013 Loss Payments

($ Thousands)

	Private Employers			Public Employers - Taxing Districts			Public Employers - State Agencies			State Insurance Fund Total		
	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments
Medical												
Medical Only Claims	2,612,414	2,692,242	79,828	427,868	445,805	17,937	84,549	88,056	3,507	3,124,831	3,226,103	101,272
Lost Time Claims	12,437,131	12,922,978	485,847	1,744,760	1,827,189	82,429	537,766	563,948	26,182	14,719,656	15,314,115	594,459
Sub Total	**15,049,545**	**15,615,220**	**565,675**	**2,172,628**	**2,272,994**	**100,366**	**622,315**	**652,004**	**29,690**	**17,844,487**	**18,540,218**	**695,731**
PTD & Death												
Permanent Total Disability	3,377,773	3,580,674	202,900	578,215	613,760	35,545	130,946	140,502	9,556	4,086,934	4,334,935	248,001
Death	1,277,319	1,342,924	65,605	185,303	196,924	11,621	35,226	36,616	1,390	1,497,848	1,576,465	78,617
Sub Total	**4,655,092**	**4,923,598**	**268,506**	**763,518**	**810,684**	**47,166**	**166,172**	**177,118**	**10,946**	**5,584,782**	**5,911,400**	**326,618**
Compensation												
Temporary Total	7,955,440	8,157,098	201,658	893,613	924,141	30,529	422,085	439,356	17,271	9,271,138	9,520,595	249,457
WL, LMWL, TP, CO	763,467	785,404	21,937	104,249	109,116	4,867	39,433	41,726	2,293	907,149	936,247	29,098
Living Maintenance	575,069	595,478	20,409	51,242	53,944	2,702	26,781	28,268	1,487	653,092	677,691	24,599
% Permanent Partial	1,777,499	1,826,674	49,175	419,538	435,413	15,876	109,814	114,533	4,720	2,306,850	2,376,621	69,771
Permanent Partial	522,236	534,627	12,391	32,979	34,856	1,877	6,805	7,299	494	562,020	576,783	14,763
Lump Sum Settlement	2,566,173	2,718,926	152,754	281,149	299,985	18,836	71,071	76,272	5,201	2,918,393	3,095,183	176,790
Lump Sum Advancements	323,421	341,316	17,895	35,535	38,086	2,551	11,011	12,004	993	369,966	391,406	21,439
Additional Awards	69,333	72,573	3,240	840	868	28	355	382	28	70,527	73,823	3,296
Sub Total	**14,552,637**	**15,032,096**	**479,459**	**1,819,144**	**1,896,410**	**77,266**	**687,353**	**719,841**	**32,487**	**17,059,135**	**17,648,347**	**589,212**
Grand Total	**34,257,274**	**35,570,914**	**1,313,640**	**4,755,290**	**4,980,088**	**224,798**	**1,475,840**	**1,548,963**	**73,123**	**40,488,404**	**42,099,965**	**1,611,561**
Hospital Overpayment	**2,776**	**1,389**	**(1,387)**	**690**	**360**	**(330)**	**249**	**97**	**(152)**	**3,716**	**1,846**	**(1,869)**
Total Prior to Hosp. Overpay	**34,260,051**	**35,572,303**	**1,312,253**	**4,755,980**	**4,980,448**	**224,468**	**1,476,089**	**1,549,060**	**72,971**	**40,492,119**	**42,101,811**	**1,609,692**
Quarterly Payment Data			**1,312,253**			**224,468**			**72,971**			**1,609,692**

	Public Workers' Relief Fund			Marine Industry Fund		
	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments
Medical	6,193	6,375	181	2,228	2,291	64
PTD & Death	1,046	1,089	43	1,382	1,444	62
Compensation	2,214	2,304	89	5,145	5,169	24
Total	**9,454**	**9,767**	**313**	**8,755**	**8,905**	**150**
Quarterly Payment Data			**313**			**150**

	Disabled Workers' Relief Fund Total		
	Cumulative as of 6/30/2012	Cumulative as of 6/30/2013	FY 2013 Payments
PA	907,002	1,009,567	102,564
PEC	153,221	167,796	14,576
PES	37,908	41,842	3,934
Total	**1,098,131**	**1,219,205**	**121,074**
Quarterly Payment Data			**121,074**

Note: Cumulative payments are primarily from Deloitte Consulting's June 30, 2013 Analysis. Specifically, the payments as of 6/30/2013 are from Sheet 3 of each respective Section and the payments as of 6/30/2012 are from the June 30, 2012 Analysis.

Actuarial Analysis Overview

Actuarial Procedures

Overview

This section describes the approach, methodologies, and assumptions used to estimate Deloitte Consulting's nominal and discounted unpaid loss and loss adjustment expense as of June 30, 2012 based on data evaluated as of June 30, 2013. Nominal and discounted estimates of unpaid loss and loss adjustment expense were determined separately for each of the following BWC Funds:

- State Insurance Fund;
- Disabled Workers Relief Fund;
- Self-Insuring Employers Guaranty Fund;
- Public Work-Relief Employees' Compensation Fund;
- Marine Industry Fund;
- Coal-Workers Pneumoconiosis Fund; and
- Administrative Cost Fund

State Insurance Fund

For the State Insurance Fund, Deloitte Consulting's nominal and discounted unpaid loss and loss adjustment expense was determined separately for each of the following components:

- Private Employers;
- Public Employers – Taxing Districts;
- Public Employers – State Agencies;
- Self-Insured Surplus; and
- Health Partnership Programs.

State Insurance Fund – PA, PEC, and PES

For the PA, PEC, and PES business within the SIF, unpaid loss estimates were determined separately for medical only claims, medical on lost time claims, and each compensation type. The estimation of unpaid losses separately for medical losses and each compensation type is appropriate based on the amount of claim data available for each compensation type, varying development or persistency patterns between each compensation type and changing distributions of compensation types over time. The following table displays the compensation types analyzed separately:

Compensation Type
Permanent Total Disability
Death Claims
Percent Permanent Partial & Permanent Partial
Lump Sum Settlements
Lump Sum Advancements
Additional Awards
Other Compensation

Our estimates of unpaid loss for percent permanent partial & permanent partial were then allocated separately to percent permanent partial and permanent partial based the historical experience for each compensation type. In addition, our unpaid loss estimate for other compensation was allocated separately to the following compensation types:

Other Compensation
Temporary Total
Temporary Partial & Change of Occupation (<1987)
Wage Loss, Living Maintenance Wage Loss & Change of Occupation (>1986)
Living Maintenance

The process to estimate Deloitte Consulting's discounted unpaid loss involves the following three steps:

- ***Ultimate Loss Estimates*** – Estimate ultimate losses based on actuarial methodologies;
- ***Nominal Unpaid Loss Estimate*** – Calculate undiscounted unpaid losses as ultimate losses less payments projected through June 30, 2013; and
- ***Discounted Unpaid Loss Estimate*** – Calculate discounted unpaid losses as the undiscounted liability adjusted for future investment income.

Ultimate Loss Estimates

For the PA, PEC, and PES business, Deloitte Consulting applied multiple methodologies based on both incremental and cumulative to date accident year data as well as both paid losses and incurred losses. Specifically, the following nine actuarial methodologies were utilized to estimate ultimate losses for the PA, PEC, and PES businesses of the SIF. Not all methodologies were utilized for each business and each type of loss.

- Paid Loss Development Method
- Incurred Loss Development Method
- Incurred Bornhuetter-Ferguson Method
- Paid Bornhuetter-Ferguson Method
- Paid Cumulative Frequency/Severity Accident Year Development Method
- Paid Incremental Frequency/Severity Accident Year Development Method
- Paid Incremental Frequency/Severity Calendar Year Development Method
- Paid Incremental Trended Frequency/Severity Method
- Incremental Index Payment Method

A detailed description of each methodology listed above is included in the Actuarial Methodologies Section of this Report below.

Estimated ultimate losses for each accident year and type of loss were selected based on indications of the various methods listed above. More weight was applied to the paid Bornhuetter-Ferguson method in more recent accident years and to the paid loss development method in older accident years. No reliance was put on methodologies that incorporate incurred loss data in the selection of ultimate losses due to the recent change from the MIRA I to MIRA II reserving system and the lack of consistency of case reserves from the two reserving systems.

The loss development factor assumptions incorporated within the loss development methods for PA business are based on the BWC's own historical experience by type of loss. For PEC and PES, consideration was given to PA

loss development experience as there is less claim data available. The historical loss development experience was evaluated annually as of June 30th.

The payroll incorporated within the Bornhuetter-Ferguson methods is based on actual payroll reported to the BWC from its policyholders through 2012. Please refer to page 24 regarding the 2013 and 2014 projected payroll for PA, PEC and PES.

Nominal (Undiscounted) Unpaid Losses

The nominal unpaid loss estimates for accident years 1977 and subsequent were calculated by subtracting actual paid losses as of June 30, 2013 from the selected ultimate losses.

The unpaid loss estimate for accident years 1976 and prior was selected based on an analysis of historical incremental payments from June 30, 2002 through June 30, 2013 for accident years 1954 and subsequent as well as curve fits of calendar year paid losses for accident years 1976 and prior combined.

Discounted Unpaid Losses

The BWC records its liability associated with unpaid claims on a discounted basis. The discounted unpaid loss as of June 30, 2013 reflects the present value of future payments associated with claims incurred on or before June 30, 2013 and prior. The payment pattern underlying the discount calculation for each loss type was derived based on the development factors selected for the paid loss development method through 750 months of age. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

Discounted unpaid losses as of June 30, 2013 are expected to be sufficient to cover the outstanding liability for claims incurred on or before June 30, 2013 only when combined with expected interest income that would be generated if those recorded reserves were invested with an annual return of 4.0% or higher.

State Insurance Fund - Self-Insured Surplus

The Deloitte Consulting unpaid loss estimate for SIS are associated with claims occurring prior to 1987 for self-insured companies that have defaulted or will default on their workers' compensation obligations. Separate estimates are determined for known and future defaults.

In order to estimate the ultimate loss for self-insured defaults that occur prior to June 30, 2013, we organized paid loss data as of June 30, 2013 by year of default. The organization of the data by default year allowed for more stable loss development patterns and eliminates distortions that exist in accident/injury year data due to the addition of new self-insured defaults over time.

Deloitte Consulting applied two methodologies based on paid loss data by default year to estimate ultimate losses: the paid loss development method and the paid Bornhuetter-Ferguson method. These methods are the same as those described under the Actuarial Methodologies section of this Report below except ultimate losses are determined on a default year basis instead of an accident/injury year basis. Ultimate losses for each default year were selected based on indications of these methods. More weight was applied to the paid Bornhuetter-Ferguson method in more recent default years and to the paid loss development method in older default years.

In applying these methodologies, Deloitte Consulting selected paid loss development assumptions for default year maturities using historical default year data of both the SIS (accidents/injuries occurring prior to 1987) and the SIEGF (accidents/injuries occurring in 1987 and subsequent) combined. This allows for more credible default year historical development data. In the prior March 31, 2013 annual analysis, we revised the self-insured default year paid loss development triangle to be evaluated on a fiscal year-ending basis, to be consistent with the SIF triangles (with evaluation points at 6, 18, 30 months, etc.). This change did not have a material impact on the discounted unpaid loss estimate. The paid loss development pattern is shown on Section 5, Exhibit 5, Sheet 3 of Volume V – Detailed Analysis Exhibits for Self-Insured Employers Guarantee Fund and Other Funds.

It is noted that the above method uses default year development patterns in order to isolate the development of unpaid claim estimates as the SIS and SIEGF liabilities are recognized, based on when the default occurs. However, the accident years of such unpaid claims can extend over different time frames, depending on the individual self-insureds who default. Since BWC does not gather historical data on accident year development for each self-insured who defaults, the typical accident year loss development data is not available for these defaulted entities. Consequently, any accident year data for defaulted self-insured would only be incremental loss payments after the claims are paid from the SIS or SIEGF. The organization of the development data by default year attempts to better reflect the patterns, but there will be limitations to the reliability of projections of future payments using such development patterns. As a result, the estimates of unpaid claim liabilities from defaults will be subject to significant uncertainty, perhaps much greater uncertainty than for other unpaid claim liabilities of the SIF.

The nominal unpaid loss estimates were calculated for each default year by subtracting an estimate of paid losses as of June 30, 2013 from the selected ultimate losses.

Similar to other Funds, the BWC records its liability associated with unpaid SIS claims on a discounted basis. The payment pattern underlying the discount calculation was derived based on the default year development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

The SIS liability estimate does not reflect any future recoveries from surety bonds, letter of credits, excess insurance and any liquidation disbursements.

A provision for disallowed claim reimbursements and rehabilitation claims has not been included in our unpaid loss estimate for the SIS, which appear not material to the overall SIF unpaid loss and loss adjustment expense estimate. During fiscal year ending 2013 as of June 30, 2013, the BWC has only made approximately $1,248,196 and $326,548 in payments for disallowed claim reimbursements and rehabilitation claims, respectively.

State Insurance Fund – Health Partnership Program Administration Expense

The SIF is required to reimburse managed care organizations for the administration of the Health Partnership Program. To estimate the unpaid loss adjustment expense associated with the HPP, we relied on the common paid-to-paid methodology. The key to this method is the selection of a ratio of historical calendar year HPP loss adjustment expense payments to SIF loss payments based on data from 2004-2013.

The selected ratio was applied 50% to case reserves and 57.5% to the IBNR estimate. The first ratio assumes 50% of loss adjustment is expensed when a claim is opened and the remaining 50% is paid throughout the claim's life. The 57.5% IBNR ratio assumes that 85% of the IBNR is for development of reported claims and 15% is for claims not yet reported.

Unpaid loss adjustment expenses associated with the HPP were determined on both a nominal and discounted basis.

Self-Insuring Employers Guaranty Fund

The Deloitte Consulting unpaid loss estimate for the SIEGF are associated with claims occurring from 1987 through June 30, 2013 for self-insured companies that have defaulted or are expected to default on their workers' compensation obligations through June 30, 2013.

In order to estimate the ultimate loss for self-insured defaults that occur prior to June 30, 2013, we organized paid loss data as of June 30, 2013 by year of default. The organization of the data by default year allowed for more stable loss development patterns and eliminates distortions that exist in accident/injury year data due to the addition of new self-insured defaults over time.

Deloitte Consulting applied two methodologies based on paid loss data by default year to estimate ultimate losses: the paid loss development method and the paid Bornhuetter-Ferguson method. These methods are the same as those described under the Actuarial Methodologies section of this Report below except ultimate losses are determined on a default year basis instead of an accident/injury year basis. Ultimate losses for each default year were selected based on indications of these methods. More weight was applied to the paid Bornhuetter-Ferguson method in more recent default years and to the paid loss development method in older default years.

In applying these methodologies, Deloitte Consulting selected paid loss development assumptions for default year maturities using historical default year data of both the SIS (accidents/injuries occurring prior to 1987) and the SIEGF (accidents/injuries occurring in 1987 and subsequent) combined. This allows for more credible default year historical development data. In the prior March 31, 2013 annual analysis, we revised the self-insured default year paid loss development triangle to be evaluated on a fiscal year-ending basis, to be consistent with the SIF. This change did not have a material impact on the discounted unpaid loss estimate. The paid loss development pattern is shown on Section 5, Exhibit 5, Sheet 3 of Volume V – Detailed Analysis Exhibits for Self-Insured Employers Guarantee Fund and Other Funds.

It is noted that the above method uses default year development patterns in order to isolate the development of unpaid claim estimates as the SIS and SIEGF liabilities are recognized, based on when the default occurs. However, the accident years of such unpaid claims can extend over different time frames, depending on the individual self-insureds who default. Since BWC does not gather historical data on accident year development for each self-insured who defaults, the typical accident year loss development data is not available for these defaulted entities. Consequently, any accident year data for defaulted self-insured would only be incremental loss payments after the claims are paid from the SIS or SIEGF. The organization of the development data by default year attempts to better reflect the patterns, but there will be limitations to the reliability of projections of future payments using such development patterns. As a result, the estimates of unpaid claim liabilities from defaults will be subject to significant uncertainty, perhaps much greater uncertainty than for unpaid claim liabilities of the SIF.

The nominal unpaid loss estimates were calculated for each default year by subtracting an estimate of paid losses as of June 30, 2013 from the selected ultimate losses.

The SIEGF liability estimate does not reflect any future recoveries from surety bonds, letter of credits, excess insurance and any liquidation disbursements.

Similar to other Funds, the BWC records its liability associated with unpaid SIEGF claims on a discounted basis. The payment pattern underlying the discount calculation was derived based on the default year development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

Similar to PA, PEC, and PES business within the SIF, self-insured employers are responsible for DWRF payments, which shift to the SIEGF upon bankruptcy. Therefore, Deloitte Consulting has included a provision in the SIEGF unpaid loss estimate for future DWRF payments for all accident/injury years. Deloitte Consulting applied a ratio of self-insured employer DWRF payments to PA DWRF payments to the PA DWRF unpaid loss estimate to determine an estimate of future DWRF payments associated with known bankruptcies. This method is performed in Section 5, Exhibit 4, Sheet 1, while the ratios of self-insured employer DWRF payments to PA DWRF payments are selected on Section 5, Exhibit 4, Sheet 2.

Deloitte Consulting also included a provision for future HPP related costs within the SIEGF using the paid-to-paid method described in more detail under Health Partnership Program above.

Disabled Workers' Relief Fund (DWRF)

The Disabled Workers' Relief Fund provides supplemental payments for cost of living adjustments to injured workers who are receiving permanent total disability. Separate estimates of DWRF unpaid losses were determined for PA, PEC, and PES business within the SIF.

Deloitte Consulting applied four actuarial methodologies based on paid loss data to estimate ultimate losses: Paid DWRF Loss Development Method, Paid DWRF Loss to Paid Permanent Total Loss Development Method, DWRF Loss Bornhuetter-Ferguson Method, and a DWRF Loss to Paid Permanent Total Loss Bornhuetter-Ferguson Method. These methods are described under the Actuarial Methodologies Section of this Report below.

The loss development assumptions incorporated in these methodologies are based on the BWC historical DWRF and DWRF to permanent total development history. The initial expected DWRF loss rates were selected based on a review of historical loss rates on-leveled to current dollars.

The payroll incorporated within the Bornhuetter-Ferguson methods is identical to that used in the PA, PEC, and PES analyses of the SIF. The initial expected DWRF loss rates selected for the Bornhuetter-Ferguson methods are based on a review of historical accident/injury year losses developed to ultimate and on-leveled to current dollars. Payroll was on-leveled based on historical changes in the Ohio average weekly age through 2012. For PA a 3% increase was selected for 2013 and 2014 based on recent changes in the Ohio average weekly wage published by the Bureau of Labor Statistics. For PEC we have assumed 1.5% increase in 2013 over 2012 and a 3% increase in 2014 over 2013. For PES we have assumed 1.5% increase. The frequency and severity trends were selected based on observed historical BWC trends by type of loss and business.

For each accident/injury year, an ultimate loss was selected based on the ultimate loss indications from the four methodologies discussed above. More weight was applied to the Bornhuetter-Ferguson methods in more recent accident years and to the loss development methods in older accident years.

The nominal unpaid DWRF loss estimates for accident years 1977 and subsequent were calculated by subtracting actual of paid losses as of June 30, 2013 from the selected ultimate losses.

The unpaid loss estimate for accident years 1976 and prior was selected based on an analysis of historical incremental payments from June 30, 2002 through June 30, 2013 for accident years 1954 and subsequent as well as exponential curve fits of calendar year paid losses for accident years 1976 and prior combined.

The discounted unpaid DWRF loss as of June 30, 2013 reflects the present value of future payments occurring with claims on June 30, 2013 and prior. The payment pattern underlying the discount calculation for each loss type was derived based on the development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

A separate estimate of nominal and discounted unpaid loss adjustment expense was also determined using the common paid-to-paid methodology. In this method, a selected paid expense to paid loss ratio is applied to the nominal and discounted DWRF unpaid loss estimates. The paid expense to paid loss ratio was selected based on historical fiscal year ending payments.

Public Work-Relief Employees' Compensation Fund and Marine Industry Fund

For the Public Work-Relief Employees' Compensation Fund and the Marine Industry Fund, separate unpaid loss estimates were determined for the following types of loss:

- Medical;
- Permanent Total Disability;
- Death; and

- Other Compensation.

To estimate ultimate losses for the PWRE and MIF, we applied four actuarial methodologies based on cumulative paid and incurred loss data. These methods included the paid and incurred loss development methods and the paid and incurred Bornhuetter Ferguson methods. Ultimate losses for each accident year and type of loss were selected based on indications of the various methods. More weight was applied to the incurred Bornhuetter-Ferguson method in more recent accident years and to the incurred loss development method in older accident years. More weight was placed on incurred methods to account for case reserve estimates since paid data is extremely limited.

The loss development assumptions utilized for the MIF are from the PA business of the SIF as the MIF claim data is highly limited. For the PWRE the paid loss development assumptions are from the PEC business of the SIF, while the incurred loss development assumptions are from the PA business of the SIF. The historical loss development experience was evaluated annually as of December 31st.

The payroll incorporated within the Bornhuetter-Ferguson methods is based on actual payroll reported to the BWC from its policyholders through 2012. We have assumed the MIF 2013 and 2014 payroll would be $6.5 million. For PWRE, we have assumed the 2013 and 2014 payroll would be $60.0 million.

The initial expected loss rates selected for the Bornhuetter-Ferguson methods are based on a review of historical accident/injury year losses developed to ultimate and on-leveled to current dollars. Payroll was on-leveled based on historical changes in the Ohio average weekly age.

The nominal unpaid loss estimates were calculated for accident/injury years 1982 and subsequent by subtracting actual paid losses as of June 30, 2013 from the selected ultimate losses.

The unpaid loss estimate for accident years 1982 and prior is $0 for the MIF as there has been minimal loss payments made since June 30, 2005. The PWRE unpaid loss estimate for accident years 1982 and prior was selected based on an analysis of historical incremental payments from June 30, 2005 through June 30, 2013 for accident years 1954 and subsequent as well as exponential curve fits of calendar year paid losses for accident years 1981 and prior combined.

The discounted unpaid loss as of June 30, 2013 reflects the present value of future payments occurring with claims on June 30, 2013 and prior using an interest of 4.0%.

A separate estimate of the MIF nominal and discounted unpaid loss adjustment expense was also determined using the common paid-to-paid methodology described under the ACF section below.

Coal-Workers Pneumoconiosis Fund

For estimating the claim liabilities of CWPF, we determined separate unpaid loss estimates for the following segments of claimants (claimants can include the miner, the miner's respective spouse and any other dependents):

- **Awarded Claims –** Known claimants, including widow claimants, who have received an award for FBL benefits from the U.S. Department of Labor;
- **Pending Claims –** Pending claimants, including widow claimants, based on a rate of entitlement applied to the number of claim filings to project the number of claimants who are awarded benefits, including the surviving spouse of a miner who receives an award and the surviving spouse (typically a widow) who receive a separate award after the death of a miner who dies due to occupational disease;
- **Incurred But Not Reported (IBNR) Claims –** Claims yet to be filed, and the projected percentage of such claim filings that are expected to be awarded FBL benefits, with a last date of coal mine exposure

associated with CWP disability or death on or before the evaluation date. This would include future claims filed by terminated employees (i.e. incurred but not reported or IBNR claims);

- **Active Miners (Currently active working employees) –** The unpaid loss estimate for this segment represents the present value of future FBL benefits to a portion of such active working miners who are likely to suffer a disability or death from occupational disease, and therefore receive an award for FBL benefits, under the assumption that such employees (miners) will continue working in an Ohio coal mine covered by the CWPF until they cease employment as a coal miner.

In addition to the FBL indemnity benefits for these claimant segments, we determined separate unpaid loss estimates for FBL benefits related to occupational disease medical costs for disabled miners for each segment of the liability described above.

An unpaid loss estimate is determined as of December 31, 2012 and as of December 31, 2013. In order to estimate the unpaid loss as of June 30, 3013, we pro-rated the liability between the two year-end estimates adjusting for projected payments, mortality, and the time value of money (discount).

Awarded Claims

To estimate the unpaid liability for the known claimants we relied upon information such as age, gender, number of dependents for injured miners, monthly FBL indemnity benefits, and projected increases in indemnity benefits for each claimant, from data provided by BWC as of June 30, 2013. Based on this information, the nominal indemnity unpaid losses are calculated on a claim by claim basis based on the claimant's age, estimated monthly benefit, and mortality assumptions. The discounted indemnity unpaid losses are calculated by applying the discount factor using a 4.0% annual rate to the nominal unpaid losses. The claimants include injured workers, their dependents, if any, and possible surviving dependents. Medical costs incurred related to CWP for these injured workers were developed using an annuity approach assuming that the current annual medical costs are $6,000 per claim and assuming these medical costs will increase by 6% per year. The annual medical cost per claim was selected based on reviewing the historical average annual medical cost per award (entitlement) for Living Miner awards (entitled claims). The projected medical costs were then estimated using applicable mortality assumptions to estimate the undiscounted medical unpaid losses. To estimate the discounted medical unpaid losses, the undiscounted projections were multiplied by a discount factor.

Pending & IBNR

Unpaid liability for the Pending and IBNR claims were estimated using two methodologies. One methodology is based on the U.S. Department of Labor (DOL) claim data (for Ohio miners) to project future claims. The second methodology uses the CWP Ohio employee survey data to project future claims. For both methods, the average cost per entitled claim is estimated. Multiplying the projected future number of entitled claims by the average cost per entitled claim yields the estimate of Pending & IBNR unpaid losses. Entitled claims are the claim filings received by the DOL that ultimately receive an award from the DOL and receive benefits.

a. Using DOL Data (for Ohio):

This method estimates the Pending & IBNR unpaid loss by projecting future entitled claims from the DOL data (for Ohio), the numbers of claim filings and entitlements, and multiplying the estimated number of entitled claims by the average cost per entitled claim. The average cost per entitled claim is based on claimant demographic characteristics data from the DOL claim filings data (for Ohio) and the employee survey data. The employee survey data is described below in section (b).

To estimate future entitled claims, historical cumulative entitlement ratios are examined by date of last coal mine exposure (CME). Entitlement ratios are defined as the number of entitled claims, i.e. those claim filings which receive an award for FBL benefits, divided by the number of claim filings at any given evaluation. This method projects ultimate claim filings and entitlement ratios using claim filing and entitlement ratio reporting patterns based on the DOL claim data for Ohio (see Section 8, Exhibit 3,

Sheets 2 through 7). Low and High ultimate entitlement ratios are selected, based on the analysis provided, and are respectively 10% and 15% for the more recent date of last CME (see Section 8, Exhibit 3, Sheets 4.2 and 7.2). The estimate of ultimate entitled claims is computed by multiplying the selected ultimate entitlement ratios by the estimated number of ultimate claim filings. Subtracting the current entitled claims as of the evaluation date yields the projected future entitled claims. This process was done separately for Living Miner and Survivor claims based on the DOL claim data (for Ohio).

The average cost per entitled claim for the Living Miners includes a dependent cost adjustment to reflect the cost impact of additional dependent benefits that would be incurred on a small proportion of entitled claims. Multiplying the average cost per claim by the estimated number of future entitled claims yields an estimate of the Pending & IBNR unpaid loss for Living Miners and Survivors.

b. Using Ohio Employee Survey Data

Similar to the above method, this method estimates the Pending & IBNR unpaid loss by projecting future entitled claims and multiplying them by the average cost per entitled claim. The future entitled claims are based on the terminated miners as indicated in the CWP Ohio employee survey data. The current age group distribution of the terminated miners and the average age in each of the age groupings are approximated based on the survey data.

The data from terminated employees was used as one source for estimating the number and characteristics of those workers exposed to conditions that could result in occupational disease, potentially causing disability or death. We used this terminated employee data as a base for estimating the number of entitled claims. Using the number of terminated employees as measure of potential claim filings, we then considered assumptions of the percentage of such terminated employees who will be entitled to FBL benefits. We selected a range of 10% to 15% to apply to the terminated employee count to estimate the number of entitled claims. The 10% and 15% entitlement ratios are based on the estimates of ultimate historical entitlement ratios as developed using the alternative method described in the section (a) above and also consideration of the DOL claim data for all FBL claims countrywide. A survivor factor is also selected to estimate the number of future survivor claims. This load is estimated at 6% of the Living Miner claims and is based on DOL claim data for Ohio and for all FBL claims filed countrywide.

The average cost per claim is based on the DOL claim data (for Ohio) and CWP employee survey data. Future entitlement ages were determined for each of the age distribution groupings of the terminated miners based on our review of the DOL claim data (for Ohio). Each age grouping has a probability, given that a claim is filed, of being entitled by each of the determined entitlement ages. This conditional probability is based on our analysis of the DOL claim data (for Ohio). These probabilities are used to weight the future benefits at the given the entitlement ages for each age grouping. Similar to the Awarded Claims, we estimate future benefit payments, on a nominal (undiscounted) basis and also on a discounted basis, including the survivorship benefits. This produces estimates of the actuarial present value of future benefit payments for each age grouping at the various entitlement ages. These benefit calculations contemplate payments to all claimants, including disabled workers, and their surviving spouses and dependents, if any.

We used an average from historical claim data to estimate the percentage of miners that have a spouse. This percentage is used to adjust the probability weighted average benefits per entitled claim to include a provision for the benefits that dependents would receive. We selected an average percentage of 40% of miners as those who would have a spouse. This is based on our review of the DOL claim data (for Ohio) and the CWP employee survey data. This assumption is based on our review of a few data sources that were available to estimate that percentage of workers who would have a spouse. However, these estimates varied from 30% to 60%. Some estimates were 40% to 45%.

For purposes of estimating mortality, our estimates are based on the average mortality of the female population and using a spouse age, on average, four years younger than the miner. Mortality rates are taken from a 2010 actuarial study of mortality of BWC claimants. Medical costs are also estimated using an life annuity approach assuming that current annual medical payments per claim will average $6,000

per claim, based on the average annual medical payments for FBL awards over the recent few years, and assuming that this average annual cost per claim will increase by 6% annually going forward similar to the approach used for estimating Awarded Claims.

The end result is the probability weighted average benefits for miners and survivors per entitled claim. The estimated value of Pending & IBNR unpaid losses were derived by multiplying this average value of benefits per entitled claim by the previously the estimated number of future entitled claims.

Active Miners

The estimate for the active miner liability is determined in a similar fashion to the method as described in section (b) above for the Pending & IBNR liability using the Ohio employee survey data. The same assumptions were used as the basis for projected future claims and the probability weighted average value of benefits per entitled claim. The active miner liability calculations reflected the age distribution and groupings for active miners based on the current active miner population from the CWP Ohio employee survey data. There is a similar limitation on the data records used as with the analysis of the terminated miners. However, there were no clear indications that the impact of these limitations would be significant.

One of the key assumptions underlying this liability estimate for active miners is the rate at which coal workers will eventually file an FBL claim. There were no available statistics that would provide a basis for the estimation a percentage of coal workers who would, or would not, file a claim, based on historical data or other sources. This liability assumption is consistent with the view that essentially all coal miners will file a claim after they leave the workforce, but only a limited percentage of them (or their surviving spouse) would eventually be awarded FBL benefits. We are aware that the actuarial liability estimation for some self-insured coal mines has been based on this type of underlying assumption.

The liability related to active miners was computed on a full accrual basis, meaning it is not based on years of service. The rationale for the full accrual value of the liability is to better reflect the nature of the liability. For example, there is no requirement based on years of service to receive an FBL benefit award, as a worker might have under a pension plan. The FBL benefit is not dependent on the number of years worked or on the miner's wages. Also, miners can file a claim any time after they stop working as a coal worker. However, in order to get an award for FBL benefits, they must be permanently disabled. A miner can re-file their claim if their previous claim filing is denied, usually because their health worsens at a later date. Consequently, the selection of an appropriate assumption for an accrual of liability for FBL benefits was considered to depend on the population of exposed workers, cost factors such as the worker's age at time of award, and the percentage of those workers who would become disabled, or die, from their exposure to coal dust and contracting the CWP disease.

The CWPF has been funded from previous premiums charged to employers and investment earnings on those premiums. The fund balance has grown to the extent that no additional premiums are required even with full accrual. Therefore, we concluded that it makes sense to reflect the full accrual of liability for active miners.

Trends affecting Future CWPF Liabilities

The approach described above for estimating the unpaid loss liabilities for the CWPF also reveals some of the trends that could affect future liabilities of the fund. For example, the current funding level of the CWPF is currently expected to be sufficient to keep a premium moratorium in effect for a few years. The primary drivers of potential increases in future CWPF liabilities, given the current set of assumptions, are the number of newly hired miners and the number of terminated miners each year. The table below provides some insight about the coal mining workforce turnover in Ohio for the past several years. This data is from the BWC Ohio employer surveys.

Number of Coal Workers	**2011**	**2010**	**2009**	**2008**	**2007**	**2006**	**2005**	**2004**	**2003**	**2002**	**2001**
New Hires*	514	508	351	917	396	285	365	354	302	350	466
Terminations**	463	465	488	398	284	250	248	229	179	311	98

* New Hires reflect the most recent date that an employee was hired

** Terminations exclude all active miners and reflect the most recent date that an employee was terminated

Administrative Cost Fund

The ACF provides expense payments needed for the costs associated with the administration of handing claims for the SIF, SIEGF, and PWRE. To estimate the unpaid expenses associated with the ACF, a common paid-to-paid methodology was employed. The key to this method is the selection of a ratio of historical calendar year loss adjustment expense payments to SIF loss payments.

The selected ratio was applied 50% to case reserves and 57.5% to the IBNR estimate. The first ratio assumes 50% of loss adjustment is expensed when a claim is opened and the remaining 50% is paid throughout the claim's life. The 57.5% IBNR ratio assumes that 85% of the IBNR is for development of reported claims and 15% is for claims not yet reported.

Unpaid loss adjustment expenses associated with claim handling expenses were determined on both a nominal and discounted basis.

Actuarial Methodologies

The following represents a detailed description of the actuarial methodologies used to determine ultimate loss estimates. For an outline of what methodologies were used for a particular Fund, please refer to the Actuarial Procedures section above.

Paid Loss Development Method

This is a multiplicative method, in which paid losses are projected to ultimate based on prior historical development patterns. The development patterns are analyzed to determine loss development factors, a measure of the change in paid losses from a given maturity date until all claims are settled. The paid losses for a given accident year, multiplied by the appropriate cumulative development factor, provide an estimate of ultimate losses. The methodology assumes that historical paid loss development patterns are indicative of future development patterns. It requires, therefore, that consistent payments exist over time.

In applying this methodology, Deloitte Consulting selected paid loss development assumptions for accident year maturities from 1 year to 36 years based on analyzing the BWC's historical cumulative paid loss development triangles. To account for future development beyond 36 years of maturity, a tail factor was selected based on an analysis of incremental changes in calendar year payments from June 30, 2002 through June 30, 2013 by accident year for claims occurring in 1954 and subsequent. Consideration was also given to Weibull and inverse power curve fits.

Incurred Loss Development Method

This method is analogous to the paid loss development method but utilizes incurred losses. Since this methodology involves case reserves, it requires that loss reporting and case reserving patterns be maintained over time.

Deloitte Consulting selected incurred loss development assumptions for accident year maturities from 1 year to 36 years based on analyzing the BWC's historical cumulative incurred loss development triangles. To account for future development beyond 36 years of maturity, a tail factor was selected based on Weibull and inverse power curve fits.

Paid DWRF to Paid PTD Loss Development Method

This method is analogous to the paid loss development method but utilizes a ratio of paid DWRF losses to paid permanent total disability losses. A ratio of paid DWRF to paid PTD loss is developed to ultimate and then multiplied by the PTD ultimate loss to determine a DWRF ultimate loss.

Paid Bornhuetter-Ferguson Method

The Bornhuetter-Ferguson paid loss method is essentially a combination of two other reserving techniques, the paid loss development method (described above), and the expected loss method. The expected loss method uses an expected loss rate and payroll input. Ultimate losses are calculated as the product of the loss rate and payroll. This method is particularly appropriate for more recent, immature accident years where paid losses are too small to provide reliable ultimate indications using loss development techniques.

The Bornhuetter-Ferguson paid loss method blends the paid loss development method and expected loss method by splitting expected losses into two distinct pieces, expected paid losses and expected unpaid losses. As an accident year matures, the initial expected losses are replaced with actual paid losses plus expected unpaid losses. Therefore, the initial expected loss estimate becomes less important while the actual paid loss experience increases in importance as an accident year matures.

Expected unpaid losses are based on the initial expected loss estimate and the expected payment pattern for a given accident year. The expected payment pattern is based on the paid loss development pattern selected for the paid loss development method, described above. The initial expected losses are the product of the accident year payroll and selected accident year initial expected loss rate. The initial expected loss rate for each accident year is selected based on historical trended loss experience and payroll.

Incurred Bornhuetter-Ferguson Method

The Bornhuetter-Ferguson incurred loss method is analogous to the paid Bornhuetter-Ferguson method except that it is based on incurred (reported) losses instead of paid losses. The same initial expected loss rate for each accident year used in the paid Bornhuetter-Ferguson method is utilized in this method.

Paid DWRF to Paid PTD Bornhuetter-Ferguson Method

The Paid DWRF to Paid PTD Bornhuetter-Ferguson method is analogous to the paid method except that it is based on a ratio of paid DWRF to paid permanent total disability loss instead of paid losses. This method weights an initial expected paid DWRF to paid PTD ratio with the actual ratio to date based on the paid DWRF to paid PTD development factors determined in the paid DWRF to paid PTD development method. The ultimate paid DWRF to paid PTD ratio is then multiplied by the PTD ultimate loss to determine a DWRF ultimate loss. The initial expected paid DWRF to paid PTD ratio is based on the initial expected loss rate used in the Paid Bornhuetter-Ferguson method.

Paid Cumulative Frequency/Severity Accident Year Development Method

This method is similar to the paid loss development method except it separates losses into frequency and severity. Specifically, reported claim counts are projected to ultimate based on historical cumulative reported claim count development patterns and average paid severities (paid loss/reported claim counts) are projected to ultimate based on historical cumulative severity patterns. Ultimate losses are then calculated as ultimate claim counts multiplied by ultimate severity.

Paid Incremental Frequency/Severity Accident Year Development Method

In this method, estimated payments in following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency or decay factor. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 36 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 36 years are then summed together and multiplied by an age 36-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The decay factors are based on analyzing the relationship of historical incremental paid loss severities from one development age to the next within each fiscal accident year. The historical incremental paid loss severity triangle was calculated by dividing the historical incremental paid loss triangle by the estimated ultimate number of lost time claims for each accident year. This method requires that consistent incremental payments relative to prior payments exist over time.

Paid Incremental Frequency/Severity Calendar Year Development Method

For this method, estimated payments in the following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency factor (decay factor) and an implicit inflation load. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 36 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 36 years are then summed together and multiplied by an age 36-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The decay factors are based on the relationship of historical incremental paid loss severities from one development age to the next within each fiscal calendar year. The historical incremental paid loss severity triangle was calculated by dividing the historical incremental paid loss triangle by the estimated ultimate number of lost time claims for each accident year.

By analyzing historical decay factors within each fiscal calendar year instead of within each accident year, as more common actuarial methods do, observed historical severity trends are removed from the persistency factors. As a result, an implicit load for future inflation must be included when projecting future calendar year payments. The fiscal calendar year inflation assumptions were selected based on observed severity trends within each Fund's own historical experience as well as a review of industry medical inflation trends.

Paid Incremental Trended Frequency/Severity Method

In this method, estimated payments in a future calendar fiscal year for a given accident year are determined by multiplying an estimated incremental paid loss severity adjusted for future inflation by the number of ultimate lost time claims. This is performed for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 36 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 36 years are then summed together and multiplied by an age 36-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The estimated incremental paid loss severity as of June 30, 2013 for a given age was selected based on observed historical paid loss severities brought on level to June 30, 2013 for inflation. Estimated incremental paid loss severities for future fiscal calendar year evaluations were determined by multiplying the selected incremental paid loss severities as of June 30, 2013 by an implicit load for future inflation. The fiscal calendar year inflation assumptions were selected based on observed severity trends within the SIF's own historical experience as well as a review of industry medical inflation trends.

This methodology is additive in nature and does not relate future payments to actual payments for a given accident year. Therefore, this method implicitly assumes consistent changes in benefits over time.

Incremental Index Payment Method

In this method, an estimate of ultimate losses is determined by multiplying an estimate of the average ultimate number of benefit weeks per claim by the average weekly wage and the ultimate number of claims. For a given accident year, the estimate of the average ultimate number of benefit weeks per claim is the actual average number of benefit weeks per claim to date plus an estimate of the average remaining number of benefit weeks per claim. The average remaining number of weeks per claim is the accumulation of the average number of weeks of benefit per claim for each future annual period. Each average number of weeks of benefit per claim for each future annual period was selected based on analyzing a historical triangle of the average number of weeks of benefit per ultimate claim. The average number of weeks of benefit per ultimate claim triangle was calculated as the incremental paid loss triangle divided by the number of ultimate claims and average weekly benefit.

This methodology is additive in nature and does not relate future payments to actual payments for a given accident year. Therefore, this method implicitly assumes consistent changes in benefits overtime.

Data

Our analysis relied on claim data, payroll, and other information provided by responsible officers and employees of the BWC. This section discusses the specific data and information provided, as well as certain modifications to adjust for incomplete historical payments, claim counts, and implementation of MIRA II.

Information and Data Provided

The following lists the information provided by the BWC and utilized by Deloitte Consulting to estimate the BWC's unpaid loss and loss adjustment expense:

- Historical State Insurance Fund payroll by calendar year separately for PA, PEC, and PES as well as for the CWPF, PWRE, and MIF;
- Historical incremental paid losses by accident year from July 1, 2007 through June 30, 2013 separately for each Fund and benefit type;
- Multiple databases of claimant level MIRA I case reserves by benefit type and Fund evaluated semi-annually from June 30, 2002 through June 30, 2008;
- Multiple databases of claimant level MIRA II case reserves by benefit type and Fund evaluated quarterly from June 30, 2008 through June 30, 2013;
- Historical incremental paid loss triangles for accident years 1977 through 2007 evaluated annually from June 30, 1992 through June 30, 2007 separately for PA, PEC, and PES within the SIF as well as by benefit type per the BWC's prior actuary. Deloitte Consulting understands that the BWC's prior actuary created these historical triangles by appending the most recent incremental fiscal year payments by accident year to the existing triangle. Incremental paid losses prior to January 1, 1992 were not included;
- Historical incremental paid loss triangles for accident years 1965 through 1995 evaluated annually through December 31, 1995 separately for PA, PEC, and PES as well as by benefit type per the BWC's prior actuary. Incremental paid losses were not included prior to January 1, 1979 for medical only claims, January 1, 1980 for permanent total disability and death benefits, January 1, 1985 for percent permanent partial, permanent partial, temporary partial and lump sum settlement benefits, January 1, 1987 for additional award benefits, and January 1, 1989 for lump sum advancement benefits and medical on lost time claims;
- Databases of historical reported medical-only and lost-time claims by accident/injury year and warrant period (quarter in which first payment was paid) separately for PA, PEC, and PES within the SIF. The lost-time claims were further divided into type of loss (permanent total, death, temporary total, etc.);
- Claimant level data for bankrupt self-insureds as of June 30, 2013;
- Prior Deloitte Consulting Actuarial Reports as of June 30, 2012, September 30, 2012, December 31, 2012, and March 31, 2013;
- For CWPF, U.S. Department of Labor Data on Federal Black Lung claims – for Ohio and for countrywide; and
- For CWPF, data from a BWC survey of employers who purchase coverage from BWC – history of 10 years, where available, including data by employee for each policy such as birth date, hire date, termination date, marital status, etc. The employee survey data was not audited, but it was reviewed for reasonableness.

Adjustments to Data

Certain historical data is not known prior to 1993 based on the information available for Deloitte Consulting's analysis. The follows describes Deloitte Consulting's processes to estimate and adjust certain historical loss payment, claim counts and MIRA case reserves by Fund.

Paid Loss Development Data – SIF

For the PA, PEC, and PES businesses within the State Insurance Fund, incremental paid loss data was not available for the June 30, 1991 diagonal and prior for all accident years for all compensation types. For the exhibits shown in this section used to describe the adjustments we made to estimate the prior incremental paid loss data, we will be using data from the permanent total disability compensation type for the PA business.

The following chart displays the permanent total disability incremental paid loss triangle for PA included in the prior actuary's June 30, 2007 Actuarial Report. Please note that this triangle is consistent with that included in the prior actuary's June 30, 2009 Actuarial Report for diagonals as of June 30, 2007 and prior.

Private Employers - Permanent Total Disability

Incremental Paid Losses (in thousands) - Evaluation in Years

AY	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1977																6,981
1978															7,986	7,761
1979														9,160	9,069	9,050
1980													8,604	8,922	8,904	9,382
1981												8,181	8,391	8,835	9,309	9,317
1982											8,077	8,304	8,719	9,429	9,586	9,540
1983										7,293	7,197	8,376	9,129	10,152	9,314	9,323
1984									7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969
1985								6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123
1986							4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668
1987						2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074
1988					1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346
1989				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
1990			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
1991		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
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
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	
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		
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751			
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353				
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705					
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006						
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697							
2000	0	35	419	1,427	2,781	4,154	5,272	6,142								
2001	8	123	512	1,422	2,571	3,697	4,582									
2002	0	143	441	1,284	2,210	3,383										
2003	0	41	453	1,601	2,344											
2004	3	88	541	1,250												
2005	16	108	414													
2006	0	136														
2007	0															

As observed in the chart above, permanent total disability paid losses prior to June 30, 1991 are not included for all accident years. This is consistent with all types of loss within the prior actuary's June 30, 2009 Actuarial Report. As a result, supplemental information was required beyond that contained within the prior actuary's June 30, 2009 Actuarial Report in order to apply actuarial methodologies that rely on cumulative to date accident year data.

Unfortunately, the BWC is not able to generate cumulative to date claim payments prior to June 30, 1991 due to data system changes. Specifically, information associated with certain historical payment transactions were not transferred upon system conversions/upgrades during the early 1990's.

Based on additional inquiries, Deloitte Consulting was able to obtain historical incremental paid loss triangles for accident years 1965 through 1995 evaluated annually through December 31, 1995 separately for PA, PEC, and PES as well as by benefit type from the BWC's prior actuary. For example, the following chart displays the permanent total disability December 31, 1995 incremental paid loss triangle for PA.

Private Employers - Permanent Total Disability

Incremental Paid Losses (in thousands) - Evaluation in Years

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1977				288	803	1,386	1,937	2,534	2,831	3,569	4,267	4,947	5,864	6,611	6,869	7,072
1978			115	361	750	1,383	2,173	2,568	3,474	4,192	5,311	6,650	7,591	7,796	7,912	7,775
1979		36	148	368	830	1,441	1,952	2,882	3,720	5,082	6,308	7,922	8,885	9,260	8,993	9,341
1980	20	17	97	352	743	1,226	2,217	3,130	4,702	6,118	7,628	8,183	8,799	8,862	9,337	9,494
1981	11	3	88	314	578	1,141	2,119	3,541	4,888	6,803	7,807	8,198	8,749	8,932	9,506	
1982	2	30	87	389	762	1,343	2,444	4,499	6,645	7,627	8,233	8,410	9,113	9,504		
1983	0	8	114	258	482	1,205	3,047	5,180	6,484	7,428	7,774	8,663	9,579			
1984	2	36	126	263	746	2,101	5,061	6,450	7,593	8,499	9,813	10,194				
1985	0	20	61	301	1,380	4,067	6,347	7,379	8,375	9,749	10,980					
1986	0	5	22	368	1,946	3,439	4,508	5,459	7,261	9,153						
1987	4	8	89	869	1,863	2,987	3,747	5,750	8,050							
1988	0	9	212	878	1,927	2,771	5,075	7,416								
1989	0	19	196	621	1,605	2,941	5,716									
1990	2	76	338	886	2,525	5,151										
1991	1	68	295	1,065	2,628											
1992	0	20	332	1,187												
1993	3	43	347													
1994	0	52														
1995	4															

As observed in the triangle above, permanent total disability paid losses prior to January 1, 1980 are not included for accident years 1977 through 1979 and that the payments are evaluated annually as of December 31st of each year instead of June 30th as they are in the prior actuary's June 30, 2007 and June 30, 2009 Audit Reports. This is consistent with all types of loss except the evaluation date prior to which paid losses are not included varies. Specifically, incremental paid losses were not included prior to January 1, 1979 for medical only claims, January 1, 1980 for permanent total disability, temporary total and death benefits, January 1, 1985 for percent permanent partial, permanent partial, temporary partial and lump sum settlement benefits, January 1, 1987 for additional award benefits, and January 1, 1989 for lump sum advancement benefits and medical on lost time claims.

To further supplement the December 31, 1995 incremental paid loss triangles, BWC employees were previously able to locate the December 31, 1992 Actuarial Report. This December 31, 1992 Actuarial Report did not include any additional incremental paid loss development history for medical only and each compensation type that was not already contained in the December 31, 1995 incremental paid loss triangles. However, it did include a historical incremental paid loss triangle evaluated annually through December 31, 1992 for medical on lost time claims combined for all provider types.

In order to apply methodologies that rely on cumulative development data, Deloitte Consulting generated cumulative paid loss triangles evaluated annually as of June 30th using the following process for each type of loss:

1) Estimate of certain incremental payments not included in the December 31, 1995 triangles provided by the prior actuary or the December 31, 1992 Actuarial Report provided by the BWC. For example, for permanent total disability, Deloitte Consulting estimated annual loss payments from January 1, 1977 through December 31, 1979 for accident years 1977 through 1979. To calculate these estimates, Deloitte Consulting primarily relied on a loss rate approach and an incremental frequency severity approach. In the loss rate approach, the accident year's payroll was multiplied by an average observed loss rate from subsequent accident years for the given development age adjusted for changes in the statewide average weekly wage and average weekly benefits. In the incremental frequency severity method, an incremental average paid loss per claim was multiplied by the number of ultimate claims to determine the estimate of incremental payments for a given accident year/development age. The incremental average paid loss per claim for the development age in question was determined by dividing the incremental average paid loss per claim in the subsequent development age by a persistency factor selected based on observed persistency factors from subsequent accident years for same age of development.

   The following chart displays the permanent total disability December 31, 1995 incremental paid loss triangle for PA including the incremental payments estimated by Deloitte Consulting, represented in the shaded area.

Private Employers - Permanent Total Disability

Incremental Paid Losses (in thousands) - Evaluation in Years

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1977	***11***	***19***	***120***	288	803	1,386	1,937	2,534	2,831	3,569	4,267	4,947	5,864	6,611	6,869
1978	***11***	***19***	115	361	750	1,383	2,173	2,568	3,474	4,192	5,311	6,650	7,591	7,796	7,912
1979	***11***	36	148	368	830	1,441	1,952	2,882	3,720	5,082	6,308	7,922	8,885	9,260	8,993
1980	20	17	97	352	743	1,226	2,217	3,130	4,702	6,118	7,628	8,183	8,799	8,862	9,337
1981	11	3	88	314	578	1,141	2,119	3,541	4,888	6,803	7,807	8,198	8,749	8,932	9,506
1982	2	30	87	389	762	1,343	2,444	4,499	6,645	7,627	8,233	8,410	9,113	9,504	
1983	-	8	114	258	482	1,205	3,047	5,180	6,484	7,428	7,774	8,663	9,579		
1984	2	36	126	263	746	2,101	5,061	6,450	7,593	8,499	9,813	10,194			
1985	0	20	61	301	1,380	4,067	6,347	7,379	8,375	9,749	10,980				
1986	0	5	22	368	1,946	3,439	4,508	5,459	7,261	9,153					
1987	4	8	89	869	1,863	2,987	3,747	5,750	8,050						
1988	-	9	212	878	1,927	2,771	5,075	7,416							
1989	-	19	196	621	1,605	2,941	5,716								
1990	2	76	338	886	2,525	5,151									
1991	1	68	295	1,065	2,628										
1992	0	20	332	1,187											
1993	3	43	347												
1994	0	52													
1995	4														

.

The following lists the calendar years in which Deloitte Consulting estimated incremental payments for each loss type:

- ***Medical Only*** – 1977 and 1978;
- ***Medical on Lost Time Claims*** – 1977 and 1978;
- ***Permanent Total Disability*** – 1977 through 1979;
- ***Temporary Total*** – 1977 through 1979;
- ***Death*** – 1977 through 1979;
- ***Percent Permanent Partial*** – 1977 through 1984;
- ***Permanent Partial*** – 1977 through 1984;
- ***Temporary Partial*** – 1977 through 1984;
- ***Lump Sum Settlements*** – 1977 through 1984;
- ***Living Maintenance*** – 1977 through 1984;
- ***Additional Awards*** – 1977 through 1986;
- ***Lump Sum Advancements*** – 1977 through 1988; and
- ***Wage Loss/Living Maintenance Wage Loss*** – none.

2) Create a cumulative paid loss triangle with annual December 31st evaluation dates by adding/cumulating the incremental paid loss triangle from Step 1). The following chart displays the permanent total disability December 31, 1995 cumulative paid loss triangle for PA including estimated incremental payments from January 1, 1977 through December 31, 1979.

Private Employers - Permanent Total Disability
Cumulative Paid Losses (in thousands) - Evaluation in Years

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1977	11	30	150	438	1,240	2,627	4,564	7,098	9,928	13,497	17,764	22,710	28,574	35,185	42,054
1978	11	30	145	506	1,256	2,639	4,812	7,380	10,854	15,046	20,356	27,006	34,597	42,393	50,305
1979	11	47	195	563	1,393	2,835	4,787	7,669	11,389	16,471	22,779	30,702	39,587	48,846	57,839
1980	20	37	134	486	1,230	2,455	4,673	7,803	12,505	18,623	26,251	34,434	43,232	52,094	61,431
1981	11	15	103	416	994	2,135	4,253	7,795	12,682	19,485	27,292	35,491	44,240	53,171	62,677
1982	2	32	119	508	1,269	2,612	5,056	9,555	16,200	23,827	32,060	40,470	49,583	59,087	
1983	0	8	121	379	861	2,066	5,113	10,294	16,778	24,205	31,979	40,643	50,221		
1984	2	38	164	428	1,173	3,274	8,335	14,785	22,378	30,877	40,690	50,884			
1985	0	21	81	382	1,763	5,830	12,177	19,556	27,931	37,679	48,659				
1986	0	5	27	395	2,341	5,779	10,287	15,746	23,007	32,160					
1987	4	12	101	971	2,833	5,820	9,567	15,317	23,367						
1988	0	9	221	1,099	3,026	5,797	10,872	18,289							
1989	0	19	216	837	2,442	5,383	11,099								
1990	2	78	415	1,301	3,826	8,976									
1991	1	69	364	1,429	4,057										
1992	0	20	352	1,539											
1993	3	46	393												
1994	0	52													
1995	4														

3) Derive cumulative paid losses annually as of June 30, 1991 and prior for accident years 1977 through 1991 and subsequently add/cumulate incremental paid losses as of subsequent annual evaluations to generate a complete cumulative paid loss triangle as of June 30, 2009. The cumulative paid losses as of June 30, 1991 for accident years 1977 through 1991 were interpolated based on an exponential fit of cumulative paid losses as of December 31, 1990 and December 31, 1991 from the cumulative paid loss triangle created in Step 2). This was necessary since the December 31, 1995 triangles were evaluated annually as of December 31st of each year while the current triangles are evaluated annually as of June 30th of each year. The following chart displays the resulting permanent total disability cumulative paid loss triangle for PA through June 30, 2007.

Private Employers - Permanent Total Disability
Cumulative Paid Losses (in thousands) - Evaluation in Years

AY	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5
1977	0	18	67	256	737	1,805	3,462	5,691	8,395	11,576	15,484	20,085	25,474	31,708	38,466
1978	0	18	66	271	797	1,821	3,564	5,959	8,950	12,779	17,501	23,447	30,567	38,297	46,283
1979	0	23	96	332	886	1,987	3,684	6,059	9,346	13,696	19,370	26,446	34,862	44,023	53,091
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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	
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224		
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563			
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661				
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542					
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154						
2000	0	35	454	1,882	4,662	8,816	14,088	20,230							
2001	8	132	644	2,065	4,637	8,334	12,916								
2002	0	143	583	1,867	4,078	7,461									
2003	0	41	494	2,095	4,438										
2004	3	91	632	1,882											
2005	16	124	538												
2006	0	136													
2007	0														

In the chart above, the shaded diagonal immediately above the underline represents the June 30, 1991 cumulative paid losses interpolated from the two shaded diagonals in the chart shown under Step 2) above. All other shaded diagonals prior to June 30, 1991 represent the remaining estimates of the cumulative paid losses evaluated annually as of June 30th utilizing a similar procedure. All subsequent diagonals (non-shaded region) are the accumulation of all incremental paid losses from the current incremental triangle.

For longer tail loss types such as medical on lost time claims, permanent total disability, death, and lump sum settlements, only a very small portion of the total payments from 1977 through 2009 were estimated. For quicker developing loss types, such as medical only, percent permanent partial, permanent partial, temporary partial, temporary total, and living maintenance, approximately 99% of ultimate losses are paid prior to the development ages effected by the accident years in which payments were estimated. Although there is more uncertainty in unpaid claim estimates for lump sum advancements and additional awards due to estimating payments relative to other types of loss, the total unpaid loss estimate for these two loss types combined are only a small percent of the total PA, PEC, and PES unpaid loss estimate. Therefore, Deloitte Consulting believes that the estimated payment process only slightly increases the uncertainty within the unpaid loss estimates for PA, PEC, and PES, and is more than offset by the information gained.

Paid Loss Development Data – SIS & SIEGF

Similar to PA, PEC, and PES, loss payments prior to 1993 were estimated by Deloitte Consulting in order to determine cumulative paid loss triangles for bankruptcy years 1980 to 1992. The BWC was only able to provide payments associated with bankrupt self-insured entities subsequent to 1992 due to data limitations caused from system conversions.

To estimate loss payments for evaluations as of December 31, 1992 and prior associated with bankruptcy years 1980 through 1992, Deloitte Consulting relied on the BWC's historical loss development associated with bankruptcy years subsequent to those in question. For example, the payments made prior to calendar year 1993 for bankruptcy year 1992 are equal to the calendar year 1993 payments for bankruptcy year 1992 divided by the 12-24 age to age development factor associated with bankruptcy year 1993 minus 1.0. This approach is then applied to all prior bankruptcy years and evaluations until the paid loss triangle is complete. This process assumes that the historical loss development prior to 1993 is similar to the observed loss development history subsequent to 1993.

Paid Loss Development Data – MIF & PWRE

Similar to the PA, PEC, and PES business with the SIF, cumulative paid loss development triangles for all accident years do not exist for the MIF and PWRE. The prior actuary's June 30, 2009 Actuarial Report only includes historical loss payments at annual evaluations back to 1997 and incremental payment data for all accident years is only available back to 2005. Additional incremental payments for accident years 1996 and prior for evaluations prior to 2005 were available in older Actuarial Reports. However, incremental payments for certain evaluations associated with accident years 1982 through 1992 were not available. Specifically:

- Accident years 1982 to 1989 – loss payments from 1993 through 2004
- Accident years 1990 to 1992 – loss payments from 2002 through 2004

To determine complete cumulative paid loss triangles for MIF and PWRE, Deloitte Consulting estimated incremental loss payments for the missing evaluations primarily using one of the following three processes: (1) applying incremental paid loss development factors, determined based on other accident years with known loss payments, to the incremental paid loss amount at the prior evaluation period for the accident year in question, (b) estimating an average incremental paid loss amount from the prior few evaluation periods, or (c) utilizing a decay pattern based on observed incremental paid loss amounts from prior evaluation periods. Consideration was also given to actual historical loss payments from 2005 through 2009 for the accident years in question.

The estimation of missing loss payments for the MIF and PWRE do not have a material impact on Deloitte Consulting's unpaid loss estimate. The loss development assumptions selected by Deloitte Consulting are based on PA for the MIF and PEC for the PWRE.

Incurred Loss Development Data – SIF

Deloitte Consulting also constructed cumulative incurred loss triangles used to perform methodologies based on historical incurred loss development patterns for PA, PEC, and PES business within SIF. The cumulative incurred loss triangle for each type of loss was determined by adding a historical case reserve triangle to the cumulative paid loss triangle. The historical case reserve triangles primarily consist of case reserve estimates from MIRA I evaluated annually from June 30, 2002 through June 30, 2008 adjusted to reflect changes in the MIRA II case reserve system and MIRA II case reserves evaluated as of June 30, 2009. The historical case reserve data was constructed by Deloitte Consulting based on individual databases of claimant level MIRA I and MIRA II case reserves by type of loss and Fund.

With the introduction of MIRA II, which establishes different amounts of case reserves, it was necessary to adjust the historical MIRA I case reserve estimates in order to establish historical case triangles that reflect the MIRA II reserving system. To adjust the MIRA I case reserves evaluated as of June 30, 2002 through June 30, 2008, we primarily relied on a ratio of the MIRA I to MIRA II case reserves as of June 30, 2008. For example, the adjusted MIRA I case reserves evaluated as of June 30, 2002 is based on the unadjusted MIRA I case reserves as June 30, 2002 times the ratio of MIRA I to MIRA II case reserves as of June 30, 2008. This adjustment was made for medical only, medical on lost time, permanent total disability, permanent partial & percent permanent partial, and all other compensation types. This adjustment was not made to death claims. Instead the MIRA I case reserves were not adjusted as there did not appear to be a significant change between MIRA I and MIRA II.

During December 2009 and 2010, the rate used to discount the MIRA II case reserves for permanent total and death claims was decreased from 5.0% to 4.5% and from 4.5% to 4.0%, respectively. Deloitte Consulting has not adjusted the permanent total and death case reserves for these changes.

Accident Year 1976 and Prior Payments

To evaluate development beyond 35 years of development as well as to determine estimates for accidents 1976 and prior, Deloitte consulting compiled incremental annual payments from June 30, 2002 through June 30, 2013 for all accident years back to 1954 based on incremental payment data. We also accumulated incremental annual payments from accident years 1953 and prior on a combined basis

Loss Reserve Disclosures

Actuarial Standard of Practice 43: Property/Casualty Unpaid Claim Estimates requires certain disclosures to accompany actuarial estimates of unpaid losses. The following disclosures are applicable to our analysis of BWC's unpaid loss and loss adjustment expense:

- ***Terminology:*** In this Report, the terms "unpaid loss", "unpaid claims", and "reserves" are used interchangeably and are meant to convey the same meaning. The amount booked by the BWC in its financial statements for liabilities from unpaid loss and loss adjustment expense is referred to as "recorded reserves".
- ***Purpose or Use of Unpaid Claim Estimates:*** The purpose of the actuarial analysis is to provide the BWC management and Board of Directors with estimates of the unpaid loss and loss adjustment expense estimate as of June 30, 2013 to assist in the determination of the fiscal year-ending 2013 recorded reserves. Consistent methodologies, assumptions, and parameters to the June 30, 2012 and March 31, 2013 analyses were incorporated other than those described within this report. For CWPF, the unpaid loss estimates include liability on a full accrual basis for active miners who have been exposed to conditions that can lead to permanent disability from black lung disease (pneumoconiosis).
- ***Scope of the Unpaid Claim Estimates:*** The intended measure of the discounted unpaid claim estimates provided is an actuarial central estimate (an estimate that represents an expected value over the range of reasonably likely outcomes) reflecting the time value of money using present value at a specified discount rate and the expected payment pattern for when unpaid claims will be paid.
- ***Uncertainty and Range:*** Deloitte Consulting has not attempted to measure the uncertainty in the estimates. We have provided a point estimate based on our judgment, which includes a reflection of the results of our analysis using different methods of estimating ultimate losses.
- ***Constraints on the Unpaid Claim Estimates:*** There were certain constraints in the performance of this actuarial analysis. These constraints relate to the availability of historical paid loss and case reserve data as discussed in the Data section of this Report. In our professional judgment, we consider these constraints and limited information as a major source of significant uncertainty in our unpaid claim estimates.

  Constraints also stem from substantial uncertainties in estimating the loss and loss adjustment expenses for unpaid claims. Examples of these estimation uncertainties include but are not limited to the rate of inflation to assume for future medical and compensation payments, the projected development for losses as they age beyond the observable development periods (for example, beyond 36 years to 50 years or more), the impact of changes in lump sum settlement practices, the potential deviation of future investment yields from the rate of return anticipated in the discount factor, and the inherent variability in the frequency and severity of aggregate losses over time. Deloitte Consulting also noted a favorable frequency trend which, if it mitigates or reverses, could be the source of additional uncertainty in the loss development process and therefore in the reserve estimates.
- ***Applicable Dates:*** These unpaid claim estimates are as of June 30, 2013 based on our analysis of the data as of June 30, 2013, which was provided during July 2013.

Detailed Analysis Exhibit Descriptions

The following documents the detailed exhibits that display Deloitte Consulting's actuarial analysis of the SIF and other Funds of the BWC. The exhibits are segregated into the following Sections:

- Section 1 – Private Employers in the State Insurance Fund;
- Section 2 – Public Employer Taxing Districts in the State Insurance Fund;
- Section 3 – Public Employer State Agencies in the State Insurance Fund;
- Section 4 – Disabled Workers' Relief Fund;
- Section 5 – Self-Insuring Employers Guaranty Fund;
- Section 6 – Public Work-Relief Employees' Compensation Fund;
- Section 7 – Marine Industry Fund; and
- Section 8 – Coal-Workers Pneumoconiosis Fund.

Please note that the Administrative Cost Fund and Health Partnership Program exhibits are included in the Summary Exhibits.

Section 1-3 (PA, PEC, and PES) Exhibits

Within each Section for PA, PEC, and PES there exists 9 Exhibits that display separate analyses for each type of loss. Each type of loss corresponds to the Exhibits as follows:

- Exhibit 1 – Medical Only
- Exhibit 2 – Medical On Lost Time
- Exhibit 3 – Compensation – Permanent Total Disability
- Exhibit 4 – Compensation – Death
- Exhibit 5 – Compensation – Temporary Total, Temporary Partial, Change of Occupation, Wage Loss, Living Maintenance Wage Loss, Living Maintenance
- Exhibit 6 – Compensation – % Permanent Partial & Permanent Partial
- Exhibit 7 – Compensation – Lump Sum Settlements
- Exhibit 8 – Compensation – Lump Sum Advancements
- Exhibit 9 – Compensation – Additional Awards

Within each Exhibit exists multiple Sheets. These Sheets are described below.

Section, Exhibit, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 2014 and subsequent by accident year associated with claims occurring on June 30, 2013 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selected paid loss development factors, to the unpaid loss estimates as of June 30, 2013 for each accident year.

Section, Exhibit, Sheet 3: Selection of Ultimate Loss & ALAE
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 4-12.

Section, Exhibit, Sheets 4-12: Projected Ultimate Losses
These sheets project limited ultimate losses using different actuarial methodologies by accident year:

- Sheet 4 – Paid Loss Development Method;
- Sheet 5 – Incurred Loss Development Method;
- Sheet 6 – Paid Bornhuetter-Ferguson Method;
- Sheet 7 – Incurred Bornhuetter-Ferguson Method;
- Sheet 8 – Cumulative Paid Frequency Severity Method;
- Sheet 9 – Paid Incremental Frequency Severity Accident Year Development Method;
- Sheet 10 – Paid Incremental Trended Frequency Severity Development Method;
- Sheet 11 – Paid Incremental Frequency Severity Calendar Year Development Method; and
- Sheet 12 – Incremental Index Payment Method (Compensation only).

A description of these methodologies can be found under "Actuarial Methodologies" under the "Overview of Actuarial Analysis" section in the Report.

Section, Exhibit, Sheet 13: Selection of Ultimate Claim Counts
This sheet projects ultimate claim counts by accident year.

Section, Exhibit, Sheet 14: Diagnostic Exhibit
This sheet displays ultimate claim counts, ultimate frequency, ultimate severity, and loss rate diagnostics by accident year.

Section, Exhibit, Sheet 15: Actual Versus Expected Loss Payments
This sheet compares actual paid loss with expected paid loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 16: Actual Versus Expected Reported Losses
Similar to the previous exhibit, this sheet compares actual incurred loss with expected incurred loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 17: Actual Versus Expected Reported Claim Counts
Similar to the previous exhibit, this sheet compares actual reported claim counts with expected claim count emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 18: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section, Exhibit, Sheet 19: Initial Expected Loss Rate Selection
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

Section, Exhibit, Sheet 20: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheets 23 – 38 are interpolated to the current evaluation age on this sheet.

Section, Exhibit, Sheet 21: Interpolated Accident Year Index Factors
For compensation analyses, the accident year index factors selected on Sheet 38 are interpolated to the current evaluation age on this sheet.

Section, Exhibit, Sheet 22: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date.

Section, Exhibit, Sheets 23-38: Triangles and Various Diagnostics
These sheets display various diagnostic exhibits and the loss and claim count triangles supporting the projected ultimate losses from the various methodologies.

Section, Exhibit, Sheet 39: Unpaid Loss Estimate for Accident Years 1976 and Prior
This sheet displays Deloitte Consulting's selected unpaid loss estimate for accident years 1976 and prior based on projected unpaid losses using several methodologies determined on Sheets 40 and 41.

Section, Exhibit, Sheet 40: Exponential Curve Fit of Unpaid Loss for Accident Years 1976 and Prior
This sheet calculates estimates of unpaid loss for accident years 1976 and prior using exponential curve fits of calendar year paid losses for all accident years 1976 and prior combined.

Section, Exhibit, Sheets 41 and 42: Incremental Development Method
These sheets calculate an estimate of unpaid loss for accident years 1976 and prior using an incremental development method, which relies on historical incremental development factors selected in Sheet 46.

Section, Exhibit, Sheet 43: Paid Tail Factor Selection
This sheet supports the selected paid tail development factor used to determine ultimate loss estimates for accident years 1977 and subsequent based on various curve fits and BWC's incremental data back to 1954.

Section, Exhibit, Sheet 44: Fitted Paid Loss Development Factors
This sheet fits age-to-age paid loss development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 43.

Section, Exhibit, Sheet 45: Incremental Decay Method
This sheet determines paid tail development factors at various ages using incremental development factors selected based on historical development data from June 30, 2002 through June 30, 2013 for accident years back to 1954 found in Sheet 46. These tail factors are used to support the selected paid tail development factors found in Sheet 43.

Section, Exhibit, Sheet 46: Incremental Paid Loss Triangle
This sheet displays the historical incremental paid loss development for accident years 1954 and subsequent as well as the selected incremental development factors used in Sheets 42, 45, and 48.

Section, Exhibit, Sheet 47: Fitted Incurred Loss Development Factors
This sheet fits age-to-age incurred loss development factors to Weibull and inverse power curves to assist in the selection of the incurred tail development factor.

Section, Exhibit, Sheet 48: Fitted Incremental Decay Loss Development Factors
This sheet fits age-to-age incremental development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 43.

Section 4 (DWRF) Exhibits

Within the DWRF Section there exists three Exhibits that display separate analyses for each type of loss. Each type of loss corresponds to the Exhibits as follows:

- Exhibit 1 – Private Employers
- Exhibit 2 – Public Employers – Taxing Districts
- Exhibit 3 – Public Employers – State Agencies

Within each Exhibit exists multiple Sheets. These Sheets are described below.

Section 4, Exhibit, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section 4, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 2014 and subsequent by accident year associated with claims occurring on June 30, 2013 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selected paid loss development factors, to the unpaid loss estimates as of June 30, 2013 for each accident year.

Section 4, Exhibit, Sheet 3: Selection of Ultimate Loss & ALAE
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 4-11.

Section 4, Exhibit, Sheets 4-9: Projected Ultimate Losses
These sheets project limited ultimate losses using different actuarial methodologies by accident year:

- Sheet 4 – Paid Loss Development Method;
- Sheet 5 – Incurred Loss Development Method;
- Sheet 6 – Paid Bornhuetter-Ferguson Method;
- Sheet 7 – Incurred Bornhuetter-Ferguson Method;
- Sheet 8 – Cumulative Paid Frequency Severity Method;
- Sheet 9 – Paid Incremental Frequency Severity Accident Year Development Method;

A description of these methodologies can be found under "Actuarial Methodologies" under the "Overview of Actuarial Analysis" section in the Report.

Section 4, Exhibit, Sheet 10: Selection of Ultimate Claim Counts
This sheet projects ultimate claim counts by accident year.

Section 4, Exhibit, Sheet 11: Diagnostic Exhibit
This sheet displays ultimate claim counts, ultimate frequency, ultimate severity, and loss rate diagnostics by accident year.

Section 4, Exhibit, Sheet 12: Actual Versus Expected Loss Payments
This sheet compares actual paid loss with expected paid loss emergence since the prior fiscal year-end.

Section 4, Exhibit, Sheet 13: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section 4, Exhibit, Sheet 14: Initial Expected Loss Rate Selection
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

Section 4, Exhibit, Sheet 15: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheets 17 – 24 are interpolated to the current evaluation age on this sheet.

Section 4, Exhibit, Sheet 16: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date.

Section 4, Exhibit, Sheets 17-24: Triangles and Various Diagnostics
These sheets display various diagnostic exhibits and the loss and claim count triangles supporting the projected ultimate losses from the various methodologies.

Section 4, Exhibit, Sheet 25: Unpaid Loss Estimate for Accident Years 1976 and Prior
This sheet displays Deloitte Consulting's selected unpaid loss estimate for accident years 1976 and prior based on projected unpaid losses using several methodologies determined on Sheets 26 and 27.

Section 4, Exhibit, Sheet 26: Exponential Curve Fit of Unpaid Loss for Accident Years 1976 and Prior
This sheet calculates estimates of unpaid loss for accident years 1976 and prior using exponential curve fits of calendar year paid losses for all accident years 1976 and prior combined.

Section 4, Exhibit, Sheets 27 and 28: Incremental Development Method
These sheets calculate an estimate of unpaid loss for accident years 1976 and prior using an incremental development method, which relies on historical incremental development factors selected in Sheet 31.

Section 4, Exhibit, Sheet 29: Paid Tail Factor Selection
This sheet supports the selected paid tail development factor used to determine ultimate loss estimates for accident years 1977 and subsequent based on various curve fits and BWC's incremental data back to 1954.

Section 4, Exhibit, Sheet 30: Fitted Paid Loss Development Factors
This sheet fits age-to-age paid loss development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 29.

Section 4, Exhibit, Sheet 31: Incremental Decay Method
This sheet determines paid tail development factors at various ages using incremental development factors selected based on historical development data from June 30, 2002 through June 30, 2013 for accident years back to 1954 found in Sheet 32. These tail factors are used to support the selected paid tail development factors found in Sheet 29.

Section 4, Exhibit, Sheet 32: Incremental Paid Loss Triangle
This sheet displays the historical incremental paid loss development for accident years 1954 and subsequent as well as the selected incremental development factors used in Sheets 28 and 31.

Section 4, Exhibit, Sheet 33: Fitted Incremental Decay Loss Development Factors
This sheet fits age-to-age incremental development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 29.

Section 5 (SIS and SIEGF) Exhibits

The SIS and SIEGF unpaid loss estimates are determined together in Section 5. The following describes each Exhibit and Sheet within Section 5.

Section 5, Exhibit 1, Sheet 1: Summary of Self-Insured Unpaid Loss
This sheet displays a summary of the SIS and SIEGF unpaid loss estimates, as well as SIEGF unpaid DWRF estimates.

Section 5, Exhibits 2 and 3, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 2: Selection of Ultimate Loss
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 3: Paid Loss Development Method
These sheets project ultimate losses using the Paid Loss Development Method, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 4: Paid Bornhuetter-Ferguson Method
These sheets project ultimate losses using the Paid Bornhuetter-Ferguson Method, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 5: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 6: Calculation of Initial Expected Loss Rates
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson method, respectively for SIS and SIEGF.

Section 5, Exhibit 4, Sheets 1 and 2: Estimate of Unpaid SIEGF DWRF
These sheets display the determination of the SIEGF DWRF associated with known defaults.

Section 5, Exhibit 5, Sheet 1: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Exhibits 2 and 3, Sheet 1.

Section 5, Exhibit 5, Sheet 2: Interpolated Accident Year Development Factors
The accident year development factors selected on Exhibit 6, Sheet 3 are interpolated to the current evaluation age on this sheet.

Section 5, Exhibit 5, Sheet 3: Paid Loss Triangles
This sheet displays the default year paid loss triangle for SIS and SIEGF combined.

Section 6-7 (PWRE and MIF) Exhibits

For both PWRE and MIF there exists 4 Exhibits that display separate analyses for each type of loss. Each type of loss corresponds to the Exhibits as follows:

- Exhibit 1 – Total
- Exhibit 2 – Medical
- Exhibit 3 – Compensation – Permanent Total Disability
- Exhibit 4 – Compensation – Death
- Exhibit 5 – Compensation – Other

Within each Exhibit exists multiple Sheets. These Sheets are described below.

Section, Exhibit, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 2014 and subsequent by accident year associated with claims occurring on June 30, 2013 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selected paid loss development factors, to the unpaid loss estimates as of June 30, 2013 for each accident year.

Section, Exhibit, Sheet 3: Selection of Ultimate Loss
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 4-7.

Section, Exhibit, Sheets 4-7: Projected Ultimate Losses
These sheets project limited ultimate losses using different actuarial methodologies by accident year:

- Sheet 4 – Paid Loss Development Method;
- Sheet 5 – Incurred Loss Development Method;
- Sheet 6 – Paid Bornhuetter-Ferguson Method;
- Sheet 7 – Incurred Bornhuetter-Ferguson Method;

A description of these methodologies can be found under "Actuarial Methodologies" under the "Overview of Actuarial Analysis" section in the Report.

Section, Exhibit, Sheet 8: Actual Versus Expected Loss Payments
This sheet compares actual paid loss with expected paid loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 9: Actual Versus Expected Reported Losses
Similar to the previous exhibit, this sheet compares actual incurred loss with expected incurred loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 10: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section, Exhibit, Sheet 11: Initial Expected Loss Rate Selection
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

Section, Exhibit, Sheet 12: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheets 14 – 16 are interpolated to the current evaluation age on this sheet.

Section, Exhibit, Sheet 13: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date.

Section, Exhibit, Sheets 14-16: Triangles and Various Diagnostics
These sheets display paid loss, incurred loss, and case reserve triangles supporting the projected ultimate losses from the various methodologies.

Section, Exhibit, Sheet 17: Unpaid Loss Estimate for Accident Years 1976 and Prior
This sheet displays Deloitte Consulting's selected unpaid loss estimate for accident years 1976 and prior based on projected unpaid losses.

Section, Exhibit, Sheet 18: Exponential Curve Fit of Unpaid Loss for Accident Years 1976 and Prior
This sheet calculates estimates of unpaid loss for accident years 1976 and prior using exponential curve fits of calendar year paid losses for all accident years 1976 and prior combined.

Section 8 (CWPF) Exhibits

The following describes each of the Sheets found in Section 8 for CWPF:

Section 8, Roll Forward: Projected Unpaid Loss
The Roll Forward sheets show the projected CWPF unpaid loss liability as of June 30, 2013 on a nominal and discounted basis.

Section 8, Exhibit 1: Summary of Unpaid Loss
This exhibit displays the estimated unpaid loss liability as of December 31, 2012 on a nominal and discounted basis.

Section 8, Exhibit 2: Summary of claims currently receiving benefits
This exhibit displays the calculation of the indemnity and medical unpaid losses for miner claimants and their dependents and survivors of coal miners that are currently receiving federal benefits. The nominal indemnity unpaid losses are calculated on a claim by claim basis based on the claimant's age, estimated monthly benefit, and mortality assumptions. The discounted indemnity unpaid losses are calculated by applying the discount factor using a 4.0% annual rate to the nominal unpaid losses.

Section 8, Exhibit 3, Sheet 1: Summary of Unpaid Losses for Pending & IBNR Claims, Claim Development Method using Department of Labor Data for Ohio
This sheet displays the calculation of the unpaid losses for pending and IBNR claims for Living Miners and Living Widow claims. Projected pending and IBNR claims are based on the projected ultimate claims filings and the ultimate entitlement ratios from the U.S. DOL claim data for Ohio. The average cost per entitled claim is based on the average cost per entitled claim as calculated in the method using Ohio Employee Survey data in Exhibits 4 and 5.

Section 8, Exhibit 3, Sheet 2: Ohio Data from U.S. Department of Labor Living Miner Filings, Insured Only
This sheet displays the cumulative Living Miner filings by date of last exposure at annual evaluations and the associated development factors. Ultimate claim filings are projected using an assumed cumulative development pattern which is selected based on historical development.

Section 8, Exhibit 3, Sheet 3: Ohio Data from U.S. Department of Labor Living Miner Entitlements, Insured Only
This sheet displays the cumulative Living Miner entitled claims by date of last exposure at annual evaluations.

Section 8, Exhibit 3, Sheet 4: Cumulative Living Miner Entitlement Ratios
This sheet displays the cumulative Living Miner entitled ratios by date of last exposure and annual evaluations. These ratios are calculated as the cumulative Living Miner entitlements from Exhibit 3, Sheet 3 divided by the selected ultimate filings from Exhibit 3, Sheet 2 by date of last exposure. This sheet also shows the incremental, additive, Living Miner entitlement ratios. Ultimate entitlement ratios, the ultimate percentage of entitlements awarded based on the number of claims filed, are projected using the selected incremental entitlement ratios based on historical incremental ratios.

Section 8, Exhibit 3, Sheets 5-7: Ohio Data from U.S. Department of Labor Living Widow Filings and Entitlements Only
These sheets display the calculations described in sheets 2-4 for Living Widow filings and entitled claims.

Section 8, Exhibit 4, Sheets 1A and 1B: Calculation of Liability for Terminated Miners, Method using Ohio Employee Survey Data
These sheets use the Ohio Employee Survey Data to project pending and IBNR claims. Projected pending and IBNR claims are based on the historical employee terminations and assumptions around the percentage of terminated employees who will be entitled to FBL benefits, and a factor to reflect the estimated number of claims

filed by survivors. The average cost per entitled claim is based on a benefits calculation using specific entitlement ages and reflecting the percentage of miners who will live to each entitlement age from their current average age. The benefit calculation details are provided in the exhibit.

Section 8, Exhibit 4, Sheets 2A-2H: Calculation of Current Severity of Terminated Miner Claims
These sheets display the nominal and discounted average medical and indemnity cost per entitled claim based on a benefits calculation using a specific entitlement age and current average age of a terminated miner. An indemnity survivor cost per entitled claim is also contemplated. The assumed entitlement ages are based on the entitled claim history from the U.S. DOL data for Ohio.

Section 8, Exhibit 4, Sheets 3A-3H: Benefit Calculation Detail for Terminated Miner Claims at Specified Entitlement Ages
This sheets display the actuarial present values of indemnity and medical benefits for a miner, a miner plus one dependent and a survivor. The actuarial present value of benefits is calculated for each assumed age of entitlement (i.e. the age benefits would start), and takes into account a benefit escalation factor, medical trend factor, and mortality.

Section 8, Exhibit 4, Sheets 4-4A: Calculation of Weighted Nominal Benefits per Claim for Terminated Miners
These sheets display the weighted, nominal and discounted, indemnity and medical benefits by age group for each targeted age of entitlement. The assumed entitlement ages are based on the entitled claim history from the U.S. DOL data for Ohio. The weights are the percentage of claims by miners that are entitled at the selected entitlement ages for a specific age group. The weights are presented on Exhibit 5, Sheet 5.

Section 8, Exhibit 5, Sheets 1-4: Calculation of Liability for Active Miners, Method using Ohio Employee Survey Data Method
These sheets are identical to Exhibit 4, Sheets 1-4, except they use the Ohio Employee Survey Data to project the active miner liability. Projected active miner claims are based on the current employee data and assumptions around the percentage of terminated employees who will be entitled to FBL benefits, and a factor to reflect the estimated number of claims filed by survivors. The average cost per entitled claim is based on a benefits calculation using specific entitlement ages and reflecting the percentage of miners who will live to each entitlement age from their current average age. The benefit calculation details are provided.

Section 8, Exhibit 5, Sheets 5: Weights for Deferred Annuity Values
This sheet displays the conditional probability a certain age group receiving an entitlement by a specified entitlement age. The selected entitlement ages and probabilities were selected based on Deloitte Consulting's review of the U.S. DOL data for Ohio.

Section 8, Exhibit 6, Sheet 1: Table of Monthly Black Lung Benefit Rates
This sheet displays the historical FBL indemnity benefit rates from the U.S. Department of Labor.

Section 8, Exhibit 6, Sheet 2: Average Annual Medical Costs per Entitled Claim
This sheet displays the historical medical costs per entitled claim.

Section 8, Exhibit 7, Sheets 1-88: Benefit calculation detail for claims currently receiving benefits
These sheets display the calculations of the nominal and discounted, medical and indemnity unpaid losses on a claim by claim basis based on the claimant's age, estimated monthly benefit, and mortality assumptions. The discounted indemnity and medical unpaid losses are calculated by applying the discount factor using a 4.0% annual rate to the nominal unpaid losses.

Section 8, Exhibit 8: Mortality Tables

This exhibit displays the mortality tables used in our review. The mortality rates are based on the Deloitte Consulting study titled "Ohio Bureau of Workers' Compensation, Documentation of 2010 Mortality Study" dated September 10, 2010.

Section 8A

The exhibits for Section 8A are identical to the exhibits for Section 8 but pertain to the unpaid loss liability as of December 31, 2013.

Segment Summary Exhibits

In this section are the following Summary Exhibits by type of loss and accident/injury year for the PA, PEC, and PES business within the SIF:

- Summary 6 – Private Employers
- Summary 7 – Public Employers – Taxing Districts
- Summary 8 – Public Employers – State Agencies

Within each of these Summaries exists a different exhibit for each segment or type of loss as well as the following Sheets:

Summary, Exhibit, Sheet 1: Change in Unpaid Loss
This sheet displays a comparison between Deloitte Consulting's current and prior fiscal year end estimates of ultimate loss, nominal unpaid loss, and discounted unpaid loss by accident year.

Summary, Exhibit, Sheet 2 and 3: Actual vs. Expected Loss
This sheet displays a comparison between the actual and expected paid and incurred losses from Deloitte Consulting's current and prior fiscal year ending analyses by accident year. This sheet also displays the change in Deloitte Consulting's ultimate losses.

Summary, Exhibit, Sheet 4: Retrospective Comparison of Unpaid Loss
This sheet displays a retrospective comparison of unpaid loss as of the prior fiscal year end based on Deloitte Consulting's current analysis.

Summary, Exhibit, Sheet 5: Change in Ultimate Loss Estimates
This exhibit displays a comparison of ultimate loss estimates by accident/injury year annually back to June 30, 2004.

Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation

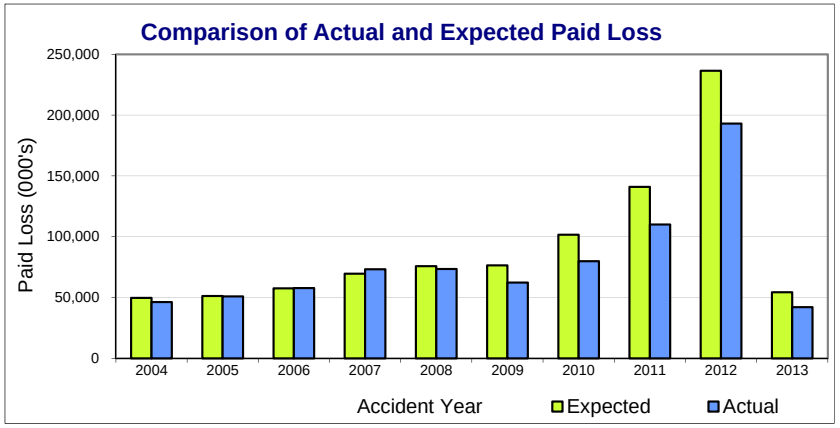
SUMMARY 6
EXHIBIT 1
SHEET 1

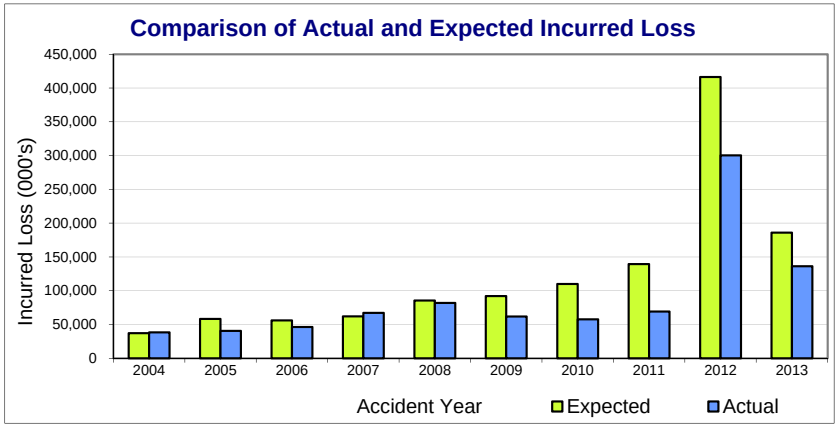
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

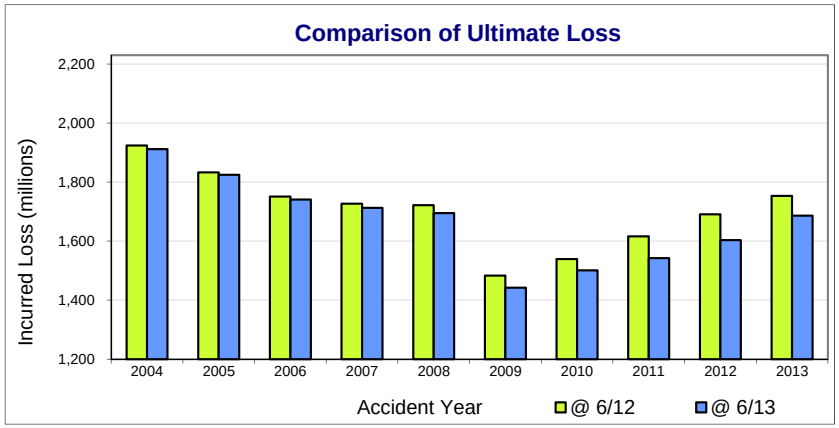
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	487,699	496,071	(8,372)	127,349	100,771	26,578	360,350	395,300	(34,950)	269,045	294,630	(25,585)	91,305	100,670	(9,365)	74.7%	74.5%
1977	746,408	746,596	(188)	685,788	680,176	5,612	60,620	66,420	(5,800)	43,495	47,619	(4,124)	17,125	18,800	(1,676)	71.8%	71.7%
1978	835,079	836,308	(1,229)	760,854	755,100	5,754	74,225	81,208	(6,983)	52,938	57,826	(4,888)	21,288	23,383	(2,095)	71.3%	71.2%
1979	991,140	992,826	(1,686)	898,088	891,051	7,038	93,052	101,776	(8,724)	66,012	72,061	(6,050)	27,040	29,714	(2,674)	70.9%	70.8%
1980	961,194	962,708	(1,515)	863,449	855,898	7,551	97,745	106,811	(9,066)	69,022	75,223	(6,201)	28,723	31,588	(2,865)	70.6%	70.4%
1981	952,534	955,032	(2,498)	848,638	841,481	7,157	103,896	113,551	(9,655)	72,866	79,422	(6,557)	31,031	34,129	(3,098)	70.1%	69.9%
1982	957,200	959,630	(2,430)	843,234	835,251	7,983	113,966	124,379	(10,413)	79,545	86,511	(6,966)	34,422	37,869	(3,447)	69.8%	69.6%
1983	1,031,414	1,034,359	(2,945)	899,126	890,022	9,104	132,288	144,336	(12,048)	91,553	99,628	(8,075)	40,734	44,708	(3,974)	69.2%	69.0%
1984	1,233,414	1,237,284	(3,870)	1,067,267	1,056,189	11,077	166,148	181,095	(14,948)	114,374	124,232	(9,858)	51,774	56,863	(5,090)	68.8%	68.6%
1985	1,454,002	1,457,397	(3,395)	1,243,233	1,228,288	14,945	210,769	229,109	(18,340)	144,334	156,251	(11,917)	66,435	72,857	(6,422)	68.5%	68.2%
1986	1,433,539	1,438,109	(4,570)	1,222,091	1,208,175	13,916	211,448	229,934	(18,486)	144,366	156,248	(11,882)	67,082	73,686	(6,604)	68.3%	68.0%
1987	1,517,976	1,523,546	(5,570)	1,283,424	1,268,730	14,694	234,552	254,816	(20,264)	159,051	171,961	(12,910)	75,500	82,855	(7,354)	67.8%	67.5%
1988	1,654,964	1,662,563	(7,599)	1,379,654	1,363,762	15,892	275,310	298,802	(23,491)	185,449	200,224	(14,775)	89,861	98,578	(8,716)	67.4%	67.0%
1989	1,721,864	1,729,113	(7,249)	1,418,867	1,401,098	17,769	302,997	328,016	(25,019)	203,048	218,515	(15,467)	99,949	109,501	(9,552)	67.0%	66.6%
1990	1,718,661	1,727,732	(9,071)	1,389,921	1,371,234	18,687	328,740	356,498	(27,758)	219,176	236,302	(17,127)	109,564	120,195	(10,632)	66.7%	66.3%
1991	1,601,500	1,610,727	(9,227)	1,285,893	1,268,569	17,324	315,608	342,158	(26,551)	208,613	224,912	(16,299)	106,995	117,247	(10,252)	66.1%	65.7%
1992	1,519,776	1,527,003	(7,228)	1,198,751	1,180,128	18,622	321,025	346,875	(25,850)	210,674	226,255	(15,581)	110,350	120,619	(10,269)	65.6%	65.2%
1993	1,421,071	1,431,409	(10,337)	1,103,677	1,088,072	15,605	317,394	343,336	(25,942)	207,006	222,360	(15,354)	110,388	120,976	(10,589)	65.2%	64.8%
1994	1,422,432	1,428,790	(6,358)	1,078,576	1,058,886	19,690	343,856	369,905	(26,048)	222,736	237,731	(14,995)	121,120	132,174	(11,053)	64.8%	64.3%
1995	1,358,756	1,366,674	(7,918)	1,009,015	990,467	18,549	349,741	376,208	(26,466)	225,155	240,240	(15,084)	124,586	135,968	(11,382)	64.4%	63.9%
1996	1,334,249	1,341,529	(7,280)	961,279	941,229	20,050	372,970	400,300	(27,330)	237,665	253,048	(15,383)	135,305	147,252	(11,947)	63.7%	63.2%
1997	1,385,442	1,395,543	(10,101)	970,438	950,033	20,404	415,004	445,509	(30,505)	262,924	279,817	(16,893)	152,080	165,693	(13,613)	63.4%	62.8%
1998	1,563,402	1,575,009	(11,607)	1,062,294	1,037,351	24,942	501,108	537,658	(36,549)	315,151	335,243	(20,092)	185,957	202,415	(16,457)	62.9%	62.4%
1999	1,719,923	1,728,796	(8,872)	1,148,840	1,118,013	30,827	571,083	610,783	(39,699)	356,777	378,599	(21,822)	214,306	232,184	(17,878)	62.5%	62.0%
2000	1,924,860	1,941,799	(16,939)	1,245,126	1,211,259	33,867	679,734	730,540	(50,806)	422,552	450,983	(28,431)	257,182	279,557	(22,375)	62.2%	61.7%
2001	1,897,408	1,914,323	(16,916)	1,195,788	1,160,954	34,834	701,619	753,369	(51,749)	433,586	462,213	(28,627)	268,033	291,156	(23,123)	61.8%	61.4%
2002	2,023,618	2,033,850	(10,233)	1,227,046	1,183,900	43,146	796,572	849,951	(53,379)	489,025	518,720	(29,695)	307,546	331,231	(23,684)	61.4%	61.0%
2003	1,942,138	1,958,527	(16,388)	1,130,842	1,087,716	43,126	811,297	870,811	(59,514)	495,877	529,259	(33,381)	315,420	341,552	(26,133)	61.1%	60.8%
2004	1,911,716	1,923,876	(12,160)	1,057,661	1,011,422	46,239	854,055	912,454	(58,399)	519,643	552,503	(32,860)	334,412	359,951	(25,539)	60.8%	60.6%
2005	1,824,372	1,832,954	(8,582)	975,354	924,493	50,861	849,018	908,461	(59,443)	515,864	549,987	(34,124)	333,154	358,473	(25,319)	60.8%	60.5%
2006	1,740,623	1,750,941	(10,318)	873,130	815,408	57,722	867,493	935,533	(68,040)	528,875	569,595	(40,720)	338,618	365,938	(27,320)	61.0%	60.9%
2007	1,712,595	1,726,678	(14,083)	791,750	718,519	73,232	920,844	1,008,159	(87,315)	562,581	617,403	(54,821)	358,263	390,757	(32,494)	61.1%	61.2%
2008	1,694,730	1,721,479	(26,750)	716,907	643,415	73,492	977,823	1,078,064	(100,241)	601,429	664,379	(62,950)	376,394	413,685	(37,292)	61.5%	61.6%
2009	1,442,184	1,482,822	(40,638)	504,791	442,552	62,239	937,393	1,040,269	(102,877)	578,283	644,065	(65,782)	359,109	396,204	(37,095)	61.7%	61.9%
2010	1,500,665	1,539,020	(38,355)	456,303	376,469	79,834	1,044,362	1,162,551	(118,189)	650,913	732,997	(82,084)	393,449	429,554	(36,105)	62.3%	63.1%
2011	1,542,044	1,616,178	(74,134)	366,649	256,580	110,068	1,175,395	1,359,598	(184,203)	742,851	879,340	(136,489)	432,544	480,258	(47,714)	63.2%	64.7%
2012	1,603,382	845,277	758,105	237,713	44,613	193,100	1,365,669	800,664	565,005	882,168	536,245	345,923	483,501	264,419	219,082	64.6%	67.0%
2013	843,156	-	843,156	42,108	-	42,108	801,047	-	801,047	535,747	-	535,747	265,300	-	265,300	66.9%	100.0%
Total	**54,627,130**	**53,452,479**	**1,174,651**	**35,570,914**	**34,257,274**	**1,313,640**	**19,056,215**	**19,195,204**	**(138,989)**	**12,120,372**	**12,182,546**	**(62,175)**	**6,935,844**	**7,012,658**	**(76,814)**	**63.6%**	**63.5%**
Excl Prior	**54,139,431**	**52,956,407**	**1,183,023**	**35,443,565**	**34,156,503**	**1,287,062**	**18,695,865**	**18,799,904**	**(104,039)**	**11,851,327**	**11,887,916**	**(36,589)**	**6,844,539**	**6,911,988**	**(67,449)**	**63.4%**	**63.2%**

Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	37,118	26,578	(10,540)				496,071	487,699	(8,372)
1977	5,368	5,612	244	972	1,098	126	746,596	746,408	(188)
1978	6,398	5,754	(644)	4,385	969	(3,416)	836,308	835,079	(1,229)
1979	7,902	7,038	(865)	4,267	(588)	(4,855)	992,826	991,140	(1,686)
1980	8,099	7,551	(548)	5,482	1,653	(3,829)	962,708	961,194	(1,515)
1981	8,407	7,157	(1,250)	5,571	2,271	(3,301)	955,032	952,534	(2,498)
1982	8,941	7,983	(958)	4,919	1,263	(3,656)	959,630	957,200	(2,430)
1983	10,308	9,104	(1,204)	6,177	2,699	(3,477)	1,034,359	1,031,414	(2,945)
1984	12,596	11,077	(1,519)	9,681	2,924	(6,757)	1,237,284	1,233,414	(3,870)
1985	15,652	14,945	(707)	8,941	3,853	(5,088)	1,457,397	1,454,002	(3,395)
1986	15,613	13,916	(1,696)	8,018	6,185	(1,833)	1,438,109	1,433,539	(4,570)
1987	16,926	14,694	(2,232)	11,146	5,781	(5,365)	1,523,546	1,517,976	(5,570)
1988	19,316	15,892	(3,424)	14,782	2,649	(12,133)	1,662,563	1,654,964	(7,599)
1989	20,398	17,769	(2,628)	10,444	916	(9,528)	1,729,113	1,721,864	(7,249)
1990	22,104	18,687	(3,418)	18,225	6,865	(11,360)	1,727,732	1,718,661	(9,071)
1991	20,535	17,324	(3,212)	14,590	7,553	(7,037)	1,610,727	1,601,500	(9,227)
1992	19,900	18,622	(1,277)	12,941	7,386	(5,555)	1,527,003	1,519,776	(7,228)
1993	18,910	15,605	(3,305)	14,625	7,175	(7,450)	1,431,409	1,421,071	(10,337)
1994	20,229	19,690	(539)	14,423	748	(13,676)	1,428,790	1,422,432	(6,358)
1995	20,493	18,549	(1,945)	13,455	4,416	(9,039)	1,366,674	1,358,756	(7,918)
1996	21,460	20,050	(1,409)	19,063	9,999	(9,064)	1,341,529	1,334,249	(7,280)
1997	23,258	20,404	(2,854)	15,316	5,272	(10,044)	1,395,543	1,385,442	(10,101)
1998	27,684	24,942	(2,742)	13,199	13,869	670	1,575,009	1,563,402	(11,607)
1999	31,703	30,827	(876)	22,284	19,972	(2,312)	1,728,796	1,719,923	(8,872)
2000	38,817	33,867	(4,949)	35,357	26,605	(8,752)	1,941,799	1,924,860	(16,939)
2001	39,128	34,834	(4,295)	22,957	21,452	(1,504)	1,914,323	1,897,408	(16,916)
2002	45,544	43,146	(2,398)	35,055	17,186	(17,869)	2,033,850	2,023,618	(10,233)
2003	46,424	43,126	(3,298)	44,498	34,280	(10,219)	1,958,527	1,942,138	(16,388)
2004	49,635	46,239	(3,396)	37,139	38,380	1,242	1,923,876	1,911,716	(12,160)
2005	51,216	50,861	(355)	58,215	40,452	(17,763)	1,832,954	1,824,372	(8,582)
2006	57,494	57,722	227	56,093	46,359	(9,734)	1,750,941	1,740,623	(10,318)
2007	69,538	73,232	3,694	61,902	67,137	5,235	1,726,678	1,712,595	(14,083)
2008	75,774	73,492	(2,282)	85,481	81,823	(3,658)	1,721,479	1,694,730	(26,750)
2009	76,471	62,239	(14,232)	92,010	61,842	(30,168)	1,482,822	1,442,184	(40,638)
2010	101,640	79,834	(21,806)	109,930	57,665	(52,265)	1,539,020	1,500,665	(38,355)
2011	140,981	110,068	(30,913)	139,364	69,154	(70,210)	1,616,178	1,542,044	(74,134)
2012	236,475	193,100	(43,375)	416,252	300,323	(115,929)	1,690,553	1,603,382	(87,172)
2013	54,280	42,108	(12,172)	185,961	136,095	(49,866)	1,753,050	1,686,311	(66,739)
Total	1,502,735	1,313,640	(189,095)	1,633,121	1,113,682	(519,439)			(580,520)







Ohio Bureau of Workers' Compensation

SUMMARY 6

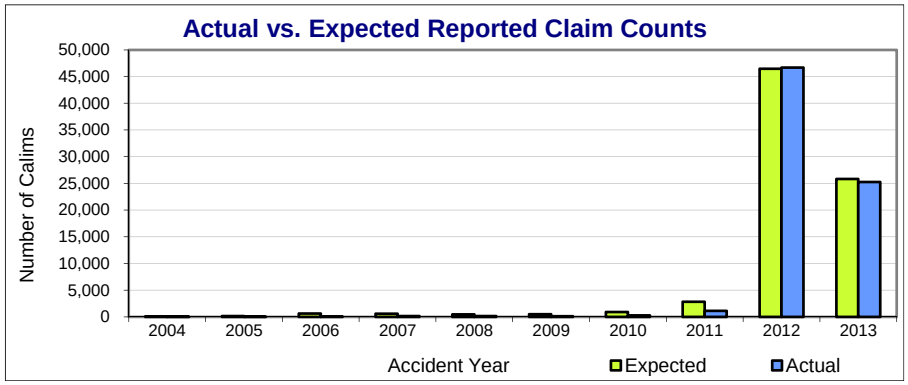
Private Employers - Total - Medical and Compensation

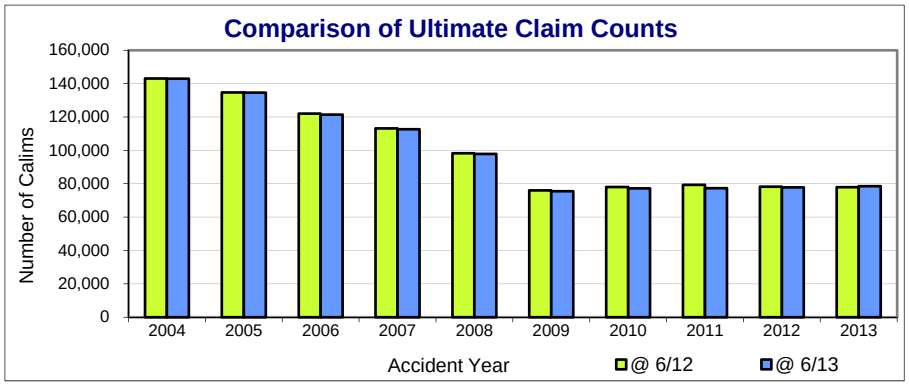
EXHIBIT 1

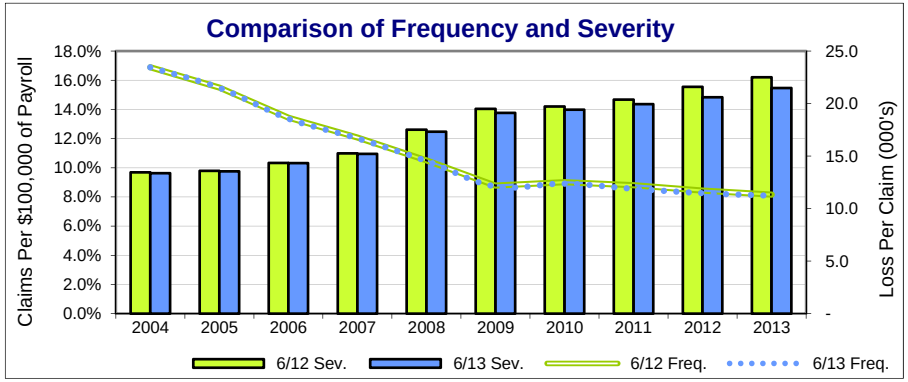
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

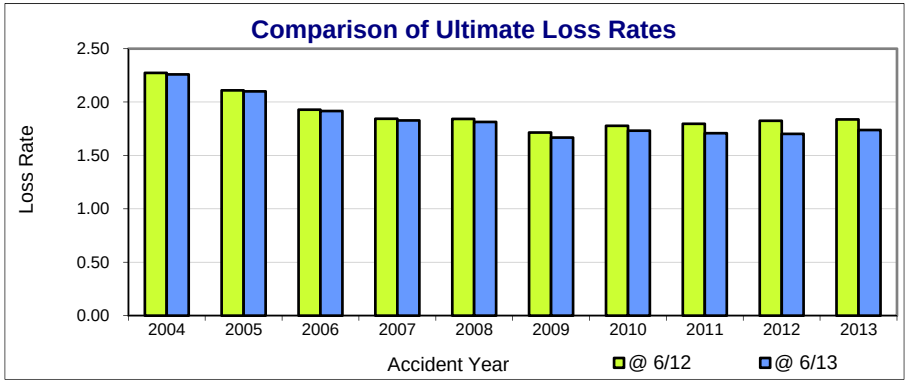
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	205	122	(83)	2,192,414	2,192,196	(218)						
2004	82	22	(60)	143,015	142,925	(90)	16.90%	16.89%	13,452	13,376	2.273	2.259
2005	147	29	(118)	134,734	134,572	(162)	15.50%	15.48%	13,604	13,557	2.109	2.099
2006	617	46	(571)	122,041	121,402	(639)	13.44%	13.37%	14,347	14,338	1.928	1.917
2007	575	140	(435)	113,143	112,609	(534)	12.07%	12.02%	15,261	15,208	1.843	1.828
2008	469	154	(315)	98,241	97,788	(453)	10.51%	10.46%	17,523	17,331	1.842	1.814
2009	491	109	(382)	76,001	75,450	(551)	8.78%	8.72%	19,511	19,114	1.714	1.666
2010	913	283	(630)	78,040	77,237	(803)	9.01%	8.91%	19,721	19,429	1.777	1.732
2011	2,829	1,121	(1,708)	79,281	77,260	(2,021)	8.81%	8.56%	20,385	19,959	1.796	1.708
2012	46,463	46,689	226	78,251	77,832	(419)	8.44%	8.26%	21,604	20,601	1.824	1.702
2013	25,811	25,267	(544)	77,899	78,457	558	8.16%	8.08%	22,504	21,493	1.836	1.738
Total	78,602	73,982	(4,620)	3,193,060	3,187,728	(5,332)						









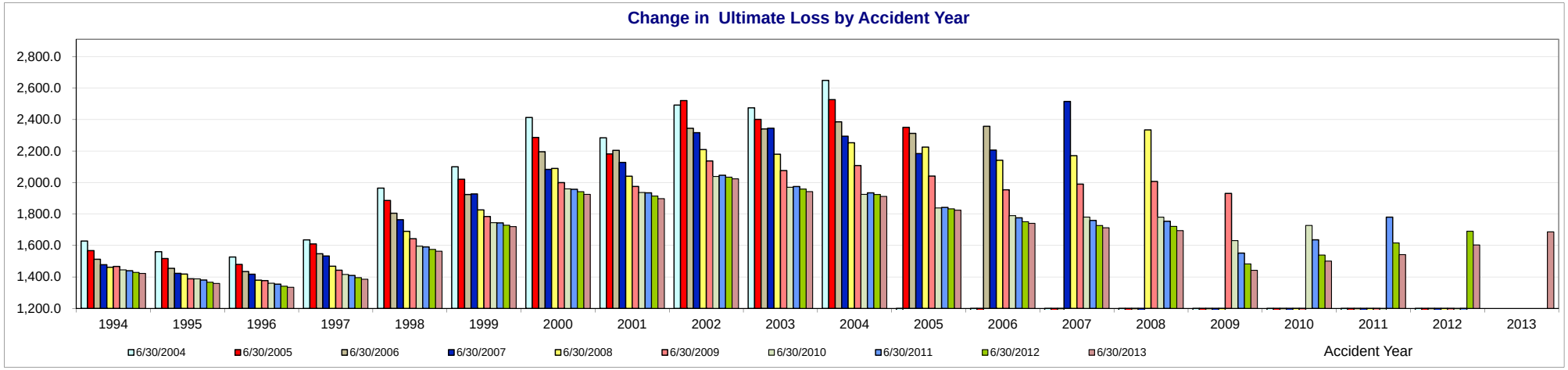
Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 1
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	100,771	487,699	496,071	386,928	395,300	(8,372)	288,162	294,630	(6,468)	98,766	100,670	(1,904)	74.5%	74.5%
1977	680,176	746,408	746,596	66,232	66,420	(188)	47,469	47,619	(151)	18,763	18,800	(37)	71.7%	71.7%
1978	755,100	835,079	836,308	79,979	81,208	(1,229)	56,908	57,826	(918)	23,071	23,383	(312)	71.2%	71.2%
1979	891,051	991,140	992,826	100,090	101,776	(1,686)	70,833	72,061	(1,229)	29,257	29,714	(457)	70.8%	70.8%
1980	855,898	961,194	962,708	105,296	106,811	(1,515)	74,117	75,223	(1,106)	31,180	31,588	(409)	70.4%	70.4%
1981	841,481	952,534	955,032	111,053	113,551	(2,498)	77,613	79,422	(1,809)	33,440	34,129	(689)	69.9%	69.9%
1982	835,251	957,200	959,630	121,950	124,379	(2,430)	84,752	86,511	(1,758)	37,198	37,869	(671)	69.5%	69.6%
1983	890,022	1,031,414	1,034,359	141,391	144,336	(2,945)	97,489	99,628	(2,139)	43,903	44,708	(805)	68.9%	69.0%
1984	1,056,189	1,233,414	1,237,284	177,225	181,095	(3,870)	121,503	124,232	(2,729)	55,722	56,863	(1,141)	68.6%	68.6%
1985	1,228,288	1,454,002	1,457,397	225,714	229,109	(3,395)	153,829	156,251	(2,423)	71,885	72,857	(972)	68.2%	68.2%
1986	1,208,175	1,433,539	1,438,109	225,364	229,934	(4,570)	153,044	156,248	(3,204)	72,320	73,686	(1,366)	67.9%	68.0%
1987	1,268,730	1,517,976	1,523,546	249,246	254,816	(5,570)	168,113	171,961	(3,848)	81,133	82,855	(1,722)	67.4%	67.5%
1988	1,363,762	1,654,964	1,662,563	291,203	298,802	(7,599)	195,032	200,224	(5,192)	96,171	98,578	(2,407)	67.0%	67.0%
1989	1,401,098	1,721,864	1,729,113	320,766	328,016	(7,249)	213,572	218,515	(4,943)	107,195	109,501	(2,306)	66.6%	66.6%
1990	1,371,234	1,718,661	1,727,732	347,427	356,498	(9,071)	230,184	236,302	(6,119)	117,243	120,195	(2,953)	66.3%	66.3%
1991	1,268,569	1,601,500	1,610,727	332,931	342,158	(9,227)	218,777	224,912	(6,135)	114,154	117,247	(3,092)	65.7%	65.7%
1992	1,180,128	1,519,776	1,527,003	339,647	346,875	(7,228)	221,471	226,255	(4,785)	118,176	120,619	(2,443)	65.2%	65.2%
1993	1,088,072	1,421,071	1,431,409	332,999	343,336	(10,337)	215,562	222,360	(6,798)	117,436	120,976	(3,540)	64.7%	64.8%
1994	1,058,886	1,422,432	1,428,790	363,547	369,905	(6,358)	233,725	237,731	(4,006)	129,822	132,174	(2,352)	64.3%	64.3%
1995	990,467	1,358,756	1,366,674	368,290	376,208	(7,918)	235,193	240,240	(5,047)	133,097	135,968	(2,871)	63.9%	63.9%
1996	941,229	1,334,249	1,341,529	393,020	400,300	(7,280)	248,490	253,048	(4,557)	144,529	147,252	(2,722)	63.2%	63.2%
1997	950,033	1,385,442	1,395,543	435,408	445,509	(10,101)	273,536	279,817	(6,281)	161,872	165,693	(3,820)	62.8%	62.8%
1998	1,037,351	1,563,402	1,575,009	526,051	537,658	(11,607)	328,004	335,243	(7,239)	198,047	202,415	(4,367)	62.4%	62.4%
1999	1,118,013	1,719,923	1,728,796	601,910	610,783	(8,872)	373,211	378,599	(5,388)	228,699	232,184	(3,485)	62.0%	62.0%
2000	1,211,259	1,924,860	1,941,799	713,601	730,540	(16,939)	440,461	450,983	(10,522)	273,140	279,557	(6,417)	61.7%	61.7%
2001	1,160,954	1,897,408	1,914,323	736,453	753,369	(16,916)	451,970	462,213	(10,243)	284,483	291,156	(6,673)	61.4%	61.4%
2002	1,183,900	2,023,618	2,033,850	839,718	849,951	(10,233)	512,757	518,720	(5,963)	326,961	331,231	(4,270)	61.1%	61.0%
2003	1,087,716	1,942,138	1,958,527	854,423	870,811	(16,388)	519,458	529,259	(9,801)	334,964	341,552	(6,588)	60.8%	60.8%
2004	1,011,422	1,911,716	1,923,876	900,294	912,454	(12,160)	545,385	552,503	(7,118)	354,910	359,951	(5,042)	60.6%	60.6%
2005	924,493	1,824,372	1,832,954	899,879	908,461	(8,582)	545,064	549,987	(4,923)	354,815	358,473	(3,658)	60.6%	60.5%
2006	815,408	1,740,623	1,750,941	925,215	935,533	(10,318)	563,967	569,595	(5,628)	361,248	365,938	(4,690)	61.0%	60.9%
2007	718,519	1,712,595	1,726,678	994,076	1,008,159	(14,083)	609,690	617,403	(7,712)	384,386	390,757	(6,371)	61.3%	61.2%
2008	643,415	1,694,730	1,721,479	1,051,314	1,078,064	(26,750)	648,899	664,379	(15,480)	402,416	413,685	(11,269)	61.7%	61.6%
2009	442,552	1,442,184	1,482,822	999,631	1,040,269	(40,638)	618,737	644,065	(25,328)	380,895	396,204	(15,309)	61.9%	61.9%
2010	376,469	1,500,665	1,539,020	1,124,196	1,162,551	(38,355)	708,376	732,997	(24,621)	415,820	429,554	(13,734)	63.0%	63.1%
2011	256,580	1,542,044	1,616,178	1,285,463	1,359,598	(74,134)	827,536	879,340	(51,805)	457,928	480,258	(22,330)	64.4%	64.7%
2012	44,613	801,691	845,277	757,078	800,664	(43,586)	503,794	536,245	(32,452)	253,285	264,419	(11,134)	66.5%	67.0%
Total	**34,257,274**	**52,982,283**	**53,452,479**	**18,725,009**	**19,195,204**	**(470,195)**	**11,876,681**	**12,182,546**	**(305,866)**	**6,848,328**	**7,012,658**	**(164,330)**	**63.4%**	**63.5%**
Excl Prior	**34,156,503**	**52,494,584**	**52,956,407**	**18,338,081**	**18,799,904**	**(461,823)**	**11,588,519**	**11,887,916**	**(299,397)**	**6,749,562**	**6,911,988**	**(162,426)**	**63.2%**	**63.2%**

Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	997,516	985,464	983,185	969,402	976,236	970,966	992,113	992,803	992,826	991,140	(12,052)	(2,279)	(13,783)	6,834	(5,270)	21,147	690	24	(1,686)	(6,376)
1980	954,539	949,468	943,013	934,854	941,153	939,094	963,159	963,556	962,708	961,194	(5,071)	(6,455)	(8,158)	6,299	(2,059)	24,065	397	(847)	(1,515)	6,655
1981	960,160	943,796	938,148	937,730	936,012	934,736	957,585	956,446	955,032	952,534	(16,364)	(5,648)	(417)	(1,719)	(1,275)	22,849	(1,139)	(1,414)	(2,498)	(7,625)
1982	949,539	946,614	941,856	930,066	937,323	930,322	962,648	961,356	959,630	957,200	(2,924)	(4,758)	(11,790)	7,257	(7,001)	32,326	(1,293)	(1,726)	(2,430)	7,662
1983	1,027,012	1,025,768	1,018,802	1,018,841	1,014,243	1,003,309	1,038,178	1,036,541	1,034,359	1,031,414	(1,244)	(6,966)	39	(4,598)	(10,935)	34,869	(1,637)	(2,183)	(2,945)	4,402
1984	1,244,742	1,232,733	1,219,627	1,214,551	1,214,180	1,203,787	1,241,795	1,240,102	1,237,284	1,233,414	(12,009)	(13,106)	(5,076)	(370)	(10,393)	38,008	(1,693)	(2,818)	(3,870)	(11,327)
1985	1,495,029	1,482,685	1,454,053	1,440,751	1,453,071	1,433,408	1,461,605	1,461,004	1,457,397	1,454,002	(12,344)	(28,632)	(13,302)	12,320	(19,664)	28,198	(601)	(3,608)	(3,395)	(41,027)
1986	1,460,807	1,442,140	1,432,094	1,403,480	1,421,704	1,406,132	1,445,871	1,443,448	1,438,109	1,433,539	(18,667)	(10,046)	(28,614)	18,224	(15,572)	39,739	(2,423)	(5,339)	(4,570)	(27,269)
1987	1,542,095	1,524,972	1,490,503	1,496,512	1,505,678	1,496,504	1,533,194	1,529,968	1,523,546	1,517,976	(17,122)	(34,469)	6,009	9,166	(9,174)	36,689	(3,225)	(6,423)	(5,570)	(24,119)
1988	1,724,620	1,691,218	1,666,898	1,643,186	1,646,229	1,623,751	1,674,125	1,670,413	1,662,563	1,654,964	(33,403)	(24,319)	(23,712)	3,043	(22,478)	50,374	(3,712)	(7,850)	(7,599)	(69,656)
1989	1,741,947	1,727,815	1,707,862	1,700,293	1,700,350	1,691,663	1,742,041	1,736,968	1,729,113	1,721,864	(14,132)	(19,953)	(7,569)	57	(8,686)	50,377	(5,073)	(7,854)	(7,249)	(20,083)
1990	1,782,135	1,757,360	1,742,036	1,687,181	1,708,918	1,689,330	1,745,589	1,739,177	1,727,732	1,718,661	(24,775)	(15,324)	(54,856)	21,737	(19,588)	56,259	(6,412)	(11,444)	(9,071)	(63,474)
1991	1,690,872	1,659,934	1,629,709	1,593,632	1,606,245	1,582,819	1,629,548	1,621,900	1,610,727	1,601,500	(30,938)	(30,225)	(36,077)	12,614	(23,426)	46,729	(7,647)	(11,173)	(9,227)	(89,372)
1992	1,608,542	1,587,228	1,566,246	1,532,899	1,548,440	1,527,766	1,543,035	1,538,229	1,527,003	1,519,776	(21,314)	(20,982)	(33,347)	15,541	(20,675)	15,269	(4,806)	(11,226)	(7,228)	(88,767)
1993	1,534,659	1,476,062	1,444,748	1,434,715	1,431,069	1,424,785	1,452,010	1,445,005	1,431,409	1,421,071	(58,598)	(31,314)	(10,032)	(3,646)	(6,284)	27,224	(7,004)	(13,597)	(10,337)	(113,588)
1994	1,628,385	1,567,091	1,512,614	1,477,680	1,461,473	1,466,767	1,445,078	1,439,619	1,428,790	1,422,432	(61,294)	(54,477)	(34,934)	(16,208)	5,294	(21,689)	(5,459)	(10,829)	(6,358)	(205,952)
1995	1,560,582	1,516,932	1,454,543	1,422,793	1,418,408	1,388,471	1,387,929	1,380,662	1,366,674	1,358,756	(43,650)	(62,389)	(31,750)	(4,385)	(29,937)	(542)	(7,267)	(13,988)	(7,918)	(201,826)
1996	1,526,521	1,479,476	1,434,536	1,417,493	1,379,416	1,376,996	1,360,428	1,354,200	1,341,529	1,334,249	(47,045)	(44,940)	(17,043)	(38,078)	(2,420)	(16,569)	(6,227)	(12,672)	(7,280)	(192,272)
1997	1,635,415	1,609,619	1,547,259	1,533,239	1,468,034	1,442,952	1,416,055	1,409,420	1,395,543	1,385,442	(25,795)	(62,360)	(14,020)	(65,206)	(25,082)	(26,896)	(6,635)	(13,877)	(10,101)	(249,973)
1998	1,964,359	1,886,037	1,804,875	1,763,617	1,689,829	1,642,820	1,595,434	1,590,955	1,575,009	1,563,402	(78,322)	(81,162)	(41,258)	(73,788)	(47,010)	(47,385)	(4,479)	(15,946)	(11,607)	(400,957)
1999	2,100,076	2,020,801	1,923,928	1,927,565	1,826,111	1,784,097	1,744,958	1,743,676	1,728,796	1,719,923	(79,275)	(96,874)	3,637	(101,454)	(42,013)	(39,139)	(1,282)	(14,880)	(8,872)	(380,153)
2000	2,413,327	2,286,220	2,195,425	2,083,224	2,089,571	1,999,308	1,959,561	1,956,907	1,941,799	1,924,860	(127,107)	(90,795)	(112,201)	6,347	(90,264)	(39,746)	(2,654)	(15,108)	(16,939)	(488,467)
2001	2,283,809	2,181,427	2,204,213	2,127,692	2,039,874	1,975,228	1,936,737	1,934,260	1,914,323	1,897,408	(102,383)	22,786	(76,521)	(87,818)	(64,646)	(38,491)	(2,477)	(19,937)	(16,916)	(386,402)
2002	2,491,975	2,520,633	2,344,311	2,316,524	2,209,336	2,136,692	2,038,715	2,046,047	2,033,850	2,023,618	28,657	(176,322)	(27,787)	(107,188)	(72,644)	(97,977)	7,333	(12,197)	(10,233)	(468,358)
2003	2,474,521	2,401,355	2,340,490	2,344,905	2,179,556	2,076,057	1,970,084	1,974,349	1,958,527	1,942,138	(73,166)	(60,865)	4,415	(165,349)	(103,499)	(105,973)	4,265	(15,823)	(16,388)	(532,382)
2004	2,648,844	2,526,631	2,385,608	2,294,286	2,252,789	2,107,792	1,924,529	1,934,487	1,923,876	1,911,716	(122,213)	(141,023)	(91,322)	(41,497)	(144,997)	(183,263)	9,959	(10,611)	(12,160)	(737,127)
2005		2,350,625	2,312,265	2,183,990	2,224,893	2,041,042	1,838,327	1,841,822	1,832,954	1,824,372		(38,359)	(128,275)	40,903	(183,851)	(202,715)	3,495	(8,868)	(8,582)	(526,253)
2006			2,357,303	2,206,105	2,141,681	1,953,723	1,789,492	1,775,533	1,750,941	1,740,623			(151,198)	(64,424)	(187,958)	(164,231)	(13,958)	(24,592)	(10,318)	(616,680)
2007				2,514,921	2,170,583	1,989,697	1,780,308	1,759,383	1,726,678	1,712,595				(344,338)	(180,886)	(209,389)	(20,925)	(32,705)	(14,083)	(802,327)
2008					2,334,139	2,006,766	1,779,695	1,753,591	1,721,479	1,694,730					(327,373)	(227,070)	(26,105)	(32,111)	(26,750)	(639,409)
2009						1,930,691	1,630,969	1,551,583	1,482,822	1,442,184						(299,722)	(79,386)	(68,761)	(40,638)	(488,507)
2010							1,727,439	1,636,195	1,539,020	1,500,665							(91,243)	(97,175)	(38,355)	(226,774)
2011								1,780,115	1,616,178	1,542,044								(163,937)	(74,134)	(238,071)
2012									1,690,553	1,603,382									(87,172)	(87,172)
2013										1,686,311										
79-04	43,442,027	42,429,480	41,326,582	40,647,112	40,055,249	39,255,552	39,162,002	39,101,499	38,858,155	38,654,194	(1,012,548)	(1,102,897)	(679,470)	(591,863)	(799,697)	(93,550)	(60,503)	(243,345)	(203,961)	(4,787,833)
79-05		44,780,104	43,638,848	42,831,102	42,280,142	41,296,594	41,000,330	40,943,322	40,691,109	40,478,566		(1,141,257)	(807,745)	(550,960)	(983,548)	(296,264)	(57,008)	(252,213)	(212,543)	(5,314,086)
79-06			45,996,150	45,037,207	44,421,823	43,250,317	42,789,822	42,718,855	42,442,050	42,219,189			(958,943)	(615,385)	(1,171,506)	(460,495)	(70,967)	(276,805)	(222,861)	(5,930,766)
79-07				47,552,128	46,592,406	45,240,014	44,570,130	44,478,238	44,168,728	43,931,784				(959,722)	(1,352,392)	(669,884)	(91,892)	(309,510)	(236,944)	(6,733,092)
79-08					48,926,545	47,246,779	46,349,825	46,231,828	45,890,207	45,626,513					(1,679,765)	(896,955)	(117,997)	(341,621)	(263,694)	(7,372,501)
79-09						49,177,470	47,980,794	47,783,411	47,373,029	47,068,697						(1,196,676)	(197,383)	(410,383)	(304,332)	(7,861,008)
79-10							49,708,233	49,419,607	48,912,049	48,569,362							(288,626)	(507,558)	(342,686)	(8,087,782)
79-11								51,199,721	50,528,227	50,111,406								(671,495)	(416,821)	(8,325,853)
79-12									52,218,780	51,714,788									(503,992)	(8,413,024)
79-13										53,401,099										(8,413,024)



Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total

SUMMARY 6
EXHIBIT 2
SHEET 1

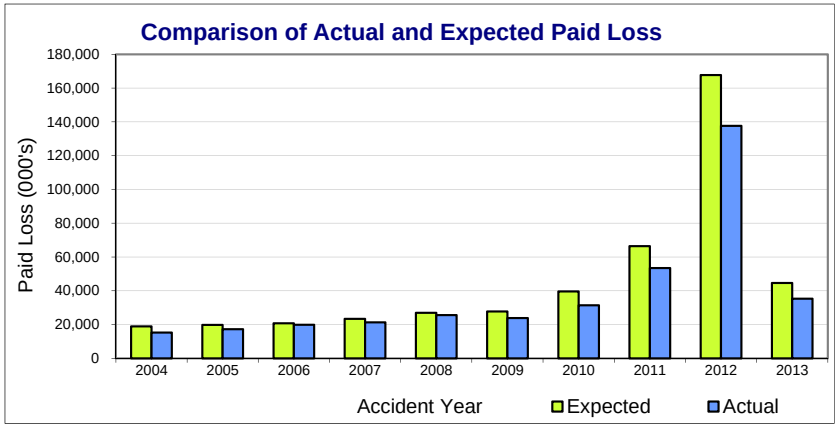
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

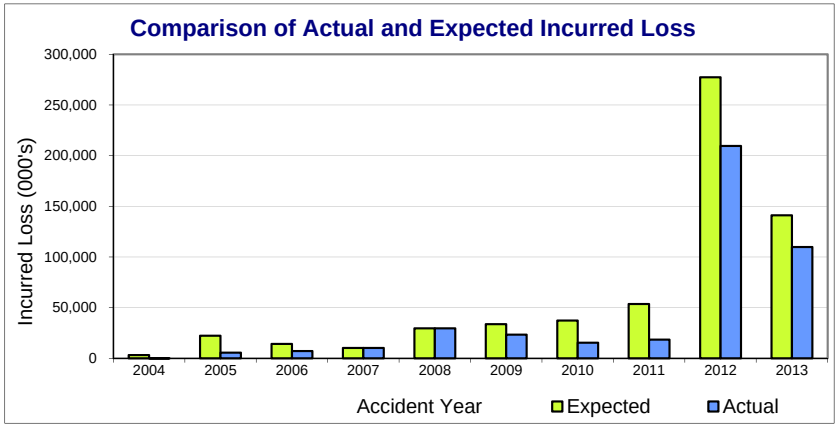
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	212,020	217,026	(5,006)	52,020	42,026	9,994	160,000	175,000	(15,000)	120,255	130,550	(10,295)	39,745	44,450	(4,705)	75.2%	74.6%
1977	234,839	234,540	299	215,504	213,624	1,880	19,335	20,916	(1,581)	13,954	14,928	(975)	5,382	5,988	(606)	72.2%	71.4%
1978	268,966	269,248	(282)	244,980	243,336	1,644	23,986	25,912	(1,926)	17,175	18,345	(1,169)	6,810	7,567	(757)	71.6%	70.8%
1979	310,800	310,922	(122)	280,713	278,555	2,158	30,088	32,367	(2,280)	21,377	22,733	(1,355)	8,710	9,634	(924)	71.1%	70.2%
1980	303,423	303,427	(4)	271,758	269,474	2,284	31,665	33,953	(2,288)	22,325	23,664	(1,339)	9,340	10,289	(949)	70.5%	69.7%
1981	308,145	308,890	(745)	273,775	271,947	1,828	34,370	36,944	(2,573)	24,034	25,564	(1,530)	10,337	11,380	(1,043)	69.9%	69.2%
1982	314,605	315,052	(446)	276,926	274,694	2,232	37,679	40,358	(2,679)	26,141	27,708	(1,567)	11,538	12,650	(1,112)	69.4%	68.7%
1983	341,377	342,366	(990)	297,669	295,346	2,323	43,708	47,020	(3,312)	30,049	32,059	(2,010)	13,659	14,961	(1,302)	68.7%	68.2%
1984	417,609	418,713	(1,104)	360,413	357,400	3,013	57,195	61,312	(4,117)	39,044	41,482	(2,438)	18,151	19,830	(1,680)	68.3%	67.7%
1985	532,063	532,419	(356)	453,373	448,084	5,289	78,690	84,334	(5,645)	53,249	56,657	(3,408)	25,441	27,678	(2,237)	67.7%	67.2%
1986	534,411	535,984	(1,573)	451,188	446,418	4,770	83,223	89,566	(6,343)	55,898	59,811	(3,913)	27,325	29,755	(2,430)	67.2%	66.8%
1987	575,539	578,044	(2,505)	480,851	476,006	4,845	94,688	102,038	(7,350)	63,182	67,720	(4,539)	31,506	34,317	(2,811)	66.7%	66.4%
1988	665,009	669,018	(4,008)	548,802	543,840	4,962	116,207	125,178	(8,971)	77,022	82,471	(5,450)	39,186	42,707	(3,521)	66.3%	65.9%
1989	706,665	710,595	(3,930)	577,036	571,269	5,766	129,629	139,325	(9,696)	85,184	90,975	(5,790)	44,445	48,351	(3,906)	65.7%	65.3%
1990	701,874	706,123	(4,249)	564,252	558,121	6,131	137,622	148,002	(10,380)	89,611	95,814	(6,203)	48,011	52,188	(4,177)	65.1%	64.7%
1991	699,883	705,145	(5,262)	560,149	554,362	5,788	139,734	150,783	(11,049)	90,116	96,800	(6,684)	49,618	53,983	(4,365)	64.5%	64.2%
1992	694,322	697,971	(3,650)	549,836	542,761	7,075	144,486	155,210	(10,725)	92,338	98,673	(6,334)	52,147	56,538	(4,390)	63.9%	63.6%
1993	642,921	648,050	(5,129)	501,261	495,738	5,522	141,660	152,312	(10,652)	89,624	95,778	(6,154)	52,036	56,534	(4,498)	63.3%	62.9%
1994	640,057	643,235	(3,178)	488,645	481,492	7,153	151,412	161,743	(10,332)	94,908	100,649	(5,741)	56,504	61,095	(4,591)	62.7%	62.2%
1995	621,227	625,284	(4,057)	466,699	459,892	6,807	154,529	165,392	(10,864)	95,974	102,042	(6,067)	58,554	63,351	(4,796)	62.1%	61.7%
1996	607,145	611,081	(3,935)	446,641	439,323	7,318	160,505	171,758	(11,253)	98,868	105,152	(6,284)	61,636	66,606	(4,969)	61.6%	61.2%
1997	648,367	653,316	(4,949)	467,995	460,332	7,663	180,372	192,984	(12,612)	110,326	117,270	(6,944)	70,046	75,714	(5,668)	61.2%	60.8%
1998	734,575	737,766	(3,191)	519,233	508,409	10,824	215,343	229,357	(14,015)	130,771	138,373	(7,602)	84,572	90,984	(6,412)	60.7%	60.3%
1999	799,649	803,836	(4,187)	553,657	541,650	12,007	245,993	262,186	(16,194)	148,338	157,127	(8,789)	97,654	105,059	(7,405)	60.3%	59.9%
2000	886,483	893,994	(7,510)	599,474	586,822	12,652	287,009	307,172	(20,163)	172,009	183,103	(11,094)	115,000	124,069	(9,069)	59.9%	59.6%
2001	877,630	886,093	(8,463)	581,273	568,724	12,549	296,357	317,369	(21,012)	176,650	188,148	(11,499)	119,707	129,221	(9,514)	59.6%	59.3%
2002	937,813	945,172	(7,359)	605,905	591,101	14,804	331,908	354,071	(22,163)	196,779	209,023	(12,245)	135,129	145,047	(9,918)	59.3%	59.0%
2003	906,092	914,999	(8,908)	570,370	554,729	15,641	335,722	360,270	(24,549)	198,179	211,959	(13,780)	137,543	148,311	(10,768)	59.0%	58.8%
2004	884,785	894,440	(9,656)	539,329	524,105	15,223	345,456	370,335	(24,879)	203,304	217,344	(14,040)	142,152	152,991	(10,839)	58.9%	58.7%
2005	865,616	872,508	(6,892)	511,166	493,913	17,253	354,450	378,595	(24,144)	208,187	221,877	(13,690)	146,263	156,717	(10,454)	58.7%	58.6%
2006	826,707	831,121	(4,413)	466,558	446,740	19,819	360,149	384,381	(24,232)	211,312	225,248	(13,936)	148,837	159,133	(10,296)	58.7%	58.6%
2007	792,855	802,996	(10,141)	425,860	404,580	21,280	366,995	398,417	(31,421)	215,392	234,225	(18,832)	151,603	164,192	(12,589)	58.7%	58.8%
2008	779,645	792,104	(12,460)	399,195	373,569	25,625	380,450	418,535	(38,085)	224,049	247,730	(23,681)	156,401	170,805	(14,404)	58.9%	59.2%
2009	629,520	652,879	(23,359)	290,161	266,334	23,827	339,359	386,545	(47,186)	201,314	231,391	(30,077)	138,045	155,154	(17,109)	59.3%	59.9%
2010	667,800	683,643	(15,843)	277,161	245,745	31,416	390,638	437,898	(47,260)	234,407	268,132	(33,725)	156,231	169,766	(13,535)	60.0%	61.2%
2011	673,530	711,678	(38,148)	237,494	184,063	53,431	436,036	527,615	(91,579)	267,440	336,614	(69,174)	168,596	191,001	(22,405)	61.3%	63.8%
2012	687,360	373,241	314,119	172,638	35,021	137,617	514,722	338,220	176,503	329,124	234,507	94,617	185,599	103,713	81,886	63.9%	69.3%
2013	366,973	-	366,973	35,261	-	35,261	331,712	-	331,712	230,957	-	230,957	100,755	-	100,755	69.6%	100.0%
Total	**23,298,300**	**22,832,919**	**465,381**	**15,615,220**	**15,049,545**	**565,675**	**7,683,080**	**7,783,374**	**(100,295)**	**4,758,867**	**4,811,645**	**(52,779)**	**2,924,213**	**2,971,729**	**(47,516)**	**61.9%**	**61.8%**
Excl Prior	**23,086,280**	**22,615,893**	**470,387**	**15,563,200**	**15,007,518**	**555,682**	**7,523,080**	**7,608,374**	**(85,295)**	**4,638,611**	**4,681,095**	**(42,483)**	**2,884,468**	**2,927,279**	**(42,811)**	**61.7%**	**61.5%**

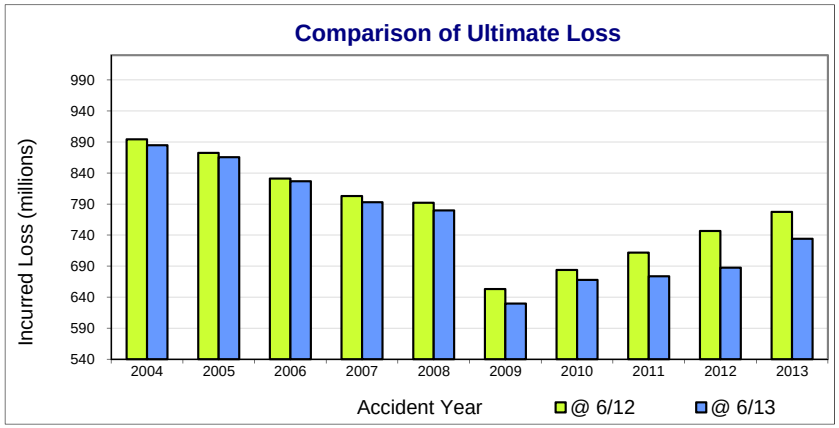
Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 6
EXHIBIT 2
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	16,315	9,994	(6,322)				217,026	212,020	(5,006)
1977	1,587	1,880	293	-	626	626	234,540	234,839	299
1978	1,910	1,644	(266)	1,787	690	(1,097)	269,248	268,966	(282)
1979	2,332	2,158	(175)	1,322	(891)	(2,214)	310,922	310,800	(122)
1980	2,407	2,284	(123)	1,242	467	(775)	303,427	303,423	(4)
1981	2,596	1,828	(768)	1,896	450	(1,446)	308,890	308,145	(745)
1982	2,714	2,232	(482)	1,692	830	(861)	315,052	314,605	(446)
1983	3,179	2,323	(856)	2,184	1,276	(907)	342,366	341,377	(990)
1984	3,957	3,013	(945)	3,006	1,445	(1,561)	418,713	417,609	(1,104)
1985	5,434	5,289	(145)	1,837	1,920	83	532,419	532,063	(356)
1986	5,839	4,770	(1,069)	1,499	3,218	1,719	535,984	534,411	(1,573)
1987	6,505	4,845	(1,660)	4,294	1,146	(3,148)	578,044	575,539	(2,505)
1988	7,559	4,962	(2,597)	6,757	(1,699)	(8,456)	669,018	665,009	(4,008)
1989	7,816	5,766	(2,050)	2,591	(3,391)	(5,982)	710,595	706,665	(3,930)
1990	8,194	6,131	(2,063)	8,749	1,915	(6,833)	706,123	701,874	(4,249)
1991	8,210	5,788	(2,423)	4,646	1,462	(3,184)	705,145	699,883	(5,262)
1992	7,881	7,075	(806)	3,697	1,548	(2,150)	697,971	694,322	(3,650)
1993	7,236	5,522	(1,713)	5,537	686	(4,851)	648,050	642,921	(5,129)
1994	7,586	7,153	(433)	5,314	(6,011)	(11,325)	643,235	640,057	(3,178)
1995	8,060	6,807	(1,253)	3,814	(1,257)	(5,071)	625,284	621,227	(4,057)
1996	8,413	7,318	(1,095)	8,058	2,895	(5,163)	611,081	607,145	(3,935)
1997	9,358	7,663	(1,695)	2,789	(2,367)	(5,155)	653,316	648,367	(4,949)
1998	11,003	10,824	(179)	(1,386)	3,025	4,410	737,766	734,575	(3,191)
1999	12,565	12,007	(557)	3,995	4,612	616	803,836	799,649	(4,187)
2000	15,079	12,652	(2,427)	13,014	6,597	(6,417)	893,994	886,483	(7,510)
2001	15,315	12,549	(2,766)	(403)	108	511	886,093	877,630	(8,463)
2002	17,510	14,804	(2,706)	6,946	(9,842)	(16,788)	945,172	937,813	(7,359)
2003	18,046	15,641	(2,404)	13,448	3,233	(10,214)	914,999	906,092	(8,908)
2004	18,909	15,223	(3,685)	3,089	(176)	(3,265)	894,440	884,785	(9,656)
2005	19,757	17,253	(2,504)	22,282	5,484	(16,798)	872,508	865,616	(6,892)
2006	20,745	19,819	(926)	14,133	7,112	(7,021)	831,121	826,707	(4,413)
2007	23,362	21,280	(2,082)	10,114	10,134	20	802,996	792,855	(10,141)
2008	26,902	25,625	(1,277)	29,491	29,545	54	792,104	779,645	(12,460)
2009	27,717	23,827	(3,889)	33,674	23,274	(10,400)	652,879	629,520	(23,359)
2010	39,605	31,416	(8,189)	37,270	15,320	(21,950)	683,643	667,800	(15,843)
2011	66,427	53,431	(12,996)	53,517	18,319	(35,198)	711,678	673,530	(38,148)
2012	167,713	137,617	(30,096)	277,322	209,551	(67,771)	746,482	687,360	(59,122)
2013	44,604	35,261	(9,343)	141,023	109,821	(31,202)	777,408	733,945	(43,463)
Total	680,346	565,675	(114,671)	730,236	441,074	(289,162)			(318,296)







Ohio Bureau of Workers' Compensation

SUMMARY 6

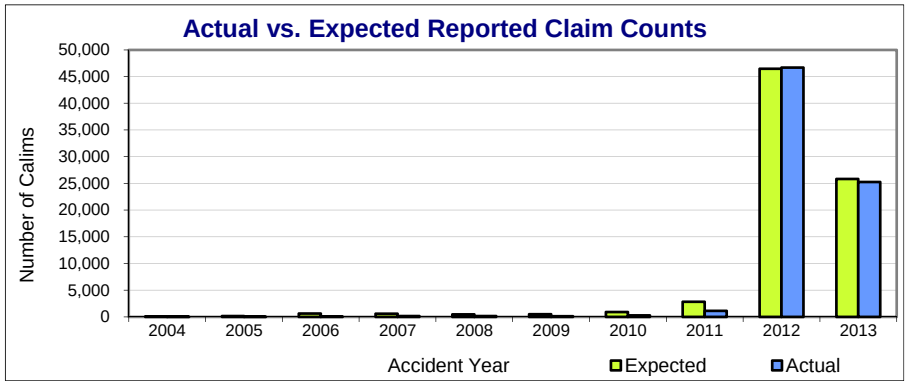
Private Employers - Medical - Total

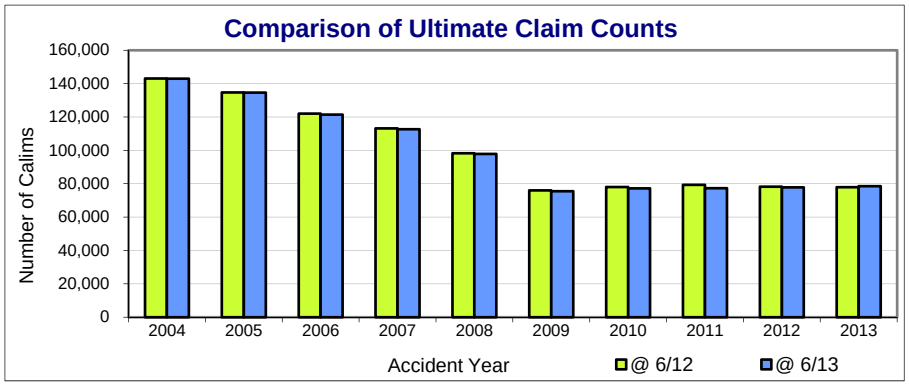
EXHIBIT 2

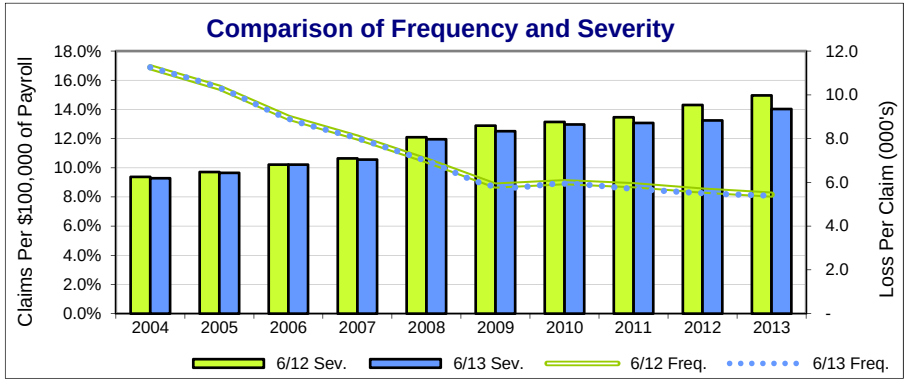
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

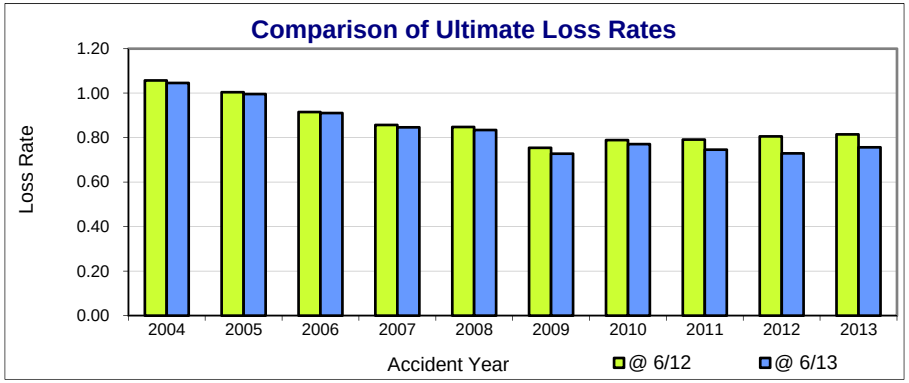
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	205	122	(83)	2,192,414	2,192,196	(218)						
2004	82	22	(60)	143,015	142,925	(90)	16.90%	16.89%	6,254	6,191	1.057	1.045
2005	147	29	(118)	134,734	134,572	(162)	15.50%	15.48%	6,476	6,432	1.004	0.996
2006	617	46	(571)	122,041	121,402	(639)	13.44%	13.37%	6,810	6,810	0.915	0.910
2007	575	140	(435)	113,143	112,609	(534)	12.07%	12.02%	7,097	7,041	0.857	0.846
2008	469	154	(315)	98,241	97,788	(453)	10.51%	10.46%	8,063	7,973	0.848	0.834
2009	491	109	(382)	76,001	75,450	(551)	8.78%	8.72%	8,590	8,344	0.755	0.727
2010	913	283	(630)	78,040	77,237	(803)	9.01%	8.91%	8,760	8,646	0.789	0.771
2011	2,829	1,121	(1,708)	79,281	77,260	(2,021)	8.81%	8.56%	8,977	8,718	0.791	0.746
2012	46,463	46,689	226	78,251	77,832	(419)	8.44%	8.26%	9,540	8,831	0.805	0.729
2013	25,811	25,267	(544)	77,899	78,457	558	8.16%	8.08%	9,980	9,355	0.814	0.756
Total	78,602	73,982	(4,620)	3,193,060	3,187,728	(5,332)						









Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total

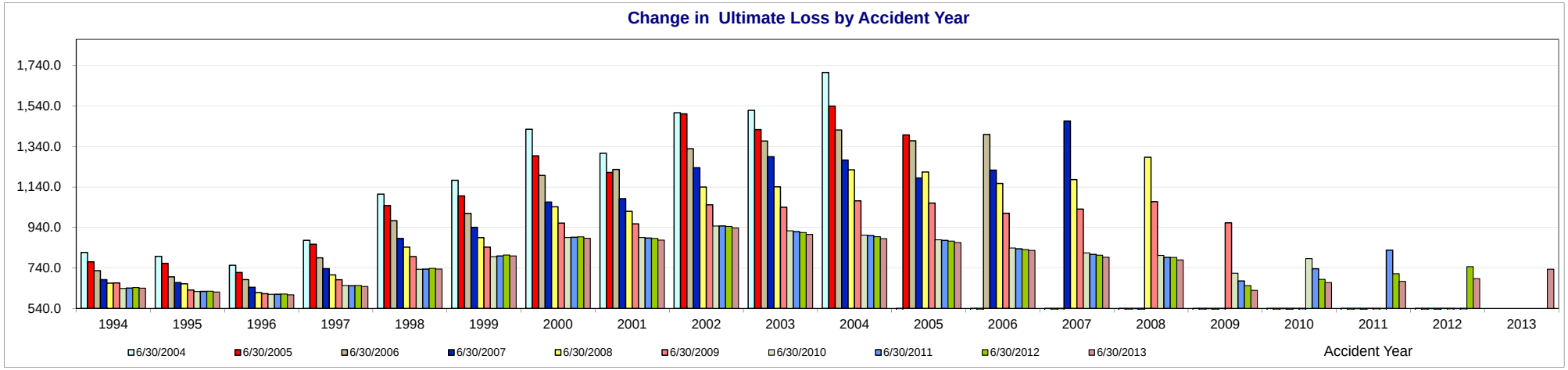
SUMMARY 6
EXHIBIT 2
SHEET 4

Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	42,026	212,020	217,026	169,994	175,000	(5,006)	126,816	130,550	(3,735)	43,178	44,450	(1,272)	74.6%	74.6%
1977	213,624	234,839	234,540	21,215	20,916	299	15,142	14,928	214	6,074	5,988	86	71.4%	71.4%
1978	243,336	268,966	269,248	25,630	25,912	(282)	18,145	18,345	(199)	7,485	7,567	(82)	70.8%	70.8%
1979	278,555	310,800	310,922	32,245	32,367	(122)	22,647	22,733	(86)	9,598	9,634	(36)	70.2%	70.2%
1980	269,474	303,423	303,427	33,949	33,953	(4)	23,661	23,664	(3)	10,288	10,289	(1)	69.7%	69.7%
1981	271,947	308,145	308,890	36,198	36,944	(745)	25,048	25,564	(516)	11,150	11,380	(230)	69.2%	69.2%
1982	274,694	314,605	315,052	39,911	40,358	(446)	27,401	27,708	(306)	12,510	12,650	(140)	68.7%	68.7%
1983	295,346	341,377	342,366	46,031	47,020	(990)	31,384	32,059	(675)	14,646	14,961	(315)	68.2%	68.2%
1984	357,400	417,609	418,713	60,208	61,312	(1,104)	40,735	41,482	(747)	19,473	19,830	(357)	67.7%	67.7%
1985	448,084	532,063	532,419	83,979	84,334	(356)	56,418	56,657	(239)	27,561	27,678	(117)	67.2%	67.2%
1986	446,418	534,411	535,984	87,993	89,566	(1,573)	58,760	59,811	(1,051)	29,232	29,755	(523)	66.8%	66.8%
1987	476,006	575,539	578,044	99,533	102,038	(2,505)	66,058	67,720	(1,663)	33,475	34,317	(843)	66.4%	66.4%
1988	543,840	665,009	669,018	121,170	125,178	(4,008)	79,830	82,471	(2,641)	41,339	42,707	(1,368)	65.9%	65.9%
1989	571,269	706,665	710,595	135,396	139,325	(3,930)	88,409	90,975	(2,566)	46,987	48,351	(1,364)	65.3%	65.3%
1990	558,121	701,874	706,123	143,753	148,002	(4,249)	93,063	95,814	(2,751)	50,690	52,188	(1,498)	64.7%	64.7%
1991	554,362	699,883	705,145	145,521	150,783	(5,262)	93,422	96,800	(3,378)	52,099	53,983	(1,884)	64.2%	64.2%
1992	542,761	694,322	697,971	151,561	155,210	(3,650)	96,352	98,673	(2,320)	55,208	56,538	(1,329)	63.6%	63.6%
1993	495,738	642,921	648,050	147,182	152,312	(5,129)	92,553	95,778	(3,225)	54,630	56,534	(1,904)	62.9%	62.9%
1994	481,492	640,057	643,235	158,565	161,743	(3,178)	98,674	100,649	(1,974)	59,890	61,095	(1,204)	62.2%	62.2%
1995	459,892	621,227	625,284	161,335	165,392	(4,057)	99,546	102,042	(2,495)	61,789	63,351	(1,562)	61.7%	61.7%
1996	439,323	607,145	611,081	167,823	171,758	(3,935)	102,749	105,152	(2,403)	65,074	66,606	(1,532)	61.2%	61.2%
1997	460,332	648,367	653,316	188,035	192,984	(4,949)	114,266	117,270	(3,005)	73,769	75,714	(1,945)	60.8%	60.8%
1998	508,409	734,575	737,766	226,166	229,357	(3,191)	136,454	138,373	(1,919)	89,713	90,984	(1,272)	60.3%	60.3%
1999	541,650	799,649	803,836	258,000	262,186	(4,187)	154,613	157,127	(2,514)	103,387	105,059	(1,672)	59.9%	59.9%
2000	586,822	886,483	893,994	299,661	307,172	(7,510)	178,631	183,103	(4,473)	121,031	124,069	(3,038)	59.6%	59.6%
2001	568,724	877,630	886,093	308,906	317,369	(8,463)	183,121	188,148	(5,027)	125,785	129,221	(3,436)	59.3%	59.3%
2002	591,101	937,813	945,172	346,712	354,071	(7,359)	204,667	209,023	(4,357)	142,045	145,047	(3,003)	59.0%	59.0%
2003	554,729	906,092	914,999	351,363	360,270	(8,908)	206,692	211,959	(5,267)	144,670	148,311	(3,641)	58.8%	58.8%
2004	524,105	884,785	894,440	360,680	370,335	(9,656)	211,647	217,344	(5,698)	149,033	152,991	(3,958)	58.7%	58.7%
2005	493,913	865,616	872,508	371,703	378,595	(6,892)	217,789	221,877	(4,088)	153,914	156,717	(2,804)	58.6%	58.6%
2006	446,740	826,707	831,121	379,968	384,381	(4,413)	222,649	225,248	(2,599)	157,319	159,133	(1,814)	58.6%	58.6%
2007	404,580	792,855	802,996	388,276	398,417	(10,141)	228,218	234,225	(6,007)	160,058	164,192	(4,134)	58.8%	58.8%
2008	373,569	779,645	792,104	406,075	418,535	(12,460)	240,312	247,730	(7,418)	165,763	170,805	(5,042)	59.2%	59.2%
2009	266,334	629,520	652,879	363,186	386,545	(23,359)	217,325	231,391	(14,066)	145,861	155,154	(9,293)	59.8%	59.9%
2010	245,745	667,800	683,643	422,054	437,898	(15,843)	258,230	268,132	(9,902)	163,824	169,766	(5,942)	61.2%	61.2%
2011	184,063	673,530	711,678	489,467	527,615	(38,148)	312,064	336,614	(24,550)	177,403	191,001	(13,598)	63.8%	63.8%
2012	35,021	343,680	373,241	308,659	338,220	(29,561)	213,936	234,507	(20,571)	94,723	103,713	(8,990)	69.3%	69.3%
Total	**15,049,545**	**22,587,647**	**22,832,919**	**7,538,102**	**7,783,374**	**(245,272)**	**4,657,428**	**4,811,645**	**(154,217)**	**2,880,674**	**2,971,729**	**(91,055)**	**61.8%**	**61.8%**
Excl Prior	**15,007,518**	**22,375,627**	**22,615,893**	**7,368,108**	**7,608,374**	**(240,266)**	**4,530,613**	**4,681,095**	**(150,482)**	**2,837,496**	**2,927,279**	**(89,784)**	**61.5%**	**61.5%**

Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	318,224	313,423	309,865	298,374	301,562	298,875	308,531	309,842	310,922	310,800	(4,801)	(3,558)	(11,491)	3,188	(2,687)	9,656	1,311	1,080	(122)	(7,424)
1980	305,005	304,333	296,837	291,804	290,501	289,026	301,227	302,488	303,427	303,423	(672)	(7,496)	(5,033)	(1,304)	(1,474)	12,201	1,261	939	(4)	(1,582)
1981	313,261	307,810	301,456	300,230	296,754	297,569	307,717	308,374	308,890	308,145	(5,451)	(6,354)	(1,225)	(3,477)	815	10,148	657	516	(745)	(5,116)
1982	315,191	315,031	310,999	299,998	303,675	297,948	313,750	314,155	315,052	314,605	(160)	(4,032)	(11,001)	3,677	(5,727)	15,801	405	897	(446)	(586)
1983	346,867	349,054	341,487	328,179	330,066	321,636	342,219	342,123	342,366	341,377	2,187	(7,567)	(13,307)	1,886	(8,430)	20,583	(96)	243	(990)	(5,490)
1984	430,233	421,018	412,059	396,676	399,531	392,512	416,860	417,873	418,713	417,609	(9,215)	(8,959)	(15,382)	2,855	(7,019)	24,348	1,013	840	(1,104)	(12,624)
1985	581,148	579,366	553,395	545,235	545,395	525,523	528,076	530,294	532,419	532,063	(1,782)	(25,970)	(8,161)	161	(19,872)	2,553	2,218	2,124	(356)	(49,085)
1986	568,986	560,009	551,289	521,898	535,426	520,481	533,508	534,401	535,984	534,411	(8,977)	(8,721)	(29,390)	13,527	(14,944)	13,026	894	1,583	(1,573)	(34,575)
1987	596,017	589,457	560,566	558,458	568,792	560,826	576,642	577,343	578,044	575,539	(6,560)	(28,891)	(2,108)	10,335	(7,966)	15,816	701	701	(2,505)	(20,478)
1988	731,314	710,723	687,846	658,044	657,215	638,293	667,610	668,110	669,018	665,009	(20,591)	(22,878)	(29,801)	(829)	(18,923)	29,317	501	907	(4,008)	(66,305)
1989	731,315	724,118	705,689	686,345	687,030	676,243	709,948	709,746	710,595	706,665	(7,196)	(18,429)	(19,344)	684	(10,787)	33,705	(202)	849	(3,930)	(24,649)
1990	777,054	755,110	744,594	706,885	695,618	674,711	704,840	705,393	706,123	701,874	(21,944)	(10,517)	(37,709)	(11,267)	(20,907)	30,129	553	730	(4,249)	(75,181)
1991	774,435	751,531	728,003	695,922	695,158	673,626	705,278	704,898	705,145	699,883	(22,903)	(23,528)	(32,081)	(764)	(21,532)	31,652	(380)	246	(5,262)	(74,552)
1992	763,015	753,139	732,828	704,121	707,312	687,468	693,780	696,242	697,971	694,322	(9,877)	(20,310)	(28,707)	3,190	(19,844)	6,312	2,462	1,729	(3,650)	(68,694)
1993	726,989	679,279	658,200	630,737	627,485	619,307	647,748	647,704	648,050	642,921	(47,710)	(21,079)	(27,464)	(3,251)	(8,178)	28,441	(44)	345	(5,129)	(84,069)
1994	816,689	770,416	726,583	682,296	665,121	665,992	638,867	640,512	643,235	640,057	(46,273)	(43,833)	(44,287)	(17,175)	872	(27,125)	1,645	2,723	(3,178)	(176,632)
1995	797,184	762,973	696,343	667,693	661,604	631,410	623,640	623,946	625,284	621,227	(34,211)	(66,630)	(28,650)	(6,089)	(30,193)	(7,770)	306	1,338	(4,057)	(175,957)
1996	753,343	717,605	682,390	644,630	618,242	612,996	609,895	610,084	611,081	607,145	(35,738)	(35,214)	(37,760)	(26,388)	(5,246)	(3,101)	189	997	(3,935)	(146,198)
1997	876,752	857,125	790,276	736,865	705,835	681,739	653,028	652,141	653,316	648,367	(19,627)	(66,849)	(53,411)	(31,030)	(24,096)	(28,711)	(887)	1,175	(4,949)	(228,385)
1998	1,104,788	1,048,612	973,850	886,056	842,834	796,365	733,334	734,173	737,766	734,575	(56,176)	(74,762)	(87,794)	(43,222)	(46,468)	(63,031)	839	3,594	(3,191)	(370,213)
1999	1,173,133	1,096,302	1,009,675	940,987	889,774	843,017	795,966	799,051	803,836	799,649	(76,831)	(86,628)	(68,687)	(51,213)	(46,757)	(47,051)	3,085	4,785	(4,187)	(373,484)
2000	1,425,358	1,294,267	1,197,350	1,065,714	1,042,240	961,605	890,651	891,821	893,994	886,483	(131,091)	(96,916)	(131,637)	(23,474)	(80,635)	(70,953)	1,169	2,173	(7,510)	(538,875)
2001	1,306,573	1,212,096	1,226,655	1,082,489	1,019,907	958,126	890,503	887,757	886,093	877,630	(94,477)	14,559	(144,166)	(62,582)	(61,781)	(67,623)	(2,746)	(1,664)	(8,463)	(428,943)
2002	1,506,992	1,501,325	1,329,134	1,235,444	1,140,019	1,052,113	947,424	947,690	945,172	937,813	(5,667)	(172,191)	(93,690)	(95,425)	(87,906)	(104,689)	266	(2,519)	(7,359)	(569,179)
2003	1,519,129	1,424,103	1,367,164	1,289,993	1,141,001	1,040,257	923,774	919,192	914,999	906,092	(95,026)	(56,939)	(77,171)	(148,992)	(100,744)	(116,483)	(4,582)	(4,192)	(8,908)	(613,037)
2004	1,706,034	1,539,801	1,421,942	1,273,237	1,224,759	1,071,779	901,973	899,819	894,440	884,785	(166,233)	(117,859)	(148,704)	(48,478)	(152,980)	(169,805)	(2,154)	(5,379)	(9,656)	(821,249)
2005		1,397,484	1,368,515	1,184,848	1,214,237	1,060,679	879,268	876,108	872,508	865,616		(28,970)	(183,667)	29,389	(153,558)	(181,411)	(3,160)	(3,600)	(6,892)	(531,868)
2006			1,399,744	1,223,370	1,157,426	1,010,503	838,428	834,761	831,121	826,707			(176,374)	(146,923)	(65,944)	(172,075)	(3,668)	(3,640)	(4,413)	(573,037)
2007				1,465,875	1,176,488	1,030,783	814,655	806,948	802,996	792,855				(289,387)	(145,705)	(216,128)	(7,707)	(3,952)	(10,141)	(673,020)
2008					1,287,006	1,067,538	801,918	792,208	792,104	779,645					(219,468)	(265,619)	(9,710)	(104)	(12,460)	(507,362)
2009						963,015	714,240	675,873	652,879	629,520						(248,775)	(38,366)	(22,994)	(23,359)	(333,495)
2010							786,366	736,145	683,643	667,800							(50,221)	(52,502)	(15,843)	(118,566)
2011								827,950	711,678	673,530								(116,272)	(38,148)	(154,420)
2012									746,482	687,360									(59,122)	(59,122)
2013										733,945										
79-04	21,265,030	20,338,026	19,316,473	18,128,311	17,592,854	16,789,445	16,366,789	16,375,172	16,391,935	16,292,468	(927,004)	(1,021,553)	(1,188,161)	(535,457)	(803,409)	(422,656)	8,383	16,762	(99,466)	(4,972,562)
79-05		21,735,510	20,684,987	19,313,159	18,807,091	17,850,124	17,246,057	17,251,280	17,264,442	17,158,084		(1,050,523)	(1,371,828)	(506,068)	(956,967)	(604,067)	5,223	13,162	(106,358)	(5,504,430)
79-06			22,084,731	20,536,530	19,964,517	18,860,628	18,084,486	18,086,041	18,095,563	17,984,792			(1,548,202)	(572,013)	(1,103,889)	(776,142)	1,555	9,522	(110,771)	(6,077,467)
79-07				22,002,405	21,141,005	19,891,411	18,899,141	18,892,989	18,898,559	18,777,647				(861,400)	(1,249,594)	(992,270)	(6,152)	5,570	(120,912)	(6,750,487)
79-08					22,428,011	20,958,949	19,701,059	19,685,197	19,690,664	19,557,291					(1,469,063)	(1,257,889)	(15,862)	5,466	(133,372)	(7,257,849)
79-09						21,921,963	20,415,299	20,361,071	20,343,543	20,186,811						(1,506,664)	(54,229)	(17,528)	(156,731)	(7,591,343)
79-10							21,201,665	21,097,216	21,027,186	20,854,611							(104,450)	(70,030)	(172,575)	(7,709,909)
79-11								21,925,165	21,738,864	21,528,141								(186,301)	(210,723)	(7,864,329)
79-12									22,485,346	22,215,502									(269,844)	(7,923,451)
79-13										22,949,447										(7,923,451)



Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only

SUMMARY 6
EXHIBIT 3
SHEET 1

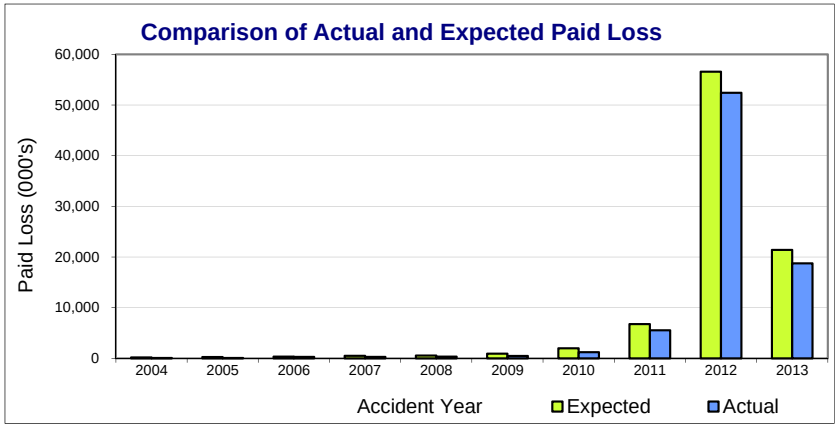
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

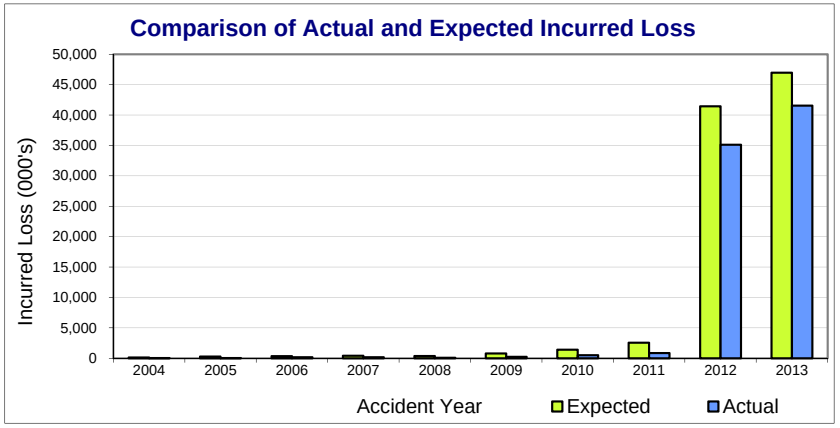
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1	1	0	1	1	0	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	19,673	19,673	-	19,673	19,673	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	22,681	22,681	-	22,681	22,681	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	25,123	25,123	-	25,123	25,123	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	24,877	24,877	-	24,877	24,877	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	27,103	27,103	-	27,103	27,103	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	27,928	27,928	-	27,928	27,928	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	30,456	30,456	-	30,456	30,456	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	38,247	38,247	-	38,247	38,247	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	42,813	42,813	-	42,813	42,813	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	49,905	49,905	-	49,905	49,905	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	59,583	59,583	-	59,583	59,583	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	71,389	71,389	-	71,389	71,389	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	82,740	82,740	0	82,740	82,740	0	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	76,095	76,095	-	76,095	76,095	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	98,230	98,230	-	98,230	98,230	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	104,955	104,955	0	104,955	104,955	0	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	93,756	93,755	1	93,756	93,755	1	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	82,235	82,225	11	82,235	82,224	11	-	0	(0)	-	0	(0)	-	0	(0)	100.0%	98.1%
1995	79,594	79,572	21	79,593	79,570	23	1	3	(2)	1	3	(2)	0	0	(0)	98.1%	97.7%
1996	72,141	72,124	17	72,137	72,115	22	4	9	(5)	4	8	(4)	0	0	(0)	97.1%	96.9%
1997	77,126	77,118	7	77,116	77,095	21	10	24	(14)	10	23	(13)	0	1	(1)	96.1%	96.2%
1998	85,836	85,819	16	85,813	85,778	35	22	41	(19)	21	39	(18)	1	2	(1)	95.1%	94.5%
1999	94,272	94,289	(17)	94,233	94,207	25	40	82	(42)	37	77	(40)	2	5	(2)	94.0%	94.0%
2000	103,518	103,509	9	103,444	103,367	76	74	142	(67)	70	132	(62)	5	10	(5)	93.6%	93.2%
2001	108,769	108,803	(35)	108,645	108,588	57	123	215	(91)	115	198	(83)	9	17	(8)	92.9%	92.2%
2002	118,410	118,454	(44)	118,217	118,126	92	192	328	(136)	177	300	(123)	15	28	(13)	92.0%	91.4%
2003	119,552	119,645	(93)	119,259	119,180	80	293	466	(173)	268	423	(154)	24	43	(19)	91.7%	90.8%
2004	115,509	115,623	(114)	115,079	115,005	74	430	618	(188)	394	557	(164)	36	60	(24)	91.6%	90.2%
2005	116,428	116,600	(172)	115,811	115,731	80	617	869	(251)	562	781	(219)	55	87	(32)	91.0%	90.0%
2006	108,359	108,413	(54)	107,530	107,262	268	829	1,151	(322)	752	1,036	(283)	77	116	(39)	90.7%	89.9%
2007	101,411	101,594	(183)	100,286	100,015	271	1,125	1,579	(454)	1,019	1,424	(404)	106	156	(50)	90.6%	90.2%
2008	91,336	91,536	(199)	89,881	89,537	344	1,456	1,999	(543)	1,317	1,795	(478)	139	204	(65)	90.4%	89.8%
2009	78,756	79,182	(426)	77,038	76,584	454	1,718	2,598	(880)	1,548	2,350	(802)	170	248	(78)	90.1%	90.5%
2010	84,892	85,720	(828)	82,145	80,934	1,211	2,747	4,786	(2,039)	2,482	4,381	(1,900)	266	405	(140)	90.3%	91.5%
2011	83,055	84,584	(1,529)	78,501	72,970	5,531	4,554	11,614	(7,060)	4,156	10,901	(6,745)	398	714	(315)	91.3%	93.9%
2012	82,235	43,554	38,681	70,969	18,571	52,398	11,266	24,983	(13,716)	10,572	24,157	(13,585)	694	826	(132)	93.8%	96.7%
2013	44,567	-	44,567	18,754	-	18,754	25,812	-	25,812	24,963	-	24,963	850	-	850	96.7%	100.0%
Total	**2,743,557**	**2,663,919**	**79,638**	**2,692,242**	**2,612,414**	**79,828**	**51,315**	**51,505**	**(190)**	**48,467**	**48,584**	**(117)**	**2,848**	**2,921**	**(73)**	**94.5%**	**94.3%**
Excl Prior	**2,743,556**	**2,663,918**	**79,637**	**2,692,241**	**2,612,413**	**79,828**	**51,315**	**51,505**	**(190)**	**48,467**	**48,584**	**(117)**	**2,848**	**2,921**	**(73)**	**94.5%**	**94.3%**

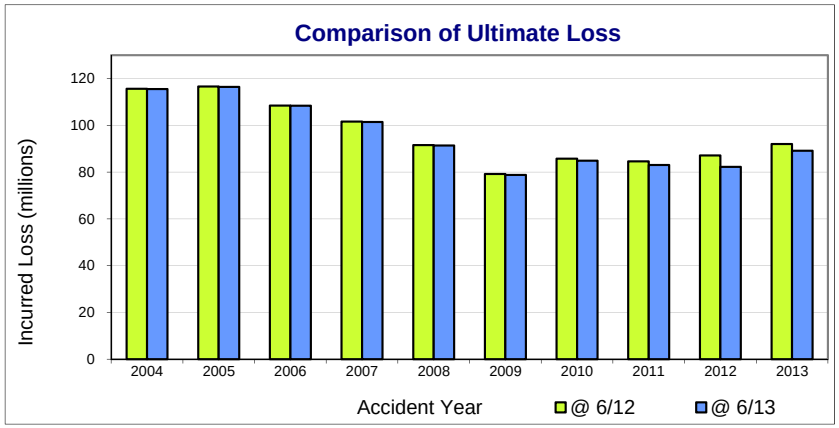
Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 6
EXHIBIT 3
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	0	0				1	1	0
1977	-	-	-	-	-	-	19,673	19,673	-
1978	-	-	-	-	-	-	22,681	22,681	-
1979	-	-	-	-	-	-	25,123	25,123	-
1980	-	-	-	-	-	-	24,877	24,877	-
1981	-	-	-	-	-	-	27,103	27,103	-
1982	-	-	-	-	-	-	27,928	27,928	-
1983	-	-	-	-	-	-	30,456	30,456	-
1984	-	-	-	-	-	-	38,247	38,247	-
1985	-	-	-	-	-	-	42,813	42,813	-
1986	-	-	-	-	-	-	49,905	49,905	-
1987	-	-	-	-	-	-	59,583	59,583	-
1988	-	-	-	-	-	-	71,389	71,389	-
1989	-	0	0	-	0	0	82,740	82,740	0
1990	-	-	-	-	-	-	76,095	76,095	-
1991	-	-	-	-	-	-	98,230	98,230	-
1992	-	0	0	-	0	0	104,955	104,955	0
1993	-	1	1	3	1	(3)	93,755	93,756	1
1994	0	11	11	(41)	11	52	82,225	82,235	11
1995	2	23	21	(55)	19	74	79,572	79,594	21
1996	6	22	16	(46)	10	56	72,124	72,141	17
1997	15	21	6	(81)	5	86	77,118	77,126	7
1998	15	35	21	(8)	30	38	85,819	85,836	16
1999	36	25	(11)	(11)	5	17	94,289	94,272	(17)
2000	52	76	25	49	83	35	103,509	103,518	9
2001	66	57	(9)	6	27	21	108,803	108,769	(35)
2002	94	92	(3)	59	88	29	118,454	118,410	(44)
2003	134	80	(55)	112	33	(80)	119,645	119,552	(93)
2004	168	74	(94)	129	36	(93)	115,623	115,509	(114)
2005	246	80	(166)	268	32	(236)	116,600	116,428	(172)
2006	344	268	(75)	347	176	(171)	108,413	108,359	(54)
2007	500	271	(229)	399	169	(230)	101,594	101,411	(183)
2008	548	344	(204)	369	68	(301)	91,536	91,336	(199)
2009	913	454	(459)	777	233	(544)	79,182	78,756	(426)
2010	1,965	1,211	(754)	1,401	492	(909)	85,720	84,892	(828)
2011	6,758	5,531	(1,227)	2,558	844	(1,713)	84,584	83,055	(1,529)
2012	56,574	52,398	(4,176)	41,438	35,117	(6,322)	87,108	82,235	(4,872)
2013	21,384	18,754	(2,630)	46,958	41,545	(5,412)	91,976	89,134	(2,843)
Total	89,820	79,828	(9,992)	94,631	79,026	(15,605)			(11,326)







Ohio Bureau of Workers' Compensation

SUMMARY 6

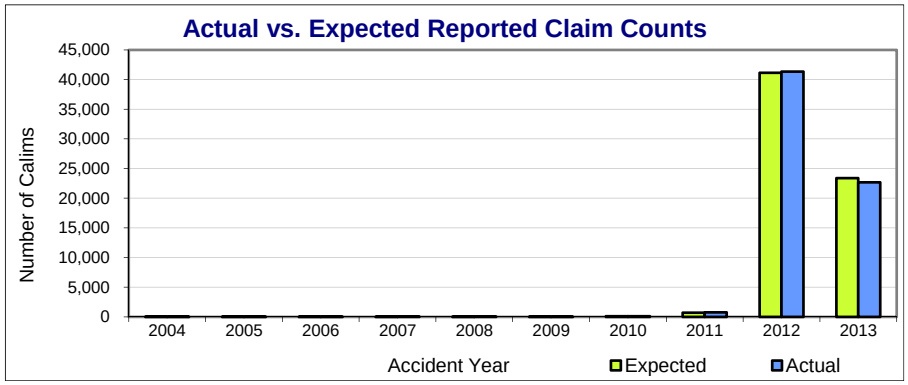
Private Employers - Medical - Medical Only

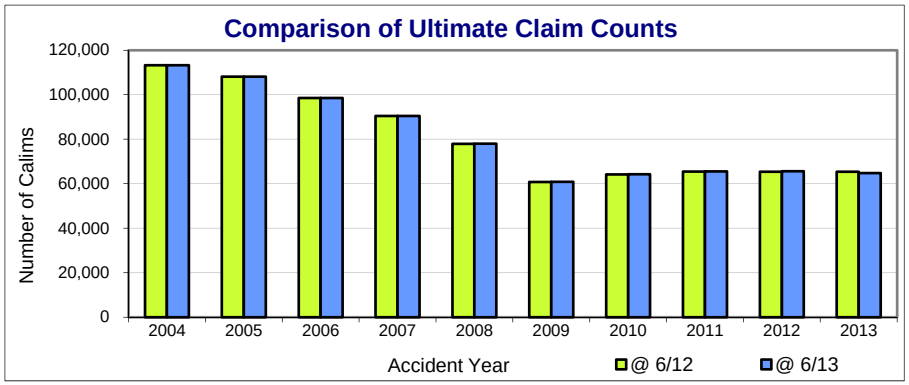
EXHIBIT 3

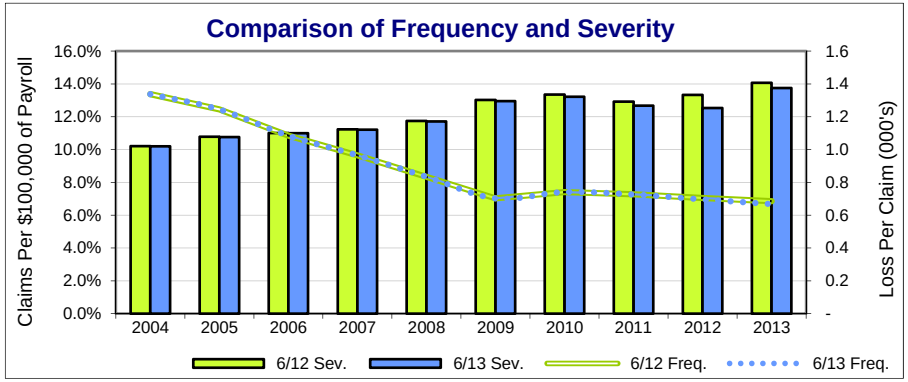
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

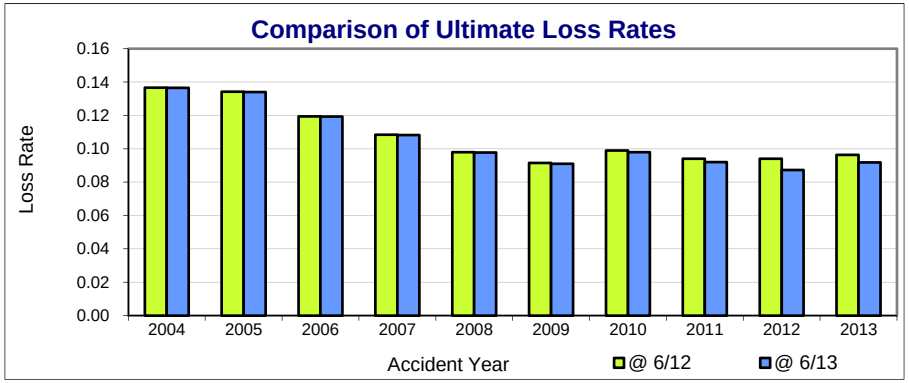
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	2	10	8	1,784,330	1,784,337	7						
2004	1	1	-	113,232	113,232	-	13.38%	13.38%	1,021	1,020	0.137	0.136
2005	2	2	-	108,144	108,144	-	12.44%	12.44%	1,078	1,077	0.134	0.134
2006	15	15	-	98,494	98,495	1	10.84%	10.84%	1,101	1,100	0.119	0.119
2007	28	50	22	90,440	90,464	24	9.65%	9.65%	1,123	1,121	0.108	0.108
2008	15	51	36	77,932	77,974	42	8.34%	8.34%	1,175	1,171	0.098	0.098
2009	21	28	7	60,787	60,805	18	7.02%	7.03%	1,303	1,295	0.092	0.091
2010	91	97	6	64,197	64,217	20	7.41%	7.41%	1,335	1,322	0.099	0.098
2011	710	766	56	65,463	65,538	75	7.27%	7.26%	1,292	1,267	0.094	0.092
2012	41,143	41,349	206	65,352	65,607	255	7.05%	6.96%	1,333	1,253	0.094	0.087
2013	23,379	22,665	(714)	65,393	64,792	(601)	6.85%	6.68%	1,407	1,376	0.096	0.092
Total	65,407	65,034	(373)	2,593,764	2,593,605	(159)						









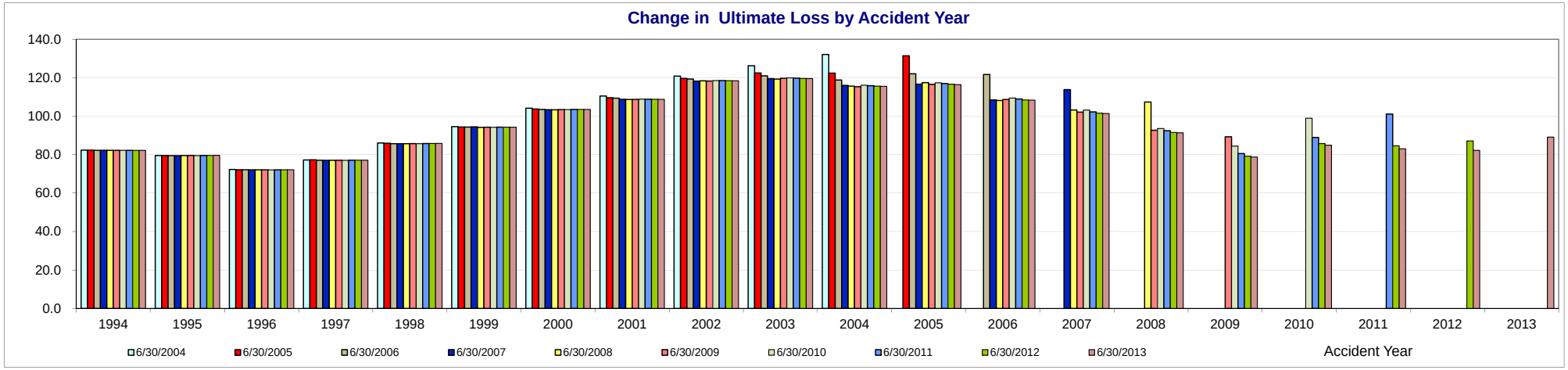
Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 3
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	1	1	1	0	-	0	0	-	0	-	-	-	100.0%	100.0%
1977	19,673	19,673	19,673	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	22,681	22,681	22,681	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	25,123	25,123	25,123	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	24,877	24,877	24,877	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	27,103	27,103	27,103	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	27,928	27,928	27,928	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	30,456	30,456	30,456	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	38,247	38,247	38,247	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	42,813	42,813	42,813	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	49,905	49,905	49,905	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	59,583	59,583	59,583	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	71,389	71,389	71,389	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	82,740	82,740	82,740	0	-	0	0	-	0	-	-	-	100.0%	100.0%
1990	76,095	76,095	76,095	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	98,230	98,230	98,230	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	104,955	104,955	104,955	0	-	0	0	-	0	-	-	-	100.0%	100.0%
1993	93,755	93,756	93,755	1	-	1	1	-	1	-	-	-	100.0%	100.0%
1994	82,224	82,235	82,225	11	0	11	11	0	10	0	0	0	98.1%	98.1%
1995	79,570	79,594	79,572	24	3	21	24	3	21	1	0	0	97.7%	97.7%
1996	72,115	72,141	72,124	26	9	17	25	8	17	1	0	1	96.9%	96.9%
1997	77,095	77,126	77,118	31	24	7	30	23	7	1	1	0	96.2%	96.2%
1998	85,778	85,836	85,819	58	41	16	54	39	15	3	2	1	94.5%	94.5%
1999	94,207	94,272	94,289	65	82	(17)	61	77	(16)	4	5	(1)	94.0%	94.0%
2000	103,367	103,518	103,509	151	142	9	141	132	9	10	10	1	93.2%	93.2%
2001	108,588	108,769	108,803	180	215	(35)	166	198	(32)	14	17	(3)	92.2%	92.2%
2002	118,126	118,410	118,454	284	328	(44)	260	300	(40)	25	28	(4)	91.4%	91.4%
2003	119,180	119,552	119,645	372	466	(93)	338	423	(85)	34	43	(9)	90.8%	90.8%
2004	115,005	115,509	115,623	504	618	(114)	455	557	(103)	49	60	(11)	90.2%	90.2%
2005	115,731	116,428	116,600	697	869	(172)	627	781	(154)	70	87	(17)	90.0%	90.0%
2006	107,262	108,359	108,413	1,097	1,151	(54)	987	1,036	(49)	110	116	(5)	89.9%	89.9%
2007	100,015	101,411	101,594	1,396	1,579	(183)	1,258	1,424	(165)	137	156	(18)	90.2%	90.2%
2008	89,537	91,336	91,536	1,800	1,999	(199)	1,616	1,795	(179)	184	204	(20)	89.8%	89.8%
2009	76,584	78,756	79,182	2,172	2,598	(426)	1,965	2,350	(385)	207	248	(41)	90.5%	90.5%
2010	80,934	84,892	85,720	3,958	4,786	(828)	3,623	4,381	(758)	335	405	(70)	91.5%	91.5%
2011	72,970	83,055	84,584	10,085	11,614	(1,529)	9,466	10,901	(1,435)	620	714	(94)	93.9%	93.9%
2012	18,571	41,118	43,554	22,546	24,983	(2,436)	21,801	24,157	(2,356)	745	826	(81)	96.7%	96.7%
Total	**2,612,414**	**2,657,872**	**2,663,919**	**45,458**	**51,505**	**(6,047)**	**42,908**	**48,584**	**(5,676)**	**2,551**	**2,921**	**(370)**	**94.4%**	**94.3%**
Excl Prior	**2,612,413**	**2,657,871**	**2,663,918**	**45,458**	**51,505**	**(6,047)**	**42,908**	**48,584**	**(5,677)**	**2,551**	**2,921**	**(370)**	**94.4%**	**94.3%**

Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123										
1980	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877		0								0
1981	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103										
1982	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										
1984	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										
1986	49,904	49,904	49,904	49,904	49,904	49,907	49,905	49,905	49,905	49,905					3	(2)				1
1987	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583										
1988	71,388	71,388	71,388	71,390	71,389	71,389	71,389	71,389	71,389	71,389	(0)	0	2	(1)		0				1
1989	82,740	82,742	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740	2	(2)			0				0	0
1990	76,093	76,093	76,093	76,095	76,095	76,096	76,095	76,095	76,095	76,095		0	1	1	0	(1)				1
1991	98,230	98,229	98,231	98,230	98,230	98,230	98,230	98,230	98,230	98,230	(1)	1	(1)	0						(0)
1992	104,954	104,954	104,953	104,953	104,954	104,955	104,955	104,955	104,955	104,955	(1)	(1)	0	1	0	0	0		0	0
1993	93,737	93,763	93,746	93,747	93,759	93,759	93,752	93,754	93,755	93,756	26	(17)	1	12	(0)	(7)	2	1	1	18
1994	82,316	82,319	82,206	82,239	82,219	82,221	82,201	82,212	82,225	82,235	3	(112)	33	(20)	3	(20)	11	13	11	(81)
1995	79,528	79,553	79,451	79,453	79,515	79,556	79,498	79,542	79,572	79,594	26	(103)	3	61	41	(57)	43	31	21	66
1996	72,268	72,144	72,122	72,099	72,094	72,089	72,075	72,110	72,124	72,141	(124)	(21)	(23)	(5)	(5)	(14)	35	14	17	(127)
1997	77,242	77,301	77,076	77,059	77,037	77,070	77,059	77,114	77,118	77,126	59	(225)	(17)	(22)	34	(11)	55	4	7	(116)
1998	86,053	85,904	85,704	85,699	85,699	85,732	85,706	85,781	85,819	85,836	(149)	(200)	(5)	(0)	33	(26)	76	38	16	(217)
1999	94,578	94,380	94,319	94,451	94,186	94,280	94,214	94,295	94,289	94,272	(198)	(62)	132	(265)	94	(66)	82	(7)	(17)	(306)
2000	104,163	103,757	103,508	103,350	103,339	103,453	103,440	103,522	103,509	103,518	(406)	(249)	(158)	(11)	114	(13)	81	(13)	9	(644)
2001	110,511	109,600	109,365	108,783	108,679	108,728	108,869	108,840	108,803	108,769	(911)	(234)	(582)	(104)	49	140	(28)	(37)	(35)	(1,742)
2002	120,837	119,647	119,335	118,239	118,406	118,293	118,546	118,505	118,454	118,410	(1,190)	(312)	(1,096)	167	(113)	253	(40)	(52)	(44)	(2,427)
2003	126,234	122,481	120,994	119,511	119,313	119,696	119,927	119,769	119,645	119,552	(3,753)	(1,487)	(1,483)	(199)	383	231	(158)	(123)	(93)	(6,682)
2004	132,101	122,392	118,815	116,002	115,635	115,332	116,073	115,856	115,623	115,509	(9,709)	(3,576)	(2,813)	(367)	(303)	741	(217)	(233)	(114)	(16,591)
2005		131,412	122,046	116,655	117,436	116,562	117,373	116,991	116,600	116,428		(9,366)	(5,391)	781	(875)	811	(382)	(391)	(172)	(14,984)
2006			121,688	108,453	108,175	108,696	109,434	108,960	108,413	108,359			(13,236)	(277)	521	738	(474)	(546)	(54)	(13,329)
2007				113,820	103,194	102,098	103,156	102,219	101,594	101,411				(10,625)	(1,097)	1,058	(937)	(625)	(183)	(12,409)
2008					107,355	92,691	93,587	92,432	91,536	91,336					(14,664)	896	(1,155)	(896)	(199)	(16,019)
2009						89,265	84,439	80,557	79,182	78,756						(4,826)	(3,882)	(1,375)	(426)	(10,509)
2010							98,933	88,956	85,720	84,892							(9,977)	(3,236)	(828)	(14,041)
2011								101,092	84,584	83,055								(16,507)	(1,529)	(18,037)
2012									87,108	82,235									(4,872)	(4,872)
2013										89,134										
79-04	1,939,007	1,922,681	1,916,082	1,910,075	1,909,322	1,909,654	1,910,803	1,910,745	1,910,381	1,910,161	(16,326)	(6,599)	(6,007)	(752)	332	1,149	(58)	(364)	(219)	(28,846)
79-05		2,054,094	2,038,128	2,026,730	2,026,759	2,026,216	2,028,176	2,027,735	2,026,981	2,026,590		(15,965)	(11,398)	29	(543)	1,960	(440)	(755)	(391)	(43,830)
79-06			2,159,816	2,135,182	2,134,934	2,134,912	2,137,610	2,136,695	2,135,394	2,134,949			(24,634)	(248)	(22)	2,698	(915)	(1,301)	(445)	(57,159)
79-07				2,249,002	2,238,128	2,237,010	2,240,766	2,238,914	2,236,988	2,236,360				(10,874)	(1,119)	3,756	(1,852)	(1,926)	(628)	(69,567)
79-08					2,345,483	2,329,701	2,334,353	2,331,346	2,328,524	2,327,696					(15,783)	4,652	(3,007)	(2,822)	(827)	(85,586)
79-09						2,418,966	2,418,792	2,411,903	2,407,706	2,406,452						(173)	(6,889)	(4,197)	(1,253)	(96,095)
79-10							2,517,725	2,500,859	2,493,426	2,491,344							(16,866)	(7,433)	(2,082)	(110,136)
79-11								2,601,951	2,578,010	2,574,399								(23,941)	(3,611)	(128,173)
79-12									2,665,118	2,656,635									(8,483)	(133,045)
79-13										2,745,768										(133,045)



Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total

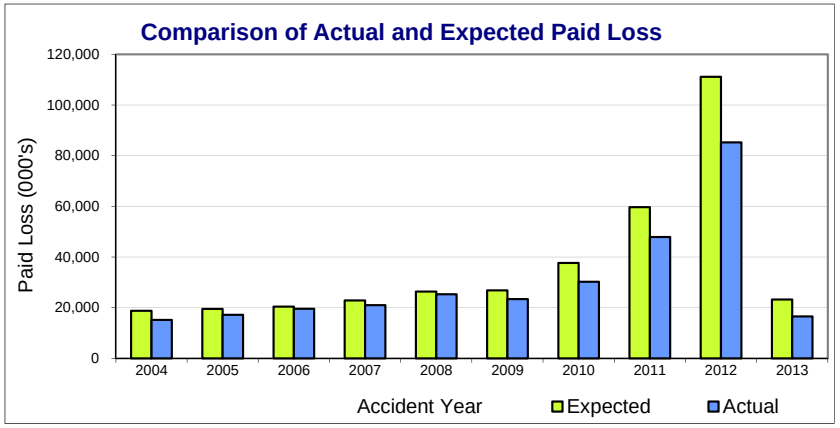
SUMMARY 6
EXHIBIT 4
SHEET 1

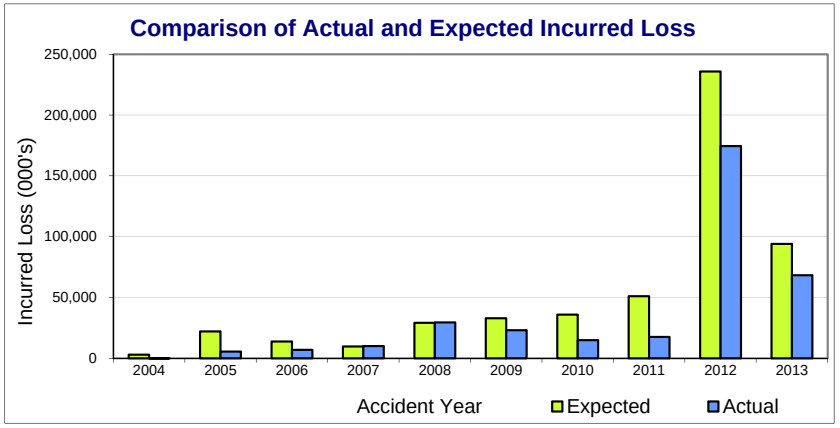
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

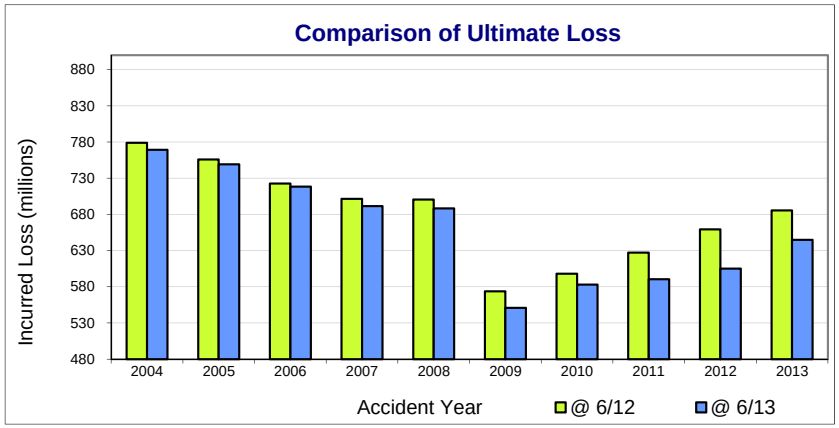
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	212,019	217,026	(5,007)	52,019	42,026	9,993	160,000	175,000	(15,000)	120,255	130,550	(10,295)	39,745	44,450	(4,705)	75.2%	74.6%
1977	215,166	214,867	299	195,831	193,951	1,880	19,335	20,916	(1,581)	13,954	14,928	(975)	5,382	5,988	(606)	72.2%	71.4%
1978	246,285	246,567	(282)	222,299	220,655	1,644	23,986	25,912	(1,926)	17,175	18,345	(1,169)	6,810	7,567	(757)	71.6%	70.8%
1979	285,677	285,799	(122)	255,590	253,432	2,158	30,088	32,367	(2,280)	21,377	22,733	(1,355)	8,710	9,634	(924)	71.1%	70.2%
1980	278,546	278,550	(4)	246,881	244,597	2,284	31,665	33,953	(2,288)	22,325	23,664	(1,339)	9,340	10,289	(949)	70.5%	69.7%
1981	281,042	281,787	(745)	246,671	244,844	1,828	34,370	36,944	(2,573)	24,034	25,564	(1,530)	10,337	11,380	(1,043)	69.9%	69.2%
1982	286,677	287,124	(446)	248,998	246,766	2,232	37,679	40,358	(2,679)	26,141	27,708	(1,567)	11,538	12,650	(1,112)	69.4%	68.7%
1983	310,921	311,910	(990)	267,213	264,890	2,323	43,708	47,020	(3,312)	30,049	32,059	(2,010)	13,659	14,961	(1,302)	68.7%	68.2%
1984	379,361	380,465	(1,104)	322,166	319,153	3,013	57,195	61,312	(4,117)	39,044	41,482	(2,438)	18,151	19,830	(1,680)	68.3%	67.7%
1985	489,250	489,605	(356)	410,560	405,271	5,289	78,690	84,334	(5,645)	53,249	56,657	(3,408)	25,441	27,678	(2,237)	67.7%	67.2%
1986	484,506	486,079	(1,573)	401,283	396,513	4,770	83,223	89,566	(6,343)	55,898	59,811	(3,913)	27,325	29,755	(2,430)	67.2%	66.8%
1987	515,956	518,461	(2,505)	421,268	416,423	4,845	94,688	102,038	(7,350)	63,182	67,720	(4,539)	31,506	34,317	(2,811)	66.7%	66.4%
1988	593,621	597,629	(4,008)	477,413	472,451	4,962	116,207	125,178	(8,971)	77,022	82,471	(5,450)	39,186	42,707	(3,521)	66.3%	65.9%
1989	623,925	627,855	(3,930)	494,296	488,530	5,766	129,629	139,325	(9,696)	85,184	90,975	(5,790)	44,445	48,351	(3,906)	65.7%	65.3%
1990	625,779	630,028	(4,249)	488,157	482,026	6,131	137,622	148,002	(10,380)	89,611	95,814	(6,203)	48,011	52,188	(4,177)	65.1%	64.7%
1991	601,653	606,915	(5,262)	461,920	456,132	5,788	139,734	150,783	(11,049)	90,116	96,800	(6,684)	49,618	53,983	(4,365)	64.5%	64.2%
1992	589,367	593,016	(3,650)	444,881	437,806	7,075	144,486	155,210	(10,725)	92,338	98,673	(6,334)	52,147	56,538	(4,390)	63.9%	63.6%
1993	549,165	554,295	(5,130)	407,505	401,983	5,522	141,660	152,312	(10,652)	89,624	95,778	(6,154)	52,036	56,534	(4,498)	63.3%	62.9%
1994	557,821	561,010	(3,189)	406,410	399,268	7,142	151,412	161,743	(10,331)	94,908	100,648	(5,741)	56,504	61,095	(4,591)	62.7%	62.2%
1995	541,633	545,712	(4,078)	387,106	380,322	6,784	154,527	165,389	(10,862)	95,973	102,039	(6,066)	58,554	63,351	(4,796)	62.1%	61.7%
1996	535,004	538,957	(3,953)	374,504	367,207	7,296	160,501	171,749	(11,249)	98,864	105,144	(6,279)	61,636	66,606	(4,969)	61.6%	61.2%
1997	571,241	576,198	(4,957)	390,879	383,238	7,642	180,362	192,960	(12,598)	110,316	117,248	(6,931)	70,046	75,713	(5,667)	61.2%	60.8%
1998	648,740	651,947	(3,207)	433,419	422,631	10,788	215,320	229,316	(13,996)	130,749	138,334	(7,584)	84,571	90,982	(6,411)	60.7%	60.3%
1999	705,377	709,547	(4,170)	459,424	447,442	11,982	245,953	262,105	(16,152)	148,301	157,050	(8,749)	97,652	105,054	(7,402)	60.3%	59.9%
2000	782,965	790,485	(7,520)	496,030	483,454	12,576	286,935	307,030	(20,096)	171,940	182,971	(11,031)	114,995	124,059	(9,064)	59.9%	59.6%
2001	768,861	777,290	(8,429)	472,628	460,136	12,492	296,233	317,155	(20,921)	176,535	187,950	(11,415)	119,698	129,204	(9,506)	59.6%	59.3%
2002	819,403	826,718	(7,315)	487,687	472,975	14,712	331,715	353,743	(22,027)	196,602	208,723	(12,122)	135,114	145,019	(9,905)	59.3%	59.0%
2003	786,540	795,354	(8,814)	451,111	435,549	15,561	335,429	359,805	(24,376)	197,910	211,536	(13,626)	137,518	148,268	(10,750)	59.0%	58.8%
2004	769,275	778,817	(9,542)	424,249	409,100	15,150	345,026	369,717	(24,691)	202,910	216,787	(13,876)	142,115	152,931	(10,815)	58.8%	58.6%
2005	749,188	755,908	(6,720)	395,355	378,182	17,173	353,833	377,726	(23,893)	207,625	221,096	(13,471)	146,208	156,630	(10,422)	58.7%	58.5%
2006	718,348	722,707	(4,359)	359,028	339,478	19,550	359,320	383,230	(23,909)	210,560	224,212	(13,652)	148,760	159,017	(10,257)	58.6%	58.5%
2007	691,444	701,402	(9,958)	325,574	304,564	21,009	365,870	396,838	(30,967)	214,373	232,801	(18,428)	151,497	164,037	(12,539)	58.6%	58.7%
2008	688,308	700,569	(12,261)	309,314	284,032	25,281	378,994	416,536	(37,542)	222,732	245,935	(23,203)	156,262	170,601	(14,339)	58.8%	59.0%
2009	550,764	573,697	(22,933)	213,124	189,750	23,373	337,641	383,947	(46,306)	199,766	229,041	(29,275)	137,875	154,906	(17,031)	59.2%	59.7%
2010	582,908	597,923	(15,015)	195,017	164,812	30,205	387,891	433,111	(45,220)	231,926	263,751	(31,825)	155,965	169,361	(13,395)	59.8%	60.9%
2011	590,475	627,094	(36,619)	158,992	111,093	47,900	431,482	516,001	(84,519)	263,285	325,714	(62,429)	168,198	190,288	(22,090)	61.0%	63.1%
2012	605,125	329,687	275,438	101,669	16,450	85,219	503,456	313,237	190,219	318,552	210,350	108,202	184,904	102,887	82,017	63.3%	67.2%
2013	322,406	-	322,406	16,506	-	16,506	305,900	-	305,900	205,994	-	205,994	99,906	-	99,906	67.3%	100.0%
Total	**20,554,743**	**20,169,000**	**385,743**	**12,922,978**	**12,437,131**	**485,847**	**7,631,765**	**7,731,869**	**(100,104)**	**4,710,400**	**4,763,061**	**(52,661)**	**2,921,365**	**2,968,808**	**(47,443)**	**61.7%**	**61.6%**
Excl Prior	**20,342,724**	**19,951,974**	**390,750**	**12,870,959**	**12,395,105**	**475,854**	**7,471,765**	**7,556,869**	**(85,104)**	**4,590,144**	**4,632,510**	**(42,366)**	**2,881,621**	**2,924,358**	**(42,738)**	**61.4%**	**61.3%**

Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	16,315	9,993	(6,322)				217,026	212,019	(5,007)
1977	1,587	1,880	293	-	626	626	214,867	215,166	299
1978	1,910	1,644	(266)	1,787	690	(1,097)	246,567	246,285	(282)
1979	2,332	2,158	(175)	1,322	(891)	(2,214)	285,799	285,677	(122)
1980	2,407	2,284	(123)	1,242	467	(775)	278,550	278,546	(4)
1981	2,596	1,828	(768)	1,896	450	(1,446)	281,787	281,042	(745)
1982	2,714	2,232	(482)	1,692	830	(861)	287,124	286,677	(446)
1983	3,179	2,323	(856)	2,184	1,276	(907)	311,910	310,921	(990)
1984	3,957	3,013	(945)	3,006	1,445	(1,561)	380,465	379,361	(1,104)
1985	5,434	5,289	(145)	1,837	1,920	83	489,605	489,250	(356)
1986	5,839	4,770	(1,069)	1,499	3,218	1,719	486,079	484,506	(1,573)
1987	6,505	4,845	(1,660)	4,294	1,146	(3,148)	518,461	515,956	(2,505)
1988	7,559	4,962	(2,597)	6,757	(1,699)	(8,456)	597,629	593,621	(4,008)
1989	7,816	5,766	(2,050)	2,591	(3,391)	(5,982)	627,855	623,925	(3,930)
1990	8,194	6,131	(2,063)	8,749	1,915	(6,833)	630,028	625,779	(4,249)
1991	8,210	5,788	(2,423)	4,646	1,462	(3,184)	606,915	601,653	(5,262)
1992	7,881	7,075	(806)	3,697	1,548	(2,150)	593,016	589,367	(3,650)
1993	7,236	5,522	(1,714)	5,534	686	(4,848)	554,295	549,165	(5,130)
1994	7,586	7,142	(444)	5,355	(6,022)	(11,377)	561,010	557,821	(3,189)
1995	8,057	6,784	(1,274)	3,868	(1,276)	(5,145)	545,712	541,633	(4,078)
1996	8,407	7,296	(1,111)	8,103	2,885	(5,219)	538,957	535,004	(3,953)
1997	9,343	7,642	(1,702)	2,870	(2,372)	(5,242)	576,198	571,241	(4,957)
1998	10,988	10,788	(200)	(1,378)	2,994	4,372	651,947	648,740	(3,207)
1999	12,528	11,982	(547)	4,007	4,606	599	709,547	705,377	(4,170)
2000	15,028	12,576	(2,452)	12,966	6,514	(6,451)	790,485	782,965	(7,520)
2001	15,249	12,492	(2,757)	(409)	81	490	777,290	768,861	(8,429)
2002	17,415	14,712	(2,703)	6,887	(9,930)	(16,817)	826,718	819,403	(7,315)
2003	17,911	15,561	(2,350)	13,335	3,200	(10,135)	795,354	786,540	(8,814)
2004	18,741	15,150	(3,591)	2,960	(212)	(3,172)	778,817	769,275	(9,542)
2005	19,511	17,173	(2,338)	22,014	5,451	(16,563)	755,908	749,188	(6,720)
2006	20,401	19,550	(851)	13,786	6,936	(6,850)	722,707	718,348	(4,359)
2007	22,862	21,009	(1,853)	9,715	9,965	251	701,402	691,444	(9,958)
2008	26,354	25,281	(1,073)	29,122	29,477	355	700,569	688,308	(12,261)
2009	26,804	23,373	(3,430)	32,897	23,041	(9,856)	573,697	550,764	(22,933)
2010	37,640	30,205	(7,435)	35,869	14,829	(21,041)	597,923	582,908	(15,015)
2011	59,669	47,900	(11,769)	50,960	17,475	(33,485)	627,094	590,475	(36,619)
2012	111,139	85,219	(25,920)	235,884	174,434	(61,449)	659,374	605,125	(54,249)
2013	23,220	16,506	(6,713)	94,065	68,275	(25,790)	685,432	644,812	(40,620)
Total	590,527	485,847	(104,679)	635,605	362,048	(273,557)			(306,970)







Ohio Bureau of Workers' Compensation

SUMMARY 6

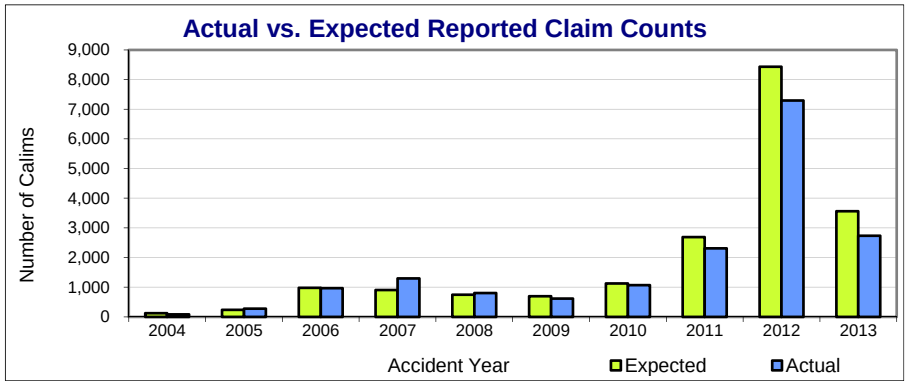
Private Employers - Medical - Lost Time - Total

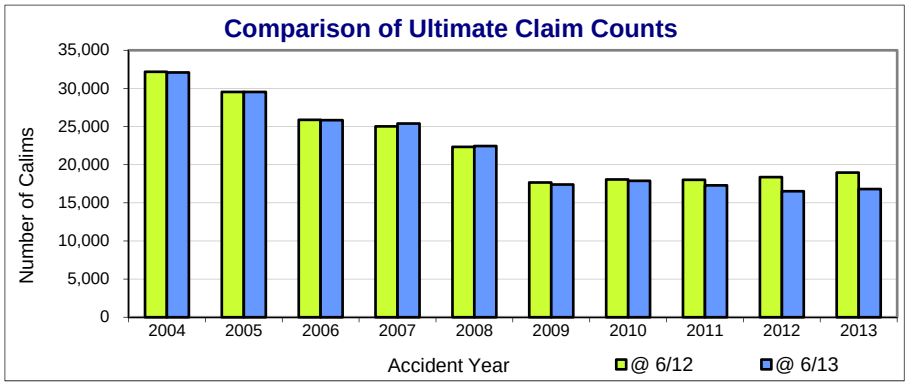
EXHIBIT 4

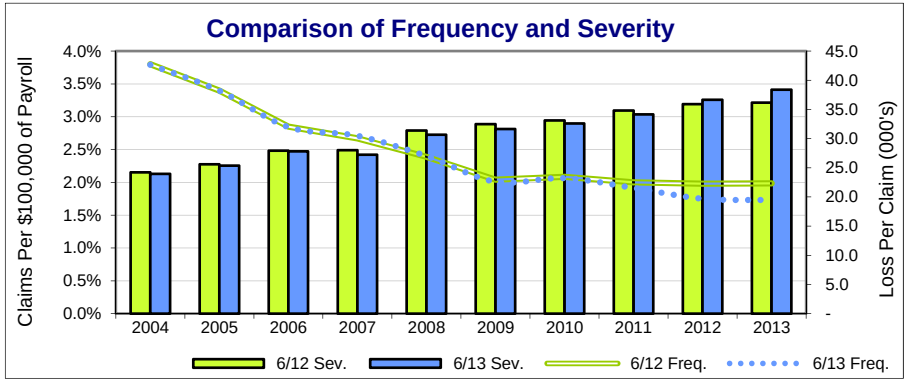
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

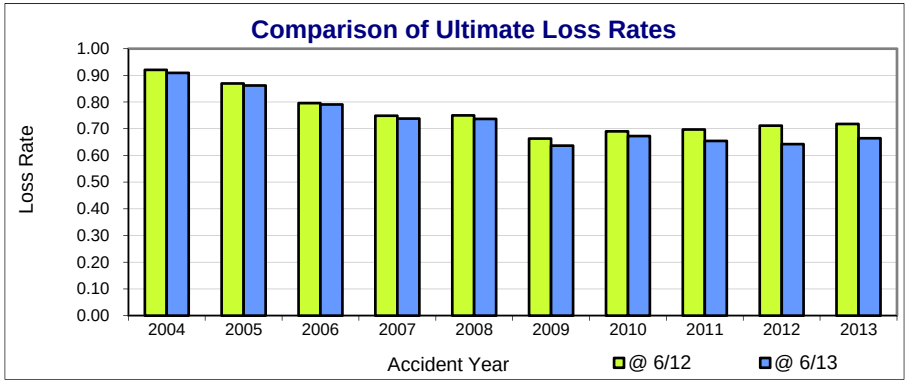
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	288	193	(95)	932,728	932,617	(111)						
2004	122	81	(41)	32,172	32,094	(78)	3.80%	3.79%	24,208	23,969	0.920	0.909
2005	234	276	42	29,530	29,522	(8)	3.40%	3.40%	25,598	25,377	0.870	0.862
2006	976	968	(8)	25,878	25,820	(58)	2.85%	2.84%	27,927	27,821	0.796	0.791
2007	907	1,297	390	25,023	25,388	365	2.67%	2.71%	28,030	27,235	0.749	0.738
2008	745	801	56	22,324	22,439	115	2.39%	2.40%	31,382	30,675	0.750	0.737
2009	697	613	(84)	17,661	17,397	(264)	2.04%	2.01%	32,484	31,659	0.663	0.636
2010	1,127	1,066	(61)	18,057	17,883	(174)	2.08%	2.06%	33,113	32,596	0.690	0.673
2011	2,690	2,309	(381)	18,008	17,290	(718)	2.00%	1.92%	34,823	34,151	0.697	0.654
2012	8,431	7,293	(1,138)	18,359	16,502	(1,857)	1.98%	1.75%	35,916	36,670	0.711	0.642
2013	3,560	2,733	(827)	18,950	16,793	(2,157)	1.99%	1.73%	36,171	38,398	0.718	0.664
Total	19,777	17,630	(2,147)	1,158,690	1,153,745	(4,945)						









Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total

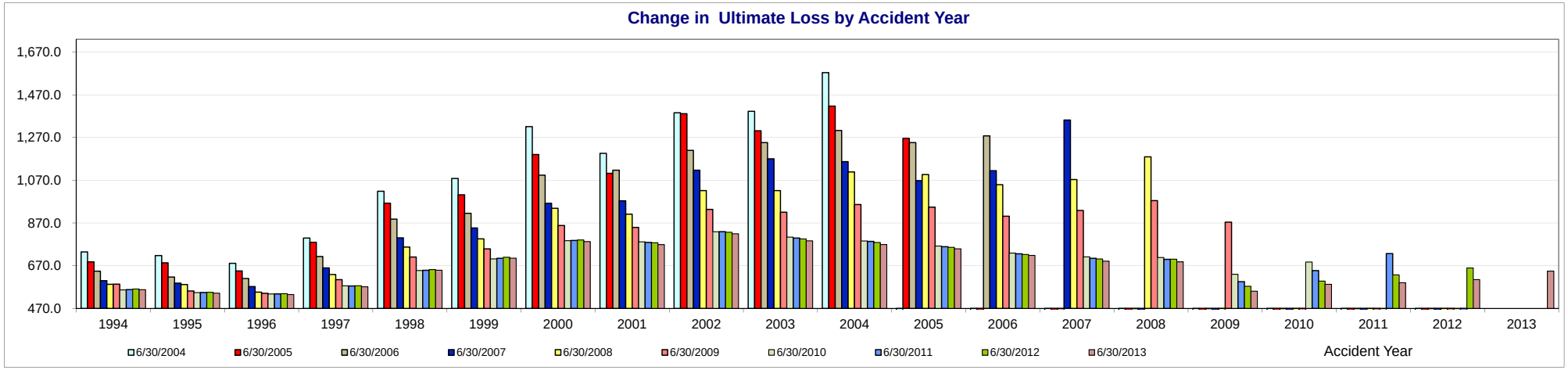
SUMMARY 6
EXHIBIT 4
SHEET 4

Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	42,026	212,019	217,026	169,993	175,000	(5,007)	126,815	130,550	(3,735)	43,178	44,450	(1,272)	74.6%	74.6%
1977	193,951	215,166	214,867	21,215	20,916	299	15,142	14,928	214	6,074	5,988	86	71.4%	71.4%
1978	220,655	246,285	246,567	25,630	25,912	(282)	18,145	18,345	(199)	7,485	7,567	(82)	70.8%	70.8%
1979	253,432	285,677	285,799	32,245	32,367	(122)	22,647	22,733	(86)	9,598	9,634	(36)	70.2%	70.2%
1980	244,597	278,546	278,550	33,949	33,953	(4)	23,661	23,664	(3)	10,288	10,289	(1)	69.7%	69.7%
1981	244,844	281,042	281,787	36,198	36,944	(745)	25,048	25,564	(516)	11,150	11,380	(230)	69.2%	69.2%
1982	246,766	286,677	287,124	39,911	40,358	(446)	27,401	27,708	(306)	12,510	12,650	(140)	68.7%	68.7%
1983	264,890	310,921	311,910	46,031	47,020	(990)	31,384	32,059	(675)	14,646	14,961	(315)	68.2%	68.2%
1984	319,153	379,361	380,465	60,208	61,312	(1,104)	40,735	41,482	(747)	19,473	19,830	(357)	67.7%	67.7%
1985	405,271	489,250	489,605	83,979	84,334	(356)	56,418	56,657	(239)	27,561	27,678	(117)	67.2%	67.2%
1986	396,513	484,506	486,079	87,993	89,566	(1,573)	58,760	59,811	(1,051)	29,232	29,755	(523)	66.8%	66.8%
1987	416,423	515,956	518,461	99,533	102,038	(2,505)	66,058	67,720	(1,663)	33,475	34,317	(843)	66.4%	66.4%
1988	472,451	593,621	597,629	121,170	125,178	(4,008)	79,830	82,471	(2,641)	41,339	42,707	(1,368)	65.9%	65.9%
1989	488,530	623,925	627,855	135,396	139,325	(3,930)	88,409	90,975	(2,566)	46,987	48,351	(1,364)	65.3%	65.3%
1990	482,026	625,779	630,028	143,753	148,002	(4,249)	93,063	95,814	(2,751)	50,690	52,188	(1,498)	64.7%	64.7%
1991	456,132	601,653	606,915	145,521	150,783	(5,262)	93,422	96,800	(3,378)	52,099	53,983	(1,884)	64.2%	64.2%
1992	437,806	589,367	593,016	151,561	155,210	(3,650)	96,352	98,673	(2,320)	55,208	56,538	(1,329)	63.6%	63.6%
1993	401,983	549,165	554,295	147,182	152,312	(5,130)	92,552	95,778	(3,226)	54,630	56,534	(1,904)	62.9%	62.9%
1994	399,268	557,821	561,010	158,554	161,743	(3,189)	98,664	100,648	(1,984)	59,890	61,095	(1,205)	62.2%	62.2%
1995	380,322	541,633	545,712	161,311	165,389	(4,078)	99,523	102,039	(2,516)	61,788	63,351	(1,562)	61.7%	61.7%
1996	367,207	535,004	538,957	167,797	171,749	(3,953)	102,724	105,144	(2,420)	65,073	66,606	(1,533)	61.2%	61.2%
1997	383,238	571,241	576,198	188,004	192,960	(4,957)	114,236	117,248	(3,012)	73,768	75,713	(1,945)	60.8%	60.8%
1998	422,631	648,740	651,947	226,109	229,316	(3,207)	136,399	138,334	(1,935)	89,710	90,982	(1,273)	60.3%	60.3%
1999	447,442	705,377	709,547	257,935	262,105	(4,170)	154,552	157,050	(2,499)	103,383	105,054	(1,671)	59.9%	59.9%
2000	483,454	782,965	790,485	299,511	307,030	(7,520)	178,490	182,971	(4,481)	121,021	124,059	(3,038)	59.6%	59.6%
2001	460,136	768,861	777,290	308,726	317,155	(8,429)	182,955	187,950	(4,995)	125,771	129,204	(3,434)	59.3%	59.3%
2002	472,975	819,403	826,718	346,428	353,743	(7,315)	204,407	208,723	(4,316)	142,020	145,019	(2,999)	59.0%	59.0%
2003	435,549	786,540	795,354	350,990	359,805	(8,814)	206,354	211,536	(5,182)	144,636	148,268	(3,632)	58.8%	58.8%
2004	409,100	769,275	778,817	360,176	369,717	(9,542)	211,192	216,787	(5,595)	148,984	152,931	(3,947)	58.6%	58.6%
2005	378,182	749,188	755,908	371,006	377,726	(6,720)	217,163	221,096	(3,933)	153,844	156,630	(2,787)	58.5%	58.5%
2006	339,478	718,348	722,707	378,870	383,230	(4,359)	221,662	224,212	(2,550)	157,208	159,017	(1,809)	58.5%	58.5%
2007	304,564	691,444	701,402	386,880	396,838	(9,958)	226,959	232,801	(5,842)	159,920	164,037	(4,116)	58.7%	58.7%
2008	284,032	688,308	700,569	404,276	416,536	(12,261)	238,696	245,935	(7,239)	165,579	170,601	(5,022)	59.0%	59.0%
2009	189,750	550,764	573,697	361,014	383,947	(22,933)	215,360	229,041	(13,681)	145,654	154,906	(9,253)	59.7%	59.7%
2010	164,812	582,908	597,923	418,096	433,111	(15,015)	254,607	263,751	(9,144)	163,489	169,361	(5,871)	60.9%	60.9%
2011	111,093	590,475	627,094	479,382	516,001	(36,619)	302,599	325,714	(23,115)	176,783	190,288	(13,504)	63.1%	63.1%
2012	16,450	302,563	329,687	286,112	313,237	(27,125)	192,135	210,350	(18,215)	93,977	102,887	(8,909)	67.2%	67.2%
Total	**12,437,131**	**19,929,775**	**20,169,000**	**7,492,644**	**7,731,869**	**(239,225)**	**4,614,520**	**4,763,061**	**(148,540)**	**2,878,123**	**2,968,808**	**(90,685)**	**61.6%**	**61.6%**
Excl Prior	**12,395,105**	**19,717,756**	**19,951,974**	**7,322,650**	**7,556,869**	**(234,219)**	**4,487,705**	**4,632,510**	**(144,805)**	**2,834,945**	**2,924,358**	**(89,413)**	**61.3%**	**61.3%**

Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	293,101	288,300	284,742	273,251	276,439	273,752	283,408	284,719	285,799	285,677	(4,801)	(3,558)	(11,491)	3,188	(2,687)	9,656	1,311	1,080	(122)	(7,424)
1980	280,128	279,456	271,960	266,927	265,624	264,149	276,350	277,611	278,550	278,546	(672)	(7,496)	(5,033)	(1,304)	(1,474)	12,201	1,261	939	(4)	(1,582)
1981	286,157	280,706	274,352	273,127	269,651	270,466	280,614	281,271	281,787	281,042	(5,451)	(6,354)	(1,225)	(3,477)	815	10,148	657	516	(745)	(5,116)
1982	287,263	287,103	283,071	272,070	275,747	270,020	285,822	286,227	287,124	286,677	(160)	(4,032)	(11,001)	3,677	(5,727)	15,801	405	897	(446)	(586)
1983	316,411	318,598	311,031	297,724	299,610	291,180	311,764	311,667	311,910	310,921	2,187	(7,567)	(13,307)	1,886	(8,430)	20,583	(96)	243	(990)	(5,490)
1984	391,986	382,770	373,811	358,429	361,284	354,265	378,613	379,626	380,465	379,361	(9,215)	(8,959)	(15,382)	2,855	(7,019)	24,348	1,013	840	(1,104)	(12,624)
1985	538,335	536,553	510,582	502,422	502,582	482,710	485,263	487,481	489,605	489,250	(1,782)	(25,970)	(8,161)	161	(19,872)	2,553	2,218	2,124	(356)	(49,085)
1986	519,082	510,105	501,384	471,994	485,521	470,574	483,602	484,496	486,079	484,506	(8,977)	(8,721)	(29,390)	13,527	(14,947)	13,028	894	1,583	(1,573)	(34,576)
1987	536,434	529,874	500,983	498,875	509,209	501,243	517,059	517,760	518,461	515,956	(6,560)	(28,891)	(2,108)	10,335	(7,966)	15,816	701	701	(2,505)	(20,478)
1988	659,926	639,336	616,458	586,655	585,827	566,904	596,221	596,722	597,629	593,621	(20,590)	(22,878)	(29,803)	(828)	(18,923)	29,317	501	907	(4,008)	(66,305)
1989	648,575	641,377	622,949	603,606	604,290	593,503	627,208	627,006	627,855	623,925	(7,198)	(18,427)	(19,344)	684	(10,787)	33,705	(202)	849	(3,930)	(24,650)
1990	700,961	679,017	668,500	630,790	619,523	598,615	628,745	629,298	630,028	625,779	(21,944)	(10,517)	(37,710)	(11,267)	(20,908)	30,130	553	730	(4,249)	(75,182)
1991	676,205	653,302	629,773	597,692	596,928	575,397	607,048	606,668	606,915	601,653	(22,902)	(23,530)	(32,080)	(764)	(21,532)	31,652	(380)	246	(5,262)	(74,551)
1992	658,061	648,185	627,875	599,169	602,357	582,513	588,825	591,287	593,016	589,367	(9,876)	(20,309)	(28,707)	3,189	(19,844)	6,312	2,462	1,729	(3,650)	(68,694)
1993	633,252	585,515	564,454	536,990	533,726	525,548	553,996	553,950	554,295	549,165	(47,737)	(21,061)	(27,464)	(3,264)	(8,178)	28,447	(45)	345	(5,130)	(84,087)
1994	734,373	688,097	644,376	600,057	582,902	583,771	556,666	558,300	561,010	557,821	(46,276)	(43,721)	(44,319)	(17,155)	869	(27,105)	1,634	2,711	(3,189)	(176,552)
1995	717,656	683,419	616,893	588,239	582,089	551,855	544,142	544,405	545,712	541,633	(34,237)	(66,527)	(28,653)	(6,150)	(30,234)	(7,713)	263	1,307	(4,078)	(176,023)
1996	681,075	645,461	610,268	572,531	546,148	540,907	537,820	537,974	538,957	535,004	(35,614)	(35,193)	(37,737)	(26,383)	(5,241)	(3,087)	154	983	(3,953)	(146,071)
1997	799,510	779,824	713,200	659,806	628,798	604,669	575,969	575,027	576,198	571,241	(19,685)	(66,625)	(53,394)	(31,008)	(24,129)	(28,700)	(942)	1,171	(4,957)	(228,269)
1998	1,018,735	962,708	888,146	800,357	757,135	710,634	647,628	648,391	651,947	648,740	(56,027)	(74,562)	(87,790)	(43,222)	(46,501)	(63,006)	763	3,556	(3,207)	(369,996)
1999	1,078,555	1,001,922	915,356	846,536	795,588	748,737	701,752	704,756	709,547	705,377	(76,633)	(86,566)	(68,819)	(50,949)	(46,850)	(46,985)	3,004	4,791	(4,170)	(373,178)
2000	1,321,195	1,190,510	1,093,842	962,364	938,900	858,152	787,211	788,299	790,485	782,965	(130,686)	(96,668)	(131,478)	(23,463)	(80,749)	(70,941)	1,088	2,186	(7,520)	(538,231)
2001	1,196,062	1,102,497	1,117,289	973,706	911,227	849,398	781,635	778,917	777,290	768,861	(93,566)	14,793	(143,584)	(62,479)	(61,829)	(67,763)	(2,718)	(1,627)	(8,429)	(427,201)
2002	1,386,155	1,381,677	1,209,798	1,117,205	1,021,613	933,821	828,878	829,185	826,718	819,403	(4,477)	(171,879)	(92,593)	(95,592)	(87,792)	(104,942)	307	(2,467)	(7,315)	(566,752)
2003	1,392,895	1,301,622	1,246,170	1,170,481	1,021,688	920,561	803,847	799,423	795,354	786,540	(91,273)	(55,452)	(75,688)	(148,793)	(101,127)	(116,714)	(4,424)	(4,069)	(8,814)	(606,356)
2004	1,573,933	1,417,409	1,303,126	1,157,235	1,109,124	956,447	785,901	783,963	778,817	769,275	(156,524)	(114,283)	(145,891)	(48,111)	(152,678)	(170,546)	(1,938)	(5,146)	(9,542)	(804,658)
2005		1,266,072	1,246,468	1,068,193	1,096,800	944,117	761,895	759,117	755,908	749,188		(19,604)	(178,275)	28,607	(152,683)	(182,222)	(2,778)	(3,209)	(6,720)	(516,884)
2006			1,278,056	1,114,918	1,049,251	901,807	728,994	725,801	722,707	718,348			(163,138)	(65,667)	(147,443)	(172,813)	(3,193)	(3,094)	(4,359)	(559,708)
2007				1,352,056	1,073,294	928,685	711,499	704,729	701,402	691,444				(278,762)	(144,608)	(217,186)	(6,770)	(3,327)	(9,958)	(660,612)
2008					1,179,651	974,847	708,331	699,776	700,569	688,308					(204,805)	(266,515)	(8,555)	792	(12,261)	(491,343)
2009						873,750	629,801	595,317	573,697	550,764						(243,949)	(34,484)	(21,619)	(22,933)	(322,986)
2010							687,433	647,189	597,923	582,908							(40,244)	(49,266)	(15,015)	(104,525)
2011								726,858	627,094	590,475								(99,764)	(36,619)	(136,383)
2012									659,374	605,125									(54,249)	(54,249)
2013										644,812										
79-04	19,326,023	18,415,345	17,400,391	16,218,237	15,683,532	14,879,791	14,455,987	14,464,428	14,481,554	14,382,307	(910,678)	(1,014,954)	(1,182,154)	(534,705)	(803,741)	(423,805)	8,441	17,126	(99,247)	(4,943,716)
79-05		19,681,416	18,646,859	17,286,430	16,780,332	15,823,909	15,217,882	15,223,545	15,237,462	15,131,494		(1,034,557)	(1,360,429)	(506,097)	(956,424)	(606,027)	5,663	13,917	(105,967)	(5,460,600)
79-06			19,924,915	18,401,348	17,829,583	16,725,716	15,946,876	15,949,346	15,960,169	15,849,843			(1,523,568)	(571,764)	(1,103,867)	(778,840)	2,470	10,823	(110,326)	(6,020,308)
79-07				19,753,403	18,902,877	17,654,401	16,658,375	16,654,075	16,661,571	16,541,287				(850,526)	(1,248,475)	(996,026)	(4,300)	7,496	(120,284)	(6,680,920)
79-08					20,082,528	18,629,248	17,366,706	17,353,851	17,362,140	17,229,595					(1,453,280)	(1,262,542)	(12,855)	8,289	(132,545)	(7,172,263)
79-09						19,502,998	17,996,507	17,949,168	17,935,837	17,780,359						(1,506,491)	(47,339)	(13,331)	(155,478)	(7,495,248)
79-10							18,683,940	18,596,357	18,533,760	18,363,267							(87,583)	(62,597)	(170,493)	(7,599,773)
79-11								19,323,215	19,160,854	18,953,742								(162,361)	(207,112)	(7,736,156)
79-12									19,820,228	19,558,867									(261,361)	(7,790,405)
79-13										20,203,679										(7,790,405)



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total

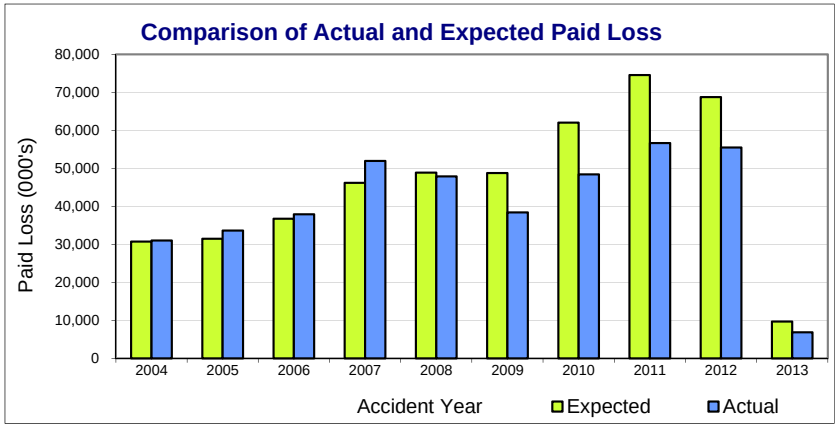
SUMMARY 6
EXHIBIT 5
SHEET 1

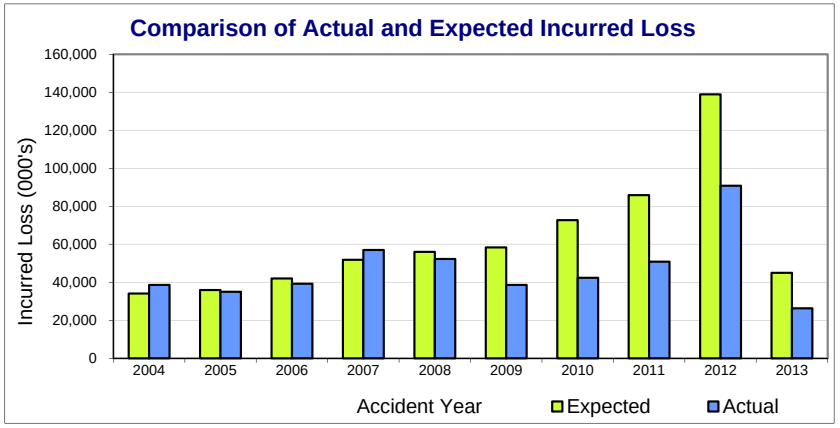
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

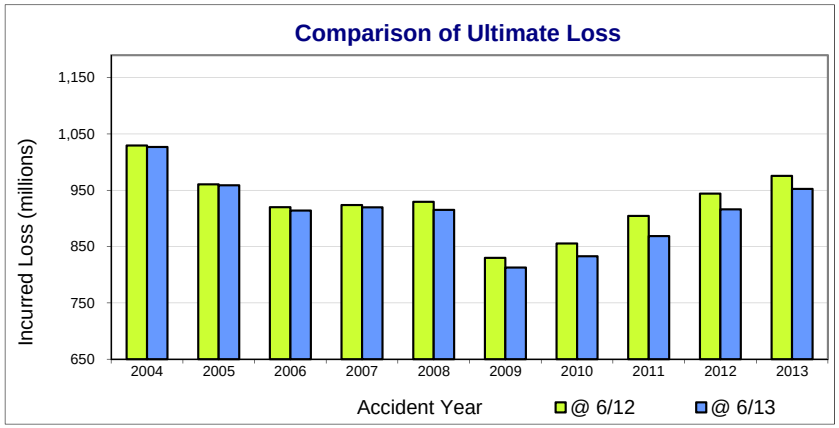
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	275,679	279,045	(3,366)	75,329	58,745	16,584	200,350	220,300	(19,950)	148,790	164,080	(15,290)	51,560	56,220	(4,660)	74.3%	74.5%
1977	511,569	512,056	(487)	470,284	466,552	3,732	41,285	45,504	(4,219)	29,542	32,691	(3,149)	11,743	12,812	(1,070)	71.6%	71.8%
1978	566,113	567,060	(947)	515,874	511,764	4,110	50,239	55,296	(5,057)	35,762	39,481	(3,719)	14,477	15,815	(1,338)	71.2%	71.4%
1979	680,340	681,904	(1,564)	617,376	612,496	4,880	62,965	69,409	(6,444)	44,634	49,329	(4,695)	18,330	20,080	(1,750)	70.9%	71.1%
1980	657,771	659,281	(1,510)	591,691	586,424	5,267	66,080	72,857	(6,778)	46,697	51,558	(4,862)	19,383	21,299	(1,916)	70.7%	70.8%
1981	644,389	646,142	(1,753)	574,863	569,534	5,329	69,526	76,608	(7,082)	48,832	53,858	(5,026)	20,694	22,749	(2,055)	70.2%	70.3%
1982	642,595	644,578	(1,983)	566,308	560,557	5,751	76,288	84,022	(7,734)	53,403	58,803	(5,399)	22,884	25,219	(2,335)	70.0%	70.0%
1983	690,037	691,992	(1,955)	601,458	594,677	6,781	88,580	97,316	(8,736)	61,504	67,569	(6,065)	27,075	29,747	(2,671)	69.4%	69.4%
1984	815,806	818,572	(2,766)	706,853	698,789	8,064	108,952	119,783	(10,831)	75,330	82,750	(7,421)	33,623	37,033	(3,410)	69.1%	69.1%
1985	921,939	924,978	(3,039)	789,859	780,204	9,656	132,080	144,774	(12,695)	91,086	99,594	(8,509)	40,994	45,180	(4,186)	69.0%	68.8%
1986	899,128	902,124	(2,997)	770,903	761,757	9,146	128,225	140,368	(12,143)	88,468	96,437	(7,969)	39,757	43,931	(4,174)	69.0%	68.7%
1987	942,436	945,501	(3,065)	802,573	792,723	9,850	139,864	152,778	(12,914)	95,870	104,241	(8,371)	43,994	48,537	(4,543)	68.5%	68.2%
1988	989,955	993,545	(3,591)	830,852	819,922	10,930	159,103	173,624	(14,521)	108,427	117,753	(9,325)	50,676	55,871	(5,195)	68.1%	67.8%
1989	1,015,199	1,018,519	(3,320)	841,831	829,828	12,003	173,368	188,690	(15,323)	117,864	127,540	(9,676)	55,503	61,150	(5,646)	68.0%	67.6%
1990	1,016,787	1,021,610	(4,822)	825,669	813,114	12,555	191,118	208,496	(17,378)	129,565	140,489	(10,924)	61,553	68,007	(6,454)	67.8%	67.4%
1991	901,618	905,583	(3,965)	725,743	714,207	11,536	175,874	191,375	(15,501)	118,497	128,112	(9,615)	57,377	63,263	(5,886)	67.4%	66.9%
1992	825,454	829,032	(3,578)	648,915	637,368	11,547	176,539	191,664	(15,125)	118,336	127,583	(9,247)	58,203	64,082	(5,879)	67.0%	66.6%
1993	778,151	783,359	(5,208)	602,417	592,334	10,082	175,734	191,025	(15,291)	117,382	126,582	(9,200)	58,351	64,442	(6,091)	66.8%	66.3%
1994	782,375	785,555	(3,179)	589,931	577,394	12,537	192,445	208,161	(15,717)	127,828	137,082	(9,254)	64,616	71,079	(6,463)	66.4%	65.9%
1995	737,529	741,390	(3,861)	542,317	530,575	11,742	195,213	210,815	(15,603)	129,181	138,198	(9,017)	66,032	72,617	(6,586)	66.2%	65.6%
1996	727,104	730,448	(3,344)	514,639	501,906	12,732	212,465	228,542	(16,077)	138,797	147,896	(9,099)	73,668	80,646	(6,978)	65.3%	64.7%
1997	737,075	742,226	(5,152)	502,443	489,701	12,742	234,632	252,525	(17,893)	152,598	162,546	(9,948)	82,034	89,979	(7,945)	65.0%	64.4%
1998	828,827	837,242	(8,416)	543,061	528,942	14,119	285,766	308,300	(22,534)	184,380	196,870	(12,490)	101,385	111,430	(10,045)	64.5%	63.9%
1999	920,274	924,960	(4,686)	595,183	576,363	18,820	325,091	348,596	(23,506)	208,438	221,471	(13,033)	116,652	127,125	(10,473)	64.1%	63.5%
2000	1,038,377	1,047,805	(9,429)	645,652	624,437	21,215	392,725	423,368	(30,644)	250,542	267,880	(17,337)	142,183	155,489	(13,306)	63.8%	63.3%
2001	1,019,778	1,028,230	(8,452)	614,515	592,230	22,285	405,263	436,000	(30,737)	256,937	274,065	(17,128)	148,326	161,935	(13,609)	63.4%	62.9%
2002	1,085,805	1,088,679	(2,874)	621,141	592,799	28,342	464,664	495,880	(31,216)	292,247	309,697	(17,450)	172,417	186,183	(13,766)	62.9%	62.5%
2003	1,036,047	1,043,527	(7,481)	560,471	532,986	27,485	475,575	510,541	(34,965)	297,699	317,300	(19,601)	177,877	193,241	(15,365)	62.6%	62.1%
2004	1,026,932	1,029,436	(2,504)	518,333	487,317	31,016	508,599	542,119	(33,520)	316,339	335,159	(18,820)	192,260	206,960	(14,700)	62.2%	61.8%
2005	958,756	960,446	(1,690)	464,188	430,580	33,608	494,568	529,866	(35,298)	307,677	328,110	(20,434)	186,891	201,756	(14,865)	62.2%	61.9%
2006	913,916	919,821	(5,905)	406,572	368,669	37,903	507,344	551,152	(43,808)	317,563	344,347	(26,784)	189,781	206,805	(17,024)	62.6%	62.5%
2007	919,739	923,682	(3,942)	365,891	313,939	51,952	553,849	609,743	(55,894)	347,189	383,178	(35,989)	206,660	226,565	(19,905)	62.7%	62.8%
2008	915,085	929,375	(14,290)	317,712	269,846	47,866	597,373	659,529	(62,156)	377,380	416,649	(39,268)	219,993	242,880	(22,888)	63.2%	63.2%
2009	812,664	829,943	(17,279)	214,630	176,218	38,412	598,034	653,725	(55,691)	376,969	412,674	(35,705)	221,065	241,050	(19,985)	63.0%	63.1%
2010	832,866	855,377	(22,511)	179,142	130,724	48,418	653,724	724,653	(70,929)	416,506	464,865	(48,359)	237,218	259,788	(22,570)	63.7%	64.2%
2011	868,514	904,500	(35,986)	129,155	72,518	56,637	739,359	831,982	(92,624)	475,411	542,726	(67,315)	263,948	289,256	(25,309)	64.3%	65.2%
2012	916,021	472,036	443,986	65,074	9,591	55,483	850,947	462,444	388,503	553,045	301,738	251,306	297,902	160,706	137,196	65.0%	65.2%
2013	476,183	-	476,183	6,847	-	6,847	469,335	-	469,335	304,791	-	304,791	164,545	-	164,545	64.9%	100.0%
Total	**31,328,830**	**30,619,560**	**709,271**	**19,955,694**	**19,207,730**	**747,965**	**11,373,136**	**11,411,830**	**(38,694)**	**7,361,505**	**7,370,901**	**(9,396)**	**4,011,631**	**4,040,929**	**(29,298)**	**64.7%**	**64.6%**
Excl Prior	**31,053,151**	**30,340,515**	**712,636**	**19,880,365**	**19,148,985**	**731,380**	**11,172,786**	**11,191,530**	**(18,744)**	**7,212,716**	**7,206,822**	**5,894**	**3,960,070**	**3,984,709**	**(24,638)**	**64.6%**	**64.4%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	20,803	16,584	(4,219)				279,045	275,679	(3,366)
1977	3,781	3,732	(49)	972	473	(500)	512,056	511,569	(487)
1978	4,488	4,110	(378)	2,598	279	(2,319)	567,060	566,113	(947)
1979	5,570	4,880	(690)	2,944	303	(2,641)	681,904	680,340	(1,564)
1980	5,692	5,267	(425)	4,240	1,186	(3,054)	659,281	657,771	(1,510)
1981	5,811	5,329	(482)	3,675	1,820	(1,855)	646,142	644,389	(1,753)
1982	6,227	5,751	(476)	3,228	433	(2,795)	644,578	642,595	(1,983)
1983	7,129	6,781	(348)	3,993	1,423	(2,570)	691,992	690,037	(1,955)
1984	8,639	8,064	(574)	6,676	1,479	(5,196)	818,572	815,806	(2,766)
1985	10,218	9,656	(562)	7,104	1,932	(5,171)	924,978	921,939	(3,039)
1986	9,774	9,146	(627)	6,519	2,967	(3,552)	902,124	899,128	(2,997)
1987	10,421	9,850	(572)	6,852	4,636	(2,217)	945,501	942,436	(3,065)
1988	11,757	10,930	(827)	8,025	4,348	(3,677)	993,545	989,955	(3,591)
1989	12,581	12,003	(578)	7,853	4,307	(3,546)	1,018,519	1,015,199	(3,320)
1990	13,910	12,555	(1,355)	9,476	4,949	(4,527)	1,021,610	1,016,787	(4,822)
1991	12,325	11,536	(789)	9,944	6,091	(3,853)	905,583	901,618	(3,965)
1992	12,019	11,547	(472)	9,244	5,838	(3,405)	829,032	825,454	(3,578)
1993	11,674	10,082	(1,592)	9,088	6,489	(2,599)	783,359	778,151	(5,208)
1994	12,643	12,537	(105)	9,110	6,759	(2,351)	785,555	782,375	(3,179)
1995	12,434	11,742	(692)	9,642	5,674	(3,968)	741,390	737,529	(3,861)
1996	13,046	12,732	(314)	11,006	7,105	(3,901)	730,448	727,104	(3,344)
1997	13,900	12,742	(1,158)	12,527	7,639	(4,889)	742,226	737,075	(5,152)
1998	16,681	14,119	(2,563)	14,585	10,845	(3,740)	837,242	828,827	(8,416)
1999	19,139	18,820	(319)	18,289	15,361	(2,928)	924,960	920,274	(4,686)
2000	23,737	21,215	(2,522)	22,343	20,008	(2,335)	1,047,805	1,038,377	(9,429)
2001	23,813	22,285	(1,529)	23,360	21,344	(2,016)	1,028,230	1,019,778	(8,452)
2002	28,034	28,342	308	28,109	27,028	(1,080)	1,088,679	1,085,805	(2,874)
2003	28,378	27,485	(894)	31,050	31,046	(4)	1,043,527	1,036,047	(7,481)
2004	30,726	31,016	290	34,050	38,556	4,506	1,029,436	1,026,932	(2,504)
2005	31,459	33,608	2,149	35,933	34,968	(965)	960,446	958,756	(1,690)
2006	36,749	37,903	1,154	41,960	39,247	(2,713)	919,821	913,916	(5,905)
2007	46,176	51,952	5,775	51,788	57,003	5,215	923,682	919,739	(3,942)
2008	48,872	47,866	(1,006)	55,990	52,278	(3,713)	929,375	915,085	(14,290)
2009	48,754	38,412	(10,342)	58,337	38,569	(19,768)	829,943	812,664	(17,279)
2010	62,035	48,418	(13,617)	72,660	42,345	(30,315)	855,377	832,866	(22,511)
2011	74,554	56,637	(17,917)	85,847	50,835	(35,012)	904,500	868,514	(35,986)
2012	68,762	55,483	(13,279)	138,930	90,772	(48,158)	944,071	916,021	(28,050)
2013	9,677	6,847	(2,829)	44,938	26,274	(18,664)	975,642	952,366	(23,276)
Total	822,389	747,965	(74,424)	902,885	672,608	(230,277)			(262,224)







Ohio Bureau of Workers' Compensation

SUMMARY 6

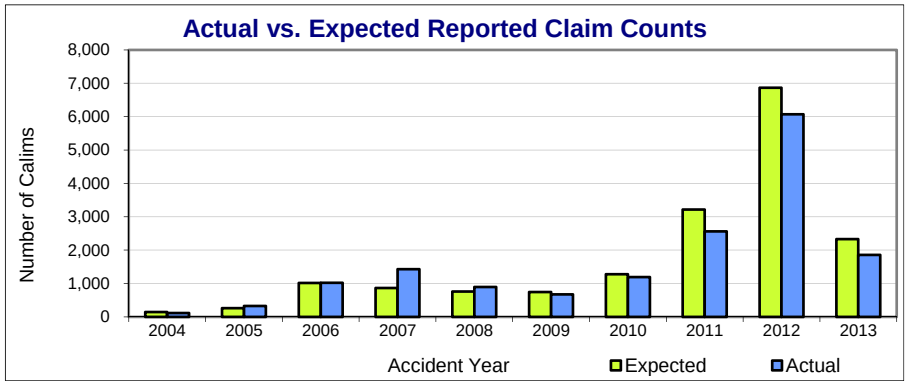
Private Employers - Compensation - Total

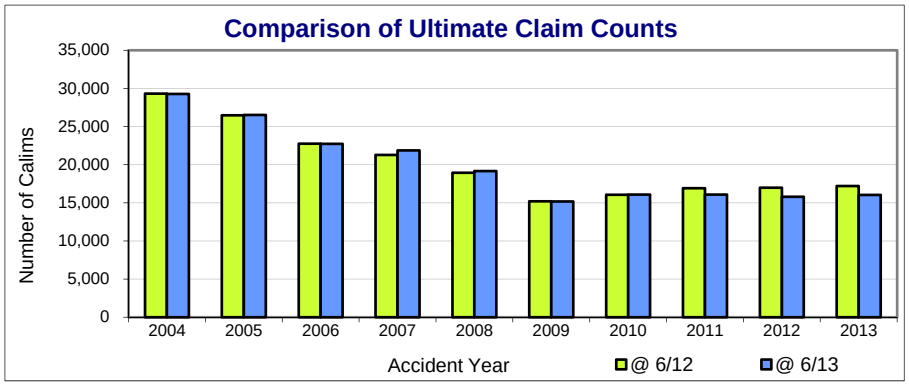
EXHIBIT 5

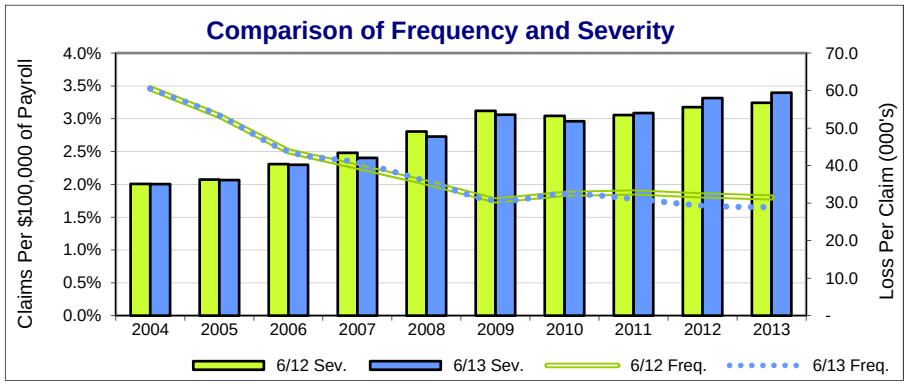
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

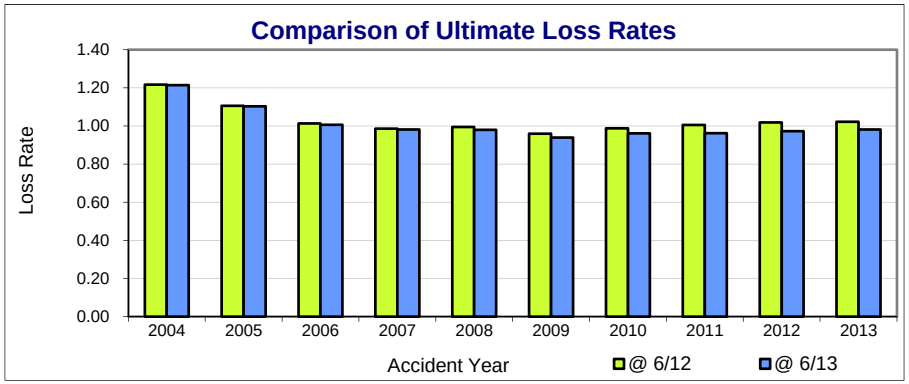
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	322	270	(52)	920,412	920,445	33						
2004	142	113	(29)	29,309	29,262	(47)	3.46%	3.46%	35,124	35,094	1.216	1.213
2005	258	325	67	26,470	26,509	39	3.05%	3.05%	36,284	36,167	1.105	1.103
2006	1,017	1,019	2	22,755	22,725	(30)	2.51%	2.50%	40,423	40,216	1.013	1.006
2007	863	1,428	565	21,268	21,859	591	2.27%	2.33%	43,431	42,076	0.986	0.982
2008	757	892	135	18,926	19,165	239	2.03%	2.05%	49,106	47,748	0.995	0.979
2009	744	673	(71)	15,193	15,168	(25)	1.76%	1.75%	54,627	53,578	0.959	0.939
2010	1,276	1,191	(85)	16,055	16,073	18	1.85%	1.85%	53,278	51,818	0.987	0.961
2011	3,216	2,563	(653)	16,906	16,070	(836)	1.88%	1.78%	53,502	54,046	1.005	0.962
2012	6,864	6,068	(796)	16,982	15,792	(1,190)	1.83%	1.68%	55,592	58,005	1.019	0.972
2013	2,327	1,855	(472)	17,184	16,023	(1,161)	1.80%	1.65%	56,776	59,437	1.022	0.981
Total	17,786	16,397	(1,389)	1,121,460	1,119,091	(2,369)						









Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total

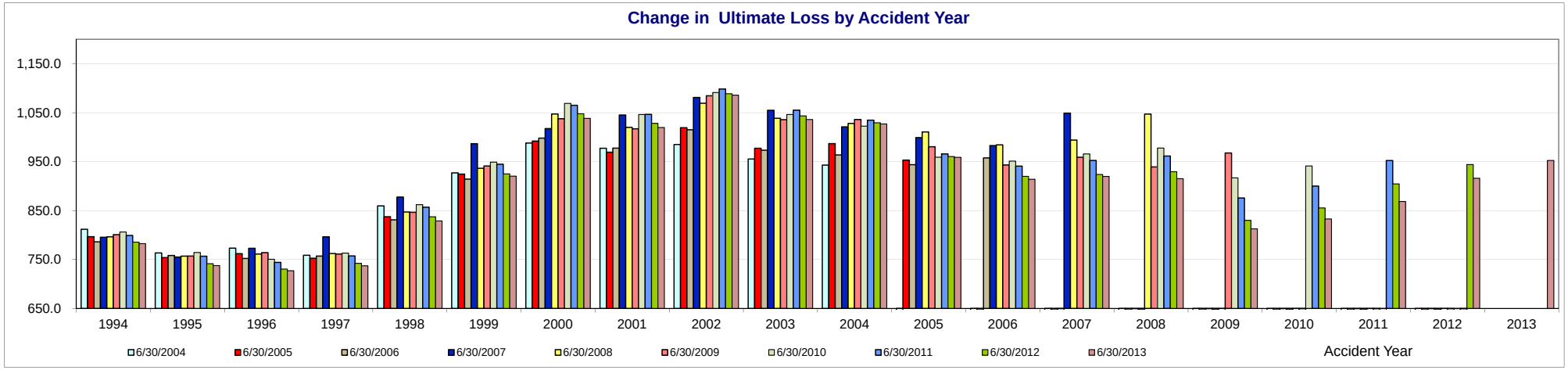
SUMMARY 6
EXHIBIT 5
SHEET 4

Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	58,745	275,679	279,045	216,934	220,300	(3,366)	161,346	164,080	(2,733)	55,588	56,220	(632)	74.4%	74.5%
1977	466,552	511,569	512,056	45,016	45,504	(487)	32,327	32,691	(364)	12,689	12,812	(123)	71.8%	71.8%
1978	511,764	566,113	567,060	54,349	55,296	(947)	38,763	39,481	(718)	15,586	15,815	(229)	71.3%	71.4%
1979	612,496	680,340	681,904	67,845	69,409	(1,564)	48,186	49,329	(1,143)	19,659	20,080	(421)	71.0%	71.1%
1980	586,424	657,771	659,281	71,347	72,857	(1,510)	50,455	51,558	(1,103)	20,892	21,299	(407)	70.7%	70.8%
1981	569,534	644,389	646,142	74,855	76,608	(1,753)	52,565	53,858	(1,293)	22,290	22,749	(460)	70.2%	70.3%
1982	560,557	642,595	644,578	82,039	84,022	(1,983)	57,351	58,803	(1,452)	24,688	25,219	(531)	69.9%	70.0%
1983	594,677	690,037	691,992	95,361	97,316	(1,955)	66,104	67,569	(1,465)	29,256	29,747	(490)	69.3%	69.4%
1984	698,789	815,806	818,572	117,017	119,783	(2,766)	80,768	82,750	(1,982)	36,249	37,033	(784)	69.0%	69.1%
1985	780,204	921,939	924,978	141,735	144,774	(3,039)	97,411	99,594	(2,184)	44,324	45,180	(855)	68.7%	68.8%
1986	761,757	899,128	902,124	137,371	140,368	(2,997)	94,284	96,437	(2,153)	43,087	43,931	(844)	68.6%	68.7%
1987	792,723	942,436	945,501	149,713	152,778	(3,065)	102,055	104,241	(2,186)	47,658	48,537	(879)	68.2%	68.2%
1988	819,922	989,955	993,545	170,033	173,624	(3,591)	115,201	117,753	(2,551)	54,832	55,871	(1,039)	67.8%	67.8%
1989	829,828	1,015,199	1,018,519	185,371	188,690	(3,320)	125,163	127,540	(2,378)	60,208	61,150	(942)	67.5%	67.6%
1990	813,114	1,016,787	1,021,610	203,673	208,496	(4,822)	137,121	140,489	(3,368)	66,552	68,007	(1,454)	67.3%	67.4%
1991	714,207	901,618	905,583	187,410	191,375	(3,965)	125,355	128,112	(2,757)	62,055	63,263	(1,209)	66.9%	66.9%
1992	637,368	825,454	829,032	188,086	191,664	(3,578)	125,118	127,583	(2,464)	62,968	64,082	(1,114)	66.5%	66.6%
1993	592,334	778,151	783,359	185,816	191,025	(5,208)	123,010	126,582	(3,573)	62,806	64,442	(1,636)	66.2%	66.3%
1994	577,394	782,375	785,555	204,982	208,161	(3,179)	135,050	137,082	(2,032)	69,931	71,079	(1,148)	65.9%	65.9%
1995	530,575	737,529	741,390	206,955	210,815	(3,861)	135,647	138,198	(2,551)	71,308	72,617	(1,310)	65.5%	65.6%
1996	501,906	727,104	730,448	225,197	228,542	(3,344)	145,741	147,896	(2,154)	79,456	80,646	(1,190)	64.7%	64.7%
1997	489,701	737,075	742,226	247,373	252,525	(5,152)	159,270	162,546	(3,276)	88,103	89,979	(1,876)	64.4%	64.4%
1998	528,942	828,827	837,242	299,884	308,300	(8,416)	191,550	196,870	(5,320)	108,334	111,430	(3,096)	63.9%	63.9%
1999	576,363	920,274	924,960	343,910	348,596	(4,686)	218,598	221,471	(2,873)	125,312	127,125	(1,812)	63.6%	63.5%
2000	624,437	1,038,377	1,047,805	413,940	423,368	(9,429)	261,830	267,880	(6,050)	152,110	155,489	(3,379)	63.3%	63.3%
2001	592,230	1,019,778	1,028,230	427,547	436,000	(8,452)	268,849	274,065	(5,216)	158,698	161,935	(3,236)	62.9%	62.9%
2002	592,799	1,085,805	1,088,679	493,006	495,880	(2,874)	308,090	309,697	(1,606)	184,916	186,183	(1,267)	62.5%	62.5%
2003	532,986	1,036,047	1,043,527	503,060	510,541	(7,481)	312,766	317,300	(4,534)	190,294	193,241	(2,947)	62.2%	62.1%
2004	487,317	1,026,932	1,029,436	539,615	542,119	(2,504)	333,738	335,159	(1,420)	205,877	206,960	(1,084)	61.8%	61.8%
2005	430,580	958,756	960,446	528,176	529,866	(1,690)	327,275	328,110	(836)	200,901	201,756	(855)	62.0%	61.9%
2006	368,669	913,916	919,821	545,247	551,152	(5,905)	341,318	344,347	(3,029)	203,929	206,805	(2,876)	62.6%	62.5%
2007	313,939	919,739	923,682	605,800	609,743	(3,942)	381,473	383,178	(1,705)	224,328	226,565	(2,237)	63.0%	62.8%
2008	269,846	915,085	929,375	645,239	659,529	(14,290)	408,587	416,649	(8,062)	236,653	242,880	(6,227)	63.3%	63.2%
2009	176,218	812,664	829,943	636,446	653,725	(17,279)	401,412	412,674	(11,262)	235,034	241,050	(6,016)	63.1%	63.1%
2010	130,724	832,866	855,377	702,142	724,653	(22,511)	450,146	464,865	(14,719)	251,996	259,788	(7,792)	64.1%	64.2%
2011	72,518	868,514	904,500	795,996	831,982	(35,986)	515,471	542,726	(27,255)	280,525	289,256	(8,732)	64.8%	65.2%
2012	9,591	458,011	472,036	448,419	462,444	(14,025)	289,858	301,738	(11,881)	158,562	160,706	(2,144)	64.6%	65.2%
Total	**19,207,730**	**30,394,637**	**30,619,560**	**11,186,907**	**11,411,830**	**(224,923)**	**7,219,253**	**7,370,901**	**(151,649)**	**3,967,655**	**4,040,929**	**(73,274)**	**64.5%**	**64.6%**
Excl Prior	**19,148,985**	**30,118,957**	**30,340,515**	**10,969,973**	**11,191,530**	**(221,557)**	**7,057,906**	**7,206,822**	**(148,915)**	**3,912,066**	**3,984,709**	**(72,642)**	**64.3%**	**64.4%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	679,292	672,042	673,320	671,028	674,674	672,091	683,582	682,961	681,904	680,340	(7,250)	1,279	(2,292)	3,646	(2,583)	11,490	(621)	(1,056)	(1,564)	1,048
1980	649,534	645,135	646,175	643,050	650,652	650,068	661,932	661,068	659,281	657,771	(4,399)	1,040	(3,125)	7,602	(585)	11,864	(863)	(1,787)	(1,510)	8,237
1981	646,899	635,986	636,692	637,500	639,258	637,167	649,868	648,072	646,142	644,389	(10,913)	706	808	1,758	(2,091)	12,701	(1,796)	(1,930)	(1,753)	(2,510)
1982	634,348	631,583	630,857	630,067	633,648	632,374	648,898	647,201	644,578	642,595	(2,765)	(726)	(789)	3,580	(1,274)	16,525	(1,698)	(2,622)	(1,983)	8,247
1983	680,145	676,714	677,315	690,661	684,177	681,673	695,958	694,418	691,992	690,037	(3,431)	601	13,346	(6,484)	(2,505)	14,286	(1,541)	(2,426)	(1,955)	9,892
1984	814,509	811,715	807,568	817,874	814,649	811,275	824,935	822,229	818,572	815,806	(2,794)	(4,147)	10,306	(3,225)	(3,374)	13,660	(2,706)	(3,658)	(2,766)	1,297
1985	913,881	903,319	900,658	895,516	907,676	907,885	933,530	930,710	924,978	921,939	(10,561)	(2,662)	(5,141)	12,159	209	25,645	(2,820)	(5,732)	(3,039)	8,058
1986	891,821	882,131	880,806	881,582	886,279	885,651	912,363	909,046	902,124	899,128	(9,690)	(1,325)	776	4,697	(628)	26,712	(3,317)	(6,922)	(2,997)	7,306
1987	946,077	935,515	929,937	938,054	936,886	935,679	956,552	952,626	945,501	942,436	(10,562)	(5,578)	8,117	(1,169)	(1,207)	20,873	(3,926)	(7,124)	(3,065)	(3,641)
1988	993,306	980,494	979,053	985,141	989,014	985,458	1,006,515	1,002,303	993,545	989,955	(12,812)	(1,442)	6,089	3,872	(3,556)	21,057	(4,213)	(8,757)	(3,591)	(3,351)
1989	1,010,632	1,003,697	1,002,173	1,013,947	1,013,320	1,015,420	1,032,093	1,027,222	1,018,519	1,015,199	(6,935)	(1,524)	11,775	(628)	2,100	16,672	(4,871)	(8,704)	(3,320)	4,567
1990	1,005,081	1,002,250	997,443	980,296	1,013,300	1,014,619	1,040,749	1,033,784	1,021,610	1,016,787	(2,831)	(4,807)	(17,147)	33,004	1,319	26,130	(6,965)	(12,174)	(4,822)	11,707
1991	916,437	908,402	901,705	897,710	911,087	909,193	924,270	917,002	905,583	901,618	(8,035)	(6,697)	(3,996)	13,378	(1,894)	15,077	(7,267)	(11,419)	(3,965)	(14,820)
1992	845,527	834,089	833,418	828,777	841,129	840,297	849,255	841,987	829,032	825,454	(11,437)	(671)	(4,641)	12,351	(831)	8,957	(7,268)	(12,955)	(3,578)	(20,073)
1993	807,670	796,783	786,548	803,979	803,584	805,478	804,262	797,301	783,359	778,151	(10,887)	(10,235)	17,431	(395)	1,894	(1,216)	(6,961)	(13,942)	(5,208)	(29,520)
1994	811,696	796,675	786,031	795,385	796,352	800,775	806,210	799,107	785,555	782,375	(15,020)	(10,644)	9,353	967	4,423	5,436	(7,103)	(13,552)	(3,179)	(29,320)
1995	763,398	753,959	758,200	755,100	756,804	757,061	764,289	756,716	741,390	737,529	(9,439)	4,241	(3,100)	1,704	257	7,228	(7,573)	(15,326)	(3,861)	(25,869)
1996	773,178	761,872	752,146	772,863	761,174	764,000	750,533	744,117	730,448	727,104	(11,306)	(9,725)	20,717	(11,689)	2,826	(13,468)	(6,416)	(13,669)	(3,344)	(46,074)
1997	758,663	752,494	756,983	796,375	762,199	761,212	763,027	757,279	742,226	737,075	(6,169)	4,489	39,391	(34,176)	(986)	1,815	(5,748)	(15,053)	(5,152)	(21,588)
1998	859,571	837,425	831,025	877,561	846,995	846,454	862,100	856,782	837,242	828,827	(22,146)	(6,400)	46,536	(30,566)	(541)	15,646	(5,318)	(19,540)	(8,416)	(30,744)
1999	926,943	924,499	914,253	986,578	936,337	941,080	948,992	944,625	924,960	920,274	(2,444)	(10,246)	72,324	(50,241)	4,743	7,912	(4,367)	(19,665)	(4,686)	(6,669)
2000	987,969	991,954	998,075	1,017,511	1,047,332	1,037,703	1,068,910	1,065,086	1,047,805	1,038,377	3,984	6,121	19,436	29,821	(9,629)	31,207	(3,823)	(17,281)	(9,429)	50,408
2001	977,236	969,330	977,558	1,045,203	1,019,967	1,017,102	1,046,234	1,046,503	1,028,230	1,019,778	(7,906)	8,228	67,645	(25,236)	(2,865)	29,132	269	(18,273)	(8,452)	42,541
2002	984,984	1,019,308	1,015,177	1,081,080	1,069,317	1,084,578	1,091,291	1,098,357	1,088,679	1,085,805	34,324	(4,131)	65,903	(11,763)	15,262	6,712	7,067	(9,678)	(2,874)	100,821
2003	955,391	977,251	973,326	1,054,912	1,038,555	1,035,801	1,046,310	1,055,158	1,043,527	1,036,047	21,860	(3,926)	81,587	(16,357)	(2,754)	10,509	8,848	(11,631)	(7,481)	80,655
2004	942,810	986,830	963,666	1,021,048	1,028,030	1,036,013	1,022,555	1,034,668	1,029,436	1,026,932	44,020	(23,163)	57,382	6,981	7,984	(13,458)	12,113	(5,233)	(2,504)	84,122
2005		953,141	943,751	999,142	1,010,656	980,363	959,060	965,715	960,446	958,756		(9,390)	55,391	11,514	(30,293)	(21,304)	6,655	(5,268)	(1,690)	5,616
2006			957,559	982,735	984,255	943,220	951,064	940,773	919,821	913,916			25,176	1,520	(41,035)	7,844	(10,291)	(20,952)	(5,905)	(43,643)
2007				1,049,046	994,095	958,914	965,653	952,434	923,682	919,739				(54,950)	(35,182)	6,739	(13,218)	(28,753)	(3,942)	(129,306)
2008					1,047,132	939,228	977,777	961,382	929,375	915,085					(107,905)	38,549	(16,395)	(32,007)	(14,290)	(132,047)
2009						967,676	916,729	875,710	829,943	812,664						(50,947)	(41,019)	(45,767)	(17,279)	(155,012)
2010							941,073	900,050	855,377	832,866							(41,022)	(44,673)	(22,511)	(108,207)
2011								952,165	904,500	868,514								(47,665)	(35,986)	(83,652)
2012									944,071	916,021									(28,050)	(28,050)
2013										952,366										
79-04	22,176,997	22,091,454	22,010,110	22,518,801	22,462,395	22,466,107	22,795,213	22,726,327	22,466,220	22,361,726	(85,544)	(81,344)	508,691	(56,406)	3,712	329,106	(68,886)	(260,107)	(104,494)	184,728
79-05		23,044,594	22,953,861	23,517,943	23,473,051	23,446,470	23,754,272	23,692,042	23,426,666	23,320,482		(90,734)	564,082	(44,892)	(26,581)	307,803	(62,231)	(265,375)	(106,185)	190,344
79-06			23,911,419	24,500,678	24,457,306	24,389,689	24,705,336	24,632,814	24,346,487	24,234,398			589,258	(43,372)	(67,616)	315,647	(72,522)	(286,328)	(112,089)	146,701
79-07				25,549,723	25,451,401	25,348,603	25,670,989	25,585,249	25,270,168	25,154,137				(98,322)	(102,798)	322,386	(85,740)	(315,080)	(116,032)	17,395
79-08					26,498,533	26,287,831	26,648,766	26,546,631	26,199,543	26,069,222					(210,703)	360,935	(102,135)	(347,088)	(130,321)	(114,653)
79-09						27,255,507	27,565,495	27,422,341	27,029,486	26,881,886						309,988	(143,154)	(392,855)	(147,600)	(269,665)
79-10							28,506,567	28,322,391	27,884,863	27,714,751							(184,176)	(437,528)	(170,112)	(377,872)
79-11								29,274,556	28,789,363	28,583,265								(485,193)	(206,098)	(461,524)
79-12									29,733,434	29,499,286									(234,148)	(489,574)
79-13										30,451,652										(489,574)



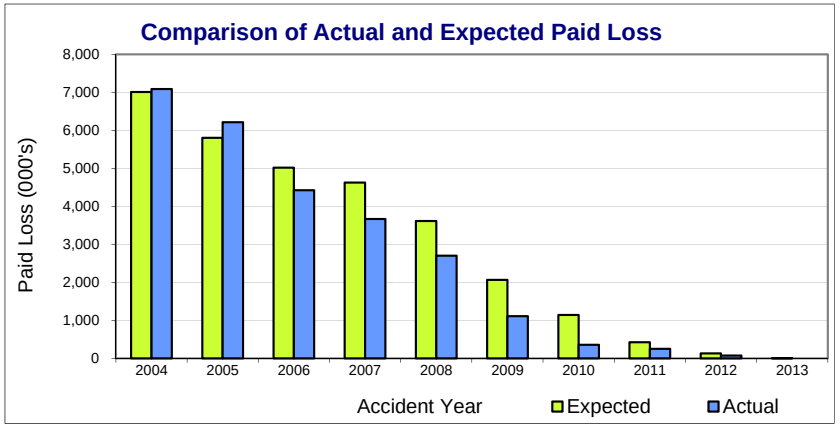
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability

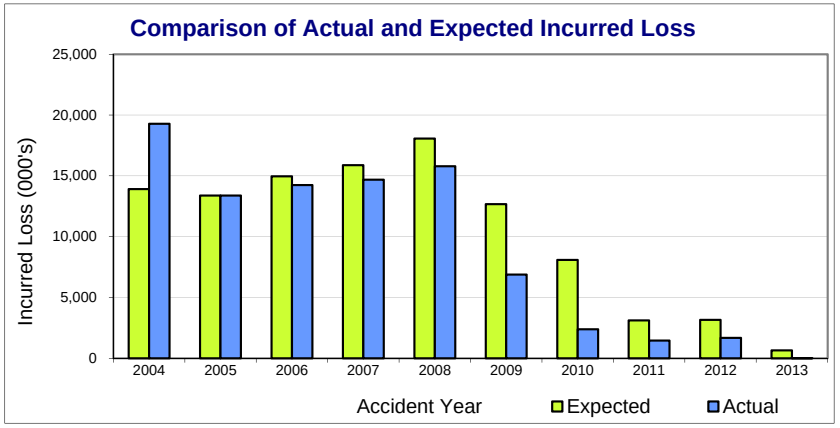
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

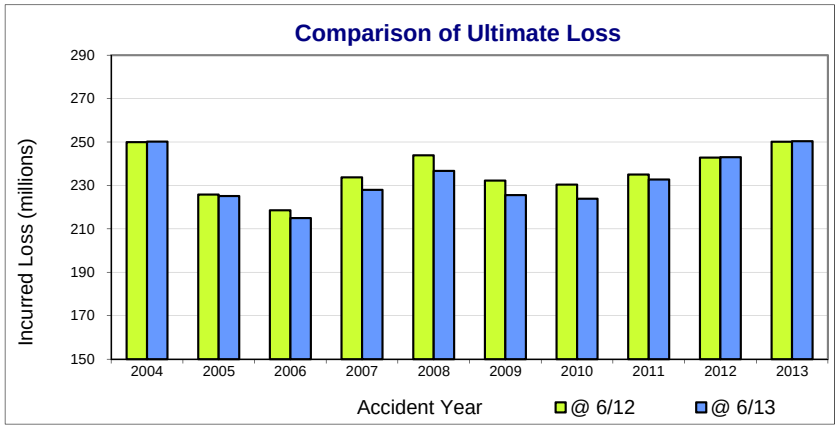
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	178,667	180,517	(1,849)	51,667	40,517	11,151	127,000	140,000	(13,000)	95,101	104,463	(9,361)	31,899	35,537	(3,639)	74.9%	74.6%
1977	178,837	179,158	(321)	151,770	149,202	2,568	27,067	29,957	(2,890)	19,692	21,720	(2,028)	7,375	8,236	(861)	72.8%	72.5%
1978	198,928	199,461	(533)	165,951	163,040	2,911	32,977	36,421	(3,444)	23,875	26,261	(2,386)	9,102	10,159	(1,058)	72.4%	72.1%
1979	221,788	222,551	(763)	181,655	178,241	3,414	40,134	44,310	(4,176)	28,897	31,776	(2,880)	11,237	12,534	(1,297)	72.0%	71.7%
1980	228,620	229,553	(933)	183,555	179,861	3,694	45,065	49,691	(4,627)	32,264	35,425	(3,161)	12,800	14,266	(1,466)	71.6%	71.3%
1981	219,502	220,420	(918)	172,491	168,669	3,822	47,010	51,751	(4,741)	33,456	36,666	(3,209)	13,554	15,085	(1,531)	71.2%	70.9%
1982	231,314	232,319	(1,005)	177,587	173,316	4,272	53,726	59,003	(5,277)	38,006	41,531	(3,525)	15,721	17,473	(1,752)	70.7%	70.4%
1983	235,537	236,596	(1,058)	176,334	171,711	4,623	59,203	64,885	(5,681)	41,620	45,371	(3,751)	17,583	19,514	(1,931)	70.3%	69.9%
1984	260,506	262,226	(1,719)	189,764	184,626	5,138	70,742	77,599	(6,857)	49,422	53,927	(4,505)	21,320	23,672	(2,352)	69.9%	69.5%
1985	302,188	303,651	(1,463)	213,626	206,893	6,733	88,562	96,758	(8,196)	61,500	66,811	(5,311)	27,063	29,948	(2,885)	69.4%	69.0%
1986	272,151	273,185	(1,034)	186,213	179,667	6,546	85,938	93,518	(7,581)	59,315	64,138	(4,823)	26,623	29,381	(2,758)	69.0%	68.6%
1987	260,521	261,308	(787)	172,061	165,236	6,825	88,460	96,072	(7,612)	60,670	65,480	(4,810)	27,789	30,591	(2,802)	68.6%	68.2%
1988	274,180	275,177	(997)	174,118	166,690	7,428	100,062	108,487	(8,425)	68,225	73,478	(5,253)	31,837	35,009	(3,172)	68.2%	67.7%
1989	276,316	277,227	(911)	168,112	160,247	7,865	108,204	116,980	(8,775)	73,331	78,713	(5,382)	34,873	38,266	(3,393)	67.8%	67.3%
1990	284,568	285,992	(1,424)	165,203	157,109	8,093	119,365	128,883	(9,518)	80,392	86,124	(5,732)	38,973	42,759	(3,786)	67.3%	66.8%
1991	223,491	224,286	(795)	123,332	116,567	6,765	100,159	107,719	(7,560)	66,998	71,460	(4,462)	33,161	36,260	(3,099)	66.9%	66.3%
1992	200,775	201,297	(522)	104,821	98,448	6,374	95,954	102,849	(6,896)	63,732	67,720	(3,987)	32,222	35,130	(2,908)	66.4%	65.8%
1993	178,689	179,567	(878)	87,762	82,075	5,687	90,927	97,492	(6,565)	59,961	63,719	(3,758)	30,966	33,773	(2,807)	65.9%	65.4%
1994	184,829	185,037	(208)	84,838	78,601	6,238	99,990	106,436	(6,446)	65,460	68,993	(3,534)	34,531	37,443	(2,912)	65.5%	64.8%
1995	182,270	182,636	(365)	77,729	71,562	6,167	104,541	111,074	(6,533)	67,891	71,381	(3,491)	36,651	39,693	(3,042)	64.9%	64.3%
1996	171,651	172,312	(661)	67,496	61,659	5,837	104,155	110,653	(6,498)	67,069	70,500	(3,430)	37,085	40,153	(3,068)	64.4%	63.7%
1997	193,913	195,008	(1,094)	69,635	63,150	6,485	124,279	131,858	(7,580)	79,341	83,219	(3,878)	44,938	48,639	(3,702)	63.8%	63.1%
1998	221,779	223,525	(1,746)	72,074	64,744	7,329	149,705	158,780	(9,075)	94,673	99,211	(4,538)	55,032	59,569	(4,537)	63.2%	62.5%
1999	223,742	223,295	448	65,037	57,085	7,952	158,705	166,209	(7,504)	99,363	102,742	(3,379)	59,342	63,467	(4,125)	62.6%	61.8%
2000	268,123	269,075	(952)	68,789	59,609	9,180	199,334	209,466	(10,132)	123,464	128,046	(4,582)	75,870	81,420	(5,549)	61.9%	61.1%
2001	250,758	251,519	(761)	55,835	47,625	8,209	194,923	203,893	(8,970)	119,392	123,057	(3,665)	75,531	80,837	(5,306)	61.3%	60.4%
2002	253,467	252,877	591	48,225	39,916	8,309	205,242	212,961	(7,719)	124,114	126,786	(2,672)	81,128	86,175	(5,047)	60.5%	59.5%
2003	245,658	246,530	(872)	38,699	31,289	7,410	206,959	215,241	(8,282)	123,465	126,270	(2,805)	83,494	88,971	(5,477)	59.7%	58.7%
2004	250,162	249,926	236	31,609	24,523	7,085	218,553	225,402	(6,849)	128,470	130,065	(1,595)	90,083	95,338	(5,254)	58.8%	57.7%
2005	225,088	225,788	(701)	22,522	16,310	6,212	202,566	209,478	(6,912)	117,117	118,697	(1,580)	85,449	90,781	(5,332)	57.8%	56.7%
2006	214,979	218,537	(3,558)	13,681	9,257	4,425	201,297	209,280	(7,983)	114,292	116,210	(1,918)	87,005	93,070	(6,065)	56.8%	55.5%
2007	227,969	233,737	(5,767)	9,322	5,656	3,666	218,647	228,081	(9,434)	121,649	123,844	(2,195)	96,998	104,237	(7,239)	55.6%	54.3%
2008	236,700	243,845	(7,145)	6,117	3,414	2,702	230,583	240,431	(9,848)	125,471	127,185	(1,714)	105,113	113,246	(8,134)	54.4%	52.9%
2009	225,547	232,227	(6,680)	1,983	874	1,108	223,564	231,353	(7,789)	118,492	118,650	(158)	105,072	112,703	(7,630)	53.0%	51.3%
2010	223,903	230,367	(6,463)	606	251	356	223,297	230,116	(6,819)	114,734	114,032	702	108,563	116,084	(7,521)	51.4%	49.6%
2011	232,746	235,032	(2,286)	383	134	249	232,363	234,897	(2,535)	115,354	112,138	3,216	117,009	122,759	(5,750)	49.6%	47.7%
2012	243,033	121,413	121,619	72	-	72	242,961	121,413	121,547	116,192	55,766	60,426	126,769	65,647	61,122	47.8%	45.9%
2013	125,196	-	125,196	-	-	-	125,196	-	125,196	57,607	-	57,607	67,589	-	67,589	46.0%	100.0%
Total	**8,628,091**	**8,437,173**	**190,918**	**3,580,674**	**3,377,773**	**202,900**	**5,047,417**	**5,059,400**	**(11,983)**	**3,050,067**	**3,051,575**	**(1,508)**	**1,997,350**	**2,007,825**	**(10,475)**	**60.4%**	**60.3%**
Excl Prior	**8,449,424**	**8,256,657**	**192,767**	**3,529,007**	**3,337,257**	**191,750**	**4,920,417**	**4,919,400**	**1,017**	**2,954,966**	**2,947,112**	**7,854**	**1,965,451**	**1,972,287**	**(6,836)**	**60.1%**	**59.9%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	13,461	11,151	(2,311)				180,517	178,667	(1,849)
1977	2,588	2,568	(20)	-	(19)	(19)	179,158	178,837	(321)
1978	3,069	2,911	(158)	1,494	(421)	(1,915)	199,461	198,928	(533)
1979	3,673	3,414	(259)	1,558	(659)	(2,218)	222,551	221,788	(763)
1980	3,987	3,694	(293)	2,129	273	(1,857)	229,553	228,620	(933)
1981	4,037	3,822	(214)	2,065	1,202	(863)	220,420	219,502	(918)
1982	4,458	4,272	(187)	2,105	(380)	(2,485)	232,319	231,314	(1,005)
1983	4,795	4,623	(172)	2,132	325	(1,808)	236,596	235,537	(1,058)
1984	5,686	5,138	(548)	4,260	(88)	(4,347)	262,226	260,506	(1,719)
1985	6,900	6,733	(167)	4,364	296	(4,068)	303,651	302,188	(1,463)
1986	6,468	6,546	78	3,628	1,355	(2,273)	273,185	272,151	(1,034)
1987	6,619	6,825	206	3,281	2,517	(763)	261,308	260,521	(787)
1988	7,316	7,428	112	3,896	1,231	(2,665)	275,177	274,180	(997)
1989	7,684	7,865	180	3,924	1,371	(2,553)	277,227	276,316	(911)
1990	8,205	8,093	(111)	4,509	1,255	(3,254)	285,992	284,568	(1,424)
1991	6,644	6,765	121	5,199	2,471	(2,727)	224,286	223,491	(795)
1992	6,171	6,374	203	4,193	1,906	(2,287)	201,297	200,775	(522)
1993	5,745	5,687	(58)	3,791	3,305	(487)	179,567	178,689	(878)
1994	5,974	6,238	263	3,110	1,668	(1,442)	185,037	184,829	(208)
1995	6,019	6,167	148	3,786	885	(2,901)	182,636	182,270	(365)
1996	5,858	5,837	(20)	4,107	2,537	(1,569)	172,312	171,651	(661)
1997	6,631	6,485	(145)	5,728	2,338	(3,391)	195,008	193,913	(1,094)
1998	7,640	7,329	(311)	6,182	5,373	(808)	223,525	221,779	(1,746)
1999	7,592	7,952	360	7,532	6,707	(825)	223,295	223,742	448
2000	9,180	9,180	(0)	9,288	11,286	1,997	269,075	268,123	(952)
2001	8,174	8,209	35	10,167	10,081	(86)	251,519	250,758	(761)
2002	7,995	8,309	314	10,405	10,559	155	252,877	253,467	591
2003	7,486	7,410	(75)	12,865	14,974	2,109	246,530	245,658	(872)
2004	7,010	7,085	76	13,908	19,284	5,377	249,926	250,162	236
2005	5,803	6,212	409	13,379	13,383	4	225,788	225,088	(701)
2006	5,017	4,425	(593)	14,966	14,238	(728)	218,537	214,979	(3,558)
2007	4,623	3,666	(957)	15,878	14,689	(1,189)	233,737	227,969	(5,767)
2008	3,612	2,702	(910)	18,067	15,793	(2,273)	243,845	236,700	(7,145)
2009	2,065	1,108	(957)	12,669	6,880	(5,789)	232,227	225,547	(6,680)
2010	1,140	356	(784)	8,082	2,386	(5,696)	230,367	223,903	(6,463)
2011	424	249	(175)	3,114	1,457	(1,657)	235,032	232,746	(2,286)
2012	129	72	(57)	3,161	1,670	(1,491)	242,826	243,033	206
2013	5	-	(5)	649	3	(647)	250,116	250,392	276
Total	209,885	202,900	(6,984)	229,569	172,130	(57,439)			(55,415)







Ohio Bureau of Workers' Compensation

SUMMARY 6

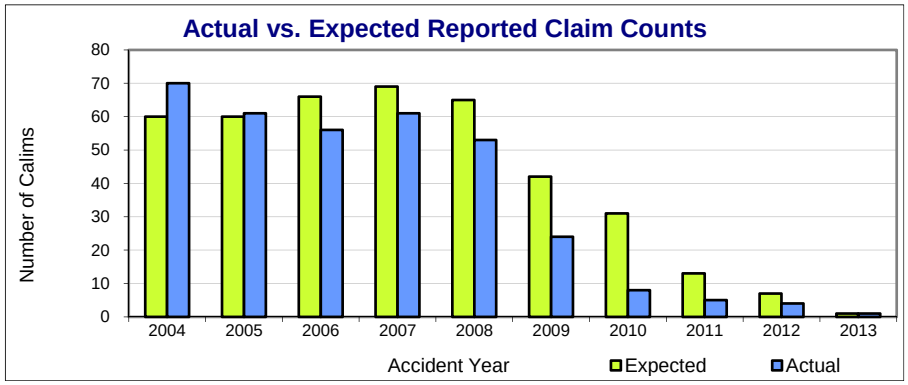
Private Employers - Compensation - Permanent Total Disability

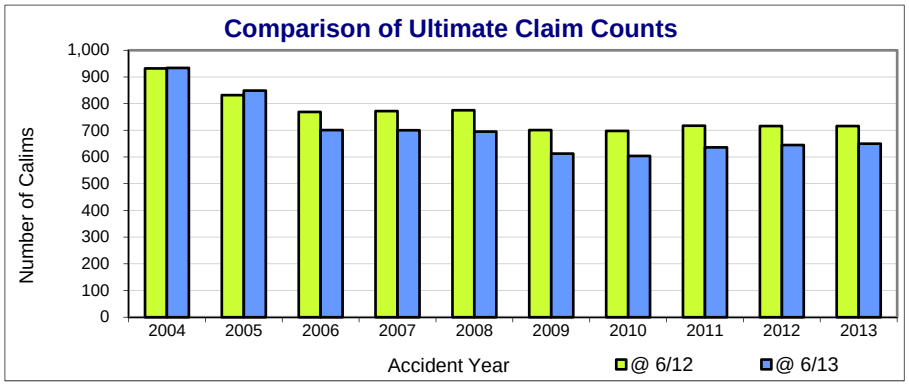
EXHIBIT 6

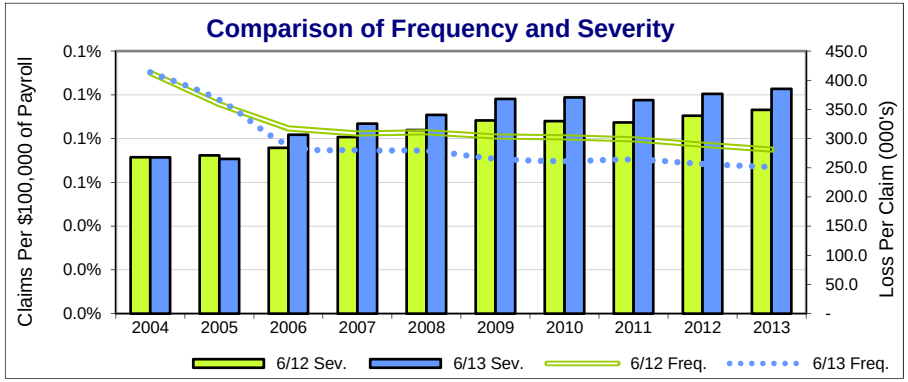
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

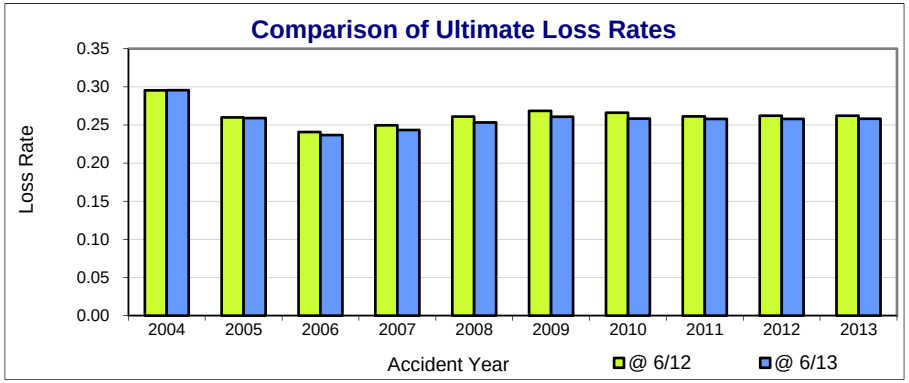
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	451	409	(42)	24,768	24,612	(156)						
2004	60	70	10	932	934	2	0.11%	0.11%	268,160	267,839	0.295	0.296
2005	60	61	1	832	849	17	0.10%	0.10%	271,380	265,121	0.260	0.259
2006	66	56	(10)	769	701	(68)	0.08%	0.08%	284,183	306,674	0.241	0.237
2007	69	61	(8)	772	700	(72)	0.08%	0.07%	302,768	325,670	0.249	0.243
2008	65	53	(12)	775	695	(80)	0.08%	0.07%	314,639	340,576	0.261	0.253
2009	42	24	(18)	701	613	(88)	0.08%	0.07%	331,280	367,940	0.268	0.261
2010	31	8	(23)	698	604	(94)	0.08%	0.07%	330,038	370,701	0.266	0.258
2011	13	5	(8)	717	636	(81)	0.08%	0.07%	327,799	365,953	0.261	0.258
2012	7	4	(3)	716	645	(71)	0.08%	0.07%	339,143	376,795	0.262	0.258
2013	1	1	-	716	650	(66)	0.08%	0.07%	349,324	385,218	0.262	0.258
Total	865	752	(113)	32,396	31,639	(757)						









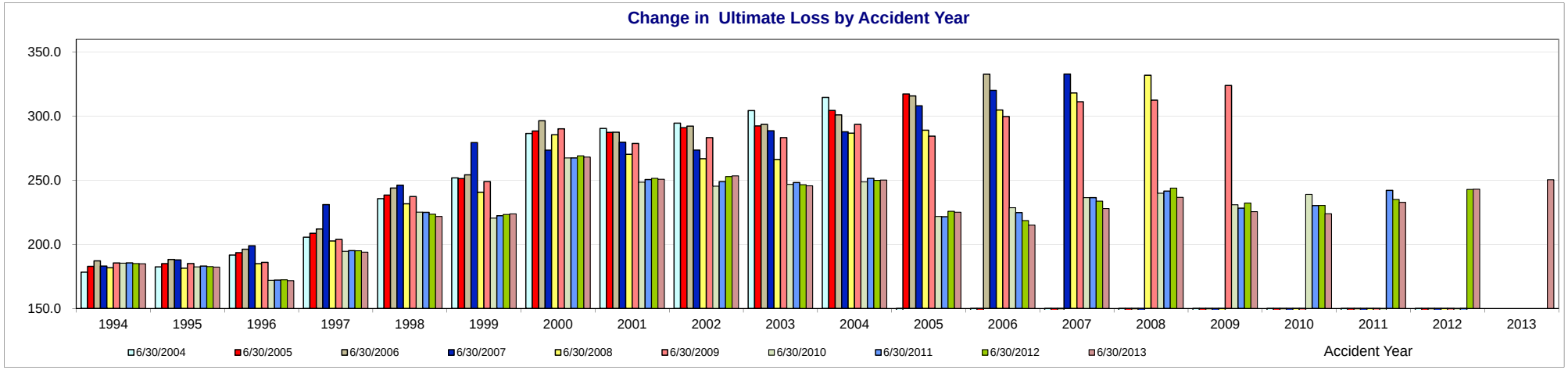
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 6
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	40,517	178,667	180,517	138,151	140,000	(1,849)	103,083	104,463	(1,380)	35,068	35,537	(469)	74.6%	74.6%
1977	149,202	178,837	179,158	29,635	29,957	(321)	21,487	21,720	(233)	8,148	8,236	(88)	72.5%	72.5%
1978	163,040	198,928	199,461	35,888	36,421	(533)	25,877	26,261	(384)	10,011	10,159	(149)	72.1%	72.1%
1979	178,241	221,788	222,551	43,547	44,310	(763)	31,229	31,776	(547)	12,318	12,534	(216)	71.7%	71.7%
1980	179,861	228,620	229,553	48,759	49,691	(933)	34,760	35,425	(665)	13,998	14,266	(268)	71.3%	71.3%
1981	168,669	219,502	220,420	50,833	51,751	(918)	36,015	36,666	(651)	14,818	15,085	(268)	70.9%	70.9%
1982	173,316	231,314	232,319	57,998	59,003	(1,005)	40,823	41,531	(707)	17,175	17,473	(298)	70.4%	70.4%
1983	171,711	235,537	236,596	63,826	64,885	(1,058)	44,630	45,371	(740)	19,196	19,514	(318)	69.9%	69.9%
1984	184,626	260,506	262,226	75,880	77,599	(1,719)	52,732	53,927	(1,195)	23,148	23,672	(525)	69.5%	69.5%
1985	206,893	302,188	303,651	95,295	96,758	(1,463)	65,800	66,811	(1,011)	29,495	29,948	(453)	69.0%	69.0%
1986	179,667	272,151	273,185	92,484	93,518	(1,034)	63,428	64,138	(709)	29,056	29,381	(325)	68.6%	68.6%
1987	165,236	260,521	261,308	95,285	96,072	(787)	64,944	65,480	(536)	30,341	30,591	(251)	68.2%	68.2%
1988	166,690	274,180	275,177	107,490	108,487	(997)	72,803	73,478	(675)	34,688	35,009	(322)	67.7%	67.7%
1989	160,247	276,316	277,227	116,069	116,980	(911)	78,100	78,713	(613)	37,968	38,266	(298)	67.3%	67.3%
1990	157,109	284,568	285,992	127,459	128,883	(1,424)	85,173	86,124	(952)	42,286	42,759	(473)	66.8%	66.8%
1991	116,567	223,491	224,286	106,924	107,719	(795)	70,932	71,460	(528)	35,992	36,260	(268)	66.3%	66.3%
1992	98,448	200,775	201,297	102,328	102,849	(522)	67,376	67,720	(344)	34,952	35,130	(178)	65.8%	65.8%
1993	82,075	178,689	179,567	96,614	97,492	(878)	63,146	63,719	(574)	33,468	33,773	(304)	65.4%	65.4%
1994	78,601	184,829	185,037	106,228	106,436	(208)	68,859	68,993	(135)	37,370	37,443	(73)	64.8%	64.8%
1995	71,562	182,270	182,636	110,709	111,074	(365)	71,146	71,381	(235)	39,562	39,693	(131)	64.3%	64.3%
1996	61,659	171,651	172,312	109,992	110,653	(661)	70,079	70,500	(421)	39,913	40,153	(240)	63.7%	63.7%
1997	63,150	193,913	195,008	130,764	131,858	(1,094)	82,528	83,219	(691)	48,236	48,639	(404)	63.1%	63.1%
1998	64,744	221,779	223,525	157,034	158,780	(1,746)	98,120	99,211	(1,091)	58,914	59,569	(655)	62.5%	62.5%
1999	57,085	223,742	223,295	166,657	166,209	448	103,019	102,742	277	63,638	63,467	171	61.8%	61.8%
2000	59,609	268,123	269,075	208,514	209,466	(952)	127,464	128,046	(582)	81,049	81,420	(370)	61.1%	61.1%
2001	47,625	250,758	251,519	203,132	203,893	(761)	122,597	123,057	(459)	80,535	80,837	(302)	60.4%	60.4%
2002	39,916	253,467	252,877	213,552	212,961	591	127,138	126,786	352	86,414	86,175	239	59.5%	59.5%
2003	31,289	245,658	246,530	214,369	215,241	(872)	125,758	126,270	(511)	88,611	88,971	(360)	58.7%	58.7%
2004	24,523	250,162	249,926	225,639	225,402	236	130,201	130,065	136	95,438	95,338	100	57.7%	57.7%
2005	16,310	225,088	225,788	208,778	209,478	(701)	118,300	118,697	(397)	90,477	90,781	(304)	56.7%	56.7%
2006	9,257	214,979	218,537	205,722	209,280	(3,558)	114,234	116,210	(1,976)	91,487	93,070	(1,582)	55.5%	55.5%
2007	5,656	227,969	233,737	222,313	228,081	(5,767)	120,712	123,844	(3,132)	101,601	104,237	(2,636)	54.3%	54.3%
2008	3,414	236,700	243,845	233,286	240,431	(7,145)	123,405	127,185	(3,780)	109,881	113,246	(3,365)	52.9%	52.9%
2009	874	225,547	232,227	224,673	231,353	(6,680)	115,224	118,650	(3,426)	109,448	112,703	(3,254)	51.3%	51.3%
2010	251	223,903	230,367	223,652	230,116	(6,463)	110,829	114,032	(3,203)	112,823	116,084	(3,261)	49.6%	49.6%
2011	134	232,746	235,032	232,612	234,897	(2,286)	111,047	112,138	(1,091)	121,565	122,759	(1,195)	47.7%	47.7%
2012	-	121,516	121,413	121,516	121,413	103	55,813	55,766	47	65,703	65,647	56	45.9%	45.9%
Total	**3,377,773**	**8,381,379**	**8,437,173**	**5,003,605**	**5,059,400**	**(55,794)**	**3,018,815**	**3,051,575**	**(32,760)**	**1,984,790**	**2,007,825**	**(23,034)**	**60.3%**	**60.3%**
Excl Prior	**3,337,257**	**8,202,712**	**8,256,657**	**4,865,455**	**4,919,400**	**(53,945)**	**2,915,732**	**2,947,112**	**(31,380)**	**1,949,723**	**1,972,287**	**(22,565)**	**59.9%**	**59.9%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	199,551	200,108	203,646	205,170	204,069	206,724	223,189	223,134	222,551	221,788	557	3,538	1,524	(1,101)	2,655	16,465	(54)	(584)	(763)	22,237
1980	202,687	203,820	207,591	207,556	208,453	211,480	230,813	230,528	229,553	228,620	1,133	3,771	(35)	897	3,027	19,334	(285)	(976)	(933)	25,933
1981	195,410	196,588	200,234	203,900	200,419	202,693	222,169	221,573	220,420	219,502	1,178	3,646	3,666	(3,481)	2,274	19,476	(597)	(1,153)	(918)	24,091
1982	203,333	204,795	209,014	210,510	209,043	211,577	233,826	233,583	232,319	231,314	1,462	4,219	1,496	(1,468)	2,534	22,249	(243)	(1,264)	(1,005)	27,981
1983	202,901	204,649	209,765	219,972	210,626	213,431	238,150	237,902	236,596	235,537	1,748	5,117	10,206	(9,346)	2,805	24,718	(248)	(1,306)	(1,058)	32,636
1984	228,198	230,071	234,931	246,134	234,508	238,143	265,132	264,326	262,226	260,506	1,873	4,861	11,203	(11,625)	3,634	26,989	(806)	(2,100)	(1,719)	32,308
1985	257,635	260,277	265,774	262,432	266,453	270,934	306,107	305,709	303,651	302,188	2,642	5,497	(3,342)	4,021	4,481	35,173	(399)	(2,057)	(1,463)	44,553
1986	232,454	235,543	241,276	241,132	242,005	246,107	275,116	274,972	273,185	272,151	3,089	5,733	(144)	872	4,103	29,009	(145)	(1,787)	(1,034)	39,697
1987	222,880	226,480	232,818	236,556	232,635	237,048	262,807	262,838	261,308	260,521	3,599	6,339	3,738	(3,922)	4,414	25,758	31	(1,530)	(787)	37,641
1988	230,342	234,405	240,608	245,855	241,089	245,389	277,165	276,816	275,177	274,180	4,063	6,203	5,247	(4,766)	4,300	31,775	(349)	(1,640)	(997)	43,838
1989	232,574	237,611	243,507	250,248	243,123	248,329	277,930	278,379	277,227	276,316	5,038	5,896	6,741	(7,125)	5,206	29,601	449	(1,152)	(911)	43,742
1990	242,558	248,594	253,904	234,318	253,409	258,318	288,378	287,806	285,992	284,568	6,037	5,310	(19,586)	19,091	4,909	30,059	(572)	(1,813)	(1,424)	42,010
1991	197,466	205,359	210,609	197,190	208,188	210,897	226,256	225,587	224,286	223,491	7,893	5,250	(13,419)	10,998	2,709	15,359	(669)	(1,301)	(795)	26,025
1992	180,016	183,499	194,735	182,739	187,489	190,051	202,618	202,269	201,297	200,775	3,483	11,236	(11,996)	4,750	2,562	12,567	(350)	(972)	(522)	20,759
1993	171,502	174,164	175,963	183,532	174,743	176,154	181,085	180,705	179,567	178,689	2,662	1,799	7,569	(8,789)	1,411	4,931	(380)	(1,138)	(878)	7,187
1994	178,312	182,818	187,118	183,061	181,752	185,483	185,280	185,554	185,037	184,829	4,507	4,299	(4,057)	(1,308)	3,730	(203)	274	(518)	(208)	6,517
1995	182,427	184,953	188,218	187,843	181,394	185,030	182,428	183,031	182,636	182,270	2,526	3,265	(375)	(6,449)	3,636	(2,601)	603	(396)	(365)	(157)
1996	191,653	193,498	196,171	198,928	184,910	185,942	171,919	172,110	172,312	171,651	1,845	2,673	2,757	(14,019)	1,032	(14,022)	190	202	(661)	(20,002)
1997	205,595	208,637	211,961	230,988	202,623	203,854	194,598	195,093	195,008	193,913	3,043	3,324	19,027	(28,365)	1,231	(9,256)	494	(85)	(1,094)	(11,681)
1998	235,657	238,439	243,937	246,137	231,626	237,297	225,110	224,969	223,525	221,779	2,782	5,498	2,200	(14,511)	5,671	(12,186)	(141)	(1,445)	(1,746)	(13,878)
1999	251,864	251,292	254,218	279,372	240,642	248,986	220,470	222,340	223,295	223,742	(571)	2,926	25,153	(38,730)	8,344	(28,515)	1,869	955	448	(28,121)
2000	286,510	288,446	296,429	273,482	285,493	290,145	267,433	267,436	269,075	268,123	1,936	7,983	(22,947)	12,010	4,653	(22,712)	3	1,639	(952)	(18,387)
2001	290,418	287,393	287,477	279,668	270,249	278,687	248,531	250,540	251,519	250,758	(3,026)	84	(7,809)	(9,419)	8,438	(30,156)	2,009	979	(761)	(39,661)
2002	294,592	291,012	292,248	273,543	266,817	283,284	245,399	248,920	252,877	253,467	(3,580)	1,235	(18,705)	(6,726)	16,468	(37,885)	3,521	3,957	591	(41,125)
2003	304,363	292,401	293,600	288,618	266,266	283,292	246,809	248,245	246,530	245,658	(11,962)	1,199	(4,981)	(22,353)	17,026	(36,483)	1,436	(1,716)	(872)	(58,706)
2004	314,684	304,461	301,020	287,797	286,742	293,587	248,769	251,481	249,926	250,162	(10,224)	(3,441)	(13,223)	(1,055)	6,845	(44,818)	2,712	(1,555)	236	(64,522)
2005		317,361	315,811	308,080	289,092	284,415	221,770	221,575	225,788	225,088		(1,550)	(7,731)	(18,988)	(4,677)	(62,645)	(195)	4,213	(701)	(92,273)
2006			332,722	320,166	304,832	299,737	228,581	224,791	218,537	214,979			(12,556)	(15,334)	(5,095)	(71,156)	(3,791)	(6,254)	(3,558)	(117,743)
2007				332,866	318,149	311,263	236,455	236,478	233,737	227,969				(14,717)	(6,886)	(74,808)	23	(2,741)	(5,767)	(104,897)
2008					331,926	312,542	239,914	241,534	243,845	236,700					(19,385)	(72,627)	1,620	2,311	(7,145)	(95,226)
2009						323,954	230,905	228,243	232,227	225,547						(93,049)	(2,661)	3,984	(6,680)	(98,407)
2010							239,017	230,292	230,367	223,903							(8,724)	74	(6,463)	(15,113)
2011								242,102	235,032	232,746								(7,071)	(2,286)	(9,356)
2012									242,826	243,033									206	206
2013										250,392										
79-04	5,935,583	5,969,313	6,076,773	6,056,681	5,914,763	6,042,860	6,147,487	6,155,845	6,137,092	6,116,499	33,730	107,460	(20,092)	(141,919)	128,098	104,627	8,357	(18,753)	(20,593)	180,916
79-05		6,286,674	6,392,584	6,364,761	6,203,854	6,327,275	6,369,257	6,377,420	6,362,880	6,341,586		105,910	(27,823)	(160,907)	123,420	41,982	8,163	(14,540)	(21,294)	88,642
79-06			6,725,306	6,684,927	6,508,686	6,627,012	6,597,838	6,602,210	6,581,417	6,556,565			(40,379)	(176,240)	118,325	(29,174)	4,372	(20,794)	(24,852)	(29,101)
79-07				7,017,793	6,826,835	6,938,274	6,834,293	6,838,688	6,815,154	6,784,534				(190,958)	111,439	(103,981)	4,395	(23,535)	(30,619)	(133,998)
79-08					7,158,762	7,250,816	7,074,208	7,080,222	7,058,999	7,021,234					92,055	(176,608)	6,015	(21,224)	(37,765)	(229,224)
79-09						7,574,770	7,305,112	7,308,466	7,291,226	7,246,781						(269,658)	3,353	(17,240)	(44,445)	(327,631)
79-10							7,544,129	7,538,758	7,521,593	7,470,684							(5,371)	(17,165)	(50,908)	(342,744)
79-11								7,780,860	7,756,624	7,703,430								(24,236)	(53,194)	(352,101)
79-12									7,999,451	7,946,463									(52,988)	(351,895)
79-13										8,196,854										(351,895)



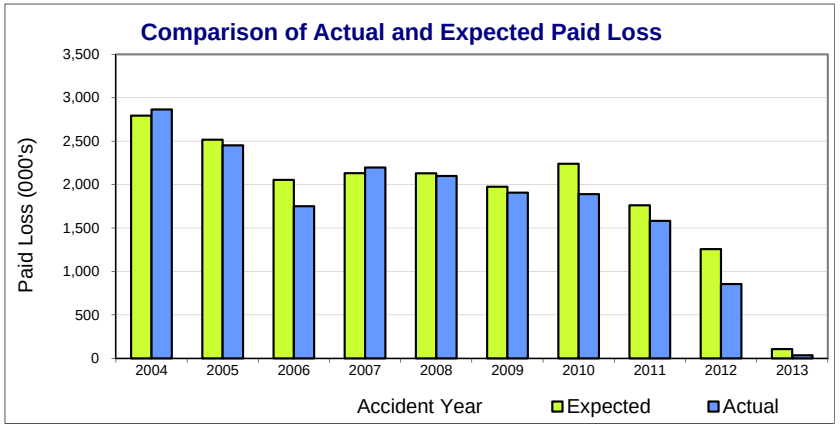
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death

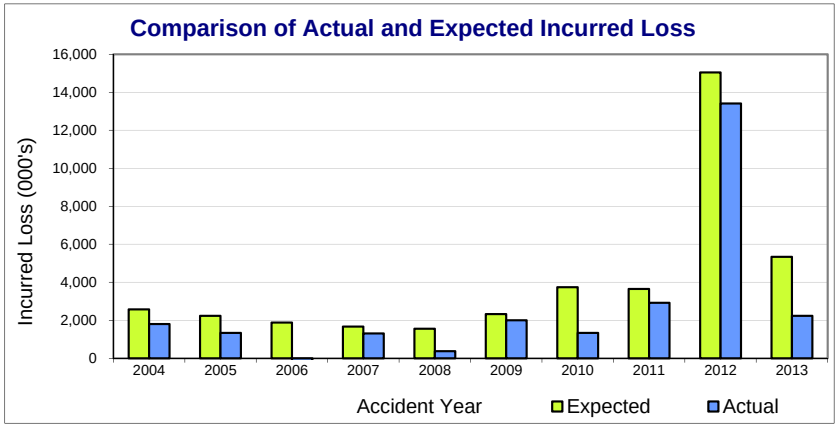
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

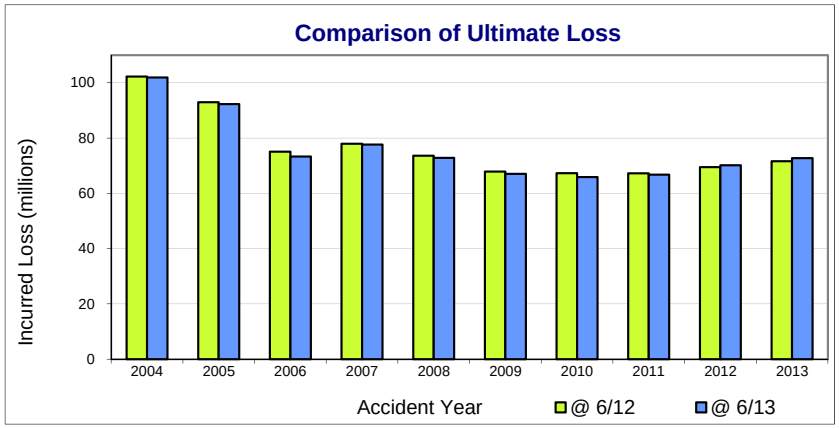
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	83,440	82,952	488	19,440	14,952	4,488	64,000	68,000	(4,000)	45,609	49,135	(3,526)	18,391	18,865	(474)	71.3%	72.3%
1977	64,154	64,199	(45)	51,909	51,105	804	12,246	13,094	(849)	8,199	8,947	(749)	4,047	4,147	(100)	66.9%	68.3%
1978	72,570	72,609	(39)	57,793	56,772	1,021	14,777	15,837	(1,060)	9,824	10,738	(914)	4,953	5,099	(147)	66.5%	67.8%
1979	86,491	86,889	(398)	67,664	66,637	1,027	18,827	20,252	(1,425)	12,450	13,630	(1,180)	6,377	6,622	(245)	66.1%	67.3%
1980	73,057	73,262	(205)	56,117	55,085	1,032	16,941	18,177	(1,236)	11,130	12,131	(1,001)	5,811	6,047	(236)	65.7%	66.7%
1981	73,104	73,287	(183)	55,105	54,023	1,083	17,999	19,264	(1,266)	11,735	12,728	(993)	6,263	6,536	(273)	65.2%	66.1%
1982	66,241	66,483	(242)	48,952	47,956	996	17,289	18,527	(1,238)	11,185	12,133	(947)	6,103	6,394	(291)	64.7%	65.5%
1983	81,808	81,707	101	59,167	57,638	1,529	22,641	24,069	(1,428)	14,547	15,612	(1,065)	8,094	8,457	(363)	64.2%	64.9%
1984	95,363	95,575	(212)	67,420	65,803	1,618	27,942	29,772	(1,830)	17,825	19,146	(1,321)	10,118	10,626	(509)	63.8%	64.3%
1985	97,191	97,527	(337)	67,054	65,391	1,663	30,137	32,137	(1,999)	19,095	20,508	(1,413)	11,042	11,629	(586)	63.4%	63.8%
1986	77,090	77,568	(478)	51,802	50,518	1,284	25,288	27,050	(1,762)	15,920	17,145	(1,225)	9,368	9,905	(537)	63.0%	63.4%
1987	87,975	88,526	(551)	57,447	55,883	1,564	30,528	32,643	(2,115)	19,106	20,551	(1,445)	11,422	12,091	(670)	62.6%	63.0%
1988	93,119	93,609	(490)	58,993	57,226	1,767	34,126	36,383	(2,256)	21,224	22,725	(1,501)	12,903	13,658	(755)	62.2%	62.5%
1989	87,750	87,865	(116)	53,869	51,935	1,935	33,880	35,931	(2,051)	20,919	22,256	(1,337)	12,962	13,675	(713)	61.7%	61.9%
1990	82,349	82,819	(470)	48,866	47,180	1,686	33,483	35,639	(2,156)	20,531	21,908	(1,377)	12,952	13,731	(779)	61.3%	61.5%
1991	82,427	82,909	(482)	47,143	45,438	1,705	35,284	37,472	(2,187)	21,496	22,848	(1,352)	13,789	14,624	(835)	60.9%	61.0%
1992	78,941	79,234	(293)	43,441	41,636	1,805	35,500	37,598	(2,098)	21,470	22,748	(1,278)	14,031	14,850	(820)	60.5%	60.5%
1993	72,105	72,331	(226)	38,044	36,309	1,736	34,060	36,022	(1,962)	20,459	21,634	(1,175)	13,601	14,388	(787)	60.1%	60.1%
1994	68,780	69,650	(870)	34,668	33,272	1,396	34,113	36,378	(2,265)	20,356	21,689	(1,333)	13,756	14,689	(932)	59.7%	59.6%
1995	56,114	56,607	(494)	26,937	25,651	1,286	29,177	30,957	(1,780)	17,289	18,314	(1,025)	11,888	12,643	(755)	59.3%	59.2%
1996	76,929	77,655	(726)	35,029	33,259	1,770	41,901	44,396	(2,496)	24,654	26,048	(1,394)	17,246	18,348	(1,102)	58.8%	58.7%
1997	64,973	65,367	(394)	27,952	26,312	1,640	37,021	39,055	(2,034)	21,622	22,734	(1,112)	15,398	16,321	(922)	58.4%	58.2%
1998	73,584	74,348	(765)	29,759	28,019	1,740	43,825	46,329	(2,505)	25,407	26,734	(1,328)	18,418	19,595	(1,177)	58.0%	57.7%
1999	81,179	81,995	(816)	30,748	28,799	1,950	50,430	53,196	(2,766)	28,993	30,412	(1,419)	21,437	22,785	(1,347)	57.5%	57.2%
2000	76,692	77,232	(540)	27,110	25,116	1,994	49,581	52,115	(2,534)	28,238	29,513	(1,276)	21,344	22,602	(1,258)	57.0%	56.6%
2001	81,311	82,189	(878)	26,613	24,589	2,024	54,698	57,600	(2,901)	30,876	32,297	(1,421)	23,822	25,302	(1,480)	56.4%	56.1%
2002	102,424	103,257	(833)	30,855	28,223	2,632	71,569	75,034	(3,465)	40,013	41,682	(1,668)	31,555	33,352	(1,797)	55.9%	55.6%
2003	97,459	97,676	(217)	26,700	23,901	2,799	70,759	73,775	(3,016)	39,204	40,584	(1,380)	31,555	33,192	(1,637)	55.4%	55.0%
2004	101,933	102,266	(333)	25,196	22,332	2,865	76,736	79,934	(3,197)	42,124	43,542	(1,418)	34,612	36,392	(1,780)	54.9%	54.5%
2005	92,300	92,985	(686)	20,315	17,863	2,452	71,985	75,122	(3,137)	39,141	40,497	(1,356)	32,844	34,625	(1,781)	54.4%	53.9%
2006	73,331	75,090	(1,758)	13,599	11,848	1,751	59,733	63,242	(3,509)	32,154	33,731	(1,577)	27,579	29,511	(1,932)	53.8%	53.3%
2007	77,650	77,941	(292)	12,655	10,458	2,197	64,994	67,483	(2,489)	34,619	35,605	(987)	30,376	31,878	(1,502)	53.3%	52.8%
2008	72,848	73,614	(765)	9,387	7,287	2,100	63,461	66,327	(2,865)	33,451	34,657	(1,206)	30,010	31,670	(1,659)	52.7%	52.3%
2009	67,030	67,871	(842)	6,593	4,685	1,908	60,436	63,186	(2,749)	31,558	32,691	(1,133)	28,879	30,495	(1,616)	52.2%	51.7%
2010	65,869	67,305	(1,436)	4,756	2,866	1,890	61,113	64,439	(3,326)	31,608	33,139	(1,531)	29,505	31,300	(1,796)	51.7%	51.4%
2011	66,744	67,263	(519)	2,883	1,300	1,583	63,862	65,963	(2,102)	32,840	33,475	(635)	31,022	32,489	(1,467)	51.4%	50.7%
2012	70,179	34,732	35,446	909	54	855	69,270	34,678	34,591	35,162	17,231	17,932	34,107	17,448	16,660	50.8%	49.7%
2013	36,358	-	36,358	35	-	35	36,323	-	36,323	18,057	-	18,057	18,266	-	18,266	49.7%	100.0%
Total	**2,958,860**	**2,904,395**	**54,465**	**1,342,924**	**1,277,319**	**65,605**	**1,615,935**	**1,627,076**	**(11,141)**	**930,088**	**941,096**	**(11,008)**	**685,847**	**685,980**	**(133)**	**57.6%**	**57.8%**
Excl Prior	**2,875,420**	**2,821,443**	**53,977**	**1,323,485**	**1,262,367**	**61,118**	**1,551,935**	**1,559,076**	**(7,141)**	**884,479**	**891,962**	**(7,482)**	**667,456**	**667,115**	**341**	**57.0%**	**57.2%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	5,231	4,488	(743)				82,952	83,440	488
1977	860	804	(56)	465	166	(299)	64,199	64,154	(45)
1978	1,028	1,021	(6)	439	512	73	72,609	72,570	(39)
1979	1,299	1,027	(272)	785	538	(247)	86,889	86,491	(398)
1980	1,102	1,032	(70)	701	389	(312)	73,262	73,057	(205)
1981	1,081	1,083	2	631	188	(443)	73,287	73,104	(183)
1982	1,051	996	(55)	719	388	(331)	66,483	66,241	(242)
1983	1,299	1,529	230	569	468	(100)	81,707	81,808	101
1984	1,618	1,618	(1)	982	338	(644)	95,575	95,363	(212)
1985	1,757	1,663	(94)	961	457	(504)	97,527	97,191	(337)
1986	1,490	1,284	(206)	841	540	(301)	77,568	77,090	(478)
1987	1,771	1,564	(208)	1,376	755	(621)	88,526	87,975	(551)
1988	1,866	1,767	(99)	1,357	1,550	194	93,609	93,119	(490)
1989	1,780	1,935	154	978	1,046	68	87,865	87,750	(116)
1990	1,771	1,686	(86)	1,127	1,097	(30)	82,819	82,349	(470)
1991	1,794	1,705	(89)	1,055	606	(449)	82,909	82,427	(482)
1992	1,787	1,805	18	854	663	(191)	79,234	78,941	(293)
1993	1,700	1,736	36	1,240	963	(277)	72,331	72,105	(226)
1994	1,691	1,396	(295)	1,282	573	(709)	69,650	68,780	(870)
1995	1,391	1,286	(105)	911	1,027	116	56,607	56,114	(494)
1996	1,929	1,770	(159)	1,884	(13)	(1,897)	77,655	76,929	(726)
1997	1,684	1,640	(44)	1,535	634	(901)	65,367	64,973	(394)
1998	1,908	1,740	(168)	2,130	988	(1,143)	74,348	73,584	(765)
1999	2,102	1,950	(153)	2,213	955	(1,258)	81,995	81,179	(816)
2000	2,009	1,994	(15)	1,804	347	(1,458)	77,232	76,692	(540)
2001	2,139	2,024	(116)	1,903	857	(1,046)	82,189	81,311	(878)
2002	2,779	2,632	(146)	3,003	1,303	(1,699)	103,257	102,424	(833)
2003	2,637	2,799	162	2,522	2,042	(480)	97,676	97,459	(217)
2004	2,795	2,865	70	2,572	1,804	(768)	102,266	101,933	(333)
2005	2,516	2,452	(65)	2,230	1,335	(895)	92,985	92,300	(686)
2006	2,054	1,751	(304)	1,875	(338)	(2,213)	75,090	73,331	(1,758)
2007	2,131	2,197	66	1,666	1,309	(357)	77,941	77,650	(292)
2008	2,130	2,100	(30)	1,551	374	(1,176)	73,614	72,848	(765)
2009	1,976	1,908	(68)	2,321	1,998	(323)	67,871	67,030	(842)
2010	2,240	1,890	(349)	3,735	1,332	(2,404)	67,305	65,869	(1,436)
2011	1,762	1,583	(180)	3,649	2,921	(728)	67,263	66,744	(519)
2012	1,257	855	(402)	15,046	13,410	(1,636)	69,464	70,179	714
2013	105	35	(70)	5,335	2,230	(3,105)	71,598	72,716	1,118
Total	69,522	65,605	(3,916)	74,245	45,750	(28,495)			(15,508)







Ohio Bureau of Workers' Compensation

SUMMARY 6

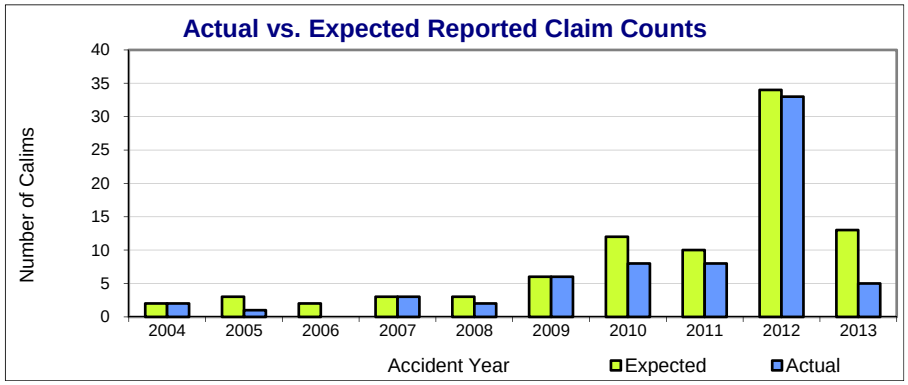
Private Employers - Compensation - Death

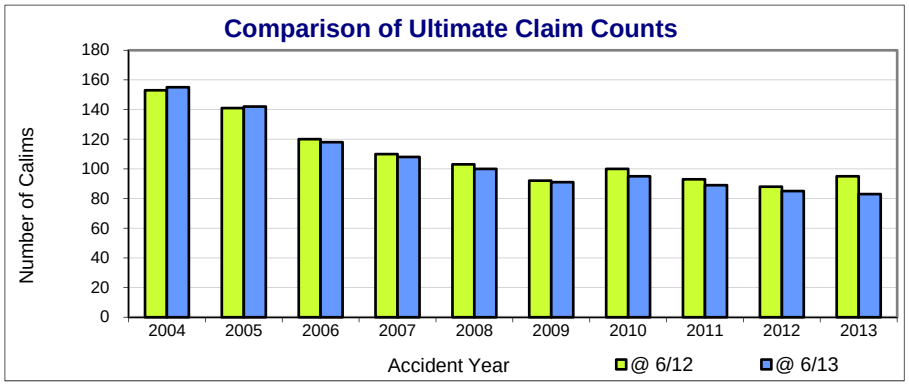
EXHIBIT 7

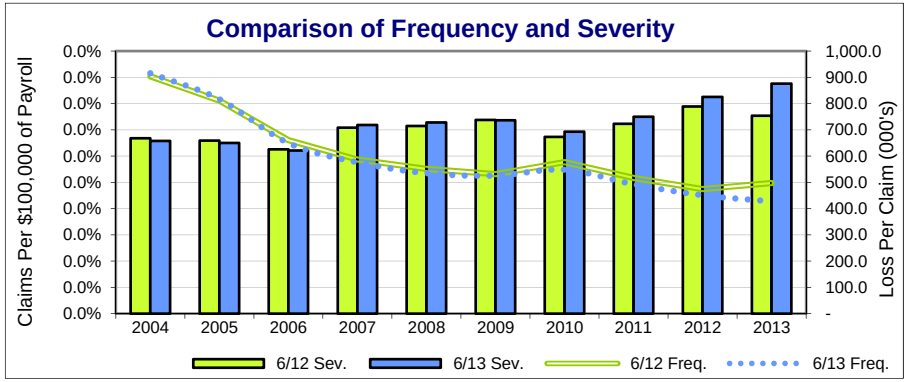
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

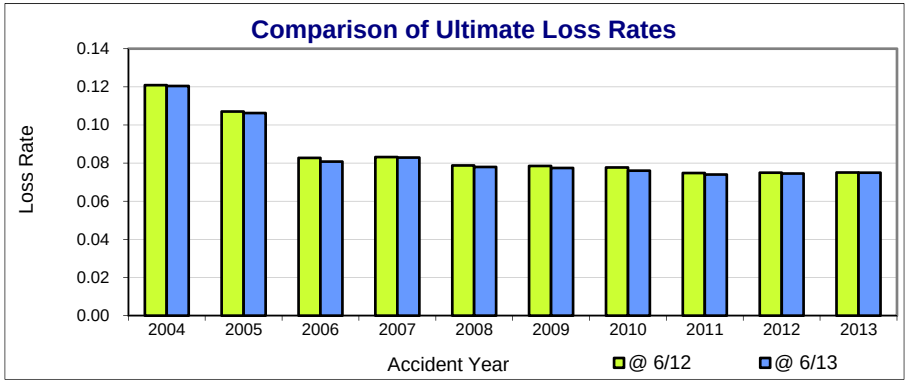
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	16	28	12	3,669	3,716	47						
2004	2	2	-	153	155	2	0.02%	0.02%	668,403	657,631	0.121	0.120
2005	3	1	(2)	141	142	1	0.02%	0.02%	659,470	649,998	0.107	0.106
2006	2	-	(2)	120	118	(2)	0.01%	0.01%	625,749	621,452	0.083	0.081
2007	3	3	-	110	108	(2)	0.01%	0.01%	708,558	718,979	0.083	0.083
2008	3	2	(1)	103	100	(3)	0.01%	0.01%	714,697	728,483	0.079	0.078
2009	6	6	-	92	91	(1)	0.01%	0.01%	737,732	736,588	0.078	0.077
2010	12	8	(4)	100	95	(5)	0.01%	0.01%	673,050	693,360	0.078	0.076
2011	10	8	(2)	93	89	(4)	0.01%	0.01%	723,262	749,935	0.075	0.074
2012	34	33	(1)	88	85	(3)	0.01%	0.01%	789,366	825,630	0.075	0.074
2013	13	5	(8)	95	83	(12)	0.01%	0.01%	753,663	876,097	0.075	0.075
Total	104	96	(8)	4,764	4,782	18						









Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death

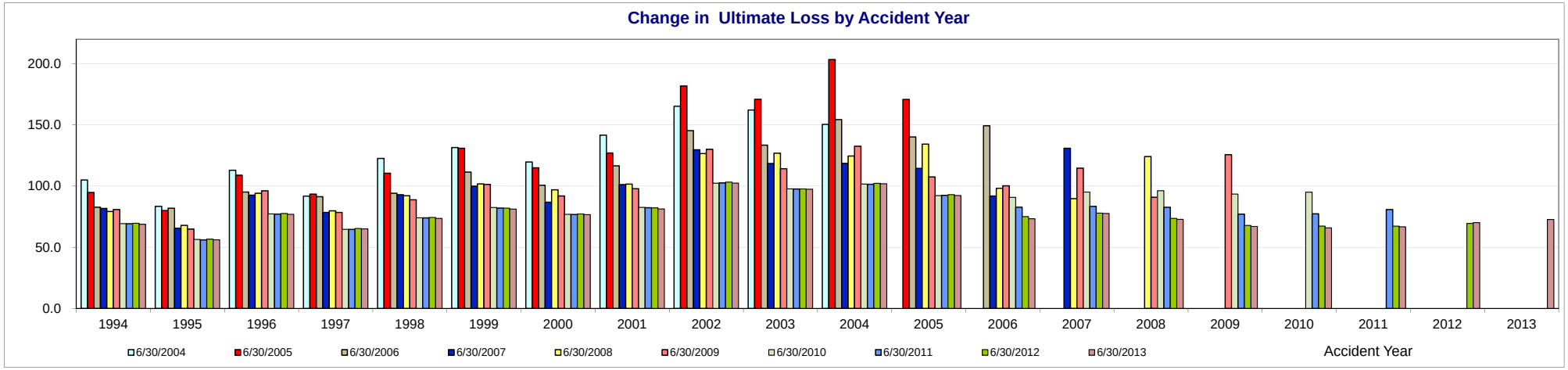
SUMMARY 6
EXHIBIT 7
SHEET 4

Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	14,952	83,440	82,952	68,488	68,000	488	49,487	49,135	352	19,000	18,865	135	72.3%	72.3%
1977	51,105	64,154	64,199	13,050	13,094	(45)	8,917	8,947	(31)	4,133	4,147	(14)	68.3%	68.3%
1978	56,772	72,570	72,609	15,798	15,837	(39)	10,712	10,738	(26)	5,087	5,099	(13)	67.8%	67.8%
1979	66,637	86,491	86,889	19,854	20,252	(398)	13,362	13,630	(268)	6,492	6,622	(130)	67.3%	67.3%
1980	55,085	73,057	73,262	17,973	18,177	(205)	11,994	12,131	(137)	5,979	6,047	(68)	66.7%	66.7%
1981	54,023	73,104	73,287	19,081	19,264	(183)	12,607	12,728	(121)	6,474	6,536	(62)	66.1%	66.1%
1982	47,956	66,241	66,483	18,285	18,527	(242)	11,975	12,133	(158)	6,311	6,394	(83)	65.5%	65.5%
1983	57,638	81,808	81,707	24,170	24,069	101	15,677	15,612	66	8,493	8,457	36	64.9%	64.9%
1984	65,803	95,363	95,575	29,560	29,772	(212)	19,010	19,146	(136)	10,550	10,626	(76)	64.3%	64.3%
1985	65,391	97,191	97,527	31,800	32,137	(337)	20,293	20,508	(215)	11,507	11,629	(122)	63.8%	63.8%
1986	50,518	77,090	77,568	26,572	27,050	(478)	16,842	17,145	(303)	9,730	9,905	(175)	63.4%	63.4%
1987	55,883	87,975	88,526	32,091	32,643	(551)	20,204	20,551	(347)	11,887	12,091	(204)	63.0%	63.0%
1988	57,226	93,119	93,609	35,893	36,383	(490)	22,419	22,725	(306)	13,474	13,658	(184)	62.5%	62.5%
1989	51,935	87,750	87,865	35,815	35,931	(116)	22,184	22,256	(72)	13,631	13,675	(44)	61.9%	61.9%
1990	47,180	82,349	82,819	35,168	35,639	(470)	21,619	21,908	(289)	13,549	13,731	(181)	61.5%	61.5%
1991	45,438	82,427	82,909	36,989	37,472	(482)	22,554	22,848	(294)	14,436	14,624	(188)	61.0%	61.0%
1992	41,636	78,941	79,234	37,305	37,598	(293)	22,571	22,748	(177)	14,735	14,850	(116)	60.5%	60.5%
1993	36,309	72,105	72,331	35,796	36,022	(226)	21,498	21,634	(136)	14,298	14,388	(90)	60.1%	60.1%
1994	33,272	68,780	69,650	35,508	36,378	(870)	21,171	21,689	(518)	14,338	14,689	(351)	59.6%	59.6%
1995	25,651	56,114	56,607	30,463	30,957	(494)	18,021	18,314	(292)	12,442	12,643	(202)	59.2%	59.2%
1996	33,259	76,929	77,655	43,670	44,396	(726)	25,622	26,048	(426)	18,048	18,348	(300)	58.7%	58.7%
1997	26,312	64,973	65,367	38,661	39,055	(394)	22,505	22,734	(229)	16,156	16,321	(165)	58.2%	58.2%
1998	28,019	73,584	74,348	45,564	46,329	(765)	26,293	26,734	(441)	19,271	19,595	(323)	57.7%	57.7%
1999	28,799	81,179	81,995	52,380	53,196	(816)	29,945	30,412	(467)	22,435	22,785	(350)	57.2%	57.2%
2000	25,116	76,692	77,232	51,575	52,115	(540)	29,208	29,513	(306)	22,368	22,602	(234)	56.6%	56.6%
2001	24,589	81,311	82,189	56,722	57,600	(878)	31,805	32,297	(492)	24,917	25,302	(386)	56.1%	56.1%
2002	28,223	102,424	103,257	74,201	75,034	(833)	41,219	41,682	(463)	32,982	33,352	(370)	55.6%	55.6%
2003	23,901	97,459	97,676	73,558	73,775	(217)	40,464	40,584	(119)	33,094	33,192	(98)	55.0%	55.0%
2004	22,332	101,933	102,266	79,601	79,934	(333)	43,361	43,542	(181)	36,240	36,392	(152)	54.5%	54.5%
2005	17,863	92,300	92,985	74,437	75,122	(686)	40,127	40,497	(370)	34,309	34,625	(316)	53.9%	53.9%
2006	11,848	73,331	75,090	61,484	63,242	(1,758)	32,793	33,731	(938)	28,691	29,511	(821)	53.3%	53.3%
2007	10,458	77,650	77,941	67,192	67,483	(292)	35,451	35,605	(154)	31,740	31,878	(138)	52.8%	52.8%
2008	7,287	72,848	73,614	65,561	66,327	(765)	34,257	34,657	(400)	31,304	31,670	(366)	52.3%	52.3%
2009	4,685	67,030	67,871	62,344	63,186	(842)	32,255	32,691	(436)	30,089	30,495	(406)	51.7%	51.7%
2010	2,866	65,869	67,305	63,003	64,439	(1,436)	32,400	33,139	(738)	30,603	31,300	(697)	51.4%	51.4%
2011	1,300	66,744	67,263	65,444	65,963	(519)	33,211	33,475	(263)	32,233	32,489	(256)	50.7%	50.7%
2012	54	35,089	34,732	35,035	34,678	357	17,408	17,231	177	17,627	17,448	180	49.7%	49.7%
Total	**1,277,319**	**2,887,412**	**2,904,395**	**1,610,093**	**1,627,076**	**(16,983)**	**931,442**	**941,096**	**(9,654)**	**678,651**	**685,980**	**(7,329)**	**57.9%**	**57.8%**
Excl Prior	**1,262,367**	**2,803,973**	**2,821,443**	**1,541,606**	**1,559,076**	**(17,470)**	**881,955**	**891,962**	**(10,006)**	**659,651**	**667,115**	**(7,464)**	**57.2%**	**57.2%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	95,848	88,897	86,369	86,821	89,987	88,454	85,986	86,074	86,889	86,491	(6,951)	(2,528)	452	3,166	(1,533)	(2,468)	88	815	(398)	(9,357)
1980	80,750	75,684	73,238	72,548	77,176	76,989	71,997	72,310	73,262	73,057	(5,065)	(2,446)	(691)	4,628	(186)	(4,993)	313	952	(205)	(7,693)
1981	87,322	76,117	73,296	73,772	76,330	75,677	72,237	72,316	73,287	73,104	(11,205)	(2,821)	476	2,558	(653)	(3,439)	78	971	(183)	(14,218)
1982	75,317	72,027	66,870	66,042	68,960	68,820	65,603	65,649	66,483	66,241	(3,291)	(5,157)	(829)	2,918	(140)	(3,217)	46	834	(242)	(9,076)
1983	92,940	89,378	85,418	85,772	90,184	88,398	79,931	80,306	81,707	81,808	(3,561)	(3,961)	355	4,411	(1,786)	(8,467)	375	1,400	101	(11,131)
1984	113,484	111,815	102,951	100,941	108,337	105,904	93,886	94,257	95,575	95,363	(1,669)	(8,864)	(2,010)	7,395	(2,432)	(12,018)	371	1,318	(212)	(18,121)
1985	120,614	110,582	102,738	100,140	104,721	105,193	96,478	96,554	97,527	97,191	(10,032)	(7,844)	(2,598)	4,581	471	(8,714)	75	974	(337)	(23,423)
1986	100,035	90,812	83,628	80,145	82,283	81,177	76,717	76,830	77,568	77,090	(9,223)	(7,184)	(3,483)	2,139	(1,106)	(4,460)	113	738	(478)	(22,945)
1987	118,298	109,035	97,943	95,980	98,168	96,198	87,470	87,645	88,526	87,975	(9,263)	(11,092)	(1,963)	2,188	(1,970)	(8,728)	176	880	(551)	(30,324)
1988	125,388	114,141	106,483	101,989	106,732	103,373	92,513	92,655	93,609	93,119	(11,247)	(7,658)	(4,494)	4,744	(3,359)	(10,860)	142	953	(490)	(32,269)
1989	115,111	108,861	102,400	100,503	103,791	102,894	86,071	86,470	87,865	87,750	(6,250)	(6,461)	(1,897)	3,288	(897)	(16,823)	399	1,396	(116)	(27,362)
1990	106,630	103,774	94,549	91,103	96,655	95,494	81,538	81,797	82,819	82,349	(2,856)	(9,225)	(3,446)	5,552	(1,161)	(13,956)	259	1,022	(470)	(24,282)
1991	112,804	104,226	94,852	95,972	95,991	93,395	81,931	82,072	82,909	82,427	(8,578)	(9,374)	1,120	19	(2,595)	(11,464)	141	838	(482)	(30,377)
1992	108,816	102,574	92,838	90,410	93,515	91,990	77,879	78,233	79,234	78,941	(6,241)	(9,736)	(2,428)	3,105	(1,525)	(14,111)	354	1,001	(293)	(29,874)
1993	100,625	97,010	87,635	84,831	88,674	91,669	71,365	71,562	72,331	72,105	(3,614)	(9,375)	(2,804)	3,843	2,995	(20,304)	197	768	(226)	(28,520)
1994	105,010	94,812	82,738	81,735	79,248	80,867	69,331	69,206	69,650	68,780	(10,199)	(12,074)	(1,003)	(2,487)	1,619	(11,536)	(125)	444	(870)	(36,230)
1995	83,445	80,025	81,895	65,574	67,926	64,893	56,386	56,029	56,607	56,114	(3,420)	1,870	(16,321)	2,352	(3,033)	(8,507)	(357)	579	(494)	(27,331)
1996	112,934	108,918	95,135	92,594	94,139	96,162	77,287	77,122	77,655	76,929	(4,016)	(13,783)	(2,541)	1,544	2,023	(18,874)	(165)	533	(726)	(36,004)
1997	91,790	93,420	91,355	78,485	79,761	78,477	64,613	64,606	65,367	64,973	1,630	(2,064)	(12,870)	1,276	(1,284)	(13,863)	(7)	761	(394)	(26,817)
1998	122,587	110,513	94,120	92,937	92,133	88,783	74,061	74,045	74,348	73,584	(12,074)	(16,393)	(1,183)	(803)	(3,351)	(14,722)	(17)	304	(765)	(49,003)
1999	131,541	130,906	111,436	99,950	101,789	101,385	82,526	82,052	81,995	81,179	(635)	(19,470)	(11,486)	1,839	(405)	(18,859)	(473)	(57)	(816)	(50,362)
2000	119,717	114,942	100,664	86,851	96,984	91,950	76,901	76,746	77,232	76,692	(4,775)	(14,278)	(13,812)	10,133	(5,034)	(15,049)	(155)	486	(540)	(43,025)
2001	141,665	127,078	116,542	101,232	101,619	97,889	82,631	82,321	82,189	81,311	(14,586)	(10,537)	(15,310)	387	(3,730)	(15,258)	(310)	(133)	(878)	(60,354)
2002	165,289	181,837	145,339	129,684	126,603	130,095	102,389	102,605	103,257	102,424	16,548	(36,498)	(15,655)	(3,081)	3,492	(27,706)	215	652	(833)	(62,865)
2003	162,207	170,996	133,460	118,432	126,905	114,158	97,755	97,648	97,676	97,459	8,789	(37,536)	(15,028)	8,473	(12,747)	(16,403)	(107)	28	(217)	(64,748)
2004	150,425	203,411	154,351	118,594	124,567	132,583	101,646	101,475	102,266	101,933	52,986	(49,060)	(35,757)	5,973	8,016	(30,937)	(171)	791	(333)	(48,493)
2005		170,876	140,172	114,474	134,275	107,487	92,255	92,437	92,985	92,300		(30,704)	(25,698)	19,801	(26,788)	(15,232)	182	549	(686)	(78,576)
2006			149,296	91,870	98,210	100,241	90,811	82,722	75,090	73,331			(57,427)	6,341	2,030	(9,430)	(8,089)	(7,632)	(1,758)	(75,965)
2007				130,925	89,721	114,661	95,155	83,466	77,941	77,650				(41,204)	24,940	(19,506)	(11,689)	(5,525)	(292)	(53,276)
2008					124,140	90,891	96,195	82,680	73,614	72,848					(33,249)	5,303	(13,514)	(9,066)	(765)	(51,292)
2009						125,708	93,478	77,103	67,871	67,030						(32,230)	(16,375)	(9,231)	(842)	(58,679)
2010							95,011	77,348	67,305	65,869							(17,663)	(10,043)	(1,436)	(29,142)
2011								80,825	67,263	66,744								(13,562)	(519)	(14,081)
2012									69,464	70,179									714	714
2013										72,716										
79-04	2,940,591	2,871,791	2,558,244	2,393,038	2,473,179	2,442,866	2,107,129	2,108,585	2,127,833	2,116,387	(68,800)	(313,547)	(165,207)	80,142	(30,313)	(335,737)	1,457	19,247	(11,446)	(824,204)
79-05		3,042,667	2,698,416	2,507,512	2,607,454	2,550,353	2,199,383	2,201,022	2,220,818	2,208,687		(344,251)	(190,905)	99,942	(57,101)	(350,969)	1,639	19,796	(12,131)	(902,780)
79-06			2,847,713	2,599,381	2,705,664	2,650,593	2,290,194	2,283,744	2,295,908	2,282,018			(248,332)	106,283	(55,071)	(360,399)	(6,450)	12,164	(13,890)	(978,745)
79-07				2,730,306	2,795,386	2,765,254	2,385,349	2,367,210	2,373,849	2,359,668				65,079	(30,131)	(379,905)	(18,139)	6,639	(14,182)	(1,032,021)
79-08					2,919,525	2,856,146	2,481,544	2,449,890	2,447,463	2,432,516					(63,380)	(374,602)	(31,654)	(2,427)	(14,947)	(1,083,312)
79-09						2,981,854	2,575,022	2,526,993	2,515,335	2,499,546						(406,832)	(48,029)	(11,659)	(15,789)	(1,141,991)
79-10							2,670,033	2,604,342	2,582,640	2,565,415							(65,692)	(21,702)	(17,225)	(1,171,133)
79-11								2,685,167	2,649,903	2,632,159								(35,264)	(17,744)	(1,185,214)
79-12									2,719,367	2,702,338									(17,029)	(1,184,500)
79-13										2,775,054										(1,184,500)



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO

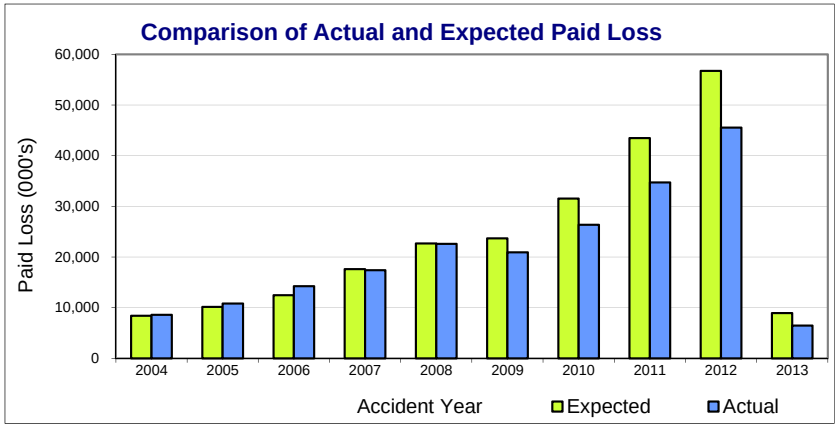
SUMMARY 6
EXHIBIT 8
SHEET 1

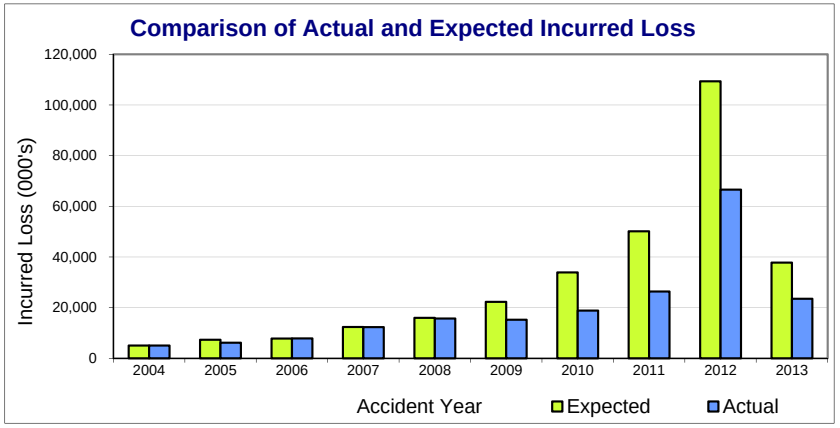
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

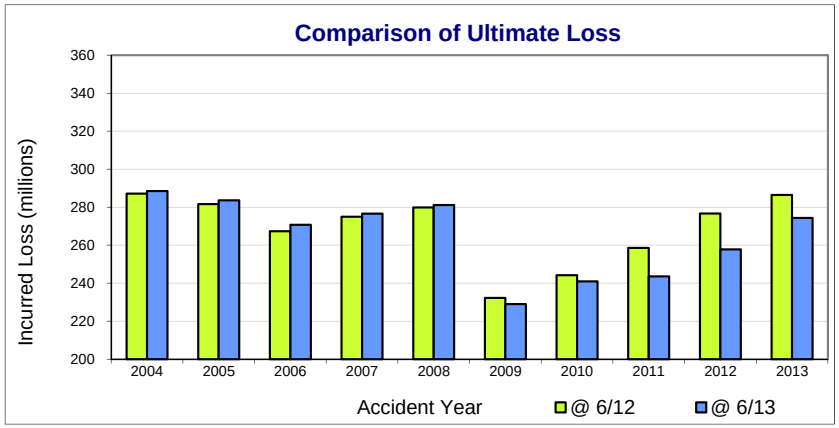
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	677	735	(58)	227	210	17	450	525	(75)	407	437	(30)	43	88	(45)	90.4%	83.3%
1977	191,328	191,435	(107)	191,237	191,220	17	91	215	(124)	81	177	(96)	9	37	(28)	89.8%	82.5%
1978	215,479	215,594	(115)	215,345	215,313	32	134	281	(147)	120	230	(111)	15	51	(36)	89.1%	82.0%
1979	258,944	259,097	(153)	258,740	258,708	32	204	389	(185)	180	317	(136)	24	72	(49)	88.3%	81.4%
1980	253,692	253,850	(158)	253,443	253,413	30	250	437	(188)	218	353	(135)	31	84	(53)	87.5%	80.8%
1981	249,125	249,240	(115)	248,831	248,736	95	294	504	(210)	254	407	(152)	40	97	(58)	86.5%	80.7%
1982	238,258	238,408	(150)	237,911	237,855	57	346	553	(207)	297	443	(146)	49	109	(61)	85.9%	80.2%
1983	253,881	254,051	(170)	253,433	253,349	85	448	703	(255)	382	566	(183)	66	137	(71)	85.4%	80.5%
1984	310,322	310,415	(92)	309,645	309,433	212	677	982	(305)	577	786	(209)	101	196	(96)	85.1%	80.0%
1985	354,066	354,189	(123)	353,135	352,888	247	931	1,301	(370)	787	1,039	(251)	143	262	(119)	84.6%	79.9%
1986	370,356	370,584	(228)	369,153	368,969	184	1,203	1,614	(412)	1,017	1,293	(277)	186	321	(135)	84.5%	80.1%
1987	397,257	397,444	(187)	395,707	395,429	277	1,551	2,015	(464)	1,304	1,612	(308)	246	403	(157)	84.1%	80.0%
1988	417,612	417,895	(283)	415,661	415,415	246	1,950	2,480	(529)	1,632	1,984	(351)	318	496	(178)	83.7%	80.0%
1989	427,698	427,930	(232)	425,346	424,973	373	2,352	2,958	(605)	1,956	2,363	(408)	397	594	(197)	83.1%	79.9%
1990	400,604	400,549	56	398,003	397,292	711	2,602	3,257	(655)	2,152	2,606	(454)	450	651	(201)	82.7%	80.0%
1991	361,439	361,419	20	358,619	357,952	667	2,820	3,467	(647)	2,330	2,779	(449)	490	688	(198)	82.6%	80.2%
1992	314,706	314,744	(38)	311,744	311,099	645	2,962	3,645	(683)	2,448	2,941	(493)	514	704	(190)	82.6%	80.7%
1993	291,805	291,720	84	288,434	287,651	782	3,371	4,069	(698)	2,795	3,298	(503)	576	771	(195)	82.9%	81.1%
1994	275,168	274,862	306	271,316	270,217	1,099	3,851	4,644	(793)	3,193	3,783	(590)	658	862	(204)	82.9%	81.4%
1995	254,833	254,610	222	250,440	249,311	1,129	4,393	5,300	(907)	3,654	4,347	(693)	739	952	(213)	83.2%	82.0%
1996	235,574	235,484	91	230,544	229,435	1,109	5,030	6,049	(1,018)	4,198	4,991	(793)	832	1,058	(226)	83.5%	82.5%
1997	233,360	232,972	389	227,225	225,634	1,591	6,136	7,338	(1,202)	5,129	6,075	(946)	1,006	1,263	(256)	83.6%	82.8%
1998	254,275	253,753	522	246,100	244,013	2,087	8,175	9,740	(1,565)	6,835	8,076	(1,242)	1,341	1,664	(323)	83.6%	82.9%
1999	294,013	293,046	967	282,400	279,275	3,126	11,613	13,771	(2,158)	9,717	11,442	(1,725)	1,896	2,329	(433)	83.7%	83.1%
2000	327,904	327,234	670	311,844	307,945	3,898	16,060	19,289	(3,228)	13,468	16,120	(2,652)	2,592	3,168	(576)	83.9%	83.6%
2001	327,584	326,649	934	307,493	302,608	4,885	20,091	24,042	(3,951)	16,906	20,167	(3,262)	3,185	3,874	(689)	84.1%	83.9%
2002	328,859	328,033	826	303,744	297,864	5,880	25,115	30,169	(5,054)	21,169	25,414	(4,245)	3,946	4,756	(809)	84.3%	84.2%
2003	308,676	307,613	1,063	279,201	272,267	6,934	29,475	35,346	(5,871)	24,887	29,795	(4,909)	4,588	5,550	(962)	84.4%	84.3%
2004	288,480	287,118	1,362	254,193	245,602	8,591	34,287	41,516	(7,229)	28,957	35,078	(6,121)	5,330	6,438	(1,108)	84.5%	84.5%
2005	283,552	281,592	1,960	241,823	231,005	10,818	41,729	50,587	(8,858)	35,263	42,803	(7,540)	6,466	7,785	(1,319)	84.5%	84.6%
2006	270,716	267,302	3,415	220,698	206,475	14,223	50,018	60,827	(10,808)	42,323	51,569	(9,245)	7,695	9,258	(1,563)	84.6%	84.8%
2007	276,574	274,987	1,587	212,405	195,023	17,382	64,170	79,964	(15,795)	54,425	68,095	(13,670)	9,744	11,869	(2,124)	84.8%	85.2%
2008	281,120	279,801	1,319	199,155	176,574	22,581	81,965	103,227	(21,262)	69,751	88,189	(18,438)	12,213	15,038	(2,824)	85.1%	85.4%
2009	228,940	232,226	(3,286)	141,647	120,728	20,919	87,293	111,498	(24,205)	74,481	95,359	(20,877)	12,811	16,139	(3,328)	85.3%	85.5%
2010	240,926	244,160	(3,234)	122,625	96,264	26,361	118,300	147,896	(29,595)	101,021	126,611	(25,590)	17,279	21,285	(4,005)	85.4%	85.6%
2011	243,531	258,570	(15,040)	91,286	56,585	34,701	152,244	201,985	(49,741)	130,027	173,110	(43,083)	22,217	28,875	(6,658)	85.4%	85.7%
2012	257,739	138,318	119,421	52,771	7,246	45,524	204,968	131,071	73,897	175,315	112,333	62,982	29,654	18,738	10,915	85.5%	85.7%
2013	137,163	-	137,163	6,457	-	6,457	130,706	-	130,706	111,876	-	111,876	18,830	-	18,830	85.6%	100.0%
Total	**10,656,237**	**10,407,628**	**248,609**	**9,537,980**	**9,293,976**	**244,004**	**1,118,257**	**1,113,652**	**4,605**	**951,535**	**946,990**	**4,544**	**166,722**	**166,661**	**61**	**85.1%**	**85.0%**
Excl Prior	**10,655,560**	**10,406,893**	**248,667**	**9,537,754**	**9,293,767**	**243,987**	**1,117,807**	**1,113,127**	**4,680**	**951,128**	**946,553**	**4,575**	**166,679**	**166,574**	**105**	**85.1%**	**85.0%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	89	17	(72)				735	677	(58)
1977	33	17	(16)	181	(16)	(198)	191,435	191,328	(107)
1978	39	32	(8)	279	43	(236)	215,594	215,479	(115)
1979	52	32	(20)	42	18	(24)	259,097	258,944	(153)
1980	56	30	(26)	792	13	(779)	253,850	253,692	(158)
1981	75	95	21	341	102	(239)	249,240	249,125	(115)
1982	71	57	(14)	(274)	(1)	273	238,408	238,258	(150)
1983	113	85	(29)	330	86	(244)	254,051	253,881	(170)
1984	124	212	89	182	133	(49)	310,415	310,322	(92)
1985	180	247	67	370	167	(203)	354,189	354,066	(123)
1986	253	184	(70)	461	(61)	(523)	370,584	370,356	(228)
1987	284	277	(7)	412	180	(232)	397,444	397,257	(187)
1988	361	246	(115)	512	77	(435)	417,895	417,612	(283)
1989	418	373	(45)	215	60	(156)	427,930	427,698	(232)
1990	489	711	222	361	531	170	400,549	400,604	56
1991	528	667	139	277	614	338	361,419	361,439	20
1992	626	645	19	674	546	(128)	314,744	314,706	(38)
1993	690	782	92	511	344	(167)	291,720	291,805	84
1994	811	1,099	289	540	716	177	274,862	275,168	306
1995	997	1,129	132	912	604	(308)	254,610	254,833	222
1996	1,147	1,109	(38)	888	564	(324)	235,484	235,574	91
1997	1,354	1,591	237	1,001	1,641	640	232,972	233,360	389
1998	1,748	2,087	340	872	1,519	646	253,753	254,275	522
1999	2,523	3,126	603	1,634	1,914	279	293,046	294,013	967
2000	3,911	3,898	(12)	2,590	2,228	(363)	327,234	327,904	670
2001	4,788	4,885	97	2,616	3,239	622	326,649	327,584	934
2002	6,204	5,880	(325)	3,614	3,642	28	328,033	328,859	826
2003	6,837	6,934	97	4,286	3,687	(599)	307,613	308,676	1,063
2004	8,392	8,591	199	5,025	4,995	(30)	287,118	288,480	1,362
2005	10,136	10,818	682	7,300	6,121	(1,179)	281,592	283,552	1,960
2006	12,465	14,223	1,758	7,782	7,850	68	267,302	270,716	3,415
2007	17,591	17,382	(209)	12,337	12,303	(34)	274,987	276,574	1,587
2008	22,656	22,581	(75)	15,952	15,667	(285)	279,801	281,120	1,319
2009	23,674	20,919	(2,754)	22,261	15,218	(7,043)	232,226	228,940	(3,286)
2010	31,526	26,361	(5,165)	33,901	18,813	(15,088)	244,160	240,926	(3,234)
2011	43,477	34,701	(8,776)	50,137	26,326	(23,811)	258,570	243,531	(15,040)
2012	56,731	45,524	(11,207)	109,326	66,537	(42,789)	276,636	257,739	(18,897)
2013	8,921	6,457	(2,464)	37,770	23,477	(14,293)	286,392	274,327	(12,065)
Total	270,369	244,004	(26,365)	326,411	219,894	(106,516)			(38,938)







Ohio Bureau of Workers' Compensation

SUMMARY 6

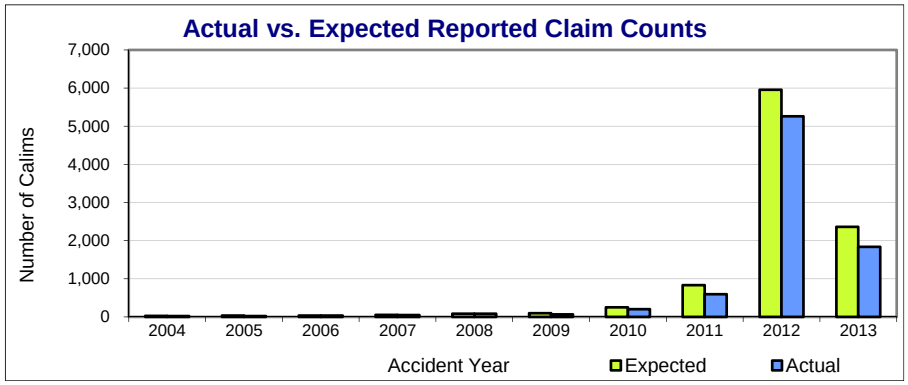
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO

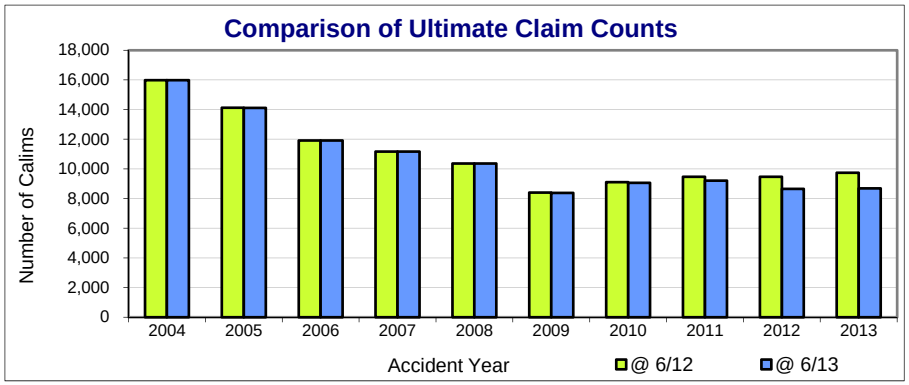
EXHIBIT 8

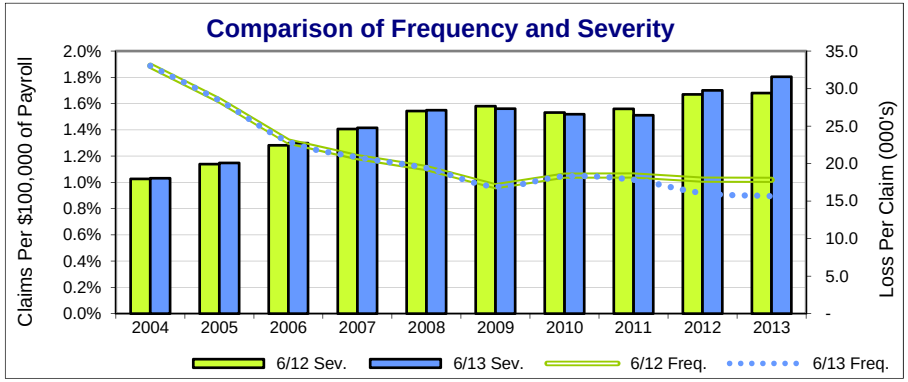
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

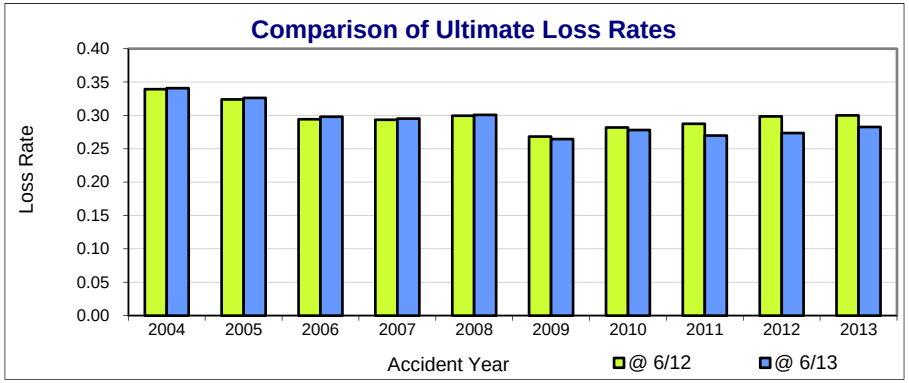
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	72	77	5	687,902	687,895	(7)						
2004	24	21	(3)	15,981	15,980	(1)	1.89%	1.89%	17,966	18,053	0.339	0.341
2005	32	21	(11)	14,125	14,114	(11)	1.63%	1.62%	19,936	20,090	0.324	0.326
2006	35	35	-	11,911	11,911	-	1.31%	1.31%	22,442	22,728	0.294	0.298
2007	51	47	(4)	11,168	11,166	(2)	1.19%	1.19%	24,623	24,769	0.293	0.295
2008	80	83	3	10,358	10,365	7	1.11%	1.11%	27,013	27,122	0.299	0.301
2009	96	66	(30)	8,398	8,377	(21)	0.97%	0.97%	27,653	27,330	0.268	0.265
2010	249	201	(48)	9,103	9,062	(41)	1.05%	1.05%	26,822	26,586	0.282	0.278
2011	831	592	(239)	9,469	9,204	(265)	1.05%	1.02%	27,307	26,459	0.287	0.270
2012	5,955	5,259	(696)	9,464	8,655	(809)	1.02%	0.92%	29,230	29,779	0.298	0.274
2013	2,358	1,835	(523)	9,737	8,687	(1,050)	1.02%	0.90%	29,413	31,579	0.300	0.283
Total	9,783	8,237	(1,546)	797,616	795,416	(2,200)						









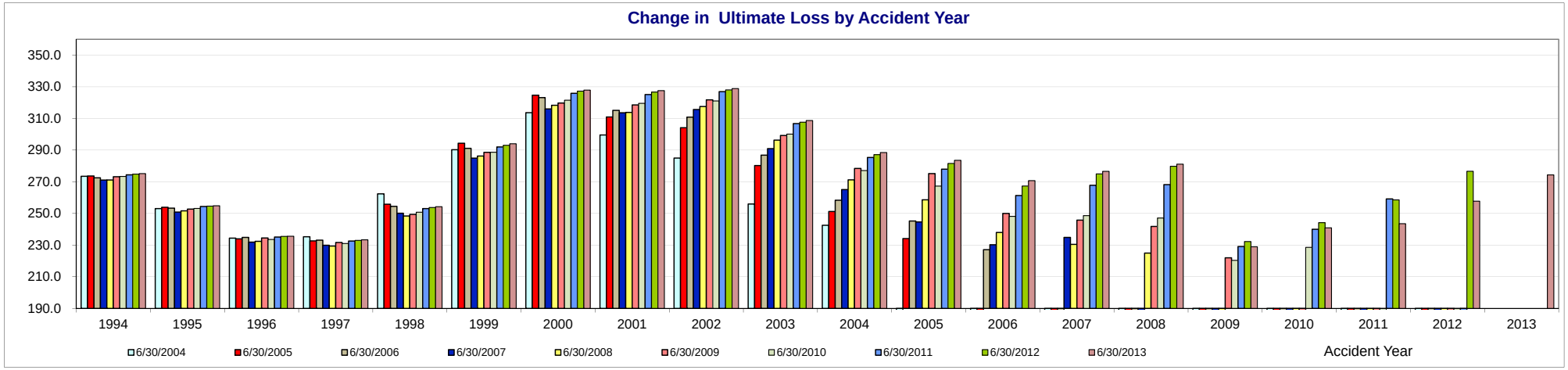
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 8
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	210	677	735	467	525	(58)	389	437	(48)	78	88	(10)	83.3%	83.3%
1977	191,220	191,328	191,435	108	215	(107)	89	177	(88)	19	37	(19)	82.5%	82.5%
1978	215,313	215,479	215,594	166	281	(115)	136	230	(94)	30	51	(21)	82.0%	82.0%
1979	258,708	258,944	259,097	236	389	(153)	192	317	(125)	44	72	(28)	81.4%	81.4%
1980	253,413	253,692	253,850	280	437	(158)	226	353	(127)	54	84	(30)	80.8%	80.8%
1981	248,736	249,125	249,240	389	504	(115)	314	407	(93)	75	97	(22)	80.7%	80.7%
1982	237,855	238,258	238,408	403	553	(150)	323	443	(120)	80	109	(30)	80.2%	80.2%
1983	253,349	253,881	254,051	532	703	(170)	429	566	(137)	104	137	(33)	80.5%	80.5%
1984	309,433	310,322	310,415	890	982	(92)	712	786	(74)	178	196	(18)	80.0%	80.0%
1985	352,888	354,066	354,189	1,178	1,301	(123)	941	1,039	(98)	237	262	(25)	79.9%	79.9%
1986	368,969	370,356	370,584	1,386	1,614	(228)	1,111	1,293	(183)	275	321	(45)	80.1%	80.1%
1987	395,429	397,257	397,444	1,828	2,015	(187)	1,462	1,612	(150)	366	403	(37)	80.0%	80.0%
1988	415,415	417,612	417,895	2,196	2,480	(283)	1,757	1,984	(227)	439	496	(57)	80.0%	80.0%
1989	424,973	427,698	427,930	2,726	2,958	(232)	2,178	2,363	(185)	547	594	(47)	79.9%	79.9%
1990	397,292	400,604	400,549	3,313	3,257	56	2,651	2,606	45	662	651	11	80.0%	80.0%
1991	357,952	361,439	361,419	3,487	3,467	20	2,795	2,779	16	692	688	4	80.2%	80.2%
1992	311,099	314,706	314,744	3,607	3,645	(38)	2,911	2,941	(31)	697	704	(7)	80.7%	80.7%
1993	287,651	291,805	291,720	4,153	4,069	84	3,366	3,298	68	787	771	16	81.1%	81.1%
1994	270,217	275,168	274,862	4,950	4,644	306	4,032	3,783	249	918	862	57	81.4%	81.4%
1995	249,311	254,833	254,610	5,522	5,300	222	4,529	4,347	182	992	952	40	82.0%	82.0%
1996	229,435	235,574	235,484	6,139	6,049	91	5,066	4,991	75	1,074	1,058	16	82.5%	82.5%
1997	225,634	233,360	232,972	7,727	7,338	389	6,397	6,075	322	1,329	1,263	67	82.8%	82.8%
1998	244,013	254,275	253,753	10,262	9,740	522	8,510	8,076	433	1,753	1,664	89	82.9%	82.9%
1999	279,275	294,013	293,046	14,738	13,771	967	12,246	11,442	804	2,493	2,329	164	83.1%	83.1%
2000	307,945	327,904	327,234	19,959	19,289	670	16,681	16,120	560	3,278	3,168	110	83.6%	83.6%
2001	302,608	327,584	326,649	24,976	24,042	934	20,951	20,167	784	4,025	3,874	151	83.9%	83.9%
2002	297,864	328,859	328,033	30,995	30,169	826	26,109	25,414	696	4,886	4,756	130	84.2%	84.2%
2003	272,267	308,676	307,613	36,409	35,346	1,063	30,692	29,795	896	5,717	5,550	167	84.3%	84.3%
2004	245,602	288,480	287,118	42,878	41,516	1,362	36,229	35,078	1,151	6,649	6,438	211	84.5%	84.5%
2005	231,005	283,552	281,592	52,547	50,587	1,960	44,461	42,803	1,658	8,086	7,785	302	84.6%	84.6%
2006	206,475	270,716	267,302	64,241	60,827	3,415	54,464	51,569	2,895	9,778	9,258	520	84.8%	84.8%
2007	195,023	276,574	274,987	81,551	79,964	1,587	69,447	68,095	1,352	12,104	11,869	236	85.2%	85.2%
2008	176,574	281,120	279,801	104,546	103,227	1,319	89,316	88,189	1,127	15,230	15,038	192	85.4%	85.4%
2009	120,728	228,940	232,226	108,212	111,498	(3,286)	92,548	95,359	(2,810)	15,664	16,139	(476)	85.5%	85.5%
2010	96,264	240,926	244,160	144,661	147,896	(3,234)	123,842	126,611	(2,769)	20,819	21,285	(465)	85.6%	85.6%
2011	56,585	243,531	258,570	186,946	201,985	(15,040)	160,220	173,110	(12,890)	26,725	28,875	(2,150)	85.7%	85.7%
2012	7,246	128,869	138,318	121,623	131,071	(9,449)	104,235	112,333	(8,098)	17,388	18,738	(1,351)	85.7%	85.7%
Total	**9,293,976**	**10,390,204**	**10,407,628**	**1,096,228**	**1,113,652**	**(17,424)**	**931,957**	**946,990**	**(15,034)**	**164,271**	**166,661**	**(2,390)**	**85.0%**	**85.0%**
Excl Prior	**9,293,767**	**10,389,527**	**10,406,893**	**1,095,761**	**1,113,127**	**(17,366)**	**931,567**	**946,553**	**(14,985)**	**164,194**	**166,574**	**(2,380)**	**85.0%**	**85.0%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	258,574	258,449	258,396	258,469	258,676	258,842	259,054	259,071	259,097	258,944	(125)	(54)	73	207	166	212	17	26	(153)	370
1980	253,181	253,416	253,468	253,364	253,338	253,435	253,827	253,828	253,850	253,692	234	52	(104)	(26)	97	393	1	22	(158)	511
1981	248,144	248,551	248,509	248,712	248,828	248,830	249,160	249,184	249,240	249,125	407	(42)	203	115	2	329	25	56	(115)	981
1982	237,635	237,854	238,017	237,982	237,889	237,932	238,421	238,416	238,408	238,258	219	163	(34)	(93)	43	489	(5)	(9)	(150)	623
1983	252,963	253,297	253,062	253,176	253,504	253,526	253,970	254,017	254,051	253,881	334	(235)	115	328	22	445	46	35	(170)	918
1984	309,669	309,210	309,377	309,348	309,501	309,243	310,159	310,259	310,415	310,322	(459)	167	(29)	153	(258)	916	101	156	(92)	654
1985	352,495	352,743	352,619	352,847	353,273	353,084	353,903	353,968	354,189	354,066	248	(124)	229	426	(189)	819	65	221	(123)	1,571
1986	369,258	368,907	369,325	369,098	368,991	369,404	370,310	370,418	370,584	370,356	(351)	418	(227)	(107)	414	905	109	165	(228)	1,098
1987	396,185	395,796	395,014	395,018	395,488	395,666	397,041	397,169	397,444	397,257	(390)	(781)	4	470	178	1,375	128	275	(187)	1,072
1988	416,132	416,116	416,917	415,259	415,934	416,822	417,510	417,657	417,895	417,612	(16)	801	(1,658)	675	889	688	146	238	(283)	1,480
1989	424,565	425,291	425,580	425,411	425,232	426,108	427,399	427,716	427,930	427,698	726	289	(169)	(179)	876	1,291	317	215	(232)	3,134
1990	397,768	397,322	397,349	397,246	397,621	398,557	399,671	400,104	400,549	400,604	(446)	27	(103)	375	936	1,114	433	444	56	2,837
1991	360,342	360,052	359,999	357,997	359,104	359,420	360,976	361,335	361,419	361,439	(290)	(53)	(2,001)	1,106	316	1,556	359	84	20	1,097
1992	313,173	312,270	312,187	311,404	312,115	313,594	313,643	314,481	314,744	314,706	(903)	(83)	(783)	711	1,479	49	838	263	(38)	1,533
1993	289,536	288,306	289,430	288,483	288,805	289,042	290,338	291,299	291,720	291,805	(1,230)	1,124	(947)	322	237	1,296	961	421	84	2,269
1994	273,485	273,653	272,496	271,073	271,145	273,197	273,391	274,392	274,862	275,168	167	(1,157)	(1,422)	71	2,052	194	1,001	470	306	1,682
1995	253,040	253,893	253,353	250,871	251,627	252,751	253,141	254,384	254,610	254,833	852	(540)	(2,482)	757	1,123	390	1,244	226	222	1,792
1996	234,415	233,965	234,839	231,858	232,382	234,498	233,592	235,081	235,484	235,574	(450)	874	(2,980)	524	2,115	(906)	1,490	402	91	1,159
1997	235,288	232,645	233,101	229,905	229,403	231,635	231,023	232,570	232,972	233,360	(2,643)	456	(3,196)	(502)	2,232	(613)	1,548	401	389	(1,928)
1998	262,385	255,793	254,482	250,119	248,401	249,393	250,770	253,075	253,753	254,275	(6,592)	(1,311)	(4,363)	(1,719)	993	1,377	2,304	678	522	(8,110)
1999	290,255	294,313	291,114	284,926	286,241	288,614	288,635	291,977	293,046	294,013	4,058	(3,198)	(6,189)	1,315	2,373	21	3,342	1,069	967	3,758
2000	313,614	324,665	323,186	316,020	318,328	319,725	321,510	325,872	327,234	327,904	11,051	(1,479)	(7,166)	2,307	1,397	1,786	4,362	1,361	670	14,289
2001	299,574	310,926	315,090	313,592	313,794	318,520	319,540	325,079	326,649	327,584	11,353	4,163	(1,498)	202	4,726	1,020	5,538	1,571	934	28,010
2002	284,965	304,149	310,856	315,639	317,536	321,754	321,040	326,928	328,033	328,859	19,184	6,707	4,783	1,897	4,218	(713)	5,887	1,106	826	43,895
2003	255,953	280,257	286,826	290,950	296,321	299,248	300,086	306,749	307,613	308,676	24,304	6,568	4,124	5,371	2,928	838	6,663	864	1,063	52,723
2004	242,515	251,247	258,331	265,064	271,234	278,417	277,082	285,339	287,118	288,480	8,732	7,084	6,733	6,170	7,183	(1,335)	8,257	1,779	1,362	45,965
2005		234,130	245,231	244,630	258,590	275,159	267,292	277,941	281,592	283,552		11,102	(601)	13,960	16,569	(7,868)	10,649	3,651	1,960	49,423
2006			227,108	230,226	237,980	250,012	248,162	261,337	267,302	270,716			3,117	7,754	12,032	(1,850)	13,175	5,965	3,415	43,608
2007				234,848	230,463	245,769	248,629	267,797	274,987	276,574				(4,386)	15,306	2,860	19,168	7,191	1,587	41,726
2008					224,945	241,767	247,119	268,209	279,801	281,120					16,821	5,352	21,090	11,592	1,319	56,174
2009						221,964	220,383	229,100	232,226	228,940						(1,581)	8,717	3,126	(3,286)	6,976
2010							228,563	239,985	244,160	240,926							11,423	4,175	(3,234)	12,363
2011								259,170	258,570	243,531								(599)	(15,040)	(15,639)
2012									276,636	257,739									(18,897)	(18,897)
2013										274,327										
79-04	7,825,109	7,893,084	7,912,921	7,893,834	7,914,708	7,951,257	7,965,193	8,010,369	8,022,908	8,028,492	67,975	19,837	(19,087)	20,874	36,548	13,936	45,177	12,539	5,584	203,383
79-05		8,127,213	8,158,152	8,138,464	8,173,298	8,226,416	8,232,484	8,288,311	8,304,500	8,312,045		30,939	(19,688)	34,834	53,118	6,069	55,826	16,190	7,544	252,806
79-06			8,385,260	8,368,689	8,411,278	8,476,428	8,480,647	8,549,647	8,571,802	8,582,761			(16,571)	42,589	65,150	4,219	69,001	22,155	10,959	296,414
79-07				8,603,537	8,641,740	8,722,197	8,729,275	8,817,444	8,846,789	8,859,336				38,203	80,456	7,079	88,169	29,345	12,546	338,141
79-08					8,866,686	8,963,963	8,976,394	9,085,653	9,126,591	9,140,456					97,277	12,431	109,259	40,938	13,865	394,315
79-09						9,185,927	9,196,777	9,314,753	9,358,816	9,369,395						10,850	117,976	44,064	10,579	401,291
79-10							9,425,340	9,554,738	9,602,976	9,610,321							129,399	48,238	7,345	413,654
79-11								9,813,908	9,861,546	9,853,851								47,639	(7,695)	398,015
79-12									10,138,182	10,111,590									(26,592)	379,118
79-13										10,385,917										379,118



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Total

SUMMARY 6
EXHIBIT 9
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	623	675	(52)	207	190	17	417	486	(69)	377	405	(28)	40	81	(41)	90.4%	83.3%
1977	177,952	178,050	(99)	177,867	177,851	17	84	200	(115)	76	165	(89)	9	35	(26)	89.8%	82.5%
1978	200,856	200,962	(105)	200,731	200,700	32	125	262	(137)	112	215	(103)	14	47	(34)	89.1%	82.0%
1979	239,012	239,150	(138)	238,824	238,793	31	188	357	(169)	166	291	(125)	22	66	(44)	88.3%	81.4%
1980	234,917	235,072	(155)	234,687	234,669	18	230	402	(172)	201	325	(124)	29	77	(49)	87.5%	80.8%
1981	230,796	230,892	(96)	230,527	230,432	94	269	460	(191)	233	371	(138)	36	89	(52)	86.5%	80.7%
1982	221,227	221,382	(155)	220,912	220,877	35	314	505	(190)	270	405	(135)	44	100	(56)	85.9%	80.2%
1983	236,323	236,488	(164)	235,921	235,841	80	402	647	(244)	343	520	(177)	59	126	(67)	85.4%	80.5%
1984	290,315	290,397	(81)	289,696	289,497	199	619	900	(281)	527	720	(193)	92	180	(88)	85.1%	80.0%
1985	330,802	330,921	(119)	329,958	329,734	224	844	1,187	(343)	714	948	(234)	130	239	(109)	84.6%	79.9%
1986	332,059	332,229	(171)	331,000	330,838	162	1,059	1,391	(332)	895	1,115	(220)	164	277	(113)	84.5%	80.1%
1987	334,243	334,307	(64)	332,931	332,687	244	1,312	1,620	(308)	1,103	1,296	(193)	208	324	(116)	84.1%	80.0%
1988	350,498	350,636	(138)	348,847	348,624	223	1,652	2,012	(360)	1,383	1,610	(227)	269	402	(133)	83.7%	80.0%
1989	357,216	357,299	(83)	355,219	354,894	326	1,997	2,405	(408)	1,660	1,922	(262)	337	483	(146)	83.1%	79.9%
1990	333,150	332,979	171	330,936	330,294	641	2,215	2,685	(470)	1,832	2,148	(317)	383	536	(153)	82.7%	80.0%
1991	303,469	303,378	91	301,039	300,467	572	2,429	2,911	(481)	2,007	2,333	(326)	422	577	(156)	82.6%	80.2%
1992	262,544	262,459	85	260,005	259,413	592	2,539	3,046	(507)	2,098	2,457	(359)	441	588	(148)	82.6%	80.7%
1993	238,755	238,659	96	235,947	235,307	640	2,808	3,352	(544)	2,328	2,717	(389)	480	635	(155)	82.9%	81.1%
1994	227,664	227,292	372	224,430	223,413	1,017	3,234	3,879	(645)	2,681	3,160	(478)	552	720	(167)	82.9%	81.4%
1995	209,508	209,278	230	205,837	204,889	947	3,671	4,388	(717)	3,054	3,600	(546)	618	789	(171)	83.2%	82.0%
1996	197,750	197,656	93	193,482	192,560	922	4,268	5,097	(829)	3,562	4,206	(644)	706	891	(185)	83.5%	82.5%
1997	190,666	190,258	409	185,652	184,268	1,383	5,015	5,989	(975)	4,192	4,959	(767)	823	1,031	(208)	83.6%	82.8%
1998	207,654	206,942	712	200,933	199,036	1,896	6,722	7,906	(1,184)	5,620	6,556	(936)	1,102	1,350	(248)	83.6%	82.9%
1999	238,182	237,132	1,050	228,577	225,964	2,613	9,605	11,168	(1,563)	8,037	9,279	(1,242)	1,568	1,889	(321)	83.7%	83.1%
2000	260,899	259,785	1,114	247,604	244,429	3,176	13,294	15,356	(2,062)	11,149	12,834	(1,685)	2,145	2,522	(377)	83.9%	83.6%
2001	260,439	258,804	1,635	243,826	239,680	4,145	16,613	19,123	(2,510)	13,979	16,042	(2,062)	2,634	3,082	(448)	84.1%	83.9%
2002	269,347	268,676	671	248,580	243,829	4,751	20,767	24,847	(4,080)	17,504	20,930	(3,426)	3,263	3,917	(653)	84.3%	84.2%
2003	255,577	254,421	1,156	231,276	225,904	5,372	24,301	28,517	(4,216)	20,519	24,039	(3,520)	3,783	4,478	(695)	84.4%	84.3%
2004	238,657	237,228	1,430	210,635	204,093	6,542	28,022	33,134	(5,112)	23,666	27,996	(4,330)	4,357	5,138	(782)	84.5%	84.5%
2005	230,673	229,030	1,643	196,985	189,074	7,911	33,688	39,956	(6,268)	28,468	33,807	(5,339)	5,220	6,149	(929)	84.5%	84.6%
2006	219,918	216,506	3,412	180,100	168,999	11,101	39,818	47,507	(7,689)	33,692	40,277	(6,584)	6,126	7,231	(1,105)	84.6%	84.8%
2007	224,556	222,266	2,289	173,997	160,563	13,434	50,559	61,703	(11,144)	42,881	52,545	(9,663)	7,678	9,158	(1,481)	84.8%	85.2%
2008	227,263	224,676	2,586	163,260	146,017	17,243	64,003	78,660	(14,656)	54,466	67,201	(12,735)	9,537	11,459	(1,922)	85.1%	85.4%
2009	188,003	188,785	(782)	120,533	104,294	16,239	67,471	84,491	(17,021)	57,569	72,261	(14,693)	9,902	12,230	(2,328)	85.3%	85.5%
2010	197,716	198,445	(729)	106,789	86,217	20,572	90,927	112,228	(21,302)	77,646	96,077	(18,431)	13,281	16,152	(2,871)	85.4%	85.6%
2011	200,072	209,486	(9,413)	83,065	53,956	29,109	117,008	155,529	(38,522)	99,932	133,295	(33,363)	17,075	22,234	(5,159)	85.4%	85.7%
2012	209,374	112,379	96,995	49,886	7,148	42,738	159,488	105,231	54,257	136,414	90,187	46,227	23,074	15,044	8,030	85.5%	85.7%
2013	111,943	-	111,943	6,400	-	6,400	105,543	-	105,543	90,338	-	90,338	15,205	-	15,205	85.6%	100.0%
Total	**9,040,620**	**8,824,978**	**215,641**	**8,157,098**	**7,955,440**	**201,658**	**883,522**	**869,538**	**13,984**	**751,695**	**739,212**	**12,483**	**131,827**	**130,326**	**1,501**	**85.1%**	**85.0%**
Excl Prior	**9,039,996**	**8,824,303**	**215,693**	**8,156,891**	**7,955,251**	**201,641**	**883,105**	**869,052**	**14,053**	**751,318**	**738,807**	**12,511**	**131,787**	**130,245**	**1,542**	**85.1%**	**85.0%**

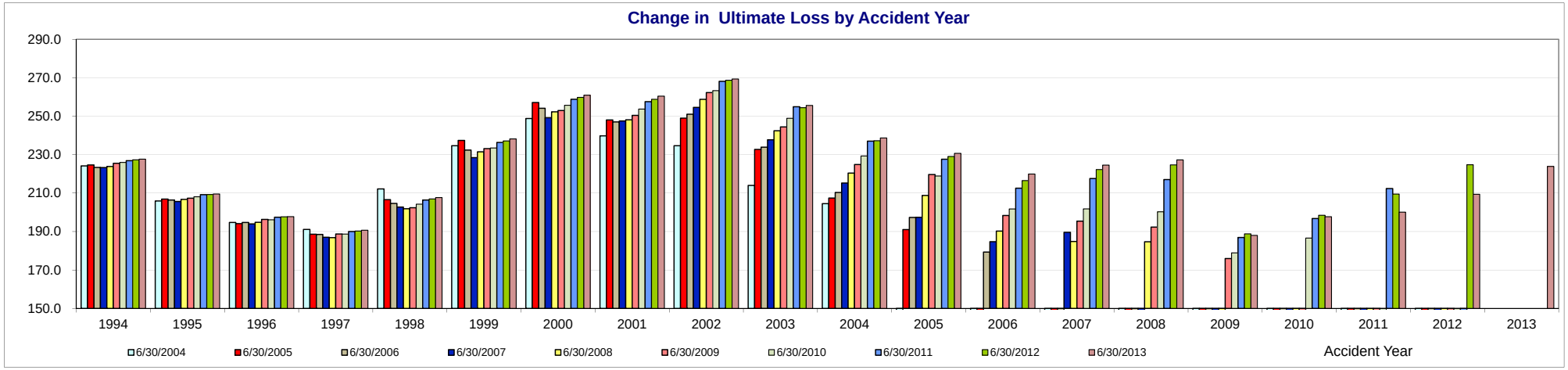
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 9
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	190	623	675	434	486	(52)	361	405	(43)	72	81	(9)	83.3%	83.3%
1977	177,851	177,952	178,050	101	200	(99)	83	165	(81)	18	35	(17)	82.5%	82.5%
1978	200,700	200,856	200,962	157	262	(105)	128	215	(86)	28	47	(19)	82.0%	82.0%
1979	238,793	239,012	239,150	219	357	(138)	178	291	(112)	41	66	(26)	81.4%	81.4%
1980	234,669	234,917	235,072	248	402	(155)	200	325	(125)	48	77	(30)	80.8%	80.8%
1981	230,432	230,796	230,892	364	460	(96)	293	371	(78)	70	89	(19)	80.7%	80.7%
1982	220,877	221,227	221,382	350	505	(155)	280	405	(124)	69	100	(31)	80.2%	80.2%
1983	235,841	236,323	236,488	482	647	(164)	388	520	(132)	94	126	(32)	80.5%	80.5%
1984	289,497	290,315	290,397	818	900	(81)	655	720	(65)	164	180	(16)	80.0%	80.0%
1985	329,734	330,802	330,921	1,068	1,187	(119)	853	948	(95)	215	239	(24)	79.9%	79.9%
1986	330,838	332,059	332,229	1,221	1,391	(171)	978	1,115	(137)	243	277	(34)	80.1%	80.1%
1987	332,687	334,243	334,307	1,556	1,620	(64)	1,245	1,296	(51)	311	324	(13)	80.0%	80.0%
1988	348,624	350,498	350,636	1,875	2,012	(138)	1,500	1,610	(110)	375	402	(28)	80.0%	80.0%
1989	354,894	357,216	357,299	2,323	2,405	(83)	1,856	1,922	(66)	467	483	(17)	79.9%	79.9%
1990	330,294	333,150	332,979	2,856	2,685	171	2,285	2,148	137	571	536	34	80.0%	80.0%
1991	300,467	303,469	303,378	3,002	2,911	91	2,406	2,333	73	595	577	18	80.2%	80.2%
1992	259,413	262,544	262,459	3,131	3,046	85	2,526	2,457	69	605	588	16	80.7%	80.7%
1993	235,307	238,755	238,659	3,448	3,352	96	2,795	2,717	78	653	635	18	81.1%	81.1%
1994	223,413	227,664	227,292	4,251	3,879	372	3,462	3,160	303	789	720	69	81.4%	81.4%
1995	204,889	209,508	209,278	4,619	4,388	230	3,789	3,600	189	830	789	41	82.0%	82.0%
1996	192,560	197,750	197,656	5,190	5,097	93	4,282	4,206	77	908	891	16	82.5%	82.5%
1997	184,268	190,666	190,258	6,398	5,989	409	5,297	4,959	338	1,101	1,031	70	82.8%	82.8%
1998	199,036	207,654	206,942	8,618	7,906	712	7,146	6,556	591	1,472	1,350	122	82.9%	82.9%
1999	225,964	238,182	237,132	12,218	11,168	1,050	10,152	9,279	872	2,066	1,889	178	83.1%	83.1%
2000	244,429	260,899	259,785	16,470	15,356	1,114	13,765	12,834	931	2,705	2,522	183	83.6%	83.6%
2001	239,680	260,439	258,804	20,759	19,123	1,635	17,413	16,042	1,372	3,345	3,082	264	83.9%	83.9%
2002	243,829	269,347	268,676	25,518	24,847	671	21,495	20,930	565	4,022	3,917	106	84.2%	84.2%
2003	225,904	255,577	254,421	29,673	28,517	1,156	25,014	24,039	975	4,659	4,478	182	84.3%	84.3%
2004	204,093	238,657	237,228	34,564	33,134	1,430	29,204	27,996	1,208	5,360	5,138	222	84.5%	84.5%
2005	189,074	230,673	229,030	41,599	39,956	1,643	35,197	33,807	1,390	6,401	6,149	253	84.6%	84.6%
2006	168,999	219,918	216,506	50,919	47,507	3,412	43,169	40,277	2,893	7,750	7,231	519	84.8%	84.8%
2007	160,563	224,556	222,266	63,993	61,703	2,289	54,494	52,545	1,950	9,498	9,158	340	85.2%	85.2%
2008	146,017	227,263	224,676	81,246	78,660	2,586	69,410	67,201	2,210	11,836	11,459	377	85.4%	85.4%
2009	104,294	188,003	188,785	83,710	84,491	(782)	71,593	72,261	(669)	12,117	12,230	(113)	85.5%	85.5%
2010	86,217	197,716	198,445	111,499	112,228	(729)	95,453	96,077	(624)	16,047	16,152	(105)	85.6%	85.6%
2011	53,956	200,072	209,486	146,116	155,529	(9,413)	125,228	133,295	(8,067)	20,888	22,234	(1,346)	85.7%	85.7%
2012	7,148	104,687	112,379	97,539	105,231	(7,692)	83,595	90,187	(6,592)	13,944	15,044	(1,100)	85.7%	85.7%
Total	**7,955,440**	**8,823,990**	**8,824,978**	**868,549**	**869,538**	**(988)**	**738,172**	**739,212**	**(1,040)**	**130,378**	**130,326**	**51**	**85.0%**	**85.0%**
Excl Prior	**7,955,251**	**8,823,366**	**8,824,303**	**868,116**	**869,052**	**(937)**	**737,810**	**738,807**	**(997)**	**130,305**	**130,245**	**60**	**85.0%**	**85.0%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	238,545	238,494	238,448	238,523	238,649	238,853	239,097	239,114	239,150	239,012	(51)	(46)	76	126	204	243	17	36	(138)	467
1980	234,387	234,631	234,706	234,577	234,565	234,625	235,064	235,052	235,072	234,917	244	75	(129)	(12)	59	439	(12)	19	(155)	530
1981	229,782	230,154	230,131	230,277	230,464	230,463	230,812	230,838	230,892	230,796	372	(22)	146	187	(2)	349	26	54	(96)	1,014
1982	220,645	220,873	221,073	221,024	220,869	220,831	221,405	221,381	221,382	221,227	228	199	(48)	(155)	(37)	574	(23)	0	(155)	582
1983	235,358	235,627	235,484	235,597	235,919	235,961	236,406	236,435	236,488	236,323	269	(142)	113	322	42	446	29	52	(164)	965
1984	289,569	289,070	289,306	289,200	289,434	289,237	290,148	290,233	290,397	290,315	(500)	236	(106)	234	(197)	911	85	164	(81)	746
1985	329,034	329,494	329,320	329,580	329,971	329,758	330,626	330,679	330,921	330,802	461	(174)	260	391	(213)	868	53	241	(119)	1,769
1986	330,661	330,399	330,920	330,865	330,795	331,158	331,948	332,057	332,229	332,059	(263)	521	(55)	(70)	363	789	109	172	(171)	1,397
1987	333,120	332,707	331,873	332,112	332,638	332,809	333,956	334,146	334,307	334,243	(413)	(834)	240	525	171	1,146	190	162	(64)	1,123
1988	348,630	348,623	349,408	348,334	349,147	349,497	350,272	350,488	350,636	350,498	(7)	785	(1,074)	813	351	775	216	148	(138)	1,868
1989	353,813	354,460	354,669	355,175	355,156	355,829	356,861	357,171	357,299	357,216	647	209	506	(19)	673	1,031	310	128	(83)	3,404
1990	329,652	329,416	329,185	329,781	330,408	331,225	332,112	332,610	332,979	333,150	(236)	(231)	596	627	817	887	497	369	171	3,498
1991	301,728	301,298	301,043	300,293	301,284	301,517	302,981	303,376	303,378	303,469	(430)	(256)	(750)	992	233	1,464	395	2	91	1,740
1992	259,543	258,990	259,018	259,239	260,150	261,266	261,491	262,299	262,459	262,544	(554)	28	221	911	1,116	224	808	160	85	3,001
1993	235,165	234,145	235,410	235,481	235,979	236,418	237,445	238,332	238,659	238,755	(1,019)	1,265	70	498	439	1,028	887	327	96	3,590
1994	224,118	224,611	223,339	223,258	223,828	225,497	225,957	226,862	227,292	227,664	493	(1,272)	(81)	571	1,668	460	905	430	372	3,546
1995	205,905	206,869	206,380	205,624	206,721	207,340	208,088	209,177	209,278	209,508	964	(489)	(756)	1,097	619	748	1,090	101	230	3,603
1996	194,710	194,134	194,716	193,952	194,793	196,310	196,112	197,429	197,656	197,750	(576)	582	(764)	841	1,517	(199)	1,318	227	93	3,040
1997	191,113	188,621	188,503	187,014	186,841	188,710	188,684	189,991	190,258	190,666	(2,492)	(118)	(1,489)	(173)	1,869	(25)	1,306	267	409	(446)
1998	212,184	206,560	204,633	202,714	201,846	202,404	204,249	206,372	206,942	207,654	(5,624)	(1,927)	(1,920)	(867)	558	1,845	2,122	570	712	(4,529)
1999	234,651	237,378	232,384	228,446	231,479	233,118	233,464	236,348	237,132	238,182	2,726	(4,994)	(3,937)	3,032	1,640	346	2,884	784	1,050	3,530
2000	248,785	257,084	254,100	249,221	252,282	252,945	255,663	258,800	259,785	260,899	8,298	(2,983)	(4,879)	3,061	663	2,717	3,138	984	1,114	12,113
2001	239,786	248,055	247,034	247,504	248,110	250,414	253,700	257,539	258,804	260,439	8,268	(1,021)	470	606	2,304	3,286	3,839	1,265	1,635	20,652
2002	234,649	248,977	251,030	254,573	258,750	262,256	263,299	268,129	268,676	269,347	14,328	2,053	3,542	4,178	3,505	1,043	4,831	546	671	34,698
2003	213,978	232,709	233,872	237,728	242,404	244,395	248,916	254,908	254,421	255,577	18,732	1,163	3,856	4,676	1,991	4,521	5,992	(487)	1,156	41,599
2004	204,500	207,395	210,333	215,218	220,409	224,868	229,291	236,997	237,228	238,657	2,895	2,938	4,886	5,191	4,459	4,423	7,707	230	1,430	34,158
2005		191,018	197,327	197,401	208,755	219,649	218,903	227,613	229,030	230,673		6,309	74	11,354	10,894	(746)	8,710	1,417	1,643	39,655
2006			179,306	184,707	190,244	198,363	201,743	212,532	216,506	219,918			5,401	5,537	8,118	3,380	10,789	3,974	3,412	40,612
2007				189,580	184,817	195,392	201,772	217,573	222,266	224,556				(4,763)	10,575	6,380	15,802	4,693	2,289	34,976
2008					184,667	192,314	200,259	217,037	224,676	227,263					7,646	7,945	16,778	7,639	2,586	42,595
2009						175,952	178,900	186,920	188,785	188,003						2,948	8,020	1,865	(782)	12,051
2010							186,600	196,778	198,445	197,716							10,178	1,667	(729)	11,116
2011								212,365	209,486	200,072								(2,880)	(9,413)	(12,293)
2012									224,757	209,374									(15,384)	(15,384)
2013										223,886										
79-04	6,674,012	6,720,773	6,716,320	6,715,311	6,742,891	6,767,705	6,798,045	6,836,763	6,843,718	6,851,670	46,761	(4,454)	(1,009)	27,581	24,814	30,340	38,718	6,954	7,953	177,658
79-05		6,911,791	6,913,646	6,912,712	6,951,647	6,987,354	7,016,948	7,064,377	7,072,748	7,082,343		1,855	(935)	38,935	35,708	29,594	47,429	8,371	9,595	217,313
79-06			7,092,953	7,097,419	7,141,891	7,185,717	7,218,691	7,276,909	7,289,254	7,302,261			4,467	44,472	43,826	32,974	58,218	12,345	13,007	257,925
79-07				7,286,999	7,326,708	7,381,109	7,420,463	7,494,483	7,511,520	7,526,817				39,709	54,401	39,354	74,020	17,038	15,297	292,901
79-08					7,511,376	7,573,423	7,620,722	7,711,520	7,736,196	7,754,080					62,047	47,299	90,798	24,677	17,883	335,496
79-09						7,749,375	7,799,622	7,898,440	7,924,982	7,942,083						50,247	98,818	26,541	17,101	347,547
79-10							7,986,222	8,095,219	8,123,427	8,139,799							108,997	28,208	16,372	358,663
79-11								8,307,584	8,332,912	8,339,871								25,328	6,959	346,370
79-12									8,557,670	8,549,245									(8,425)	330,986
79-13										8,773,131										330,986



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Partial & CO (<1987)

SUMMARY 6
EXHIBIT 10
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	28	32	(3)	10	10	-	18	22	(3)	17	18	(1)	2	4	(2)	90.4%	83.3%
1977	7,710	7,715	(5)	7,706	7,706	0	4	9	(5)	3	7	(4)	0	2	(1)	89.8%	82.5%
1978	8,312	8,318	(6)	8,307	8,307	-	5	11	(6)	5	9	(4)	1	2	(1)	89.1%	82.0%
1979	12,694	12,702	(8)	12,685	12,685	1	9	17	(8)	8	14	(6)	1	3	(2)	88.3%	81.4%
1980	11,378	11,384	(6)	11,369	11,367	2	8	16	(8)	7	13	(6)	1	3	(2)	87.5%	80.8%
1981	10,816	10,823	(7)	10,807	10,807	1	9	17	(8)	8	13	(6)	1	3	(2)	86.5%	80.7%
1982	9,600	9,596	4	9,592	9,581	11	9	16	(7)	7	12	(5)	1	3	(2)	85.9%	80.2%
1983	9,335	9,340	(5)	9,324	9,323	1	11	17	(6)	9	14	(4)	2	3	(2)	85.4%	80.5%
1984	10,506	10,513	(7)	10,492	10,491	1	15	22	(8)	12	18	(5)	2	4	(2)	85.1%	80.0%
1985	11,395	11,402	(7)	11,378	11,376	2	17	26	(9)	15	21	(6)	3	5	(3)	84.6%	79.9%
1986	7,234	7,239	(6)	7,221	7,220	1	12	19	(7)	10	15	(5)	2	4	(2)	84.5%	80.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	**99,010**	**99,065**	**(55)**	**98,893**	**98,873**	**20**	**117**	**192**	**(75)**	**102**	**155**	**(54)**	**16**	**37**	**(21)**	**86.7%**	**80.9%**
Excl Prior	**98,981**	**99,033**	**(52)**	**98,883**	**98,863**	**20**	**99**	**170**	**(71)**	**85**	**137**	**(52)**	**14**	**33**	**(19)**	**86.0%**	**80.6%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Partial & CO (<1987)
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 10
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	10	28	32	18	22	(3)	15	18	(3)	3	4	(1)	83.3%	83.3%
1977	7,706	7,710	7,715	4	9	(5)	3	7	(4)	1	2	(1)	82.5%	82.5%
1978	8,307	8,312	8,318	5	11	(6)	4	9	(5)	1	2	(1)	82.0%	82.0%
1979	12,685	12,694	12,702	10	17	(8)	8	14	(6)	2	3	(1)	81.4%	81.4%
1980	11,367	11,378	11,384	10	16	(6)	8	13	(5)	2	3	(1)	80.8%	80.8%
1981	10,807	10,816	10,823	9	17	(7)	8	13	(6)	2	3	(1)	80.7%	80.7%
1982	9,581	9,600	9,596	20	16	4	16	12	3	4	3	1	80.2%	80.2%
1983	9,323	9,335	9,340	12	17	(5)	10	14	(4)	2	3	(1)	80.5%	80.5%
1984	10,491	10,506	10,513	15	22	(7)	12	18	(6)	3	4	(1)	80.0%	80.0%
1985	11,376	11,395	11,402	19	26	(7)	15	21	(6)	4	5	(1)	79.9%	79.9%
1986	7,220	7,234	7,239	14	19	(6)	11	15	(5)	3	4	(1)	80.1%	80.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	**98,873**	**99,010**	**99,065**	**137**	**192**	**(55)**	**111**	**155**	**(45)**	**26**	**37**	**(10)**	**80.9%**	**80.9%**
Excl Prior	**98,863**	**98,981**	**99,033**	**118**	**170**	**(52)**	**95**	**137**	**(42)**	**23**	**33**	**(10)**	**80.5%**	**80.6%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Partial & CO (<1987)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	12,750	12,736	12,742	12,745	12,749	12,738	12,703	12,704	12,702	12,694	(13)	6	3	4	(11)	(36)	2	(2)	(8)	(55)
1980	11,447	11,442	11,426	11,426	11,429	11,429	11,382	11,383	11,384	11,378	(5)	(16)	0	3	(1)	(47)	2	0	(6)	(69)
1981	10,913	10,895	10,886	10,883	10,880	10,879	10,831	10,824	10,823	10,816	(18)	(9)	(4)	(3)	(1)	(47)	(7)	(1)	(7)	(97)
1982	9,693	9,684	9,648	9,645	9,647	9,647	9,601	9,602	9,596	9,600	(8)	(36)	(3)	3	0	(46)	0	(6)	4	(92)
1983	9,499	9,505	9,419	9,407	9,398	9,394	9,348	9,347	9,340	9,335	6	(86)	(12)	(9)	(3)	(46)	(1)	(7)	(5)	(164)
1984	10,770	10,739	10,634	10,626	10,616	10,601	10,525	10,522	10,513	10,506	(31)	(106)	(8)	(10)	(14)	(76)	(3)	(9)	(7)	(264)
1985	11,645	11,490	11,511	11,506	11,488	11,489	11,416	11,413	11,402	11,395	(155)	21	(5)	(18)	0	(73)	(3)	(11)	(7)	(250)
1986	7,470	7,368	7,348	7,325	7,317	7,310	7,248	7,245	7,239	7,234	(102)	(20)	(23)	(8)	(6)	(62)	(4)	(6)	(6)	(237)
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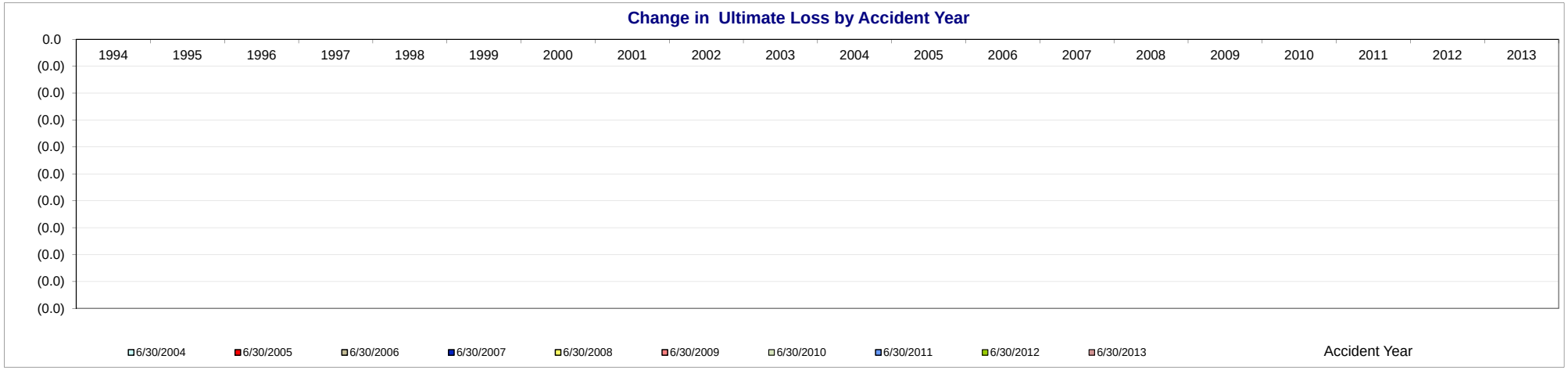
2013																				
79-04	84,186	83,859	83,614	83,562	83,524	83,487	83,055	83,041	83,000	82,959	(326)	(246)	(52)	(38)	(37)	(433)	(14)	(41)	(41)	(1,227)
79-05		83,859	83,614	83,562	83,524	83,487	83,055	83,041	83,000	82,959		(246)	(52)	(38)	(37)	(433)	(14)	(41)	(41)	(1,227)
79-06			83,614	83,562	83,524	83,487	83,055	83,041	83,000	82,959			(52)	(38)	(37)	(433)	(14)	(41)	(41)	(1,227)
79-07				83,562	83,524	83,487	83,055	83,041	83,000	82,959				(38)	(37)	(433)	(14)	(41)	(41)	(1,227)
79-08					83,524	83,487	83,055	83,041	83,000	82,959					(37)	(433)	(14)	(41)	(41)	(1,227)
79-09						83,487	83,055	83,041	83,000	82,959						(433)	(14)	(41)	(41)	(1,227)
79-10							83,055	83,041	83,000	82,959							(14)	(41)	(41)	(1,227)
79-11								83,041	83,000	82,959								(41)	(41)	(1,227)
79-12									83,000	82,959									(41)	(1,227)
79-13										82,959										(1,227)



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - WL, LMWL & CO (>1986)

SUMMARY 6
EXHIBIT 11
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Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	17,036	17,082	(47)	17,009	17,009	-	27	74	(47)	23	59	(36)	4	15	(10)	84.5%	80.1%
1987	47,250	47,378	(128)	47,165	47,143	21	85	235	(149)	72	188	(116)	14	47	(33)	84.1%	80.0%
1988	48,692	48,823	(131)	48,585	48,570	15	107	253	(146)	89	202	(113)	17	51	(33)	83.7%	80.0%
1989	50,611	50,747	(136)	50,487	50,467	20	124	280	(156)	103	224	(121)	21	56	(35)	83.1%	79.9%
1990	49,945	50,062	(117)	49,807	49,767	40	138	295	(156)	114	236	(121)	24	59	(35)	82.7%	80.0%
1991	41,895	41,970	(76)	41,760	41,705	55	134	265	(131)	111	212	(101)	23	53	(29)	82.6%	80.2%
1992	36,507	36,593	(87)	36,368	36,339	30	138	255	(116)	114	206	(91)	24	49	(25)	82.6%	80.7%
1993	35,361	35,387	(26)	35,195	35,118	76	166	269	(102)	138	218	(80)	28	51	(22)	82.9%	81.1%
1994	30,162	30,224	(61)	29,995	29,961	34	168	263	(95)	139	214	(75)	29	49	(20)	82.9%	81.4%
1995	26,799	26,803	(5)	26,618	26,516	101	181	287	(106)	150	235	(85)	30	52	(21)	83.2%	82.0%
1996	20,953	20,988	(35)	20,764	20,699	65	190	289	(99)	158	238	(80)	31	51	(19)	83.5%	82.5%
1997	20,676	20,672	4	20,425	20,303	122	251	369	(118)	210	306	(96)	41	64	(22)	83.6%	82.8%
1998	19,860	19,849	11	19,475	19,385	90	385	465	(79)	322	385	(63)	63	79	(16)	83.6%	82.9%
1999	25,490	25,415	74	24,888	24,611	277	602	804	(202)	503	668	(165)	98	136	(38)	83.7%	83.1%
2000	30,019	29,938	81	29,083	28,589	494	937	1,350	(413)	785	1,128	(343)	151	222	(71)	83.9%	83.6%
2001	31,411	31,553	(141)	30,058	29,518	539	1,353	2,034	(681)	1,139	1,706	(568)	215	328	(113)	84.1%	83.9%
2002	29,862	29,853	9	27,949	27,142	807	1,913	2,711	(798)	1,613	2,284	(671)	301	427	(127)	84.3%	84.2%
2003	27,099	27,034	65	24,556	23,382	1,175	2,543	3,652	(1,109)	2,147	3,079	(932)	396	574	(178)	84.4%	84.3%
2004	25,067	25,030	36	21,656	20,157	1,499	3,411	4,873	(1,462)	2,880	4,117	(1,237)	530	756	(225)	84.5%	84.5%
2005	27,265	26,602	663	22,553	20,164	2,389	4,713	6,438	(1,726)	3,982	5,447	(1,465)	730	991	(261)	84.5%	84.6%
2006	24,734	24,677	57	18,500	16,327	2,173	6,234	8,350	(2,116)	5,275	7,079	(1,804)	959	1,271	(312)	84.6%	84.8%
2007	25,312	25,710	(398)	16,724	14,056	2,668	8,588	11,654	(3,066)	7,284	9,924	(2,640)	1,304	1,730	(426)	84.8%	85.2%
2008	24,595	25,451	(856)	13,109	9,967	3,142	11,486	15,484	(3,998)	9,775	13,229	(3,454)	1,712	2,256	(544)	85.1%	85.4%
2009	19,371	21,087	(1,716)	6,858	4,795	2,063	12,513	16,292	(3,779)	10,676	13,934	(3,257)	1,836	2,358	(522)	85.3%	85.5%
2010	20,745	22,097	(1,352)	4,230	2,107	2,123	16,515	19,990	(3,475)	14,103	17,113	(3,010)	2,412	2,877	(465)	85.4%	85.6%
2011	21,640	24,059	(2,419)	1,887	726	1,161	19,753	23,334	(3,580)	16,871	19,998	(3,127)	2,883	3,336	(453)	85.4%	85.7%
2012	23,510	12,507	11,003	767	71	696	22,744	12,436	10,307	19,453	10,658	8,795	3,290	1,778	1,513	85.5%	85.7%
2013	12,122	-	12,122	44	-	44	12,078	-	12,078	10,338	-	10,338	1,740	-	1,740	85.6%	100.0%
Total	**813,990**	**797,593**	**16,396**	**686,511**	**664,594**	**21,917**	**127,478**	**132,999**	**(5,521)**	**108,570**	**113,288**	**(4,718)**	**18,908**	**19,712**	**(803)**	**85.2%**	**85.2%**
Excl Prior	**813,990**	**797,593**	**16,396**	**686,511**	**664,594**	**21,917**	**127,478**	**132,999**	**(5,521)**	**108,570**	**113,288**	**(4,718)**	**18,908**	**19,712**	**(803)**	**85.2%**	**85.2%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - WL, LMWL & CO (>1986)
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

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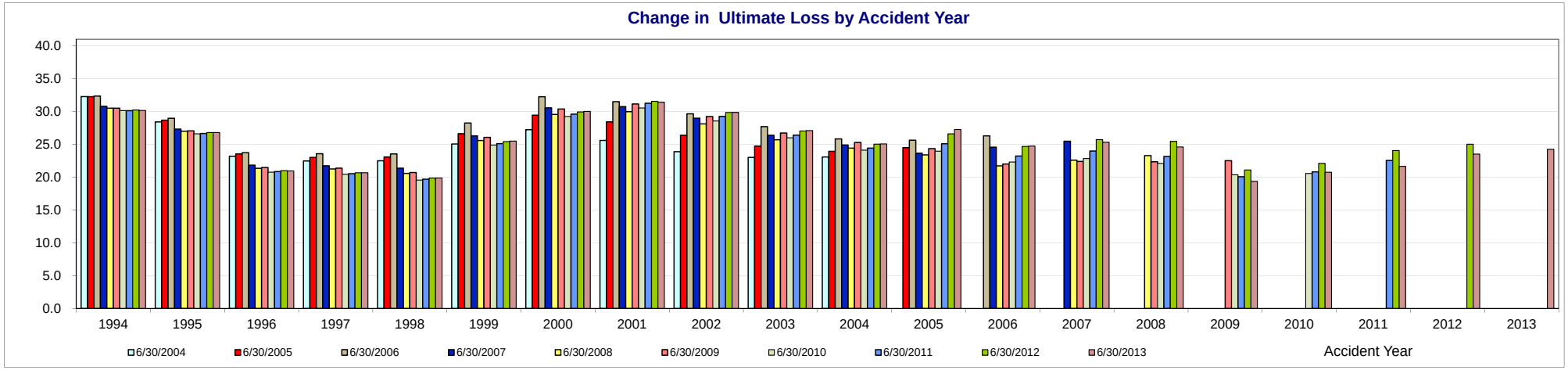
Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	17,009	17,036	17,082	27	74	(47)	22	59	(37)	5	15	(9)	80.1%	80.1%
1987	47,143	47,250	47,378	107	235	(128)	85	188	(102)	21	47	(26)	80.0%	80.0%
1988	48,570	48,692	48,823	122	253	(131)	97	202	(105)	24	51	(26)	80.0%	80.0%
1989	50,467	50,611	50,747	144	280	(136)	115	224	(109)	29	56	(27)	79.9%	79.9%
1990	49,767	49,945	50,062	178	295	(117)	143	236	(93)	36	59	(23)	80.0%	80.0%
1991	41,705	41,895	41,970	189	265	(76)	152	212	(61)	38	53	(15)	80.2%	80.2%
1992	36,339	36,507	36,593	168	255	(87)	136	206	(70)	32	49	(17)	80.7%	80.7%
1993	35,118	35,361	35,387	243	269	(26)	197	218	(21)	46	51	(5)	81.1%	81.1%
1994	29,961	30,162	30,224	202	263	(61)	164	214	(50)	37	49	(11)	81.4%	81.4%
1995	26,516	26,799	26,803	282	287	(5)	231	235	(4)	51	52	(1)	82.0%	82.0%
1996	20,699	20,953	20,988	254	289	(35)	210	238	(29)	44	51	(6)	82.5%	82.5%
1997	20,303	20,676	20,672	373	369	4	309	306	3	64	64	1	82.8%	82.8%
1998	19,385	19,860	19,849	475	465	11	394	385	9	81	79	2	82.9%	82.9%
1999	24,611	25,490	25,415	878	804	74	730	668	62	149	136	13	83.1%	83.1%
2000	28,589	30,019	29,938	1,431	1,350	81	1,196	1,128	68	235	222	13	83.6%	83.6%
2001	29,518	31,411	31,553	1,893	2,034	(141)	1,588	1,706	(119)	305	328	(23)	83.9%	83.9%
2002	27,142	29,862	29,853	2,720	2,711	9	2,291	2,284	7	429	427	1	84.2%	84.2%
2003	23,382	27,099	27,034	3,717	3,652	65	3,134	3,079	55	584	574	10	84.3%	84.3%
2004	20,157	25,067	25,030	4,910	4,873	36	4,148	4,117	31	761	756	6	84.5%	84.5%
2005	20,164	27,265	26,602	7,102	6,438	663	6,009	5,447	561	1,093	991	102	84.6%	84.6%
2006	16,327	24,734	24,677	8,407	8,350	57	7,127	7,079	48	1,280	1,271	9	84.8%	84.8%
2007	14,056	25,312	25,710	11,256	11,654	(398)	9,585	9,924	(339)	1,671	1,730	(59)	85.2%	85.2%
2008	9,967	24,595	25,451	14,629	15,484	(856)	12,498	13,229	(731)	2,131	2,256	(125)	85.4%	85.4%
2009	4,795	19,371	21,087	14,576	16,292	(1,716)	12,466	13,934	(1,468)	2,110	2,358	(248)	85.5%	85.5%
2010	2,107	20,745	22,097	18,638	19,990	(1,352)	15,956	17,113	(1,157)	2,682	2,877	(195)	85.6%	85.6%
2011	726	21,640	24,059	20,914	23,334	(2,419)	17,924	19,998	(2,073)	2,990	3,336	(346)	85.7%	85.7%
2012	71	11,755	12,507	11,685	12,436	(752)	10,014	10,658	(644)	1,670	1,778	(107)	85.7%	85.7%
Total	**664,594**	**790,112**	**797,593**	**125,518**	**132,999**	**(7,481)**	**106,920**	**113,288**	**(6,368)**	**18,598**	**19,712**	**(1,113)**	**85.2%**	**85.2%**
Excl Prior	**664,594**	**790,112**	**797,593**	**125,518**	**132,999**	**(7,481)**	**106,920**	**113,288**	**(6,368)**	**18,598**	**19,712**	**(1,113)**	**85.2%**	**85.2%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - WL, LMWL & CO (>1986)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979																				
1980																				
1981																				
1982																				
1983																				
1984																				
1985																				
1986	17,135	17,190	17,150	17,051	17,041	17,038	17,095	17,062	17,082	17,036	55	(39)	(100)	(10)	(3)	57	(32)	20	(47)	(99)
1987	47,717	47,680	47,664	47,281	47,239	47,226	47,364	47,278	47,378	47,250	(37)	(16)	(383)	(42)	(13)	138	(86)	100	(128)	(467)
1988	49,339	49,303	49,266	48,735	48,692	48,724	48,833	48,744	48,823	48,692	(36)	(37)	(532)	(43)	32	109	(89)	79	(131)	(647)
1989	51,380	51,260	51,227	50,568	50,503	50,531	50,650	50,614	50,747	50,611	(121)	(33)	(659)	(65)	28	119	(36)	133	(136)	(770)
1990	50,918	50,865	50,890	50,104	50,036	50,040	50,079	49,969	50,062	49,945	(53)	25	(786)	(68)	4	39	(110)	93	(117)	(973)
1991	43,017	42,961	42,942	42,023	41,915	41,938	41,919	41,836	41,970	41,895	(56)	(19)	(919)	(108)	23	(19)	(83)	134	(76)	(1,123)
1992	38,205	38,076	37,966	36,865	36,678	36,662	36,547	36,502	36,593	36,507	(129)	(110)	(1,101)	(187)	(16)	(114)	(45)	91	(87)	(1,698)
1993	36,876	36,775	36,811	35,517	35,309	35,384	35,257	35,256	35,387	35,361	(101)	36	(1,295)	(208)	75	(127)	(2)	131	(26)	(1,515)
1994	32,273	32,259	32,349	30,790	30,501	30,500	30,137	30,132	30,224	30,162	(14)	90	(1,559)	(289)	(1)	(363)	(5)	92	(61)	(2,110)
1995	28,417	28,678	28,965	27,316	27,001	27,056	26,601	26,653	26,803	26,799	261	287	(1,649)	(315)	55	(455)	52	150	(5)	(1,618)
1996	23,179	23,532	23,719	21,819	21,344	21,469	20,760	20,845	20,988	20,953	352	188	(1,900)	(475)	126	(710)	85	143	(35)	(2,226)
1997	22,461	23,006	23,569	21,734	21,245	21,369	20,439	20,526	20,672	20,676	545	563	(1,835)	(489)	124	(930)	87	146	4	(1,785)
1998	22,492	23,067	23,535	21,370	20,572	20,708	19,560	19,682	19,849	19,860	576	468	(2,166)	(798)	136	(1,147)	122	167	11	(2,632)
1999	25,048	26,620	28,245	26,287	25,585	26,060	24,889	25,111	25,415	25,490	1,572	1,625	(1,958)	(703)	475	(1,171)	222	304	74	442
2000	27,229	29,438	32,252	30,554	29,554	30,383	29,237	29,597	29,938	30,019	2,209	2,814	(1,698)	(1,001)	829	(1,146)	360	342	81	2,791
2001	25,595	28,420	31,501	30,750	29,968	31,145	30,535	31,255	31,553	31,411	2,825	3,081	(752)	(782)	1,177	(610)	720	298	(141)	5,816
2002	23,874	26,376	29,649	28,978	28,118	29,228	28,560	29,254	29,853	29,862	2,501	3,274	(672)	(860)	1,110	(668)	694	599	9	5,988
2003	23,002	24,732	27,689	26,380	25,695	26,722	25,994	26,399	27,034	27,099	1,730	2,957	(1,309)	(686)	1,028	(728)	405	635	65	4,097
2004	23,077	23,934	25,821	24,898	24,419	25,278	24,106	24,417	25,030	25,067	857	1,887	(923)	(479)	860	(1,173)	311	613	36	1,990
2005		24,496	25,630	23,649	23,389	24,348	23,959	25,080	26,602	27,265		1,133	(1,981)	(260)	960	(389)	1,121	1,522	663	2,769
2006			26,286	24,568	21,728	22,004	22,313	23,211	24,677	24,734			(1,718)	(2,841)	276	309	897	1,466	57	(1,552)
2007				25,466	22,583	22,400	22,841	23,975	25,710	25,312				(2,882)	(184)	442	1,133	1,735	(398)	(154)
2008					23,280	22,337	22,082	23,150	25,451	24,595					(943)	(255)	1,068	2,301	(856)	1,315
2009						22,506	20,360	20,066	21,087	19,371						(2,145)	(294)	1,021	(1,716)	(3,135)
2010							20,561	20,805	22,097	20,745							244	1,292	(1,352)	184
2011								22,546	24,059	21,640								1,514	(2,419)	(906)
2012									25,014	23,510									(1,504)	(1,504)
2013										24,244										
79-04	611,234	624,172	641,213	619,019	611,411	617,460	608,560	611,133	615,402	614,694	12,938	17,041	(22,194)	(7,608)	6,049	(8,900)	2,573	4,270	(708)	3,460
79-05		648,668	666,842	642,667	634,800	641,808	632,520	636,213	642,005	641,959		18,174	(24,175)	(7,868)	7,008	(9,289)	3,693	5,792	(45)	6,229
79-06			693,128	667,236	656,527	663,812	654,833	659,423	666,682	666,694			(25,892)	(10,708)	7,285	(8,979)	4,591	7,258	12	4,678
79-07				692,701	679,111	686,212	677,674	683,398	692,391	692,005				(13,590)	7,101	(8,538)	5,724	8,993	(386)	4,524
79-08					702,391	708,549	699,756	706,548	717,843	716,601					6,158	(8,793)	6,792	11,294	(1,242)	5,839
79-09						731,054	720,117	726,615	738,930	735,971						(10,938)	6,498	12,315	(2,958)	2,704
79-10							740,678	747,420	761,027	756,717							6,742	13,607	(4,310)	2,888
79-11								769,966	785,086	778,357								15,121	(6,729)	1,982
79-12									810,101	801,867									(8,233)	479
79-13										826,112										479



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Living Maintenance

SUMMARY 6
EXHIBIT 12
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

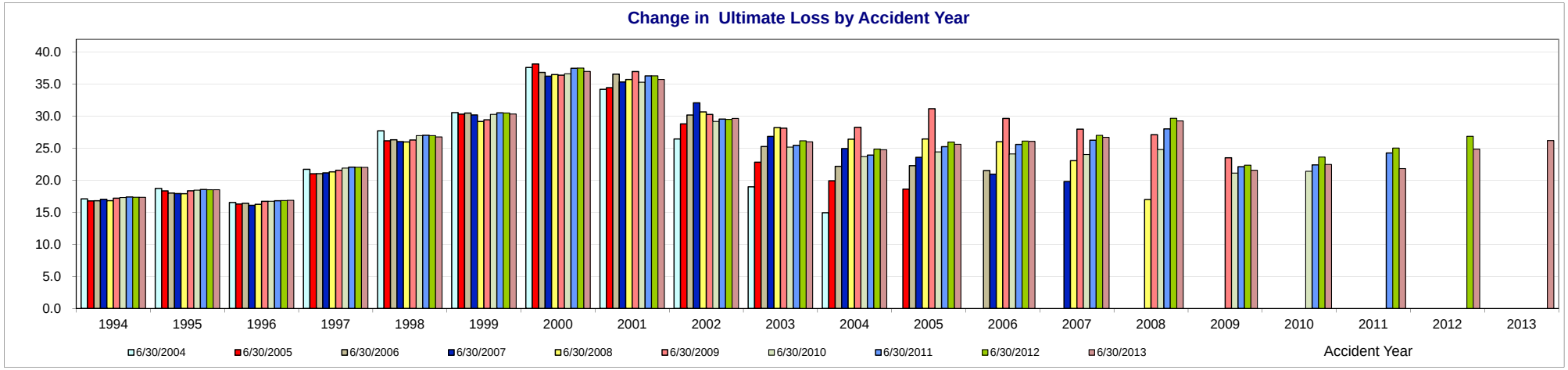
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	25	28	(3)	10	10	-	15	18	(3)	13	15	(1)	1	3	(2)	90.4%	83.3%
1977	5,666	5,670	(4)	5,663	5,663	-	3	6	(4)	2	5	(3)	0	1	(1)	89.8%	82.5%
1978	6,310	6,314	(4)	6,306	6,306	-	4	8	(4)	4	7	(3)	0	1	(1)	89.1%	82.0%
1979	7,238	7,245	(8)	7,230	7,230	-	8	15	(8)	7	12	(6)	1	3	(2)	88.3%	81.4%
1980	7,397	7,395	3	7,386	7,376	10	11	19	(8)	10	15	(6)	1	4	(2)	87.5%	80.8%
1981	7,513	7,524	(11)	7,498	7,497	0	16	27	(11)	14	22	(8)	2	5	(3)	86.5%	80.7%
1982	7,431	7,430	1	7,407	7,397	11	23	33	(10)	20	26	(6)	3	6	(3)	85.9%	80.2%
1983	8,223	8,223	(1)	8,188	8,184	4	35	39	(4)	29	31	(2)	5	8	(3)	85.4%	80.5%
1984	9,501	9,505	(4)	9,457	9,445	12	44	60	(17)	37	48	(11)	6	12	(6)	85.1%	80.0%
1985	11,869	11,866	3	11,799	11,778	21	70	88	(18)	59	70	(11)	11	18	(7)	84.6%	79.9%
1986	14,028	14,033	(5)	13,924	13,903	20	104	130	(26)	88	104	(16)	16	26	(10)	84.5%	80.1%
1987	15,764	15,759	5	15,611	15,599	11	154	160	(7)	129	128	1	24	32	(8)	84.1%	80.0%
1988	18,421	18,436	(15)	18,230	18,221	9	192	215	(23)	160	172	(11)	31	43	(12)	83.7%	80.0%
1989	19,871	19,884	(13)	19,640	19,612	28	231	272	(41)	192	218	(25)	39	55	(16)	83.1%	79.9%
1990	17,509	17,508	1	17,260	17,230	30	249	278	(29)	206	222	(17)	43	55	(12)	82.7%	80.0%
1991	16,076	16,071	5	15,819	15,780	40	256	291	(35)	212	233	(21)	45	58	(13)	82.6%	80.2%
1992	15,656	15,692	(37)	15,371	15,347	23	285	345	(60)	236	278	(43)	50	67	(17)	82.6%	80.7%
1993	17,688	17,674	14	17,292	17,226	66	396	449	(52)	329	364	(35)	68	85	(17)	82.9%	81.1%
1994	17,341	17,345	(4)	16,892	16,844	48	450	502	(52)	373	409	(36)	77	93	(16)	82.9%	81.4%
1995	18,526	18,529	(3)	17,985	17,905	80	541	624	(84)	450	512	(62)	91	112	(21)	83.2%	82.0%
1996	16,872	16,839	32	16,299	16,176	123	573	663	(90)	478	547	(69)	95	116	(21)	83.5%	82.5%
1997	22,018	22,042	(24)	21,148	21,063	86	870	979	(109)	727	811	(83)	143	168	(26)	83.6%	82.8%
1998	26,761	26,961	(200)	25,693	25,592	101	1,068	1,369	(301)	893	1,135	(242)	175	234	(59)	83.6%	82.9%
1999	30,342	30,499	(157)	28,936	28,700	236	1,406	1,799	(393)	1,177	1,495	(318)	230	304	(75)	83.7%	83.1%
2000	36,985	37,511	(525)	35,156	34,928	229	1,829	2,583	(754)	1,534	2,159	(625)	295	424	(129)	83.9%	83.6%
2001	35,734	36,293	(559)	33,609	33,409	200	2,124	2,884	(760)	1,788	2,419	(632)	337	465	(128)	84.1%	83.9%
2002	29,650	29,504	146	27,215	26,893	322	2,435	2,611	(176)	2,052	2,200	(147)	383	412	(29)	84.3%	84.2%
2003	26,000	26,158	(158)	23,369	22,981	388	2,631	3,177	(546)	2,221	2,678	(456)	410	499	(89)	84.4%	84.3%
2004	24,756	24,860	(104)	21,902	21,352	550	2,854	3,508	(655)	2,410	2,964	(554)	444	544	(100)	84.5%	84.5%
2005	25,614	25,960	(346)	22,286	21,767	519	3,328	4,193	(865)	2,813	3,548	(735)	516	645	(130)	84.5%	84.6%
2006	26,064	26,119	(54)	22,098	21,149	949	3,966	4,969	(1,003)	3,356	4,213	(857)	610	756	(146)	84.6%	84.8%
2007	26,707	27,011	(304)	21,684	20,404	1,280	5,023	6,607	(1,584)	4,260	5,626	(1,366)	763	981	(218)	84.8%	85.2%
2008	29,262	29,674	(412)	22,786	20,591	2,195	6,476	9,083	(2,607)	5,511	7,760	(2,249)	965	1,323	(358)	85.1%	85.4%
2009	21,566	22,353	(788)	14,257	11,639	2,618	7,309	10,714	(3,405)	6,236	9,164	(2,927)	1,073	1,551	(478)	85.3%	85.5%
2010	22,464	23,618	(1,154)	11,606	7,940	3,666	10,858	15,677	(4,819)	9,272	13,421	(4,149)	1,586	2,256	(670)	85.4%	85.6%
2011	21,818	25,025	(3,207)	6,335	1,903	4,432	15,483	23,122	(7,639)	13,224	19,817	(6,593)	2,260	3,306	(1,046)	85.4%	85.7%
2012	24,855	13,432	11,423	2,118	28	2,090	22,737	13,404	9,333	19,447	11,488	7,960	3,289	1,916	1,373	85.5%	85.7%
2013	13,098	-	13,098	13	-	13	13,085	-	13,085	11,200	-	11,200	1,885	-	1,885	85.6%	100.0%
Total	**702,618**	**685,992**	**16,626**	**595,478**	**575,069**	**20,409**	**107,140**	**110,923**	**(3,783)**	**91,168**	**94,336**	**(3,167)**	**15,972**	**16,587**	**(615)**	**85.1%**	**85.0%**
Excl Prior	**702,593**	**685,964**	**16,629**	**595,468**	**575,059**	**20,409**	**107,125**	**110,905**	**(3,780)**	**91,155**	**94,321**	**(3,166)**	**15,970**	**16,584**	**(614)**	**85.1%**	**85.0%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Living Maintenance
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	10	25	28	15	18	(3)	12	15	(2)	2	3	(0)	83.3%	83.3%
1977	5,663	5,666	5,670	3	6	(4)	2	5	(3)	0	1	(1)	82.5%	82.5%
1978	6,306	6,310	6,314	4	8	(4)	3	7	(4)	1	1	(1)	82.0%	82.0%
1979	7,230	7,238	7,245	8	15	(8)	6	12	(6)	1	3	(1)	81.4%	81.4%
1980	7,376	7,397	7,395	21	19	3	17	15	2	4	4	1	80.8%	80.8%
1981	7,497	7,513	7,524	16	27	(11)	13	22	(9)	3	5	(2)	80.7%	80.7%
1982	7,397	7,431	7,430	34	33	1	27	26	1	7	6	0	80.2%	80.2%
1983	8,184	8,223	8,223	38	39	(1)	31	31	(1)	7	8	(0)	80.5%	80.5%
1984	9,445	9,501	9,505	56	60	(4)	45	48	(3)	11	12	(1)	80.0%	80.0%
1985	11,778	11,869	11,866	90	88	3	72	70	2	18	18	1	79.9%	79.9%
1986	13,903	14,028	14,033	125	130	(5)	100	104	(4)	25	26	(1)	80.1%	80.1%
1987	15,599	15,764	15,759	165	160	5	132	128	4	33	32	1	80.0%	80.0%
1988	18,221	18,421	18,436	200	215	(15)	160	172	(12)	40	43	(3)	80.0%	80.0%
1989	19,612	19,871	19,884	259	272	(13)	207	218	(10)	52	55	(3)	79.9%	79.9%
1990	17,230	17,509	17,508	279	278	1	223	222	1	56	55	0	80.0%	80.0%
1991	15,780	16,076	16,071	296	291	5	237	233	4	59	58	1	80.2%	80.2%
1992	15,347	15,656	15,692	308	345	(37)	249	278	(29)	60	67	(7)	80.7%	80.7%
1993	17,226	17,688	17,674	463	449	14	375	364	12	88	85	3	81.1%	81.1%
1994	16,844	17,341	17,345	498	502	(4)	405	409	(3)	92	93	(1)	81.4%	81.4%
1995	17,905	18,526	18,529	621	624	(3)	509	512	(3)	112	112	(1)	82.0%	82.0%
1996	16,176	16,872	16,839	695	663	32	574	547	27	122	116	6	82.5%	82.5%
1997	21,063	22,018	22,042	956	979	(24)	791	811	(20)	164	168	(4)	82.8%	82.8%
1998	25,592	26,761	26,961	1,169	1,369	(200)	969	1,135	(166)	200	234	(34)	82.9%	82.9%
1999	28,700	30,342	30,499	1,642	1,799	(157)	1,364	1,495	(130)	278	304	(27)	83.1%	83.1%
2000	34,928	36,985	37,511	2,058	2,583	(525)	1,720	2,159	(439)	338	424	(86)	83.6%	83.6%
2001	33,409	35,734	36,293	2,325	2,884	(559)	1,950	2,419	(469)	375	465	(90)	83.9%	83.9%
2002	26,893	29,650	29,504	2,757	2,611	146	2,323	2,200	123	435	412	23	84.2%	84.2%
2003	22,981	26,000	26,158	3,018	3,177	(158)	2,544	2,678	(133)	474	499	(25)	84.3%	84.3%
2004	21,352	24,756	24,860	3,404	3,508	(104)	2,876	2,964	(88)	528	544	(16)	84.5%	84.5%
2005	21,767	25,614	25,960	3,847	4,193	(346)	3,255	3,548	(293)	592	645	(53)	84.6%	84.6%
2006	21,149	26,064	26,119	4,915	4,969	(54)	4,167	4,213	(46)	748	756	(8)	84.8%	84.8%
2007	20,404	26,707	27,011	6,303	6,607	(304)	5,367	5,626	(259)	936	981	(45)	85.2%	85.2%
2008	20,591	29,262	29,674	8,671	9,083	(412)	7,408	7,760	(352)	1,263	1,323	(60)	85.4%	85.4%
2009	11,639	21,566	22,353	9,927	10,714	(788)	8,490	9,164	(674)	1,437	1,551	(114)	85.5%	85.5%
2010	7,940	22,464	23,618	14,524	15,677	(1,154)	12,434	13,421	(988)	2,090	2,256	(166)	85.6%	85.6%
2011	1,903	21,818	25,025	19,915	23,122	(3,207)	17,068	19,817	(2,749)	2,847	3,306	(458)	85.7%	85.7%
2012	28	12,427	13,432	12,399	13,404	(1,005)	10,627	11,488	(861)	1,773	1,916	(144)	85.7%	85.7%
Total	**575,069**	**677,093**	**685,992**	**102,024**	**110,923**	**(8,899)**	**86,754**	**94,336**	**(7,581)**	**15,269**	**16,587**	**(1,318)**	**85.0%**	**85.0%**
Excl Prior	**575,059**	**677,068**	**685,964**	**102,009**	**110,905**	**(8,896)**	**86,742**	**94,321**	**(7,579)**	**15,267**	**16,584**	**(1,317)**	**85.0%**	**85.0%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Living Maintenance
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	7,279	7,219	7,206	7,200	7,278	7,250	7,255	7,253	7,245	7,238	(61)	(13)	(5)	77	(27)	4	(2)	(8)	(8)	(42)
1980	7,347	7,342	7,335	7,360	7,343	7,381	7,382	7,392	7,395	7,397	(5)	(7)	25	(17)	38	0	11	2	3	50
1981	7,449	7,503	7,492	7,552	7,483	7,489	7,516	7,522	7,524	7,513	53	(11)	61	(69)	6	28	6	2	(11)	64
1982	7,297	7,296	7,296	7,314	7,373	7,454	7,415	7,433	7,430	7,431	(1)		17	59	81	(38)	18	(3)	1	133
1983	8,106	8,166	8,159	8,173	8,187	8,171	8,216	8,234	8,223	8,223	60	(7)	14	15	(17)	45	18	(11)	(1)	117
1984	9,329	9,401	9,437	9,522	9,451	9,404	9,485	9,504	9,505	9,501	72	36	85	(70)	(47)	81	19	1	(4)	171
1985	11,816	11,759	11,788	11,761	11,814	11,838	11,861	11,876	11,866	11,869	(57)	29	(27)	53	24	24	14	(10)	3	53
1986	13,992	13,951	13,906	13,858	13,839	13,898	14,019	14,055	14,033	14,028	(41)	(44)	(49)	(19)	60	121	36	(22)	(5)	36
1987	15,348	15,409	15,477	15,625	15,611	15,631	15,722	15,746	15,759	15,764	61	69	148	(14)	20	91	24	14	5	416
1988	18,163	18,191	18,243	18,191	18,095	18,601	18,405	18,425	18,436	18,421	27	53	(52)	(95)	506	(196)	19	11	(15)	258
1989	19,372	19,571	19,685	19,668	19,573	19,747	19,889	19,931	19,884	19,871	200	113	(17)	(95)	175	142	42	(46)	(13)	500
1990	17,197	17,041	17,274	17,361	17,177	17,291	17,480	17,525	17,508	17,509	(157)	233	87	(184)	114	188	46	(17)	1	311
1991	15,596	15,792	16,013	15,682	15,904	15,965	16,076	16,123	16,071	16,076	196	221	(332)	223	60	112	47	(52)	5	479
1992	15,425	15,204	15,203	15,300	15,287	15,666	15,605	15,680	15,692	15,656	(221)	(1)	98	(13)	379	(61)	74	13	(37)	231
1993	17,495	17,386	17,209	17,486	17,517	17,241	17,635	17,712	17,674	17,688	(109)	(177)	277	31	(276)	395	76	(38)	14	193
1994	17,095	16,783	16,808	17,026	16,815	17,200	17,297	17,398	17,345	17,341	(312)	25	218	(211)	385	97	101	(52)	(4)	247
1995	18,719	18,345	18,007	17,930	17,906	18,355	18,452	18,554	18,529	18,526	(373)	(338)	(77)	(25)	449	97	102	(25)	(3)	(193)
1996	16,526	16,299	16,403	16,087	16,246	16,718	16,720	16,807	16,839	16,872	(227)	104	(316)	158	472	2	87	32	32	345
1997	21,714	21,017	21,029	21,157	21,317	21,557	21,899	22,054	22,042	22,018	(697)	12	128	160	240	343	154	(12)	(24)	304
1998	27,710	26,166	26,313	26,036	25,983	26,281	26,961	27,021	26,961	26,761	(1,544)	148	(277)	(53)	298	680	60	(60)	(200)	(949)
1999	30,555	30,315	30,486	30,192	29,178	29,436	30,283	30,518	30,499	30,342	(241)	172	(294)	(1,014)	259	846	236	(20)	(157)	(214)
2000	37,600	38,143	36,834	36,245	36,492	36,396	36,610	37,475	37,511	36,985	543	(1,310)	(589)	247	(96)	214	865	36	(525)	(615)
2001	34,192	34,451	36,554	35,339	35,716	36,962	35,306	36,285	36,293	35,734	259	2,103	(1,216)	378	1,246	(1,656)	979	8	(559)	1,541
2002	26,441	28,796	30,176	32,089	30,668	30,270	29,182	29,544	29,504	29,650	2,355	1,380	1,913	(1,421)	(398)	(1,088)	362	(40)	146	3,209
2003	18,974	22,816	25,265	26,842	28,222	28,131	25,175	25,441	26,158	26,000	3,842	2,449	1,577	1,380	(91)	(2,956)	266	717	(158)	7,026
2004	14,939	19,919	22,177	24,948	26,407	28,271	23,686	23,925	24,860	24,756	4,980	2,259	2,771	1,458	1,864	(4,585)	239	936	(104)	9,817
2005		18,615	22,275	23,580	26,446	31,162	24,429	25,248	25,960	25,614		3,659	1,306	2,866	4,716	(6,733)	818	712	(346)	6,999
2006			21,516	20,950	26,008	29,645	24,106	25,594	26,119	26,064			(566)	5,058	3,638	(5,540)	1,488	525	(54)	4,548
2007				19,803	23,062	27,977	24,015	26,249	27,011	26,707				3,259	4,915	(3,961)	2,233	763	(304)	6,905
2008					16,998	27,116	24,778	28,021	29,674	29,262					10,118	(2,338)	3,244	1,652	(412)	12,264
2009						23,506	21,123	22,113	22,353	21,566						(2,383)	991	240	(788)	(1,940)
2010							21,401	22,401	23,618	22,464							1,000	1,216	(1,154)	1,063
2011								24,258	25,025	21,818								767	(3,207)	(2,440)
2012									26,864	24,855									(2,010)	(2,010)
2013										26,196										
79-04	455,677	464,279	471,775	475,942	476,881	482,604	475,533	479,432	480,788	479,169	8,602	7,496	4,167	939	5,723	(7,071)	3,899	1,356	(1,619)	23,492
79-05		482,894	494,050	499,523	503,328	513,766	499,962	504,680	506,748	504,783		11,155	5,473	3,805	10,438	(13,804)	4,718	2,068	(1,965)	30,491
79-06			515,566	520,473	529,335	543,411	524,068	530,274	532,867	530,848			4,907	8,863	14,076	(19,344)	6,206	2,593	(2,019)	35,039
79-07				540,275	552,397	571,388	548,083	556,522	559,878	557,555				12,122	18,991	(23,305)	8,439	3,355	(2,323)	41,943
79-08					569,395	598,504	572,861	584,544	589,551	586,816					29,109	(25,643)	11,683	5,008	(2,735)	54,207
79-09						622,010	593,983	606,657	611,905	608,382						(28,027)	12,674	5,248	(3,523)	52,267
79-10							615,385	629,059	635,523	630,846							13,674	6,464	(4,676)	53,330
79-11								653,317	660,548	652,664								7,231	(7,883)	50,890
79-12									687,412	677,519									(9,893)	48,880
79-13										703,715										48,880



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	474	482	(8)	174	157	17	300	325	(25)	266	291	(26)	34	34	1	88.6%	89.7%
1977	33,638	33,647	(9)	33,614	33,611	3	24	36	(11)	21	32	(11)	3	4	(1)	86.0%	88.9%
1978	33,339	33,350	(11)	33,310	33,304	7	29	46	(17)	25	41	(16)	4	5	(1)	85.3%	88.5%
1979	53,699	53,728	(28)	53,644	53,632	12	56	96	(40)	47	84	(37)	9	12	(3)	84.6%	87.9%
1980	49,992	50,037	(45)	49,934	49,927	8	58	110	(52)	49	96	(48)	10	14	(4)	83.2%	87.2%
1981	52,108	52,144	(36)	52,029	52,005	24	78	139	(61)	66	120	(54)	12	19	(7)	84.0%	86.3%
1982	53,975	54,036	(61)	53,878	53,865	13	97	171	(74)	81	146	(64)	16	25	(9)	83.7%	85.3%
1983	61,408	61,496	(88)	61,273	61,265	7	136	231	(95)	114	196	(82)	22	36	(14)	83.7%	84.6%
1984	74,768	74,823	(54)	74,566	74,497	70	202	326	(124)	169	273	(103)	33	53	(20)	83.7%	83.6%
1985	82,531	82,635	(104)	82,259	82,226	33	272	409	(137)	228	338	(110)	44	71	(27)	83.7%	82.5%
1986	81,384	81,473	(89)	81,068	81,020	48	315	452	(137)	262	368	(106)	53	84	(31)	83.1%	81.4%
1987	88,047	88,095	(48)	87,656	87,548	108	391	547	(156)	321	439	(118)	70	107	(38)	82.2%	80.3%
1988	87,828	87,803	25	87,362	87,179	183	466	623	(158)	382	498	(115)	83	125	(42)	82.1%	79.9%
1989	88,407	88,455	(48)	87,840	87,722	119	566	733	(167)	466	585	(120)	101	148	(47)	82.3%	79.8%
1990	96,880	96,960	(80)	96,143	95,983	160	736	977	(240)	604	787	(182)	132	190	(58)	82.1%	80.5%
1991	87,363	87,389	(26)	86,537	86,328	209	825	1,060	(235)	682	858	(176)	143	202	(59)	82.7%	80.9%
1992	79,335	79,268	67	78,409	78,136	274	926	1,132	(206)	769	916	(147)	157	216	(59)	83.0%	80.9%
1993	77,796	77,777	19	76,638	76,457	181	1,158	1,320	(162)	970	1,069	(99)	188	251	(63)	83.8%	81.0%
1994	84,867	84,859	8	83,373	83,145	228	1,495	1,714	(220)	1,244	1,390	(146)	250	324	(74)	83.3%	81.1%
1995	79,226	79,164	63	77,578	77,268	309	1,649	1,896	(247)	1,366	1,538	(172)	283	358	(75)	82.8%	81.1%
1996	76,985	77,040	(55)	75,103	74,794	309	1,882	2,246	(364)	1,551	1,832	(282)	332	414	(82)	82.4%	81.6%
1997	73,740	73,738	2	71,588	71,118	470	2,152	2,620	(468)	1,771	2,148	(377)	382	473	(91)	82.3%	82.0%
1998	76,728	76,664	64	73,970	73,353	616	2,759	3,311	(552)	2,280	2,722	(442)	478	589	(111)	82.7%	82.2%
1999	83,353	83,552	(199)	79,719	79,152	566	3,634	4,400	(766)	3,007	3,629	(622)	627	771	(144)	82.7%	82.5%
2000	91,399	91,720	(321)	86,606	85,719	887	4,792	6,001	(1,209)	3,962	4,979	(1,016)	830	1,022	(192)	82.7%	83.0%
2001	85,776	86,057	(281)	80,197	79,082	1,115	5,578	6,975	(1,397)	4,635	5,810	(1,175)	943	1,165	(222)	83.1%	83.3%
2002	89,303	89,153	150	82,099	80,081	2,019	7,204	9,072	(1,868)	6,009	7,597	(1,588)	1,195	1,475	(280)	83.4%	83.7%
2003	84,856	85,364	(508)	76,152	74,465	1,687	8,704	10,899	(2,195)	7,304	9,146	(1,843)	1,400	1,752	(352)	83.9%	83.9%
2004	85,034	85,641	(608)	74,351	72,315	2,036	10,683	13,326	(2,644)	8,969	11,173	(2,203)	1,713	2,153	(440)	84.0%	83.8%
2005	79,934	81,018	(1,084)	67,634	65,216	2,418	12,300	15,802	(3,502)	10,318	13,293	(2,975)	1,982	2,509	(528)	83.9%	84.1%
2006	76,186	77,385	(1,199)	61,558	57,874	3,684	14,628	19,511	(4,882)	12,305	16,539	(4,234)	2,323	2,972	(649)	84.1%	84.8%
2007	76,040	75,517	523	57,601	51,532	6,069	18,439	23,985	(5,546)	15,635	20,421	(4,786)	2,804	3,564	(760)	84.8%	85.1%
2008	75,021	75,141	(120)	52,436	46,537	5,899	22,584	28,604	(6,019)	19,249	24,354	(5,105)	3,336	4,250	(914)	85.2%	85.1%
2009	56,515	58,440	(1,924)	33,674	28,405	5,269	22,841	30,035	(7,194)	19,443	25,592	(6,149)	3,398	4,442	(1,045)	85.1%	85.2%
2010	56,775	59,864	(3,089)	26,808	18,343	8,465	29,967	41,521	(11,553)	25,508	35,687	(10,180)	4,460	5,833	(1,373)	85.1%	86.0%
2011	59,273	65,551	(6,277)	18,361	6,150	12,211	40,912	59,400	(18,488)	35,152	51,327	(16,174)	5,760	8,074	(2,314)	85.9%	86.4%
2012	60,962	34,483	26,479	5,828	321	5,507	55,134	34,162	20,972	47,675	28,918	18,757	7,460	5,245	2,215	86.5%	84.6%
2013	31,955	-	31,955	327	-	327	31,628	-	31,628	26,801	-	26,801	4,827	-	4,827	84.7%	100.0%
Total	**2,666,904**	**2,623,947**	**42,956**	**2,361,301**	**2,299,735**	**61,566**	**305,603**	**324,212**	**(18,610)**	**259,705**	**275,230**	**(15,525)**	**45,897**	**48,982**	**(3,085)**	**85.0%**	**84.9%**
Excl Prior	**2,666,429**	**2,623,465**	**42,964**	**2,361,127**	**2,299,578**	**61,549**	**305,303**	**323,887**	**(18,585)**	**259,440**	**274,939**	**(15,499)**	**45,863**	**48,949**	**(3,086)**	**85.0%**	**84.9%**

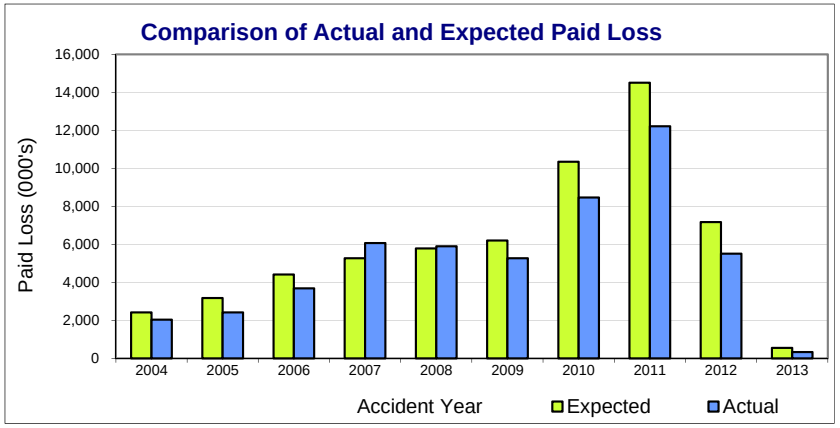
Ohio Bureau of Workers' Compensation

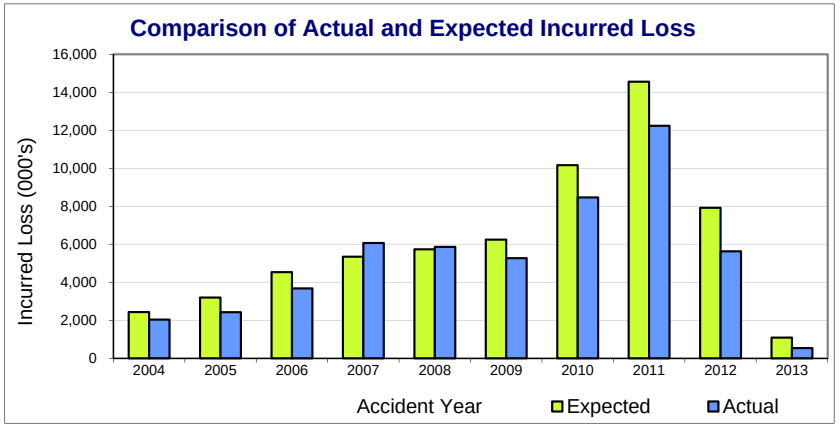
Private Employers - Compensation - % Permanent Partial & Permanent Partial

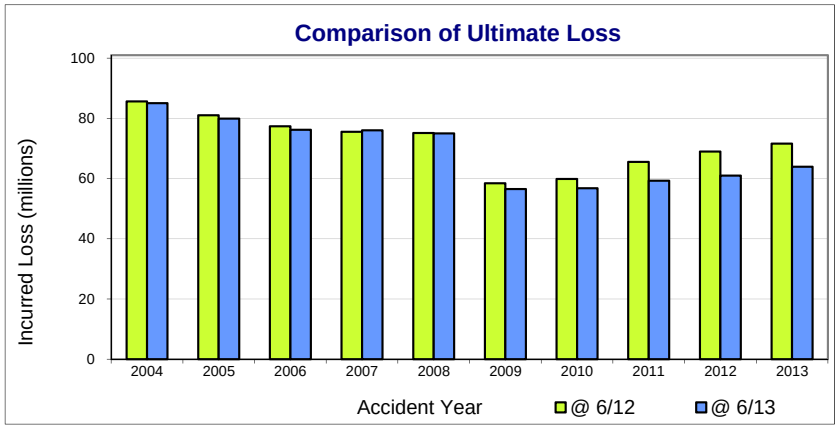
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 6
EXHIBIT 13
SHEET 2

Accident	Paid Loss from 6/12 - 6/13			Incurred Loss from 6/12 - 6/13			Ultimate Loss-Earned & Unearned		
Year	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	85	17	(67)				482	474	(8)
1977	9	3	(7)	36	3	(33)	33,647	33,638	(9)
1978	11	7	(4)	46	7	(40)	33,350	33,339	(11)
1979	21	12	(9)	34	12	(23)	53,728	53,699	(28)
1980	21	8	(14)	92	8	(84)	50,037	49,992	(45)
1981	24	24	0	43	24	(19)	52,144	52,108	(36)
1982	27	13	(14)	59	13	(46)	54,036	53,975	(61)
1983	37	7	(29)	77	7	(70)	61,496	61,408	(88)
1984	45	70	25	87	70	(17)	74,823	74,768	(54)
1985	49	33	(16)	77	33	(44)	82,635	82,531	(104)
1986	49	48	(1)	74	48	(26)	81,473	81,384	(89)
1987	58	108	51	94	108	15	88,095	88,047	(48)
1988	78	183	104	126	183	57	87,803	87,828	25
1989	105	119	14	143	119	(24)	88,455	88,407	(48)
1990	173	160	(13)	206	160	(46)	96,960	96,880	(80)
1991	180	209	29	235	209	(26)	87,389	87,363	(26)
1992	170	274	103	259	274	15	79,268	79,335	67
1993	209	181	(28)	217	181	(36)	77,777	77,796	19
1994	274	228	(46)	285	225	(60)	84,859	84,867	8
1995	297	309	13	304	308	4	79,164	79,226	63
1996	401	309	(92)	416	309	(107)	77,040	76,985	(55)
1997	471	470	(1)	502	470	(32)	73,738	73,740	2
1998	587	616	30	602	619	17	76,664	76,728	64
1999	792	566	(225)	781	559	(222)	83,552	83,353	(199)
2000	1,171	887	(284)	1,194	892	(302)	91,720	91,399	(321)
2001	1,344	1,115	(229)	1,306	1,116	(190)	86,057	85,776	(281)
2002	1,843	2,019	176	1,873	2,021	147	89,153	89,303	150
2003	2,113	1,687	(426)	2,072	1,689	(383)	85,364	84,856	(508)
2004	2,414	2,036	(378)	2,429	2,034	(395)	85,641	85,034	(608)
2005	3,175	2,418	(757)	3,196	2,422	(774)	81,018	79,934	(1,084)
2006	4,410	3,684	(726)	4,534	3,676	(858)	77,385	76,186	(1,199)
2007	5,267	6,069	802	5,343	6,065	722	75,517	76,040	523
2008	5,787	5,899	113	5,734	5,859	125	75,141	75,021	(120)
2009	6,199	5,269	(930)	6,246	5,267	(979)	58,440	56,515	(1,924)
2010	10,348	8,465	(1,883)	10,159	8,468	(1,692)	59,864	56,775	(3,089)
2011	14,503	12,211	(2,292)	14,559	12,238	(2,321)	65,551	59,273	(6,277)
2012	7,167	5,507	(1,660)	7,919	5,630	(2,289)	68,967	60,962	(8,005)
2013	549	327	(223)	1,088	535	(552)	71,598	63,910	(7,688)
Total	70,462	61,566	(8,896)	72,446	61,857	(10,589)			(31,170)







Ohio Bureau of Workers' Compensation

SUMMARY 6

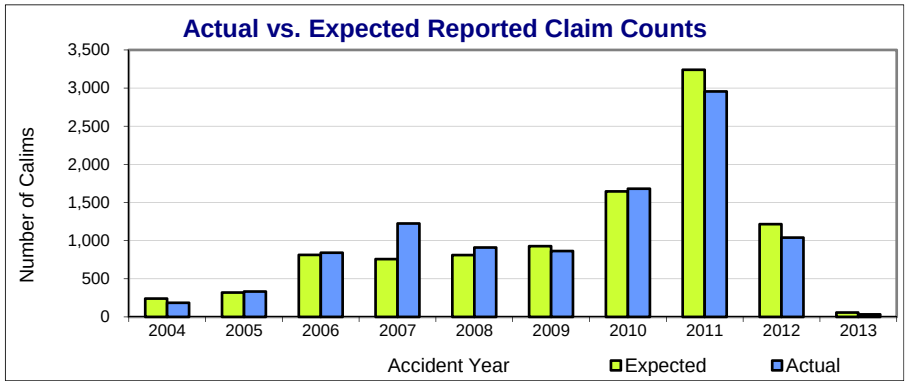
Private Employers - Compensation - % Permanent Partial & Permanent Partial

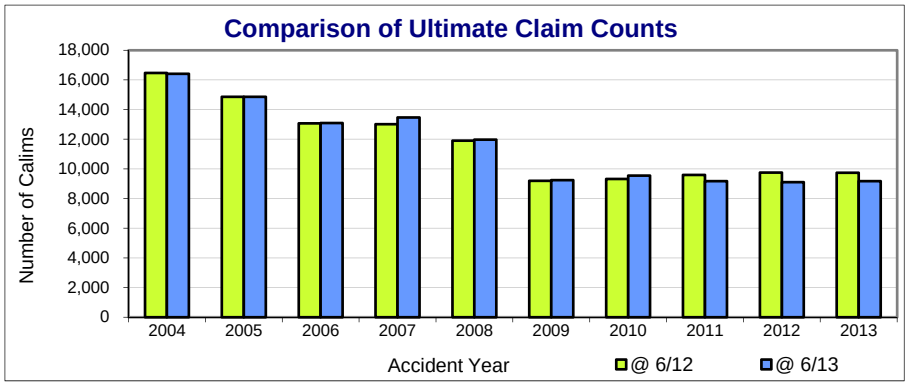
EXHIBIT 13

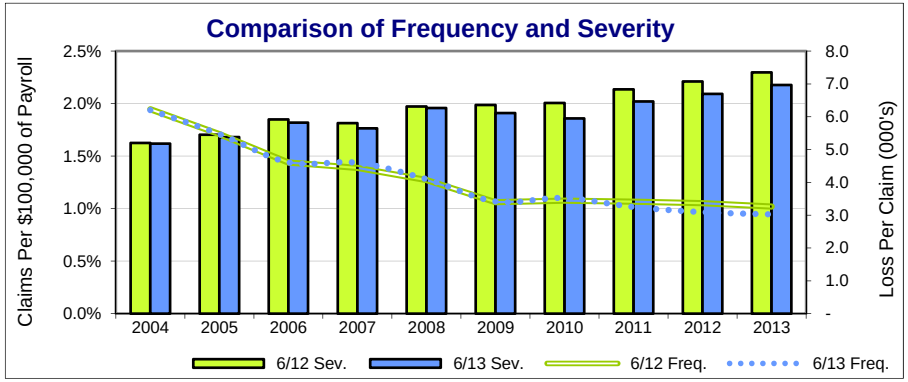
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

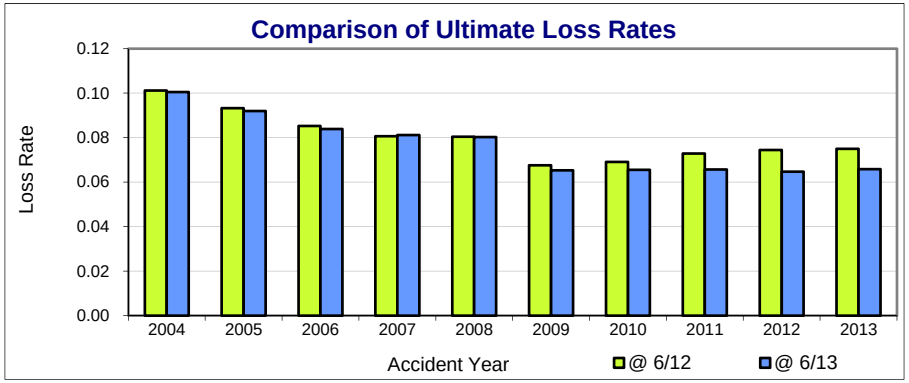
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	703	646	(57)	453,790	453,907	117						
2004	239	185	(54)	16,466	16,409	(57)	1.95%	1.94%	5,201	5,182	0.101	0.100
2005	318	331	13	14,862	14,862	-	1.71%	1.71%	5,451	5,378	0.093	0.092
2006	812	840	28	13,074	13,086	12	1.44%	1.44%	5,919	5,822	0.085	0.084
2007	758	1,224	466	13,012	13,464	452	1.39%	1.44%	5,804	5,648	0.081	0.081
2008	809	908	99	11,899	11,974	75	1.27%	1.28%	6,315	6,265	0.080	0.080
2009	927	863	(64)	9,191	9,245	54	1.06%	1.07%	6,358	6,113	0.068	0.065
2010	1,644	1,680	36	9,323	9,541	218	1.08%	1.10%	6,421	5,951	0.069	0.066
2011	3,239	2,956	(283)	9,592	9,168	(424)	1.07%	1.02%	6,834	6,465	0.073	0.066
2012	1,215	1,039	(176)	9,748	9,105	(643)	1.05%	0.97%	7,075	6,695	0.074	0.065
2013	56	33	(23)	9,737	9,173	(564)	1.02%	0.95%	7,353	6,967	0.075	0.066
Total	10,720	10,705	(15)	570,694	569,934	(760)						









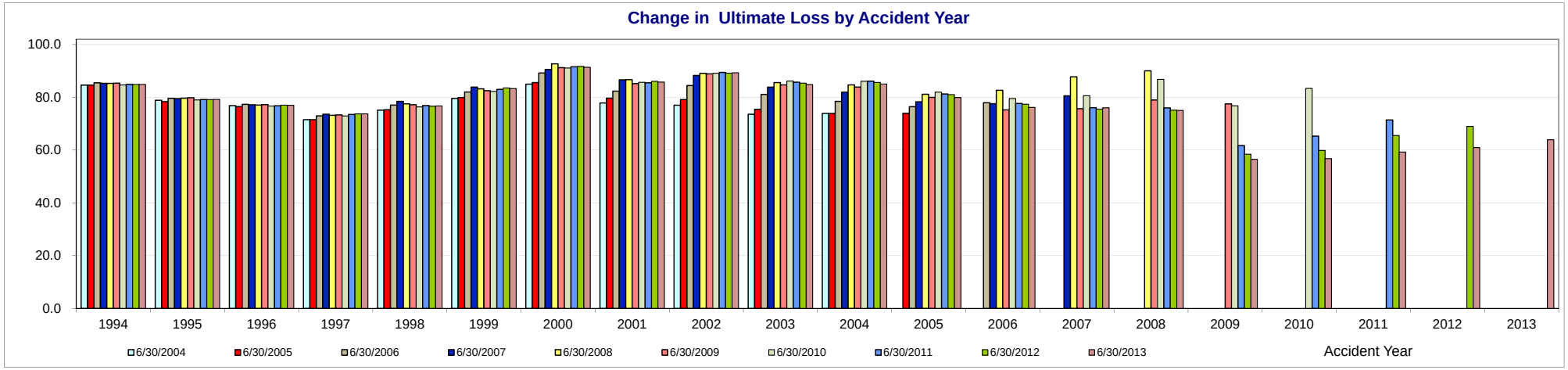
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 13
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	157	474	482	317	325	(8)	285	291	(7)	33	34	(1)	89.7%	89.7%
1977	33,611	33,638	33,647	27	36	(9)	24	32	(8)	3	4	(1)	88.9%	88.9%
1978	33,304	33,339	33,350	36	46	(11)	32	41	(9)	4	5	(1)	88.5%	88.5%
1979	53,632	53,699	53,728	67	96	(28)	59	84	(25)	8	12	(3)	87.9%	87.9%
1980	49,927	49,992	50,037	66	110	(45)	57	96	(39)	8	14	(6)	87.2%	87.2%
1981	52,005	52,108	52,144	102	139	(36)	88	120	(31)	14	19	(5)	86.3%	86.3%
1982	53,865	53,975	54,036	110	171	(61)	94	146	(52)	16	25	(9)	85.3%	85.3%
1983	61,265	61,408	61,496	143	231	(88)	121	196	(74)	22	36	(14)	84.6%	84.6%
1984	74,497	74,768	74,823	272	326	(54)	227	273	(45)	44	53	(9)	83.6%	83.6%
1985	82,226	82,531	82,635	305	409	(104)	252	338	(86)	53	71	(18)	82.5%	82.5%
1986	81,020	81,384	81,473	363	452	(89)	296	368	(72)	68	84	(17)	81.4%	81.4%
1987	87,548	88,047	88,095	499	547	(48)	401	439	(38)	98	107	(9)	80.3%	80.3%
1988	87,179	87,828	87,803	648	623	25	518	498	20	131	125	5	79.9%	79.9%
1989	87,722	88,407	88,455	685	733	(48)	547	585	(38)	138	148	(10)	79.8%	79.8%
1990	95,983	96,880	96,960	897	977	(80)	722	787	(65)	174	190	(16)	80.5%	80.5%
1991	86,328	87,363	87,389	1,034	1,060	(26)	837	858	(21)	197	202	(5)	80.9%	80.9%
1992	78,136	79,335	79,268	1,200	1,132	67	970	916	55	229	216	13	80.9%	80.9%
1993	76,457	77,796	77,777	1,339	1,320	19	1,084	1,069	15	255	251	4	81.0%	81.0%
1994	83,145	84,867	84,859	1,722	1,714	8	1,397	1,390	7	326	324	2	81.1%	81.1%
1995	77,268	79,226	79,164	1,958	1,896	63	1,589	1,538	51	370	358	12	81.1%	81.1%
1996	74,794	76,985	77,040	2,191	2,246	(55)	1,787	1,832	(45)	404	414	(10)	81.6%	81.6%
1997	71,118	73,740	73,738	2,622	2,620	2	2,149	2,148	2	473	473	0	82.0%	82.0%
1998	73,353	76,728	76,664	3,375	3,311	64	2,775	2,722	53	600	589	11	82.2%	82.2%
1999	79,152	83,353	83,552	4,201	4,400	(199)	3,465	3,629	(164)	736	771	(35)	82.5%	82.5%
2000	85,719	91,399	91,720	5,680	6,001	(321)	4,712	4,979	(267)	968	1,022	(55)	83.0%	83.0%
2001	79,082	85,776	86,057	6,694	6,975	(281)	5,576	5,810	(234)	1,118	1,165	(47)	83.3%	83.3%
2002	80,081	89,303	89,153	9,222	9,072	150	7,723	7,597	126	1,499	1,475	24	83.7%	83.7%
2003	74,465	84,856	85,364	10,391	10,899	(508)	8,720	9,146	(426)	1,671	1,752	(82)	83.9%	83.9%
2004	72,315	85,034	85,641	12,719	13,326	(608)	10,663	11,173	(509)	2,055	2,153	(98)	83.8%	83.8%
2005	65,216	79,934	81,018	14,718	15,802	(1,084)	12,381	13,293	(912)	2,337	2,509	(172)	84.1%	84.1%
2006	57,874	76,186	77,385	18,312	19,511	(1,199)	15,523	16,539	(1,016)	2,790	2,972	(183)	84.8%	84.8%
2007	51,532	76,040	75,517	24,508	23,985	523	20,867	20,421	446	3,642	3,564	78	85.1%	85.1%
2008	46,537	75,021	75,141	28,484	28,604	(120)	24,252	24,354	(102)	4,232	4,250	(18)	85.1%	85.1%
2009	28,405	56,515	58,440	28,110	30,035	(1,924)	23,953	25,592	(1,640)	4,158	4,442	(285)	85.2%	85.2%
2010	18,343	56,775	59,864	38,432	41,521	(3,089)	33,033	35,687	(2,655)	5,399	5,833	(434)	86.0%	86.0%
2011	6,150	59,273	65,551	53,123	59,400	(6,277)	45,903	51,327	(5,424)	7,220	8,074	(853)	86.4%	86.4%
2012	321	30,481	34,483	30,160	34,162	(4,002)	25,530	28,918	(3,388)	4,630	5,245	(614)	84.6%	84.6%
Total	**2,299,735**	**2,604,468**	**2,623,947**	**304,733**	**324,212**	**(19,480)**	**258,610**	**275,230**	**(16,620)**	**46,123**	**48,982**	**(2,859)**	**84.9%**	**84.9%**
Excl Prior	**2,299,578**	**2,603,993**	**2,623,465**	**304,415**	**323,887**	**(19,472)**	**258,325**	**274,939**	**(16,614)**	**46,090**	**48,949**	**(2,858)**	**84.9%**	**84.9%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	53,597	53,587	53,633	53,587	53,642	53,636	53,722	53,700	53,728	53,699	(10)	45	(45)	55	(6)	86	(23)	28	(28)	103
1980	49,949	49,954	50,031	49,953	49,951	49,941	50,021	50,014	50,037	49,992	5	77	(78)	(1)	(10)	80	(7)	23	(45)	44
1981	52,055	52,025	52,114	52,028	52,050	52,048	52,118	52,099	52,144	52,108	(30)	88	(85)	22	(2)	70	(19)	45	(36)	53
1982	53,834	53,812	53,898	53,823	53,819	53,842	53,952	53,946	54,036	53,975	(22)	86	(75)	(4)	23	110	(6)	90	(61)	141
1983	61,313	61,331	61,411	61,383	61,356	61,374	61,483	61,469	61,496	61,408	18	80	(27)	(27)	18	109	(15)	28	(88)	96
1984	74,377	74,385	74,521	74,523	74,540	74,633	74,758	74,739	74,823	74,768	8	135	2	17	93	124	(19)	84	(54)	391
1985	82,272	82,278	82,426	82,390	82,315	82,385	82,513	82,524	82,635	82,531	6	148	(36)	(75)	70	128	11	111	(104)	259
1986	80,837	80,833	81,050	81,152	81,130	81,259	81,363	81,349	81,473	81,384	(4)	217	101	(22)	130	104	(14)	123	(89)	546
1987	87,296	87,332	87,594	87,695	87,596	87,781	87,964	87,975	88,095	88,047	36	262	101	(99)	185	183	11	119	(48)	751
1988	87,190	87,260	87,527	87,757	87,538	87,734	87,687	87,713	87,803	87,828	70	267	230	(218)	196	(47)	26	89	25	638
1989	87,723	87,872	88,263	88,653	88,293	88,486	88,349	88,397	88,455	88,407	149	391	389	(359)	193	(137)	48	58	(48)	684
1990	95,920	96,199	96,749	96,752	96,716	96,893	96,739	96,803	96,960	96,880	278	551	3	(36)	177	(154)	63	157	(80)	959
1991	86,025	86,182	86,670	86,890	86,764	87,050	86,673	86,842	87,389	87,363	158	488	220	(126)	286	(377)	169	547	(26)	1,338
1992	79,088	78,988	79,441	79,645	79,306	79,547	79,005	79,183	79,268	79,335	(100)	453	204	(338)	240	(541)	178	85	67	247
1993	78,331	78,215	78,444	78,479	78,166	78,378	77,628	77,764	77,777	77,796	(115)	228	35	(312)	212	(751)	136	13	19	(535)
1994	84,644	84,620	85,515	85,317	85,304	85,388	84,675	84,894	84,859	84,867	(23)	895	(199)	(12)	83	(712)	219	(36)	8	224
1995	78,874	78,356	79,628	79,505	79,678	79,857	79,016	79,170	79,164	79,226	(519)	1,272	(124)	174	179	(841)	154	(7)	63	352
1996	76,838	76,476	77,339	77,172	77,073	77,235	76,703	76,793	77,040	76,985	(362)	863	(168)	(98)	161	(531)	90	247	(55)	147
1997	71,528	71,532	72,962	73,591	73,178	73,331	72,951	73,506	73,738	73,740	4	1,429	629	(413)	152	(380)	555	232	2	2,212
1998	75,147	75,296	77,059	78,460	77,533	77,218	76,381	76,872	76,664	76,728	149	1,763	1,401	(927)	(315)	(837)	491	(208)	64	1,581
1999	79,567	79,933	82,018	83,882	83,222	82,522	82,235	83,022	83,552	83,353	365	2,086	1,864	(661)	(700)	(287)	787	530	(199)	3,786
2000	84,983	85,604	89,220	90,575	92,693	91,273	91,136	91,556	91,720	91,399	620	3,616	1,356	2,117	(1,420)	(137)	419	165	(321)	6,416
2001	77,878	79,684	82,348	86,651	86,707	85,197	85,712	85,511	86,057	85,776	1,806	2,665	4,303	56	(1,510)	515	(201)	546	(281)	7,898
2002	76,999	79,149	84,480	88,301	89,098	88,891	89,119	89,437	89,153	89,303	2,150	5,331	3,821	797	(207)	227	318	(284)	150	12,304
2003	73,569	75,467	81,106	83,867	85,597	84,724	86,176	85,731	85,364	84,856	1,898	5,640	2,761	1,731	(873)	1,452	(445)	(368)	(508)	11,287
2004	73,914	73,901	78,473	81,947	84,725	83,892	86,092	86,106	85,641	85,034	(13)	4,572	3,474	2,778	(833)	2,199	14	(464)	(608)	11,120
2005		73,949	76,473	78,318	81,167	79,978	81,954	81,278	81,018	79,934		2,525	1,844	2,849	(1,189)	1,976	(676)	(260)	(1,084)	5,986
2006			77,955	77,595	82,692	75,249	79,534	77,661	77,385	76,186			(360)	5,098	(7,443)	4,285	(1,874)	(276)	(1,199)	(1,768)
2007				80,569	87,782	75,703	80,608	76,083	75,517	76,040				7,214	(12,079)	4,905	(4,525)	(566)	523	(4,528)
2008					90,054	78,990	86,809	76,003	75,141	75,021					(11,064)	7,819	(10,806)	(862)	(120)	(15,033)
2009						77,496	76,782	61,703	58,440	56,515						(714)	(15,079)	(3,263)	(1,924)	(20,981)
2010							83,385	65,284	59,864	56,775							(18,101)	(5,420)	(3,089)	(26,610)
2011								71,439	65,551	59,273								(5,889)	(6,277)	(12,166)
2012									68,967	60,962									(8,005)	(8,005)
2013										63,910										
79-04	1,963,748	1,970,271	2,003,920	2,023,977	2,027,993	2,024,515	2,024,171	2,027,115	2,029,070	2,026,789	6,524	33,649	20,057	4,016	(3,479)	(344)	2,944	1,955	(2,281)	63,041
79-05		2,044,220	2,080,393	2,102,295	2,109,160	2,104,493	2,106,125	2,108,392	2,110,088	2,106,723		36,173	21,901	6,866	(4,668)	1,632	2,268	1,696	(3,365)	69,027
79-06			2,158,348	2,179,889	2,191,852	2,179,741	2,185,659	2,186,053	2,187,473	2,182,909			21,541	11,963	(12,111)	5,918	394	1,419	(4,563)	67,258
79-07				2,260,458	2,279,635	2,255,445	2,266,267	2,262,136	2,262,990	2,258,950				19,177	(24,190)	10,823	(4,131)	853	(4,040)	62,730
79-08					2,369,689	2,334,435	2,353,077	2,338,140	2,338,131	2,333,970					(35,254)	18,642	(14,937)	(9)	(4,160)	47,697
79-09						2,411,931	2,429,858	2,399,843	2,396,570	2,390,486						17,928	(30,016)	(3,272)	(6,085)	26,717
79-10							2,513,244	2,465,127	2,456,434	2,447,261							(48,117)	(8,692)	(9,173)	106
79-11								2,536,566	2,521,985	2,506,534								(14,581)	(15,451)	(12,060)
79-12									2,590,952	2,567,497									(23,455)	(20,064)
79-13										2,631,406										(20,064)



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial

SUMMARY 6
EXHIBIT 14
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	336	345	(9)	88	71	17	248	274	(26)	220	246	(26)	28	28	(0)	88.6%	89.7%
1977	27,943	27,949	(7)	27,923	27,920	3	20	29	(9)	17	26	(9)	3	3	(0)	86.0%	88.9%
1978	28,363	28,375	(12)	28,338	28,335	3	25	39	(15)	21	35	(14)	4	5	(1)	85.3%	88.5%
1979	45,385	45,409	(24)	45,340	45,328	12	45	81	(35)	38	71	(33)	7	10	(3)	84.6%	87.9%
1980	44,052	44,089	(36)	44,002	43,994	8	51	94	(44)	42	82	(40)	8	12	(4)	83.2%	87.2%
1981	46,561	46,594	(32)	46,500	46,476	24	61	117	(56)	51	101	(50)	10	16	(6)	84.0%	86.3%
1982	48,506	48,558	(52)	48,426	48,413	13	80	145	(65)	67	124	(57)	13	21	(8)	83.7%	85.3%
1983	54,703	54,770	(67)	54,593	54,585	7	111	185	(74)	93	156	(64)	18	28	(10)	83.7%	84.6%
1984	67,164	67,196	(31)	67,005	66,941	64	159	255	(95)	133	213	(80)	26	42	(16)	83.7%	83.6%
1985	73,923	73,995	(72)	73,710	73,677	33	213	317	(105)	178	262	(84)	35	55	(21)	83.7%	82.5%
1986	72,696	72,753	(57)	72,448	72,403	45	248	349	(102)	206	284	(79)	42	65	(23)	83.1%	81.4%
1987	74,718	74,740	(22)	74,440	74,358	82	278	383	(104)	229	307	(79)	50	75	(26)	82.2%	80.3%
1988	74,101	74,085	16	73,771	73,652	119	330	433	(104)	271	346	(75)	59	87	(28)	82.1%	79.9%
1989	74,274	74,262	12	73,873	73,754	119	401	508	(107)	330	405	(76)	71	102	(31)	82.3%	79.8%
1990	74,823	74,782	41	74,362	74,224	138	460	558	(98)	378	449	(72)	83	109	(26)	82.1%	80.5%
1991	64,603	64,597	6	64,134	64,009	125	470	589	(119)	388	477	(88)	81	112	(31)	82.7%	80.9%
1992	60,705	60,608	98	60,128	59,940	188	577	668	(91)	479	540	(61)	98	128	(30)	83.0%	80.9%
1993	58,340	58,259	81	57,672	57,492	181	667	768	(100)	559	622	(63)	108	146	(38)	83.8%	81.0%
1994	58,361	58,287	74	57,574	57,358	216	787	929	(142)	655	754	(98)	132	176	(44)	83.3%	81.1%
1995	55,250	55,075	175	54,246	54,010	236	1,004	1,066	(62)	832	864	(33)	172	201	(29)	82.8%	81.1%
1996	53,664	53,488	176	52,465	52,200	264	1,199	1,287	(89)	988	1,050	(63)	211	237	(26)	82.4%	81.6%
1997	51,219	50,983	236	49,827	49,451	376	1,393	1,532	(139)	1,146	1,256	(110)	247	276	(29)	82.3%	82.0%
1998	52,913	52,643	270	51,086	50,670	416	1,827	1,973	(146)	1,511	1,623	(112)	317	351	(34)	82.7%	82.2%
1999	59,536	59,267	269	57,076	56,572	505	2,460	2,695	(235)	2,036	2,223	(187)	424	472	(48)	82.7%	82.5%
2000	64,545	64,335	211	61,250	60,571	679	3,295	3,764	(469)	2,725	3,123	(398)	571	641	(70)	82.7%	83.0%
2001	62,993	62,794	199	59,178	58,273	904	3,815	4,520	(706)	3,170	3,765	(596)	645	755	(110)	83.1%	83.3%
2002	63,851	63,441	410	58,860	57,292	1,568	4,991	6,149	(1,158)	4,163	5,149	(986)	828	1,000	(172)	83.4%	83.7%
2003	63,198	63,044	154	56,946	55,462	1,484	6,252	7,582	(1,330)	5,247	6,363	(1,117)	1,006	1,219	(213)	83.9%	83.9%
2004	60,345	60,360	(15)	52,513	50,860	1,652	7,832	9,499	(1,667)	6,576	7,964	(1,388)	1,256	1,535	(279)	84.0%	83.8%
2005	57,464	57,475	(11)	48,301	46,199	2,102	9,162	11,275	(2,113)	7,686	9,485	(1,799)	1,476	1,791	(314)	83.9%	84.1%
2006	52,953	53,007	(54)	42,043	38,702	3,341	10,911	14,305	(3,395)	9,178	12,126	(2,948)	1,733	2,179	(446)	84.1%	84.8%
2007	56,344	54,876	1,468	42,141	37,076	5,065	14,203	17,800	(3,597)	12,043	15,155	(3,112)	2,160	2,645	(485)	84.8%	85.1%
2008	53,240	52,473	766	35,775	31,164	4,611	17,464	21,309	(3,845)	14,885	18,143	(3,258)	2,579	3,166	(587)	85.2%	85.1%
2009	42,480	42,764	(284)	24,784	20,355	4,429	17,696	22,409	(4,713)	15,063	19,095	(4,031)	2,632	3,315	(682)	85.1%	85.2%
2010	43,712	44,075	(363)	20,540	13,188	7,352	23,172	30,887	(7,716)	19,723	26,548	(6,825)	3,448	4,339	(891)	85.1%	86.0%
2011	44,104	47,342	(3,238)	12,636	2,523	10,113	31,468	44,819	(13,351)	27,038	38,727	(11,689)	4,430	6,092	(1,662)	85.9%	86.4%
2012	45,422	24,458	20,965	2,681	-	2,681	42,742	24,458	18,284	36,959	20,703	16,256	5,783	3,755	2,028	86.5%	84.6%
2013	23,284	-	23,284	-	-	-	23,284	-	23,284	19,730	-	19,730	3,554	-	3,554	84.7%	100.0%
Total	**2,056,074**	**2,011,551**	**44,523**	**1,826,674**	**1,777,499**	**49,175**	**229,400**	**234,053**	**(4,652)**	**195,052**	**198,863**	**(3,811)**	**34,348**	**35,189**	**(841)**	**85.0%**	**85.0%**
Excl Prior	**2,055,738**	**2,011,206**	**44,532**	**1,826,586**	**1,777,428**	**49,158**	**229,152**	**233,779**	**(4,626)**	**194,832**	**198,617**	**(3,785)**	**34,320**	**35,161**	**(841)**	**85.0%**	**85.0%**

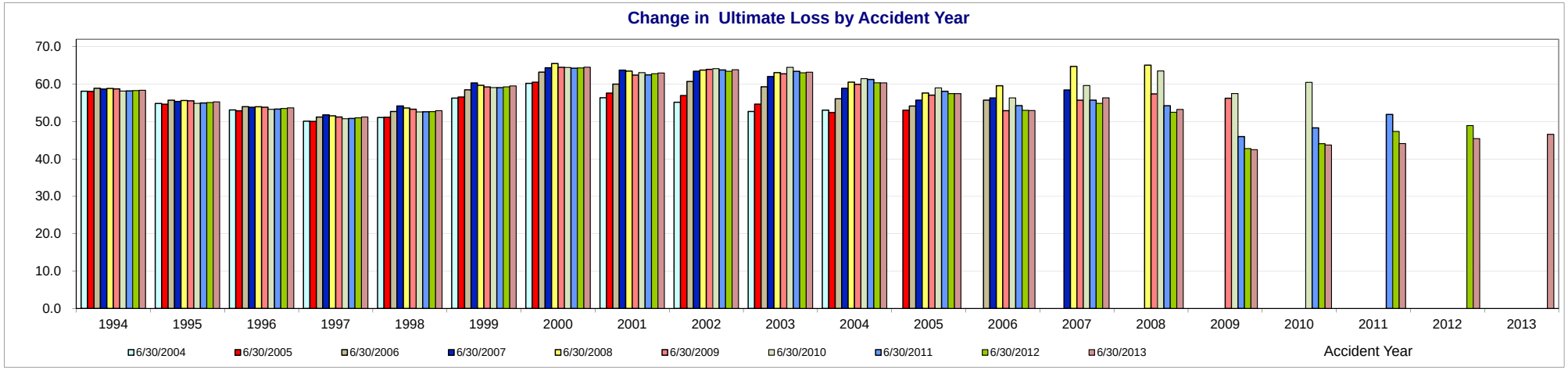
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 14
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	71	336	345	265	274	(9)	238	246	(8)	27	28	(1)	89.7%	89.7%
1977	27,920	27,943	27,949	23	29	(7)	20	26	(6)	3	3	(1)	88.9%	88.9%
1978	28,335	28,363	28,375	28	39	(12)	24	35	(10)	3	5	(1)	88.5%	88.5%
1979	45,328	45,385	45,409	57	81	(24)	50	71	(21)	7	10	(3)	87.9%	87.9%
1980	43,994	44,052	44,089	58	94	(36)	51	82	(32)	7	12	(5)	87.2%	87.2%
1981	46,476	46,561	46,594	85	117	(32)	74	101	(28)	12	16	(4)	86.3%	86.3%
1982	48,413	48,506	48,558	93	145	(52)	79	124	(45)	14	21	(8)	85.3%	85.3%
1983	54,585	54,703	54,770	118	185	(67)	100	156	(56)	18	28	(10)	84.6%	84.6%
1984	66,941	67,164	67,196	224	255	(31)	187	213	(26)	37	42	(5)	83.6%	83.6%
1985	73,677	73,923	73,995	246	317	(72)	203	262	(59)	43	55	(13)	82.5%	82.5%
1986	72,403	72,696	72,753	292	349	(57)	238	284	(46)	54	65	(11)	81.4%	81.4%
1987	74,358	74,718	74,740	361	383	(22)	290	307	(18)	71	75	(4)	80.3%	80.3%
1988	73,652	74,101	74,085	449	433	16	359	346	13	90	87	3	79.9%	79.9%
1989	73,754	74,274	74,262	520	508	12	415	405	9	105	102	2	79.8%	79.8%
1990	74,224	74,823	74,782	599	558	41	482	449	33	116	109	8	80.5%	80.5%
1991	64,009	64,603	64,597	595	589	6	482	477	5	113	112	1	80.9%	80.9%
1992	59,940	60,705	60,608	765	668	98	619	540	79	146	128	19	80.9%	80.9%
1993	57,492	58,340	58,259	848	768	81	687	622	65	161	146	15	81.0%	81.0%
1994	57,358	58,361	58,287	1,003	929	74	814	754	60	190	176	14	81.1%	81.1%
1995	54,010	55,250	55,075	1,240	1,066	175	1,006	864	142	234	201	33	81.1%	81.1%
1996	52,200	53,664	53,488	1,463	1,287	176	1,194	1,050	143	270	237	32	81.6%	81.6%
1997	49,451	51,219	50,983	1,768	1,532	236	1,449	1,256	194	319	276	43	82.0%	82.0%
1998	50,670	52,913	52,643	2,243	1,973	270	1,844	1,623	222	399	351	48	82.2%	82.2%
1999	56,572	59,536	59,267	2,965	2,695	269	2,445	2,223	222	519	472	47	82.5%	82.5%
2000	60,571	64,545	64,335	3,975	3,764	211	3,298	3,123	175	677	641	36	83.0%	83.0%
2001	58,273	62,993	62,794	4,719	4,520	199	3,931	3,765	165	788	755	33	83.3%	83.3%
2002	57,292	63,851	63,441	6,558	6,149	410	5,492	5,149	343	1,066	1,000	67	83.7%	83.7%
2003	55,462	63,198	63,044	7,736	7,582	154	6,493	6,363	129	1,244	1,219	25	83.9%	83.9%
2004	50,860	60,345	60,360	9,484	9,499	(15)	7,952	7,964	(13)	1,533	1,535	(2)	83.8%	83.8%
2005	46,199	57,464	57,475	11,264	11,275	(11)	9,476	9,485	(9)	1,789	1,791	(2)	84.1%	84.1%
2006	38,702	52,953	53,007	14,252	14,305	(54)	12,080	12,126	(45)	2,171	2,179	(8)	84.8%	84.8%
2007	37,076	56,344	54,876	19,268	17,800	1,468	16,405	15,155	1,250	2,863	2,645	218	85.1%	85.1%
2008	31,164	53,240	52,473	22,075	21,309	766	18,796	18,143	652	3,280	3,166	114	85.1%	85.1%
2009	20,355	42,480	42,764	22,125	22,409	(284)	18,852	19,095	(242)	3,272	3,315	(42)	85.2%	85.2%
2010	13,188	43,712	44,075	30,524	30,887	(363)	26,235	26,548	(312)	4,288	4,339	(51)	86.0%	86.0%
2011	2,523	44,104	47,342	41,581	44,819	(3,238)	35,929	38,727	(2,798)	5,652	6,092	(440)	86.4%	86.4%
2012	-	22,711	24,458	22,711	24,458	(1,747)	19,225	20,703	(1,478)	3,487	3,755	(268)	84.6%	84.6%
Total	**1,777,499**	**2,010,079**	**2,011,551**	**232,581**	**234,053**	**(1,472)**	**197,512**	**198,863**	**(1,351)**	**35,068**	**35,189**	**(121)**	**84.9%**	**85.0%**
Excl Prior	**1,777,428**	**2,009,743**	**2,011,206**	**232,315**	**233,779**	**(1,463)**	**197,274**	**198,617**	**(1,343)**	**35,041**	**35,161**	**(120)**	**84.9%**	**85.0%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	45,306	45,306	45,372	45,323	45,337	45,336	45,420	45,395	45,409	45,385	0	66	(49)	14	(1)	84	(25)	14	(24)	79
1980	43,986	43,987	44,055	44,003	44,008	44,007	44,089	44,063	44,089	44,052	1	68	(53)	6	(1)	82	(25)	25	(36)	67
1981	46,464	46,436	46,520	46,468	46,489	46,492	46,570	46,551	46,594	46,561	(28)	84	(53)	21	3	78	(19)	43	(32)	97
1982	48,400	48,369	48,461	48,415	48,419	48,431	48,544	48,515	48,558	48,506	(31)	91	(46)	5	12	112	(29)	43	(52)	105
1983	54,532	54,549	54,642	54,638	54,624	54,652	54,763	54,737	54,770	54,703	17	93	(4)	(14)	28	111	(26)	33	(67)	171
1984	66,870	66,884	67,005	67,011	67,008	67,045	67,171	67,129	67,196	67,164	13	121	6	(2)	36	126	(42)	67	(31)	294
1985	73,573	73,616	73,762	73,728	73,710	73,773	73,921	73,897	73,995	73,923	42	146	(34)	(18)	64	148	(24)	98	(72)	350
1986	72,195	72,206	72,417	72,463	72,474	72,566	72,674	72,645	72,753	72,696	11	211	46	11	93	108	(29)	108	(57)	501
1987	74,175	74,230	74,476	74,518	74,408	74,550	74,650	74,624	74,740	74,718	55	246	42	(110)	141	100	(26)	116	(22)	543
1988	73,407	73,529	73,809	73,933	73,823	73,986	73,975	73,984	74,085	74,101	122	280	124	(110)	163	(11)	9	102	16	694
1989	73,528	73,693	74,005	74,122	74,027	74,183	74,121	74,146	74,262	74,274	165	311	117	(95)	155	(62)	26	116	12	746
1990	74,318	74,368	74,707	74,681	74,714	74,813	74,631	74,672	74,782	74,823	50	339	(26)	33	99	(182)	40	110	41	504
1991	64,047	64,151	64,561	64,637	64,581	64,650	64,379	64,470	64,597	64,603	104	410	76	(56)	68	(271)	91	127	6	556
1992	60,320	60,298	60,620	60,701	60,612	60,606	60,290	60,476	60,608	60,705	(22)	322	80	(89)	(6)	(316)	185	132	98	386
1993	58,471	58,471	58,761	58,740	58,636	58,646	58,176	58,223	58,259	58,340	0	290	(21)	(104)	9	(470)	47	37	81	(131)
1994	58,117	58,072	58,903	58,697	58,840	58,730	58,155	58,181	58,287	58,361	(45)	831	(206)	143	(109)	(576)	26	106	74	244
1995	54,826	54,634	55,706	55,374	55,621	55,542	54,868	54,962	55,075	55,250	(192)	1,073	(332)	247	(79)	(674)	94	113	175	424
1996	53,093	52,858	53,972	53,825	53,960	53,814	53,273	53,323	53,488	53,664	(235)	1,114	(147)	136	(146)	(541)	51	164	176	571
1997	50,094	50,037	51,205	51,782	51,525	51,222	50,743	50,834	50,983	51,219	(57)	1,168	577	(258)	(302)	(480)	92	149	236	1,125
1998	51,079	51,134	52,696	54,174	53,621	53,286	52,574	52,611	52,643	52,913	55	1,562	1,478	(553)	(335)	(712)	37	32	270	1,834
1999	56,268	56,562	58,471	60,318	59,681	59,260	59,083	59,060	59,267	59,536	294	1,909	1,846	(636)	(422)	(176)	(23)	207	269	3,268
2000	60,210	60,517	63,215	64,377	65,505	64,495	64,469	64,256	64,335	64,545	306	2,699	1,162	1,128	(1,010)	(27)	(213)	79	211	4,335
2001	56,354	57,614	60,011	63,742	63,485	62,425	63,078	62,488	62,794	62,993	1,260	2,396	3,732	(257)	(1,060)	652	(590)	306	199	6,639
2002	55,164	56,941	60,711	63,454	63,755	63,948	64,145	63,801	63,441	63,851	1,777	3,770	2,743	301	194	196	(344)	(360)	410	8,687
2003	52,700	54,658	59,304	62,025	63,084	62,774	64,493	63,432	63,044	63,198	1,959	4,645	2,721	1,059	(310)	1,719	(1,062)	(387)	154	10,498
2004	53,034	52,425	56,089	58,899	60,543	59,961	61,471	61,257	60,360	60,345	(609)	3,664	2,809	1,645	(583)	1,510	(214)	(898)	(15)	7,311
2005		53,026	54,145	55,724	57,629	57,070	58,999	58,090	57,475	57,464		1,119	1,579	1,904	(558)	1,928	(909)	(615)	(11)	4,438
2006			55,730	56,305	59,572	52,910	56,326	54,256	53,007	52,953			575	3,266	(6,662)	3,416	(2,070)	(1,249)	(54)	(2,777)
2007				58,434	64,723	55,702	59,628	55,729	54,876	56,344				6,289	(9,022)	3,926	(3,899)	(853)	1,468	(2,090)
2008					65,074	57,400	63,519	54,221	52,473	53,240					(7,674)	6,119	(9,298)	(1,748)	766	(11,834)
2009						56,226	57,484	45,981	42,764	42,480						1,258	(11,503)	(3,216)	(284)	(13,746)
2010							60,474	48,297	44,075	43,712							(12,177)	(4,221)	(363)	(16,762)
2011								51,899	47,342	44,104								(4,557)	(3,238)	(7,795)
2012									48,915	45,422									(3,493)	(3,493)
2013										46,568										
79-04	1,530,532	1,535,545	1,563,456	1,580,046	1,582,492	1,579,193	1,579,724	1,577,732	1,578,412	1,580,430	5,014	27,910	16,590	2,446	(3,298)	531	(1,992)	680	2,017	49,898
79-05		1,588,571	1,617,601	1,635,770	1,640,120	1,636,264	1,638,723	1,635,822	1,635,887	1,637,893		29,030	18,169	4,350	(3,857)	2,459	(2,901)	65	2,006	54,336
79-06			1,673,331	1,692,076	1,699,692	1,689,173	1,695,049	1,690,078	1,688,894	1,690,847			18,744	7,617	(10,519)	5,875	(4,971)	(1,184)	1,953	51,559
79-07				1,750,510	1,764,416	1,744,875	1,754,677	1,745,807	1,743,770	1,747,191				13,906	(19,540)	9,801	(8,870)	(2,037)	3,421	49,469
79-08					1,829,490	1,802,275	1,818,196	1,800,028	1,796,243	1,800,430					(27,214)	15,921	(18,168)	(3,785)	4,187	37,635
79-09						1,858,501	1,875,680	1,846,009	1,839,007	1,842,911						17,179	(29,671)	(7,002)	3,903	23,889
79-10							1,936,154	1,894,306	1,883,083	1,886,623							(41,849)	(11,223)	3,540	7,127
79-11								1,946,205	1,930,425	1,930,726								(15,780)	302	(669)
79-12									1,979,340	1,976,149									(3,191)	(4,162)
79-13										2,022,717										(4,162)



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Partial

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	138	137	1	86	86	-	52	51	1	46	46	1	6	5	1	88.6%	89.7%
1977	5,696	5,697	(2)	5,691	5,691	-	4	6	(2)	4	5	(2)	1	1	(0)	86.0%	88.9%
1978	4,976	4,975	1	4,972	4,968	4	4	7	(3)	4	6	(2)	1	1	(0)	85.3%	88.5%
1979	8,315	8,319	(4)	8,304	8,304	-	10	15	(4)	9	13	(4)	2	2	(0)	84.6%	87.9%
1980	5,940	5,948	(8)	5,932	5,932	-	8	16	(8)	6	14	(8)	1	2	(1)	83.2%	87.2%
1981	5,546	5,550	(4)	5,529	5,529	-	17	21	(4)	14	19	(4)	3	3	(0)	84.0%	86.3%
1982	5,469	5,478	(9)	5,452	5,452	-	17	26	(9)	14	22	(8)	3	4	(1)	83.7%	85.3%
1983	6,705	6,727	(21)	6,680	6,680	-	25	47	(21)	21	39	(18)	4	7	(3)	83.7%	84.6%
1984	7,604	7,627	(23)	7,561	7,556	5	43	71	(29)	36	60	(24)	7	12	(5)	83.7%	83.6%
1985	8,608	8,640	(32)	8,548	8,548	-	60	92	(32)	50	76	(26)	10	16	(6)	83.7%	82.5%
1986	8,688	8,720	(32)	8,620	8,617	3	68	103	(35)	56	84	(28)	11	19	(8)	83.1%	81.4%
1987	13,329	13,355	(26)	13,216	13,191	26	112	164	(52)	92	132	(39)	20	32	(12)	82.2%	80.3%
1988	13,727	13,717	10	13,591	13,528	64	136	190	(54)	111	152	(40)	24	38	(14)	82.1%	79.9%
1989	14,133	14,193	(60)	13,967	13,967	-	166	225	(60)	136	180	(44)	29	45	(16)	82.3%	79.8%
1990	22,057	22,178	(121)	21,781	21,759	22	276	419	(142)	227	337	(111)	50	81	(32)	82.1%	80.5%
1991	22,759	22,791	(32)	22,404	22,320	84	356	472	(116)	294	382	(88)	62	90	(28)	82.7%	80.9%
1992	18,630	18,660	(30)	18,281	18,196	86	349	465	(116)	290	376	(86)	59	89	(30)	83.0%	80.9%
1993	19,456	19,518	(62)	18,966	18,966	-	491	552	(62)	411	447	(36)	80	105	(25)	83.8%	81.0%
1994	26,506	26,572	(66)	25,799	25,787	12	707	785	(78)	589	636	(48)	118	148	(30)	83.3%	81.1%
1995	23,977	24,089	(112)	23,332	23,259	73	645	830	(185)	534	673	(139)	111	157	(46)	82.8%	81.1%
1996	23,322	23,552	(231)	22,638	22,594	44	683	958	(275)	563	782	(219)	120	177	(56)	82.4%	81.6%
1997	22,521	22,755	(234)	21,761	21,667	94	760	1,088	(328)	625	892	(267)	135	196	(62)	82.3%	82.0%
1998	23,815	24,021	(206)	22,884	22,683	201	931	1,338	(406)	770	1,100	(330)	161	238	(76)	82.7%	82.2%
1999	23,817	24,285	(469)	22,642	22,581	62	1,174	1,705	(530)	972	1,406	(434)	203	299	(96)	82.7%	82.5%
2000	26,854	27,386	(532)	25,356	25,149	208	1,497	2,237	(740)	1,238	1,856	(618)	259	381	(122)	82.7%	83.0%
2001	22,783	23,263	(480)	21,019	20,809	211	1,764	2,455	(691)	1,466	2,045	(579)	298	410	(112)	83.1%	83.3%
2002	25,452	25,712	(259)	23,240	22,789	451	2,213	2,923	(710)	1,846	2,448	(602)	367	475	(108)	83.4%	83.7%
2003	21,658	22,319	(662)	19,206	19,003	203	2,451	3,316	(865)	2,057	2,783	(726)	394	533	(139)	83.9%	83.9%
2004	24,689	25,282	(593)	21,839	21,455	384	2,851	3,827	(976)	2,394	3,208	(815)	457	618	(161)	84.0%	83.8%
2005	22,471	23,544	(1,073)	19,333	19,017	316	3,137	4,527	(1,389)	2,632	3,808	(1,176)	505	719	(213)	83.9%	84.1%
2006	23,233	24,378	(1,145)	19,515	19,172	343	3,718	5,206	(1,488)	3,127	4,413	(1,285)	590	793	(203)	84.1%	84.8%
2007	19,696	20,641	(945)	15,460	14,456	1,004	4,236	6,185	(1,949)	3,592	5,266	(1,674)	644	919	(275)	84.8%	85.1%
2008	21,781	22,668	(886)	16,661	15,373	1,288	5,120	7,295	(2,175)	4,364	6,211	(1,847)	756	1,084	(328)	85.2%	85.1%
2009	14,035	15,675	(1,640)	8,890	8,050	840	5,145	7,626	(2,481)	4,380	6,498	(2,118)	765	1,128	(363)	85.1%	85.2%
2010	13,063	15,789	(2,725)	6,268	5,155	1,113	6,796	10,634	(3,838)	5,785	9,140	(3,355)	1,011	1,494	(483)	85.1%	86.0%
2011	15,170	18,209	(3,039)	5,726	3,627	2,098	9,444	14,581	(5,137)	8,114	12,599	(4,485)	1,330	1,982	(652)	85.9%	86.4%
2012	15,540	10,026	5,514	3,148	321	2,827	12,393	9,705	2,688	10,716	8,215	2,501	1,677	1,490	187	86.5%	84.6%
2013	8,671	-	8,671	327	-	327	8,344	-	8,344	7,071	-	7,071	1,273	-	1,273	84.7%	100.0%
Total	**610,829**	**612,396**	**(1,567)**	**534,627**	**522,236**	**12,391**	**76,202**	**90,160**	**(13,958)**	**64,653**	**76,367**	**(11,713)**	**11,549**	**13,793**	**(2,244)**	**84.8%**	**84.7%**
Excl Prior	**610,691**	**612,259**	**(1,568)**	**534,541**	**522,150**	**12,391**	**76,150**	**90,109**	**(13,959)**	**64,607**	**76,321**	**(11,714)**	**11,543**	**13,788**	**(2,245)**	**84.8%**	**84.7%**

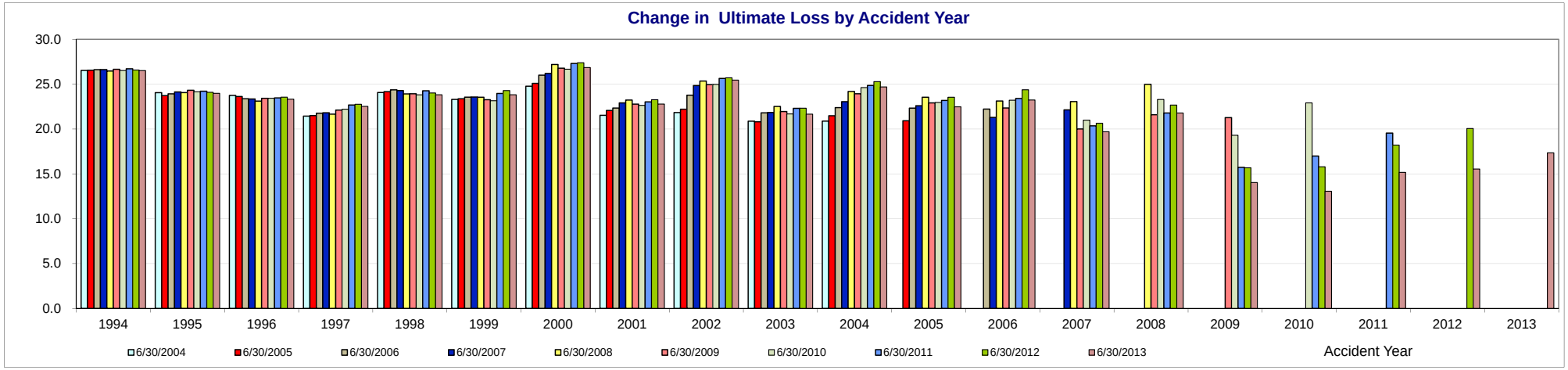
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 15
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	86	138	137	52	51	1	47	46	1	5	5	0	89.7%	89.7%
1977	5,691	5,696	5,697	4	6	(2)	4	5	(2)	0	1	(0)	88.9%	88.9%
1978	4,968	4,976	4,975	8	7	1	7	6	1	1	1	0	88.5%	88.5%
1979	8,304	8,315	8,319	10	15	(4)	9	13	(4)	1	2	(1)	87.9%	87.9%
1980	5,932	5,940	5,948	8	16	(8)	7	14	(7)	1	2	(1)	87.2%	87.2%
1981	5,529	5,546	5,550	17	21	(4)	15	19	(4)	2	3	(1)	86.3%	86.3%
1982	5,452	5,469	5,478	17	26	(9)	15	22	(7)	3	4	(1)	85.3%	85.3%
1983	6,680	6,705	6,727	25	47	(21)	21	39	(18)	4	7	(3)	84.6%	84.6%
1984	7,556	7,604	7,627	48	71	(23)	40	60	(20)	8	12	(4)	83.6%	83.6%
1985	8,548	8,608	8,640	60	92	(32)	49	76	(27)	10	16	(6)	82.5%	82.5%
1986	8,617	8,688	8,720	71	103	(32)	58	84	(26)	13	19	(6)	81.4%	81.4%
1987	13,191	13,329	13,355	138	164	(26)	111	132	(21)	27	32	(5)	80.3%	80.3%
1988	13,528	13,727	13,717	199	190	10	159	152	8	40	38	2	79.9%	79.9%
1989	13,967	14,133	14,193	166	225	(60)	132	180	(48)	33	45	(12)	79.8%	79.8%
1990	21,759	22,057	22,178	298	419	(121)	240	337	(97)	58	81	(23)	80.5%	80.5%
1991	22,320	22,759	22,791	439	472	(32)	356	382	(26)	84	90	(6)	80.9%	80.9%
1992	18,196	18,630	18,660	435	465	(30)	351	376	(24)	83	89	(6)	80.9%	80.9%
1993	18,966	19,456	19,518	491	552	(62)	397	447	(50)	93	105	(12)	81.0%	81.0%
1994	25,787	26,506	26,572	719	785	(66)	583	636	(53)	136	148	(12)	81.1%	81.1%
1995	23,259	23,977	24,089	718	830	(112)	583	673	(91)	136	157	(21)	81.1%	81.1%
1996	22,594	23,322	23,552	728	958	(231)	594	782	(188)	134	177	(43)	81.6%	81.6%
1997	21,667	22,521	22,755	854	1,088	(234)	700	892	(192)	154	196	(42)	82.0%	82.0%
1998	22,683	23,815	24,021	1,132	1,338	(206)	931	1,100	(169)	201	238	(37)	82.2%	82.2%
1999	22,581	23,817	24,285	1,236	1,705	(469)	1,019	1,406	(387)	217	299	(82)	82.5%	82.5%
2000	25,149	26,854	27,386	1,705	2,237	(532)	1,415	1,856	(442)	290	381	(91)	83.0%	83.0%
2001	20,809	22,783	23,263	1,975	2,455	(480)	1,645	2,045	(400)	330	410	(80)	83.3%	83.3%
2002	22,789	25,452	25,712	2,664	2,923	(259)	2,231	2,448	(217)	433	475	(42)	83.7%	83.7%
2003	19,003	21,658	22,319	2,654	3,316	(662)	2,228	2,783	(555)	427	533	(106)	83.9%	83.9%
2004	21,455	24,689	25,282	3,234	3,827	(593)	2,712	3,208	(497)	523	618	(96)	83.8%	83.8%
2005	19,017	22,471	23,544	3,454	4,527	(1,073)	2,905	3,808	(903)	548	719	(170)	84.1%	84.1%
2006	19,172	23,233	24,378	4,061	5,206	(1,145)	3,442	4,413	(971)	619	793	(174)	84.8%	84.8%
2007	14,456	19,696	20,641	5,240	6,185	(945)	4,461	5,266	(805)	779	919	(140)	85.1%	85.1%
2008	15,373	21,781	22,668	6,408	7,295	(886)	5,456	6,211	(755)	952	1,084	(132)	85.1%	85.1%
2009	8,050	14,035	15,675	5,986	7,626	(1,640)	5,100	6,498	(1,398)	885	1,128	(243)	85.2%	85.2%
2010	5,155	13,063	15,789	7,908	10,634	(2,725)	6,797	9,140	(2,342)	1,111	1,494	(383)	86.0%	86.0%
2011	3,627	15,170	18,209	11,542	14,581	(3,039)	9,973	12,599	(2,626)	1,569	1,982	(413)	86.4%	86.4%
2012	321	7,770	10,026	7,449	9,705	(2,256)	6,305	8,215	(1,909)	1,144	1,490	(346)	84.6%	84.6%
Total	**522,236**	**594,388**	**612,396**	**72,152**	**90,160**	**(18,007)**	**61,098**	**76,367**	**(15,269)**	**11,054**	**13,793**	**(2,738)**	**84.7%**	**84.7%**
Excl Prior	**522,150**	**594,250**	**612,259**	**72,100**	**90,109**	**(18,009)**	**61,051**	**76,321**	**(15,270)**	**11,049**	**13,788**	**(2,738)**	**84.7%**	**84.7%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	8,291	8,281	8,261	8,265	8,305	8,300	8,302	8,305	8,319	8,315	(10)	(20)	4	40	(5)	2	3	14	(4)	23
1980	5,963	5,967	5,976	5,950	5,943	5,934	5,932	5,950	5,948	5,940	4	9	(26)	(7)	(9)	(2)	18	(2)	(8)	(23)
1981	5,591	5,589	5,593	5,561	5,562	5,556	5,548	5,548	5,550	5,546	(2)	4	(33)	1	(5)	(8)	1	2	(4)	(45)
1982	5,433	5,442	5,437	5,408	5,400	5,411	5,408	5,431	5,478	5,469	9	(5)	(29)	(9)	11	(2)	22	47	(9)	36
1983	6,781	6,782	6,768	6,745	6,732	6,722	6,720	6,732	6,727	6,705	1	(13)	(24)	(13)	(10)	(2)	12	(5)	(21)	(76)
1984	7,507	7,502	7,516	7,513	7,532	7,588	7,587	7,610	7,627	7,604	(5)	14	(3)	19	57	(2)	23	17	(23)	97
1985	8,698	8,662	8,664	8,662	8,605	8,612	8,592	8,627	8,640	8,608	(36)	2	(3)	(57)	7	(20)	35	13	(32)	(90)
1986	8,643	8,628	8,634	8,689	8,656	8,693	8,689	8,705	8,720	8,688	(15)	6	55	(33)	37	(4)	16	15	(32)	45
1987	13,121	13,101	13,118	13,177	13,188	13,231	13,314	13,351	13,355	13,329	(20)	16	59	11	44	82	37	4	(26)	207
1988	13,782	13,731	13,718	13,824	13,715	13,748	13,712	13,730	13,717	13,727	(52)	(13)	106	(108)	33	(36)	17	(12)	10	(55)
1989	14,195	14,179	14,259	14,531	14,266	14,304	14,229	14,251	14,193	14,133	(16)	80	272	(265)	38	(75)	22	(58)	(60)	(62)
1990	21,602	21,830	22,042	22,071	22,002	22,080	22,108	22,131	22,178	22,057	228	212	29	(69)	78	28	23	47	(121)	455
1991	21,977	22,031	22,109	22,253	22,183	22,400	22,294	22,372	22,791	22,759	54	78	144	(70)	217	(106)	78	419	(32)	782
1992	18,769	18,690	18,821	18,944	18,694	18,941	18,715	18,708	18,660	18,630	(78)	130	123	(250)	246	(226)	(7)	(48)	(30)	(139)
1993	19,860	19,744	19,682	19,739	19,530	19,733	19,452	19,541	19,518	19,456	(115)	(62)	56	(208)	203	(281)	89	(23)	(62)	(403)
1994	26,526	26,548	26,612	26,620	26,465	26,657	26,521	26,714	26,572	26,506	21	64	8	(155)	192	(136)	193	(142)	(66)	(20)
1995	24,048	23,722	23,922	24,131	24,057	24,315	24,149	24,208	24,089	23,977	(326)	200	209	(73)	258	(167)	60	(120)	(112)	(72)
1996	23,745	23,618	23,367	23,347	23,113	23,420	23,431	23,470	23,552	23,322	(127)	(251)	(20)	(234)	308	10	39	83	(231)	(423)
1997	21,434	21,495	21,757	21,809	21,654	22,108	22,208	22,671	22,755	22,521	62	261	52	(155)	454	100	464	84	(234)	1,087
1998	24,068	24,162	24,364	24,286	23,912	23,932	23,807	24,261	24,021	23,815	94	201	(77)	(374)	20	(124)	453	(240)	(206)	(253)
1999	23,299	23,371	23,547	23,565	23,541	23,262	23,151	23,962	24,285	23,817	72	177	18	(24)	(278)	(111)	810	324	(469)	518
2000	24,773	25,087	26,004	26,198	27,187	26,777	26,668	27,300	27,386	26,854	314	917	194	989	(410)	(110)	632	86	(532)	2,081
2001	21,524	22,069	22,338	22,909	23,222	22,772	22,634	23,023	23,263	22,783	545	268	571	313	(450)	(138)	389	241	(480)	1,259
2002	21,835	22,209	23,769	24,847	25,343	24,943	24,974	25,636	25,712	25,452	373	1,560	1,078	496	(400)	31	662	76	(259)	3,617
2003	20,869	20,808	21,803	21,842	22,514	21,950	21,682	22,300	22,319	21,658	(61)	994	40	672	(564)	(267)	617	20	(662)	788
2004	20,880	21,476	22,384	23,049	24,182	23,932	24,621	24,848	25,282	24,689	597	908	665	1,133	(250)	689	228	433	(593)	3,809
2005		20,923	22,328	22,593	23,538	22,908	22,955	23,188	23,544	22,471		1,405	265	945	(631)	48	233	355	(1,073)	1,548
2006			22,225	21,289	23,120	22,339	23,209	23,405	24,378	23,233			(935)	1,831	(781)	869	196	973	(1,145)	1,008
2007				22,135	23,059	20,002	20,981	20,354	20,641	19,696				924	(3,057)	979	(626)	287	(945)	(2,438)
2008					24,980	21,590	23,290	21,782	22,668	21,781					(3,390)	1,700	(1,508)	886	(886)	(3,199)
2009						21,270	19,298	15,722	15,675	14,035						(1,972)	(3,575)	(47)	(1,640)	(7,235)
2010							22,911	16,987	15,789	13,063							(5,924)	(1,199)	(2,725)	(9,848)
2011								19,540	18,209	15,170								(1,331)	(3,039)	(4,371)
2012									20,052	15,540									(4,512)	(4,512)
2013										17,342										
79-04	433,216	434,726	440,464	443,931	445,502	445,321	444,446	449,382	450,657	446,359	1,510	5,738	3,467	1,570	(180)	(875)	4,936	1,275	(4,298)	13,143
79-05		455,649	462,792	466,525	469,040	468,229	467,402	472,571	474,201	468,830		7,144	3,732	2,515	(811)	(827)	5,169	1,630	(5,371)	14,691
79-06			485,017	487,814	492,160	490,568	490,610	495,975	498,579	492,062			2,797	4,346	(1,592)	42	5,365	2,603	(6,516)	15,699
79-07				509,948	515,219	510,570	511,591	516,329	519,220	511,759				5,271	(4,649)	1,021	4,738	2,891	(7,461)	13,261
79-08					540,199	532,160	534,881	538,111	541,888	533,540					(8,039)	2,721	3,231	3,776	(8,348)	10,062
79-09						553,430	554,178	553,834	557,563	547,575						749	(345)	3,729	(9,988)	2,828
79-10							577,090	570,821	573,351	560,638							(6,269)	2,530	(12,713)	(7,020)
79-11								590,361	591,560	575,808								1,199	(15,752)	(11,391)
79-12									611,612	591,348									(20,264)	(15,902)
79-13										608,690										(15,902)



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement

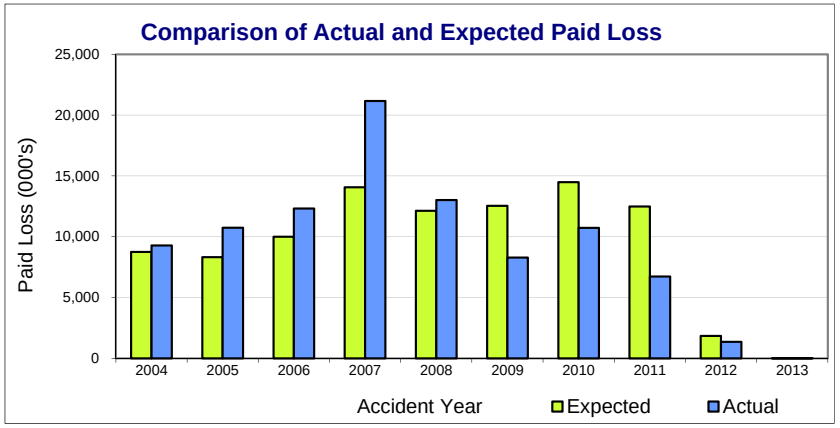
SUMMARY 6
EXHIBIT 16
SHEET 1

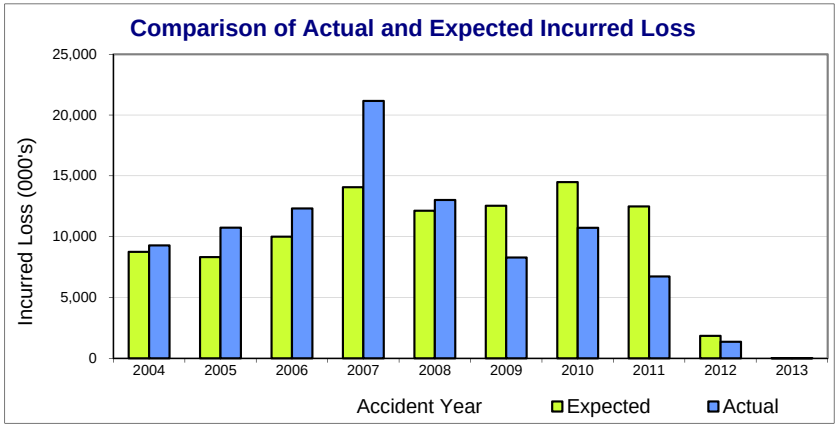
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

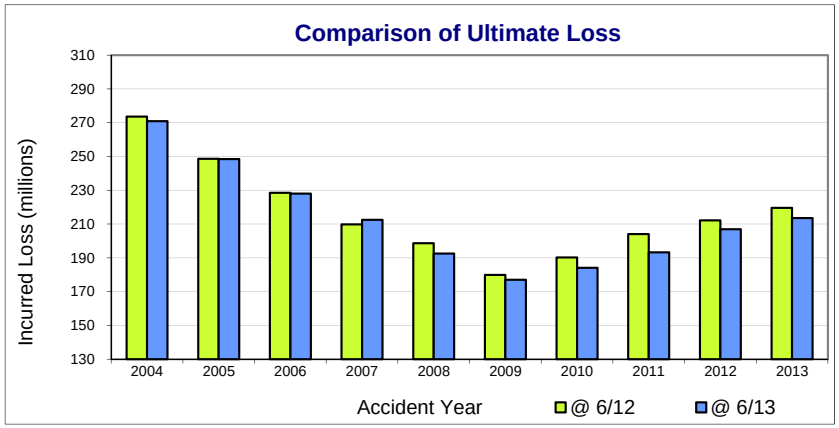
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	10,763	12,482	(1,719)	3,263	2,482	781	7,500	10,000	(2,500)	6,497	8,548	(2,050)	1,003	1,452	(450)	86.6%	85.5%
1977	27,186	27,264	(79)	25,709	25,478	231	1,477	1,786	(309)	1,241	1,475	(235)	236	311	(75)	84.0%	82.6%
1978	28,130	28,334	(204)	26,339	26,215	124	1,791	2,119	(328)	1,493	1,733	(240)	299	387	(88)	83.3%	81.7%
1979	41,409	41,581	(172)	38,388	38,045	343	3,021	3,535	(515)	2,489	2,861	(372)	531	674	(142)	82.4%	80.9%
1980	36,465	36,637	(172)	33,470	33,095	375	2,995	3,541	(547)	2,436	2,842	(407)	559	699	(140)	81.3%	80.3%
1981	38,087	38,601	(514)	34,545	34,355	190	3,543	4,247	(704)	2,853	3,385	(532)	690	862	(172)	80.5%	79.7%
1982	40,741	41,255	(514)	36,514	36,174	339	4,228	5,081	(854)	3,364	4,011	(647)	864	1,071	(207)	79.6%	78.9%
1983	46,197	46,935	(738)	40,791	40,347	444	5,405	6,588	(1,182)	4,268	5,179	(911)	1,138	1,409	(271)	79.0%	78.6%
1984	59,933	60,694	(761)	51,934	51,152	781	8,000	9,542	(1,543)	6,291	7,442	(1,151)	1,708	2,100	(392)	78.6%	78.0%
1985	71,270	72,342	(1,072)	60,546	59,773	773	10,724	12,569	(1,845)	8,381	9,702	(1,321)	2,343	2,867	(525)	78.2%	77.2%
1986	83,446	84,627	(1,181)	69,500	68,553	947	13,946	16,074	(2,128)	10,799	12,257	(1,459)	3,147	3,817	(670)	77.4%	76.3%
1987	94,439	96,022	(1,583)	77,114	76,258	856	17,325	19,764	(2,439)	13,263	14,868	(1,605)	4,062	4,896	(834)	76.6%	75.2%
1988	102,843	104,720	(1,877)	82,330	81,217	1,113	20,514	23,503	(2,990)	15,503	17,503	(2,000)	5,011	6,001	(990)	75.6%	74.5%
1989	117,722	119,896	(2,174)	92,032	90,630	1,401	25,690	29,266	(3,576)	19,229	21,579	(2,350)	6,461	7,687	(1,226)	74.8%	73.7%
1990	137,463	140,384	(2,921)	104,844	103,127	1,717	32,619	37,257	(4,638)	24,160	27,227	(3,067)	8,459	10,030	(1,571)	74.1%	73.1%
1991	134,138	136,891	(2,754)	99,618	97,632	1,986	34,520	39,259	(4,739)	25,306	28,401	(3,094)	9,213	10,859	(1,645)	73.3%	72.3%
1992	139,735	142,777	(3,042)	100,948	98,864	2,084	38,787	43,913	(5,126)	28,120	31,391	(3,271)	10,667	12,522	(1,856)	72.5%	71.5%
1993	146,715	151,046	(4,331)	103,003	101,543	1,460	43,711	49,503	(5,791)	31,318	34,919	(3,601)	12,393	14,584	(2,191)	71.6%	70.5%
1994	153,909	156,595	(2,686)	104,907	101,812	3,095	49,002	54,783	(5,781)	34,676	38,204	(3,527)	14,326	16,579	(2,254)	70.8%	69.7%
1995	151,330	154,555	(3,226)	99,854	97,182	2,672	51,476	57,374	(5,898)	36,015	39,496	(3,481)	15,461	17,878	(2,417)	70.0%	68.8%
1996	152,177	154,220	(2,043)	97,111	93,691	3,420	55,066	60,528	(5,462)	38,061	41,110	(3,048)	17,004	19,418	(2,414)	69.1%	67.9%
1997	157,855	162,182	(4,327)	97,328	95,197	2,131	60,527	66,985	(6,458)	41,303	44,837	(3,533)	19,224	22,148	(2,925)	68.2%	66.9%
1998	181,919	188,406	(6,487)	108,372	106,541	1,831	73,547	81,865	(8,318)	49,489	54,053	(4,565)	24,059	27,812	(3,753)	67.3%	66.0%
1999	215,002	219,892	(4,890)	123,749	119,220	4,529	91,253	100,672	(9,419)	60,486	65,687	(5,201)	30,767	34,985	(4,218)	66.3%	65.2%
2000	246,726	254,077	(7,352)	136,153	131,445	4,709	110,572	122,633	(12,060)	72,482	79,166	(6,685)	38,090	43,466	(5,376)	65.6%	64.6%
2001	249,803	256,745	(6,942)	131,789	126,622	5,167	118,014	130,123	(12,110)	76,508	83,045	(6,537)	41,506	47,078	(5,572)	64.8%	63.8%
2002	285,323	288,408	(3,085)	143,835	135,472	8,363	141,488	152,936	(11,448)	90,750	96,775	(6,024)	50,738	56,161	(5,424)	64.1%	63.3%
2003	272,418	279,003	(6,584)	128,391	121,109	7,282	144,028	157,894	(13,866)	91,660	99,027	(7,367)	52,368	58,867	(6,499)	63.6%	62.7%
2004	270,913	273,610	(2,697)	121,570	112,290	9,279	149,343	161,319	(11,976)	94,258	100,588	(6,331)	55,086	60,731	(5,645)	63.1%	62.4%
2005	248,454	248,592	(138)	102,478	91,742	10,736	145,976	156,851	(10,874)	91,648	97,209	(5,561)	54,328	59,641	(5,313)	62.8%	62.0%
2006	227,998	228,480	(483)	83,249	70,932	12,316	144,749	157,548	(12,799)	90,651	97,733	(7,083)	54,098	59,815	(5,716)	62.6%	62.0%
2007	212,488	209,756	2,732	65,539	44,374	21,164	146,949	165,382	(18,433)	92,519	104,048	(11,528)	54,430	61,334	(6,904)	63.0%	62.9%
2008	192,550	198,665	(6,115)	41,752	28,735	13,017	150,797	169,930	(19,133)	96,420	107,356	(10,936)	54,377	62,574	(8,197)	63.9%	63.2%
2009	177,028	179,836	(2,807)	23,925	15,638	8,287	153,103	164,198	(11,095)	98,495	104,425	(5,931)	54,609	59,772	(5,164)	64.3%	63.6%
2010	184,100	190,176	(6,076)	19,124	8,393	10,731	164,976	181,783	(16,807)	106,278	116,509	(10,232)	58,698	65,273	(6,575)	64.4%	64.1%
2011	193,215	204,019	(10,804)	7,557	835	6,722	185,658	203,185	(17,527)	119,981	129,767	(9,785)	65,677	73,418	(7,741)	64.6%	63.9%
2012	206,958	106,069	100,889	1,349	1	1,349	205,608	106,068	99,540	132,011	65,474	66,537	73,597	40,594	33,003	64.2%	61.7%
2013	106,759	-	106,759	6	-	6	106,753	-	106,753	66,220	-	66,220	40,533	-	40,533	62.0%	100.0%
Total	**5,443,606**	**5,335,776**	**107,829**	**2,718,926**	**2,566,173**	**152,754**	**2,724,679**	**2,769,604**	**(44,924)**	**1,786,922**	**1,799,831**	**(12,910)**	**937,758**	**969,772**	**(32,015)**	**65.6%**	**65.0%**
Excl Prior	**5,432,842**	**5,323,294**	**109,548**	**2,715,663**	**2,563,691**	**151,972**	**2,717,179**	**2,759,604**	**(42,424)**	**1,780,424**	**1,791,284**	**(10,859)**	**936,755**	**968,320**	**(31,565)**	**65.5%**	**64.9%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	1,705	781	(924)				12,482	10,763	(1,719)
1977	234	231	(3)	234	231	(3)	27,264	27,186	(79)
1978	263	124	(139)	263	124	(139)	28,334	28,130	(204)
1979	425	343	(82)	425	343	(82)	41,581	41,409	(172)
1980	426	375	(51)	426	375	(51)	36,637	36,465	(172)
1981	515	190	(325)	515	190	(325)	38,601	38,087	(514)
1982	543	339	(203)	543	339	(203)	41,255	40,741	(514)
1983	807	444	(363)	807	444	(363)	46,935	46,197	(738)
1984	1,023	781	(242)	1,023	781	(242)	60,694	59,933	(761)
1985	1,195	773	(422)	1,195	773	(422)	72,342	71,270	(1,072)
1986	1,371	947	(424)	1,371	947	(424)	84,627	83,446	(1,181)
1987	1,525	856	(669)	1,525	856	(669)	96,022	94,439	(1,583)
1988	1,949	1,113	(837)	1,949	1,113	(837)	104,720	102,843	(1,877)
1989	2,356	1,401	(955)	2,356	1,401	(955)	119,896	117,722	(2,174)
1990	2,991	1,717	(1,274)	2,991	1,717	(1,274)	140,384	137,463	(2,921)
1991	2,929	1,986	(943)	2,929	1,986	(943)	136,891	134,138	(2,754)
1992	2,966	2,084	(882)	2,966	2,084	(882)	142,777	139,735	(3,042)
1993	3,046	1,460	(1,586)	3,046	1,460	(1,586)	151,046	146,715	(4,331)
1994	3,462	3,095	(366)	3,462	3,095	(366)	156,595	153,909	(2,686)
1995	3,304	2,672	(632)	3,304	2,672	(632)	154,555	151,330	(3,226)
1996	3,279	3,420	140	3,279	3,420	140	154,220	152,177	(2,043)
1997	3,332	2,131	(1,201)	3,332	2,131	(1,201)	162,182	157,855	(4,327)
1998	4,049	1,831	(2,218)	4,049	1,831	(2,218)	188,406	181,919	(6,487)
1999	5,126	4,529	(597)	5,126	4,529	(597)	219,892	215,002	(4,890)
2000	6,309	4,709	(1,600)	6,309	4,709	(1,600)	254,077	246,726	(7,352)
2001	6,319	5,167	(1,152)	6,319	5,167	(1,152)	256,745	249,803	(6,942)
2002	7,970	8,363	393	7,970	8,363	393	288,408	285,323	(3,085)
2003	7,948	7,282	(667)	7,948	7,282	(667)	279,003	272,418	(6,584)
2004	8,752	9,279	527	8,752	9,279	527	273,610	270,913	(2,697)
2005	8,317	10,736	2,419	8,317	10,736	2,419	248,592	248,454	(138)
2006	10,001	12,316	2,315	10,001	12,316	2,315	228,480	227,998	(483)
2007	14,060	21,164	7,104	14,060	21,164	7,104	209,756	212,488	2,732
2008	12,136	13,017	881	12,136	13,017	881	198,665	192,550	(6,115)
2009	12,545	8,287	(4,257)	12,545	8,287	(4,257)	179,836	177,028	(2,807)
2010	14,487	10,731	(3,757)	14,487	10,731	(3,757)	190,176	184,100	(6,076)
2011	12,487	6,722	(5,764)	12,487	6,722	(5,764)	204,019	193,215	(10,804)
2012	1,841	1,349	(492)	1,841	1,349	(492)	212,138	206,958	(5,180)
2013	5	6	1	5	6	1	219,567	213,518	(6,049)
Total	172,002	152,754	(19,249)	170,297	151,972	(18,325)			(111,048)







Ohio Bureau of Workers' Compensation

SUMMARY 6

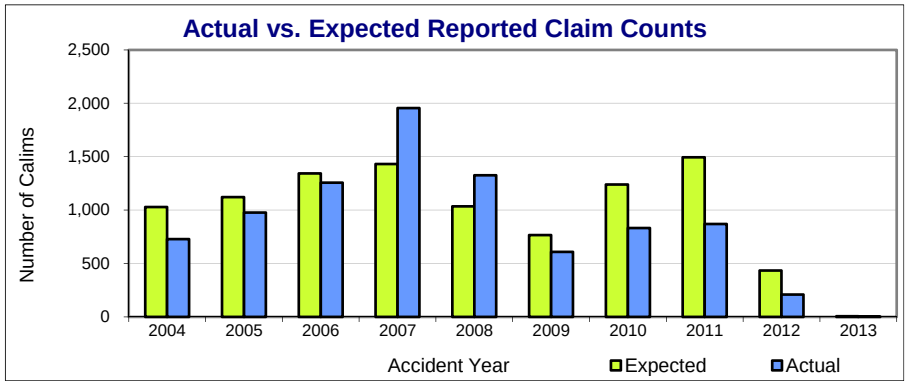
Private Employers - Compensation - Lump Sum Settlement

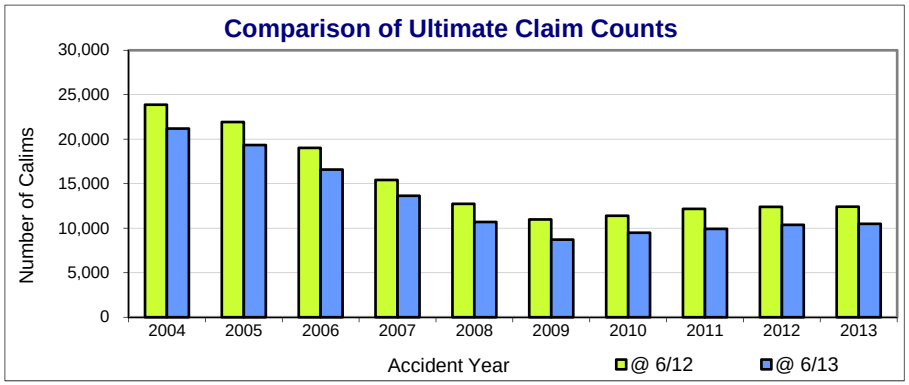
EXHIBIT 16

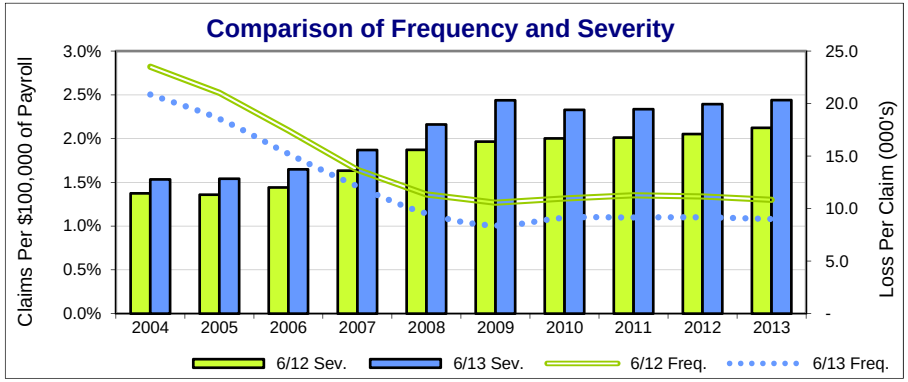
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

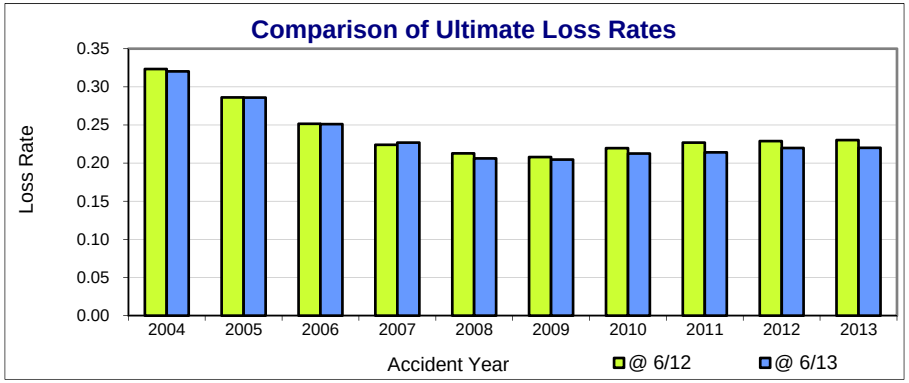
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	6,544	3,956	(2,588)	351,355	336,659	(14,696)						
2004	1,028	728	(300)	23,881	21,191	(2,690)	2.82%	2.50%	11,457	12,784	0.323	0.320
2005	1,121	976	(145)	21,937	19,348	(2,589)	2.52%	2.23%	11,332	12,841	0.286	0.286
2006	1,343	1,257	(86)	19,018	16,591	(2,427)	2.09%	1.83%	12,014	13,742	0.252	0.251
2007	1,431	1,955	524	15,412	13,641	(1,771)	1.64%	1.46%	13,610	15,577	0.224	0.227
2008	1,034	1,326	292	12,734	10,691	(2,043)	1.36%	1.14%	15,601	18,010	0.213	0.206
2009	766	609	(157)	10,973	8,711	(2,262)	1.27%	1.01%	16,389	20,322	0.208	0.205
2010	1,240	831	(409)	11,398	9,486	(1,912)	1.32%	1.09%	16,685	19,408	0.220	0.212
2011	1,494	870	(624)	12,165	9,920	(2,245)	1.35%	1.10%	16,771	19,477	0.227	0.214
2012	434	209	(225)	12,406	10,370	(2,036)	1.34%	1.10%	17,100	19,957	0.229	0.220
2013	5	3	(2)	12,410	10,496	(1,914)	1.30%	1.08%	17,693	20,343	0.230	0.220
Total	16,440	12,720	(3,720)	503,689	467,104	(36,585)						







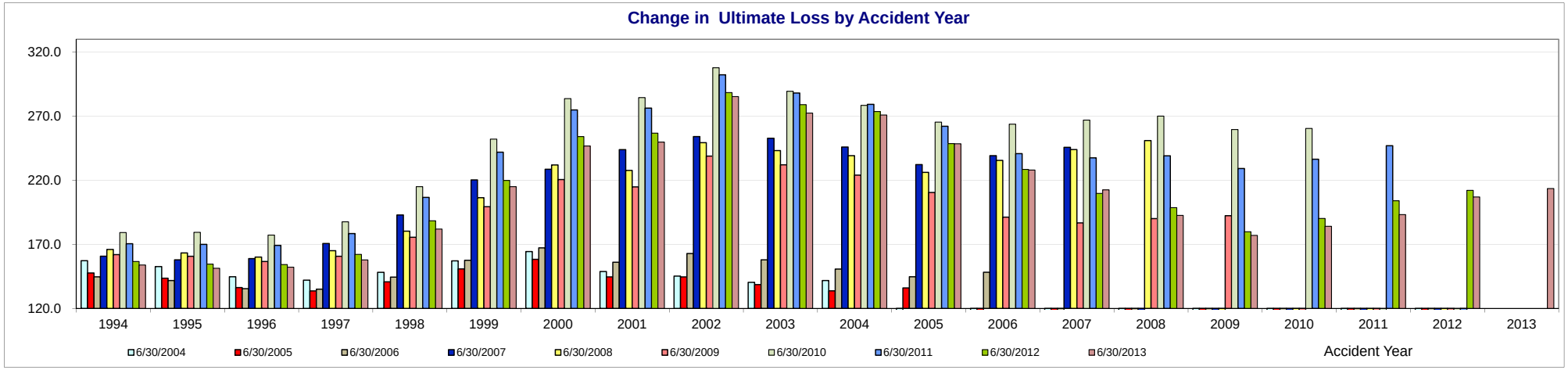


Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	2,482	10,763	12,482	8,281	10,000	(1,719)	7,079	8,548	(1,469)	1,203	1,452	(250)	85.5%	85.5%
1977	25,478	27,186	27,264	1,707	1,786	(79)	1,410	1,475	(65)	297	311	(14)	82.6%	82.6%
1978	26,215	28,130	28,334	1,915	2,119	(204)	1,566	1,733	(167)	350	387	(37)	81.7%	81.7%
1979	38,045	41,409	41,581	3,364	3,535	(172)	2,723	2,861	(139)	641	674	(33)	80.9%	80.9%
1980	33,095	36,465	36,637	3,370	3,541	(172)	2,705	2,842	(138)	665	699	(34)	80.3%	80.3%
1981	34,355	38,087	38,601	3,733	4,247	(514)	2,975	3,385	(410)	757	862	(104)	79.7%	79.7%
1982	36,174	40,741	41,255	4,567	5,081	(514)	3,605	4,011	(406)	962	1,071	(108)	78.9%	78.9%
1983	40,347	46,197	46,935	5,849	6,588	(738)	4,598	5,179	(580)	1,251	1,409	(158)	78.6%	78.6%
1984	51,152	59,933	60,694	8,781	9,542	(761)	6,849	7,442	(594)	1,932	2,100	(167)	78.0%	78.0%
1985	59,773	71,270	72,342	11,497	12,569	(1,072)	8,874	9,702	(827)	2,623	2,867	(245)	77.2%	77.2%
1986	68,553	83,446	84,627	14,893	16,074	(1,181)	11,356	12,257	(901)	3,537	3,817	(280)	76.3%	76.3%
1987	76,258	94,439	96,022	18,181	19,764	(1,583)	13,677	14,868	(1,191)	4,504	4,896	(392)	75.2%	75.2%
1988	81,217	102,843	104,720	21,626	23,503	(1,877)	16,105	17,503	(1,398)	5,521	6,001	(479)	74.5%	74.5%
1989	90,630	117,722	119,896	27,091	29,266	(2,174)	19,976	21,579	(1,603)	7,116	7,687	(571)	73.7%	73.7%
1990	103,127	137,463	140,384	34,336	37,257	(2,921)	25,093	27,227	(2,135)	9,244	10,030	(786)	73.1%	73.1%
1991	97,632	134,138	136,891	36,506	39,259	(2,754)	26,409	28,401	(1,992)	10,097	10,859	(762)	72.3%	72.3%
1992	98,864	139,735	142,777	40,871	43,913	(3,042)	29,216	31,391	(2,175)	11,655	12,522	(868)	71.5%	71.5%
1993	101,543	146,715	151,046	45,172	49,503	(4,331)	31,864	34,919	(3,055)	13,308	14,584	(1,276)	70.5%	70.5%
1994	101,812	153,909	156,595	52,097	54,783	(2,686)	36,331	38,204	(1,873)	15,766	16,579	(813)	69.7%	69.7%
1995	97,182	151,330	154,555	54,148	57,374	(3,226)	37,275	39,496	(2,220)	16,873	17,878	(1,005)	68.8%	68.8%
1996	93,691	152,177	154,220	58,486	60,528	(2,043)	39,722	41,110	(1,387)	18,763	19,418	(655)	67.9%	67.9%
1997	95,197	157,855	162,182	62,658	66,985	(4,327)	41,941	44,837	(2,896)	20,718	22,148	(1,431)	66.9%	66.9%
1998	106,541	181,919	188,406	75,378	81,865	(6,487)	49,770	54,053	(4,283)	25,608	27,812	(2,204)	66.0%	66.0%
1999	119,220	215,002	219,892	95,782	100,672	(4,890)	62,496	65,687	(3,191)	33,286	34,985	(1,699)	65.2%	65.2%
2000	131,445	246,726	254,077	115,281	122,633	(7,352)	74,421	79,166	(4,746)	40,860	43,466	(2,606)	64.6%	64.6%
2001	126,622	249,803	256,745	123,181	130,123	(6,942)	78,614	83,045	(4,431)	44,566	47,078	(2,512)	63.8%	63.8%
2002	135,472	285,323	288,408	149,851	152,936	(3,085)	94,822	96,775	(1,952)	55,028	56,161	(1,133)	63.3%	63.3%
2003	121,109	272,418	279,003	151,309	157,894	(6,584)	94,897	99,027	(4,130)	56,412	58,867	(2,455)	62.7%	62.7%
2004	112,290	270,913	273,610	158,623	161,319	(2,697)	98,907	100,588	(1,681)	59,716	60,731	(1,015)	62.4%	62.4%
2005	91,742	248,454	248,592	156,712	156,851	(138)	97,124	97,209	(86)	59,589	59,641	(53)	62.0%	62.0%
2006	70,932	227,998	228,480	157,065	157,548	(483)	97,434	97,733	(299)	59,632	59,815	(183)	62.0%	62.0%
2007	44,374	212,488	209,756	168,114	165,382	2,732	105,766	104,048	1,719	62,347	61,334	1,013	62.9%	62.9%
2008	28,735	192,550	198,665	163,815	169,930	(6,115)	103,493	107,356	(3,863)	60,322	62,574	(2,252)	63.2%	63.2%
2009	15,638	177,028	179,836	161,390	164,198	(2,807)	102,640	104,425	(1,785)	58,750	59,772	(1,022)	63.6%	63.6%
2010	8,393	184,100	190,176	175,706	181,783	(6,076)	112,615	116,509	(3,894)	63,091	65,273	(2,182)	64.1%	64.1%
2011	835	193,215	204,019	192,380	203,185	(10,804)	122,866	129,767	(6,900)	69,514	73,418	(3,904)	63.9%	63.9%
2012	1	103,479	106,069	103,478	106,068	(2,590)	63,875	65,474	(1,599)	39,603	40,594	(991)	61.7%	61.7%
Total	**2,566,173**	**5,233,368**	**5,335,776**	**2,667,195**	**2,769,604**	**(102,409)**	**1,731,088**	**1,799,831**	**(68,743)**	**936,107**	**969,772**	**(33,665)**	**64.9%**	**65.0%**
Excl Prior	**2,563,691**	**5,222,605**	**5,323,294**	**2,658,914**	**2,759,604**	**(100,690)**	**1,724,009**	**1,791,284**	**(67,274)**	**934,905**	**968,320**	**(33,416)**	**64.8%**	**64.9%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	50,674	49,956	50,042	45,694	50,873	46,589	43,578	42,899	41,581	41,409	(719)	86	(4,348)	5,179	(4,283)	(3,011)	(679)	(1,319)	(172)	(9,266)
1980	46,126	45,389	44,860	42,562	46,445	42,451	39,304	38,407	36,637	36,465	(736)	(529)	(2,299)	3,884	(3,995)	(3,147)	(896)	(1,771)	(172)	(9,661)
1981	49,704	48,404	48,106	44,576	49,476	45,334	41,799	40,519	38,601	38,087	(1,300)	(298)	(3,529)	4,900	(4,143)	(3,535)	(1,280)	(1,918)	(514)	(11,617)
1982	51,085	49,944	49,805	48,405	51,997	47,831	45,079	43,517	41,255	40,741	(1,140)	(140)	(1,400)	3,592	(4,166)	(2,752)	(1,562)	(2,261)	(514)	(10,343)
1983	56,999	55,114	54,540	57,114	57,308	53,329	51,139	49,507	46,935	46,197	(1,886)	(574)	2,575	193	(3,979)	(2,190)	(1,632)	(2,572)	(738)	(10,803)
1984	73,566	71,059	70,386	71,419	73,926	68,788	66,217	64,019	60,694	59,933	(2,508)	(672)	1,032	2,508	(5,138)	(2,571)	(2,198)	(3,325)	(761)	(13,633)
1985	85,273	81,961	81,494	81,991	86,852	81,487	79,838	77,332	72,342	71,270	(3,312)	(467)	497	4,861	(5,365)	(1,649)	(2,506)	(4,990)	(1,072)	(14,002)
1986	93,826	90,603	90,012	94,298	97,700	92,792	94,112	90,798	84,627	83,446	(3,223)	(592)	4,286	3,402	(4,909)	1,320	(3,314)	(6,171)	(1,181)	(10,380)
1987	107,183	102,578	101,987	108,042	109,458	104,520	107,132	102,838	96,022	94,439	(4,604)	(591)	6,055	1,417	(4,939)	2,613	(4,294)	(6,816)	(1,583)	(12,744)
1988	119,357	113,782	112,412	119,032	123,729	117,416	117,170	113,067	104,720	102,843	(5,575)	(1,370)	6,619	4,697	(6,313)	(246)	(4,103)	(8,347)	(1,877)	(16,514)
1989	134,812	128,176	126,028	132,650	137,561	132,998	135,468	129,324	119,896	117,722	(6,636)	(2,148)	6,622	4,911	(4,563)	2,469	(6,143)	(9,428)	(2,174)	(17,091)
1990	147,114	141,066	139,274	145,173	154,414	149,897	159,693	152,395	140,384	137,463	(6,048)	(1,792)	5,899	9,241	(4,517)	9,796	(7,298)	(12,011)	(2,921)	(9,651)
1991	147,386	139,925	136,527	146,619	148,916	145,398	155,840	148,460	136,891	134,138	(7,460)	(3,398)	10,092	2,297	(3,518)	10,443	(7,380)	(11,568)	(2,754)	(13,248)
1992	152,887	144,951	141,951	152,414	157,362	152,941	164,639	156,119	142,777	139,735	(7,936)	(3,000)	10,463	4,948	(4,421)	11,698	(8,520)	(13,342)	(3,042)	(13,152)
1993	156,855	148,163	144,013	157,550	162,792	158,971	173,448	165,244	151,046	146,715	(8,693)	(4,150)	13,537	5,243	(3,822)	14,477	(8,203)	(14,199)	(4,331)	(10,141)
1994	157,240	147,651	144,677	160,754	166,033	162,007	179,222	170,494	156,595	153,909	(9,589)	(2,973)	16,076	5,280	(4,027)	17,216	(8,728)	(13,900)	(2,686)	(3,331)
1995	152,624	143,587	141,752	157,887	163,283	160,661	179,396	169,999	154,555	151,330	(9,037)	(1,835)	16,135	5,396	(2,622)	18,735	(9,398)	(15,443)	(3,226)	(1,294)
1996	144,729	136,250	135,449	158,903	160,075	156,619	177,243	169,186	154,220	152,177	(8,479)	(801)	23,454	1,172	(3,456)	20,625	(8,058)	(14,966)	(2,043)	7,448
1997	142,034	133,700	135,008	170,674	165,025	160,715	187,616	178,444	162,182	157,855	(8,334)	1,308	35,666	(5,649)	(4,310)	26,902	(9,172)	(16,262)	(4,327)	15,821
1998	148,146	140,764	144,411	192,915	180,291	175,543	215,029	206,605	188,406	181,919	(7,382)	3,648	48,504	(12,624)	(4,748)	39,486	(8,424)	(18,199)	(6,487)	33,773
1999	157,109	150,811	157,552	220,263	206,375	199,369	252,109	241,898	219,892	215,002	(6,298)	6,741	62,711	(13,888)	(7,006)	52,740	(10,210)	(22,007)	(4,890)	57,892
2000	164,367	158,331	167,251	228,610	231,933	220,574	283,715	274,855	254,077	246,726	(6,036)	8,920	61,359	3,322	(11,359)	63,141	(8,860)	(20,778)	(7,352)	82,358
2001	148,822	144,593	156,050	243,885	227,689	214,856	284,529	276,273	256,745	249,803	(4,229)	11,456	87,836	(16,196)	(12,833)	69,673	(8,256)	(19,528)	(6,942)	100,981
2002	145,228	144,621	162,842	254,095	249,312	238,848	307,757	302,308	288,408	285,323	(607)	18,221	91,253	(4,783)	(10,464)	68,908	(5,448)	(13,900)	(3,085)	140,095
2003	140,372	138,623	157,929	252,772	243,146	232,066	289,447	288,057	279,003	272,418	(1,749)	19,306	94,843	(9,626)	(11,080)	57,382	(1,390)	(9,054)	(6,584)	132,046
2004	141,771	133,715	150,700	245,939	239,211	224,003	278,444	279,253	273,610	270,913	(8,056)	16,985	95,239	(6,728)	(15,208)	54,440	809	(5,643)	(2,697)	129,142
2005		136,006	144,715	232,244	226,190	210,491	265,362	262,121	248,592	248,454		8,709	87,530	(6,054)	(15,699)	54,871	(3,241)	(13,528)	(138)	112,448
2006			148,209	239,183	235,513	191,241	263,746	240,796	228,480	227,998			90,974	(3,671)	(44,271)	72,505	(22,951)	(12,315)	(483)	79,788
2007				245,693	243,924	186,718	266,970	237,508	209,756	212,488				(1,768)	(57,206)	80,252	(29,462)	(27,752)	2,732	(33,205)
2008					250,997	190,071	270,082	239,051	198,665	192,550					(60,926)	80,010	(31,031)	(40,386)	(6,115)	(58,447)
2009						192,367	259,589	229,141	179,836	177,028						67,222	(30,448)	(49,305)	(2,807)	(15,339)
2010							260,407	236,401	190,176	184,100							(24,006)	(46,225)	(6,076)	(76,307)
2011								246,938	204,019	193,215								(42,919)	(10,804)	(53,723)
2012									212,138	206,958									(5,180)	(5,180)
2013										213,518										
79-04	3,115,291	2,983,718	3,045,059	3,734,236	3,741,183	3,586,001	4,108,963	3,971,819	3,702,102	3,627,978	(131,572)	61,340	689,177	6,948	(155,182)	522,962	(137,145)	(269,717)	(74,124)	512,687
79-05		3,119,724	3,189,774	3,966,480	3,967,373	3,796,492	4,374,326	4,233,940	3,950,694	3,876,432		70,049	776,706	893	(170,881)	577,833	(140,386)	(283,245)	(74,262)	625,135
79-06			3,337,983	4,205,663	4,202,886	3,987,733	4,638,072	4,474,735	4,179,175	4,104,430			867,680	(2,777)	(215,153)	650,338	(163,337)	(295,561)	(74,745)	704,924
79-07				4,451,356	4,446,810	4,174,452	4,905,042	4,712,244	4,388,931	4,316,918				(4,546)	(272,359)	730,590	(192,798)	(323,313)	(72,013)	671,719
79-08					4,697,807	4,364,523	5,175,123	4,951,294	4,587,596	4,509,467					(333,284)	810,601	(223,829)	(363,698)	(78,129)	613,272
79-09						4,556,890	5,434,712	5,180,435	4,767,432	4,686,495						877,822	(254,277)	(413,003)	(80,936)	597,933
79-10							5,695,119	5,416,836	4,957,608	4,870,595							(278,283)	(459,228)	(87,012)	521,626
79-11								5,663,774	5,161,627	5,063,810								(502,147)	(97,817)	467,903
79-12									5,373,765	5,270,768									(102,997)	462,723
79-13										5,484,286										462,723



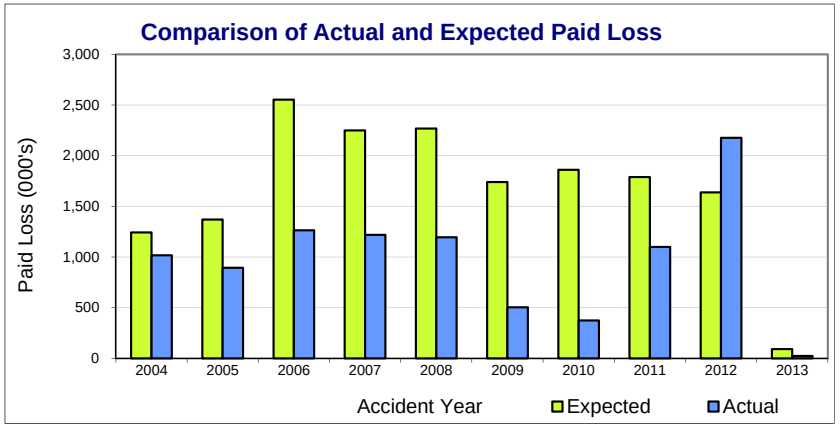
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements

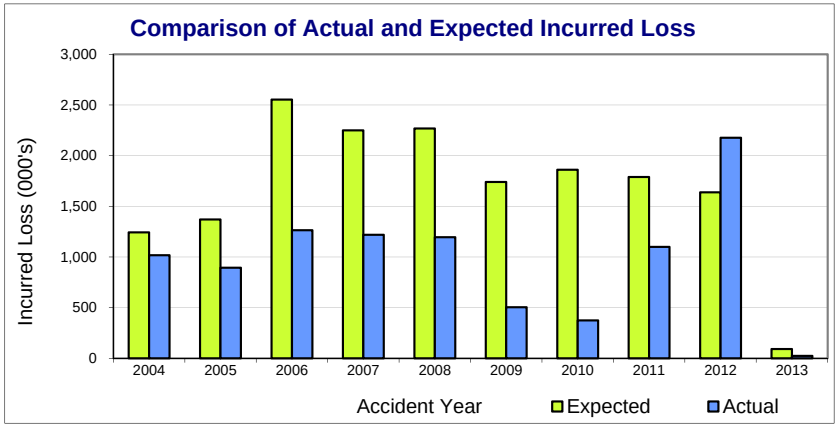
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

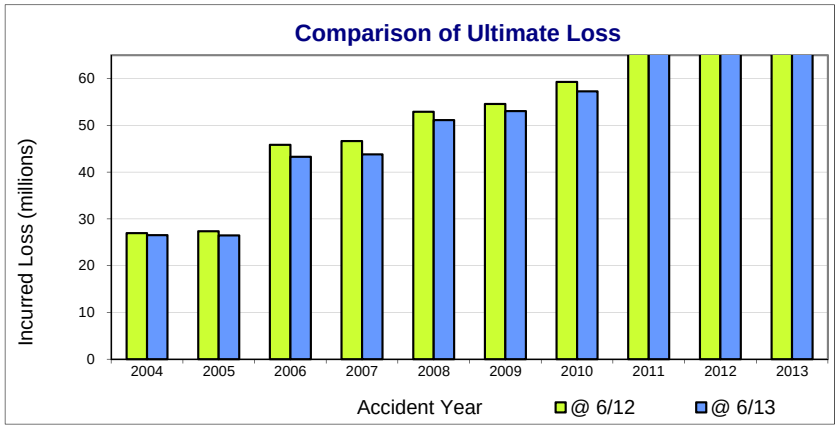
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	914	1,176	(262)	364	276	88	550	900	(350)	461	746	(285)	89	154	(65)	83.8%	82.8%
1977	15,310	15,229	81	15,054	14,957	97	256	272	(16)	211	224	(13)	45	49	(4)	82.5%	82.2%
1978	15,901	15,923	(22)	15,588	15,588	-	313	335	(22)	257	274	(17)	56	61	(5)	82.1%	81.9%
1979	15,211	15,222	(11)	14,867	14,845	22	344	377	(33)	280	307	(27)	64	69	(6)	81.5%	81.6%
1980	12,955	12,912	43	12,628	12,538	90	327	374	(47)	263	304	(41)	64	70	(6)	80.4%	81.3%
1981	10,668	10,632	36	10,357	10,273	84	311	359	(48)	249	291	(42)	62	68	(6)	80.1%	81.0%
1982	10,784	10,776	9	10,410	10,355	55	374	421	(47)	301	340	(39)	73	81	(8)	80.4%	80.6%
1983	9,280	9,236	45	8,904	8,826	78	376	409	(33)	302	327	(26)	74	82	(8)	80.3%	80.0%
1984	10,611	10,483	128	10,116	9,939	177	496	544	(49)	396	435	(39)	99	109	(9)	79.9%	80.0%
1985	10,885	10,757	128	10,279	10,117	162	606	639	(33)	487	509	(22)	119	130	(11)	80.3%	79.6%
1986	11,335	11,274	61	10,597	10,509	88	737	765	(28)	591	606	(14)	146	159	(13)	80.2%	79.2%
1987	11,059	10,924	135	10,238	10,062	175	822	862	(40)	655	683	(28)	167	179	(12)	79.7%	79.2%
1988	10,234	10,119	115	9,346	9,192	155	888	927	(39)	708	734	(27)	180	193	(13)	79.7%	79.2%
1989	12,215	11,999	216	10,960	10,738	222	1,255	1,260	(6)	1,004	995	8	251	265	(14)	80.0%	79.0%
1990	11,822	11,705	118	10,424	10,240	184	1,399	1,465	(66)	1,115	1,164	(50)	284	301	(17)	79.7%	79.5%
1991	9,886	9,782	104	8,505	8,349	156	1,381	1,433	(52)	1,103	1,140	(37)	277	293	(15)	79.9%	79.6%
1992	9,244	8,949	296	7,709	7,379	330	1,535	1,569	(34)	1,231	1,256	(25)	304	313	(9)	80.2%	80.1%
1993	8,637	8,457	179	6,938	6,726	213	1,698	1,732	(34)	1,365	1,386	(21)	333	346	(13)	80.4%	80.0%
1994	9,841	9,451	390	7,586	7,158	429	2,255	2,293	(39)	1,809	1,840	(31)	446	453	(8)	80.2%	80.2%
1995	10,510	10,509	0	7,716	7,580	136	2,794	2,929	(135)	2,236	2,339	(103)	558	590	(32)	80.0%	79.9%
1996	10,139	10,033	105	7,089	6,860	229	3,049	3,174	(124)	2,422	2,517	(96)	628	657	(29)	79.4%	79.3%
1997	11,641	11,354	287	7,752	7,358	394	3,889	3,996	(107)	3,054	3,136	(82)	835	861	(25)	78.5%	78.5%
1998	16,233	16,171	62	10,246	9,794	453	5,986	6,377	(390)	4,647	4,966	(320)	1,340	1,411	(71)	77.6%	77.9%
1999	17,930	18,028	(98)	10,627	10,017	610	7,303	8,011	(708)	5,613	6,208	(595)	1,691	1,803	(113)	76.9%	77.5%
2000	21,151	22,047	(896)	11,607	11,229	379	9,544	10,819	(1,275)	7,277	8,302	(1,025)	2,267	2,517	(250)	76.2%	76.7%
2001	19,728	20,174	(446)	10,024	9,237	788	9,703	10,937	(1,234)	7,312	8,299	(986)	2,391	2,638	(247)	75.4%	75.9%
2002	23,027	23,399	(372)	10,647	9,596	1,052	12,380	13,803	(1,424)	9,231	10,364	(1,133)	3,149	3,440	(291)	74.6%	75.1%
2003	22,640	22,856	(216)	9,274	7,984	1,290	13,366	14,872	(1,506)	9,872	11,061	(1,188)	3,494	3,812	(318)	73.9%	74.4%
2004	26,499	26,931	(431)	9,728	8,711	1,017	16,772	18,220	(1,448)	12,297	13,359	(1,062)	4,475	4,861	(386)	73.3%	73.3%
2005	26,459	27,342	(882)	8,400	7,507	893	18,059	19,835	(1,776)	13,074	14,361	(1,287)	4,985	5,474	(489)	72.4%	72.4%
2006	43,280	45,830	(2,550)	10,645	9,382	1,263	32,635	36,448	(3,813)	23,365	26,101	(2,736)	9,270	10,347	(1,077)	71.6%	71.6%
2007	43,781	46,634	(2,854)	6,524	5,305	1,219	37,257	41,329	(4,072)	26,375	29,115	(2,740)	10,882	12,215	(1,332)	70.8%	70.4%
2008	51,122	52,898	(1,776)	6,936	5,741	1,195	44,186	47,157	(2,971)	30,808	32,630	(1,822)	13,378	14,527	(1,149)	69.7%	69.2%
2009	53,051	54,575	(1,523)	5,602	5,099	503	47,449	49,475	(2,026)	32,504	33,466	(962)	14,945	16,009	(1,064)	68.5%	67.6%
2010	57,273	59,270	(1,997)	4,873	4,500	373	52,401	54,771	(2,370)	35,045	36,237	(1,192)	17,355	18,534	(1,178)	66.9%	66.2%
2011	68,472	69,583	(1,111)	8,585	7,486	1,099	59,886	62,096	(2,210)	39,193	40,119	(926)	20,693	21,977	(1,284)	65.4%	64.6%
2012	72,464	34,714	37,749	4,146	1,969	2,176	68,318	32,745	35,573	43,735	20,628	23,108	24,583	12,117	12,465	64.0%	63.0%
2013	36,326	-	36,326	23	-	23	36,303	-	36,303	22,759	-	22,759	13,544	-	13,544	62.7%	100.0%
Total	**838,516**	**777,352**	**61,165**	**341,316**	**323,421**	**17,895**	**497,201**	**453,931**	**43,270**	**343,606**	**316,768**	**26,837**	**153,595**	**137,163**	**16,432**	**69.1%**	**69.8%**
Excl Prior	**837,602**	**776,176**	**61,426**	**340,952**	**323,145**	**17,807**	**496,651**	**453,031**	**43,620**	**343,145**	**316,023**	**27,122**	**153,506**	**137,008**	**16,498**	**69.1%**	**69.8%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	154	88	(66)				1,176	914	(262)
1977	41	97	56	41	97	56	15,229	15,310	81
1978	50	-	(50)	50	-	(50)	15,923	15,901	(22)
1979	57	22	(35)	57	22	(35)	15,222	15,211	(11)
1980	54	90	35	54	90	35	12,912	12,955	43
1981	51	84	33	51	84	33	10,632	10,668	36
1982	57	55	(2)	57	55	(2)	10,776	10,784	9
1983	49	78	29	49	78	29	9,236	9,280	45
1984	80	177	97	80	177	97	10,483	10,611	128
1985	81	162	80	81	162	80	10,757	10,885	128
1986	95	88	(6)	95	88	(6)	11,274	11,335	61
1987	121	175	55	121	175	55	10,924	11,059	135
1988	129	155	26	129	155	26	10,119	10,234	115
1989	161	222	61	161	222	61	11,999	12,215	216
1990	236	184	(51)	236	184	(51)	11,705	11,822	118
1991	209	156	(53)	209	156	(53)	9,782	9,886	104
1992	258	330	71	258	330	71	8,949	9,244	296
1993	249	213	(36)	249	213	(36)	8,457	8,637	179
1994	358	429	71	358	429	71	9,451	9,841	390
1995	379	136	(243)	379	136	(243)	10,509	10,510	0
1996	377	229	(148)	377	229	(148)	10,033	10,139	105
1997	405	394	(11)	405	394	(11)	11,354	11,641	287
1998	686	453	(233)	686	453	(233)	16,171	16,233	62
1999	902	610	(292)	902	610	(292)	18,028	17,930	(98)
2000	1,022	379	(643)	1,022	379	(643)	22,047	21,151	(896)
2001	943	788	(155)	943	788	(155)	20,174	19,728	(446)
2002	1,167	1,052	(116)	1,167	1,052	(116)	23,399	23,027	(372)
2003	1,252	1,290	38	1,252	1,290	38	22,856	22,640	(216)
2004	1,243	1,017	(226)	1,243	1,017	(226)	26,931	26,499	(431)
2005	1,370	893	(477)	1,370	893	(477)	27,342	26,459	(882)
2006	2,553	1,263	(1,289)	2,553	1,263	(1,289)	45,830	43,280	(2,550)
2007	2,248	1,219	(1,030)	2,248	1,219	(1,030)	46,634	43,781	(2,854)
2008	2,268	1,195	(1,073)	2,268	1,195	(1,073)	52,898	51,122	(1,776)
2009	1,739	503	(1,237)	1,739	503	(1,237)	54,575	53,051	(1,523)
2010	1,860	373	(1,487)	1,860	373	(1,487)	59,270	57,273	(1,997)
2011	1,788	1,099	(689)	1,788	1,099	(689)	69,583	68,472	(1,111)
2012	1,637	2,176	539	1,637	2,176	539	69,429	72,464	3,035
2013	91	23	(68)	91	23	(68)	71,598	72,651	1,053
Total	26,418	17,895	(8,523)	26,264	17,807	(8,457)			(8,822)







Ohio Bureau of Workers' Compensation

SUMMARY 6

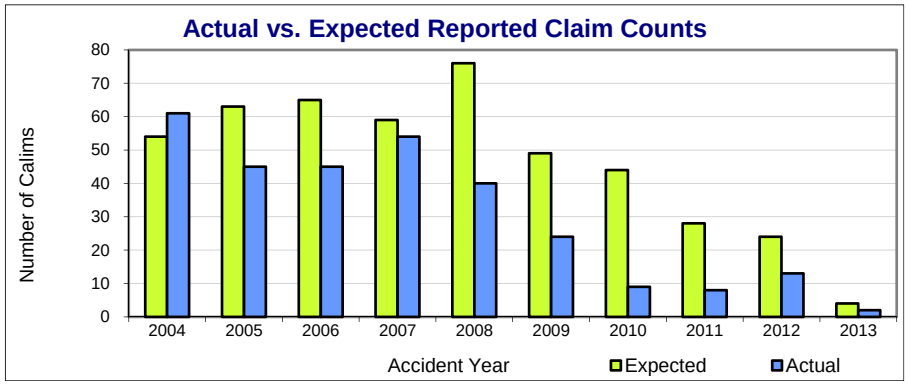
Private Employers - Compensation - Lump Sum Advancements

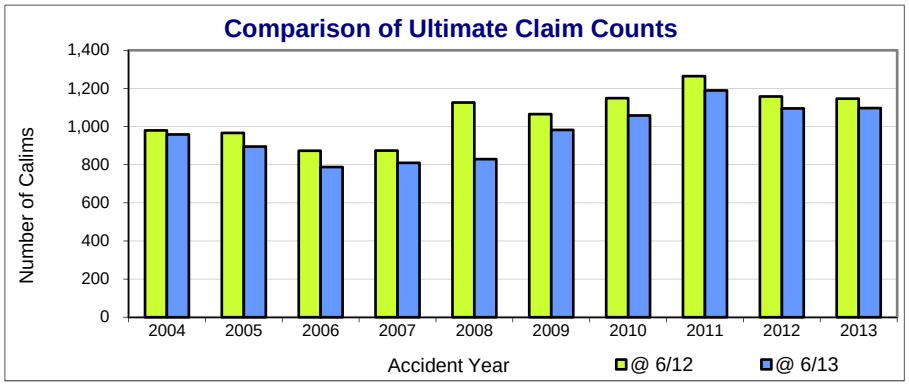
EXHIBIT 17

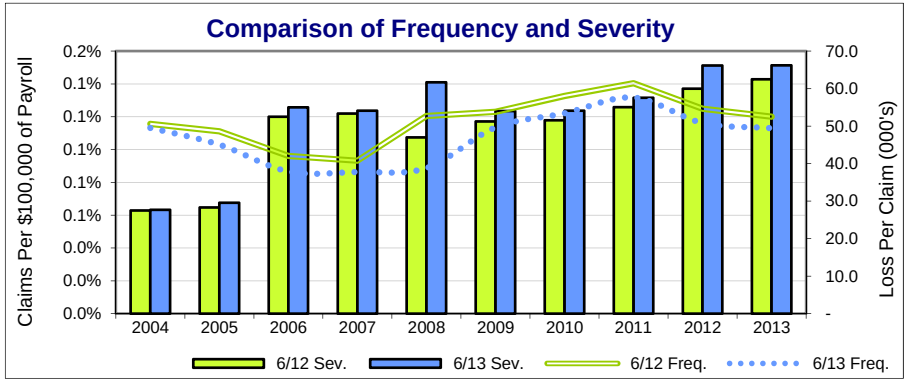
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

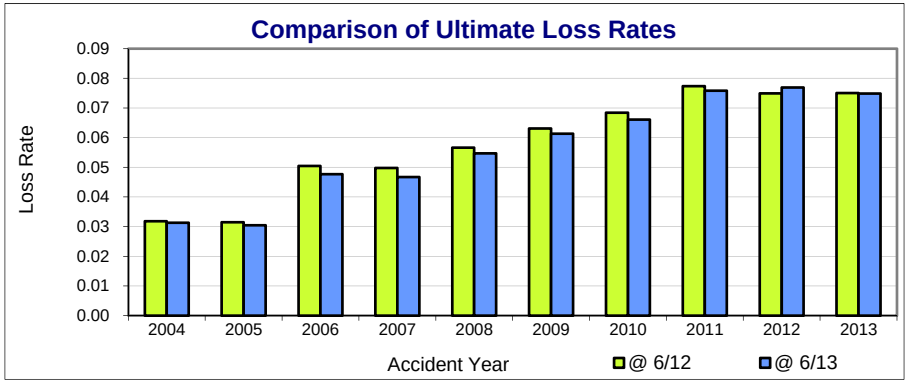
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	417	349	(68)	18,226	18,131	(95)						
2004	54	61	7	979	958	(21)	0.12%	0.11%	27,508	27,661	0.032	0.031
2005	63	45	(18)	966	895	(71)	0.11%	0.10%	28,304	29,564	0.031	0.030
2006	65	45	(20)	873	787	(86)	0.10%	0.09%	52,497	54,994	0.050	0.048
2007	59	54	(5)	874	809	(65)	0.09%	0.09%	53,357	54,117	0.050	0.047
2008	76	40	(36)	1,126	829	(297)	0.12%	0.09%	46,978	61,667	0.057	0.055
2009	49	24	(25)	1,065	982	(83)	0.12%	0.11%	51,244	54,024	0.063	0.061
2010	44	9	(35)	1,149	1,058	(91)	0.13%	0.12%	51,584	54,134	0.068	0.066
2011	28	8	(20)	1,264	1,189	(75)	0.14%	0.13%	55,050	57,588	0.077	0.076
2012	24	13	(11)	1,157	1,095	(62)	0.12%	0.12%	60,007	66,177	0.075	0.077
2013	4	2	(2)	1,146	1,097	(49)	0.12%	0.11%	62,476	66,227	0.075	0.075
Total	883	650	(233)	28,825	27,830	(995)						









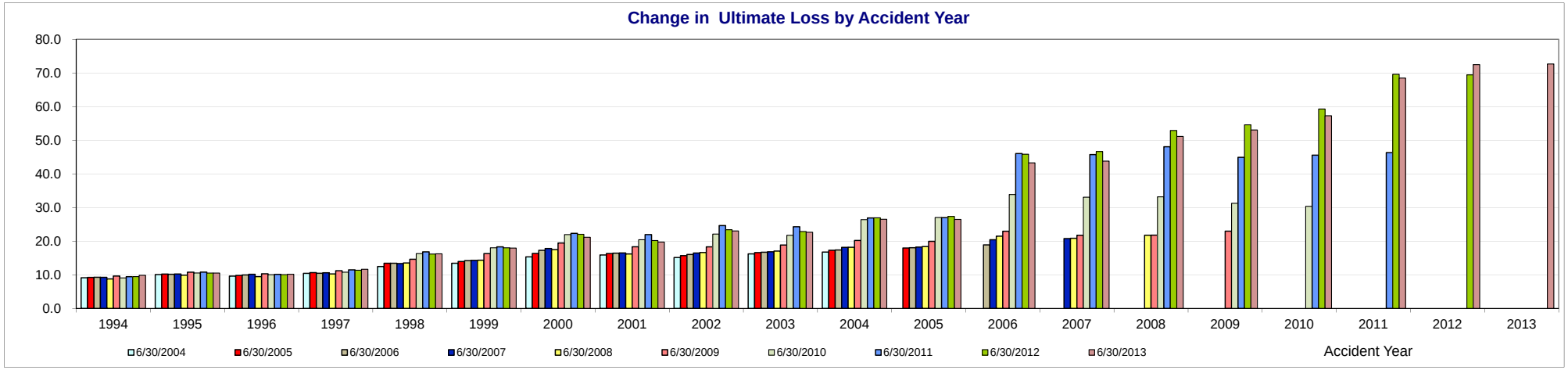
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 17
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	276	914	1,176	638	900	(262)	529	746	(217)	109	154	(45)	82.8%	82.8%
1977	14,957	15,310	15,229	353	272	81	290	224	67	63	49	14	82.2%	82.2%
1978	15,588	15,901	15,923	313	335	(22)	256	274	(18)	57	61	(4)	81.9%	81.9%
1979	14,845	15,211	15,222	366	377	(11)	298	307	(9)	67	69	(2)	81.6%	81.6%
1980	12,538	12,955	12,912	417	374	43	339	304	35	78	70	8	81.3%	81.3%
1981	10,273	10,668	10,632	395	359	36	320	291	29	75	68	7	81.0%	81.0%
1982	10,355	10,784	10,776	430	421	9	346	340	7	83	81	2	80.6%	80.6%
1983	8,826	9,280	9,236	454	409	45	363	327	36	91	82	9	80.0%	80.0%
1984	9,939	10,611	10,483	672	544	128	538	435	102	134	109	26	80.0%	80.0%
1985	10,117	10,885	10,757	768	639	128	611	509	102	157	130	26	79.6%	79.6%
1986	10,509	11,335	11,274	825	765	61	654	606	48	172	159	13	79.2%	79.2%
1987	10,062	11,059	10,924	997	862	135	790	683	107	207	179	28	79.2%	79.2%
1988	9,192	10,234	10,119	1,042	927	115	826	734	91	217	193	24	79.2%	79.2%
1989	10,738	12,215	11,999	1,477	1,260	216	1,166	995	171	311	265	45	79.0%	79.0%
1990	10,240	11,822	11,705	1,583	1,465	118	1,258	1,164	94	325	301	24	79.5%	79.5%
1991	8,349	9,886	9,782	1,537	1,433	104	1,223	1,140	83	314	293	21	79.6%	79.6%
1992	7,379	9,244	8,949	1,865	1,569	296	1,493	1,256	237	372	313	59	80.1%	80.1%
1993	6,726	8,637	8,457	1,911	1,732	179	1,529	1,386	143	382	346	36	80.0%	80.0%
1994	7,158	9,841	9,451	2,683	2,293	390	2,153	1,840	313	530	453	77	80.2%	80.2%
1995	7,580	10,510	10,509	2,929	2,929	0	2,339	2,339	0	590	590	0	79.9%	79.9%
1996	6,860	10,139	10,033	3,279	3,174	105	2,601	2,517	83	678	657	22	79.3%	79.3%
1997	7,358	11,641	11,354	4,283	3,996	287	3,361	3,136	225	922	861	62	78.5%	78.5%
1998	9,794	16,233	16,171	6,439	6,377	62	5,015	4,966	48	1,424	1,411	14	77.9%	77.9%
1999	10,017	17,930	18,028	7,913	8,011	(98)	6,132	6,208	(76)	1,781	1,803	(22)	77.5%	77.5%
2000	11,229	21,151	22,047	9,923	10,819	(896)	7,614	8,302	(687)	2,308	2,517	(208)	76.7%	76.7%
2001	9,237	19,728	20,174	10,491	10,937	(446)	7,960	8,299	(339)	2,531	2,638	(108)	75.9%	75.9%
2002	9,596	23,027	23,399	13,431	13,803	(372)	10,084	10,364	(279)	3,347	3,440	(93)	75.1%	75.1%
2003	7,984	22,640	22,856	14,656	14,872	(216)	10,900	11,061	(161)	3,756	3,812	(55)	74.4%	74.4%
2004	8,711	26,499	26,931	17,788	18,220	(431)	13,043	13,359	(316)	4,746	4,861	(115)	73.3%	73.3%
2005	7,507	26,459	27,342	18,953	19,835	(882)	13,723	14,361	(639)	5,230	5,474	(243)	72.4%	72.4%
2006	9,382	43,280	45,830	33,898	36,448	(2,550)	24,275	26,101	(1,826)	9,623	10,347	(724)	71.6%	71.6%
2007	5,305	43,781	46,634	38,476	41,329	(2,854)	27,105	29,115	(2,010)	11,371	12,215	(843)	70.4%	70.4%
2008	5,741	51,122	52,898	45,381	47,157	(1,776)	31,401	32,630	(1,229)	13,980	14,527	(547)	69.2%	69.2%
2009	5,099	53,051	54,575	47,952	49,475	(1,523)	32,435	33,466	(1,030)	15,517	16,009	(493)	67.6%	67.6%
2010	4,500	57,273	59,270	52,774	54,771	(1,997)	34,916	36,237	(1,321)	17,858	18,534	(676)	66.2%	66.2%
2011	7,486	68,472	69,583	60,985	62,096	(1,111)	39,402	40,119	(718)	21,584	21,977	(393)	64.6%	64.6%
2012	1,969	36,232	34,714	34,262	32,745	1,518	21,584	20,628	956	12,679	12,117	562	63.0%	63.0%
Total	**323,421**	**765,959**	**777,352**	**442,538**	**453,931**	**(11,393)**	**308,870**	**316,768**	**(7,899)**	**133,669**	**137,163**	**(3,494)**	**69.8%**	**69.8%**
Excl Prior	**323,145**	**765,045**	**776,176**	**441,900**	**453,031**	**(11,131)**	**308,341**	**316,023**	**(7,682)**	**133,559**	**137,008**	**(3,449)**	**69.8%**	**69.8%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	18,845	18,842	18,853	18,859	15,054	15,425	15,163	15,252	15,222	15,211	(3)	11	7	(3,806)	371	(261)	89	(30)	(11)	(3,634)
1980	14,576	14,603	14,553	14,594	12,830	13,251	12,913	12,963	12,912	12,955	26	(50)	42	(1,764)	421	(338)	50	(51)	43	(1,622)
1981	12,836	12,887	12,860	12,906	10,592	10,985	10,551	10,577	10,632	10,668	51	(27)	46	(2,314)	392	(434)	26	55	36	(2,168)
1982	12,049	12,070	12,029	12,060	10,746	11,140	10,694	10,794	10,776	10,784	21	(41)	31	(1,313)	394	(446)	99	(18)	9	(1,264)
1983	11,389	11,319	11,336	11,444	9,457	9,831	9,248	9,240	9,236	9,280	(71)	18	108	(1,987)	374	(584)	(8)	(4)	45	(2,109)
1984	11,939	11,896	11,902	11,956	10,330	10,988	10,342	10,302	10,483	10,611	(43)	6	53	(1,626)	658	(646)	(40)	181	128	(1,328)
1985	12,719	12,605	12,488	12,535	10,947	11,550	10,737	10,762	10,757	10,885	(114)	(117)	47	(1,588)	603	(814)	26	(6)	128	(1,835)
1986	12,777	12,825	12,661	12,847	11,336	11,970	11,277	11,286	11,274	11,335	47	(164)	186	(1,511)	634	(693)	9	(12)	61	(1,443)
1987	11,542	11,634	11,675	11,834	10,728	11,568	10,871	10,986	10,924	11,059	92	40	160	(1,107)	840	(697)	115	(62)	135	(483)
1988	11,377	11,319	11,351	11,486	10,347	10,985	10,098	10,158	10,119	10,234	(58)	32	135	(1,139)	638	(887)	60	(39)	115	(1,143)
1989	12,028	12,058	12,227	12,256	11,182	12,319	11,654	11,828	11,999	12,215	30	169	29	(1,073)	1,137	(665)	174	171	216	187
1990	12,060	12,337	12,371	12,465	11,394	12,287	11,359	11,638	11,705	11,822	277	34	94	(1,071)	893	(928)	279	67	118	(238)
1991	9,715	10,042	10,150	10,147	9,363	10,187	9,650	9,822	9,782	9,886	327	108	(3)	(785)	824	(537)	172	(40)	104	170
1992	9,058	9,238	9,416	9,323	8,646	9,383	8,657	8,944	8,949	9,244	180	178	(93)	(678)	737	(726)	287	5	296	187
1993	8,213	8,350	8,281	8,346	7,813	8,597	7,860	8,255	8,457	8,637	137	(69)	65	(533)	784	(737)	395	202	179	423
1994	9,118	9,216	9,273	9,236	8,775	9,633	9,064	9,447	9,451	9,841	98	57	(37)	(461)	858	(570)	383	5	390	723
1995	10,073	10,223	10,158	10,225	9,886	10,775	10,544	10,795	10,509	10,510	151	(66)	67	(339)	888	(231)	251	(286)	0	437
1996	9,615	9,800	9,965	10,140	9,453	10,307	10,023	10,133	10,033	10,139	184	165	175	(687)	854	(284)	111	(100)	105	523
1997	10,433	10,635	10,452	10,610	10,261	11,198	10,765	11,476	11,354	11,641	203	(183)	158	(348)	936	(433)	711	(122)	287	1,209
1998	12,461	13,429	13,427	13,353	13,521	14,625	16,294	16,824	16,171	16,233	968	(2)	(73)	167	1,105	1,669	530	(654)	62	3,772
1999	13,423	13,946	14,201	14,293	14,326	16,294	18,017	18,301	18,028	17,930	523	256	92	33	1,968	1,722	284	(273)	(98)	4,507
2000	15,319	16,334	17,265	17,802	17,487	19,438	21,958	22,321	22,047	21,151	1,015	930	537	(314)	1,951	2,520	363	(273)	(896)	5,832
2001	15,899	16,327	16,431	16,494	16,199	18,319	20,423	21,951	20,174	19,728	429	104	63	(295)	2,120	2,104	1,529	(1,777)	(446)	3,829
2002	15,134	15,684	16,035	16,466	16,621	18,298	22,108	24,618	23,399	23,027	550	351	431	155	1,677	3,810	2,511	(1,219)	(372)	7,893
2003	16,214	16,597	16,712	16,838	17,060	18,855	21,745	24,292	22,856	22,640	383	115	126	222	1,795	2,890	2,547	(1,436)	(216)	6,426
2004	16,760	17,282	17,375	18,158	18,181	20,194	26,404	26,882	26,931	26,499	522	94	783	23	2,013	6,210	478	48	(431)	9,739
2005		17,949	18,057	18,246	18,393	19,942	27,026	26,980	27,342	26,459		107	190	146	1,549	7,084	(45)	361	(882)	8,510
2006			18,894	20,424	21,467	22,946	33,859	46,038	45,830	43,280			1,530	1,043	1,479	10,913	12,180	(209)	(2,550)	24,386
2007				20,774	20,842	21,734	33,060	45,728	46,634	43,781				68	893	11,325	12,669	906	(2,854)	23,007
2008					21,760	21,770	33,161	48,054	52,898	51,122					10	11,392	14,893	4,844	(1,776)	29,361
2009						22,973	31,254	44,904	54,575	53,051						8,280	13,650	9,670	(1,523)	30,078
2010							30,350	45,561	59,270	57,273							15,211	13,709	(1,997)	26,923
2011								46,303	69,583	68,472								23,280	(1,111)	22,169
2012									69,429	72,464									3,035	3,035
2013										72,651										
79-04	325,574	331,499	333,446	336,676	312,536	338,403	348,418	359,848	354,179	354,165	5,925	1,947	3,230	(24,140)	25,867	10,015	11,430	(5,669)	(14)	28,590
79-05		349,449	351,503	354,922	330,929	358,345	375,444	386,829	381,521	380,624		2,054	3,419	(23,993)	27,416	17,099	11,385	(5,308)	(897)	37,100
79-06			370,397	375,346	352,396	381,291	409,303	432,867	427,351	423,904			4,949	(22,950)	28,895	28,012	23,564	(5,516)	(3,446)	61,487
79-07				396,120	373,238	403,025	442,362	478,595	473,985	467,685				(22,883)	29,788	39,337	36,233	(4,610)	(6,300)	84,493
79-08					394,998	424,795	475,524	526,649	526,883	518,807					29,797	50,729	51,126	233	(8,076)	113,855
79-09						447,768	506,777	571,554	581,457	571,858						59,009	64,776	9,904	(9,599)	143,933
79-10							537,127	617,114	640,727	629,131							79,987	23,613	(11,596)	170,856
79-11								663,417	710,310	697,603								46,893	(12,708)	193,024
79-12									779,739	770,066									(9,673)	196,059
79-13										842,718										196,059



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards

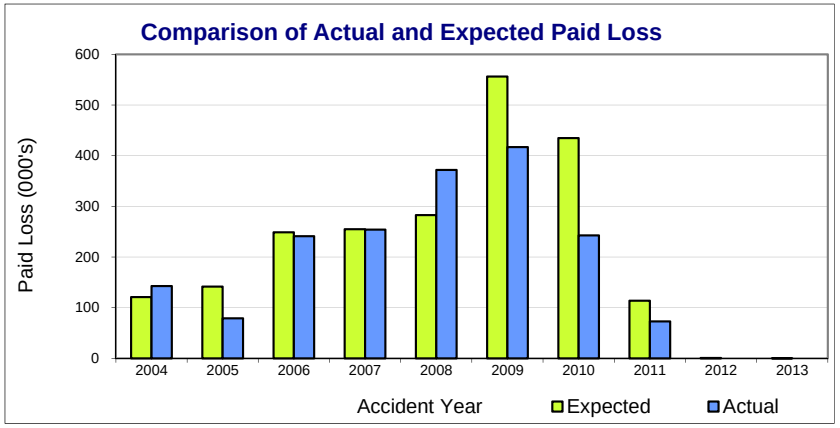
SUMMARY 6
EXHIBIT 18
SHEET 1

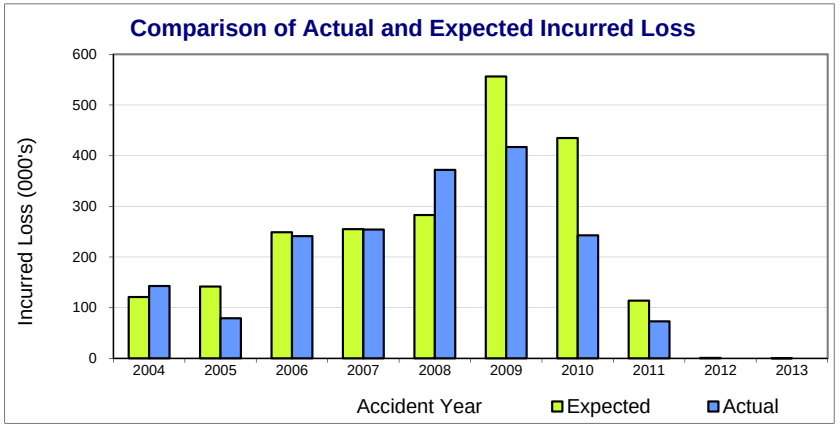
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

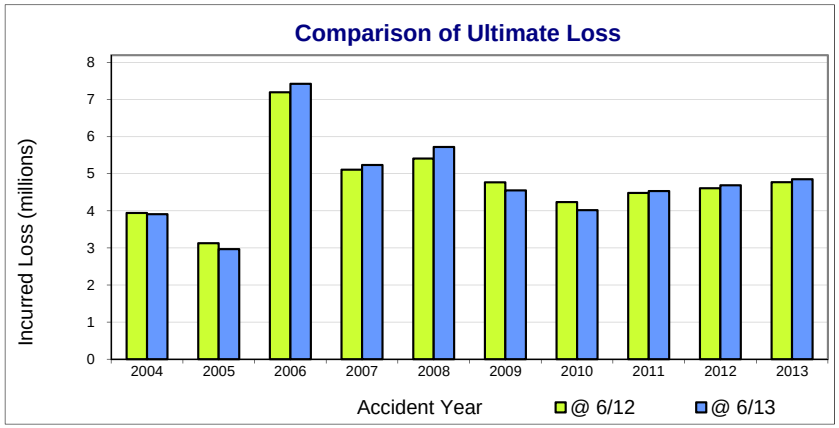
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	744	702	42	194	152	42	550	550	-	448	460	(12)	102	90	12	81.5%	83.6%
1977	1,116	1,124	(8)	991	979	12	124	144	(20)	97	116	(19)	27	28	(1)	78.2%	80.3%
1978	1,766	1,790	(23)	1,548	1,533	15	219	257	(38)	169	204	(35)	49	53	(4)	77.5%	79.4%
1979	2,798	2,838	(40)	2,418	2,387	30	380	450	(70)	291	353	(62)	89	97	(8)	76.6%	78.4%
1980	2,990	3,032	(42)	2,545	2,505	39	445	526	(81)	337	407	(70)	108	119	(11)	75.8%	77.3%
1981	1,796	1,818	(22)	1,504	1,474	30	292	343	(52)	219	262	(44)	73	81	(8)	75.0%	76.3%
1982	1,282	1,302	(20)	1,055	1,037	19	227	266	(38)	169	200	(31)	59	66	(7)	74.3%	75.2%
1983	1,925	1,971	(46)	1,554	1,540	15	371	432	(61)	273	320	(47)	98	112	(14)	73.5%	74.0%
1984	4,301	4,356	(55)	3,408	3,339	69	893	1,017	(124)	649	741	(92)	244	276	(32)	72.7%	72.9%
1985	3,808	3,877	(68)	2,961	2,916	45	847	961	(113)	608	689	(81)	239	272	(33)	71.8%	71.7%
1986	3,367	3,414	(47)	2,570	2,520	49	798	894	(96)	565	630	(65)	233	264	(31)	70.8%	70.5%
1987	3,138	3,182	(44)	2,350	2,305	45	788	877	(89)	550	608	(58)	238	269	(31)	69.8%	69.3%
1988	4,139	4,223	(84)	3,042	3,002	39	1,097	1,221	(124)	754	831	(77)	343	390	(46)	68.7%	68.1%
1989	5,091	5,147	(55)	3,672	3,584	88	1,420	1,563	(144)	960	1,048	(88)	459	515	(56)	67.6%	67.0%
1990	3,101	3,201	(100)	2,187	2,183	4	914	1,018	(104)	610	672	(61)	303	346	(43)	66.8%	66.0%
1991	2,874	2,906	(32)	1,989	1,941	48	885	965	(80)	581	626	(45)	304	339	(35)	65.7%	64.9%
1992	2,717	2,763	(47)	1,842	1,806	36	875	957	(82)	566	612	(45)	309	346	(37)	64.7%	63.9%
1993	2,405	2,461	(56)	1,598	1,574	24	807	887	(80)	514	558	(44)	293	330	(36)	63.7%	62.9%
1994	4,981	5,102	(121)	3,242	3,189	53	1,739	1,913	(173)	1,089	1,184	(94)	650	729	(79)	62.6%	61.9%
1995	3,247	3,308	(61)	2,064	2,021	42	1,183	1,287	(103)	731	783	(52)	452	503	(51)	61.8%	60.9%
1996	3,648	3,704	(56)	2,267	2,208	58	1,382	1,496	(114)	841	898	(57)	540	598	(58)	60.9%	60.0%
1997	1,592	1,605	(14)	963	933	30	628	673	(44)	378	398	(20)	250	275	(24)	60.2%	59.2%
1998	4,308	4,375	(67)	2,540	2,477	63	1,768	1,898	(129)	1,050	1,106	(56)	718	792	(73)	59.4%	58.3%
1999	5,055	5,152	(97)	2,903	2,815	88	2,152	2,336	(185)	1,260	1,352	(92)	892	984	(93)	58.6%	57.9%
2000	6,383	6,420	(38)	3,542	3,374	168	2,841	3,046	(206)	1,651	1,752	(101)	1,189	1,294	(105)	58.1%	57.5%
2001	4,819	4,897	(78)	2,564	2,467	97	2,255	2,429	(174)	1,307	1,389	(82)	948	1,040	(92)	58.0%	57.2%
2002	3,402	3,552	(151)	1,735	1,647	88	1,666	1,905	(239)	960	1,080	(120)	706	825	(119)	57.6%	56.7%
2003	4,339	4,486	(147)	2,054	1,972	83	2,285	2,514	(229)	1,307	1,417	(110)	978	1,098	(120)	57.2%	56.3%
2004	3,910	3,944	(34)	1,685	1,543	142	2,225	2,401	(177)	1,264	1,354	(90)	961	1,047	(86)	56.8%	56.4%
2005	2,969	3,128	(159)	1,016	937	79	1,952	2,190	(238)	1,115	1,250	(135)	837	941	(103)	57.1%	57.1%
2006	7,425	7,197	228	3,142	2,901	241	4,283	4,296	(13)	2,473	2,464	8	1,811	1,832	(21)	57.7%	57.4%
2007	5,237	5,109	128	1,844	1,590	254	3,392	3,518	(126)	1,967	2,050	(83)	1,425	1,469	(43)	58.0%	58.3%
2008	5,725	5,411	314	1,929	1,557	372	3,795	3,854	(58)	2,230	2,278	(47)	1,565	1,576	(11)	58.8%	59.1%
2009	4,553	4,768	(215)	1,206	789	417	3,347	3,980	(632)	1,996	2,491	(495)	1,351	1,489	(138)	59.6%	62.6%
2010	4,019	4,235	(216)	349	106	243	3,670	4,129	(458)	2,312	2,649	(337)	1,358	1,479	(121)	63.0%	64.2%
2011	4,533	4,482	51	100	27	73	4,434	4,455	(22)	2,864	2,790	73	1,570	1,665	(95)	64.6%	62.6%
2012	4,688	2,306	2,382	-	-	-	4,688	2,306	2,382	2,955	1,389	1,566	1,733	917	816	63.0%	60.2%
2013	2,426	-	2,426	-	-	-	2,426	-	2,426	1,471	-	1,471	956	-	956	60.6%	100.0%
Total	**136,617**	**133,288**	**3,329**	**72,573**	**69,333**	**3,240**	**64,044**	**63,955**	**89**	**39,582**	**39,410**	**172**	**24,462**	**24,545**	**(84)**	**61.8%**	**61.6%**
Excl Prior	**135,873**	**132,586**	**3,287**	**72,379**	**69,181**	**3,198**	**63,494**	**63,405**	**89**	**39,134**	**38,950**	**184**	**24,360**	**24,455**	**(95)**	**61.6%**	**61.4%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	79	42	(36)				702	744	42
1977	16	12	(4)	16	12	(4)	1,124	1,116	(8)
1978	27	15	(12)	27	15	(12)	1,790	1,766	(23)
1979	43	30	(12)	43	30	(12)	2,838	2,798	(40)
1980	45	39	(6)	45	39	(6)	3,032	2,990	(42)
1981	28	30	2	28	30	2	1,818	1,796	(22)
1982	20	19	(1)	20	19	(1)	1,302	1,282	(20)
1983	29	15	(15)	29	15	(15)	1,971	1,925	(46)
1984	63	69	6	63	69	6	4,356	4,301	(55)
1985	55	45	(10)	55	45	(10)	3,877	3,808	(68)
1986	48	49	1	48	49	1	3,414	3,367	(47)
1987	44	45	1	44	45	1	3,182	3,138	(44)
1988	57	39	(18)	57	39	(18)	4,223	4,139	(84)
1989	75	88	13	75	88	13	5,147	5,091	(55)
1990	46	4	(41)	46	4	(41)	3,201	3,101	(100)
1991	41	48	7	41	48	7	2,906	2,874	(32)
1992	40	36	(4)	40	36	(4)	2,763	2,717	(47)
1993	35	24	(11)	35	24	(11)	2,461	2,405	(56)
1994	73	53	(21)	73	53	(21)	5,102	4,981	(121)
1995	46	42	(4)	46	42	(4)	3,308	3,247	(61)
1996	55	58	3	55	58	3	3,704	3,648	(56)
1997	24	30	6	24	30	6	1,605	1,592	(14)
1998	65	63	(2)	65	63	(2)	4,375	4,308	(67)
1999	102	88	(14)	102	88	(14)	5,152	5,055	(97)
2000	135	168	33	135	168	33	6,420	6,383	(38)
2001	106	97	(9)	106	97	(9)	4,897	4,819	(78)
2002	77	88	11	77	88	11	3,552	3,402	(151)
2003	105	83	(22)	105	83	(22)	4,486	4,339	(147)
2004	121	142	22	121	142	22	3,944	3,910	(34)
2005	142	79	(63)	142	79	(63)	3,128	2,969	(159)
2006	249	241	(8)	249	241	(8)	7,197	7,425	228
2007	255	254	(1)	255	254	(1)	5,109	5,237	128
2008	283	372	89	283	372	89	5,411	5,725	314
2009	556	417	(139)	556	417	(139)	4,768	4,553	(215)
2010	435	243	(192)	435	243	(192)	4,235	4,019	(216)
2011	114	73	(41)	114	73	(41)	4,482	4,533	51
2012	1	-	(1)	1	-	(1)	4,612	4,688	76
2013	0	-	(0)	0	-	(0)	4,773	4,853	79
Total	3,732	3,240	(492)	3,653	3,198	(455)			(1,324)







Ohio Bureau of Workers' Compensation

SUMMARY 6

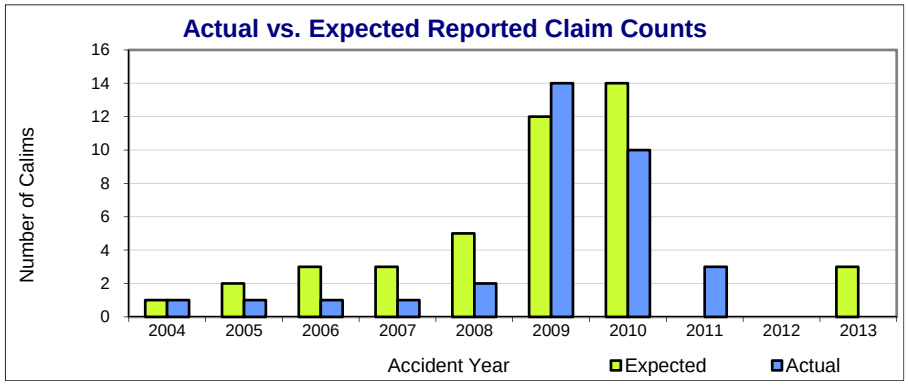
Private Employers - Compensation - Additional Awards

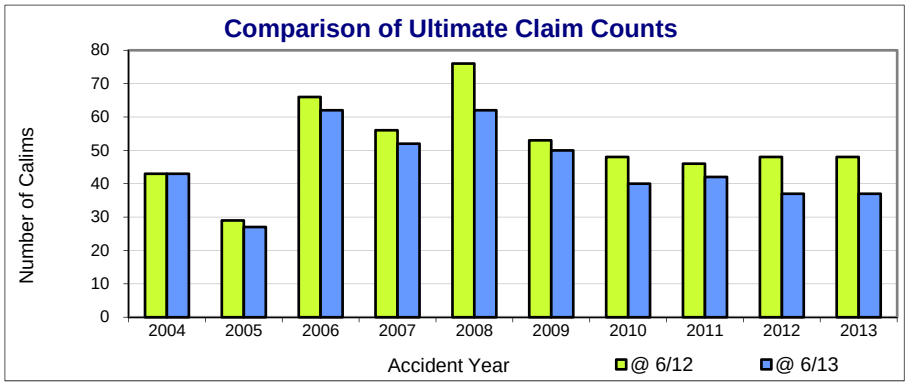
EXHIBIT 18

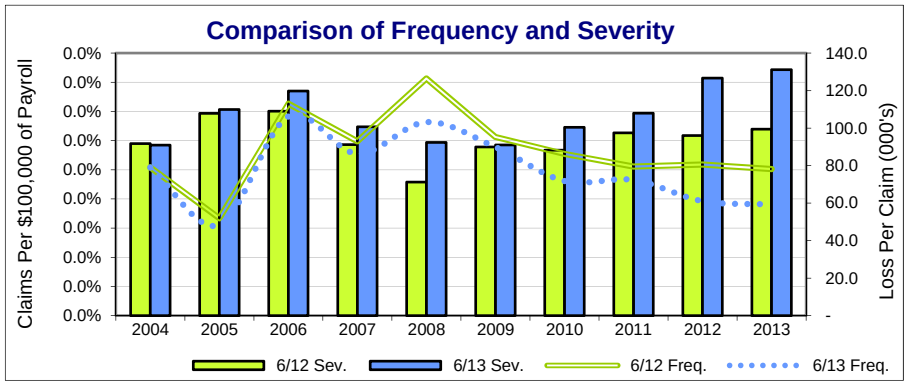
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

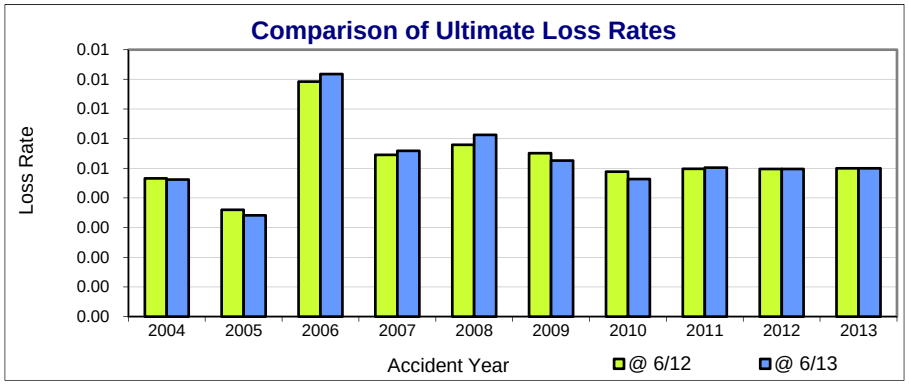
SHEET 3

Accident	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
Year	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	6	2	(4)	1,407	1,406	(1)						
2004	1	1	-	43	43	-	0.01%	0.01%	91,730	90,932	0.005	0.005
2005	2	1	(1)	29	27	(2)	0.00%	0.00%	107,853	109,947	0.004	0.003
2006	3	1	(2)	66	62	(4)	0.01%	0.01%	109,053	119,765	0.008	0.008
2007	3	1	(2)	56	52	(4)	0.01%	0.01%	91,225	100,705	0.005	0.006
2008	5	2	(3)	76	62	(14)	0.01%	0.01%	71,198	92,333	0.006	0.006
2009	12	14	2	53	50	(3)	0.01%	0.01%	89,967	91,056	0.006	0.005
2010	14	10	(4)	48	40	(8)	0.01%	0.00%	88,228	100,478	0.005	0.005
2011	-	3	3	46	42	(4)	0.01%	0.00%	97,437	107,934	0.005	0.005
2012	-	-	-	48	37	(11)	0.01%	0.00%	96,078	126,701	0.005	0.005
2013	3	-	(3)	48	37	(11)	0.01%	0.00%	99,442	131,151	0.005	0.005
Total	49	35	(14)	1,920	1,858	(62)						









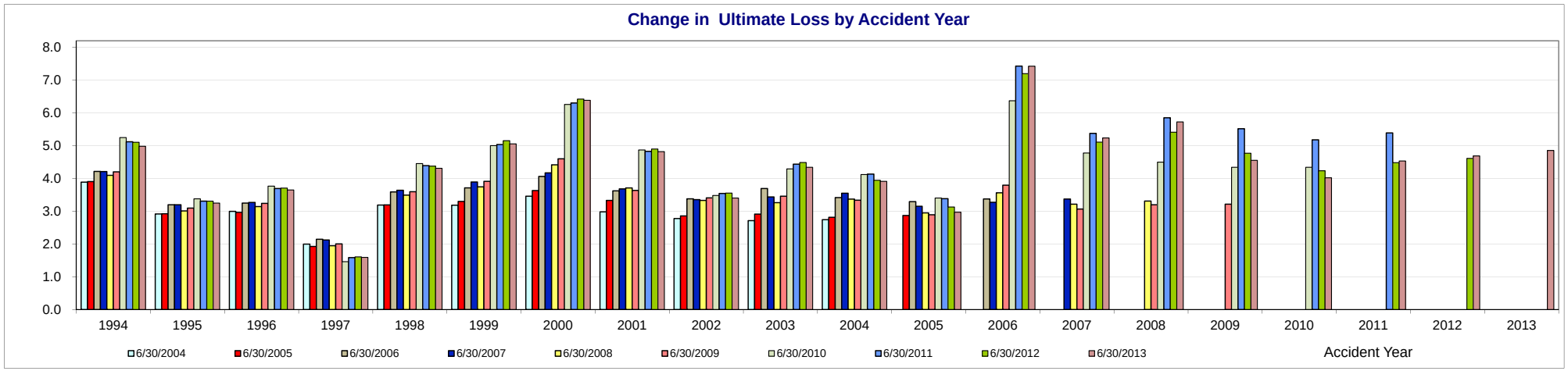
Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 6
EXHIBIT 18
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	152	744	702	592	550	42	495	460	35	97	90	7	83.6%	83.6%
1977	979	1,116	1,124	136	144	(8)	110	116	(7)	27	28	(2)	80.3%	80.3%
1978	1,533	1,766	1,790	234	257	(23)	185	204	(18)	48	53	(5)	79.4%	79.4%
1979	2,387	2,798	2,838	410	450	(40)	322	353	(31)	89	97	(9)	78.4%	78.4%
1980	2,505	2,990	3,032	484	526	(42)	374	407	(32)	110	119	(10)	77.3%	77.3%
1981	1,474	1,796	1,818	322	343	(22)	245	262	(17)	76	81	(5)	76.3%	76.3%
1982	1,037	1,282	1,302	246	266	(20)	185	200	(15)	61	66	(5)	75.2%	75.2%
1983	1,540	1,925	1,971	386	432	(46)	285	320	(34)	100	112	(12)	74.0%	74.0%
1984	3,339	4,301	4,356	962	1,017	(55)	701	741	(40)	261	276	(15)	72.9%	72.9%
1985	2,916	3,808	3,877	892	961	(68)	640	689	(49)	253	272	(19)	71.7%	71.7%
1986	2,520	3,367	3,414	847	894	(47)	597	630	(33)	250	264	(14)	70.5%	70.5%
1987	2,305	3,138	3,182	833	877	(44)	577	608	(31)	256	269	(14)	69.3%	69.3%
1988	3,002	4,139	4,223	1,137	1,221	(84)	774	831	(57)	363	390	(27)	68.1%	68.1%
1989	3,584	5,091	5,147	1,508	1,563	(55)	1,011	1,048	(37)	497	515	(18)	67.0%	67.0%
1990	2,183	3,101	3,201	918	1,018	(100)	606	672	(66)	312	346	(34)	66.0%	66.0%
1991	1,941	2,874	2,906	933	965	(32)	606	626	(21)	327	339	(11)	64.9%	64.9%
1992	1,806	2,717	2,763	911	957	(47)	582	612	(30)	329	346	(17)	63.9%	63.9%
1993	1,574	2,405	2,461	831	887	(56)	522	558	(35)	309	330	(21)	62.9%	62.9%
1994	3,189	4,981	5,102	1,792	1,913	(121)	1,109	1,184	(75)	683	729	(46)	61.9%	61.9%
1995	2,021	3,247	3,308	1,225	1,287	(61)	746	783	(37)	479	503	(24)	60.9%	60.9%
1996	2,208	3,648	3,704	1,440	1,496	(56)	864	898	(34)	576	598	(22)	60.0%	60.0%
1997	933	1,592	1,605	659	673	(14)	390	398	(8)	269	275	(6)	59.2%	59.2%
1998	2,477	4,308	4,375	1,831	1,898	(67)	1,067	1,106	(39)	764	792	(28)	58.3%	58.3%
1999	2,815	5,055	5,152	2,239	2,336	(97)	1,296	1,352	(56)	943	984	(41)	57.9%	57.9%
2000	3,374	6,383	6,420	3,009	3,046	(38)	1,731	1,752	(22)	1,278	1,294	(16)	57.5%	57.5%
2001	2,467	4,819	4,897	2,352	2,429	(78)	1,345	1,389	(45)	1,007	1,040	(33)	57.2%	57.2%
2002	1,647	3,402	3,552	1,754	1,905	(151)	995	1,080	(85)	759	825	(65)	56.7%	56.7%
2003	1,972	4,339	4,486	2,368	2,514	(147)	1,334	1,417	(83)	1,034	1,098	(64)	56.3%	56.3%
2004	1,543	3,910	3,944	2,367	2,401	(34)	1,335	1,354	(19)	1,032	1,047	(15)	56.4%	56.4%
2005	937	2,969	3,128	2,031	2,190	(159)	1,159	1,250	(91)	872	941	(68)	57.1%	57.1%
2006	2,901	7,425	7,197	4,524	4,296	228	2,595	2,464	131	1,929	1,832	97	57.4%	57.4%
2007	1,590	5,237	5,109	3,646	3,518	128	2,124	2,050	75	1,522	1,469	53	58.3%	58.3%
2008	1,557	5,725	5,411	4,167	3,854	314	2,463	2,278	185	1,704	1,576	128	59.1%	59.1%
2009	789	4,553	4,768	3,764	3,980	(215)	2,356	2,491	(135)	1,408	1,489	(81)	62.6%	62.6%
2010	106	4,019	4,235	3,913	4,129	(216)	2,511	2,649	(138)	1,402	1,479	(77)	64.2%	64.2%
2011	27	4,533	4,482	4,506	4,455	51	2,822	2,790	32	1,684	1,665	19	62.6%	62.6%
2012	-	2,344	2,306	2,344	2,306	38	1,412	1,389	23	932	917	15	60.2%	60.2%
Total	**69,333**	**131,847**	**133,288**	**62,514**	**63,955**	**(1,441)**	**38,471**	**39,410**	**(939)**	**24,043**	**24,545**	**(503)**	**61.5%**	**61.6%**
Excl Prior	**69,181**	**131,103**	**132,586**	**61,922**	**63,405**	**(1,483)**	**37,976**	**38,950**	**(974)**	**23,946**	**24,455**	**(510)**	**61.3%**	**61.4%**

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	2,202	2,203	2,383	2,427	2,375	2,423	2,890	2,831	2,838	2,798	0	180	45	(53)	48	468	(60)	7	(40)	595
1980	2,265	2,269	2,435	2,475	2,460	2,521	3,057	3,017	3,032	2,990	4	166	40	(15)	62	535	(40)	15	(42)	725
1981	1,428	1,413	1,574	1,605	1,562	1,601	1,835	1,805	1,818	1,796	(14)	161	30	(43)	39	233	(30)	13	(22)	368
1982	1,096	1,082	1,225	1,246	1,194	1,231	1,323	1,296	1,302	1,282	(14)	143	21	(51)	37	92	(26)	6	(20)	187
1983	1,640	1,626	1,783	1,799	1,743	1,783	2,037	1,977	1,971	1,925	(13)	157	16	(56)	41	254	(60)	(6)	(46)	285
1984	3,275	3,279	3,500	3,554	3,506	3,575	4,442	4,327	4,356	4,301	4	221	54	(48)	69	867	(114)	29	(55)	1,027
1985	2,874	2,874	3,119	3,180	3,115	3,252	3,953	3,861	3,877	3,808	0	244	62	(66)	137	701	(91)	15	(68)	935
1986	2,634	2,608	2,854	2,910	2,834	2,941	3,468	3,393	3,414	3,367	(25)	246	56	(76)	107	526	(75)	22	(47)	734
1987	2,692	2,660	2,906	2,928	2,813	2,898	3,267	3,174	3,182	3,138	(31)	246	22	(115)	85	369	(93)	9	(44)	446
1988	3,520	3,471	3,754	3,764	3,644	3,739	4,372	4,236	4,223	4,139	(49)	283	10	(120)	95	633	(136)	(13)	(84)	619
1989	3,819	3,827	4,167	4,227	4,138	4,286	5,222	5,108	5,147	5,091	9	340	60	(89)	148	937	(114)	38	(55)	1,273
1990	3,031	2,957	3,246	3,237	3,090	3,174	3,372	3,242	3,201	3,101	(74)	289	(9)	(147)	83	198	(130)	(41)	(100)	70
1991	2,700	2,616	2,898	2,894	2,762	2,846	2,944	2,885	2,906	2,874	(84)	282	(3)	(132)	84	98	(59)	21	(32)	175
1992	2,490	2,569	2,850	2,843	2,696	2,792	2,813	2,759	2,763	2,717	80	280	(7)	(147)	96	21	(54)	4	(47)	227
1993	2,608	2,573	2,781	2,758	2,590	2,667	2,538	2,471	2,461	2,405	(35)	207	(23)	(168)	77	(129)	(67)	(10)	(56)	(203)
1994	3,887	3,905	4,215	4,209	4,094	4,200	5,247	5,119	5,102	4,981	19	309	(6)	(115)	106	1,047	(128)	(17)	(121)	1,095
1995	2,915	2,922	3,197	3,196	3,010	3,095	3,378	3,306	3,308	3,247	8	274	(1)	(186)	86	282	(71)	1	(61)	332
1996	2,995	2,965	3,248	3,267	3,142	3,239	3,765	3,691	3,704	3,648	(29)	283	19	(125)	97	526	(74)	13	(56)	654
1997	1,996	1,926	2,145	2,121	1,948	2,003	1,462	1,584	1,605	1,592	(71)	219	(24)	(174)	56	(542)	122	22	(14)	(405)
1998	3,187	3,192	3,589	3,639	3,490	3,595	4,453	4,391	4,375	4,308	5	397	50	(149)	105	859	(62)	(17)	(67)	1,121
1999	3,184	3,299	3,712	3,892	3,742	3,910	5,001	5,034	5,152	5,055	115	413	179	(150)	168	1,090	34	117	(97)	1,870
2000	3,458	3,631	4,060	4,170	4,414	4,598	6,257	6,301	6,420	6,383	174	429	109	245	183	1,659	44	120	(38)	2,925
2001	2,981	3,329	3,621	3,681	3,710	3,634	4,869	4,827	4,897	4,819	348	292	61	29	(77)	1,235	(41)	69	(78)	1,838
2002	2,776	2,855	3,377	3,353	3,329	3,407	3,479	3,541	3,552	3,402	79	522	(24)	(24)	78	72	63	11	(151)	625
2003	2,713	2,910	3,693	3,434	3,260	3,458	4,292	4,435	4,486	4,339	197	782	(258)	(174)	197	834	144	51	(147)	1,626
2004	2,740	2,813	3,416	3,549	3,369	3,337	4,119	4,132	3,944	3,910	73	603	133	(180)	(32)	782	14	(188)	(34)	1,170
2005		2,870	3,292	3,150	2,950	2,892	3,402	3,383	3,128	2,969		422	(141)	(200)	(58)	510	(19)	(255)	(159)	99
2006			3,374	3,272	3,561	3,794	6,370	7,428	7,197	7,425			(102)	289	233	2,576	1,059	(231)	228	4,051
2007				3,371	3,214	3,065	4,776	5,374	5,109	5,237				(156)	(149)	1,710	598	(266)	128	1,866
2008					3,310	3,197	4,497	5,851	5,411	5,725					(113)	1,300	1,354	(440)	314	2,415
2009						3,214	4,340	5,516	4,768	4,553						1,126	1,176	(747)	(215)	1,339
2010							4,340	5,178	4,235	4,019							838	(943)	(216)	(321)
2011								5,388	4,482	4,533								(906)	51	(854)
2012									4,612	4,688									76	76
2013										4,853										
79-04	71,102	71,777	79,747	80,359	78,032	80,205	93,852	92,746	93,037	91,416	675	7,969	613	(2,328)	2,173	13,647	(1,106)	291	(1,620)	20,314
79-05		74,647	83,038	83,510	80,982	83,097	97,254	96,128	96,164	94,385		8,391	471	(2,528)	2,115	14,157	(1,125)	36	(1,780)	20,413
79-06			86,412	86,782	84,543	86,891	103,624	103,557	103,362	101,810			369	(2,239)	2,348	16,733	(67)	(195)	(1,552)	24,464
79-07				90,153	87,757	89,956	108,399	108,931	108,471	107,047				(2,395)	2,199	18,443	532	(461)	(1,424)	26,330
79-08					91,067	93,153	112,896	114,782	113,882	112,772					2,086	19,743	1,886	(901)	(1,110)	28,745
79-09						96,367	117,236	120,298	118,650	117,324						20,869	3,062	(1,648)	(1,325)	30,084
79-10							121,576	125,476	122,885	121,344							3,900	(2,591)	(1,541)	29,763
79-11								130,864	127,367	125,877								(3,497)	(1,490)	28,908
79-12									131,979	130,565									(1,414)	28,984
79-13										135,417										28,984



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation

SUMMARY 7
EXHIBIT 1
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	71,216	71,624	(408)	17,906	14,164	3,742	53,310	57,460	(4,150)	38,827	42,322	(3,496)	14,483	15,138	(654)	72.8%	73.7%
1977	113,102	113,481	(380)	102,611	101,915	697	10,490	11,566	(1,076)	7,516	8,332	(816)	2,974	3,234	(260)	71.6%	72.0%
1978	117,413	117,477	(63)	105,158	104,080	1,078	12,256	13,397	(1,141)	8,688	9,546	(858)	3,567	3,851	(283)	70.9%	71.3%
1979	133,171	133,453	(282)	118,760	117,691	1,069	14,410	15,761	(1,351)	10,192	11,186	(995)	4,219	4,575	(356)	70.7%	71.0%
1980	138,671	138,692	(21)	123,299	121,900	1,398	15,372	16,792	(1,420)	10,869	11,890	(1,022)	4,504	4,901	(398)	70.7%	70.8%
1981	156,320	156,673	(353)	136,996	135,536	1,459	19,324	21,137	(1,812)	13,585	14,882	(1,297)	5,740	6,255	(515)	70.3%	70.4%
1982	154,952	155,184	(232)	134,423	132,857	1,566	20,529	22,326	(1,797)	14,362	15,613	(1,251)	6,167	6,713	(546)	70.0%	69.9%
1983	180,199	180,499	(300)	153,600	151,583	2,017	26,599	28,916	(2,318)	18,493	20,084	(1,591)	8,105	8,832	(727)	69.5%	69.5%
1984	190,953	191,792	(838)	162,625	160,819	1,806	28,328	30,973	(2,644)	19,654	21,462	(1,808)	8,674	9,510	(836)	69.4%	69.3%
1985	192,944	193,737	(793)	162,960	161,053	1,908	29,984	32,684	(2,700)	20,669	22,485	(1,817)	9,315	10,198	(883)	68.9%	68.8%
1986	205,868	206,429	(560)	170,821	168,473	2,349	35,047	37,956	(2,909)	23,995	25,906	(1,911)	11,052	12,050	(998)	68.5%	68.3%
1987	195,157	195,828	(671)	161,707	159,585	2,122	33,450	36,243	(2,793)	22,802	24,610	(1,808)	10,648	11,632	(985)	68.2%	67.9%
1988	193,508	193,754	(245)	159,492	157,227	2,265	34,016	36,527	(2,511)	23,041	24,607	(1,566)	10,975	11,920	(945)	67.7%	67.4%
1989	214,802	215,031	(228)	172,197	169,213	2,983	42,606	45,817	(3,212)	28,662	30,652	(1,990)	13,944	15,165	(1,222)	67.3%	66.9%
1990	203,956	204,572	(617)	162,673	160,066	2,607	41,283	44,507	(3,224)	27,579	29,593	(2,014)	13,704	14,914	(1,210)	66.8%	66.5%
1991	203,931	204,733	(802)	158,607	156,050	2,557	45,324	48,683	(3,359)	30,096	32,128	(2,032)	15,228	16,555	(1,327)	66.4%	66.0%
1992	184,853	185,508	(655)	143,816	141,509	2,307	41,037	43,999	(2,962)	27,104	28,856	(1,752)	13,933	15,143	(1,210)	66.0%	65.6%
1993	179,320	179,901	(581)	134,757	132,113	2,644	44,563	47,788	(3,225)	29,191	31,125	(1,934)	15,372	16,664	(1,291)	65.5%	65.1%
1994	203,421	203,376	46	149,841	146,357	3,484	53,580	57,018	(3,438)	34,868	36,842	(1,974)	18,712	20,176	(1,464)	65.1%	64.6%
1995	162,704	163,384	(680)	116,993	114,486	2,507	45,711	48,898	(3,187)	29,479	31,349	(1,870)	16,232	17,549	(1,317)	64.5%	64.1%
1996	160,911	161,045	(134)	116,679	113,871	2,808	44,233	47,175	(2,942)	28,483	30,177	(1,694)	15,750	16,998	(1,248)	64.4%	64.0%
1997	185,926	185,927	(1)	125,965	122,548	3,417	59,961	63,379	(3,418)	38,039	39,929	(1,889)	21,922	23,450	(1,529)	63.4%	63.0%
1998	204,331	203,752	578	137,648	133,457	4,191	66,683	70,296	(3,613)	42,303	44,269	(1,965)	24,380	26,027	(1,647)	63.4%	63.0%
1999	253,810	253,140	670	159,449	153,653	5,796	94,361	99,487	(5,126)	59,324	62,059	(2,734)	35,037	37,429	(2,392)	62.9%	62.4%
2000	282,223	283,855	(1,631)	174,593	169,089	5,504	107,630	114,766	(7,136)	67,425	71,449	(4,024)	40,205	43,317	(3,112)	62.6%	62.3%
2001	258,416	256,938	1,478	158,227	151,673	6,553	100,189	105,265	(5,076)	62,408	65,097	(2,689)	37,781	40,168	(2,386)	62.3%	61.8%
2002	303,692	302,311	1,381	177,627	170,046	7,581	126,065	132,265	(6,200)	78,415	81,835	(3,420)	47,649	50,430	(2,780)	62.2%	61.9%
2003	318,289	314,761	3,529	175,975	167,283	8,691	142,314	147,477	(5,163)	88,407	91,066	(2,660)	53,908	56,411	(2,503)	62.1%	61.7%
2004	303,335	303,366	(30)	163,154	155,251	7,902	140,182	148,114	(7,932)	86,500	90,926	(4,427)	53,682	57,188	(3,506)	61.7%	61.4%
2005	308,523	306,715	1,807	154,790	145,761	9,028	153,733	160,954	(7,221)	94,244	98,273	(4,029)	59,489	62,681	(3,192)	61.3%	61.1%
2006	268,561	274,791	(6,230)	124,410	116,334	8,076	144,151	158,457	(14,307)	87,951	96,435	(8,484)	56,200	62,022	(5,822)	61.0%	60.9%
2007	301,341	302,817	(1,476)	132,551	121,952	10,600	168,789	180,866	(12,076)	102,774	110,036	(7,262)	66,015	70,829	(4,814)	60.9%	60.8%
2008	295,292	299,112	(3,820)	114,878	104,469	10,409	180,414	194,643	(14,229)	109,845	118,687	(8,841)	70,569	75,957	(5,388)	60.9%	61.0%
2009	287,282	291,500	(4,218)	100,380	89,039	11,341	186,902	202,461	(15,560)	114,541	124,400	(9,859)	72,361	78,061	(5,700)	61.3%	61.4%
2010	289,029	293,123	(4,094)	91,459	76,863	14,596	197,569	216,260	(18,690)	121,680	134,649	(12,969)	75,889	81,610	(5,721)	61.6%	62.3%
2011	271,027	277,114	(6,087)	68,379	47,827	20,552	202,647	229,287	(26,640)	126,390	146,670	(20,280)	76,257	82,617	(6,360)	62.4%	64.0%
2012	261,731	143,862	117,869	45,923	9,495	36,428	215,808	134,367	81,441	137,833	89,229	48,604	77,975	45,137	32,837	63.9%	66.4%
2013	130,683	-	130,683	8,757	-	8,757	121,926	-	121,926	80,858	-	80,858	41,067	-	41,067	66.3%	100.0%
Total	**8,080,862**	**7,859,256**	**221,607**	**4,980,088**	**4,755,290**	**224,798**	**3,100,774**	**3,103,966**	**(3,192)**	**1,967,092**	**1,968,659**	**(1,567)**	**1,133,682**	**1,135,307**	**(1,624)**	**63.4%**	**63.4%**
Excl Prior	**8,009,647**	**7,787,632**	**222,015**	**4,962,182**	**4,741,126**	**221,056**	**3,047,464**	**3,046,506**	**958**	**1,928,265**	**1,926,337**	**1,928**	**1,119,199**	**1,120,169**	**(970)**	**63.3%**	**63.2%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 7
EXHIBIT 1
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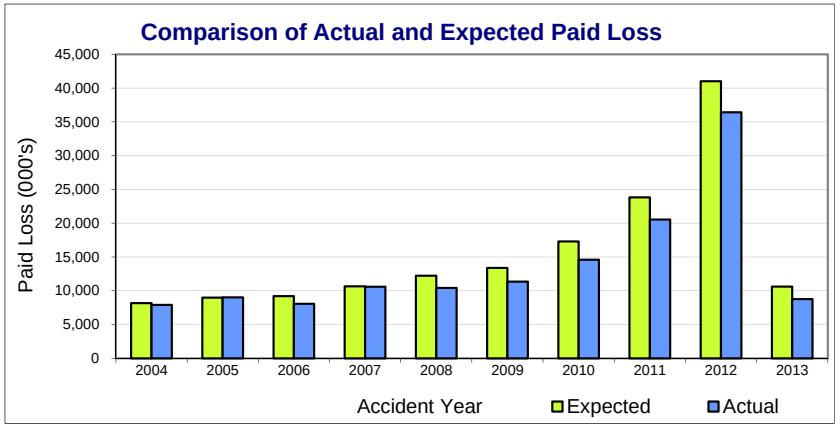
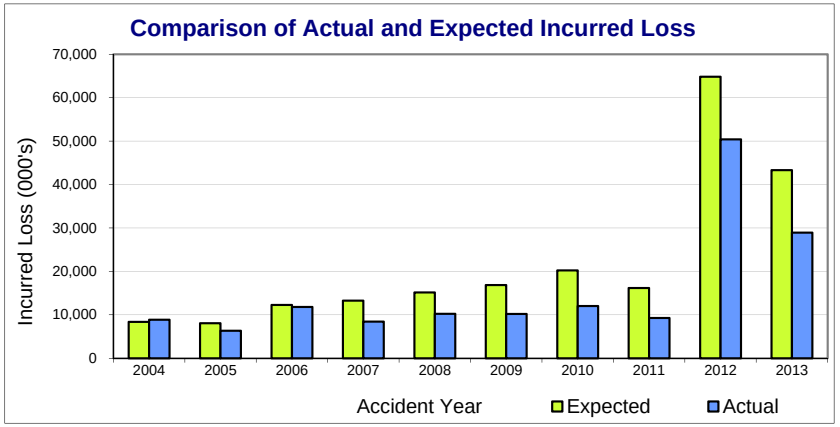
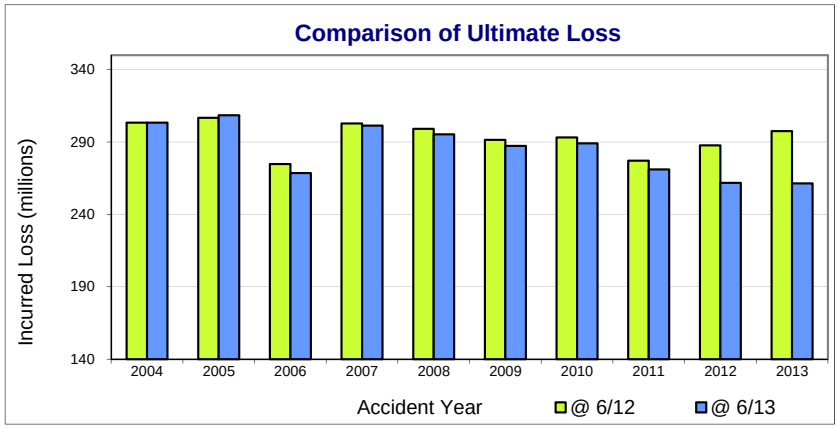
Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	5,238	3,742	(1,496)				71,624	71,216	(408)
1977	943	697	(246)	135	166	32	113,481	113,102	(380)
1978	1,046	1,078	32	961	332	(629)	117,477	117,413	(63)
1979	1,237	1,069	(168)	(19)	438	457	133,453	133,171	(282)
1980	1,302	1,398	96	760	971	211	138,692	138,671	(21)
1981	1,670	1,459	(211)	733	225	(509)	156,673	156,320	(353)
1982	1,654	1,566	(88)	1,412	377	(1,036)	155,184	154,952	(232)
1983	2,106	2,017	(89)	1,136	462	(673)	180,499	180,199	(300)
1984	2,231	1,806	(425)	2,422	(24)	(2,446)	191,792	190,953	(838)
1985	2,262	1,908	(354)	1,680	1,199	(481)	193,737	192,944	(793)
1986	2,535	2,349	(187)	1,141	598	(543)	206,429	205,868	(560)
1987	2,411	2,122	(289)	2,334	227	(2,107)	195,828	195,157	(671)
1988	2,317	2,265	(52)	1,076	1,373	297	193,754	193,508	(245)
1989	2,924	2,983	59	1,379	(7)	(1,386)	215,031	214,802	(228)
1990	2,861	2,607	(254)	2,342	1,583	(758)	204,572	203,956	(617)
1991	2,947	2,557	(390)	1,800	294	(1,506)	204,733	203,931	(802)
1992	2,573	2,307	(265)	1,893	1,740	(153)	185,508	184,853	(655)
1993	2,859	2,644	(215)	2,202	1,703	(500)	179,901	179,320	(581)
1994	3,239	3,484	245	2,749	1,625	(1,124)	203,376	203,421	46
1995	2,797	2,507	(291)	1,250	1,003	(247)	163,384	162,704	(680)
1996	2,670	2,808	138	2,307	1,361	(946)	161,045	160,911	(134)
1997	3,363	3,417	54	1,830	2,964	1,135	185,927	185,926	(1)
1998	3,841	4,191	351	1,870	1,602	(268)	203,752	204,331	578
1999	5,332	5,796	464	4,413	5,055	642	253,140	253,810	670
2000	6,470	5,504	(966)	6,416	5,668	(748)	283,855	282,223	(1,631)
2001	5,695	6,553	859	3,649	5,438	1,790	256,938	258,416	1,478
2002	7,667	7,581	(86)	7,148	8,246	1,098	302,311	303,692	1,381
2003	8,223	8,691	468	6,781	7,400	619	314,761	318,289	3,529
2004	8,169	7,902	(267)	8,374	8,875	500	303,366	303,335	(30)
2005	8,982	9,028	47	8,074	6,332	(1,742)	306,715	308,523	1,807
2006	9,203	8,076	(1,127)	12,276	11,803	(473)	274,791	268,561	(6,230)
2007	10,663	10,600	(63)	13,261	8,444	(4,818)	302,817	301,341	(1,476)
2008	12,227	10,409	(1,817)	15,151	10,225	(4,926)	299,112	295,292	(3,820)
2009	13,375	11,341	(2,033)	16,859	10,211	(6,648)	291,500	287,282	(4,218)
2010	17,309	14,596	(2,713)	20,214	12,009	(8,205)	293,123	289,029	(4,094)
2011	23,828	20,552	(3,275)	16,171	9,277	(6,894)	277,114	271,027	(6,087)
2012	41,024	36,428	(4,596)	64,825	50,390	(14,434)	287,723	261,731	(25,992)
2013	10,607	8,757	(1,850)	43,324	28,924	(14,400)	297,552	261,365	(36,187)
Total	245,798	224,798	(20,999)	280,327	208,509	(71,818)			(89,124)







Ohio Bureau of Workers' Compensation

SUMMARY 7

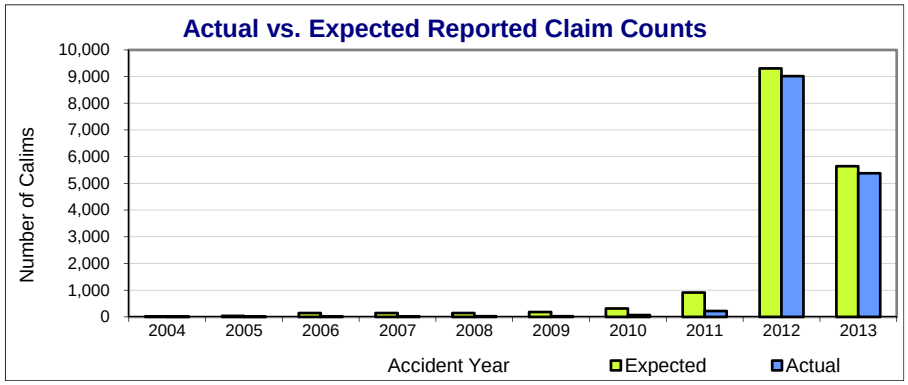
Public Employers - Taxing Districts - Total - Medical and Compensation

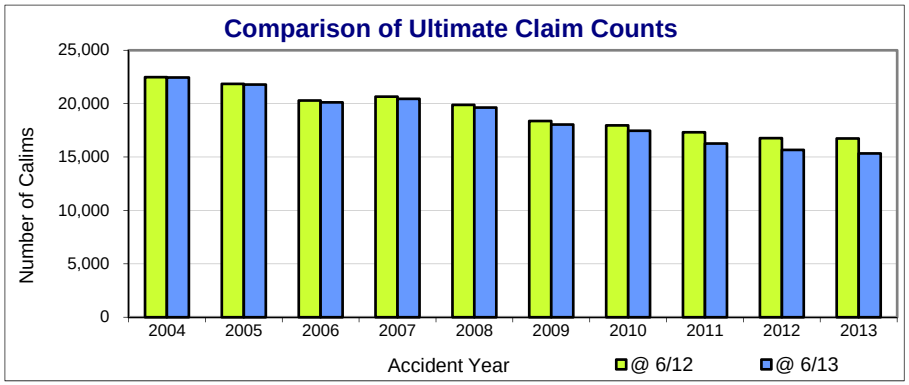
EXHIBIT 1

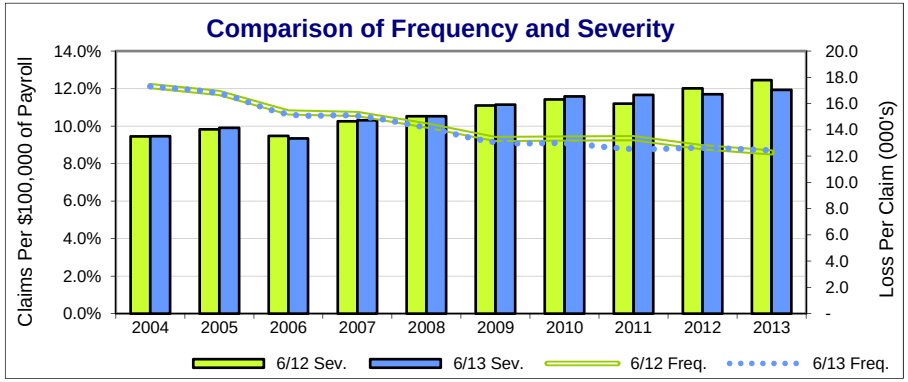
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

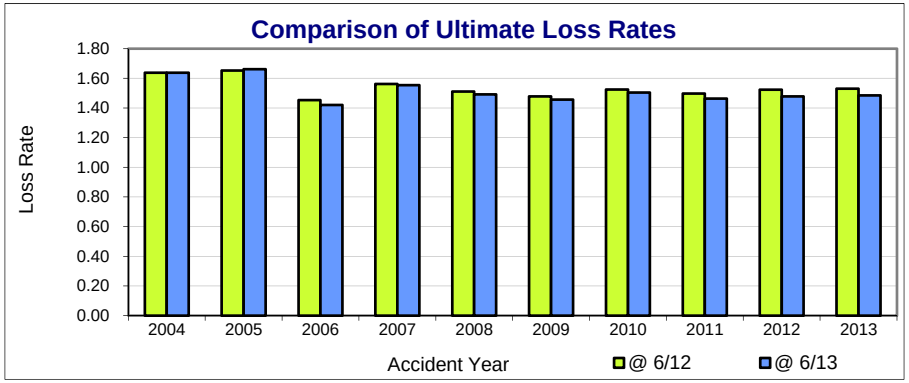
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	50	16	(34)	259,231	259,149	(82)						
2004	16	5	(11)	22,473	22,441	(32)	12.13%	12.11%	13,499	13,517	1.638	1.638
2005	34	2	(32)	21,847	21,788	(59)	11.77%	11.74%	14,039	14,160	1.652	1.662
2006	140	9	(131)	20,295	20,125	(170)	10.73%	10.64%	13,540	13,345	1.453	1.420
2007	140	15	(125)	20,655	20,446	(209)	10.65%	10.54%	14,661	14,738	1.562	1.554
2008	143	24	(119)	19,883	19,637	(246)	10.04%	9.91%	15,044	15,038	1.510	1.491
2009	183	24	(159)	18,378	18,038	(340)	9.32%	9.14%	15,861	15,926	1.478	1.456
2010	314	66	(248)	17,962	17,458	(504)	9.34%	9.08%	16,319	16,556	1.525	1.503
2011	910	219	(691)	17,320	16,262	(1,058)	9.35%	8.78%	16,000	16,666	1.497	1.463
2012	9,306	9,014	(292)	16,764	15,661	(1,103)	8.88%	8.84%	17,163	16,712	1.524	1.477
2013	5,643	5,380	(263)	16,729	15,329	(1,400)	8.60%	8.71%	17,787	17,050	1.530	1.485
Total	16,879	14,774	(2,105)	451,537	446,334	(5,203)						









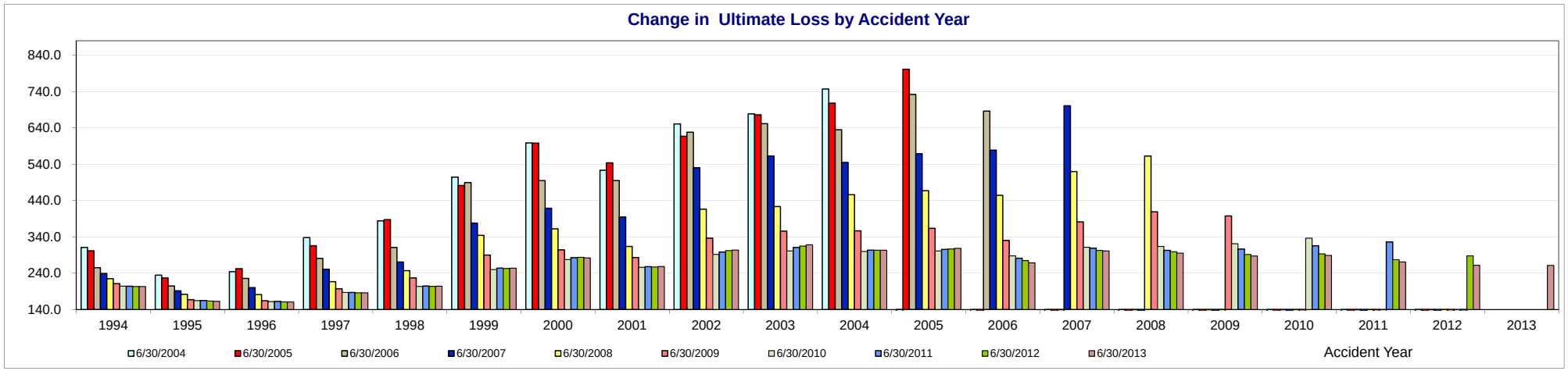
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 1
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	14,164	71,216	71,624	57,052	57,460	(408)	41,942	42,322	(381)	15,110	15,138	(27)	73.5%	73.7%
1977	101,915	113,102	113,481	11,187	11,566	(380)	8,052	8,332	(280)	3,134	3,234	(100)	72.0%	72.0%
1978	104,080	117,413	117,477	13,334	13,397	(63)	9,504	9,546	(43)	3,830	3,851	(21)	71.3%	71.3%
1979	117,691	133,171	133,453	15,479	15,761	(282)	10,980	11,186	(207)	4,499	4,575	(75)	70.9%	71.0%
1980	121,900	138,671	138,692	16,771	16,792	(21)	11,863	11,890	(28)	4,908	4,901	6	70.7%	70.8%
1981	135,536	156,320	156,673	20,783	21,137	(353)	14,618	14,882	(264)	6,166	6,255	(90)	70.3%	70.4%
1982	132,857	154,952	155,184	22,095	22,326	(232)	15,439	15,613	(174)	6,656	6,713	(57)	69.9%	69.9%
1983	151,583	180,199	180,499	28,616	28,916	(300)	19,861	20,084	(223)	8,755	8,832	(77)	69.4%	69.5%
1984	160,819	190,953	191,792	30,134	30,973	(838)	20,853	21,462	(610)	9,282	9,510	(229)	69.2%	69.3%
1985	161,053	192,944	193,737	31,891	32,684	(793)	21,923	22,485	(562)	9,968	10,198	(231)	68.7%	68.8%
1986	168,473	205,868	206,429	37,396	37,956	(560)	25,504	25,906	(403)	11,892	12,050	(157)	68.2%	68.3%
1987	159,585	195,157	195,828	35,571	36,243	(671)	24,129	24,610	(481)	11,442	11,632	(190)	67.8%	67.9%
1988	157,227	193,508	193,754	36,282	36,527	(245)	24,428	24,607	(179)	11,853	11,920	(67)	67.3%	67.4%
1989	169,213	214,802	215,031	45,589	45,817	(228)	30,515	30,652	(137)	15,074	15,165	(92)	66.9%	66.9%
1990	160,066	203,956	204,572	43,890	44,507	(617)	29,156	29,593	(437)	14,734	14,914	(180)	66.4%	66.5%
1991	156,050	203,931	204,733	47,881	48,683	(802)	31,584	32,128	(544)	16,297	16,555	(258)	66.0%	66.0%
1992	141,509	184,853	185,508	43,344	43,999	(655)	28,424	28,856	(432)	14,920	15,143	(223)	65.6%	65.6%
1993	132,113	179,320	179,901	47,207	47,788	(581)	30,728	31,125	(397)	16,480	16,664	(184)	65.1%	65.1%
1994	146,357	203,421	203,376	57,064	57,018	46	36,885	36,842	43	20,179	20,176	3	64.6%	64.6%
1995	114,486	162,704	163,384	48,217	48,898	(680)	30,919	31,349	(430)	17,298	17,549	(251)	64.1%	64.1%
1996	113,871	160,911	161,045	47,041	47,175	(134)	30,132	30,177	(44)	16,908	16,998	(90)	64.1%	64.0%
1997	122,548	185,926	185,927	63,378	63,379	(1)	39,955	39,929	26	23,423	23,450	(27)	63.0%	63.0%
1998	133,457	204,331	203,752	70,874	70,296	578	44,702	44,269	433	26,172	26,027	145	63.1%	63.0%
1999	153,653	253,810	253,140	100,157	99,487	670	62,531	62,059	473	37,626	37,429	197	62.4%	62.4%
2000	169,089	282,223	283,855	113,134	114,766	(1,631)	70,451	71,449	(998)	42,683	43,317	(633)	62.3%	62.3%
2001	151,673	258,416	256,938	106,743	105,265	1,478	66,150	65,097	1,053	40,592	40,168	425	62.0%	61.8%
2002	170,046	303,692	302,311	133,646	132,265	1,381	82,793	81,835	958	50,852	50,430	423	61.9%	61.9%
2003	167,283	318,289	314,761	151,006	147,477	3,529	93,380	91,066	2,314	57,626	56,411	1,215	61.8%	61.7%
2004	155,251	303,335	303,366	148,084	148,114	(30)	91,007	90,926	81	57,077	57,188	(111)	61.5%	61.4%
2005	145,761	308,523	306,715	162,761	160,954	1,807	99,414	98,273	1,141	63,348	62,681	666	61.1%	61.1%
2006	116,334	268,561	274,791	152,227	158,457	(6,230)	92,834	96,435	(3,601)	59,393	62,022	(2,630)	61.0%	60.9%
2007	121,952	301,341	302,817	179,389	180,866	(1,476)	109,242	110,036	(795)	70,148	70,829	(682)	60.9%	60.8%
2008	104,469	295,292	299,112	190,823	194,643	(3,820)	116,375	118,687	(2,311)	74,448	75,957	(1,509)	61.0%	61.0%
2009	89,039	287,282	291,500	198,243	202,461	(4,218)	121,887	124,400	(2,513)	76,356	78,061	(1,705)	61.5%	61.4%
2010	76,863	289,029	293,123	212,165	216,260	(4,094)	132,131	134,649	(2,519)	80,034	81,610	(1,576)	62.3%	62.3%
2011	47,827	271,027	277,114	223,200	229,287	(6,087)	142,472	146,670	(4,199)	80,728	82,617	(1,889)	63.8%	64.0%
2012	9,495	130,865	143,862	121,370	134,367	(12,996)	80,334	89,229	(8,895)	41,036	45,137	(4,101)	66.2%	66.4%
Total	**4,755,290**	**7,819,314**	**7,859,256**	**3,064,025**	**3,103,966**	**(39,941)**	**1,943,097**	**1,968,659**	**(25,563)**	**1,120,928**	**1,135,307**	**(14,379)**	**63.4%**	**63.4%**
Excl Prior	**4,741,126**	**7,748,099**	**7,787,632**	**3,006,973**	**3,046,506**	**(39,533)**	**1,901,155**	**1,926,337**	**(25,182)**	**1,105,818**	**1,120,169**	**(14,352)**	**63.2%**	**63.2%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	128,237	131,139	130,973	129,412	131,367	129,036	133,232	133,330	133,453	133,171	2,902	(166)	(1,562)	1,956	(2,332)	4,196	99	122	(282)	4,934
1980	147,040	140,803	140,029	133,465	136,071	135,675	137,809	138,185	138,692	138,671	(6,238)	(774)	(6,564)	2,606	(396)	2,133	376	508	(21)	(8,370)
1981	156,919	158,844	154,996	150,847	152,597	153,253	156,447	156,688	156,673	156,320	1,925	(3,848)	(4,149)	1,750	656	3,194	240	(14)	(353)	(599)
1982	157,665	155,383	155,482	152,606	154,482	152,999	155,019	155,235	155,184	154,952	(2,282)	99	(2,876)	1,876	(1,482)	2,019	216	(51)	(232)	(2,712)
1983	182,609	186,144	182,346	180,218	176,176	174,956	180,990	180,863	180,499	180,199	3,536	(3,799)	(2,127)	(4,042)	(1,220)	6,035	(128)	(363)	(300)	(2,410)
1984	198,172	194,217	201,245	199,488	188,888	185,922	192,820	192,572	191,792	190,953	(3,955)	7,028	(1,757)	(10,600)	(2,965)	6,897	(248)	(780)	(838)	(7,219)
1985	207,538	214,713	200,264	191,729	194,538	189,132	194,205	194,319	193,737	192,944	7,174	(14,449)	(8,535)	2,809	(5,406)	5,073	114	(582)	(793)	(14,594)
1986	221,022	215,598	213,784	202,931	201,654	200,849	206,699	206,820	206,429	205,868	(5,425)	(1,814)	(10,853)	(1,277)	(805)	5,850	122	(392)	(560)	(15,154)
1987	211,252	204,680	209,550	195,589	191,094	187,722	197,367	196,901	195,828	195,157	(6,572)	4,870	(13,961)	(4,495)	(3,372)	9,645	(466)	(1,073)	(671)	(16,095)
1988	216,023	218,946	209,962	195,222	195,368	194,340	194,487	194,260	193,754	193,508	2,923	(8,984)	(14,740)	145	(1,028)	147	(228)	(506)	(245)	(22,515)
1989	244,275	239,456	233,152	222,804	221,002	214,549	215,966	215,741	215,031	214,802	(4,819)	(6,304)	(10,348)	(1,802)	(6,452)	1,417	(225)	(710)	(228)	(29,473)
1990	261,035	255,190	242,163	227,907	216,919	205,651	205,313	205,052	204,572	203,956	(5,845)	(13,027)	(14,256)	(10,988)	(11,268)	(338)	(261)	(480)	(617)	(57,080)
1991	258,670	246,071	249,418	239,259	221,403	208,370	206,314	205,716	204,733	203,931	(12,599)	3,347	(10,159)	(17,855)	(13,033)	(2,056)	(598)	(983)	(802)	(54,739)
1992	219,934	209,902	208,036	195,651	194,153	189,903	186,789	185,960	185,508	184,853	(10,032)	(1,865)	(12,385)	(1,498)	(4,250)	(3,114)	(828)	(453)	(655)	(35,081)
1993	233,209	222,733	218,997	197,152	190,925	182,974	182,927	181,774	179,901	179,320	(10,476)	(3,736)	(21,845)	(6,227)	(7,951)	(47)	(1,152)	(1,873)	(581)	(53,889)
1994	310,855	301,806	255,270	239,240	224,939	211,423	204,320	204,061	203,376	203,421	(9,049)	(46,536)	(16,030)	(14,301)	(13,517)	(7,103)	(259)	(685)	46	(107,434)
1995	234,609	226,971	204,940	191,598	182,028	167,293	164,696	164,800	163,384	162,704	(7,638)	(22,031)	(13,342)	(9,570)	(14,735)	(2,597)	104	(1,415)	(680)	(71,905)
1996	244,166	252,443	225,647	200,295	181,238	164,150	161,865	162,440	161,045	160,911	8,277	(26,796)	(25,351)	(19,058)	(17,087)	(2,285)	574	(1,395)	(134)	(83,254)
1997	338,024	315,675	280,777	250,951	216,760	197,220	186,991	187,017	185,927	185,926	(22,349)	(34,899)	(29,826)	(34,191)	(19,541)	(10,229)	26	(1,090)	(1)	(152,098)
1998	384,220	387,471	310,853	270,862	246,957	227,022	203,639	204,821	203,752	204,331	3,250	(76,618)	(39,990)	(23,906)	(19,935)	(23,383)	1,182	(1,069)	578	(179,890)
1999	504,567	481,509	489,578	378,060	344,198	289,918	250,020	253,980	253,140	253,810	(23,058)	8,069	(111,518)	(33,862)	(54,281)	(39,897)	3,960	(840)	670	(250,757)
2000	598,794	598,126	494,850	418,932	362,179	304,370	277,635	282,776	283,855	282,223	(669)	(103,276)	(75,918)	(56,752)	(57,809)	(26,735)	5,141	1,078	(1,631)	(316,571)
2001	523,462	544,132	495,151	394,846	313,700	283,257	256,161	258,043	256,938	258,416	20,669	(48,980)	(100,306)	(81,146)	(30,443)	(27,096)	1,882	(1,105)	1,478	(265,047)
2002	651,107	617,097	628,231	530,606	416,291	336,507	291,828	298,382	302,311	303,692	(34,010)	11,134	(97,625)	(114,315)	(79,784)	(44,679)	6,554	3,929	1,381	(347,415)
2003	678,849	676,260	651,716	562,788	423,718	355,910	301,325	310,877	314,761	318,289	(2,589)	(24,544)	(88,928)	(139,071)	(67,807)	(54,586)	9,552	3,883	3,529	(360,560)
2004	747,266	708,210	634,996	545,045	456,158	356,552	299,977	303,485	303,366	303,335	(39,056)	(73,213)	(89,951)	(88,888)	(99,606)	(56,575)	3,508	(119)	(30)	(443,931)
2005		801,622	732,456	569,026	467,271	363,535	301,279	305,608	306,715	308,523		(69,166)	(163,430)	(101,755)	(103,736)	(62,256)	4,329	1,107	1,807	(493,099)
2006			686,275	578,918	454,400	330,267	287,702	281,250	274,791	268,561			(107,357)	(124,519)	(124,132)	(42,566)	(6,451)	(6,459)	(6,230)	(417,714)
2007				701,158	519,965	381,285	311,553	308,987	302,817	301,341				(181,193)	(138,680)	(69,732)	(2,566)	(6,170)	(1,476)	(399,817)
2008					562,531	409,025	313,627	302,945	299,112	295,292					(153,506)	(95,398)	(10,682)	(3,833)	(3,820)	(267,239)
2009						397,716	321,267	306,606	291,500	287,282						(76,449)	(14,660)	(15,106)	(4,218)	(110,434)
2010							336,530	315,597	293,123	289,029							(20,933)	(22,474)	(4,094)	(47,502)
2011								326,145	277,114	271,027								(49,030)	(6,087)	(55,118)
2012									287,723	261,731									(25,992)	(25,992)
2013										261,365										
79-04	8,259,521	8,103,517	7,622,404	6,797,504	6,134,803	5,598,954	5,344,841	5,374,098	5,367,639	5,365,665	(156,004)	(481,112)	(824,901)	(662,701)	(535,849)	(254,113)	29,256	(6,459)	(1,974)	(2,893,856)
79-05		8,905,138	8,354,860	7,366,530	6,602,074	5,962,489	5,646,120	5,679,706	5,674,354	5,674,187		(550,278)	(988,331)	(764,456)	(639,584)	(316,369)	33,586	(5,351)	(167)	(3,386,955)
79-06			9,041,135	7,945,448	7,056,473	6,292,756	5,933,822	5,960,956	5,949,146	5,942,748			(1,095,687)	(888,975)	(763,717)	(358,934)	27,135	(11,811)	(6,398)	(3,804,669)
79-07				8,646,606	7,576,438	6,674,041	6,245,375	6,269,944	6,251,963	6,244,089				(1,070,168)	(902,397)	(428,666)	24,569	(17,981)	(7,874)	(4,204,486)
79-08					8,138,969	7,083,066	6,559,002	6,572,889	6,551,075	6,539,381					(1,055,903)	(524,064)	13,887	(21,814)	(11,694)	(4,471,725)
79-09						7,480,782	6,880,269	6,879,495	6,842,575	6,826,663						(600,513)	(773)	(36,920)	(15,912)	(4,582,159)
79-10							7,216,799	7,195,092	7,135,698	7,115,692							(21,707)	(59,394)	(20,007)	(4,629,661)
79-11								7,521,237	7,412,813	7,386,718								(108,424)	(26,094)	(4,684,779)
79-12									7,700,536	7,648,449									(52,087)	(4,710,771)
79-13										7,909,814										(4,710,771)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total

SUMMARY 7
EXHIBIT 2
SHEET 1

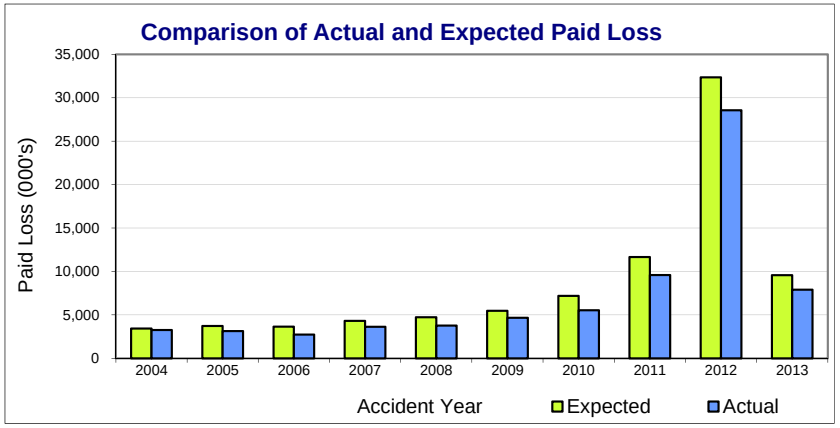
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

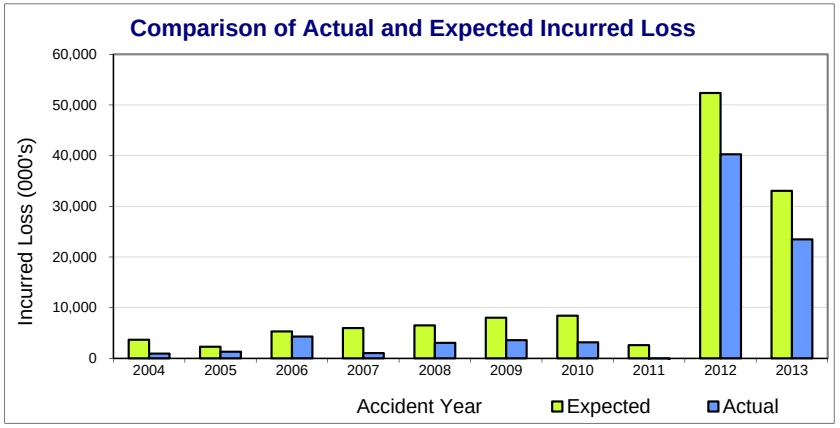
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	17,624	18,833	(1,210)	4,624	3,833	790	13,000	15,000	(2,000)	9,808	11,461	(1,653)	3,192	3,539	(347)	75.4%	76.4%
1977	35,551	35,647	(96)	32,590	32,398	192	2,961	3,249	(288)	2,137	2,366	(230)	824	883	(58)	72.2%	72.8%
1978	37,411	37,527	(116)	34,042	33,846	196	3,369	3,681	(312)	2,412	2,653	(241)	957	1,028	(71)	71.6%	72.1%
1979	40,550	40,766	(217)	36,597	36,455	142	3,952	4,311	(359)	2,808	3,076	(268)	1,144	1,235	(91)	71.1%	71.4%
1980	47,621	47,366	255	42,598	41,969	629	5,023	5,397	(374)	3,541	3,815	(273)	1,482	1,582	(101)	70.5%	70.7%
1981	49,126	49,377	(251)	43,564	43,317	247	5,562	6,060	(498)	3,898	4,261	(363)	1,664	1,799	(135)	70.1%	70.3%
1982	49,151	49,254	(102)	43,170	42,848	322	5,981	6,406	(424)	4,176	4,460	(284)	1,806	1,946	(140)	69.8%	69.6%
1983	52,405	52,464	(59)	45,580	45,142	438	6,825	7,322	(497)	4,717	5,053	(337)	2,109	2,269	(160)	69.1%	69.0%
1984	61,131	61,315	(184)	52,662	52,176	485	8,470	9,139	(669)	5,789	6,249	(460)	2,681	2,890	(209)	68.3%	68.4%
1985	64,623	65,037	(414)	55,089	54,696	393	9,534	10,340	(807)	6,457	7,010	(554)	3,077	3,330	(253)	67.7%	67.8%
1986	67,984	68,342	(358)	57,341	56,835	506	10,642	11,507	(864)	7,152	7,733	(581)	3,490	3,773	(283)	67.2%	67.2%
1987	68,216	68,467	(251)	56,995	56,392	604	11,221	12,076	(855)	7,489	8,049	(560)	3,731	4,026	(295)	66.7%	66.7%
1988	70,932	71,293	(361)	58,697	58,170	526	12,235	13,123	(888)	8,107	8,663	(556)	4,129	4,460	(331)	66.3%	66.0%
1989	81,514	81,769	(255)	66,582	65,814	768	14,932	15,955	(1,023)	9,808	10,437	(629)	5,124	5,518	(394)	65.7%	65.4%
1990	86,840	86,967	(127)	69,817	68,766	1,051	17,024	18,201	(1,178)	11,087	11,825	(738)	5,937	6,377	(440)	65.1%	65.0%
1991	86,693	87,205	(511)	69,287	68,595	693	17,406	18,610	(1,204)	11,265	11,984	(719)	6,142	6,626	(485)	64.7%	64.4%
1992	84,290	84,662	(373)	66,721	65,986	735	17,569	18,676	(1,107)	11,292	11,922	(631)	6,277	6,753	(477)	64.3%	63.8%
1993	79,866	79,992	(127)	62,034	61,020	1,014	17,832	18,972	(1,140)	11,364	12,044	(680)	6,468	6,928	(460)	63.7%	63.5%
1994	92,882	92,896	(13)	70,072	68,799	1,273	22,811	24,097	(1,286)	14,459	15,174	(715)	8,352	8,923	(571)	63.4%	63.0%
1995	74,609	75,027	(418)	55,710	54,872	838	18,899	20,155	(1,256)	11,885	12,622	(737)	7,014	7,533	(520)	62.9%	62.6%
1996	76,404	76,721	(317)	55,935	54,914	1,021	20,469	21,807	(1,338)	12,788	13,577	(789)	7,681	8,231	(550)	62.5%	62.3%
1997	88,764	89,201	(437)	63,104	61,916	1,188	25,660	27,285	(1,625)	15,934	16,862	(928)	9,726	10,423	(697)	62.1%	61.8%
1998	98,125	98,790	(665)	68,424	67,111	1,313	29,701	31,679	(1,978)	18,316	19,461	(1,145)	11,385	12,218	(833)	61.7%	61.4%
1999	118,873	118,739	134	80,538	78,393	2,145	38,335	40,346	(2,011)	23,506	24,587	(1,081)	14,829	15,759	(930)	61.3%	60.9%
2000	134,613	135,348	(735)	88,956	86,744	2,212	45,657	48,605	(2,947)	27,797	29,497	(1,700)	17,860	19,108	(1,247)	60.9%	60.7%
2001	129,071	129,314	(243)	84,057	81,808	2,249	45,013	47,506	(2,492)	27,298	28,640	(1,342)	17,715	18,866	(1,151)	60.6%	60.3%
2002	150,010	150,985	(975)	94,794	91,993	2,801	55,216	58,992	(3,776)	33,283	35,498	(2,215)	21,933	23,494	(1,561)	60.3%	60.2%
2003	154,864	156,023	(1,159)	94,628	91,807	2,822	60,235	64,216	(3,981)	36,192	38,506	(2,315)	24,044	25,710	(1,666)	60.1%	60.0%
2004	152,957	153,734	(777)	90,295	87,043	3,252	62,662	66,691	(4,029)	37,505	39,838	(2,333)	25,157	26,853	(1,696)	59.9%	59.7%
2005	155,013	156,281	(1,267)	88,372	85,237	3,135	66,642	71,044	(4,402)	39,761	42,321	(2,560)	26,880	28,723	(1,842)	59.7%	59.6%
2006	136,271	139,001	(2,730)	73,422	70,689	2,733	62,848	68,312	(5,464)	37,404	40,618	(3,214)	25,444	27,694	(2,250)	59.5%	59.5%
2007	151,270	153,076	(1,806)	79,184	75,559	3,624	72,086	77,516	(5,431)	42,809	46,078	(3,269)	29,277	31,439	(2,162)	59.4%	59.4%
2008	144,637	147,206	(2,569)	70,484	66,717	3,767	74,153	80,489	(6,336)	44,022	47,931	(3,909)	30,131	32,558	(2,427)	59.4%	59.5%
2009	141,066	143,648	(2,582)	64,224	59,561	4,664	76,841	84,087	(7,246)	45,730	50,392	(4,662)	31,112	33,695	(2,583)	59.5%	59.9%
2010	141,450	144,854	(3,404)	60,108	54,569	5,539	81,342	90,285	(8,943)	48,702	54,933	(6,231)	32,640	35,352	(2,712)	59.9%	60.8%
2011	130,674	135,066	(4,392)	47,723	38,129	9,594	82,952	96,938	(13,986)	50,410	61,324	(10,914)	32,542	35,614	(3,072)	60.8%	63.3%
2012	127,562	71,298	56,265	37,066	8,509	28,557	90,496	62,789	27,708	57,201	43,360	13,841	33,296	19,429	13,867	63.2%	69.1%
2013	63,786	-	63,786	7,907	-	7,907	55,879	-	55,879	38,639	-	38,639	17,239	-	17,239	69.1%	100.0%
Total	**3,544,429**	**3,453,490**	**90,939**	**2,272,994**	**2,172,628**	**100,366**	**1,271,435**	**1,280,862**	**(9,427)**	**786,946**	**794,280**	**(7,334)**	**484,489**	**486,582**	**(2,093)**	**61.9%**	**62.0%**
Excl Prior	**3,526,805**	**3,434,657**	**92,148**	**2,268,370**	**2,168,794**	**99,576**	**1,258,435**	**1,265,862**	**(7,427)**	**777,138**	**782,819**	**(5,681)**	**481,297**	**483,043**	**(1,746)**	**61.8%**	**61.8%**

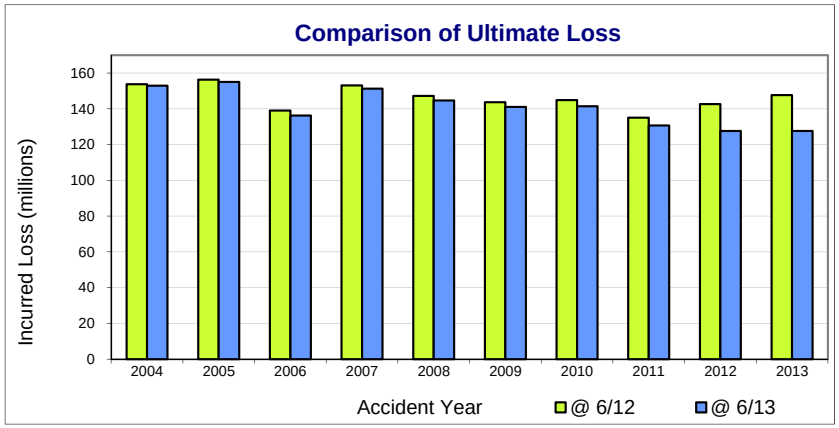
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 7
EXHIBIT 2
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	1,514	790	(723)				18,833	17,624	(1,210)
1977	256	192	(64)	-	190	190	35,647	35,551	(96)
1978	269	196	(73)	394	150	(244)	37,527	37,411	(116)
1979	308	142	(166)	(130)	50	180	40,766	40,550	(217)
1980	379	629	250	209	869	660	47,366	47,621	255
1981	473	247	(226)	391	79	(311)	49,377	49,126	(251)
1982	423	322	(101)	321	(26)	(348)	49,254	49,151	(102)
1983	487	438	(49)	(2)	133	135	52,464	52,405	(59)
1984	581	485	(96)	643	(125)	(768)	61,315	61,131	(184)
1985	657	393	(264)	400	473	73	65,037	64,623	(414)
1986	706	506	(201)	77	8	(69)	68,342	67,984	(358)
1987	735	604	(131)	706	(140)	(846)	68,467	68,216	(251)
1988	742	526	(216)	177	175	(2)	71,293	70,932	(361)
1989	894	768	(127)	(110)	(447)	(337)	81,769	81,514	(255)
1990	1,070	1,051	(19)	717	905	189	86,967	86,840	(127)
1991	1,008	693	(315)	573	(477)	(1,050)	87,205	86,693	(511)
1992	992	735	(258)	748	799	50	84,662	84,290	(373)
1993	1,086	1,014	(73)	517	963	446	79,992	79,866	(127)
1994	1,257	1,273	16	991	456	(535)	92,896	92,882	(13)
1995	1,114	838	(276)	(109)	65	174	75,027	74,609	(418)
1996	1,177	1,021	(156)	1,294	188	(1,106)	76,721	76,404	(317)
1997	1,385	1,188	(197)	301	240	(61)	89,201	88,764	(437)
1998	1,646	1,313	(333)	869	(51)	(920)	98,790	98,125	(665)
1999	1,938	2,145	207	1,630	1,403	(227)	118,739	118,873	134
2000	2,575	2,212	(363)	1,540	2,033	494	135,348	134,613	(735)
2001	2,309	2,249	(60)	1,080	(5)	(1,086)	129,314	129,071	(243)
2002	3,248	2,801	(447)	2,607	3,576	969	150,985	150,010	(975)
2003	3,361	2,822	(539)	2,035	1,899	(136)	156,023	154,864	(1,159)
2004	3,427	3,252	(175)	3,655	924	(2,731)	153,734	152,957	(777)
2005	3,727	3,135	(593)	2,274	1,280	(994)	156,281	155,013	(1,267)
2006	3,649	2,733	(916)	5,283	4,290	(994)	139,001	136,271	(2,730)
2007	4,303	3,624	(679)	5,950	1,027	(4,923)	153,076	151,270	(1,806)
2008	4,720	3,767	(953)	6,479	3,034	(3,445)	147,206	144,637	(2,569)
2009	5,470	4,664	(807)	8,005	3,557	(4,448)	143,648	141,066	(2,582)
2010	7,185	5,539	(1,646)	8,394	3,147	(5,247)	144,854	141,450	(3,404)
2011	11,654	9,594	(2,060)	2,592	(977)	(3,569)	135,066	130,674	(4,392)
2012	32,355	28,557	(3,798)	52,347	40,259	(12,088)	142,596	127,562	(15,033)
2013	9,566	7,907	(1,658)	33,040	23,474	(9,567)	147,675	127,572	(20,103)
Total	118,650	100,366	(18,283)	145,890	93,396	(52,494)			(64,248)







Ohio Bureau of Workers' Compensation

SUMMARY 7

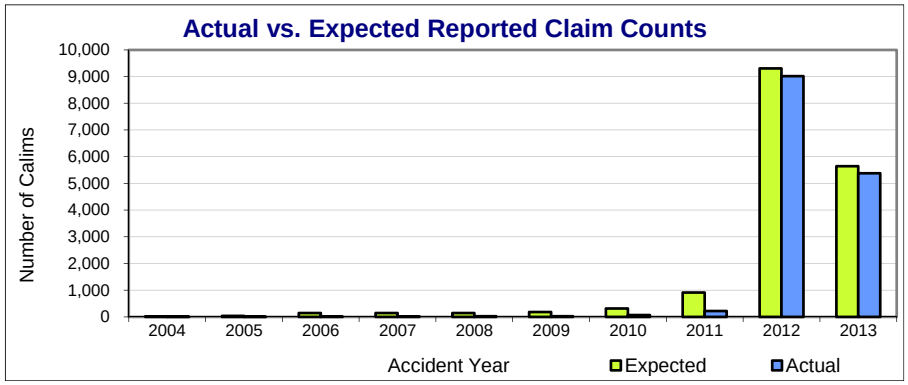
Public Employers - Taxing Districts - Medical - Total

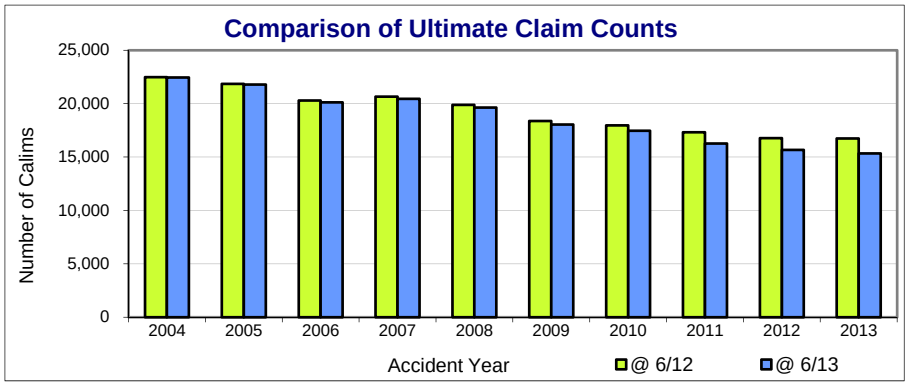
EXHIBIT 2

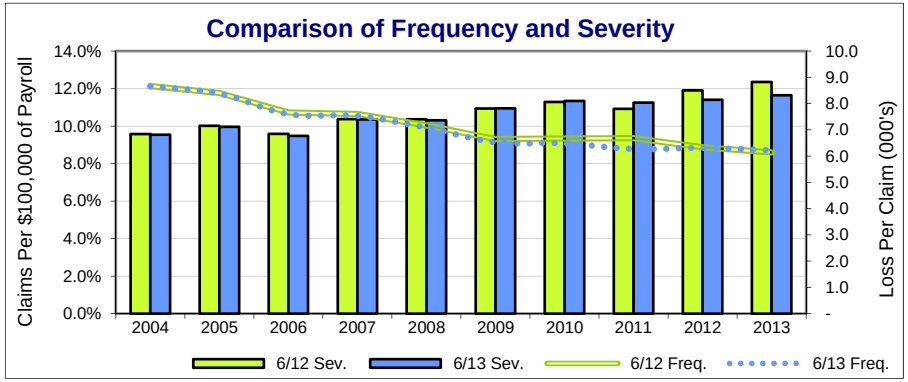
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

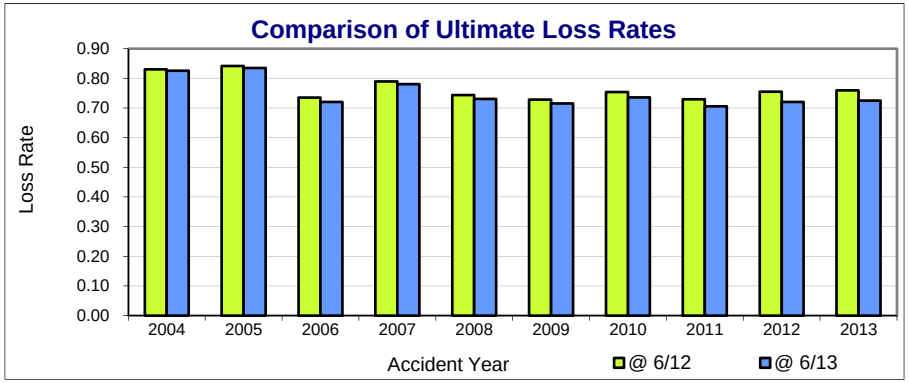
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	50	16	(34)	259,231	259,149	(82)						
2004	16	5	(11)	22,473	22,441	(32)	12.13%	12.11%	6,841	6,816	0.830	0.826
2005	34	2	(32)	21,847	21,788	(59)	11.77%	11.74%	7,153	7,115	0.842	0.835
2006	140	9	(131)	20,295	20,125	(170)	10.73%	10.64%	6,849	6,771	0.735	0.720
2007	140	15	(125)	20,655	20,446	(209)	10.65%	10.54%	7,411	7,398	0.789	0.780
2008	143	24	(119)	19,883	19,637	(246)	10.04%	9.91%	7,404	7,366	0.743	0.730
2009	183	24	(159)	18,378	18,038	(340)	9.32%	9.14%	7,816	7,820	0.728	0.715
2010	314	66	(248)	17,962	17,458	(504)	9.34%	9.08%	8,064	8,102	0.753	0.736
2011	910	219	(691)	17,320	16,262	(1,058)	9.35%	8.78%	7,798	8,036	0.729	0.705
2012	9,306	9,014	(292)	16,764	15,661	(1,103)	8.88%	8.84%	8,506	8,145	0.755	0.720
2013	5,643	5,380	(263)	16,729	15,329	(1,400)	8.60%	8.71%	8,827	8,322	0.759	0.725
Total	16,879	14,774	(2,105)	451,537	446,334	(5,203)						









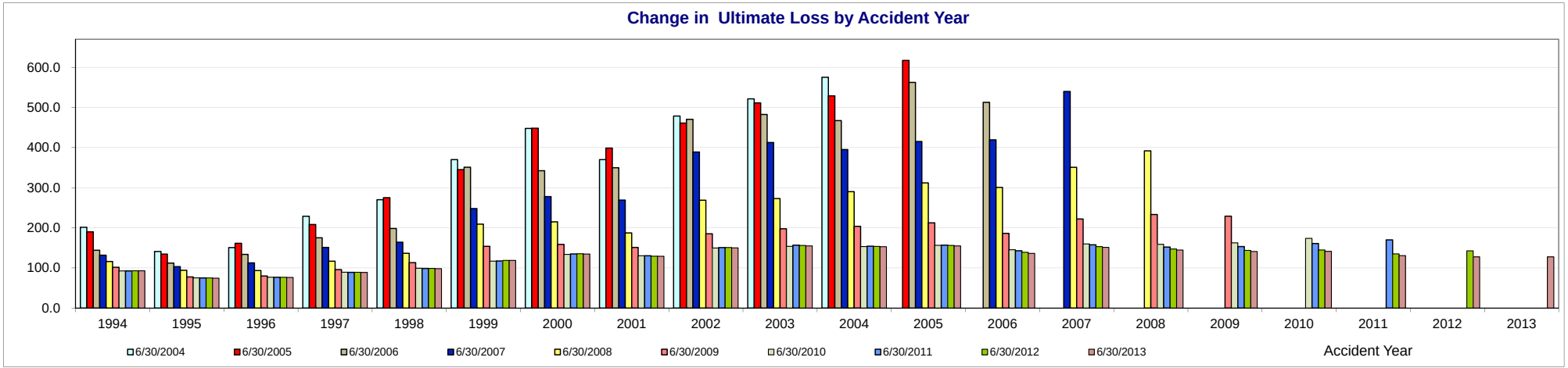
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 2
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	3,833	17,624	18,833	13,790	15,000	(1,210)	10,537	11,461	(923)	3,253	3,539	(286)	76.4%	76.4%
1977	32,398	35,551	35,647	3,153	3,249	(96)	2,296	2,366	(70)	857	883	(26)	72.8%	72.8%
1978	33,846	37,411	37,527	3,565	3,681	(116)	2,569	2,653	(84)	995	1,028	(32)	72.1%	72.1%
1979	36,455	40,550	40,766	4,094	4,311	(217)	2,922	3,076	(155)	1,173	1,235	(62)	71.4%	71.4%
1980	41,969	47,621	47,366	5,652	5,397	255	3,995	3,815	180	1,657	1,582	75	70.7%	70.7%
1981	43,317	49,126	49,377	5,809	6,060	(251)	4,085	4,261	(176)	1,725	1,799	(74)	70.3%	70.3%
1982	42,848	49,151	49,254	6,303	6,406	(102)	4,388	4,460	(71)	1,915	1,946	(31)	69.6%	69.6%
1983	45,142	52,405	52,464	7,263	7,322	(59)	5,013	5,053	(41)	2,251	2,269	(18)	69.0%	69.0%
1984	52,176	61,131	61,315	8,955	9,139	(184)	6,123	6,249	(126)	2,832	2,890	(58)	68.4%	68.4%
1985	54,696	64,623	65,037	9,927	10,340	(414)	6,730	7,010	(280)	3,197	3,330	(133)	67.8%	67.8%
1986	56,835	67,984	68,342	11,148	11,507	(358)	7,492	7,733	(241)	3,656	3,773	(118)	67.2%	67.2%
1987	56,392	68,216	68,467	11,824	12,076	(251)	7,882	8,049	(167)	3,943	4,026	(84)	66.7%	66.7%
1988	58,170	70,932	71,293	12,762	13,123	(361)	8,425	8,663	(238)	4,337	4,460	(123)	66.0%	66.0%
1989	65,814	81,514	81,769	15,700	15,955	(255)	10,270	10,437	(167)	5,430	5,518	(88)	65.4%	65.4%
1990	68,766	86,840	86,967	18,075	18,201	(127)	11,742	11,825	(82)	6,332	6,377	(44)	65.0%	65.0%
1991	68,595	86,693	87,205	18,099	18,610	(511)	11,655	11,984	(329)	6,444	6,626	(182)	64.4%	64.4%
1992	65,986	84,290	84,662	18,303	18,676	(373)	11,684	11,922	(238)	6,619	6,753	(135)	63.8%	63.8%
1993	61,020	79,866	79,992	18,846	18,972	(127)	11,964	12,044	(80)	6,882	6,928	(46)	63.5%	63.5%
1994	68,799	92,882	92,896	24,084	24,097	(13)	15,168	15,174	(7)	8,916	8,923	(7)	63.0%	63.0%
1995	54,872	74,609	75,027	19,737	20,155	(418)	12,361	12,622	(261)	7,376	7,533	(158)	62.6%	62.6%
1996	54,914	76,404	76,721	21,490	21,807	(317)	13,380	13,577	(197)	8,110	8,231	(120)	62.3%	62.3%
1997	61,916	88,764	89,201	26,848	27,285	(437)	16,594	16,862	(269)	10,254	10,423	(168)	61.8%	61.8%
1998	67,111	98,125	98,790	31,014	31,679	(665)	19,053	19,461	(408)	11,961	12,218	(257)	61.4%	61.4%
1999	78,393	118,873	118,739	40,480	40,346	134	24,671	24,587	84	15,809	15,759	50	60.9%	60.9%
2000	86,744	134,613	135,348	47,870	48,605	(735)	29,052	29,497	(445)	18,817	19,108	(290)	60.7%	60.7%
2001	81,808	129,071	129,314	47,263	47,506	(243)	28,498	28,640	(142)	18,765	18,866	(101)	60.3%	60.3%
2002	91,993	150,010	150,985	58,017	58,992	(975)	34,918	35,498	(580)	23,099	23,494	(395)	60.2%	60.2%
2003	91,807	154,864	156,023	63,057	64,216	(1,159)	37,804	38,506	(702)	25,253	25,710	(457)	60.0%	60.0%
2004	87,043	152,957	153,734	65,914	66,691	(777)	39,370	39,838	(468)	26,544	26,853	(309)	59.7%	59.7%
2005	85,237	155,013	156,281	69,777	71,044	(1,267)	41,557	42,321	(765)	28,220	28,723	(503)	59.6%	59.6%
2006	70,689	136,271	139,001	65,582	68,312	(2,730)	38,987	40,618	(1,630)	26,594	27,694	(1,100)	59.4%	59.5%
2007	75,559	151,270	153,076	75,710	77,516	(1,806)	45,008	46,078	(1,070)	30,702	31,439	(736)	59.4%	59.4%
2008	66,717	144,637	147,206	77,920	80,489	(2,569)	46,372	47,931	(1,559)	31,548	32,558	(1,010)	59.5%	59.5%
2009	59,561	141,066	143,648	81,505	84,087	(2,582)	48,795	50,392	(1,597)	32,710	33,695	(985)	59.9%	59.9%
2010	54,569	141,450	144,854	86,881	90,285	(3,404)	52,784	54,933	(2,149)	34,097	35,352	(1,255)	60.8%	60.8%
2011	38,129	130,674	135,066	92,546	96,938	(4,392)	58,391	61,324	(2,932)	34,154	35,614	(1,460)	63.1%	63.3%
2012	8,509	63,781	71,298	55,272	62,789	(7,517)	38,083	43,360	(5,276)	17,188	19,429	(2,240)	68.9%	69.1%
Total	**2,172,628**	**3,416,862**	**3,453,490**	**1,244,234**	**1,280,862**	**(36,628)**	**770,619**	**794,280**	**(23,661)**	**473,615**	**486,582**	**(12,967)**	**61.9%**	**62.0%**
Excl Prior	**2,168,794**	**3,399,238**	**3,434,657**	**1,230,443**	**1,265,862**	**(35,419)**	**760,082**	**782,819**	**(22,737)**	**470,362**	**483,043**	**(12,681)**	**61.8%**	**61.8%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	39,247	41,416	39,642	39,989	40,290	38,011	40,603	40,661	40,766	40,550	2,170	(1,774)	347	301	(2,279)	2,592	58	106	(217)	1,303
1980	51,032	50,501	47,494	43,763	45,454	45,195	46,126	46,657	47,366	47,621	(531)	(3,007)	(3,731)	1,691	(260)	931	532	709	255	(3,411)
1981	53,985	55,137	49,579	47,554	47,686	48,215	49,110	49,265	49,377	49,126	1,152	(5,558)	(2,025)	133	529	895	155	112	(251)	(4,858)
1982	54,703	51,688	50,059	49,121	49,941	47,988	48,986	49,053	49,254	49,151	(3,015)	(1,629)	(938)	820	(1,953)	998	67	201	(102)	(5,552)
1983	58,429	63,102	56,615	56,673	50,915	50,117	52,494	52,390	52,464	52,405	4,673	(6,487)	58	(5,758)	(797)	2,376	(104)	74	(59)	(6,024)
1984	73,168	70,384	75,547	75,722	62,517	60,554	61,104	61,147	61,315	61,131	(2,784)	5,163	176	(13,206)	(1,963)	550	44	168	(184)	(12,037)
1985	82,438	89,312	73,740	67,475	68,661	63,280	64,948	65,021	65,037	64,623	6,874	(15,573)	(6,264)	1,185	(5,381)	1,668	73	16	(414)	(17,815)
1986	89,660	83,003	79,303	70,660	68,160	66,886	67,873	68,019	68,342	67,984	(6,657)	(3,700)	(8,643)	(2,500)	(1,274)	987	147	323	(358)	(21,677)
1987	86,937	82,816	85,411	74,408	68,808	64,596	68,438	68,358	68,467	68,216	(4,121)	2,595	(11,003)	(5,600)	(4,212)	3,842	(79)	109	(251)	(18,721)
1988	96,674	99,483	88,771	76,326	75,325	71,373	71,544	71,240	71,293	70,932	2,809	(10,712)	(12,445)	(1,001)	(3,952)	171	(304)	53	(361)	(25,742)
1989	116,171	112,633	105,241	96,392	93,331	84,514	81,394	81,444	81,769	81,514	(3,539)	(7,392)	(8,848)	(3,061)	(8,817)	(3,120)	49	325	(255)	(34,658)
1990	145,398	140,618	124,386	112,446	101,868	90,406	86,217	86,367	86,967	86,840	(4,779)	(16,232)	(11,940)	(10,578)	(11,461)	(4,189)	150	600	(127)	(58,557)
1991	144,076	131,755	135,116	126,376	107,596	95,063	87,222	87,038	87,205	86,693	(12,321)	3,361	(8,740)	(18,780)	(12,533)	(7,841)	(184)	167	(511)	(57,382)
1992	118,032	109,266	106,887	95,928	92,625	87,911	84,831	84,417	84,662	84,290	(8,766)	(2,379)	(10,959)	(3,303)	(4,714)	(3,080)	(415)	245	(373)	(33,742)
1993	132,444	122,614	119,037	99,595	92,890	84,966	80,400	79,953	79,992	79,866	(9,830)	(3,577)	(19,442)	(6,705)	(7,925)	(4,565)	(447)	39	(127)	(52,579)
1994	201,423	190,077	144,105	131,760	116,129	101,701	92,539	92,526	92,896	92,882	(11,346)	(45,972)	(12,345)	(15,631)	(14,428)	(9,163)	(12)	369	(13)	(108,541)
1995	140,956	134,459	112,099	103,319	94,156	77,604	75,252	75,012	75,027	74,609	(6,497)	(22,360)	(8,780)	(9,163)	(16,552)	(2,352)	(240)	15	(418)	(66,347)
1996	150,806	161,474	133,881	112,617	93,528	80,017	76,894	76,731	76,721	76,404	10,668	(27,593)	(21,264)	(19,089)	(13,511)	(3,123)	(163)	(10)	(317)	(74,402)
1997	228,817	208,204	175,106	151,219	116,794	95,890	89,388	88,990	89,201	88,764	(20,613)	(33,097)	(23,887)	(34,425)	(20,904)	(6,502)	(398)	211	(437)	(140,053)
1998	270,116	275,148	198,345	164,213	136,481	113,163	99,271	98,770	98,790	98,125	5,032	(76,803)	(34,131)	(27,732)	(23,318)	(13,891)	(502)	20	(665)	(171,991)
1999	369,979	345,127	350,998	247,941	209,222	153,790	116,913	117,392	118,739	118,873	(24,852)	5,870	(103,057)	(38,719)	(55,432)	(36,877)	479	1,346	134	(251,106)
2000	447,610	448,237	342,332	277,848	214,996	158,729	133,785	134,915	135,348	134,613	627	(105,905)	(64,484)	(62,852)	(56,268)	(24,944)	1,130	434	(735)	(312,996)
2001	369,888	398,766	349,712	269,119	187,263	151,175	130,393	130,412	129,314	129,071	28,878	(49,055)	(80,592)	(81,857)	(36,087)	(20,782)	19	(1,098)	(243)	(240,817)
2002	478,494	460,986	470,415	388,877	268,791	185,171	149,679	150,850	150,985	150,010	(17,508)	9,429	(81,538)	(120,086)	(83,620)	(35,491)	1,171	134	(975)	(328,484)
2003	521,421	511,206	482,568	412,553	272,868	197,523	153,905	156,795	156,023	154,864	(10,215)	(28,639)	(70,014)	(139,685)	(75,345)	(43,618)	2,890	(772)	(1,159)	(366,557)
2004	575,346	528,748	467,164	395,135	290,061	203,683	153,304	154,167	153,734	152,957	(46,598)	(61,584)	(72,030)	(105,074)	(86,378)	(50,379)	863	(433)	(777)	(422,389)
2005		617,110	562,475	415,199	312,022	212,437	156,458	156,761	156,281	155,013		(54,635)	(147,276)	(103,176)	(99,585)	(55,979)	303	(481)	(1,267)	(462,097)
2006			512,745	419,371	300,693	186,233	145,441	142,767	139,001	136,271			(93,375)	(118,678)	(114,460)	(40,792)	(2,673)	(3,766)	(2,730)	(376,475)
2007				539,854	350,751	221,905	159,825	157,588	153,076	151,270				(189,104)	(128,845)	(62,081)	(2,237)	(4,512)	(1,806)	(388,585)
2008					391,910	233,266	158,935	152,079	147,206	144,637					(158,644)	(74,331)	(6,856)	(4,873)	(2,569)	(247,272)
2009						228,952	162,495	153,309	143,648	141,066						(66,457)	(9,186)	(9,662)	(2,582)	(87,887)
2010							173,690	160,848	144,854	141,450							(12,842)	(15,994)	(3,404)	(32,240)
2011								169,900	135,066	130,674								(34,834)	(4,392)	(39,226)
2012									142,596	127,562									(15,033)	(15,033)
2013										127,572										
79-04	5,097,250	4,966,161	4,463,553	3,787,031	3,066,355	2,517,520	2,262,613	2,267,592	2,271,053	2,262,114	(131,089)	(502,608)	(676,522)	(720,676)	(548,835)	(254,907)	4,979	3,461	(8,940)	(2,835,136)
79-05		5,583,272	5,026,028	4,202,230	3,378,378	2,729,957	2,419,071	2,424,353	2,427,334	2,417,127		(557,244)	(823,798)	(823,852)	(648,421)	(310,886)	5,282	2,981	(10,207)	(3,297,233)
79-06			5,538,774	4,621,601	3,679,071	2,916,190	2,564,512	2,567,120	2,566,335	2,553,398			(917,173)	(942,530)	(762,881)	(351,679)	2,609	(786)	(12,937)	(3,673,708)
79-07				5,161,455	4,029,821	3,138,095	2,724,336	2,724,708	2,719,411	2,704,667				(1,131,633)	(891,726)	(413,759)	372	(5,298)	(14,743)	(4,062,293)
79-08					4,421,731	3,371,361	2,883,271	2,876,787	2,866,617	2,849,304					(1,050,370)	(488,090)	(6,484)	(10,170)	(17,312)	(4,309,565)
79-09						3,600,314	3,045,766	3,030,096	3,010,264	2,990,370						(554,548)	(15,670)	(19,832)	(19,894)	(4,397,452)
79-10							3,219,456	3,190,944	3,155,118	3,131,820							(28,512)	(35,826)	(23,298)	(4,429,692)
79-11								3,360,845	3,290,185	3,262,495								(70,660)	(27,690)	(4,468,918)
79-12									3,432,781	3,390,057									(42,723)	(4,483,951)
79-13										3,517,629										(4,483,951)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only

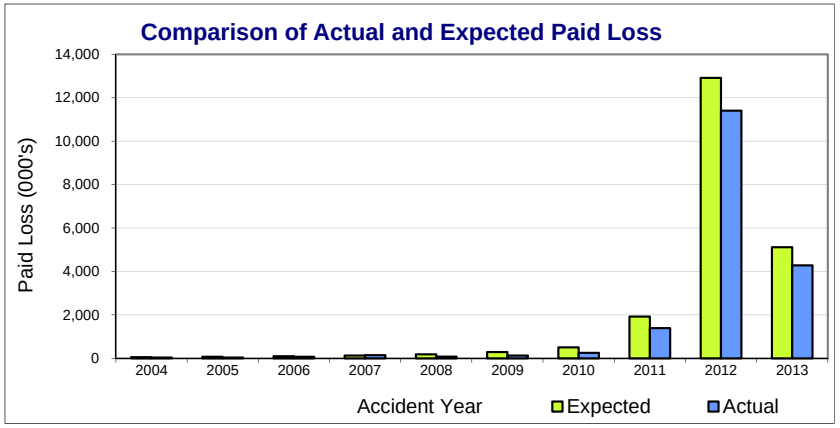
SUMMARY 7
EXHIBIT 3
SHEET 1

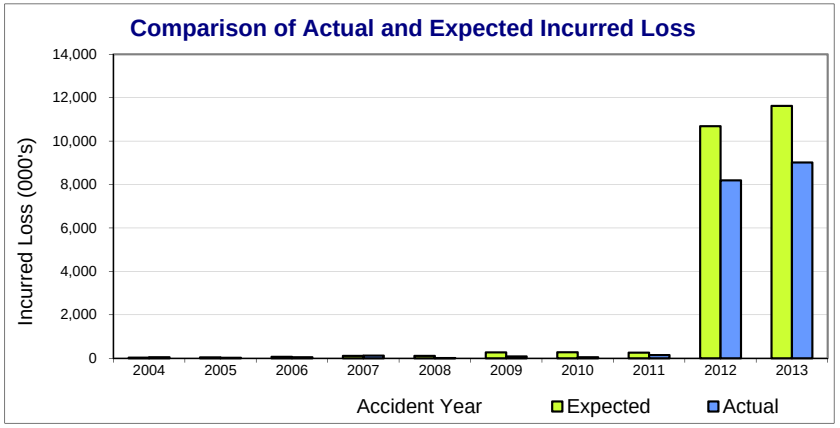
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

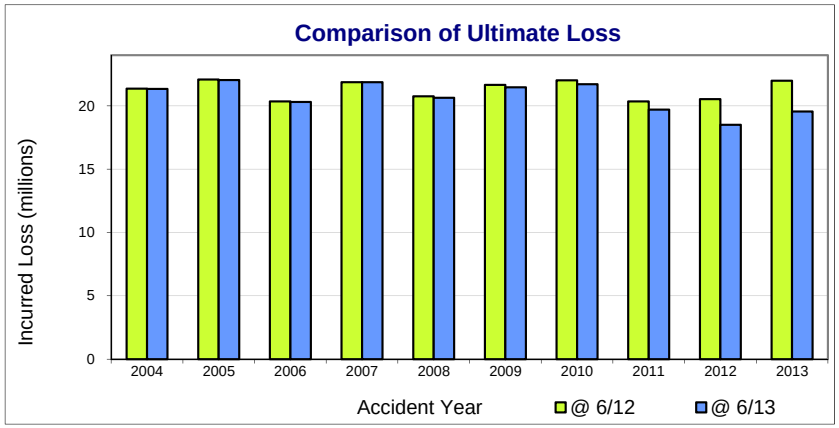
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	3	-	3	3	-	3	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	2,606	2,606	-	2,606	2,606	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	2,821	2,821	-	2,821	2,821	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	3,022	3,022	-	3,022	3,022	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	3,436	3,436	-	3,436	3,436	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	3,897	3,897	-	3,897	3,897	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	4,358	4,358	-	4,358	4,358	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	4,558	4,558	-	4,558	4,558	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	5,324	5,324	-	5,324	5,324	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	5,709	5,709	-	5,709	5,709	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	6,377	6,377	-	6,377	6,377	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	7,395	7,395	-	7,395	7,395	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	8,679	8,679	-	8,679	8,679	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	9,909	9,909	-	9,909	9,909	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	9,810	9,810	-	9,810	9,810	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	12,588	12,588	-	12,588	12,588	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	13,761	13,761	-	13,761	13,761	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	12,089	12,089	0	12,089	12,089	0	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	11,155	11,150	4	11,155	11,149	6	-	1	(1)	-	1	(1)	-	0	(0)	100.0%	98.1%
1995	10,436	10,432	4	10,434	10,429	6	2	4	(2)	2	4	(2)	0	0	(0)	98.1%	96.9%
1996	10,607	10,605	1	10,601	10,600	1	5	5	0	5	5	0	0	0	(0)	96.9%	94.2%
1997	10,678	10,673	5	10,672	10,667	5	6	6	(0)	6	6	(0)	0	0	(0)	94.0%	92.3%
1998	12,355	12,353	2	12,346	12,343	3	9	10	(1)	9	9	(1)	1	1	(0)	92.1%	91.1%
1999	13,948	13,941	8	13,935	13,925	9	14	15	(2)	12	14	(2)	1	1	(0)	90.7%	90.4%
2000	15,790	15,787	4	15,769	15,761	8	21	25	(4)	19	23	(4)	2	2	(0)	90.2%	90.3%
2001	18,165	18,149	16	18,131	18,104	27	33	45	(12)	30	41	(11)	3	4	(1)	89.7%	90.8%
2002	20,693	20,673	20	20,634	20,593	40	59	80	(21)	54	73	(19)	6	7	(1)	90.5%	91.2%
2003	21,210	21,235	(25)	21,116	21,105	11	94	130	(36)	85	119	(34)	9	11	(3)	90.9%	91.5%
2004	21,338	21,351	(13)	21,198	21,165	32	141	186	(45)	128	169	(41)	13	17	(4)	90.9%	91.0%
2005	22,037	22,073	(36)	21,843	21,809	34	194	265	(70)	175	239	(64)	19	25	(6)	90.1%	90.4%
2006	20,308	20,344	(36)	20,072	20,002	70	236	342	(106)	211	308	(97)	25	34	(9)	89.4%	90.1%
2007	21,866	21,865	1	21,515	21,370	145	351	495	(144)	313	444	(130)	38	52	(14)	89.3%	89.6%
2008	20,630	20,747	(117)	20,172	20,094	78	458	653	(195)	409	584	(176)	49	69	(19)	89.2%	89.5%
2009	21,459	21,656	(196)	20,814	20,684	130	646	972	(326)	575	871	(296)	71	101	(30)	89.0%	89.6%
2010	21,701	22,017	(316)	20,795	20,546	250	906	1,471	(565)	807	1,327	(521)	99	144	(45)	89.1%	90.2%
2011	19,699	20,345	(645)	18,419	17,027	1,392	1,280	3,317	(2,037)	1,152	3,095	(1,943)	128	222	(94)	90.0%	93.3%
2012	18,500	10,265	8,235	15,562	4,157	11,405	2,938	6,108	(3,170)	2,739	5,882	(3,143)	199	226	(27)	93.2%	96.3%
2013	9,777	-	9,777	4,281	-	4,281	5,495	-	5,495	5,296	-	5,296	199	-	199	96.4%	100.0%
Total	**458,693**	**441,999**	**16,694**	**445,805**	**427,868**	**17,937**	**12,888**	**14,131**	**(1,243)**	**12,026**	**13,214**	**(1,188)**	**862**	**917**	**(55)**	**93.3%**	**93.5%**
Excl Prior	**458,691**	**441,999**	**16,691**	**445,802**	**427,868**	**17,934**	**12,888**	**14,131**	**(1,243)**	**12,026**	**13,214**	**(1,188)**	**862**	**917**	**(55)**	**93.3%**	**93.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	3	3				-	3	3
1977	-	-	-	-	-	-	2,606	2,606	-
1978	-	-	-	-	-	-	2,821	2,821	-
1979	-	-	-	-	-	-	3,022	3,022	-
1980	-	-	-	-	-	-	3,436	3,436	-
1981	-	-	-	-	-	-	3,897	3,897	-
1982	-	-	-	-	-	-	4,358	4,358	-
1983	-	-	-	-	-	-	4,558	4,558	-
1984	-	-	-	-	-	-	5,324	5,324	-
1985	-	-	-	-	-	-	5,709	5,709	-
1986	-	-	-	-	-	-	6,377	6,377	-
1987	-	-	-	-	-	-	7,395	7,395	-
1988	-	-	-	-	-	-	8,679	8,679	-
1989	-	-	-	-	-	-	9,909	9,909	-
1990	-	-	-	-	-	-	9,810	9,810	-
1991	-	-	-	-	-	-	12,588	12,588	-
1992	-	-	-	-	-	-	13,761	13,761	-
1993	-	0	0	(2)	(2)	0	12,089	12,089	0
1994	1	6	4	(14)	0	15	11,150	11,155	4
1995	3	6	3	1	10	9	10,432	10,436	4
1996	1	1	0	(0)	(3)	(3)	10,605	10,607	1
1997	1	5	4	(1)	(1)	(1)	10,673	10,678	5
1998	3	3	0	(0)	(1)	(0)	12,353	12,355	2
1999	4	9	5	(3)	6	9	13,941	13,948	8
2000	8	8	0	3	(2)	(4)	15,787	15,790	4
2001	16	27	11	1	42	41	18,149	18,165	16
2002	29	40	12	9	33	24	20,673	20,693	20
2003	48	11	(37)	33	(8)	(42)	21,235	21,210	(25)
2004	55	32	(23)	30	47	17	21,351	21,338	(13)
2005	72	34	(39)	38	22	(15)	22,073	22,037	(36)
2006	98	70	(28)	65	44	(21)	20,344	20,308	(36)
2007	128	145	17	110	122	12	21,865	21,866	1
2008	183	78	(105)	110	10	(99)	20,747	20,630	(117)
2009	290	130	(160)	272	84	(188)	21,656	21,459	(196)
2010	503	250	(253)	278	45	(233)	22,017	21,701	(316)
2011	1,922	1,392	(530)	257	143	(115)	20,345	19,699	(645)
2012	12,915	11,405	(1,510)	10,690	8,190	(2,501)	20,530	18,500	(2,030)
2013	5,116	4,281	(835)	11,620	9,016	(2,604)	21,981	19,553	(2,427)
Total	21,396	17,937	(3,459)	23,496	17,797	(5,699)			(5,775)







Ohio Bureau of Workers' Compensation

SUMMARY 7

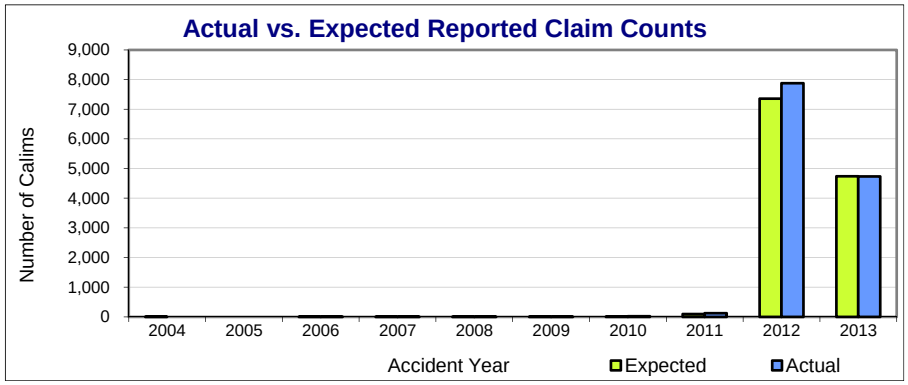
Public Employers - Taxing Districts - Medical - Medical Only

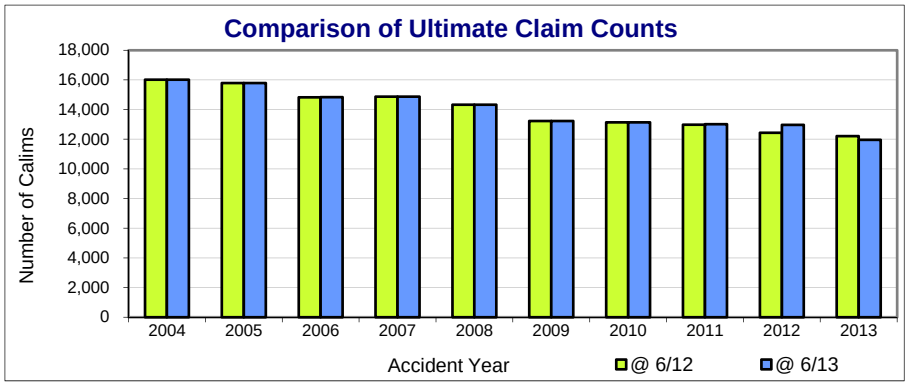
EXHIBIT 3

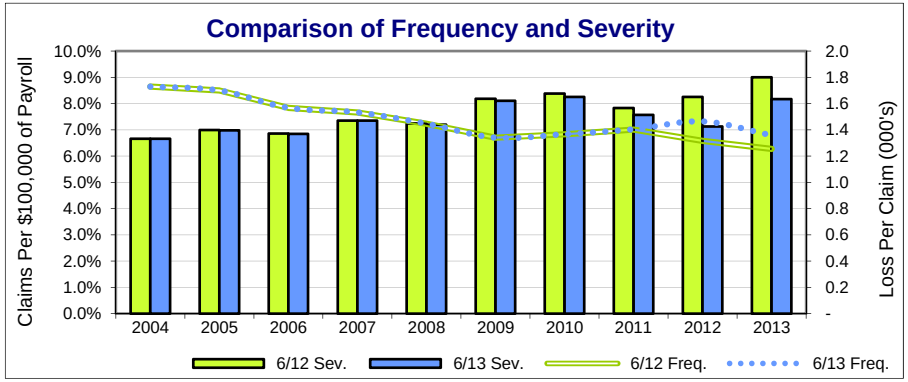
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

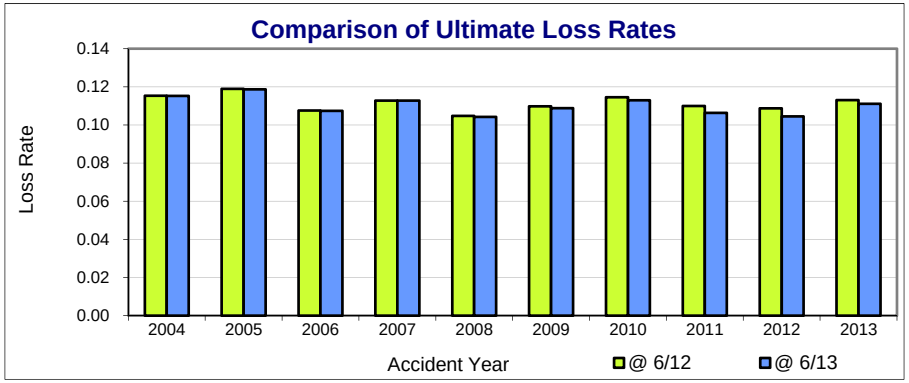
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	-	1	1	193,842	193,843	1						
2004	1	-	(1)	16,019	16,018	(1)	8.65%	8.65%	1,333	1,332	0.115	0.115
2005	-	-	-	15,782	15,782	-	8.50%	8.50%	1,399	1,396	0.119	0.119
2006	1	4	3	14,828	14,831	3	7.84%	7.84%	1,372	1,369	0.108	0.107
2007	3	4	1	14,866	14,868	2	7.67%	7.67%	1,471	1,471	0.113	0.113
2008	2	4	2	14,325	14,328	3	7.23%	7.23%	1,448	1,440	0.105	0.104
2009	3	4	1	13,227	13,229	2	6.70%	6.71%	1,637	1,622	0.110	0.109
2010	11	18	7	13,135	13,142	7	6.83%	6.84%	1,676	1,651	0.115	0.113
2011	96	122	26	12,981	13,009	28	7.01%	7.02%	1,567	1,514	0.110	0.106
2012	7,353	7,874	521	12,434	12,972	538	6.58%	7.32%	1,651	1,426	0.109	0.104
2013	4,739	4,732	(7)	12,206	11,961	(245)	6.27%	6.80%	1,801	1,635	0.113	0.111
Total	12,209	12,763	554	333,645	333,983	338						









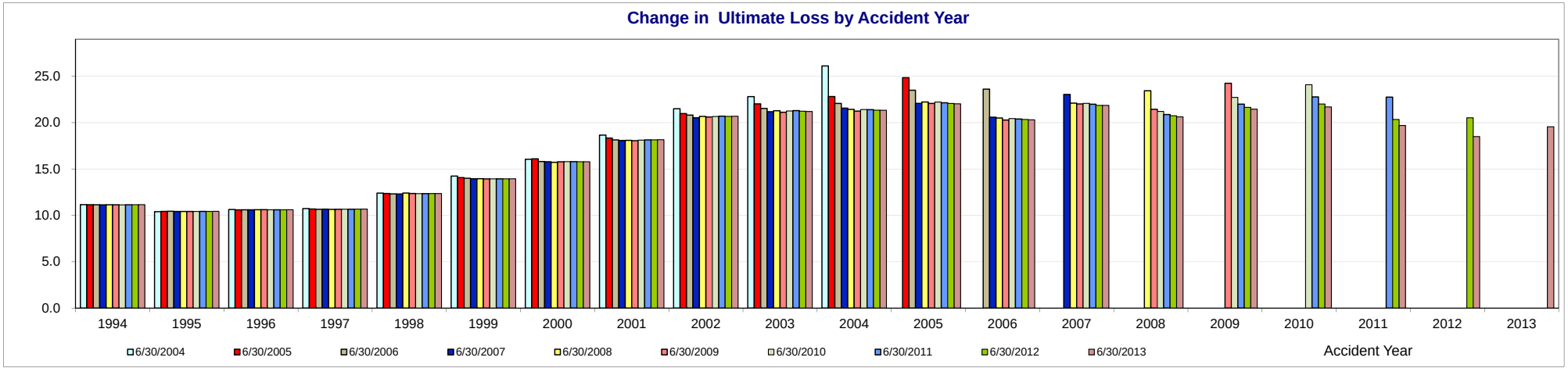
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 3
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	3	-	3	-	3	3	-	3	-	-	-	100.0%	100.0%
1977	2,606	2,606	2,606	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	2,821	2,821	2,821	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	3,022	3,022	3,022	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	3,436	3,436	3,436	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	3,897	3,897	3,897	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	4,358	4,358	4,358	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	4,558	4,558	4,558	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	5,324	5,324	5,324	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	5,709	5,709	5,709	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	6,377	6,377	6,377	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	7,395	7,395	7,395	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	8,679	8,679	8,679	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	9,909	9,909	9,909	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	9,810	9,810	9,810	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	12,588	12,588	12,588	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	13,761	13,761	13,761	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	12,089	12,089	12,089	0	-	0	0	-	0	-	-	-	100.0%	100.0%
1994	11,149	11,155	11,150	6	1	4	6	1	4	0	0	0	98.1%	98.1%
1995	10,429	10,436	10,432	7	4	4	7	4	4	0	0	0	96.9%	96.9%
1996	10,600	10,607	10,605	6	5	1	6	5	1	0	0	0	94.2%	94.2%
1997	10,667	10,678	10,673	11	6	5	11	6	5	1	0	0	92.3%	92.3%
1998	12,343	12,355	12,353	12	10	2	11	9	2	1	1	0	91.1%	91.1%
1999	13,925	13,948	13,941	23	15	8	21	14	7	2	1	1	90.4%	90.4%
2000	15,761	15,790	15,787	29	25	4	26	23	3	3	2	0	90.3%	90.3%
2001	18,104	18,165	18,149	61	45	16	55	41	14	6	4	1	90.8%	90.8%
2002	20,593	20,693	20,673	100	80	20	91	73	18	9	7	2	91.2%	91.2%
2003	21,105	21,210	21,235	105	130	(25)	96	119	(23)	9	11	(2)	91.5%	91.5%
2004	21,165	21,338	21,351	173	186	(13)	157	169	(12)	16	17	(1)	91.0%	91.0%
2005	21,809	22,037	22,073	228	265	(36)	206	239	(33)	22	25	(4)	90.4%	90.4%
2006	20,002	20,308	20,344	306	342	(36)	275	308	(32)	30	34	(4)	90.1%	90.1%
2007	21,370	21,866	21,865	496	495	1	445	444	1	52	52	0	89.6%	89.6%
2008	20,094	20,630	20,747	536	653	(117)	480	584	(105)	56	69	(12)	89.5%	89.5%
2009	20,684	21,459	21,656	776	972	(196)	695	871	(176)	80	101	(20)	89.6%	89.6%
2010	20,546	21,701	22,017	1,155	1,471	(316)	1,043	1,327	(285)	113	144	(31)	90.2%	90.2%
2011	17,027	19,699	20,345	2,672	3,317	(645)	2,493	3,095	(602)	179	222	(43)	93.3%	93.3%
2012	4,157	9,250	10,265	5,093	6,108	(1,015)	4,904	5,882	(977)	189	226	(38)	96.3%	96.3%
Total	**427,868**	**439,667**	**441,999**	**11,799**	**14,131**	**(2,333)**	**11,031**	**13,214**	**(2,183)**	**768**	**917**	**(149)**	**93.5%**	**93.5%**
Excl Prior	**427,868**	**439,664**	**441,999**	**11,796**	**14,131**	**(2,335)**	**11,028**	**13,214**	**(2,186)**	**768**	**917**	**(149)**	**93.5%**	**93.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022										
1980	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436										
1981	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897										
1982	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358										
1983	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558										
1984	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	(0)									(0)
1985	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709										
1986	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377										
1987	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395										
1988	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679										
1989	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909			0							0
1990	9,808	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	2									2
1991	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	0									0
1992	13,757	13,749	13,749	13,749	13,766	13,755	13,755	13,761	13,761	13,761	(8)	0		17	(11)		6			4
1993	12,047	12,124	12,067	12,065	12,065	12,065	12,065	12,085	12,089	12,089	77	(57)	(3)	0	(1)	0	20	4	0	42
1994	11,159	11,152	11,141	11,133	11,138	11,144	11,134	11,142	11,150	11,155	(6)	(11)	(8)	5	5	(9)	7	8	4	(4)
1995	10,394	10,429	10,442	10,424	10,424	10,424	10,424	10,427	10,432	10,436	35	14	(18)	(1)	(0)	1	3	5	4	42
1996	10,630	10,597	10,599	10,601	10,610	10,613	10,599	10,601	10,605	10,607	(32)	2	2	9	4	(14)	2	4	1	(23)
1997	10,735	10,684	10,658	10,669	10,651	10,658	10,661	10,668	10,673	10,678	(51)	(26)	11	(19)	7	3	7	6	5	(57)
1998	12,402	12,359	12,313	12,307	12,406	12,365	12,348	12,347	12,353	12,355	(42)	(47)	(6)	99	(41)	(17)	(1)	6	2	(47)
1999	14,237	14,078	14,003	13,949	13,954	13,930	13,944	13,943	13,941	13,948	(159)	(74)	(54)	5	(23)	14	(1)	(3)	8	(289)
2000	16,056	16,098	15,812	15,790	15,723	15,783	15,794	15,797	15,787	15,790	42	(286)	(22)	(67)	60	11	3	(10)	4	(266)
2001	18,655	18,338	18,143	18,079	18,092	18,052	18,116	18,143	18,149	18,165	(317)	(196)	(64)	13	(39)	63	27	6	16	(491)
2002	21,505	20,980	20,815	20,528	20,676	20,611	20,670	20,700	20,673	20,693	(524)	(165)	(287)	148	(65)	59	31	(27)	20	(812)
2003	22,811	22,032	21,538	21,182	21,289	21,123	21,262	21,298	21,235	21,210	(779)	(494)	(355)	107	(166)	139	36	(63)	(25)	(1,601)
2004	26,119	22,818	22,076	21,566	21,437	21,246	21,421	21,405	21,351	21,338	(3,301)	(742)	(510)	(129)	(191)	175	(16)	(54)	(13)	(4,781)
2005		24,854	23,502	22,084	22,231	22,079	22,227	22,146	22,073	22,037		(1,352)	(1,418)	147	(153)	149	(81)	(73)	(36)	(2,817)
2006			23,617	20,589	20,502	20,285	20,442	20,396	20,344	20,308			(3,028)	(87)	(217)	157	(46)	(52)	(36)	(3,309)
2007				23,049	22,109	22,018	22,085	21,986	21,865	21,866				(939)	(91)	66	(99)	(120)	1	(1,182)
2008					23,446	21,440	21,214	20,879	20,747	20,630					(2,006)	(226)	(336)	(132)	(117)	(2,816)
2009						24,249	22,722	21,995	21,656	21,459						(1,527)	(727)	(339)	(196)	(2,789)
2010							24,091	22,779	22,017	21,701							(1,312)	(762)	(316)	(2,390)
2011								22,756	20,345	19,699								(2,412)	(645)	(3,057)
2012									20,530	18,500									(2,030)	(2,030)
2013										19,553										
79-04	285,566	280,501	278,418	277,105	277,291	276,830	277,254	277,378	277,261	277,287	(5,066)	(2,082)	(1,313)	186	(461)	424	124	(117)	25	(8,280)
79-05		305,355	301,921	299,189	299,523	298,909	299,481	299,525	299,335	299,323		(3,435)	(2,731)	334	(614)	573	43	(190)	(11)	(11,097)
79-06			325,537	319,778	320,025	319,193	319,923	319,920	319,678	319,631			(5,759)	247	(832)	730	(3)	(242)	(47)	(14,406)
79-07				342,827	342,134	341,212	342,008	341,906	341,544	341,498				(693)	(923)	796	(102)	(362)	(46)	(15,588)
79-08					365,580	362,651	363,222	362,785	362,291	362,127					(2,929)	571	(437)	(494)	(163)	(18,405)
79-09						386,900	385,944	384,780	383,946	383,587						(956)	(1,165)	(833)	(359)	(21,194)
79-10							410,035	407,559	405,963	405,288							(2,477)	(1,596)	(675)	(23,584)
79-11								430,315	426,308	424,987								(4,007)	(1,320)	(26,641)
79-12									446,838	443,487									(3,350)	(28,671)
79-13										463,041										(28,671)



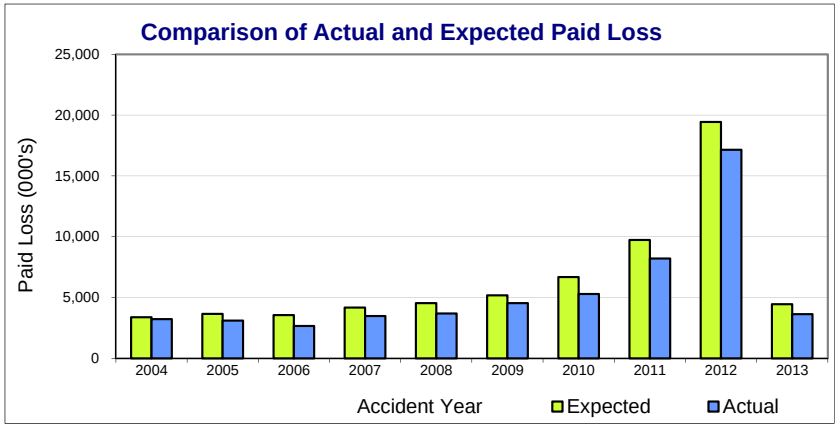
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total

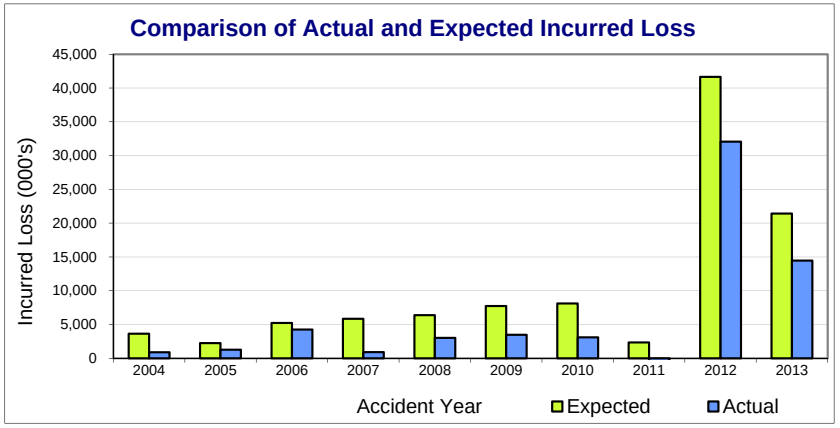
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

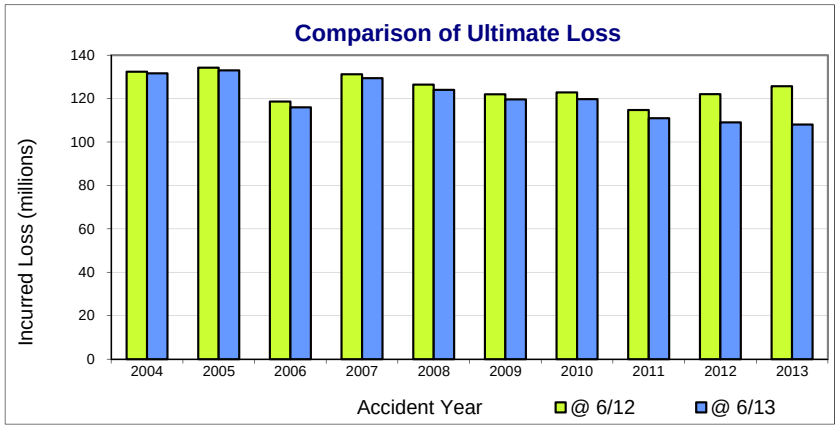
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	17,621	18,833	(1,212)	4,621	3,833	788	13,000	15,000	(2,000)	9,808	11,461	(1,653)	3,192	3,539	(347)	75.4%	76.4%
1977	32,945	33,041	(96)	29,985	29,792	192	2,961	3,249	(288)	2,137	2,366	(230)	824	883	(58)	72.2%	72.8%
1978	34,590	34,706	(116)	31,221	31,025	196	3,369	3,681	(312)	2,412	2,653	(241)	957	1,028	(71)	71.6%	72.1%
1979	37,527	37,744	(217)	33,575	33,433	142	3,952	4,311	(359)	2,808	3,076	(268)	1,144	1,235	(91)	71.1%	71.4%
1980	44,185	43,930	255	39,162	38,533	629	5,023	5,397	(374)	3,541	3,815	(273)	1,482	1,582	(101)	70.5%	70.7%
1981	45,230	45,481	(251)	39,667	39,420	247	5,562	6,060	(498)	3,898	4,261	(363)	1,664	1,799	(135)	70.1%	70.3%
1982	44,793	44,896	(102)	38,812	38,490	322	5,981	6,406	(424)	4,176	4,460	(284)	1,806	1,946	(140)	69.8%	69.6%
1983	47,847	47,906	(59)	41,022	40,584	438	6,825	7,322	(497)	4,717	5,053	(337)	2,109	2,269	(160)	69.1%	69.0%
1984	55,808	55,992	(184)	47,338	46,853	485	8,470	9,139	(669)	5,789	6,249	(460)	2,681	2,890	(209)	68.3%	68.4%
1985	58,914	59,328	(414)	49,380	48,987	393	9,534	10,340	(807)	6,457	7,010	(554)	3,077	3,330	(253)	67.7%	67.8%
1986	61,607	61,965	(358)	50,964	50,459	506	10,642	11,507	(864)	7,152	7,733	(581)	3,490	3,773	(283)	67.2%	67.2%
1987	60,821	61,072	(251)	49,600	48,996	604	11,221	12,076	(855)	7,489	8,049	(560)	3,731	4,026	(295)	66.7%	66.7%
1988	62,253	62,614	(361)	50,018	49,491	526	12,235	13,123	(888)	8,107	8,663	(556)	4,129	4,460	(331)	66.3%	66.0%
1989	71,604	71,860	(255)	56,673	55,905	768	14,932	15,955	(1,023)	9,808	10,437	(629)	5,124	5,518	(394)	65.7%	65.4%
1990	77,031	77,157	(127)	60,007	58,956	1,051	17,024	18,201	(1,178)	11,087	11,825	(738)	5,937	6,377	(440)	65.1%	65.0%
1991	74,105	74,617	(511)	56,699	56,006	693	17,406	18,610	(1,204)	11,265	11,984	(719)	6,142	6,626	(485)	64.7%	64.4%
1992	70,529	70,901	(373)	52,960	52,226	735	17,569	18,676	(1,107)	11,292	11,922	(631)	6,277	6,753	(477)	64.3%	63.8%
1993	67,776	67,903	(127)	49,944	48,931	1,013	17,832	18,972	(1,140)	11,364	12,044	(680)	6,468	6,928	(460)	63.7%	63.5%
1994	81,728	81,746	(18)	58,917	57,650	1,267	22,811	24,096	(1,285)	14,459	15,173	(714)	8,352	8,923	(571)	63.4%	63.0%
1995	64,173	64,595	(422)	45,276	44,444	832	18,897	20,151	(1,254)	11,884	12,618	(734)	7,014	7,533	(520)	62.9%	62.6%
1996	65,798	66,116	(319)	45,334	44,314	1,020	20,464	21,802	(1,338)	12,783	13,572	(789)	7,681	8,230	(549)	62.5%	62.3%
1997	78,086	78,528	(442)	52,432	51,249	1,183	25,654	27,279	(1,625)	15,928	16,856	(928)	9,725	10,422	(697)	62.1%	61.8%
1998	85,770	86,437	(667)	56,078	54,768	1,310	29,692	31,669	(1,977)	18,307	19,452	(1,144)	11,385	12,217	(833)	61.7%	61.4%
1999	104,924	104,798	126	66,603	64,468	2,136	38,321	40,330	(2,009)	23,494	24,573	(1,079)	14,827	15,757	(930)	61.3%	60.9%
2000	118,823	119,562	(739)	73,187	70,982	2,205	45,636	48,579	(2,943)	27,778	29,474	(1,696)	17,858	19,105	(1,247)	60.9%	60.7%
2001	110,906	111,165	(259)	65,926	63,704	2,222	44,980	47,461	(2,481)	27,268	28,599	(1,331)	17,712	18,862	(1,150)	60.6%	60.3%
2002	129,317	130,312	(995)	74,160	71,399	2,760	55,157	58,912	(3,755)	33,229	35,425	(2,196)	21,927	23,487	(1,559)	60.2%	60.1%
2003	133,654	134,787	(1,133)	73,512	70,702	2,811	60,142	64,086	(3,944)	36,106	38,387	(2,281)	24,035	25,699	(1,663)	60.0%	59.9%
2004	131,618	132,383	(764)	69,097	65,878	3,220	62,521	66,505	(3,984)	37,377	39,669	(2,292)	25,145	26,836	(1,692)	59.8%	59.6%
2005	132,976	134,207	(1,231)	66,529	63,428	3,101	66,447	70,779	(4,332)	39,586	42,082	(2,496)	26,861	28,697	(1,836)	59.6%	59.5%
2006	115,963	118,657	(2,694)	53,351	50,687	2,664	62,612	67,970	(5,358)	37,193	40,310	(3,117)	25,419	27,660	(2,241)	59.4%	59.3%
2007	129,403	131,211	(1,807)	57,669	54,190	3,479	71,735	77,021	(5,286)	42,495	45,634	(3,139)	29,240	31,387	(2,148)	59.2%	59.2%
2008	124,007	126,459	(2,452)	50,312	46,623	3,689	73,695	79,836	(6,141)	43,613	47,346	(3,733)	30,082	32,489	(2,408)	59.2%	59.3%
2009	119,606	121,992	(2,386)	43,410	38,877	4,534	76,196	83,115	(6,919)	45,155	49,521	(4,366)	31,041	33,594	(2,553)	59.3%	59.6%
2010	119,749	122,837	(3,088)	39,313	34,023	5,289	80,437	88,814	(8,377)	47,895	53,605	(5,710)	32,541	35,209	(2,667)	59.5%	60.4%
2011	110,975	114,722	(3,747)	29,303	21,102	8,202	81,672	93,620	(11,949)	49,258	58,228	(8,970)	32,413	35,392	(2,978)	60.3%	62.2%
2012	109,062	61,033	48,029	21,504	4,352	17,152	87,558	56,681	30,878	54,462	37,478	16,984	33,097	19,203	13,894	62.2%	66.1%
2013	54,009	-	54,009	3,626	-	3,626	50,383	-	50,383	33,343	-	33,343	17,040	-	17,040	66.2%	100.0%
Total	**3,085,735**	**3,011,491**	**74,245**	**1,827,189**	**1,744,760**	**82,429**	**1,258,547**	**1,266,731**	**(8,184)**	**774,920**	**781,065**	**(6,146)**	**483,627**	**485,665**	**(2,039)**	**61.6%**	**61.7%**
Excl Prior	**3,068,114**	**2,992,657**	**75,457**	**1,822,568**	**1,740,926**	**81,641**	**1,245,547**	**1,251,731**	**(6,184)**	**765,112**	**769,605**	**(4,493)**	**480,435**	**482,126**	**(1,691)**	**61.4%**	**61.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	1,514	788	(726)				18,833	17,621	(1,212)
1977	256	192	(64)	-	190	190	33,041	32,945	(96)
1978	269	196	(73)	394	150	(244)	34,706	34,590	(116)
1979	308	142	(166)	(130)	50	180	37,744	37,527	(217)
1980	379	629	250	209	869	660	43,930	44,185	255
1981	473	247	(226)	391	79	(311)	45,481	45,230	(251)
1982	423	322	(101)	321	(26)	(348)	44,896	44,793	(102)
1983	487	438	(49)	(2)	133	135	47,906	47,847	(59)
1984	581	485	(96)	643	(125)	(768)	55,992	55,808	(184)
1985	657	393	(264)	400	473	73	59,328	58,914	(414)
1986	706	506	(201)	77	8	(69)	61,965	61,607	(358)
1987	735	604	(131)	706	(140)	(846)	61,072	60,821	(251)
1988	742	526	(216)	177	175	(2)	62,614	62,253	(361)
1989	894	768	(127)	(110)	(447)	(337)	71,860	71,604	(255)
1990	1,070	1,051	(19)	717	905	189	77,157	77,031	(127)
1991	1,008	693	(315)	573	(477)	(1,050)	74,617	74,105	(511)
1992	992	735	(258)	748	799	50	70,901	70,529	(373)
1993	1,086	1,013	(73)	519	965	446	67,903	67,776	(127)
1994	1,256	1,267	11	1,006	456	(550)	81,746	81,728	(18)
1995	1,111	832	(279)	(110)	55	164	64,595	64,173	(422)
1996	1,176	1,020	(156)	1,295	191	(1,104)	66,116	65,798	(319)
1997	1,384	1,183	(201)	301	241	(61)	78,528	78,086	(442)
1998	1,643	1,310	(333)	869	(50)	(920)	86,437	85,770	(667)
1999	1,934	2,136	202	1,634	1,397	(236)	104,798	104,924	126
2000	2,567	2,205	(363)	1,537	2,035	498	119,562	118,823	(739)
2001	2,293	2,222	(71)	1,080	(47)	(1,127)	111,165	110,906	(259)
2002	3,219	2,760	(459)	2,597	3,543	945	130,312	129,317	(995)
2003	3,313	2,811	(502)	2,001	1,907	(94)	134,787	133,654	(1,133)
2004	3,372	3,220	(153)	3,625	877	(2,748)	132,383	131,618	(764)
2005	3,655	3,101	(554)	2,236	1,258	(978)	134,207	132,976	(1,231)
2006	3,551	2,664	(888)	5,218	4,246	(972)	118,657	115,963	(2,694)
2007	4,175	3,479	(696)	5,840	905	(4,935)	131,211	129,403	(1,807)
2008	4,537	3,689	(848)	6,369	3,023	(3,346)	126,459	124,007	(2,452)
2009	5,180	4,534	(646)	7,733	3,473	(4,260)	121,992	119,606	(2,386)
2010	6,682	5,289	(1,393)	8,116	3,101	(5,015)	122,837	119,749	(3,088)
2011	9,733	8,202	(1,531)	2,335	(1,119)	(3,454)	114,722	110,975	(3,747)
2012	19,440	17,152	(2,288)	41,657	32,069	(9,588)	122,066	109,062	(13,003)
2013	4,450	3,626	(823)	21,420	14,458	(6,962)	125,694	108,018	(17,676)
Total	97,253	82,429	(14,825)	122,393	75,599	(46,795)			(58,473)







Ohio Bureau of Workers' Compensation

SUMMARY 7

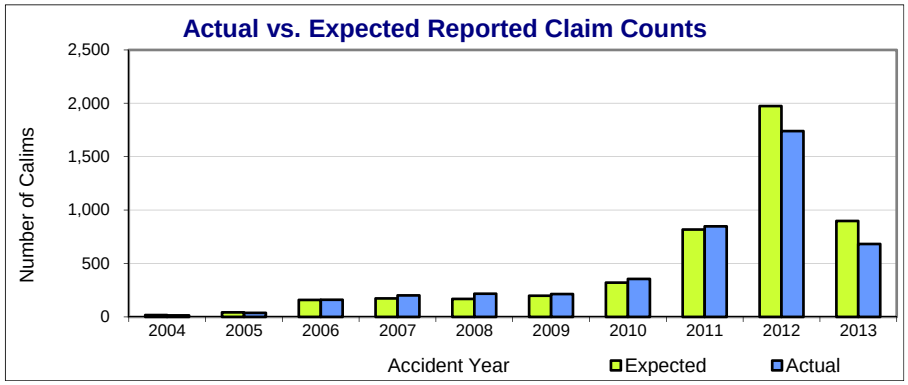
Public Employers - Taxing Districts - Medical - Lost Time - Total

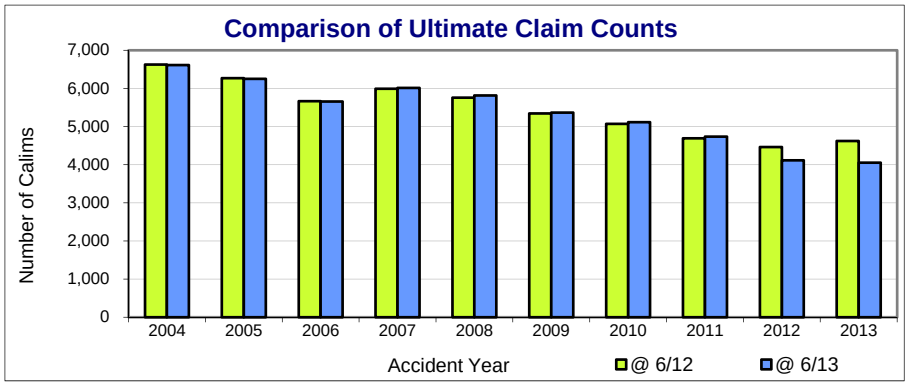
EXHIBIT 4

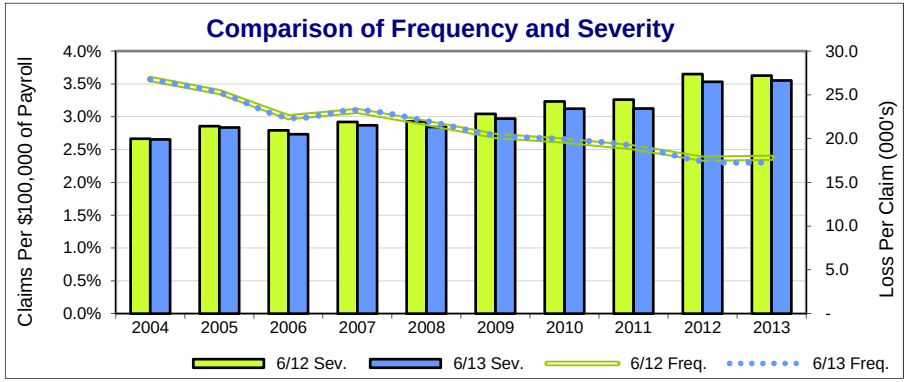
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

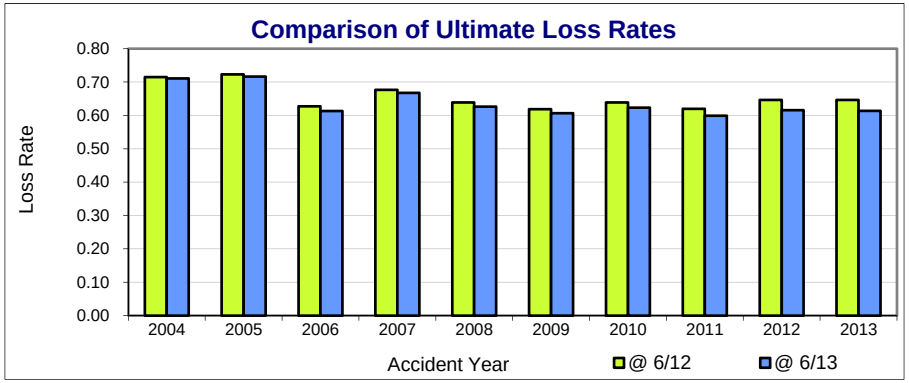
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	56	33	(23)	134,118	134,072	(46)						
2004	17	13	(4)	6,624	6,610	(14)	3.58%	3.57%	19,985	19,912	0.715	0.711
2005	42	37	(5)	6,266	6,250	(16)	3.37%	3.37%	21,418	21,276	0.723	0.716
2006	158	160	2	5,663	5,653	(10)	2.99%	2.99%	20,953	20,514	0.627	0.613
2007	173	201	28	5,989	6,013	24	3.09%	3.10%	21,909	21,521	0.677	0.667
2008	167	216	49	5,756	5,814	58	2.91%	2.94%	21,970	21,329	0.639	0.626
2009	197	213	16	5,342	5,365	23	2.71%	2.72%	22,836	22,294	0.618	0.606
2010	321	355	34	5,067	5,111	44	2.64%	2.66%	24,243	23,430	0.639	0.623
2011	817	848	31	4,692	4,735	43	2.53%	2.56%	24,450	23,437	0.620	0.599
2012	1,974	1,740	(234)	4,460	4,115	(345)	2.36%	2.32%	27,369	26,504	0.646	0.616
2013	898	682	(216)	4,620	4,053	(567)	2.38%	2.30%	27,207	26,651	0.646	0.614
Total	4,820	4,498	(322)	188,597	187,791	(806)						









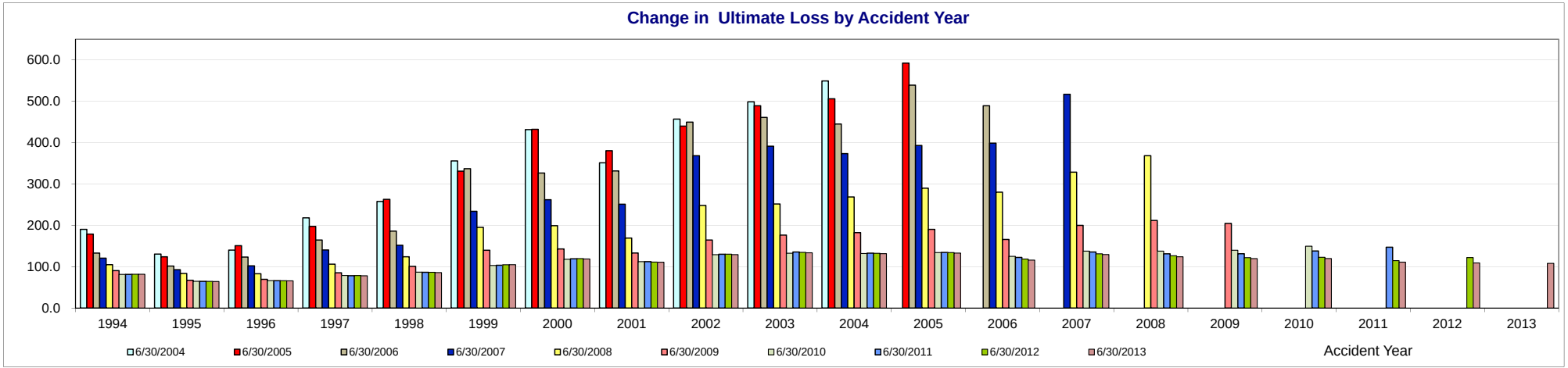
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 4
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	3,833	17,621	18,833	13,788	15,000	(1,212)	10,535	11,461	(926)	3,253	3,539	(286)	76.4%	76.4%
1977	29,792	32,945	33,041	3,153	3,249	(96)	2,296	2,366	(70)	857	883	(26)	72.8%	72.8%
1978	31,025	34,590	34,706	3,565	3,681	(116)	2,569	2,653	(84)	995	1,028	(32)	72.1%	72.1%
1979	33,433	37,527	37,744	4,094	4,311	(217)	2,922	3,076	(155)	1,173	1,235	(62)	71.4%	71.4%
1980	38,533	44,185	43,930	5,652	5,397	255	3,995	3,815	180	1,657	1,582	75	70.7%	70.7%
1981	39,420	45,230	45,481	5,809	6,060	(251)	4,085	4,261	(176)	1,725	1,799	(74)	70.3%	70.3%
1982	38,490	44,793	44,896	6,303	6,406	(102)	4,388	4,460	(71)	1,915	1,946	(31)	69.6%	69.6%
1983	40,584	47,847	47,906	7,263	7,322	(59)	5,013	5,053	(41)	2,251	2,269	(18)	69.0%	69.0%
1984	46,853	55,808	55,992	8,955	9,139	(184)	6,123	6,249	(126)	2,832	2,890	(58)	68.4%	68.4%
1985	48,987	58,914	59,328	9,927	10,340	(414)	6,730	7,010	(280)	3,197	3,330	(133)	67.8%	67.8%
1986	50,459	61,607	61,965	11,148	11,507	(358)	7,492	7,733	(241)	3,656	3,773	(118)	67.2%	67.2%
1987	48,996	60,821	61,072	11,824	12,076	(251)	7,882	8,049	(167)	3,943	4,026	(84)	66.7%	66.7%
1988	49,491	62,253	62,614	12,762	13,123	(361)	8,425	8,663	(238)	4,337	4,460	(123)	66.0%	66.0%
1989	55,905	71,604	71,860	15,700	15,955	(255)	10,270	10,437	(167)	5,430	5,518	(88)	65.4%	65.4%
1990	58,956	77,031	77,157	18,075	18,201	(127)	11,742	11,825	(82)	6,332	6,377	(44)	65.0%	65.0%
1991	56,006	74,105	74,617	18,099	18,610	(511)	11,655	11,984	(329)	6,444	6,626	(182)	64.4%	64.4%
1992	52,226	70,529	70,901	18,303	18,676	(373)	11,684	11,922	(238)	6,619	6,753	(135)	63.8%	63.8%
1993	48,931	67,776	67,903	18,845	18,972	(127)	11,964	12,044	(80)	6,882	6,928	(46)	63.5%	63.5%
1994	57,650	81,728	81,746	24,078	24,096	(18)	15,162	15,173	(11)	8,916	8,923	(7)	63.0%	63.0%
1995	44,444	64,173	64,595	19,729	20,151	(422)	12,354	12,618	(264)	7,376	7,533	(158)	62.6%	62.6%
1996	44,314	65,798	66,116	21,483	21,802	(319)	13,374	13,572	(198)	8,110	8,230	(120)	62.3%	62.3%
1997	51,249	78,086	78,528	26,837	27,279	(442)	16,583	16,856	(273)	10,253	10,422	(169)	61.8%	61.8%
1998	54,768	85,770	86,437	31,002	31,669	(667)	19,042	19,452	(410)	11,960	12,217	(257)	61.4%	61.4%
1999	64,468	104,924	104,798	40,457	40,330	126	24,650	24,573	77	15,807	15,757	49	60.9%	60.9%
2000	70,982	118,823	119,562	47,841	48,579	(739)	29,026	29,474	(448)	18,815	19,105	(290)	60.7%	60.7%
2001	63,704	110,906	111,165	47,202	47,461	(259)	28,443	28,599	(156)	18,759	18,862	(103)	60.3%	60.3%
2002	71,399	129,317	130,312	57,917	58,912	(995)	34,827	35,425	(598)	23,090	23,487	(397)	60.1%	60.1%
2003	70,702	133,654	134,787	62,952	64,086	(1,133)	37,708	38,387	(679)	25,244	25,699	(455)	59.9%	59.9%
2004	65,878	131,618	132,383	65,741	66,505	(764)	39,213	39,669	(456)	26,528	26,836	(308)	59.6%	59.6%
2005	63,428	132,976	134,207	69,548	70,779	(1,231)	41,350	42,082	(732)	28,198	28,697	(499)	59.5%	59.5%
2006	50,687	115,963	118,657	65,276	67,970	(2,694)	38,712	40,310	(1,598)	26,564	27,660	(1,096)	59.3%	59.3%
2007	54,190	129,403	131,211	75,214	77,021	(1,807)	44,563	45,634	(1,071)	30,651	31,387	(736)	59.2%	59.2%
2008	46,623	124,007	126,459	77,384	79,836	(2,452)	45,892	47,346	(1,454)	31,492	32,489	(998)	59.3%	59.3%
2009	38,877	119,606	121,992	80,729	83,115	(2,386)	48,100	49,521	(1,421)	32,630	33,594	(964)	59.6%	59.6%
2010	34,023	119,749	122,837	85,726	88,814	(3,088)	51,742	53,605	(1,864)	33,984	35,209	(1,224)	60.4%	60.4%
2011	21,102	110,975	114,722	89,873	93,620	(3,747)	55,898	58,228	(2,330)	33,975	35,392	(1,416)	62.2%	62.2%
2012	4,352	54,531	61,033	50,179	56,681	(6,502)	33,179	37,478	(4,299)	17,000	19,203	(2,203)	66.1%	66.1%
Total	**1,744,760**	**2,977,195**	**3,011,491**	**1,232,435**	**1,266,731**	**(34,296)**	**759,588**	**781,065**	**(21,478)**	**472,847**	**485,665**	**(12,818)**	**61.6%**	**61.7%**
Excl Prior	**1,740,926**	**2,959,574**	**2,992,657**	**1,218,648**	**1,251,731**	**(33,083)**	**749,053**	**769,605**	**(20,551)**	**469,594**	**482,126**	**(12,532)**	**61.5%**	**61.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	36,225	38,394	36,620	36,966	37,268	34,989	37,581	37,639	37,744	37,527	2,170	(1,774)	347	301	(2,279)	2,592	58	106	(217)	1,303
1980	47,596	47,065	44,058	40,327	42,018	41,759	42,689	43,221	43,930	44,185	(531)	(3,007)	(3,731)	1,691	(260)	931	532	709	255	(3,411)
1981	50,088	51,240	45,682	43,657	43,790	44,319	45,214	45,368	45,481	45,230	1,152	(5,558)	(2,025)	133	529	895	155	112	(251)	(4,858)
1982	50,345	47,330	45,701	44,763	45,583	43,630	44,627	44,695	44,896	44,793	(3,015)	(1,629)	(938)	820	(1,953)	998	67	201	(102)	(5,552)
1983	53,871	58,544	52,057	52,115	46,357	45,559	47,936	47,832	47,906	47,847	4,673	(6,487)	58	(5,758)	(797)	2,376	(104)	74	(59)	(6,024)
1984	67,844	65,060	70,223	70,399	57,193	55,230	55,780	55,824	55,992	55,808	(2,784)	5,163	176	(13,206)	(1,963)	550	44	168	(184)	(12,037)
1985	76,729	83,603	68,031	61,766	62,952	57,571	59,239	59,312	59,328	58,914	6,874	(15,573)	(6,264)	1,185	(5,381)	1,668	73	16	(414)	(17,815)
1986	83,284	76,626	72,926	64,283	61,783	60,509	61,496	61,642	61,965	61,607	(6,657)	(3,700)	(8,643)	(2,500)	(1,274)	987	147	323	(358)	(21,677)
1987	79,542	75,421	78,016	67,012	61,412	57,200	61,042	60,963	61,072	60,821	(4,121)	2,595	(11,003)	(5,600)	(4,212)	3,842	(79)	109	(251)	(18,721)
1988	87,995	90,804	80,092	67,648	66,646	62,694	62,865	62,561	62,614	62,253	2,809	(10,712)	(12,445)	(1,001)	(3,952)	171	(304)	53	(361)	(25,742)
1989	106,262	102,724	95,332	86,483	83,422	74,605	71,485	71,534	71,860	71,604	(3,539)	(7,392)	(8,849)	(3,061)	(8,817)	(3,120)	49	325	(255)	(34,658)
1990	135,590	130,809	114,576	102,636	92,058	80,597	76,408	76,558	77,157	77,031	(4,781)	(16,232)	(11,940)	(10,578)	(11,461)	(4,189)	150	600	(127)	(58,559)
1991	131,488	119,167	122,528	113,788	95,008	82,475	74,634	74,450	74,617	74,105	(12,321)	3,361	(8,740)	(18,780)	(12,533)	(7,841)	(184)	167	(511)	(57,382)
1992	104,275	95,517	93,138	82,179	78,859	74,156	71,076	70,656	70,901	70,529	(8,758)	(2,379)	(10,959)	(3,320)	(4,703)	(3,080)	(421)	245	(373)	(33,746)
1993	120,397	110,490	106,970	87,530	80,825	72,901	68,335	67,868	67,903	67,776	(9,907)	(3,520)	(19,440)	(6,705)	(7,924)	(4,566)	(467)	35	(127)	(52,621)
1994	190,264	178,925	132,964	120,627	104,991	90,558	81,404	81,385	81,746	81,728	(11,340)	(45,961)	(12,338)	(15,636)	(14,433)	(9,153)	(20)	361	(18)	(108,537)
1995	130,562	124,030	101,657	92,894	83,732	67,180	64,828	64,585	64,595	64,173	(6,532)	(22,373)	(8,762)	(9,163)	(16,552)	(2,353)	(243)	10	(422)	(66,389)
1996	140,176	150,877	123,282	102,017	82,919	69,404	66,295	66,130	66,116	65,798	10,701	(27,594)	(21,266)	(19,098)	(13,515)	(3,108)	(165)	(14)	(319)	(74,379)
1997	218,082	197,520	164,448	140,550	106,144	85,233	78,727	78,323	78,528	78,086	(20,562)	(33,072)	(23,899)	(34,406)	(20,911)	(6,505)	(405)	205	(442)	(139,996)
1998	257,714	262,788	186,032	151,906	124,075	100,798	86,924	86,423	86,437	85,770	5,074	(76,756)	(34,126)	(27,831)	(23,277)	(13,874)	(501)	14	(667)	(171,944)
1999	355,742	331,049	336,994	233,992	195,268	139,859	102,969	103,449	104,798	104,924	(24,693)	5,945	(103,002)	(38,724)	(55,409)	(36,891)	480	1,349	126	(250,818)
2000	431,554	432,139	326,520	262,059	199,274	142,946	117,991	119,118	119,562	118,823	585	(105,619)	(64,461)	(62,785)	(56,328)	(24,955)	1,127	444	(739)	(312,731)
2001	351,233	380,428	331,569	251,041	169,171	133,123	112,278	112,269	111,165	110,906	29,195	(48,859)	(80,528)	(81,870)	(36,048)	(20,845)	(8)	(1,105)	(259)	(240,326)
2002	456,989	440,005	449,600	368,349	248,115	164,560	129,010	130,150	130,312	129,317	(16,984)	9,594	(81,251)	(120,234)	(83,555)	(35,550)	1,141	161	(995)	(327,673)
2003	498,610	489,174	461,030	391,371	251,579	176,400	132,643	135,497	134,787	133,654	(9,436)	(28,144)	(69,659)	(139,792)	(75,179)	(43,758)	2,854	(709)	(1,133)	(364,956)
2004	549,227	505,930	445,088	373,569	268,623	182,436	131,883	132,762	132,383	131,618	(43,296)	(60,842)	(71,520)	(104,945)	(86,187)	(50,554)	880	(380)	(764)	(417,608)
2005		592,256	538,973	393,115	289,791	190,358	134,231	134,615	134,207	132,976		(53,283)	(145,858)	(103,324)	(99,433)	(56,128)	384	(408)	(1,231)	(459,280)
2006			489,129	398,782	280,191	165,948	124,999	122,372	118,657	115,963			(90,347)	(118,591)	(114,242)	(40,950)	(2,627)	(3,714)	(2,694)	(373,166)
2007				516,806	328,641	199,887	137,740	135,602	131,211	129,403				(188,164)	(128,754)	(62,147)	(2,138)	(4,392)	(1,807)	(387,402)
2008					368,464	211,826	137,721	131,200	126,459	124,007					(156,638)	(74,105)	(6,521)	(4,741)	(2,452)	(244,456)
2009						204,704	139,773	131,314	121,992	119,606						(64,931)	(8,459)	(9,322)	(2,386)	(85,098)
2010							149,599	138,069	122,837	119,749							(11,530)	(15,232)	(3,088)	(29,850)
2011								147,144	114,722	110,975								(32,422)	(3,747)	(36,169)
2012									122,066	109,062									(13,003)	(13,003)
2013										108,018										
79-04	4,811,684	4,685,661	4,185,135	3,509,926	2,789,064	2,240,690	1,985,359	1,990,213	1,993,792	1,984,827	(126,023)	(500,526)	(675,209)	(720,862)	(548,374)	(255,332)	4,855	3,579	(8,965)	(2,826,857)
79-05		5,277,916	4,724,107	3,903,041	3,078,855	2,431,049	2,119,589	2,124,829	2,127,999	2,117,803		(553,809)	(821,067)	(824,186)	(647,806)	(311,459)	5,239	3,171	(10,196)	(3,286,136)
79-06			5,213,236	4,301,822	3,359,046	2,596,997	2,244,588	2,247,200	2,246,657	2,233,766			(911,414)	(942,777)	(762,049)	(352,409)	2,612	(544)	(12,890)	(3,659,302)
79-07				4,818,628	3,687,687	2,796,884	2,382,328	2,382,802	2,377,867	2,363,170				(1,130,941)	(890,803)	(414,556)	474	(4,935)	(14,697)	(4,046,704)
79-08					4,056,151	3,008,710	2,520,049	2,514,002	2,504,326	2,487,177					(1,047,441)	(488,661)	(6,046)	(9,676)	(17,149)	(4,291,161)
79-09						3,213,413	2,659,822	2,645,317	2,626,318	2,606,783						(553,592)	(14,505)	(18,999)	(19,535)	(4,376,258)
79-10							2,809,421	2,783,386	2,749,155	2,726,532							(26,035)	(34,230)	(22,623)	(4,406,108)
79-11								2,930,529	2,863,877	2,837,507								(66,652)	(26,370)	(4,442,277)
79-12									2,985,943	2,946,570									(39,373)	(4,455,280)
79-13										3,054,588										(4,455,280)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total

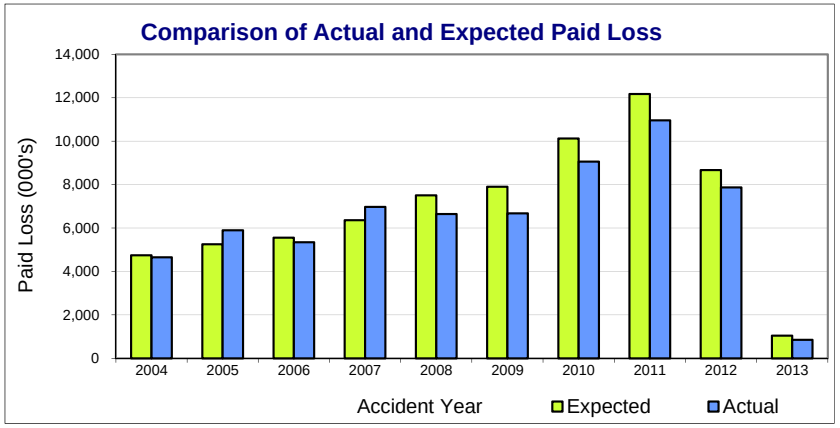
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

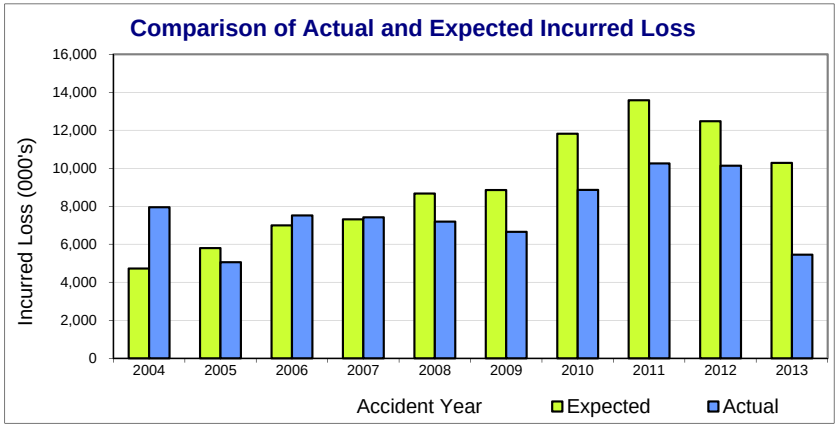
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	53,592	52,790	802	13,282	10,330	2,952	40,310	42,460	(2,150)	29,018	30,862	(1,843)	11,292	11,598	(307)	72.0%	72.7%
1977	77,551	77,835	(284)	70,021	69,517	504	7,530	8,318	(788)	5,380	5,966	(586)	2,150	2,352	(202)	71.4%	71.7%
1978	80,003	79,949	53	71,116	70,234	882	8,887	9,716	(829)	6,276	6,893	(617)	2,611	2,823	(212)	70.6%	70.9%
1979	92,621	92,686	(65)	82,163	81,236	927	10,458	11,450	(992)	7,383	8,110	(727)	3,075	3,340	(265)	70.6%	70.8%
1980	91,050	91,326	(277)	80,700	79,931	769	10,349	11,395	(1,046)	7,327	8,076	(749)	3,022	3,319	(297)	70.8%	70.9%
1981	107,194	107,296	(102)	93,432	92,220	1,212	13,762	15,076	(1,314)	9,687	10,620	(934)	4,075	4,456	(381)	70.4%	70.4%
1982	105,801	105,930	(129)	91,253	90,009	1,244	14,548	15,921	(1,373)	10,186	11,154	(967)	4,361	4,767	(406)	70.0%	70.1%
1983	127,794	128,035	(241)	108,021	106,441	1,580	19,773	21,594	(1,821)	13,777	15,031	(1,255)	5,997	6,563	(566)	69.7%	69.6%
1984	129,822	130,477	(655)	109,964	108,643	1,321	19,858	21,833	(1,975)	13,865	15,214	(1,348)	5,993	6,620	(627)	69.8%	69.7%
1985	128,321	128,700	(379)	107,871	106,357	1,515	20,450	22,343	(1,893)	14,212	15,475	(1,263)	6,238	6,868	(630)	69.5%	69.3%
1986	137,885	138,087	(202)	113,480	111,637	1,843	24,405	26,450	(2,044)	16,844	18,173	(1,330)	7,561	8,276	(715)	69.0%	68.7%
1987	126,941	127,361	(420)	104,712	103,194	1,518	22,229	24,167	(1,938)	15,313	16,561	(1,248)	6,916	7,606	(690)	68.9%	68.5%
1988	122,576	122,461	116	100,795	99,056	1,739	21,781	23,404	(1,623)	14,934	15,944	(1,009)	6,847	7,460	(614)	68.6%	68.1%
1989	133,289	133,262	27	105,615	103,399	2,216	27,674	29,862	(2,188)	18,854	20,215	(1,361)	8,820	9,647	(828)	68.1%	67.7%
1990	117,115	117,605	(490)	92,856	91,300	1,556	24,259	26,305	(2,046)	16,492	17,768	(1,276)	7,767	8,537	(770)	68.0%	67.5%
1991	117,238	117,528	(290)	89,320	87,456	1,865	27,918	30,073	(2,155)	18,832	20,144	(1,312)	9,086	9,929	(842)	67.5%	67.0%
1992	100,563	100,845	(282)	77,095	75,522	1,573	23,468	25,323	(1,855)	15,812	16,933	(1,122)	7,656	8,390	(733)	67.4%	66.9%
1993	99,454	99,909	(455)	72,723	71,093	1,630	26,731	28,816	(2,085)	17,827	19,081	(1,254)	8,905	9,735	(831)	66.7%	66.2%
1994	110,539	110,480	59	79,769	77,559	2,211	30,769	32,921	(2,152)	20,409	21,668	(1,259)	10,360	11,253	(893)	66.3%	65.8%
1995	88,095	88,357	(262)	61,283	59,614	1,669	26,812	28,742	(1,931)	17,593	18,727	(1,133)	9,218	10,016	(797)	65.6%	65.2%
1996	84,507	84,324	183	60,743	58,956	1,787	23,764	25,368	(1,604)	15,695	16,600	(905)	8,069	8,768	(698)	66.0%	65.4%
1997	97,162	96,726	436	62,861	60,632	2,229	34,301	36,094	(1,793)	22,105	23,066	(961)	12,196	13,027	(832)	64.4%	63.9%
1998	106,206	104,963	1,243	69,225	66,346	2,878	36,981	38,616	(1,635)	23,987	24,808	(821)	12,994	13,809	(815)	64.9%	64.2%
1999	134,937	134,402	536	78,911	75,260	3,651	56,026	59,142	(3,115)	35,818	37,472	(1,654)	20,208	21,670	(1,462)	63.9%	63.4%
2000	147,610	148,506	(896)	85,637	82,345	3,292	61,973	66,161	(4,189)	39,628	41,952	(2,324)	22,344	24,209	(1,865)	63.9%	63.4%
2001	129,345	127,624	1,721	74,169	69,865	4,304	55,176	57,759	(2,583)	35,110	36,458	(1,348)	20,066	21,302	(1,236)	63.6%	63.1%
2002	153,682	151,326	2,356	82,833	78,053	4,780	70,849	73,273	(2,424)	45,133	46,337	(1,205)	25,716	26,936	(1,219)	63.7%	63.2%
2003	163,425	158,738	4,687	81,346	75,477	5,870	82,079	83,261	(1,182)	52,215	52,560	(345)	29,864	30,701	(837)	63.6%	63.1%
2004	150,379	149,632	747	72,859	68,209	4,650	77,520	81,423	(3,903)	48,995	51,089	(2,093)	28,524	30,335	(1,810)	63.2%	62.7%
2005	153,509	150,435	3,075	66,418	60,524	5,894	87,091	89,910	(2,819)	54,482	55,951	(1,469)	32,609	33,959	(1,350)	62.6%	62.2%
2006	132,290	135,790	(3,500)	50,988	45,645	5,343	81,302	90,145	(8,843)	50,547	55,817	(5,271)	30,756	34,328	(3,572)	62.2%	61.9%
2007	150,071	149,742	330	53,368	46,392	6,975	96,704	103,349	(6,645)	59,966	63,959	(3,993)	36,738	39,390	(2,652)	62.0%	61.9%
2008	150,655	151,906	(1,251)	44,394	37,752	6,642	106,261	114,154	(7,893)	65,823	70,756	(4,933)	40,438	43,398	(2,961)	61.9%	62.0%
2009	146,216	147,852	(1,636)	36,156	29,478	6,678	110,060	118,374	(8,314)	68,811	74,008	(5,197)	41,249	44,366	(3,117)	62.5%	62.5%
2010	147,578	148,269	(691)	31,351	22,294	9,057	116,227	125,975	(9,748)	72,978	79,716	(6,738)	43,249	46,258	(3,009)	62.8%	63.3%
2011	140,352	142,048	(1,696)	20,657	9,698	10,958	119,696	132,350	(12,654)	75,980	85,347	(9,366)	43,715	47,003	(3,287)	63.5%	64.5%
2012	134,168	72,564	61,605	8,857	985	7,871	125,311	71,578	53,733	80,632	45,869	34,763	44,679	25,709	18,970	64.3%	64.1%
2013	66,897	-	66,897	849	-	849	66,047	-	66,047	42,219	-	42,219	23,828	-	23,828	63.9%	100.0%
Total	**4,536,433**	**4,405,766**	**130,668**	**2,707,094**	**2,582,662**	**124,432**	**1,829,339**	**1,823,104**	**6,236**	**1,180,146**	**1,174,380**	**5,767**	**649,193**	**648,724**	**469**	**64.5%**	**64.4%**
Excl Prior	**4,482,842**	**4,352,975**	**129,866**	**2,693,812**	**2,572,332**	**121,481**	**1,789,029**	**1,780,644**	**8,386**	**1,151,128**	**1,143,518**	**7,610**	**637,902**	**637,126**	**776**	**64.3%**	**64.2%**

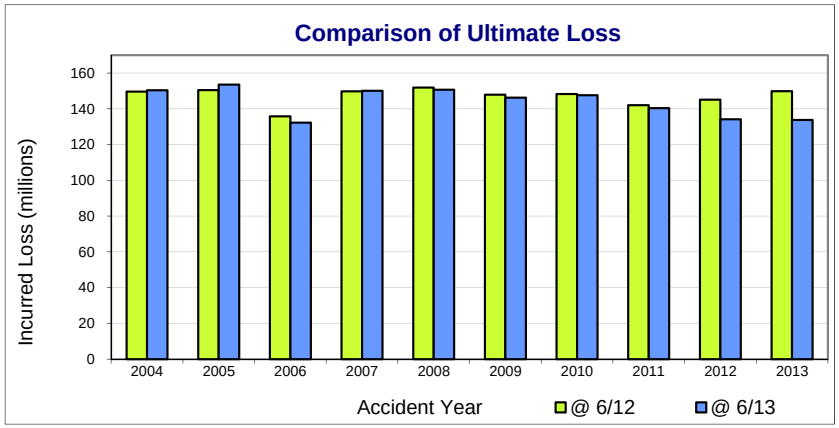
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 7
EXHIBIT 5
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	3,724	2,952	(772)				52,790	53,592	802
1977	686	504	(182)	135	(23)	(158)	77,835	77,551	(284)
1978	778	882	105	567	182	(385)	79,949	80,003	53
1979	929	927	(2)	111	388	277	92,686	92,621	(65)
1980	923	769	(154)	551	102	(449)	91,326	91,050	(277)
1981	1,197	1,212	15	343	146	(197)	107,296	107,194	(102)
1982	1,231	1,244	13	1,091	403	(688)	105,930	105,801	(129)
1983	1,619	1,580	(39)	1,138	329	(809)	128,035	127,794	(241)
1984	1,650	1,321	(330)	1,779	102	(1,678)	130,477	129,822	(655)
1985	1,605	1,515	(90)	1,280	726	(554)	128,700	128,321	(379)
1986	1,829	1,843	14	1,064	590	(474)	138,087	137,885	(202)
1987	1,676	1,518	(158)	1,628	367	(1,261)	127,361	126,941	(420)
1988	1,575	1,739	164	899	1,198	299	122,461	122,576	116
1989	2,030	2,216	186	1,489	440	(1,049)	133,262	133,289	27
1990	1,791	1,556	(235)	1,625	678	(947)	117,605	117,115	(490)
1991	1,939	1,865	(74)	1,226	771	(456)	117,528	117,238	(290)
1992	1,581	1,573	(8)	1,145	941	(203)	100,845	100,563	(282)
1993	1,773	1,630	(142)	1,685	739	(946)	99,909	99,454	(455)
1994	1,982	2,211	229	1,758	1,169	(589)	110,480	110,539	59
1995	1,683	1,669	(15)	1,358	938	(421)	88,357	88,095	(262)
1996	1,493	1,787	294	1,013	1,173	160	84,324	84,507	183
1997	1,978	2,229	251	1,529	2,725	1,196	96,726	97,162	436
1998	2,195	2,878	683	1,001	1,652	652	104,963	106,206	1,243
1999	3,393	3,651	258	2,783	3,652	869	134,402	134,937	536
2000	3,895	3,292	(603)	4,876	3,634	(1,242)	148,506	147,610	(896)
2001	3,385	4,304	919	2,568	5,444	2,875	127,624	129,345	1,721
2002	4,419	4,780	361	4,541	4,670	129	151,326	153,682	2,356
2003	4,863	5,870	1,007	4,746	5,501	755	158,738	163,425	4,687
2004	4,742	4,650	(91)	4,720	7,951	3,231	149,632	150,379	747
2005	5,254	5,894	639	5,800	5,051	(748)	150,435	153,509	3,075
2006	5,554	5,343	(211)	6,993	7,514	521	135,790	132,290	(3,500)
2007	6,359	6,975	616	7,311	7,417	105	149,742	150,071	330
2008	7,507	6,642	(865)	8,672	7,192	(1,480)	151,906	150,655	(1,251)
2009	7,904	6,678	(1,226)	8,854	6,654	(2,200)	147,852	146,216	(1,636)
2010	10,124	9,057	(1,067)	11,820	8,862	(2,957)	148,269	147,578	(691)
2011	12,173	10,958	(1,215)	13,579	10,254	(3,325)	142,048	140,352	(1,696)
2012	8,669	7,871	(798)	12,477	10,132	(2,346)	145,127	134,168	(10,959)
2013	1,041	849	(192)	10,283	5,450	(4,833)	149,877	133,793	(16,084)
Total	127,148	124,432	(2,716)	134,437	115,113	(19,324)			(24,876)







Ohio Bureau of Workers' Compensation

SUMMARY 7

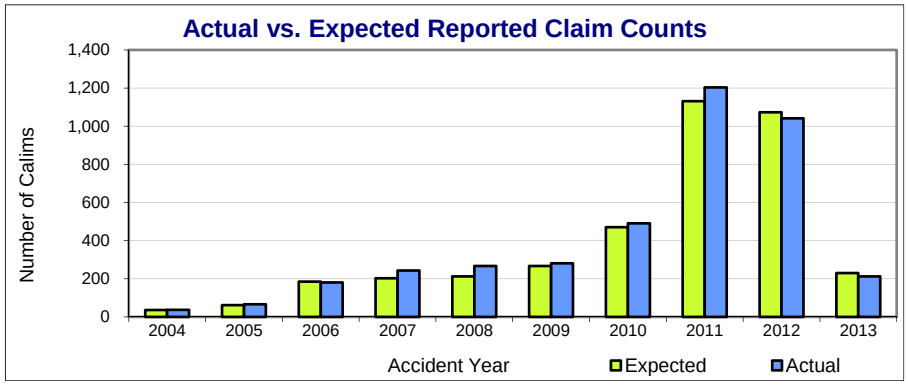
Public Employers - Taxing Districts - Compensation - Total

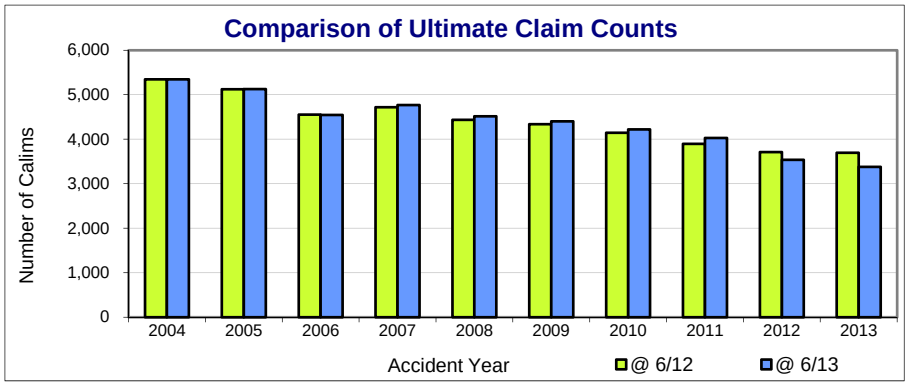
EXHIBIT 5

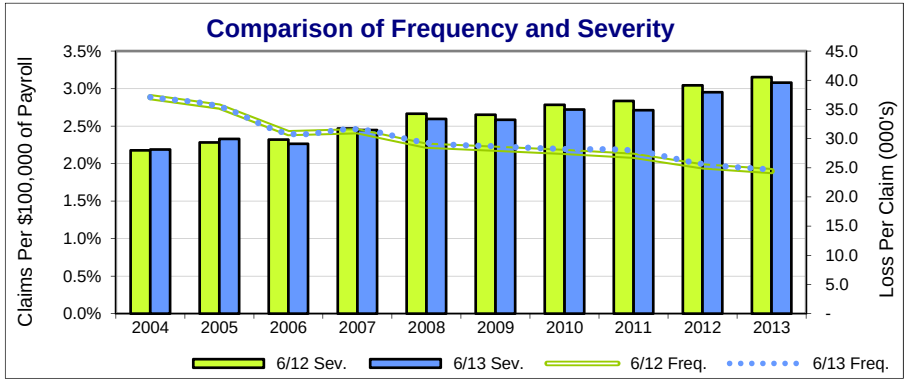
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

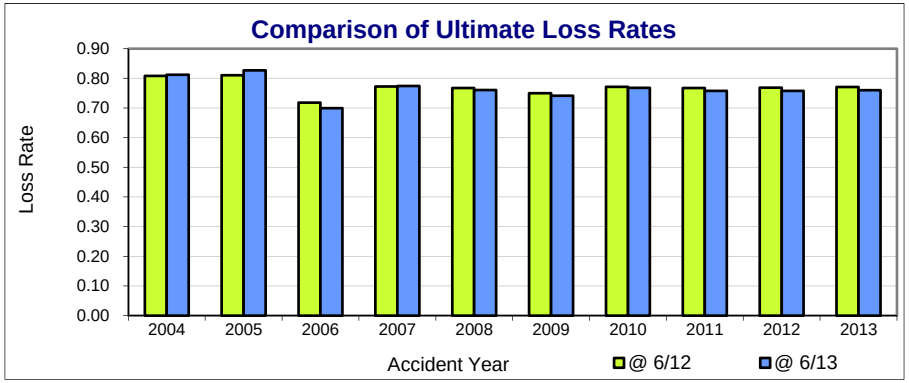
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	95	91	(4)	126,654	126,636	(18)						
2004	36	37	1	5,347	5,345	(2)	2.89%	2.89%	27,984	28,134	0.808	0.812
2005	61	66	5	5,124	5,125	1	2.76%	2.76%	29,359	29,953	0.810	0.827
2006	185	180	(5)	4,552	4,544	(8)	2.41%	2.40%	29,831	29,113	0.718	0.699
2007	202	243	41	4,717	4,767	50	2.43%	2.46%	31,745	31,481	0.772	0.774
2008	212	267	55	4,434	4,515	81	2.24%	2.28%	34,259	33,368	0.767	0.761
2009	267	281	14	4,337	4,401	64	2.20%	2.23%	34,091	33,223	0.749	0.741
2010	470	490	20	4,143	4,219	76	2.15%	2.19%	35,788	34,979	0.771	0.768
2011	1,131	1,203	72	3,897	4,026	129	2.10%	2.17%	36,451	34,861	0.767	0.758
2012	1,073	1,041	(32)	3,709	3,535	(174)	1.96%	2.00%	39,128	37,954	0.768	0.757
2013	230	212	(18)	3,696	3,379	(317)	1.90%	1.92%	40,551	39,596	0.771	0.760
Total	3,962	4,111	149	170,610	170,492	(118)						









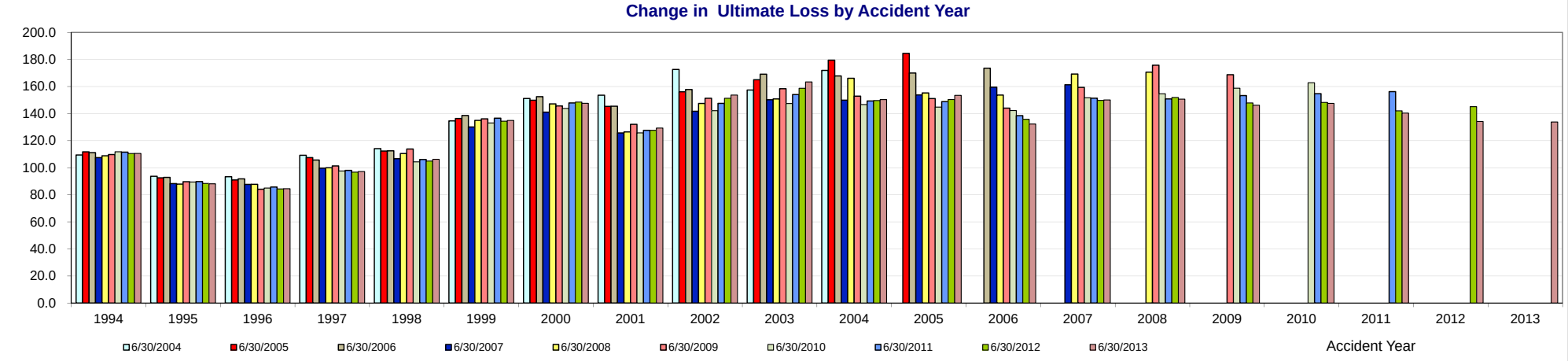
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 5
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	10,330	53,592	52,790	43,262	42,460	802	31,404	30,862	543	11,857	11,598	259	72.6%	72.7%
1977	69,517	77,551	77,835	8,034	8,318	(284)	5,756	5,966	(210)	2,278	2,352	(74)	71.6%	71.7%
1978	70,234	80,003	79,949	9,769	9,716	53	6,935	6,893	41	2,834	2,823	12	71.0%	70.9%
1979	81,236	92,621	92,686	11,385	11,450	(65)	8,058	8,110	(52)	3,327	3,340	(13)	70.8%	70.8%
1980	79,931	91,050	91,326	11,118	11,395	(277)	7,868	8,076	(208)	3,251	3,319	(69)	70.8%	70.9%
1981	92,220	107,194	107,296	14,974	15,076	(102)	10,533	10,620	(87)	4,441	4,456	(15)	70.3%	70.4%
1982	90,009	105,801	105,930	15,792	15,921	(129)	11,050	11,154	(103)	4,741	4,767	(26)	70.0%	70.1%
1983	106,441	127,794	128,035	21,353	21,594	(241)	14,849	15,031	(183)	6,504	6,563	(59)	69.5%	69.6%
1984	108,643	129,822	130,477	21,179	21,833	(655)	14,729	15,214	(484)	6,449	6,620	(170)	69.5%	69.7%
1985	106,357	128,321	128,700	21,964	22,343	(379)	15,193	15,475	(281)	6,771	6,868	(97)	69.2%	69.3%
1986	111,637	137,885	138,087	26,248	26,450	(202)	18,011	18,173	(162)	8,236	8,276	(40)	68.6%	68.7%
1987	103,194	126,941	127,361	23,747	24,167	(420)	16,247	16,561	(314)	7,500	7,606	(106)	68.4%	68.5%
1988	99,056	122,576	122,461	23,520	23,404	116	16,004	15,944	60	7,516	7,460	56	68.0%	68.1%
1989	103,399	133,289	133,262	29,889	29,862	27	20,245	20,215	30	9,644	9,647	(3)	67.7%	67.7%
1990	91,300	117,115	117,605	25,815	26,305	(490)	17,413	17,768	(355)	8,402	8,537	(136)	67.5%	67.5%
1991	87,456	117,238	117,528	29,782	30,073	(290)	19,930	20,144	(214)	9,853	9,929	(76)	66.9%	67.0%
1992	75,522	100,563	100,845	25,041	25,323	(282)	16,739	16,933	(194)	8,302	8,390	(88)	66.8%	66.9%
1993	71,093	99,454	99,909	28,362	28,816	(455)	18,764	19,081	(317)	9,598	9,735	(138)	66.2%	66.2%
1994	77,559	110,539	110,480	32,980	32,921	59	21,717	21,668	50	11,263	11,253	9	65.8%	65.8%
1995	59,614	88,095	88,357	28,480	28,742	(262)	18,558	18,727	(169)	9,923	10,016	(93)	65.2%	65.2%
1996	58,956	84,507	84,324	25,551	25,368	183	16,753	16,600	153	8,798	8,768	30	65.6%	65.4%
1997	60,632	97,162	96,726	36,530	36,094	436	23,361	23,066	295	13,169	13,027	141	64.0%	63.9%
1998	66,346	106,206	104,963	39,860	38,616	1,243	25,649	24,808	841	14,211	13,809	402	64.3%	64.2%
1999	75,260	134,937	134,402	59,677	59,142	536	37,860	37,472	389	21,817	21,670	147	63.4%	63.4%
2000	82,345	147,610	148,506	65,265	66,161	(896)	41,399	41,952	(553)	23,866	24,209	(343)	63.4%	63.4%
2001	69,865	129,345	127,624	59,480	57,759	1,721	37,652	36,458	1,194	21,828	21,302	526	63.3%	63.1%
2002	78,053	153,682	151,326	75,629	73,273	2,356	47,875	46,337	1,538	27,754	26,936	818	63.3%	63.2%
2003	75,477	163,425	158,738	87,948	83,261	4,687	55,576	52,560	3,016	32,373	30,701	1,672	63.2%	63.1%
2004	68,209	150,379	149,632	82,170	81,423	747	51,637	51,089	548	30,533	30,335	199	62.8%	62.7%
2005	60,524	153,509	150,435	92,985	89,910	3,075	57,857	55,951	1,906	35,128	33,959	1,169	62.2%	62.2%
2006	45,645	132,290	135,790	86,645	90,145	(3,500)	53,847	55,817	(1,970)	32,798	34,328	(1,530)	62.1%	61.9%
2007	46,392	150,071	149,742	103,679	103,349	330	64,234	63,959	275	39,445	39,390	55	62.0%	61.9%
2008	37,752	150,655	151,906	112,903	114,154	(1,251)	70,003	70,756	(753)	42,900	43,398	(499)	62.0%	62.0%
2009	29,478	146,216	147,852	116,738	118,374	(1,636)	73,092	74,008	(916)	43,646	44,366	(720)	62.6%	62.5%
2010	22,294	147,578	148,269	125,284	125,975	(691)	79,347	79,716	(370)	45,937	46,258	(321)	63.3%	63.3%
2011	9,698	140,352	142,048	130,654	132,350	(1,696)	84,080	85,347	(1,267)	46,574	47,003	(429)	64.4%	64.5%
2012	985	67,084	72,564	66,099	71,578	(5,480)	42,251	45,869	(3,619)	23,848	25,709	(1,861)	63.9%	64.1%
Total	**2,582,662**	**4,402,453**	**4,405,766**	**1,819,791**	**1,823,104**	**(3,313)**	**1,172,478**	**1,174,380**	**(1,902)**	**647,313**	**648,724**	**(1,411)**	**64.4%**	**64.4%**
Excl Prior	**2,572,332**	**4,348,861**	**4,352,975**	**1,776,529**	**1,780,644**	**(4,115)**	**1,141,073**	**1,143,518**	**(2,445)**	**635,456**	**637,126**	**(1,670)**	**64.2%**	**64.2%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	88,990	89,722	91,331	89,423	91,077	91,024	92,629	92,669	92,686	92,621	732	1,609	(1,908)	1,654	(53)	1,604	41	17	(65)	3,631
1980	96,008	90,302	92,535	89,702	90,617	90,480	91,683	91,527	91,326	91,050	(5,707)	2,233	(2,833)	915	(137)	1,203	(156)	(201)	(277)	(4,959)
1981	102,934	103,707	105,417	103,294	104,911	105,038	107,337	107,423	107,296	107,194	773	1,710	(2,124)	1,618	127	2,299	85	(127)	(102)	4,259
1982	102,962	103,695	105,423	103,485	104,540	105,012	106,033	106,182	105,930	105,801	733	1,728	(1,938)	1,056	471	1,021	149	(252)	(129)	2,839
1983	124,179	123,042	125,730	123,545	125,261	124,838	128,496	128,472	128,035	127,794	(1,137)	2,688	(2,185)	1,716	(423)	3,658	(24)	(437)	(241)	3,614
1984	125,004	123,833	125,698	123,766	126,371	125,369	131,716	131,425	130,477	129,822	(1,171)	1,865	(1,933)	2,606	(1,002)	6,347	(292)	(948)	(655)	4,818
1985	125,100	125,400	126,524	124,253	125,877	125,852	129,257	129,298	128,700	128,321	300	1,124	(2,271)	1,624	(25)	3,405	40	(598)	(379)	3,221
1986	131,362	132,594	134,481	132,271	133,494	133,963	138,826	138,801	138,087	137,885	1,232	1,886	(2,210)	1,223	469	4,863	(25)	(714)	(202)	6,523
1987	124,315	121,864	124,139	121,182	122,286	123,126	128,929	128,543	127,361	126,941	(2,451)	2,275	(2,957)	1,105	840	5,803	(387)	(1,182)	(420)	2,626
1988	119,349	119,463	121,191	118,896	120,043	122,967	122,943	123,019	122,461	122,576	114	1,728	(2,295)	1,147	2,925	(24)	76	(559)	116	3,227
1989	128,103	126,823	127,911	126,411	127,670	130,035	134,572	134,297	133,262	133,289	(1,281)	1,088	(1,500)	1,259	2,365	4,537	(275)	(1,036)	27	5,185
1990	115,638	114,571	117,777	115,461	115,051	115,245	119,096	118,685	117,605	117,115	(1,066)	3,205	(2,315)	(410)	194	3,851	(411)	(1,079)	(490)	1,478
1991	114,594	114,316	114,302	112,883	113,808	113,307	119,092	118,678	117,528	117,238	(278)	(14)	(1,420)	925	(500)	5,785	(414)	(1,150)	(290)	2,644
1992	101,902	100,635	101,149	99,723	101,529	101,992	101,958	101,544	100,845	100,563	(1,266)	514	(1,426)	1,806	463	(35)	(414)	(698)	(282)	(1,338)
1993	100,765	100,119	99,960	97,557	98,034	98,008	102,526	101,821	99,909	99,454	(646)	(159)	(2,403)	477	(26)	4,518	(705)	(1,912)	(455)	(1,310)
1994	109,432	111,729	111,164	107,480	108,810	109,721	111,781	111,535	110,480	110,539	2,297	(565)	(3,684)	1,330	911	2,060	(247)	(1,055)	59	1,107
1995	93,653	92,513	92,841	88,279	87,872	89,689	89,444	89,788	88,357	88,095	(1,141)	328	(4,562)	(407)	1,817	(245)	344	(1,431)	(262)	(5,558)
1996	93,360	90,969	91,765	87,678	87,709	84,133	84,971	85,708	84,324	84,507	(2,391)	797	(4,088)	32	(3,576)	838	737	(1,384)	183	(8,852)
1997	109,207	107,471	105,670	99,732	99,966	101,330	97,603	98,026	96,726	97,162	(1,736)	(1,801)	(5,938)	235	1,363	(3,727)	424	(1,301)	436	(12,045)
1998	114,104	112,323	112,508	106,649	110,475	113,859	104,367	106,051	104,963	106,206	(1,781)	185	(5,859)	3,826	3,384	(9,491)	1,684	(1,089)	1,243	(7,899)
1999	134,588	136,382	138,580	130,119	134,976	136,128	133,107	136,588	134,402	134,937	1,794	2,199	(8,461)	4,857	1,152	(3,021)	3,481	(2,186)	536	350
2000	151,185	149,889	152,518	141,083	147,183	145,642	143,851	147,862	148,506	147,610	(1,296)	2,629	(11,434)	6,100	(1,541)	(1,791)	4,011	645	(896)	(3,575)
2001	153,575	145,365	145,440	125,726	126,437	132,082	125,768	127,631	127,624	129,345	(8,209)	74	(19,713)	711	5,645	(6,314)	1,863	(7)	1,721	(24,230)
2002	172,613	156,111	157,816	141,729	147,500	151,336	142,149	147,532	151,326	153,682	(16,502)	1,705	(16,087)	5,771	3,836	(9,187)	5,383	3,795	2,356	(18,931)
2003	157,427	165,054	169,148	150,235	150,850	158,387	147,420	154,082	158,738	163,425	7,627	4,094	(18,913)	615	7,537	(10,967)	6,662	4,656	4,687	5,998
2004	171,921	179,462	167,832	149,911	166,097	152,869	146,674	149,318	149,632	150,379	7,541	(11,630)	(17,921)	16,186	(13,228)	(6,196)	2,644	314	747	(21,542)
2005		184,511	169,981	153,827	155,248	151,098	144,821	148,847	150,435	153,509		(14,531)	(16,154)	1,421	(4,150)	(6,277)	4,026	1,588	3,075	(31,002)
2006			173,530	159,548	153,707	144,034	142,261	138,483	135,790	132,290			(13,982)	(5,841)	(9,673)	(1,773)	(3,778)	(2,693)	(3,500)	(41,240)
2007				161,303	169,214	159,379	151,728	151,399	149,742	150,071				7,911	(9,835)	(7,651)	(329)	(1,658)	330	(11,232)
2008					170,621	175,759	154,693	150,867	151,906	150,655					5,138	(21,067)	(3,826)	1,040	(1,251)	(19,966)
2009						168,764	158,772	153,297	147,852	146,216						(9,992)	(5,474)	(5,445)	(1,636)	(22,547)
2010							162,840	154,749	148,269	147,578							(8,091)	(6,480)	(691)	(15,262)
2011								156,244	142,048	140,352								(14,196)	(1,696)	(15,892)
2012									145,127	134,168									(10,959)	(10,959)
2013										133,793										
79-04	3,162,271	3,137,355	3,158,852	3,010,473	3,068,447	3,081,434	3,082,229	3,106,506	3,096,586	3,103,551	(24,916)	21,496	(148,379)	57,974	12,987	794	24,277	(9,920)	6,965	(58,720)
79-05		3,321,867	3,328,832	3,164,300	3,223,696	3,232,532	3,227,049	3,255,353	3,247,021	3,257,060		6,965	(164,532)	59,396	8,836	(5,483)	28,303	(8,332)	10,040	(89,722)
79-06			3,502,362	3,323,847	3,377,402	3,376,566	3,369,310	3,393,836	3,382,811	3,389,350			(178,514)	53,555	(836)	(7,256)	24,526	(11,025)	6,540	(130,961)
79-07				3,485,151	3,546,616	3,535,945	3,521,038	3,545,235	3,532,552	3,539,422				61,465	(10,671)	(14,907)	24,197	(12,683)	6,869	(142,194)
79-08					3,717,238	3,711,705	3,675,731	3,696,102	3,684,459	3,690,077					(5,533)	(35,974)	20,371	(11,643)	5,618	(162,160)
79-09						3,880,468	3,834,503	3,849,399	3,832,311	3,836,293						(45,966)	14,896	(17,088)	3,982	(184,707)
79-10							3,997,343	4,004,148	3,980,580	3,983,871							6,805	(23,568)	3,291	(199,969)
79-11								4,160,392	4,122,628	4,124,223								(37,764)	1,596	(215,861)
79-12									4,267,755	4,258,392									(9,363)	(226,820)
79-13										4,392,185										(226,820)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability

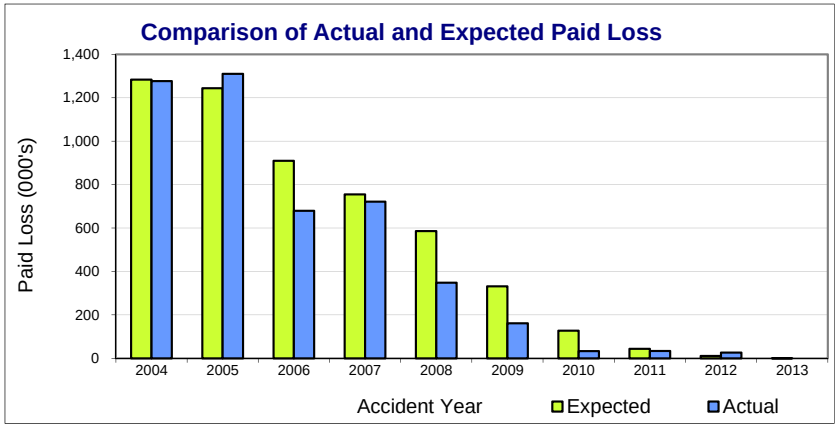
SUMMARY 7
EXHIBIT 6
SHEET 1

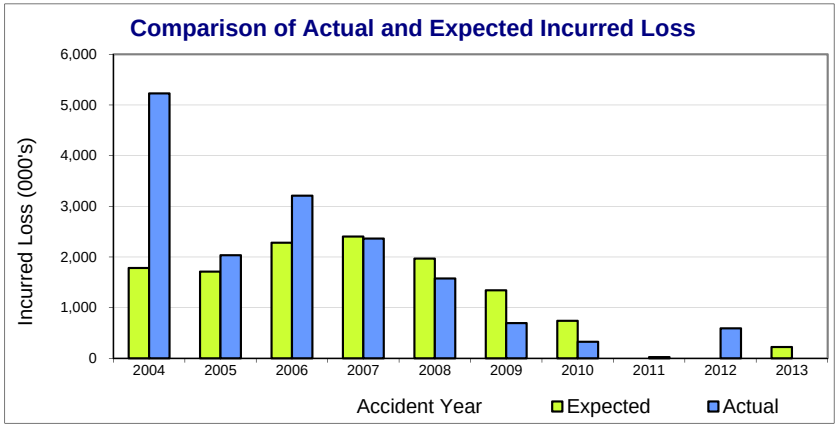
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

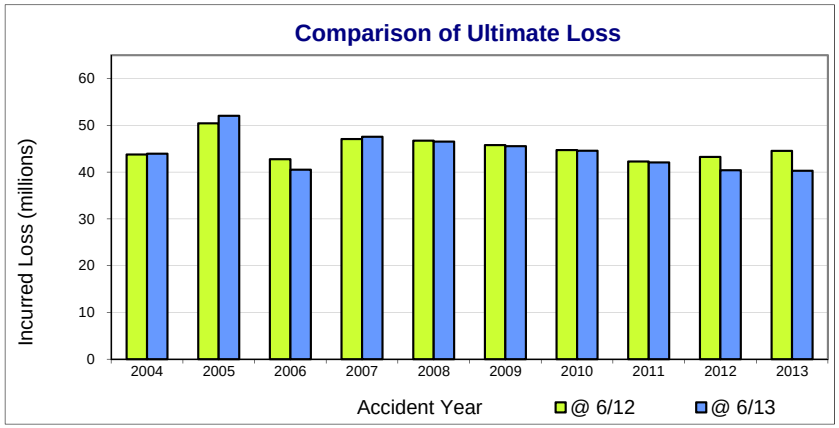
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	23,195	23,251	(56)	6,695	5,251	1,444	16,500	18,000	(1,500)	12,276	13,329	(1,053)	4,224	4,671	(447)	74.4%	74.0%
1977	33,251	33,500	(249)	28,218	27,899	320	5,033	5,601	(569)	3,661	4,061	(400)	1,371	1,540	(169)	72.8%	72.5%
1978	32,152	32,227	(75)	26,822	26,343	480	5,330	5,885	(555)	3,859	4,243	(384)	1,471	1,641	(170)	72.4%	72.1%
1979	35,629	35,754	(126)	29,181	28,635	546	6,447	7,119	(672)	4,642	5,105	(463)	1,805	2,014	(209)	72.0%	71.7%
1980	36,644	36,858	(215)	29,421	28,880	541	7,223	7,979	(756)	5,171	5,688	(517)	2,052	2,291	(239)	71.6%	71.3%
1981	44,775	44,907	(131)	35,186	34,363	823	9,590	10,543	(954)	6,825	7,470	(645)	2,765	3,073	(309)	71.2%	70.9%
1982	41,328	41,457	(129)	31,729	30,928	801	9,599	10,529	(930)	6,790	7,411	(621)	2,809	3,118	(309)	70.7%	70.4%
1983	54,579	54,872	(293)	40,860	39,823	1,037	13,719	15,048	(1,330)	9,644	10,522	(878)	4,074	4,526	(451)	70.3%	69.9%
1984	52,658	52,970	(312)	38,359	37,295	1,064	14,300	15,675	(1,375)	9,990	10,893	(903)	4,310	4,782	(472)	69.9%	69.5%
1985	49,950	50,217	(267)	35,311	34,215	1,096	14,639	16,002	(1,363)	10,166	11,049	(883)	4,473	4,953	(479)	69.4%	69.0%
1986	52,216	52,310	(94)	35,728	34,403	1,325	16,488	17,907	(1,419)	11,380	12,281	(901)	5,108	5,626	(518)	69.0%	68.6%
1987	45,112	45,329	(217)	29,794	28,663	1,131	15,318	16,665	(1,348)	10,506	11,359	(853)	4,812	5,307	(495)	68.6%	68.2%
1988	37,949	37,991	(42)	24,099	23,033	1,066	13,849	14,958	(1,109)	9,443	10,125	(682)	4,407	4,833	(426)	68.2%	67.7%
1989	46,919	47,060	(141)	28,565	27,217	1,348	18,354	19,843	(1,489)	12,433	13,348	(915)	5,921	6,495	(573)	67.7%	67.3%
1990	39,949	40,214	(265)	23,185	22,072	1,113	16,764	18,142	(1,378)	11,293	12,130	(837)	5,471	6,012	(541)	67.4%	66.9%
1991	41,674	41,782	(108)	22,962	21,669	1,293	18,713	20,113	(1,401)	12,529	13,358	(829)	6,184	6,755	(571)	67.0%	66.4%
1992	28,564	28,639	(75)	14,872	13,956	916	13,692	14,683	(991)	9,106	9,683	(577)	4,586	5,000	(414)	66.5%	65.9%
1993	29,625	29,706	(81)	14,487	13,510	977	15,138	16,196	(1,058)	10,000	10,605	(604)	5,137	5,591	(454)	66.1%	65.5%
1994	33,700	33,666	34	15,390	14,216	1,174	18,310	19,450	(1,140)	12,007	12,630	(623)	6,303	6,820	(517)	65.6%	64.9%
1995	26,186	26,058	127	11,106	10,114	992	15,080	15,945	(865)	9,807	10,272	(466)	5,273	5,672	(399)	65.0%	64.4%
1996	20,800	20,596	204	8,100	7,300	799	12,701	13,296	(596)	8,199	8,487	(289)	4,502	4,809	(307)	64.6%	63.8%
1997	28,910	28,406	504	10,281	9,095	1,186	18,629	19,311	(681)	11,915	12,209	(294)	6,715	7,102	(387)	64.0%	63.2%
1998	28,585	27,938	647	9,158	7,945	1,213	19,427	19,994	(567)	12,315	12,528	(212)	7,112	7,466	(354)	63.4%	62.7%
1999	47,802	47,761	41	13,485	11,759	1,726	34,317	36,002	(1,686)	21,596	22,380	(784)	12,720	13,622	(902)	62.9%	62.2%
2000	46,566	46,356	210	11,374	9,755	1,619	35,192	36,601	(1,409)	21,958	22,512	(554)	13,235	14,089	(854)	62.4%	61.5%
2001	34,229	33,811	418	7,145	5,835	1,311	27,083	27,976	(893)	16,710	16,980	(270)	10,373	10,996	(623)	61.7%	60.7%
2002	49,197	47,630	1,567	8,690	7,020	1,670	40,507	40,609	(102)	24,666	24,304	362	15,841	16,305	(464)	60.9%	59.8%
2003	58,955	55,540	3,415	8,967	7,022	1,945	49,988	48,518	1,470	30,011	28,598	1,414	19,977	19,920	57	60.0%	58.9%
2004	43,922	43,757	165	4,852	3,576	1,277	39,069	40,181	(1,111)	23,087	23,304	(217)	15,983	16,877	(894)	59.1%	58.0%
2005	52,044	50,432	1,612	4,957	3,647	1,310	47,087	46,785	302	27,364	26,617	747	19,723	20,169	(445)	58.1%	56.9%
2006	40,504	42,751	(2,247)	1,779	1,100	679	38,725	41,651	(2,926)	22,062	23,179	(1,117)	16,663	18,472	(1,809)	57.0%	55.6%
2007	47,558	47,070	488	1,986	1,265	722	45,572	45,805	(233)	25,389	24,846	543	20,183	20,959	(776)	55.7%	54.2%
2008	46,503	46,730	(227)	680	332	348	45,823	46,398	(575)	24,877	24,469	408	20,946	21,929	(983)	54.3%	52.7%
2009	45,525	45,762	(237)	215	53	161	45,310	45,708	(398)	23,913	23,335	577	21,397	22,373	(976)	52.8%	51.1%
2010	44,548	44,713	(165)	59	26	33	44,489	44,687	(198)	22,728	21,999	729	21,762	22,689	(927)	51.1%	49.2%
2011	42,056	42,257	(201)	34	-	34	42,022	42,257	(235)	20,700	20,024	675	21,323	22,233	(910)	49.3%	47.4%
2012	40,382	21,624	18,758	26	-	26	40,356	21,624	18,732	19,135	9,855	9,279	21,221	11,768	9,453	47.4%	45.6%
2013	20,145	-	20,145	-	-	-	20,145	-	20,145	9,187	-	9,187	10,958	-	10,958	45.6%	100.0%
Total	**1,524,286**	**1,481,901**	**42,384**	**613,760**	**578,215**	**35,545**	**910,526**	**903,686**	**6,840**	**547,340**	**541,191**	**6,149**	**363,186**	**362,496**	**690**	**60.1%**	**59.9%**
Excl Prior	**1,501,091**	**1,458,650**	**42,441**	**607,065**	**572,964**	**34,101**	**894,026**	**885,686**	**8,340**	**535,064**	**527,862**	**7,202**	**358,962**	**357,825**	**1,137**	**59.8%**	**59.6%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	1,701	1,444	(257)				23,251	23,195	(56)
1977	484	320	(164)	-	(6)	(6)	33,500	33,251	(249)
1978	496	480	(16)	400	(131)	(532)	32,227	32,152	(75)
1979	590	546	(44)	128	113	(14)	35,754	35,629	(126)
1980	640	541	(99)	499	24	(474)	36,858	36,644	(215)
1981	822	823	0	181	136	(45)	44,907	44,775	(131)
1982	796	801	5	756	225	(531)	41,457	41,328	(129)
1983	1,112	1,037	(75)	871	(74)	(945)	54,872	54,579	(293)
1984	1,149	1,064	(85)	1,238	(134)	(1,372)	52,970	52,658	(312)
1985	1,141	1,096	(45)	979	434	(545)	50,217	49,950	(267)
1986	1,238	1,325	86	517	134	(383)	52,310	52,216	(94)
1987	1,148	1,131	(17)	1,156	264	(892)	45,329	45,112	(217)
1988	990	1,066	76	742	(70)	(812)	37,991	37,949	(42)
1989	1,314	1,348	34	910	(326)	(1,237)	47,060	46,919	(141)
1990	1,186	1,113	(72)	1,107	163	(944)	40,214	39,949	(265)
1991	1,264	1,293	29	504	306	(198)	41,782	41,674	(108)
1992	897	916	19	396	286	(109)	28,639	28,564	(75)
1993	966	977	11	863	671	(192)	29,706	29,625	(81)
1994	1,095	1,174	79	949	338	(611)	33,666	33,700	34
1995	890	992	102	607	640	33	26,058	26,186	127
1996	694	799	106	266	268	2	20,596	20,800	204
1997	973	1,186	213	548	1,699	1,151	28,406	28,910	504
1998	1,001	1,213	212	390	23	(367)	27,938	28,585	647
1999	1,823	1,726	(96)	1,329	2,097	768	47,761	47,802	41
2000	1,658	1,619	(39)	2,576	2,134	(442)	46,356	46,566	210
2001	1,118	1,311	193	870	1,738	868	33,811	34,229	418
2002	1,522	1,670	148	1,867	1,776	(90)	47,630	49,197	1,567
2003	1,672	1,945	273	1,730	2,117	386	55,540	58,955	3,415
2004	1,283	1,277	(7)	1,781	5,228	3,447	43,757	43,922	165
2005	1,244	1,310	66	1,709	2,032	323	50,432	52,044	1,612
2006	910	679	(230)	2,281	3,209	928	42,751	40,504	(2,247)
2007	755	722	(34)	2,403	2,361	(41)	47,070	47,558	488
2008	586	348	(238)	1,968	1,573	(395)	46,730	46,503	(227)
2009	332	161	(170)	1,342	695	(647)	45,762	45,525	(237)
2010	127	33	(94)	738	324	(414)	44,713	44,548	(165)
2011	44	34	(10)	-	22	22	42,257	42,056	(201)
2012	11	26	15	-	589	589	43,247	40,382	(2,866)
2013	0	-	(0)	220	-	(220)	44,545	40,290	(4,255)
Total	35,670	35,545	(125)	34,821	30,879	(3,942)			(3,639)







Ohio Bureau of Workers' Compensation

SUMMARY 7

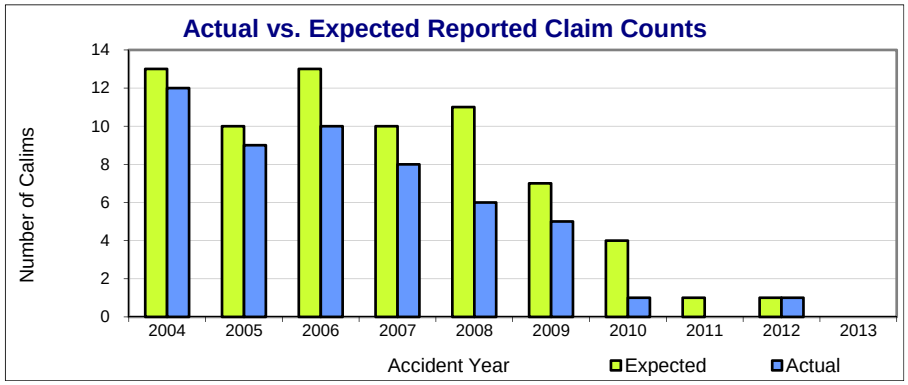
Public Employers - Taxing Districts - Compensation - Permanent Total Disability

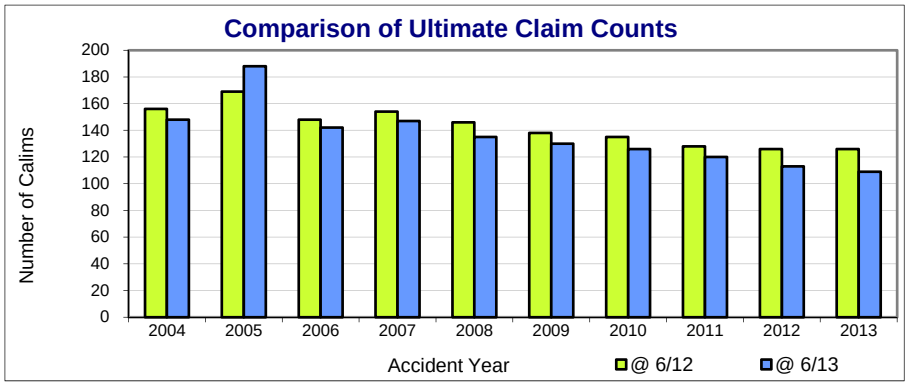
EXHIBIT 6

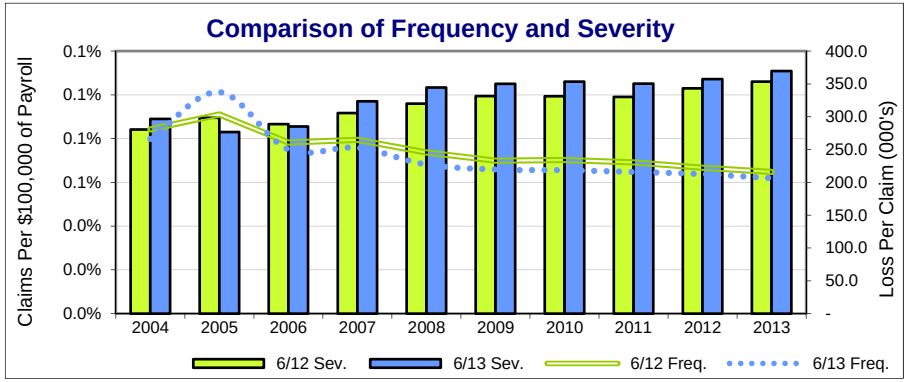
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

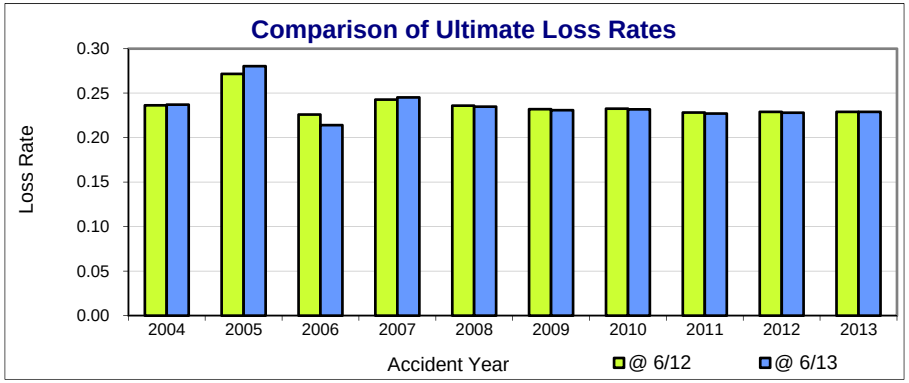
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	82	73	(9)	4,066	4,114	48						
2004	13	12	(1)	156	148	(8)	0.08%	0.08%	280,491	296,769	0.236	0.237
2005	10	9	(1)	169	188	19	0.09%	0.10%	298,417	276,832	0.272	0.280
2006	13	10	(3)	148	142	(6)	0.08%	0.08%	288,857	285,238	0.226	0.214
2007	10	8	(2)	154	147	(7)	0.08%	0.08%	305,649	323,525	0.243	0.245
2008	11	6	(5)	146	135	(11)	0.07%	0.07%	320,069	344,466	0.236	0.235
2009	7	5	(2)	138	130	(8)	0.07%	0.07%	331,606	350,190	0.232	0.231
2010	4	1	(3)	135	126	(9)	0.07%	0.07%	331,207	353,558	0.233	0.232
2011	1	-	(1)	128	120	(8)	0.07%	0.06%	330,133	350,470	0.228	0.227
2012	1	1	-	126	113	(13)	0.07%	0.06%	343,231	357,359	0.229	0.228
2013	-	-	-	126	109	(17)	0.06%	0.06%	353,531	369,634	0.229	0.229
Total	152	125	(27)	5,492	5,472	(20)						









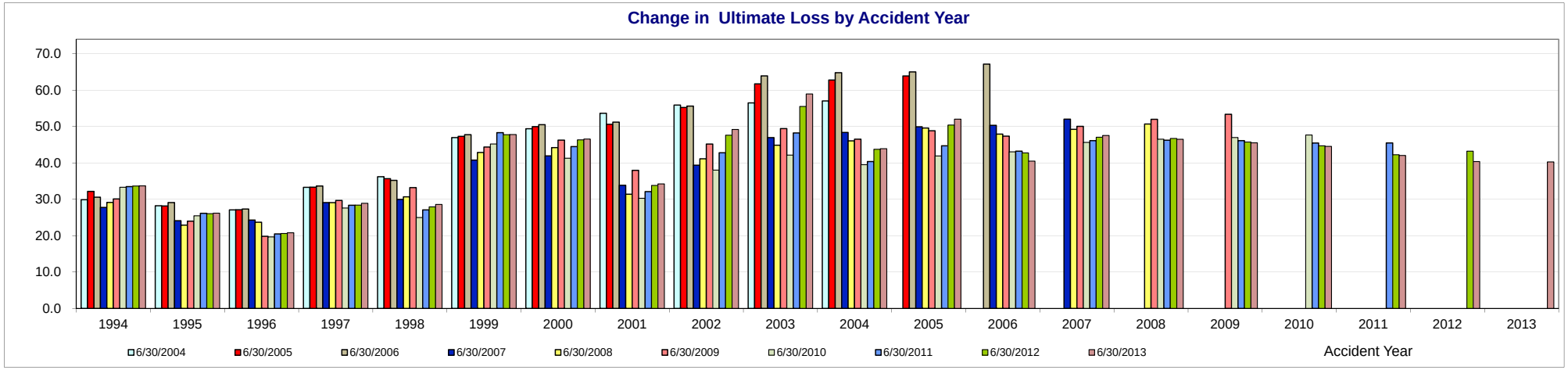
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 6
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	5,251	23,195	23,251	17,944	18,000	(56)	13,287	13,329	(42)	4,657	4,671	(15)	74.0%	74.0%
1977	27,899	33,251	33,500	5,352	5,601	(249)	3,881	4,061	(181)	1,472	1,540	(69)	72.5%	72.5%
1978	26,343	32,152	32,227	5,810	5,885	(75)	4,189	4,243	(54)	1,621	1,641	(21)	72.1%	72.1%
1979	28,635	35,629	35,754	6,993	7,119	(126)	5,015	5,105	(90)	1,978	2,014	(36)	71.7%	71.7%
1980	28,880	36,644	36,858	7,764	7,979	(215)	5,535	5,688	(153)	2,229	2,291	(62)	71.3%	71.3%
1981	34,363	44,775	44,907	10,412	10,543	(131)	7,377	7,470	(93)	3,035	3,073	(38)	70.9%	70.9%
1982	30,928	41,328	41,457	10,400	10,529	(129)	7,320	7,411	(91)	3,080	3,118	(38)	70.4%	70.4%
1983	39,823	54,579	54,872	14,755	15,048	(293)	10,318	10,522	(205)	4,438	4,526	(88)	69.9%	69.9%
1984	37,295	52,658	52,970	15,364	15,675	(312)	10,677	10,893	(217)	4,687	4,782	(95)	69.5%	69.5%
1985	34,215	49,950	50,217	15,735	16,002	(267)	10,865	11,049	(184)	4,870	4,953	(83)	69.0%	69.0%
1986	34,403	52,216	52,310	17,813	17,907	(94)	12,217	12,281	(64)	5,596	5,626	(29)	68.6%	68.6%
1987	28,663	45,112	45,329	16,449	16,665	(217)	11,211	11,359	(148)	5,238	5,307	(69)	68.2%	68.2%
1988	23,033	37,949	37,991	14,916	14,958	(42)	10,097	10,125	(29)	4,819	4,833	(14)	67.7%	67.7%
1989	27,217	46,919	47,060	19,702	19,843	(141)	13,253	13,348	(95)	6,449	6,495	(46)	67.3%	67.3%
1990	22,072	39,949	40,214	17,877	18,142	(265)	11,953	12,130	(177)	5,924	6,012	(88)	66.9%	66.9%
1991	21,669	41,674	41,782	20,005	20,113	(108)	13,286	13,358	(72)	6,719	6,755	(36)	66.4%	66.4%
1992	13,956	28,564	28,639	14,608	14,683	(75)	9,634	9,683	(50)	4,974	5,000	(26)	65.9%	65.9%
1993	13,510	29,625	29,706	16,115	16,196	(81)	10,552	10,605	(53)	5,563	5,591	(28)	65.5%	65.5%
1994	14,216	33,700	33,666	19,483	19,450	34	12,651	12,630	22	6,832	6,820	12	64.9%	64.9%
1995	10,114	26,186	26,058	16,072	15,945	127	10,354	10,272	82	5,717	5,672	45	64.4%	64.4%
1996	7,300	20,800	20,596	13,500	13,296	204	8,617	8,487	130	4,883	4,809	74	63.8%	63.8%
1997	9,095	28,910	28,406	19,815	19,311	504	12,528	12,209	319	7,287	7,102	185	63.2%	63.2%
1998	7,945	28,585	27,938	20,640	19,994	647	12,933	12,528	405	7,707	7,466	241	62.7%	62.7%
1999	11,759	47,802	47,761	36,043	36,002	41	22,405	22,380	25	13,638	13,622	15	62.2%	62.2%
2000	9,755	46,566	46,356	36,811	36,601	210	22,641	22,512	129	14,170	14,089	81	61.5%	61.5%
2001	5,835	34,229	33,811	28,394	27,976	418	17,234	16,980	254	11,160	10,996	164	60.7%	60.7%
2002	7,020	49,197	47,630	42,177	40,609	1,567	25,242	24,304	938	16,934	16,305	629	59.8%	59.8%
2003	7,022	58,955	55,540	51,933	48,518	3,415	30,611	28,598	2,013	21,322	19,920	1,402	58.9%	58.9%
2004	3,576	43,922	43,757	40,346	40,181	165	23,400	23,304	96	16,946	16,877	69	58.0%	58.0%
2005	3,647	52,044	50,432	48,397	46,785	1,612	27,534	26,617	917	20,864	20,169	695	56.9%	56.9%
2006	1,100	40,504	42,751	39,404	41,651	(2,247)	21,928	23,179	(1,251)	17,476	18,472	(997)	55.6%	55.6%
2007	1,265	47,558	47,070	46,293	45,805	488	25,111	24,846	265	21,182	20,959	223	54.2%	54.2%
2008	332	46,503	46,730	46,171	46,398	(227)	24,349	24,469	(120)	21,822	21,929	(107)	52.7%	52.7%
2009	53	45,525	45,762	45,471	45,708	(237)	23,214	23,335	(121)	22,257	22,373	(116)	51.1%	51.1%
2010	26	44,548	44,713	44,523	44,687	(165)	21,918	21,999	(81)	22,605	22,689	(84)	49.2%	49.2%
2011	-	42,056	42,257	42,056	42,257	(201)	19,929	20,024	(95)	22,127	22,233	(106)	47.4%	47.4%
2012	-	20,191	21,624	20,191	21,624	(1,433)	9,202	9,855	(653)	10,988	11,768	(780)	45.6%	45.6%
Total	**578,215**	**1,483,950**	**1,481,901**	**905,735**	**903,686**	**2,049**	**542,470**	**541,191**	**1,279**	**363,265**	**362,496**	**770**	**59.9%**	**59.9%**
Excl Prior	**572,964**	**1,460,755**	**1,458,650**	**887,791**	**885,686**	**2,105**	**529,183**	**527,862**	**1,321**	**358,609**	**357,825**	**784**	**59.6%**	**59.6%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	30,503	31,674	33,741	31,402	32,445	32,542	35,839	35,858	35,754	35,629	1,170	2,068	(2,340)	1,044	97	3,297	19	(104)	(126)	5,125
1980	32,730	33,844	35,712	33,104	33,884	33,808	37,189	37,077	36,858	36,644	1,114	1,869	(2,608)	780	(76)	3,381	(112)	(218)	(215)	3,914
1981	37,275	38,798	41,055	38,492	39,750	39,831	45,124	45,075	44,907	44,775	1,523	2,256	(2,563)	1,258	81	5,292	(48)	(169)	(131)	7,500
1982	35,344	36,497	38,578	35,819	36,871	36,886	41,631	41,639	41,457	41,328	1,153	2,081	(2,759)	1,052	15	4,744	9	(182)	(129)	5,984
1983	44,790	46,520	49,067	46,155	47,398	47,476	55,422	55,275	54,872	54,579	1,730	2,546	(2,912)	1,243	78	7,946	(147)	(404)	(293)	9,788
1984	43,656	45,187	47,441	44,570	45,788	45,912	53,460	53,347	52,970	52,658	1,530	2,254	(2,871)	1,218	124	7,547	(113)	(377)	(312)	9,002
1985	42,147	43,737	45,840	42,872	43,907	44,004	50,552	50,578	50,217	49,950	1,590	2,103	(2,968)	1,035	97	6,548	26	(362)	(267)	7,803
1986	41,704	43,790	46,040	42,981	44,306	44,413	52,313	52,467	52,310	52,216	2,085	2,250	(3,059)	1,325	107	7,900	154	(157)	(94)	10,512
1987	36,555	38,124	40,034	37,724	38,418	38,566	45,769	45,650	45,329	45,112	1,569	1,911	(2,310)	694	148	7,203	(119)	(321)	(217)	8,558
1988	30,263	32,209	34,734	32,028	33,031	33,148	37,787	37,949	37,991	37,949	1,946	2,525	(2,706)	1,003	118	4,638	163	41	(42)	7,686
1989	35,650	37,393	39,944	37,701	38,563	39,358	47,128	47,188	47,060	46,919	1,743	2,551	(2,243)	863	795	7,770	60	(127)	(141)	11,269
1990	31,620	33,710	36,102	34,217	34,250	34,628	40,440	40,415	40,214	39,949	2,090	2,392	(1,885)	33	378	5,812	(24)	(201)	(265)	8,329
1991	30,356	33,209	35,311	33,388	34,200	34,660	41,973	41,933	41,782	41,674	2,853	2,102	(1,923)	811	460	7,313	(40)	(151)	(108)	11,319
1992	25,417	27,468	28,573	26,757	26,934	27,189	28,603	28,619	28,639	28,564	2,051	1,105	(1,815)	177	254	1,414	16	20	(75)	3,148
1993	27,278	26,874	28,041	25,865	26,471	27,396	29,744	29,806	29,706	29,625	(405)	1,167	(2,175)	606	926	2,348	62	(101)	(81)	2,346
1994	29,877	32,176	30,585	27,770	29,139	30,114	33,324	33,501	33,666	33,700	2,299	(1,591)	(2,815)	1,369	975	3,210	177	165	34	3,822
1995	28,232	28,167	29,112	24,125	22,897	24,002	25,468	26,146	26,058	26,186	(64)	945	(4,987)	(1,228)	1,105	1,467	678	(88)	127	(2,046)
1996	27,083	27,136	27,325	24,299	23,705	19,835	19,665	20,488	20,596	20,800	52	189	(3,026)	(595)	(3,869)	(170)	823	109	204	(6,283)
1997	33,298	33,331	33,651	29,112	29,096	29,694	27,601	28,370	28,406	28,910	33	320	(4,539)	(16)	599	(2,093)	769	36	504	(4,387)
1998	36,204	35,678	35,211	29,984	30,688	33,220	24,999	27,093	27,938	28,585	(527)	(466)	(5,228)	704	2,533	(8,222)	2,094	846	647	(7,619)
1999	46,966	47,305	47,767	40,775	42,885	44,382	45,215	48,318	47,761	47,802	339	462	(6,992)	2,110	1,497	834	3,103	(557)	41	836
2000	49,396	49,979	50,531	41,934	44,215	46,277	41,298	44,501	46,356	46,566	583	552	(8,597)	2,281	2,062	(4,979)	3,203	1,855	210	(2,830)
2001	53,665	50,618	51,219	33,853	31,400	37,968	30,293	32,129	33,811	34,229	(3,047)	601	(17,365)	(2,453)	6,568	(7,675)	1,836	1,682	418	(19,437)
2002	55,917	55,246	55,635	39,392	41,149	45,190	38,024	42,802	47,630	49,197	(671)	389	(16,243)	1,757	4,041	(7,166)	4,779	4,827	1,567	(6,720)
2003	56,517	61,745	63,935	46,975	44,875	49,450	42,160	48,243	55,540	58,955	5,228	2,191	(16,960)	(2,101)	4,575	(7,290)	6,084	7,297	3,415	2,438
2004	57,042	62,804	64,805	48,378	46,082	46,529	39,529	40,386	43,757	43,922	5,762	2,001	(16,427)	(2,297)	447	(6,999)	856	3,371	165	(13,120)
2005		63,915	65,035	49,946	49,605	48,851	41,926	44,717	50,432	52,044		1,120	(15,089)	(341)	(754)	(6,925)	2,791	5,716	1,612	(11,871)
2006			67,172	50,353	47,919	47,377	43,063	43,230	42,751	40,504			(16,819)	(2,434)	(542)	(4,314)	167	(479)	(2,247)	(26,668)
2007				52,030	49,236	50,063	45,645	46,128	47,070	47,558				(2,794)	827	(4,418)	483	942	488	(4,472)
2008					50,704	51,998	46,541	46,246	46,730	46,503					1,294	(5,457)	(295)	484	(227)	(4,201)
2009						53,380	46,982	46,135	45,762	45,525						(6,398)	(846)	(374)	(237)	(7,855)
2010							47,687	45,467	44,713	44,548							(2,220)	(754)	(165)	(3,139)
2011								45,498	42,257	42,056								(3,241)	(201)	(3,442)
2012									43,247	40,382									(2,866)	(2,866)
2013										40,290										
79-04	999,486	1,033,218	1,069,988	929,673	942,345	966,479	1,010,548	1,034,855	1,051,584	1,056,423	33,732	36,770	(140,315)	12,673	24,133	44,069	24,307	16,729	4,838	56,937
79-05		1,097,133	1,135,023	979,619	991,951	1,015,330	1,052,473	1,079,572	1,102,017	1,108,467		37,890	(155,404)	12,332	23,379	37,144	27,099	22,445	6,450	45,066
79-06			1,202,195	1,029,972	1,039,870	1,062,707	1,095,536	1,122,802	1,144,768	1,148,971			(172,223)	9,898	22,837	32,829	27,266	21,966	4,203	18,398
79-07				1,082,002	1,089,106	1,112,769	1,141,181	1,168,930	1,191,838	1,196,529				7,104	23,663	28,412	27,749	22,908	4,691	13,926
79-08					1,139,810	1,164,767	1,187,722	1,215,176	1,238,568	1,243,032					24,958	22,955	27,454	23,392	4,464	9,725
79-09						1,218,147	1,234,703	1,261,311	1,284,329	1,288,556						16,556	26,607	23,018	4,227	1,869
79-10							1,282,390	1,306,778	1,329,042	1,333,105							24,388	22,264	4,062	(1,269)
79-11								1,352,276	1,371,299	1,375,161								19,023	3,862	(4,711)
79-12									1,414,546	1,415,543									996	(7,577)
79-13										1,455,833										(7,577)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death

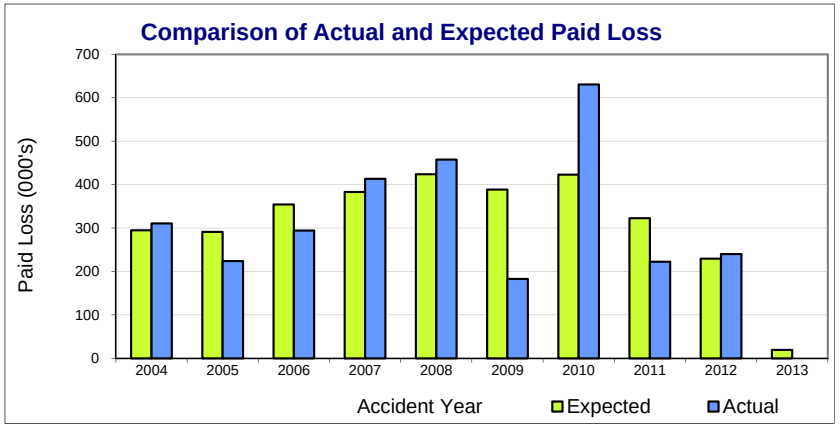
SUMMARY 7
EXHIBIT 7
SHEET 1

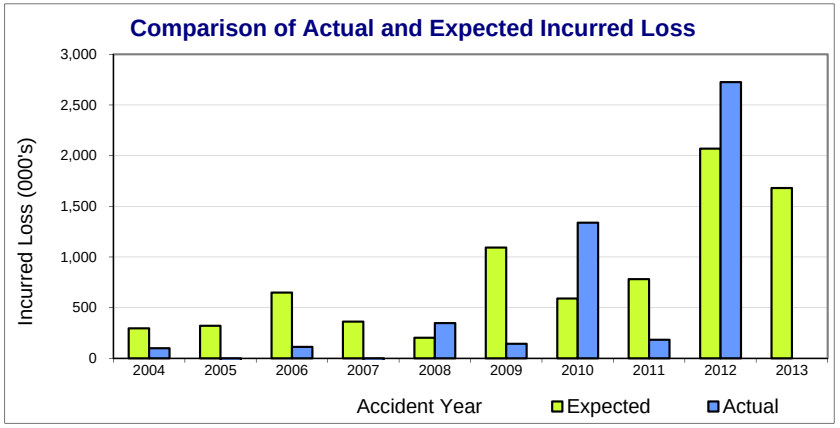
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

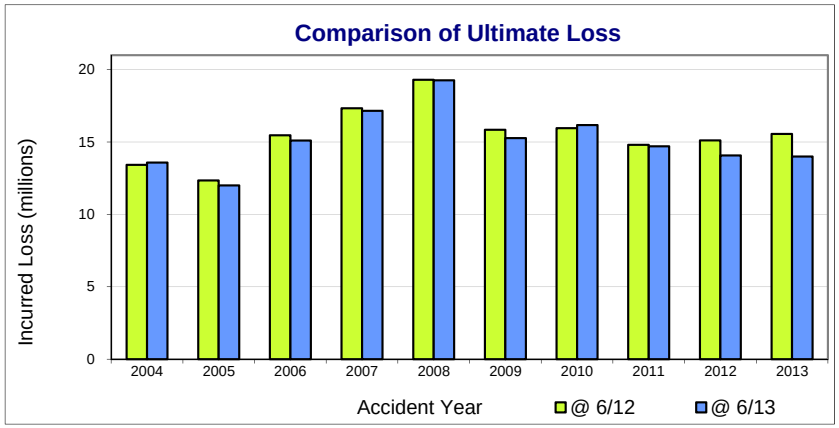
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	28,789	27,804	985	6,289	4,804	1,485	22,500	23,000	(500)	15,609	16,246	(637)	6,891	6,754	137	69.4%	70.6%
1977	11,662	11,659	3	9,436	9,281	155	2,226	2,378	(152)	1,490	1,625	(135)	736	753	(17)	66.9%	68.3%
1978	15,985	15,919	65	12,719	12,436	283	3,265	3,483	(218)	2,174	2,365	(191)	1,091	1,118	(27)	66.6%	67.9%
1979	16,068	15,985	83	12,526	12,218	308	3,542	3,766	(225)	2,356	2,547	(191)	1,186	1,219	(33)	66.5%	67.6%
1980	10,956	10,921	35	8,349	8,145	204	2,607	2,776	(169)	1,733	1,872	(139)	874	904	(30)	66.5%	67.4%
1981	13,802	13,672	130	10,261	9,928	333	3,541	3,744	(203)	2,351	2,517	(166)	1,190	1,227	(37)	66.4%	67.2%
1982	14,903	14,819	84	10,778	10,446	332	4,125	4,373	(248)	2,736	2,932	(195)	1,389	1,441	(52)	66.3%	67.0%
1983	17,319	17,175	144	12,153	11,734	419	5,166	5,441	(275)	3,423	3,633	(210)	1,743	1,808	(65)	66.3%	66.8%
1984	12,568	12,586	(18)	8,535	8,305	231	4,033	4,281	(249)	2,667	2,848	(182)	1,366	1,433	(67)	66.1%	66.5%
1985	11,965	11,865	100	7,851	7,558	293	4,114	4,307	(193)	2,711	2,848	(137)	1,404	1,460	(56)	65.9%	66.1%
1986	15,598	15,455	143	9,863	9,486	377	5,735	5,969	(234)	3,762	3,918	(156)	1,973	2,051	(78)	65.6%	65.6%
1987	11,278	11,162	116	6,862	6,576	285	4,416	4,585	(169)	2,880	2,990	(110)	1,536	1,595	(59)	65.2%	65.2%
1988	11,822	11,524	299	6,905	6,504	401	4,918	5,020	(102)	3,185	3,249	(63)	1,732	1,771	(39)	64.8%	64.7%
1989	12,719	12,680	39	7,108	6,815	292	5,611	5,865	(253)	3,610	3,771	(162)	2,002	2,093	(92)	64.3%	64.3%
1990	8,318	8,207	111	4,427	4,190	237	3,891	4,017	(126)	2,487	2,564	(77)	1,404	1,453	(49)	63.9%	63.8%
1991	10,148	10,076	72	5,130	4,885	245	5,018	5,191	(173)	3,183	3,281	(98)	1,835	1,910	(75)	63.4%	63.2%
1992	8,761	8,699	63	4,206	3,994	212	4,555	4,705	(150)	2,861	2,943	(82)	1,694	1,762	(68)	62.8%	62.5%
1993	10,626	10,598	28	4,831	4,594	236	5,795	6,003	(208)	3,602	3,713	(112)	2,193	2,290	(97)	62.2%	61.9%
1994	10,084	10,067	17	4,333	4,113	220	5,751	5,954	(203)	3,533	3,639	(105)	2,218	2,316	(98)	61.4%	61.1%
1995	9,839	9,854	(15)	3,984	3,782	202	5,855	6,071	(216)	3,554	3,663	(109)	2,301	2,409	(107)	60.7%	60.3%
1996	5,859	5,931	(72)	2,234	2,134	100	3,625	3,797	(172)	2,170	2,260	(90)	1,455	1,537	(83)	59.9%	59.5%
1997	12,843	12,716	127	4,598	4,283	315	8,245	8,433	(188)	4,868	4,945	(77)	3,377	3,488	(111)	59.0%	58.6%
1998	9,311	9,204	107	3,121	2,895	226	6,189	6,309	(120)	3,601	3,643	(42)	2,588	2,666	(78)	58.2%	57.7%
1999	12,821	12,692	129	4,013	3,703	310	8,808	8,989	(181)	5,048	5,114	(66)	3,760	3,875	(115)	57.3%	56.9%
2000	12,999	13,194	(195)	3,774	3,551	223	9,225	9,643	(418)	5,210	5,404	(194)	4,015	4,239	(224)	56.5%	56.0%
2001	13,790	13,794	(3)	3,694	3,394	300	10,096	10,400	(304)	5,618	5,745	(127)	4,478	4,655	(177)	55.6%	55.2%
2002	10,005	10,018	(13)	2,450	2,199	250	7,556	7,819	(263)	4,145	4,253	(108)	3,410	3,566	(155)	54.9%	54.4%
2003	8,482	9,046	(563)	1,811	1,642	168	6,671	7,403	(732)	3,606	3,968	(362)	3,065	3,435	(370)	54.1%	53.6%
2004	13,577	13,418	159	2,756	2,445	311	10,821	10,973	(152)	5,761	5,792	(32)	5,061	5,181	(120)	53.2%	52.8%
2005	11,997	12,346	(349)	2,061	1,837	224	9,937	10,510	(573)	5,209	5,472	(263)	4,727	5,038	(310)	52.4%	52.1%
2006	15,101	15,465	(364)	2,201	1,907	294	12,900	13,559	(658)	6,673	6,958	(285)	6,227	6,601	(373)	51.7%	51.3%
2007	17,156	17,330	(174)	2,406	1,993	413	14,750	15,337	(587)	7,522	7,755	(233)	7,228	7,583	(355)	51.0%	50.6%
2008	19,266	19,299	(34)	2,369	1,912	457	16,897	17,388	(491)	8,492	8,663	(171)	8,405	8,725	(321)	50.3%	49.8%
2009	15,265	15,841	(575)	728	545	183	14,537	15,295	(758)	7,201	7,522	(321)	7,336	7,773	(437)	49.5%	49.2%
2010	16,167	15,959	208	1,405	774	631	14,762	15,185	(422)	7,220	7,395	(175)	7,542	7,790	(247)	48.9%	48.7%
2011	14,707	14,801	(94)	500	277	222	14,207	14,524	(316)	6,883	6,966	(83)	7,324	7,557	(233)	48.4%	48.0%
2012	14,068	7,554	6,514	258	18	240	13,810	7,536	6,274	6,591	3,535	3,056	7,219	4,001	3,218	47.7%	46.9%
2013	6,998	-	6,998	-	-	-	6,998	-	6,998	3,267	-	3,267	3,731	-	3,731	46.7%	100.0%
Total	**493,623**	**479,333**	**14,290**	**196,924**	**185,303**	**11,621**	**296,699**	**294,031**	**2,669**	**168,993**	**168,554**	**439**	**127,706**	**125,476**	**2,230**	**57.0%**	**57.3%**
Excl Prior	**464,834**	**451,529**	**13,305**	**190,634**	**180,499**	**10,136**	**274,199**	**271,031**	**3,169**	**153,384**	**152,309**	**1,075**	**120,816**	**118,722**	**2,094**	**55.9%**	**56.2%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	1,642	1,485	(157)				27,804	28,789	985
1977	156	155	(1)	66	(48)	(113)	11,659	11,662	3
1978	236	283	47	93	186	92	15,919	15,985	65
1979	269	308	39	(99)	205	304	15,985	16,068	83
1980	203	204	1	8	55	47	10,921	10,956	35
1981	268	333	64	30	(13)	(43)	13,672	13,802	130
1982	315	332	17	188	86	(101)	14,819	14,903	84
1983	373	419	46	123	266	143	17,175	17,319	144
1984	294	231	(64)	307	210	(97)	12,586	12,568	(18)
1985	271	293	22	117	187	70	11,865	11,965	100
1986	359	377	18	298	329	31	15,455	15,598	143
1987	274	285	11	200	21	(180)	11,162	11,278	116
1988	286	401	115	95	1,004	908	11,524	11,822	299
1989	341	292	(48)	105	190	85	12,680	12,719	39
1990	221	237	16	130	342	212	8,207	8,318	111
1991	259	245	(14)	314	161	(154)	10,076	10,148	72
1992	224	212	(11)	305	138	(167)	8,699	8,761	63
1993	271	236	(35)	304	(258)	(562)	10,598	10,626	28
1994	252	220	(31)	294	147	(147)	10,067	10,084	17
1995	243	202	(42)	241	(22)	(263)	9,854	9,839	(15)
1996	143	100	(42)	97	73	(24)	5,931	5,859	(72)
1997	291	315	24	277	430	153	12,716	12,843	127
1998	206	226	21	219	294	75	9,204	9,311	107
1999	289	310	21	138	203	66	12,692	12,821	129
2000	298	223	(75)	412	168	(244)	13,194	12,999	(195)
2001	319	300	(19)	157	1,124	967	13,794	13,790	(3)
2002	223	250	27	329	527	198	10,018	10,005	(13)
2003	209	168	(41)	281	(264)	(546)	9,046	8,482	(563)
2004	295	311	16	295	99	(196)	13,418	13,577	159
2005	291	224	(67)	320	(998)	(1,319)	12,346	11,997	(349)
2006	354	294	(60)	648	112	(536)	15,465	15,101	(364)
2007	383	413	30	361	(99)	(461)	17,330	17,156	(174)
2008	424	457	34	202	347	145	19,299	19,266	(34)
2009	389	183	(206)	1,092	143	(949)	15,841	15,265	(575)
2010	423	631	208	590	1,338	748	15,959	16,167	208
2011	323	222	(100)	780	182	(598)	14,801	14,707	(94)
2012	230	240	11	2,068	2,726	657	15,108	14,068	(1,040)
2013	19	-	(19)	1,680	-	(1,680)	15,562	13,997	(1,565)
Total	11,866	11,621	(245)	13,065	9,588	(3,476)			(1,827)







Ohio Bureau of Workers' Compensation

SUMMARY 7

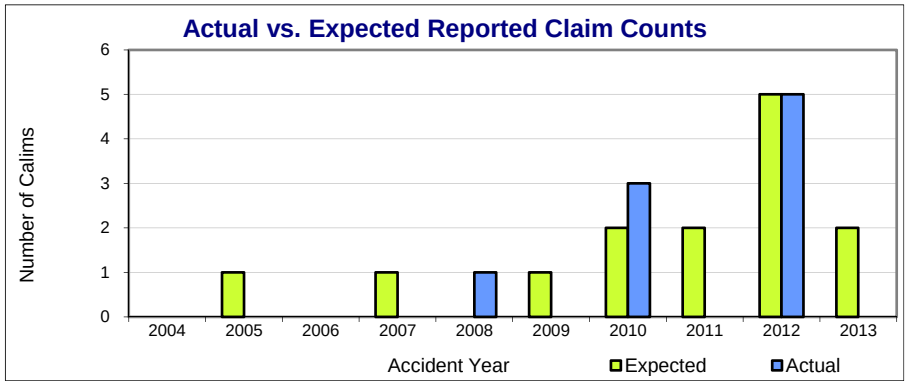
Public Employers - Taxing Districts - Compensation - Death

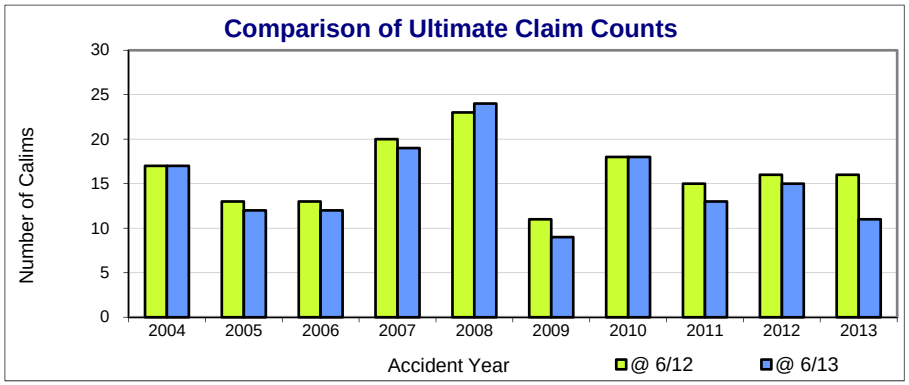
EXHIBIT 7

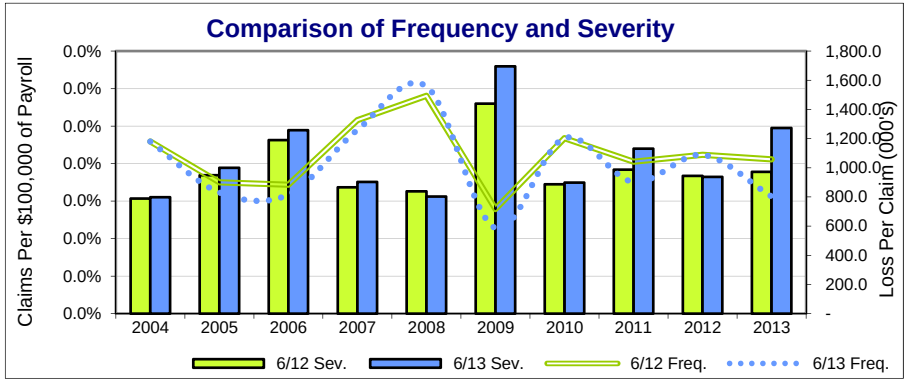
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

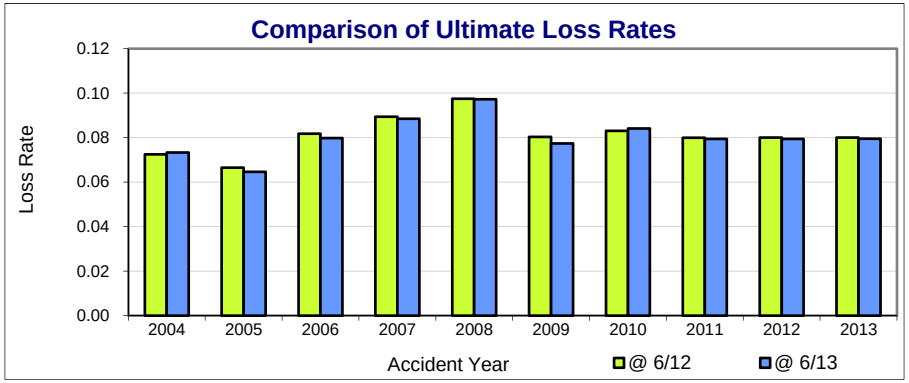
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	-	7	7	455	462	7						
2004	-	-	-	17	17	-	0.01%	0.01%	789,299	798,640	0.072	0.073
2005	1	-	(1)	13	12	(1)	0.01%	0.01%	949,715	999,754	0.066	0.065
2006	-	-	-	13	12	(1)	0.01%	0.01%	1,189,651	1,258,443	0.082	0.080
2007	1	-	(1)	20	19	(1)	0.01%	0.01%	866,509	902,951	0.089	0.088
2008	-	1	1	23	24	1	0.01%	0.01%	839,108	802,733	0.097	0.097
2009	1	-	(1)	11	9	(2)	0.01%	0.00%	1,440,053	1,696,137	0.080	0.077
2010	2	3	1	18	18	-	0.01%	0.01%	886,603	898,175	0.083	0.084
2011	2	-	(2)	15	13	(2)	0.01%	0.01%	986,716	1,131,294	0.080	0.079
2012	5	5	-	16	15	(1)	0.01%	0.01%	944,225	937,864	0.080	0.079
2013	2	-	(2)	16	11	(5)	0.01%	0.01%	972,596	1,272,434	0.080	0.080
Total	14	16	2	617	612	(5)						









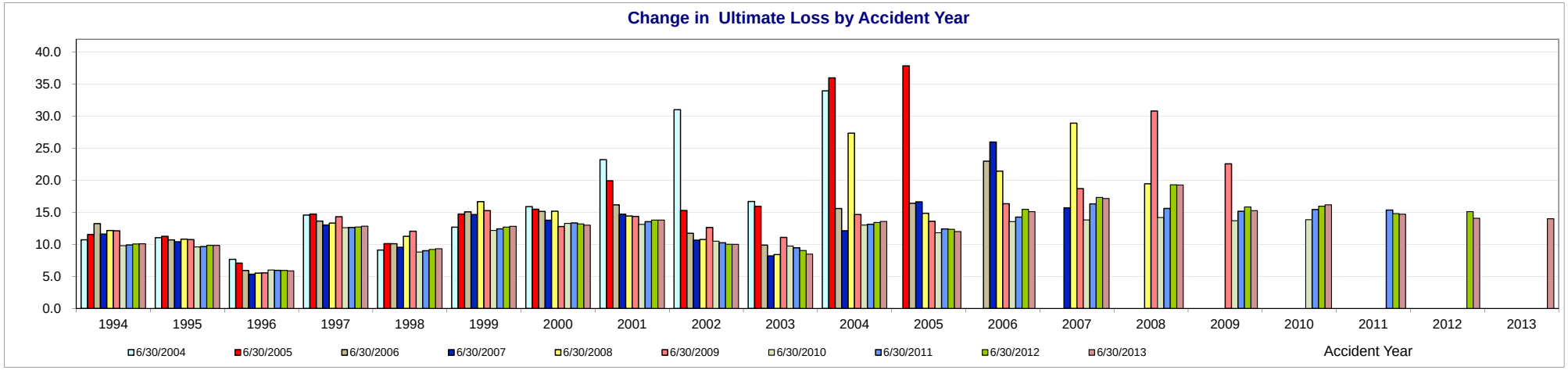
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 7
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	4,804	28,789	27,804	23,985	23,000	985	16,942	16,246	696	7,043	6,754	289	70.6%	70.6%
1977	9,281	11,662	11,659	2,381	2,378	3	1,627	1,625	2	754	753	1	68.3%	68.3%
1978	12,436	15,985	15,919	3,549	3,483	65	2,409	2,365	44	1,139	1,118	21	67.9%	67.9%
1979	12,218	16,068	15,985	3,850	3,766	83	2,603	2,547	56	1,246	1,219	27	67.6%	67.6%
1980	8,145	10,956	10,921	2,811	2,776	35	1,896	1,872	24	915	904	11	67.4%	67.4%
1981	9,928	13,802	13,672	3,874	3,744	130	2,604	2,517	87	1,270	1,227	43	67.2%	67.2%
1982	10,446	14,903	14,819	4,457	4,373	84	2,988	2,932	56	1,469	1,441	28	67.0%	67.0%
1983	11,734	17,319	17,175	5,585	5,441	144	3,729	3,633	96	1,856	1,808	48	66.8%	66.8%
1984	8,305	12,568	12,586	4,263	4,281	(18)	2,836	2,848	(12)	1,427	1,433	(6)	66.5%	66.5%
1985	7,558	11,965	11,865	4,407	4,307	100	2,914	2,848	66	1,494	1,460	34	66.1%	66.1%
1986	9,486	15,598	15,455	6,112	5,969	143	4,012	3,918	94	2,100	2,051	49	65.6%	65.6%
1987	6,576	11,278	11,162	4,702	4,585	116	3,066	2,990	76	1,636	1,595	40	65.2%	65.2%
1988	6,504	11,822	11,524	5,319	5,020	299	3,442	3,249	193	1,877	1,771	105	64.7%	64.7%
1989	6,815	12,719	12,680	5,904	5,865	39	3,797	3,771	25	2,107	2,093	14	64.3%	64.3%
1990	4,190	8,318	8,207	4,128	4,017	111	2,635	2,564	71	1,493	1,453	40	63.8%	63.8%
1991	4,885	10,148	10,076	5,263	5,191	72	3,327	3,281	46	1,936	1,910	26	63.2%	63.2%
1992	3,994	8,761	8,699	4,768	4,705	63	2,982	2,943	39	1,786	1,762	23	62.5%	62.5%
1993	4,594	10,626	10,598	6,031	6,003	28	3,731	3,713	17	2,301	2,290	11	61.9%	61.9%
1994	4,113	10,084	10,067	5,971	5,954	17	3,649	3,639	10	2,323	2,316	7	61.1%	61.1%
1995	3,782	9,839	9,854	6,057	6,071	(15)	3,654	3,663	(9)	2,403	2,409	(6)	60.3%	60.3%
1996	2,134	5,859	5,931	3,725	3,797	(72)	2,217	2,260	(43)	1,508	1,537	(29)	59.5%	59.5%
1997	4,283	12,843	12,716	8,560	8,433	127	5,019	4,945	74	3,540	3,488	52	58.6%	58.6%
1998	2,895	9,311	9,204	6,416	6,309	107	3,705	3,643	62	2,711	2,666	45	57.7%	57.7%
1999	3,703	12,821	12,692	9,118	8,989	129	5,187	5,114	73	3,931	3,875	56	56.9%	56.9%
2000	3,551	12,999	13,194	9,448	9,643	(195)	5,295	5,404	(109)	4,153	4,239	(86)	56.0%	56.0%
2001	3,394	13,790	13,794	10,397	10,400	(3)	5,743	5,745	(2)	4,654	4,655	(2)	55.2%	55.2%
2002	2,199	10,005	10,018	7,806	7,819	(13)	4,246	4,253	(7)	3,560	3,566	(6)	54.4%	54.4%
2003	1,642	8,482	9,046	6,840	7,403	(563)	3,666	3,968	(302)	3,174	3,435	(261)	53.6%	53.6%
2004	2,445	13,577	13,418	11,132	10,973	159	5,876	5,792	84	5,256	5,181	75	52.8%	52.8%
2005	1,837	11,997	12,346	10,160	10,510	(349)	5,290	5,472	(182)	4,870	5,038	(167)	52.1%	52.1%
2006	1,907	15,101	15,465	13,194	13,559	(364)	6,771	6,958	(187)	6,423	6,601	(177)	51.3%	51.3%
2007	1,993	17,156	17,330	15,163	15,337	(174)	7,667	7,755	(88)	7,497	7,583	(86)	50.6%	50.6%
2008	1,912	19,266	19,299	17,354	17,388	(34)	8,646	8,663	(17)	8,708	8,725	(17)	49.8%	49.8%
2009	545	15,265	15,841	14,720	15,295	(575)	7,239	7,522	(283)	7,481	7,773	(292)	49.2%	49.2%
2010	774	16,167	15,959	15,393	15,185	208	7,497	7,395	101	7,896	7,790	107	48.7%	48.7%
2011	277	14,707	14,801	14,430	14,524	(94)	6,921	6,966	(45)	7,508	7,557	(49)	48.0%	48.0%
2012	18	7,034	7,554	7,016	7,536	(520)	3,291	3,535	(244)	3,725	4,001	(276)	46.9%	46.9%
Total	**185,303**	**479,591**	**479,333**	**294,288**	**294,031**	**258**	**169,119**	**168,554**	**565**	**125,169**	**125,476**	**(307)**	**57.5%**	**57.3%**
Excl Prior	**180,499**	**450,802**	**451,529**	**270,303**	**271,031**	**(727)**	**152,178**	**152,309**	**(131)**	**118,125**	**118,722**	**(597)**	**56.3%**	**56.2%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	17,010	16,559	16,069	16,509	17,636	17,333	15,512	15,651	15,985	16,068	(451)	(490)	440	1,126	(303)	(1,821)	139	333	83	(942)
1980	18,660	12,004	12,147	11,976	12,758	12,753	10,569	10,687	10,921	10,956	(6,656)	143	(171)	782	(5)	(2,185)	119	234	35	(7,704)
1981	16,066	15,395	14,859	15,242	16,062	15,998	13,113	13,329	13,672	13,802	(671)	(536)	383	820	(64)	(2,885)	216	343	130	(2,264)
1982	16,701	16,525	16,001	16,722	17,549	18,044	14,225	14,494	14,819	14,903	(176)	(524)	721	827	495	(3,819)	269	325	84	(1,798)
1983	21,530	18,799	18,993	19,801	20,905	20,565	16,472	16,788	17,175	17,319	(2,731)	194	808	1,104	(341)	(4,093)	316	387	144	(4,211)
1984	15,579	12,940	12,453	13,332	15,172	13,973	12,281	12,411	12,586	12,568	(2,639)	(487)	879	1,840	(1,199)	(1,692)	130	175	(18)	(3,011)
1985	14,173	13,195	12,775	13,230	14,426	14,364	11,411	11,592	11,865	11,965	(978)	(421)	455	1,196	(62)	(2,953)	182	273	100	(2,208)
1986	17,310	17,258	17,211	17,728	18,493	18,688	14,860	15,126	15,455	15,598	(52)	(47)	517	765	194	(3,828)	266	329	143	(1,712)
1987	14,621	11,798	12,496	11,888	12,586	13,210	10,708	10,908	11,162	11,278	(2,822)	697	(607)	698	624	(2,503)	200	253	116	(3,343)
1988	14,298	12,589	12,200	12,544	13,322	16,202	10,875	11,183	11,524	11,822	(1,709)	(389)	344	778	2,881	(5,328)	309	340	299	(2,476)
1989	16,614	14,655	13,785	14,078	14,946	16,264	12,246	12,460	12,680	12,719	(1,959)	(870)	293	868	1,318	(4,018)	214	221	39	(3,895)
1990	12,055	9,317	9,954	9,856	10,168	10,051	7,867	7,958	8,207	8,318	(2,739)	637	(98)	312	(117)	(2,184)	91	248	111	(3,738)
1991	15,244	14,030	11,618	11,503	12,447	11,825	9,750	9,868	10,076	10,148	(1,214)	(2,412)	(114)	943	(622)	(2,076)	119	208	72	(5,096)
1992	11,394	8,993	8,631	8,541	10,283	10,308	8,357	8,514	8,699	8,761	(2,401)	(362)	(90)	1,743	25	(1,951)	156	185	63	(2,633)
1993	11,501	12,225	11,465	10,873	11,185	10,574	10,558	10,531	10,598	10,626	724	(759)	(592)	312	(611)	(16)	(28)	67	28	(875)
1994	10,714	11,553	13,236	11,609	12,164	12,119	9,787	9,901	10,067	10,084	839	1,683	(1,626)	555	(44)	(2,333)	115	166	17	(630)
1995	11,037	11,249	10,701	10,402	10,814	10,743	9,601	9,656	9,854	9,839	212	(548)	(299)	412	(71)	(1,142)	55	198	(15)	(1,198)
1996	7,660	7,076	5,918	5,339	5,509	5,539	5,993	5,944	5,931	5,859	(584)	(1,158)	(579)	170	30	454	(49)	(13)	(72)	(1,801)
1997	14,567	14,733	13,635	13,018	13,311	14,311	12,603	12,636	12,716	12,843	166	(1,099)	(617)	294	1,000	(1,708)	33	80	127	(1,723)
1998	9,109	10,113	10,095	9,546	11,249	12,042	8,808	9,007	9,204	9,311	1,004	(18)	(549)	1,703	793	(3,234)	199	197	107	202
1999	12,678	14,726	15,071	14,656	16,672	15,264	12,176	12,414	12,692	12,821	2,048	346	(415)	2,016	(1,408)	(3,088)	238	278	129	143
2000	15,889	15,478	15,139	13,769	15,168	12,785	13,268	13,332	13,194	12,999	(411)	(339)	(1,370)	1,400	(2,383)	482	65	(139)	(195)	(2,890)
2001	23,220	19,915	16,174	14,710	14,422	14,361	13,119	13,546	13,794	13,790	(3,305)	(3,741)	(1,463)	(288)	(61)	(1,242)	427	248	(3)	(9,429)
2002	31,010	15,287	11,725	10,654	10,756	12,631	10,495	10,245	10,018	10,005	(15,723)	(3,563)	(1,070)	102	1,875	(2,137)	(249)	(227)	(13)	(21,005)
2003	16,692	15,931	9,877	8,193	8,405	11,077	9,735	9,464	9,046	8,482	(761)	(6,054)	(1,685)	212	2,672	(1,342)	(271)	(418)	(563)	(8,210)
2004	33,957	35,979	15,592	12,129	27,354	14,647	13,003	13,139	13,418	13,577	2,022	(20,387)	(3,463)	15,224	(12,707)	(1,644)	136	279	159	(20,380)
2005		37,854	16,409	16,628	14,847	13,593	11,812	12,409	12,346	11,997		(21,444)	219	(1,781)	(1,254)	(1,781)	597	(63)	(349)	(25,856)
2006			22,982	25,966	21,422	16,335	13,551	14,256	15,465	15,101			2,984	(4,544)	(5,087)	(2,784)	705	1,210	(364)	(7,881)
2007				15,688	28,909	18,698	13,815	16,311	17,330	17,156				13,220	(10,211)	(4,883)	2,496	1,019	(174)	1,468
2008					19,452	30,809	14,186	15,601	19,299	19,266					11,357	(16,623)	1,416	3,698	(34)	(187)
2009						22,571	13,692	15,164	15,841	15,265						(8,878)	1,472	677	(575)	(7,305)
2010							13,842	15,435	15,959	16,167							1,593	524	208	2,326
2011								15,355	14,801	14,707								(554)	(94)	(648)
2012									15,108	14,068									(1,040)	(1,040)
2013										13,997										
79-04	419,290	378,322	337,818	327,849	363,764	355,674	297,391	300,786	305,355	306,462	(40,967)	(40,504)	(9,969)	35,915	(8,090)	(58,283)	3,395	4,570	1,106	(112,828)
79-05		416,176	354,227	344,477	378,611	369,267	309,203	313,195	317,702	318,459		(61,948)	(9,750)	34,134	(9,344)	(60,064)	3,991	4,507	757	(138,684)
79-06			377,209	370,443	400,033	385,602	322,754	327,450	333,167	333,560			(6,766)	29,590	(14,431)	(62,848)	4,696	5,717	393	(146,565)
79-07				386,131	428,941	404,299	336,569	343,761	350,497	350,716				42,810	(24,642)	(67,730)	7,192	6,736	219	(145,097)
79-08					448,394	435,108	350,754	359,363	369,797	369,982					(13,285)	(84,354)	8,608	10,434	185	(145,284)
79-09						457,679	364,447	374,526	385,637	385,247						(93,232)	10,080	11,111	(390)	(152,589)
79-10							378,288	389,961	401,596	401,414							11,673	11,635	(182)	(150,264)
79-11								405,316	416,397	416,121								11,081	(276)	(150,912)
79-12									431,505	430,189									(1,316)	(151,951)
79-13										444,186										(151,951)



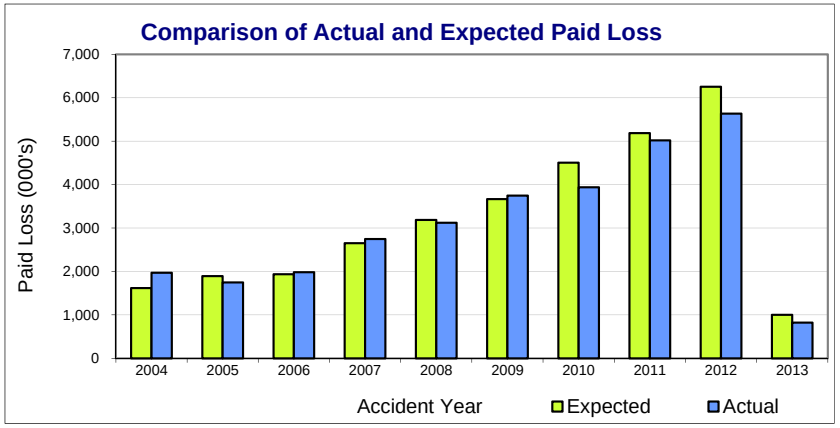
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO

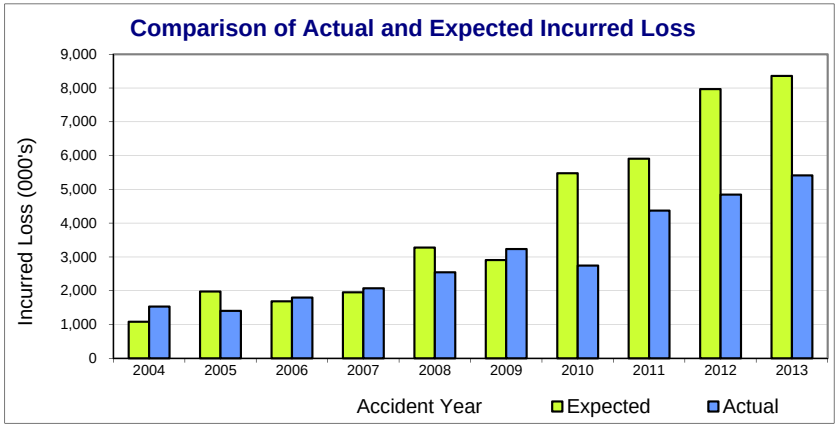
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

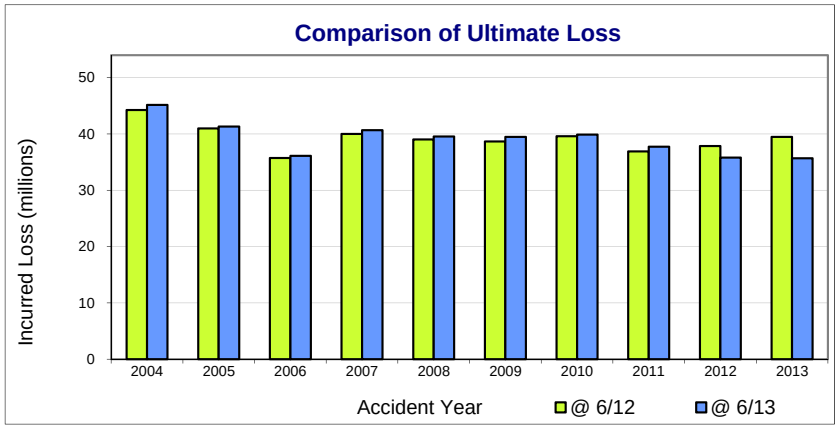
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	56	71	(15)	26	21	5	30	50	(20)	27	42	(14)	3	8	(6)	90.4%	83.1%
1977	20,300	20,295	5	20,290	20,272	18	10	23	(13)	9	19	(10)	1	4	(3)	89.8%	82.5%
1978	20,063	20,068	(5)	20,051	20,042	9	12	26	(14)	11	21	(10)	1	5	(3)	89.1%	82.0%
1979	23,934	23,940	(6)	23,915	23,904	11	19	36	(17)	17	29	(13)	2	7	(4)	88.3%	81.4%
1980	26,160	26,173	(13)	26,134	26,128	7	26	45	(19)	23	36	(14)	3	9	(5)	87.5%	80.8%
1981	29,754	29,785	(32)	29,718	29,718	-	35	67	(32)	30	55	(25)	5	12	(7)	86.5%	82.4%
1982	28,991	29,027	(36)	28,945	28,945	-	46	82	(36)	40	68	(28)	6	14	(8)	87.0%	83.1%
1983	34,373	34,406	(33)	34,300	34,292	8	73	114	(41)	63	94	(31)	9	20	(11)	87.2%	82.6%
1984	37,513	37,562	(49)	37,417	37,416	1	97	146	(49)	84	120	(36)	13	26	(13)	86.4%	82.2%
1985	38,498	38,524	(26)	38,384	38,358	25	114	165	(51)	97	134	(37)	17	32	(15)	85.0%	80.8%
1986	40,593	40,602	(9)	40,455	40,405	50	138	197	(59)	115	158	(42)	22	39	(17)	83.8%	80.1%
1987	41,762	41,792	(31)	41,589	41,552	37	173	241	(68)	145	193	(49)	28	47	(19)	83.7%	80.3%
1988	42,996	43,002	(6)	42,753	42,725	29	243	277	(35)	207	220	(14)	36	57	(21)	85.2%	79.4%
1989	42,151	42,132	20	41,881	41,811	70	271	321	(50)	227	255	(28)	44	65	(22)	83.9%	79.7%
1990	38,971	38,997	(26)	38,673	38,635	38	298	361	(64)	248	291	(43)	49	71	(21)	83.4%	80.5%
1991	35,787	35,819	(32)	35,460	35,426	34	327	393	(66)	272	317	(45)	55	76	(21)	83.2%	80.6%
1992	32,668	32,561	108	32,310	32,147	163	359	414	(55)	298	333	(35)	61	82	(21)	83.0%	80.3%
1993	28,500	28,458	42	28,125	27,999	127	375	460	(85)	310	375	(65)	64	84	(20)	82.8%	81.6%
1994	32,683	32,640	43	32,130	31,980	150	554	661	(107)	464	545	(81)	90	116	(26)	83.8%	82.5%
1995	25,018	24,926	93	24,483	24,275	208	535	650	(115)	450	543	(93)	85	107	(23)	84.2%	83.5%
1996	27,846	27,673	173	27,072	26,735	336	775	938	(163)	658	791	(134)	117	147	(30)	84.9%	84.4%
1997	27,300	27,149	150	26,290	25,948	342	1,010	1,202	(192)	866	1,022	(157)	144	179	(35)	85.7%	85.1%
1998	31,563	31,311	252	30,031	29,546	485	1,533	1,765	(233)	1,320	1,506	(186)	213	259	(47)	86.1%	85.3%
1999	34,321	34,051	270	32,174	31,574	599	2,147	2,476	(329)	1,851	2,121	(269)	296	356	(60)	86.2%	85.6%
2000	40,616	40,416	200	37,344	36,655	690	3,272	3,761	(489)	2,823	3,226	(403)	448	535	(87)	86.3%	85.8%
2001	36,772	36,363	409	33,067	32,097	970	3,705	4,266	(561)	3,186	3,656	(469)	519	610	(92)	86.0%	85.7%
2002	44,159	43,780	379	38,630	37,378	1,251	5,529	6,402	(872)	4,738	5,470	(731)	791	932	(141)	85.7%	85.4%
2003	48,686	47,974	711	41,226	39,516	1,710	7,459	8,458	(999)	6,365	7,189	(824)	1,094	1,269	(175)	85.3%	85.0%
2004	45,151	44,263	888	36,780	34,811	1,969	8,371	9,452	(1,081)	7,103	7,989	(886)	1,268	1,463	(195)	84.9%	84.5%
2005	41,313	40,982	331	32,055	30,309	1,746	9,258	10,674	(1,415)	7,814	8,992	(1,178)	1,444	1,681	(237)	84.4%	84.2%
2006	36,105	35,724	381	26,144	24,163	1,981	9,961	11,561	(1,600)	8,366	9,695	(1,329)	1,594	1,866	(271)	84.0%	83.9%
2007	40,667	39,995	671	27,685	24,937	2,748	12,982	15,058	(2,076)	10,854	12,604	(1,750)	2,127	2,454	(327)	83.6%	83.7%
2008	39,554	39,027	527	24,029	20,909	3,120	15,525	18,118	(2,593)	12,953	15,142	(2,189)	2,572	2,976	(404)	83.4%	83.6%
2009	39,481	38,676	805	20,779	17,031	3,748	18,702	21,645	(2,943)	15,570	18,043	(2,473)	3,132	3,602	(470)	83.3%	83.4%
2010	39,893	39,608	285	17,498	13,560	3,938	22,395	26,048	(3,653)	18,591	21,685	(3,093)	3,804	4,363	(559)	83.0%	83.2%
2011	37,737	36,898	839	12,057	7,039	5,018	25,680	29,859	(4,179)	21,280	24,836	(3,556)	4,400	5,024	(623)	82.9%	83.2%
2012	35,792	18,926	16,866	6,482	846	5,636	29,310	18,080	11,230	24,265	15,012	9,252	5,046	3,068	1,978	82.8%	83.0%
2013	17,837	-	17,837	822	-	822	17,015	-	17,015	14,060	-	14,060	2,955	-	2,955	82.6%	100.0%
Total	**1,285,563**	**1,243,595**	**41,968**	**1,087,202**	**1,049,103**	**38,098**	**198,361**	**194,491**	**3,870**	**165,801**	**162,827**	**2,974**	**32,560**	**31,664**	**896**	**83.6%**	**83.7%**
Excl Prior	**1,285,507**	**1,243,524**	**41,983**	**1,087,176**	**1,049,083**	**38,093**	**198,331**	**194,441**	**3,890**	**165,774**	**162,786**	**2,988**	**32,557**	**31,656**	**902**	**83.6%**	**83.7%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	8	5	(3)				71	56	(15)
1977	3	18	15	21	18	(3)	20,295	20,300	5
1978	4	9	5	25	18	(7)	20,068	20,063	(5)
1979	5	11	6	3	8	4	23,940	23,934	(6)
1980	6	7	1	(48)	5	53	26,173	26,160	(13)
1981	15	-	(15)	25	(34)	(59)	29,785	29,754	(32)
1982	17	-	(17)	23	(19)	(42)	29,027	28,991	(36)
1983	17	8	(9)	24	22	(2)	34,406	34,373	(33)
1984	22	1	(21)	40	0	(40)	37,562	37,513	(49)
1985	16	25	10	0	6	6	38,524	38,498	(26)
1986	23	50	27	23	36	13	40,602	40,593	(9)
1987	38	37	(0)	46	18	(29)	41,792	41,762	(31)
1988	30	29	(1)	(215)	22	237	43,002	42,996	(6)
1989	49	70	21	137	70	(67)	42,132	42,151	20
1990	65	38	(27)	61	5	(56)	38,997	38,971	(26)
1991	61	34	(27)	44	11	(33)	35,819	35,787	(32)
1992	57	163	106	34	236	202	32,561	32,668	108
1993	98	127	29	74	35	(39)	28,458	28,500	42
1994	133	150	16	18	18	1	32,640	32,683	43
1995	146	208	62	74	52	(22)	24,926	25,018	93
1996	216	336	120	207	282	74	27,673	27,846	173
1997	282	342	60	272	209	(63)	27,149	27,300	150
1998	380	485	105	(222)	383	604	31,311	31,563	252
1999	557	599	43	586	336	(251)	34,051	34,321	270
2000	822	690	(132)	762	572	(190)	40,416	40,616	200
2001	882	970	88	468	859	391	36,363	36,772	409
2002	1,242	1,251	10	920	758	(162)	43,780	44,159	379
2003	1,512	1,710	198	1,284	1,603	319	47,974	48,686	711
2004	1,617	1,969	351	1,082	1,530	448	44,263	45,151	888
2005	1,894	1,746	(147)	1,977	1,404	(573)	40,982	41,313	331
2006	1,936	1,981	45	1,684	1,797	113	35,724	36,105	381
2007	2,651	2,748	97	1,953	2,073	120	39,995	40,667	671
2008	3,187	3,120	(67)	3,276	2,543	(733)	39,027	39,554	527
2009	3,666	3,748	82	2,908	3,232	324	38,676	39,481	805
2010	4,505	3,938	(567)	5,477	2,742	(2,735)	39,608	39,893	285
2011	5,185	5,018	(167)	5,908	4,371	(1,537)	36,898	37,737	839
2012	6,254	5,636	(619)	7,968	4,844	(3,125)	37,853	35,792	(2,060)
2013	1,001	822	(178)	8,358	5,415	(2,943)	39,487	35,675	(3,813)
Total	38,598	38,098	(500)	45,280	35,479	(9,801)			1,392







Ohio Bureau of Workers' Compensation

SUMMARY 7

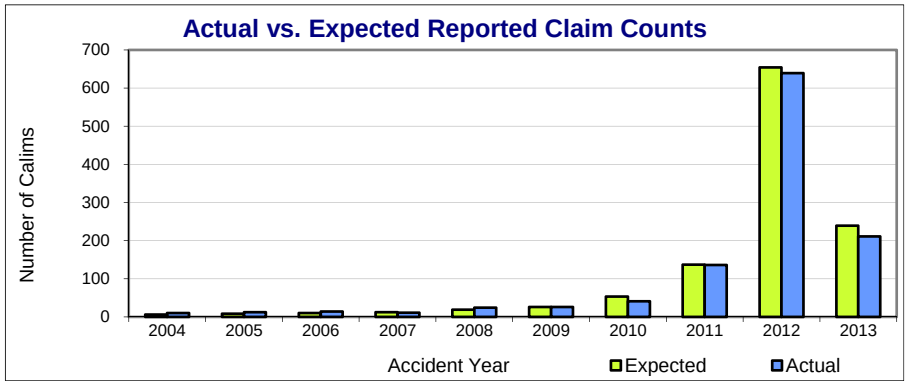
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO

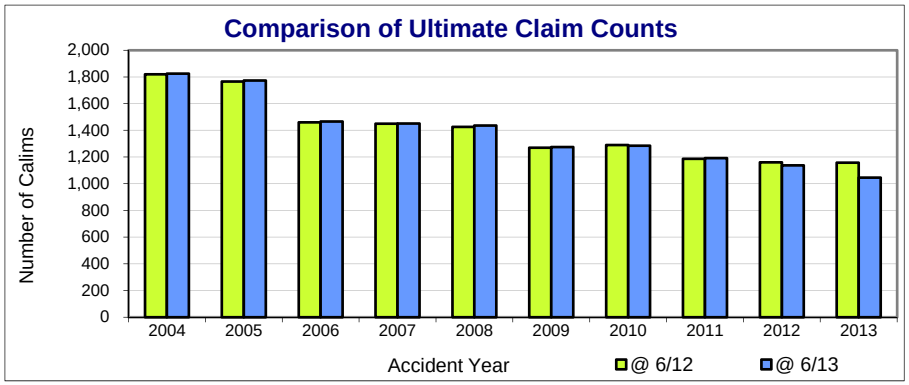
EXHIBIT 8

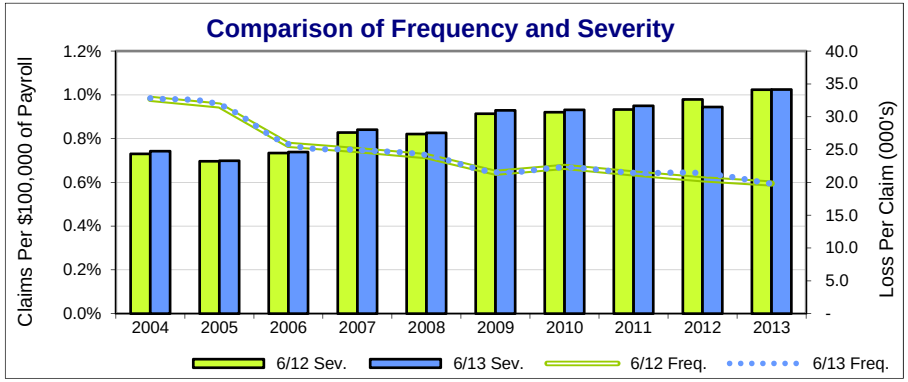
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

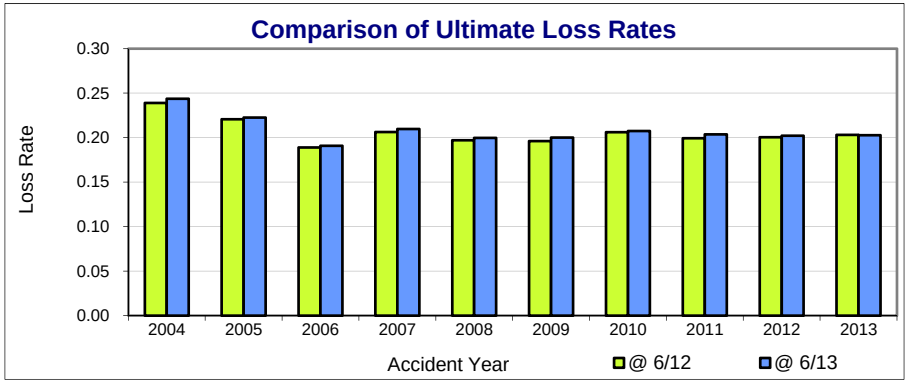
SHEET 3

Accident	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
Year	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	29	40	11	57,616	57,617	1						
2004	6	10	4	1,819	1,824	5	0.98%	0.98%	24,334	24,754	0.239	0.244
2005	8	12	4	1,766	1,773	7	0.95%	0.95%	23,206	23,301	0.221	0.223
2006	10	14	4	1,460	1,466	6	0.77%	0.77%	24,469	24,628	0.189	0.191
2007	12	11	(1)	1,449	1,451	2	0.75%	0.75%	27,602	28,027	0.206	0.210
2008	19	24	5	1,426	1,436	10	0.72%	0.73%	27,368	27,545	0.197	0.200
2009	26	26	-	1,270	1,275	5	0.64%	0.65%	30,454	30,966	0.196	0.200
2010	53	41	(12)	1,290	1,285	(5)	0.67%	0.67%	30,704	31,045	0.206	0.208
2011	137	136	(1)	1,186	1,192	6	0.64%	0.64%	31,111	31,658	0.199	0.204
2012	654	639	(15)	1,160	1,137	(23)	0.61%	0.64%	32,632	31,480	0.200	0.202
2013	239	211	(28)	1,157	1,045	(112)	0.59%	0.59%	34,129	34,138	0.203	0.203
Total	1,193	1,164	(29)	71,599	71,501	(98)						









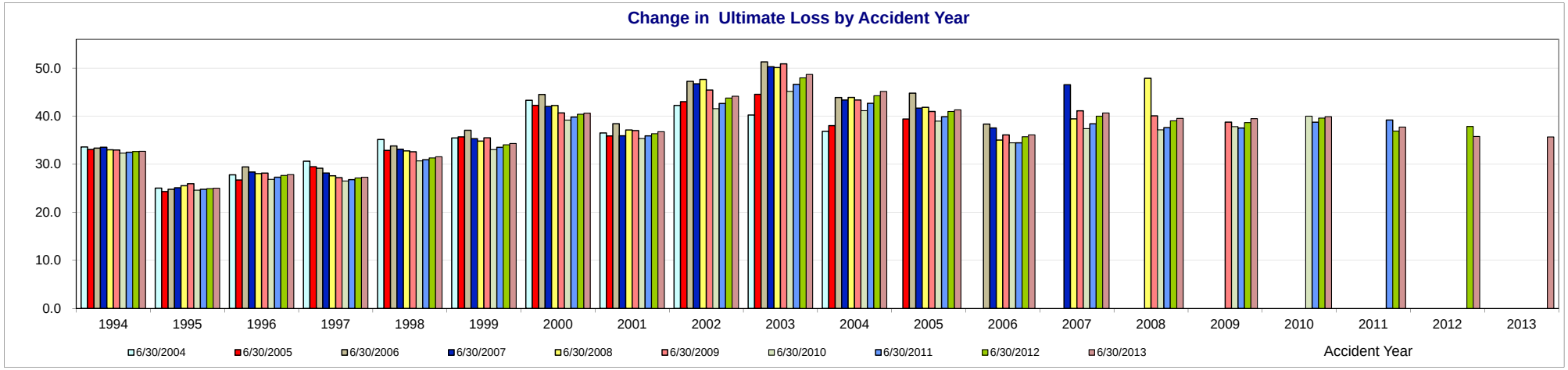
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 8
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	21	56	71	35	50	(15)	29	42	(12)	6	8	(2)	83.1%	83.1%
1977	20,272	20,300	20,295	28	23	5	23	19	4	5	4	1	82.5%	82.5%
1978	20,042	20,063	20,068	21	26	(5)	18	21	(4)	4	5	(1)	82.0%	82.0%
1979	23,904	23,934	23,940	30	36	(6)	24	29	(5)	5	7	(1)	81.4%	81.4%
1980	26,128	26,160	26,173	33	45	(13)	26	36	(10)	6	9	(2)	80.8%	80.8%
1981	29,718	29,754	29,785	35	67	(32)	29	55	(26)	6	12	(6)	82.4%	82.4%
1982	28,945	28,991	29,027	46	82	(36)	38	68	(30)	8	14	(6)	83.1%	83.1%
1983	34,292	34,373	34,406	81	114	(33)	67	94	(28)	14	20	(6)	82.6%	82.6%
1984	37,416	37,513	37,562	98	146	(49)	80	120	(40)	17	26	(9)	82.2%	82.2%
1985	38,358	38,498	38,524	140	165	(26)	113	134	(21)	27	32	(5)	80.8%	80.8%
1986	40,405	40,593	40,602	188	197	(9)	150	158	(7)	37	39	(2)	80.1%	80.1%
1987	41,552	41,762	41,792	210	241	(31)	169	193	(25)	41	47	(6)	80.3%	80.3%
1988	42,725	42,996	43,002	271	277	(6)	216	220	(5)	56	57	(1)	79.4%	79.4%
1989	41,811	42,151	42,132	340	321	20	271	255	16	69	65	4	79.7%	79.7%
1990	38,635	38,971	38,997	335	361	(26)	270	291	(21)	66	71	(5)	80.5%	80.5%
1991	35,426	35,787	35,819	361	393	(32)	291	317	(26)	70	76	(6)	80.6%	80.6%
1992	32,147	32,668	32,561	522	414	108	419	333	87	103	82	21	80.3%	80.3%
1993	27,999	28,500	28,458	501	460	42	409	375	34	92	84	8	81.6%	81.6%
1994	31,980	32,683	32,640	704	661	43	580	545	36	123	116	8	82.5%	82.5%
1995	24,275	25,018	24,926	743	650	93	620	543	77	123	107	15	83.5%	83.5%
1996	26,735	27,846	27,673	1,111	938	173	937	791	146	174	147	27	84.4%	84.4%
1997	25,948	27,300	27,149	1,352	1,202	150	1,150	1,022	128	202	179	22	85.1%	85.1%
1998	29,546	31,563	31,311	2,018	1,765	252	1,721	1,506	215	296	259	37	85.3%	85.3%
1999	31,574	34,321	34,051	2,746	2,476	270	2,352	2,121	231	395	356	39	85.6%	85.6%
2000	36,655	40,616	40,416	3,961	3,761	200	3,398	3,226	172	564	535	28	85.8%	85.8%
2001	32,097	36,772	36,363	4,675	4,266	409	4,006	3,656	350	669	610	58	85.7%	85.7%
2002	37,378	44,159	43,780	6,781	6,402	379	5,793	5,470	324	987	932	55	85.4%	85.4%
2003	39,516	48,686	47,974	9,169	8,458	711	7,794	7,189	604	1,376	1,269	107	85.0%	85.0%
2004	34,811	45,151	44,263	10,340	9,452	888	8,739	7,989	751	1,600	1,463	137	84.5%	84.5%
2005	30,309	41,313	40,982	11,005	10,674	331	9,271	8,992	279	1,733	1,681	52	84.2%	84.2%
2006	24,163	36,105	35,724	11,942	11,561	381	10,015	9,695	319	1,927	1,866	61	83.9%	83.9%
2007	24,937	40,667	39,995	15,729	15,058	671	13,166	12,604	562	2,563	2,454	109	83.7%	83.7%
2008	20,909	39,554	39,027	18,645	18,118	527	15,583	15,142	441	3,062	2,976	87	83.6%	83.6%
2009	17,031	39,481	38,676	22,450	21,645	805	18,714	18,043	671	3,736	3,602	134	83.4%	83.4%
2010	13,560	39,893	39,608	26,333	26,048	285	21,922	21,685	237	4,411	4,363	48	83.2%	83.2%
2011	7,039	37,737	36,898	30,698	29,859	839	25,533	24,836	698	5,165	5,024	141	83.2%	83.2%
2012	846	17,896	18,926	17,050	18,080	(1,030)	14,157	15,012	(855)	2,893	3,068	(175)	83.0%	83.0%
Total	**1,049,103**	**1,249,830**	**1,243,595**	**200,726**	**194,491**	**6,235**	**168,095**	**162,827**	**5,267**	**32,632**	**31,664**	**968**	**83.7%**	**83.7%**
Excl Prior	**1,049,083**	**1,249,774**	**1,243,524**	**200,691**	**194,441**	**6,249**	**168,065**	**162,786**	**5,279**	**32,626**	**31,656**	**970**	**83.7%**	**83.7%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	23,914	23,919	23,891	23,850	23,916	23,902	23,916	23,932	23,940	23,934	4	(28)	(41)	67	(15)	14	16	9	(6)	19
1980	26,153	26,108	26,162	26,102	26,107	26,122	26,165	26,174	26,173	26,160	(45)	53	(60)	5	15	43	9	(2)	(13)	7
1981	29,779	29,789	29,773	29,635	29,652	29,706	29,747	29,767	29,785	29,754	10	(16)	(138)	17	54	41	20	18	(32)	(25)
1982	28,921	28,825	29,051	28,969	29,047	29,004	29,005	29,021	29,027	28,991	(96)	226	(82)	79	(43)	1	16	6	(36)	70
1983	34,414	34,398	34,408	34,375	34,296	34,317	34,394	34,412	34,406	34,373	(15)	10	(34)	(78)	20	78	18	(6)	(33)	(41)
1984	37,281	37,469	37,541	37,516	37,505	37,569	37,540	37,564	37,562	37,513	188	73	(25)	(11)	64	(29)	24	(2)	(49)	233
1985	38,676	38,635	38,241	38,320	38,562	38,571	38,480	38,510	38,524	38,498	(41)	(395)	79	242	9	(91)	30	14	(26)	(178)
1986	40,816	40,530	40,425	40,605	40,390	40,476	40,559	40,568	40,602	40,593	(286)	(105)	180	(216)	87	82	9	34	(9)	(223)
1987	42,534	41,850	41,644	41,636	41,672	41,617	41,738	41,784	41,792	41,762	(685)	(206)	(8)	36	(55)	122	45	9	(31)	(773)
1988	43,191	43,441	43,329	43,238	43,074	42,941	43,034	43,050	43,002	42,996	250	(112)	(91)	(165)	(132)	92	16	(48)	(6)	(195)
1989	42,961	42,343	42,281	42,495	42,290	42,194	41,968	42,067	42,132	42,151	(618)	(63)	214	(205)	(96)	(226)	100	64	20	(810)
1990	39,223	39,186	39,765	39,149	38,904	38,917	38,940	38,977	38,997	38,971	(37)	579	(615)	(246)	14	23	38	20	(26)	(252)
1991	37,654	36,270	36,923	36,897	36,275	35,978	35,797	35,809	35,819	35,787	(1,384)	652	(26)	(622)	(297)	(181)	12	10	(32)	(1,867)
1992	32,499	32,346	32,558	32,511	32,832	33,045	32,170	32,340	32,561	32,668	(153)	212	(47)	321	213	(875)	170	220	108	169
1993	29,357	29,118	29,134	29,123	28,707	28,396	28,259	28,353	28,458	28,500	(239)	16	(11)	(416)	(311)	(137)	94	105	42	(857)
1994	33,599	33,080	33,349	33,541	33,003	32,967	32,308	32,499	32,640	32,683	(519)	269	192	(538)	(37)	(659)	192	141	43	(915)
1995	25,037	24,330	24,792	25,102	25,534	25,950	24,613	24,798	24,926	25,018	(707)	462	310	433	415	(1,337)	185	127	93	(19)
1996	27,796	26,731	29,447	28,384	28,053	28,158	26,853	27,293	27,673	27,846	(1,065)	2,716	(1,062)	(332)	105	(1,304)	439	380	173	50
1997	30,640	29,484	29,173	28,175	27,608	27,210	26,514	26,807	27,149	27,300	(1,155)	(312)	(998)	(567)	(398)	(696)	293	343	150	(3,340)
1998	35,157	32,888	33,803	33,131	32,776	32,606	30,695	30,932	31,311	31,563	(2,268)	915	(673)	(355)	(170)	(1,911)	237	379	252	(3,593)
1999	35,464	35,702	37,072	35,320	34,826	35,500	33,047	33,521	34,051	34,321	238	1,370	(1,752)	(494)	674	(2,453)	474	529	270	(1,143)
2000	43,315	42,248	44,524	42,024	42,227	40,681	39,187	39,820	40,416	40,616	(1,067)	2,276	(2,500)	204	(1,546)	(1,494)	633	596	200	(2,699)
2001	36,514	35,885	38,427	35,930	37,130	37,016	35,352	35,906	36,363	36,772	(629)	2,542	(2,497)	1,201	(115)	(1,663)	553	457	409	258
2002	42,229	43,024	47,247	46,733	47,636	45,442	41,574	42,640	43,780	44,159	795	4,223	(514)	903	(2,193)	(3,869)	1,066	1,140	379	1,930
2003	40,244	44,544	51,299	50,283	50,117	50,890	45,159	46,610	47,974	48,686	4,300	6,754	(1,016)	(166)	773	(5,730)	1,451	1,364	711	8,442
2004	36,848	38,035	43,886	43,362	43,894	43,373	41,147	42,679	44,263	45,151	1,187	5,851	(524)	533	(521)	(2,227)	1,532	1,584	888	8,303
2005		39,414	44,795	41,677	41,839	40,981	38,976	39,875	40,982	41,313		5,380	(3,118)	162	(858)	(2,005)	899	1,107	331	1,899
2006			38,362	37,555	35,027	36,107	34,460	34,456	35,724	36,105			(806)	(2,528)	1,080	(1,647)	(5)	1,269	381	(2,256)
2007				46,545	39,446	41,111	37,414	38,417	39,995	40,667				(7,099)	1,665	(3,698)	1,003	1,579	671	(5,878)
2008					47,881	40,069	37,160	37,607	39,027	39,554					(7,812)	(2,909)	446	1,420	527	(8,327)
2009						38,766	37,819	37,546	38,676	39,481						(947)	(273)	1,130	805	716
2010							40,005	38,746	39,608	39,893							(1,259)	862	285	(112)
2011								39,202	36,898	37,737								(2,304)	839	(1,465)
2012									37,853	35,792									(2,060)	(2,060)
2013										35,675										
79-04	914,214	910,178	938,142	926,405	926,033	922,547	898,160	905,833	913,324	916,764	(4,036)	27,964	(11,738)	(372)	(3,486)	(24,387)	7,673	7,492	3,440	2,550
79-05		949,593	982,937	968,082	967,871	963,528	937,136	945,708	954,307	958,077		33,344	(14,855)	(210)	(4,344)	(26,391)	8,572	8,599	3,771	4,448
79-06			1,021,299	1,005,637	1,002,899	999,635	971,597	980,164	990,031	994,182			(15,662)	(2,738)	(3,264)	(28,038)	8,567	9,867	4,152	2,192
79-07				1,052,181	1,042,344	1,040,746	1,009,010	1,018,581	1,030,026	1,034,849				(9,837)	(1,598)	(31,736)	9,570	11,446	4,823	(3,686)
79-08					1,090,226	1,080,815	1,046,171	1,056,187	1,069,053	1,074,403					(9,411)	(34,644)	10,016	12,866	5,350	(12,013)
79-09						1,119,581	1,083,990	1,093,733	1,107,730	1,113,885						(35,591)	9,744	13,996	6,155	(11,298)
79-10							1,123,995	1,132,479	1,147,338	1,153,778							8,484	14,858	6,440	(11,410)
79-11								1,171,681	1,184,235	1,191,515								12,554	7,279	(12,875)
79-12									1,222,088	1,227,307									5,219	(14,935)
79-13										1,262,982										(14,935)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Total

SUMMARY 7
EXHIBIT 9
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	53	66	(13)	26	21	5	27	46	(18)	25	38	(13)	3	8	(5)	90.4%	83.1%
1977	18,835	18,829	6	18,826	18,808	18	9	21	(12)	8	17	(9)	1	4	(3)	89.8%	82.5%
1978	18,476	18,480	(4)	18,465	18,456	9	12	24	(13)	10	20	(9)	1	4	(3)	89.1%	82.0%
1979	21,562	21,567	(5)	21,545	21,534	11	17	33	(16)	15	27	(11)	2	6	(4)	88.3%	81.4%
1980	24,069	24,080	(11)	24,045	24,038	7	24	42	(18)	21	34	(13)	3	8	(5)	87.5%	80.8%
1981	27,284	27,313	(29)	27,251	27,251	-	33	62	(29)	28	51	(23)	4	11	(6)	86.5%	82.4%
1982	26,966	27,000	(34)	26,923	26,923	-	43	77	(34)	38	64	(26)	6	13	(7)	87.0%	83.1%
1983	31,779	31,810	(31)	31,711	31,703	8	68	107	(39)	59	88	(29)	9	19	(10)	87.2%	82.6%
1984	35,017	35,064	(47)	34,926	34,926	-	91	137	(47)	79	113	(34)	12	24	(12)	86.4%	82.2%
1985	35,919	35,940	(22)	35,812	35,787	25	107	154	(47)	91	124	(33)	16	29	(13)	85.0%	80.8%
1986	37,322	37,322	(1)	37,193	37,143	50	129	180	(51)	108	144	(36)	21	36	(15)	83.8%	80.1%
1987	35,800	35,813	(13)	35,643	35,610	34	157	204	(47)	131	164	(32)	26	40	(15)	83.7%	80.3%
1988	34,637	34,617	20	34,428	34,399	29	209	218	(9)	178	173	5	31	45	(14)	85.2%	79.4%
1989	35,037	35,009	29	34,803	34,747	56	234	261	(27)	196	208	(12)	38	53	(15)	83.9%	79.7%
1990	32,594	32,592	2	32,338	32,300	38	257	292	(36)	214	235	(21)	43	57	(15)	83.4%	80.5%
1991	29,951	29,965	(14)	29,676	29,644	32	275	321	(46)	229	259	(30)	46	62	(16)	83.2%	80.6%
1992	27,062	26,955	107	26,760	26,616	144	302	339	(37)	251	272	(22)	51	67	(15)	83.0%	80.3%
1993	23,831	23,776	54	23,514	23,397	117	317	379	(62)	262	310	(47)	54	70	(15)	82.8%	81.6%
1994	27,208	27,131	77	26,733	26,589	144	476	542	(66)	398	447	(49)	77	95	(18)	83.8%	82.5%
1995	20,435	20,324	110	19,996	19,799	197	439	525	(86)	369	439	(69)	70	87	(17)	84.2%	83.5%
1996	21,460	21,310	149	20,822	20,580	242	638	731	(93)	541	616	(75)	96	114	(18)	84.9%	84.4%
1997	21,103	20,996	107	20,271	20,075	196	832	921	(89)	713	784	(70)	119	137	(18)	85.7%	85.1%
1998	25,432	25,171	261	24,190	23,807	383	1,242	1,365	(122)	1,070	1,164	(94)	172	200	(28)	86.1%	85.3%
1999	27,298	27,018	280	25,602	25,160	442	1,696	1,857	(161)	1,463	1,591	(128)	234	267	(33)	86.2%	85.6%
2000	32,143	32,016	127	29,608	29,099	509	2,535	2,917	(382)	2,187	2,502	(315)	347	415	(68)	86.3%	85.8%
2001	27,894	27,557	336	25,059	24,275	785	2,834	3,283	(448)	2,438	2,813	(376)	397	470	(73)	86.0%	85.7%
2002	35,803	35,658	145	31,580	30,703	878	4,223	4,955	(733)	3,619	4,234	(615)	604	722	(118)	85.7%	85.4%
2003	39,466	39,026	441	33,747	32,414	1,333	5,719	6,612	(893)	4,880	5,620	(740)	839	992	(153)	85.3%	85.0%
2004	35,109	34,795	314	28,638	27,425	1,213	6,470	7,370	(899)	5,490	6,229	(739)	980	1,141	(160)	84.9%	84.5%
2005	33,208	33,077	130	26,105	24,850	1,255	7,103	8,227	(1,125)	5,995	6,931	(936)	1,108	1,296	(188)	84.4%	84.2%
2006	29,487	29,341	146	21,945	20,514	1,430	7,542	8,826	(1,284)	6,335	7,402	(1,067)	1,207	1,424	(217)	84.0%	83.9%
2007	32,768	32,553	215	23,035	21,164	1,871	9,733	11,389	(1,656)	8,138	9,533	(1,395)	1,595	1,856	(261)	83.6%	83.7%
2008	32,298	32,148	150	20,779	18,439	2,340	11,520	13,709	(2,190)	9,611	11,458	(1,847)	1,908	2,252	(343)	83.4%	83.6%
2009	32,181	31,930	251	18,285	15,451	2,834	13,896	16,478	(2,583)	11,568	13,736	(2,168)	2,327	2,742	(415)	83.3%	83.4%
2010	32,173	32,562	(390)	15,414	12,354	3,060	16,759	20,209	(3,450)	13,912	16,824	(2,911)	2,846	3,385	(539)	83.0%	83.2%
2011	31,005	30,459	546	11,419	6,785	4,635	19,586	23,674	(4,088)	16,230	19,691	(3,461)	3,356	3,983	(627)	82.9%	83.2%
2012	29,137	15,555	13,582	6,228	827	5,402	22,909	14,729	8,180	18,965	12,229	6,736	3,944	2,499	1,445	82.8%	83.0%
2013	14,488	-	14,488	800	-	800	13,688	-	13,688	11,311	-	11,311	2,377	-	2,377	82.6%	100.0%
Total	**1,076,290**	**1,044,828**	**31,461**	**924,141**	**893,613**	**30,529**	**152,148**	**151,216**	**933**	**127,177**	**126,583**	**595**	**24,971**	**24,633**	**338**	**83.6%**	**83.7%**
Excl Prior	**1,076,236**	**1,044,762**	**31,474**	**924,115**	**893,592**	**30,523**	**152,121**	**151,170**	**951**	**127,153**	**126,545**	**608**	**24,968**	**24,625**	**343**	**83.6%**	**83.7%**

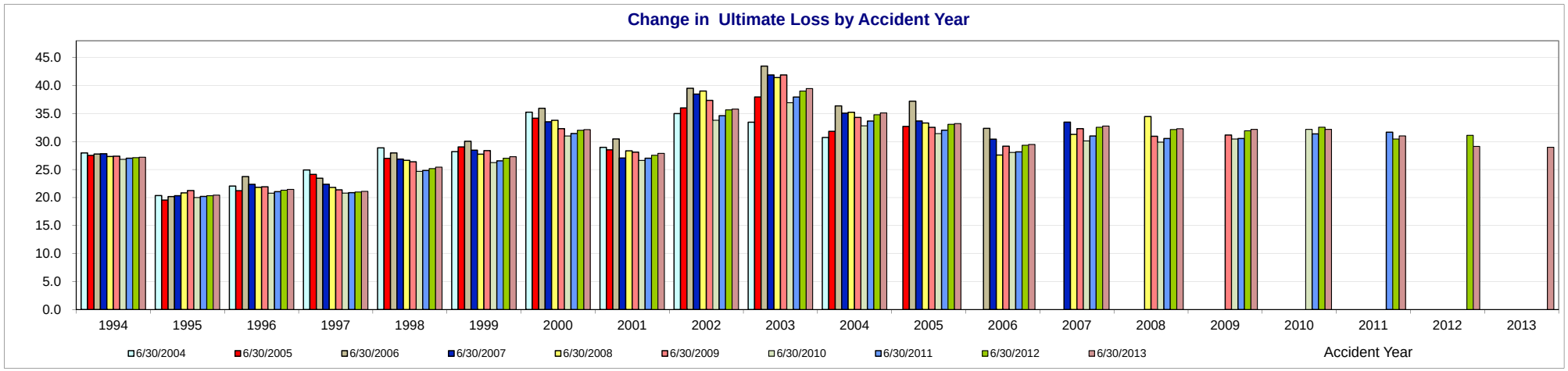
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 9
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	21	53	66	33	46	(13)	27	38	(11)	6	8	(2)	83.1%	83.1%
1977	18,808	18,835	18,829	27	21	6	22	17	5	5	4	1	82.5%	82.5%
1978	18,456	18,476	18,480	20	24	(4)	17	20	(3)	4	4	(1)	82.0%	82.0%
1979	21,534	21,562	21,567	28	33	(5)	23	27	(4)	5	6	(1)	81.4%	81.4%
1980	24,038	24,069	24,080	31	42	(11)	25	34	(9)	6	8	(2)	80.8%	80.8%
1981	27,251	27,284	27,313	33	62	(29)	27	51	(24)	6	11	(5)	82.4%	82.4%
1982	26,923	26,966	27,000	43	77	(34)	36	64	(28)	7	13	(6)	83.1%	83.1%
1983	31,703	31,779	31,810	76	107	(31)	63	88	(26)	13	19	(5)	82.6%	82.6%
1984	34,926	35,017	35,064	91	137	(47)	75	113	(38)	16	24	(8)	82.2%	82.2%
1985	35,787	35,919	35,940	132	154	(22)	107	124	(18)	25	29	(4)	80.8%	80.8%
1986	37,143	37,322	37,322	179	180	(1)	143	144	(1)	36	36	(0)	80.1%	80.1%
1987	35,610	35,800	35,813	191	204	(13)	153	164	(10)	38	40	(3)	80.3%	80.3%
1988	34,399	34,637	34,617	237	218	20	189	173	16	49	45	4	79.4%	79.4%
1989	34,747	35,037	35,009	290	261	29	231	208	23	59	53	6	79.7%	79.7%
1990	32,300	32,594	32,592	294	292	2	237	235	2	58	57	0	80.5%	80.5%
1991	29,644	29,951	29,965	307	321	(14)	248	259	(11)	60	62	(3)	80.6%	80.6%
1992	26,616	27,062	26,955	446	339	107	358	272	86	88	67	21	80.3%	80.3%
1993	23,397	23,831	23,776	433	379	54	354	310	44	80	70	10	81.6%	81.6%
1994	26,589	27,208	27,131	619	542	77	511	447	64	109	95	14	82.5%	82.5%
1995	19,799	20,435	20,324	636	525	110	531	439	92	105	87	18	83.5%	83.5%
1996	20,580	21,460	21,310	880	731	149	742	616	126	138	114	23	84.4%	84.4%
1997	20,075	21,103	20,996	1,028	921	107	875	784	91	153	137	16	85.1%	85.1%
1998	23,807	25,432	25,171	1,625	1,365	261	1,387	1,164	222	239	200	38	85.3%	85.3%
1999	25,160	27,298	27,018	2,138	1,857	280	1,831	1,591	240	307	267	40	85.6%	85.6%
2000	29,099	32,143	32,016	3,044	2,917	127	2,611	2,502	109	433	415	18	85.8%	85.8%
2001	24,275	27,894	27,557	3,619	3,283	336	3,101	2,813	288	518	470	48	85.7%	85.7%
2002	30,703	35,803	35,658	5,100	4,955	145	4,358	4,234	124	743	722	21	85.4%	85.4%
2003	32,414	39,466	39,026	7,053	6,612	441	5,994	5,620	374	1,058	992	66	85.0%	85.0%
2004	27,425	35,109	34,795	7,683	7,370	314	6,494	6,229	265	1,189	1,141	49	84.5%	84.5%
2005	24,850	33,208	33,077	8,357	8,227	130	7,041	6,931	110	1,316	1,296	21	84.2%	84.2%
2006	20,514	29,487	29,341	8,972	8,826	146	7,525	7,402	122	1,448	1,424	24	83.9%	83.9%
2007	21,164	32,768	32,553	11,604	11,389	215	9,713	9,533	180	1,891	1,856	35	83.7%	83.7%
2008	18,439	32,298	32,148	13,859	13,709	150	11,583	11,458	125	2,276	2,252	25	83.6%	83.6%
2009	15,451	32,181	31,930	16,729	16,478	251	13,945	13,736	209	2,784	2,742	42	83.4%	83.4%
2010	12,354	32,173	32,562	19,819	20,209	(390)	16,499	16,824	(324)	3,320	3,385	(65)	83.2%	83.2%
2011	6,785	31,005	30,459	24,220	23,674	546	20,145	19,691	454	4,075	3,983	92	83.2%	83.2%
2012	827	14,569	15,555	13,742	14,729	(987)	11,410	12,229	(819)	2,332	2,499	(167)	83.0%	83.0%
Total	**893,613**	**1,047,233**	**1,044,828**	**153,621**	**151,216**	**2,405**	**128,629**	**126,583**	**2,046**	**24,992**	**24,633**	**359**	**83.7%**	**83.7%**
Excl Prior	**893,592**	**1,047,180**	**1,044,762**	**153,588**	**151,170**	**2,418**	**128,602**	**126,545**	**2,057**	**24,986**	**24,625**	**361**	**83.7%**	**83.7%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	21,445	21,554	21,470	21,477	21,526	21,526	21,543	21,558	21,567	21,562	109	(85)	8	48	0	17	15	9	(5)	117
1980	24,070	24,009	24,077	24,022	24,014	24,029	24,078	24,085	24,080	24,069	(61)	67	(55)	(8)	15	49	7	(5)	(11)	(1)
1981	27,330	27,318	27,289	27,162	27,177	27,235	27,279	27,294	27,313	27,284	(13)	(29)	(127)	15	57	44	15	19	(29)	(47)
1982	26,878	26,786	26,984	26,925	27,011	26,968	26,977	26,992	27,000	26,966	(92)	199	(59)	86	(42)	9	15	7	(34)	88
1983	31,793	31,724	31,758	31,758	31,682	31,709	31,796	31,815	31,810	31,779	(69)	34	(1)	(76)	27	87	19	(5)	(31)	(14)
1984	34,745	34,897	35,006	34,999	34,982	35,053	35,038	35,065	35,064	35,017	152	109	(7)	(17)	70	(15)	27	(1)	(47)	272
1985	36,017	36,013	35,649	35,701	35,964	35,969	35,894	35,928	35,940	35,919	(4)	(364)	53	263	4	(75)	35	12	(22)	(98)
1986	37,460	37,198	37,110	37,297	37,087	37,183	37,274	37,290	37,322	37,322	(263)	(88)	187	(210)	96	91	16	32	(1)	(138)
1987	36,562	35,906	35,653	35,675	35,667	35,659	35,769	35,823	35,813	35,800	(657)	(253)	22	(8)	(9)	110	55	(10)	(13)	(762)
1988	34,928	35,090	35,029	34,922	34,699	34,602	34,650	34,674	34,617	34,637	162	(61)	(107)	(223)	(97)	48	24	(57)	20	(292)
1989	35,781	35,185	35,095	35,322	35,158	35,086	34,860	34,980	35,009	35,037	(596)	(90)	227	(163)	(72)	(227)	120	29	29	(743)
1990	32,802	32,772	33,252	32,722	32,392	32,469	32,538	32,588	32,592	32,594	(29)	480	(531)	(330)	78	68	51	4	2	(207)
1991	31,587	30,132	30,953	30,891	30,314	30,130	29,940	29,980	29,965	29,951	(1,454)	821	(62)	(577)	(184)	(190)	40	(14)	(14)	(1,635)
1992	26,796	26,579	27,002	26,982	27,224	27,473	26,637	26,787	26,955	27,062	(217)	423	(20)	242	249	(836)	150	168	107	267
1993	24,412	24,382	24,442	24,410	23,838	23,611	23,604	23,689	23,776	23,831	(30)	60	(32)	(572)	(227)	(7)	85	87	54	(581)
1994	27,970	27,528	27,769	27,821	27,333	27,382	26,826	27,022	27,131	27,208	(442)	241	52	(488)	49	(556)	196	109	77	(762)
1995	20,355	19,558	20,180	20,334	20,831	21,249	20,010	20,205	20,324	20,435	(797)	622	154	497	418	(1,239)	195	119	110	79
1996	22,050	21,226	23,752	22,366	21,835	21,926	20,783	21,060	21,310	21,460	(824)	2,526	(1,386)	(530)	91	(1,143)	276	251	149	(590)
1997	24,933	24,136	23,453	22,374	21,801	21,373	20,796	20,871	20,996	21,103	(797)	(683)	(1,079)	(573)	(429)	(577)	76	125	107	(3,829)
1998	28,870	27,000	27,973	26,862	26,648	26,394	24,677	24,837	25,171	25,432	(1,870)	973	(1,111)	(214)	(254)	(1,717)	160	334	261	(3,438)
1999	28,197	29,041	30,057	28,459	27,747	28,379	26,253	26,562	27,018	27,298	844	1,016	(1,598)	(712)	632	(2,126)	310	455	280	(899)
2000	35,239	34,168	35,937	33,529	33,792	32,309	30,992	31,441	32,016	32,143	(1,072)	1,769	(2,408)	263	(1,483)	(1,317)	449	575	127	(3,097)
2001	28,968	28,531	30,463	27,063	28,338	28,105	26,633	27,024	27,557	27,894	(437)	1,932	(3,400)	1,275	(232)	(1,472)	390	534	336	(1,074)
2002	35,001	36,007	39,522	38,483	39,028	37,360	33,804	34,617	35,658	35,803	1,007	3,514	(1,039)	545	(1,669)	(3,556)	814	1,041	145	802
2003	33,461	37,968	43,479	41,895	41,430	41,903	36,944	37,946	39,026	39,466	4,507	5,511	(1,584)	(465)	473	(4,959)	1,002	1,080	441	6,005
2004	30,724	31,831	36,372	35,074	35,227	34,314	32,805	33,668	34,795	35,109	1,106	4,542	(1,298)	152	(913)	(1,509)	864	1,127	314	4,384
2005		32,705	37,216	33,673	33,313	32,540	31,419	32,037	33,077	33,208		4,512	(3,543)	(361)	(773)	(1,121)	618	1,040	130	503
2006			32,351	30,428	27,596	29,175	28,064	28,160	29,341	29,487			(1,924)	(2,831)	1,578	(1,110)	96	1,181	146	(2,865)
2007				33,467	31,278	32,301	30,115	30,998	32,553	32,768				(2,189)	1,023	(2,186)	883	1,555	215	(699)
2008					34,469	30,952	29,899	30,549	32,148	32,298					(3,516)	(1,053)	650	1,599	150	(2,170)
2009						31,173	30,449	30,538	31,930	32,181						(723)	89	1,391	251	1,008
2010							32,173	31,375	32,562	32,173							(798)	1,187	(390)	(0)
2011								31,669	30,459	31,005								(1,211)	546	(664)
2012									31,111	29,137									(1,974)	(1,974)
2013										28,975										
79-04	778,374	776,539	799,726	784,525	782,745	779,396	758,398	763,801	769,827	772,181	(1,835)	23,187	(15,201)	(1,780)	(3,349)	(20,998)	5,402	6,026	2,354	(6,193)
79-05		809,243	836,942	818,199	816,058	811,936	789,817	795,838	802,905	805,389		27,699	(18,743)	(2,141)	(4,122)	(22,118)	6,021	7,067	2,484	(5,690)
79-06			869,293	848,626	843,654	841,110	817,882	823,998	832,246	834,875			(20,667)	(4,972)	(2,544)	(23,229)	6,116	8,248	2,630	(8,554)
79-07				882,093	874,932	873,411	847,997	854,996	864,798	867,643				(7,161)	(1,521)	(25,414)	6,999	9,802	2,845	(9,254)
79-08					909,401	904,364	877,896	885,545	896,947	899,942					(5,037)	(26,468)	7,649	11,402	2,995	(11,424)
79-09						935,536	908,345	916,083	928,876	932,122						(27,191)	7,738	12,793	3,246	(10,416)
79-10							940,518	947,459	961,439	964,295							6,940	13,980	2,856	(10,416)
79-11								979,128	991,897	995,300								12,769	3,403	(11,080)
79-12									1,023,008	1,024,437									1,429	(13,054)
79-13										1,053,413										(13,054)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Partial & CO (<1987)

SUMMARY 7
EXHIBIT 10
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	2	3	(1)	-	-	-	2	3	(1)	2	3	(1)	0	1	(0)	90.4%	83.1%
1977	1,136	1,137	(1)	1,136	1,136	-	1	1	(1)	0	1	(1)	0	0	(0)	89.8%	82.5%
1978	1,270	1,271	(1)	1,269	1,269	-	1	2	(1)	1	1	(1)	0	0	(0)	89.1%	82.0%
1979	1,903	1,904	(1)	1,901	1,901	-	1	3	(1)	1	2	(1)	0	0	(0)	88.3%	81.4%
1980	1,694	1,695	(1)	1,693	1,693	-	1	2	(1)	1	2	(1)	0	0	(0)	87.5%	80.8%
1981	1,945	1,947	(2)	1,944	1,944	-	1	3	(2)	1	3	(2)	0	1	(0)	86.5%	82.4%
1982	1,583	1,585	(2)	1,582	1,582	-	1	3	(2)	1	3	(1)	0	1	(0)	87.0%	83.1%
1983	1,904	1,906	(2)	1,902	1,902	-	2	4	(2)	2	4	(2)	0	1	(0)	87.2%	82.6%
1984	1,753	1,755	(2)	1,751	1,750	1	2	5	(2)	2	4	(2)	0	1	(1)	86.4%	82.2%
1985	1,654	1,657	(3)	1,651	1,651	1	2	6	(4)	2	5	(3)	0	1	(1)	85.0%	80.8%
1986	1,119	1,123	(3)	1,118	1,118	-	2	5	(3)	2	4	(3)	0	1	(1)	83.8%	80.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	**15,964**	**15,983**	**(19)**	**15,947**	**15,945**	**1**	**18**	**38**	**(20)**	**15**	**31**	**(16)**	**2**	**7**	**(5)**	**87.0%**	**81.8%**
Excl Prior	**15,962**	**15,980**	**(18)**	**15,947**	**15,945**	**1**	**16**	**35**	**(19)**	**14**	**28**	**(15)**	**2**	**6**	**(4)**	**86.6%**	**81.6%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Partial & CO (<1987)
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	2	3	2	3	(1)	2	3	(1)	0	1	(0)	83.1%	83.1%
1977	1,136	1,136	1,137	1	1	(1)	0	1	(1)	0	0	(0)	82.5%	82.5%
1978	1,269	1,270	1,271	1	2	(1)	1	1	(1)	0	0	(0)	82.0%	82.0%
1979	1,901	1,903	1,904	1	3	(1)	1	2	(1)	0	0	(0)	81.4%	81.4%
1980	1,693	1,694	1,695	1	2	(1)	1	2	(1)	0	0	(0)	80.8%	80.8%
1981	1,944	1,945	1,947	1	3	(2)	1	3	(2)	0	1	(0)	82.4%	82.4%
1982	1,582	1,583	1,585	1	3	(2)	1	3	(2)	0	1	(0)	83.1%	83.1%
1983	1,902	1,904	1,906	2	4	(2)	2	4	(2)	0	1	(0)	82.6%	82.6%
1984	1,750	1,753	1,755	3	5	(2)	2	4	(1)	1	1	(0)	82.2%	82.2%
1985	1,651	1,654	1,657	3	6	(3)	2	5	(2)	1	1	(1)	80.8%	80.8%
1986	1,118	1,119	1,123	2	5	(3)	1	4	(3)	0	1	(1)	80.1%	80.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	**15,945**	**15,964**	**15,983**	**19**	**38**	**(19)**	**15**	**31**	**(16)**	**3**	**7**	**(3)**	**81.8%**	**81.8%**
Excl Prior	**15,945**	**15,962**	**15,980**	**17**	**35**	**(18)**	**14**	**28**	**(15)**	**3**	**6**	**(3)**	**81.7%**	**81.6%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Partial & CO (<1987)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	1,916	1,914	1,910	1,909	1,908	1,907	1,904	1,905	1,904	1,903	(1)	(4)	(1)	(1)	(1)	(3)	0	(1)	(1)	(13)
1980	1,696	1,695	1,694	1,689	1,702	1,702	1,695	1,696	1,695	1,694	(1)	(1)	(5)	13		(6)	1	(1)	(1)	(2)
1981	1,941	1,935	1,935	1,952	1,954	1,951	1,947	1,948	1,947	1,945	(6)	1	17	2	(3)	(3)	0	(1)	(2)	4
1982	1,612	1,608	1,603	1,606	1,599	1,598	1,586	1,586	1,585	1,583	(5)	(5)	3	(7)	(1)	(12)	0	(1)	(2)	(29)
1983	1,955	1,937	1,929	1,930	1,928	1,921	1,908	1,907	1,906	1,904	(18)	(8)	1	(2)	(7)	(13)	(1)	(1)	(2)	(50)
1984	1,811	1,792	1,781	1,779	1,777	1,777	1,755	1,755	1,755	1,753	(20)	(11)	(1)	(2)	(0)	(22)	(0)	0	(2)	(58)
1985	1,712	1,689	1,678	1,683	1,680	1,680	1,655	1,655	1,657	1,654	(23)	(10)	5	(3)	(1)	(24)	(0)	2	(3)	(58)
1986	1,181	1,161	1,151	1,148	1,144	1,142	1,123	1,122	1,123	1,119	(20)	(10)	(3)	(4)	(2)	(18)	(1)	0	(3)	(62)
1987			37										(37)							(37)
1988																				
1989																				
1990																				
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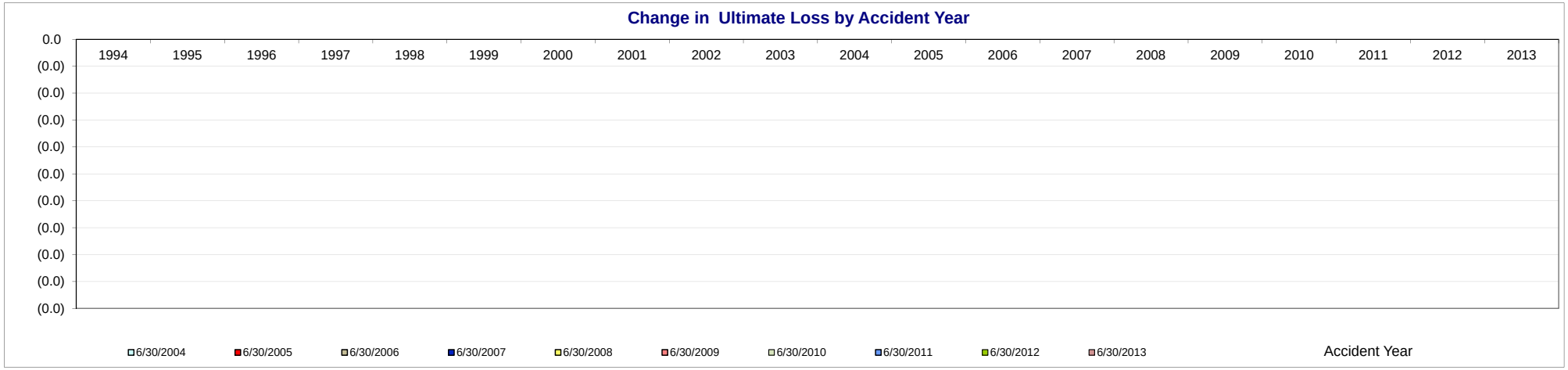
2011																				
2012																				
2013																				
79-04	13,824	13,730	13,718	13,697	13,692	13,677	13,575	13,574	13,572	13,556	(94)	(49)	(22)	(4)	(15)	(102)	(1)	(2)	(16)	(304)
79-05		13,730	13,718	13,697	13,692	13,677	13,575	13,574	13,572	13,556		(49)	(22)	(4)	(15)	(102)	(1)	(2)	(16)	(304)
79-06			13,718	13,697	13,692	13,677	13,575	13,574	13,572	13,556			(22)	(4)	(15)	(102)	(1)	(2)	(16)	(304)
79-07				13,697	13,692	13,677	13,575	13,574	13,572	13,556				(4)	(15)	(102)	(1)	(2)	(16)	(304)
79-08					13,692	13,677	13,575	13,574	13,572	13,556					(15)	(102)	(1)	(2)	(16)	(304)
79-09						13,677	13,575	13,574	13,572	13,556						(102)	(1)	(2)	(16)	(304)
79-10							13,575	13,574	13,572	13,556							(1)	(2)	(16)	(304)
79-11								13,574	13,572	13,556								(2)	(16)	(304)
79-12									13,572	13,556									(16)	(304)
79-13										13,556										(304)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - WL, LMWL & CO (>1986)

SUMMARY 7
EXHIBIT 11
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	2	2	(0)	2	2	-	0	0	(0)	0	0	(0)	0	0	(0)	85.0%	80.8%
1986	1,335	1,339	(4)	1,333	1,333	-	2	7	(4)	2	5	(4)	0	1	(1)	83.8%	80.1%
1987	5,038	5,054	(17)	5,029	5,025	4	9	29	(20)	8	23	(16)	1	6	(4)	83.7%	80.3%
1988	6,962	6,989	(26)	6,942	6,942	-	20	46	(26)	17	37	(20)	3	10	(7)	85.2%	79.4%
1989	5,706	5,714	(9)	5,685	5,671	13	21	43	(22)	18	34	(17)	3	9	(5)	83.9%	79.7%
1990	5,241	5,268	(27)	5,215	5,215	-	26	53	(27)	22	43	(21)	4	10	(6)	83.4%	80.5%
1991	4,513	4,525	(13)	4,480	4,479	2	32	47	(14)	27	38	(11)	5	9	(4)	83.2%	80.6%
1992	4,411	4,414	(4)	4,378	4,366	12	33	49	(16)	27	39	(12)	6	10	(4)	83.0%	80.3%
1993	3,213	3,227	(14)	3,186	3,182	3	27	45	(17)	22	36	(14)	5	8	(4)	82.8%	81.6%
1994	3,859	3,884	(25)	3,820	3,816	4	39	68	(29)	33	56	(23)	6	12	(6)	83.8%	82.5%
1995	3,141	3,161	(21)	3,101	3,090	11	40	71	(31)	34	60	(26)	6	12	(5)	84.2%	83.5%
1996	4,780	4,771	9	4,718	4,635	83	61	136	(74)	52	115	(62)	9	21	(12)	84.9%	84.4%
1997	3,878	3,860	18	3,789	3,712	78	89	148	(60)	76	126	(50)	13	22	(9)	85.7%	85.1%
1998	3,562	3,512	50	3,408	3,314	95	154	198	(45)	132	169	(37)	21	29	(8)	86.1%	85.3%
1999	3,941	3,916	25	3,689	3,574	116	251	342	(91)	217	293	(76)	35	49	(15)	86.2%	85.6%
2000	4,684	4,596	88	4,222	4,044	177	462	552	(90)	399	473	(74)	63	79	(15)	86.3%	85.8%
2001	5,698	5,614	84	5,094	4,936	158	604	678	(74)	519	581	(62)	85	97	(12)	86.0%	85.7%
2002	5,185	5,010	175	4,243	3,985	258	942	1,025	(82)	807	875	(68)	135	149	(14)	85.7%	85.4%
2003	6,034	5,774	260	4,757	4,433	324	1,277	1,341	(64)	1,089	1,140	(50)	187	201	(14)	85.3%	85.0%
2004	6,720	6,232	488	5,297	4,673	624	1,423	1,558	(135)	1,207	1,317	(110)	216	241	(26)	84.9%	84.5%
2005	4,879	4,628	250	3,228	2,793	435	1,651	1,835	(184)	1,393	1,546	(153)	258	289	(32)	84.4%	84.2%
2006	3,980	3,783	198	2,123	1,725	398	1,858	2,058	(200)	1,560	1,726	(165)	297	332	(35)	84.0%	83.9%
2007	4,504	4,179	325	2,014	1,467	547	2,490	2,712	(222)	2,082	2,270	(188)	408	442	(34)	83.6%	83.7%
2008	4,524	4,140	384	1,522	994	528	3,002	3,147	(145)	2,505	2,630	(125)	497	517	(19)	83.4%	83.6%
2009	4,577	4,098	479	1,086	548	539	3,491	3,550	(60)	2,906	2,959	(53)	585	591	(6)	83.3%	83.4%
2010	4,509	4,048	461	564	263	301	3,945	3,785	160	3,275	3,151	124	670	634	36	83.0%	83.2%
2011	4,186	3,797	390	141	72	69	4,046	3,725	321	3,353	3,098	254	693	627	67	82.9%	83.2%
2012	4,079	1,968	2,112	94	15	80	3,985	1,953	2,032	3,299	1,622	1,677	686	331	355	82.8%	83.0%
2013	2,025	-	2,025	10	-	10	2,015	-	2,015	1,665	-	1,665	350	-	350	82.6%	100.0%
Total	**125,164**	**117,504**	**7,660**	**93,170**	**88,304**	**4,866**	**31,994**	**29,201**	**2,794**	**26,746**	**24,463**	**2,283**	**5,248**	**4,738**	**511**	**83.6%**	**83.8%**
Excl Prior	**125,164**	**117,504**	**7,660**	**93,170**	**88,304**	**4,866**	**31,994**	**29,201**	**2,794**	**26,746**	**24,463**	**2,283**	**5,248**	**4,738**	**511**	**83.6%**	**83.8%**

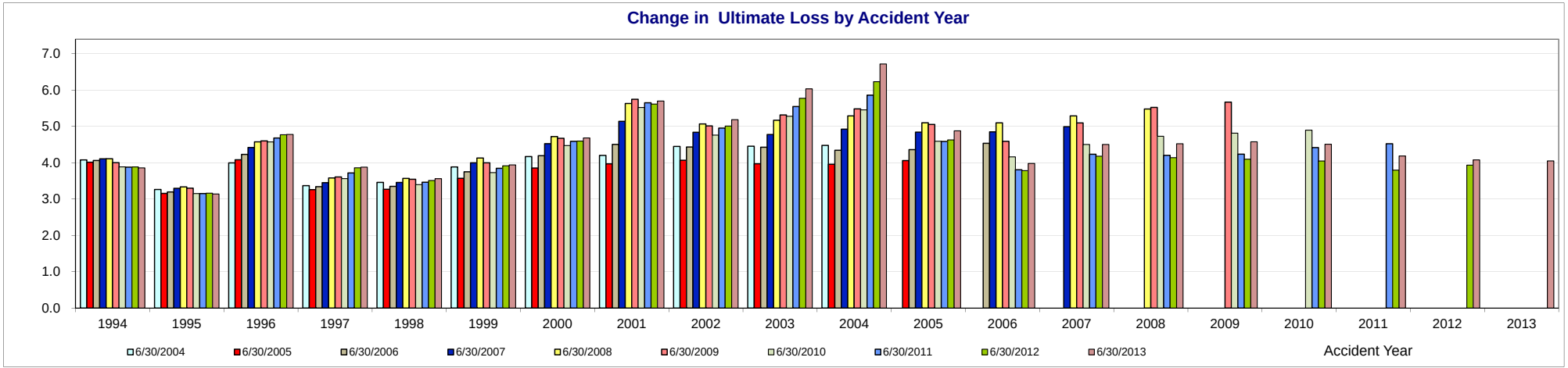
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - WL, LMWL & CO (>1986)
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 11
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	2	2	2	0	0	(0)	0	0	(0)	0	0	(0)	80.8%	80.8%
1986	1,333	1,335	1,339	2	7	(4)	2	5	(4)	0	1	(1)	80.1%	80.1%
1987	5,025	5,038	5,054	13	29	(17)	10	23	(13)	2	6	(3)	80.3%	80.3%
1988	6,942	6,962	6,989	20	46	(26)	16	37	(21)	4	10	(5)	79.4%	79.4%
1989	5,671	5,706	5,714	34	43	(9)	27	34	(7)	7	9	(2)	79.7%	79.7%
1990	5,215	5,241	5,268	26	53	(27)	21	43	(22)	5	10	(5)	80.5%	80.5%
1991	4,479	4,513	4,525	34	47	(13)	27	38	(10)	7	9	(2)	80.6%	80.6%
1992	4,366	4,411	4,414	45	49	(4)	36	39	(3)	9	10	(1)	80.3%	80.3%
1993	3,182	3,213	3,227	30	45	(14)	25	36	(12)	6	8	(3)	81.6%	81.6%
1994	3,816	3,859	3,884	43	68	(25)	35	56	(20)	8	12	(4)	82.5%	82.5%
1995	3,090	3,141	3,161	51	71	(21)	42	60	(17)	8	12	(3)	83.5%	83.5%
1996	4,635	4,780	4,771	145	136	9	122	115	7	23	21	1	84.4%	84.4%
1997	3,712	3,878	3,860	166	148	18	142	126	15	25	22	3	85.1%	85.1%
1998	3,314	3,562	3,512	248	198	50	212	169	42	36	29	7	85.3%	85.3%
1999	3,574	3,941	3,916	367	342	25	314	293	21	53	49	4	85.6%	85.6%
2000	4,044	4,684	4,596	639	552	88	548	473	75	91	79	12	85.8%	85.8%
2001	4,936	5,698	5,614	762	678	84	653	581	72	109	97	12	85.7%	85.7%
2002	3,985	5,185	5,010	1,200	1,025	175	1,025	875	150	175	149	26	85.4%	85.4%
2003	4,433	6,034	5,774	1,601	1,341	260	1,360	1,140	221	240	201	39	85.0%	85.0%
2004	4,673	6,720	6,232	2,047	1,558	488	1,730	1,317	413	317	241	76	84.5%	84.5%
2005	2,793	4,879	4,628	2,085	1,835	250	1,757	1,546	211	328	289	39	84.2%	84.2%
2006	1,725	3,980	3,783	2,255	2,058	198	1,891	1,726	166	364	332	32	83.9%	83.9%
2007	1,467	4,504	4,179	3,037	2,712	325	2,542	2,270	272	495	442	53	83.7%	83.7%
2008	994	4,524	4,140	3,530	3,147	384	2,951	2,630	321	580	517	63	83.6%	83.6%
2009	548	4,577	4,098	4,029	3,550	479	3,359	2,959	399	670	591	80	83.4%	83.4%
2010	263	4,509	4,048	4,246	3,785	461	3,535	3,151	384	711	634	77	83.2%	83.2%
2011	72	4,186	3,797	4,114	3,725	390	3,422	3,098	324	692	627	66	83.2%	83.2%
2012	15	2,040	1,968	2,025	1,953	72	1,681	1,622	60	344	331	12	83.0%	83.0%
Total	**88,304**	**121,099**	**117,504**	**32,795**	**29,201**	**3,595**	**27,486**	**24,463**	**3,023**	**5,309**	**4,738**	**571**	**83.8%**	**83.8%**
Excl Prior	**88,304**	**121,099**	**117,504**	**32,795**	**29,201**	**3,595**	**27,486**	**24,463**	**3,023**	**5,309**	**4,738**	**571**	**83.8%**	**83.8%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - WL, LMWL & CO (>1986)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979																				
1980																				
1981																				
1982																				
1983																				
1984																				
1985							2	2	2	2							(0)	0	(0)	(0)
1986	1,362	1,359	1,353	1,349	1,347	1,340	1,339	1,338	1,339	1,335	(3)	(7)	(4)	(2)	(7)	(1)	(1)	1	(4)	(28)
1987	5,067	5,039	5,049	5,055	5,050	5,026	5,038	5,037	5,054	5,038	(28)	10	6	(5)	(24)	12	(1)	17	(17)	(29)
1988	6,939	6,924	6,959	6,981	7,004	6,975	6,990	6,983	6,989	6,962	(15)	35	22	23	(29)	15	(7)	6	(26)	23
1989	5,810	5,765	5,762	5,751	5,740	5,690	5,681	5,678	5,714	5,706	(45)	(3)	(11)	(11)	(50)	(9)	(3)	36	(9)	(104)
1990	5,341	5,318	5,330	5,328	5,327	5,271	5,251	5,247	5,268	5,241	(23)	13	(2)	(1)	(56)	(20)	(4)	21	(27)	(100)
1991	4,652	4,626	4,637	4,630	4,616	4,546	4,519	4,505	4,525	4,513	(26)	11	(7)	(14)	(70)	(27)	(14)	20	(13)	(139)
1992	4,462	4,406	4,407	4,420	4,436	4,378	4,355	4,374	4,414	4,411	(56)	1	13	16	(58)	(23)	19	41	(4)	(52)
1993	3,398	3,297	3,297	3,289	3,298	3,240	3,183	3,201	3,227	3,213	(102)	0	(8)	9	(58)	(57)	18	26	(14)	(186)
1994	4,078	4,015	4,063	4,108	4,110	4,002	3,887	3,878	3,884	3,859	(63)	47	45	2	(109)	(114)	(9)	6	(25)	(219)
1995	3,264	3,157	3,196	3,297	3,335	3,300	3,152	3,153	3,161	3,141	(107)	40	100	39	(35)	(149)	2	8	(21)	(123)
1996	3,996	4,083	4,230	4,419	4,575	4,601	4,573	4,682	4,771	4,780	87	148	189	156	25	(28)	109	89	9	783
1997	3,369	3,259	3,343	3,453	3,581	3,609	3,563	3,720	3,860	3,878	(110)	84	110	128	29	(46)	156	140	18	509
1998	3,459	3,271	3,349	3,457	3,570	3,546	3,397	3,463	3,512	3,562	(188)	79	108	113	(25)	(149)	66	49	50	103
1999	3,886	3,571	3,750	3,999	4,131	3,999	3,729	3,846	3,916	3,941	(315)	179	248	132	(132)	(270)	117	70	25	55
2000	4,170	3,855	4,195	4,525	4,720	4,673	4,474	4,589	4,596	4,684	(315)	340	330	195	(47)	(199)	115	7	88	514
2001	4,201	3,970	4,505	5,140	5,631	5,747	5,522	5,650	5,614	5,698	(232)	535	635	491	116	(226)	129	(36)	84	1,497
2002	4,449	4,068	4,433	4,839	5,068	5,014	4,761	4,954	5,010	5,185	(380)	364	407	229	(54)	(253)	193	55	175	737
2003	4,456	3,973	4,427	4,776	5,170	5,316	5,280	5,548	5,774	6,034	(483)	454	349	394	146	(36)	267	226	260	1,577
2004	4,478	3,959	4,344	4,924	5,290	5,484	5,455	5,861	6,232	6,720	(519)	385	581	366	194	(29)	406	370	488	2,242
2005		4,060	4,361	4,842	5,100	5,054	4,590	4,585	4,628	4,879		301	481	258	(47)	(463)	(6)	44	250	819
2006			4,536	4,851	5,098	4,588	4,163	3,806	3,783	3,980			315	247	(509)	(426)	(356)	(24)	198	(556)
2007				4,993	5,290	5,097	4,503	4,234	4,179	4,504				297	(193)	(594)	(269)	(55)	325	(489)
2008					5,480	5,523	4,728	4,203	4,140	4,524					43	(795)	(525)	(63)	384	(956)
2009						5,668	4,815	4,236	4,098	4,577						(853)	(579)	(139)	479	(1,092)
2010							4,896	4,417	4,048	4,509							(479)	(369)	461	(387)
2011								4,523	3,797	4,186								(726)	390	(337)
2012									3,935	4,079									144	144
2013										4,051										
79-04	80,837	77,915	80,630	83,741	86,000	85,757	84,150	85,710	86,863	87,900	(2,922)	2,715	3,111	2,259	(243)	(1,609)	1,559	1,153	1,037	7,061
79-05		81,974	84,990	88,583	91,100	90,811	88,741	90,294	91,492	92,779		3,016	3,592	2,518	(289)	(2,072)	1,554	1,197	1,287	7,880
79-06			89,526	93,434	96,198	95,399	92,903	94,101	95,274	96,759			3,907	2,765	(799)	(2,498)	1,197	1,173	1,485	7,325
79-07				98,427	101,488	100,496	97,407	98,335	99,454	101,263				3,062	(992)	(3,092)	929	1,119	1,809	6,835
79-08					106,969	106,019	102,135	102,538	103,594	105,787					(949)	(3,887)	404	1,055	2,193	5,879
79-09						111,688	106,950	106,775	107,691	110,364						(4,740)	(175)	917	2,672	4,788
79-10							111,846	111,192	111,740	114,873							(654)	548	3,133	4,400
79-11								115,715	115,537	119,059								(179)	3,523	4,063
79-12									119,472	123,138									3,667	4,207
79-13										127,189										4,207



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Living Maintenance

SUMMARY 7
EXHIBIT 12
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1	1	(0)	-	-	-	1	1	(0)	1	1	(0)	0	0	(0)	90.4%	83.1%
1977	328	328	(0)	328	328	-	0	0	(0)	0	0	(0)	0	0	(0)	89.8%	82.5%
1978	317	318	(0)	317	317	-	0	0	(0)	0	0	(0)	0	0	(0)	89.1%	82.0%
1979	469	469	(0)	468	468	-	0	1	(0)	0	1	(0)	0	0	(0)	88.3%	81.4%
1980	397	397	(0)	396	396	-	1	1	(0)	1	1	(0)	0	0	(0)	87.5%	80.8%
1981	525	525	(0)	524	524	-	1	1	(0)	1	1	(0)	0	0	(0)	86.5%	82.4%
1982	442	442	(0)	440	440	-	1	2	(0)	1	1	(0)	0	0	(0)	87.0%	83.1%
1983	689	690	(0)	687	687	-	3	3	(0)	2	2	(0)	0	1	(0)	87.2%	82.6%
1984	743	743	(0)	739	739	-	4	4	(0)	3	3	(0)	1	1	(0)	86.4%	82.2%
1985	923	924	(1)	919	919	-	5	6	(1)	4	5	(1)	1	1	(0)	85.0%	80.8%
1986	817	818	(1)	812	812	-	5	6	(1)	4	5	(0)	1	1	(0)	83.8%	80.1%
1987	924	925	(1)	917	917	-	7	8	(1)	6	6	(1)	1	2	(0)	83.7%	80.3%
1988	1,397	1,397	0	1,383	1,383	-	14	13	0	12	11	1	2	3	(1)	85.2%	79.4%
1989	1,408	1,409	(0)	1,393	1,393	-	16	16	(0)	13	13	0	3	3	(1)	83.9%	79.7%
1990	1,135	1,137	(1)	1,121	1,121	-	15	16	(1)	12	13	(1)	2	3	(1)	83.4%	80.5%
1991	1,323	1,329	(6)	1,303	1,303	-	20	25	(6)	17	21	(4)	3	5	(2)	83.2%	80.6%
1992	1,195	1,191	4	1,171	1,165	7	24	26	(2)	20	21	(1)	4	5	(1)	83.0%	80.3%
1993	1,456	1,455	2	1,426	1,419	7	31	36	(5)	26	29	(4)	5	7	(1)	82.8%	81.6%
1994	1,616	1,625	(9)	1,577	1,575	2	39	51	(12)	33	42	(9)	6	9	(3)	83.8%	82.5%
1995	1,443	1,440	3	1,387	1,387	0	56	54	3	47	45	3	9	9	0	84.2%	83.5%
1996	1,606	1,591	15	1,531	1,520	11	75	71	4	64	60	4	11	11	0	84.9%	84.4%
1997	2,318	2,293	25	2,229	2,161	68	89	132	(43)	76	112	(36)	13	20	(7)	85.7%	85.1%
1998	2,570	2,628	(58)	2,433	2,425	7	137	202	(65)	118	173	(55)	19	30	(11)	86.1%	85.3%
1999	3,082	3,117	(35)	2,883	2,840	42	199	277	(77)	172	237	(65)	27	40	(12)	86.2%	85.6%
2000	3,789	3,803	(14)	3,515	3,511	4	274	292	(18)	237	251	(14)	38	42	(4)	86.3%	85.8%
2001	3,180	3,191	(11)	2,913	2,886	27	267	305	(38)	230	261	(32)	37	44	(6)	86.0%	85.7%
2002	3,171	3,112	59	2,807	2,691	116	364	422	(57)	312	360	(48)	52	61	(9)	85.7%	85.4%
2003	3,186	3,175	11	2,722	2,669	53	464	505	(42)	396	430	(34)	68	76	(8)	85.3%	85.0%
2004	3,322	3,236	86	2,845	2,712	133	477	524	(46)	405	443	(38)	72	81	(9)	84.9%	84.5%
2005	3,227	3,276	(50)	2,722	2,665	57	505	611	(106)	426	515	(89)	79	96	(18)	84.4%	84.2%
2006	2,638	2,601	37	2,077	1,924	153	561	677	(116)	471	568	(96)	90	109	(19)	84.0%	83.9%
2007	3,395	3,263	132	2,636	2,306	330	759	958	(198)	635	801	(167)	124	156	(32)	83.6%	83.7%
2008	2,732	2,739	(7)	1,728	1,476	252	1,003	1,262	(259)	837	1,055	(218)	166	207	(41)	83.4%	83.6%
2009	2,724	2,649	75	1,408	1,032	376	1,316	1,617	(301)	1,096	1,348	(252)	220	269	(49)	83.3%	83.4%
2010	3,212	2,997	214	1,521	943	577	1,691	2,054	(363)	1,404	1,710	(306)	287	344	(57)	83.0%	83.2%
2011	2,545	2,642	(97)	497	182	315	2,048	2,460	(412)	1,697	2,046	(349)	351	414	(63)	82.9%	83.2%
2012	2,576	1,403	1,173	159	5	155	2,417	1,398	1,018	2,001	1,161	839	416	237	179	82.8%	83.0%
2013	1,324	-	1,324	12	-	12	1,312	-	1,312	1,084	-	1,084	228	-	228	82.6%	100.0%
Total	**68,145**	**65,279**	**2,866**	**53,944**	**51,242**	**2,702**	**14,201**	**14,037**	**164**	**11,863**	**11,751**	**112**	**2,339**	**2,287**	**52**	**83.5%**	**83.7%**
Excl Prior	**68,145**	**65,278**	**2,867**	**53,944**	**51,242**	**2,702**	**14,201**	**14,036**	**164**	**11,862**	**11,750**	**112**	**2,339**	**2,286**	**52**	**83.5%**	**83.7%**

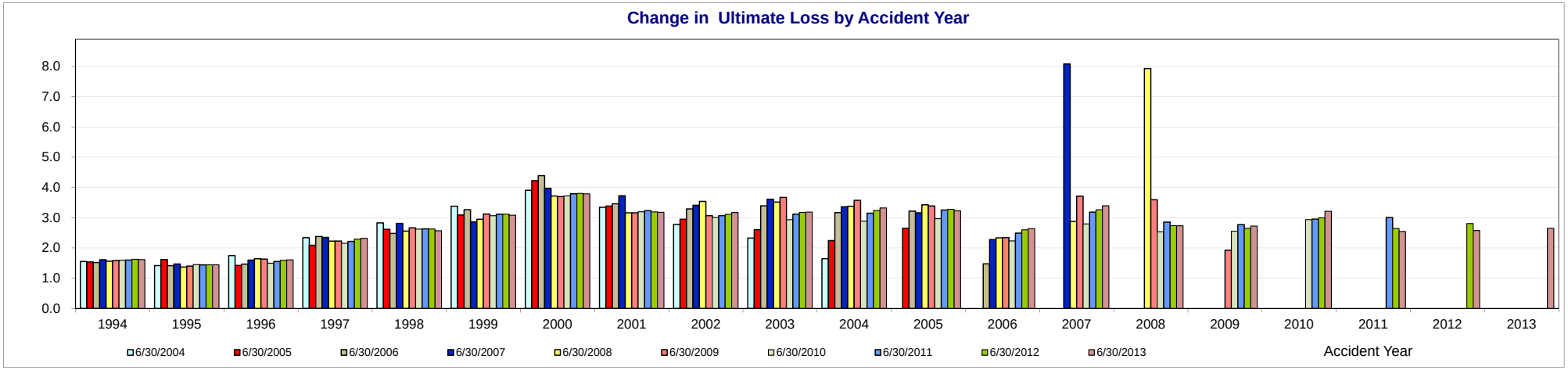
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Living Maintenance
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 12
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	1	1	1	1	(0)	1	1	(0)	0	0	(0)	83.1%	83.1%
1977	328	328	328	0	0	(0)	0	0	(0)	0	0	(0)	82.5%	82.5%
1978	317	317	318	0	0	(0)	0	0	(0)	0	0	(0)	82.0%	82.0%
1979	468	469	469	0	1	(0)	0	1	(0)	0	0	(0)	81.4%	81.4%
1980	396	397	397	1	1	(0)	0	1	(0)	0	0	(0)	80.8%	80.8%
1981	524	525	525	1	1	(0)	1	1	(0)	0	0	(0)	82.4%	82.4%
1982	440	442	442	1	2	(0)	1	1	(0)	0	0	(0)	83.1%	83.1%
1983	687	689	690	3	3	(0)	2	2	(0)	0	1	(0)	82.6%	82.6%
1984	739	743	743	4	4	(0)	3	3	(0)	1	1	(0)	82.2%	82.2%
1985	919	923	924	5	6	(1)	4	5	(1)	1	1	(0)	80.8%	80.8%
1986	812	817	818	5	6	(1)	4	5	(1)	1	1	(0)	80.1%	80.1%
1987	917	924	925	7	8	(1)	5	6	(1)	1	2	(0)	80.3%	80.3%
1988	1,383	1,397	1,397	14	13	0	11	11	0	3	3	0	79.4%	79.4%
1989	1,393	1,408	1,409	16	16	(0)	12	13	(0)	3	3	(0)	79.7%	79.7%
1990	1,121	1,135	1,137	15	16	(1)	12	13	(1)	3	3	(0)	80.5%	80.5%
1991	1,303	1,323	1,329	20	25	(6)	16	21	(5)	4	5	(1)	80.6%	80.6%
1992	1,165	1,195	1,191	30	26	4	24	21	4	6	5	1	80.3%	80.3%
1993	1,419	1,456	1,455	38	36	2	31	29	1	7	7	0	81.6%	81.6%
1994	1,575	1,616	1,625	41	51	(9)	34	42	(8)	7	9	(2)	82.5%	82.5%
1995	1,387	1,443	1,440	57	54	3	47	45	3	9	9	1	83.5%	83.5%
1996	1,520	1,606	1,591	87	71	15	73	60	13	14	11	2	84.4%	84.4%
1997	2,161	2,318	2,293	157	132	25	134	112	21	23	20	4	85.1%	85.1%
1998	2,425	2,570	2,628	144	202	(58)	123	173	(50)	21	30	(9)	85.3%	85.3%
1999	2,840	3,082	3,117	241	277	(35)	207	237	(30)	35	40	(5)	85.6%	85.6%
2000	3,511	3,789	3,803	278	292	(14)	238	251	(12)	40	42	(2)	85.8%	85.8%
2001	2,886	3,180	3,191	294	305	(11)	252	261	(10)	42	44	(2)	85.7%	85.7%
2002	2,691	3,171	3,112	480	422	59	410	360	50	70	61	9	85.4%	85.4%
2003	2,669	3,186	3,175	516	505	11	439	430	9	77	76	2	85.0%	85.0%
2004	2,712	3,322	3,236	610	524	86	516	443	73	94	81	13	84.5%	84.5%
2005	2,665	3,227	3,276	562	611	(50)	473	515	(42)	88	96	(8)	84.2%	84.2%
2006	1,924	2,638	2,601	714	677	37	599	568	31	115	109	6	83.9%	83.9%
2007	2,306	3,395	3,263	1,089	958	132	912	801	110	177	156	21	83.7%	83.7%
2008	1,476	2,732	2,739	1,255	1,262	(7)	1,049	1,055	(6)	206	207	(1)	83.6%	83.6%
2009	1,032	2,724	2,649	1,692	1,617	75	1,410	1,348	63	282	269	12	83.4%	83.4%
2010	943	3,212	2,997	2,268	2,054	214	1,888	1,710	178	380	344	36	83.2%	83.2%
2011	182	2,545	2,642	2,363	2,460	(97)	1,966	2,046	(81)	398	414	(16)	83.2%	83.2%
2012	5	1,288	1,403	1,283	1,398	(115)	1,066	1,161	(96)	218	237	(20)	83.0%	83.0%
Total	**51,242**	**65,533**	**65,279**	**14,291**	**14,037**	**254**	**11,964**	**11,751**	**213**	**2,328**	**2,287**	**41**	**83.7%**	**83.7%**
Excl Prior	**51,242**	**65,533**	**65,278**	**14,291**	**14,036**	**254**	**11,963**	**11,750**	**213**	**2,328**	**2,286**	**41**	**83.7%**	**83.7%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Living Maintenance
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	554	450	511	463	482	468	469	469	469	469	(103)	61	(48)	19	(14)	1	0	0	(0)	(85)
1980	387	404	391	391	391	391	391	393	397	397	17	(13)				0	2	4	(0)	10
1981	507	536	549	521	521	521	521	525	525	525	29	12	(28)			1	4	(0)	(0)	17
1982	431	431	464	438	438	438	442	442	442	442		32	(26)			4	1	(1)	(0)	10
1983	666	737	721	687	687	687	690	690	690	689	71	(16)	(34)			3	(0)	(0)	(0)	23
1984	724	780	755	738	745	739	747	744	743	743	56	(25)	(17)	7	(6)	8	(3)	(1)	(0)	19
1985	948	934	914	935	917	923	929	925	924	923	(14)	(20)	22	(18)	5	6	(4)	(0)	(1)	(24)
1986	812	812	812	812	812	812	823	817	818	817						11	(5)	0	(1)	5
1987	905	905	905	905	954	932	931	923	925	924				50	(22)	(0)	(8)	1	(1)	19
1988	1,323	1,426	1,341	1,336	1,371	1,365	1,394	1,393	1,397	1,397	103	(85)	(5)	36	(7)	30	(1)	3	0	74
1989	1,370	1,394	1,424	1,423	1,392	1,418	1,427	1,409	1,409	1,408	23	30	(1)	(31)	26	9	(18)	(0)	(0)	38
1990	1,081	1,096	1,182	1,100	1,185	1,177	1,151	1,142	1,137	1,135	15	86	(82)	85	(8)	(25)	(10)	(5)	(1)	55
1991	1,416	1,512	1,333	1,375	1,344	1,301	1,338	1,324	1,329	1,323	97	(180)	43	(31)	(43)	37	(14)	5	(6)	(93)
1992	1,241	1,361	1,149	1,109	1,172	1,193	1,178	1,179	1,191	1,195	120	(212)	(40)	63	22	(16)	2	11	4	(46)
1993	1,547	1,440	1,395	1,424	1,571	1,545	1,472	1,463	1,455	1,456	(107)	(44)	28	147	(26)	(73)	(9)	(8)	2	(90)
1994	1,551	1,536	1,517	1,613	1,560	1,583	1,595	1,599	1,625	1,616	(15)	(19)	96	(52)	22	12	5	26	(9)	65
1995	1,418	1,615	1,415	1,471	1,368	1,400	1,451	1,440	1,440	1,443	197	(200)	56	(103)	32	51	(11)	(0)	3	25
1996	1,749	1,422	1,464	1,600	1,642	1,631	1,497	1,551	1,591	1,606	(328)	43	135	43	(11)	(134)	54	40	15	(143)
1997	2,338	2,090	2,377	2,348	2,226	2,228	2,154	2,216	2,293	2,318	(249)	287	(29)	(123)	2	(74)	62	78	25	(20)
1998	2,828	2,618	2,481	2,811	2,558	2,666	2,621	2,632	2,628	2,570	(210)	(137)	330	(253)	108	(45)	11	(5)	(58)	(258)
1999	3,381	3,091	3,265	2,862	2,949	3,122	3,066	3,113	3,117	3,082	(291)	175	(403)	86	174	(56)	47	4	(35)	(300)
2000	3,905	4,226	4,392	3,970	3,716	3,699	3,721	3,790	3,803	3,789	320	166	(421)	(255)	(17)	22	69	13	(14)	(116)
2001	3,345	3,384	3,459	3,727	3,161	3,163	3,197	3,232	3,191	3,180	39	75	268	(566)	2	34	35	(40)	(11)	(165)
2002	2,780	2,948	3,293	3,411	3,539	3,069	3,009	3,068	3,112	3,171	168	345	118	129	(471)	(60)	59	45	59	391
2003	2,326	2,603	3,393	3,612	3,517	3,671	2,935	3,117	3,175	3,186	277	790	219	(95)	154	(736)	182	58	11	860
2004	1,646	2,245	3,170	3,363	3,377	3,576	2,887	3,149	3,236	3,322	599	925	193	15	198	(689)	262	87	86	1,676
2005		2,650	3,218	3,162	3,425	3,388	2,967	3,254	3,276	3,227		568	(56)	264	(38)	(420)	286	23	(50)	576
2006			1,474	2,276	2,333	2,344	2,234	2,489	2,601	2,638			802	57	11	(111)	256	111	37	1,164
2007				8,084	2,878	3,713	2,795	3,185	3,263	3,395				(5,207)	836	(918)	389	79	132	(4,689)
2008					7,932	3,594	2,533	2,854	2,739	2,732					(4,339)	(1,060)	321	(115)	(7)	(5,201)
2009						1,925	2,555	2,771	2,649	2,724						630	217	(123)	75	799
2010							2,936	2,953	2,997	3,212							18	44	214	276
2011								3,009	2,642	2,545								(367)	(97)	(464)
2012									2,806	2,576									(230)	(230)
2013										2,648										
79-04	41,180	41,995	44,069	44,442	43,595	43,716	42,036	42,748	43,062	43,127	815	2,073	374	(847)	121	(1,680)	712	314	65	1,947
79-05		44,645	47,286	47,604	47,021	47,103	45,003	46,002	46,338	46,354		2,641	317	(583)	83	(2,100)	999	336	16	2,523
79-06			48,761	49,880	49,354	49,448	47,237	48,491	48,939	48,992			1,119	(526)	94	(2,211)	1,254	448	53	3,687
79-07				57,964	52,231	53,161	50,032	51,676	52,202	52,386				(5,733)	929	(3,129)	1,644	526	184	(1,002)
79-08					60,164	56,754	52,565	54,530	54,941	55,118					(3,409)	(4,189)	1,965	411	178	(6,203)
79-09						58,679	55,120	57,301	57,589	57,842						(3,559)	2,181	288	253	(5,404)
79-10							58,056	60,255	60,587	61,054							2,199	332	467	(5,128)
79-11								63,264	63,229	63,599								(35)	370	(5,592)
79-12									66,035	66,175									140	(5,823)
79-13										68,823										(5,823)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial

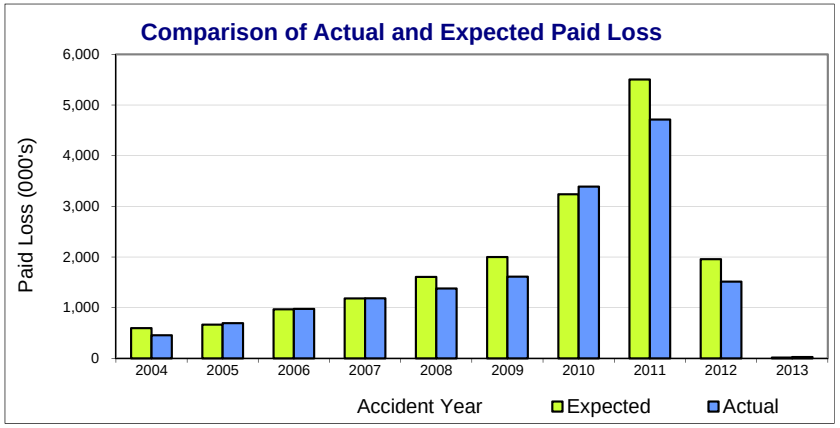
SUMMARY 7
EXHIBIT 13
SHEET 1

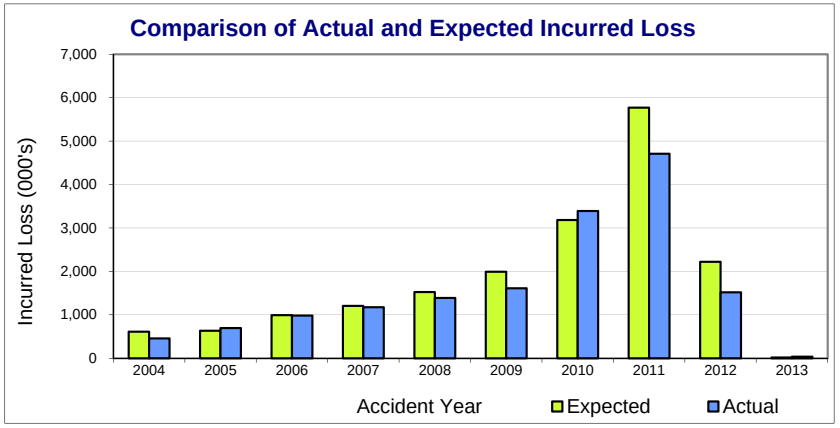
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

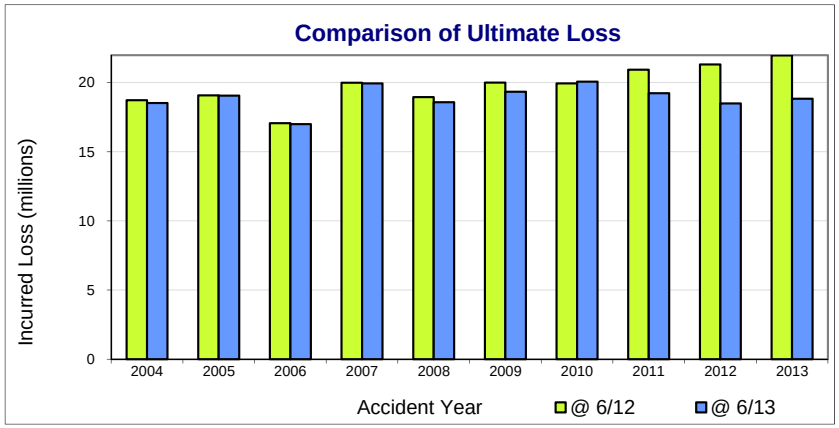
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	63	68	(5)	23	18	5	40	50	(10)	35	45	(10)	5	5	(0)	87.6%	89.9%
1977	6,421	6,423	(2)	6,416	6,416	-	5	7	(2)	4	6	(2)	1	1	(0)	86.0%	88.9%
1978	6,511	6,514	(2)	6,506	6,505	1	6	9	(3)	5	8	(3)	1	1	(0)	85.3%	88.5%
1979	9,907	9,901	6	9,897	9,883	14	10	18	(7)	9	15	(7)	2	2	(1)	84.6%	87.9%
1980	10,452	10,462	(10)	10,440	10,439	1	12	23	(11)	10	20	(10)	2	3	(1)	83.2%	87.2%
1981	11,500	11,507	(7)	11,483	11,476	6	17	31	(13)	15	26	(12)	3	4	(1)	84.0%	86.3%
1982	12,403	12,418	(16)	12,380	12,379	1	22	39	(17)	19	34	(15)	4	6	(2)	83.7%	85.4%
1983	13,979	13,987	(8)	13,948	13,941	7	31	46	(15)	26	38	(12)	5	8	(3)	83.6%	82.5%
1984	15,690	15,702	(12)	15,653	15,647	6	37	55	(18)	30	44	(14)	7	11	(4)	81.6%	80.7%
1985	16,791	16,800	(8)	16,748	16,737	11	44	63	(19)	35	49	(14)	9	13	(5)	80.3%	78.7%
1986	16,713	16,729	(15)	16,665	16,657	8	49	71	(23)	39	56	(18)	10	15	(5)	79.4%	78.6%
1987	15,753	15,767	(14)	15,699	15,690	9	54	77	(23)	43	60	(17)	11	17	(6)	79.8%	78.4%
1988	15,689	15,704	(15)	15,619	15,616	3	70	88	(18)	57	68	(12)	13	19	(6)	81.5%	78.2%
1989	15,405	15,421	(16)	15,328	15,315	13	77	106	(29)	62	84	(22)	15	22	(7)	80.5%	79.5%
1990	15,726	15,731	(5)	15,631	15,610	21	95	121	(26)	77	95	(18)	18	26	(8)	81.0%	78.7%
1991	14,472	14,493	(22)	14,372	14,356	17	99	138	(38)	80	110	(30)	20	28	(8)	80.3%	80.0%
1992	13,012	13,027	(14)	12,907	12,880	26	105	146	(41)	85	117	(32)	21	29	(8)	80.4%	80.2%
1993	12,548	12,559	(11)	12,429	12,388	41	119	172	(52)	96	139	(43)	23	33	(10)	80.4%	80.8%
1994	14,855	14,876	(21)	14,684	14,614	70	171	262	(91)	138	215	(77)	33	46	(14)	80.9%	82.3%
1995	11,658	11,684	(26)	11,486	11,422	64	172	263	(90)	142	219	(77)	31	44	(14)	82.3%	83.2%
1996	12,093	12,111	(17)	11,856	11,794	62	237	316	(79)	199	261	(62)	38	55	(17)	83.8%	82.5%
1997	11,976	11,981	(4)	11,694	11,597	97	282	383	(101)	235	317	(82)	47	66	(19)	83.5%	82.8%
1998	13,260	13,292	(31)	12,860	12,780	81	400	512	(112)	337	424	(87)	63	88	(25)	84.2%	82.7%
1999	15,946	15,960	(13)	15,362	15,210	152	584	749	(165)	491	621	(130)	94	128	(35)	84.0%	82.9%
2000	17,316	17,366	(50)	16,536	16,291	245	780	1,076	(295)	655	905	(250)	125	171	(46)	84.0%	84.1%
2001	16,562	16,645	(83)	15,566	15,353	213	995	1,292	(297)	847	1,090	(243)	149	202	(53)	85.1%	84.4%
2002	18,932	19,003	(71)	17,497	17,158	339	1,435	1,845	(410)	1,222	1,561	(338)	213	284	(71)	85.2%	84.6%
2003	17,660	17,847	(188)	15,979	15,679	301	1,680	2,168	(488)	1,431	1,835	(404)	249	333	(84)	85.2%	84.6%
2004	18,534	18,740	(207)	16,347	15,892	455	2,186	2,848	(662)	1,861	2,417	(556)	325	431	(106)	85.1%	84.9%
2005	19,069	19,093	(24)	16,250	15,556	694	2,819	3,537	(718)	2,403	2,996	(592)	416	542	(126)	85.3%	84.7%
2006	17,011	17,080	(70)	13,775	12,802	974	3,235	4,279	(1,043)	2,753	3,645	(892)	482	634	(152)	85.1%	85.2%
2007	19,958	20,008	(50)	15,239	14,053	1,185	4,719	5,955	(1,236)	4,038	5,068	(1,031)	682	887	(205)	85.6%	85.1%
2008	18,590	18,960	(371)	12,768	11,391	1,377	5,822	7,569	(1,748)	4,976	6,455	(1,479)	845	1,114	(269)	85.5%	85.3%
2009	19,350	20,012	(663)	11,727	10,115	1,612	7,623	9,897	(2,274)	6,517	8,437	(1,919)	1,105	1,461	(355)	85.5%	85.2%
2010	20,084	19,953	131	10,285	6,896	3,389	9,799	13,057	(3,258)	8,367	11,223	(2,856)	1,433	1,834	(401)	85.4%	86.0%
2011	19,247	20,949	(1,702)	6,670	1,957	4,713	12,577	18,991	(6,415)	10,799	16,544	(5,745)	1,778	2,447	(670)	85.9%	87.1%
2012	18,502	10,664	7,837	1,515	2	1,513	16,987	10,662	6,325	14,810	9,071	5,739	2,177	1,592	585	87.2%	85.1%
2013	9,424	-	9,424	26	-	26	9,398	-	9,398	8,016	-	8,016	1,382	-	1,382	85.3%	100.0%
Total	**553,064**	**539,437**	**13,627**	**470,270**	**452,517**	**17,753**	**82,794**	**86,920**	**(4,126)**	**70,961**	**74,319**	**(3,357)**	**11,832**	**12,602**	**(769)**	**85.7%**	**85.5%**
Excl Prior	**553,000**	**539,369**	**13,631**	**470,246**	**452,499**	**17,748**	**82,754**	**86,870**	**(4,116)**	**70,926**	**74,274**	**(3,347)**	**11,827**	**12,596**	**(769)**	**85.7%**	**85.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	14	5	(9)				68	63	(5)
1977	2	-	(2)	7	-	(7)	6,423	6,421	(2)
1978	2	1	(1)	9	1	(8)	6,514	6,511	(2)
1979	4	14	10	18	14	(4)	9,901	9,907	6
1980	4	1	(3)	23	1	(22)	10,462	10,452	(10)
1981	5	6	1	22	6	(16)	11,507	11,500	(7)
1982	6	1	(5)	28	1	(27)	12,418	12,403	(16)
1983	1	7	6	4	7	3	13,987	13,979	(8)
1984	4	6	2	13	6	(7)	15,702	15,690	(12)
1985	4	11	7	11	11	(0)	16,800	16,791	(8)
1986	9	8	(2)	26	8	(19)	16,729	16,713	(15)
1987	10	9	(1)	19	9	(9)	15,767	15,753	(14)
1988	11	3	(8)	19	3	(16)	15,704	15,689	(15)
1989	20	13	(7)	30	13	(17)	15,421	15,405	(16)
1990	13	21	8	21	21	0	15,731	15,726	(5)
1991	26	17	(10)	35	17	(19)	14,493	14,472	(22)
1992	23	26	4	29	26	(3)	13,027	13,012	(14)
1993	30	41	11	37	41	5	12,559	12,548	(11)
1994	58	70	11	54	69	15	14,876	14,855	(21)
1995	57	64	7	88	64	(24)	11,684	11,658	(26)
1996	44	62	17	46	62	15	12,111	12,093	(17)
1997	70	97	27	70	97	27	11,981	11,976	(4)
1998	87	81	(6)	92	81	(11)	13,292	13,260	(31)
1999	134	152	17	138	152	13	15,960	15,946	(13)
2000	261	245	(16)	269	245	(24)	17,366	17,316	(50)
2001	261	213	(48)	267	213	(54)	16,645	16,562	(83)
2002	379	339	(40)	372	339	(33)	19,003	18,932	(71)
2003	425	301	(125)	407	300	(106)	17,847	17,660	(188)
2004	595	455	(140)	611	455	(155)	18,740	18,534	(207)
2005	665	694	29	632	694	62	19,093	19,069	(24)
2006	966	974	8	991	982	(9)	17,080	17,011	(70)
2007	1,181	1,185	4	1,206	1,174	(31)	20,008	19,958	(50)
2008	1,607	1,377	(229)	1,523	1,389	(134)	18,960	18,590	(371)
2009	1,998	1,612	(386)	1,991	1,610	(381)	20,012	19,350	(663)
2010	3,238	3,389	151	3,184	3,392	208	19,953	20,084	131
2011	5,502	4,713	(789)	5,771	4,709	(1,062)	20,949	19,247	(1,702)
2012	1,955	1,513	(442)	2,222	1,517	(705)	21,328	18,502	(2,827)
2013	14	26	12	19	35	16	21,981	18,848	(3,132)
Total	19,687	17,753	(1,934)	20,303	17,764	(2,539)			(9,594)







Ohio Bureau of Workers' Compensation

SUMMARY 7

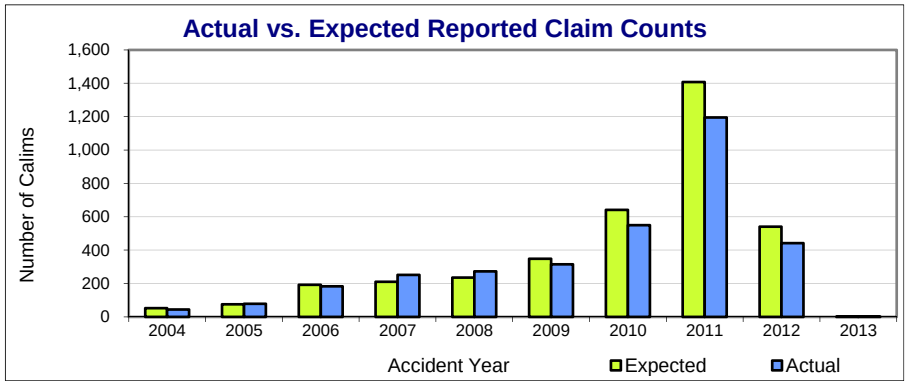
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial

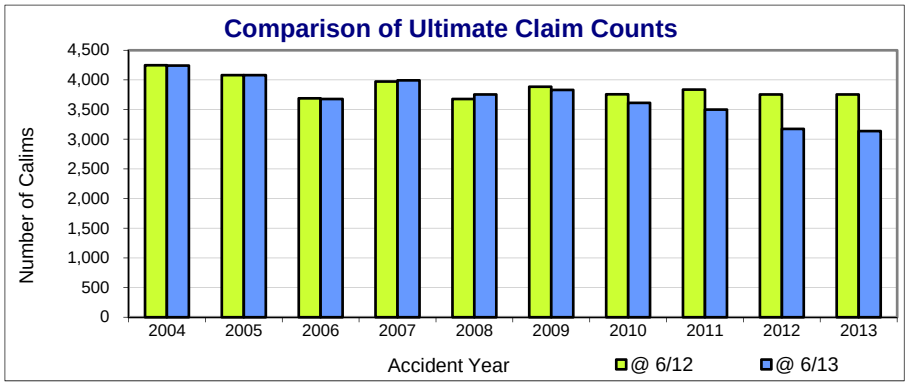
EXHIBIT 13

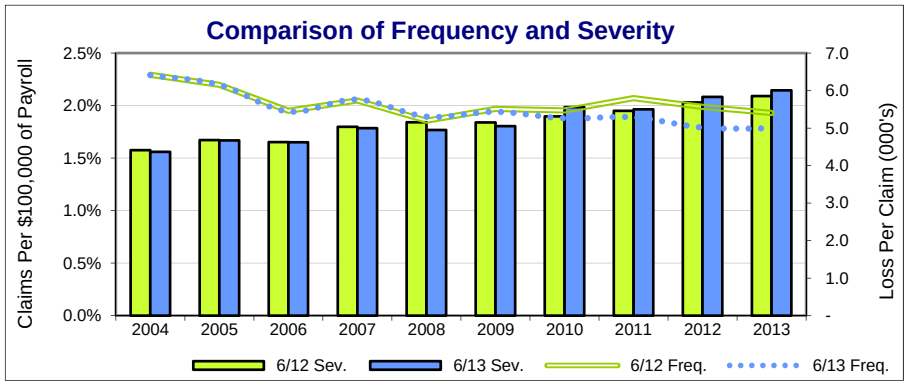
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

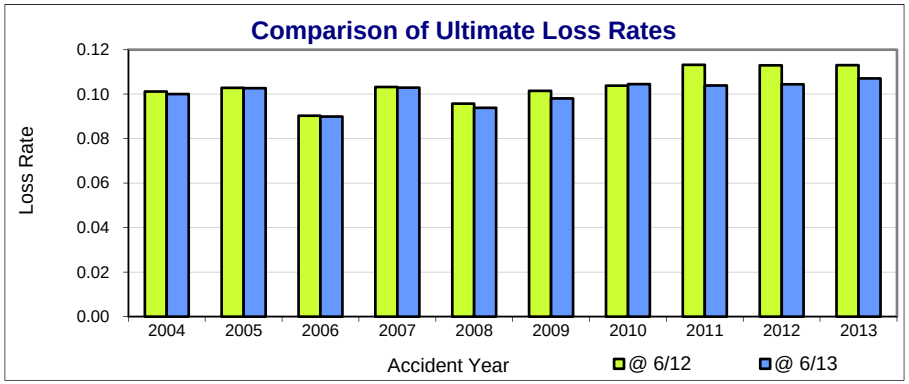
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	145	138	(7)	93,017	93,015	(2)						
2004	52	44	(8)	4,248	4,242	(6)	2.29%	2.29%	4,412	4,369	0.101	0.100
2005	75	78	3	4,079	4,081	2	2.20%	2.20%	4,681	4,673	0.103	0.103
2006	192	183	(9)	3,690	3,678	(12)	1.95%	1.94%	4,629	4,625	0.090	0.090
2007	210	251	41	3,972	3,991	19	2.05%	2.06%	5,037	5,001	0.103	0.103
2008	235	273	38	3,678	3,754	76	1.86%	1.90%	5,155	4,952	0.096	0.094
2009	348	315	(33)	3,885	3,830	(55)	1.97%	1.94%	5,151	5,052	0.101	0.098
2010	641	549	(92)	3,757	3,613	(144)	1.95%	1.88%	5,311	5,559	0.104	0.104
2011	1,407	1,195	(212)	3,836	3,499	(337)	2.07%	1.89%	5,461	5,501	0.113	0.104
2012	540	442	(98)	3,753	3,173	(580)	1.99%	1.79%	5,683	5,831	0.113	0.104
2013	2	2	-	3,754	3,137	(617)	1.93%	1.78%	5,855	6,008	0.113	0.107
Total	3,847	3,470	(377)	131,669	130,013	(1,656)						









Ohio Bureau of Workers' Compensation

Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial

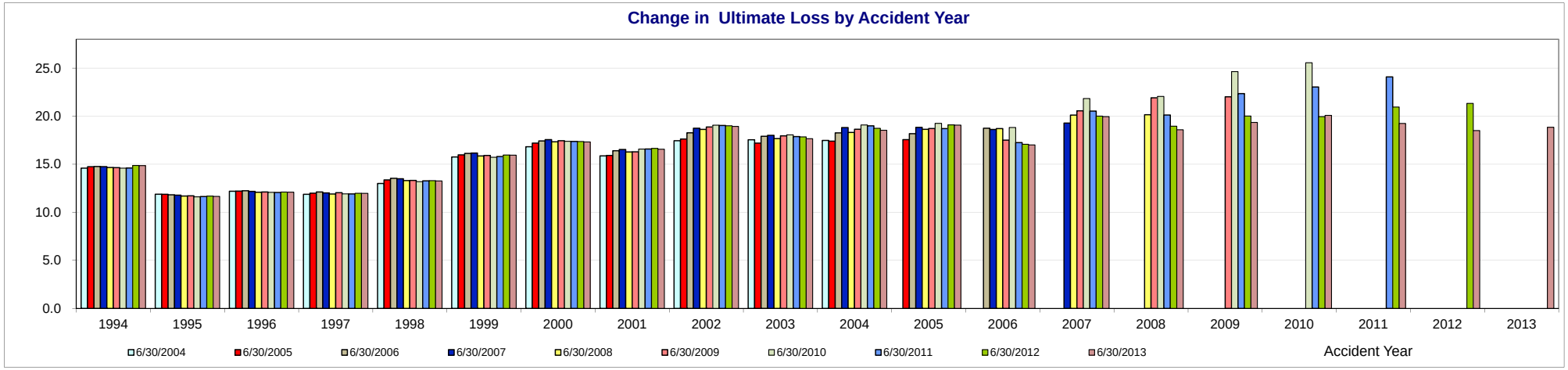
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 13
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	18	63	68	45	50	(5)	41	45	(4)	5	5	(0)	89.9%	89.9%
1977	6,416	6,421	6,423	5	7	(2)	4	6	(2)	1	1	(0)	88.9%	88.9%
1978	6,505	6,511	6,514	7	9	(2)	6	8	(2)	1	1	(0)	88.5%	88.5%
1979	9,883	9,907	9,901	24	18	6	21	15	6	3	2	1	87.9%	87.9%
1980	10,439	10,452	10,462	13	23	(10)	12	20	(8)	2	3	(1)	87.2%	87.2%
1981	11,476	11,500	11,507	24	31	(7)	20	26	(6)	3	4	(1)	86.3%	86.3%
1982	12,379	12,403	12,418	24	39	(16)	20	34	(13)	3	6	(2)	85.4%	85.4%
1983	13,941	13,979	13,987	38	46	(8)	31	38	(6)	7	8	(1)	82.5%	82.5%
1984	15,647	15,690	15,702	43	55	(12)	35	44	(10)	8	11	(2)	80.7%	80.7%
1985	16,737	16,791	16,800	54	63	(8)	43	49	(7)	12	13	(2)	78.7%	78.7%
1986	16,657	16,713	16,729	56	71	(15)	44	56	(12)	12	15	(3)	78.6%	78.6%
1987	15,690	15,753	15,767	63	77	(14)	50	60	(11)	14	17	(3)	78.4%	78.4%
1988	15,616	15,689	15,704	73	88	(15)	57	68	(12)	16	19	(3)	78.2%	78.2%
1989	15,315	15,405	15,421	89	106	(16)	71	84	(13)	18	22	(3)	79.5%	79.5%
1990	15,610	15,726	15,731	116	121	(5)	91	95	(4)	25	26	(1)	78.7%	78.7%
1991	14,356	14,472	14,493	116	138	(22)	93	110	(17)	23	28	(4)	80.0%	80.0%
1992	12,880	13,012	13,027	132	146	(14)	106	117	(12)	26	29	(3)	80.2%	80.2%
1993	12,388	12,548	12,559	161	172	(11)	130	139	(9)	31	33	(2)	80.8%	80.8%
1994	14,614	14,855	14,876	240	262	(21)	198	215	(17)	43	46	(4)	82.3%	82.3%
1995	11,422	11,658	11,684	236	263	(26)	197	219	(22)	40	44	(4)	83.2%	83.2%
1996	11,794	12,093	12,111	299	316	(17)	247	261	(14)	52	55	(3)	82.5%	82.5%
1997	11,597	11,976	11,981	379	383	(4)	314	317	(3)	65	66	(1)	82.8%	82.8%
1998	12,780	13,260	13,292	481	512	(31)	398	424	(26)	83	88	(5)	82.7%	82.7%
1999	15,210	15,946	15,960	736	749	(13)	610	621	(11)	126	128	(2)	82.9%	82.9%
2000	16,291	17,316	17,366	1,025	1,076	(50)	863	905	(42)	163	171	(8)	84.1%	84.1%
2001	15,353	16,562	16,645	1,209	1,292	(83)	1,020	1,090	(70)	189	202	(13)	84.4%	84.4%
2002	17,158	18,932	19,003	1,774	1,845	(71)	1,501	1,561	(60)	273	284	(11)	84.6%	84.6%
2003	15,679	17,660	17,847	1,981	2,168	(188)	1,676	1,835	(159)	305	333	(29)	84.6%	84.6%
2004	15,892	18,534	18,740	2,642	2,848	(207)	2,241	2,417	(175)	400	431	(31)	84.9%	84.9%
2005	15,556	19,069	19,093	3,513	3,537	(24)	2,975	2,996	(20)	538	542	(4)	84.7%	84.7%
2006	12,802	17,011	17,080	4,209	4,279	(70)	3,586	3,645	(59)	624	634	(10)	85.2%	85.2%
2007	14,053	19,958	20,008	5,905	5,955	(50)	5,026	5,068	(43)	879	887	(8)	85.1%	85.1%
2008	11,391	18,590	18,960	7,199	7,569	(371)	6,139	6,455	(316)	1,060	1,114	(55)	85.3%	85.3%
2009	10,115	19,350	20,012	9,235	9,897	(663)	7,872	8,437	(565)	1,363	1,461	(98)	85.2%	85.2%
2010	6,896	20,084	19,953	13,188	13,057	131	11,336	11,223	112	1,852	1,834	18	86.0%	86.0%
2011	1,957	19,247	20,949	17,290	18,991	(1,702)	15,062	16,544	(1,482)	2,228	2,447	(219)	87.1%	87.1%
2012	2	9,251	10,664	9,249	10,662	(1,413)	7,868	9,071	(1,202)	1,381	1,592	(211)	85.1%	85.1%
Total	**452,517**	**534,389**	**539,437**	**81,872**	**86,920**	**(5,048)**	**70,001**	**74,319**	**(4,318)**	**11,871**	**12,602**	**(731)**	**85.5%**	**85.5%**
Excl Prior	**452,499**	**534,325**	**539,369**	**81,826**	**86,870**	**(5,044)**	**69,960**	**74,274**	**(4,313)**	**11,866**	**12,596**	**(730)**	**85.5%**	**85.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	9,871	9,865	9,873	9,874	9,871	9,871	9,908	9,897	9,901	9,907	(7)	8	2	(3)	(0)	37	(11)	4	6	36
1980	10,390	10,377	10,448	10,444	10,441	10,444	10,465	10,452	10,462	10,452	(13)	70	(4)	(3)	2	21	(13)	10	(10)	62
1981	11,497	11,499	11,517	11,489	11,486	11,488	11,508	11,502	11,507	11,500	2	18	(28)	(3)	2	21	(7)	5	(7)	3
1982	12,401	12,388	12,411	12,400	12,380	12,387	12,407	12,407	12,418	12,403	(13)	23	(11)	(20)	7	20	1	11	(16)	1
1983	13,960	13,942	13,963	13,949	13,957	13,946	13,979	13,975	13,987	13,979	(18)	21	(14)	8	(11)	33	(3)	11	(8)	19
1984	15,700	15,687	15,699	15,684	15,681	15,677	15,697	15,688	15,702	15,690	(13)	12	(14)	(3)	(4)	20	(9)	14	(12)	(10)
1985	16,784	16,760	16,775	16,753	16,748	16,746	16,774	16,760	16,800	16,791	(24)	15	(22)	(5)	(2)	28	(14)	39	(8)	7
1986	16,680	16,675	16,718	16,717	16,717	16,705	16,730	16,710	16,729	16,713	(5)	43	(2)	0	(12)	24	(19)	18	(15)	33
1987	15,759	15,717	15,749	15,728	15,731	15,725	15,731	15,745	15,767	15,753	(42)	33	(21)	3	(6)	6	14	23	(14)	(5)
1988	15,717	15,682	15,692	15,679	15,681	15,667	15,688	15,683	15,704	15,689	(35)	10	(13)	2	(14)	22	(5)	20	(15)	(28)
1989	15,372	15,368	15,366	15,338	15,327	15,346	15,344	15,379	15,421	15,405	(4)	(2)	(28)	(11)	20	(2)	35	42	(16)	33
1990	15,829	15,827	15,854	15,808	15,791	15,759	15,702	15,705	15,731	15,726	(1)	27	(46)	(17)	(31)	(57)	3	26	(5)	(102)
1991	14,400	14,416	14,443	14,426	14,411	14,472	14,449	14,455	14,493	14,472	16	27	(17)	(14)	60	(23)	6	39	(22)	72
1992	13,211	13,230	13,182	13,126	13,059	13,064	12,957	12,976	13,027	13,012	18	(48)	(56)	(67)	5	(107)	20	50	(14)	(199)
1993	12,852	12,795	12,766	12,693	12,653	12,641	12,516	12,507	12,559	12,548	(57)	(29)	(73)	(39)	(12)	(125)	(9)	52	(11)	(304)
1994	14,596	14,743	14,766	14,750	14,659	14,646	14,592	14,606	14,876	14,855	147	23	(16)	(91)	(13)	(54)	14	270	(21)	259
1995	11,885	11,877	11,822	11,784	11,695	11,717	11,606	11,638	11,684	11,658	(7)	(55)	(38)	(89)	22	(110)	32	46	(26)	(227)
1996	12,194	12,206	12,244	12,174	12,087	12,113	12,075	12,063	12,111	12,093	12	38	(70)	(87)	26	(38)	(12)	48	(17)	(101)
1997	11,873	11,989	12,116	12,020	11,901	12,040	11,923	11,908	11,981	11,976	115	128	(96)	(119)	139	(117)	(14)	72	(4)	103
1998	13,003	13,369	13,535	13,494	13,299	13,316	13,185	13,271	13,292	13,260	365	166	(41)	(195)	17	(131)	86	21	(31)	257
1999	15,753	15,972	16,128	16,166	15,863	15,912	15,724	15,799	15,960	15,946	219	156	38	(303)	48	(188)	75	161	(13)	193
2000	16,822	17,197	17,422	17,559	17,333	17,451	17,390	17,374	17,366	17,316	375	224	137	(226)	118	(61)	(16)	(7)	(50)	494
2001	15,868	15,913	16,405	16,534	16,276	16,292	16,579	16,589	16,645	16,562	46	491	129	(258)	16	287	10	56	(83)	694
2002	17,446	17,622	18,267	18,747	18,626	18,874	19,067	19,031	19,003	18,932	175	646	480	(121)	248	193	(36)	(28)	(71)	1,486
2003	17,549	17,202	17,905	18,005	17,664	17,955	18,056	17,880	17,847	17,660	(347)	703	100	(341)	290	102	(177)	(33)	(188)	111
2004	17,480	17,399	18,261	18,817	18,312	18,638	19,083	18,999	18,740	18,534	(81)	862	556	(505)	326	446	(84)	(259)	(207)	1,053
2005		17,562	18,179	18,834	18,633	18,719	19,250	18,706	19,093	19,069		617	655	(201)	87	531	(545)	388	(24)	1,507
2006			18,750	18,618	18,712	17,507	18,819	17,250	17,080	17,011			(132)	94	(1,205)	1,313	(1,569)	(170)	(70)	(1,739)
2007				19,282	20,114	20,561	21,834	20,529	20,008	19,958				831	447	1,272	(1,305)	(520)	(50)	676
2008					20,149	21,910	22,052	20,121	18,960	18,590					1,761	142	(1,931)	(1,161)	(371)	(1,560)
2009						22,013	24,640	22,349	20,012	19,350						2,627	(2,291)	(2,337)	(663)	(2,664)
2010							25,560	23,035	19,953	20,084							(2,525)	(3,082)	131	(5,476)
2011								24,090	20,949	19,247								(3,141)	(1,702)	(4,843)
2012									21,328	18,502									(2,827)	(2,827)
2013										18,848										
79-04	374,893	375,718	379,325	380,156	377,651	378,892	379,136	379,001	379,712	378,834	825	3,607	830	(2,505)	1,241	244	(135)	711	(878)	3,941
79-05		393,280	397,504	398,989	396,283	397,611	398,386	397,706	398,805	397,903		4,224	1,485	(2,706)	1,328	775	(680)	1,099	(902)	5,448
79-06			416,254	417,607	414,995	415,118	417,205	414,957	415,885	414,914			1,353	(2,612)	123	2,087	(2,249)	929	(971)	3,709
79-07				436,890	435,109	435,679	439,039	435,485	435,894	434,872				(1,781)	570	3,360	(3,554)	409	(1,022)	4,385
79-08					455,258	457,589	461,090	455,606	454,854	453,461					2,331	3,501	(5,484)	(752)	(1,392)	2,825
79-09						479,602	485,731	477,955	474,866	472,811						6,128	(7,775)	(3,089)	(2,055)	161
79-10							511,290	500,990	494,819	492,895							(10,301)	(6,171)	(1,924)	(5,314)
79-11								525,080	515,768	512,142								(9,312)	(3,626)	(10,157)
79-12									537,096	530,644									(6,453)	(12,984)
79-13										549,492										(12,984)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial

SUMMARY 7
EXHIBIT 14
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

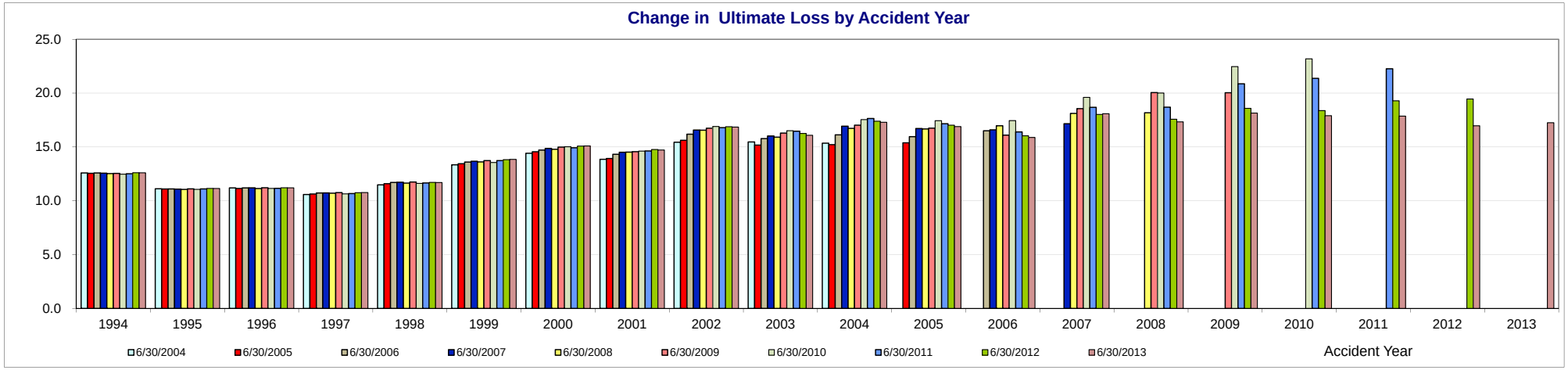
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	45	51	(6)	7	4	3	38	47	(9)	33	42	(9)	5	5	(0)	87.6%	89.9%
1977	6,057	6,059	(2)	6,053	6,053	-	4	6	(2)	4	6	(2)	1	1	(0)	86.0%	88.9%
1978	6,104	6,106	(2)	6,099	6,098	1	5	8	(3)	5	7	(3)	1	1	(0)	85.3%	88.5%
1979	9,456	9,449	7	9,446	9,432	14	10	17	(7)	8	15	(6)	2	2	(0)	84.6%	87.9%
1980	9,924	9,933	(9)	9,913	9,912	1	11	21	(10)	9	18	(9)	2	3	(1)	83.2%	87.2%
1981	10,891	10,897	(6)	10,876	10,869	6	15	27	(12)	13	23	(11)	2	4	(1)	84.0%	86.3%
1982	11,993	12,008	(15)	11,973	11,972	1	20	36	(16)	17	31	(14)	3	5	(2)	83.7%	85.4%
1983	13,526	13,532	(6)	13,499	13,491	7	28	41	(13)	23	34	(11)	5	7	(3)	83.6%	82.5%
1984	15,007	15,017	(9)	14,976	14,970	6	31	46	(15)	25	37	(12)	6	9	(3)	81.6%	80.7%
1985	16,140	16,146	(6)	16,104	16,093	11	37	53	(17)	29	42	(13)	7	11	(4)	80.3%	78.7%
1986	15,830	15,842	(11)	15,792	15,784	8	38	57	(19)	30	45	(15)	8	12	(4)	79.4%	78.6%
1987	15,018	15,032	(14)	14,973	14,967	6	45	65	(20)	36	51	(15)	9	14	(5)	79.8%	78.4%
1988	14,941	14,954	(12)	14,883	14,880	3	58	73	(15)	47	57	(10)	11	16	(5)	81.5%	78.2%
1989	14,349	14,361	(12)	14,289	14,276	13	60	85	(25)	48	67	(19)	12	17	(6)	80.5%	79.5%
1990	14,099	14,095	4	14,031	14,010	21	68	85	(17)	55	67	(12)	13	18	(5)	81.0%	78.7%
1991	12,699	12,705	(5)	12,632	12,616	17	67	89	(22)	54	71	(17)	13	18	(5)	80.3%	80.0%
1992	12,765	12,778	(13)	12,667	12,640	26	98	137	(39)	79	110	(31)	19	27	(8)	80.4%	80.2%
1993	11,506	11,507	(1)	11,414	11,373	41	92	135	(42)	74	109	(35)	18	26	(8)	80.4%	80.8%
1994	12,597	12,606	(8)	12,485	12,435	50	112	171	(58)	91	140	(49)	21	30	(9)	80.9%	82.3%
1995	11,139	11,145	(7)	10,986	10,922	64	153	223	(71)	126	186	(60)	27	37	(10)	82.3%	83.2%
1996	11,201	11,206	(5)	11,014	10,952	62	187	254	(67)	157	209	(53)	30	44	(14)	83.8%	82.5%
1997	10,764	10,751	13	10,550	10,453	97	214	298	(84)	179	247	(68)	35	51	(16)	83.5%	82.8%
1998	11,694	11,706	(13)	11,386	11,308	79	307	399	(91)	259	330	(71)	49	69	(20)	84.2%	82.7%
1999	13,843	13,818	25	13,393	13,247	146	450	571	(121)	378	473	(96)	72	98	(26)	84.0%	82.9%
2000	15,092	15,080	12	14,424	14,179	245	669	902	(233)	561	759	(197)	107	143	(36)	84.0%	84.1%
2001	14,718	14,764	(46)	13,866	13,679	187	852	1,084	(233)	724	915	(190)	127	170	(42)	85.1%	84.4%
2002	16,845	16,880	(36)	15,618	15,279	339	1,227	1,602	(375)	1,045	1,355	(310)	182	247	(65)	85.2%	84.6%
2003	16,086	16,256	(170)	14,607	14,340	267	1,479	1,916	(438)	1,260	1,622	(362)	219	295	(75)	85.2%	84.6%
2004	17,289	17,391	(102)	15,337	14,935	402	1,952	2,456	(504)	1,661	2,084	(423)	291	372	(81)	85.1%	84.9%
2005	16,896	17,024	(128)	14,440	13,957	483	2,456	3,068	(612)	2,094	2,598	(504)	362	470	(108)	85.3%	84.7%
2006	15,884	16,036	(152)	13,055	12,314	740	2,829	3,721	(892)	2,407	3,170	(763)	422	551	(130)	85.1%	85.2%
2007	18,087	18,016	71	13,954	12,801	1,153	4,132	5,215	(1,083)	3,535	4,439	(903)	597	776	(179)	85.6%	85.1%
2008	17,332	17,575	(243)	12,198	10,924	1,273	5,135	6,651	(1,516)	4,389	5,672	(1,283)	745	979	(233)	85.5%	85.3%
2009	18,146	18,585	(439)	11,409	9,814	1,595	6,737	8,771	(2,033)	5,760	7,476	(1,716)	977	1,294	(317)	85.5%	85.2%
2010	17,903	18,374	(471)	9,174	6,655	2,518	8,729	11,719	(2,990)	7,453	10,073	(2,620)	1,276	1,646	(370)	85.4%	86.0%
2011	17,864	19,290	(1,426)	6,541	1,901	4,641	11,322	17,389	(6,066)	9,722	15,148	(5,426)	1,600	2,241	(640)	85.9%	87.1%
2012	16,969	9,728	7,241	1,349	-	1,349	15,620	9,728	5,892	13,618	8,276	5,342	2,002	1,452	550	87.2%	85.1%
2013	8,627	-	8,627	-	-	-	8,627	-	8,627	7,358	-	7,358	1,268	-	1,268	85.3%	100.0%
Total	**509,328**	**496,704**	**12,624**	**435,413**	**419,538**	**15,876**	**73,914**	**77,166**	**(3,252)**	**63,368**	**66,004**	**(2,636)**	**10,546**	**11,162**	**(616)**	**85.7%**	**85.5%**
Excl Prior	**509,283**	**496,653**	**12,630**	**435,407**	**419,534**	**15,873**	**73,876**	**77,119**	**(3,243)**	**63,335**	**65,962**	**(2,627)**	**10,541**	**11,157**	**(616)**	**85.7%**	**85.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	4	45	51	41	47	(6)	37	42	(6)	4	5	(1)	89.9%	89.9%
1977	6,053	6,057	6,059	4	6	(2)	4	6	(2)	0	1	(0)	88.9%	88.9%
1978	6,098	6,104	6,106	6	8	(2)	6	7	(2)	1	1	(0)	88.5%	88.5%
1979	9,432	9,456	9,449	24	17	7	21	15	6	3	2	1	87.9%	87.9%
1980	9,912	9,924	9,933	12	21	(9)	11	18	(8)	2	3	(1)	87.2%	87.2%
1981	10,869	10,891	10,897	22	27	(6)	19	23	(5)	3	4	(1)	86.3%	86.3%
1982	11,972	11,993	12,008	22	36	(15)	18	31	(13)	3	5	(2)	85.4%	85.4%
1983	13,491	13,526	13,532	35	41	(6)	29	34	(5)	6	7	(1)	82.5%	82.5%
1984	14,970	15,007	15,017	37	46	(9)	30	37	(8)	7	9	(2)	80.7%	80.7%
1985	16,093	16,140	16,146	47	53	(6)	37	42	(5)	10	11	(1)	78.7%	78.7%
1986	15,784	15,830	15,842	46	57	(11)	36	45	(9)	10	12	(2)	78.6%	78.6%
1987	14,967	15,018	15,032	51	65	(14)	40	51	(11)	11	14	(3)	78.4%	78.4%
1988	14,880	14,941	14,954	61	73	(12)	48	57	(10)	13	16	(3)	78.2%	78.2%
1989	14,276	14,349	14,361	72	85	(12)	57	67	(10)	15	17	(3)	79.5%	79.5%
1990	14,010	14,099	14,095	89	85	4	70	67	3	19	18	1	78.7%	78.7%
1991	12,616	12,699	12,705	84	89	(5)	67	71	(4)	17	18	(1)	80.0%	80.0%
1992	12,640	12,765	12,778	125	137	(13)	100	110	(10)	25	27	(2)	80.2%	80.2%
1993	11,373	11,506	11,507	133	135	(1)	108	109	(1)	26	26	(0)	80.8%	80.8%
1994	12,435	12,597	12,606	162	171	(8)	133	140	(7)	29	30	(1)	82.3%	82.3%
1995	10,922	11,139	11,145	217	223	(7)	180	186	(5)	36	37	(1)	83.2%	83.2%
1996	10,952	11,201	11,206	249	254	(5)	205	209	(4)	43	44	(1)	82.5%	82.5%
1997	10,453	10,764	10,751	311	298	13	258	247	11	54	51	2	82.8%	82.8%
1998	11,308	11,694	11,706	386	399	(13)	319	330	(10)	67	69	(2)	82.7%	82.7%
1999	13,247	13,843	13,818	596	571	25	494	473	20	102	98	4	82.9%	82.9%
2000	14,179	15,092	15,080	914	902	12	769	759	10	145	143	2	84.1%	84.1%
2001	13,679	14,718	14,764	1,038	1,084	(46)	876	915	(39)	162	170	(7)	84.4%	84.4%
2002	15,279	16,845	16,880	1,566	1,602	(36)	1,325	1,355	(30)	241	247	(5)	84.6%	84.6%
2003	14,340	16,086	16,256	1,746	1,916	(170)	1,478	1,622	(144)	268	295	(26)	84.6%	84.6%
2004	14,935	17,289	17,391	2,354	2,456	(102)	1,998	2,084	(87)	357	372	(15)	84.9%	84.9%
2005	13,957	16,896	17,024	2,939	3,068	(128)	2,489	2,598	(109)	450	470	(20)	84.7%	84.7%
2006	12,314	15,884	16,036	3,569	3,721	(152)	3,041	3,170	(129)	529	551	(23)	85.2%	85.2%
2007	12,801	18,087	18,016	5,286	5,215	71	4,499	4,439	60	787	776	11	85.1%	85.1%
2008	10,924	17,332	17,575	6,408	6,651	(243)	5,465	5,672	(207)	943	979	(36)	85.3%	85.3%
2009	9,814	18,146	18,585	8,332	8,771	(439)	7,102	7,476	(374)	1,230	1,294	(65)	85.2%	85.2%
2010	6,655	17,903	18,374	11,248	11,719	(471)	9,668	10,073	(405)	1,580	1,646	(66)	86.0%	86.0%
2011	1,901	17,864	19,290	15,963	17,389	(1,426)	13,906	15,148	(1,242)	2,057	2,241	(184)	87.1%	87.1%
2012	-	8,484	9,728	8,484	9,728	(1,244)	7,218	8,276	(1,058)	1,266	1,452	(186)	85.1%	85.1%
Total	**419,538**	**492,217**	**496,704**	**72,679**	**77,166**	**(4,487)**	**62,158**	**66,004**	**(3,846)**	**10,520**	**11,162**	**(641)**	**85.5%**	**85.5%**
Excl Prior	**419,534**	**492,172**	**496,653**	**72,638**	**77,119**	**(4,481)**	**62,121**	**65,962**	**(3,840)**	**10,516**	**11,157**	**(641)**	**85.5%**	**85.5%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	9,430	9,427	9,436	9,438	9,436	9,436	9,456	9,446	9,449	9,456	(3)	9	2	(2)	1	20	(10)	3	7	27
1980	9,917	9,910	9,915	9,912	9,910	9,914	9,930	9,925	9,933	9,924	(7)	5	(3)	(2)	3	16	(5)	8	(9)	8
1981	10,882	10,882	10,883	10,877	10,875	10,877	10,892	10,888	10,897	10,891	(0)	1	(6)	(2)	2	16	(5)	9	(6)	9
1982	11,972	11,967	11,973	11,965	11,968	11,975	11,993	11,995	12,008	11,993	(5)	6	(8)	3	7	18	2	13	(15)	21
1983	13,513	13,505	13,508	13,495	13,496	13,501	13,524	13,520	13,532	13,526	(9)	4	(13)	1	5	23	(4)	12	(6)	13
1984	14,985	14,983	14,976	14,969	14,968	14,981	15,008	15,002	15,017	15,007	(3)	(6)	(7)	(0)	13	26	(5)	14	(9)	22
1985	16,114	16,100	16,094	16,080	16,078	16,095	16,120	16,123	16,146	16,140	(14)	(6)	(14)	(2)	17	25	3	24	(6)	26
1986	15,769	15,759	15,775	15,782	15,786	15,799	15,817	15,821	15,842	15,830	(11)	16	7	4	12	18	4	21	(11)	61
1987	14,964	14,971	14,976	14,966	14,974	14,997	15,008	15,014	15,032	15,018	7	6	(10)	8	23	11	6	18	(14)	54
1988	14,842	14,843	14,860	14,866	14,869	14,886	14,912	14,924	14,954	14,941	1	17	6	3	17	26	13	29	(12)	100
1989	14,261	14,279	14,290	14,292	14,279	14,312	14,296	14,310	14,361	14,349	17	11	2	(13)	33	(16)	14	51	(12)	87
1990	14,060	14,061	14,080	14,063	14,076	14,088	14,033	14,053	14,095	14,099	2	19	(17)	12	13	(56)	21	42	4	40
1991	12,664	12,674	12,667	12,659	12,668	12,679	12,630	12,658	12,705	12,699	10	(7)	(8)	9	10	(49)	28	46	(5)	35
1992	12,710	12,753	12,728	12,713	12,690	12,714	12,698	12,724	12,778	12,765	43	(25)	(15)	(23)	24	(16)	26	53	(13)	56
1993	11,539	11,536	11,521	11,491	11,502	11,516	11,425	11,443	11,507	11,506	(3)	(15)	(29)	11	14	(91)	18	64	(1)	(33)
1994	12,583	12,553	12,587	12,566	12,526	12,541	12,472	12,509	12,606	12,597	(30)	34	(21)	(40)	16	(70)	37	97	(8)	15
1995	11,116	11,098	11,102	11,083	11,053	11,108	11,058	11,101	11,145	11,139	(18)	4	(19)	(30)	55	(50)	42	45	(7)	23
1996	11,199	11,145	11,197	11,204	11,138	11,211	11,149	11,155	11,206	11,201	(54)	52	7	(66)	73	(62)	6	51	(5)	2
1997	10,581	10,628	10,726	10,731	10,703	10,754	10,640	10,671	10,751	10,764	47	98	5	(28)	51	(114)	31	81	13	183
1998	11,481	11,589	11,702	11,719	11,639	11,739	11,616	11,655	11,706	11,694	108	113	17	(80)	100	(123)	40	51	(13)	213
1999	13,339	13,438	13,595	13,670	13,610	13,730	13,553	13,732	13,818	13,843	99	157	75	(60)	121	(177)	179	86	25	503
2000	14,414	14,556	14,709	14,863	14,785	14,987	15,016	14,927	15,080	15,092	142	153	154	(78)	202	29	(90)	154	12	678
2001	13,849	13,928	14,318	14,507	14,519	14,563	14,613	14,626	14,764	14,718	79	390	189	12	44	50	13	137	(46)	869
2002	15,440	15,621	16,186	16,569	16,555	16,738	16,899	16,794	16,880	16,845	181	565	383	(14)	184	161	(105)	86	(36)	1,405
2003	15,464	15,175	15,776	16,014	15,907	16,284	16,507	16,462	16,256	16,086	(289)	602	237	(107)	377	223	(44)	(207)	(170)	621
2004	15,348	15,215	16,128	16,929	16,723	17,018	17,542	17,640	17,391	17,289	(133)	913	802	(207)	296	524	97	(249)	(102)	1,941
2005		15,380	15,959	16,714	16,672	16,747	17,442	17,159	17,024	16,896		579	755	(42)	74	695	(282)	(135)	(128)	1,516
2006			16,500	16,591	16,967	16,096	17,448	16,397	16,036	15,884			91	376	(871)	1,353	(1,051)	(361)	(152)	(616)
2007				17,158	18,113	18,561	19,603	18,678	18,016	18,087				955	448	1,042	(925)	(662)	71	929
2008					18,176	20,051	20,011	18,693	17,575	17,332					1,875	(40)	(1,317)	(1,118)	(243)	(844)
2009						20,038	22,463	20,862	18,585	18,146						2,425	(1,602)	(2,277)	(439)	(1,892)
2010							23,182	21,372	18,374	17,903							(1,810)	(2,998)	(471)	(5,278)
2011								22,258	19,290	17,864								(2,968)	(1,426)	(4,394)
2012									19,456	16,969									(2,488)	(2,488)
2013										17,253										
79-04	342,436	342,594	345,706	347,422	346,732	348,444	348,808	349,118	349,859	349,414	158	3,112	1,716	(690)	1,712	364	310	741	(445)	6,978
79-05		357,974	361,665	364,136	363,405	365,191	366,250	366,277	366,883	366,310		3,692	2,471	(732)	1,786	1,059	27	606	(573)	8,494
79-06			378,165	380,727	380,372	381,287	383,698	382,674	382,919	382,194			2,562	(356)	915	2,411	(1,024)	245	(725)	7,878
79-07				397,885	398,485	399,847	403,301	401,352	400,935	400,280				600	1,362	3,453	(1,949)	(417)	(655)	8,807
79-08					416,661	419,898	423,311	420,045	418,510	417,613					3,237	3,413	(3,266)	(1,535)	(897)	7,963
79-09						439,936	445,774	440,907	437,095	435,759						5,839	(4,868)	(3,812)	(1,336)	6,071
79-10							468,956	462,279	455,469	453,662							(6,677)	(6,809)	(1,807)	793
79-11								484,536	474,759	471,526								(9,777)	(3,233)	(3,601)
79-12									494,215	488,495									(5,721)	(6,089)
79-13										505,748										(6,089)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Partial

SUMMARY 7
EXHIBIT 15
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	18	17	1	16	14	2	2	3	(1)	2	3	(1)	0	0	(0)	87.6%	89.9%
1977	364	364	(0)	364	364	-	0	0	(0)	0	0	(0)	0	0	(0)	86.0%	88.9%
1978	407	407	(0)	407	407	-	0	1	(0)	0	0	(0)	0	0	(0)	85.3%	88.5%
1979	451	452	(1)	451	451	-	0	1	(1)	0	1	(1)	0	0	(0)	84.6%	87.9%
1980	528	529	(1)	527	527	-	1	2	(1)	1	2	(1)	0	0	(0)	83.2%	87.2%
1981	609	610	(1)	607	607	-	2	3	(1)	2	3	(1)	0	0	(0)	84.0%	86.3%
1982	409	410	(1)	407	407	-	2	3	(1)	2	3	(1)	0	0	(0)	83.7%	85.4%
1983	453	455	(2)	450	450	-	3	5	(2)	3	4	(1)	0	1	(0)	83.6%	82.5%
1984	683	685	(3)	677	677	-	6	9	(3)	5	7	(2)	1	2	(1)	81.6%	80.7%
1985	651	653	(2)	644	644	-	7	9	(2)	6	7	(2)	1	2	(1)	80.3%	78.7%
1986	883	887	(4)	873	873	-	10	14	(4)	8	11	(3)	2	3	(1)	79.4%	78.6%
1987	736	735	0	726	723	3	10	13	(3)	8	10	(2)	2	3	(1)	79.8%	78.4%
1988	747	750	(2)	736	736	-	12	14	(2)	10	11	(1)	2	3	(1)	81.5%	78.2%
1989	1,056	1,060	(4)	1,039	1,039	-	17	21	(4)	14	17	(3)	3	4	(1)	80.5%	79.5%
1990	1,627	1,636	(9)	1,600	1,600	-	27	36	(9)	21	28	(7)	5	8	(3)	81.0%	78.7%
1991	1,772	1,789	(16)	1,740	1,740	-	32	48	(16)	26	39	(13)	6	10	(3)	80.3%	80.0%
1992	247	249	(2)	240	240	-	7	9	(2)	6	7	(1)	1	2	(0)	80.4%	80.2%
1993	1,042	1,052	(10)	1,015	1,015	-	27	37	(10)	22	30	(8)	5	7	(2)	80.4%	80.8%
1994	2,257	2,270	(13)	2,199	2,179	20	58	91	(33)	47	75	(28)	11	16	(5)	80.9%	82.3%
1995	519	539	(20)	499	499	-	20	39	(20)	16	33	(17)	3	7	(3)	82.3%	83.2%
1996	892	905	(12)	842	842	-	50	62	(12)	42	52	(10)	8	11	(3)	83.8%	82.5%
1997	1,212	1,229	(17)	1,145	1,145	-	68	85	(17)	56	70	(14)	11	15	(3)	83.5%	82.8%
1998	1,567	1,586	(19)	1,474	1,472	2	93	114	(21)	78	94	(16)	15	20	(5)	84.2%	82.7%
1999	2,104	2,141	(38)	1,969	1,963	6	135	178	(43)	113	148	(35)	22	31	(9)	84.0%	82.9%
2000	2,224	2,286	(62)	2,112	2,112	-	112	174	(62)	94	147	(53)	18	28	(10)	84.0%	84.1%
2001	1,844	1,881	(38)	1,700	1,673	26	144	208	(64)	122	175	(53)	21	33	(11)	85.1%	84.4%
2002	2,088	2,123	(35)	1,879	1,879	-	208	243	(35)	177	206	(28)	31	37	(7)	85.2%	84.6%
2003	1,574	1,591	(17)	1,373	1,339	33	202	252	(51)	172	214	(42)	30	39	(9)	85.2%	84.6%
2004	1,245	1,349	(105)	1,010	957	53	234	392	(158)	199	333	(133)	35	59	(24)	85.1%	84.9%
2005	2,173	2,069	105	1,810	1,599	211	363	469	(107)	309	398	(88)	54	72	(18)	85.3%	84.7%
2006	1,127	1,045	82	721	487	233	406	557	(151)	346	475	(129)	61	83	(22)	85.1%	85.2%
2007	1,871	1,992	(121)	1,284	1,252	32	587	740	(153)	502	630	(128)	85	110	(25)	85.6%	85.1%
2008	1,257	1,385	(128)	570	466	104	687	919	(232)	587	784	(196)	100	135	(36)	85.5%	85.3%
2009	1,203	1,427	(224)	318	301	17	885	1,127	(241)	757	960	(203)	128	166	(38)	85.5%	85.2%
2010	2,181	1,579	602	1,111	241	870	1,070	1,338	(268)	913	1,150	(237)	156	188	(32)	85.4%	86.0%
2011	1,383	1,659	(276)	129	56	73	1,254	1,603	(348)	1,077	1,396	(319)	177	207	(29)	85.9%	87.1%
2012	1,533	936	597	166	2	164	1,367	934	433	1,192	795	397	175	139	36	87.2%	85.1%
2013	798	-	798	26	-	26	771	-	771	658	-	658	113	-	113	85.3%	100.0%
Total	**43,736**	**42,733**	**1,003**	**34,856**	**32,979**	**1,877**	**8,879**	**9,754**	**(875)**	**7,593**	**8,315**	**(721)**	**1,286**	**1,440**	**(153)**	**85.5%**	**85.2%**
Excl Prior	**43,717**	**42,716**	**1,001**	**34,840**	**32,965**	**1,875**	**8,877**	**9,751**	**(874)**	**7,591**	**8,312**	**(721)**	**1,286**	**1,439**	**(153)**	**85.5%**	**85.2%**

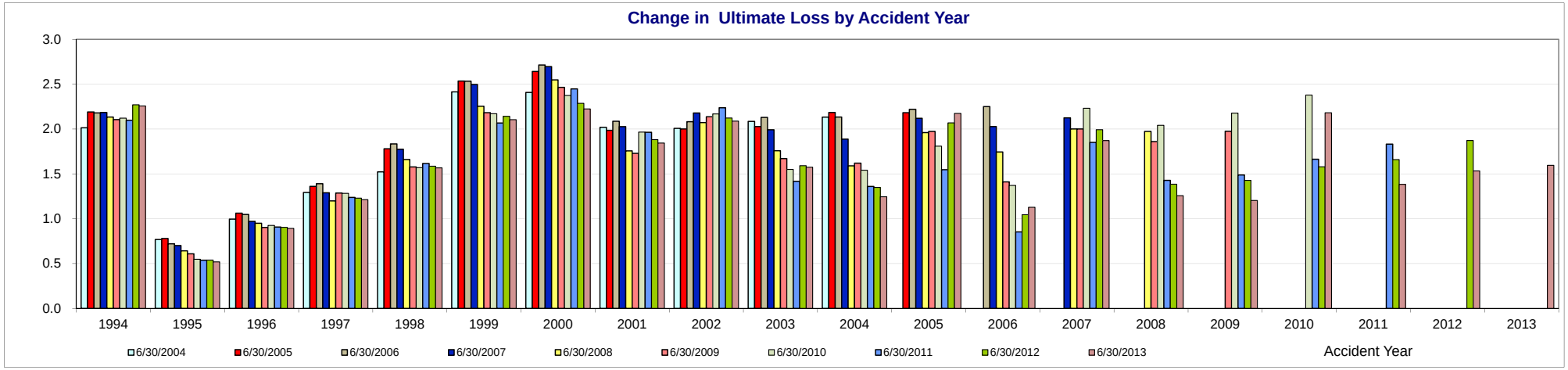
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 15
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	14	18	17	4	3	1	4	3	1	0	0	0	89.9%	89.9%
1977	364	364	364	0	0	(0)	0	0	(0)	0	0	(0)	88.9%	88.9%
1978	407	407	407	0	1	(0)	0	0	(0)	0	0	(0)	88.5%	88.5%
1979	451	451	452	0	1	(1)	0	1	(0)	0	0	(0)	87.9%	87.9%
1980	527	528	529	1	2	(1)	1	2	(1)	0	0	(0)	87.2%	87.2%
1981	607	609	610	2	3	(1)	2	3	(1)	0	0	(0)	86.3%	86.3%
1982	407	409	410	2	3	(1)	2	3	(1)	0	0	(0)	85.4%	85.4%
1983	450	453	455	3	5	(2)	3	4	(1)	1	1	(0)	82.5%	82.5%
1984	677	683	685	6	9	(3)	5	7	(2)	1	2	(1)	80.7%	80.7%
1985	644	651	653	7	9	(2)	6	7	(2)	2	2	(0)	78.7%	78.7%
1986	873	883	887	10	14	(4)	8	11	(3)	2	3	(1)	78.6%	78.6%
1987	723	736	735	13	13	0	10	10	0	3	3	0	78.4%	78.4%
1988	736	747	750	12	14	(2)	9	11	(2)	3	3	(1)	78.2%	78.2%
1989	1,039	1,056	1,060	17	21	(4)	14	17	(3)	4	4	(1)	79.5%	79.5%
1990	1,600	1,627	1,636	27	36	(9)	21	28	(7)	6	8	(2)	78.7%	78.7%
1991	1,740	1,772	1,789	32	48	(16)	26	39	(13)	6	10	(3)	80.0%	80.0%
1992	240	247	249	7	9	(2)	6	7	(2)	1	2	(0)	80.2%	80.2%
1993	1,015	1,042	1,052	27	37	(10)	22	30	(8)	5	7	(2)	80.8%	80.8%
1994	2,179	2,257	2,270	78	91	(13)	64	75	(11)	14	16	(2)	82.3%	82.3%
1995	499	519	539	20	39	(20)	16	33	(16)	3	7	(3)	83.2%	83.2%
1996	842	892	905	50	62	(12)	41	52	(10)	9	11	(2)	82.5%	82.5%
1997	1,145	1,212	1,229	68	85	(17)	56	70	(14)	12	15	(3)	82.8%	82.8%
1998	1,472	1,567	1,586	95	114	(19)	79	94	(15)	16	20	(3)	82.7%	82.7%
1999	1,963	2,104	2,141	141	178	(38)	116	148	(31)	24	31	(6)	82.9%	82.9%
2000	2,112	2,224	2,286	112	174	(62)	94	147	(53)	18	28	(10)	84.1%	84.1%
2001	1,673	1,844	1,881	170	208	(38)	144	175	(32)	27	33	(6)	84.4%	84.4%
2002	1,879	2,088	2,123	208	243	(35)	176	206	(30)	32	37	(5)	84.6%	84.6%
2003	1,339	1,574	1,591	235	252	(17)	199	214	(15)	36	39	(3)	84.6%	84.6%
2004	957	1,245	1,349	288	392	(105)	244	333	(89)	44	59	(16)	84.9%	84.9%
2005	1,599	2,173	2,069	574	469	105	486	398	89	88	72	16	84.7%	84.7%
2006	487	1,127	1,045	640	557	82	545	475	70	95	83	12	85.2%	85.2%
2007	1,252	1,871	1,992	619	740	(121)	527	630	(103)	92	110	(18)	85.1%	85.1%
2008	466	1,257	1,385	791	919	(128)	675	784	(109)	116	135	(19)	85.3%	85.3%
2009	301	1,203	1,427	903	1,127	(224)	769	960	(191)	133	166	(33)	85.2%	85.2%
2010	241	2,181	1,579	1,940	1,338	602	1,667	1,150	518	272	188	85	86.0%	86.0%
2011	56	1,383	1,659	1,327	1,603	(276)	1,156	1,396	(240)	171	207	(36)	87.1%	87.1%
2012	2	766	936	764	934	(170)	650	795	(144)	114	139	(25)	85.1%	85.1%
Total	**32,979**	**42,172**	**42,733**	**9,193**	**9,754**	**(561)**	**7,843**	**8,315**	**(472)**	**1,350**	**1,440**	**(89)**	**85.3%**	**85.2%**
Excl Prior	**32,965**	**42,153**	**42,716**	**9,189**	**9,751**	**(563)**	**7,839**	**8,312**	**(473)**	**1,350**	**1,439**	**(89)**	**85.3%**	**85.2%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	442	438	437	437	436	435	452	451	452	451	(4)	(1)		(1)	(1)	17	(0)	0	(1)	9
1980	473	467	533	532	531	530	535	528	529	528	(6)	66	(1)	(1)	(1)	5	(7)	1	(1)	55
1981	615	617	634	612	611	611	616	614	610	609	2	17	(22)	(1)		5	(2)	(4)	(1)	(6)
1982	429	421	438	435	412	412	414	412	410	409	(8)	17	(3)	(23)		2	(1)	(2)	(1)	(20)
1983	447	438	455	453	461	445	455	456	455	453	(9)	17	(1)	7	(16)	10	1	(1)	(2)	6
1984	715	705	723	716	713	696	690	686	685	683	(10)	18	(7)	(3)	(17)	(6)	(4)	(0)	(3)	(32)
1985	670	660	681	673	670	651	654	638	653	651	(10)	21	(8)	(3)	(19)	3	(16)	16	(2)	(19)
1986	911	917	944	935	931	907	913	889	887	883	6	27	(9)	(4)	(24)	6	(23)	(2)	(4)	(28)
1987	795	746	773	762	757	728	723	731	735	736	(49)	27	(11)	(5)	(29)	(5)	8	4	0	(59)
1988	875	839	832	813	812	781	777	759	750	747	(36)	(7)	(19)	(1)	(31)	(4)	(18)	(9)	(2)	(128)
1989	1,110	1,089	1,076	1,046	1,048	1,035	1,048	1,069	1,060	1,056	(21)	(13)	(30)	2	(14)	14	20	(9)	(4)	(54)
1990	1,769	1,766	1,774	1,744	1,715	1,671	1,670	1,651	1,636	1,627	(3)	8	(29)	(29)	(44)	(2)	(18)	(15)	(9)	(142)
1991	1,736	1,742	1,776	1,766	1,743	1,793	1,818	1,796	1,789	1,772	7	34	(10)	(23)	50	25	(22)	(8)	(16)	37
1992	502	477	454	413	369	350	258	252	249	247	(25)	(23)	(41)	(44)	(19)	(91)	(6)	(3)	(2)	(255)
1993	1,313	1,259	1,245	1,201	1,151	1,125	1,091	1,064	1,052	1,042	(54)	(14)	(44)	(50)	(26)	(34)	(27)	(12)	(10)	(271)
1994	2,013	2,190	2,179	2,184	2,133	2,105	2,121	2,098	2,270	2,257	177	(11)	5	(51)	(28)	16	(23)	172	(13)	244
1995	768	780	720	701	642	609	548	538	539	519	11	(59)	(19)	(59)	(33)	(61)	(10)	1	(20)	(249)
1996	996	1,062	1,047	970	949	902	925	907	905	892	66	(14)	(77)	(21)	(47)	23	(18)	(3)	(12)	(103)
1997	1,293	1,360	1,390	1,289	1,198	1,286	1,283	1,238	1,229	1,212	68	30	(101)	(91)	87	(3)	(45)	(9)	(17)	(80)
1998	1,523	1,780	1,833	1,775	1,660	1,577	1,569	1,616	1,586	1,567	257	54	(59)	(115)	(83)	(8)	46	(30)	(19)	44
1999	2,414	2,534	2,533	2,497	2,254	2,182	2,170	2,067	2,141	2,104	120	(1)	(36)	(243)	(72)	(11)	(104)	75	(38)	(310)
2000	2,408	2,641	2,713	2,695	2,548	2,464	2,374	2,447	2,286	2,224	233	72	(18)	(148)	(84)	(90)	74	(161)	(62)	(184)
2001	2,019	1,985	2,086	2,026	1,756	1,729	1,966	1,963	1,881	1,844	(34)	101	(60)	(270)	(28)	237	(3)	(82)	(38)	(175)
2002	2,007	2,000	2,081	2,178	2,072	2,136	2,168	2,236	2,123	2,088	(6)	81	97	(107)	64	32	69	(114)	(35)	81
2003	2,085	2,027	2,129	1,991	1,757	1,670	1,550	1,417	1,591	1,574	(57)	101	(138)	(234)	(87)	(121)	(132)	174	(17)	(511)
2004	2,132	2,184	2,133	1,887	1,590	1,620	1,541	1,360	1,349	1,245	52	(51)	(246)	(298)	30	(79)	(181)	(10)	(105)	(887)
2005		2,182	2,220	2,120	1,960	1,973	1,809	1,546	2,069	2,173		38	(100)	(159)	12	(164)	(263)	522	105	(9)
2006			2,250	2,027	1,744	1,411	1,371	854	1,045	1,127			(223)	(282)	(334)	(40)	(517)	191	82	(1,123)
2007				2,124	2,001	2,000	2,231	1,851	1,992	1,871				(124)	(0)	230	(380)	142	(121)	(253)
2008					1,973	1,859	2,041	1,427	1,385	1,257					(114)	182	(614)	(42)	(128)	(716)
2009						1,975	2,177	1,488	1,427	1,203						202	(690)	(60)	(224)	(772)
2010							2,378	1,663	1,579	2,181							(715)	(84)	602	(197)
2011								1,832	1,659	1,383								(173)	(276)	(449)
2012									1,872	1,533									(339)	(339)
2013										1,595										
79-04	32,457	33,124	33,619	32,733	30,918	30,448	30,328	29,883	29,853	29,420	667	495	(886)	(1,815)	(471)	(120)	(445)	(30)	(433)	(3,037)
79-05		35,306	35,839	34,853	32,879	32,421	32,136	31,429	31,922	31,593		533	(986)	(1,974)	(458)	(284)	(707)	493	(329)	(3,046)
79-06			38,089	36,880	34,623	33,831	33,507	32,283	32,966	32,720			(1,209)	(2,257)	(792)	(324)	(1,224)	684	(246)	(4,169)
79-07				39,004	36,624	35,832	35,738	34,134	34,959	34,592				(2,380)	(792)	(94)	(1,604)	825	(367)	(4,422)
79-08					38,597	37,691	37,779	35,561	36,344	35,849					(906)	88	(2,218)	783	(495)	(5,138)
79-09						39,666	39,956	37,049	37,771	37,052						290	(2,908)	723	(719)	(5,910)
79-10							42,334	38,711	39,350	39,233							(3,623)	639	(117)	(6,107)
79-11								40,543	41,009	40,616								466	(393)	(6,556)
79-12									42,881	42,149									(732)	(6,895)
79-13										43,744										(6,895)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement

SUMMARY 7
EXHIBIT 16
SHEET 1

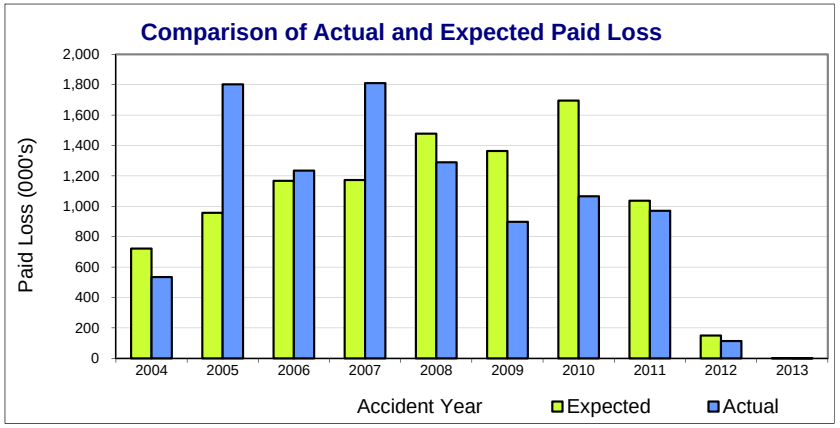
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

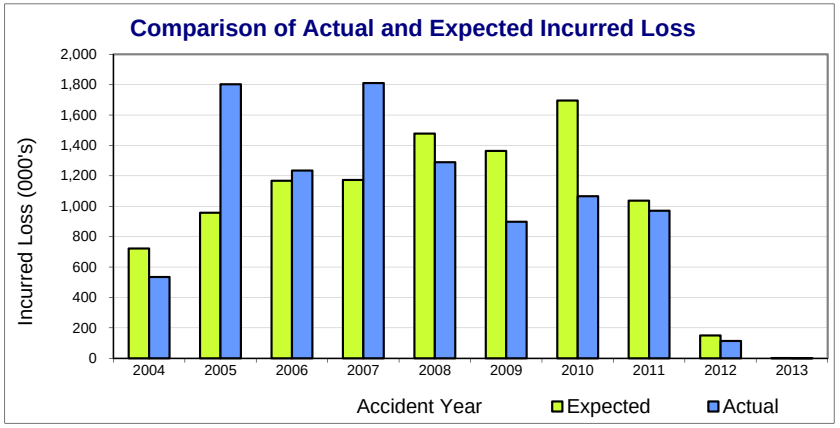
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1,409	1,507	(98)	209	207	2	1,200	1,300	(100)	1,038	1,151	(113)	162	149	13	86.5%	88.5%
1977	4,168	4,216	(48)	3,941	3,940	2	226	276	(50)	190	228	(38)	36	48	(12)	84.0%	82.6%
1978	3,750	3,680	70	3,511	3,405	107	239	275	(36)	199	225	(26)	40	50	(10)	83.3%	81.7%
1979	4,980	4,999	(20)	4,616	4,574	42	363	425	(62)	299	344	(45)	64	81	(17)	82.4%	80.9%
1980	5,214	5,286	(72)	4,785	4,775	11	428	511	(83)	348	410	(62)	80	101	(21)	81.3%	80.3%
1981	5,707	5,780	(73)	5,176	5,144	32	531	636	(105)	427	507	(79)	103	129	(26)	80.5%	79.7%
1982	6,729	6,764	(35)	6,030	5,931	100	698	833	(135)	556	658	(102)	143	176	(33)	79.6%	78.9%
1983	6,271	6,338	(67)	5,537	5,448	88	734	890	(156)	579	699	(120)	154	190	(36)	79.0%	78.6%
1984	9,747	10,009	(262)	8,446	8,435	11	1,301	1,573	(273)	1,023	1,227	(204)	278	346	(68)	78.6%	78.0%
1985	9,567	9,796	(229)	8,127	8,094	33	1,439	1,702	(263)	1,125	1,314	(189)	314	388	(74)	78.2%	77.2%
1986	11,348	11,596	(247)	9,452	9,393	59	1,897	2,202	(306)	1,469	1,679	(211)	428	523	(95)	77.4%	76.3%
1987	11,906	12,200	(294)	9,722	9,689	33	2,184	2,511	(327)	1,672	1,889	(217)	512	622	(110)	76.6%	75.2%
1988	12,822	12,966	(144)	10,264	10,056	208	2,558	2,910	(353)	1,933	2,167	(234)	625	743	(118)	75.6%	74.5%
1989	14,784	14,750	34	11,558	11,149	408	3,226	3,600	(374)	2,415	2,655	(240)	811	946	(134)	74.8%	73.7%
1990	12,927	13,226	(299)	9,860	9,716	144	3,068	3,510	(443)	2,272	2,565	(293)	795	945	(149)	74.1%	73.1%
1991	13,967	14,170	(203)	10,373	10,106	267	3,594	4,064	(469)	2,635	2,940	(305)	959	1,124	(165)	73.3%	72.3%
1992	16,506	16,879	(373)	11,925	11,688	237	4,582	5,191	(610)	3,322	3,711	(389)	1,260	1,480	(220)	72.5%	71.5%
1993	17,116	17,538	(422)	12,016	11,767	249	5,099	5,770	(671)	3,654	4,077	(423)	1,446	1,694	(248)	71.6%	70.6%
1994	17,712	17,810	(98)	12,073	11,560	513	5,639	6,250	(611)	3,991	4,363	(373)	1,649	1,887	(238)	70.8%	69.8%
1995	14,499	14,995	(496)	9,567	9,415	152	4,932	5,579	(647)	3,451	3,843	(393)	1,481	1,736	(255)	70.0%	68.9%
1996	17,026	17,172	(146)	10,865	10,418	447	6,161	6,754	(593)	4,258	4,590	(331)	1,902	2,164	(262)	69.1%	68.0%
1997	15,102	15,494	(392)	9,311	9,073	238	5,791	6,421	(630)	3,952	4,302	(351)	1,839	2,119	(279)	68.2%	67.0%
1998	21,679	21,471	209	12,915	12,125	790	8,765	9,346	(582)	5,898	6,172	(275)	2,867	3,174	(307)	67.3%	66.0%
1999	21,945	21,823	122	12,631	11,838	793	9,314	9,985	(671)	6,174	6,508	(335)	3,140	3,477	(336)	66.3%	65.2%
2000	27,156	28,080	(924)	14,986	14,535	451	12,170	13,545	(1,375)	7,978	8,736	(758)	4,192	4,809	(617)	65.6%	64.5%
2001	25,690	24,987	703	13,553	12,314	1,239	12,137	12,672	(536)	7,868	8,101	(233)	4,268	4,572	(303)	64.8%	63.9%
2002	28,882	28,614	267	14,483	13,457	1,026	14,399	15,157	(759)	9,281	9,654	(372)	5,117	5,504	(386)	64.5%	63.7%
2003	24,502	23,413	1,089	11,328	9,895	1,433	13,175	13,519	(344)	8,468	8,572	(103)	4,706	4,947	(241)	64.3%	63.4%
2004	25,814	25,680	134	11,062	10,528	535	14,752	15,152	(401)	9,473	9,506	(33)	5,278	5,647	(368)	64.2%	62.7%
2005	25,259	23,440	1,819	10,071	8,268	1,803	15,188	15,172	16	9,633	9,514	120	5,555	5,659	(104)	63.4%	62.7%
2006	20,340	21,134	(794)	6,548	5,313	1,235	13,792	15,821	(2,028)	8,749	9,979	(1,230)	5,043	5,841	(798)	63.4%	63.1%
2007	20,995	21,100	(105)	5,528	3,717	1,811	15,467	17,382	(1,916)	9,868	10,982	(1,114)	5,599	6,401	(802)	63.8%	63.2%
2008	20,861	21,804	(943)	3,965	2,675	1,290	16,896	19,129	(2,233)	10,798	12,172	(1,373)	6,098	6,957	(860)	63.9%	63.6%
2009	20,737	21,627	(890)	2,390	1,492	898	18,347	20,135	(1,788)	11,797	12,822	(1,024)	6,549	7,313	(764)	64.3%	63.7%
2010	21,203	22,212	(1,009)	1,974	907	1,066	19,229	21,305	(2,076)	12,351	13,669	(1,318)	6,878	7,635	(758)	64.2%	64.2%
2011	20,795	21,246	(451)	1,073	102	970	19,723	21,144	(1,421)	12,740	13,422	(682)	6,983	7,722	(740)	64.6%	63.5%
2012	19,628	10,859	8,769	113	-	113	19,515	10,859	8,656	12,459	6,655	5,803	7,056	4,203	2,853	63.8%	61.3%
2013	9,810	-	9,810	1	-	1	9,809	-	9,809	6,046	-	6,046	3,763	-	3,763	61.6%	100.0%
Total	**588,551**	**574,659**	**13,892**	**299,985**	**281,149**	**18,836**	**288,566**	**293,510**	**(4,943)**	**190,389**	**192,008**	**(1,618)**	**98,177**	**101,502**	**(3,325)**	**66.0%**	**65.4%**
Excl Prior	**587,142**	**573,151**	**13,990**	**299,775**	**280,942**	**18,834**	**287,366**	**292,210**	**(4,843)**	**189,351**	**190,857**	**(1,505)**	**98,015**	**101,353**	**(3,338)**	**65.9%**	**65.3%**

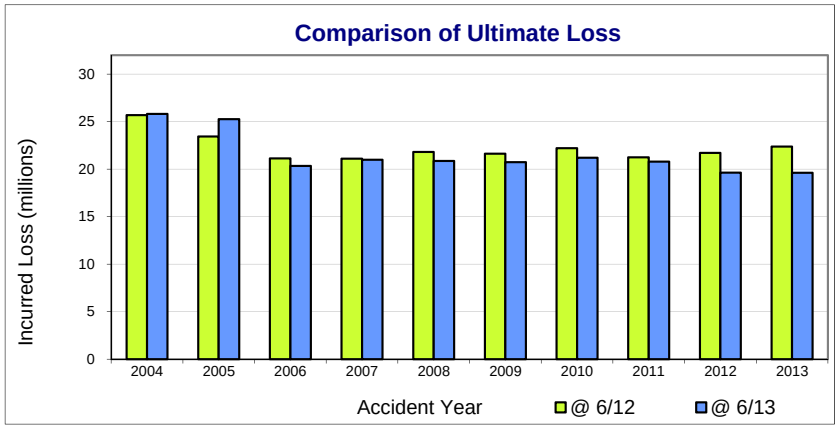
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 7
EXHIBIT 16
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	348	2	(345)				1,507	1,409	(98)
1977	36	2	(35)	36	2	(35)	4,216	4,168	(48)
1978	34	107	73	34	107	73	3,680	3,750	70
1979	51	42	(9)	51	42	(9)	4,999	4,980	(20)
1980	62	11	(51)	62	11	(51)	5,286	5,214	(72)
1981	77	32	(45)	77	32	(45)	5,780	5,707	(73)
1982	89	100	11	89	100	11	6,764	6,729	(35)
1983	109	88	(21)	109	88	(21)	6,338	6,271	(67)
1984	169	11	(158)	169	11	(158)	10,009	9,747	(262)
1985	162	33	(129)	162	33	(129)	9,796	9,567	(229)
1986	188	59	(129)	188	59	(129)	11,596	11,348	(247)
1987	194	33	(161)	194	33	(161)	12,200	11,906	(294)
1988	241	208	(33)	241	208	(33)	12,966	12,822	(144)
1989	290	408	118	290	408	118	14,750	14,784	34
1990	282	144	(138)	282	144	(138)	13,226	12,927	(299)
1991	303	267	(37)	303	267	(37)	14,170	13,967	(203)
1992	351	237	(114)	351	237	(114)	16,879	16,506	(373)
1993	377	249	(127)	377	249	(127)	17,538	17,116	(422)
1994	390	513	123	390	513	123	17,810	17,712	(98)
1995	317	152	(166)	317	152	(166)	14,995	14,499	(496)
1996	365	447	82	365	447	82	17,172	17,026	(146)
1997	327	238	(88)	327	238	(88)	15,494	15,102	(392)
1998	449	790	342	449	790	342	21,471	21,679	209
1999	485	793	307	485	793	307	21,823	21,945	122
2000	698	451	(246)	698	451	(246)	28,080	27,156	(924)
2001	671	1,239	568	671	1,239	568	24,987	25,690	703
2002	921	1,026	105	921	1,026	105	28,614	28,882	267
2003	795	1,433	637	795	1,433	637	23,413	24,502	1,089
2004	722	535	(187)	722	535	(187)	25,680	25,814	134
2005	957	1,803	846	957	1,803	846	23,440	25,259	1,819
2006	1,168	1,235	67	1,168	1,235	67	21,134	20,340	(794)
2007	1,173	1,811	638	1,173	1,811	638	21,100	20,995	(105)
2008	1,478	1,290	(188)	1,478	1,290	(188)	21,804	20,861	(943)
2009	1,364	898	(466)	1,364	898	(466)	21,627	20,737	(890)
2010	1,695	1,066	(629)	1,695	1,066	(629)	22,212	21,203	(1,009)
2011	1,037	970	(67)	1,037	970	(67)	21,246	20,795	(451)
2012	150	113	(37)	150	113	(37)	21,717	19,628	(2,089)
2013	1	1	(1)	1	1	(1)	22,370	19,619	(2,750)
Total	18,524	18,836	312	18,177	18,834	657			(9,526)







Ohio Bureau of Workers' Compensation

SUMMARY 7

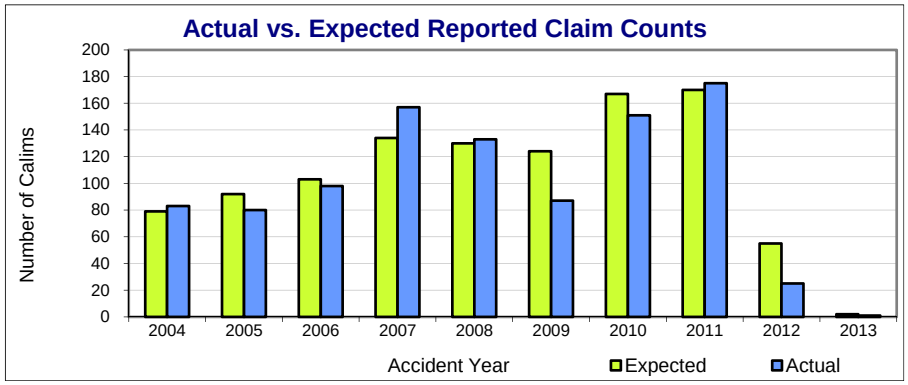
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement

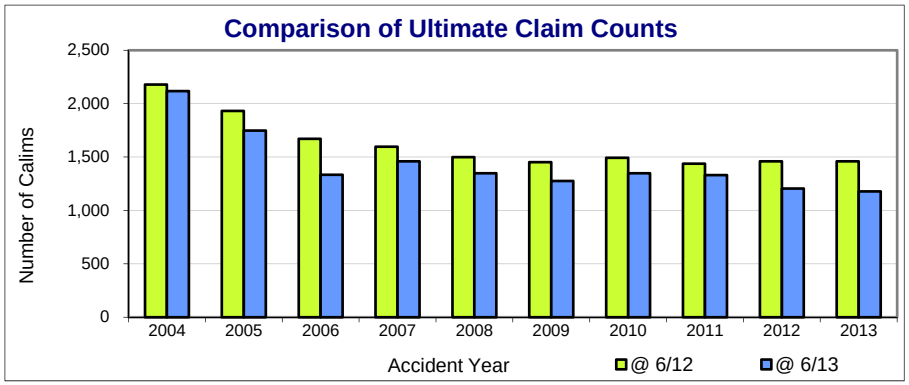
EXHIBIT 16

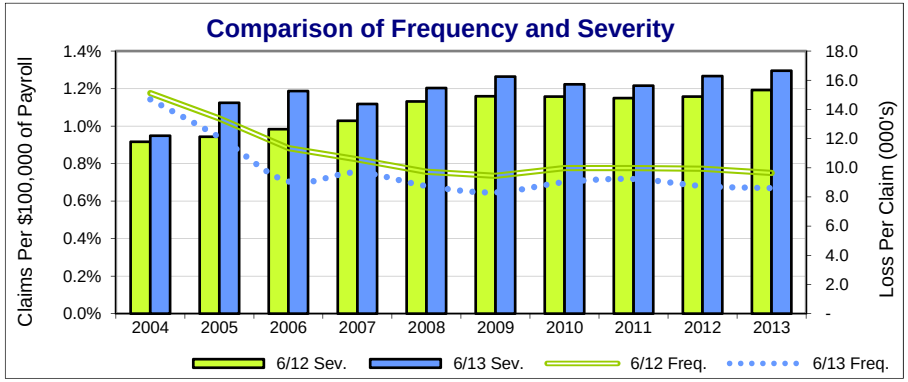
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

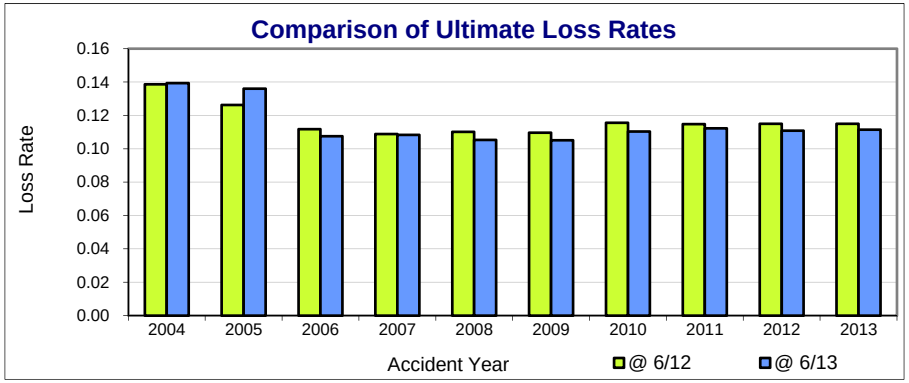
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	753	687	(66)	41,711	40,989	(722)						
2004	79	83	4	2,179	2,117	(62)	1.18%	1.14%	11,785	12,194	0.139	0.139
2005	92	80	(12)	1,932	1,747	(185)	1.04%	0.94%	12,133	14,459	0.126	0.136
2006	103	98	(5)	1,671	1,333	(338)	0.88%	0.70%	12,647	15,259	0.112	0.108
2007	134	157	23	1,596	1,460	(136)	0.82%	0.75%	13,220	14,380	0.109	0.108
2008	130	133	3	1,499	1,348	(151)	0.76%	0.68%	14,545	15,475	0.110	0.105
2009	124	87	(37)	1,451	1,276	(175)	0.74%	0.65%	14,905	16,252	0.110	0.105
2010	167	151	(16)	1,492	1,348	(144)	0.78%	0.70%	14,887	15,729	0.116	0.110
2011	170	175	5	1,438	1,330	(108)	0.78%	0.72%	14,775	15,636	0.115	0.112
2012	55	25	(30)	1,459	1,205	(254)	0.77%	0.68%	14,885	16,289	0.115	0.111
2013	2	1	(1)	1,459	1,178	(281)	0.75%	0.67%	15,332	16,655	0.115	0.111
Total	1,809	1,677	(132)	57,887	55,331	(2,556)						









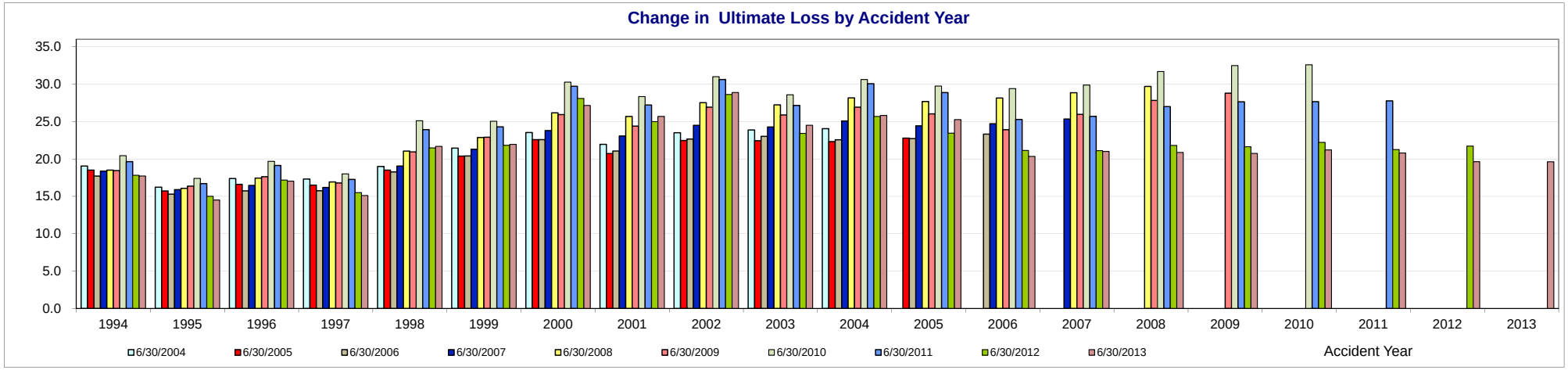
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 16
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	207	1,409	1,507	1,202	1,300	(98)	1,064	1,151	(87)	138	149	(11)	88.5%	88.5%
1977	3,940	4,168	4,216	228	276	(48)	188	228	(40)	40	48	(8)	82.6%	82.6%
1978	3,405	3,750	3,680	346	275	70	282	225	57	63	50	13	81.7%	81.7%
1979	4,574	4,980	4,999	406	425	(20)	328	344	(16)	77	81	(4)	80.9%	80.9%
1980	4,775	5,214	5,286	439	511	(72)	352	410	(58)	87	101	(14)	80.3%	80.3%
1981	5,144	5,707	5,780	563	636	(73)	449	507	(58)	114	129	(15)	79.7%	79.7%
1982	5,931	6,729	6,764	798	833	(35)	630	658	(28)	168	176	(7)	78.9%	78.9%
1983	5,448	6,271	6,338	822	890	(67)	646	699	(53)	176	190	(14)	78.6%	78.6%
1984	8,435	9,747	10,009	1,312	1,573	(262)	1,023	1,227	(204)	289	346	(58)	78.0%	78.0%
1985	8,094	9,567	9,796	1,473	1,702	(229)	1,137	1,314	(177)	336	388	(52)	77.2%	77.2%
1986	9,393	11,348	11,596	1,955	2,202	(247)	1,491	1,679	(189)	464	523	(59)	76.3%	76.3%
1987	9,689	11,906	12,200	2,217	2,511	(294)	1,668	1,889	(221)	549	622	(73)	75.2%	75.2%
1988	10,056	12,822	12,966	2,766	2,910	(144)	2,060	2,167	(108)	706	743	(37)	74.5%	74.5%
1989	11,149	14,784	14,750	3,634	3,600	34	2,680	2,655	25	955	946	9	73.7%	73.7%
1990	9,716	12,927	13,226	3,211	3,510	(299)	2,347	2,565	(219)	864	945	(81)	73.1%	73.1%
1991	10,106	13,967	14,170	3,861	4,064	(203)	2,793	2,940	(147)	1,068	1,124	(56)	72.3%	72.3%
1992	11,688	16,506	16,879	4,819	5,191	(373)	3,445	3,711	(266)	1,374	1,480	(106)	71.5%	71.5%
1993	11,767	17,116	17,538	5,349	5,770	(422)	3,779	4,077	(298)	1,570	1,694	(124)	70.6%	70.6%
1994	11,560	17,712	17,810	6,152	6,250	(98)	4,295	4,363	(68)	1,857	1,887	(30)	69.8%	69.8%
1995	9,415	14,499	14,995	5,083	5,579	(496)	3,502	3,843	(342)	1,582	1,736	(154)	68.9%	68.9%
1996	10,418	17,026	17,172	6,608	6,754	(146)	4,490	4,590	(99)	2,118	2,164	(47)	68.0%	68.0%
1997	9,073	15,102	15,494	6,029	6,421	(392)	4,040	4,302	(263)	1,989	2,119	(129)	67.0%	67.0%
1998	12,125	21,679	21,471	9,555	9,346	209	6,310	6,172	138	3,245	3,174	71	66.0%	66.0%
1999	11,838	21,945	21,823	10,107	9,985	122	6,588	6,508	80	3,519	3,477	42	65.2%	65.2%
2000	14,535	27,156	28,080	12,622	13,545	(924)	8,140	8,736	(596)	4,481	4,809	(328)	64.5%	64.5%
2001	12,314	25,690	24,987	13,376	12,672	703	8,550	8,101	450	4,825	4,572	254	63.9%	63.9%
2002	13,457	28,882	28,614	15,425	15,157	267	9,824	9,654	170	5,601	5,504	97	63.7%	63.7%
2003	9,895	24,502	23,413	14,607	13,519	1,089	9,262	8,572	690	5,345	4,947	398	63.4%	63.4%
2004	10,528	25,814	25,680	15,286	15,152	134	9,590	9,506	84	5,696	5,647	50	62.7%	62.7%
2005	8,268	25,259	23,440	16,991	15,172	1,819	10,654	9,514	1,140	6,337	5,659	678	62.7%	62.7%
2006	5,313	20,340	21,134	15,027	15,821	(794)	9,479	9,979	(501)	5,548	5,841	(293)	63.1%	63.1%
2007	3,717	20,995	21,100	17,278	17,382	(105)	10,915	10,982	(66)	6,362	6,401	(39)	63.2%	63.2%
2008	2,675	20,861	21,804	18,186	19,129	(943)	11,572	12,172	(600)	6,614	6,957	(343)	63.6%	63.6%
2009	1,492	20,737	21,627	19,245	20,135	(890)	12,255	12,822	(567)	6,990	7,313	(323)	63.7%	63.7%
2010	907	21,203	22,212	20,296	21,305	(1,009)	13,022	13,669	(647)	7,274	7,635	(362)	64.2%	64.2%
2011	102	20,795	21,246	20,693	21,144	(451)	13,135	13,422	(286)	7,558	7,722	(165)	63.5%	63.5%
2012	-	9,814	10,859	9,814	10,859	(1,045)	6,015	6,655	(640)	3,799	4,203	(404)	61.3%	61.3%
Total	**281,149**	**568,928**	**574,659**	**287,778**	**293,510**	**(5,731)**	**188,000**	**192,008**	**(4,008)**	**99,779**	**101,502**	**(1,723)**	**65.3%**	**65.4%**
Excl Prior	**280,942**	**567,518**	**573,151**	**286,576**	**292,210**	**(5,633)**	**186,935**	**190,857**	**(3,921)**	**99,641**	**101,353**	**(1,712)**	**65.2%**	**65.3%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	5,595	5,562	5,586	5,608	5,159	5,270	5,364	5,229	4,999	4,980	(33)	24	22	(449)	111	94	(136)	(230)	(20)	(615)
1980	6,208	6,099	6,216	6,233	5,746	5,666	5,678	5,513	5,286	5,214	(109)	118	17	(487)	(80)	12	(165)	(227)	(72)	(994)
1981	6,311	6,229	6,216	6,455	6,184	6,214	6,185	6,094	5,780	5,707	(82)	(12)	239	(272)	31	(29)	(90)	(314)	(73)	(604)
1982	7,734	7,643	7,586	7,805	7,134	7,135	7,304	7,165	6,764	6,729	(92)	(56)	219	(671)	0	169	(139)	(401)	(35)	(1,006)
1983	7,713	7,696	7,637	7,637	7,259	7,102	6,980	6,764	6,338	6,271	(17)	(59)	(0)	(378)	(158)	(122)	(216)	(426)	(67)	(1,442)
1984	10,745	10,506	10,539	10,668	10,448	10,486	11,116	10,763	10,009	9,747	(240)	34	129	(220)	38	630	(353)	(754)	(262)	(999)
1985	11,293	11,079	10,915	11,156	10,577	10,542	10,570	10,370	9,796	9,567	(213)	(164)	241	(579)	(35)	27	(199)	(574)	(229)	(1,726)
1986	12,989	12,487	12,213	12,458	12,055	12,171	12,978	12,533	11,596	11,348	(502)	(275)	245	(403)	116	807	(445)	(937)	(247)	(1,641)
1987	13,233	12,812	12,649	12,697	12,589	12,755	13,861	13,331	12,200	11,906	(421)	(164)	48	(108)	165	1,106	(530)	(1,131)	(294)	(1,327)
1988	14,501	14,095	13,756	13,969	13,648	13,757	14,334	13,876	12,966	12,822	(406)	(339)	212	(321)	109	577	(457)	(910)	(144)	(1,679)
1989	15,898	15,494	14,982	15,305	15,265	15,566	16,685	16,001	14,750	14,784	(403)	(512)	323	(40)	301	1,119	(684)	(1,252)	34	(1,114)
1990	15,477	15,086	14,651	15,025	14,684	14,665	15,086	14,515	13,226	12,927	(391)	(435)	374	(341)	(19)	421	(571)	(1,289)	(299)	(2,550)
1991	15,685	15,013	14,618	15,298	15,220	15,121	15,908	15,397	14,170	13,967	(671)	(396)	680	(78)	(99)	787	(511)	(1,227)	(203)	(1,717)
1992	18,064	17,207	16,879	17,489	17,195	17,191	18,842	18,029	16,879	16,506	(857)	(328)	610	(294)	(4)	1,651	(813)	(1,150)	(373)	(1,558)
1993	18,497	17,830	17,334	17,822	17,928	17,840	20,438	19,549	17,538	17,116	(667)	(496)	488	106	(88)	2,598	(889)	(2,012)	(422)	(1,382)
1994	19,042	18,497	17,706	18,366	18,505	18,433	20,428	19,633	17,810	17,712	(545)	(791)	660	139	(72)	1,995	(796)	(1,823)	(98)	(1,329)
1995	16,221	15,711	15,284	15,892	16,061	16,353	17,397	16,693	14,995	14,499	(510)	(428)	609	169	292	1,045	(704)	(1,699)	(496)	(1,722)
1996	17,374	16,601	15,725	16,448	17,431	17,614	19,672	19,119	17,172	17,026	(773)	(876)	723	983	183	2,059	(553)	(1,948)	(146)	(349)
1997	17,311	16,492	15,741	16,184	16,915	16,779	17,994	17,259	15,494	15,102	(819)	(750)	443	731	(137)	1,215	(735)	(1,765)	(392)	(2,209)
1998	18,986	18,504	18,260	19,042	21,047	20,936	25,104	23,914	21,471	21,679	(482)	(244)	782	2,005	(112)	4,168	(1,190)	(2,443)	209	2,693
1999	21,446	20,375	20,395	21,293	22,862	22,897	25,037	24,283	21,823	21,945	(1,071)	20	897	1,570	34	2,140	(754)	(2,460)	122	499
2000	23,526	22,580	22,583	23,788	26,159	25,929	30,264	29,715	28,080	27,156	(946)	3	1,206	2,371	(230)	4,335	(549)	(1,635)	(924)	3,631
2001	21,946	20,719	21,050	23,065	25,678	24,384	28,341	27,214	24,987	25,690	(1,227)	331	2,015	2,612	(1,294)	3,958	(1,128)	(2,227)	703	3,744
2002	23,504	22,463	22,654	24,491	27,523	26,918	30,999	30,618	28,614	28,882	(1,041)	191	1,837	3,032	(605)	4,082	(381)	(2,004)	267	5,377
2003	23,870	22,435	23,012	24,265	27,234	25,876	28,578	27,147	23,413	24,502	(1,436)	577	1,253	2,969	(1,358)	2,702	(1,431)	(3,734)	1,089	632
2004	24,042	22,319	22,557	25,078	28,157	26,917	30,621	30,058	25,680	25,814	(1,723)	238	2,520	3,079	(1,240)	3,704	(563)	(4,378)	134	1,772
2005		22,784	22,710	24,424	27,672	26,025	29,744	28,868	23,440	25,259		(74)	1,714	3,247	(1,647)	3,719	(876)	(5,428)	1,819	2,475
2006			23,318	24,707	28,141	23,909	29,401	25,274	21,134	20,340			1,389	3,434	(4,232)	5,492	(4,127)	(4,140)	(794)	(2,978)
2007				25,336	28,848	25,956	29,883	25,691	21,100	20,995				3,512	(2,892)	3,927	(4,192)	(4,591)	(105)	(4,341)
2008					29,695	27,825	31,684	26,999	21,804	20,861					(1,869)	3,859	(4,685)	(5,195)	(943)	(8,834)
2009						28,796	32,484	27,633	21,627	20,737						3,688	(4,851)	(6,006)	(890)	(8,059)
2010							32,587	27,655	22,212	21,203							(4,932)	(5,443)	(1,009)	(11,384)
2011								27,762	21,246	20,795								(6,516)	(451)	(6,967)
2012									21,717	19,628									(2,089)	(2,089)
2013										19,619										
79-04	407,209	391,534	386,745	403,538	418,663	414,513	455,763	440,782	401,834	399,595	(15,675)	(4,790)	16,794	15,125	(4,150)	41,250	(14,981)	(38,948)	(2,238)	(7,614)
79-05		414,318	409,455	427,963	446,335	440,537	485,507	469,650	425,274	424,855		(4,863)	18,508	18,372	(5,798)	44,969	(15,857)	(44,376)	(419)	(5,139)
79-06			432,773	452,669	474,476	464,447	514,908	494,924	446,408	445,195			19,896	21,807	(10,029)	50,461	(19,984)	(48,516)	(1,213)	(8,116)
79-07				478,005	503,324	490,403	544,791	520,615	467,508	466,190				25,318	(12,921)	54,388	(24,176)	(53,107)	(1,318)	(12,457)
79-08					533,018	518,228	576,475	547,614	489,311	487,051					(14,790)	58,247	(28,861)	(58,303)	(2,260)	(21,291)
79-09						547,024	608,959	575,247	510,939	507,788						61,935	(33,712)	(64,308)	(3,151)	(29,350)
79-10							641,546	602,902	533,151	528,991							(38,643)	(69,752)	(4,160)	(40,734)
79-11								630,665	554,397	549,786								(76,268)	(4,611)	(47,701)
79-12									576,114	569,414									(6,700)	(49,790)
79-13										589,034										(49,790)



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements

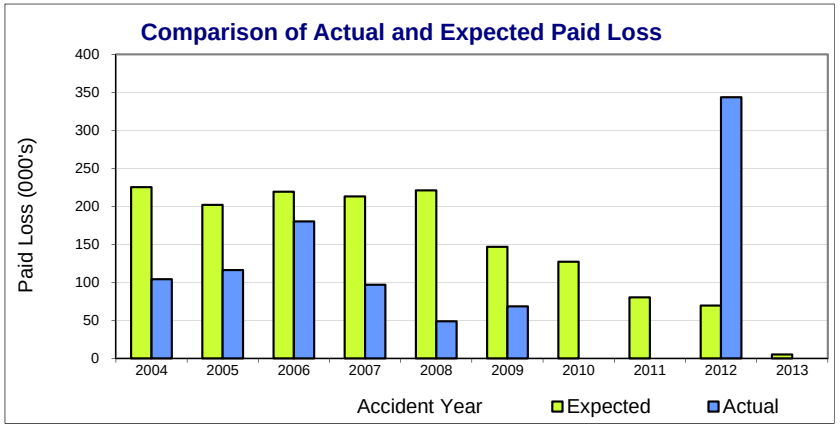
SUMMARY 7
EXHIBIT 17
SHEET 1

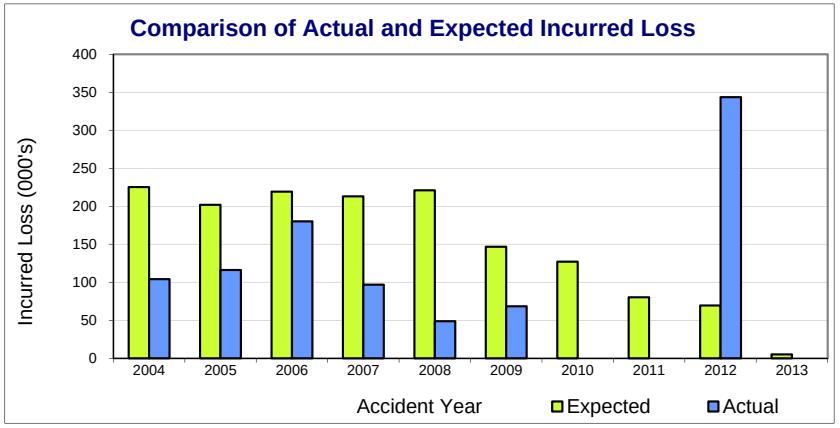
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

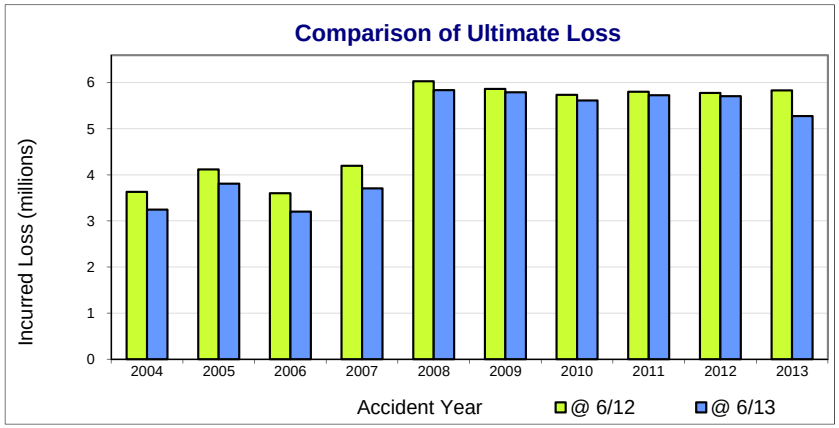
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	78	88	(10)	38	28	10	40	60	(20)	33	50	(17)	7	10	(3)	83.0%	82.9%
1977	1,736	1,728	8	1,707	1,697	10	29	31	(2)	24	25	(1)	5	6	(0)	82.5%	82.2%
1978	1,499	1,498	0	1,469	1,467	2	29	31	(2)	24	26	(2)	5	6	(0)	82.1%	81.9%
1979	1,846	1,850	(4)	1,804	1,804	-	42	46	(4)	34	37	(3)	8	8	(1)	81.5%	81.6%
1980	1,526	1,529	(3)	1,488	1,485	3	39	44	(6)	31	36	(5)	8	8	(1)	80.4%	81.3%
1981	1,654	1,643	11	1,605	1,587	18	48	56	(7)	39	45	(6)	10	11	(1)	80.1%	81.0%
1982	1,400	1,395	4	1,351	1,341	10	49	55	(6)	39	44	(5)	10	11	(1)	80.4%	80.6%
1983	1,274	1,258	16	1,223	1,202	21	52	56	(4)	41	45	(3)	10	11	(1)	80.3%	80.0%
1984	1,557	1,556	1	1,484	1,475	9	73	81	(8)	58	65	(6)	15	16	(2)	79.9%	80.0%
1985	1,471	1,417	54	1,389	1,333	56	82	84	(2)	66	67	(1)	16	17	(1)	80.3%	79.6%
1986	1,378	1,356	22	1,288	1,264	24	90	92	(2)	72	73	(1)	18	19	(1)	80.2%	79.2%
1987	1,130	1,111	18	1,046	1,024	22	84	88	(4)	67	69	(3)	17	18	(1)	79.7%	79.2%
1988	1,121	1,100	21	1,024	999	25	97	101	(4)	78	80	(2)	20	21	(1)	79.7%	79.2%
1989	1,310	1,219	92	1,176	1,091	85	135	128	7	108	101	7	27	27	0	80.0%	79.0%
1990	1,225	1,231	(6)	1,080	1,077	3	145	154	(9)	115	122	(7)	29	32	(2)	79.7%	79.5%
1991	1,190	1,188	2	1,024	1,014	10	166	174	(8)	133	138	(6)	33	36	(2)	79.9%	79.6%
1992	1,048	1,038	10	874	856	18	174	182	(8)	140	146	(6)	34	36	(2)	80.2%	80.1%
1993	1,038	1,048	(11)	834	834	-	204	215	(11)	164	172	(8)	40	43	(3)	80.4%	80.0%
1994	1,503	1,419	85	1,159	1,074	84	344	344	0	276	276	0	68	68	0	80.2%	80.2%
1995	894	839	55	656	605	51	238	234	4	190	187	3	47	47	0	80.0%	79.9%
1996	883	841	41	617	575	42	266	266	(1)	211	211	(0)	55	55	(0)	79.4%	79.3%
1997	1,030	979	51	686	634	51	344	345	(1)	270	270	(0)	74	74	(0)	78.5%	78.5%
1998	1,779	1,718	61	1,123	1,041	82	656	678	(21)	509	528	(18)	147	150	(3)	77.6%	77.9%
1999	2,103	2,116	(13)	1,246	1,176	71	857	940	(84)	658	728	(70)	198	212	(13)	76.9%	77.5%
2000	2,807	2,948	(142)	1,540	1,482	58	1,266	1,466	(199)	966	1,129	(163)	301	337	(36)	76.2%	77.0%
2001	2,303	2,026	277	1,144	873	271	1,159	1,153	7	880	886	(6)	280	267	13	75.9%	76.8%
2002	2,507	2,276	231	1,084	840	244	1,423	1,436	(13)	1,079	1,093	(14)	344	343	1	75.8%	76.1%
2003	5,136	4,908	228	2,035	1,723	313	3,100	3,185	(84)	2,331	2,393	(62)	770	792	(22)	75.2%	75.1%
2004	3,247	3,632	(386)	996	892	104	2,251	2,740	(490)	1,671	2,038	(367)	579	703	(123)	74.3%	74.4%
2005	3,810	4,118	(308)	1,024	908	116	2,786	3,210	(424)	2,049	2,349	(299)	737	861	(124)	73.6%	73.2%
2006	3,203	3,602	(399)	539	358	180	2,665	3,244	(579)	1,930	2,343	(413)	735	901	(166)	72.4%	72.2%
2007	3,706	4,197	(491)	524	427	97	3,183	3,770	(588)	2,276	2,680	(403)	906	1,091	(185)	71.5%	71.1%
2008	5,841	6,034	(193)	583	535	49	5,258	5,500	(242)	3,702	3,824	(122)	1,556	1,676	(120)	70.4%	69.5%
2009	5,793	5,866	(73)	309	241	68	5,483	5,625	(141)	3,778	3,806	(28)	1,705	1,819	(113)	68.9%	67.7%
2010	5,616	5,740	(124)	131	131	-	5,485	5,609	(124)	3,679	3,691	(13)	1,806	1,917	(111)	67.1%	65.8%
2011	5,729	5,805	(76)	323	323	-	5,406	5,482	(76)	3,527	3,497	30	1,879	1,985	(106)	65.2%	63.8%
2012	5,708	2,890	2,818	463	119	344	5,245	2,771	2,475	3,317	1,712	1,605	1,928	1,059	869	63.2%	61.8%
2013	2,638	-	2,638	-	-	-	2,638	-	2,638	1,616	-	1,616	1,022	-	1,022	61.3%	100.0%
Total	**89,715**	**85,207**	**4,508**	**38,086**	**35,535**	**2,551**	**51,629**	**49,672**	**1,957**	**36,181**	**34,981**	**1,200**	**15,448**	**14,691**	**757**	**70.1%**	**70.4%**
Excl Prior	**89,637**	**85,119**	**4,518**	**38,048**	**35,507**	**2,541**	**51,589**	**49,612**	**1,977**	**36,147**	**34,931**	**1,216**	**15,442**	**14,681**	**761**	**70.1%**	**70.4%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	11	10	(1)				88	78	(10)
1977	5	10	5	5	10	5	1,728	1,736	8
1978	5	2	(2)	5	2	(2)	1,498	1,499	0
1979	7	-	(7)	7	-	(7)	1,850	1,846	(4)
1980	6	3	(4)	6	3	(4)	1,529	1,526	(3)
1981	8	18	10	8	18	10	1,643	1,654	11
1982	7	10	3	7	10	3	1,395	1,400	4
1983	7	21	14	7	21	14	1,258	1,274	16
1984	12	9	(3)	12	9	(3)	1,556	1,557	1
1985	11	56	46	11	56	46	1,417	1,471	54
1986	11	24	13	11	24	13	1,356	1,378	22
1987	12	22	10	12	22	10	1,111	1,130	18
1988	14	25	11	14	25	11	1,100	1,121	21
1989	16	85	69	16	85	69	1,219	1,310	92
1990	25	3	(22)	25	3	(22)	1,231	1,225	(6)
1991	25	10	(15)	25	10	(15)	1,188	1,190	2
1992	30	18	(12)	30	18	(12)	1,038	1,048	10
1993	31	-	(31)	31	-	(31)	1,048	1,038	(11)
1994	54	84	31	54	84	31	1,419	1,503	85
1995	30	51	21	30	51	21	839	894	55
1996	32	42	10	32	42	10	841	883	41
1997	35	51	16	35	51	16	979	1,030	51
1998	73	82	10	73	82	10	1,718	1,779	61
1999	106	71	(35)	106	71	(35)	2,116	2,103	(13)
2000	156	58	(98)	156	58	(98)	2,948	2,807	(142)
2001	134	271	136	134	271	136	2,026	2,303	277
2002	132	244	111	132	244	111	2,276	2,507	231
2003	248	313	64	248	313	64	4,908	5,136	228
2004	225	104	(121)	225	104	(121)	3,632	3,247	(386)
2005	202	116	(86)	202	116	(86)	4,118	3,810	(308)
2006	219	180	(39)	219	180	(39)	3,602	3,203	(399)
2007	213	97	(116)	213	97	(116)	4,197	3,706	(491)
2008	221	49	(172)	221	49	(172)	6,034	5,841	(193)
2009	147	68	(78)	147	68	(78)	5,866	5,793	(73)
2010	127	-	(127)	127	-	(127)	5,740	5,616	(124)
2011	80	-	(80)	80	-	(80)	5,805	5,729	(76)
2012	69	344	274	69	344	274	5,780	5,708	(72)
2013	5	-	(5)	5	-	(5)	5,836	5,276	(559)
Total	2,751	2,551	(200)	2,741	2,541	(200)			(1,579)







Ohio Bureau of Workers' Compensation

SUMMARY 7

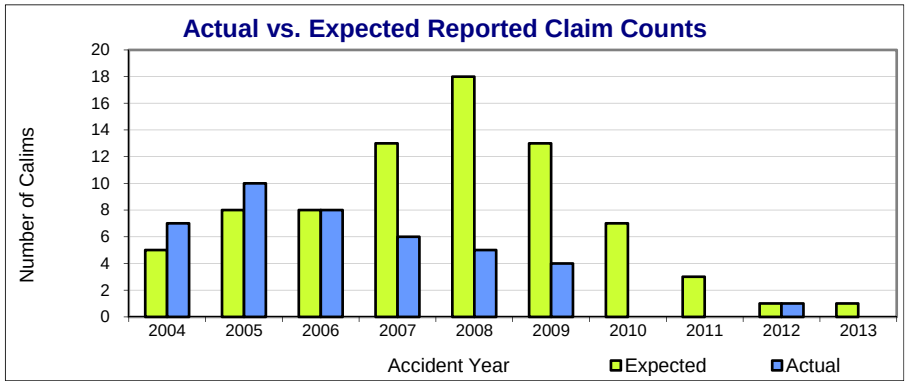
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements

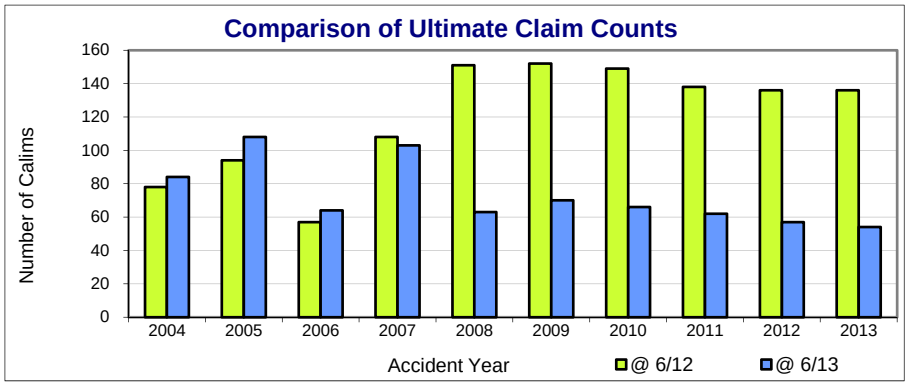
EXHIBIT 17

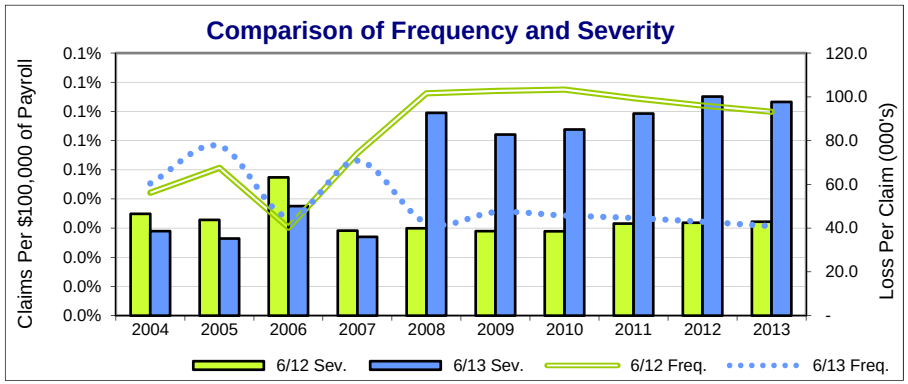
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

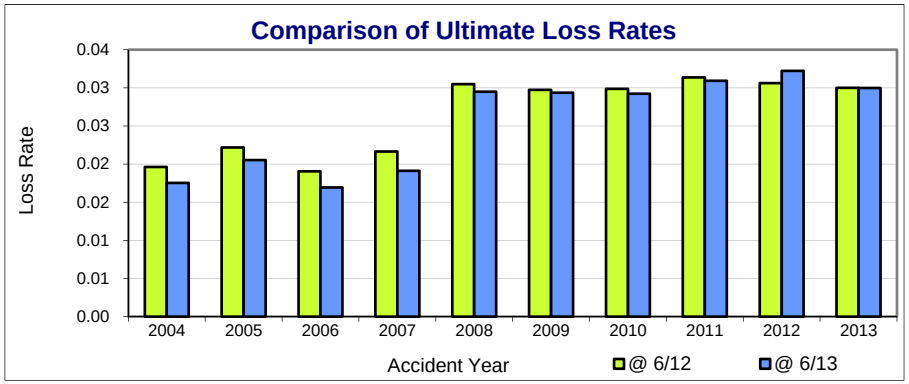
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	49	51	2	4,022	4,057	35						
2004	5	7	2	78	84	6	0.04%	0.05%	46,570	38,650	0.020	0.018
2005	8	10	2	94	108	14	0.05%	0.06%	43,807	35,281	0.022	0.021
2006	8	8	-	57	64	7	0.03%	0.03%	63,199	50,050	0.019	0.017
2007	13	6	(7)	108	103	(5)	0.06%	0.05%	38,863	35,983	0.022	0.019
2008	18	5	(13)	151	63	(88)	0.08%	0.03%	39,961	92,716	0.030	0.029
2009	13	4	(9)	152	70	(82)	0.08%	0.04%	38,591	82,754	0.030	0.029
2010	7	-	(7)	149	66	(83)	0.08%	0.03%	38,521	85,088	0.030	0.029
2011	3	-	(3)	138	62	(76)	0.07%	0.03%	42,063	92,396	0.031	0.031
2012	1	1	-	136	57	(79)	0.07%	0.03%	42,500	100,147	0.031	0.032
2013	1	-	(1)	136	54	(82)	0.07%	0.03%	42,909	97,708	0.030	0.030
Total	126	92	(34)	5,221	4,788	(433)						







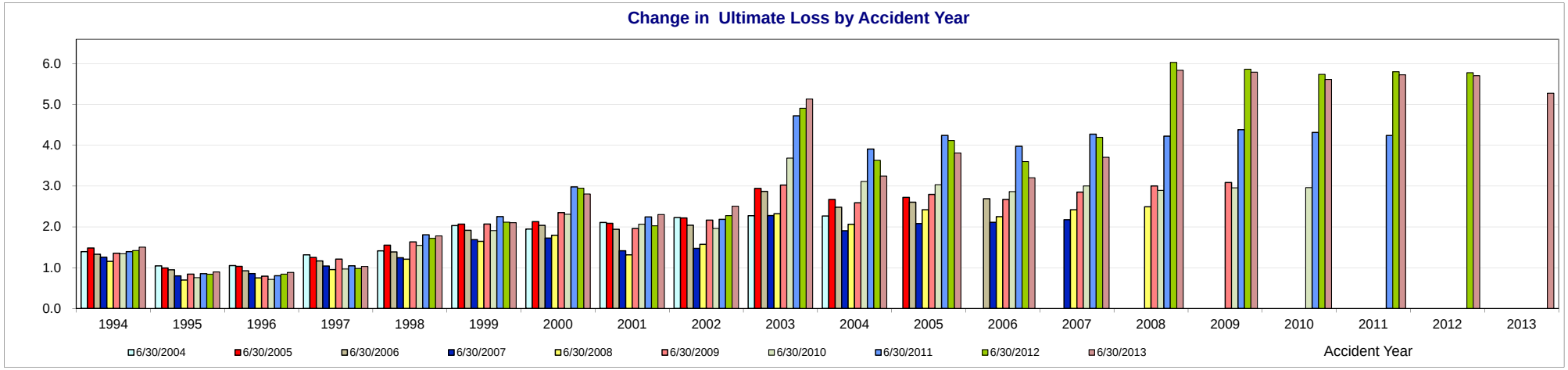


Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	28	78	88	50	60	(10)	41	50	(8)	9	10	(2)	82.9%	82.9%
1977	1,697	1,736	1,728	39	31	8	32	25	7	7	6	1	82.2%	82.2%
1978	1,467	1,499	1,498	32	31	0	26	26	0	6	6	0	81.9%	81.9%
1979	1,804	1,846	1,850	42	46	(4)	34	37	(3)	8	8	(1)	81.6%	81.6%
1980	1,485	1,526	1,529	41	44	(3)	33	36	(3)	8	8	(1)	81.3%	81.3%
1981	1,587	1,654	1,643	66	56	11	54	45	9	13	11	2	81.0%	81.0%
1982	1,341	1,400	1,395	59	55	4	48	44	4	11	11	1	80.6%	80.6%
1983	1,202	1,274	1,258	72	56	16	58	45	13	14	11	3	80.0%	80.0%
1984	1,475	1,557	1,556	81	81	1	65	65	1	16	16	0	80.0%	80.0%
1985	1,333	1,471	1,417	138	84	54	110	67	43	28	17	11	79.6%	79.6%
1986	1,264	1,378	1,356	114	92	22	90	73	17	24	19	5	79.2%	79.2%
1987	1,024	1,130	1,111	106	88	18	84	69	15	22	18	4	79.2%	79.2%
1988	999	1,121	1,100	122	101	21	97	80	17	25	21	4	79.2%	79.2%
1989	1,091	1,310	1,219	220	128	92	173	101	72	46	27	19	79.0%	79.0%
1990	1,077	1,225	1,231	148	154	(6)	118	122	(5)	30	32	(1)	79.5%	79.5%
1991	1,014	1,190	1,188	176	174	2	140	138	2	36	36	0	79.6%	79.6%
1992	856	1,048	1,038	192	182	10	154	146	8	38	36	2	80.1%	80.1%
1993	834	1,038	1,048	204	215	(11)	163	172	(8)	41	43	(2)	80.0%	80.0%
1994	1,074	1,503	1,419	429	344	85	344	276	68	85	68	17	80.2%	80.2%
1995	605	894	839	289	234	55	231	187	44	58	47	11	79.9%	79.9%
1996	575	883	841	308	266	41	244	211	33	64	55	9	79.3%	79.3%
1997	634	1,030	979	395	345	51	310	270	40	85	74	11	78.5%	78.5%
1998	1,041	1,779	1,718	739	678	61	575	528	48	163	150	14	77.9%	77.9%
1999	1,176	2,103	2,116	927	940	(13)	719	728	(10)	209	212	(3)	77.5%	77.5%
2000	1,482	2,807	2,948	1,324	1,466	(142)	1,020	1,129	(109)	304	337	(33)	77.0%	77.0%
2001	873	2,303	2,026	1,430	1,153	277	1,099	886	213	331	267	64	76.8%	76.8%
2002	840	2,507	2,276	1,667	1,436	231	1,269	1,093	176	398	343	55	76.1%	76.1%
2003	1,723	5,136	4,908	3,413	3,185	228	2,564	2,393	171	849	792	57	75.1%	75.1%
2004	892	3,247	3,632	2,355	2,740	(386)	1,751	2,038	(287)	604	703	(99)	74.4%	74.4%
2005	908	3,810	4,118	2,902	3,210	(308)	2,124	2,349	(225)	779	861	(83)	73.2%	73.2%
2006	358	3,203	3,602	2,845	3,244	(399)	2,055	2,343	(288)	790	901	(111)	72.2%	72.2%
2007	427	3,706	4,197	3,280	3,770	(491)	2,331	2,680	(349)	949	1,091	(142)	71.1%	71.1%
2008	535	5,841	6,034	5,307	5,500	(193)	3,690	3,824	(134)	1,617	1,676	(59)	69.5%	69.5%
2009	241	5,793	5,866	5,552	5,625	(73)	3,757	3,806	(49)	1,795	1,819	(24)	67.7%	67.7%
2010	131	5,616	5,740	5,485	5,609	(124)	3,610	3,691	(82)	1,875	1,917	(42)	65.8%	65.8%
2011	323	5,729	5,805	5,406	5,482	(76)	3,448	3,497	(49)	1,957	1,985	(28)	63.8%	63.8%
2012	119	2,854	2,890	2,735	2,771	(36)	1,690	1,712	(22)	1,045	1,059	(14)	61.8%	61.8%
Total	**35,535**	**84,222**	**85,207**	**48,688**	**49,672**	**(984)**	**34,349**	**34,981**	**(632)**	**14,339**	**14,691**	**(352)**	**70.5%**	**70.4%**
Excl Prior	**35,507**	**84,144**	**85,119**	**48,638**	**49,612**	**(974)**	**34,307**	**34,931**	**(624)**	**14,330**	**14,681**	**(350)**	**70.5%**	**70.4%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	1,871	1,916	1,936	1,937	1,801	1,891	1,836	1,850	1,850	1,846	45	20	1	(136)	91	(55)	14	(0)	(4)	(26)
1980	1,728	1,734	1,714	1,704	1,538	1,588	1,523	1,529	1,529	1,526	7	(21)	(10)	(166)	51	(66)	6	1	(3)	(201)
1981	1,910	1,909	1,910	1,894	1,690	1,762	1,658	1,653	1,643	1,654	(1)	1	(16)	(204)	72	(105)	(4)	(11)	11	(256)
1982	1,710	1,674	1,654	1,629	1,419	1,472	1,409	1,405	1,395	1,400	(36)	(20)	(25)	(210)	53	(63)	(4)	(10)	4	(310)
1983	1,654	1,575	1,553	1,521	1,338	1,385	1,250	1,258	1,258	1,274	(79)	(22)	(32)	(183)	47	(135)	8	(0)	16	(380)
1984	1,838	1,849	1,831	1,802	1,586	1,627	1,526	1,559	1,556	1,557	11	(18)	(29)	(216)	41	(101)	33	(2)	1	(281)
1985	1,818	1,793	1,782	1,727	1,462	1,503	1,384	1,403	1,417	1,471	(25)	(11)	(55)	(265)	40	(118)	19	13	54	(347)
1986	1,678	1,683	1,706	1,616	1,368	1,418	1,345	1,358	1,356	1,378	5	23	(90)	(248)	51	(73)	13	(2)	22	(299)
1987	1,449	1,410	1,421	1,365	1,146	1,189	1,123	1,126	1,111	1,130	(39)	11	(57)	(218)	42	(65)	3	(14)	18	(319)
1988	1,124	1,197	1,227	1,185	1,030	1,075	1,058	1,108	1,100	1,121	73	30	(42)	(155)	45	(17)	49	(8)	21	(3)
1989	1,421	1,395	1,382	1,328	1,115	1,232	1,201	1,202	1,219	1,310	(27)	(13)	(53)	(213)	117	(32)	1	17	92	(111)
1990	1,237	1,262	1,272	1,233	1,083	1,145	1,061	1,115	1,231	1,225	25	10	(39)	(151)	62	(84)	53	116	(6)	(12)
1991	1,059	1,193	1,209	1,196	1,081	1,171	1,216	1,216	1,188	1,190	134	16	(13)	(114)	90	45	(0)	(29)	2	131
1992	1,102	1,191	1,131	1,110	1,037	1,106	1,026	1,062	1,038	1,048	89	(60)	(21)	(73)	69	(80)	36	(23)	10	(54)
1993	1,074	1,085	1,033	1,000	910	1,075	1,009	1,073	1,048	1,038	11	(53)	(32)	(90)	165	(66)	64	(25)	(11)	(37)
1994	1,393	1,483	1,329	1,256	1,155	1,354	1,341	1,392	1,419	1,503	90	(154)	(73)	(101)	199	(13)	51	27	85	111
1995	1,043	993	948	799	696	841	756	853	839	894	(51)	(45)	(149)	(103)	145	(86)	98	(15)	55	(149)
1996	1,051	1,032	923	855	748	791	712	802	841	883	(19)	(109)	(68)	(107)	43	(79)	89	40	41	(168)
1997	1,314	1,251	1,166	1,041	954	1,209	968	1,046	979	1,030	(63)	(86)	(125)	(87)	256	(241)	78	(67)	51	(284)
1998	1,412	1,551	1,386	1,243	1,208	1,632	1,545	1,805	1,718	1,779	139	(165)	(143)	(35)	424	(87)	259	(87)	61	367
1999	2,032	2,067	1,915	1,686	1,646	2,069	1,908	2,253	2,116	2,103	36	(152)	(230)	(40)	423	(161)	345	(137)	(13)	71
2000	1,947	2,127	2,037	1,726	1,793	2,350	2,310	2,981	2,948	2,807	180	(91)	(311)	67	556	(40)	671	(32)	(142)	859
2001	2,109	2,087	1,941	1,415	1,314	1,958	2,065	2,244	2,026	2,303	(22)	(146)	(526)	(101)	645	107	179	(218)	277	194
2002	2,227	2,218	2,041	1,472	1,573	2,165	1,960	2,186	2,276	2,507	(9)	(177)	(569)	101	591	(204)	225	91	231	280
2003	2,273	2,943	2,870	2,278	2,322	3,024	3,687	4,723	4,908	5,136	670	(73)	(592)	44	703	662	1,036	185	228	2,863
2004	2,266	2,672	2,483	1,906	2,063	2,590	3,114	3,907	3,632	3,247	406	(189)	(577)	157	527	524	793	(275)	(386)	981
2005		2,722	2,604	2,081	2,420	2,796	3,033	4,242	4,118	3,810		(118)	(523)	339	375	238	1,209	(124)	(308)	1,088
2006			2,690	2,111	2,250	2,672	2,864	3,975	3,602	3,203			(579)	139	422	192	1,111	(373)	(399)	513
2007				2,176	2,420	2,853	3,003	4,273	4,197	3,706				244	433	150	1,270	(76)	(491)	1,530
2008					2,492	3,003	2,896	4,224	6,034	5,841					511	(107)	1,328	1,810	(193)	3,349
2009						3,088	2,958	4,383	5,866	5,793						(130)	1,426	1,482	(73)	2,705
2010							2,962	4,316	5,740	5,616							1,353	1,424	(124)	2,654
2011								4,242	5,805	5,729								1,563	(76)	1,487
2012									5,780	5,708									(72)	(72)
2013										5,276										
79-04	41,738	43,290	41,799	37,923	35,077	40,624	39,991	44,106	43,641	44,357	1,552	(1,492)	(3,875)	(2,847)	5,547	(633)	4,115	(465)	717	2,619
79-05		46,012	44,403	40,005	37,497	43,420	43,025	48,348	47,759	48,168		(1,609)	(4,398)	(2,508)	5,923	(395)	5,324	(590)	409	3,708
79-06			47,093	42,116	39,747	46,092	45,889	52,323	51,361	51,371			(4,977)	(2,369)	6,345	(203)	6,435	(962)	10	4,221
79-07				44,292	42,167	48,945	48,892	56,597	55,558	55,077				(2,125)	6,778	(53)	7,705	(1,038)	(481)	5,751
79-08					44,659	51,948	51,788	60,821	61,592	60,918					7,289	(160)	9,033	771	(674)	9,100
79-09						55,036	54,745	65,204	67,458	66,711						(290)	10,459	2,254	(747)	11,805
79-10							57,708	69,520	73,198	72,327							11,812	3,678	(871)	14,459
79-11								73,761	79,002	78,055								5,241	(947)	15,946
79-12									84,782	83,764									(1,018)	15,874
79-13										89,040										15,874



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards

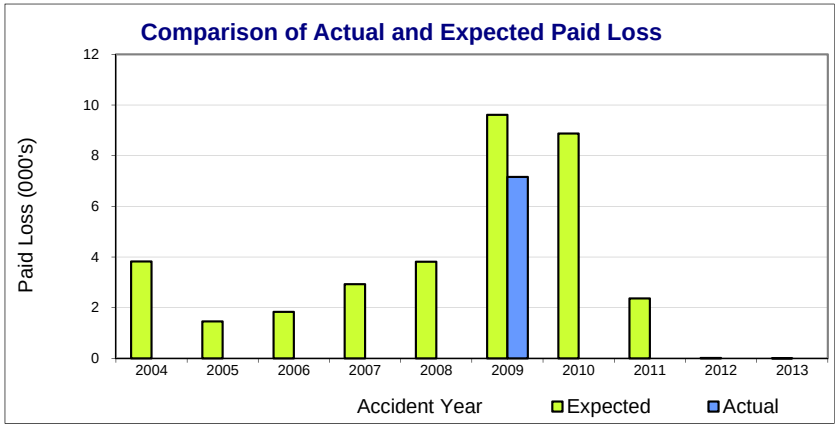
SUMMARY 7
EXHIBIT 18
SHEET 1

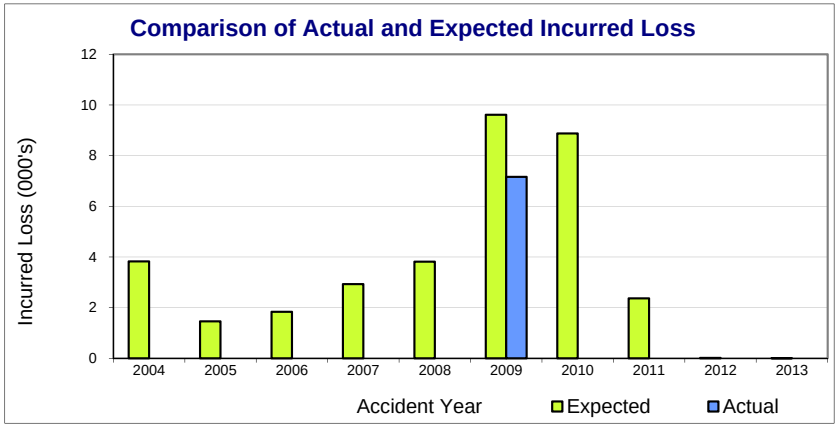
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

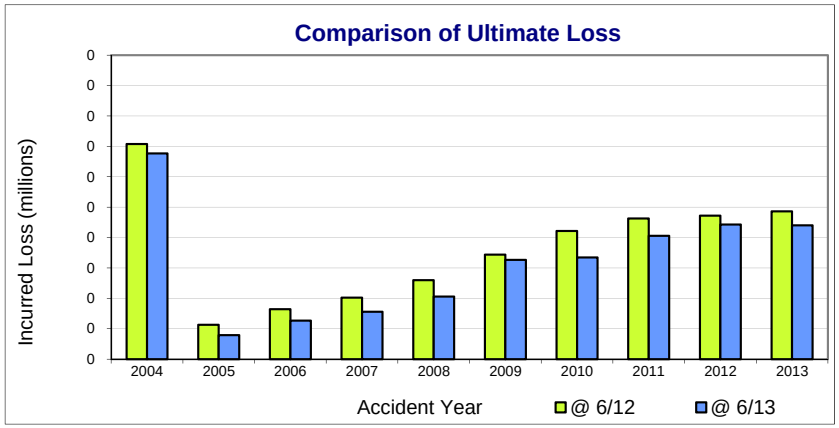
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1	1	-	1	1	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	14	14	(0)	12	12	-	2	2	(0)	1	1	(0)	0	0	(0)	78.2%	80.3%
1978	42	43	(1)	37	37	-	5	6	(1)	4	5	(1)	1	1	(0)	77.5%	79.4%
1979	258	258	0	223	217	6	35	41	(6)	27	32	(5)	8	9	(1)	76.6%	78.4%
1980	97	97	0	82	80	3	14	17	(2)	11	13	(2)	3	4	(0)	75.8%	77.3%
1981	2	2	(0)	2	2	-	0	0	(0)	0	0	(0)	0	0	(0)	75.0%	76.3%
1982	49	50	(2)	40	40	-	9	10	(2)	6	8	(1)	2	3	(0)	74.3%	75.2%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	89	92	(3)	70	70	-	18	21	(3)	13	16	(2)	5	6	(1)	72.7%	72.9%
1985	80	82	(3)	62	62	-	18	20	(3)	13	15	(2)	5	6	(1)	71.8%	71.7%
1986	38	40	(1)	29	29	-	9	10	(1)	6	7	(1)	3	3	(0)	70.8%	70.5%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	177	175	2	130	124	6	47	50	(4)	32	34	(2)	15	16	(1)	68.7%	68.1%
1989	0	0	(0)	0	0	-	0	0	(0)	0	0	(0)	0	0	(0)	67.6%	67.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	3	3	(0)	2	2	-	1	1	(0)	1	1	(0)	0	0	(0)	64.7%	63.9%
1993	2	3	(0)	2	2	-	1	1	(0)	1	1	(0)	0	0	(0)	63.7%	62.9%
1994	2	2	(0)	1	1	-	1	1	(0)	0	0	(0)	0	0	(0)	62.6%	61.9%
1995	2	2	(0)	1	1	-	1	1	(0)	0	0	(0)	0	0	(0)	61.8%	60.9%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	0	0	(0)	0	0	-	0	0	(0)	0	0	(0)	0	0	(0)	60.2%	59.2%
1998	28	29	(1)	16	16	-	11	12	(1)	7	7	(1)	5	5	(1)	59.4%	58.3%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	150	147	3	83	77	6	67	70	(3)	39	40	(1)	28	30	(2)	58.1%	57.5%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	5	(5)	-	-	-	-	5	(5)	-	3	(3)	-	2	(2)	100.0%	56.7%
2003	5	10	(5)	-	-	-	5	10	(5)	3	5	(3)	2	4	(2)	57.2%	56.3%
2004	135	142	(6)	65	65	-	70	76	(6)	40	43	(3)	30	33	(3)	56.8%	56.4%
2005	16	23	(7)	-	-	-	16	23	(7)	9	13	(4)	7	10	(3)	57.1%	57.1%
2006	25	33	(8)	1	1	-	24	32	(8)	14	18	(4)	10	13	(3)	57.7%	57.4%
2007	31	40	(9)	-	-	-	31	40	(9)	18	24	(5)	13	17	(4)	58.0%	58.3%
2008	41	52	(11)	-	-	-	41	52	(11)	24	31	(7)	17	21	(4)	58.8%	59.1%
2009	65	69	(4)	7	-	7	58	69	(11)	35	43	(8)	23	26	(2)	59.6%	62.6%
2010	67	84	(17)	-	-	-	67	84	(17)	42	54	(12)	25	30	(5)	63.0%	64.2%
2011	81	93	(11)	-	-	-	81	93	(11)	52	58	(6)	29	35	(6)	64.6%	62.6%
2012	89	47	41	-	-	-	89	47	41	56	28	27	33	19	14	63.0%	60.2%
2013	44	-	44	-	-	-	44	-	44	27	-	27	17	-	17	60.6%	100.0%
Total	**1,632**	**1,634**	**(2)**	**868**	**840**	**28**	**764**	**794**	**(30)**	**481**	**501**	**(19)**	**283**	**294**	**(11)**	**63.0%**	**63.0%**
Excl Prior	**1,631**	**1,633**	**(2)**	**867**	**839**	**28**	**764**	**794**	**(30)**	**481**	**501**	**(19)**	**283**	**294**	**(11)**	**63.0%**	**63.0%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	-	-				1	1	-
1977	0	-	(0)	0	-	(0)	14	14	(0)
1978	1	-	(1)	1	-	(1)	43	42	(1)
1979	4	6	2	4	6	2	258	258	0
1980	1	3	1	1	3	1	97	97	0
1981	0	-	(0)	0	-	(0)	2	2	(0)
1982	1	-	(1)	1	-	(1)	50	49	(2)
1983	-	-	-	-	-	-	-	-	-
1984	1	-	(1)	1	-	(1)	92	89	(3)
1985	1	-	(1)	1	-	(1)	82	80	(3)
1986	1	-	(1)	1	-	(1)	40	38	(1)
1987	-	-	-	-	-	-	-	-	-
1988	2	6	4	2	6	4	175	177	2
1989	0	-	(0)	0	-	(0)	0	0	(0)
1990	-	-	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-	-	-
1992	0	-	(0)	0	-	(0)	3	3	(0)
1993	0	-	(0)	0	-	(0)	3	2	(0)
1994	0	-	(0)	0	-	(0)	2	2	(0)
1995	0	-	(0)	0	-	(0)	2	2	(0)
1996	-	-	-	-	-	-	-	-	-
1997	0	-	(0)	0	-	(0)	0	0	(0)
1998	0	-	(0)	0	-	(0)	29	28	(1)
1999	-	-	-	-	-	-	-	-	-
2000	3	6	3	3	6	3	147	150	3
2001	-	-	-	-	-	-	-	-	-
2002	0	-	(0)	0	-	(0)	5	-	(5)
2003	0	-	(0)	0	-	(0)	10	5	(5)
2004	4	-	(4)	4	-	(4)	142	135	(6)
2005	1	-	(1)	1	-	(1)	23	16	(7)
2006	2	-	(2)	2	-	(2)	33	25	(8)
2007	3	-	(3)	3	-	(3)	40	31	(9)
2008	4	-	(4)	4	-	(4)	52	41	(11)
2009	10	7	(2)	10	7	(2)	69	65	(4)
2010	9	-	(9)	9	-	(9)	84	67	(17)
2011	2	-	(2)	2	-	(2)	93	81	(11)
2012	0	-	(0)	0	-	(0)	94	89	(6)
2013	0	-	(0)	0	-	(0)	97	88	(9)
Total	51	28	(23)	51	28	(23)			(103)







Ohio Bureau of Workers' Compensation

SUMMARY 7

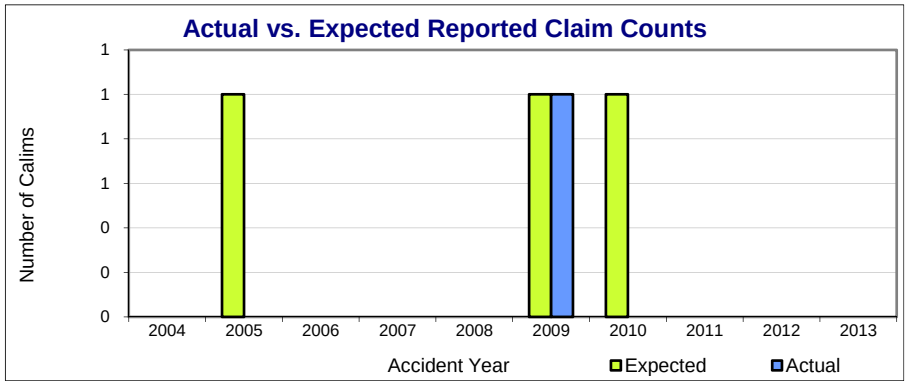
Public Employers - Taxing Districts - Compensation - Additional Awards

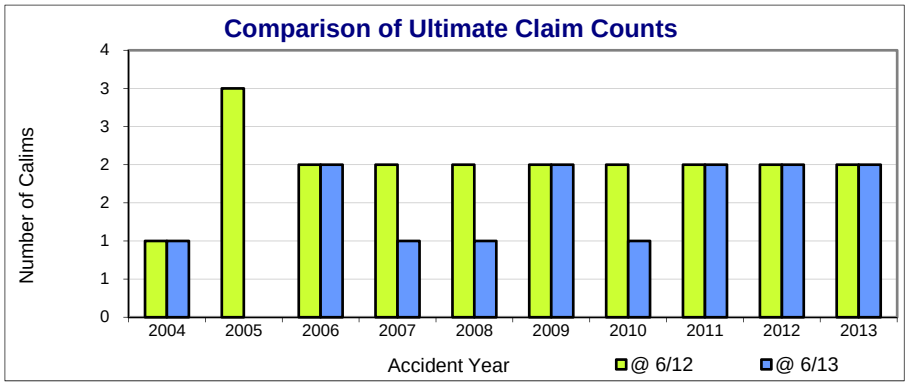
EXHIBIT 18

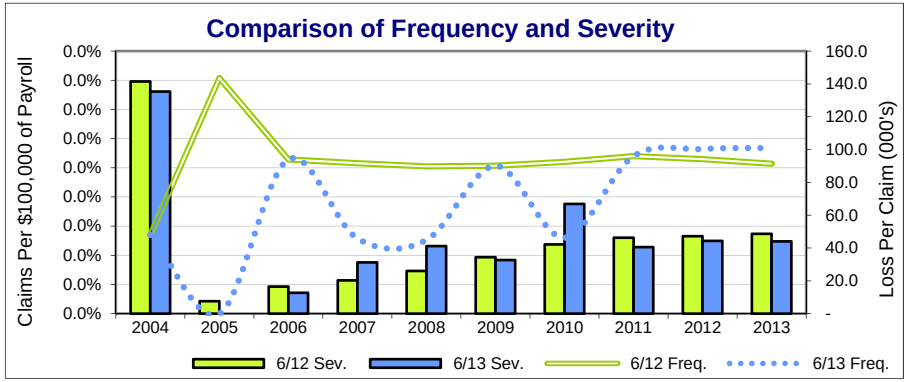
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

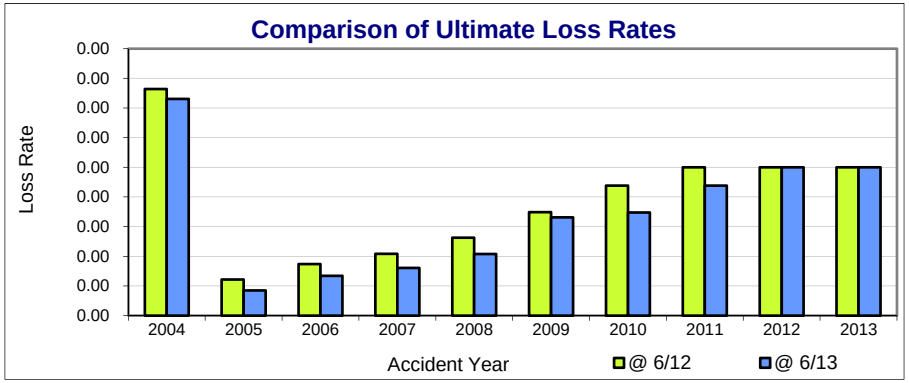
SHEET 3

Accident	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
Year	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	2	-	(2)	23	17	(6)						
2004	-	-	-	1	1	-	0.00%	0.00%	141,537	135,343	0.001	0.001
2005	1	-	(1)	3	-	(3)	0.00%	0.00%	7,517	-	0.000	0.000
2006	-	-	-	2	2	-	0.00%	0.00%	16,439	12,664	0.000	0.000
2007	-	-	-	2	1	(1)	0.00%	0.00%	20,214	31,181	0.000	0.000
2008	-	-	-	2	1	(1)	0.00%	0.00%	25,993	41,140	0.000	0.000
2009	1	1	-	2	2	-	0.00%	0.00%	34,396	32,636	0.000	0.000
2010	1	-	(1)	2	1	(1)	0.00%	0.00%	42,148	66,868	0.000	0.000
2011	-	-	-	2	2	-	0.00%	0.00%	46,282	40,588	0.000	0.000
2012	-	-	-	2	2	-	0.00%	0.00%	47,213	44,280	0.000	0.000
2013	-	-	-	2	2	-	0.00%	0.00%	48,630	44,006	0.001	0.000
Total	5	1	(4)	43	31	(12)						









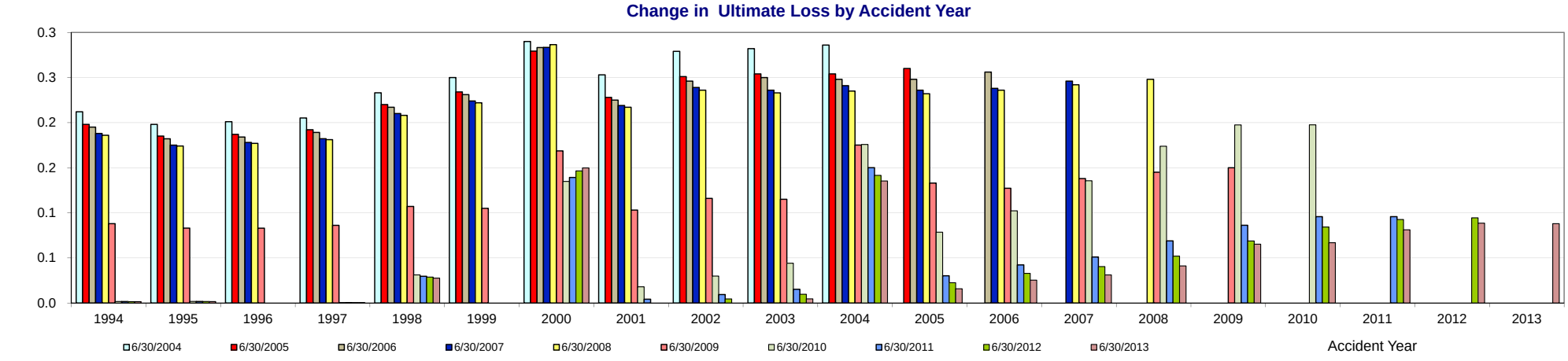
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 7
EXHIBIT 18
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	1	1	1	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	12	14	14	2	2	(0)	1	1	(0)	0	0	(0)	80.3%	80.3%
1978	37	42	43	5	6	(1)	4	5	(1)	1	1	(0)	79.4%	79.4%
1979	217	258	258	41	41	0	32	32	0	9	9	0	78.4%	78.4%
1980	80	97	97	17	17	0	13	13	0	4	4	0	77.3%	77.3%
1981	2	2	2	0	0	(0)	0	0	(0)	0	0	(0)	76.3%	76.3%
1982	40	49	50	9	10	(2)	6	8	(1)	2	3	(0)	75.2%	75.2%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	70	89	92	18	21	(3)	13	16	(2)	5	6	(1)	72.9%	72.9%
1985	62	80	82	18	20	(3)	13	15	(2)	5	6	(1)	71.7%	71.7%
1986	29	38	40	9	10	(1)	6	7	(1)	3	3	(0)	70.5%	70.5%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	124	177	175	53	50	2	36	34	2	17	16	1	68.1%	68.1%
1989	0	0	0	0	0	(0)	0	0	(0)	0	0	(0)	67.0%	67.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	2	3	3	1	1	(0)	1	1	(0)	0	0	(0)	63.9%	63.9%
1993	2	2	3	1	1	(0)	1	1	(0)	0	0	(0)	62.9%	62.9%
1994	1	2	2	1	1	(0)	0	0	(0)	0	0	(0)	61.9%	61.9%
1995	1	2	2	1	1	(0)	0	0	(0)	0	0	(0)	60.9%	60.9%
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	0	0	0	0	0	(0)	0	0	(0)	0	0	(0)	59.2%	59.2%
1998	16	28	29	11	12	(1)	7	7	(1)	5	5	(0)	58.3%	58.3%
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	77	150	147	73	70	3	42	40	2	31	30	1	57.5%	57.5%
2001	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	5	-	5	(5)	-	3	(3)	-	2	(2)	100.0%	56.7%
2003	-	5	10	5	10	(5)	3	5	(3)	2	4	(2)	56.3%	56.3%
2004	65	135	142	70	76	(6)	39	43	(3)	30	33	(3)	56.4%	56.4%
2005	-	16	23	16	23	(7)	9	13	(4)	7	10	(3)	57.1%	57.1%
2006	1	25	33	24	32	(8)	14	18	(4)	10	13	(3)	57.4%	57.4%
2007	-	31	40	31	40	(9)	18	24	(5)	13	17	(4)	58.3%	58.3%
2008	-	41	52	41	52	(11)	24	31	(6)	17	21	(4)	59.1%	59.1%
2009	-	65	69	65	69	(4)	41	43	(2)	24	26	(1)	62.6%	62.6%
2010	-	67	84	67	84	(17)	43	54	(11)	24	30	(6)	64.2%	64.2%
2011	-	81	93	81	93	(11)	51	58	(7)	30	35	(4)	62.6%	62.6%
2012	-	44	47	44	47	(3)	27	28	(2)	18	19	(1)	60.2%	60.2%
Total	**840**	**1,543**	**1,634**	**704**	**794**	**(90)**	**445**	**501**	**(55)**	**258**	**294**	**(35)**	**63.3%**	**63.0%**
Excl Prior	**839**	**1,543**	**1,633**	**704**	**794**	**(90)**	**445**	**501**	**(55)**	**258**	**294**	**(35)**	**63.3%**	**63.0%**

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	225	229	236	243	249	215	253	253	258	258	4	7	8	6	(34)	38	(1)	5	0	33
1980	139	135	137	139	143	99	95	95	97	97	(4)	2	3	4	(44)	(4)	(0)	2	0	(42)
1981	97	89	88	87	88	38	2	2	2	2	(8)	(1)	(1)	1	(50)	(35)	(0)	(0)	(0)	(95)
1982	151	143	141	140	139	84	53	51	50	49	(8)	(2)	(1)	(1)	(55)	(31)	(2)	(1)	(2)	(102)
1983	119	111	109	108	107	48					(8)	(2)	(1)	(1)	(59)	(48)				(119)
1984	205	196	193	192	191	125	97	93	92	89	(9)	(3)	(1)	(1)	(66)	(28)	(4)	(1)	(3)	(117)
1985	209	200	197	195	195	122	87	83	82	80	(10)	(3)	(2)		(73)	(35)	(4)	(1)	(3)	(130)
1986	185	171	168	166	165	91	42	40	40	38	(14)	(3)	(2)	(1)	(74)	(49)	(2)	(1)	(1)	(147)
1987	164	153	146	144	144	65					(11)	(7)	(2)		(79)	(65)				(164)
1988	256	250	253	253	258	177	168	169	175	177	(6)	3	0	5	(81)	(9)	1	6	2	(79)
1989	188	175	172	166	165	75	0	0	0	0	(13)	(3)	(6)	(1)	(90)	(75)	(0)	(0)	(0)	(188)
1990	197	184	180	174	173	80					(13)	(4)	(6)	(1)	(93)	(80)				(197)
1991	197	184	181	175	174	81					(13)	(3)	(6)	(1)	(93)	(81)				(197)
1992	214	200	196	190	188	90	3	3	3	3	(14)	(4)	(6)	(2)	(98)	(87)	(0)	(0)	(0)	(211)
1993	205	192	188	181	180	86	3	3	3	2	(13)	(4)	(7)	(1)	(94)	(83)	(0)	(0)	(0)	(202)
1994	212	198	195	188	186	88	2	2	2	2	(14)	(3)	(7)	(2)	(98)	(86)	(0)	(0)	(0)	(210)
1995	198	185	182	175	174	83	2	2	2	2	(13)	(3)	(7)	(1)	(91)	(81)	(0)	(0)	(0)	(196)
1996	201	187	184	178	177	83					(14)	(3)	(6)	(1)	(94)	(83)				(201)
1997	205	192	189	182	181	86	0	0	0	0	(13)	(3)	(7)	(1)	(95)	(86)	(0)	(0)	(0)	(205)
1998	233	220	217	210	208	107	31	30	29	28	(13)	(3)	(7)	(2)	(101)	(76)	(1)	(1)	(1)	(205)
1999	250	234	231	224	222	105					(16)	(3)	(7)	(2)	(117)	(105)				(250)
2000	290	279	283	283	286	169	135	139	147	150	(11)	4	0	3	(118)	(34)	4	7	3	(140)
2001	253	228	225	219	217	103	18	4			(25)	(3)	(6)	(2)	(114)	(85)	(14)	(4)		(253)
2002	279	251	246	239	236	116	30	9	5		(28)	(5)	(7)	(3)	(120)	(86)	(21)	(5)	(5)	(279)
2003	282	254	250	236	233	115	44	15	10	5	(28)	(4)	(14)	(3)	(118)	(71)	(29)	(6)	(5)	(277)
2004	286	254	248	241	235	175	176	150	142	135	(32)	(6)	(7)	(6)	(60)	1	(26)	(9)	(6)	(151)
2005		260	248	236	232	133	79	30	23	16		(12)	(12)	(4)	(99)	(54)	(48)	(8)	(7)	(244)
2006			256	238	236	127	102	42	33	25			(18)	(2)	(109)	(25)	(60)	(9)	(8)	(231)
2007				246	242	138	136	51	40	31				(4)	(104)	(2)	(85)	(11)	(9)	(215)
2008					248	145	174	69	52	41					(103)	29	(105)	(17)	(11)	(207)
2009						150	197	86	69	65						47	(111)	(17)	(4)	(85)
2010							198	96	84	67							(102)	(11)	(17)	(131)
2011								96	93	81								(3)	(11)	(15)
2012									94	89									(6)	(6)
2013										88										
79-04	5,441	5,094	5,035	4,930	4,915	2,706	1,241	1,143	1,136	1,116	(347)	(59)	(105)	(14)	(2,209)	(1,466)	(97)	(8)	(20)	(4,325)
79-05		5,354	5,283	5,166	5,147	2,839	1,319	1,174	1,158	1,132		(71)	(117)	(18)	(2,308)	(1,520)	(145)	(16)	(26)	(4,569)
79-06			5,539	5,404	5,383	2,966	1,421	1,216	1,191	1,157			(135)	(20)	(2,417)	(1,545)	(205)	(25)	(34)	(4,800)
79-07				5,650	5,625	3,104	1,557	1,267	1,231	1,188				(24)	(2,521)	(1,548)	(290)	(35)	(43)	(5,015)
79-08					5,873	3,249	1,731	1,336	1,283	1,229					(2,624)	(1,519)	(395)	(52)	(54)	(5,222)
79-09						3,399	1,928	1,422	1,352	1,295						(1,471)	(506)	(70)	(57)	(5,306)
79-10							2,126	1,518	1,436	1,362							(608)	(81)	(75)	(5,437)
79-11								1,613	1,529	1,443								(84)	(86)	(5,451)
79-12									1,623	1,531									(92)	(5,457)
79-13										1,619										(5,457)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation

SUMMARY 8
EXHIBIT 1
SHEET 1

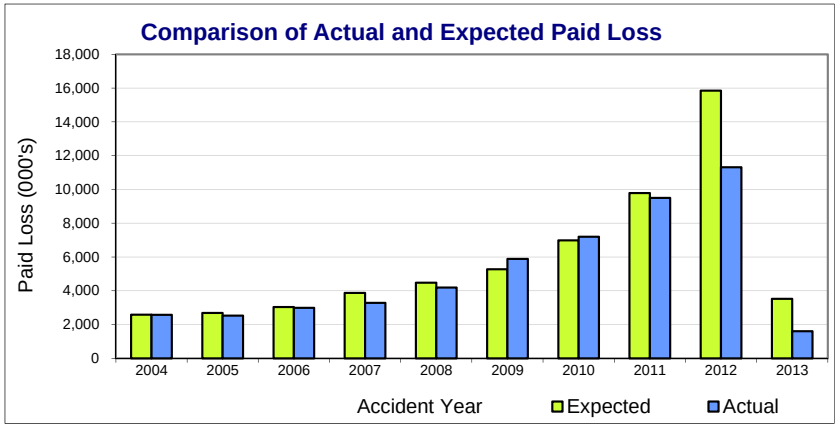
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

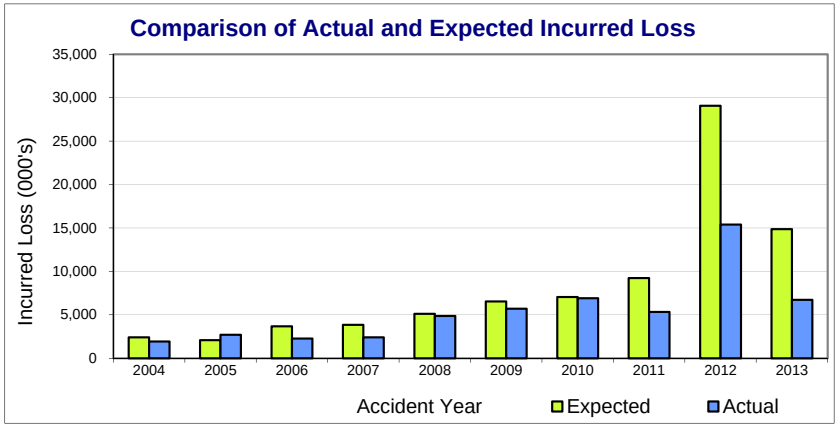
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	9,591	9,582	9	2,633	2,074	559	6,958	7,508	(550)	5,159	5,561	(402)	1,799	1,947	(148)	74.1%	74.1%
1977	28,115	28,167	(52)	26,065	25,913	151	2,050	2,254	(204)	1,475	1,617	(143)	575	636	(61)	72.0%	71.8%
1978	36,342	36,480	(138)	33,191	33,019	172	3,150	3,461	(311)	2,254	2,468	(215)	897	993	(96)	71.5%	71.3%
1979	32,988	33,081	(92)	30,110	29,933	178	2,878	3,148	(270)	2,040	2,225	(185)	838	923	(85)	70.9%	70.7%
1980	35,027	35,114	(87)	31,847	31,631	217	3,180	3,483	(303)	2,253	2,458	(205)	927	1,025	(98)	70.8%	70.6%
1981	34,408	34,509	(100)	31,014	30,795	219	3,394	3,714	(320)	2,394	2,608	(213)	1,000	1,106	(107)	70.5%	70.2%
1982	43,384	43,551	(166)	38,725	38,456	269	4,659	5,094	(435)	3,257	3,545	(288)	1,402	1,549	(148)	69.9%	69.6%
1983	44,548	44,766	(218)	38,896	38,591	305	5,652	6,174	(523)	3,901	4,251	(350)	1,751	1,923	(172)	69.0%	68.9%
1984	44,859	45,131	(272)	39,319	39,067	251	5,540	6,063	(523)	3,808	4,152	(344)	1,732	1,912	(180)	68.7%	68.5%
1985	41,923	42,233	(310)	36,716	36,534	182	5,208	5,699	(492)	3,584	3,899	(315)	1,624	1,801	(177)	68.8%	68.4%
1986	49,233	49,316	(83)	41,808	41,292	516	7,425	8,024	(599)	5,052	5,428	(376)	2,373	2,596	(223)	68.0%	67.7%
1987	53,499	53,552	(53)	46,121	45,591	530	7,377	7,961	(584)	5,022	5,379	(357)	2,355	2,582	(226)	68.1%	67.6%
1988	62,740	62,459	281	52,888	51,937	952	9,851	10,522	(671)	6,633	7,037	(404)	3,218	3,486	(268)	67.3%	66.9%
1989	63,614	63,766	(152)	52,859	52,197	662	10,755	11,569	(814)	7,158	7,655	(496)	3,597	3,914	(317)	66.6%	66.2%
1990	66,637	67,000	(363)	54,160	53,494	666	12,477	13,506	(1,030)	8,268	8,898	(630)	4,209	4,608	(400)	66.3%	65.9%
1991	55,671	55,870	(199)	45,645	45,080	565	10,026	10,790	(764)	6,627	7,085	(458)	3,399	3,705	(306)	66.1%	65.7%
1992	58,817	59,209	(391)	47,544	47,034	510	11,273	12,175	(901)	7,382	7,912	(530)	3,891	4,262	(371)	65.5%	65.0%
1993	59,174	59,249	(74)	46,560	45,773	787	12,614	13,475	(861)	8,158	8,658	(500)	4,456	4,817	(361)	64.7%	64.3%
1994	61,243	61,336	(94)	46,766	45,911	856	14,476	15,425	(949)	9,319	9,864	(545)	5,157	5,562	(404)	64.4%	63.9%
1995	65,098	65,330	(232)	47,792	46,708	1,084	17,305	18,622	(1,316)	11,207	11,981	(774)	6,098	6,641	(543)	64.8%	64.3%
1996	55,483	55,676	(194)	41,577	40,736	841	13,905	14,941	(1,035)	8,947	9,545	(598)	4,958	5,396	(437)	64.3%	63.9%
1997	66,086	66,336	(249)	45,459	44,319	1,139	20,628	22,016	(1,389)	13,114	13,881	(767)	7,514	8,135	(622)	63.6%	63.0%
1998	66,212	66,589	(376)	46,204	45,105	1,098	20,009	21,484	(1,475)	12,613	13,436	(823)	7,396	8,048	(652)	63.0%	62.5%
1999	68,828	69,205	(377)	47,485	46,301	1,184	21,343	22,904	(1,561)	13,481	14,363	(882)	7,862	8,541	(678)	63.2%	62.7%
2000	77,444	77,751	(308)	52,646	51,248	1,399	24,797	26,504	(1,706)	15,593	16,555	(963)	9,205	9,948	(743)	62.9%	62.5%
2001	100,250	99,718	532	61,627	59,402	2,226	38,622	40,316	(1,694)	24,053	24,903	(849)	14,569	15,413	(844)	62.3%	61.8%
2002	87,344	87,075	269	54,957	52,913	2,043	32,387	34,162	(1,775)	20,225	21,169	(945)	12,163	12,993	(830)	62.4%	62.0%
2003	102,321	101,442	879	60,687	58,194	2,493	41,634	43,248	(1,614)	25,670	26,574	(904)	15,964	16,674	(710)	61.7%	61.4%
2004	95,354	94,751	603	53,805	51,233	2,572	41,549	43,518	(1,969)	25,636	26,753	(1,117)	15,913	16,765	(852)	61.7%	61.5%
2005	91,505	92,046	(541)	50,192	47,666	2,526	41,313	44,380	(3,067)	25,579	27,374	(1,794)	15,734	17,007	(1,273)	61.9%	61.7%
2006	86,208	87,887	(1,679)	43,508	40,516	2,992	42,700	47,371	(4,671)	26,418	29,215	(2,797)	16,283	18,156	(1,874)	61.9%	61.7%
2007	89,513	92,272	(2,758)	42,600	39,320	3,280	46,913	52,951	(6,038)	29,203	32,961	(3,757)	17,710	19,991	(2,281)	62.2%	62.2%
2008	90,491	93,161	(2,670)	38,971	34,780	4,192	51,520	58,381	(6,861)	32,328	36,625	(4,297)	19,192	21,756	(2,564)	62.7%	62.7%
2009	101,821	101,534	288	41,962	36,075	5,887	59,859	65,459	(5,600)	37,883	41,445	(3,563)	21,976	24,013	(2,037)	63.3%	63.3%
2010	103,211	102,802	410	35,364	28,162	7,202	67,847	74,640	(6,793)	43,327	47,967	(4,640)	24,520	26,672	(2,153)	63.9%	64.3%
2011	98,312	102,222	(3,910)	26,023	16,522	9,501	72,289	85,700	(13,411)	46,765	56,394	(9,629)	25,524	29,306	(3,782)	64.7%	65.8%
2012	95,471	53,306	42,165	13,627	2,317	11,310	81,844	50,989	30,855	54,213	34,851	19,361	27,631	16,137	11,494	66.2%	68.4%
2013	34,736	-	34,736	1,607	-	1,607	33,129	-	33,129	22,723	-	22,723	10,406	-	10,406	68.6%	100.0%
Total	**2,457,502**	**2,393,472**	**64,031**	**1,548,963**	**1,475,840**	**73,123**	**908,539**	**917,632**	**(9,093)**	**582,722**	**586,692**	**(3,971)**	**325,818**	**330,939**	**(5,122)**	**64.1%**	**63.9%**
Excl Prior	**2,447,911**	**2,383,890**	**64,022**	**1,546,330**	**1,473,766**	**72,564**	**901,581**	**910,124**	**(8,543)**	**577,562**	**581,132**	**(3,569)**	**324,019**	**328,992**	**(4,973)**	**64.1%**	**63.9%**

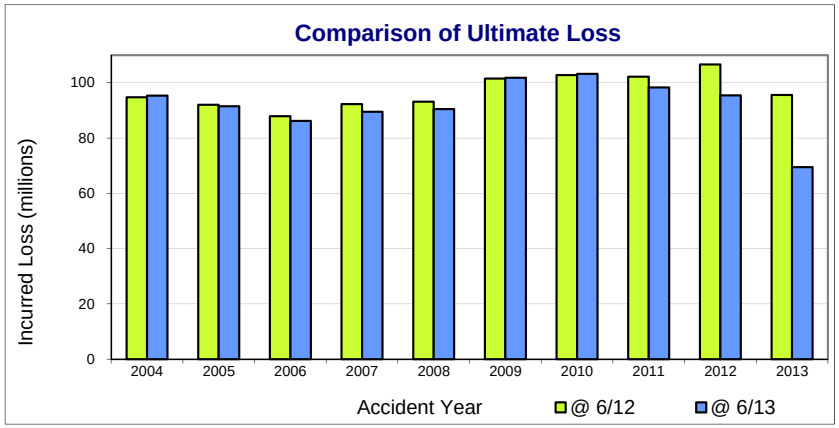
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 1
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	702	559	(144)				9,582	9,591	9
1977	183	151	(31)	31	37	6	28,167	28,115	(52)
1978	274	172	(102)	153	(18)	(171)	36,480	36,342	(138)
1979	242	178	(65)	100	(33)	(133)	33,081	32,988	(92)
1980	266	217	(49)	160	198	38	35,114	35,027	(87)
1981	279	219	(60)	197	51	(146)	34,509	34,408	(100)
1982	366	269	(97)	212	111	(101)	43,551	43,384	(166)
1983	439	305	(134)	457	(0)	(458)	44,766	44,548	(218)
1984	419	251	(168)	74	(80)	(154)	45,131	44,859	(272)
1985	380	182	(199)	221	(198)	(420)	42,233	41,923	(310)
1986	520	516	(4)	740	622	(119)	49,316	49,233	(83)
1987	517	530	14	13	236	223	53,552	53,499	(53)
1988	674	952	278	204	1,974	1,770	62,459	62,740	281
1989	720	662	(58)	344	493	149	63,766	63,614	(152)
1990	823	666	(156)	(1,140)	227	1,367	67,000	66,637	(363)
1991	649	565	(84)	1,655	164	(1,492)	55,870	55,671	(199)
1992	701	510	(191)	(445)	879	1,324	59,209	58,817	(391)
1993	768	787	19	470	452	(18)	59,249	59,174	(74)
1994	877	856	(21)	651	686	35	61,336	61,243	(94)
1995	1,098	1,084	(14)	1,241	650	(591)	65,330	65,098	(232)
1996	864	841	(23)	(207)	(16)	191	55,676	55,483	(194)
1997	1,198	1,139	(58)	1,002	921	(81)	66,336	66,086	(249)
1998	1,174	1,098	(76)	468	550	81	66,589	66,212	(376)
1999	1,297	1,184	(113)	799	641	(157)	69,205	68,828	(377)
2000	1,526	1,399	(127)	1,948	2,564	617	77,751	77,444	(308)
2001	2,104	2,226	122	1,593	1,673	80	99,718	100,250	532
2002	1,923	2,043	121	1,787	1,961	174	87,075	87,344	269
2003	2,576	2,493	(83)	2,102	2,016	(86)	101,442	102,321	879
2004	2,581	2,572	(9)	2,405	1,924	(480)	94,751	95,354	603
2005	2,689	2,526	(163)	2,078	2,695	617	92,046	91,505	(541)
2006	3,032	2,992	(40)	3,679	2,264	(1,415)	87,887	86,208	(1,679)
2007	3,872	3,280	(592)	3,839	2,403	(1,435)	92,272	89,513	(2,758)
2008	4,475	4,192	(283)	5,121	4,868	(253)	93,161	90,491	(2,670)
2009	5,272	5,887	615	6,536	5,702	(834)	101,534	101,821	288
2010	6,982	7,202	220	7,050	6,909	(140)	102,802	103,211	410
2011	9,788	9,501	(287)	9,226	5,336	(3,891)	102,222	98,312	(3,910)
2012	15,853	11,310	(4,542)	29,077	15,385	(13,692)	106,611	95,471	(11,140)
2013	3,520	1,607	(1,913)	14,860	6,720	(8,140)	95,584	69,471	(26,113)
Total	81,623	73,123	(8,500)	98,701	70,969	(27,732)			(50,123)







Ohio Bureau of Workers' Compensation

SUMMARY 8

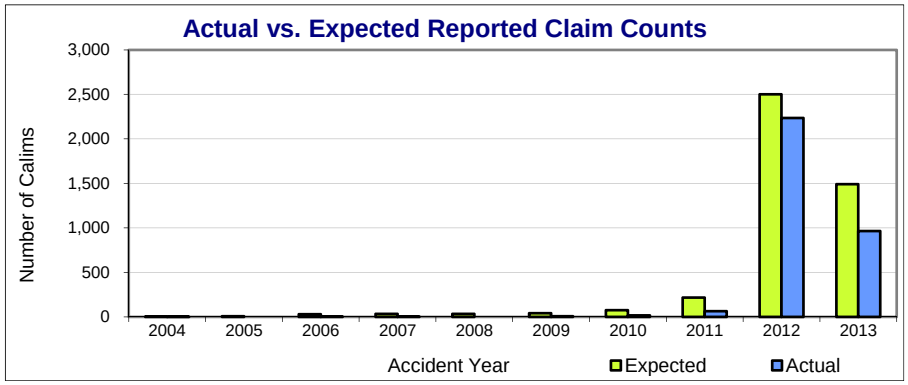
Public Employers - State Agencies - Total - Medical and Compensation

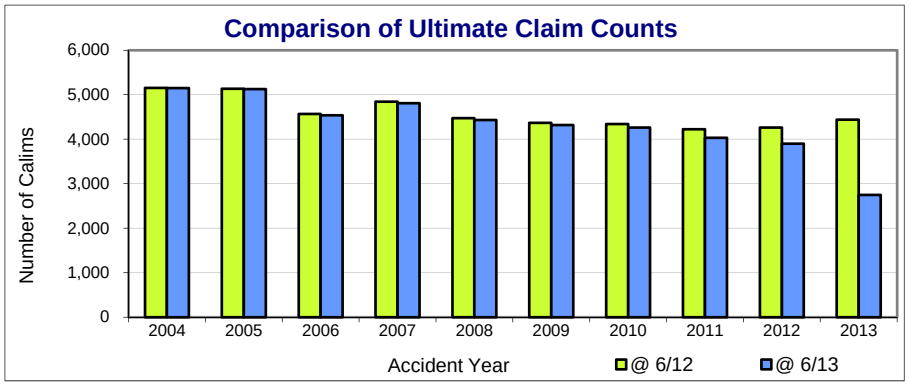
EXHIBIT 1

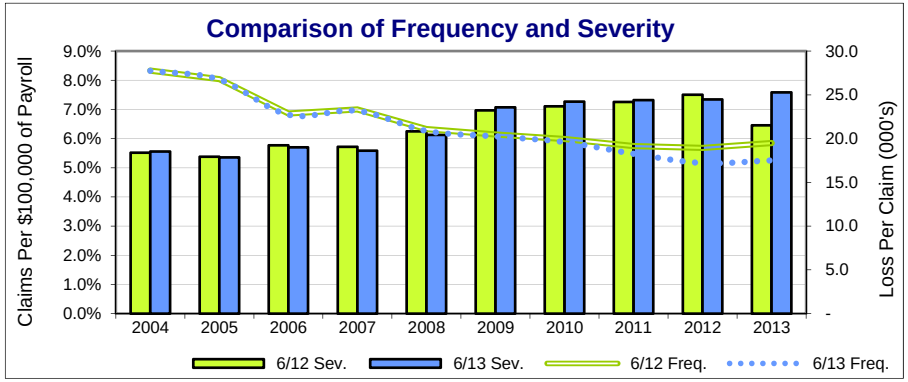
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

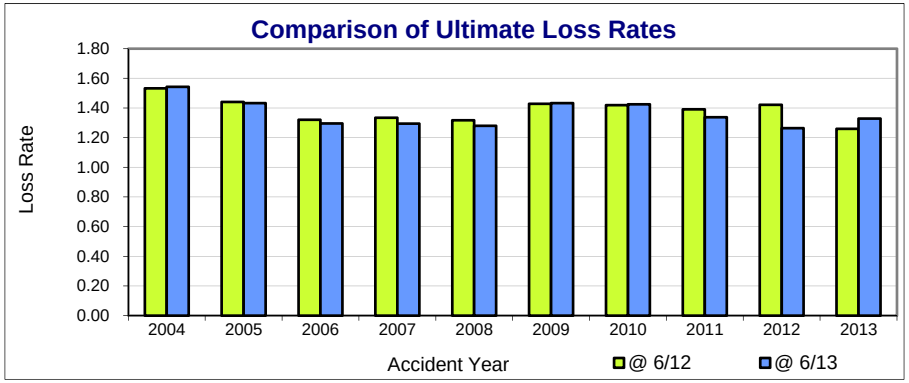
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	8	3	(5)	58,452	58,446	(6)						
2004	3	1	(2)	5,153	5,149	(4)	8.33%	8.33%	18,388	18,519	1.532	1.542
2005	7	-	(7)	5,135	5,126	(9)	8.04%	8.02%	17,925	17,851	1.441	1.432
2006	30	3	(27)	4,567	4,537	(30)	6.86%	6.82%	19,244	19,001	1.321	1.296
2007	33	3	(30)	4,842	4,808	(34)	7.00%	6.95%	19,057	18,618	1.334	1.294
2008	33	-	(33)	4,474	4,431	(43)	6.33%	6.26%	20,823	20,422	1.317	1.279
2009	41	7	(34)	4,369	4,320	(49)	6.14%	6.08%	23,240	23,570	1.428	1.432
2010	74	17	(57)	4,340	4,261	(79)	5.99%	5.88%	23,687	24,222	1.419	1.425
2011	216	64	(152)	4,225	4,030	(195)	5.75%	5.48%	24,195	24,395	1.390	1.337
2012	2,501	2,234	(267)	4,261	3,901	(360)	5.68%	5.16%	25,020	24,473	1.421	1.264
2013	1,490	965	(525)	4,440	2,747	(1,693)	5.85%	5.25%	21,528	25,290	1.259	1.329
Total	4,436	3,297	(1,139)	104,258	101,756	(2,502)						









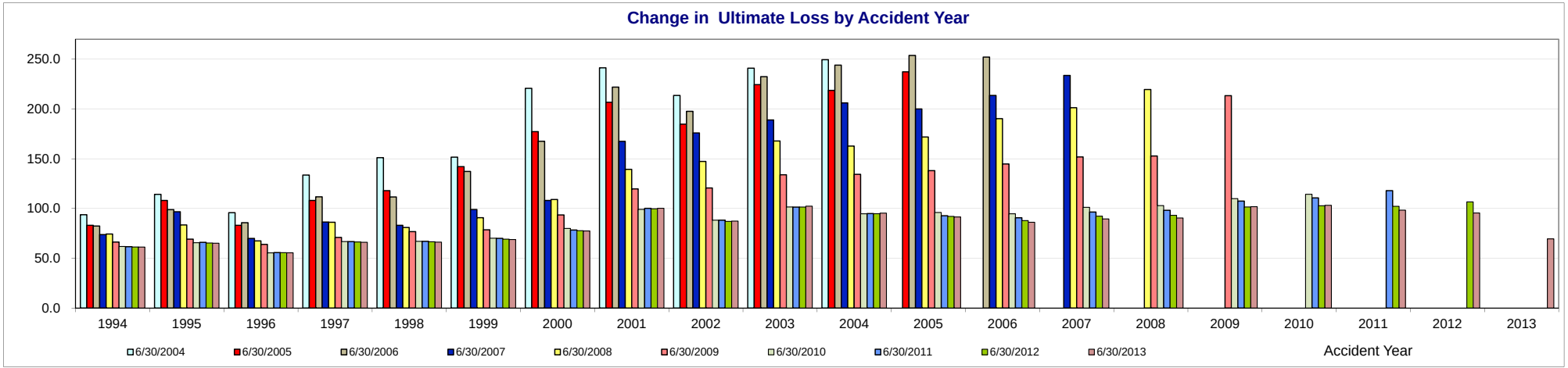
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 1
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	2,074	9,591	9,582	7,517	7,508	9	5,569	5,561	8	1,948	1,947	1	74.1%	74.1%
1977	25,913	28,115	28,167	2,201	2,254	(52)	1,578	1,617	(39)	623	636	(13)	71.7%	71.8%
1978	33,019	36,342	36,480	3,323	3,461	(138)	2,369	2,468	(99)	954	993	(39)	71.3%	71.3%
1979	29,933	32,988	33,081	3,056	3,148	(92)	2,159	2,225	(65)	896	923	(27)	70.7%	70.7%
1980	31,631	35,027	35,114	3,397	3,483	(87)	2,398	2,458	(61)	999	1,025	(26)	70.6%	70.6%
1981	30,795	34,408	34,509	3,614	3,714	(100)	2,535	2,608	(72)	1,078	1,106	(28)	70.2%	70.2%
1982	38,456	43,384	43,551	4,928	5,094	(166)	3,426	3,545	(119)	1,502	1,549	(47)	69.5%	69.6%
1983	38,591	44,548	44,766	5,956	6,174	(218)	4,097	4,251	(154)	1,859	1,923	(64)	68.8%	68.9%
1984	39,067	44,859	45,131	5,792	6,063	(272)	3,963	4,152	(189)	1,829	1,912	(83)	68.4%	68.5%
1985	36,534	41,923	42,233	5,389	5,699	(310)	3,683	3,899	(215)	1,706	1,801	(95)	68.3%	68.4%
1986	41,292	49,233	49,316	7,941	8,024	(83)	5,374	5,428	(54)	2,567	2,596	(29)	67.7%	67.7%
1987	45,591	53,499	53,552	7,908	7,961	(53)	5,346	5,379	(33)	2,561	2,582	(20)	67.6%	67.6%
1988	51,937	62,740	62,459	10,803	10,522	281	7,218	7,037	182	3,585	3,486	99	66.8%	66.9%
1989	52,197	63,614	63,766	11,417	11,569	(152)	7,552	7,655	(103)	3,865	3,914	(49)	66.1%	66.2%
1990	53,494	66,637	67,000	13,143	13,506	(363)	8,660	8,898	(238)	4,483	4,608	(125)	65.9%	65.9%
1991	45,080	55,671	55,870	10,591	10,790	(199)	6,955	7,085	(130)	3,636	3,705	(69)	65.7%	65.7%
1992	47,034	58,817	59,209	11,783	12,175	(391)	7,655	7,912	(257)	4,129	4,262	(134)	65.0%	65.0%
1993	45,773	59,174	59,249	13,401	13,475	(74)	8,611	8,658	(47)	4,790	4,817	(27)	64.3%	64.3%
1994	45,911	61,243	61,336	15,332	15,425	(94)	9,811	9,864	(53)	5,521	5,562	(40)	64.0%	63.9%
1995	46,708	65,098	65,330	18,389	18,622	(232)	11,813	11,981	(168)	6,576	6,641	(64)	64.2%	64.3%
1996	40,736	55,483	55,676	14,747	14,941	(194)	9,432	9,545	(113)	5,315	5,396	(81)	64.0%	63.9%
1997	44,319	66,086	66,336	21,767	22,016	(249)	13,742	13,881	(139)	8,025	8,135	(110)	63.1%	63.0%
1998	45,105	66,212	66,589	21,107	21,484	(376)	13,227	13,436	(208)	7,880	8,048	(168)	62.7%	62.5%
1999	46,301	68,828	69,205	22,527	22,904	(377)	14,131	14,363	(232)	8,396	8,541	(145)	62.7%	62.7%
2000	51,248	77,444	77,751	26,196	26,504	(308)	16,407	16,555	(148)	9,789	9,948	(159)	62.6%	62.5%
2001	59,402	100,250	99,718	40,848	40,316	532	25,270	24,903	367	15,578	15,413	165	61.9%	61.8%
2002	52,913	87,344	87,075	34,431	34,162	269	21,404	21,169	235	13,026	12,993	34	62.2%	62.0%
2003	58,194	102,321	101,442	44,127	43,248	879	27,091	26,574	517	17,036	16,674	362	61.4%	61.4%
2004	51,233	95,354	94,751	44,121	43,518	603	27,120	26,753	367	17,001	16,765	236	61.5%	61.5%
2005	47,666	91,505	92,046	43,839	44,380	(541)	27,082	27,374	(291)	16,757	17,007	(250)	61.8%	61.7%
2006	40,516	86,208	87,887	45,692	47,371	(1,679)	28,281	29,215	(934)	17,412	18,156	(745)	61.9%	61.7%
2007	39,320	89,513	92,272	50,193	52,951	(2,758)	31,403	32,961	(1,557)	18,790	19,991	(1,201)	62.6%	62.2%
2008	34,780	90,491	93,161	55,711	58,381	(2,670)	35,294	36,625	(1,331)	20,418	21,756	(1,339)	63.4%	62.7%
2009	36,075	101,821	101,534	65,746	65,459	288	42,075	41,445	629	23,672	24,013	(341)	64.0%	63.3%
2010	28,162	103,211	102,802	75,049	74,640	410	48,711	47,967	744	26,338	26,672	(334)	64.9%	64.3%
2011	16,522	98,312	102,222	81,790	85,700	(3,910)	54,323	56,394	(2,071)	27,467	29,306	(1,839)	66.4%	65.8%
2012	2,317	47,736	53,306	45,419	50,989	(5,570)	30,979	34,851	(3,872)	14,439	16,137	(1,698)	68.2%	68.4%
Total	**1,475,840**	**2,375,031**	**2,393,472**	**899,191**	**917,632**	**(18,440)**	**576,746**	**586,692**	**(9,947)**	**322,446**	**330,939**	**(8,494)**	**64.1%**	**63.9%**
Excl Prior	**1,473,766**	**2,365,440**	**2,383,890**	**891,675**	**910,124**	**(18,449)**	**571,177**	**581,132**	**(9,955)**	**320,498**	**328,992**	**(8,494)**	**64.1%**	**63.9%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	32,837	33,458	34,231	32,711	32,996	32,374	33,041	33,099	33,081	32,988	622	773	(1,520)	286	(623)	667	58	(18)	(92)	152
1980	37,296	36,299	36,615	35,482	36,694	32,935	35,270	35,218	35,114	35,027	(998)	316	(1,133)	1,212	(3,760)	2,335	(52)	(104)	(87)	(2,269)
1981	33,984	33,845	35,160	35,577	33,790	33,373	34,658	34,609	34,509	34,408	(139)	1,315	417	(1,787)	(417)	1,285	(49)	(101)	(100)	424
1982	44,232	43,762	45,346	42,401	43,200	43,694	43,765	43,697	43,551	43,384	(470)	1,584	(2,945)	799	494	72	(68)	(147)	(166)	(847)
1983	45,695	43,783	44,303	42,285	42,602	43,183	44,923	44,890	44,766	44,548	(1,912)	519	(2,018)	317	581	1,740	(33)	(124)	(218)	(1,147)
1984	49,013	46,903	46,221	44,897	44,056	43,487	45,441	45,327	45,131	44,859	(2,111)	(682)	(1,324)	(841)	(570)	1,954	(114)	(196)	(272)	(4,154)
1985	43,211	44,672	42,755	40,583	40,091	39,367	42,711	42,523	42,233	41,923	1,461	(1,917)	(2,172)	(491)	(724)	3,343	(187)	(290)	(310)	(1,288)
1986	54,517	52,809	54,092	48,792	48,210	48,839	49,153	49,317	49,316	49,233	(1,708)	1,284	(5,301)	(581)	629	314	164	(1)	(83)	(5,284)
1987	60,402	56,069	58,033	51,465	53,597	51,658	53,951	53,765	53,552	53,499	(4,333)	1,963	(6,568)	2,132	(1,939)	2,293	(186)	(213)	(53)	(6,903)
1988	75,856	71,708	72,587	67,754	68,298	59,949	61,899	62,009	62,459	62,740	(4,148)	879	(4,832)	544	(8,349)	1,950	110	451	281	(13,116)
1989	83,046	78,231	72,245	68,839	68,526	66,019	63,765	63,792	63,766	63,614	(4,814)	(5,986)	(3,407)	(312)	(2,508)	(2,253)	27	(26)	(152)	(19,432)
1990	87,156	83,595	86,633	82,005	72,869	68,309	66,989	67,157	67,000	66,637	(3,561)	3,038	(4,628)	(9,136)	(4,560)	(1,319)	168	(157)	(363)	(20,519)
1991	69,596	62,327	63,545	59,492	57,907	55,813	56,100	56,191	55,870	55,671	(7,269)	1,218	(4,053)	(1,585)	(2,093)	287	91	(321)	(199)	(13,924)
1992	77,209	70,812	64,473	62,530	63,083	59,867	59,932	59,871	59,209	58,817	(6,397)	(6,339)	(1,944)	553	(3,216)	66	(61)	(662)	(391)	(18,392)
1993	84,582	77,499	76,666	65,527	65,896	62,343	59,606	59,465	59,249	59,174	(7,083)	(834)	(11,139)	369	(3,553)	(2,737)	(142)	(216)	(74)	(25,407)
1994	93,733	83,132	82,367	73,770	74,393	66,316	61,856	61,661	61,336	61,243	(10,600)	(766)	(8,597)	623	(8,077)	(4,459)	(195)	(325)	(94)	(32,490)
1995	114,203	108,127	98,847	96,719	83,484	69,229	65,632	65,987	65,330	65,098	(6,076)	(9,279)	(2,128)	(13,235)	(14,255)	(3,597)	355	(657)	(232)	(49,105)
1996	95,819	83,134	85,748	69,910	67,435	63,940	55,462	55,714	55,676	55,483	(12,685)	2,614	(15,838)	(2,474)	(3,495)	(8,478)	251	(37)	(194)	(40,336)
1997	133,617	108,064	111,758	86,375	86,164	70,992	66,805	66,737	66,336	66,086	(25,553)	3,694	(25,383)	(211)	(15,172)	(4,187)	(68)	(402)	(249)	(67,530)
1998	151,060	117,943	111,625	83,081	80,909	76,752	67,050	67,039	66,589	66,212	(33,118)	(6,318)	(28,543)	(2,172)	(4,157)	(9,702)	(10)	(450)	(376)	(84,848)
1999	151,601	142,005	137,209	99,018	90,783	78,629	70,168	70,006	69,205	68,828	(9,596)	(4,796)	(38,191)	(8,235)	(12,154)	(8,462)	(161)	(801)	(377)	(82,773)
2000	220,672	177,182	167,535	108,109	109,015	93,563	79,950	78,404	77,751	77,444	(43,489)	(9,647)	(59,426)	906	(15,452)	(13,612)	(1,547)	(652)	(308)	(143,228)
2001	241,296	206,730	221,885	167,441	139,370	119,702	99,102	100,155	99,718	100,250	(34,567)	15,155	(54,443)	(28,071)	(19,668)	(20,600)	1,053	(438)	532	(141,047)
2002	213,545	184,696	197,607	175,915	147,284	120,620	88,312	88,320	87,075	87,344	(28,849)	12,911	(21,691)	(28,631)	(26,664)	(32,308)	8	(1,245)	269	(126,201)
2003	240,935	224,420	232,384	188,950	167,799	133,872	101,557	101,381	101,442	102,321	(16,515)	7,964	(43,433)	(21,151)	(33,927)	(32,315)	(176)	62	879	(138,614)
2004	249,458	218,643	244,008	206,052	162,734	134,301	94,671	94,945	94,751	95,354	(30,816)	25,365	(37,956)	(43,317)	(28,434)	(39,630)	275	(194)	603	(154,104)
2005		237,260	253,730	200,002	171,848	138,024	96,000	92,752	92,046	91,505		16,470	(53,728)	(28,154)	(33,825)	(42,024)	(3,247)	(706)	(541)	(145,755)
2006			252,095	213,506	190,248	144,744	94,702	90,695	87,887	86,208			(38,589)	(23,258)	(45,505)	(50,042)	(4,007)	(2,808)	(1,679)	(165,887)
2007				233,613	201,213	151,776	101,156	96,445	92,272	89,513				(32,400)	(49,436)	(50,620)	(4,711)	(4,173)	(2,758)	(144,099)
2008					219,510	152,751	102,915	98,176	93,161	90,491					(66,760)	(49,836)	(4,738)	(5,016)	(2,670)	(129,019)
2009						213,355	109,948	107,423	101,534	101,821						(103,408)	(2,525)	(5,889)	288	(111,534)
2010							114,274	110,654	102,802	103,211							(3,620)	(7,852)	410	(11,062)
2011								117,899	102,222	98,312								(15,676)	(3,910)	(19,587)
2012									106,611	95,471									(11,140)	(11,140)
2013										69,471										
79-04	2,784,571	2,489,847	2,523,875	2,135,677	1,981,186	1,769,123	1,601,769	1,601,279	1,594,014	1,592,186	(294,724)	34,028	(388,198)	(154,491)	(212,063)	(167,354)	(490)	(7,265)	(1,828)	(1,192,384)
79-05		2,727,106	2,777,605	2,335,679	2,153,034	1,907,147	1,697,769	1,694,032	1,686,060	1,683,691		50,499	(441,926)	(182,645)	(245,887)	(209,378)	(3,737)	(7,971)	(2,369)	(1,338,139)
79-06			3,029,700	2,549,186	2,343,283	2,051,891	1,792,471	1,784,727	1,773,948	1,769,900			(480,515)	(205,903)	(291,392)	(259,420)	(7,744)	(10,779)	(4,048)	(1,504,026)
79-07				2,782,798	2,544,495	2,203,667	1,893,627	1,881,172	1,866,219	1,859,413				(238,303)	(340,828)	(310,040)	(12,455)	(14,953)	(6,806)	(1,648,125)
79-08					2,764,005	2,356,417	1,996,542	1,979,348	1,959,380	1,949,904					(407,588)	(359,876)	(17,193)	(19,968)	(9,476)	(1,777,144)
79-09						2,569,773	2,106,489	2,086,771	2,060,913	2,051,725						(463,283)	(19,718)	(25,858)	(9,188)	(1,888,679)
79-10							2,220,763	2,197,425	2,163,715	2,154,937							(23,338)	(33,710)	(8,778)	(1,899,741)
79-11								2,315,324	2,265,937	2,253,249								(49,386)	(12,689)	(1,919,328)
79-12									2,372,548	2,348,720									(23,829)	(1,930,468)
79-13										2,418,191										(1,930,468)



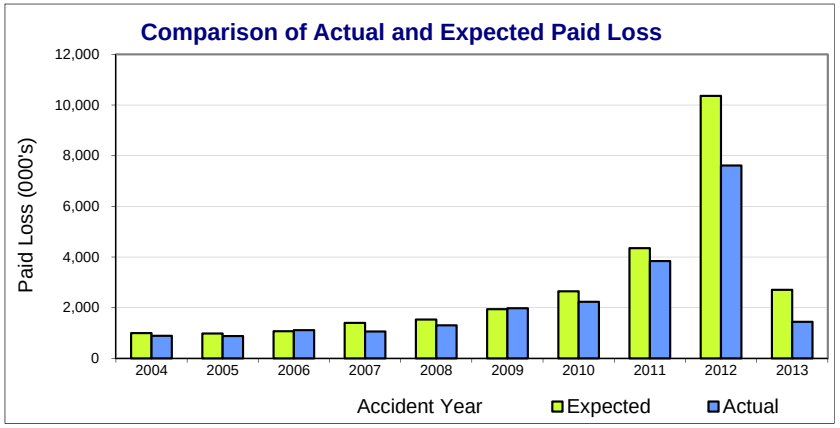
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total

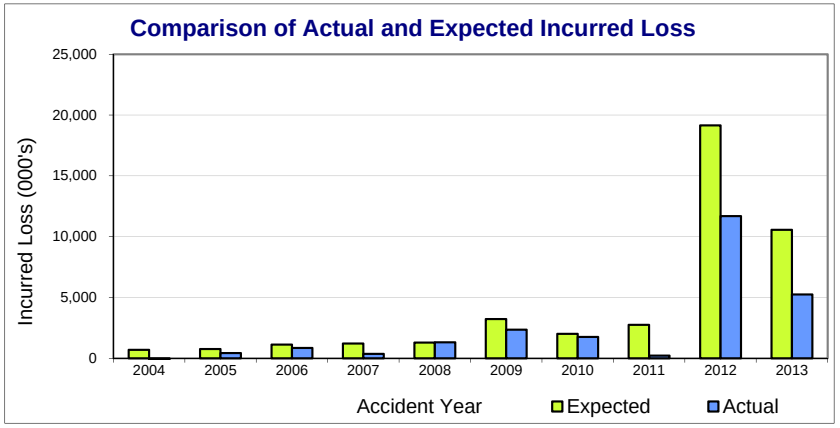
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

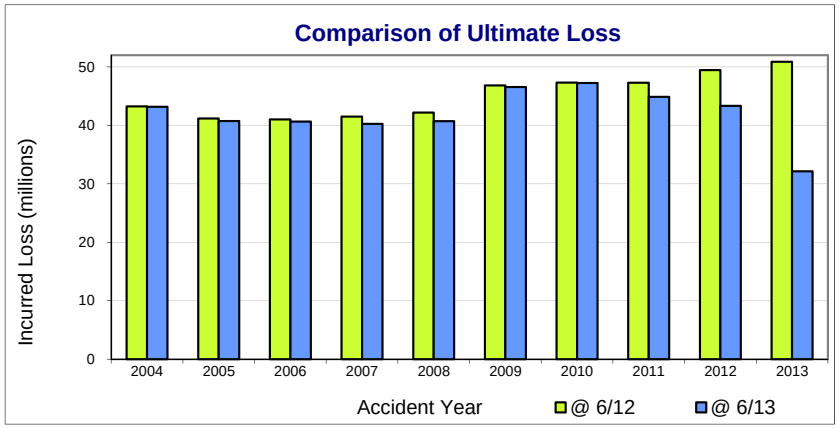
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1,882	1,991	(109)	482	391	91	1,400	1,600	(200)	1,044	1,175	(131)	356	425	(69)	74.6%	73.5%
1977	8,590	8,597	(6)	7,862	7,808	55	728	789	(61)	525	563	(38)	203	226	(23)	72.2%	71.4%
1978	11,527	11,605	(79)	10,452	10,438	15	1,074	1,168	(93)	769	827	(57)	305	341	(36)	71.6%	70.8%
1979	10,967	11,018	(51)	9,862	9,824	38	1,105	1,194	(89)	785	839	(54)	320	355	(36)	71.1%	70.2%
1980	11,061	11,112	(51)	9,885	9,845	41	1,176	1,267	(91)	829	883	(54)	347	384	(37)	70.5%	69.7%
1981	11,341	11,390	(50)	10,050	10,000	50	1,291	1,390	(99)	902	962	(59)	388	428	(40)	69.9%	69.2%
1982	15,599	15,640	(41)	13,673	13,574	99	1,927	2,066	(140)	1,337	1,419	(82)	590	648	(58)	69.4%	68.7%
1983	13,529	13,652	(124)	11,753	11,730	23	1,775	1,923	(147)	1,221	1,311	(90)	555	612	(57)	68.7%	68.2%
1984	15,419	15,508	(89)	13,260	13,186	74	2,159	2,322	(163)	1,474	1,571	(97)	685	751	(66)	68.3%	67.7%
1985	14,355	14,501	(146)	12,242	12,213	29	2,113	2,288	(175)	1,430	1,537	(107)	683	751	(68)	67.7%	67.2%
1986	16,451	16,559	(108)	13,834	13,732	102	2,616	2,827	(210)	1,757	1,888	(130)	859	939	(80)	67.2%	66.8%
1987	20,563	20,658	(96)	17,046	16,868	178	3,517	3,790	(274)	2,347	2,516	(169)	1,170	1,275	(105)	66.7%	66.4%
1988	26,400	26,126	274	21,572	21,017	554	4,828	5,109	(280)	3,200	3,366	(166)	1,628	1,743	(115)	66.3%	65.9%
1989	25,428	25,573	(145)	20,611	20,396	215	4,817	5,177	(360)	3,165	3,380	(215)	1,652	1,797	(145)	65.7%	65.3%
1990	30,410	30,626	(216)	24,201	23,947	254	6,209	6,679	(470)	4,037	4,316	(279)	2,171	2,362	(191)	65.0%	64.6%
1991	22,675	22,910	(235)	18,051	17,922	129	4,624	4,988	(364)	2,978	3,193	(214)	1,646	1,795	(150)	64.4%	64.0%
1992	24,230	24,382	(152)	19,035	18,827	208	5,195	5,555	(360)	3,316	3,517	(201)	1,879	2,038	(159)	63.8%	63.3%
1993	25,671	25,746	(75)	19,733	19,426	308	5,938	6,321	(383)	3,751	3,962	(211)	2,186	2,358	(172)	63.2%	62.7%
1994	25,800	25,992	(192)	19,458	19,202	256	6,342	6,791	(448)	3,968	4,220	(252)	2,374	2,570	(196)	62.6%	62.2%
1995	27,597	27,405	192	20,353	19,767	586	7,244	7,638	(394)	4,492	4,708	(216)	2,752	2,930	(178)	62.0%	61.6%
1996	24,891	25,014	(123)	18,056	17,718	338	6,835	7,297	(461)	4,212	4,470	(258)	2,623	2,827	(203)	61.6%	61.3%
1997	28,245	28,426	(181)	19,930	19,541	389	8,315	8,885	(570)	5,094	5,413	(319)	3,221	3,472	(251)	61.3%	60.9%
1998	28,818	29,053	(235)	19,984	19,617	368	8,834	9,436	(602)	5,384	5,713	(329)	3,450	3,723	(273)	60.9%	60.5%
1999	31,170	31,326	(156)	21,194	20,699	494	9,976	10,627	(651)	6,044	6,401	(357)	3,932	4,226	(293)	60.6%	60.2%
2000	36,899	37,302	(403)	24,248	23,740	508	12,651	13,562	(911)	7,627	8,134	(507)	5,024	5,428	(404)	60.3%	60.0%
2001	43,771	44,194	(424)	27,996	27,339	657	15,775	16,855	(1,081)	9,464	10,052	(588)	6,311	6,803	(493)	60.0%	59.6%
2002	40,943	41,522	(579)	25,621	25,037	584	15,322	16,485	(1,164)	9,143	9,781	(638)	6,178	6,704	(526)	59.7%	59.3%
2003	43,702	44,389	(686)	26,596	25,892	703	17,106	18,496	(1,390)	10,158	10,943	(785)	6,948	7,553	(605)	59.4%	59.2%
2004	43,165	43,237	(73)	25,346	24,457	889	17,818	18,780	(962)	10,554	11,095	(541)	7,265	7,686	(421)	59.2%	59.1%
2005	40,737	41,171	(434)	23,188	22,308	880	17,550	18,864	(1,314)	10,374	11,119	(745)	7,175	7,744	(569)	59.1%	58.9%
2006	40,641	41,002	(361)	21,751	20,639	1,112	18,890	20,363	(1,472)	11,142	11,982	(840)	7,748	8,380	(632)	59.0%	58.8%
2007	40,251	41,497	(1,246)	20,388	19,330	1,058	19,863	22,167	(2,304)	11,709	13,123	(1,414)	8,153	9,044	(890)	59.0%	59.2%
2008	40,698	42,171	(1,473)	19,139	17,838	1,301	21,559	24,333	(2,774)	12,777	14,480	(1,703)	8,782	9,853	(1,071)	59.3%	59.5%
2009	46,548	46,819	(271)	21,186	19,207	1,978	25,363	27,612	(2,249)	15,112	16,590	(1,478)	10,251	11,022	(771)	59.6%	60.1%
2010	47,226	47,308	(82)	18,433	16,201	2,232	28,793	31,107	(2,314)	17,347	19,036	(1,689)	11,446	12,071	(625)	60.2%	61.2%
2011	44,860	47,279	(2,419)	14,625	10,787	3,838	30,234	36,492	(6,258)	18,547	23,177	(4,630)	11,687	13,315	(1,628)	61.3%	63.5%
2012	43,335	24,726	18,609	9,463	1,851	7,613	33,872	22,875	10,997	21,590	15,712	5,878	12,282	7,163	5,119	63.7%	68.7%
2013	16,067	-	16,067	1,443	-	1,443	14,625	-	14,625	10,066	-	10,066	4,559	-	4,559	68.8%	100.0%
Total	**1,041,463**	**1,017,430**	**24,034**	**652,004**	**622,315**	**29,690**	**389,459**	**395,115**	**(5,656)**	**239,673**	**243,373**	**(3,700)**	**149,786**	**151,742**	**(1,956)**	**61.5%**	**61.6%**
Excl Prior	**1,039,581**	**1,015,439**	**24,142**	**651,522**	**621,924**	**29,598**	**388,059**	**393,515**	**(5,456)**	**238,629**	**242,198**	**(3,569)**	**149,430**	**151,317**	**(1,887)**	**61.5%**	**61.5%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	140	91	(49)				1,991	1,882	(109)
1977	60	55	(5)	-	18	18	8,597	8,590	(6)
1978	86	15	(71)	-	(5)	(5)	11,605	11,527	(79)
1979	86	38	(48)	(7)	(35)	(28)	11,018	10,967	(51)
1980	90	41	(49)	21	62	41	11,112	11,061	(51)
1981	98	50	(48)	90	(48)	(138)	11,390	11,341	(50)
1982	139	99	(40)	51	104	53	15,640	15,599	(41)
1983	130	23	(107)	190	49	(141)	13,652	13,529	(124)
1984	150	74	(76)	(50)	(18)	31	15,508	15,419	(89)
1985	147	29	(118)	(55)	(53)	2	14,501	14,355	(146)
1986	184	102	(82)	371	218	(152)	16,559	16,451	(108)
1987	242	178	(64)	(204)	50	254	20,658	20,563	(96)
1988	309	554	246	70	1,841	1,771	26,126	26,400	274
1989	290	215	(75)	77	113	36	25,573	25,428	(145)
1990	349	254	(95)	(780)	(174)	606	30,626	30,410	(216)
1991	259	129	(129)	1,286	(252)	(1,538)	22,910	22,675	(235)
1992	269	208	(62)	(975)	407	1,382	24,382	24,230	(152)
1993	307	308	1	209	(141)	(350)	25,746	25,671	(75)
1994	337	256	(81)	434	(53)	(487)	25,992	25,800	(192)
1995	374	586	211	701	689	(12)	27,405	27,597	192
1996	375	338	(37)	(542)	(287)	255	25,014	24,891	(123)
1997	458	389	(68)	376	376	(0)	28,426	28,245	(181)
1998	470	368	(102)	(184)	27	211	29,053	28,818	(235)
1999	539	494	(44)	210	65	(145)	31,326	31,170	(156)
2000	695	508	(187)	1,029	734	(295)	37,302	36,899	(403)
2001	821	657	(164)	520	(44)	(563)	44,194	43,771	(424)
2002	804	584	(220)	723	209	(514)	41,522	40,943	(579)
2003	954	703	(250)	361	(257)	(618)	44,389	43,702	(686)
2004	997	889	(108)	689	(108)	(797)	43,237	43,165	(73)
2005	976	880	(96)	753	431	(322)	41,171	40,737	(434)
2006	1,069	1,112	42	1,126	841	(285)	41,002	40,641	(361)
2007	1,398	1,058	(340)	1,206	359	(846)	41,497	40,251	(1,246)
2008	1,533	1,301	(232)	1,285	1,307	22	42,171	40,698	(1,473)
2009	1,938	1,978	41	3,228	2,353	(874)	46,819	46,548	(271)
2010	2,646	2,232	(413)	2,005	1,755	(250)	47,308	47,226	(82)
2011	4,348	3,838	(510)	2,751	212	(2,539)	47,279	44,860	(2,419)
2012	10,358	7,613	(2,745)	19,151	11,687	(7,464)	49,452	43,335	(6,117)
2013	2,704	1,443	(1,262)	10,557	5,241	(5,316)	50,877	32,135	(18,742)
Total	37,128	29,690	(7,439)	46,670	27,674	(18,996)			(35,502)







Ohio Bureau of Workers' Compensation

SUMMARY 8

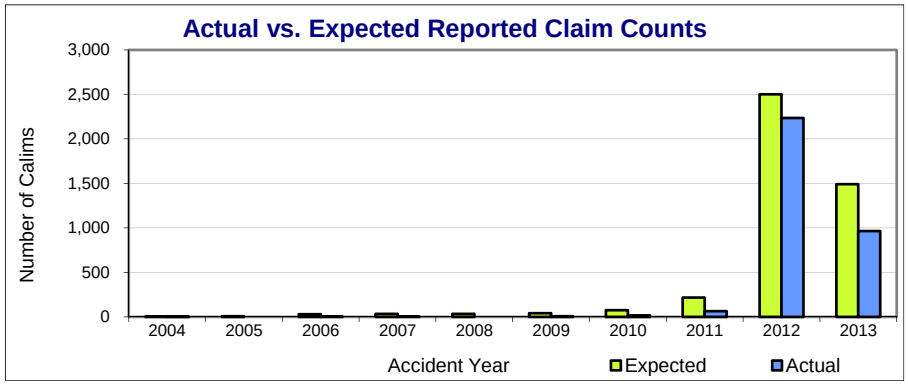
Public Employers - State Agencies - Medical - Total

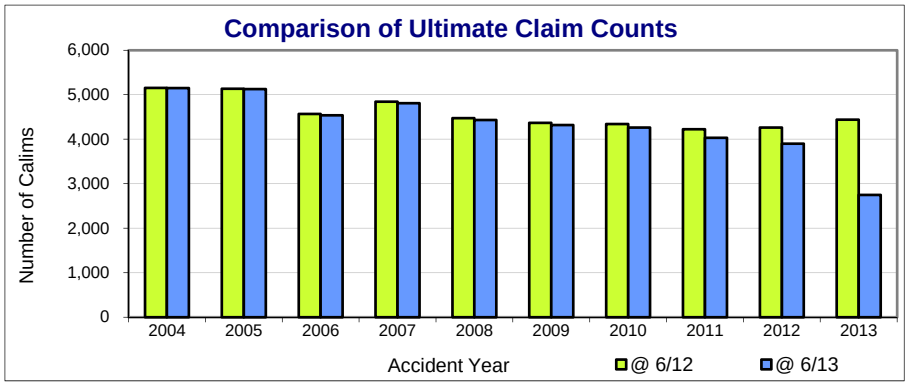
EXHIBIT 2

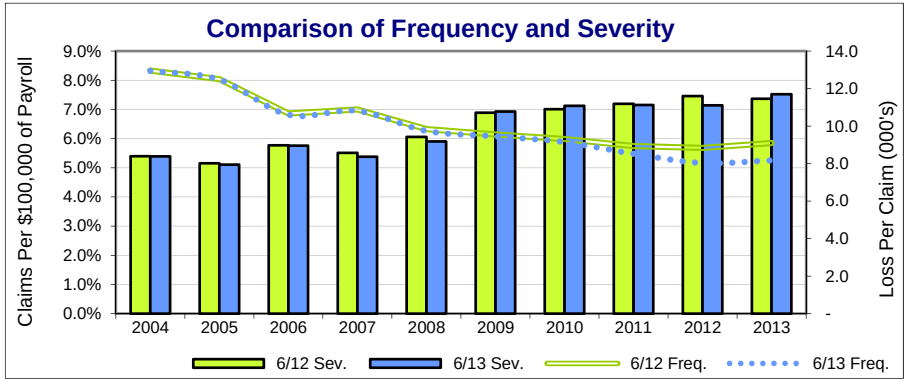
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

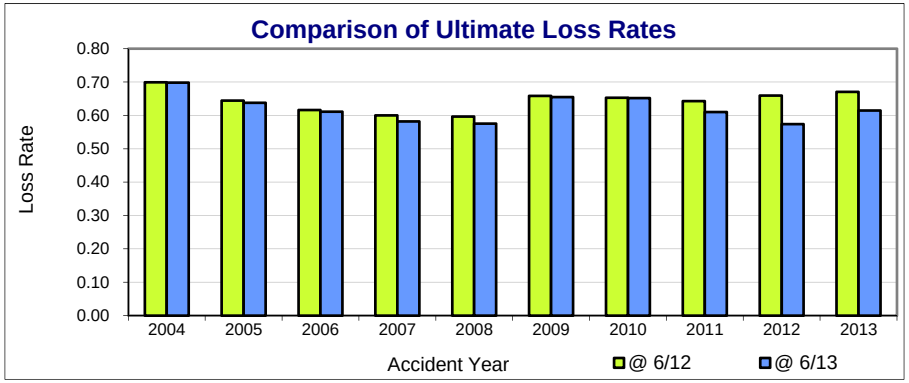
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	8	3	(5)	58,452	58,446	(6)						
2004	3	1	(2)	5,153	5,149	(4)	8.33%	8.33%	8,391	8,383	0.699	0.698
2005	7	-	(7)	5,135	5,126	(9)	8.04%	8.02%	8,018	7,947	0.644	0.638
2006	30	3	(27)	4,567	4,537	(30)	6.86%	6.82%	8,978	8,958	0.616	0.611
2007	33	3	(30)	4,842	4,808	(34)	7.00%	6.95%	8,570	8,372	0.600	0.582
2008	33	-	(33)	4,474	4,431	(43)	6.33%	6.26%	9,426	9,185	0.596	0.575
2009	41	7	(34)	4,369	4,320	(49)	6.14%	6.08%	10,716	10,775	0.659	0.655
2010	74	17	(57)	4,340	4,261	(79)	5.99%	5.88%	10,900	11,083	0.653	0.652
2011	216	64	(152)	4,225	4,030	(195)	5.75%	5.48%	11,190	11,131	0.643	0.610
2012	2,501	2,234	(267)	4,261	3,901	(360)	5.68%	5.16%	11,606	11,109	0.659	0.574
2013	1,490	965	(525)	4,440	2,747	(1,693)	5.85%	5.25%	11,459	11,698	0.670	0.615
Total	4,436	3,297	(1,139)	104,258	101,756	(2,502)						









Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total

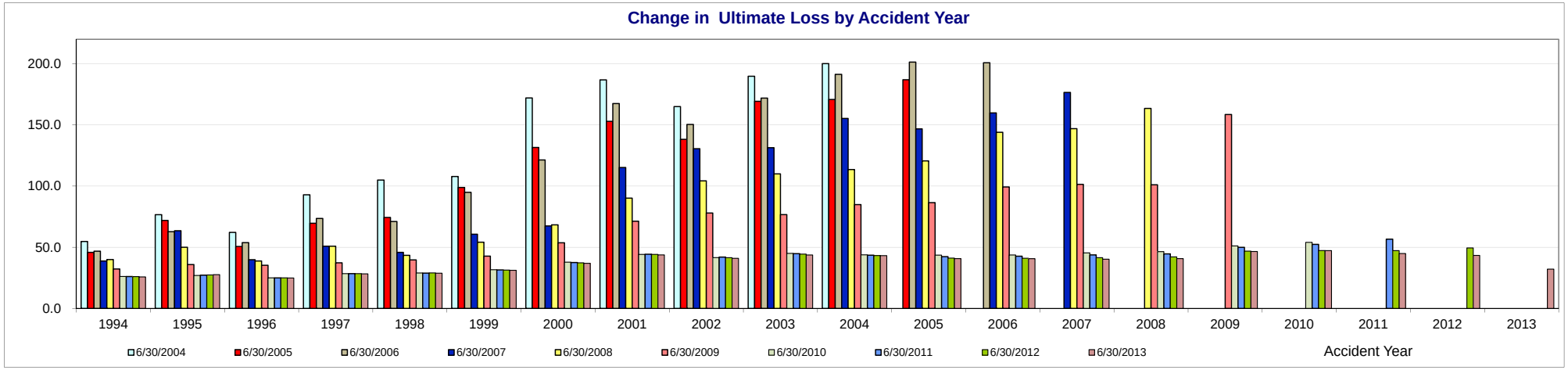
SUMMARY 8
EXHIBIT 2
SHEET 4

Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	391	1,882	1,991	1,491	1,600	(109)	1,095	1,175	(80)	396	425	(29)	73.5%	73.5%
1977	7,808	8,590	8,597	783	789	(6)	559	563	(5)	224	226	(2)	71.4%	71.4%
1978	10,438	11,527	11,605	1,089	1,168	(79)	771	827	(56)	318	341	(23)	70.8%	70.8%
1979	9,824	10,967	11,018	1,143	1,194	(51)	803	839	(36)	340	355	(15)	70.2%	70.2%
1980	9,845	11,061	11,112	1,217	1,267	(51)	848	883	(35)	369	384	(15)	69.7%	69.7%
1981	10,000	11,341	11,390	1,340	1,390	(50)	928	962	(34)	413	428	(15)	69.2%	69.2%
1982	13,574	15,599	15,640	2,025	2,066	(41)	1,390	1,419	(28)	635	648	(13)	68.7%	68.7%
1983	11,730	13,529	13,652	1,799	1,923	(124)	1,226	1,311	(84)	572	612	(39)	68.2%	68.2%
1984	13,186	15,419	15,508	2,233	2,322	(89)	1,510	1,571	(60)	722	751	(29)	67.7%	67.7%
1985	12,213	14,355	14,501	2,142	2,288	(146)	1,439	1,537	(98)	703	751	(48)	67.2%	67.2%
1986	13,732	16,451	16,559	2,718	2,827	(108)	1,815	1,888	(72)	903	939	(36)	66.8%	66.8%
1987	16,868	20,563	20,658	3,695	3,790	(96)	2,452	2,516	(64)	1,243	1,275	(32)	66.4%	66.4%
1988	21,017	26,400	26,126	5,383	5,109	274	3,546	3,366	181	1,836	1,743	93	65.9%	65.9%
1989	20,396	25,428	25,573	5,032	5,177	(145)	3,286	3,380	(95)	1,746	1,797	(50)	65.3%	65.3%
1990	23,947	30,410	30,626	6,463	6,679	(216)	4,177	4,316	(139)	2,286	2,362	(76)	64.6%	64.6%
1991	17,922	22,675	22,910	4,753	4,988	(235)	3,042	3,193	(150)	1,711	1,795	(85)	64.0%	64.0%
1992	18,827	24,230	24,382	5,403	5,555	(152)	3,421	3,517	(96)	1,982	2,038	(56)	63.3%	63.3%
1993	19,426	25,671	25,746	6,246	6,321	(75)	3,915	3,962	(47)	2,331	2,358	(28)	62.7%	62.7%
1994	19,202	25,800	25,992	6,599	6,791	(192)	4,101	4,220	(119)	2,498	2,570	(73)	62.2%	62.2%
1995	19,767	27,597	27,405	7,830	7,638	192	4,826	4,708	118	3,004	2,930	74	61.6%	61.6%
1996	17,718	24,891	25,014	7,173	7,297	(123)	4,395	4,470	(75)	2,779	2,827	(48)	61.3%	61.3%
1997	19,541	28,245	28,426	8,705	8,885	(181)	5,303	5,413	(110)	3,402	3,472	(71)	60.9%	60.9%
1998	19,617	28,818	29,053	9,201	9,436	(235)	5,571	5,713	(142)	3,630	3,723	(93)	60.5%	60.5%
1999	20,699	31,170	31,326	10,470	10,627	(156)	6,308	6,401	(93)	4,163	4,226	(63)	60.2%	60.2%
2000	23,740	36,899	37,302	13,160	13,562	(403)	7,893	8,134	(241)	5,266	5,428	(162)	60.0%	60.0%
2001	27,339	43,771	44,194	16,432	16,855	(424)	9,800	10,052	(252)	6,632	6,803	(171)	59.6%	59.6%
2002	25,037	40,943	41,522	15,906	16,485	(579)	9,436	9,781	(344)	6,469	6,704	(235)	59.3%	59.3%
2003	25,892	43,702	44,389	17,810	18,496	(686)	10,537	10,943	(406)	7,273	7,553	(280)	59.2%	59.2%
2004	24,457	43,165	43,237	18,708	18,780	(73)	11,049	11,095	(45)	7,658	7,686	(28)	59.1%	59.1%
2005	22,308	40,737	41,171	18,430	18,864	(434)	10,863	11,119	(257)	7,567	7,744	(177)	58.9%	58.9%
2006	20,639	40,641	41,002	20,002	20,363	(361)	11,767	11,982	(216)	8,235	8,380	(145)	58.8%	58.8%
2007	19,330	40,251	41,497	20,920	22,167	(1,246)	12,381	13,123	(742)	8,539	9,044	(505)	59.2%	59.2%
2008	17,838	40,698	42,171	22,860	24,333	(1,473)	13,599	14,480	(881)	9,261	9,853	(592)	59.5%	59.5%
2009	19,207	46,548	46,819	27,341	27,612	(271)	16,424	16,590	(166)	10,917	11,022	(104)	60.1%	60.1%
2010	16,201	47,226	47,308	31,025	31,107	(82)	18,966	19,036	(70)	12,059	12,071	(12)	61.1%	61.2%
2011	10,787	44,860	47,279	34,073	36,492	(2,419)	21,625	23,177	(1,552)	12,448	13,315	(867)	63.5%	63.5%
2012	1,851	21,667	24,726	19,817	22,875	(3,058)	13,582	15,712	(2,130)	6,235	7,163	(928)	68.5%	68.7%
Total	**622,315**	**1,003,729**	**1,017,430**	**381,414**	**395,115**	**(13,701)**	**234,649**	**243,373**	**(8,724)**	**146,765**	**151,742**	**(4,977)**	**61.5%**	**61.6%**
Excl Prior	**621,924**	**1,001,846**	**1,015,439**	**379,923**	**393,515**	**(13,592)**	**233,554**	**242,198**	**(8,644)**	**146,369**	**151,317**	**(4,949)**	**61.5%**	**61.5%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	10,435	11,381	11,278	10,764	10,631	10,607	10,930	10,986	11,018	10,967	946	(103)	(513)	(133)	(24)	323	56	33	(51)	532
1980	13,173	12,426	11,541	11,704	12,733	9,387	11,146	11,127	11,112	11,061	(747)	(884)	163	1,029	(3,346)	1,759	(20)	(15)	(51)	(2,112)
1981	11,451	11,541	11,811	13,292	11,202	11,067	11,422	11,415	11,390	11,341	90	270	1,481	(2,090)	(136)	355	(6)	(25)	(50)	(110)
1982	16,529	16,258	16,614	15,007	15,592	16,562	15,621	15,641	15,640	15,599	(270)	355	(1,607)	586	969	(941)	20	(0)	(41)	(929)
1983	15,182	13,543	12,944	12,435	12,138	13,013	13,836	13,739	13,652	13,529	(1,639)	(599)	(509)	(296)	875	822	(97)	(86)	(124)	(1,654)
1984	19,231	17,740	15,859	15,843	14,708	14,475	15,579	15,556	15,508	15,419	(1,491)	(1,881)	(16)	(1,135)	(233)	1,104	(23)	(48)	(89)	(3,813)
1985	14,796	16,759	13,854	13,714	13,079	12,669	14,728	14,610	14,501	14,355	1,963	(2,904)	(140)	(635)	(410)	2,058	(118)	(109)	(146)	(441)
1986	22,791	21,227	21,156	17,360	16,794	17,642	16,317	16,502	16,559	16,451	(1,564)	(71)	(3,796)	(565)	848	(1,325)	185	57	(108)	(6,341)
1987	28,106	24,084	25,046	19,841	21,685	20,010	20,735	20,703	20,658	20,563	(4,022)	962	(5,205)	1,845	(1,676)	725	(32)	(44)	(96)	(7,543)
1988	41,053	37,146	36,511	33,161	33,581	25,605	25,477	25,547	26,126	26,400	(3,907)	(635)	(3,350)	420	(7,976)	(128)	70	579	274	(14,653)
1989	42,242	40,364	33,587	31,368	30,731	28,506	25,490	25,480	25,573	25,428	(1,879)	(6,776)	(2,219)	(637)	(2,225)	(3,016)	(10)	93	(145)	(16,814)
1990	49,868	47,474	49,569	46,876	37,349	33,433	30,130	30,416	30,626	30,410	(2,394)	2,095	(2,693)	(9,527)	(3,917)	(3,302)	286	210	(216)	(19,458)
1991	36,678	29,915	30,430	27,280	25,802	23,914	23,001	22,953	22,910	22,675	(6,763)	515	(3,150)	(1,478)	(1,888)	(913)	(48)	(43)	(235)	(14,003)
1992	41,617	34,863	28,311	28,045	29,338	26,184	24,570	24,501	24,382	24,230	(6,754)	(6,552)	(266)	1,294	(3,154)	(1,614)	(69)	(118)	(152)	(17,387)
1993	45,595	41,578	39,561	30,871	31,075	27,724	25,727	25,711	25,746	25,671	(4,017)	(2,017)	(8,689)	204	(3,351)	(1,997)	(17)	35	(75)	(19,923)
1994	54,704	45,823	46,795	38,775	39,930	32,262	26,119	26,049	25,992	25,800	(8,880)	971	(8,020)	1,155	(7,668)	(6,143)	(71)	(56)	(192)	(28,903)
1995	76,613	71,915	62,733	63,494	49,980	35,835	26,988	27,200	27,405	27,597	(4,698)	(9,182)	761	(13,513)	(14,145)	(8,847)	212	205	192	(49,016)
1996	62,141	50,630	53,798	39,845	38,767	35,245	24,981	24,942	25,014	24,891	(11,511)	3,168	(13,952)	(1,079)	(3,521)	(10,264)	(38)	72	(123)	(37,250)
1997	92,861	69,633	73,532	50,902	50,880	37,296	28,451	28,436	28,426	28,245	(23,228)	3,898	(22,630)	(21)	(13,584)	(8,845)	(15)	(10)	(181)	(64,616)
1998	104,926	74,375	71,051	45,840	43,391	39,667	28,963	28,885	29,053	28,818	(30,551)	(3,324)	(25,211)	(2,450)	(3,723)	(10,705)	(78)	168	(235)	(76,108)
1999	107,838	98,891	94,884	60,637	54,129	42,764	31,627	31,474	31,326	31,170	(8,946)	(4,008)	(34,246)	(6,509)	(11,365)	(11,137)	(152)	(148)	(156)	(76,668)
2000	172,029	131,551	121,364	67,444	68,299	53,673	37,814	37,507	37,302	36,899	(40,478)	(10,187)	(53,920)	855	(14,626)	(15,859)	(306)	(205)	(403)	(135,129)
2001	186,801	152,948	167,474	115,211	90,163	71,285	44,184	44,278	44,194	43,771	(33,853)	14,525	(52,262)	(25,048)	(18,878)	(27,101)	94	(84)	(424)	(143,030)
2002	164,964	138,232	150,387	130,570	104,249	77,965	41,582	41,983	41,522	40,943	(26,732)	12,156	(19,817)	(26,321)	(26,284)	(36,383)	401	(461)	(579)	(124,021)
2003	189,760	169,329	171,894	131,419	109,987	76,661	44,994	44,782	44,389	43,702	(20,431)	2,566	(40,475)	(21,431)	(33,327)	(31,667)	(212)	(393)	(686)	(146,058)
2004	200,116	170,810	191,331	155,283	113,506	84,878	43,811	43,518	43,237	43,165	(29,306)	20,521	(36,048)	(41,777)	(28,628)	(41,067)	(293)	(281)	(73)	(156,951)
2005		186,955	201,372	146,777	120,573	86,502	43,579	42,332	41,171	40,737		14,417	(54,595)	(26,203)	(34,072)	(42,923)	(1,246)	(1,161)	(434)	(146,217)
2006			200,841	159,845	143,999	99,266	43,677	42,700	41,002	40,641			(40,997)	(15,846)	(44,733)	(55,589)	(978)	(1,698)	(361)	(160,200)
2007				176,535	146,960	101,426	45,432	43,740	41,497	40,251				(29,575)	(45,533)	(55,994)	(1,691)	(2,244)	(1,246)	(136,284)
2008					163,494	101,068	46,398	44,604	42,171	40,698					(62,426)	(54,670)	(1,794)	(2,433)	(1,473)	(122,796)
2009						158,487	51,084	49,901	46,819	46,548						(107,403)	(1,183)	(3,083)	(271)	(111,939)
2010							54,029	52,365	47,308	47,226							(1,664)	(5,057)	(82)	(6,802)
2011								56,600	47,279	44,860								(9,321)	(2,419)	(11,740)
2012									49,452	43,335									(6,117)	(6,117)
2013										32,135										
79-04	1,821,498	1,550,434	1,563,313	1,226,981	1,079,721	878,331	664,221	663,940	663,264	659,100	(271,064)	12,879	(336,332)	(147,260)	(201,390)	(214,109)	(281)	(676)	(4,164)	(1,162,398)
79-05		1,737,389	1,764,685	1,373,758	1,200,294	964,832	707,800	706,273	704,435	699,838		27,296	(390,927)	(173,463)	(235,462)	(257,032)	(1,527)	(1,837)	(4,598)	(1,308,615)
79-06			1,965,527	1,533,602	1,344,293	1,064,099	751,477	748,972	745,437	740,479			(431,924)	(189,309)	(280,195)	(312,622)	(2,505)	(3,535)	(4,958)	(1,468,816)
79-07				1,710,137	1,491,253	1,165,525	796,909	792,713	786,934	780,730				(218,884)	(325,728)	(368,616)	(4,196)	(5,779)	(6,205)	(1,605,100)
79-08					1,654,746	1,266,593	843,307	837,316	829,105	821,427					(388,153)	(423,286)	(5,990)	(8,212)	(7,677)	(1,727,895)
79-09						1,425,080	894,390	887,218	875,923	867,976						(530,689)	(7,173)	(11,294)	(7,948)	(1,839,834)
79-10							948,419	939,583	923,232	915,202							(8,836)	(16,351)	(8,030)	(1,846,636)
79-11								996,183	970,511	960,062								(25,672)	(10,449)	(1,858,377)
79-12									1,019,962	1,003,397									(16,566)	(1,864,494)
79-13										1,035,531										(1,864,494)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only

SUMMARY 8
EXHIBIT 3
SHEET 1

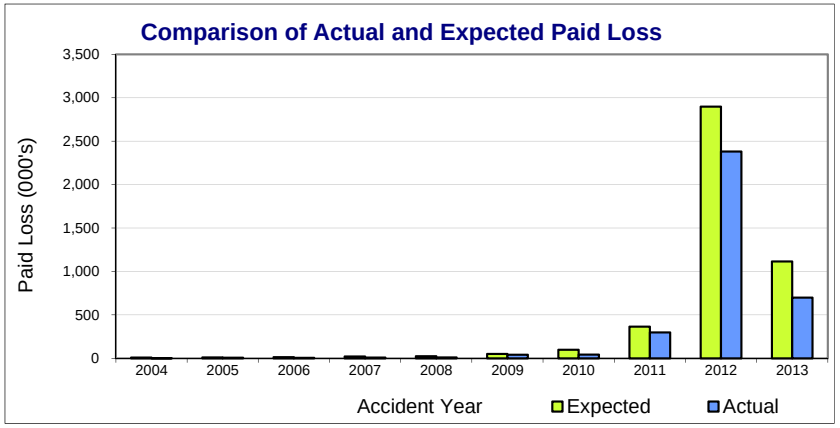
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

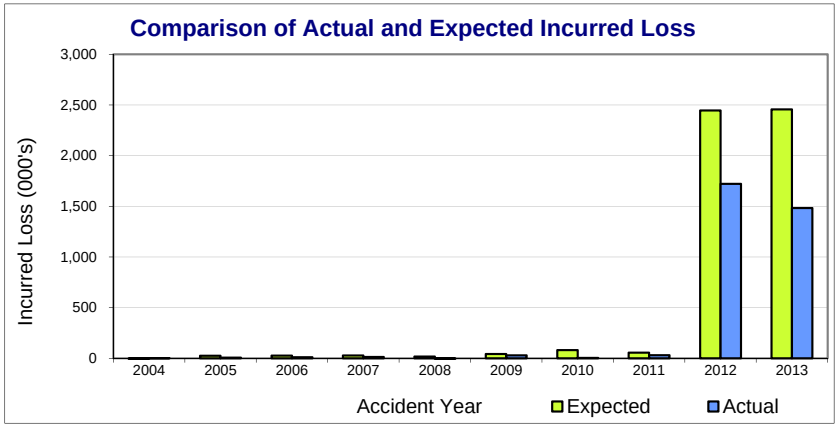
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	489	489	-	489	489	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	494	494	-	494	494	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	474	474	-	474	474	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	716	716	-	716	716	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	788	788	-	788	788	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	940	940	-	940	940	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	899	899	-	899	899	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	1,101	1,101	-	1,101	1,101	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	1,219	1,219	-	1,219	1,219	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	1,219	1,219	-	1,219	1,219	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	1,400	1,400	-	1,400	1,400	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	1,736	1,736	-	1,736	1,736	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	2,243	2,243	-	2,243	2,243	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	2,104	2,104	-	2,104	2,104	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	2,713	2,713	-	2,713	2,713	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	2,980	2,980	-	2,980	2,980	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	2,576	2,576	-	2,576	2,576	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	2,336	2,336	-	2,336	2,336	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	2,100	2,100	0	2,100	2,100	-	0	0	0	0	0	0	0	0	0	98.1%	98.1%
1996	2,084	2,084	0	2,084	2,084	0	0	0	0	0	0	0	0	0	0	94.3%	98.1%
1997	1,941	1,942	(0)	1,941	1,941	-	0	0	(0)	0	0	(0)	0	0	0	95.3%	97.5%
1998	2,327	2,327	(0)	2,326	2,326	0	0	0	(0)	0	0	(0)	0	0	(0)	95.5%	95.7%
1999	2,756	2,753	2	2,755	2,753	2	0	0	(0)	0	0	(0)	0	0	(0)	94.1%	94.3%
2000	2,707	2,705	2	2,706	2,703	3	1	2	(1)	1	2	(1)	0	0	(0)	95.0%	96.1%
2001	3,293	3,293	1	3,290	3,287	3	3	6	(2)	3	5	(2)	0	0	(0)	95.6%	95.9%
2002	3,563	3,566	(2)	3,556	3,554	2	7	11	(4)	7	11	(4)	0	1	(0)	94.9%	95.0%
2003	3,889	3,890	(2)	3,875	3,871	5	13	19	(6)	13	18	(6)	1	1	(0)	94.1%	93.7%
2004	4,038	4,045	(7)	4,017	4,017	0	21	28	(7)	19	26	(7)	1	2	(1)	93.1%	92.4%
2005	4,474	4,478	(4)	4,444	4,438	6	30	41	(11)	27	37	(10)	3	4	(1)	91.4%	91.0%
2006	4,057	4,068	(12)	4,023	4,018	5	34	50	(16)	30	45	(15)	3	5	(1)	89.9%	90.2%
2007	4,372	4,389	(17)	4,322	4,314	8	50	75	(25)	45	68	(23)	5	8	(2)	89.6%	90.0%
2008	3,963	3,983	(19)	3,899	3,888	11	65	95	(30)	58	85	(27)	7	10	(3)	89.8%	89.5%
2009	4,459	4,472	(13)	4,364	4,323	41	95	149	(54)	85	135	(49)	10	15	(5)	89.4%	90.0%
2010	4,342	4,408	(66)	4,202	4,160	42	139	248	(108)	125	226	(101)	14	22	(8)	89.9%	91.2%
2011	4,048	4,139	(92)	3,820	3,522	298	228	617	(390)	207	579	(372)	21	38	(18)	91.0%	93.8%
2012	3,809	2,186	1,623	3,204	823	2,381	605	1,363	(758)	567	1,317	(750)	38	46	(8)	93.7%	96.6%
2013	1,581	-	1,581	699	-	699	882	-	882	853	-	853	29	-	29	96.7%	100.0%
Total	**90,230**	**87,254**	**2,975**	**88,056**	**84,549**	**3,507**	**2,173**	**2,705**	**(532)**	**2,041**	**2,554**	**(513)**	**132**	**152**	**(19)**	**93.9%**	**94.4%**
Excl Prior	**90,230**	**87,254**	**2,975**	**88,056**	**84,549**	**3,507**	**2,173**	**2,705**	**(532)**	**2,041**	**2,554**	**(513)**	**132**	**152**	**(19)**	**93.9%**	**94.4%**

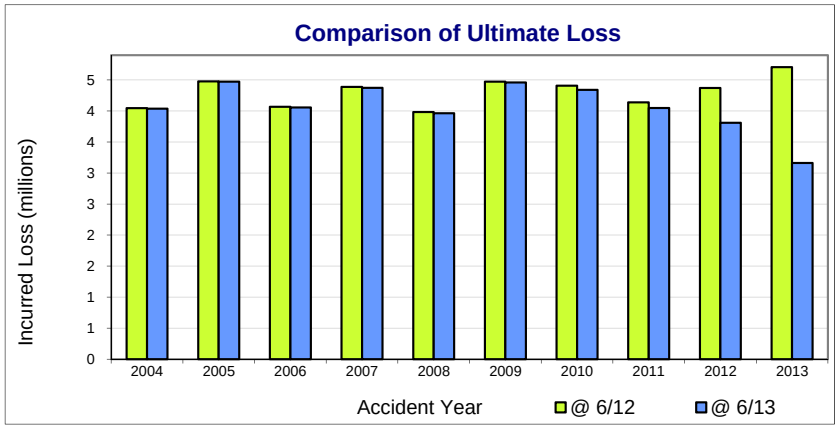
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 3
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	-	-				-	-	-
1977	-	-	-	-	-	-	489	489	-
1978	-	-	-	-	-	-	494	494	-
1979	-	-	-	-	-	-	474	474	-
1980	-	-	-	-	-	-	716	716	-
1981	-	-	-	-	-	-	788	788	-
1982	-	-	-	-	-	-	940	940	-
1983	-	-	-	-	-	-	899	899	-
1984	-	-	-	-	-	-	1,101	1,101	-
1985	-	-	-	-	-	-	1,219	1,219	-
1986	-	-	-	-	-	-	1,219	1,219	-
1987	-	-	-	-	-	-	1,400	1,400	-
1988	-	-	-	-	-	-	1,736	1,736	-
1989	-	-	-	-	-	-	2,243	2,243	-
1990	-	-	-	-	-	-	2,104	2,104	-
1991	-	-	-	-	-	-	2,713	2,713	-
1992	-	-	-	-	-	-	2,980	2,980	-
1993	-	-	-	-	-	-	2,576	2,576	-
1994	-	-	-	-	-	-	2,336	2,336	-
1995	0	-	(0)	0	-	(0)	2,100	2,100	0
1996	0	0	0	0	0	0	2,084	2,084	0
1997	0	-	(0)	0	-	(0)	1,942	1,941	(0)
1998	0	0	(0)	0	0	(0)	2,327	2,327	(0)
1999	0	2	2	(7)	(2)	5	2,753	2,756	2
2000	1	3	1	(3)	2	6	2,705	2,707	2
2001	3	3	(1)	0	5	5	3,293	3,293	1
2002	5	2	(3)	0	4	4	3,566	3,563	(2)
2003	7	5	(2)	21	(1)	(22)	3,890	3,889	(2)
2004	8	0	(8)	(7)	0	7	4,045	4,038	(7)
2005	9	6	(3)	24	6	(18)	4,478	4,474	(4)
2006	13	5	(8)	26	10	(17)	4,068	4,057	(12)
2007	22	8	(13)	27	12	(15)	4,389	4,372	(17)
2008	24	11	(13)	16	(7)	(23)	3,983	3,963	(19)
2009	50	41	(9)	42	29	(14)	4,472	4,459	(13)
2010	99	42	(56)	80	4	(76)	4,408	4,342	(66)
2011	364	298	(66)	55	30	(25)	4,139	4,048	(92)
2012	2,897	2,381	(516)	2,445	1,720	(725)	4,371	3,809	(563)
2013	1,115	699	(416)	2,456	1,483	(973)	4,706	3,162	(1,545)
Total	4,618	3,507	(1,111)	5,175	3,295	(1,880)			(2,336)







Ohio Bureau of Workers' Compensation

SUMMARY 8

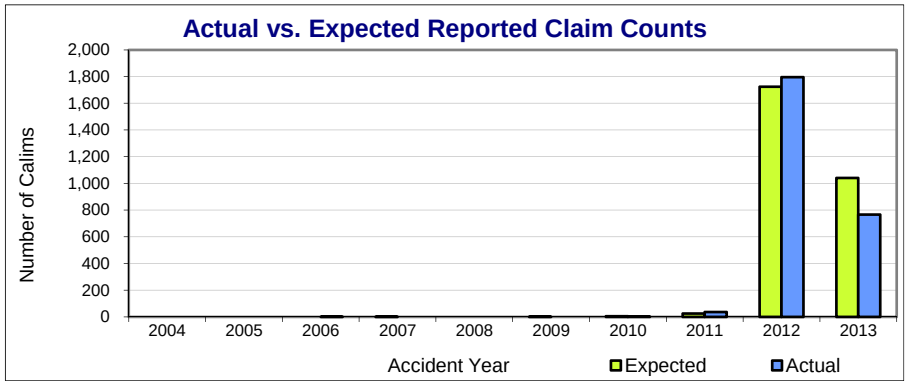
Public Employers - State Agencies - Medical - Medical Only

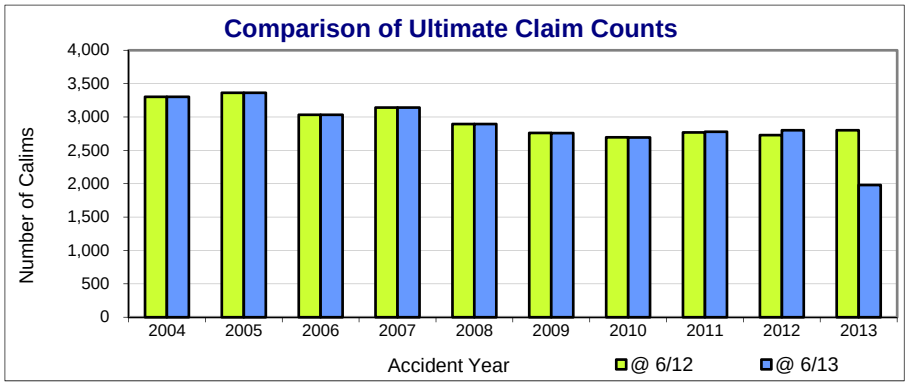
EXHIBIT 3

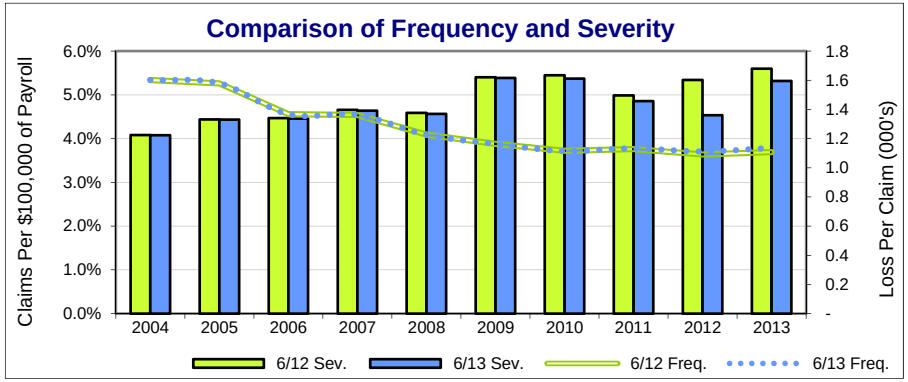
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

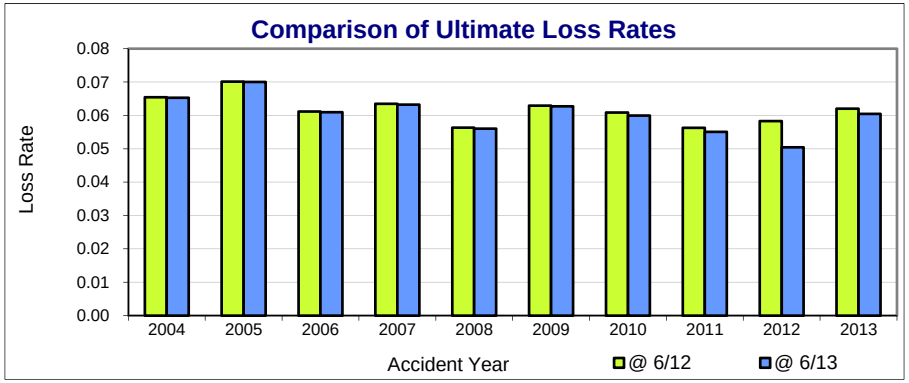
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	-	-	-	38,477	38,477	-						
2004	-	-	-	3,302	3,302	-	5.34%	5.34%	1,225	1,223	0.065	0.065
2005	-	-	-	3,363	3,363	-	5.26%	5.26%	1,332	1,330	0.070	0.070
2006	-	1	1	3,033	3,033	-	4.56%	4.56%	1,341	1,338	0.061	0.061
2007	1	-	(1)	3,141	3,141	-	4.54%	4.54%	1,397	1,392	0.063	0.063
2008	-	-	-	2,893	2,893	-	4.09%	4.09%	1,377	1,370	0.056	0.056
2009	1	-	(1)	2,760	2,759	(1)	3.88%	3.88%	1,620	1,616	0.063	0.063
2010	5	2	(3)	2,696	2,693	(3)	3.72%	3.72%	1,635	1,612	0.061	0.060
2011	25	36	11	2,767	2,777	10	3.76%	3.78%	1,496	1,458	0.056	0.055
2012	1,724	1,796	72	2,728	2,800	72	3.64%	3.71%	1,602	1,360	0.058	0.050
2013	1,040	766	(274)	2,801	1,981	(820)	3.69%	3.79%	1,680	1,596	0.062	0.060
Total	2,796	2,601	(195)	67,961	67,219	(742)						









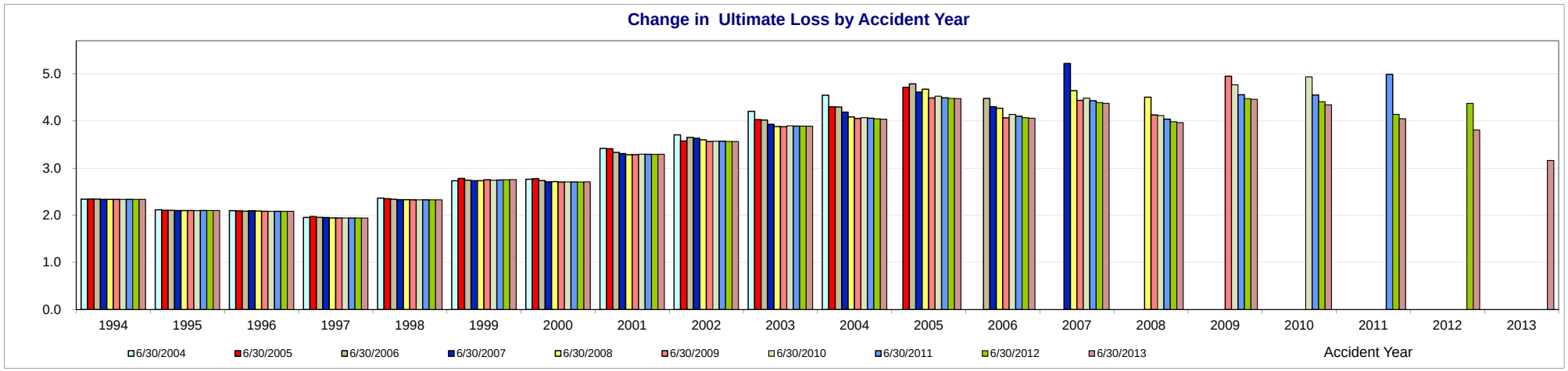
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 3
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	489	489	489	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	494	494	494	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	474	474	474	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	716	716	716	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	788	788	788	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	940	940	940	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	899	899	899	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	1,101	1,101	1,101	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	1,219	1,219	1,219	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	1,219	1,219	1,219	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	1,400	1,400	1,400	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	1,736	1,736	1,736	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	2,243	2,243	2,243	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	2,104	2,104	2,104	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	2,713	2,713	2,713	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	2,980	2,980	2,980	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	2,576	2,576	2,576	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	2,336	2,336	2,336	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	2,100	2,100	2,100	0	0	0	0	0	0	0	0	0	98.1%	98.1%
1996	2,084	2,084	2,084	0	0	0	0	0	0	0	0	0	98.1%	98.1%
1997	1,941	1,941	1,942	0	0	(0)	0	0	(0)	0	0	(0)	97.5%	97.5%
1998	2,326	2,327	2,327	0	0	(0)	0	0	(0)	0	0	(0)	95.7%	95.7%
1999	2,753	2,756	2,753	3	0	2	3	0	2	0	0	0	94.3%	94.3%
2000	2,703	2,707	2,705	4	2	2	4	2	2	0	0	0	96.1%	96.1%
2001	3,287	3,293	3,293	6	6	1	6	5	0	0	0	0	95.9%	95.9%
2002	3,554	3,563	3,566	9	11	(2)	9	11	(2)	0	1	(0)	95.0%	95.0%
2003	3,871	3,889	3,890	18	19	(2)	17	18	(1)	1	1	(0)	93.7%	93.7%
2004	4,017	4,038	4,045	21	28	(7)	20	26	(6)	2	2	(1)	92.4%	92.4%
2005	4,438	4,474	4,478	36	41	(4)	33	37	(4)	3	4	(0)	91.0%	91.0%
2006	4,018	4,057	4,068	38	50	(12)	35	45	(10)	4	5	(1)	90.2%	90.2%
2007	4,314	4,372	4,389	58	75	(17)	53	68	(15)	6	8	(2)	90.0%	90.0%
2008	3,888	3,963	3,983	75	95	(19)	68	85	(17)	8	10	(2)	89.5%	89.5%
2009	4,323	4,459	4,472	136	149	(13)	123	135	(12)	14	15	(1)	90.0%	90.0%
2010	4,160	4,342	4,408	182	248	(66)	166	226	(60)	16	22	(6)	91.2%	91.2%
2011	3,522	4,048	4,139	526	617	(92)	493	579	(86)	33	38	(6)	93.8%	93.8%
2012	823	1,904	2,186	1,082	1,363	(281)	1,045	1,317	(272)	37	46	(10)	96.6%	96.6%
Total	**84,549**	**86,744**	**87,254**	**2,195**	**2,705**	**(510)**	**2,072**	**2,554**	**(482)**	**124**	**152**	**(28)**	**94.4%**	**94.4%**
Excl Prior	**84,549**	**86,744**	**87,254**	**2,195**	**2,705**	**(510)**	**2,072**	**2,554**	**(482)**	**124**	**152**	**(28)**	**94.4%**	**94.4%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	474	474	474	474	474	474	474	474	474	474										
1980	716	716	716	716	716	716	716	716	716	716										
1981	788	788	788	788	788	788	788	788	788	788				(0)						(0)
1982	940	940	940	940	940	940	940	940	940	940										
1983	899	899	899	899	899	899	899	899	899	899										
1984	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101										
1985	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219										
1986	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219										
1987	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400										
1988	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736										
1989	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243										
1990	2,104	2,103	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	(1)	1								(0)
1991	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713										
1992	2,980	2,979	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	(1)	1								(0)
1993	2,577	2,577	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	0	(1)				0	(0)			(1)
1994	2,340	2,343	2,342	2,335	2,336	2,336	2,336	2,336	2,336	2,336	3	(1)	(7)	0	0	0	(0)	(0)		(4)
1995	2,117	2,105	2,104	2,099	2,100	2,100	2,100	2,100	2,100	2,100	(12)	(1)	(5)	0	0	(1)	1	0	0	(16)
1996	2,098	2,093	2,087	2,096	2,089	2,084	2,084	2,084	2,084	2,084	(4)	(6)	9	(7)	(5)	0	(0)	(0)	0	(14)
1997	1,953	1,971	1,955	1,951	1,942	1,942	1,942	1,941	1,942	1,941	19	(16)	(4)	(9)	1	(1)	(0)	0	(0)	(11)
1998	2,364	2,351	2,338	2,329	2,329	2,327	2,326	2,327	2,327	2,327	(13)	(13)	(9)	(0)	(3)	(0)	0	0	(0)	(37)
1999	2,730	2,781	2,743	2,733	2,733	2,753	2,742	2,748	2,753	2,756	50	(38)	(10)	0	20	(11)	6	6	2	25
2000	2,764	2,774	2,736	2,708	2,712	2,703	2,707	2,705	2,705	2,707	10	(38)	(27)	4	(9)	4	(2)	0	2	(57)
2001	3,418	3,410	3,333	3,308	3,283	3,287	3,295	3,293	3,293	3,293	(8)	(77)	(25)	(25)	4	8	(2)	(0)	1	(125)
2002	3,706	3,575	3,650	3,632	3,599	3,562	3,571	3,570	3,566	3,563	(131)	75	(18)	(33)	(37)	9	(1)	(4)	(2)	(142)
2003	4,204	4,028	4,020	3,928	3,880	3,877	3,896	3,889	3,890	3,889	(176)	(8)	(91)	(48)	(3)	19	(7)	1	(2)	(316)
2004	4,545	4,299	4,296	4,187	4,085	4,053	4,069	4,057	4,045	4,038	(245)	(4)	(109)	(102)	(32)	17	(12)	(12)	(7)	(507)
2005		4,713	4,787	4,610	4,672	4,487	4,526	4,491	4,478	4,474		74	(176)	62	(185)	39	(35)	(13)	(4)	(239)
2006			4,477	4,302	4,268	4,066	4,138	4,101	4,068	4,057			(176)	(34)	(202)	72	(37)	(33)	(12)	(421)
2007				5,218	4,641	4,436	4,483	4,427	4,389	4,372				(577)	(206)	48	(56)	(38)	(17)	(846)
2008					4,503	4,128	4,115	4,038	3,983	3,963					(376)	(13)	(76)	(56)	(19)	(540)
2009						4,949	4,766	4,556	4,472	4,459						(183)	(210)	(84)	(13)	(490)
2010							4,935	4,552	4,408	4,342							(383)	(144)	(66)	(593)
2011								4,987	4,139	4,048								(848)	(92)	(939)
2012									4,371	3,809									(563)	(563)
2013										3,162										
79-04	55,348	54,838	54,712	54,417	54,197	54,132	54,176	54,158	54,148	54,143	(510)	(126)	(296)	(220)	(65)	44	(18)	(10)	(6)	(1,205)
79-05		59,551	59,499	59,027	58,869	58,619	58,702	58,649	58,627	58,616		(52)	(472)	(158)	(250)	83	(53)	(22)	(10)	(1,444)
79-06			63,976	63,329	63,137	62,685	62,840	62,750	62,695	62,673			(648)	(192)	(452)	155	(89)	(55)	(22)	(1,865)
79-07				68,547	67,778	67,120	67,323	67,178	67,084	67,045				(769)	(658)	203	(146)	(94)	(39)	(2,711)
79-08					72,282	71,248	71,438	71,216	71,067	71,009					(1,034)	190	(222)	(149)	(58)	(3,251)
79-09						76,197	76,204	75,772	75,539	75,467						7	(432)	(233)	(71)	(3,741)
79-10							81,139	80,323	79,946	79,809							(815)	(377)	(137)	(4,334)
79-11								85,310	84,085	83,857								(1,225)	(229)	(5,274)
79-12									88,457	87,665									(791)	(5,836)
79-13										90,827										(5,836)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total

SUMMARY 8
EXHIBIT 4
SHEET 1

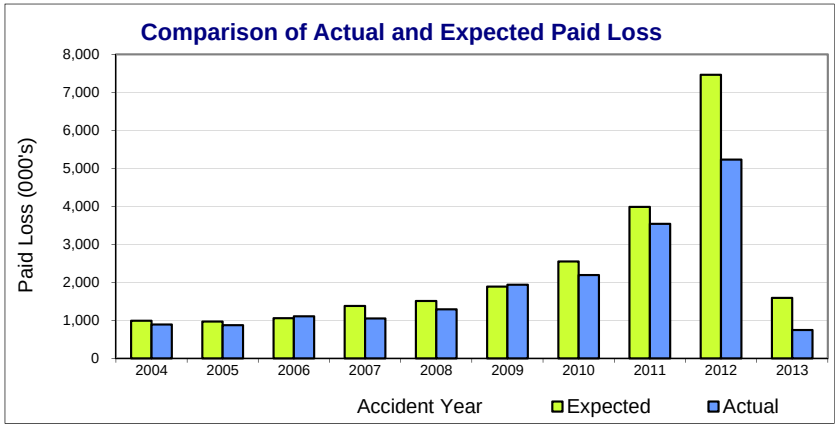
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

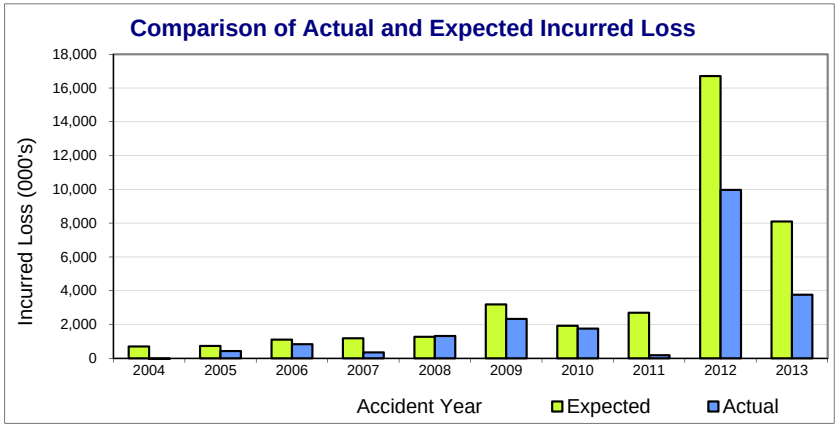
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1,882	1,991	(109)	482	391	91	1,400	1,600	(200)	1,044	1,175	(131)	356	425	(69)	74.6%	73.5%
1977	8,101	8,108	(6)	7,373	7,318	55	728	789	(61)	525	563	(38)	203	226	(23)	72.2%	71.4%
1978	11,033	11,111	(79)	9,958	9,944	15	1,074	1,168	(93)	769	827	(57)	305	341	(36)	71.6%	70.8%
1979	10,493	10,544	(51)	9,388	9,350	38	1,105	1,194	(89)	785	839	(54)	320	355	(36)	71.1%	70.2%
1980	10,345	10,396	(51)	9,169	9,128	41	1,176	1,267	(91)	829	883	(54)	347	384	(37)	70.5%	69.7%
1981	10,553	10,602	(50)	9,262	9,212	50	1,291	1,390	(99)	902	962	(59)	388	428	(40)	69.9%	69.2%
1982	14,659	14,700	(41)	12,732	12,634	99	1,927	2,066	(140)	1,337	1,419	(82)	590	648	(58)	69.4%	68.7%
1983	12,629	12,753	(124)	10,854	10,831	23	1,775	1,923	(147)	1,221	1,311	(90)	555	612	(57)	68.7%	68.2%
1984	14,318	14,407	(89)	12,159	12,085	74	2,159	2,322	(163)	1,474	1,571	(97)	685	751	(66)	68.3%	67.7%
1985	13,136	13,282	(146)	11,023	10,994	29	2,113	2,288	(175)	1,430	1,537	(107)	683	751	(68)	67.7%	67.2%
1986	15,231	15,340	(108)	12,615	12,513	102	2,616	2,827	(210)	1,757	1,888	(130)	859	939	(80)	67.2%	66.8%
1987	19,163	19,259	(96)	15,646	15,468	178	3,517	3,790	(274)	2,347	2,516	(169)	1,170	1,275	(105)	66.7%	66.4%
1988	24,664	24,390	274	19,836	19,282	554	4,828	5,109	(280)	3,200	3,366	(166)	1,628	1,743	(115)	66.3%	65.9%
1989	23,185	23,330	(145)	18,368	18,153	215	4,817	5,177	(360)	3,165	3,380	(215)	1,652	1,797	(145)	65.7%	65.3%
1990	28,306	28,522	(216)	22,098	21,843	254	6,209	6,679	(470)	4,037	4,316	(279)	2,171	2,362	(191)	65.0%	64.6%
1991	19,962	20,197	(235)	15,338	15,209	129	4,624	4,988	(364)	2,978	3,193	(214)	1,646	1,795	(150)	64.4%	64.0%
1992	21,250	21,402	(152)	16,055	15,847	208	5,195	5,555	(360)	3,316	3,517	(201)	1,879	2,038	(159)	63.8%	63.3%
1993	23,095	23,170	(75)	17,157	16,849	308	5,938	6,321	(383)	3,751	3,962	(211)	2,186	2,358	(172)	63.2%	62.7%
1994	23,465	23,657	(192)	17,122	16,866	256	6,342	6,791	(448)	3,968	4,220	(252)	2,374	2,570	(196)	62.6%	62.2%
1995	25,497	25,305	192	18,253	17,667	586	7,244	7,638	(394)	4,492	4,708	(216)	2,752	2,930	(178)	62.0%	61.6%
1996	22,807	22,930	(123)	15,972	15,634	338	6,835	7,297	(461)	4,212	4,470	(258)	2,623	2,827	(203)	61.6%	61.3%
1997	26,304	26,485	(181)	17,989	17,599	389	8,315	8,885	(570)	5,094	5,413	(319)	3,221	3,472	(251)	61.3%	60.9%
1998	26,491	26,726	(235)	17,658	17,290	368	8,834	9,436	(602)	5,383	5,713	(329)	3,450	3,723	(273)	60.9%	60.5%
1999	28,414	28,573	(159)	18,439	17,947	492	9,976	10,626	(651)	6,043	6,401	(357)	3,932	4,226	(293)	60.6%	60.2%
2000	34,192	34,597	(405)	21,542	21,036	506	12,650	13,561	(910)	7,626	8,133	(506)	5,024	5,428	(404)	60.3%	60.0%
2001	40,478	40,902	(424)	24,706	24,052	654	15,771	16,850	(1,078)	9,461	10,047	(586)	6,310	6,803	(493)	60.0%	59.6%
2002	37,380	37,957	(577)	22,065	21,483	582	15,315	16,474	(1,159)	9,137	9,770	(634)	6,178	6,704	(526)	59.7%	59.3%
2003	39,814	40,498	(685)	22,720	22,022	699	17,093	18,477	(1,384)	10,146	10,925	(779)	6,948	7,552	(604)	59.4%	59.1%
2004	39,127	39,193	(66)	21,329	20,440	889	17,798	18,752	(955)	10,534	11,069	(534)	7,263	7,684	(420)	59.2%	59.0%
2005	36,264	36,693	(429)	18,744	17,870	874	17,520	18,823	(1,303)	10,347	11,082	(735)	7,173	7,740	(568)	59.1%	58.9%
2006	36,584	36,934	(349)	17,728	16,621	1,107	18,857	20,313	(1,456)	11,112	11,937	(826)	7,745	8,375	(630)	58.9%	58.8%
2007	35,878	37,108	(1,229)	16,066	15,017	1,049	19,813	22,091	(2,279)	11,665	13,055	(1,391)	8,148	9,036	(888)	58.9%	59.1%
2008	36,735	38,188	(1,453)	15,240	13,950	1,290	21,494	24,238	(2,744)	12,719	14,395	(1,676)	8,776	9,843	(1,068)	59.2%	59.4%
2009	42,089	42,347	(257)	16,822	14,884	1,938	25,267	27,462	(2,195)	15,026	16,456	(1,429)	10,241	11,007	(766)	59.5%	59.9%
2010	42,885	42,901	(16)	14,231	12,041	2,190	28,654	30,859	(2,206)	17,222	18,810	(1,588)	11,432	12,049	(618)	60.1%	61.0%
2011	40,812	43,140	(2,328)	10,806	7,265	3,540	30,007	35,874	(5,868)	18,340	22,598	(4,258)	11,667	13,277	(1,610)	61.1%	63.0%
2012	39,526	22,540	16,986	6,259	1,028	5,231	33,267	21,512	11,755	21,023	14,395	6,627	12,244	7,117	5,127	63.2%	66.9%
2013	14,487	-	14,487	744	-	744	13,743	-	13,743	9,213	-	9,213	4,530	-	4,530	67.0%	100.0%
Total	**951,234**	**930,175**	**21,059**	**563,948**	**537,766**	**26,182**	**387,286**	**392,410**	**(5,124)**	**237,632**	**240,819**	**(3,187)**	**149,654**	**151,590**	**(1,937)**	**61.4%**	**61.4%**
Excl Prior	**949,352**	**928,184**	**21,167**	**563,466**	**537,375**	**26,091**	**385,886**	**390,810**	**(4,924)**	**236,588**	**239,644**	**(3,056)**	**149,298**	**151,166**	**(1,868)**	**61.3%**	**61.3%**

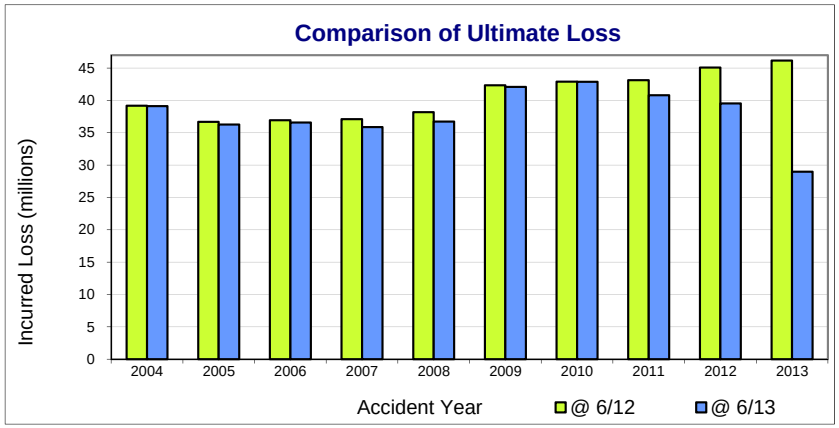
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 4
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	140	91	(49)				1,991	1,882	(109)
1977	60	55	(5)	-	18	18	8,108	8,101	(6)
1978	86	15	(71)	-	(5)	(5)	11,111	11,033	(79)
1979	86	38	(48)	(7)	(35)	(28)	10,544	10,493	(51)
1980	90	41	(49)	21	62	41	10,396	10,345	(51)
1981	98	50	(48)	90	(48)	(138)	10,602	10,553	(50)
1982	139	99	(40)	51	104	53	14,700	14,659	(41)
1983	130	23	(107)	190	49	(141)	12,753	12,629	(124)
1984	150	74	(76)	(50)	(18)	31	14,407	14,318	(89)
1985	147	29	(118)	(55)	(53)	2	13,282	13,136	(146)
1986	184	102	(82)	371	218	(152)	15,340	15,231	(108)
1987	242	178	(64)	(204)	50	254	19,259	19,163	(96)
1988	309	554	246	70	1,841	1,771	24,390	24,664	274
1989	290	215	(75)	77	113	36	23,330	23,185	(145)
1990	349	254	(95)	(780)	(174)	606	28,522	28,306	(216)
1991	259	129	(129)	1,286	(252)	(1,538)	20,197	19,962	(235)
1992	269	208	(62)	(975)	407	1,382	21,402	21,250	(152)
1993	307	308	1	209	(141)	(350)	23,170	23,095	(75)
1994	337	256	(81)	434	(53)	(487)	23,657	23,465	(192)
1995	374	586	211	701	689	(12)	25,305	25,497	192
1996	375	338	(37)	(542)	(287)	255	22,930	22,807	(123)
1997	458	389	(68)	376	376	(0)	26,485	26,304	(181)
1998	470	368	(102)	(185)	27	212	26,726	26,491	(235)
1999	538	492	(46)	217	67	(150)	28,573	28,414	(159)
2000	694	506	(189)	1,033	732	(301)	34,597	34,192	(405)
2001	818	654	(163)	520	(49)	(568)	40,902	40,478	(424)
2002	799	582	(216)	723	206	(517)	37,957	37,380	(577)
2003	947	699	(248)	340	(256)	(596)	40,498	39,814	(685)
2004	989	889	(100)	695	(109)	(804)	39,193	39,127	(66)
2005	967	874	(93)	729	425	(304)	36,693	36,264	(429)
2006	1,056	1,107	50	1,100	831	(268)	36,934	36,584	(349)
2007	1,376	1,049	(327)	1,179	347	(831)	37,108	35,878	(1,229)
2008	1,508	1,290	(218)	1,269	1,314	45	38,188	36,735	(1,453)
2009	1,888	1,938	50	3,185	2,324	(861)	42,347	42,089	(257)
2010	2,547	2,190	(357)	1,925	1,751	(174)	42,901	42,885	(16)
2011	3,984	3,540	(444)	2,697	183	(2,514)	43,140	40,812	(2,328)
2012	7,461	5,231	(2,229)	16,706	9,967	(6,739)	45,080	39,526	(5,554)
2013	1,590	744	(846)	8,101	3,759	(4,342)	46,171	28,973	(17,197)
Total	32,510	26,182	(6,328)	41,495	24,379	(17,116)			(33,166)







Ohio Bureau of Workers' Compensation

SUMMARY 8

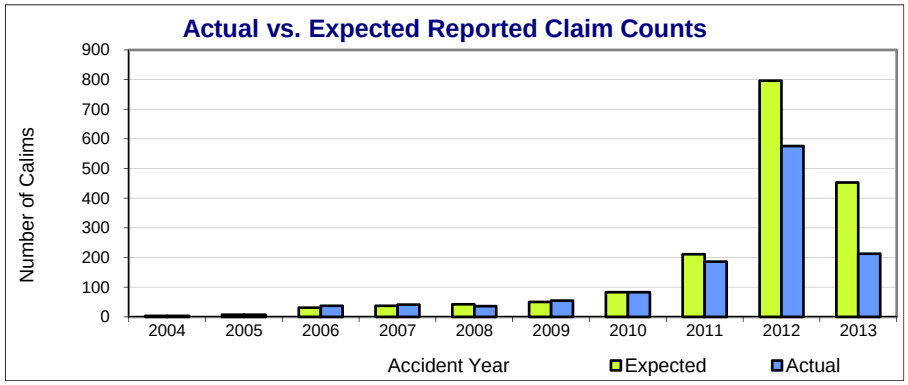
Public Employers - State Agencies - Medical - Lost Time - Total

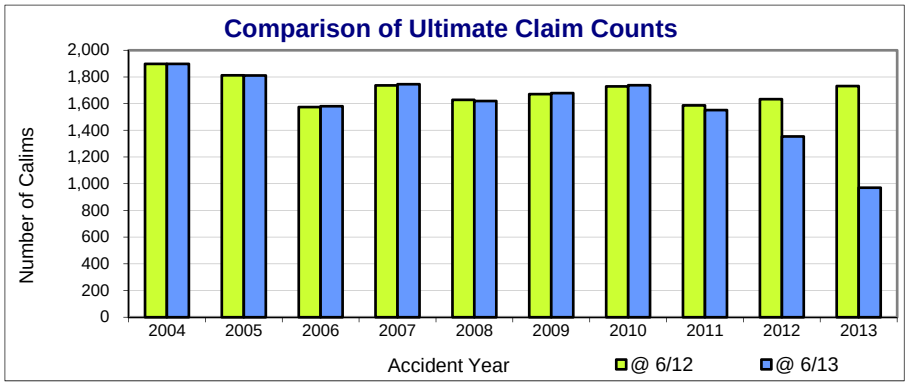
EXHIBIT 4

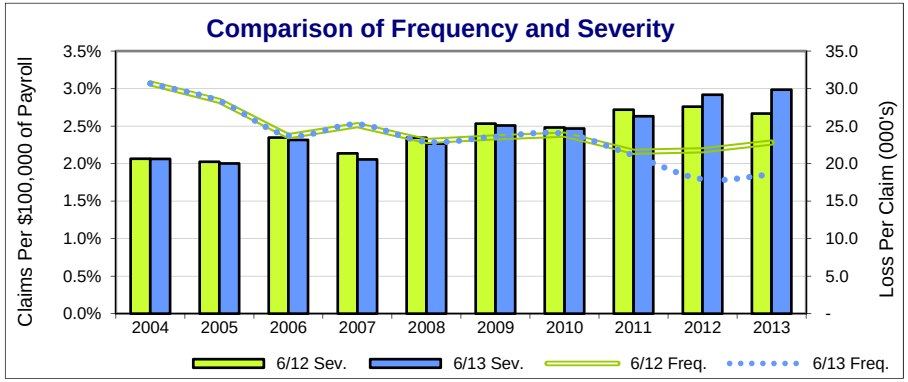
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

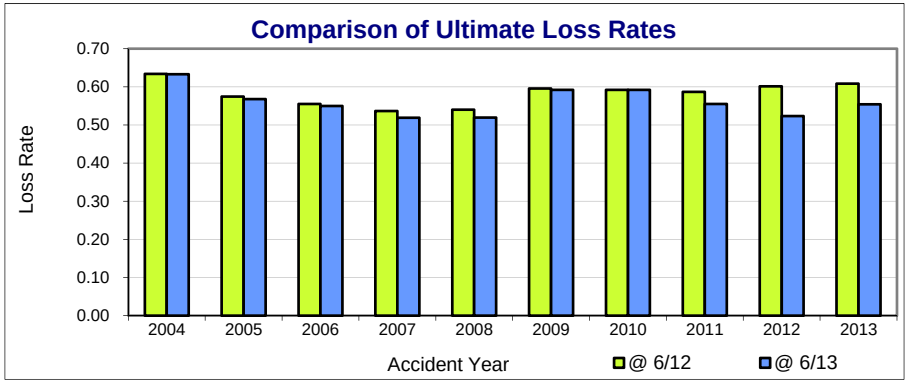
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	8	7	(1)	38,941	38,939	(2)						
2004	3	3	-	1,898	1,897	(1)	3.07%	3.07%	20,649	20,626	0.634	0.633
2005	7	7	-	1,812	1,811	(1)	2.84%	2.83%	20,250	20,024	0.574	0.568
2006	31	37	6	1,574	1,580	6	2.37%	2.37%	23,465	23,155	0.555	0.550
2007	37	41	4	1,737	1,745	8	2.51%	2.52%	21,363	20,561	0.537	0.519
2008	42	36	(6)	1,628	1,620	(8)	2.30%	2.29%	23,457	22,676	0.540	0.519
2009	50	55	5	1,671	1,678	7	2.35%	2.36%	25,342	25,083	0.596	0.592
2010	83	83	-	1,729	1,738	9	2.39%	2.40%	24,812	24,675	0.592	0.592
2011	211	186	(25)	1,587	1,551	(36)	2.16%	2.11%	27,183	26,313	0.587	0.555
2012	796	576	(220)	1,633	1,354	(279)	2.18%	1.79%	27,606	29,192	0.601	0.523
2013	453	213	(240)	1,731	970	(761)	2.28%	1.86%	26,673	29,869	0.608	0.554
Total	1,721	1,244	(477)	55,941	54,883	(1,058)						









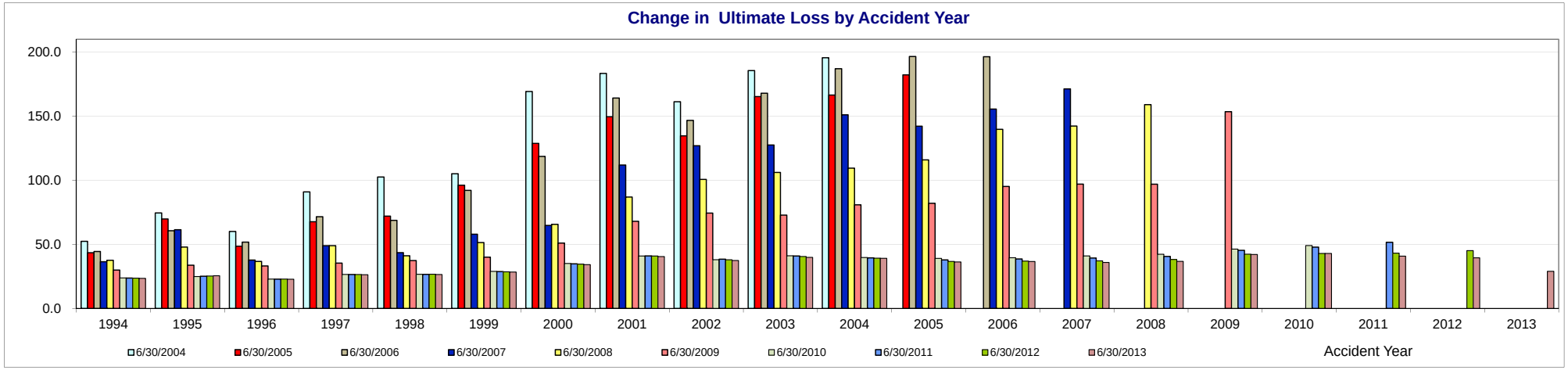
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 4
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	391	1,882	1,991	1,491	1,600	(109)	1,095	1,175	(80)	396	425	(29)	73.5%	73.5%
1977	7,318	8,101	8,108	783	789	(6)	559	563	(5)	224	226	(2)	71.4%	71.4%
1978	9,944	11,033	11,111	1,089	1,168	(79)	771	827	(56)	318	341	(23)	70.8%	70.8%
1979	9,350	10,493	10,544	1,143	1,194	(51)	803	839	(36)	340	355	(15)	70.2%	70.2%
1980	9,128	10,345	10,396	1,217	1,267	(51)	848	883	(35)	369	384	(15)	69.7%	69.7%
1981	9,212	10,553	10,602	1,340	1,390	(50)	928	962	(34)	413	428	(15)	69.2%	69.2%
1982	12,634	14,659	14,700	2,025	2,066	(41)	1,390	1,419	(28)	635	648	(13)	68.7%	68.7%
1983	10,831	12,629	12,753	1,799	1,923	(124)	1,226	1,311	(84)	572	612	(39)	68.2%	68.2%
1984	12,085	14,318	14,407	2,233	2,322	(89)	1,510	1,571	(60)	722	751	(29)	67.7%	67.7%
1985	10,994	13,136	13,282	2,142	2,288	(146)	1,439	1,537	(98)	703	751	(48)	67.2%	67.2%
1986	12,513	15,231	15,340	2,718	2,827	(108)	1,815	1,888	(72)	903	939	(36)	66.8%	66.8%
1987	15,468	19,163	19,259	3,695	3,790	(96)	2,452	2,516	(64)	1,243	1,275	(32)	66.4%	66.4%
1988	19,282	24,664	24,390	5,383	5,109	274	3,546	3,366	181	1,836	1,743	93	65.9%	65.9%
1989	18,153	23,185	23,330	5,032	5,177	(145)	3,286	3,380	(95)	1,746	1,797	(50)	65.3%	65.3%
1990	21,843	28,306	28,522	6,463	6,679	(216)	4,177	4,316	(139)	2,286	2,362	(76)	64.6%	64.6%
1991	15,209	19,962	20,197	4,753	4,988	(235)	3,042	3,193	(150)	1,711	1,795	(85)	64.0%	64.0%
1992	15,847	21,250	21,402	5,403	5,555	(152)	3,421	3,517	(96)	1,982	2,038	(56)	63.3%	63.3%
1993	16,849	23,095	23,170	6,246	6,321	(75)	3,915	3,962	(47)	2,331	2,358	(28)	62.7%	62.7%
1994	16,866	23,465	23,657	6,599	6,791	(192)	4,101	4,220	(119)	2,498	2,570	(73)	62.2%	62.2%
1995	17,667	25,497	25,305	7,830	7,638	192	4,826	4,708	118	3,004	2,930	74	61.6%	61.6%
1996	15,634	22,807	22,930	7,173	7,297	(123)	4,394	4,470	(76)	2,779	2,827	(48)	61.3%	61.3%
1997	17,599	26,304	26,485	8,704	8,885	(181)	5,303	5,413	(110)	3,402	3,472	(71)	60.9%	60.9%
1998	17,290	26,491	26,726	9,201	9,436	(235)	5,571	5,713	(142)	3,630	3,723	(93)	60.5%	60.5%
1999	17,947	28,414	28,573	10,468	10,626	(159)	6,305	6,401	(96)	4,163	4,226	(63)	60.2%	60.2%
2000	21,036	34,192	34,597	13,156	13,561	(405)	7,890	8,133	(243)	5,266	5,428	(162)	60.0%	60.0%
2001	24,052	40,478	40,902	16,426	16,850	(424)	9,794	10,047	(253)	6,632	6,803	(171)	59.6%	59.6%
2002	21,483	37,380	37,957	15,897	16,474	(577)	9,428	9,770	(342)	6,469	6,704	(235)	59.3%	59.3%
2003	22,022	39,814	40,498	17,792	18,477	(685)	10,520	10,925	(405)	7,272	7,552	(280)	59.1%	59.1%
2004	20,440	39,127	39,193	18,686	18,752	(66)	11,030	11,069	(39)	7,657	7,684	(27)	59.0%	59.0%
2005	17,870	36,264	36,693	18,394	18,823	(429)	10,830	11,082	(253)	7,564	7,740	(177)	58.9%	58.9%
2006	16,621	36,584	36,934	19,964	20,313	(349)	11,732	11,937	(205)	8,231	8,375	(144)	58.8%	58.8%
2007	15,017	35,878	37,108	20,862	22,091	(1,229)	12,329	13,055	(727)	8,533	9,036	(503)	59.1%	59.1%
2008	13,950	36,735	38,188	22,785	24,238	(1,453)	13,532	14,395	(863)	9,253	9,843	(590)	59.4%	59.4%
2009	14,884	42,089	42,347	27,205	27,462	(257)	16,301	16,456	(154)	10,904	11,007	(103)	59.9%	59.9%
2010	12,041	42,885	42,901	30,843	30,859	(16)	18,800	18,810	(10)	12,043	12,049	(6)	61.0%	61.0%
2011	7,265	40,812	43,140	33,547	35,874	(2,328)	21,131	22,598	(1,466)	12,415	13,277	(861)	63.0%	63.0%
2012	1,028	19,763	22,540	18,735	21,512	(2,777)	12,537	14,395	(1,858)	6,198	7,117	(919)	66.9%	66.9%
Total	**537,766**	**916,984**	**930,175**	**379,219**	**392,410**	**(13,191)**	**232,578**	**240,819**	**(8,242)**	**146,641**	**151,590**	**(4,949)**	**61.3%**	**61.4%**
Excl Prior	**537,375**	**915,102**	**928,184**	**377,728**	**390,810**	**(13,082)**	**231,482**	**239,644**	**(8,162)**	**146,245**	**151,166**	**(4,920)**	**61.3%**	**61.3%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	9,960	10,907	10,804	10,290	10,157	10,133	10,456	10,512	10,544	10,493	946	(103)	(513)	(133)	(24)	323	56	33	(51)	532
1980	12,457	11,709	10,825	10,988	12,017	8,671	10,430	10,411	10,396	10,345	(747)	(884)	163	1,029	(3,346)	1,759	(20)	(15)	(51)	(2,112)
1981	10,663	10,752	11,022	12,504	10,414	10,278	10,634	10,627	10,602	10,553	90	270	1,481	(2,090)	(136)	355	(6)	(25)	(50)	(110)
1982	15,588	15,318	15,673	14,066	14,652	15,622	14,680	14,701	14,700	14,659	(270)	355	(1,607)	586	969	(941)	20	(0)	(41)	(929)
1983	14,283	12,644	12,045	11,536	11,239	12,114	12,936	12,839	12,753	12,629	(1,639)	(599)	(509)	(296)	875	822	(97)	(86)	(124)	(1,654)
1984	18,131	16,639	14,759	14,743	13,608	13,375	14,479	14,455	14,407	14,318	(1,491)	(1,881)	(16)	(1,135)	(233)	1,104	(23)	(48)	(89)	(3,813)
1985	13,577	15,540	12,636	12,495	11,860	11,451	13,509	13,391	13,282	13,136	1,963	(2,904)	(140)	(635)	(410)	2,058	(118)	(109)	(146)	(441)
1986	21,572	20,008	19,937	16,141	15,575	16,423	15,098	15,282	15,340	15,231	(1,564)	(71)	(3,796)	(565)	848	(1,325)	185	57	(108)	(6,341)
1987	26,706	22,684	23,646	18,441	20,285	18,610	19,335	19,303	19,259	19,163	(4,022)	962	(5,205)	1,845	(1,676)	725	(32)	(44)	(96)	(7,543)
1988	39,317	35,410	34,775	31,425	31,845	23,870	23,741	23,811	24,390	24,664	(3,907)	(635)	(3,350)	420	(7,976)	(128)	70	579	274	(14,653)
1989	39,999	38,121	31,344	29,125	28,487	26,263	23,247	23,237	23,330	23,185	(1,879)	(6,776)	(2,219)	(637)	(2,225)	(3,016)	(10)	93	(145)	(16,814)
1990	47,764	45,371	47,465	44,772	35,245	31,329	28,026	28,312	28,522	28,306	(2,393)	2,094	(2,693)	(9,527)	(3,917)	(3,302)	286	210	(216)	(19,457)
1991	33,965	27,202	27,717	24,567	23,089	21,201	20,288	20,240	20,197	19,962	(6,763)	515	(3,150)	(1,478)	(1,888)	(913)	(48)	(43)	(235)	(14,003)
1992	38,637	31,884	25,331	25,065	26,358	23,204	21,589	21,521	21,402	21,250	(6,752)	(6,553)	(266)	1,294	(3,154)	(1,614)	(69)	(118)	(152)	(17,387)
1993	43,018	39,000	36,985	28,295	28,499	25,148	23,151	23,135	23,170	23,095	(4,017)	(2,016)	(8,689)	204	(3,351)	(1,997)	(17)	35	(75)	(19,923)
1994	52,364	43,480	44,452	36,440	37,595	29,927	23,784	23,713	23,657	23,465	(8,884)	972	(8,013)	1,155	(7,668)	(6,143)	(71)	(56)	(192)	(28,899)
1995	74,496	69,810	60,629	61,394	47,880	33,735	24,888	25,100	25,305	25,497	(4,686)	(9,182)	765	(13,514)	(14,145)	(8,847)	212	205	192	(49,000)
1996	60,043	48,536	51,710	37,749	36,678	33,161	22,897	22,859	22,930	22,807	(11,507)	3,174	(13,961)	(1,071)	(3,516)	(10,264)	(38)	72	(123)	(37,236)
1997	90,908	67,662	71,577	48,950	48,938	35,354	26,509	26,495	26,485	26,304	(23,246)	3,915	(22,626)	(12)	(13,585)	(8,844)	(15)	(10)	(181)	(64,605)
1998	102,562	72,024	68,713	43,511	41,061	37,341	26,637	26,559	26,726	26,491	(30,538)	(3,311)	(25,202)	(2,450)	(3,721)	(10,704)	(78)	167	(235)	(76,071)
1999	105,107	96,111	92,141	57,905	51,396	40,011	28,885	28,727	28,573	28,414	(8,997)	(3,970)	(34,236)	(6,509)	(11,385)	(11,126)	(158)	(154)	(159)	(76,693)
2000	169,265	128,777	118,628	64,736	65,587	50,970	35,107	34,802	34,597	34,192	(40,488)	(10,148)	(53,892)	851	(14,617)	(15,863)	(305)	(205)	(405)	(135,073)
2001	183,383	149,538	164,141	111,903	86,880	67,998	40,889	40,985	40,902	40,478	(33,845)	14,602	(52,238)	(25,023)	(18,882)	(27,109)	96	(84)	(424)	(142,905)
2002	161,259	134,657	146,737	126,938	100,650	74,403	38,011	38,413	37,957	37,380	(26,601)	12,080	(19,800)	(26,288)	(26,247)	(36,392)	402	(457)	(577)	(123,879)
2003	185,555	165,301	167,875	127,490	106,107	72,784	41,097	40,892	40,498	39,814	(20,255)	2,574	(40,384)	(21,383)	(33,323)	(31,686)	(205)	(394)	(685)	(145,742)
2004	195,571	166,511	187,036	151,096	109,421	80,825	39,741	39,461	39,193	39,127	(29,060)	20,525	(35,939)	(41,676)	(28,596)	(41,084)	(280)	(268)	(66)	(156,445)
2005		182,242	196,585	142,166	115,901	82,015	39,053	37,842	36,693	36,264		14,343	(54,419)	(26,265)	(33,886)	(42,962)	(1,212)	(1,149)	(429)	(145,978)
2006			196,364	155,543	139,731	95,200	39,539	38,598	36,934	36,584			(40,821)	(15,812)	(44,530)	(55,661)	(941)	(1,665)	(349)	(159,780)
2007				171,316	142,318	96,990	40,948	39,313	37,108	35,878				(28,998)	(45,328)	(56,042)	(1,635)	(2,205)	(1,229)	(135,438)
2008					158,990	96,940	42,283	40,565	38,188	36,735					(62,050)	(54,657)	(1,718)	(2,377)	(1,453)	(122,255)
2009						153,538	46,318	45,345	42,347	42,089						(107,220)	(972)	(2,999)	(257)	(111,448)
2010							49,094	47,814	42,901	42,885							(1,281)	(4,913)	(16)	(6,209)
2011								51,613	43,140	40,812								(8,473)	(2,328)	(10,801)
2012									45,080	39,526									(5,554)	(5,554)
2013										28,973										
79-04	1,766,150	1,495,596	1,508,601	1,172,564	1,025,524	824,199	610,045	609,782	609,116	604,958	(270,554)	13,005	(336,037)	(147,040)	(201,326)	(214,153)	(263)	(666)	(4,158)	(1,161,193)
79-05		1,677,838	1,705,186	1,314,731	1,141,426	906,214	649,098	647,624	645,809	641,222		27,348	(390,455)	(173,305)	(235,212)	(257,116)	(1,474)	(1,815)	(4,587)	(1,307,171)
79-06			1,901,550	1,470,273	1,281,156	1,001,414	688,637	686,222	682,742	677,806			(431,277)	(189,117)	(279,742)	(312,777)	(2,415)	(3,480)	(4,936)	(1,466,951)
79-07				1,641,590	1,423,474	1,098,404	729,586	725,535	719,850	713,684				(218,116)	(325,070)	(368,819)	(4,051)	(5,685)	(6,166)	(1,602,389)
79-08					1,582,464	1,195,345	771,869	766,100	758,038	750,419					(387,120)	(423,476)	(5,769)	(8,062)	(7,619)	(1,724,644)
79-09						1,348,882	818,186	811,446	800,385	792,508						(530,696)	(6,741)	(11,061)	(7,876)	(1,836,092)
79-10							867,281	859,259	843,285	835,393							(8,021)	(15,974)	(7,892)	(1,842,302)
79-11								910,873	886,425	876,205								(24,447)	(10,220)	(1,853,103)
79-12									931,506	915,731									(15,774)	(1,858,657)
79-13										944,705										(1,858,657)



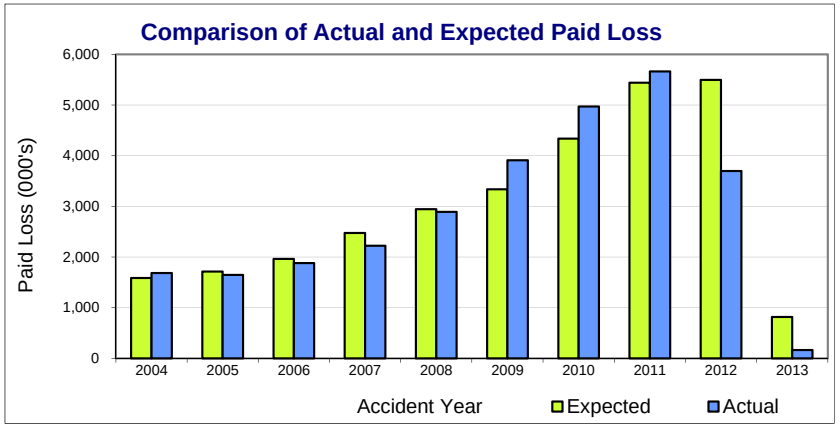
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total

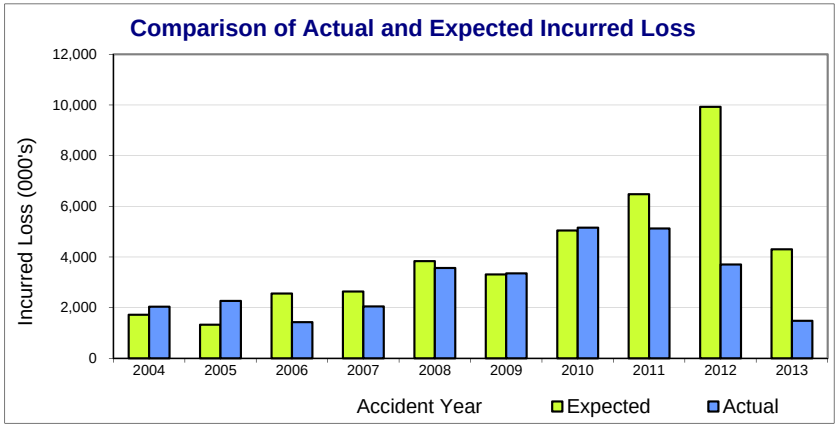
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

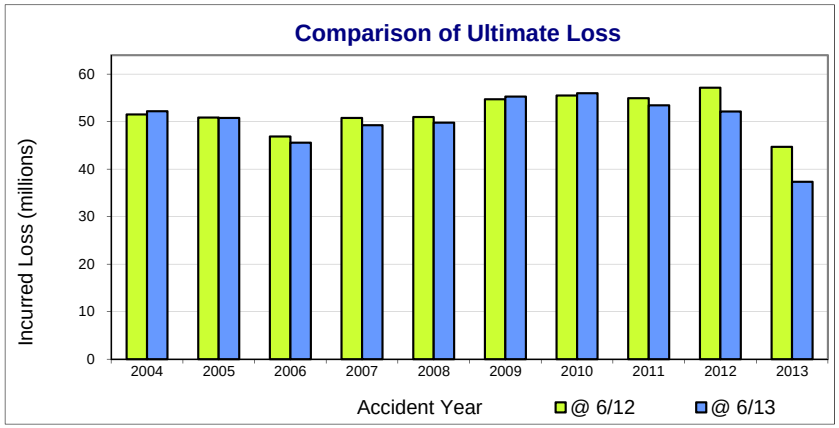
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	7,709	7,591	118	2,151	1,683	468	5,558	5,908	(350)	4,115	4,386	(271)	1,443	1,522	(79)	74.0%	74.2%
1977	19,524	19,570	(46)	18,202	18,106	97	1,322	1,464	(143)	950	1,054	(105)	372	410	(38)	71.8%	72.0%
1978	24,815	24,874	(60)	22,739	22,581	158	2,076	2,293	(217)	1,484	1,642	(157)	592	652	(60)	71.5%	71.6%
1979	22,021	22,062	(41)	20,248	20,108	140	1,773	1,954	(181)	1,255	1,386	(131)	518	568	(50)	70.8%	70.9%
1980	23,966	24,002	(36)	21,962	21,786	176	2,004	2,216	(212)	1,424	1,575	(151)	580	641	(61)	71.0%	71.1%
1981	23,067	23,118	(51)	20,964	20,794	169	2,104	2,324	(220)	1,492	1,646	(154)	612	678	(66)	70.9%	70.8%
1982	27,785	27,910	(125)	25,053	24,882	171	2,732	3,028	(296)	1,921	2,126	(206)	812	902	(90)	70.3%	70.2%
1983	31,019	31,113	(94)	27,143	26,862	281	3,876	4,252	(375)	2,680	2,940	(260)	1,196	1,311	(115)	69.1%	69.2%
1984	29,440	29,623	(183)	26,059	25,881	178	3,381	3,742	(360)	2,334	2,581	(246)	1,047	1,161	(114)	69.0%	69.0%
1985	27,568	27,733	(164)	24,474	24,321	152	3,095	3,411	(317)	2,154	2,362	(207)	941	1,050	(109)	69.6%	69.2%
1986	32,783	32,757	25	27,974	27,560	414	4,809	5,197	(389)	3,294	3,541	(246)	1,514	1,657	(143)	68.5%	68.1%
1987	32,936	32,893	43	29,075	28,723	353	3,861	4,171	(310)	2,675	2,864	(188)	1,185	1,307	(122)	69.3%	68.7%
1988	36,339	36,333	6	31,316	30,919	397	5,023	5,414	(391)	3,433	3,671	(238)	1,590	1,743	(153)	68.3%	67.8%
1989	38,186	38,193	(7)	32,248	31,801	447	5,938	6,391	(454)	3,993	4,274	(281)	1,945	2,117	(172)	67.2%	66.9%
1990	36,227	36,374	(148)	29,959	29,547	412	6,268	6,828	(559)	4,231	4,582	(351)	2,037	2,246	(209)	67.5%	67.1%
1991	32,996	32,960	36	27,594	27,158	436	5,402	5,802	(400)	3,649	3,893	(244)	1,754	1,909	(156)	67.5%	67.1%
1992	34,587	34,826	(239)	28,509	28,207	302	6,078	6,620	(541)	4,066	4,395	(329)	2,012	2,225	(212)	66.9%	66.4%
1993	33,503	33,503	1	26,827	26,348	479	6,676	7,155	(479)	4,407	4,696	(289)	2,270	2,459	(189)	66.0%	65.6%
1994	35,442	35,344	98	27,308	26,709	599	8,134	8,635	(501)	5,351	5,643	(293)	2,783	2,991	(208)	65.8%	65.4%
1995	37,500	37,925	(424)	27,440	26,941	498	10,061	10,983	(923)	6,715	7,273	(558)	3,346	3,710	(365)	66.7%	66.2%
1996	30,592	30,662	(71)	23,522	23,018	503	7,070	7,644	(574)	4,735	5,075	(340)	2,335	2,569	(234)	67.0%	66.4%
1997	37,841	37,910	(69)	25,529	24,779	750	12,312	13,131	(819)	8,020	8,468	(448)	4,293	4,663	(371)	65.1%	64.5%
1998	37,395	37,536	(142)	26,219	25,489	731	11,175	12,048	(872)	7,229	7,723	(494)	3,946	4,325	(379)	64.7%	64.1%
1999	37,658	37,879	(221)	26,291	25,602	689	11,367	12,277	(910)	7,437	7,962	(525)	3,930	4,315	(385)	65.4%	64.9%
2000	40,544	40,449	95	28,398	27,508	890	12,146	12,941	(795)	7,965	8,421	(456)	4,181	4,520	(339)	65.6%	65.1%
2001	56,479	55,523	956	33,631	32,063	1,569	22,848	23,461	(613)	14,589	14,851	(261)	8,258	8,610	(352)	63.9%	63.3%
2002	46,401	45,553	848	29,335	27,876	1,459	17,066	17,677	(611)	11,081	11,388	(307)	5,984	6,288	(304)	64.9%	64.4%
2003	58,619	57,054	1,565	34,091	32,302	1,790	24,528	24,752	(224)	15,512	15,631	(119)	9,016	9,121	(106)	63.2%	63.1%
2004	52,189	51,513	676	28,459	26,776	1,683	23,731	24,737	(1,007)	15,082	15,658	(576)	8,649	9,079	(431)	63.6%	63.3%
2005	50,768	50,875	(107)	27,004	25,358	1,646	23,763	25,517	(1,753)	15,205	16,254	(1,049)	8,558	9,262	(704)	64.0%	63.7%
2006	45,567	46,885	(1,318)	21,758	19,877	1,881	23,810	27,009	(3,199)	15,276	17,232	(1,957)	8,534	9,776	(1,242)	64.2%	63.8%
2007	49,263	50,775	(1,512)	22,212	19,990	2,222	27,051	30,785	(3,734)	17,494	19,838	(2,344)	9,557	10,947	(1,390)	64.7%	64.4%
2008	49,793	50,990	(1,197)	19,833	16,942	2,891	29,961	34,048	(4,087)	19,551	22,145	(2,594)	10,410	11,903	(1,493)	65.3%	65.0%
2009	55,273	54,715	558	20,777	16,868	3,909	34,496	37,847	(3,351)	22,771	24,855	(2,085)	11,725	12,992	(1,266)	66.0%	65.7%
2010	55,985	55,494	491	16,931	11,961	4,970	39,054	43,533	(4,479)	25,980	28,932	(2,952)	13,074	14,601	(1,527)	66.5%	66.5%
2011	53,452	54,943	(1,491)	11,397	5,735	5,662	42,055	49,208	(7,154)	28,218	33,218	(4,999)	13,837	15,991	(2,154)	67.1%	67.5%
2012	52,136	28,580	23,556	4,164	466	3,698	47,972	28,113	19,859	32,623	19,139	13,483	15,349	8,974	6,375	68.0%	68.1%
2013	18,668	-	18,668	164	-	164	18,504	-	18,504	12,657	-	12,657	5,847	-	5,847	68.4%	100.0%
Total	**1,416,039**	**1,376,042**	**39,997**	**896,959**	**853,525**	**43,434**	**519,080**	**522,517**	**(3,437)**	**343,048**	**343,319**	**(271)**	**176,032**	**179,197**	**(3,166)**	**66.1%**	**65.7%**
Excl Prior	**1,408,330**	**1,368,451**	**39,879**	**894,808**	**851,842**	**42,966**	**513,522**	**516,609**	**(3,087)**	**338,933**	**338,934**	**(0)**	**174,589**	**177,675**	**(3,086)**	**66.0%**	**65.6%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	562	468	(94)				7,591	7,709	118
1977	123	97	(26)	31	19	(12)	19,570	19,524	(46)
1978	188	158	(30)	153	(13)	(166)	24,874	24,815	(60)
1979	156	140	(16)	107	2	(104)	22,062	22,021	(41)
1980	176	176	(0)	139	136	(3)	24,002	23,966	(36)
1981	182	169	(12)	108	100	(8)	23,118	23,067	(51)
1982	227	171	(57)	161	7	(153)	27,910	27,785	(125)
1983	309	281	(28)	267	(50)	(317)	31,113	31,019	(94)
1984	270	178	(92)	124	(62)	(185)	29,623	29,440	(183)
1985	233	152	(81)	276	(145)	(421)	27,733	27,568	(164)
1986	336	414	78	370	404	34	32,757	32,783	25
1987	275	353	78	217	186	(31)	32,893	32,936	43
1988	365	397	32	135	133	(1)	36,333	36,339	6
1989	430	447	17	267	380	113	38,193	38,186	(7)
1990	473	412	(61)	(359)	402	761	36,374	36,227	(148)
1991	390	436	45	369	416	47	32,960	32,996	36
1992	431	302	(129)	530	472	(58)	34,826	34,587	(239)
1993	461	479	18	261	592	332	33,503	33,503	1
1994	539	599	60	218	740	522	35,344	35,442	98
1995	723	498	(225)	540	(38)	(579)	37,925	37,500	(424)
1996	489	503	14	335	271	(64)	30,662	30,592	(71)
1997	740	750	10	626	545	(81)	37,910	37,841	(69)
1998	704	731	26	653	523	(130)	37,536	37,395	(142)
1999	758	689	(69)	589	576	(13)	37,879	37,658	(221)
2000	830	890	60	918	1,830	912	40,449	40,544	95
2001	1,283	1,569	286	1,073	1,717	643	55,523	56,479	956
2002	1,119	1,459	340	1,065	1,752	687	45,553	46,401	848
2003	1,623	1,790	167	1,741	2,273	532	57,054	58,619	1,565
2004	1,584	1,683	98	1,716	2,033	317	51,513	52,189	676
2005	1,713	1,646	(67)	1,324	2,264	939	50,875	50,768	(107)
2006	1,963	1,881	(82)	2,553	1,423	(1,130)	46,885	45,567	(1,318)
2007	2,474	2,222	(252)	2,633	2,044	(589)	50,775	49,263	(1,512)
2008	2,942	2,891	(52)	3,836	3,561	(275)	50,990	49,793	(1,197)
2009	3,335	3,909	574	3,309	3,349	41	54,715	55,273	558
2010	4,336	4,970	634	5,045	5,154	110	55,494	55,985	491
2011	5,440	5,662	223	6,475	5,124	(1,352)	54,943	53,452	(1,491)
2012	5,495	3,698	(1,797)	9,926	3,698	(6,228)	57,159	52,136	(5,023)
2013	816	164	(651)	4,303	1,478	(2,824)	44,707	37,336	(7,371)
Total	44,495	43,434	(1,061)	52,031	43,295	(8,735)			(14,622)







Ohio Bureau of Workers' Compensation

SUMMARY 8

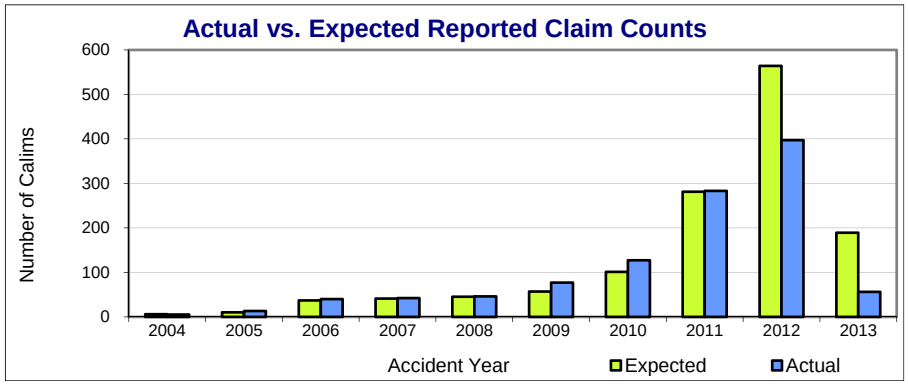
Public Employers - State Agencies - Compensation - Total

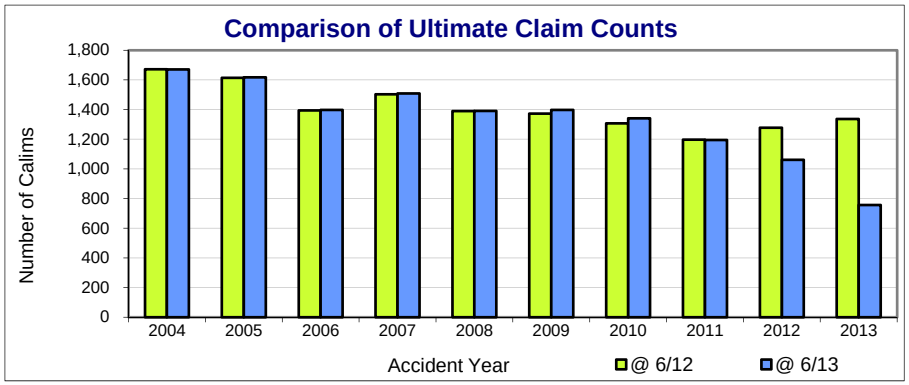
EXHIBIT 5

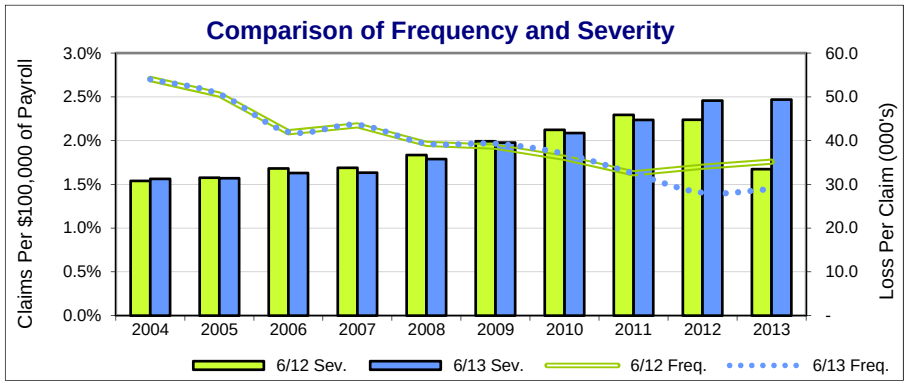
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

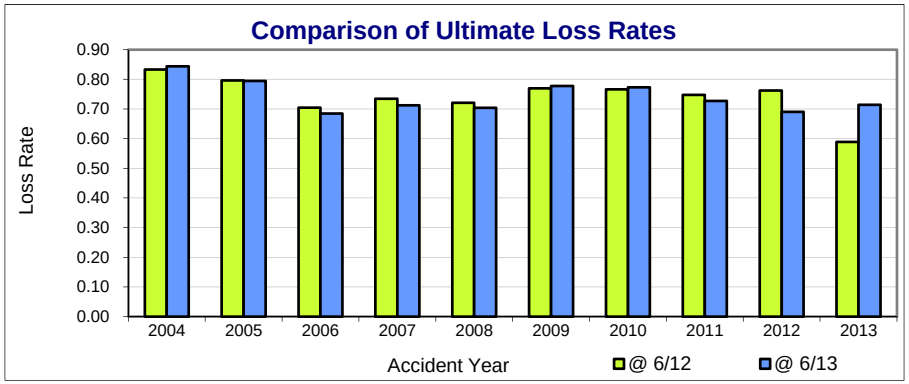
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	16	20	4	37,187	37,190	3						
2004	6	5	(1)	1,672	1,670	(2)	2.70%	2.70%	30,809	31,251	0.833	0.844
2005	10	13	3	1,614	1,617	3	2.53%	2.53%	31,521	31,396	0.796	0.795
2006	37	40	3	1,394	1,397	3	2.10%	2.10%	33,634	32,618	0.705	0.685
2007	41	42	1	1,503	1,508	5	2.17%	2.18%	33,782	32,668	0.734	0.712
2008	45	46	1	1,389	1,391	2	1.96%	1.97%	36,710	35,797	0.721	0.704
2009	57	77	20	1,373	1,397	24	1.93%	1.96%	39,850	39,565	0.770	0.777
2010	101	127	26	1,307	1,341	34	1.80%	1.85%	42,459	41,749	0.766	0.773
2011	281	283	2	1,197	1,195	(2)	1.63%	1.63%	45,901	44,730	0.747	0.727
2012	564	397	(167)	1,277	1,061	(216)	1.70%	1.40%	44,761	49,139	0.762	0.690
2013	189	56	(133)	1,336	756	(580)	1.76%	1.45%	33,463	49,387	0.589	0.714
Total	1,347	1,106	(241)	51,249	50,523	(726)						









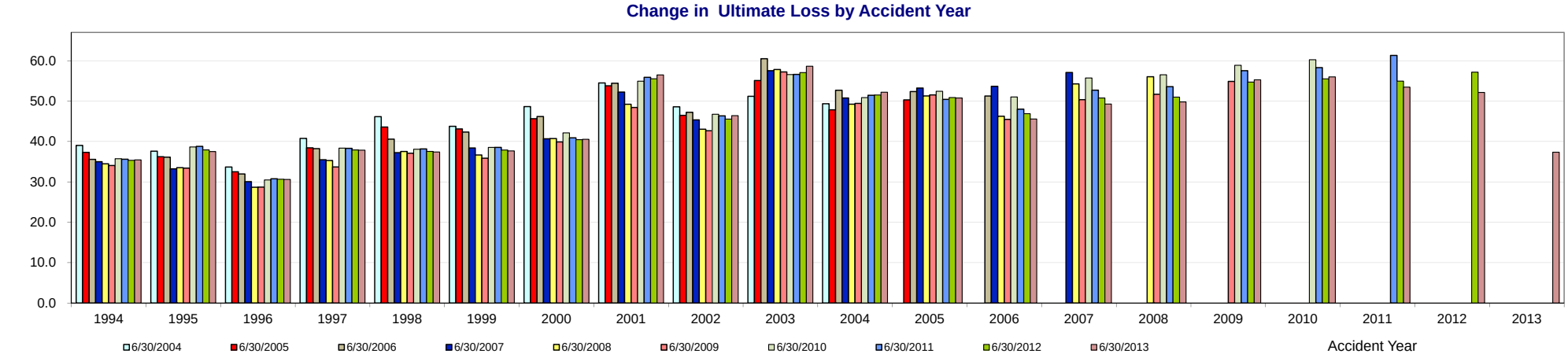
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 5
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	1,683	7,709	7,591	6,026	5,908	118	4,474	4,386	88	1,552	1,522	29	74.2%	74.2%
1977	18,106	19,524	19,570	1,419	1,464	(46)	1,020	1,054	(34)	399	410	(11)	71.9%	72.0%
1978	22,581	24,815	24,874	2,234	2,293	(60)	1,598	1,642	(44)	636	652	(16)	71.5%	71.6%
1979	20,108	22,021	22,062	1,913	1,954	(41)	1,357	1,386	(29)	556	568	(12)	70.9%	70.9%
1980	21,786	23,966	24,002	2,180	2,216	(36)	1,550	1,575	(25)	630	641	(11)	71.1%	71.1%
1981	20,794	23,067	23,118	2,273	2,324	(51)	1,608	1,646	(38)	665	678	(13)	70.7%	70.8%
1982	24,882	27,785	27,910	2,903	3,028	(125)	2,036	2,126	(91)	867	902	(35)	70.1%	70.2%
1983	26,862	31,019	31,113	4,158	4,252	(94)	2,871	2,940	(70)	1,287	1,311	(24)	69.0%	69.2%
1984	25,881	29,440	29,623	3,559	3,742	(183)	2,453	2,581	(128)	1,106	1,161	(54)	68.9%	69.0%
1985	24,321	27,568	27,733	3,247	3,411	(164)	2,244	2,362	(117)	1,003	1,050	(47)	69.1%	69.2%
1986	27,560	32,783	32,757	5,223	5,197	25	3,559	3,541	18	1,664	1,657	7	68.1%	68.1%
1987	28,723	32,936	32,893	4,213	4,171	43	2,894	2,864	31	1,319	1,307	12	68.7%	68.7%
1988	30,919	36,339	36,333	5,420	5,414	6	3,672	3,671	1	1,748	1,743	6	67.7%	67.8%
1989	31,801	38,186	38,193	6,385	6,391	(7)	4,266	4,274	(8)	2,119	2,117	1	66.8%	66.9%
1990	29,547	36,227	36,374	6,680	6,828	(148)	4,483	4,582	(98)	2,197	2,246	(49)	67.1%	67.1%
1991	27,158	32,996	32,960	5,838	5,802	36	3,913	3,893	20	1,925	1,909	16	67.0%	67.1%
1992	28,207	34,587	34,826	6,381	6,620	(239)	4,234	4,395	(161)	2,147	2,225	(78)	66.4%	66.4%
1993	26,348	33,503	33,503	7,156	7,155	1	4,696	4,696	(0)	2,460	2,459	1	65.6%	65.6%
1994	26,709	35,442	35,344	8,733	8,635	98	5,710	5,643	66	3,024	2,991	32	65.4%	65.4%
1995	26,941	37,500	37,925	10,559	10,983	(424)	6,987	7,273	(286)	3,572	3,710	(138)	66.2%	66.2%
1996	23,018	30,592	30,662	7,573	7,644	(71)	5,037	5,075	(38)	2,536	2,569	(33)	66.5%	66.4%
1997	24,779	37,841	37,910	13,062	13,131	(69)	8,439	8,468	(29)	4,624	4,663	(40)	64.6%	64.5%
1998	25,489	37,395	37,536	11,906	12,048	(142)	7,657	7,723	(66)	4,249	4,325	(75)	64.3%	64.1%
1999	25,602	37,658	37,879	12,056	12,277	(221)	7,823	7,962	(139)	4,233	4,315	(82)	64.9%	64.9%
2000	27,508	40,544	40,449	13,036	12,941	95	8,514	8,421	93	4,523	4,520	3	65.3%	65.1%
2001	32,063	56,479	55,523	24,416	23,461	956	15,470	14,851	620	8,946	8,610	336	63.4%	63.3%
2002	27,876	46,401	45,553	18,525	17,677	848	11,968	11,388	579	6,557	6,288	269	64.6%	64.4%
2003	32,302	58,619	57,054	26,317	24,752	1,565	16,554	15,631	923	9,763	9,121	642	62.9%	63.1%
2004	26,776	52,189	51,513	25,413	24,737	676	16,070	15,658	412	9,343	9,079	264	63.2%	63.3%
2005	25,358	50,768	50,875	25,409	25,517	(107)	16,220	16,254	(34)	9,189	9,262	(73)	63.8%	63.7%
2006	19,877	45,567	46,885	25,691	27,009	(1,318)	16,514	17,232	(718)	9,177	9,776	(600)	64.3%	63.8%
2007	19,990	49,263	50,775	29,273	30,785	(1,512)	19,022	19,838	(816)	10,251	10,947	(696)	65.0%	64.4%
2008	16,942	49,793	50,990	32,851	34,048	(1,197)	21,695	22,145	(450)	11,157	11,903	(746)	66.0%	65.0%
2009	16,868	55,273	54,715	38,405	37,847	558	25,651	24,855	795	12,755	12,992	(237)	66.8%	65.7%
2010	11,961	55,985	55,494	44,024	43,533	491	29,745	28,932	814	14,279	14,601	(322)	67.6%	66.5%
2011	5,735	53,452	54,943	47,717	49,208	(1,491)	32,699	33,218	(519)	15,019	15,991	(972)	68.5%	67.5%
2012	466	26,068	28,580	25,602	28,113	(2,512)	17,397	19,139	(1,742)	8,205	8,974	(769)	68.0%	68.1%
Total	**853,525**	**1,371,303**	**1,376,042**	**517,777**	**522,517**	**(4,739)**	**342,096**	**343,319**	**(1,223)**	**175,681**	**179,197**	**(3,516)**	**66.1%**	**65.7%**
Excl Prior	**851,842**	**1,363,594**	**1,368,451**	**511,752**	**516,609**	**(4,857)**	**337,623**	**338,934**	**(1,311)**	**174,129**	**177,675**	**(3,546)**	**66.0%**	**65.6%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	22,402	22,077	22,953	21,946	22,365	21,767	22,111	22,113	22,062	22,021	(324)	876	(1,007)	419	(599)	344	2	(51)	(41)	(381)
1980	24,123	23,873	25,073	23,777	23,961	23,548	24,124	24,091	24,002	23,966	(250)	1,200	(1,296)	184	(414)	576	(32)	(89)	(36)	(157)
1981	22,533	22,304	23,349	22,285	22,587	22,306	23,236	23,194	23,118	23,067	(229)	1,046	(1,065)	303	(281)	930	(42)	(76)	(51)	534
1982	27,703	27,503	28,732	27,394	27,608	27,132	28,145	28,057	27,910	27,785	(200)	1,229	(1,338)	213	(476)	1,013	(88)	(147)	(125)	82
1983	30,513	30,240	31,359	29,850	30,464	30,169	31,087	31,151	31,113	31,019	(273)	1,119	(1,509)	614	(294)	918	64	(38)	(94)	506
1984	29,782	29,163	30,362	29,054	29,348	29,011	29,862	29,771	29,623	29,440	(619)	1,199	(1,308)	294	(337)	850	(91)	(148)	(183)	(341)
1985	28,415	27,913	28,901	26,869	27,012	26,698	27,983	27,914	27,733	27,568	(502)	987	(2,032)	144	(314)	1,285	(69)	(181)	(164)	(847)
1986	31,726	31,582	32,937	31,432	31,416	31,197	32,836	32,815	32,757	32,783	(144)	1,355	(1,505)	(16)	(219)	1,639	(21)	(58)	25	1,057
1987	32,296	31,986	32,987	31,624	31,911	31,648	33,216	33,062	32,893	32,936	(311)	1,001	(1,363)	287	(263)	1,568	(154)	(169)	43	640
1988	34,803	34,562	36,076	34,593	34,717	34,344	36,422	36,462	36,333	36,339	(241)	1,513	(1,482)	124	(373)	2,078	40	(129)	6	1,536
1989	40,803	37,868	38,658	37,471	37,796	37,513	38,275	38,312	38,193	38,186	(2,936)	790	(1,187)	325	(283)	762	37	(119)	(7)	(2,618)
1990	37,288	36,121	37,065	35,129	35,520	34,876	36,859	36,741	36,374	36,227	(1,167)	944	(1,935)	391	(644)	1,983	(118)	(367)	(148)	(1,061)
1991	32,917	32,412	33,114	32,212	32,105	31,899	33,099	33,238	32,960	32,996	(506)	702	(903)	(107)	(206)	1,201	139	(278)	36	79
1992	35,592	35,949	36,162	34,485	33,744	33,683	35,363	35,370	34,826	34,587	357	213	(1,677)	(740)	(61)	1,680	7	(544)	(239)	(1,005)
1993	38,987	35,921	37,105	34,655	34,821	34,619	33,879	33,754	33,503	33,503	(3,066)	1,183	(2,449)	165	(202)	(740)	(125)	(251)	1	(5,484)
1994	39,029	37,309	35,572	34,995	34,463	34,053	35,737	35,612	35,344	35,442	(1,720)	(1,737)	(578)	(532)	(409)	1,684	(125)	(269)	98	(3,587)
1995	37,590	36,212	36,115	33,225	33,504	33,394	38,644	38,786	37,925	37,500	(1,378)	(97)	(2,889)	278	(110)	5,250	143	(862)	(424)	(89)
1996	33,678	32,504	31,950	30,065	28,669	28,695	30,482	30,771	30,662	30,592	(1,174)	(553)	(1,886)	(1,396)	27	1,786	290	(109)	(71)	(3,086)
1997	40,756	38,430	38,226	35,473	35,283	33,696	38,354	38,301	37,910	37,841	(2,326)	(204)	(2,753)	(190)	(1,588)	4,659	(53)	(391)	(69)	(2,915)
1998	46,134	43,568	40,573	37,241	37,518	37,084	38,087	38,154	37,536	37,395	(2,567)	(2,995)	(3,332)	278	(434)	1,002	67	(618)	(142)	(8,740)
1999	43,763	43,114	42,326	38,381	36,654	35,865	38,541	38,532	37,879	37,658	(649)	(789)	(3,945)	(1,727)	(789)	2,676	(9)	(653)	(221)	(6,105)
2000	48,643	45,631	46,171	40,664	40,716	39,890	42,137	40,896	40,449	40,544	(3,012)	539	(5,506)	52	(826)	2,247	(1,240)	(447)	95	(8,099)
2001	54,495	53,782	54,411	52,230	49,207	48,417	54,918	55,877	55,523	56,479	(714)	630	(2,181)	(3,023)	(790)	6,501	959	(354)	956	1,984
2002	48,581	46,464	47,220	45,346	43,035	42,655	46,730	46,337	45,553	46,401	(2,117)	755	(1,874)	(2,310)	(380)	4,075	(393)	(784)	848	(2,180)
2003	51,176	55,091	60,489	57,532	57,812	57,211	56,563	56,599	57,054	58,619	3,916	5,398	(2,958)	280	(600)	(648)	36	455	1,565	7,443
2004	49,342	47,832	52,676	50,769	49,228	49,423	50,860	51,427	51,513	52,189	(1,510)	4,844	(1,908)	(1,540)	194	1,437	567	86	676	2,847
2005		50,305	52,358	53,225	51,275	51,522	52,421	50,420	50,875	50,768		2,053	867	(1,950)	247	899	(2,001)	455	(107)	463
2006			51,254	53,662	46,250	45,478	51,025	47,996	46,885	45,567			2,408	(7,412)	(772)	5,547	(3,029)	(1,110)	(1,318)	(5,686)
2007				57,078	54,253	50,350	55,724	52,705	50,775	49,263				(2,825)	(3,903)	5,374	(3,019)	(1,930)	(1,512)	(7,815)
2008					56,017	51,683	56,517	53,573	50,990	49,793					(4,334)	4,835	(2,945)	(2,583)	(1,197)	(6,224)
2009						54,869	58,864	57,522	54,715	55,273						3,995	(1,342)	(2,807)	558	404
2010							60,245	58,289	55,494	55,985							(1,956)	(2,795)	491	(4,260)
2011								61,298	54,943	53,452								(6,355)	(1,491)	(7,846)
2012									57,159	52,136									(5,023)	(5,023)
2013										37,336										
79-04	963,072	939,412	960,562	908,696	901,465	890,792	937,548	937,339	930,750	933,086	(23,660)	21,149	(51,865)	(7,232)	(10,672)	46,755	(209)	(6,589)	2,336	(29,986)
79-05		989,717	1,012,920	961,921	952,740	942,314	989,969	987,759	981,625	983,854		23,203	(50,998)	(9,182)	(10,425)	47,654	(2,210)	(6,134)	2,229	(29,524)
79-06			1,064,174	1,015,583	998,989	987,792	1,040,994	1,035,754	1,028,510	1,029,421			(48,590)	(16,594)	(11,197)	53,202	(5,239)	(7,244)	911	(35,210)
79-07				1,072,661	1,053,242	1,038,142	1,096,718	1,088,459	1,079,285	1,078,684				(19,419)	(15,100)	58,576	(8,259)	(9,174)	(601)	(43,026)
79-08					1,109,259	1,089,825	1,153,235	1,142,032	1,130,275	1,128,477					(19,435)	63,411	(11,203)	(11,757)	(1,798)	(49,249)
79-09						1,144,693	1,212,099	1,199,554	1,184,990	1,183,750						67,406	(12,546)	(14,564)	(1,240)	(48,845)
79-10							1,272,344	1,257,843	1,240,484	1,239,735							(14,502)	(17,359)	(749)	(53,105)
79-11								1,319,141	1,295,427	1,293,187								(23,714)	(2,240)	(60,951)
79-12									1,352,586	1,345,323									(7,263)	(65,974)
79-13										1,382,659										(65,974)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability

SUMMARY 8
EXHIBIT 6
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	6,060	5,976	84	1,760	1,376	384	4,300	4,600	(300)	3,207	3,422	(215)	1,093	1,178	(85)	74.6%	74.4%
1977	6,601	6,634	(33)	5,602	5,525	77	999	1,109	(110)	727	804	(77)	272	305	(33)	72.8%	72.5%
1978	9,175	9,216	(41)	7,654	7,534	120	1,521	1,683	(162)	1,101	1,213	(112)	420	469	(50)	72.4%	72.1%
1979	6,545	6,576	(31)	5,360	5,267	94	1,184	1,309	(125)	853	939	(86)	332	370	(39)	72.0%	71.7%
1980	7,509	7,544	(35)	6,029	5,911	118	1,480	1,633	(153)	1,060	1,164	(104)	420	469	(48)	71.6%	71.3%
1981	7,951	7,977	(26)	6,248	6,104	144	1,703	1,873	(170)	1,212	1,327	(115)	491	546	(55)	71.2%	70.9%
1982	8,755	8,834	(79)	6,722	6,590	131	2,034	2,244	(210)	1,439	1,579	(141)	595	664	(69)	70.7%	70.4%
1983	10,337	10,353	(16)	7,739	7,513	225	2,598	2,839	(241)	1,827	1,985	(159)	772	854	(82)	70.3%	69.9%
1984	7,972	8,053	(81)	5,807	5,670	137	2,165	2,383	(218)	1,512	1,656	(144)	652	727	(75)	69.9%	69.5%
1985	7,515	7,597	(81)	5,313	5,190	123	2,203	2,407	(205)	1,530	1,658	(129)	673	749	(76)	69.4%	68.9%
1986	11,463	11,390	72	7,869	7,537	332	3,593	3,853	(259)	2,473	2,629	(157)	1,121	1,223	(103)	68.8%	68.2%
1987	8,844	8,805	40	5,873	5,627	246	2,971	3,178	(207)	2,029	2,150	(121)	942	1,028	(86)	68.3%	67.7%
1988	11,310	11,246	64	7,244	6,908	337	4,065	4,338	(273)	2,756	2,915	(159)	1,310	1,424	(114)	67.8%	67.2%
1989	9,958	9,882	75	6,122	5,792	330	3,835	4,090	(255)	2,584	2,735	(151)	1,251	1,355	(104)	67.4%	66.9%
1990	10,818	10,819	(1)	6,350	6,016	334	4,468	4,803	(335)	2,995	3,198	(204)	1,473	1,605	(132)	67.0%	66.6%
1991	8,021	7,888	133	4,462	4,146	317	3,559	3,743	(184)	2,377	2,478	(102)	1,183	1,265	(82)	66.8%	66.2%
1992	7,278	7,261	16	3,819	3,583	236	3,458	3,678	(220)	2,298	2,422	(124)	1,160	1,256	(96)	66.4%	65.8%
1993	6,302	6,233	69	3,104	2,867	237	3,198	3,366	(168)	2,113	2,203	(91)	1,085	1,162	(77)	66.1%	65.5%
1994	8,673	8,456	217	3,980	3,601	379	4,693	4,855	(162)	3,082	3,157	(75)	1,611	1,697	(86)	65.7%	65.0%
1995	12,116	12,245	(129)	5,136	4,750	386	6,981	7,496	(515)	4,556	4,853	(296)	2,424	2,643	(219)	65.3%	64.7%
1996	7,727	7,575	152	2,993	2,666	327	4,734	4,909	(175)	3,070	3,153	(83)	1,663	1,756	(92)	64.9%	64.2%
1997	13,028	12,922	106	4,568	4,105	463	8,461	8,817	(357)	5,448	5,607	(159)	3,013	3,211	(198)	64.4%	63.6%
1998	8,636	8,639	(3)	2,723	2,429	294	5,913	6,210	(296)	3,771	3,913	(142)	2,142	2,297	(155)	63.8%	63.0%
1999	9,560	9,581	(21)	2,669	2,357	311	6,891	7,224	(333)	4,353	4,503	(151)	2,538	2,721	(182)	63.2%	62.3%
2000	10,016	9,748	267	2,453	2,062	391	7,563	7,686	(123)	4,721	4,735	(14)	2,842	2,951	(109)	62.4%	61.6%
2001	20,532	19,726	806	4,391	3,661	731	16,141	16,065	75	9,958	9,762	196	6,182	6,303	(121)	61.7%	60.8%
2002	12,895	12,079	816	2,310	1,823	487	10,585	10,256	329	6,443	6,135	308	4,142	4,121	21	60.9%	59.8%
2003	14,847	13,482	1,365	2,303	1,705	597	12,544	11,777	768	7,521	6,941	580	5,024	4,836	188	60.0%	58.9%
2004	14,644	13,953	691	1,836	1,360	477	12,808	12,593	215	7,566	7,311	255	5,242	5,283	(41)	59.1%	58.1%
2005	12,524	12,343	181	1,084	769	315	11,440	11,574	(134)	6,651	6,584	67	4,789	4,991	(201)	58.1%	56.9%
2006	11,467	12,406	(940)	518	351	167	10,948	12,055	(1,107)	6,235	6,721	(486)	4,713	5,334	(621)	57.0%	55.8%
2007	11,940	12,791	(851)	224	76	148	11,715	12,714	(999)	6,535	6,922	(387)	5,180	5,792	(612)	55.8%	54.4%
2008	12,620	13,321	(702)	76	-	76	12,544	13,321	(778)	6,838	7,058	(219)	5,705	6,264	(558)	54.5%	53.0%
2009	13,031	13,227	(196)	110	75	35	12,921	13,152	(231)	6,846	6,740	106	6,075	6,411	(336)	53.0%	51.3%
2010	13,323	13,456	(133)	50	-	50	13,273	13,456	(183)	6,798	6,643	155	6,475	6,813	(338)	51.2%	49.4%
2011	13,004	13,601	(597)	-	-	-	13,004	13,601	(597)	6,415	6,461	(46)	6,589	7,141	(552)	49.3%	47.5%
2012	13,154	7,097	6,057	-	-	-	13,154	7,097	6,057	6,243	3,242	3,001	6,911	3,855	3,056	47.5%	45.7%
2013	4,641	-	4,641	-	-	-	4,641	-	4,641	2,118	-	2,118	2,523	-	2,523	45.6%	100.0%
Total	**390,790**	**378,935**	**11,855**	**140,502**	**130,946**	**9,556**	**250,288**	**247,989**	**2,299**	**149,260**	**146,922**	**2,338**	**101,029**	**101,067**	**(39)**	**59.6%**	**59.2%**
Excl Prior	**384,730**	**372,959**	**11,771**	**138,742**	**129,570**	**9,172**	**245,988**	**243,389**	**2,599**	**146,052**	**143,500**	**2,553**	**99,936**	**99,890**	**46**	**59.4%**	**59.0%**

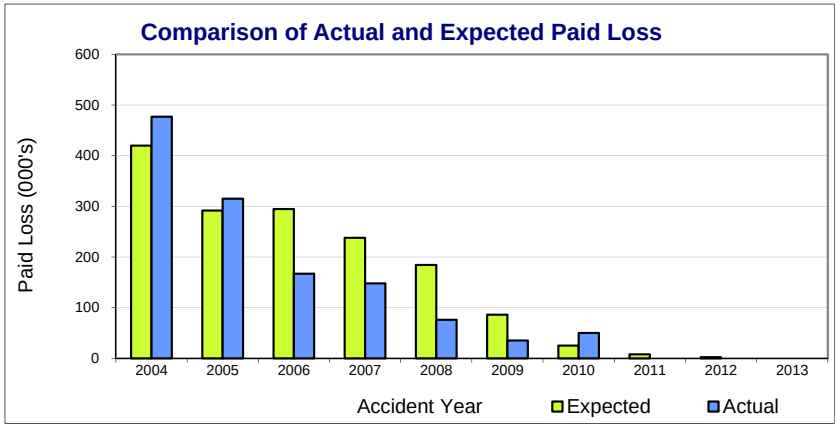
Ohio Bureau of Workers' Compensation

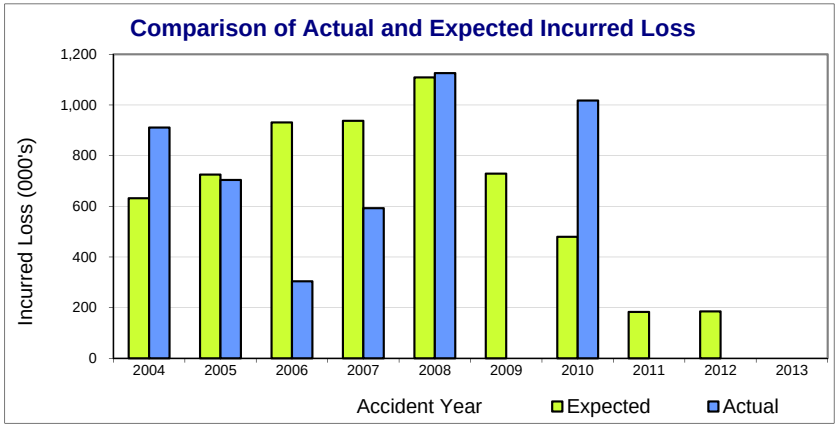
Public Employers - State Agencies - Compensation - Permanent Total Disability

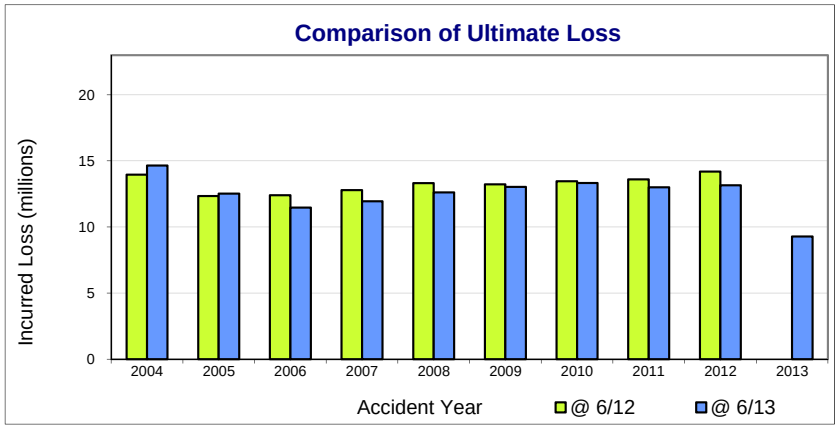
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 6
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	440	384	(56)				5,976	6,060	84
1977	96	77	(19)	-	6	6	6,634	6,601	(33)
1978	142	120	(21)	104	33	(71)	9,216	9,175	(41)
1979	109	94	(15)	71	(25)	(96)	6,576	6,545	(31)
1980	131	118	(13)	85	88	3	7,544	7,509	(35)
1981	146	144	(2)	77	81	4	7,977	7,951	(26)
1982	170	131	(38)	108	(27)	(136)	8,834	8,755	(79)
1983	210	225	15	104	(91)	(195)	10,353	10,337	(16)
1984	175	137	(38)	160	45	(116)	8,053	7,972	(81)
1985	159	123	(36)	163	(169)	(333)	7,597	7,515	(81)
1986	243	332	88	146	334	188	11,390	11,463	72
1987	199	246	47	83	83	(0)	8,805	8,844	40
1988	279	337	57	90	120	30	11,246	11,310	64
1989	278	330	52	110	287	177	9,882	9,958	75
1990	325	334	9	158	283	125	10,819	10,818	(1)
1991	241	317	76	123	333	211	7,888	8,021	133
1992	233	236	3	198	411	213	7,261	7,278	16
1993	208	237	28	62	354	291	6,233	6,302	69
1994	289	379	90	117	535	418	8,456	8,673	217
1995	465	386	(80)	269	(121)	(390)	12,245	12,116	(129)
1996	272	327	55	126	202	76	7,575	7,727	152
1997	443	463	19	304	199	(106)	12,922	13,028	106
1998	315	294	(21)	225	36	(189)	8,639	8,636	(3)
1999	337	311	(26)	355	179	(176)	9,581	9,560	(21)
2000	336	391	54	371	1,452	1,081	9,748	10,016	267
2001	632	731	99	818	848	30	19,726	20,532	806
2002	361	487	126	497	908	412	12,079	12,895	816
2003	412	597	186	556	1,269	713	13,482	14,847	1,365
2004	420	477	57	631	911	279	13,953	14,644	691
2005	292	315	23	725	704	(21)	12,343	12,524	181
2006	295	167	(128)	931	304	(627)	12,406	11,467	(940)
2007	238	148	(90)	937	592	(345)	12,791	11,940	(851)
2008	184	76	(108)	1,108	1,126	17	13,321	12,620	(702)
2009	86	35	(51)	729	0	(729)	13,227	13,031	(196)
2010	25	50	25	479	1,017	538	13,456	13,323	(133)
2011	8	-	(8)	183	-	(183)	13,601	13,004	(597)
2012	2	-	(2)	185	-	(185)	14,194	13,154	(1,040)
2013	-	-	-	-	-	-	-	9,282	9,282
Total	9,196	9,556	360	11,389	12,306	916			9,399







Ohio Bureau of Workers' Compensation

SUMMARY 8

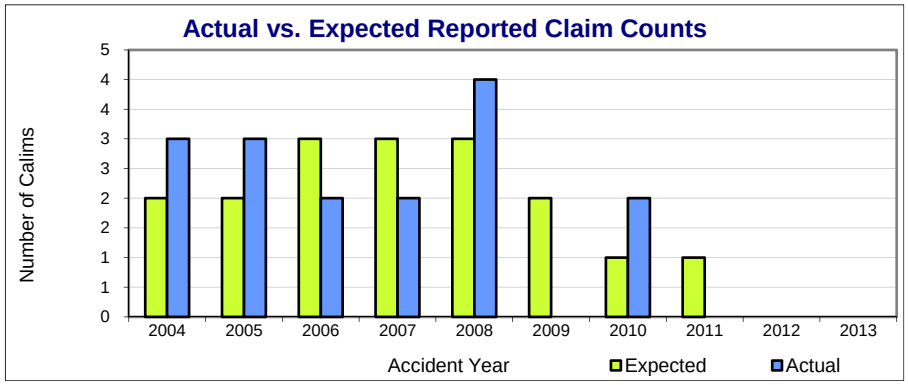
Public Employers - State Agencies - Compensation - Permanent Total Disability

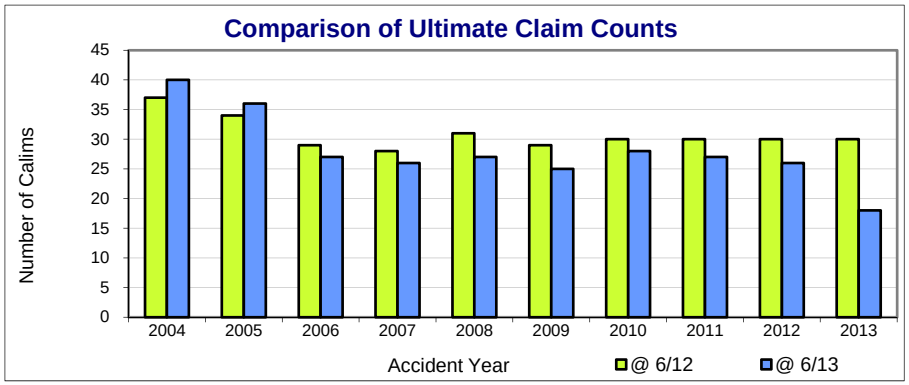
EXHIBIT 6

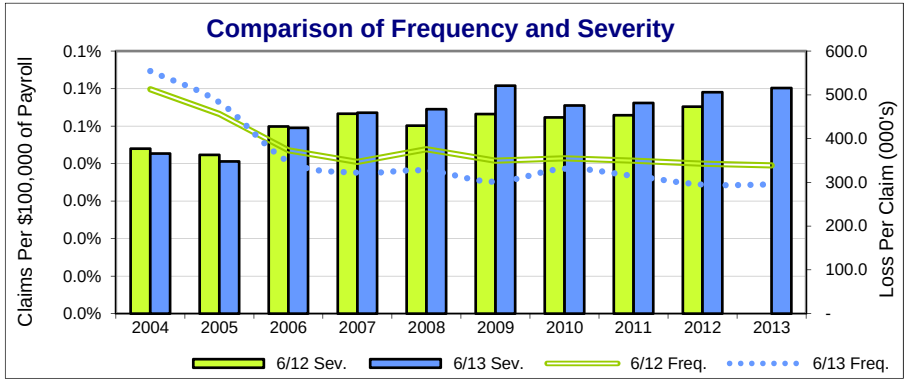
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

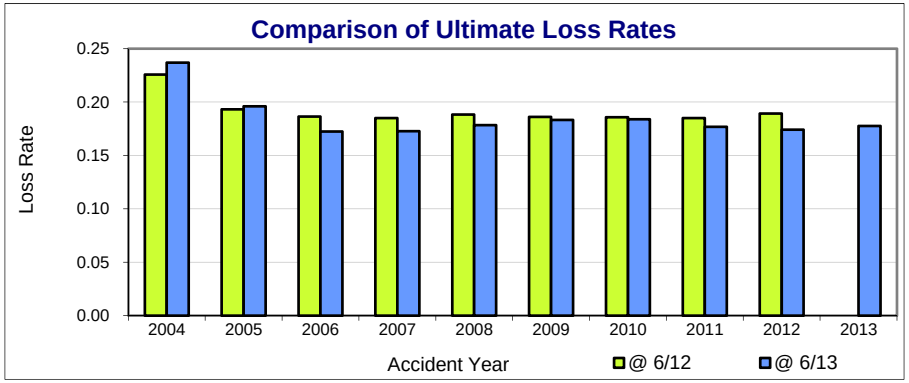
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	17	25	8	1,013	1,024	11						
2004	2	3	1	37	40	3	0.06%	0.06%	377,104	366,104	0.226	0.237
2005	2	3	1	34	36	2	0.05%	0.06%	363,039	347,886	0.193	0.196
2006	3	2	(1)	29	27	(2)	0.04%	0.04%	427,802	424,690	0.186	0.172
2007	3	2	(1)	28	26	(2)	0.04%	0.04%	456,809	459,222	0.185	0.173
2008	3	4	1	31	27	(4)	0.04%	0.04%	429,723	467,392	0.188	0.178
2009	2	-	(2)	29	25	(4)	0.04%	0.04%	456,086	521,240	0.186	0.183
2010	1	2	1	30	28	(2)	0.04%	0.04%	448,539	475,825	0.186	0.184
2011	1	-	(1)	30	27	(3)	0.04%	0.04%	453,380	481,638	0.185	0.177
2012	-	-	-	30	26	(4)	0.04%	0.03%	473,149	505,926	0.189	0.174
2013	-	-	-	30	18	(12)	0.04%	0.03%	-	515,650	-	0.178
Total	34	41	7	1,321	1,304	(17)						









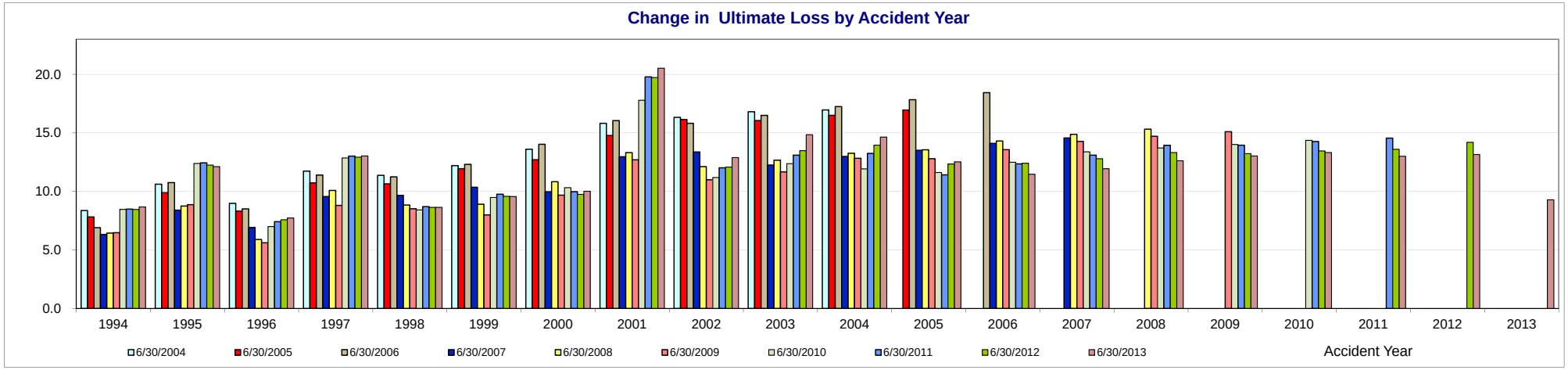
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 6
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	1,376	6,060	5,976	4,684	4,600	84	3,485	3,422	62	1,199	1,178	21	74.4%	74.4%
1977	5,525	6,601	6,634	1,076	1,109	(33)	780	804	(24)	296	305	(9)	72.5%	72.5%
1978	7,534	9,175	9,216	1,641	1,683	(41)	1,184	1,213	(30)	458	469	(12)	72.1%	72.1%
1979	5,267	6,545	6,576	1,278	1,309	(31)	916	939	(23)	361	370	(9)	71.7%	71.7%
1980	5,911	7,509	7,544	1,598	1,633	(35)	1,139	1,164	(25)	459	469	(10)	71.3%	71.3%
1981	6,104	7,951	7,977	1,847	1,873	(26)	1,309	1,327	(18)	538	546	(7)	70.9%	70.9%
1982	6,590	8,755	8,834	2,165	2,244	(79)	1,524	1,579	(55)	641	664	(23)	70.4%	70.4%
1983	7,513	10,337	10,353	2,823	2,839	(16)	1,974	1,985	(11)	849	854	(5)	69.9%	69.9%
1984	5,670	7,972	8,053	2,302	2,383	(81)	1,600	1,656	(57)	702	727	(25)	69.5%	69.5%
1985	5,190	7,515	7,597	2,326	2,407	(81)	1,602	1,658	(56)	724	749	(25)	68.9%	68.9%
1986	7,537	11,463	11,390	3,925	3,853	72	2,679	2,629	49	1,246	1,223	23	68.2%	68.2%
1987	5,627	8,844	8,805	3,217	3,178	40	2,177	2,150	27	1,041	1,028	13	67.7%	67.7%
1988	6,908	11,310	11,246	4,402	4,338	64	2,957	2,915	43	1,445	1,424	21	67.2%	67.2%
1989	5,792	9,958	9,882	4,166	4,090	75	2,786	2,735	50	1,380	1,355	25	66.9%	66.9%
1990	6,016	10,818	10,819	4,802	4,803	(1)	3,198	3,198	(1)	1,605	1,605	(0)	66.6%	66.6%
1991	4,146	8,021	7,888	3,876	3,743	133	2,566	2,478	88	1,309	1,265	45	66.2%	66.2%
1992	3,583	7,278	7,261	3,695	3,678	16	2,433	2,422	11	1,262	1,256	6	65.8%	65.8%
1993	2,867	6,302	6,233	3,434	3,366	69	2,248	2,203	45	1,186	1,162	24	65.5%	65.5%
1994	3,601	8,673	8,456	5,071	4,855	217	3,298	3,157	141	1,773	1,697	76	65.0%	65.0%
1995	4,750	12,116	12,245	7,367	7,496	(129)	4,769	4,853	(84)	2,598	2,643	(46)	64.7%	64.7%
1996	2,666	7,727	7,575	5,061	4,909	152	3,251	3,153	97	1,810	1,756	54	64.2%	64.2%
1997	4,105	13,028	12,922	8,923	8,817	106	5,674	5,607	67	3,249	3,211	39	63.6%	63.6%
1998	2,429	8,636	8,639	6,207	6,210	(3)	3,911	3,913	(2)	2,296	2,297	(1)	63.0%	63.0%
1999	2,357	9,560	9,581	7,202	7,224	(21)	4,490	4,503	(13)	2,713	2,721	(8)	62.3%	62.3%
2000	2,062	10,016	9,748	7,953	7,686	267	4,900	4,735	165	3,053	2,951	103	61.6%	61.6%
2001	3,661	20,532	19,726	16,871	16,065	806	10,252	9,762	490	6,619	6,303	316	60.8%	60.8%
2002	1,823	12,895	12,079	11,072	10,256	816	6,623	6,135	488	4,449	4,121	328	59.8%	59.8%
2003	1,705	14,847	13,482	13,142	11,777	1,365	7,745	6,941	804	5,396	4,836	560	58.9%	58.9%
2004	1,360	14,644	13,953	13,285	12,593	691	7,712	7,311	401	5,573	5,283	290	58.1%	58.1%
2005	769	12,524	12,343	11,755	11,574	181	6,687	6,584	103	5,068	4,991	78	56.9%	56.9%
2006	351	11,467	12,406	11,115	12,055	(940)	6,197	6,721	(524)	4,918	5,334	(416)	55.8%	55.8%
2007	76	11,940	12,791	11,863	12,714	(851)	6,459	6,922	(463)	5,405	5,792	(388)	54.4%	54.4%
2008	-	12,620	13,321	12,620	13,321	(702)	6,686	7,058	(372)	5,934	6,264	(330)	53.0%	53.0%
2009	75	13,031	13,227	12,956	13,152	(196)	6,640	6,740	(100)	6,316	6,411	(95)	51.3%	51.3%
2010	-	13,323	13,456	13,323	13,456	(133)	6,578	6,643	(66)	6,745	6,813	(67)	49.4%	49.4%
2011	-	13,004	13,601	13,004	13,601	(597)	6,177	6,461	(284)	6,827	7,141	(314)	47.5%	47.5%
2012	-	6,577	7,097	6,577	7,097	(520)	3,005	3,242	(238)	3,572	3,855	(283)	45.7%	45.7%
Total	**130,946**	**379,572**	**378,935**	**248,626**	**247,989**	**637**	**147,610**	**146,922**	**688**	**101,016**	**101,067**	**(51)**	**59.4%**	**59.2%**
Excl Prior	**129,570**	**373,512**	**372,959**	**243,942**	**243,389**	**553**	**144,126**	**143,500**	**626**	**99,817**	**99,890**	**(73)**	**59.1%**	**59.0%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	6,145	5,920	6,886	6,095	6,350	6,048	6,648	6,616	6,576	6,545	(225)	966	(791)	254	(302)	600	(32)	(40)	(31)	399
1980	7,063	6,861	8,042	7,057	7,361	6,983	7,637	7,599	7,544	7,509	(202)	1,181	(985)	304	(378)	654	(38)	(55)	(35)	446
1981	6,818	6,662	7,718	6,927	7,291	7,002	8,023	8,011	7,977	7,951	(157)	1,056	(791)	364	(289)	1,020	(11)	(35)	(26)	1,133
1982	7,850	7,672	8,898	7,960	8,240	7,874	8,956	8,917	8,834	8,755	(178)	1,226	(938)	279	(366)	1,082	(39)	(83)	(79)	905
1983	8,496	8,281	9,656	8,656	9,156	8,833	10,280	10,354	10,353	10,337	(216)	1,375	(1,000)	500	(323)	1,447	75	(2)	(16)	1,840
1984	7,240	7,059	8,289	7,342	7,741	7,362	8,141	8,112	8,053	7,972	(181)	1,230	(947)	399	(379)	779	(29)	(59)	(81)	732
1985	6,508	6,290	7,370	6,555	6,880	6,662	7,652	7,631	7,597	7,515	(218)	1,080	(816)	325	(218)	990	(20)	(35)	(81)	1,008
1986	9,033	9,023	10,579	9,540	9,886	9,696	11,330	11,364	11,390	11,463	(10)	1,556	(1,039)	346	(190)	1,635	34	26	72	2,430
1987	6,834	6,841	7,967	7,287	7,550	7,312	8,810	8,781	8,805	8,844	7	1,126	(680)	263	(238)	1,498	(29)	23	40	2,011
1988	8,263	8,222	9,703	8,890	9,199	8,973	11,225	11,259	11,246	11,310	(41)	1,481	(813)	309	(227)	2,252	34	(13)	64	3,047
1989	7,665	7,579	8,776	7,911	8,271	8,069	9,757	9,855	9,882	9,958	(86)	1,197	(865)	359	(201)	1,687	99	27	75	2,292
1990	8,206	8,641	10,077	9,237	9,726	9,341	10,874	10,898	10,819	10,818	435	1,436	(840)	489	(384)	1,533	23	(79)	(1)	2,612
1991	6,146	6,202	7,120	6,585	6,570	6,444	7,808	7,870	7,888	8,021	56	918	(535)	(15)	(126)	1,364	62	18	133	1,875
1992	5,986	5,893	6,862	6,157	6,545	6,303	7,402	7,336	7,261	7,278	(92)	969	(705)	388	(241)	1,099	(66)	(75)	16	1,292
1993	7,822	5,962	7,138	6,255	6,547	6,324	6,216	6,235	6,233	6,302	(1,860)	1,176	(883)	292	(222)	(109)	20	(2)	69	(1,520)
1994	8,363	7,821	6,902	6,326	6,438	6,470	8,467	8,486	8,456	8,673	(542)	(918)	(576)	112	32	1,996	19	(30)	217	310
1995	10,614	9,893	10,754	8,394	8,751	8,864	12,389	12,441	12,245	12,116	(722)	861	(2,360)	358	113	3,524	53	(196)	(129)	1,502
1996	8,979	8,317	8,510	6,921	5,889	5,609	6,998	7,414	7,575	7,727	(662)	192	(1,588)	(1,032)	(279)	1,389	416	161	152	(1,252)
1997	11,733	10,736	11,400	9,560	10,083	8,806	12,856	13,014	12,922	13,028	(997)	664	(1,840)	523	(1,277)	4,050	159	(92)	106	1,295
1998	11,376	10,648	11,241	9,663	8,833	8,517	8,423	8,699	8,639	8,636	(728)	593	(1,578)	(829)	(317)	(93)	276	(60)	(3)	(2,740)
1999	12,206	11,944	12,311	10,354	8,904	7,993	9,482	9,763	9,581	9,560	(262)	366	(1,956)	(1,451)	(911)	1,489	281	(182)	(21)	(2,647)
2000	13,605	12,705	14,025	9,969	10,829	9,682	10,321	9,980	9,748	10,016	(901)	1,321	(4,056)	860	(1,147)	639	(341)	(231)	267	(3,590)
2001	15,823	14,782	16,048	12,962	13,314	12,703	17,789	19,782	19,726	20,532	(1,042)	1,267	(3,086)	352	(611)	5,086	1,994	(56)	806	4,709
2002	16,330	16,147	15,821	13,369	12,117	10,997	11,185	12,019	12,079	12,895	(182)	(326)	(2,452)	(1,252)	(1,120)	187	834	59	816	(3,435)
2003	16,807	16,056	16,499	12,254	12,672	11,668	12,371	13,099	13,482	14,847	(751)	443	(4,244)	418	(1,004)	703	728	383	1,365	(1,960)
2004	16,960	16,502	17,246	12,985	13,257	12,831	11,927	13,245	13,953	14,644	(458)	744	(4,261)	272	(425)	(905)	1,318	708	691	(2,316)
2005		16,956	17,839	13,515	13,559	12,796	11,614	11,417	12,343	12,524		883	(4,324)	44	(762)	(1,182)	(197)	926	181	(4,432)
2006			18,438	14,104	14,308	13,572	12,492	12,351	12,406	11,467			(4,334)	204	(736)	(1,080)	(140)	55	(940)	(6,971)
2007				14,568	14,881	14,275	13,383	13,098	12,791	11,940				313	(606)	(892)	(285)	(307)	(851)	(2,628)
2008					15,320	14,711	13,710	13,939	13,321	12,620					(609)	(1,001)	229	(618)	(702)	(2,701)
2009						15,100	14,011	13,949	13,227	13,031						(1,089)	(62)	(723)	(196)	(2,069)
2010							14,362	14,261	13,456	13,323							(101)	(805)	(133)	(1,039)
2011								14,552	13,601	13,004								(951)	(597)	(1,548)
2012									14,194	13,154									(1,040)	(1,040)
2013										9,282										
79-04	252,872	242,659	265,840	225,212	228,399	217,368	252,964	258,783	258,865	263,251	(10,213)	23,181	(40,628)	3,186	(11,031)	35,596	5,819	82	4,386	10,379
79-05		259,615	283,679	238,727	241,957	230,164	264,578	270,200	271,209	275,775		24,064	(44,952)	3,230	(11,793)	34,414	5,623	1,008	4,566	5,947
79-06			302,117	252,831	256,265	243,735	277,069	282,552	283,615	287,241			(49,286)	3,434	(12,530)	33,334	5,483	1,063	3,627	(1,025)
79-07				267,399	271,146	258,010	290,452	295,650	296,405	299,181				3,747	(13,136)	32,442	5,198	756	2,776	(3,653)
79-08					286,466	272,721	304,162	309,589	309,727	311,801					(13,745)	31,441	5,427	138	2,074	(6,353)
79-09						287,821	318,174	323,539	322,953	324,832						30,352	5,365	(585)	1,878	(8,422)
79-10							332,536	337,800	336,410	338,155							5,264	(1,390)	1,745	(9,462)
79-11								352,352	350,011	351,159								(2,341)	1,148	(11,010)
79-12									364,205	364,313									108	(12,050)
79-13										373,595										(12,050)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death

SUMMARY 8
EXHIBIT 7
SHEET 1

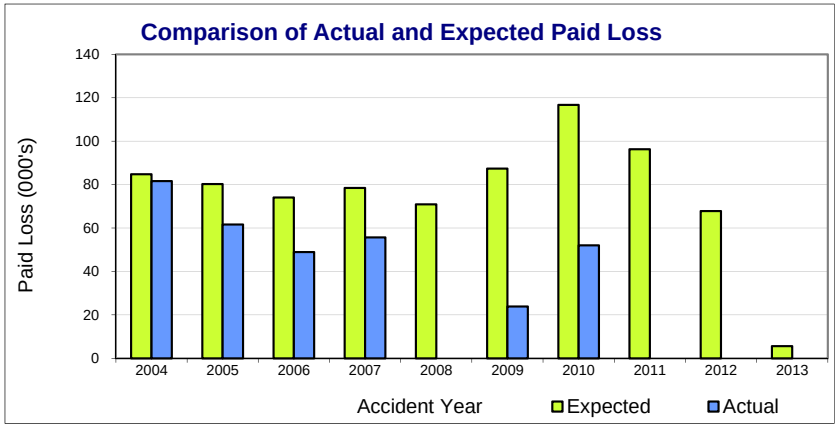
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

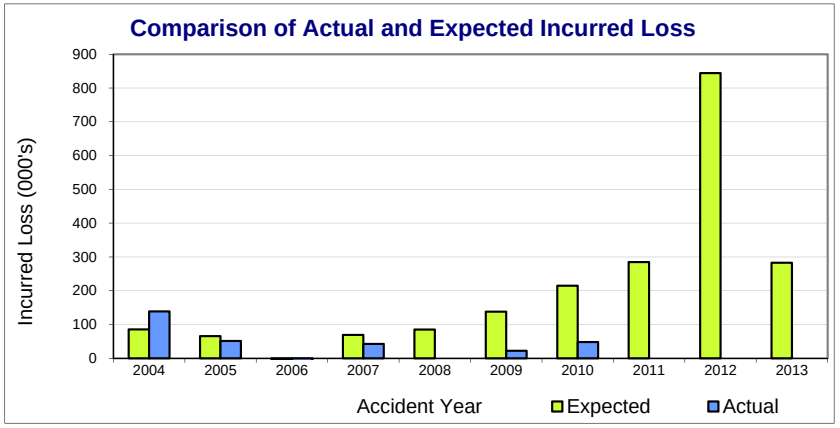
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1,490	1,464	25	340	264	75	1,150	1,200	(50)	813	867	(54)	337	333	4	70.7%	72.2%
1977	1,495	1,496	(0)	1,210	1,191	19	285	305	(20)	191	208	(17)	94	97	(2)	66.9%	68.3%
1978	2,325	2,334	(9)	1,851	1,825	27	473	509	(36)	315	345	(30)	159	164	(5)	66.5%	67.8%
1979	2,349	2,356	(7)	1,837	1,807	31	511	549	(38)	338	370	(31)	173	180	(6)	66.1%	67.3%
1980	1,709	1,712	(3)	1,312	1,287	26	396	425	(28)	260	283	(23)	136	141	(5)	65.7%	66.7%
1981	1,155	1,159	(3)	871	854	17	284	305	(20)	185	201	(16)	99	103	(4)	65.2%	66.1%
1982	1,924	1,937	(12)	1,422	1,397	25	502	540	(37)	325	353	(28)	177	186	(9)	64.7%	65.5%
1983	3,839	3,867	(28)	2,776	2,728	49	1,062	1,139	(77)	683	739	(56)	380	400	(20)	64.2%	64.9%
1984	3,177	3,231	(54)	2,246	2,225	21	931	1,007	(76)	594	647	(54)	337	359	(22)	63.8%	64.3%
1985	1,677	1,702	(25)	1,157	1,141	16	520	561	(41)	329	358	(28)	191	203	(12)	63.4%	63.8%
1986	2,611	2,639	(29)	1,754	1,719	35	856	920	(64)	539	583	(44)	317	337	(20)	63.0%	63.4%
1987	861	875	(15)	562	553	9	299	323	(24)	187	203	(16)	112	120	(8)	62.6%	63.0%
1988	1,146	1,155	(9)	726	706	20	420	449	(29)	261	280	(19)	159	168	(10)	62.2%	62.5%
1989	3,531	3,546	(15)	2,167	2,096	72	1,363	1,450	(87)	842	898	(56)	522	552	(30)	61.7%	61.9%
1990	2,164	2,227	(62)	1,284	1,268	16	880	958	(78)	540	589	(49)	340	369	(29)	61.3%	61.5%
1991	1,798	1,796	3	1,029	984	45	770	812	(42)	469	495	(26)	301	317	(16)	60.9%	61.0%
1992	2,882	2,975	(93)	1,586	1,563	23	1,296	1,412	(116)	784	854	(70)	512	558	(45)	60.5%	60.5%
1993	4,221	4,206	14	2,227	2,112	115	1,994	2,095	(101)	1,198	1,258	(61)	796	837	(41)	60.1%	60.1%
1994	3,789	3,790	(2)	1,910	1,811	99	1,879	1,980	(101)	1,121	1,180	(59)	758	799	(42)	59.7%	59.6%
1995	1,070	1,133	(64)	514	514	-	556	620	(64)	330	367	(37)	227	253	(26)	59.3%	59.2%
1996	268	284	(17)	122	122	-	146	163	(17)	86	95	(10)	60	67	(7)	58.8%	58.7%
1997	2,586	2,630	(44)	1,113	1,059	54	1,474	1,571	(98)	861	915	(54)	613	657	(44)	58.4%	58.2%
1998	3,607	3,733	(126)	1,459	1,407	52	2,148	2,326	(178)	1,245	1,342	(97)	903	984	(81)	58.0%	57.7%
1999	1,065	1,064	0	403	374	29	662	691	(29)	380	395	(14)	281	296	(15)	57.5%	57.2%
2000	389	423	(34)	137	137	-	251	285	(34)	143	162	(18)	108	124	(15)	57.0%	56.6%
2001	2,314	2,327	(13)	757	696	61	1,557	1,631	(74)	879	914	(36)	678	716	(38)	56.4%	56.1%
2002	29	242	(213)	9	9	-	20	233	(213)	11	130	(118)	9	104	(95)	55.9%	55.6%
2003	5,197	5,141	56	1,485	1,354	131	3,712	3,787	(75)	2,056	2,083	(27)	1,655	1,704	(49)	55.4%	55.0%
2004	2,979	3,101	(122)	758	676	82	2,221	2,425	(204)	1,219	1,321	(102)	1,002	1,104	(102)	54.9%	54.5%
2005	2,679	2,931	(251)	597	535	62	2,083	2,396	(313)	1,132	1,291	(159)	950	1,104	(154)	54.4%	53.9%
2006	2,255	2,626	(372)	396	347	49	1,859	2,279	(421)	1,000	1,216	(215)	858	1,064	(205)	53.8%	53.3%
2007	2,316	2,759	(443)	329	274	56	1,987	2,485	(498)	1,058	1,311	(253)	928	1,174	(245)	53.3%	52.8%
2008	1,464	2,209	(745)	-	-	-	1,464	2,209	(745)	772	1,154	(383)	692	1,055	(362)	52.7%	52.3%
2009	2,115	2,869	(754)	99	75	24	2,017	2,794	(778)	1,053	1,446	(393)	964	1,349	(385)	52.2%	51.7%
2010	2,696	3,476	(779)	170	118	52	2,526	3,358	(831)	1,307	1,727	(420)	1,220	1,631	(411)	51.7%	51.4%
2011	2,524	3,605	(1,080)	-	-	-	2,524	3,605	(1,080)	1,298	1,829	(531)	1,226	1,775	(549)	51.4%	50.7%
2012	2,962	1,872	1,090	-	-	-	2,962	1,872	1,090	1,504	930	573	1,459	942	516	50.8%	49.7%
2013	1,044	-	1,044	-	-	-	1,044	-	1,044	519	-	519	525	-	525	49.7%	100.0%
Total	**83,701**	**86,891**	**(3,191)**	**36,616**	**35,226**	**1,390**	**47,084**	**51,665**	**(4,581)**	**26,827**	**29,341**	**(2,514)**	**20,257**	**22,324**	**(2,067)**	**57.0%**	**56.8%**
Excl Prior	**82,211**	**85,427**	**(3,216)**	**36,276**	**34,961**	**1,315**	**45,934**	**50,465**	**(4,531)**	**26,014**	**28,474**	**(2,460)**	**19,920**	**21,991**	**(2,071)**	**56.6%**	**56.4%**

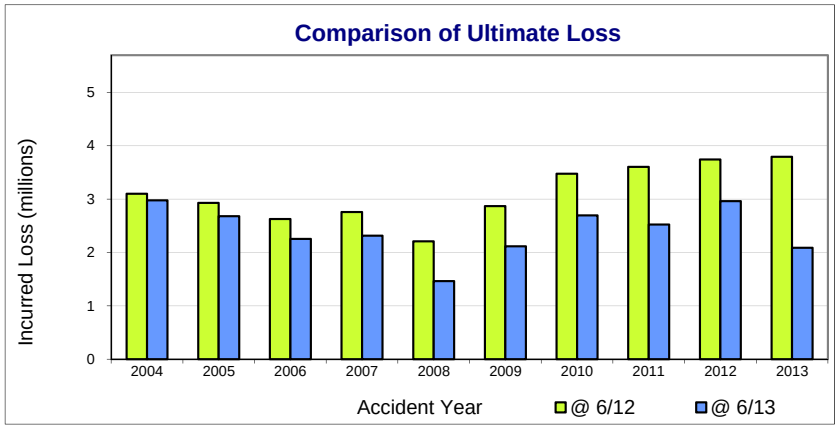
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 7
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	94	75	(19)				1,464	1,490	25
1977	20	19	(1)	14	12	(2)	1,496	1,495	(0)
1978	33	27	(6)	23	(57)	(79)	2,334	2,325	(9)
1979	35	31	(5)	16	20	4	2,356	2,349	(7)
1980	26	26	(0)	15	16	2	1,712	1,709	(3)
1981	17	17	(0)	14	11	(4)	1,159	1,155	(3)
1982	31	25	(5)	25	15	(10)	1,937	1,924	(12)
1983	61	49	(13)	45	33	(12)	3,867	3,839	(28)
1984	55	21	(33)	53	(123)	(177)	3,231	3,177	(54)
1985	31	16	(15)	27	11	(16)	1,702	1,677	(25)
1986	51	35	(15)	41	24	(17)	2,639	2,611	(29)
1987	18	9	(8)	25	6	(19)	875	861	(15)
1988	23	20	(3)	19	12	(7)	1,155	1,146	(9)
1989	72	72	(0)	41	48	7	3,546	3,531	(15)
1990	48	16	(32)	49	12	(37)	2,227	2,164	(62)
1991	39	45	6	15	29	14	1,796	1,798	3
1992	67	23	(44)	70	14	(56)	2,975	2,882	(93)
1993	99	115	16	33	158	126	4,206	4,221	14
1994	92	99	7	50	70	20	3,790	3,789	(2)
1995	28	-	(28)	39	-	(39)	1,133	1,070	(64)
1996	7	-	(7)	14	-	(14)	284	268	(17)
1997	68	54	(14)	61	37	(24)	2,630	2,586	(44)
1998	96	52	(44)	137	35	(102)	3,733	3,607	(126)
1999	27	29	2	17	22	5	1,064	1,065	0
2000	11	-	(11)	19	-	(19)	423	389	(34)
2001	61	61	1	63	20	(43)	2,327	2,314	(13)
2002	9	-	(9)	16	-	(16)	242	29	(213)
2003	135	131	(4)	168	35	(133)	5,141	5,197	56
2004	85	82	(3)	85	139	54	3,101	2,979	(122)
2005	80	62	(19)	65	51	(14)	2,931	2,679	(251)
2006	74	49	(25)	(5)	(381)	(376)	2,626	2,255	(372)
2007	78	56	(23)	69	42	(27)	2,759	2,316	(443)
2008	71	-	(71)	85	-	(85)	2,209	1,464	(745)
2009	87	24	(64)	138	22	(116)	2,869	2,115	(754)
2010	117	52	(65)	215	48	(167)	3,476	2,696	(779)
2011	96	-	(96)	285	-	(285)	3,605	2,524	(1,080)
2012	68	-	(68)	844	-	(844)	3,745	2,962	(783)
2013	6	-	(6)	283	-	(283)	3,795	2,089	(1,707)
Total	2,114	1,390	(723)	3,174	385	(2,789)			(7,814)







Ohio Bureau of Workers' Compensation

SUMMARY 8

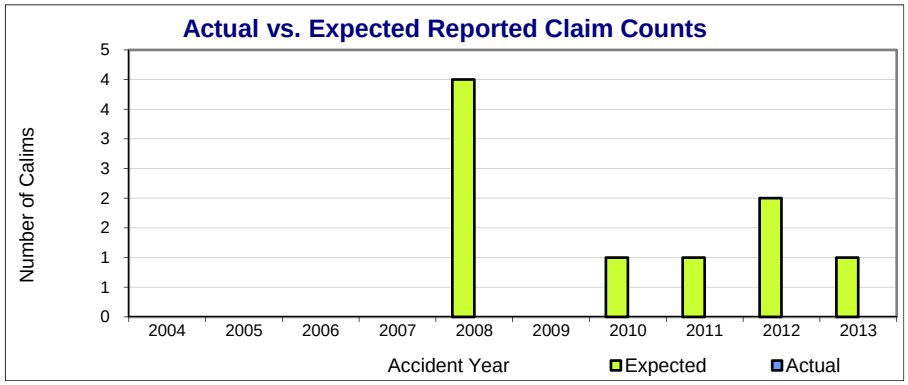
Public Employers - State Agencies - Compensation - Death

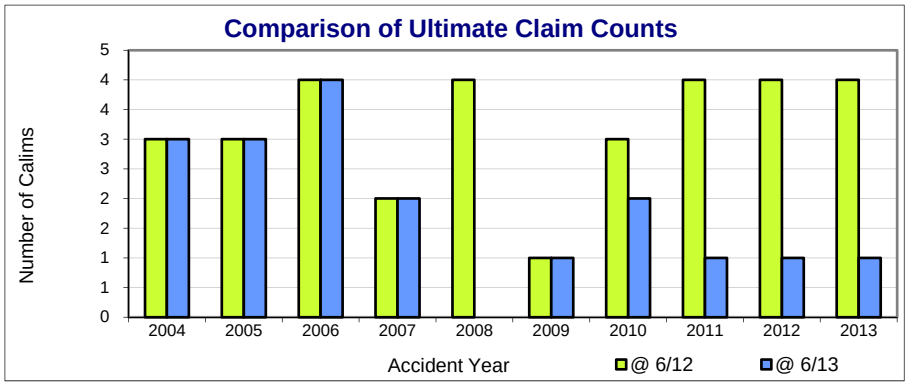
EXHIBIT 7

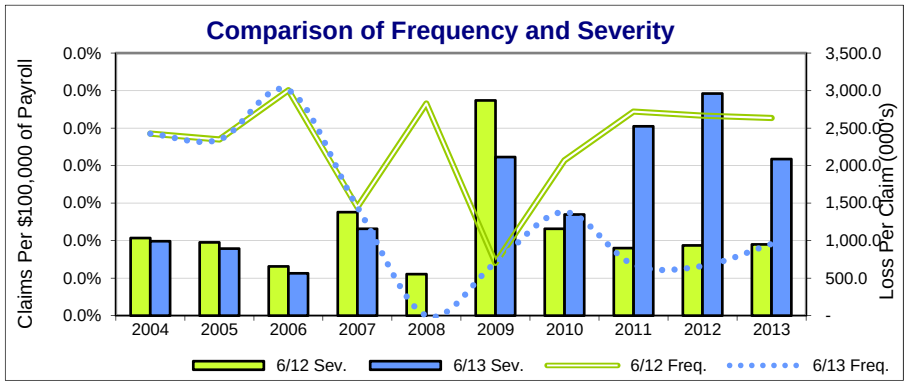
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

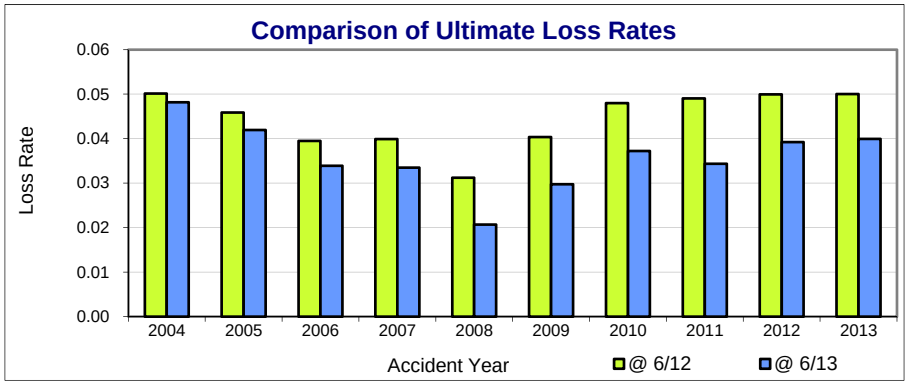
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	4	-	(4)	82	78	(4)						
2004	-	-	-	3	3	-	0.00%	0.00%	1,033,627	992,869	0.050	0.048
2005	-	-	-	3	3	-	0.00%	0.00%	976,940	893,125	0.046	0.042
2006	-	-	-	4	4	-	0.01%	0.01%	656,618	563,713	0.039	0.034
2007	-	-	-	2	2	-	0.00%	0.00%	1,379,312	1,157,991	0.040	0.033
2008	4	-	(4)	4	-	(4)	0.01%	0.00%	552,242	-	0.031	0.021
2009	-	-	-	1	1	-	0.00%	0.00%	2,869,335	2,115,465	0.040	0.030
2010	1	-	(1)	3	2	(1)	0.00%	0.00%	1,158,509	1,348,176	0.048	0.037
2011	1	-	(1)	4	1	(3)	0.01%	0.00%	901,189	2,524,474	0.049	0.034
2012	2	-	(2)	4	1	(3)	0.01%	0.00%	936,162	2,962,119	0.050	0.039
2013	1	-	(1)	4	1	(3)	0.01%	0.00%	948,791	2,088,516	0.050	0.040
Total	13	-	(13)	114	96	(18)						









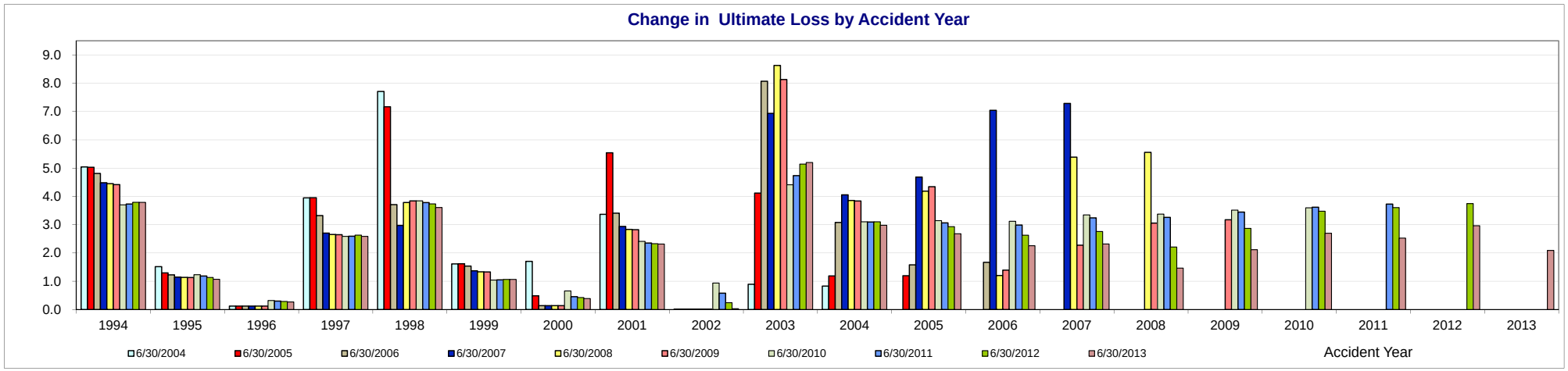
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 7
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	264	1,490	1,464	1,225	1,200	25	885	867	18	340	333	7	72.2%	72.2%
1977	1,191	1,495	1,496	305	305	(0)	208	208	(0)	97	97	(0)	68.3%	68.3%
1978	1,825	2,325	2,334	500	509	(9)	339	345	(6)	161	164	(3)	67.8%	67.8%
1979	1,807	2,349	2,356	542	549	(7)	365	370	(5)	177	180	(2)	67.3%	67.3%
1980	1,287	1,709	1,712	422	425	(3)	281	283	(2)	140	141	(1)	66.7%	66.7%
1981	854	1,155	1,159	301	305	(3)	199	201	(2)	102	103	(1)	66.1%	66.1%
1982	1,397	1,924	1,937	528	540	(12)	345	353	(8)	182	186	(4)	65.5%	65.5%
1983	2,728	3,839	3,867	1,111	1,139	(28)	721	739	(18)	390	400	(10)	64.9%	64.9%
1984	2,225	3,177	3,231	952	1,007	(54)	612	647	(35)	340	359	(19)	64.3%	64.3%
1985	1,141	1,677	1,702	536	561	(25)	342	358	(16)	194	203	(9)	63.8%	63.8%
1986	1,719	2,611	2,639	892	920	(29)	565	583	(18)	327	337	(10)	63.4%	63.4%
1987	553	861	875	308	323	(15)	194	203	(9)	114	120	(6)	63.0%	63.0%
1988	706	1,146	1,155	440	449	(9)	275	280	(6)	165	168	(3)	62.5%	62.5%
1989	2,096	3,531	3,546	1,435	1,450	(15)	889	898	(9)	546	552	(6)	61.9%	61.9%
1990	1,268	2,164	2,227	896	958	(62)	551	589	(38)	345	369	(24)	61.5%	61.5%
1991	984	1,798	1,796	814	812	3	497	495	2	318	317	1	61.0%	61.0%
1992	1,563	2,882	2,975	1,319	1,412	(93)	798	854	(56)	521	558	(37)	60.5%	60.5%
1993	2,112	4,221	4,206	2,109	2,095	14	1,267	1,258	8	842	837	6	60.1%	60.1%
1994	1,811	3,789	3,790	1,978	1,980	(2)	1,179	1,180	(1)	799	799	(1)	59.6%	59.6%
1995	514	1,070	1,133	556	620	(64)	329	367	(38)	227	253	(26)	59.2%	59.2%
1996	122	268	284	146	163	(17)	86	95	(10)	60	67	(7)	58.7%	58.7%
1997	1,059	2,586	2,630	1,527	1,571	(44)	889	915	(26)	638	657	(18)	58.2%	58.2%
1998	1,407	3,607	3,733	2,200	2,326	(126)	1,270	1,342	(73)	930	984	(53)	57.7%	57.7%
1999	374	1,065	1,064	691	691	0	395	395	0	296	296	0	57.2%	57.2%
2000	137	389	423	251	285	(34)	142	162	(19)	109	124	(15)	56.6%	56.6%
2001	696	2,314	2,327	1,618	1,631	(13)	907	914	(7)	711	716	(6)	56.1%	56.1%
2002	9	29	242	20	233	(213)	11	130	(118)	9	104	(95)	55.6%	55.6%
2003	1,354	5,197	5,141	3,843	3,787	56	2,114	2,083	31	1,729	1,704	25	55.0%	55.0%
2004	676	2,979	3,101	2,302	2,425	(122)	1,254	1,321	(67)	1,048	1,104	(56)	54.5%	54.5%
2005	535	2,679	2,931	2,144	2,396	(251)	1,156	1,291	(136)	988	1,104	(116)	53.9%	53.9%
2006	347	2,255	2,626	1,907	2,279	(372)	1,017	1,216	(198)	890	1,064	(173)	53.3%	53.3%
2007	274	2,316	2,759	2,042	2,485	(443)	1,078	1,311	(234)	965	1,174	(209)	52.8%	52.8%
2008	-	1,464	2,209	1,464	2,209	(745)	765	1,154	(389)	699	1,055	(356)	52.3%	52.3%
2009	75	2,115	2,869	2,041	2,794	(754)	1,056	1,446	(390)	985	1,349	(364)	51.7%	51.7%
2010	118	2,696	3,476	2,578	3,358	(779)	1,326	1,727	(401)	1,252	1,631	(378)	51.4%	51.4%
2011	-	2,524	3,605	2,524	3,605	(1,080)	1,281	1,829	(548)	1,243	1,775	(532)	50.7%	50.7%
2012	-	1,481	1,872	1,481	1,872	(391)	736	930	(194)	745	942	(197)	49.7%	49.7%
Total	**35,226**	**81,175**	**86,891**	**45,949**	**51,665**	**(5,716)**	**26,323**	**29,341**	**(3,018)**	**19,626**	**22,324**	**(2,698)**	**57.3%**	**56.8%**
Excl Prior	**34,961**	**79,685**	**85,427**	**44,724**	**50,465**	**(5,741)**	**25,438**	**28,474**	**(3,036)**	**19,286**	**21,991**	**(2,705)**	**56.9%**	**56.4%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	2,754	2,654	2,552	2,572	2,826	2,514	2,330	2,331	2,356	2,349	(100)	(102)	19	254	(312)	(184)	1	24	(7)	(406)
1980	1,763	1,801	1,786	1,799	1,790	1,727	1,686	1,689	1,712	1,709	37	(15)	13	(9)	(62)	(42)	3	23	(3)	(54)
1981	1,172	1,090	1,082	1,087	1,142	1,149	1,145	1,146	1,159	1,155	(82)	(8)	5	56	7	(4)	0	13	(3)	(17)
1982	2,078	2,116	2,075	2,080	2,123	1,983	1,921	1,919	1,937	1,924	38	(41)	5	44	(140)	(62)	(2)	18	(12)	(153)
1983	4,322	4,364	4,174	3,977	4,228	4,256	3,794	3,819	3,867	3,839	42	(190)	(197)	251	28	(462)	25	48	(28)	(484)
1984	3,446	3,111	2,999	2,999	3,129	3,143	3,249	3,223	3,231	3,177	(335)	(112)	(0)	130	14	106	(26)	8	(54)	(269)
1985	2,403	2,250	2,089	1,543	1,457	1,461	1,727	1,705	1,702	1,677	(153)	(161)	(547)	(86)	4	266	(22)	(3)	(25)	(726)
1986	2,742	2,737	2,402	2,371	2,452	2,459	2,649	2,632	2,639	2,611	(6)	(335)	(31)	80	7	190	(17)	7	(29)	(132)
1987	969	984	959	945	983	989	884	877	875	861	15	(26)	(14)	38	5	(105)	(6)	(2)	(15)	(109)
1988	1,146	1,164	1,114	1,115	1,149	1,154	1,149	1,146	1,155	1,146	18	(50)	1	34	5	(5)	(4)	9	(9)	0
1989	6,792	4,370	4,235	4,115	4,245	4,273	3,499	3,506	3,546	3,531	(2,422)	(134)	(120)	131	28	(774)	6	40	(15)	(3,261)
1990	3,388	2,686	2,480	2,134	2,175	2,138	2,278	2,256	2,227	2,164	(702)	(206)	(346)	42	(37)	140	(22)	(29)	(62)	(1,224)
1991	2,519	2,195	2,110	2,025	2,061	2,075	1,753	1,765	1,796	1,798	(324)	(85)	(84)	36	14	(322)	12	31	3	(721)
1992	3,639	4,311	3,866	3,401	2,797	2,760	3,122	3,030	2,975	2,882	673	(445)	(466)	(604)	(37)	361	(92)	(55)	(93)	(757)
1993	6,509	5,634	5,408	4,937	4,936	5,001	4,074	4,128	4,206	4,221	(875)	(226)	(472)	(0)	65	(926)	53	79	14	(2,288)
1994	5,041	5,028	4,810	4,482	4,449	4,415	3,701	3,730	3,790	3,789	(12)	(218)	(328)	(33)	(34)	(714)	29	61	(2)	(1,252)
1995	1,516	1,294	1,226	1,146	1,136	1,132	1,230	1,185	1,133	1,070	(222)	(68)	(80)	(11)	(4)	98	(45)	(52)	(64)	(447)
1996	122	122	122	122	122	122	319	299	284	268						197	(20)	(15)	(17)	146
1997	3,948	3,952	3,323	2,701	2,654	2,645	2,585	2,592	2,630	2,586	4	(629)	(622)	(47)	(9)	(59)	7	38	(44)	(1,362)
1998	7,708	7,167	3,708	2,973	3,782	3,839	3,843	3,781	3,733	3,607	(540)	(3,459)	(735)	810	57	4	(61)	(48)	(126)	(4,101)
1999	1,612	1,617	1,536	1,370	1,333	1,327	1,042	1,050	1,064	1,065	6	(82)	(166)	(38)	(6)	(285)	8	14	0	(547)
2000	1,702	486	137	137	137	137	657	456	423	389	(1,216)	(349)				519	(201)	(33)	(34)	(1,313)
2001	3,366	5,539	3,407	2,938	2,833	2,821	2,410	2,350	2,327	2,314	2,174	(2,133)	(469)	(105)	(12)	(412)	(60)	(23)	(13)	(1,052)
2002	9	9	9	9	9	9	936	577	242	29						928	(359)	(335)	(213)	20
2003	893	4,115	8,069	6,936	8,628	8,131	4,410	4,733	5,141	5,197	3,222	3,954	(1,133)	1,693	(497)	(3,721)	323	408	56	4,304
2004	829	1,186	3,077	4,054	3,855	3,838	3,101	3,094	3,101	2,979	357	1,891	977	(200)	(17)	(737)	(7)	7	(122)	2,149
2005		1,194	1,579	4,682	4,185	4,342	3,143	3,062	2,931	2,679		385	3,102	(497)	157	(1,198)	(81)	(131)	(251)	1,485
2006			1,670	7,043	1,202	1,391	3,119	2,986	2,626	2,255			5,373	(5,841)	190	1,728	(133)	(360)	(372)	585
2007				7,286	5,386	2,274	3,346	3,239	2,759	2,316				(1,900)	(3,112)	1,072	(107)	(480)	(443)	(4,970)
2008					5,556	3,054	3,372	3,257	2,209	1,464					(2,502)	318	(115)	(1,048)	(745)	(4,093)
2009						3,172	3,513	3,444	2,869	2,115						341	(70)	(574)	(754)	(1,057)
2010							3,596	3,616	3,476	2,696							20	(140)	(779)	(899)
2011								3,726	3,605	2,524								(121)	(1,080)	(1,202)
2012									3,745	2,962									(783)	(783)
2013										2,089										
79-04	72,388	71,985	68,757	63,967	66,432	65,498	59,496	59,019	59,250	58,333	(403)	(3,228)	(4,790)	2,465	(934)	(6,002)	(477)	232	(917)	(14,054)
79-05		73,179	70,336	68,649	70,617	69,840	62,639	62,081	62,181	61,013		(2,843)	(1,687)	1,968	(777)	(7,201)	(558)	100	(1,168)	(12,569)
79-06			72,006	75,692	71,819	71,231	65,758	65,067	64,808	63,268			3,686	(3,873)	(588)	(5,473)	(691)	(259)	(1,540)	(11,984)
79-07				82,978	77,205	73,505	69,104	68,306	67,566	65,584				(5,773)	(3,700)	(4,401)	(798)	(740)	(1,983)	(16,954)
79-08					82,761	76,559	72,476	71,563	69,775	67,048					(6,202)	(4,083)	(913)	(1,788)	(2,728)	(21,046)
79-09						79,731	75,989	75,007	72,645	69,163						(3,742)	(982)	(2,362)	(3,482)	(22,103)
79-10							79,584	78,623	76,120	71,859							(962)	(2,503)	(4,261)	(23,002)
79-11								82,349	79,725	74,384								(2,624)	(5,341)	(24,204)
79-12									83,470	77,346									(6,124)	(24,986)
79-13										79,434										(24,986)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	9,441	9,448	(6)	9,437	9,437	-	4	11	(6)	4	9	(5)	0	2	(1)	89.8%	82.5%
1978	10,556	10,563	(7)	10,549	10,549	-	7	14	(7)	6	11	(5)	1	2	(2)	89.1%	82.0%
1979	9,867	9,874	(7)	9,859	9,859	-	8	15	(7)	7	12	(5)	1	3	(2)	88.3%	81.4%
1980	10,647	10,655	(8)	10,637	10,637	-	10	18	(8)	9	15	(6)	1	4	(2)	87.5%	80.8%
1981	10,156	10,164	(8)	10,144	10,143	0	12	21	(9)	10	17	(6)	2	4	(2)	86.5%	80.7%
1982	12,421	12,422	(1)	12,403	12,393	10	18	29	(11)	16	23	(8)	3	6	(3)	85.9%	80.2%
1983	11,853	11,865	(12)	11,832	11,832	0	21	33	(12)	18	26	(9)	3	6	(3)	85.4%	80.5%
1984	12,533	12,528	5	12,506	12,489	17	27	40	(12)	23	32	(8)	4	8	(4)	85.1%	80.0%
1985	12,126	12,138	(12)	12,095	12,093	1	32	45	(13)	27	36	(9)	5	9	(4)	84.6%	79.9%
1986	12,527	12,511	16	12,486	12,457	30	41	54	(14)	34	44	(9)	6	11	(5)	84.5%	80.1%
1987	16,206	16,211	(5)	16,143	16,129	14	63	82	(19)	53	66	(13)	10	16	(6)	84.1%	80.0%
1988	17,031	17,032	(1)	16,952	16,931	21	80	101	(22)	67	81	(14)	13	20	(7)	83.7%	80.0%
1989	17,109	17,118	(9)	17,015	17,000	15	94	118	(24)	78	95	(16)	16	24	(8)	83.1%	79.9%
1990	15,666	15,661	5	15,564	15,534	30	102	127	(26)	84	102	(18)	18	25	(8)	82.7%	80.0%
1991	15,799	15,786	13	15,676	15,635	41	123	151	(28)	102	121	(20)	21	30	(9)	82.6%	80.2%
1992	16,236	16,232	4	16,083	16,044	39	153	188	(35)	126	152	(25)	27	36	(10)	82.6%	80.7%
1993	14,773	14,763	10	14,603	14,557	46	171	206	(35)	141	167	(25)	29	39	(10)	82.9%	81.1%
1994	14,961	14,958	3	14,752	14,705	47	209	253	(43)	174	206	(32)	36	47	(11)	82.9%	81.4%
1995	13,738	13,762	(23)	13,502	13,475	26	237	286	(50)	197	235	(38)	40	51	(12)	83.2%	82.0%
1996	13,961	13,882	78	13,662	13,526	137	298	357	(58)	249	294	(45)	49	62	(13)	83.5%	82.5%
1997	13,842	13,781	60	13,478	13,347	131	364	434	(70)	304	359	(55)	60	75	(15)	83.6%	82.8%
1998	15,700	15,657	44	15,196	15,039	156	505	617	(113)	422	514	(92)	83	103	(20)	83.6%	83.3%
1999	16,360	16,318	42	15,689	15,499	190	671	819	(148)	565	688	(123)	106	131	(25)	84.2%	84.0%
2000	18,845	18,779	67	17,878	17,587	291	968	1,192	(225)	817	1,006	(189)	151	186	(36)	84.4%	84.4%
2001	21,688	21,574	114	20,260	19,889	371	1,427	1,684	(257)	1,211	1,420	(208)	216	265	(49)	84.9%	84.3%
2002	19,893	19,838	56	18,261	17,915	346	1,632	1,923	(290)	1,385	1,622	(237)	247	301	(54)	84.9%	84.4%
2003	23,527	23,487	40	21,172	20,748	424	2,355	2,739	(384)	1,996	2,308	(312)	359	431	(72)	84.7%	84.3%
2004	20,285	20,351	(67)	17,788	17,323	465	2,497	3,028	(532)	2,104	2,549	(446)	393	479	(86)	84.3%	84.2%
2005	19,819	19,694	125	16,815	16,053	763	3,003	3,641	(638)	2,523	3,062	(538)	480	579	(99)	84.0%	84.1%
2006	18,207	18,195	12	14,606	13,747	860	3,601	4,448	(847)	3,025	3,749	(723)	575	699	(124)	84.0%	84.3%
2007	20,838	20,705	133	15,888	14,712	1,176	4,950	5,993	(1,043)	4,171	5,065	(894)	779	928	(149)	84.3%	84.5%
2008	21,174	20,465	709	14,903	13,030	1,874	6,271	7,435	(1,164)	5,295	6,299	(1,004)	976	1,136	(160)	84.4%	84.7%
2009	24,078	22,589	1,489	15,709	13,146	2,563	8,369	9,444	(1,074)	7,094	8,009	(914)	1,275	1,435	(160)	84.8%	84.8%
2010	22,923	21,288	1,635	12,686	9,459	3,226	10,237	11,829	(1,592)	8,704	10,067	(1,363)	1,534	1,762	(229)	85.0%	85.1%
2011	21,183	20,185	998	9,108	4,915	4,194	12,075	15,271	(3,196)	10,288	13,072	(2,784)	1,787	2,198	(412)	85.2%	85.6%
2012	19,056	10,740	8,316	3,860	466	3,393	15,196	10,274	4,923	13,009	8,839	4,170	2,187	1,434	753	85.6%	86.0%
2013	6,997	-	6,997	154	-	154	6,842	-	6,842	5,871	-	5,871	972	-	972	85.8%	100.0%
Total	**592,023**	**571,218**	**20,805**	**509,350**	**488,299**	**21,051**	**82,673**	**82,919**	**(246)**	**70,210**	**70,370**	**(160)**	**12,463**	**12,550**	**(86)**	**84.9%**	**84.9%**
Excl Prior	**592,023**	**571,218**	**20,805**	**509,350**	**488,299**	**21,051**	**82,673**	**82,919**	**(246)**	**70,210**	**70,370**	**(160)**	**12,463**	**12,550**	**(86)**	**84.9%**	**84.9%**

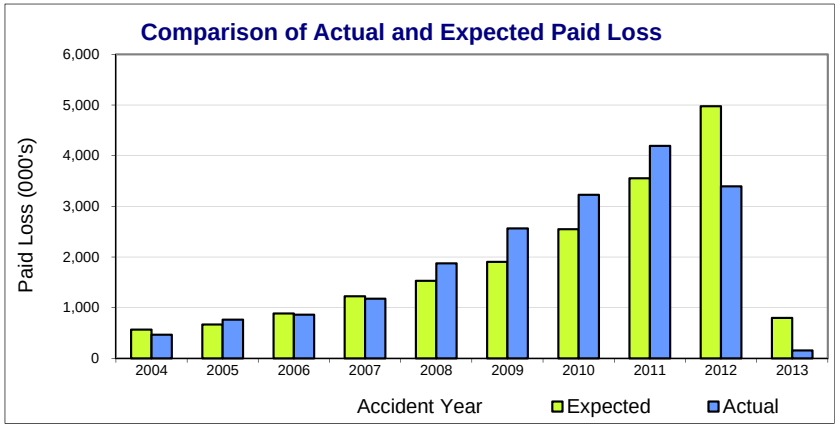
Ohio Bureau of Workers' Compensation

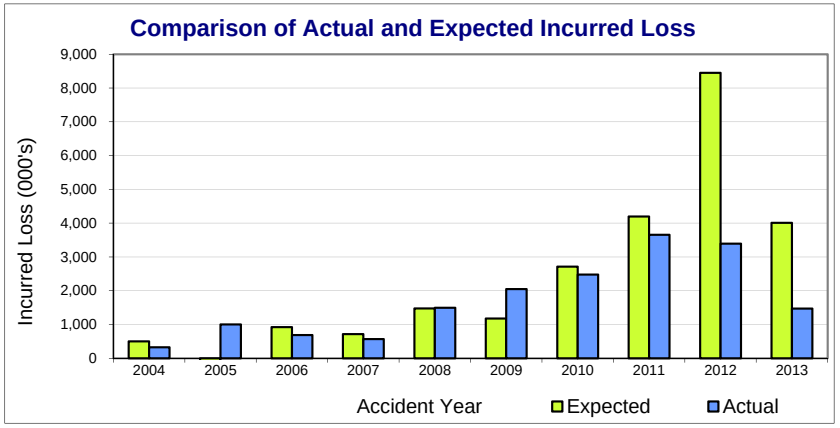
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO

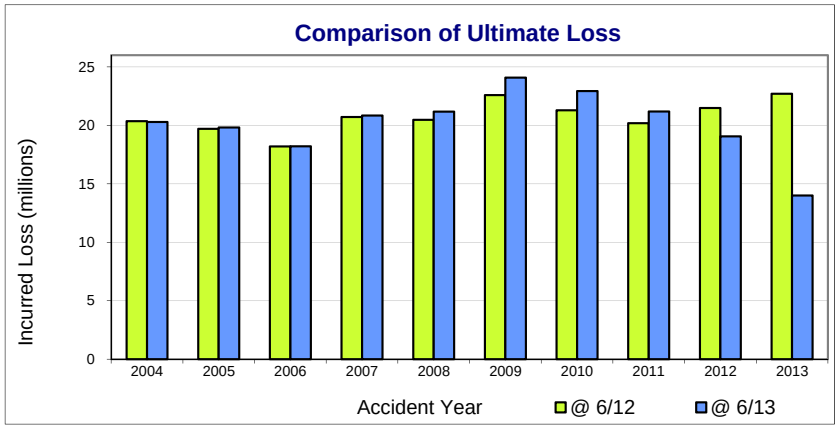
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 8
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	-	-				-	-	-
1977	2	-	(2)	11	-	(11)	9,448	9,441	(6)
1978	2	-	(2)	14	-	(14)	10,563	10,556	(7)
1979	2	-	(2)	7	(8)	(15)	9,874	9,867	(7)
1980	2	-	(2)	18	-	(18)	10,655	10,647	(8)
1981	3	0	(3)	-	0	0	10,164	10,156	(8)
1982	4	10	6	2	15	13	12,422	12,421	(1)
1983	5	0	(5)	82	0	(82)	11,865	11,853	(12)
1984	5	17	12	(126)	15	141	12,528	12,533	5
1985	6	1	(5)	49	1	(47)	12,138	12,126	(12)
1986	9	30	21	148	28	(120)	12,511	12,527	16
1987	12	14	2	61	13	(48)	16,211	16,206	(5)
1988	15	21	6	(23)	(19)	4	17,032	17,031	(1)
1989	17	15	(2)	50	15	(35)	17,118	17,109	(9)
1990	19	30	11	(648)	74	722	15,661	15,666	5
1991	23	41	18	143	20	(122)	15,786	15,799	13
1992	32	39	7	161	43	(118)	16,232	16,236	4
1993	35	46	11	45	(1)	(46)	14,763	14,773	10
1994	44	47	3	(62)	60	122	14,958	14,961	3
1995	54	26	(28)	56	(3)	(59)	13,762	13,738	(23)
1996	68	137	69	46	29	(17)	13,882	13,961	78
1997	80	131	50	113	207	94	13,781	13,842	60
1998	124	156	32	120	221	102	15,657	15,700	44
1999	176	190	14	(4)	217	221	16,318	16,360	42
2000	250	291	42	293	170	(123)	18,779	18,845	67
2001	315	371	56	(90)	442	533	21,574	21,688	114
2002	376	346	(30)	180	218	38	19,838	19,893	56
2003	507	424	(83)	444	331	(113)	23,487	23,527	40
2004	565	465	(100)	500	324	(176)	20,351	20,285	(67)
2005	667	763	95	(136)	999	1,135	19,694	19,819	125
2006	885	860	(25)	920	687	(233)	18,195	18,207	12
2007	1,225	1,176	(49)	716	567	(149)	20,705	20,838	133
2008	1,529	1,874	345	1,476	1,496	19	20,465	21,174	709
2009	1,903	2,563	660	1,176	2,046	870	22,589	24,078	1,489
2010	2,549	3,226	678	2,711	2,478	(232)	21,288	22,923	1,635
2011	3,552	4,194	641	4,195	3,654	(541)	20,185	21,183	998
2012	4,975	3,393	(1,581)	8,452	3,390	(5,061)	21,480	19,056	(2,424)
2013	798	154	(643)	4,010	1,469	(2,541)	22,695	13,994	(8,701)
Total	20,832	21,051	219	25,104	19,199	(5,905)			(5,634)







Ohio Bureau of Workers' Compensation

SUMMARY 8

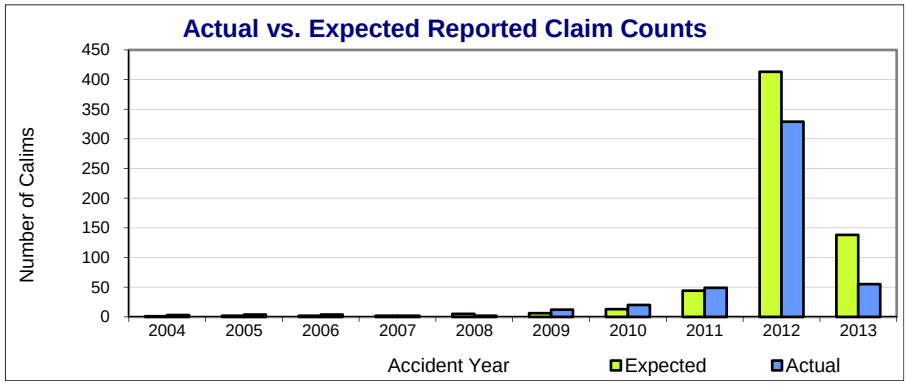
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO

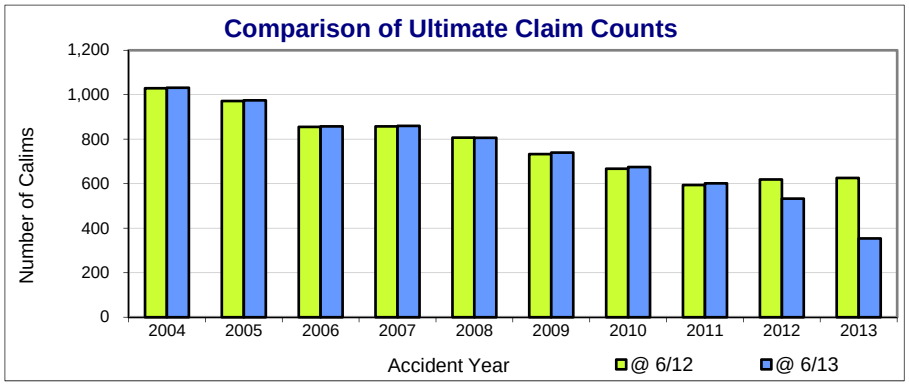
EXHIBIT 8

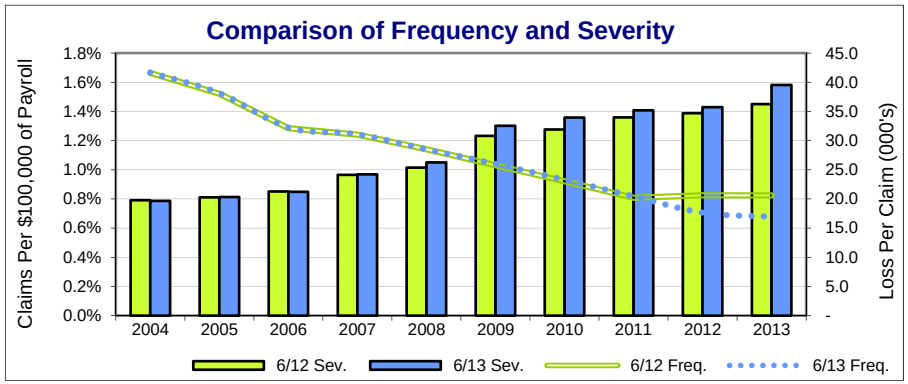
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

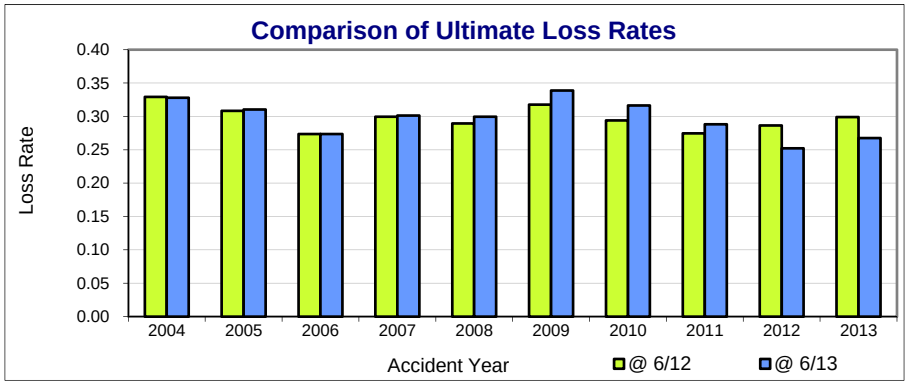
SHEET 3

Accident	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
Year	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	4	8	4	25,618	25,622	4						
2004	1	3	2	1,029	1,031	2	1.66%	1.67%	19,778	19,675	0.329	0.328
2005	2	4	2	972	975	3	1.52%	1.53%	20,261	20,327	0.308	0.310
2006	2	4	2	855	858	3	1.29%	1.29%	21,280	21,220	0.273	0.274
2007	2	2	-	858	860	2	1.24%	1.24%	24,132	24,231	0.299	0.301
2008	5	2	(3)	807	806	(1)	1.14%	1.14%	25,359	26,270	0.289	0.299
2009	6	12	6	733	740	7	1.03%	1.04%	30,817	32,538	0.318	0.339
2010	13	20	7	667	675	8	0.92%	0.93%	31,916	33,960	0.294	0.316
2011	44	49	5	594	602	8	0.81%	0.82%	33,982	35,188	0.275	0.288
2012	413	329	(84)	619	533	(86)	0.83%	0.71%	34,701	35,753	0.286	0.252
2013	138	55	(83)	626	354	(272)	0.82%	0.68%	36,254	39,530	0.299	0.268
Total	630	488	(142)	33,378	33,056	(322)						









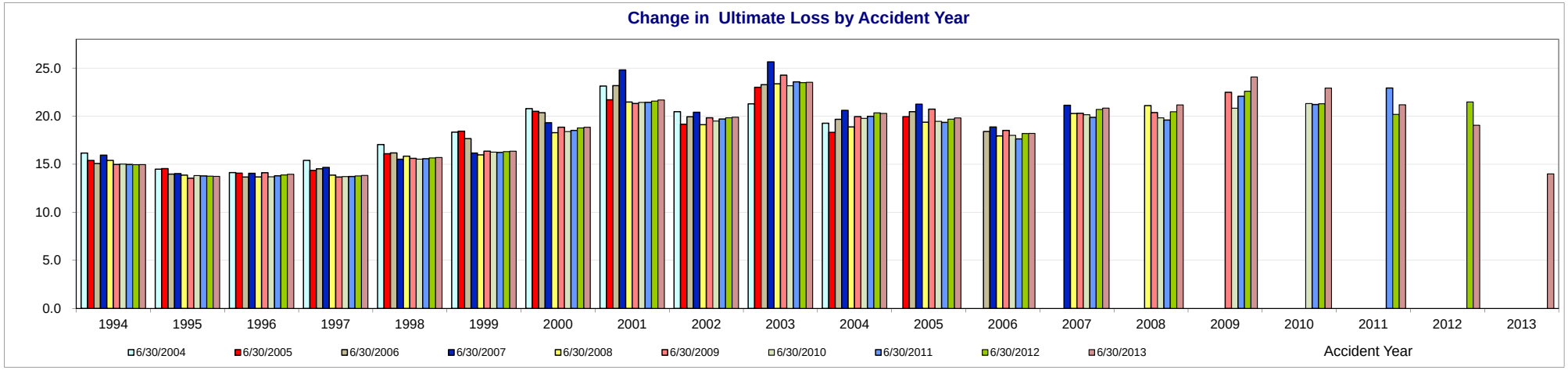
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 8
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	9,437	9,441	9,448	4	11	(6)	4	9	(5)	1	2	(1)	82.5%	82.5%
1978	10,549	10,556	10,563	7	14	(7)	5	11	(6)	1	2	(1)	82.0%	82.0%
1979	9,859	9,867	9,874	8	15	(7)	6	12	(6)	1	3	(1)	81.4%	81.4%
1980	10,637	10,647	10,655	10	18	(8)	8	15	(6)	2	4	(2)	80.8%	80.8%
1981	10,143	10,156	10,164	12	21	(8)	10	17	(7)	2	4	(2)	80.7%	80.7%
1982	12,393	12,421	12,422	28	29	(1)	22	23	(1)	5	6	(0)	80.2%	80.2%
1983	11,832	11,853	11,865	21	33	(12)	17	26	(10)	4	6	(2)	80.5%	80.5%
1984	12,489	12,533	12,528	45	40	5	36	32	4	9	8	1	80.0%	80.0%
1985	12,093	12,126	12,138	33	45	(12)	26	36	(9)	7	9	(2)	79.9%	79.9%
1986	12,457	12,527	12,511	71	54	16	56	44	13	14	11	3	80.1%	80.1%
1987	16,129	16,206	16,211	77	82	(5)	62	66	(4)	15	16	(1)	80.0%	80.0%
1988	16,931	17,031	17,032	100	101	(1)	80	81	(1)	20	20	(0)	80.0%	80.0%
1989	17,000	17,109	17,118	109	118	(9)	87	95	(7)	22	24	(2)	79.9%	79.9%
1990	15,534	15,666	15,661	132	127	5	106	102	4	26	25	1	80.0%	80.0%
1991	15,635	15,799	15,786	164	151	13	132	121	10	33	30	3	80.2%	80.2%
1992	16,044	16,236	16,232	192	188	4	155	152	3	37	36	1	80.7%	80.7%
1993	14,557	14,773	14,763	216	206	10	175	167	8	41	39	2	81.1%	81.1%
1994	14,705	14,961	14,958	256	253	3	209	206	3	48	47	1	81.4%	81.4%
1995	13,475	13,738	13,762	263	286	(23)	216	235	(19)	47	51	(4)	82.0%	82.0%
1996	13,526	13,961	13,882	435	357	78	359	294	65	76	62	14	82.5%	82.5%
1997	13,347	13,842	13,781	494	434	60	409	359	50	85	75	10	82.8%	82.8%
1998	15,039	15,700	15,657	661	617	44	551	514	36	110	103	7	83.3%	83.3%
1999	15,499	16,360	16,318	861	819	42	723	688	35	138	131	7	84.0%	84.0%
2000	17,587	18,845	18,779	1,259	1,192	67	1,062	1,006	56	197	186	10	84.4%	84.4%
2001	19,889	21,688	21,574	1,798	1,684	114	1,516	1,420	96	283	265	18	84.3%	84.3%
2002	17,915	19,893	19,838	1,978	1,923	56	1,669	1,622	47	309	301	9	84.4%	84.4%
2003	20,748	23,527	23,487	2,779	2,739	40	2,341	2,308	34	438	431	6	84.3%	84.3%
2004	17,323	20,285	20,351	2,961	3,028	(67)	2,493	2,549	(56)	468	479	(11)	84.2%	84.2%
2005	16,053	19,819	19,694	3,766	3,641	125	3,167	3,062	105	599	579	20	84.1%	84.1%
2006	13,747	18,207	18,195	4,461	4,448	12	3,759	3,749	10	701	699	2	84.3%	84.3%
2007	14,712	20,838	20,705	6,126	5,993	133	5,178	5,065	113	949	928	21	84.5%	84.5%
2008	13,030	21,174	20,465	8,144	7,435	709	6,900	6,299	601	1,245	1,136	108	84.7%	84.7%
2009	13,146	24,078	22,589	10,932	9,444	1,489	9,271	8,009	1,262	1,661	1,435	226	84.8%	84.8%
2010	9,459	22,923	21,288	13,464	11,829	1,635	11,458	10,067	1,391	2,006	1,762	244	85.1%	85.1%
2011	4,915	21,183	20,185	16,268	15,271	998	13,926	13,072	854	2,342	2,198	144	85.6%	85.6%
2012	466	9,528	10,740	9,062	10,274	(1,212)	7,797	8,839	(1,043)	1,265	1,434	(169)	86.0%	86.0%
Total	**488,299**	**575,498**	**571,218**	**87,199**	**82,919**	**4,280**	**73,991**	**70,370**	**3,622**	**13,208**	**12,550**	**658**	**84.9%**	**84.9%**
Excl Prior	**488,299**	**575,498**	**571,218**	**87,199**	**82,919**	**4,280**	**73,991**	**70,370**	**3,622**	**13,208**	**12,550**	**658**	**84.9%**	**84.9%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	9,847	9,867	9,864	9,869	9,853	9,858	9,874	9,872	9,874	9,867	20	(3)	5	(16)	5	16	(2)	2	(7)	19
1980	10,700	10,643	10,648	10,653	10,639	10,639	10,659	10,656	10,655	10,647	(57)	5	5	(13)	(0)	20	(3)	(1)	(8)	(53)
1981	10,130	10,158	10,134	10,159	10,145	10,151	10,169	10,165	10,164	10,156	28	(24)	26	(15)	7	18	(4)	(1)	(8)	26
1982	12,354	12,329	12,403	12,385	12,366	12,373	12,398	12,413	12,422	12,421	(25)	74	(17)	(19)	7	25	15	9	(1)	66
1983	11,867	11,886	11,845	11,840	11,840	11,836	11,871	11,868	11,865	11,853	19	(41)	(5)	(0)	(4)	35	(3)	(3)	(12)	(14)
1984	12,404	12,392	12,405	12,463	12,398	12,433	12,473	12,510	12,528	12,533	(12)	13	58	(65)	34	41	37	18	5	129
1985	12,103	12,149	12,239	12,103	12,160	12,103	12,147	12,141	12,138	12,126	46	90	(136)	56	(57)	44	(6)	(3)	(12)	24
1986	12,421	12,450	12,625	12,682	12,449	12,431	12,475	12,481	12,511	12,527	29	174	57	(233)	(18)	44	6	31	16	106
1987	16,448	16,283	16,223	16,094	16,147	16,169	16,192	16,195	16,211	16,206	(164)	(60)	(130)	53	22	23	3	16	(5)	(242)
1988	16,853	16,820	17,019	17,015	16,927	16,889	16,963	17,007	17,032	17,031	(33)	200	(4)	(88)	(38)	74	44	25	(1)	179
1989	17,397	17,281	17,121	17,440	17,258	17,221	17,101	17,115	17,118	17,109	(116)	(160)	320	(182)	(37)	(120)	14	3	(9)	(289)
1990	16,626	16,080	16,002	15,840	15,700	15,532	15,585	15,649	15,661	15,666	(546)	(79)	(162)	(140)	(168)	53	64	13	5	(960)
1991	15,630	15,678	15,806	15,824	15,778	15,824	15,712	15,767	15,786	15,799	48	127	19	(46)	46	(112)	55	19	13	169
1992	16,220	16,494	16,426	16,379	15,985	16,315	16,182	16,236	16,232	16,236	273	(67)	(47)	(394)	330	(133)	54	(4)	4	16
1993	14,812	14,926	15,323	14,810	14,789	14,854	14,726	14,751	14,763	14,773	114	396	(513)	(21)	65	(128)	25	12	10	(39)
1994	16,167	15,394	15,076	15,948	15,405	14,981	15,016	14,977	14,958	14,961	(774)	(318)	873	(544)	(423)	35	(40)	(19)	3	(1,206)
1995	14,484	14,550	13,975	14,025	13,869	13,551	13,825	13,784	13,762	13,738	66	(575)	51	(156)	(318)	274	(42)	(22)	(23)	(745)
1996	14,134	14,069	13,670	14,053	13,682	14,121	13,692	13,802	13,882	13,961	(65)	(399)	383	(372)	439	(429)	111	80	78	(173)
1997	15,399	14,361	14,522	14,666	13,870	13,671	13,717	13,727	13,781	13,842	(1,038)	161	144	(796)	(199)	46	9	55	60	(1,557)
1998	17,047	16,095	16,176	15,523	15,836	15,614	15,532	15,572	15,657	15,700	(952)	81	(653)	314	(222)	(82)	39	85	44	(1,347)
1999	18,341	18,434	17,666	16,167	15,977	16,364	16,264	16,231	16,318	16,360	93	(768)	(1,499)	(190)	387	(100)	(33)	87	42	(1,981)
2000	20,787	20,503	20,363	19,322	18,289	18,853	18,401	18,516	18,779	18,845	(284)	(140)	(1,041)	(1,033)	563	(451)	115	262	67	(1,941)
2001	23,135	21,710	23,177	24,813	21,476	21,324	21,438	21,442	21,574	21,688	(1,425)	1,467	1,636	(3,337)	(152)	113	5	131	114	(1,448)
2002	20,469	19,162	19,936	20,408	19,119	19,836	19,497	19,709	19,838	19,893	(1,307)	774	472	(1,289)	717	(339)	212	128	56	(576)
2003	21,287	23,003	23,278	25,650	23,369	24,266	23,165	23,575	23,487	23,527	1,716	275	2,371	(2,281)	897	(1,101)	409	(87)	40	2,240
2004	19,270	18,315	19,677	20,608	18,882	19,954	19,775	19,987	20,351	20,285	(955)	1,362	931	(1,725)	1,072	(179)	212	364	(67)	1,015
2005		19,951	20,470	21,244	19,371	20,735	19,462	19,357	19,694	19,819		519	774	(1,873)	1,364	(1,273)	(105)	337	125	(132)
2006			18,409	18,879	17,944	18,518	18,009	17,633	18,195	18,207			469	(934)	573	(508)	(376)	561	12	(202)
2007				21,131	20,278	20,299	20,149	19,875	20,705	20,838				(853)	21	(150)	(274)	830	133	(292)
2008					21,100	20,377	19,824	19,597	20,465	21,174					(723)	(553)	(226)	867	709	74
2009						22,483	20,832	22,067	22,589	24,078						(1,650)	1,235	523	1,489	1,595
2010							21,313	21,220	21,288	22,923							(93)	68	1,635	1,611
2011								22,928	20,185	21,183								(2,742)	998	(1,745)
2012									21,480	19,056									(2,424)	(2,424)
2013										13,994										
79-04	406,334	401,032	403,599	406,741	394,209	397,163	394,852	396,147	397,347	397,751	(5,303)	2,567	3,142	(12,531)	2,953	(2,311)	1,296	1,199	404	(8,583)
79-05		420,983	424,068	427,985	413,580	417,898	414,314	415,505	417,041	417,570		3,086	3,916	(14,404)	4,318	(3,584)	1,190	1,536	529	(8,716)
79-06			442,478	446,863	431,525	436,416	432,324	433,138	435,236	435,777			4,386	(15,339)	4,891	(4,092)	814	2,098	541	(8,918)
79-07				467,994	451,802	456,715	452,472	453,013	455,941	456,615				(16,192)	4,912	(4,242)	541	2,928	674	(9,210)
79-08					472,902	477,091	472,296	472,610	476,405	477,789					4,189	(4,796)	314	3,795	1,384	(9,137)
79-09						499,574	493,128	494,677	498,995	501,867						(6,446)	1,549	4,318	2,872	(7,541)
79-10							514,441	515,897	520,283	524,790							1,456	4,386	4,507	(5,931)
79-11								538,825	540,468	545,973								1,644	5,505	(7,676)
79-12									561,948	565,029									3,081	(10,099)
79-13										579,023										(10,099)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Total

SUMMARY 8
EXHIBIT 9
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	8,827	8,832	(6)	8,822	8,822	-	4	10	(6)	4	8	(4)	0	2	(1)	89.8%	82.5%
1978	9,868	9,874	(7)	9,862	9,862	-	6	13	(7)	5	11	(5)	1	2	(2)	89.1%	82.0%
1979	8,962	8,968	(6)	8,955	8,955	-	7	13	(6)	6	11	(5)	1	2	(2)	88.3%	81.4%
1980	9,928	9,935	(7)	9,918	9,918	-	10	17	(7)	9	14	(5)	1	3	(2)	87.5%	80.8%
1981	9,408	9,415	(8)	9,397	9,396	0	11	19	(8)	10	15	(6)	2	4	(2)	86.5%	80.7%
1982	11,369	11,369	(0)	11,352	11,343	9	16	26	(10)	14	21	(7)	2	5	(3)	85.9%	80.2%
1983	10,966	10,977	(11)	10,947	10,947	-	19	30	(11)	16	24	(8)	3	6	(3)	85.4%	80.5%
1984	11,649	11,643	6	11,624	11,606	17	25	36	(11)	21	29	(8)	4	7	(4)	85.1%	80.0%
1985	11,117	11,128	(12)	11,088	11,088	-	29	41	(12)	25	32	(8)	4	8	(4)	84.6%	79.9%
1986	11,344	11,325	19	11,307	11,278	30	37	48	(11)	31	38	(7)	6	9	(4)	84.5%	80.1%
1987	14,106	14,106	(0)	14,050	14,036	14	56	69	(14)	47	56	(9)	9	14	(5)	84.1%	80.0%
1988	14,523	14,516	7	14,452	14,431	21	71	85	(14)	59	68	(9)	12	17	(5)	83.7%	80.0%
1989	15,150	15,166	(16)	15,064	15,063	1	86	103	(17)	71	82	(11)	14	21	(6)	83.1%	79.9%
1990	13,723	13,730	(8)	13,632	13,622	11	90	109	(18)	75	87	(12)	16	22	(6)	82.7%	80.0%
1991	13,131	13,123	8	13,024	13,005	19	107	118	(11)	88	95	(6)	19	23	(5)	82.6%	80.2%
1992	13,385	13,390	(5)	13,264	13,249	15	121	141	(20)	100	114	(14)	21	27	(6)	82.6%	80.7%
1993	12,443	12,416	27	12,310	12,273	37	133	143	(10)	110	116	(6)	23	27	(4)	82.9%	81.1%
1994	12,593	12,587	6	12,437	12,412	26	155	175	(20)	129	142	(14)	26	32	(6)	82.9%	81.4%
1995	11,011	11,041	(30)	10,848	10,826	21	164	215	(51)	136	176	(40)	28	39	(11)	83.2%	82.0%
1996	11,673	11,615	58	11,447	11,355	92	226	260	(33)	189	214	(25)	37	45	(8)	83.5%	82.5%
1997	11,457	11,374	83	11,190	11,072	117	267	302	(35)	224	250	(26)	44	52	(8)	83.6%	82.8%
1998	12,662	12,630	32	12,309	12,203	107	353	428	(75)	295	356	(61)	58	71	(13)	83.6%	83.3%
1999	13,110	13,077	33	12,655	12,516	139	455	561	(106)	383	471	(88)	72	90	(18)	84.2%	84.0%
2000	16,058	15,930	127	15,345	15,118	227	713	813	(100)	602	686	(84)	111	127	(16)	84.4%	84.4%
2001	17,475	17,397	78	16,506	16,248	258	969	1,149	(180)	822	968	(146)	147	181	(34)	84.9%	84.3%
2002	15,992	15,928	64	14,885	14,620	265	1,106	1,308	(202)	939	1,104	(165)	167	205	(37)	84.9%	84.4%
2003	19,479	19,420	59	17,880	17,534	345	1,600	1,885	(286)	1,356	1,589	(233)	244	297	(53)	84.7%	84.3%
2004	16,305	16,321	(16)	14,583	14,230	352	1,723	2,091	(368)	1,452	1,760	(309)	271	330	(59)	84.3%	84.2%
2005	16,168	16,048	120	14,086	13,544	542	2,081	2,504	(423)	1,749	2,106	(357)	333	398	(66)	84.0%	84.1%
2006	14,311	14,375	(64)	11,829	11,334	495	2,482	3,041	(559)	2,086	2,563	(477)	397	478	(82)	84.0%	84.3%
2007	16,681	16,606	75	13,298	12,528	770	3,384	4,079	(695)	2,851	3,447	(596)	533	631	(99)	84.3%	84.5%
2008	17,121	16,606	516	12,853	11,503	1,350	4,268	5,103	(834)	3,604	4,323	(719)	664	780	(116)	84.4%	84.7%
2009	19,827	18,602	1,225	14,096	12,061	2,035	5,731	6,541	(810)	4,858	5,547	(689)	873	994	(121)	84.8%	84.8%
2010	18,608	17,263	1,344	11,514	8,823	2,692	7,093	8,440	(1,347)	6,031	7,183	(1,152)	1,063	1,257	(195)	85.0%	85.1%
2011	17,257	16,325	932	8,616	4,812	3,805	8,641	11,514	(2,873)	7,362	9,856	(2,494)	1,279	1,658	(379)	85.2%	85.6%
2012	15,271	8,654	6,617	3,757	453	3,304	11,513	8,201	3,313	9,856	7,056	2,800	1,657	1,145	512	85.6%	86.0%
2013	5,644	-	5,644	154	-	154	5,489	-	5,489	4,710	-	4,710	780	-	780	85.8%	100.0%
Total	**498,598**	**481,714**	**16,884**	**439,356**	**422,085**	**17,271**	**59,243**	**59,629**	**(386)**	**50,324**	**50,618**	**(294)**	**8,919**	**9,011**	**(92)**	**84.9%**	**84.9%**
Excl Prior	**498,598**	**481,714**	**16,884**	**439,356**	**422,085**	**17,271**	**59,243**	**59,629**	**(386)**	**50,324**	**50,618**	**(294)**	**8,919**	**9,011**	**(92)**	**84.9%**	**84.9%**

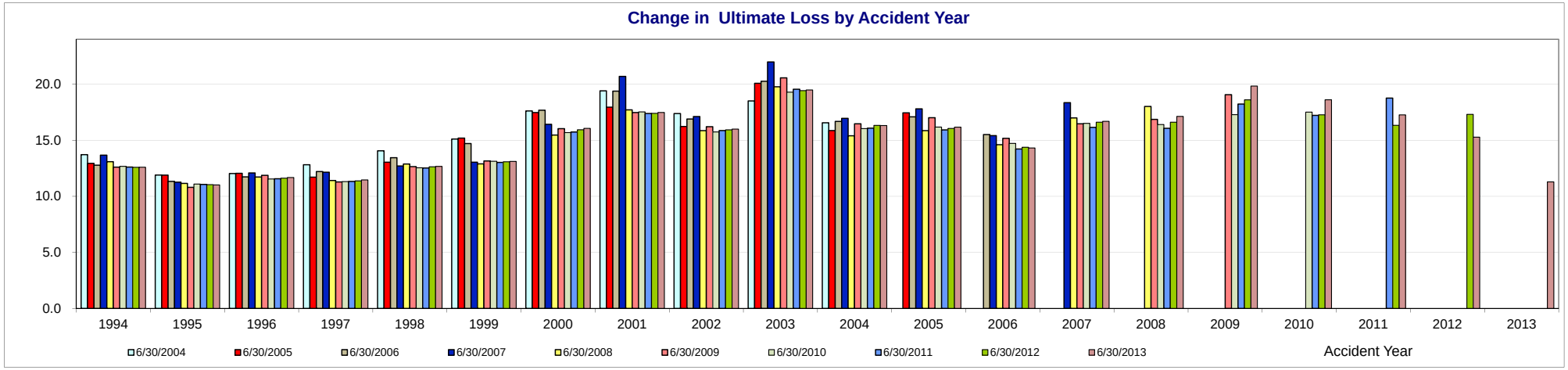
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Total
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 9
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	8,822	8,827	8,832	4	10	(6)	3	8	(5)	1	2	(1)	82.5%	82.5%
1978	9,862	9,868	9,874	6	13	(7)	5	11	(6)	1	2	(1)	82.0%	82.0%
1979	8,955	8,962	8,968	7	13	(6)	6	11	(5)	1	2	(1)	81.4%	81.4%
1980	9,918	9,928	9,935	10	17	(7)	8	14	(6)	2	3	(1)	80.8%	80.8%
1981	9,396	9,408	9,415	11	19	(8)	9	15	(6)	2	4	(1)	80.7%	80.7%
1982	11,343	11,369	11,369	26	26	(0)	21	21	(0)	5	5	(0)	80.2%	80.2%
1983	10,947	10,966	10,977	19	30	(11)	15	24	(9)	4	6	(2)	80.5%	80.5%
1984	11,606	11,649	11,643	42	36	6	34	29	5	8	7	1	80.0%	80.0%
1985	11,088	11,117	11,128	29	41	(12)	23	32	(9)	6	8	(2)	79.9%	79.9%
1986	11,278	11,344	11,325	66	48	19	53	38	15	13	9	4	80.1%	80.1%
1987	14,036	14,106	14,106	69	69	(0)	55	56	(0)	14	14	(0)	80.0%	80.0%
1988	14,431	14,523	14,516	91	85	7	73	68	5	18	17	1	80.0%	80.0%
1989	15,063	15,150	15,166	86	103	(16)	69	82	(13)	17	21	(3)	79.9%	79.9%
1990	13,622	13,723	13,730	101	109	(8)	81	87	(6)	20	22	(2)	80.0%	80.0%
1991	13,005	13,131	13,123	126	118	8	101	95	6	25	23	2	80.2%	80.2%
1992	13,249	13,385	13,390	136	141	(5)	110	114	(4)	26	27	(1)	80.7%	80.7%
1993	12,273	12,443	12,416	170	143	27	138	116	22	32	27	5	81.1%	81.1%
1994	12,412	12,593	12,587	181	175	6	147	142	5	34	32	1	81.4%	81.4%
1995	10,826	11,011	11,041	185	215	(30)	152	176	(24)	33	39	(5)	82.0%	82.0%
1996	11,355	11,673	11,615	318	260	58	262	214	48	56	45	10	82.5%	82.5%
1997	11,072	11,457	11,374	385	302	83	318	250	69	66	52	14	82.8%	82.8%
1998	12,203	12,662	12,630	459	428	32	383	356	26	77	71	5	83.3%	83.3%
1999	12,516	13,110	13,077	594	561	33	499	471	28	95	90	5	84.0%	84.0%
2000	15,118	16,058	15,930	940	813	127	793	686	107	147	127	20	84.4%	84.4%
2001	16,248	17,475	17,397	1,227	1,149	78	1,034	968	66	193	181	12	84.3%	84.3%
2002	14,620	15,992	15,928	1,372	1,308	64	1,157	1,104	54	214	205	10	84.4%	84.4%
2003	17,534	19,479	19,420	1,945	1,885	59	1,639	1,589	50	306	297	9	84.3%	84.3%
2004	14,230	16,305	16,321	2,075	2,091	(16)	1,747	1,760	(13)	328	330	(2)	84.2%	84.2%
2005	13,544	16,168	16,048	2,624	2,504	120	2,206	2,106	101	417	398	19	84.1%	84.1%
2006	11,334	14,311	14,375	2,977	3,041	(64)	2,509	2,563	(54)	468	478	(10)	84.3%	84.3%
2007	12,528	16,681	16,606	4,154	4,079	75	3,510	3,447	63	643	631	12	84.5%	84.5%
2008	11,503	17,121	16,606	5,619	5,103	516	4,760	4,323	437	859	780	79	84.7%	84.7%
2009	12,061	19,827	18,602	7,766	6,541	1,225	6,586	5,547	1,039	1,180	994	186	84.8%	84.8%
2010	8,823	18,608	17,263	9,785	8,440	1,344	8,327	7,183	1,144	1,458	1,257	200	85.1%	85.1%
2011	4,812	17,257	16,325	12,446	11,514	932	10,654	9,856	797	1,792	1,658	134	85.6%	85.6%
2012	453	7,635	8,654	7,182	8,201	(1,018)	6,180	7,056	(876)	1,003	1,145	(142)	86.0%	86.0%
Total	**422,085**	**485,319**	**481,714**	**63,234**	**59,629**	**3,605**	**53,669**	**50,618**	**3,051**	**9,565**	**9,011**	**554**	**84.9%**	**84.9%**
Excl Prior	**422,085**	**485,319**	**481,714**	**63,234**	**59,629**	**3,605**	**53,669**	**50,618**	**3,051**	**9,565**	**9,011**	**554**	**84.9%**	**84.9%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Total
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	8,949	8,951	8,960	8,964	8,947	8,952	8,968	8,966	8,968	8,962	3	9	4	(17)	6	16	(2)	2	(6)	13
1980	9,978	9,921	9,927	9,932	9,918	9,918	9,939	9,936	9,935	9,928	(57)	6	5	(13)	(0)	21	(3)	(1)	(7)	(50)
1981	9,390	9,420	9,395	9,410	9,395	9,401	9,420	9,416	9,415	9,408	29	(24)	14	(15)	6	19	(4)	(1)	(8)	17
1982	11,307	11,281	11,355	11,316	11,313	11,321	11,347	11,361	11,369	11,369	(26)	75	(39)	(3)	8	26	15	8	(0)	62
1983	10,984	10,998	10,958	10,947	10,947	10,947	10,984	10,980	10,977	10,966	14	(40)	(11)			37	(3)	(3)	(11)	(18)
1984	11,531	11,522	11,538	11,594	11,530	11,564	11,613	11,630	11,643	11,649	(8)	16	55	(64)	35	49	17	12	6	118
1985	11,090	11,115	11,227	11,087	11,143	11,088	11,140	11,128	11,128	11,117	25	112	(140)	56	(55)	53	(13)	0	(12)	27
1986	11,220	11,252	11,429	11,467	11,254	11,240	11,289	11,291	11,325	11,344	32	177	38	(214)	(14)	50	1	34	19	124
1987	14,290	14,122	14,092	13,984	14,040	14,068	14,089	14,084	14,106	14,106	(169)	(30)	(108)	56	28	20	(5)	22	(0)	(185)
1988	14,384	14,363	14,577	14,524	14,388	14,376	14,456	14,484	14,516	14,523	(21)	215	(54)	(135)	(13)	80	28	32	7	139
1989	15,489	15,239	15,123	15,514	15,274	15,219	15,153	15,163	15,166	15,150	(250)	(116)	391	(239)	(55)	(67)	10	3	(16)	(339)
1990	14,598	14,090	13,915	13,785	13,758	13,615	13,658	13,716	13,730	13,723	(508)	(175)	(131)	(26)	(143)	43	58	14	(8)	(875)
1991	13,005	13,048	13,170	13,215	13,162	13,224	13,083	13,116	13,123	13,131	43	122	45	(52)	62	(142)	33	7	8	125
1992	13,334	13,619	13,640	13,596	13,173	13,499	13,366	13,393	13,390	13,385	286	20	(43)	(424)	326	(133)	26	(3)	(5)	52
1993	12,413	12,545	12,935	12,421	12,466	12,549	12,411	12,402	12,416	12,443	131	390	(514)	45	83	(138)	(9)	15	27	30
1994	13,715	12,936	12,774	13,669	13,082	12,596	12,670	12,605	12,587	12,593	(779)	(161)	895	(587)	(486)	75	(65)	(19)	6	(1,122)
1995	11,896	11,886	11,329	11,260	11,148	10,802	11,092	11,060	11,041	11,011	(10)	(557)	(69)	(112)	(346)	290	(32)	(19)	(30)	(885)
1996	12,031	12,051	11,729	12,082	11,719	11,865	11,545	11,562	11,615	11,673	21	(322)	353	(363)	145	(320)	17	53	58	(358)
1997	12,810	11,704	12,203	12,147	11,407	11,278	11,311	11,323	11,374	11,457	(1,106)	499	(57)	(739)	(129)	33	11	52	83	(1,353)
1998	14,057	13,041	13,438	12,700	12,880	12,641	12,541	12,524	12,630	12,662	(1,016)	397	(738)	180	(239)	(101)	(17)	107	32	(1,395)
1999	15,103	15,190	14,700	13,042	12,889	13,149	13,121	13,021	13,077	13,110	87	(489)	(1,658)	(153)	260	(27)	(101)	56	33	(1,993)
2000	17,608	17,469	17,676	16,419	15,460	16,032	15,678	15,733	15,930	16,058	(140)	207	(1,258)	(959)	572	(354)	56	197	127	(1,551)
2001	19,402	17,944	19,378	20,691	17,707	17,466	17,527	17,383	17,397	17,475	(1,458)	1,434	1,313	(2,984)	(241)	61	(144)	14	78	(1,927)
2002	17,378	16,221	16,888	17,109	15,858	16,204	15,737	15,863	15,928	15,992	(1,157)	668	221	(1,251)	347	(468)	127	65	64	(1,386)
2003	18,503	20,074	20,254	21,981	19,764	20,563	19,285	19,546	19,420	19,479	1,571	180	1,727	(2,218)	799	(1,278)	262	(126)	59	977
2004	16,551	15,859	16,679	16,951	15,398	16,463	16,038	16,073	16,321	16,305	(692)	819	272	(1,553)	1,065	(425)	36	248	(16)	(246)
2005		17,441	17,085	17,795	15,854	17,007	16,170	15,921	16,048	16,168		(356)	710	(1,941)	1,153	(838)	(249)	127	120	(1,273)
2006			15,507	15,410	14,601	15,166	14,713	14,219	14,375	14,311			(98)	(809)	566	(453)	(494)	156	(64)	(1,196)
2007				18,350	16,991	16,467	16,499	16,146	16,606	16,681				(1,360)	(524)	33	(354)	461	75	(1,669)
2008					18,013	16,859	16,396	16,061	16,606	17,121					(1,153)	(463)	(335)	544	516	(891)
2009						19,061	17,279	18,224	18,602	19,827						(1,782)	945	378	1,225	766
2010							17,508	17,217	17,263	18,608							(291)	46	1,344	1,100
2011								18,758	16,325	17,257								(2,432)	932	(1,501)
2012									17,307	15,271									(2,037)	(2,037)
2013										11,288										
79-04	351,015	345,860	349,290	349,805	338,020	340,042	337,460	337,758	338,528	339,016	(5,155)	3,430	515	(11,784)	2,022	(2,582)	298	770	489	(11,999)
79-05		363,301	366,375	367,600	353,874	357,049	353,630	353,679	354,576	355,184		3,073	1,225	(13,726)	3,175	(3,419)	49	897	608	(13,272)
79-06			381,882	383,010	368,475	372,215	368,343	367,898	368,951	369,495			1,127	(14,535)	3,741	(3,872)	(445)	1,053	544	(14,469)
79-07				401,360	385,466	388,682	384,843	384,043	385,557	386,177				(15,894)	3,216	(3,840)	(799)	1,514	619	(16,138)
79-08					403,478	405,542	401,239	400,105	402,163	403,298					2,063	(4,303)	(1,134)	2,058	1,135	(17,029)
79-09						424,603	418,518	418,329	420,765	423,125						(6,085)	(189)	2,436	2,360	(16,263)
79-10							436,026	435,546	438,028	441,732							(480)	2,482	3,705	(15,164)
79-11								454,304	454,353	458,989								49	4,636	(16,664)
79-12									471,661	474,260									2,599	(18,701)
79-13										485,548										(18,701)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Partial & CO (<1987)

SUMMARY 8
EXHIBIT 10
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	418	418	(0)	417	417	-	0	0	(0)	0	0	(0)	0	0	(0)	89.8%	82.5%
1978	472	472	(0)	472	472	-	0	1	(0)	0	1	(0)	0	0	(0)	89.1%	82.0%
1979	639	639	(0)	638	638	-	0	1	(0)	0	1	(0)	0	0	(0)	88.3%	81.4%
1980	515	515	(0)	514	514	-	0	1	(0)	0	1	(0)	0	0	(0)	87.5%	80.8%
1981	584	584	(0)	583	583	-	0	1	(0)	0	1	(0)	0	0	(0)	86.5%	80.7%
1982	710	711	(0)	710	709	0	1	1	(1)	1	1	(0)	0	0	(0)	85.9%	80.2%
1983	718	718	(1)	717	717	0	1	2	(1)	1	1	(0)	0	0	(0)	85.4%	80.5%
1984	603	604	(1)	603	603	-	1	1	(1)	1	1	(0)	0	0	(0)	85.1%	80.0%
1985	692	692	0	691	690	1	1	2	(1)	1	1	(0)	0	0	(0)	84.6%	79.9%
1986	258	259	(0)	258	258	-	0	1	(0)	0	1	(0)	0	0	(0)	84.5%	80.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	**5,609**	**5,612**	**(3)**	**5,603**	**5,602**	**2**	**6**	**10**	**(4)**	**5**	**8**	**(3)**	**1**	**2**	**(1)**	**86.0%**	**80.6%**
Excl Prior	**5,609**	**5,612**	**(3)**	**5,603**	**5,602**	**2**	**6**	**10**	**(4)**	**5**	**8**	**(3)**	**1**	**2**	**(1)**	**86.0%**	**80.6%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Partial & CO (<1987)
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	417	418	418	0	0	(0)	0	0	(0)	0	0	(0)	82.5%	82.5%
1978	472	472	472	0	1	(0)	0	1	(0)	0	0	(0)	82.0%	82.0%
1979	638	639	639	0	1	(0)	0	1	(0)	0	0	(0)	81.4%	81.4%
1980	514	515	515	0	1	(0)	0	1	(0)	0	0	(0)	80.8%	80.8%
1981	583	584	584	0	1	(0)	0	1	(0)	0	0	(0)	80.7%	80.7%
1982	709	710	711	1	1	(0)	1	1	(0)	0	0	(0)	80.2%	80.2%
1983	717	718	718	1	2	(1)	1	1	(0)	0	0	(0)	80.5%	80.5%
1984	603	603	604	1	1	(1)	1	1	(0)	0	0	(0)	80.0%	80.0%
1985	690	692	692	2	2	0	2	1	0	0	0	0	79.9%	79.9%
1986	258	258	259	0	1	(0)	0	1	(0)	0	0	(0)	80.1%	80.1%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	**5,602**	**5,609**	**5,612**	**7**	**10**	**(3)**	**6**	**8**	**(2)**	**1**	**2**	**(1)**	**80.4%**	**80.6%**
Excl Prior	**5,602**	**5,609**	**5,612**	**7**	**10**	**(3)**	**6**	**8**	**(2)**	**1**	**2**	**(1)**	**80.4%**	**80.6%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Partial & CO (<1987)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	636	637	638	639	640	639	640	640	639	639	0	1	1	1	(1)	0	(0)	(0)	(0)	2
1980	518	518	517	517	517	516	515	515	515	515		(1)			(0)	(1)	0	(0)	(0)	(3)
1981	576	574	575	586	586	586	585	585	584	584	(1)	1	11		1	(2)	0	(1)	(0)	8
1982	710	711	710	715	712	711	710	711	711	710	1	(1)	5	(3)	(1)	(1)	1	0	(0)	0
1983	714	719	719	725	724	720	718	719	718	718	5	(0)	6	(0)	(4)	(2)	0	(0)	(1)	4
1984	619	615	612	615	614	614	605	604	604	603	(4)	(3)	3	(1)	(1)	(9)	(0)	(0)	(1)	(16)
1985	700	701	696	701	701	699	690	691	692	692	0	(5)	5	0	(2)	(9)	0	1	0	(8)
1986	273	271	270	271	270	268	259	259	259	258	(2)	(1)	1	(1)	(2)	(9)	(0)	(0)	(0)	(15)
1987			16										(16)							(16)
1988																				
1989																				
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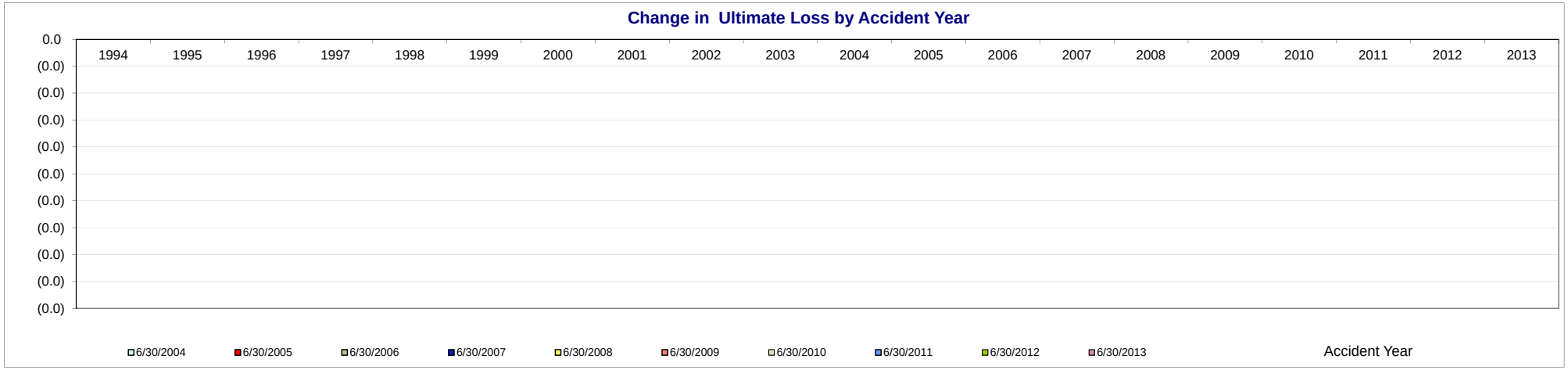
2011																				
2012																				
2013																				
79-04	4,747	4,746	4,753	4,769	4,764	4,754	4,723	4,723	4,722	4,720	(1)	(9)	16	(4)	(10)	(32)	1	(2)	(2)	(43)
79-05		4,746	4,753	4,769	4,764	4,754	4,723	4,723	4,722	4,720		(9)	16	(4)	(10)	(32)	1	(2)	(2)	(43)
79-06			4,753	4,769	4,764	4,754	4,723	4,723	4,722	4,720			16	(4)	(10)	(32)	1	(2)	(2)	(43)
79-07				4,769	4,764	4,754	4,723	4,723	4,722	4,720				(4)	(10)	(32)	1	(2)	(2)	(43)
79-08					4,764	4,754	4,723	4,723	4,722	4,720					(10)	(32)	1	(2)	(2)	(43)
79-09						4,754	4,723	4,723	4,722	4,720						(32)	1	(2)	(2)	(43)
79-10							4,723	4,723	4,722	4,720							1	(2)	(2)	(43)
79-11								4,723	4,722	4,720								(2)	(2)	(43)
79-12									4,722	4,720									(2)	(43)
79-13										4,720										(43)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - WL, LMWL & CO (>1986)

SUMMARY 8
EXHIBIT 11
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Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	515	517	(2)	515	515	-	1	2	(2)	1	2	(1)	0	0	(0)	84.5%	80.1%
1987	1,486	1,491	(5)	1,484	1,484	-	2	7	(5)	2	6	(4)	0	1	(1)	84.1%	80.0%
1988	1,901	1,907	(6)	1,897	1,897	-	3	10	(6)	3	8	(5)	1	2	(1)	83.7%	80.0%
1989	1,357	1,362	(5)	1,354	1,354	-	3	8	(5)	2	6	(4)	0	2	(1)	83.1%	79.9%
1990	1,289	1,282	8	1,286	1,274	12	3	8	(5)	3	6	(4)	1	2	(1)	82.7%	80.0%
1991	2,022	2,014	8	2,015	1,993	22	6	20	(14)	5	16	(11)	1	4	(3)	82.6%	80.2%
1992	2,065	2,054	11	2,048	2,025	23	18	29	(12)	14	23	(9)	3	6	(3)	82.6%	80.7%
1993	1,446	1,449	(3)	1,426	1,418	9	20	31	(11)	16	25	(9)	3	6	(3)	82.9%	81.1%
1994	1,391	1,401	(10)	1,365	1,365	-	26	36	(10)	22	29	(8)	4	7	(2)	82.9%	81.4%
1995	1,909	1,896	13	1,868	1,863	5	41	33	8	34	27	7	7	6	1	83.2%	82.0%
1996	1,313	1,295	18	1,284	1,255	30	29	40	(11)	24	33	(9)	5	7	(2)	83.5%	82.5%
1997	1,314	1,322	(8)	1,277	1,269	8	37	53	(16)	31	44	(13)	6	9	(3)	83.6%	82.8%
1998	1,511	1,510	1	1,456	1,423	33	55	87	(32)	46	73	(27)	9	15	(6)	83.6%	83.3%
1999	1,568	1,576	(8)	1,480	1,447	33	88	129	(41)	74	108	(34)	14	21	(7)	84.2%	84.0%
2000	1,184	1,253	(70)	1,084	1,048	35	100	205	(105)	84	173	(89)	16	32	(16)	84.4%	84.4%
2001	2,239	2,196	44	1,970	1,875	95	269	320	(51)	228	270	(42)	41	50	(10)	84.9%	84.3%
2002	2,435	2,416	19	2,100	2,024	76	335	392	(57)	285	331	(46)	51	61	(11)	84.9%	84.4%
2003	2,535	2,525	10	2,027	1,965	62	508	561	(52)	431	472	(42)	78	88	(11)	84.7%	84.3%
2004	2,622	2,624	(2)	2,090	1,995	96	531	629	(97)	448	529	(82)	84	99	(16)	84.3%	84.2%
2005	2,028	1,963	65	1,384	1,188	196	644	775	(131)	541	652	(111)	103	123	(20)	84.0%	84.1%
2006	2,200	2,079	121	1,403	1,103	301	797	976	(179)	669	822	(153)	127	153	(26)	84.0%	84.3%
2007	2,384	2,311	73	1,252	963	290	1,131	1,348	(217)	953	1,139	(186)	178	209	(31)	84.3%	84.5%
2008	2,241	2,133	108	789	514	275	1,452	1,619	(167)	1,226	1,372	(146)	226	247	(21)	84.4%	84.7%
2009	2,562	2,281	282	687	358	329	1,875	1,923	(48)	1,590	1,631	(41)	286	292	(7)	84.8%	84.8%
2010	2,551	2,261	290	421	173	248	2,130	2,088	42	1,811	1,777	34	319	311	8	85.0%	85.1%
2011	2,283	2,191	92	98	32	66	2,184	2,158	26	1,861	1,848	14	323	311	13	85.2%	85.6%
2012	2,262	1,174	1,088	62	13	49	2,200	1,160	1,040	1,883	998	885	317	162	155	85.6%	86.0%
2013	791	-	791	-	-	-	791	-	791	679	-	679	112	-	112	85.8%	100.0%
Total	**51,404**	**48,479**	**2,925**	**36,123**	**33,831**	**2,292**	**15,281**	**14,647**	**634**	**12,967**	**12,421**	**546**	**2,314**	**2,227**	**88**	**84.9%**	**84.8%**
Excl Prior	**51,404**	**48,479**	**2,925**	**36,123**	**33,831**	**2,292**	**15,281**	**14,647**	**634**	**12,967**	**12,421**	**546**	**2,314**	**2,227**	**88**	**84.9%**	**84.8%**

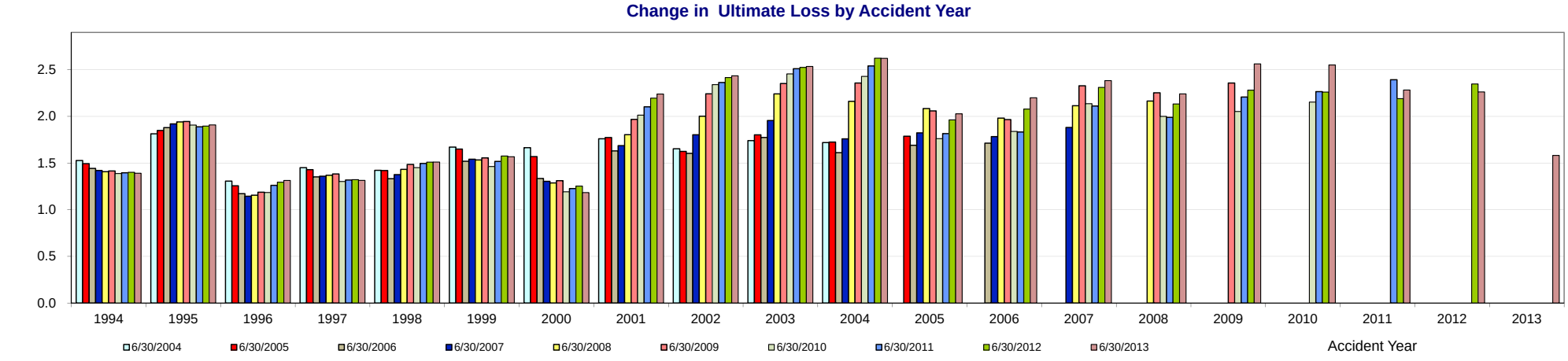
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - WL, LMWL & CO (>1986)
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 11
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	515	515	517	1	2	(2)	1	2	(1)	0	0	(0)	80.1%	80.1%
1987	1,484	1,486	1,491	2	7	(5)	2	6	(4)	0	1	(1)	80.0%	80.0%
1988	1,897	1,901	1,907	3	10	(6)	3	8	(5)	1	2	(1)	80.0%	80.0%
1989	1,354	1,357	1,362	3	8	(5)	2	6	(4)	1	2	(1)	79.9%	79.9%
1990	1,274	1,289	1,282	15	8	8	12	6	6	3	2	2	80.0%	80.0%
1991	1,993	2,022	2,014	28	20	8	23	16	6	6	4	2	80.2%	80.2%
1992	2,025	2,065	2,054	40	29	11	33	23	9	8	6	2	80.7%	80.7%
1993	1,418	1,446	1,449	28	31	(3)	23	25	(2)	5	6	(1)	81.1%	81.1%
1994	1,365	1,391	1,401	26	36	(10)	21	29	(8)	5	7	(2)	81.4%	81.4%
1995	1,863	1,909	1,896	46	33	13	38	27	10	8	6	2	82.0%	82.0%
1996	1,255	1,313	1,295	59	40	18	48	33	15	10	7	3	82.5%	82.5%
1997	1,269	1,314	1,322	46	53	(8)	38	44	(6)	8	9	(1)	82.8%	82.8%
1998	1,423	1,511	1,510	88	87	1	73	73	1	15	15	0	83.3%	83.3%
1999	1,447	1,568	1,576	120	129	(8)	101	108	(7)	19	21	(1)	84.0%	84.0%
2000	1,048	1,184	1,253	135	205	(70)	114	173	(59)	21	32	(11)	84.4%	84.4%
2001	1,875	2,239	2,196	364	320	44	307	270	37	57	50	7	84.3%	84.3%
2002	2,024	2,435	2,416	411	392	19	347	331	16	64	61	3	84.4%	84.4%
2003	1,965	2,535	2,525	570	561	10	480	472	8	90	88	2	84.3%	84.3%
2004	1,995	2,622	2,624	627	629	(2)	528	529	(1)	99	99	(0)	84.2%	84.2%
2005	1,188	2,028	1,963	840	775	65	706	652	55	134	123	10	84.1%	84.1%
2006	1,103	2,200	2,079	1,097	976	121	925	822	102	172	153	19	84.3%	84.3%
2007	963	2,384	2,311	1,421	1,348	73	1,201	1,139	62	220	209	11	84.5%	84.5%
2008	514	2,241	2,133	1,728	1,619	108	1,464	1,372	92	264	247	17	84.7%	84.7%
2009	358	2,562	2,281	2,205	1,923	282	1,870	1,631	239	335	292	43	84.8%	84.8%
2010	173	2,551	2,261	2,378	2,088	290	2,024	1,777	247	354	311	43	85.1%	85.1%
2011	32	2,283	2,191	2,250	2,158	92	1,926	1,848	79	324	311	13	85.6%	85.6%
2012	13	1,131	1,174	1,118	1,160	(43)	962	998	(37)	156	162	(6)	86.0%	86.0%
Total	**33,831**	**49,482**	**48,479**	**15,651**	**14,647**	**1,003**	**13,271**	**12,421**	**850**	**2,380**	**2,227**	**153**	**84.8%**	**84.8%**
Excl Prior	**33,831**	**49,482**	**48,479**	**15,651**	**14,647**	**1,003**	**13,271**	**12,421**	**850**	**2,380**	**2,227**	**153**	**84.8%**	**84.8%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - WL, LMWL & CO (>1986)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979																				
1980																				
1981																				
1982																				
1983																				
1984																				
1985																				
1986	526	525	521	519	519	517	517	516	517	515	(1)	(4)	(2)		(2)	1	(1)	1	(2)	(10)
1987	1,504	1,511	1,507	1,501	1,498	1,492	1,491	1,488	1,491	1,486	6	(4)	(6)	(3)	(6)	(1)	(3)	3	(5)	(18)
1988	1,902	1,890	1,875	1,871	1,877	1,880	1,901	1,904	1,907	1,901	(12)	(15)	(5)	6	3	21	2	3	(6)	(2)
1989	1,376	1,373	1,369	1,377	1,381	1,370	1,370	1,361	1,362	1,357	(3)	(5)	8	4	(11)	0	(9)	1	(5)	(19)
1990	1,371	1,350	1,325	1,313	1,307	1,294	1,290	1,286	1,282	1,289	(21)	(25)	(12)	(6)	(13)	(4)	(4)	(4)	8	(82)
1991	1,999	1,980	1,975	1,984	1,990	1,974	1,976	1,996	2,014	2,022	(20)	(4)	9	6	(16)	2	20	18	8	22
1992	2,075	2,064	2,036	2,032	2,040	2,032	2,026	2,044	2,054	2,065	(11)	(29)	(4)	8	(9)	(6)	18	10	11	(10)
1993	1,591	1,559	1,520	1,509	1,496	1,474	1,446	1,447	1,449	1,446	(32)	(39)	(11)	(13)	(22)	(28)	2	1	(3)	(145)
1994	1,527	1,494	1,443	1,421	1,407	1,415	1,388	1,396	1,401	1,391	(33)	(51)	(22)	(13)	8	(27)	8	5	(10)	(136)
1995	1,813	1,850	1,880	1,920	1,941	1,945	1,907	1,888	1,896	1,909	37	30	40	21	5	(38)	(19)	8	13	96
1996	1,306	1,257	1,172	1,145	1,156	1,188	1,184	1,261	1,295	1,313	(50)	(84)	(28)	11	32	(4)	77	34	18	7
1997	1,451	1,429	1,352	1,359	1,369	1,383	1,303	1,318	1,322	1,314	(21)	(78)	7	10	14	(80)	15	4	(8)	(136)
1998	1,422	1,420	1,332	1,376	1,432	1,485	1,451	1,496	1,510	1,511	(2)	(88)	44	56	53	(34)	45	14	1	89
1999	1,671	1,650	1,519	1,541	1,533	1,555	1,463	1,517	1,576	1,568	(21)	(131)	22	(8)	22	(92)	54	58	(8)	(103)
2000	1,665	1,569	1,335	1,304	1,287	1,311	1,192	1,227	1,253	1,184	(96)	(234)	(31)	(17)	24	(119)	35	26	(70)	(481)
2001	1,760	1,774	1,630	1,687	1,804	1,968	2,013	2,102	2,196	2,239	14	(144)	57	117	164	46	89	93	44	480
2002	1,653	1,625	1,604	1,803	2,002	2,242	2,341	2,363	2,416	2,435	(28)	(22)	200	198	240	99	22	53	19	782
2003	1,740	1,803	1,774	1,956	2,241	2,352	2,455	2,511	2,525	2,535	62	(28)	182	285	112	103	56	14	10	795
2004	1,720	1,725	1,612	1,759	2,162	2,358	2,429	2,540	2,624	2,622	5	(113)	148	402	196	71	112	83	(2)	902
2005		1,788	1,691	1,824	2,084	2,059	1,762	1,815	1,963	2,028		(97)	133	261	(25)	(297)	53	147	65	240
2006			1,713	1,784	1,981	1,966	1,839	1,833	2,079	2,200			70	198	(15)	(127)	(7)	246	121	487
2007				1,881	2,114	2,328	2,137	2,111	2,311	2,384				233	213	(191)	(25)	200	73	503
2008					2,164	2,253	2,000	1,990	2,133	2,241					88	(252)	(11)	144	108	77
2009						2,357	2,053	2,208	2,281	2,562						(305)	155	73	282	205
2010							2,153	2,265	2,261	2,551							112	(5)	290	398
2011								2,393	2,191	2,283								(202)	92	(110)
2012									2,347	2,262									(85)	(85)
2013										1,582										
79-04	30,072	29,846	28,779	29,376	30,441	31,233	31,143	31,662	32,088	32,102	(226)	(1,067)	597	1,064	793	(90)	519	425	14	2,030
79-05		31,634	30,470	31,200	32,525	33,292	32,905	33,478	34,051	34,130		(1,164)	730	1,325	767	(387)	572	573	79	2,270
79-06			32,183	32,983	34,506	35,258	34,745	35,310	36,129	36,330			800	1,523	752	(513)	566	819	201	2,757
79-07				34,864	36,621	37,586	36,881	37,421	38,440	38,713				1,756	965	(705)	540	1,018	274	3,260
79-08					38,785	39,838	38,881	39,411	40,573	40,955					1,053	(957)	530	1,162	382	3,336
79-09						42,196	40,934	41,619	42,854	43,517						(1,262)	685	1,235	663	3,541
79-10							43,087	43,884	45,115	46,068							797	1,230	954	3,939
79-11								46,277	47,305	48,351								1,028	1,046	3,829
79-12									49,652	50,613									961	3,744
79-13										52,195										3,744



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Living Maintenance

SUMMARY 8
EXHIBIT 12
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	197	197	(0)	197	197	-	0	0	(0)	0	0	(0)	0	0	(0)	89.8%	82.5%
1978	216	216	(0)	216	216	-	0	0	(0)	0	0	(0)	0	0	(0)	89.1%	82.0%
1979	266	267	(0)	266	266	-	0	1	(0)	0	0	(0)	0	0	(0)	88.3%	81.4%
1980	205	205	(0)	205	205	-	0	1	(0)	0	0	(0)	0	0	(0)	87.5%	80.8%
1981	164	164	(0)	164	164	-	0	1	(0)	0	0	(0)	0	0	(0)	86.5%	80.7%
1982	342	342	(1)	341	341	-	1	2	(1)	1	1	(0)	0	0	(0)	85.9%	80.2%
1983	169	169	(0)	169	169	-	1	1	(0)	1	1	(0)	0	0	(0)	85.4%	80.5%
1984	281	282	(1)	280	280	-	1	2	(1)	1	2	(0)	0	0	(0)	85.1%	80.0%
1985	318	318	(1)	316	316	-	2	2	(1)	2	2	(0)	0	0	(0)	84.6%	79.9%
1986	409	411	(1)	407	407	-	3	4	(1)	2	3	(1)	0	1	(0)	84.5%	80.1%
1987	614	615	(1)	609	609	-	5	6	(1)	4	5	(0)	1	1	(0)	84.1%	80.0%
1988	608	610	(2)	603	603	-	5	7	(2)	4	5	(1)	1	1	(1)	83.7%	80.0%
1989	603	591	12	597	583	14	6	8	(2)	5	7	(2)	1	2	(1)	83.1%	79.9%
1990	654	650	4	646	639	7	8	11	(3)	7	9	(2)	1	2	(1)	82.7%	80.0%
1991	647	650	(3)	637	637	-	10	13	(3)	8	10	(2)	2	3	(1)	82.6%	80.2%
1992	785	788	(3)	771	770	1	14	18	(3)	12	14	(3)	2	3	(1)	82.6%	80.7%
1993	884	898	(13)	866	866	0	18	32	(13)	15	26	(11)	3	6	(3)	82.9%	81.1%
1994	977	970	7	949	928	21	28	42	(14)	23	34	(11)	5	8	(3)	82.9%	81.4%
1995	818	824	(6)	786	786	-	32	38	(6)	27	31	(5)	5	7	(1)	83.2%	82.0%
1996	974	972	2	931	915	16	43	57	(14)	36	47	(11)	7	10	(3)	83.5%	82.5%
1997	1,070	1,085	(15)	1,011	1,006	5	59	79	(20)	50	65	(16)	10	14	(4)	83.6%	82.8%
1998	1,527	1,516	11	1,430	1,413	17	97	103	(5)	81	85	(4)	16	17	(1)	83.6%	83.3%
1999	1,682	1,666	17	1,554	1,536	19	128	130	(2)	108	109	(1)	20	21	(1)	84.2%	84.0%
2000	1,604	1,595	9	1,449	1,421	29	155	174	(20)	131	147	(17)	24	27	(3)	84.4%	84.4%
2001	1,973	1,981	(8)	1,784	1,766	18	189	215	(26)	161	181	(21)	29	34	(5)	84.9%	84.3%
2002	1,466	1,493	(27)	1,276	1,271	5	191	223	(32)	162	188	(26)	29	35	(6)	84.9%	84.4%
2003	1,513	1,542	(29)	1,266	1,249	16	247	293	(46)	209	247	(37)	38	46	(8)	84.7%	84.3%
2004	1,357	1,407	(49)	1,115	1,098	17	242	309	(66)	204	260	(56)	38	49	(11)	84.3%	84.2%
2005	1,623	1,683	(60)	1,345	1,321	24	279	362	(84)	234	304	(70)	45	58	(13)	84.0%	84.1%
2006	1,696	1,741	(45)	1,374	1,310	64	322	431	(109)	270	363	(93)	51	68	(16)	84.0%	84.3%
2007	1,773	1,788	(15)	1,338	1,221	117	435	567	(132)	366	479	(112)	68	88	(19)	84.3%	84.5%
2008	1,811	1,726	85	1,261	1,013	248	550	713	(163)	465	604	(140)	86	109	(23)	84.4%	84.7%
2009	1,689	1,706	(18)	926	727	199	763	980	(217)	647	831	(184)	116	149	(33)	84.8%	84.8%
2010	1,764	1,764	0	750	463	287	1,014	1,301	(287)	862	1,107	(245)	152	194	(42)	85.0%	85.1%
2011	1,643	1,669	(26)	394	71	323	1,249	1,599	(349)	1,064	1,368	(304)	185	230	(45)	85.2%	85.6%
2012	1,524	913	611	41	-	41	1,483	913	570	1,270	785	484	213	127	86	85.6%	86.0%
2013	562	-	562	-	-	-	562	-	562	482	-	482	80	-	80	85.8%	100.0%
Total	**36,412**	**35,414**	**998**	**28,268**	**26,781**	**1,487**	**8,144**	**8,633**	**(489)**	**6,914**	**7,323**	**(409)**	**1,230**	**1,310**	**(80)**	**84.9%**	**84.8%**
Excl Prior	**36,412**	**35,414**	**998**	**28,268**	**26,781**	**1,487**	**8,144**	**8,633**	**(489)**	**6,914**	**7,323**	**(409)**	**1,230**	**1,310**	**(80)**	**84.9%**	**84.8%**

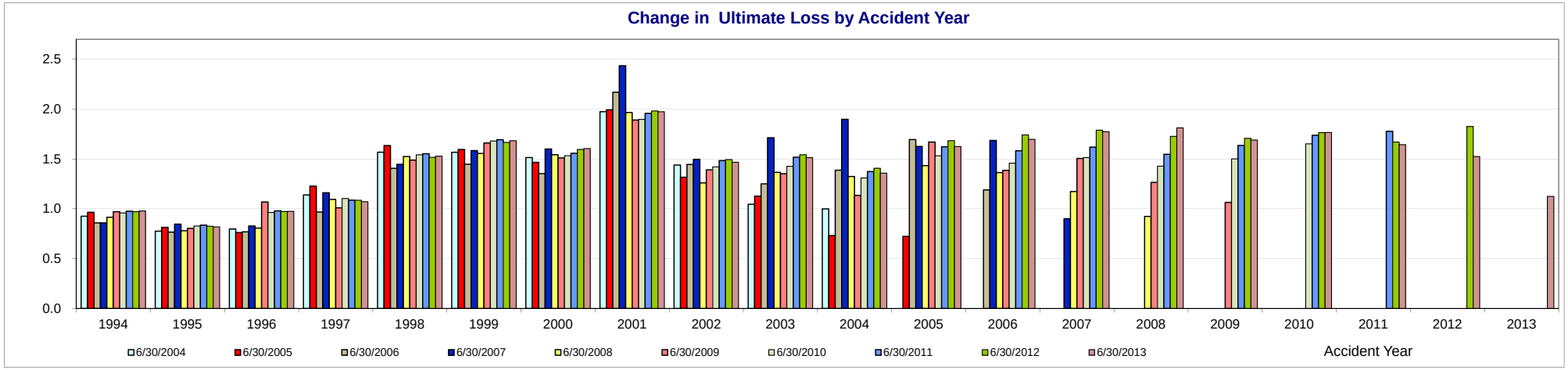
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Living Maintenance
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 12
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	197	197	197	0	0	(0)	0	0	(0)	0	0	(0)	82.5%	82.5%
1978	216	216	216	0	0	(0)	0	0	(0)	0	0	(0)	82.0%	82.0%
1979	266	266	267	0	1	(0)	0	0	(0)	0	0	(0)	81.4%	81.4%
1980	205	205	205	0	1	(0)	0	0	(0)	0	0	(0)	80.8%	80.8%
1981	164	164	164	0	1	(0)	0	0	(0)	0	0	(0)	80.7%	80.7%
1982	341	342	342	1	2	(1)	1	1	(0)	0	0	(0)	80.2%	80.2%
1983	169	169	169	1	1	(0)	1	1	(0)	0	0	(0)	80.5%	80.5%
1984	280	281	282	1	2	(1)	1	2	(0)	0	0	(0)	80.0%	80.0%
1985	316	318	318	2	2	(1)	1	2	(0)	0	0	(0)	79.9%	79.9%
1986	407	409	411	3	4	(1)	2	3	(1)	1	1	(0)	80.1%	80.1%
1987	609	614	615	5	6	(1)	4	5	(0)	1	1	(0)	80.0%	80.0%
1988	603	608	610	5	7	(2)	4	5	(1)	1	1	(0)	80.0%	80.0%
1989	583	603	591	20	8	12	16	7	10	4	2	2	79.9%	79.9%
1990	639	654	650	15	11	4	12	9	4	3	2	1	80.0%	80.0%
1991	637	647	650	10	13	(3)	8	10	(2)	2	3	(1)	80.2%	80.2%
1992	770	785	788	15	18	(3)	12	14	(2)	3	3	(1)	80.7%	80.7%
1993	866	884	898	18	32	(13)	15	26	(11)	3	6	(3)	81.1%	81.1%
1994	928	977	970	49	42	7	40	34	6	9	8	1	81.4%	81.4%
1995	786	818	824	32	38	(6)	26	31	(5)	6	7	(1)	82.0%	82.0%
1996	915	974	972	58	57	2	48	47	1	10	10	0	82.5%	82.5%
1997	1,006	1,070	1,085	64	79	(15)	53	65	(12)	11	14	(3)	82.8%	82.8%
1998	1,413	1,527	1,516	114	103	11	95	85	10	19	17	2	83.3%	83.3%
1999	1,536	1,682	1,666	146	130	17	123	109	14	23	21	3	84.0%	84.0%
2000	1,421	1,604	1,595	183	174	9	155	147	7	29	27	1	84.4%	84.4%
2001	1,766	1,973	1,981	207	215	(8)	175	181	(7)	33	34	(1)	84.3%	84.3%
2002	1,271	1,466	1,493	195	223	(27)	165	188	(23)	31	35	(4)	84.4%	84.4%
2003	1,249	1,513	1,542	264	293	(29)	222	247	(25)	41	46	(5)	84.3%	84.3%
2004	1,098	1,357	1,407	259	309	(49)	218	260	(41)	41	49	(8)	84.2%	84.2%
2005	1,321	1,623	1,683	302	362	(60)	254	304	(50)	48	58	(9)	84.1%	84.1%
2006	1,310	1,696	1,741	386	431	(45)	325	363	(38)	61	68	(7)	84.3%	84.3%
2007	1,221	1,773	1,788	552	567	(15)	466	479	(12)	85	88	(2)	84.5%	84.5%
2008	1,013	1,811	1,726	798	713	85	676	604	72	122	109	13	84.7%	84.7%
2009	727	1,689	1,706	962	980	(18)	816	831	(15)	146	149	(3)	84.8%	84.8%
2010	463	1,764	1,764	1,301	1,301	0	1,107	1,107	0	194	194	0	85.1%	85.1%
2011	71	1,643	1,669	1,572	1,599	(26)	1,346	1,368	(22)	226	230	(4)	85.6%	85.6%
2012	-	762	913	762	913	(151)	655	785	(130)	106	127	(21)	86.0%	86.0%
Total	**26,781**	**35,088**	**35,414**	**8,307**	**8,633**	**(326)**	**7,046**	**7,323**	**(277)**	**1,261**	**1,310**	**(49)**	**84.8%**	**84.8%**
Excl Prior	**26,781**	**35,088**	**35,414**	**8,307**	**8,633**	**(326)**	**7,046**	**7,323**	**(277)**	**1,261**	**1,310**	**(49)**	**84.8%**	**84.8%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Living Maintenance
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	262	279	266	266	266	266	266	266	267	266	17	(13)				0	(0)	0	(0)	4
1980	205	205	205	205	205	205	205	205	205	205						0	(0)	0	(0)	0
1981	164	164	164	164	164	164	164	164	164	164						0	(0)	0	(0)	0
1982	337	337	337	354	341	341	342	341	342	342			16	(13)		1	(0)	1	(1)	5
1983	169	169	169	169	169	169	169	169	169	169						0	(0)	1	(0)	1
1984	255	255	255	255	255	255	255	275	282	281						0	20	6	(1)	26
1985	313	333	316	316	316	316	316	323	318	318	20	(17)				1	6	(4)	(1)	5
1986	403	403	405	425	407	407	409	415	411	409		2	20	(18)		2	6	(4)	(1)	7
1987	653	651	609	609	609	609	612	623	615	614	(2)	(42)				3	11	(8)	(1)	(39)
1988	567	567	567	621	662	634	606	620	610	608			54	41	(28)	(28)	13	(10)	(2)	41
1989	533	669	630	550	603	632	579	591	591	603	136	(39)	(80)	53	29	(53)	13	(0)	12	70
1990	658	640	762	742	634	622	637	647	650	654	(17)	121	(19)	(108)	(12)	14	10	3	4	(4)
1991	626	651	661	626	626	626	654	656	650	647	25	10	(35)			28	2	(6)	(3)	21
1992	812	810	751	751	772	785	790	799	788	785	(2)	(59)		21	13	5	9	(11)	(3)	(26)
1993	808	823	868	880	828	831	870	902	898	884	15	45	13	(53)	4	38	33	(5)	(13)	77
1994	925	964	858	858	915	971	958	976	970	977	39	(106)		57	55	(12)	18	(6)	7	52
1995	775	814	766	845	780	803	827	836	824	818	39	(48)	79	(66)	24	23	9	(11)	(6)	43
1996	797	761	769	827	807	1,068	962	979	972	974	(36)	8	58	(20)	261	(106)	17	(7)	2	177
1997	1,138	1,227	967	1,160	1,094	1,009	1,103	1,086	1,085	1,070	89	(260)	194	(67)	(84)	93	(17)	(1)	(15)	(68)
1998	1,568	1,634	1,406	1,446	1,524	1,488	1,541	1,552	1,516	1,527	66	(228)	40	78	(36)	53	11	(36)	11	(40)
1999	1,567	1,594	1,447	1,583	1,555	1,660	1,679	1,693	1,666	1,682	27	(148)	137	(28)	105	20	13	(27)	17	115
2000	1,514	1,465	1,352	1,599	1,542	1,510	1,531	1,556	1,595	1,604	(49)	(113)	247	(57)	(33)	22	25	39	9	90
2001	1,973	1,993	2,169	2,435	1,966	1,890	1,897	1,957	1,981	1,973	19	176	266	(469)	(75)	6	60	24	(8)	(0)
2002	1,439	1,316	1,444	1,496	1,260	1,390	1,420	1,483	1,493	1,466	(123)	128	52	(236)	131	30	63	11	(27)	27
2003	1,044	1,127	1,250	1,713	1,365	1,351	1,425	1,517	1,542	1,513	82	123	462	(348)	(14)	74	92	25	(29)	468
2004	999	731	1,387	1,897	1,323	1,134	1,309	1,373	1,407	1,357	(268)	656	511	(574)	(189)	175	65	33	(49)	359
2005		722	1,694	1,625	1,433	1,669	1,531	1,621	1,683	1,623		972	(69)	(193)	236	(138)	90	62	(60)	901
2006			1,189	1,685	1,363	1,386	1,457	1,582	1,741	1,696			497	(323)	23	71	125	159	(45)	507
2007				899	1,172	1,505	1,513	1,618	1,788	1,773				273	332	8	105	170	(15)	874
2008					923	1,265	1,427	1,546	1,726	1,811					341	163	119	180	85	888
2009						1,064	1,500	1,635	1,706	1,689						436	135	72	(18)	625
2010							1,651	1,737	1,764	1,764							86	27	0	113
2011								1,777	1,669	1,643								(108)	(26)	(134)
2012									1,825	1,524									(302)	(302)
2013										1,124										
79-04	20,500	20,579	20,776	22,791	20,984	21,133	21,525	22,004	22,010	21,913	79	197	2,014	(1,807)	149	392	478	6	(97)	1,413
79-05		21,302	22,471	24,416	22,416	22,802	23,056	23,625	23,693	23,536		1,169	1,945	(1,999)	386	254	569	68	(157)	2,314
79-06			23,659	26,101	23,779	24,188	24,513	25,207	25,434	25,232			2,442	(2,322)	409	325	694	227	(202)	2,821
79-07				27,001	24,952	25,692	26,026	26,825	27,222	27,005				(2,049)	741	333	799	397	(216)	3,695
79-08					25,875	26,957	27,453	28,371	28,948	28,817					1,082	496	918	577	(131)	4,583
79-09						28,021	28,953	30,006	30,654	30,505						932	1,053	648	(149)	5,208
79-10							30,604	31,743	32,418	32,270							1,139	675	(149)	5,321
79-11								33,520	34,088	33,913								567	(175)	5,187
79-12									35,913	35,436									(477)	4,885
79-13										36,560										4,885



Ohio Bureau of Workers' Compensation

Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial

SUMMARY 8
EXHIBIT 13
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)

(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	13	12	1	5	4	1	8	8	-	7	7	(0)	1	1	0	86.7%	89.1%
1977	1,148	1,148	(0)	1,147	1,147	0	1	1	(0)	1	1	(0)	0	0	(0)	86.0%	88.9%
1978	1,390	1,390	(0)	1,389	1,388	0	2	2	(0)	1	2	(0)	0	0	(0)	87.8%	88.5%
1979	1,987	1,988	(1)	1,985	1,985	-	2	4	(1)	2	3	(1)	0	0	(0)	85.9%	87.9%
1980	2,514	2,517	(2)	2,511	2,511	-	3	6	(2)	3	5	(2)	1	1	(0)	83.2%	87.2%
1981	2,446	2,448	(2)	2,442	2,442	-	4	6	(2)	3	5	(2)	1	1	(0)	83.9%	84.9%
1982	2,724	2,725	(1)	2,720	2,718	2	5	8	(3)	4	6	(3)	1	1	(0)	82.0%	84.0%
1983	3,112	3,120	(8)	3,105	3,105	-	7	15	(8)	6	13	(7)	1	2	(1)	83.7%	88.0%
1984	3,593	3,598	(5)	3,578	3,578	-	15	20	(5)	13	17	(4)	2	3	(1)	88.3%	86.5%
1985	3,878	3,881	(3)	3,859	3,859	-	19	22	(3)	17	19	(2)	3	4	(1)	86.9%	83.5%
1986	4,196	4,199	(3)	4,175	4,172	3	21	27	(6)	18	22	(4)	3	5	(1)	83.9%	82.2%
1987	4,101	4,097	4	4,077	4,069	8	24	28	(4)	20	23	(3)	4	6	(1)	83.0%	80.3%
1988	4,503	4,510	(6)	4,473	4,473	-	30	37	(6)	25	29	(5)	5	7	(2)	82.1%	80.4%
1989	4,425	4,419	6	4,390	4,379	11	34	39	(5)	28	31	(3)	6	8	(2)	81.6%	79.3%
1990	4,032	4,026	7	3,996	3,986	10	37	40	(3)	30	31	(1)	7	9	(2)	81.4%	78.4%
1991	3,747	3,722	24	3,707	3,678	29	40	44	(5)	32	35	(3)	8	9	(2)	81.0%	79.1%
1992	4,071	4,067	4	4,015	4,011	4	56	56	(0)	46	44	2	10	12	(2)	82.5%	79.1%
1993	3,845	3,843	2	3,785	3,777	8	60	65	(6)	49	53	(4)	11	13	(2)	81.5%	80.2%
1994	3,889	3,884	4	3,816	3,805	11	73	79	(6)	60	64	(4)	13	15	(2)	81.8%	80.7%
1995	3,948	3,954	(6)	3,863	3,857	6	85	96	(12)	69	78	(9)	16	18	(2)	81.0%	80.8%
1996	3,630	3,629	2	3,539	3,515	24	91	113	(22)	73	93	(20)	17	20	(3)	80.8%	82.2%
1997	3,401	3,382	19	3,292	3,255	37	109	127	(18)	90	105	(15)	19	23	(3)	82.1%	82.3%
1998	3,386	3,353	33	3,257	3,201	56	129	152	(23)	106	125	(19)	23	27	(4)	82.0%	82.3%
1999	3,805	3,822	(16)	3,629	3,612	17	177	209	(33)	145	173	(27)	31	37	(6)	82.3%	82.4%
2000	4,427	4,419	9	4,179	4,131	48	249	288	(39)	205	236	(32)	44	51	(7)	82.4%	82.2%
2001	4,929	4,956	(26)	4,599	4,566	33	330	390	(60)	272	321	(49)	58	69	(10)	82.3%	82.3%
2002	4,948	4,773	175	4,551	4,315	235	397	458	(61)	327	379	(52)	70	79	(9)	82.3%	82.7%
2003	4,939	4,994	(55)	4,439	4,353	85	500	640	(140)	416	539	(123)	84	101	(17)	83.1%	84.1%
2004	4,820	4,769	51	4,174	3,986	188	646	783	(137)	544	661	(117)	101	122	(21)	84.3%	84.4%
2005	5,419	5,450	(31)	4,538	4,346	192	881	1,104	(223)	743	938	(195)	138	166	(28)	84.4%	84.9%
2006	4,361	4,405	(44)	3,380	3,125	254	982	1,280	(299)	831	1,092	(261)	151	189	(38)	84.7%	85.3%
2007	5,165	5,196	(31)	3,739	3,415	324	1,426	1,781	(355)	1,214	1,518	(304)	212	263	(51)	85.1%	85.2%
2008	5,189	5,205	(16)	3,410	2,938	472	1,779	2,267	(488)	1,511	1,933	(422)	268	334	(66)	85.0%	85.3%
2009	5,629	5,581	48	3,207	2,602	605	2,422	2,979	(557)	2,060	2,546	(486)	362	433	(71)	85.0%	85.5%
2010	6,316	6,155	161	2,886	1,904	982	3,430	4,251	(821)	2,922	3,651	(730)	508	600	(91)	85.2%	85.9%
2011	5,828	5,957	(129)	1,682	410	1,272	4,146	5,547	(1,400)	3,554	4,797	(1,243)	592	750	(158)	85.7%	86.5%
2012	5,994	3,133	2,861	286	-	286	5,708	3,133	2,575	4,928	2,634	2,294	780	499	281	86.3%	84.1%
2013	2,170	-	2,170	10	-	10	2,160	-	2,160	1,815	-	1,815	346	-	346	84.0%	100.0%
Total	**147,919**	**142,725**	**5,194**	**121,833**	**116,618**	**5,214**	**26,087**	**26,107**	**(20)**	**22,188**	**22,229**	**(41)**	**3,898**	**3,878**	**21**	**85.1%**	**85.1%**
Excl Prior	**147,906**	**142,713**	**5,193**	**121,828**	**116,615**	**5,213**	**26,079**	**26,099**	**(20)**	**22,181**	**22,222**	**(41)**	**3,897**	**3,877**	**20**	**85.1%**	**85.1%**

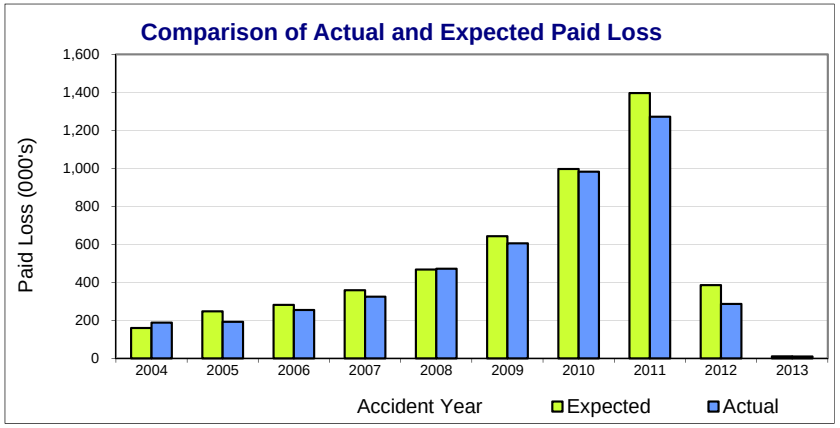
Ohio Bureau of Workers' Compensation

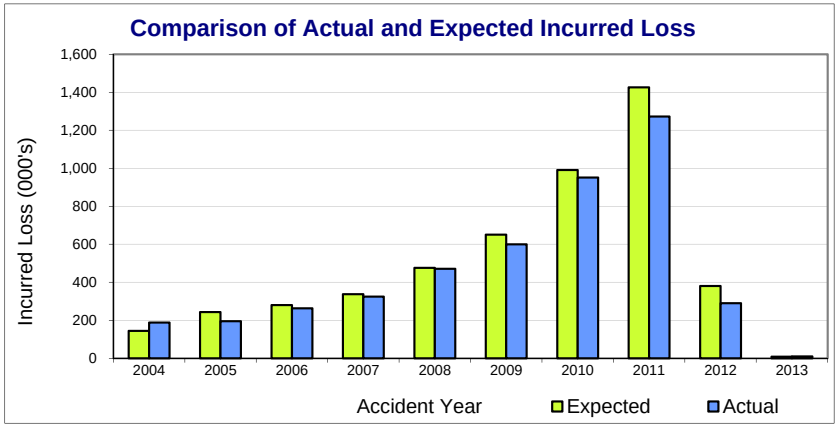
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial

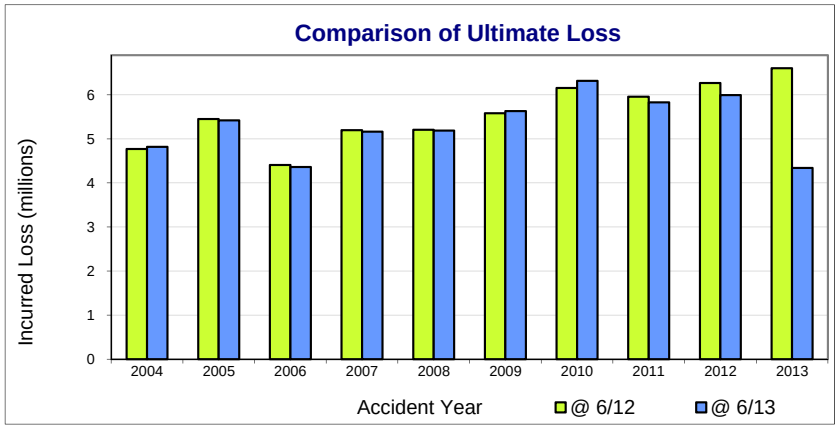
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 13
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	2	1	(1)				12	13	1
1977	0	0	0	1	0	(1)	1,148	1,148	(0)
1978	0	0	(0)	2	0	(2)	1,390	1,390	(0)
1979	1	-	(1)	4	-	(4)	1,988	1,987	(1)
1980	1	-	(1)	6	-	(6)	2,517	2,514	(2)
1981	0	-	(0)	1	-	(1)	2,448	2,446	(2)
1982	1	2	1	3	2	(1)	2,725	2,724	(1)
1983	6	-	(6)	9	-	(9)	3,120	3,112	(8)
1984	3	-	(3)	4	-	(4)	3,598	3,593	(5)
1985	0	-	(0)	1	-	(1)	3,881	3,878	(3)
1986	3	3	(0)	4	3	(2)	4,199	4,196	(3)
1987	2	8	6	2	8	5	4,097	4,101	4
1988	6	-	(6)	6	-	(6)	4,510	4,503	(6)
1989	4	11	7	7	11	4	4,419	4,425	6
1990	4	10	6	5	10	6	4,026	4,032	7
1991	7	29	22	8	29	21	3,722	3,747	24
1992	8	4	(4)	10	4	(5)	4,067	4,071	4
1993	12	8	(4)	15	8	(7)	3,843	3,845	2
1994	13	11	(2)	12	11	(1)	3,884	3,889	4
1995	15	6	(10)	17	6	(11)	3,954	3,948	(6)
1996	25	24	(1)	31	24	(7)	3,629	3,630	2
1997	22	37	16	21	37	16	3,382	3,401	19
1998	26	56	30	28	58	30	3,353	3,386	33
1999	36	17	(19)	39	17	(22)	3,822	3,805	(16)
2000	45	48	2	47	48	0	4,419	4,427	9
2001	67	33	(34)	73	33	(40)	4,956	4,929	(26)
2002	84	235	151	83	235	153	4,773	4,948	175
2003	161	85	(76)	165	85	(79)	4,994	4,939	(55)
2004	159	188	29	144	188	44	4,769	4,820	51
2005	247	192	(55)	243	195	(48)	5,450	5,419	(31)
2006	281	254	(27)	280	263	(17)	4,405	4,361	(44)
2007	358	324	(34)	337	324	(13)	5,196	5,165	(31)
2008	467	472	4	475	471	(5)	5,205	5,189	(16)
2009	642	605	(38)	650	599	(51)	5,581	5,629	48
2010	996	982	(14)	990	951	(39)	6,155	6,316	161
2011	1,396	1,272	(124)	1,426	1,272	(153)	5,957	5,828	(129)
2012	385	286	(99)	380	290	(91)	6,267	5,994	(272)
2013	10	10	(1)	8	10	2	6,604	4,340	(2,263)
Total	5,501	5,214	(287)	5,537	5,191	(345)			(2,373)







Ohio Bureau of Workers' Compensation

SUMMARY 8

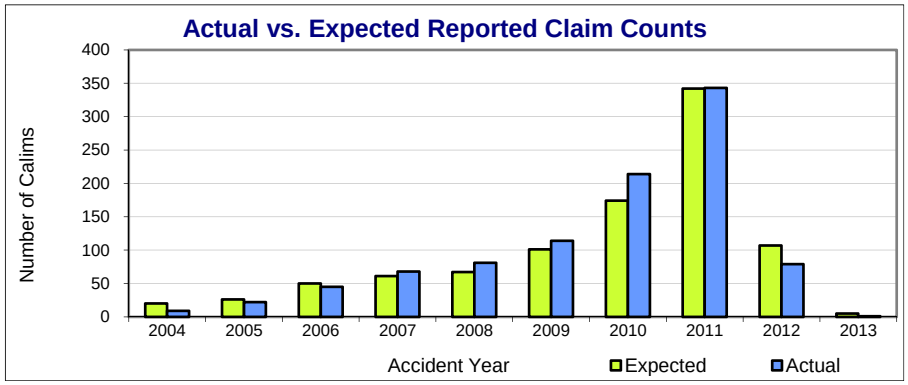
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial

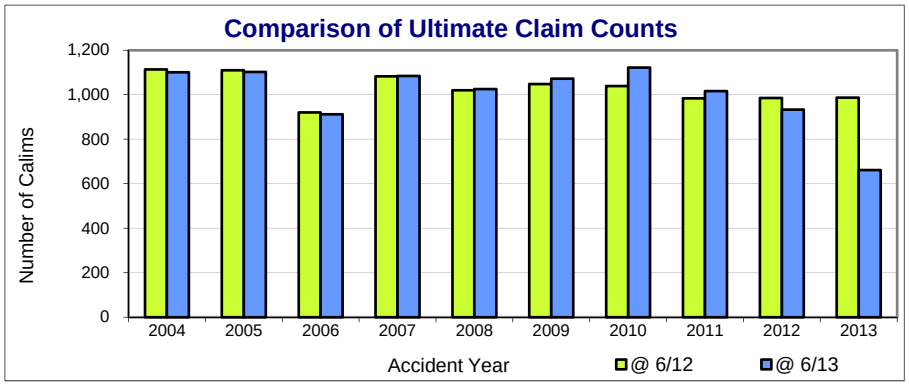
EXHIBIT 13

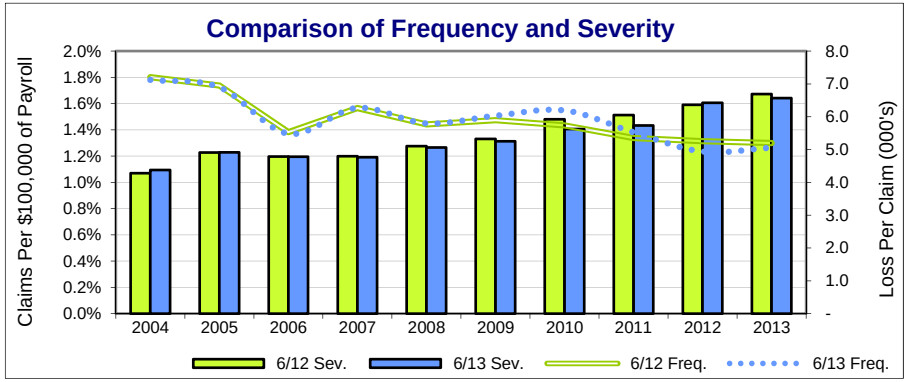
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

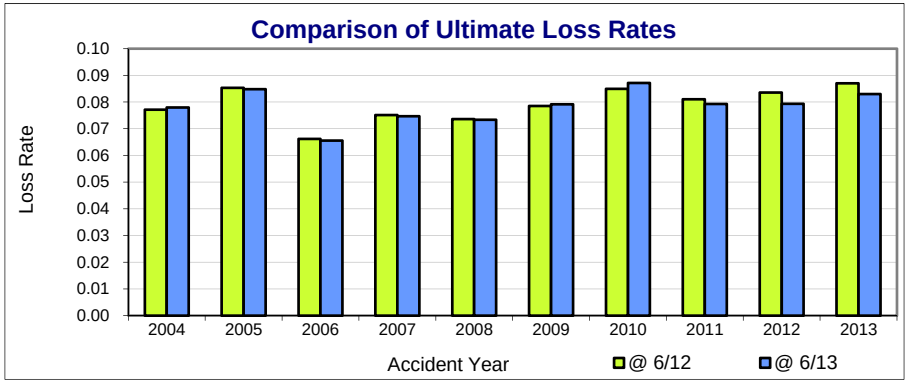
SHEET 3

Accident	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
Year	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	49	43	(6)	22,647	22,653	6						
2004	20	9	(11)	1,114	1,101	(13)	1.80%	1.78%	4,281	4,378	0.077	0.078
2005	26	22	(4)	1,110	1,102	(8)	1.74%	1.73%	4,910	4,917	0.085	0.085
2006	50	45	(5)	920	912	(8)	1.38%	1.37%	4,789	4,782	0.066	0.066
2007	61	68	7	1,083	1,084	1	1.57%	1.57%	4,798	4,764	0.075	0.075
2008	67	81	14	1,020	1,025	5	1.44%	1.45%	5,103	5,062	0.074	0.073
2009	101	114	13	1,048	1,072	24	1.47%	1.51%	5,326	5,251	0.079	0.079
2010	174	214	40	1,039	1,122	83	1.43%	1.55%	5,924	5,629	0.085	0.087
2011	342	343	1	984	1,016	32	1.34%	1.38%	6,053	5,736	0.081	0.079
2012	107	79	(28)	985	933	(52)	1.31%	1.23%	6,362	6,425	0.084	0.079
2013	5	1	(4)	987	661	(326)	1.30%	1.26%	6,691	6,566	0.087	0.083
Total	1,002	1,019	17	32,937	32,681	(256)						









Ohio Bureau of Workers' Compensation

Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial

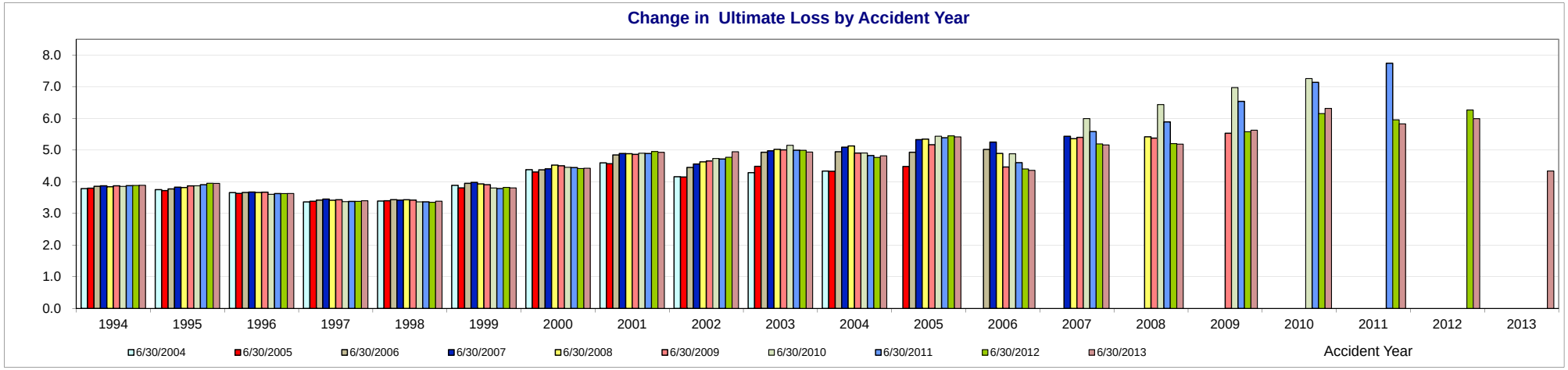
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 13
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	4	13	12	9	8	1	8	7	1	1	1	0	89.1%	89.1%
1977	1,147	1,148	1,148	1	1	(0)	1	1	(0)	0	0	(0)	88.9%	88.9%
1978	1,388	1,390	1,390	2	2	(0)	2	2	(0)	0	0	(0)	88.5%	88.5%
1979	1,985	1,987	1,988	2	4	(1)	2	3	(1)	0	0	(0)	87.9%	87.9%
1980	2,511	2,514	2,517	3	6	(2)	3	5	(2)	0	1	(0)	87.2%	87.2%
1981	2,442	2,446	2,448	4	6	(2)	3	5	(2)	1	1	(0)	84.9%	84.9%
1982	2,718	2,724	2,725	7	8	(1)	6	6	(1)	1	1	(0)	84.0%	84.0%
1983	3,105	3,112	3,120	7	15	(8)	6	13	(7)	1	2	(1)	88.0%	88.0%
1984	3,578	3,593	3,598	15	20	(5)	13	17	(4)	2	3	(1)	86.5%	86.5%
1985	3,859	3,878	3,881	19	22	(3)	16	19	(3)	3	4	(1)	83.5%	83.5%
1986	4,172	4,196	4,199	24	27	(3)	20	22	(3)	4	5	(1)	82.2%	82.2%
1987	4,069	4,101	4,097	32	28	4	25	23	3	6	6	1	80.3%	80.3%
1988	4,473	4,503	4,510	30	37	(6)	24	29	(5)	6	7	(1)	80.4%	80.4%
1989	4,379	4,425	4,419	45	39	6	36	31	5	9	8	1	79.3%	79.3%
1990	3,986	4,032	4,026	47	40	7	37	31	5	10	9	1	78.4%	78.4%
1991	3,678	3,747	3,722	69	44	24	54	35	19	14	9	5	79.1%	79.1%
1992	4,011	4,071	4,067	60	56	4	48	44	3	13	12	1	79.1%	79.1%
1993	3,777	3,845	3,843	68	65	2	54	53	2	13	13	0	80.2%	80.2%
1994	3,805	3,889	3,884	84	79	4	68	64	4	16	15	1	80.7%	80.7%
1995	3,857	3,948	3,954	91	96	(6)	73	78	(5)	17	18	(1)	80.8%	80.8%
1996	3,515	3,630	3,629	115	113	2	94	93	1	20	20	0	82.2%	82.2%
1997	3,255	3,401	3,382	146	127	19	120	105	16	26	23	3	82.3%	82.3%
1998	3,201	3,386	3,353	185	152	33	153	125	27	33	27	6	82.3%	82.3%
1999	3,612	3,805	3,822	193	209	(16)	159	173	(13)	34	37	(3)	82.4%	82.4%
2000	4,131	4,427	4,419	296	288	9	244	236	7	53	51	2	82.2%	82.2%
2001	4,566	4,929	4,956	363	390	(26)	299	321	(22)	64	69	(5)	82.3%	82.3%
2002	4,315	4,948	4,773	633	458	175	523	379	144	110	79	30	82.7%	82.7%
2003	4,353	4,939	4,994	585	640	(55)	492	539	(46)	93	101	(9)	84.1%	84.1%
2004	3,986	4,820	4,769	834	783	51	704	661	43	130	122	8	84.4%	84.4%
2005	4,346	5,419	5,450	1,073	1,104	(31)	911	938	(27)	162	166	(5)	84.9%	84.9%
2006	3,125	4,361	4,405	1,236	1,280	(44)	1,054	1,092	(38)	182	189	(6)	85.3%	85.3%
2007	3,415	5,165	5,196	1,750	1,781	(31)	1,491	1,518	(27)	259	263	(5)	85.2%	85.2%
2008	2,938	5,189	5,205	2,250	2,267	(16)	1,919	1,933	(14)	332	334	(2)	85.3%	85.3%
2009	2,602	5,629	5,581	3,027	2,979	48	2,587	2,546	41	440	433	7	85.5%	85.5%
2010	1,904	6,316	6,155	4,412	4,251	161	3,790	3,651	138	622	600	23	85.9%	85.9%
2011	410	5,828	5,957	5,418	5,547	(129)	4,686	4,797	(111)	732	750	(17)	86.5%	86.5%
2012	-	2,997	3,133	2,997	3,133	(136)	2,520	2,634	(115)	477	499	(22)	84.1%	84.1%
Total	**116,618**	**142,752**	**142,725**	**26,133**	**26,107**	**27**	**22,245**	**22,229**	**16**	**3,888**	**3,878**	**10**	**85.1%**	**85.1%**
Excl Prior	**116,615**	**142,739**	**142,713**	**26,125**	**26,099**	**26**	**22,237**	**22,222**	**16**	**3,887**	**3,877**	**10**	**85.1%**	**85.1%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	1,981	1,980	1,985	1,984	1,985	1,984	1,987	1,987	1,988	1,987	(1)	5	(1)	0	(1)	4	(0)	1	(1)	6
1980	2,486	2,485	2,488	2,487	2,487	2,494	2,518	2,516	2,517	2,514	(1)	3	(1)		7	23	(1)	1	(2)	28
1981	2,436	2,435	2,439	2,438	2,437	2,437	2,442	2,444	2,448	2,446	(1)	4	(1)	(1)	0	5	2	4	(2)	11
1982	2,703	2,703	2,713	2,711	2,710	2,721	2,728	2,724	2,725	2,724	0	10	(2)	(1)	10	7	(4)	1	(1)	21
1983	3,108	3,104	3,108	3,110	3,110	3,114	3,117	3,115	3,120	3,112	(4)	4	1	(0)	4	4	(2)	4	(8)	4
1984	3,580	3,574	3,587	3,587	3,584	3,588	3,596	3,590	3,598	3,593	(6)	12	1	(3)	4	8	(5)	7	(5)	12
1985	3,873	3,864	3,871	3,870	3,867	3,874	3,882	3,876	3,881	3,878	(9)	8	(2)	(3)	7	8	(6)	5	(3)	5
1986	4,129	4,118	4,149	4,171	4,168	4,175	4,181	4,185	4,199	4,196	(11)	31	22	(3)	7	6	4	13	(3)	67
1987	4,078	4,068	4,089	4,094	4,087	4,088	4,092	4,084	4,097	4,101	(11)	22	4	(7)	1	4	(8)	13	4	23
1988	4,472	4,461	4,486	4,496	4,490	4,488	4,498	4,502	4,510	4,503	(11)	26	10	(6)	(2)	10	4	8	(6)	32
1989	4,310	4,301	4,325	4,355	4,371	4,382	4,390	4,410	4,419	4,425	(8)	23	30	16	11	8	20	9	6	115
1990	4,009	3,979	4,010	4,026	4,025	4,037	4,018	4,022	4,026	4,032	(30)	31	16	(2)	12	(19)	4	3	7	23
1991	3,639	3,693	3,706	3,719	3,738	3,735	3,712	3,718	3,722	3,747	54	14	13	19	(3)	(22)	5	4	24	108
1992	4,028	4,014	4,040	4,059	4,063	4,083	4,059	4,063	4,067	4,071	(15)	26	19	3	21	(24)	4	4	4	42
1993	3,811	3,797	3,841	3,822	3,822	3,836	3,828	3,847	3,843	3,845	(13)	43	(19)	0	13	(8)	18	(4)	2	35
1994	3,784	3,797	3,856	3,873	3,843	3,874	3,855	3,877	3,884	3,889	12	59	17	(29)	30	(18)	22	7	4	104
1995	3,752	3,721	3,775	3,830	3,819	3,871	3,872	3,908	3,954	3,948	(31)	54	55	(11)	52	1	36	45	(6)	195
1996	3,658	3,632	3,662	3,676	3,663	3,671	3,604	3,627	3,629	3,630	(26)	30	14	(13)	8	(67)	23	1	2	(28)
1997	3,364	3,385	3,422	3,454	3,416	3,432	3,373	3,379	3,382	3,401	21	38	32	(38)	15	(59)	6	3	19	38
1998	3,392	3,400	3,434	3,422	3,432	3,421	3,367	3,366	3,353	3,386	8	34	(12)	10	(11)	(54)	(1)	(13)	33	(6)
1999	3,888	3,807	3,950	3,981	3,932	3,906	3,805	3,785	3,822	3,805	(80)	143	30	(49)	(25)	(102)	(19)	36	(16)	(82)
2000	4,383	4,309	4,377	4,410	4,527	4,506	4,457	4,448	4,419	4,427	(74)	68	34	117	(21)	(49)	(10)	(29)	9	44
2001	4,597	4,571	4,848	4,894	4,885	4,866	4,902	4,894	4,956	4,929	(26)	277	46	(8)	(20)	36	(8)	62	(26)	333
2002	4,160	4,151	4,452	4,562	4,629	4,657	4,736	4,718	4,773	4,948	(9)	302	109	67	28	79	(18)	55	175	788
2003	4,287	4,488	4,931	4,978	5,024	5,009	5,152	4,996	4,994	4,939	201	443	47	46	(15)	144	(157)	(2)	(55)	652
2004	4,337	4,332	4,947	5,093	5,133	4,907	4,909	4,828	4,769	4,820	(6)	616	146	39	(225)	2	(81)	(59)	51	482
2005		4,482	4,932	5,332	5,347	5,170	5,439	5,391	5,450	5,419		450	400	15	(177)	269	(48)	59	(31)	937
2006			5,023	5,254	4,896	4,467	4,883	4,605	4,405	4,361			231	(358)	(429)	416	(278)	(200)	(44)	(661)
2007				5,437	5,360	5,401	5,995	5,586	5,196	5,165				(77)	41	594	(408)	(391)	(31)	(273)
2008					5,420	5,379	6,437	5,890	5,205	5,189					(41)	1,058	(547)	(685)	(16)	(231)
2009						5,532	6,975	6,540	5,581	5,629						1,443	(436)	(958)	48	97
2010							7,260	7,139	6,155	6,316							(121)	(984)	161	(944)
2011								7,743	5,957	5,828								(1,786)	(129)	(1,915)
2012									6,267	5,994									(272)	(272)
2013										4,340										
79-04	96,246	96,169	98,495	99,102	99,245	99,153	99,081	98,913	99,092	99,297	(76)	2,325	608	143	(92)	(72)	(169)	180	205	3,051
79-05		100,651	103,427	104,434	104,592	104,323	104,521	104,304	104,543	104,716		2,776	1,007	158	(269)	197	(217)	239	174	3,988
79-06			108,450	109,688	109,488	108,790	109,404	108,909	108,948	109,078			1,239	(200)	(698)	614	(495)	39	129	3,327
79-07				115,126	114,849	114,191	115,399	114,495	114,144	114,242				(277)	(657)	1,207	(903)	(351)	98	3,055
79-08					120,269	119,571	121,836	120,386	119,349	119,431					(698)	2,266	(1,451)	(1,037)	82	2,823
79-09						125,103	128,812	126,925	124,930	125,060						3,709	(1,886)	(1,995)	130	2,920
79-10							136,072	134,064	131,085	131,376							(2,007)	(2,979)	291	1,976
79-11								141,807	137,042	137,204								(4,766)	162	61
79-12									143,308	143,198									(110)	(211)
79-13										147,539										(211)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial

SUMMARY 8
EXHIBIT 14
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

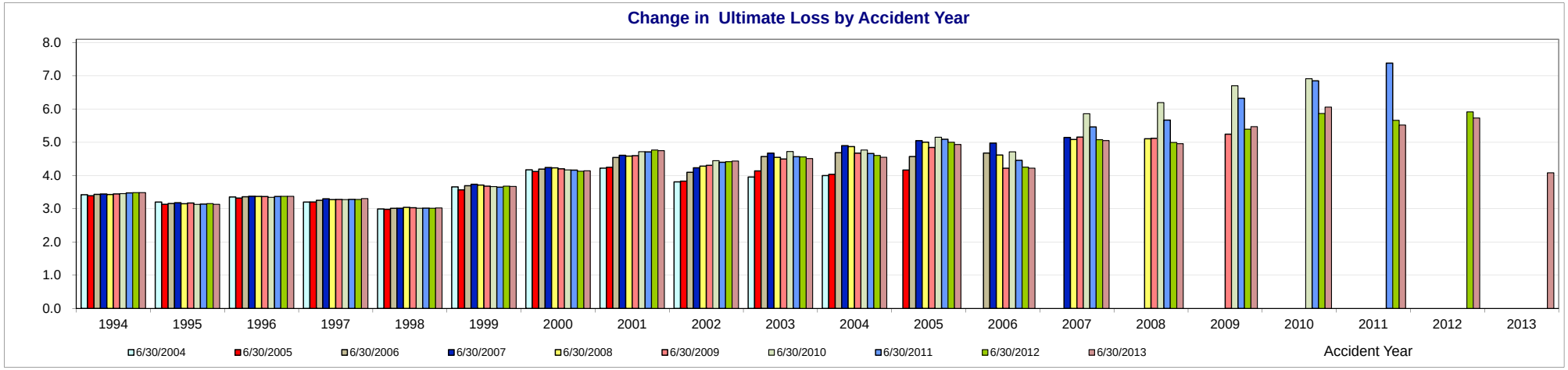
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	12	11	1	5	4	1	7	7	(0)	6	7	(0)	1	1	0	86.7%	89.1%
1977	1,036	1,036	(0)	1,036	1,035	0	1	1	(0)	1	1	(0)	0	0	(0)	86.0%	88.9%
1978	1,280	1,280	(0)	1,278	1,278	0	1	2	(0)	1	2	(0)	0	0	(0)	87.8%	88.5%
1979	1,893	1,894	(1)	1,891	1,891	-	2	3	(1)	2	3	(1)	0	0	(0)	85.9%	87.9%
1980	2,405	2,407	(2)	2,402	2,402	-	3	5	(2)	3	5	(2)	1	1	(0)	83.2%	87.2%
1981	2,308	2,310	(2)	2,305	2,305	-	3	5	(2)	3	5	(2)	1	1	(0)	83.9%	84.9%
1982	2,641	2,641	(1)	2,636	2,634	2	4	7	(3)	4	6	(2)	1	1	(0)	82.0%	84.0%
1983	3,013	3,020	(7)	3,006	3,006	-	7	14	(7)	6	12	(7)	1	2	(1)	83.7%	88.0%
1984	3,511	3,515	(5)	3,496	3,496	-	14	19	(5)	13	16	(4)	2	3	(1)	88.3%	86.5%
1985	3,804	3,807	(3)	3,785	3,785	-	18	21	(3)	16	18	(2)	2	3	(1)	86.9%	83.5%
1986	3,951	3,953	(2)	3,932	3,929	3	19	23	(5)	16	19	(4)	3	4	(1)	83.9%	82.2%
1987	3,951	3,947	4	3,929	3,921	8	22	26	(4)	18	21	(2)	4	5	(1)	83.0%	80.3%
1988	4,160	4,165	(5)	4,135	4,135	-	25	31	(5)	21	25	(4)	5	6	(1)	82.1%	80.4%
1989	4,040	4,033	7	4,012	4,001	11	29	32	(4)	23	26	(2)	5	7	(1)	81.6%	79.3%
1990	3,968	3,961	7	3,933	3,922	10	36	38	(3)	29	30	(1)	7	8	(2)	81.4%	78.4%
1991	3,390	3,377	13	3,358	3,342	16	32	36	(3)	26	28	(2)	6	7	(1)	81.0%	79.1%
1992	3,721	3,715	5	3,673	3,669	4	47	46	1	39	36	3	8	10	(1)	82.5%	79.1%
1993	3,771	3,763	7	3,713	3,705	8	57	58	(1)	47	47	0	11	11	(1)	81.5%	80.2%
1994	3,486	3,486	(1)	3,426	3,415	11	59	71	(11)	49	57	(9)	11	14	(3)	81.8%	80.7%
1995	3,133	3,156	(23)	3,075	3,069	6	58	87	(29)	47	70	(23)	11	17	(6)	81.0%	80.8%
1996	3,374	3,373	1	3,293	3,269	24	81	104	(23)	65	86	(20)	16	19	(3)	80.8%	82.2%
1997	3,306	3,281	25	3,201	3,164	37	105	117	(12)	86	96	(10)	19	21	(2)	82.1%	82.3%
1998	3,025	3,015	10	2,912	2,875	38	113	140	(27)	92	115	(23)	20	25	(4)	82.0%	82.3%
1999	3,672	3,679	(8)	3,502	3,485	17	170	194	(24)	140	160	(20)	30	34	(4)	82.3%	82.4%
2000	4,142	4,130	12	3,911	3,864	48	231	266	(36)	190	219	(29)	41	47	(7)	82.4%	82.2%
2001	4,747	4,769	(21)	4,439	4,406	33	308	362	(55)	253	298	(45)	55	64	(9)	82.3%	82.3%
2002	4,435	4,417	19	4,065	3,989	76	370	428	(58)	305	354	(49)	66	74	(9)	82.3%	82.7%
2003	4,511	4,561	(50)	4,043	3,958	85	468	603	(135)	389	507	(118)	79	96	(17)	83.1%	84.1%
2004	4,550	4,604	(54)	3,941	3,864	77	609	740	(132)	513	625	(112)	96	116	(20)	84.3%	84.4%
2005	4,934	5,003	(69)	4,101	3,958	143	833	1,044	(211)	703	887	(184)	130	157	(27)	84.4%	84.9%
2006	4,222	4,253	(31)	3,293	3,039	254	929	1,214	(285)	787	1,035	(249)	143	179	(36)	84.7%	85.3%
2007	5,052	5,078	(26)	3,697	3,388	308	1,356	1,690	(334)	1,154	1,440	(286)	201	250	(48)	85.1%	85.2%
2008	4,957	4,994	(37)	3,268	2,844	424	1,689	2,150	(461)	1,435	1,833	(398)	254	317	(63)	85.0%	85.3%
2009	5,470	5,394	76	3,170	2,565	605	2,300	2,829	(529)	1,956	2,417	(461)	344	411	(67)	85.0%	85.5%
2010	6,060	5,867	193	2,801	1,832	970	3,258	4,035	(777)	2,776	3,466	(690)	483	569	(86)	85.2%	85.9%
2011	5,518	5,662	(143)	1,583	368	1,215	3,936	5,294	(1,358)	3,374	4,579	(1,205)	562	716	(154)	85.7%	86.5%
2012	5,731	2,958	2,773	286	-	286	5,445	2,958	2,486	4,701	2,487	2,214	744	471	272	86.3%	84.1%
2013	2,041	-	2,041	-	-	-	2,041	-	2,041	1,714	-	1,714	327	-	327	84.0%	100.0%
Total	**139,221**	**134,517**	**4,704**	**114,533**	**109,814**	**4,720**	**24,688**	**24,704**	**(16)**	**21,002**	**21,038**	**(36)**	**3,686**	**3,666**	**20**	**85.1%**	**85.2%**
Excl Prior	**139,209**	**134,506**	**4,703**	**114,529**	**109,810**	**4,719**	**24,680**	**24,696**	**(16)**	**20,995**	**21,031**	**(36)**	**3,685**	**3,665**	**20**	**85.1%**	**85.2%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	4	12	11	8	7	1	7	7	1	1	1	0	89.1%	89.1%
1977	1,035	1,036	1,036	1	1	(0)	1	1	(0)	0	0	(0)	88.9%	88.9%
1978	1,278	1,280	1,280	2	2	(0)	1	2	(0)	0	0	(0)	88.5%	88.5%
1979	1,891	1,893	1,894	2	3	(1)	2	3	(1)	0	0	(0)	87.9%	87.9%
1980	2,402	2,405	2,407	3	5	(2)	3	5	(2)	0	1	(0)	87.2%	87.2%
1981	2,305	2,308	2,310	3	5	(2)	3	5	(2)	1	1	(0)	84.9%	84.9%
1982	2,634	2,641	2,641	6	7	(1)	5	6	(1)	1	1	(0)	84.0%	84.0%
1983	3,006	3,013	3,020	7	14	(7)	6	12	(6)	1	2	(1)	88.0%	88.0%
1984	3,496	3,511	3,515	14	19	(5)	12	16	(4)	2	3	(1)	86.5%	86.5%
1985	3,785	3,804	3,807	18	21	(3)	15	18	(2)	3	3	(0)	83.5%	83.5%
1986	3,929	3,951	3,953	21	23	(2)	17	19	(2)	4	4	(0)	82.2%	82.2%
1987	3,921	3,951	3,947	30	26	4	24	21	3	6	5	1	80.3%	80.3%
1988	4,135	4,160	4,165	25	31	(5)	20	25	(4)	5	6	(1)	80.4%	80.4%
1989	4,001	4,040	4,033	39	32	7	31	26	6	8	7	1	79.3%	79.3%
1990	3,922	3,968	3,961	46	38	7	36	30	6	10	8	2	78.4%	78.4%
1991	3,342	3,390	3,377	49	36	13	39	28	10	10	7	3	79.1%	79.1%
1992	3,669	3,721	3,715	51	46	5	41	36	4	11	10	1	79.1%	79.1%
1993	3,705	3,771	3,763	65	58	7	52	47	6	13	11	1	80.2%	80.2%
1994	3,415	3,486	3,486	70	71	(1)	57	57	(0)	14	14	(0)	80.7%	80.7%
1995	3,069	3,133	3,156	64	87	(23)	51	70	(19)	12	17	(4)	80.8%	80.8%
1996	3,269	3,374	3,373	105	104	1	86	86	1	19	19	0	82.2%	82.2%
1997	3,164	3,306	3,281	142	117	25	117	96	21	25	21	4	82.3%	82.3%
1998	2,875	3,025	3,015	150	140	10	124	115	8	27	25	2	82.3%	82.3%
1999	3,485	3,672	3,679	186	194	(8)	153	160	(6)	33	34	(1)	82.4%	82.4%
2000	3,864	4,142	4,130	278	266	12	229	219	10	49	47	2	82.2%	82.2%
2001	4,406	4,747	4,769	341	362	(21)	281	298	(18)	60	64	(4)	82.3%	82.3%
2002	3,989	4,435	4,417	447	428	19	369	354	15	77	74	3	82.7%	82.7%
2003	3,958	4,511	4,561	553	603	(50)	466	507	(42)	88	96	(8)	84.1%	84.1%
2004	3,864	4,550	4,604	686	740	(54)	579	625	(46)	107	116	(8)	84.4%	84.4%
2005	3,958	4,934	5,003	976	1,044	(69)	829	887	(58)	147	157	(10)	84.9%	84.9%
2006	3,039	4,222	4,253	1,184	1,214	(31)	1,009	1,035	(26)	174	179	(5)	85.3%	85.3%
2007	3,388	5,052	5,078	1,664	1,690	(26)	1,418	1,440	(22)	246	250	(4)	85.2%	85.2%
2008	2,844	4,957	4,994	2,112	2,150	(37)	1,801	1,833	(32)	311	317	(6)	85.3%	85.3%
2009	2,565	5,470	5,394	2,905	2,829	76	2,483	2,417	65	423	411	11	85.5%	85.5%
2010	1,832	6,060	5,867	4,228	4,035	193	3,632	3,466	166	597	569	27	85.9%	85.9%
2011	368	5,518	5,662	5,151	5,294	(143)	4,454	4,579	(124)	696	716	(19)	86.5%	86.5%
2012	-	2,865	2,958	2,865	2,958	(93)	2,409	2,487	(78)	456	471	(15)	84.1%	84.1%
Total	**109,814**	**134,315**	**134,517**	**24,501**	**24,704**	**(203)**	**20,864**	**21,038**	**(174)**	**3,637**	**3,666**	**(29)**	**85.2%**	**85.2%**
Excl Prior	**109,810**	**134,302**	**134,506**	**24,493**	**24,696**	**(204)**	**20,857**	**21,031**	**(174)**	**3,636**	**3,665**	**(29)**	**85.2%**	**85.2%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	1,887	1,886	1,891	1,890	1,890	1,890	1,893	1,893	1,894	1,893	(1)	5	(1)	0		3	(0)	1	(1)	7
1980	2,401	2,400	2,403	2,402	2,402	2,402	2,408	2,407	2,407	2,405	(1)	3	(1)		(0)	6	(1)	0	(2)	4
1981	2,297	2,296	2,300	2,299	2,298	2,298	2,304	2,306	2,310	2,308	(1)	4	(1)	(1)	0	6	2	4	(2)	11
1982	2,629	2,629	2,639	2,637	2,636	2,636	2,644	2,641	2,641	2,641	0	10	(2)	(1)		7	(3)	1	(1)	12
1983	3,008	3,004	3,009	3,010	3,010	3,010	3,018	3,016	3,020	3,013	(4)	4	1	(0)		8	(2)	4	(7)	5
1984	3,497	3,491	3,503	3,504	3,500	3,501	3,513	3,508	3,515	3,511	(6)	12	1	(3)	0	13	(5)	7	(5)	13
1985	3,798	3,788	3,796	3,794	3,791	3,793	3,807	3,802	3,807	3,804	(9)	8	(2)	(3)	2	14	(6)	5	(3)	6
1986	3,914	3,903	3,913	3,927	3,923	3,924	3,934	3,940	3,953	3,951	(11)	10	14	(4)	0	11	5	13	(2)	37
1987	3,927	3,916	3,931	3,940	3,935	3,928	3,941	3,933	3,947	3,951	(11)	15	9	(5)	(7)	12	(7)	13	4	24
1988	4,130	4,119	4,137	4,143	4,144	4,136	4,151	4,157	4,165	4,160	(11)	18	7	1	(8)	15	6	8	(5)	30
1989	3,981	3,973	3,988	4,011	4,012	4,008	4,013	4,024	4,033	4,040	(8)	15	22	1	(4)	4	11	10	7	59
1990	3,941	3,911	3,931	3,942	3,937	3,944	3,953	3,958	3,961	3,968	(30)	20	11	(6)	7	9	5	3	7	27
1991	3,360	3,351	3,355	3,362	3,375	3,363	3,365	3,372	3,377	3,390	(8)	4	7	14	(12)	1	7	5	13	31
1992	3,679	3,647	3,681	3,694	3,691	3,700	3,704	3,711	3,715	3,721	(32)	34	12	(3)	9	4	6	5	5	42
1993	3,730	3,700	3,732	3,726	3,720	3,722	3,753	3,772	3,763	3,771	(30)	31	(6)	(6)	1	31	19	(8)	7	40
1994	3,422	3,391	3,434	3,444	3,428	3,446	3,454	3,478	3,486	3,486	(31)	42	11	(16)	18	7	24	9	(1)	63
1995	3,201	3,134	3,158	3,182	3,151	3,172	3,131	3,141	3,156	3,133	(66)	23	24	(31)	21	(42)	10	15	(23)	(68)
1996	3,354	3,323	3,361	3,377	3,372	3,366	3,343	3,369	3,373	3,374	(31)	38	16	(5)	(5)	(23)	26	4	1	21
1997	3,202	3,204	3,254	3,299	3,275	3,280	3,276	3,283	3,281	3,306	2	50	45	(24)	4	(4)	7	(2)	25	104
1998	2,995	2,983	3,013	3,017	3,043	3,032	3,015	3,018	3,015	3,025	(12)	30	4	26	(11)	(16)	3	(3)	10	30
1999	3,658	3,569	3,694	3,737	3,713	3,679	3,667	3,649	3,679	3,672	(89)	124	43	(24)	(34)	(12)	(18)	31	(8)	13
2000	4,171	4,122	4,193	4,242	4,229	4,202	4,170	4,163	4,130	4,142	(49)	71	49	(13)	(27)	(32)	(8)	(32)	12	(29)
2001	4,222	4,247	4,542	4,609	4,585	4,597	4,717	4,712	4,769	4,747	25	295	67	(24)	12	120	(5)	57	(21)	525
2002	3,808	3,831	4,097	4,232	4,283	4,308	4,447	4,398	4,417	4,435	22	266	135	51	24	139	(48)	19	19	627
2003	3,955	4,139	4,571	4,673	4,547	4,496	4,723	4,567	4,561	4,511	183	432	102	(126)	(51)	227	(156)	(6)	(50)	556
2004	3,998	4,036	4,687	4,899	4,871	4,673	4,768	4,664	4,604	4,550	38	651	213	(28)	(198)	95	(104)	(59)	(54)	552
2005		4,164	4,571	5,049	5,003	4,845	5,153	5,091	5,003	4,934		407	478	(46)	(158)	309	(62)	(89)	(69)	770
2006			4,676	4,975	4,618	4,219	4,713	4,457	4,253	4,222			299	(357)	(398)	494	(257)	(204)	(31)	(454)
2007				5,146	5,085	5,156	5,860	5,463	5,078	5,052				(61)	71	705	(397)	(385)	(26)	(94)
2008					5,106	5,119	6,194	5,669	4,994	4,957					13	1,075	(526)	(674)	(37)	(149)
2009						5,244	6,702	6,326	5,394	5,470						1,458	(376)	(932)	76	226
2010							6,912	6,850	5,867	6,060							(62)	(983)	193	(852)
2011								7,383	5,662	5,518								(1,721)	(143)	(1,864)
2012									5,916	5,731									(185)	(185)
2013										4,082										
79-04	90,166	89,995	92,211	92,993	92,764	92,507	93,110	92,878	92,981	92,907	(171)	2,216	782	(229)	(257)	604	(232)	102	(74)	2,740
79-05		94,159	96,782	98,042	97,766	97,351	98,263	97,970	97,983	97,841		2,623	1,260	(276)	(415)	912	(294)	14	(143)	3,510
79-06			101,458	103,017	102,384	101,570	102,977	102,426	102,236	102,063			1,559	(633)	(814)	1,406	(550)	(190)	(173)	3,057
79-07				108,163	107,469	106,726	108,837	107,890	107,314	107,115				(694)	(743)	2,111	(947)	(575)	(199)	2,963
79-08					112,575	111,845	115,031	113,558	112,309	112,072					(729)	3,186	(1,473)	(1,249)	(236)	2,814
79-09						117,089	121,732	119,884	117,703	117,543						4,643	(1,848)	(2,181)	(160)	3,040
79-10							128,645	126,735	123,570	123,602							(1,910)	(3,165)	33	2,188
79-11								134,117	129,232	129,121								(4,886)	(111)	324
79-12									135,148	134,852									(296)	138
79-13										138,934										138



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Partial

SUMMARY 8
EXHIBIT 15
SHEET 1

Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	1	1	0	-	-	-	1	1	0	0	0	0	0	0	0	86.7%	89.1%
1977	112	112	(0)	111	111	-	0	0	(0)	0	0	(0)	0	0	(0)	86.0%	88.9%
1978	110	110	(0)	110	110	-	0	0	(0)	0	0	(0)	0	0	(0)	87.8%	88.5%
1979	94	94	(0)	94	94	-	0	0	(0)	0	0	(0)	0	0	(0)	85.9%	87.9%
1980	109	109	(0)	109	109	-	0	0	(0)	0	0	(0)	0	0	(0)	83.2%	87.2%
1981	138	138	(0)	138	138	-	0	0	(0)	0	0	(0)	0	0	(0)	83.9%	84.9%
1982	84	84	(0)	83	83	-	0	0	(0)	0	0	(0)	0	0	(0)	82.0%	84.0%
1983	99	99	(1)	98	98	-	0	1	(1)	0	1	(0)	0	0	(0)	83.7%	88.0%
1984	82	82	(0)	81	81	-	1	1	(0)	1	1	(0)	0	0	(0)	88.3%	86.5%
1985	74	74	(0)	73	73	-	1	1	(0)	1	1	(0)	0	0	(0)	86.9%	83.5%
1986	245	246	(1)	242	242	-	3	4	(1)	2	3	(1)	0	1	(0)	83.9%	82.2%
1987	150	151	(1)	148	148	-	2	2	(1)	2	2	(0)	0	0	(0)	83.0%	80.3%
1988	343	345	(1)	339	339	-	5	6	(1)	4	5	(1)	1	1	(0)	82.1%	80.4%
1989	384	386	(1)	379	379	-	6	7	(1)	5	6	(1)	1	1	(0)	81.6%	79.3%
1990	64	65	(0)	63	63	-	1	2	(0)	1	1	(0)	0	0	(0)	81.4%	78.4%
1991	356	345	11	349	336	13	7	9	(1)	6	7	(1)	1	2	(0)	81.0%	79.1%
1992	350	352	(1)	342	342	-	9	10	(1)	7	8	(1)	2	2	(1)	82.5%	79.1%
1993	75	80	(5)	72	72	-	2	7	(5)	2	6	(4)	0	1	(1)	81.5%	80.2%
1994	403	398	5	390	390	-	14	9	5	11	7	4	2	2	1	81.8%	80.7%
1995	815	798	18	788	788	-	27	10	18	22	8	14	5	2	3	81.0%	80.8%
1996	256	256	1	246	246	-	10	9	1	8	8	0	2	2	0	80.8%	82.2%
1997	95	101	(6)	91	91	-	4	10	(6)	3	8	(5)	1	2	(1)	82.1%	82.3%
1998	361	338	23	345	326	19	16	12	4	14	10	4	3	2	1	82.0%	82.3%
1999	134	142	(8)	127	127	-	7	16	(8)	6	13	(7)	1	3	(1)	82.3%	82.4%
2000	285	289	(3)	267	267	-	18	21	(3)	15	17	(3)	3	4	(1)	82.4%	82.2%
2001	182	187	(5)	160	160	-	22	27	(5)	18	23	(4)	4	5	(1)	82.3%	82.3%
2002	513	356	156	486	326	159	27	30	(3)	22	25	(3)	5	5	(0)	82.3%	82.7%
2003	428	433	(5)	396	396	-	32	37	(5)	27	31	(5)	5	6	(0)	83.1%	84.1%
2004	270	164	105	233	122	111	37	43	(6)	31	36	(5)	6	7	(1)	84.3%	84.4%
2005	485	448	37	438	388	49	48	60	(12)	40	51	(11)	7	9	(2)	84.4%	84.9%
2006	139	153	(14)	86	86	-	53	66	(14)	45	56	(12)	8	10	(2)	84.7%	85.3%
2007	112	118	(5)	42	26	16	70	91	(21)	60	78	(18)	10	14	(3)	85.1%	85.2%
2008	232	211	21	142	94	48	90	117	(27)	76	99	(23)	13	17	(4)	85.0%	85.3%
2009	159	188	(29)	37	37	-	122	150	(29)	104	129	(25)	18	22	(4)	85.0%	85.5%
2010	256	288	(32)	85	72	13	171	216	(44)	146	185	(39)	25	30	(5)	85.2%	85.9%
2011	310	295	15	99	42	57	211	253	(42)	181	219	(38)	30	34	(4)	85.7%	86.5%
2012	264	175	88	-	-	-	264	175	88	228	147	80	36	28	8	86.3%	84.1%
2013	129	-	129	10	-	10	119	-	119	100	-	100	19	-	19	84.0%	100.0%
Total	**8,698**	**8,208**	**490**	**7,299**	**6,805**	**494**	**1,399**	**1,403**	**(4)**	**1,187**	**1,191**	**(4)**	**212**	**212**	**0**	**84.8%**	**84.9%**
Excl Prior	**8,697**	**8,207**	**490**	**7,299**	**6,805**	**494**	**1,398**	**1,402**	**(4)**	**1,186**	**1,190**	**(4)**	**212**	**212**	**0**	**84.8%**	**84.9%**

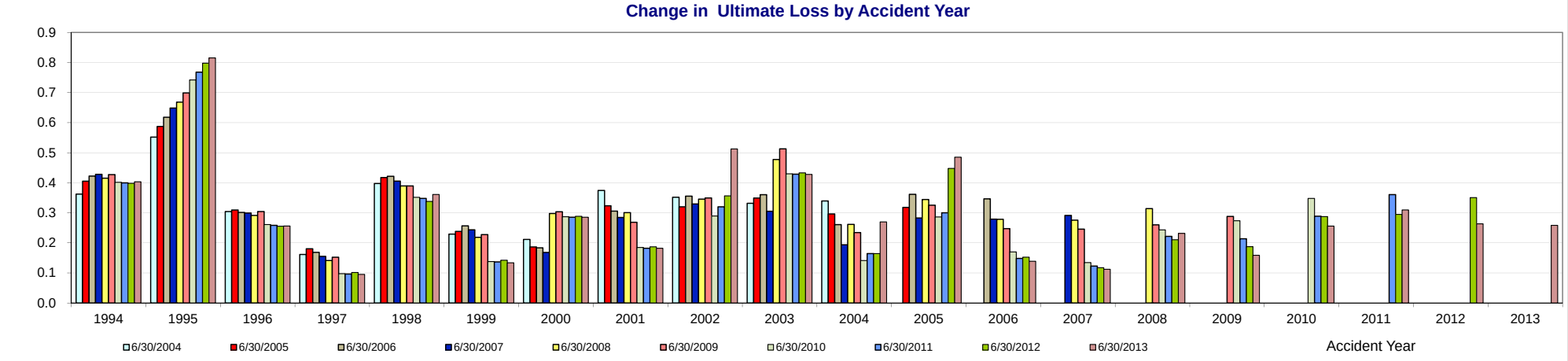
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Partial
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 15
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	1	1	1	1	0	1	0	0	0	0	0	89.1%	89.1%
1977	111	112	112	0	0	(0)	0	0	(0)	0	0	(0)	88.9%	88.9%
1978	110	110	110	0	0	(0)	0	0	(0)	0	0	(0)	88.5%	88.5%
1979	94	94	94	0	0	(0)	0	0	(0)	0	0	(0)	87.9%	87.9%
1980	109	109	109	0	0	(0)	0	0	(0)	0	0	(0)	87.2%	87.2%
1981	138	138	138	0	0	(0)	0	0	(0)	0	0	(0)	84.9%	84.9%
1982	83	84	84	0	0	(0)	0	0	(0)	0	0	(0)	84.0%	84.0%
1983	98	99	99	0	1	(1)	0	1	(0)	0	0	(0)	88.0%	88.0%
1984	81	82	82	1	1	(0)	1	1	(0)	0	0	(0)	86.5%	86.5%
1985	73	74	74	1	1	(0)	1	1	(0)	0	0	(0)	83.5%	83.5%
1986	242	245	246	3	4	(1)	2	3	(1)	0	1	(0)	82.2%	82.2%
1987	148	150	151	2	2	(1)	1	2	(0)	0	0	(0)	80.3%	80.3%
1988	339	343	345	5	6	(1)	4	5	(1)	1	1	(0)	80.4%	80.4%
1989	379	384	386	6	7	(1)	5	6	(1)	1	1	(0)	79.3%	79.3%
1990	63	64	65	1	2	(0)	1	1	(0)	0	0	(0)	78.4%	78.4%
1991	336	356	345	20	9	11	16	7	9	4	2	2	79.1%	79.1%
1992	342	350	352	9	10	(1)	7	8	(1)	2	2	(0)	79.1%	79.1%
1993	72	75	80	2	7	(5)	2	6	(4)	0	1	(1)	80.2%	80.2%
1994	390	403	398	14	9	5	11	7	4	3	2	1	80.7%	80.7%
1995	788	815	798	27	10	18	22	8	14	5	2	3	80.8%	80.8%
1996	246	256	256	10	9	1	8	8	1	2	2	0	82.2%	82.2%
1997	91	95	101	4	10	(6)	3	8	(5)	1	2	(1)	82.3%	82.3%
1998	326	361	338	35	12	23	29	10	19	6	2	4	82.3%	82.3%
1999	127	134	142	7	16	(8)	6	13	(7)	1	3	(1)	82.4%	82.4%
2000	267	285	289	18	21	(3)	15	17	(3)	3	4	(1)	82.2%	82.2%
2001	160	182	187	22	27	(5)	18	23	(4)	4	5	(1)	82.3%	82.3%
2002	326	513	356	186	30	156	154	25	129	32	5	27	82.7%	82.7%
2003	396	428	433	32	37	(5)	27	31	(4)	5	6	(1)	84.1%	84.1%
2004	122	270	164	148	43	105	125	36	89	23	7	16	84.4%	84.4%
2005	388	485	448	97	60	37	82	51	32	15	9	6	84.9%	84.9%
2006	86	139	153	53	66	(14)	45	56	(12)	8	10	(2)	85.3%	85.3%
2007	26	112	118	86	91	(5)	73	78	(5)	13	14	(1)	85.2%	85.2%
2008	94	232	211	138	117	21	118	99	18	20	17	3	85.3%	85.3%
2009	37	159	188	122	150	(29)	104	129	(24)	18	22	(4)	85.5%	85.5%
2010	72	256	288	184	216	(32)	158	185	(27)	26	30	(4)	85.9%	85.9%
2011	42	310	295	268	253	15	231	219	13	36	34	2	86.5%	86.5%
2012	-	132	175	132	175	(43)	111	147	(37)	21	28	(7)	84.1%	84.1%
Total	**6,805**	**8,437**	**8,208**	**1,632**	**1,403**	**229**	**1,381**	**1,191**	**190**	**252**	**212**	**40**	**84.6%**	**84.9%**
Excl Prior	**6,805**	**8,437**	**8,207**	**1,632**	**1,402**	**229**	**1,380**	**1,190**	**190**	**252**	**212**	**40**	**84.6%**	**84.9%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	95	95	95	95	95	94	94	94	94	94					(1)	0	(0)	(0)	(0)	(1)
1980	85	85	85	85	85	93	110	109	109	109					8	17	(0)	0	(0)	24
1981	139	139	139	139	139	139	138	138	138	138						(0)	(0)	(0)	(0)	(1)
1982	74	74	74	74	74	84	84	84	84	84					10	(0)	(0)	(0)	(0)	10
1983	99	99	99	99	99	103	99	99	99	99					4	(4)	(0)	0	(1)	(1)
1984	83	83	83	83	83	87	82	82	82	82					4	(5)	(0)	0	(0)	(1)
1985	75	75	75	75	75	80	74	74	74	74					5	(6)	(0)	0	(0)	(1)
1986	215	215	236	244	244	251	247	246	246	245		21	8	1	7	(5)	(1)	0	(1)	30
1987	151	151	158	153	151	159	151	151	151	150		7	(5)	(2)	8	(8)	(0)	(0)	(1)	(1)
1988	342	342	350	353	346	352	347	345	345	343		8	3	(7)	6	(5)	(2)	(0)	(1)	2
1989	328	328	336	344	359	373	377	387	386	384		8	7	15	15	4	9	(1)	(1)	56
1990	68	68	79	84	88	93	65	65	65	64		11	5	4	5	(28)	(0)	(0)	(0)	(4)
1991	279	341	351	357	362	371	348	346	345	356	62	10	6	5	9	(24)	(2)	(1)	11	77
1992	350	367	359	366	372	384	355	353	352	350	17	(8)	7	6	12	(29)	(2)	(1)	(1)	1
1993	80	97	109	96	102	114	76	75	80	75	17	12	(13)	6	12	(39)	(1)	5	(5)	(6)
1994	362	405	422	428	415	427	402	400	398	403	43	17	6	(13)	12	(25)	(2)	(1)	5	41
1995	552	587	618	649	668	699	742	768	798	815	35	31	31	20	31	43	26	30	18	263
1996	304	309	301	299	291	304	261	258	256	256	5	(8)	(2)	(8)	13	(43)	(3)	(3)	1	(48)
1997	162	181	169	155	141	152	98	97	101	95	19	(12)	(13)	(14)	11	(55)	(1)	5	(6)	(66)
1998	397	417	421	405	389	389	352	348	338	361	20	4	(16)	(16)		(38)	(4)	(10)	23	(36)
1999	229	238	257	244	219	228	138	137	142	134	9	19	(13)	(25)	9	(90)	(1)	5	(8)	(95)
2000	212	187	184	168	298	304	287	285	289	285	(25)	(3)	(15)	129	6	(17)	(2)	3	(3)	74
2001	375	324	306	285	301	269	185	182	187	182	(51)	(18)	(21)	16	(32)	(84)	(3)	5	(5)	(192)
2002	352	320	355	329	345	349	289	320	356	513	(32)	35	(26)	16	4	(60)	31	36	156	161
2003	332	349	360	305	477	513	430	429	433	428	18	11	(55)	172	35	(83)	(1)	4	(5)	96
2004	339	296	261	194	262	234	141	164	164	270	(43)	(35)	(67)	68	(27)	(93)	23	(0)	105	(70)
2005		318	361	283	344	325	286	300	448	485		43	(78)	61	(19)	(39)	14	148	37	167
2006			347	279	278	247	170	148	153	139			(68)	(1)	(31)	(77)	(22)	4	(14)	(208)
2007				291	276	246	135	123	118	112				(16)	(30)	(111)	(12)	(5)	(5)	(179)
2008					314	260	243	222	211	232					(54)	(17)	(22)	(11)	21	(82)
2009						288	274	214	188	159						(14)	(60)	(26)	(29)	(129)
2010							348	289	288	256							(59)	(1)	(32)	(92)
2011								360	295	310								(66)	15	(51)
2012									351	264									(87)	(87)
2013										258										
79-04	6,079	6,174	6,283	6,109	6,481	6,647	5,971	6,034	6,112	6,390	95	109	(174)	372	165	(676)	63	77	279	311
79-05		6,492	6,645	6,392	6,826	6,972	6,257	6,334	6,559	6,875		153	(253)	434	146	(715)	77	225	316	478
79-06			6,991	6,671	7,104	7,220	6,427	6,483	6,712	7,014			(320)	433	115	(792)	55	229	303	270
79-07				6,963	7,380	7,465	6,562	6,606	6,830	7,127				417	85	(903)	44	224	297	91
79-08					7,694	7,725	6,805	6,828	7,040	7,358					31	(920)	22	213	318	9
79-09						8,013	7,079	7,041	7,228	7,517						(934)	(38)	187	290	(120)
79-10							7,427	7,330	7,515	7,773							(97)	186	258	(212)
79-11								7,690	7,810	8,083								120	273	(263)
79-12									8,161	8,346									186	(350)
79-13										8,605										(350)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement

SUMMARY 8
EXHIBIT 16
SHEET 1

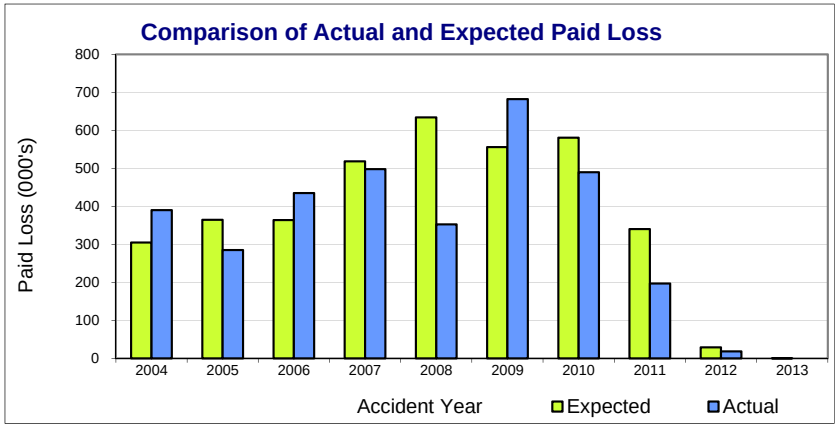
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

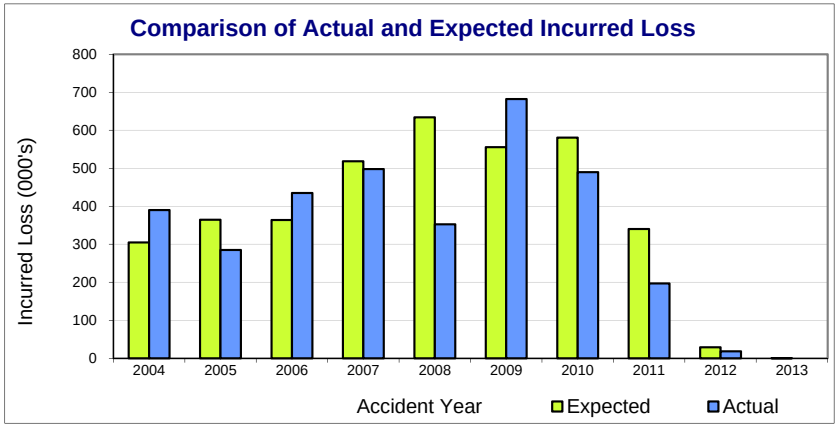
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	146	138	8	46	38	8	100	100	-	88	89	(2)	12	11	2	87.6%	89.2%
1977	480	486	(6)	454	454	-	26	32	(6)	22	26	(4)	4	6	(1)	84.0%	82.6%
1978	1,057	1,058	(1)	990	979	10	67	79	(12)	56	65	(9)	11	14	(3)	83.3%	81.7%
1979	765	760	5	709	695	14	56	65	(9)	46	52	(6)	10	12	(2)	82.4%	80.9%
1980	1,136	1,154	(18)	1,042	1,042	-	93	112	(18)	76	90	(14)	17	22	(5)	81.3%	80.3%
1981	955	969	(14)	866	863	4	89	107	(18)	72	85	(13)	17	22	(4)	80.5%	79.7%
1982	1,377	1,408	(30)	1,235	1,235	-	143	173	(30)	114	137	(23)	29	37	(7)	79.6%	78.9%
1983	1,214	1,247	(33)	1,072	1,072	-	142	175	(33)	112	138	(25)	30	37	(8)	79.0%	78.6%
1984	1,640	1,684	(44)	1,421	1,419	2	219	265	(46)	172	206	(34)	47	58	(12)	78.6%	78.0%
1985	1,997	2,039	(42)	1,697	1,685	12	301	354	(54)	235	273	(39)	66	81	(15)	78.2%	77.2%
1986	1,642	1,686	(44)	1,368	1,366	2	274	320	(46)	213	244	(32)	62	76	(14)	77.4%	76.3%
1987	2,626	2,605	21	2,144	2,069	75	482	536	(54)	369	403	(35)	113	133	(20)	76.6%	75.2%
1988	1,989	2,034	(45)	1,592	1,577	15	397	456	(60)	300	340	(40)	97	117	(20)	75.6%	74.5%
1989	2,476	2,549	(73)	1,935	1,927	9	540	622	(82)	404	459	(54)	136	163	(28)	74.8%	73.7%
1990	3,044	3,160	(116)	2,322	2,322	-	722	839	(116)	535	613	(78)	187	226	(38)	74.1%	73.1%
1991	3,421	3,556	(135)	2,541	2,536	4	880	1,020	(140)	645	738	(92)	235	282	(47)	73.3%	72.3%
1992	3,864	4,031	(167)	2,792	2,791	0	1,073	1,240	(167)	778	886	(109)	295	354	(59)	72.5%	71.5%
1993	3,914	4,042	(128)	2,748	2,704	44	1,166	1,338	(172)	835	947	(112)	331	390	(60)	71.6%	70.8%
1994	3,734	3,926	(192)	2,545	2,538	8	1,189	1,388	(199)	841	972	(131)	348	416	(69)	70.8%	70.0%
1995	5,785	5,971	(187)	3,810	3,729	80	1,975	2,242	(267)	1,384	1,549	(165)	591	693	(102)	70.1%	69.1%
1996	4,683	4,912	(229)	2,980	2,964	16	1,703	1,948	(245)	1,180	1,327	(148)	524	621	(97)	69.3%	68.1%
1997	4,465	4,650	(184)	2,745	2,698	47	1,720	1,952	(232)	1,176	1,314	(138)	544	638	(94)	68.3%	67.3%
1998	5,772	5,824	(52)	3,412	3,249	163	2,360	2,575	(215)	1,595	1,710	(115)	765	865	(100)	67.6%	66.4%
1999	6,467	6,620	(153)	3,676	3,534	141	2,791	3,086	(295)	1,862	2,025	(162)	929	1,061	(133)	66.7%	65.6%
2000	6,236	6,554	(318)	3,392	3,332	60	2,844	3,221	(378)	1,877	2,091	(214)	967	1,131	(164)	66.0%	64.9%
2001	5,777	5,737	40	3,007	2,724	283	2,770	3,013	(243)	1,804	1,935	(131)	966	1,078	(112)	65.1%	64.2%
2002	7,639	7,603	36	3,753	3,427	326	3,886	4,176	(290)	2,514	2,666	(152)	1,372	1,510	(138)	64.7%	63.8%
2003	9,353	9,064	289	4,403	3,871	532	4,950	5,194	(244)	3,184	3,320	(136)	1,766	1,874	(108)	64.3%	63.9%
2004	8,375	8,254	120	3,505	3,115	390	4,870	5,139	(270)	3,149	3,270	(122)	1,721	1,869	(148)	64.7%	63.6%
2005	9,190	9,211	(21)	3,597	3,312	285	5,593	5,899	(306)	3,609	3,744	(135)	1,985	2,155	(170)	64.5%	63.5%
2006	8,063	8,066	(4)	2,498	2,063	435	5,564	6,003	(439)	3,576	3,798	(222)	1,989	2,205	(216)	64.3%	63.3%
2007	8,185	8,315	(130)	1,981	1,483	498	6,204	6,832	(627)	3,977	4,349	(372)	2,227	2,483	(256)	64.1%	63.7%
2008	8,310	8,695	(385)	1,326	974	352	6,983	7,721	(738)	4,498	4,960	(462)	2,485	2,761	(276)	64.4%	64.2%
2009	9,421	9,277	144	1,642	960	682	7,779	8,317	(538)	5,045	5,339	(293)	2,733	2,978	(245)	64.9%	64.2%
2010	8,993	9,346	(354)	780	290	490	8,213	9,056	(843)	5,333	5,801	(468)	2,880	3,255	(375)	64.9%	64.1%
2011	9,085	9,563	(478)	229	32	197	8,856	9,531	(675)	5,715	5,994	(279)	3,141	3,537	(396)	64.5%	62.9%
2012	9,433	4,875	4,558	18	-	18	9,415	4,875	4,540	5,956	2,953	3,002	3,459	1,922	1,538	63.3%	60.6%
2013	3,268	-	3,268	-	-	-	3,268	-	3,268	1,991	-	1,991	1,277	-	1,277	60.9%	100.0%
Total	**175,975**	**171,071**	**4,905**	**76,272**	**71,071**	**5,201**	**99,704**	**100,000**	**(296)**	**65,336**	**64,907**	**429**	**34,368**	**35,093**	**(725)**	**65.5%**	**64.9%**
Excl Prior	**175,830**	**170,932**	**4,897**	**76,226**	**71,032**	**5,194**	**99,604**	**99,900**	**(296)**	**65,248**	**64,818**	**430**	**34,356**	**35,082**	**(726)**	**65.5%**	**64.9%**

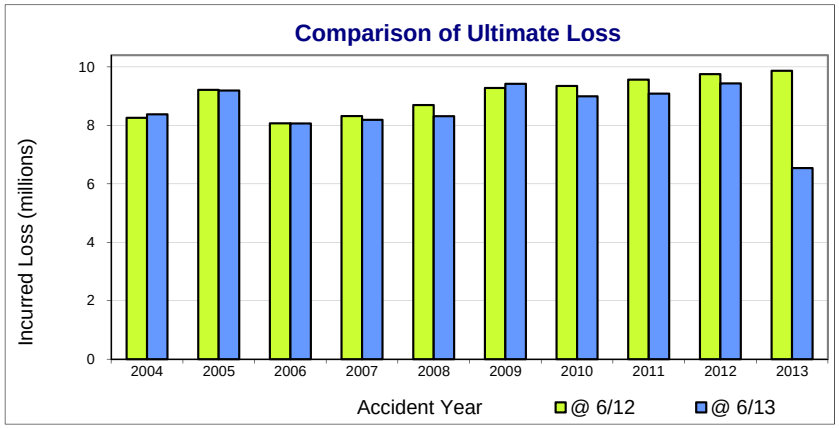
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 16
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	25	8	(18)				138	146	8
1977	4	-	(4)	4	-	(4)	486	480	(6)
1978	10	10	1	10	10	1	1,058	1,057	(1)
1979	8	14	6	8	14	6	760	765	5
1980	13	-	(13)	13	-	(13)	1,154	1,136	(18)
1981	13	4	(9)	13	4	(9)	969	955	(14)
1982	19	-	(19)	19	-	(19)	1,408	1,377	(30)
1983	21	-	(21)	21	-	(21)	1,247	1,214	(33)
1984	28	2	(26)	28	2	(26)	1,684	1,640	(44)
1985	34	12	(22)	34	12	(22)	2,039	1,997	(42)
1986	27	2	(25)	27	2	(25)	1,686	1,642	(44)
1987	41	75	34	41	75	34	2,605	2,626	21
1988	38	15	(23)	38	15	(23)	2,034	1,989	(45)
1989	50	9	(41)	50	9	(41)	2,549	2,476	(73)
1990	67	-	(67)	67	-	(67)	3,160	3,044	(116)
1991	76	4	(72)	76	4	(72)	3,556	3,421	(135)
1992	84	0	(83)	84	0	(83)	4,031	3,864	(167)
1993	95	44	(51)	95	44	(51)	4,042	3,914	(128)
1994	89	8	(81)	89	8	(81)	3,926	3,734	(192)
1995	131	80	(50)	131	80	(50)	5,971	5,785	(187)
1996	104	16	(88)	104	16	(88)	4,912	4,683	(229)
1997	108	47	(60)	108	47	(60)	4,650	4,465	(184)
1998	130	163	33	130	163	33	5,824	5,772	(52)
1999	159	141	(18)	159	141	(18)	6,620	6,467	(153)
2000	167	60	(107)	167	60	(107)	6,554	6,236	(318)
2001	154	283	128	154	283	128	5,737	5,777	40
2002	240	326	87	240	326	87	7,603	7,639	36
2003	360	532	172	360	532	172	9,064	9,353	289
2004	305	390	85	305	390	85	8,254	8,375	120
2005	365	285	(80)	365	285	(80)	9,211	9,190	(21)
2006	364	435	71	364	435	71	8,066	8,063	(4)
2007	518	498	(20)	518	498	(20)	8,315	8,185	(130)
2008	634	352	(282)	634	352	(282)	8,695	8,310	(385)
2009	556	682	126	556	682	126	9,277	9,421	144
2010	581	490	(91)	581	490	(91)	9,346	8,993	(354)
2011	340	197	(143)	340	197	(143)	9,563	9,085	(478)
2012	29	18	(11)	29	18	(11)	9,750	9,433	(317)
2013	0	-	(0)	0	-	(0)	9,867	6,536	(3,331)
Total	5,985	5,201	(784)	5,960	5,194	(766)			(6,570)







Ohio Bureau of Workers' Compensation

SUMMARY 8

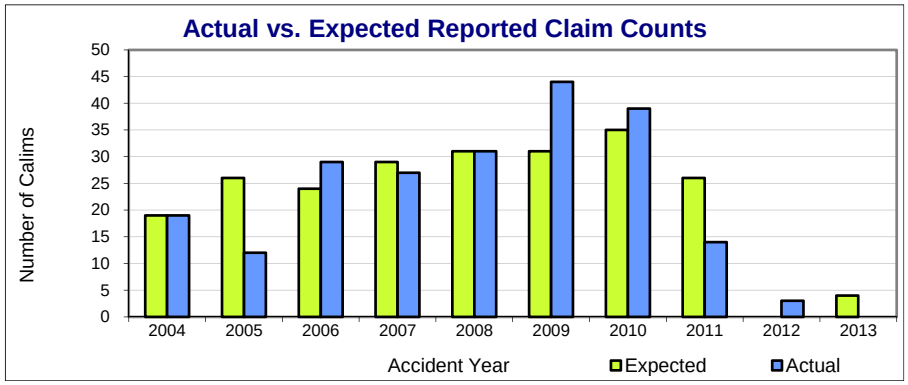
Public Employers - State Agencies - Compensation - Lump Sum Settlement

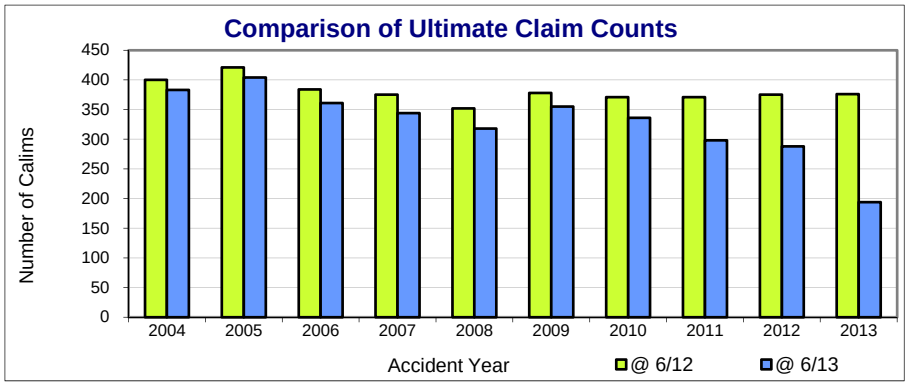
EXHIBIT 16

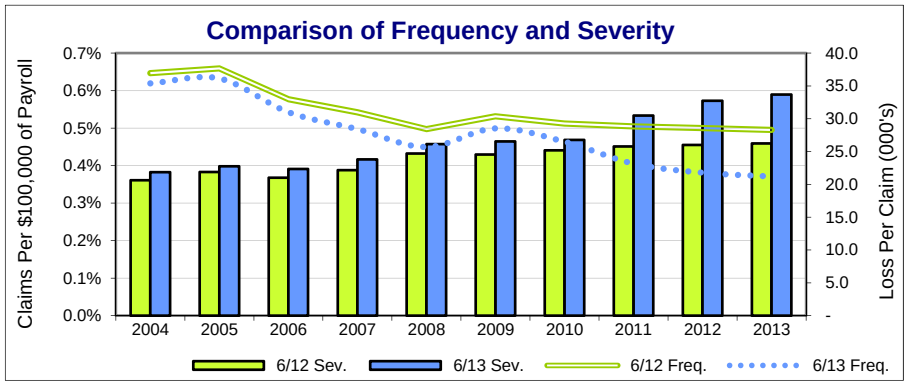
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

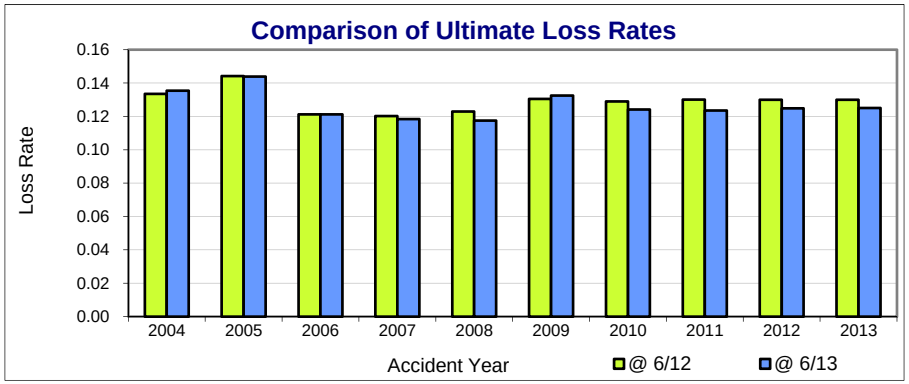
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	141	108	(33)	7,424	7,229	(195)						
2004	19	19	-	400	383	(17)	0.65%	0.62%	20,636	21,866	0.133	0.135
2005	26	12	(14)	421	404	(17)	0.66%	0.63%	21,880	22,749	0.144	0.144
2006	24	29	5	384	361	(23)	0.58%	0.54%	21,006	22,334	0.121	0.121
2007	29	27	(2)	375	344	(31)	0.54%	0.50%	22,172	23,794	0.120	0.118
2008	31	31	-	352	318	(34)	0.50%	0.45%	24,702	26,131	0.123	0.117
2009	31	44	13	378	355	(23)	0.53%	0.50%	24,543	26,539	0.130	0.133
2010	35	39	4	371	336	(35)	0.51%	0.46%	25,192	26,764	0.129	0.124
2011	26	14	(12)	371	298	(73)	0.50%	0.41%	25,777	30,486	0.130	0.124
2012	-	3	3	375	288	(87)	0.50%	0.38%	26,001	32,754	0.130	0.125
2013	4	-	(4)	376	194	(182)	0.50%	0.37%	26,243	33,692	0.130	0.125
Total	366	326	(40)	11,227	10,510	(717)						









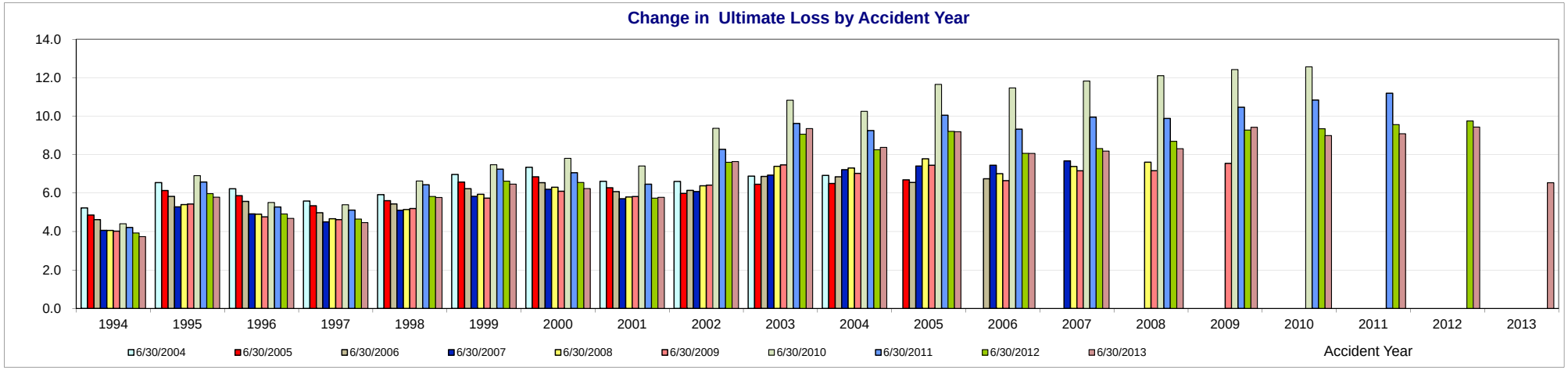
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 16
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	38	146	138	108	100	8	96	89	7	12	11	1	89.2%	89.2%
1977	454	480	486	26	32	(6)	22	26	(5)	5	6	(1)	82.6%	82.6%
1978	979	1,057	1,058	78	79	(1)	64	65	(1)	14	14	(0)	81.7%	81.7%
1979	695	765	760	70	65	5	57	52	4	13	12	1	80.9%	80.9%
1980	1,042	1,136	1,154	93	112	(18)	75	90	(15)	18	22	(4)	80.3%	80.3%
1981	863	955	969	92	107	(14)	74	85	(11)	19	22	(3)	79.7%	79.7%
1982	1,235	1,377	1,408	143	173	(30)	113	137	(24)	30	37	(6)	78.9%	78.9%
1983	1,072	1,214	1,247	142	175	(33)	112	138	(26)	30	37	(7)	78.6%	78.6%
1984	1,419	1,640	1,684	221	265	(44)	172	206	(34)	49	58	(10)	78.0%	78.0%
1985	1,685	1,997	2,039	313	354	(42)	241	273	(32)	71	81	(10)	77.2%	77.2%
1986	1,366	1,642	1,686	276	320	(44)	211	244	(33)	66	76	(10)	76.3%	76.3%
1987	2,069	2,626	2,605	557	536	21	419	403	16	138	133	5	75.2%	75.2%
1988	1,577	1,989	2,034	412	456	(45)	306	340	(33)	105	117	(11)	74.5%	74.5%
1989	1,927	2,476	2,549	549	622	(73)	405	459	(54)	144	163	(19)	73.7%	73.7%
1990	2,322	3,044	3,160	722	839	(116)	528	613	(85)	194	226	(31)	73.1%	73.1%
1991	2,536	3,421	3,556	885	1,020	(135)	640	738	(98)	245	282	(37)	72.3%	72.3%
1992	2,791	3,864	4,031	1,073	1,240	(167)	767	886	(119)	306	354	(48)	71.5%	71.5%
1993	2,704	3,914	4,042	1,210	1,338	(128)	857	947	(91)	353	390	(37)	70.8%	70.8%
1994	2,538	3,734	3,926	1,196	1,388	(192)	838	972	(134)	359	416	(58)	70.0%	70.0%
1995	3,729	5,785	5,971	2,055	2,242	(187)	1,420	1,549	(129)	635	693	(58)	69.1%	69.1%
1996	2,964	4,683	4,912	1,719	1,948	(229)	1,171	1,327	(156)	548	621	(73)	68.1%	68.1%
1997	2,698	4,465	4,650	1,768	1,952	(184)	1,190	1,314	(124)	578	638	(60)	67.3%	67.3%
1998	3,249	5,772	5,824	2,523	2,575	(52)	1,675	1,710	(34)	848	865	(17)	66.4%	66.4%
1999	3,534	6,467	6,620	2,932	3,086	(153)	1,924	2,025	(101)	1,008	1,061	(53)	65.6%	65.6%
2000	3,332	6,236	6,554	2,903	3,221	(318)	1,884	2,091	(206)	1,019	1,131	(112)	64.9%	64.9%
2001	2,724	5,777	5,737	3,053	3,013	40	1,960	1,935	26	1,092	1,078	14	64.2%	64.2%
2002	3,427	7,639	7,603	4,212	4,176	36	2,689	2,666	23	1,523	1,510	13	63.8%	63.8%
2003	3,871	9,353	9,064	5,482	5,194	289	3,504	3,320	184	1,978	1,874	104	63.9%	63.9%
2004	3,115	8,375	8,254	5,260	5,139	120	3,347	3,270	77	1,913	1,869	44	63.6%	63.6%
2005	3,312	9,190	9,211	5,878	5,899	(21)	3,731	3,744	(13)	2,148	2,155	(8)	63.5%	63.5%
2006	2,063	8,063	8,066	5,999	6,003	(4)	3,796	3,798	(2)	2,204	2,205	(1)	63.3%	63.3%
2007	1,483	8,185	8,315	6,702	6,832	(130)	4,267	4,349	(82)	2,436	2,483	(47)	63.7%	63.7%
2008	974	8,310	8,695	7,336	7,721	(385)	4,712	4,960	(248)	2,623	2,761	(138)	64.2%	64.2%
2009	960	9,421	9,277	8,461	8,317	144	5,431	5,339	92	3,030	2,978	52	64.2%	64.2%
2010	290	8,993	9,346	8,702	9,056	(354)	5,574	5,801	(226)	3,128	3,255	(127)	64.1%	64.1%
2011	32	9,085	9,563	9,053	9,531	(478)	5,693	5,994	(301)	3,359	3,537	(177)	62.9%	62.9%
2012	-	4,717	4,875	4,717	4,875	(159)	2,857	2,953	(96)	1,859	1,922	(63)	60.6%	60.6%
Total	**71,071**	**167,991**	**171,071**	**96,920**	**100,000**	**(3,080)**	**62,820**	**64,907**	**(2,087)**	**34,100**	**35,093**	**(993)**	**64.8%**	**64.9%**
Excl Prior	**71,032**	**167,845**	**170,932**	**96,813**	**99,900**	**(3,087)**	**62,724**	**64,818**	**(2,094)**	**34,089**	**35,082**	**(994)**	**64.8%**	**64.9%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	1,172	1,160	1,151	904	825	830	772	795	760	765	(12)	(9)	(247)	(79)	6	(58)	23	(35)	5	(407)
1980	1,657	1,627	1,650	1,330	1,239	1,244	1,201	1,209	1,154	1,136	(30)	23	(320)	(91)	5	(43)	8	(55)	(18)	(521)
1981	1,517	1,503	1,523	1,218	1,120	1,111	1,056	1,024	969	955	(14)	20	(305)	(98)	(9)	(55)	(32)	(54)	(14)	(562)
1982	2,131	2,079	2,036	1,659	1,570	1,550	1,555	1,497	1,408	1,377	(52)	(43)	(377)	(89)	(20)	5	(57)	(89)	(30)	(753)
1983	2,072	1,952	1,924	1,587	1,465	1,442	1,382	1,330	1,247	1,214	(120)	(28)	(338)	(122)	(23)	(60)	(52)	(83)	(33)	(858)
1984	2,520	2,423	2,447	2,030	1,893	1,867	1,866	1,802	1,684	1,640	(96)	24	(418)	(137)	(26)	(0)	(64)	(118)	(44)	(880)
1985	3,028	2,867	2,835	2,315	2,198	2,134	2,192	2,181	2,039	1,997	(161)	(32)	(520)	(117)	(63)	58	(11)	(142)	(42)	(1,031)
1986	2,932	2,771	2,693	2,190	2,012	1,960	1,866	1,823	1,686	1,642	(162)	(78)	(503)	(178)	(52)	(94)	(43)	(136)	(44)	(1,290)
1987	3,541	3,379	3,320	2,790	2,754	2,694	2,942	2,832	2,605	2,626	(163)	(58)	(531)	(36)	(60)	249	(110)	(227)	21	(916)
1988	3,552	3,379	3,225	2,558	2,478	2,374	2,230	2,194	2,034	1,989	(173)	(154)	(667)	(80)	(105)	(143)	(36)	(161)	(45)	(1,564)
1989	3,942	3,622	3,486	2,931	2,958	2,858	2,891	2,786	2,549	2,476	(320)	(136)	(555)	26	(100)	33	(105)	(237)	(73)	(1,466)
1990	4,463	4,115	3,878	3,242	3,288	3,213	3,613	3,423	3,160	3,044	(347)	(237)	(636)	47	(75)	399	(189)	(263)	(116)	(1,419)
1991	4,649	4,288	4,029	3,715	3,648	3,508	3,904	3,899	3,556	3,421	(361)	(258)	(314)	(67)	(140)	396	(5)	(343)	(135)	(1,228)
1992	5,303	4,838	4,574	4,113	3,991	3,855	4,347	4,447	4,031	3,864	(465)	(263)	(461)	(122)	(136)	492	100	(416)	(167)	(1,439)
1993	5,569	5,231	5,019	4,429	4,326	4,190	4,733	4,469	4,042	3,914	(338)	(212)	(590)	(103)	(137)	543	(264)	(427)	(128)	(1,655)
1994	5,228	4,858	4,620	4,059	4,055	4,021	4,406	4,212	3,926	3,734	(370)	(238)	(561)	(4)	(35)	385	(194)	(286)	(192)	(1,494)
1995	6,545	6,134	5,829	5,285	5,402	5,432	6,907	6,577	5,971	5,785	(411)	(305)	(544)	117	31	1,475	(330)	(605)	(187)	(760)
1996	6,223	5,864	5,569	4,919	4,902	4,764	5,511	5,276	4,912	4,683	(359)	(295)	(650)	(18)	(137)	747	(235)	(363)	(229)	(1,540)
1997	5,587	5,342	4,977	4,504	4,666	4,618	5,395	5,112	4,650	4,465	(245)	(365)	(473)	162	(48)	777	(283)	(463)	(184)	(1,122)
1998	5,918	5,605	5,436	5,105	5,144	5,198	6,629	6,432	5,824	5,772	(313)	(168)	(332)	39	54	1,432	(198)	(608)	(52)	(146)
1999	6,967	6,570	6,229	5,831	5,936	5,738	7,473	7,246	6,620	6,467	(397)	(341)	(398)	105	(198)	1,734	(227)	(626)	(153)	(500)
2000	7,343	6,847	6,540	6,198	6,304	6,095	7,805	7,059	6,554	6,236	(496)	(307)	(341)	106	(209)	1,710	(746)	(505)	(318)	(1,107)
2001	6,613	6,279	6,076	5,705	5,798	5,819	7,409	6,463	5,737	5,777	(334)	(202)	(371)	93	21	1,589	(945)	(726)	40	(836)
2002	6,606	5,981	6,141	6,079	6,378	6,411	9,370	8,274	7,603	7,639	(625)	161	(62)	298	34	2,959	(1,096)	(671)	36	1,033
2003	6,882	6,457	6,868	6,934	7,390	7,466	10,831	9,624	9,064	9,353	(425)	411	67	455	76	3,365	(1,207)	(560)	289	2,471
2004	6,918	6,499	6,848	7,217	7,304	7,025	10,254	9,252	8,254	8,375	(420)	349	369	87	(279)	3,229	(1,002)	(998)	120	1,457
2005		6,688	6,554	7,405	7,782	7,446	11,653	10,050	9,211	9,190		(134)	851	377	(336)	4,207	(1,604)	(838)	(21)	2,502
2006			6,744	7,449	7,009	6,648	11,469	9,325	8,066	8,063			705	(440)	(361)	4,821	(2,144)	(1,258)	(4)	1,319
2007				7,676	7,382	7,159	11,830	9,951	8,315	8,185				(294)	(223)	4,670	(1,879)	(1,636)	(130)	509
2008					7,608	7,163	12,105	9,883	8,695	8,310					(445)	4,942	(2,223)	(1,187)	(385)	702
2009						7,544	12,423	10,465	9,277	9,421						4,879	(1,958)	(1,188)	144	1,877
2010							12,567	10,839	9,346	8,993							(1,728)	(1,493)	(354)	(3,574)
2011								11,194	9,563	9,085								(1,631)	(478)	(2,109)
2012									9,750	9,433									(317)	(317)
2013										6,536										
79-04	118,877	111,666	108,923	98,846	99,041	97,417	118,542	111,237	102,040	100,345	(7,212)	(2,743)	(10,076)	195	(1,624)	21,124	(7,305)	(9,198)	(1,694)	(18,532)
79-05		118,354	115,477	106,252	106,823	104,863	130,195	121,287	111,251	109,536		(2,877)	(9,225)	571	(1,960)	25,331	(8,908)	(10,036)	(1,715)	(16,029)
79-06			122,221	113,701	113,833	111,511	141,664	130,612	119,317	117,598			(8,520)	131	(2,321)	30,152	(11,052)	(11,294)	(1,719)	(14,711)
79-07				121,377	121,215	118,671	153,493	140,562	127,632	125,784				(163)	(2,544)	34,823	(12,931)	(12,930)	(1,848)	(14,202)
79-08					128,823	125,834	165,598	150,445	136,327	134,093					(2,989)	39,765	(15,154)	(14,118)	(2,234)	(13,500)
79-09						133,378	178,021	160,910	145,604	143,514						44,643	(17,111)	(15,306)	(2,090)	(11,623)
79-10							190,588	171,749	154,950	152,507							(18,839)	(16,799)	(2,443)	(15,197)
79-11								182,943	164,513	161,592								(18,430)	(2,922)	(17,306)
79-12									174,264	171,025									(3,239)	(17,623)
79-13										177,561										(17,623)



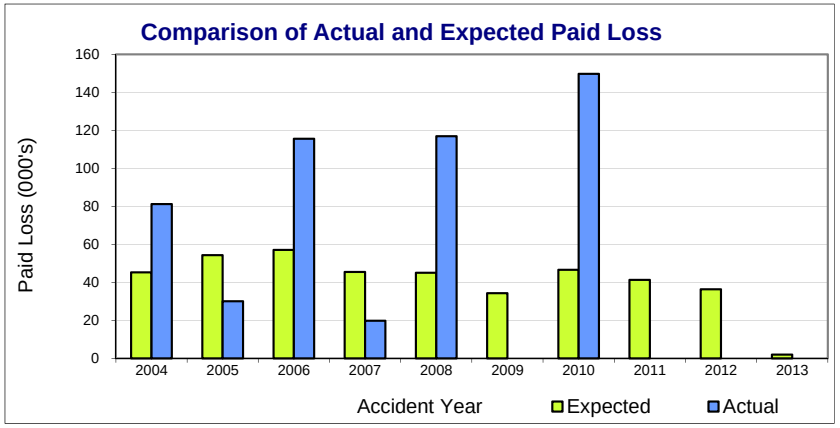
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements

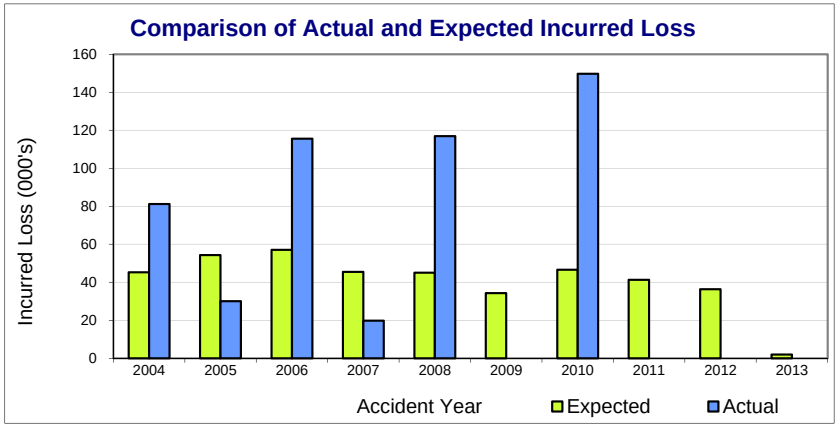
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

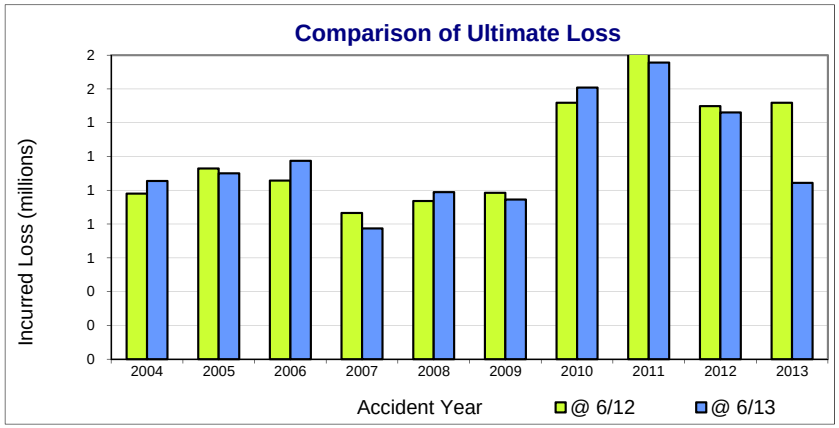
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	359	359	(0)	353	353	-	6	6	(0)	5	5	(0)	1	1	(0)	82.5%	82.2%
1978	312	313	(0)	306	306	-	6	7	(0)	5	5	(0)	1	1	(0)	82.1%	81.9%
1979	509	508	1	498	496	2	12	13	(1)	9	10	(1)	2	2	(0)	81.5%	81.6%
1980	375	345	30	366	335	30	9	10	(1)	8	8	(1)	2	2	(0)	80.4%	81.3%
1981	404	401	3	392	388	5	12	14	(2)	9	11	(2)	2	3	(0)	80.1%	81.0%
1982	508	511	(2)	491	491	-	18	20	(2)	14	16	(2)	3	4	(0)	80.4%	80.6%
1983	542	539	2	520	516	4	22	24	(2)	18	19	(2)	4	5	(0)	80.3%	80.0%
1984	526	529	(3)	501	501	-	25	27	(3)	20	22	(2)	5	5	(1)	79.9%	80.0%
1985	375	376	(1)	354	354	-	21	22	(1)	17	18	(1)	4	5	(0)	80.3%	79.6%
1986	344	332	12	322	309	13	22	22	(0)	18	18	0	4	5	(0)	80.2%	79.2%
1987	299	300	(1)	277	277	-	22	24	(1)	18	19	(1)	5	5	(0)	79.7%	79.2%
1988	360	356	4	329	324	5	31	33	(1)	25	26	(1)	6	7	(0)	79.7%	79.2%
1989	688	678	10	617	607	10	71	71	(1)	57	56	0	14	15	(1)	80.0%	79.0%
1990	502	481	21	443	421	22	59	60	(1)	47	48	(1)	12	12	(0)	79.7%	79.5%
1991	204	206	(2)	176	176	-	29	30	(2)	23	24	(1)	6	6	(0)	79.9%	79.6%
1992	257	260	(3)	214	214	-	43	46	(3)	34	36	(2)	8	9	(1)	80.2%	80.1%
1993	448	415	33	360	330	30	88	85	3	71	68	3	17	17	0	80.4%	80.0%
1994	397	330	67	306	250	56	91	80	11	73	64	9	18	16	2	80.2%	80.2%
1995	812	826	(15)	596	596	-	216	230	(15)	173	184	(11)	43	46	(3)	80.0%	79.9%
1996	309	316	(7)	216	216	-	93	100	(7)	74	79	(5)	19	21	(2)	79.4%	79.3%
1997	500	486	14	333	315	18	167	171	(4)	131	134	(3)	36	37	(1)	78.5%	78.5%
1998	271	265	5	171	161	10	100	105	(5)	77	82	(4)	22	23	(1)	77.6%	77.9%
1999	380	406	(25)	225	225	-	155	180	(25)	119	140	(21)	36	41	(5)	76.9%	77.5%
2000	549	392	157	301	200	102	248	193	55	189	148	41	59	45	14	76.2%	76.7%
2001	1,213	1,121	93	617	526	90	597	595	2	450	451	(1)	147	143	4	75.4%	75.9%
2002	968	928	40	452	388	64	516	541	(24)	385	406	(21)	131	135	(3)	74.6%	75.1%
2003	725	788	(63)	289	269	20	436	519	(83)	322	386	(64)	114	133	(19)	73.9%	74.4%
2004	1,055	980	75	397	316	81	657	664	(6)	482	487	(5)	175	177	(2)	73.3%	73.3%
2005	1,100	1,129	(29)	373	343	30	727	786	(59)	526	569	(43)	201	217	(16)	72.4%	72.4%
2006	1,174	1,057	117	359	243	116	816	814	1	584	583	1	232	231	1	71.6%	71.6%
2007	774	866	(92)	50	30	20	724	835	(111)	513	589	(76)	212	247	(35)	70.8%	70.4%
2008	989	936	53	117	-	117	872	936	(64)	608	648	(40)	264	288	(24)	69.7%	69.2%
2009	945	985	(40)	10	10	-	935	975	(40)	640	660	(19)	295	316	(21)	68.5%	67.6%
2010	1,608	1,518	90	297	147	150	1,312	1,371	(60)	877	907	(30)	434	464	(30)	66.9%	66.2%
2011	1,756	1,811	(55)	378	378	-	1,378	1,433	(55)	902	926	(24)	476	507	(31)	65.4%	64.6%
2012	1,461	749	712	-	-	-	1,461	749	712	935	472	463	526	277	248	64.0%	63.0%
2013	522	-	522	-	-	-	522	-	522	327	-	327	195	-	195	62.7%	100.0%
Total	**24,520**	**22,801**	**1,718**	**12,004**	**11,011**	**993**	**12,516**	**11,791**	**725**	**8,784**	**8,323**	**460**	**3,732**	**3,467**	**265**	**70.2%**	**70.6%**
Excl Prior	**24,520**	**22,801**	**1,718**	**12,004**	**11,011**	**993**	**12,516**	**11,791**	**725**	**8,784**	**8,323**	**460**	**3,732**	**3,467**	**265**	**70.2%**	**70.6%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	-	-				-	-	-
1977	1	-	(1)	1	-	(1)	359	359	(0)
1978	1	-	(1)	1	-	(1)	313	312	(0)
1979	2	2	(0)	2	2	(0)	508	509	1
1980	1	30	29	1	30	29	345	375	30
1981	2	5	3	2	5	3	401	404	3
1982	3	-	(3)	3	-	(3)	511	508	(2)
1983	3	4	1	3	4	1	539	542	2
1984	4	-	(4)	4	-	(4)	529	526	(3)
1985	3	-	(3)	3	-	(3)	376	375	(1)
1986	3	13	10	3	13	10	332	344	12
1987	3	-	(3)	3	-	(3)	300	299	(1)
1988	5	5	0	5	5	0	356	360	4
1989	9	10	1	9	10	1	678	688	10
1990	10	22	12	10	22	12	481	502	21
1991	4	-	(4)	4	-	(4)	206	204	(2)
1992	7	-	(7)	7	-	(7)	260	257	(3)
1993	12	30	18	12	30	18	415	448	33
1994	12	56	44	12	56	44	330	397	67
1995	30	-	(30)	30	-	(30)	826	812	(15)
1996	12	-	(12)	12	-	(12)	316	309	(7)
1997	17	18	1	17	18	1	486	500	14
1998	11	10	(1)	11	10	(1)	265	271	5
1999	20	-	(20)	20	-	(20)	406	380	(25)
2000	18	102	83	18	102	83	392	549	157
2001	51	90	39	51	90	39	1,121	1,213	93
2002	46	64	18	46	64	18	928	968	40
2003	44	20	(24)	44	20	(24)	788	725	(63)
2004	45	81	36	45	81	36	980	1,055	75
2005	54	30	(24)	54	30	(24)	1,129	1,100	(29)
2006	57	116	59	57	116	59	1,057	1,174	117
2007	45	20	(26)	45	20	(26)	866	774	(92)
2008	45	117	72	45	117	72	936	989	53
2009	34	-	(34)	34	-	(34)	985	945	(40)
2010	47	150	103	47	150	103	1,518	1,608	90
2011	41	-	(41)	41	-	(41)	1,811	1,756	(55)
2012	36	-	(36)	36	-	(36)	1,498	1,461	(37)
2013	2	-	(2)	2	-	(2)	1,518	1,043	(475)
Total	742	993	251	742	993	251			(27)







Ohio Bureau of Workers' Compensation

SUMMARY 8

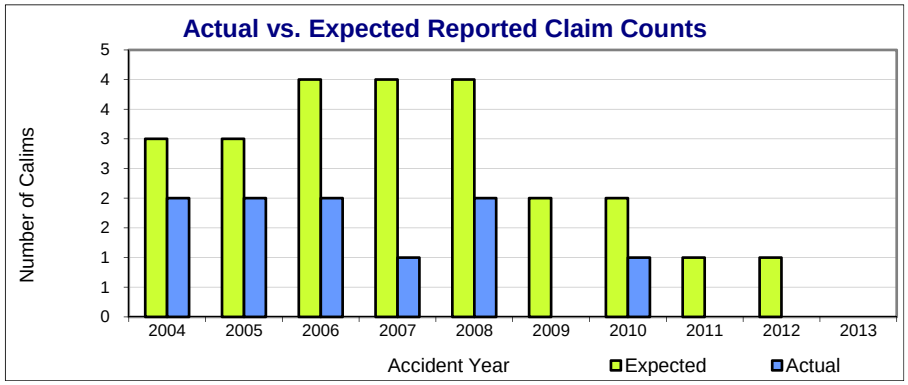
Public Employers - State Agencies - Compensation - Lump Sum Advancements

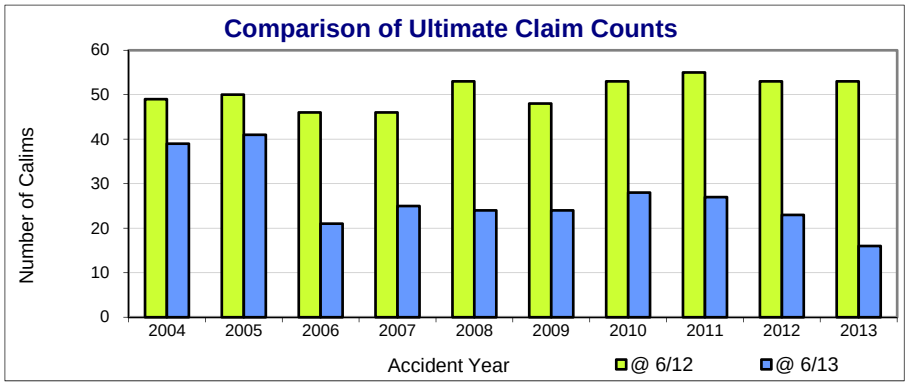
EXHIBIT 17

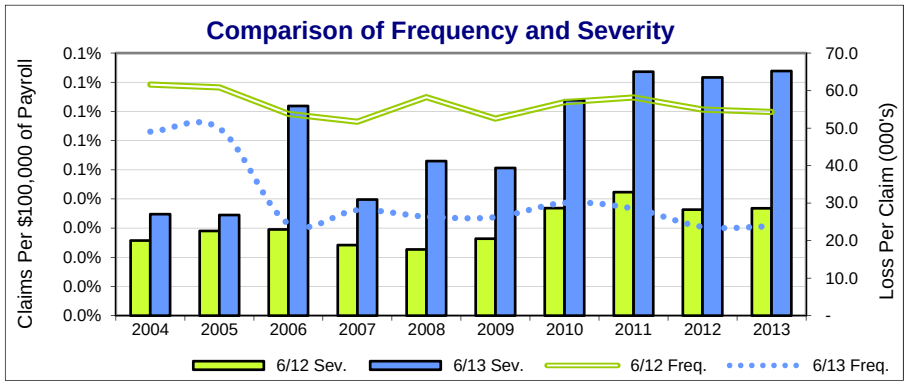
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

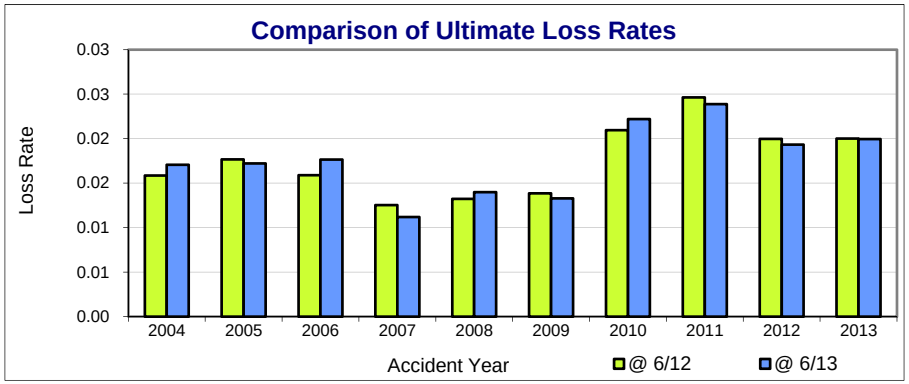
SHEET 3

Accident	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
Year	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	25	20	(5)	1,007	983	(24)						
2004	3	2	(1)	49	39	(10)	0.08%	0.06%	20,000	27,044	0.016	0.017
2005	3	2	(1)	50	41	(9)	0.08%	0.06%	22,581	26,828	0.018	0.017
2006	4	2	(2)	46	21	(25)	0.07%	0.03%	22,986	55,922	0.016	0.018
2007	4	1	(3)	46	25	(21)	0.07%	0.04%	18,822	30,973	0.013	0.011
2008	4	2	(2)	53	24	(29)	0.07%	0.03%	17,659	41,193	0.013	0.014
2009	2	-	(2)	48	24	(24)	0.07%	0.03%	20,522	39,375	0.014	0.013
2010	2	1	(1)	53	28	(25)	0.07%	0.04%	28,649	57,439	0.021	0.022
2011	1	-	(1)	55	27	(28)	0.07%	0.04%	32,933	65,032	0.025	0.024
2012	1	-	(1)	53	23	(30)	0.07%	0.03%	28,267	63,509	0.020	0.019
2013	-	-	-	53	16	(37)	0.07%	0.03%	28,643	65,218	0.020	0.020
Total	49	30	(19)	1,513	1,251	(262)						









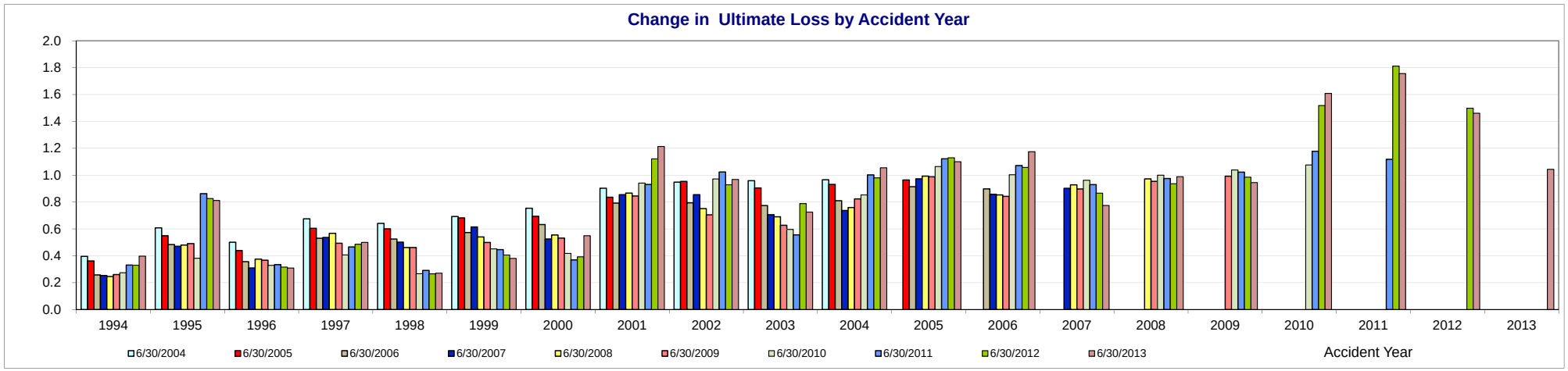
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 17
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	353	359	359	6	6	(0)	5	5	(0)	1	1	(0)	82.2%	82.2%
1978	306	312	313	6	7	(0)	5	5	(0)	1	1	(0)	81.9%	81.9%
1979	496	509	508	13	13	1	11	10	1	2	2	0	81.6%	81.6%
1980	335	375	345	40	10	30	32	8	24	7	2	6	81.3%	81.3%
1981	388	404	401	16	14	3	13	11	2	3	3	1	81.0%	81.0%
1982	491	508	511	18	20	(2)	14	16	(2)	3	4	(0)	80.6%	80.6%
1983	516	542	539	26	24	2	21	19	2	5	5	0	80.0%	80.0%
1984	501	526	529	25	27	(3)	20	22	(2)	5	5	(1)	80.0%	80.0%
1985	354	375	376	21	22	(1)	17	18	(1)	4	5	(0)	79.6%	79.6%
1986	309	344	332	35	22	12	28	18	10	7	5	3	79.2%	79.2%
1987	277	299	300	22	24	(1)	18	19	(1)	5	5	(0)	79.2%	79.2%
1988	324	360	356	36	33	4	29	26	3	8	7	1	79.2%	79.2%
1989	607	688	678	81	71	10	64	56	8	17	15	2	79.0%	79.0%
1990	421	502	481	81	60	21	64	48	17	17	12	4	79.5%	79.5%
1991	176	204	206	29	30	(2)	23	24	(1)	6	6	(0)	79.6%	79.6%
1992	214	257	260	43	46	(3)	34	36	(2)	9	9	(1)	80.1%	80.1%
1993	330	448	415	118	85	33	94	68	26	24	17	7	80.0%	80.0%
1994	250	397	330	147	80	67	118	64	54	29	16	13	80.2%	80.2%
1995	596	812	826	216	230	(15)	172	184	(12)	43	46	(3)	79.9%	79.9%
1996	216	309	316	93	100	(7)	74	79	(6)	19	21	(1)	79.3%	79.3%
1997	315	500	486	185	171	14	145	134	11	40	37	3	78.5%	78.5%
1998	161	271	265	110	105	5	85	82	4	24	23	1	77.9%	77.9%
1999	225	380	406	155	180	(25)	120	140	(20)	35	41	(6)	77.5%	77.5%
2000	200	549	392	349	193	157	268	148	120	81	45	36	76.7%	76.7%
2001	526	1,213	1,121	687	595	93	521	451	70	166	143	22	75.9%	75.9%
2002	388	968	928	580	541	40	436	406	30	145	135	10	75.1%	75.1%
2003	269	725	788	456	519	(63)	339	386	(47)	117	133	(16)	74.4%	74.4%
2004	316	1,055	980	738	664	75	541	487	55	197	177	20	73.3%	73.3%
2005	343	1,100	1,129	757	786	(29)	548	569	(21)	209	217	(8)	72.4%	72.4%
2006	243	1,174	1,057	931	814	117	667	583	84	264	231	33	71.6%	71.6%
2007	30	774	866	744	835	(92)	524	589	(64)	220	247	(27)	70.4%	70.4%
2008	-	989	936	989	936	53	684	648	36	305	288	16	69.2%	69.2%
2009	10	945	985	935	975	(40)	632	660	(27)	303	316	(13)	67.6%	67.6%
2010	147	1,608	1,518	1,461	1,371	90	967	907	59	495	464	30	66.2%	66.2%
2011	378	1,756	1,811	1,378	1,433	(55)	890	926	(36)	488	507	(20)	64.6%	64.6%
2012	-	730	749	730	749	(19)	460	472	(12)	270	277	(7)	63.0%	63.0%
Total	**11,011**	**23,268**	**22,801**	**12,257**	**11,791**	**466**	**8,684**	**8,323**	**361**	**3,573**	**3,467**	**105**	**70.9%**	**70.6%**
Excl Prior	**11,011**	**23,268**	**22,801**	**12,257**	**11,791**	**466**	**8,684**	**8,323**	**361**	**3,573**	**3,467**	**105**	**70.9%**	**70.6%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	492	486	504	512	524	530	499	511	508	509	(6)	18	8	12	6	(31)	13	(3)	1	17
1980	396	395	397	387	387	398	348	348	345	375	(1)	2	(10)	(0)	12	(50)	(1)	(2)	30	(21)
1981	447	443	441	442	449	450	401	404	401	404	(5)	(2)	2	6	1	(49)	3	(3)	3	(43)
1982	531	545	544	535	543	572	516	514	511	508	14	(1)	(9)	8	29	(56)	(1)	(4)	(2)	(23)
1983	558	561	554	580	575	592	522	544	539	542	3	(7)	26	(5)	17	(70)	23	(5)	2	(16)
1984	567	578	610	607	591	605	537	533	529	526	11	33	(3)	(16)	14	(69)	(4)	(4)	(3)	(41)
1985	471	464	465	451	436	447	383	380	376	375	(7)	1	(14)	(15)	11	(63)	(4)	(4)	(1)	(96)
1986	434	449	454	443	432	455	334	330	332	344	15	5	(11)	(10)	23	(121)	(4)	1	12	(90)
1987	390	394	391	377	371	374	296	293	300	299	4	(3)	(14)	(6)	3	(78)	(3)	7	(1)	(91)
1988	476	474	483	474	449	439	357	354	356	360	(2)	9	(9)	(24)	(10)	(83)	(3)	3	4	(116)
1989	654	671	669	672	669	682	637	639	678	688	17	(2)	3	(3)	13	(45)	3	39	10	34
1990	551	574	571	603	582	586	491	493	481	502	23	(3)	32	(22)	5	(95)	2	(12)	21	(49)
1991	287	307	294	292	283	282	204	213	206	204	20	(13)	(2)	(9)	(1)	(78)	9	(7)	(2)	(82)
1992	366	348	341	322	337	334	251	259	260	257	(18)	(7)	(19)	15	(3)	(84)	8	1	(3)	(109)
1993	415	320	324	350	373	382	301	324	415	448	(95)	4	26	23	9	(81)	22	91	33	33
1994	395	361	257	253	245	260	274	331	330	397	(34)	(104)	(4)	(8)	15	13	57	(1)	67	2
1995	607	549	483	471	480	491	381	862	826	812	(58)	(66)	(13)	9	11	(109)	481	(36)	(15)	204
1996	501	439	356	309	375	367	329	334	316	309	(62)	(83)	(47)	66	(8)	(38)	5	(18)	(7)	(192)
1997	675	604	531	536	567	493	407	466	486	500	(71)	(73)	5	31	(74)	(87)	59	20	14	(175)
1998	641	600	524	501	461	461	267	291	265	271	(41)	(76)	(23)	(40)		(195)	24	(25)	5	(370)
1999	692	682	573	614	540	499	451	446	406	380	(10)	(109)	41	(74)	(41)	(48)	(5)	(40)	(25)	(312)
2000	754	694	633	525	555	532	418	369	392	549	(60)	(61)	(107)	29	(23)	(114)	(49)	23	157	(205)
2001	903	836	792	855	867	845	941	931	1,121	1,213	(67)	(44)	63	12	(22)	96	(10)	190	93	311
2002	948	953	794	855	751	705	972	1,023	928	968	5	(159)	60	(104)	(46)	267	51	(95)	40	20
2003	959	905	774	706	690	627	596	556	788	725	(54)	(132)	(68)	(16)	(63)	(31)	(41)	233	(63)	(234)
2004	966	931	810	737	759	823	853	1,002	980	1,055	(35)	(121)	(73)	22	64	30	149	(22)	75	89
2005		964	914	973	993	988	1,064	1,122	1,129	1,100		(50)	59	20	(5)	76	58	7	(29)	136
2006			898	858	853	842	1,003	1,071	1,057	1,174			(40)	(5)	(11)	161	68	(14)	117	276
2007				902	928	897	962	930	866	774				26	(31)	65	(32)	(64)	(92)	(128)
2008					972	954	1,000	975	936	989					(18)	46	(25)	(39)	53	16
2009						992	1,038	1,023	985	945						46	(16)	(37)	(40)	(47)
2010							1,076	1,178	1,518	1,608							102	341	90	533
2011								1,118	1,811	1,756								693	(55)	638
2012									1,498	1,461									(37)	(37)
2013										1,043										
79-04	15,075	14,562	13,569	13,410	13,290	13,232	11,965	12,750	13,078	13,520	(513)	(993)	(160)	(120)	(58)	(1,267)	785	328	442	(1,555)
79-05		15,526	14,483	14,383	14,283	14,220	13,029	13,872	14,207	14,620		(1,043)	(101)	(100)	(63)	(1,191)	843	335	413	(1,419)
79-06			15,381	15,241	15,136	15,062	14,032	14,943	15,264	15,795			(141)	(104)	(74)	(1,030)	911	321	530	(1,143)
79-07				16,143	16,064	15,959	14,994	15,873	16,130	16,569				(78)	(105)	(965)	879	257	439	(1,271)
79-08					17,036	16,913	15,993	16,848	17,066	17,558					(123)	(920)	855	218	492	(1,254)
79-09						17,905	17,032	17,871	18,051	18,503						(873)	839	180	452	(1,301)
79-10							18,107	19,048	19,569	20,111							941	521	541	(769)
79-11								20,166	21,381	21,867								1,215	486	(131)
79-12									22,879	23,327									449	(168)
79-13										24,371										(168)



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards

SUMMARY 8
EXHIBIT 18
SHEET 1

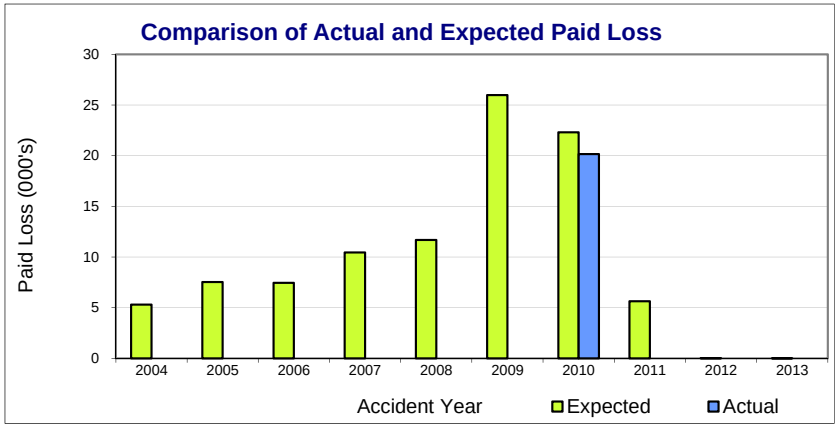
Change in Unpaid Loss from June 30, 2012 to June 30, 2013 ($000's)
(June 30, 2013 Evaluated at June 30, 2013 and June 30, 2012 Evaluated at 6/2012)

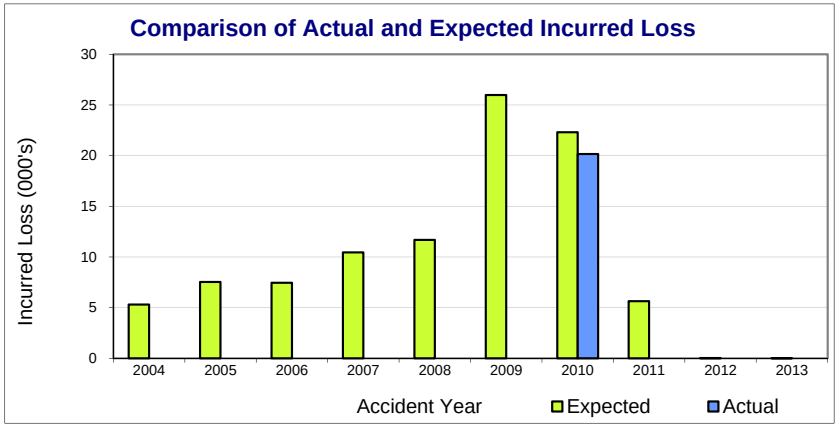
	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
Accident Year	Earned at 6/30/13	Earned at 6/30/12	Change	Actual @ 6/13	Actual @ 6/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12	Change	As of 6/30/13	As of 6/30/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	76	76	0	65	63	2	11	13	(2)	9	10	(2)	3	3	(0)	75.8%	77.3%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	74	74	0	61	59	2	13	15	(2)	10	11	(2)	3	4	(0)	74.3%	75.2%
1983	123	123	0	99	96	3	24	27	(3)	17	20	(3)	6	7	(1)	73.5%	74.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	0	0	(0)	0	0	-	0	0	(0)	0	0	(0)	0	0	(0)	67.6%	67.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	5	5	(0)	4	4	-	2	2	(0)	1	1	(0)	1	1	(0)	65.7%	64.9%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	1	1	(0)	1	1	-	0	0	(0)	0	0	(0)	0	0	(0)	63.7%	62.9%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	32	33	(1)	20	20	-	12	13	(1)	7	8	(1)	4	5	(1)	61.8%	60.9%
1996	14	63	(49)	9	9	-	5	54	(49)	3	33	(29)	2	22	(20)	60.9%	60.0%
1997	18	58	(40)	-	-	-	18	58	(40)	11	34	(23)	7	24	(16)	60.2%	59.2%
1998	22	65	(43)	3	3	-	20	63	(43)	12	37	(25)	8	26	(18)	59.4%	58.3%
1999	21	69	(47)	-	-	-	21	69	(47)	13	40	(27)	9	29	(20)	58.6%	57.9%
2000	82	134	(52)	59	59	-	24	76	(52)	14	44	(30)	10	32	(22)	58.1%	57.5%
2001	26	83	(57)	-	-	-	26	83	(57)	15	48	(32)	11	36	(25)	58.0%	57.2%
2002	29	90	(62)	-	-	-	29	90	(62)	16	51	(35)	12	39	(27)	57.6%	56.7%
2003	31	97	(66)	-	-	-	31	97	(66)	18	55	(37)	13	42	(29)	57.2%	56.3%
2004	33	105	(72)	-	-	-	33	105	(72)	19	59	(41)	14	46	(32)	56.8%	56.4%
2005	36	116	(80)	-	-	-	36	116	(80)	21	66	(46)	16	50	(34)	57.1%	57.1%
2006	40	129	(88)	-	-	-	40	129	(88)	23	74	(51)	17	55	(38)	57.7%	57.4%
2007	44	144	(100)	-	-	-	44	144	(100)	26	84	(58)	19	60	(41)	58.0%	58.3%
2008	49	159	(110)	-	-	-	49	159	(110)	29	94	(65)	20	65	(45)	58.8%	59.1%
2009	53	186	(133)	-	-	-	53	186	(133)	32	116	(85)	21	70	(48)	59.6%	62.6%
2010	126	255	(129)	63	43	20	63	212	(149)	40	136	(96)	23	76	(53)	63.0%	64.2%
2011	72	221	(149)	-	-	-	72	221	(149)	46	138	(92)	25	82	(57)	64.6%	62.6%
2012	76	113	(37)	-	-	-	76	113	(37)	48	68	(20)	28	45	(17)	63.0%	60.2%
2013	26	-	26	-	-	-	26	-	26	16	-	16	10	-	10	60.6%	100.0%
Total	**1,110**	**2,400**	**(1,289)**	**382**	**355**	**28**	**728**	**2,045**	**(1,317)**	**444**	**1,227**	**(783)**	**284**	**818**	**(534)**	**61.0%**	**60.0%**
Excl Prior	**1,110**	**2,400**	**(1,289)**	**382**	**355**	**28**	**728**	**2,045**	**(1,317)**	**444**	**1,227**	**(783)**	**284**	**818**	**(534)**	**61.0%**	**60.0%**

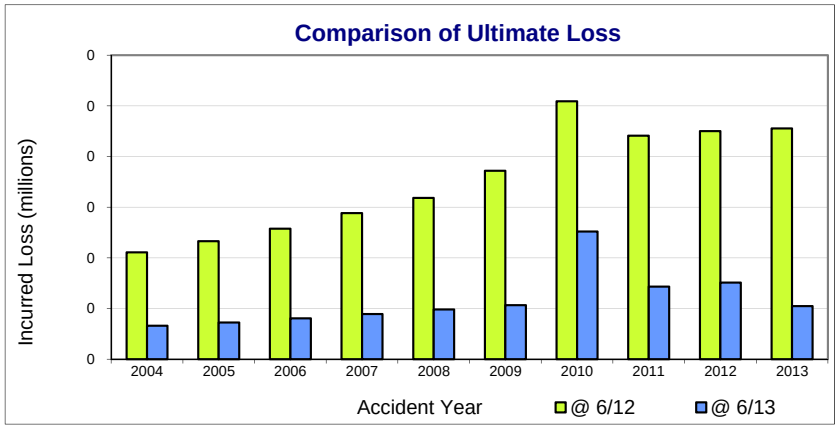
Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

SUMMARY 8
EXHIBIT 18
SHEET 2

Accident Year	Paid Loss from 6/12 - 6/13 Expected	Actual	Variance	Incurred Loss from 6/12 - 6/13 Expected	Actual	Variance	Ultimate Loss-Earned & Unearned Evaluated @ 6/12	Evaluated @ 6/13	Change
Prior	-	-	-				-	-	-
1977	-	-	-	-	-	-	-	-	-
1978	-	-	-	-	-	-	-	-	-
1979	-	-	-	-	-	-	-	-	-
1980	1	2	1	1	2	1	76	76	0
1981	-	-	-	-	-	-	-	-	-
1982	1	2	1	1	2	1	74	74	0
1983	2	3	2	2	3	2	123	123	0
1984	-	-	-	-	-	-	-	-	-
1985	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-
1989	0	-	(0)	0	-	(0)	0	0	(0)
1990	-	-	-	-	-	-	-	-	-
1991	0	-	(0)	0	-	(0)	5	5	(0)
1992	-	-	-	-	-	-	-	-	-
1993	0	-	(0)	0	-	(0)	1	1	(0)
1994	-	-	-	-	-	-	-	-	-
1995	0	-	(0)	0	-	(0)	33	32	(1)
1996	2	-	(2)	2	-	(2)	63	14	(49)
1997	2	-	(2)	2	-	(2)	58	18	(40)
1998	2	-	(2)	2	-	(2)	65	22	(43)
1999	3	-	(3)	3	-	(3)	69	21	(47)
2000	3	-	(3)	3	-	(3)	134	82	(52)
2001	4	-	(4)	4	-	(4)	83	26	(57)
2002	4	-	(4)	4	-	(4)	90	29	(62)
2003	4	-	(4)	4	-	(4)	97	31	(66)
2004	5	-	(5)	5	-	(5)	105	33	(72)
2005	8	-	(8)	8	-	(8)	116	36	(80)
2006	7	-	(7)	7	-	(7)	129	40	(88)
2007	10	-	(10)	10	-	(10)	144	44	(100)
2008	12	-	(12)	12	-	(12)	159	49	(110)
2009	26	-	(26)	26	-	(26)	186	53	(133)
2010	22	20	(2)	22	20	(2)	255	126	(129)
2011	6	-	(6)	6	-	(6)	221	72	(149)
2012	0	-	(0)	0	-	(0)	225	76	(149)
2013	0	-	(0)	0	-	(0)	228	52	(175)
Total	125	28	(97)	125	28	(97)			(1,603)







Ohio Bureau of Workers' Compensation

SUMMARY 8

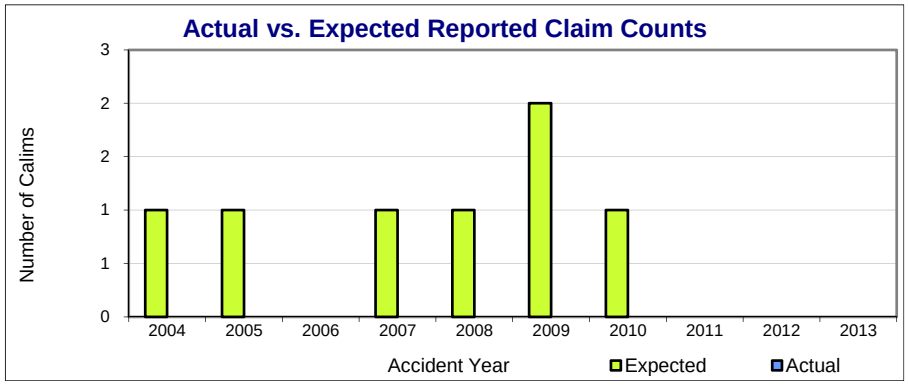
Public Employers - State Agencies - Compensation - Additional Awards

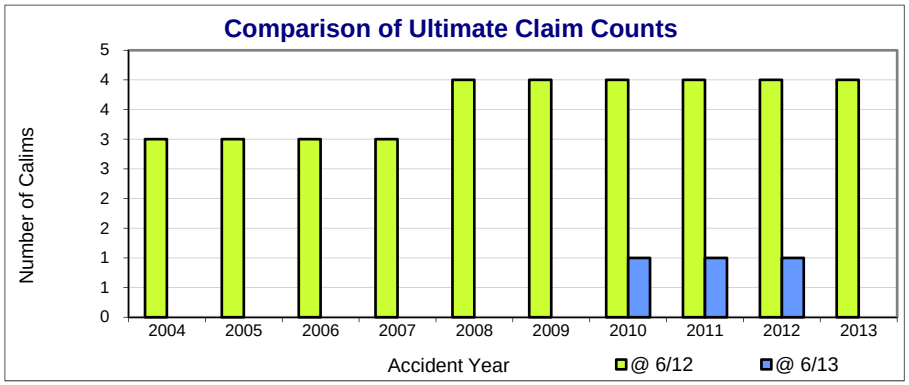
EXHIBIT 18

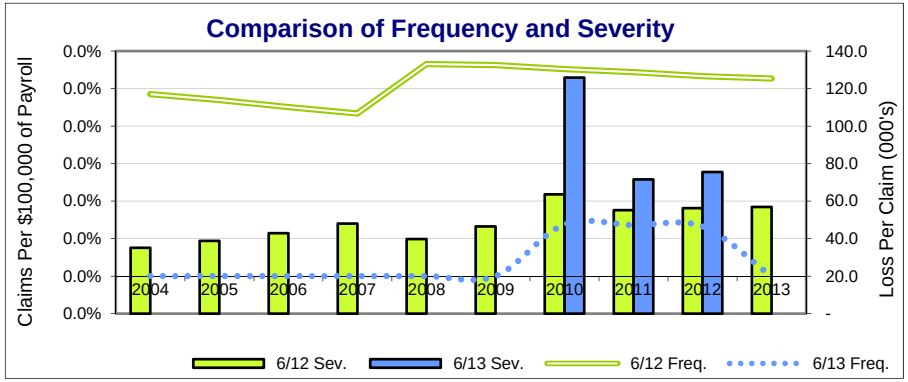
2013 Fiscal Year as of June 30, 2013 - Actual vs. Expected (000's)

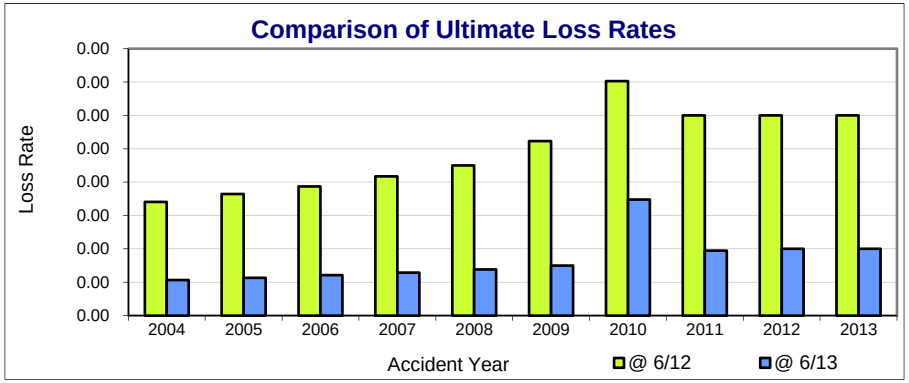
SHEET 3

Accident Year	# of Reported Claims from 6/12 - 6/13			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/12	@ 6/13	Change	@ 6/12	@ 6/13	@ 6/12	@ 6/13	@ 6/12	@ 6/13
77-03	2	-	(2)	19	13	(6)						
2004	1	-	(1)	3	-	(3)	0.00%	0.00%	35,124	-	0.002	0.001
2005	1	-	(1)	3	-	(3)	0.00%	0.00%	38,795	-	0.002	0.001
2006	-	-	-	3	-	(3)	0.00%	0.00%	42,890	-	0.002	0.001
2007	1	-	(1)	3	-	(3)	0.00%	0.00%	48,058	-	0.002	0.001
2008	1	-	(1)	4	-	(4)	0.01%	0.00%	39,784	-	0.002	0.001
2009	2	-	(2)	4	-	(4)	0.01%	0.00%	46,487	-	0.003	0.001
2010	1	-	(1)	4	1	(3)	0.01%	0.00%	63,631	125,889	0.004	0.002
2011	-	-	-	4	1	(3)	0.01%	0.00%	55,142	71,614	0.003	0.001
2012	-	-	-	4	1	(3)	0.01%	0.00%	56,252	75,540	0.003	0.001
2013	-	-	-	4	-	(4)	0.01%	0.00%	56,927	-	0.003	0.001
Total	9	-	(9)	55	16	(39)						





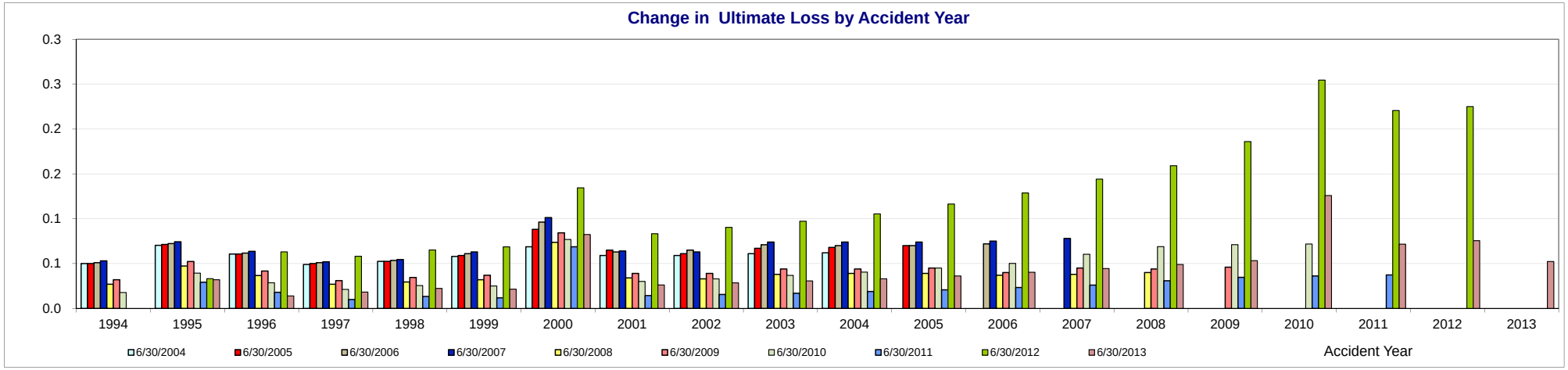




Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards
Retrospective Comparison of Unpaid Loss as of June 30, 2012 ($000's)

SUMMARY 8
EXHIBIT 18
SHEET 4

Accident Year	Actual Paid Loss @ 6/12	Ultimate Loss Earned @ 6/12		Nominal Unpaid Loss @ 6/12			Discounted Unpaid Loss @ 6/12			Amount of Discount @ 6/12			Discount Factors	
		Evaluated @ 6/13	Evaluated @ 6/12	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12	Change	Evaluated @ 6/13	Evaluated @ 6/12
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	63	76	76	13	13	0	10	10	0	3	3	0	77.3%	77.3%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	59	74	74	15	15	0	12	11	0	4	4	0	75.2%	75.2%
1983	96	123	123	27	27	0	20	20	0	7	7	0	74.0%	74.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	0	0	0	0	0	(0)	0	0	(0)	0	0	(0)	67.0%	67.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	4	5	5	2	2	(0)	1	1	(0)	1	1	(0)	64.9%	64.9%
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	1	1	1	0	0	(0)	0	0	(0)	0	0	(0)	62.9%	62.9%
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	20	32	33	12	13	(1)	7	8	(1)	5	5	(1)	60.9%	60.9%
1996	9	14	63	5	54	(49)	3	33	(29)	2	22	(20)	60.0%	60.0%
1997	-	18	58	18	58	(40)	11	34	(24)	7	24	(16)	59.2%	59.2%
1998	3	22	65	20	63	(43)	12	37	(25)	8	26	(18)	58.3%	58.3%
1999	-	21	69	21	69	(47)	12	40	(27)	9	29	(20)	57.9%	57.9%
2000	59	82	134	24	76	(52)	14	44	(30)	10	32	(22)	57.5%	57.5%
2001	-	26	83	26	83	(57)	15	48	(33)	11	36	(24)	57.2%	57.2%
2002	-	29	90	29	90	(62)	16	51	(35)	12	39	(27)	56.7%	56.7%
2003	-	31	97	31	97	(66)	17	55	(37)	13	42	(29)	56.3%	56.3%
2004	-	33	105	33	105	(72)	19	59	(41)	14	46	(32)	56.4%	56.4%
2005	-	36	116	36	116	(80)	21	66	(46)	16	50	(34)	57.1%	57.1%
2006	-	40	129	40	129	(88)	23	74	(51)	17	55	(38)	57.4%	57.4%
2007	-	44	144	44	144	(100)	26	84	(58)	19	60	(42)	58.3%	58.3%
2008	-	49	159	49	159	(110)	29	94	(65)	20	65	(45)	59.1%	59.1%
2009	-	53	186	53	186	(133)	33	116	(83)	20	70	(50)	62.6%	62.6%
2010	43	126	255	83	212	(129)	53	136	(83)	30	76	(46)	64.2%	64.2%
2011	-	72	221	72	221	(149)	45	138	(93)	27	82	(56)	62.6%	62.6%
2012	-	38	113	38	113	(75)	23	68	(45)	15	45	(30)	60.2%	60.2%
Total	**355**	**1,047**	**2,400**	**692**	**2,045**	**(1,353)**	**422**	**1,227**	**(805)**	**270**	**818**	**(548)**	**61.0%**	**60.0%**
Excl Prior	**355**	**1,047**	**2,400**	**692**	**2,045**	**(1,353)**	**422**	**1,227**	**(805)**	**270**	**818**	**(548)**	**61.0%**	**60.0%**

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date: OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	Deloitte 6/30/2013	Change in Ultimate Loss Estimates: 6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	6/30/2012 - 6/30/2013	Cum. Change
1979	10	10	10	10	3	3								(7)		(3)				(10)
1980	58	62	64	66	59	62	75	74	76	76	3	2	2	(7)	3	13	(0)	1	0	18
1981	13	14	14	14	4	6					1			(10)	2	(6)				(13)
1982	56	59	63	64	55	60	71	72	74	74	3	3	1	(9)	4	12	0	2	0	18
1983	89	93	97	100	91	97	121	120	123	123	3	4	3	(10)	6	24	(0)	3	0	34
1984	25	25	25	26	12	14							1	(14)	2	(14)				(25)
1985	30	30	31	32	16	18						1	1	(16)	2	(18)				(30)
1986	34	34	35	36	18	21						1	1	(18)	3	(21)				(34)
1987	36	37	37	38	20	23					1		1	(18)	3	(23)				(36)
1988	42	43	44	45	23	27					1	1	1	(22)	4	(27)				(42)
1989	43	44	45	46	24	28	0	0	0	0	1	1	1	(22)	4	(28)	(0)	(0)	(0)	(43)
1990	45	45	46	47	24	28						1	1	(23)	4	(28)				(45)
1991	48	49	49	51	28	32	6	5	5	5	1		2	(23)	4	(26)	(0)	(0)	(0)	(42)
1992	50	51	52	53	27	32					1	1	1	(26)	5	(32)				(50)
1993	51	52	53	54	28	33	1	1	1	1	1	1	1	(26)	5	(32)	(0)	(0)	(0)	(50)
1994	50	50	51	53	27	32	18					1	2	(26)	5	(14)	(18)			(50)
1995	70	71	72	74	47	52	39	29	33	32	1	1	2	(27)	5	(13)	(10)	4	(1)	(38)
1996	61	61	62	64	37	42	29	18	63	14		1	2	(27)	5	(13)	(11)	45	(49)	(47)
1997	49	50	51	52	27	31	21	10	58	18	1	1	1	(25)	4	(10)	(11)	48	(40)	(31)
1998	53	53	54	55	30	35	25	13	65	22		1	1	(25)	5	(9)	(12)	52	(43)	(30)
1999	58	59	61	63	32	37	25	12	69	21	1	2	2	(31)	5	(12)	(13)	57	(47)	(37)
2000	69	88	96	101	74	84	77	69	134	82	19	8	5	(28)	11	(7)	(8)	66	(52)	14
2001	59	65	63	64	34	39	30	14	83	26	6	(2)	1	(30)	5	(9)	(16)	69	(57)	(33)
2002	59	61	65	63	33	39	33	16	90	29	2	4	(2)	(30)	6	(6)	(17)	75	(62)	(30)
2003	61	67	71	74	38	44	37	17	97	31	6	4	3	(36)	6	(7)	(20)	80	(66)	(30)
2004	62	68	70	74	39	44	40	19	105	33	6	2	4	(35)	5	(4)	(22)	86	(72)	(29)
2005		70	70	74	39	45	45	21	116	36			4	(35)	6	0	(24)	96	(80)	(34)
2006			72	75	37	40	50	23	129	40			3	(38)	3	10	(27)	105	(88)	(32)
2007				78	38	45	60	26	144	44				(40)	7	15	(34)	118	(100)	(34)
2008					40	44	69	31	159	49					4	25	(38)	128	(110)	9
2009						46	71	35	186	53						25	(36)	151	(133)	7
2010							72	36	255	126							(36)	218	(129)	54
2011								37	221	72								183	(149)	34
2012									225	76									(149)	(149)
2013										52										
79-04	1,280	1,339	1,379	1,418	848	961	648	490	1,078	588	60	40	39	(570)	113	(313)	(159)	588	(490)	(692)
79-05		1,409	1,449	1,492	887	1,006	693	511	1,194	624		40	43	(605)	119	(313)	(183)	683	(570)	(726)
79-06			1,521	1,567	924	1,046	744	534	1,323	665			46	(643)	122	(303)	(210)	789	(658)	(757)
79-07				1,645	962	1,091	804	560	1,467	709				(683)	129	(287)	(244)	907	(758)	(791)
79-08					1,002	1,135	873	591	1,626	758					133	(262)	(282)	1,035	(868)	(782)
79-09						1,181	944	625	1,812	811						(237)	(319)	1,187	(1,001)	(775)
79-10							1,016	662	2,067	937							(354)	1,405	(1,129)	(721)
79-11								699	2,287	1,009								1,588	(1,278)	(686)
79-12									2,512	1,084									(1,428)	(836)
79-13										1,137										(836)