State of Ohio Bureau of Workers' Compensation

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

Volume II – Detailed Analysis Exhibits
Private Employers

August 23, 2013

Deloitte Consulting LLP

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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.

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1	1	0	100.0%	0	
1977	23,851,125	19,673	19,673	0	100.0%	0	0.082
1978	26,143,240	22,681	22,681	0	100.0%	0	0.087
1979	28,061,666	25,123	25,123	0	100.0%	0	0.090
1980	28,979,182	24,877	24,877	0	100.0%	0	0.086
1981	30,141,508	27,103	27,103	0	100.0%	0	0.090
1982	30,058,966	27,928	27,928	0	100.0%	0	0.093
1983	30,607,324	30,456	30,456	0	100.0%	0	0.100
1984	33,121,678	38,247	38,247	0	100.0%	0	0.115
1985	35,713,654	42,813	42,813	0	100.0%	0	0.120
1986	38,297,697	49,905	49,905	0	100.0%	0	0.130
1987	41,065,403	59,583	59,583	0	100.0%	0	0.145
1988	44,221,964	71,389	71,389	0	100.0%	0	0.161
1989	47,110,000	82,740	82,740	0	100.0%	0	0.176
1990	49,659,895	76,095	76,095	0	100.0%	0	0.153
1991	50,856,501	98,230	98,230	0	100.0%	0	0.193
1992	52,804,448	104,955	104,955	0	100.0%	0	0.199
1993	55,132,894	93,756	93,756	0	100.0%	0	0.170
1994	57,739,505	82,235	82,235	0	100.0%	0	0.142
1995	60,949,772	79,593	79,594	1	98.1%	1	0.131
1996	63,664,000	72,137	72,141	4	97.1%	4	0.113
1997	68,077,000	77,116	77,126	10	96.1%	10	0.113
1998	71,447,000	85,813	85,836	22	95.1%	21	0.120
1999	75,244,663	94,233	94,272	40	94.0%	37	0.125
2000	79,122,396	103,444	103,518	74	93.6%	70	0.131
2001	80,396,857	108,645	108,769	123	92.9%	115	0.135
2002	81,621,352	118,217	118,410	192	92.0%	177	0.145
2003	82,433,234	119,259	119,552	293	91.7%	268	0.145
2004	84,632,753	115,079	115,509	430	91.6%	394	0.136
2005	86,912,307	115,811	116,428	617	91.0%	562	0.134
2006	90,822,757	107,530	108,359	829	90.7%	752	0.119
2007	93,702,820	100,286	101,411	1,125	90.6%	1,019	0.108
2008	93,449,349	89,881	91,336	1,456	90.4%	1,317	0.098
2009	86,544,195	77,038	78,756	1,718	90.1%	1,548	0.091
2010	86,654,516	82,145	84,892	2,747	90.3%	2,482	0.098
2011	90,275,208	78,501	83,055	4,554	91.3%	4,156	0.092
2012	94,226,147	70,969	82,235	11,266	93.8%	10,572	0.087
2013	48,526,466	18,754	44,567	25,812	96.7%	24,963	0.092
2014		0	0				
TOTAL		2,692,242	2,743,557	51,315	94.5%	48,467	
EXLD PRIOR		2,692,241	2,743,556	51,315	94.5%	48,467	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 1, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 1, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 1, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	10	6	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	22	11	7	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	40	15	12	7	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	74	31	17	13	8	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	123	45	32	17	14	8	5	2	0	0	0	0	0	0	0	0	0	0	0	0
2002	192	58	49	35	19	15	9	5	2	0	0	0	0	0	0	0	0	0	0	0
2003	293	98	59	50	36	19	15	9	5	2	0	0	0	0	0	0	0	0	0	0
2004	430	148	95	57	48	34	18	15	9	5	2	0	0	0	0	0	0	0	0	0
2005	617	184	149	96	57	49	35	19	15	9	5	2	0	0	0	0	0	0	0	0
2006	829	254	171	138	89	53	45	32	17	14	8	5	2	0	0	0	0	0	0	0
2007	1,125	349	238	160	130	83	50	42	30	16	13	8	4	1	0	0	0	0	0	0
2008	1,456	442	314	214	144	117	75	45	38	27	15	12	7	4	1	0	0	0	0	0
2009	1,718	489	374	266	181	122	99	64	38	32	23	12	10	6	3	1	0	0	0	0
2010	2,747	885	530	405	288	196	132	107	69	41	35	25	13	11	6	4	1	0	0	0
2011	4,554	1,788	891	533	408	290	198	133	108	69	41	35	25	13	11	6	4	1	0	0
2012	11,266	6,656	1,810	902	540	413	293	200	134	109	70	42	36	25	14	11	7	4	1	0
2013	25,812	58,249	7,167	1,949	971	581	444	316	215	145	117	76	45	38	27	15	12	7	4	1
TOTAL	51,315	69,712	11,918	4,848	2,937	1,986	1,419	987	680	469	329	215	142	99	63	37	23	12	5	1

(1) SECTION 1, EXHIBIT 1, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 1, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		1										1	
1977	23,851,125	19,673	19,673	19,673	19,673	19,673	19,673					19,673	0.082
1978	26,143,240	22,681	22,681	22,681	22,681	22,681	22,681					22,681	0.087
1979	28,061,666	25,123	25,123	25,123	25,123	25,123	25,123					25,123	0.090
1980	28,979,182	24,877	24,877	24,877	24,877	24,877	24,877					24,877	0.086
1981	30,141,508	27,103	27,103	27,103	27,103	27,103	27,103					27,103	0.090
1982	30,058,966	27,928	27,928	27,928	27,928	27,928	27,928					27,928	0.093
1983	30,607,324	30,456	30,456	30,456	30,456	30,456	30,456					30,456	0.100
1984	33,121,678	38,247	38,247	38,247	38,247	38,247	38,247					38,247	0.115
1985	35,713,654	42,813	42,813	42,813	42,813	42,813	42,813					42,813	0.120
1986	38,297,697	49,905	49,905	49,905	49,905	49,905	49,905					49,905	0.130
1987	41,065,403	59,583	59,583	59,583	59,583	59,583	59,583					59,583	0.145
1988	44,221,964	71,389	71,389	71,389	71,389	71,389	71,389					71,389	0.161
1989	47,110,000	82,740	82,740	82,740	82,740	82,740	82,740					82,740	0.176
1990	49,659,895	76,095	76,095	76,095	76,095	76,095	76,095					76,095	0.153
1991	50,856,501	98,230	98,230	98,230	98,230	98,230	98,230					98,230	0.193
1992	52,804,448	104,955	104,955	104,955	104,955	104,955	104,955					104,955	0.199
1993	55,132,894	93,756	93,756	93,756	93,756	93,756	93,756	93,756	93,756	93,756	93,756	93,756	0.170
1994	57,739,505	82,235	82,268	82,235	82,268	82,235	82,268	82,236	82,245	82,236	82,235	82,235	0.142
1995	60,949,772	79,593	79,656	79,594	79,657	79,594	79,657	79,598	79,627	79,600	79,598	79,594	0.131
1996	63,664,000	72,137	72,172	72,141	72,175	72,141	72,175	72,153	72,182	72,153	72,152	72,141	0.113
1997	68,077,000	77,116	77,139	77,126	77,147	77,126	77,147	77,149	77,169	77,144	77,149	77,126	0.113
1998	71,447,000	85,813	85,863	85,836	85,870	85,836	85,870	85,873	85,939	85,884	85,874	85,836	0.120
1999	75,244,663	94,233	94,300	94,272	94,310	94,272	94,310	94,329	94,303	94,285	94,323	94,272	0.125
2000	79,122,396	103,444	103,541	103,518	103,557	103,518	103,557	103,605	103,697	103,637	103,589	103,518	0.131
2001	80,396,857	108,645	108,732	108,769	108,800	108,769	108,800	108,878	108,878	108,826	108,829	108,769	0.135
2002	81,621,352	118,217	118,343	118,410	118,425	118,410	118,425	118,538	118,535	118,484	118,451	118,410	0.145
2003	82,433,234	119,259	119,420	119,552	119,532	119,552	119,532	119,671	119,495	119,488	119,556	119,552	0.145
2004	84,632,753	115,079	115,230	115,509	115,376	115,510	115,376	115,579	115,280	115,310	115,476	115,509	0.136
2005	86,912,307	115,811	115,922	116,428	116,113	116,429	116,114	116,443	115,985	116,043	116,345	116,428	0.134
2006	90,822,757	107,530	107,748	108,359	108,031	108,360	108,032	108,263	108,043	108,216	108,210	108,359	0.119
2007	93,702,820	100,286	100,459	101,411	100,890	101,446	100,906	101,234	100,793	100,999	101,246	101,411	0.108
2008	93,449,349	89,881	90,117	91,336	90,646	91,346	90,653	91,041	90,551	90,866	91,087	91,336	0.098
2009	86,544,195	77,038	77,404	78,792	78,008	78,719	77,989	78,376	77,732	78,075	78,369	78,756	0.091
2010	86,654,516	82,145	82,828	84,935	83,841	84,848	83,822	84,336	83,429	83,964	84,388	84,892	0.098
2011	90,275,208	78,501	79,719	82,991	81,501	83,119	81,586	82,263	81,481	82,327	82,700	83,055	0.092
2012	94,226,147	70,969	76,822	81,781	80,110	82,690	80,460	80,319	80,838	82,271	81,792	82,235	0.087
2013	97,052,931	18,754	41,545	80,503	82,314	89,134	86,990	78,676	79,679	83,503	87,390	89,134	0.092
2014	99,964,519					94,966	94,966					94,966	0.095
TOTAL		2,692,242	2,724,782	2,779,054	2,774,129	2,883,572	2,874,193	1,972,316	1,969,638	1,977,067	1,982,512	2,883,090	
EXLD PRIOR		2,692,241	2,724,782	2,779,054	2,774,129	2,883,572	2,874,193	1,972,316	1,969,638	1,977,067	1,982,512	2,883,089	
EXLD PRIOR & 2014		2,692,241	2,724,782	2,779,054	2,774,129	2,788,606	2,779,227	1,972,316	1,969,638	1,977,067	1,982,512	2,788,122	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 1, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 1, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 1, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 1, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 1, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 1, SHEET 9
(10) SECTION 1, EXHIBIT 1, SHEET 11
(11) SECTION 1, EXHIBIT 1, SHEET 10
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	19,673	1.000	19,673	0.082
1978	426	22,681	1.000	22,681	0.087
1979	414	25,123	1.000	25,123	0.090
1980	402	24,877	1.000	24,877	0.086
1981	390	27,103	1.000	27,103	0.090
1982	378	27,928	1.000	27,928	0.093
1983	366	30,456	1.000	30,456	0.100
1984	354	38,247	1.000	38,247	0.115
1985	342	42,813	1.000	42,813	0.120
1986	330	49,905	1.000	49,905	0.130
1987	318	59,583	1.000	59,583	0.145
1988	306	71,389	1.000	71,389	0.161
1989	294	82,740	1.000	82,740	0.176
1990	282	76,095	1.000	76,095	0.153
1991	270	98,230	1.000	98,230	0.193
1992	258	104,955	1.000	104,955	0.199
1993	246	93,756	1.000	93,756	0.170
1994	234	82,235	1.000	82,235	0.142
1995	222	79,593	1.000	79,594	0.131
1996	210	72,137	1.000	72,141	0.113
1997	198	77,116	1.000	77,126	0.113
1998	186	85,813	1.000	85,836	0.120
1999	174	94,233	1.000	94,272	0.125
2000	162	103,444	1.001	103,518	0.131
2001	150	108,645	1.001	108,769	0.135
2002	138	118,217	1.002	118,410	0.145
2003	126	119,259	1.002	119,552	0.145
2004	114	115,079	1.004	115,509	0.136
2005	102	115,811	1.005	116,428	0.134
2006	90	107,530	1.008	108,359	0.119
2007	78	100,286	1.011	101,411	0.108
2008	66	89,881	1.016	91,336	0.098
2009	54	77,038	1.023	78,792	0.091
2010	42	82,145	1.034	84,935	0.098
2011	30	78,501	1.057	82,991	0.092
2012	18	70,969	1.152	81,781	0.087
2013	6	18,754	4.292	80,503	0.083
2014	0				
TOTAL		2,692,241		2,779,054	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 1, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	19,673	1.000	19,673	0.082
1978	426	22,681	1.000	22,681	0.087
1979	414	25,123	1.000	25,123	0.090
1980	402	24,877	1.000	24,877	0.086
1981	390	27,103	1.000	27,103	0.090
1982	378	27,928	1.000	27,928	0.093
1983	366	30,456	1.000	30,456	0.100
1984	354	38,247	1.000	38,247	0.115
1985	342	42,813	1.000	42,813	0.120
1986	330	49,905	1.000	49,905	0.130
1987	318	59,583	1.000	59,583	0.145
1988	306	71,389	1.000	71,389	0.161
1989	294	82,740	1.000	82,740	0.176
1990	282	76,095	1.000	76,095	0.153
1991	270	98,230	1.000	98,230	0.193
1992	258	104,955	1.000	104,955	0.199
1993	246	93,756	1.000	93,756	0.170
1994	234	82,268	1.000	82,268	0.142
1995	222	79,656	1.000	79,657	0.131
1996	210	72,172	1.000	72,175	0.113
1997	198	77,139	1.000	77,147	0.113
1998	186	85,863	1.000	85,870	0.120
1999	174	94,300	1.000	94,310	0.125
2000	162	103,541	1.000	103,557	0.131
2001	150	108,732	1.001	108,800	0.135
2002	138	118,343	1.001	118,425	0.145
2003	126	119,420	1.001	119,532	0.145
2004	114	115,230	1.001	115,376	0.136
2005	102	115,922	1.002	116,113	0.134
2006	90	107,748	1.003	108,031	0.119
2007	78	100,459	1.004	100,890	0.108
2008	66	90,117	1.006	90,646	0.097
2009	54	77,404	1.008	78,008	0.090
2010	42	82,828	1.012	83,841	0.097
2011	30	79,719	1.022	81,501	0.090
2012	18	76,822	1.043	80,110	0.085
2013	6	41,545	1.981	82,314	0.085
2014	0				
TOTAL		2,724,782		2,774,129	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 1, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.082	19,673	100.0%	19,673	19,673	0	19,673	0.082
1978	26,143,240	0.087	22,681	100.0%	22,681	22,681	0	22,681	0.087
1979	28,061,666	0.090	25,123	100.0%	25,123	25,123	0	25,123	0.090
1980	28,979,182	0.086	24,877	100.0%	24,877	24,877	0	24,877	0.086
1981	30,141,508	0.090	27,103	100.0%	27,103	27,103	0	27,103	0.090
1982	30,058,966	0.093	27,928	100.0%	27,928	27,928	0	27,928	0.093
1983	30,607,324	0.100	30,456	100.0%	30,456	30,456	0	30,456	0.100
1984	33,121,678	0.115	38,247	100.0%	38,247	38,247	0	38,247	0.115
1985	35,713,654	0.120	42,813	100.0%	42,813	42,813	0	42,813	0.120
1986	38,297,697	0.130	49,905	100.0%	49,905	49,905	0	49,905	0.130
1987	41,065,403	0.145	59,583	100.0%	59,583	59,583	0	59,583	0.145
1988	44,221,964	0.161	71,389	100.0%	71,389	71,389	0	71,389	0.161
1989	47,110,000	0.176	82,740	100.0%	82,740	82,740	0	82,740	0.176
1990	49,659,895	0.153	76,095	100.0%	76,095	76,095	0	76,095	0.153
1991	50,856,501	0.193	98,230	100.0%	98,230	98,230	0	98,230	0.193
1992	52,804,448	0.199	104,955	100.0%	104,955	104,955	0	104,955	0.199
1993	55,132,894	0.170	93,755	100.0%	93,755	93,756	0	93,756	0.170
1994	57,739,505	0.142	82,233	100.0%	82,233	82,235	0	82,235	0.142
1995	60,949,772	0.131	79,588	100.0%	79,587	79,593	1	79,594	0.131
1996	63,664,000	0.113	72,136	100.0%	72,132	72,137	4	72,141	0.113
1997	68,077,000	0.113	77,125	100.0%	77,115	77,116	10	77,126	0.113
1998	71,447,000	0.120	85,832	100.0%	85,810	85,813	22	85,836	0.120
1999	75,244,663	0.125	94,274	100.0%	94,234	94,233	40	94,272	0.125
2000	79,122,396	0.131	103,521	99.9%	103,447	103,444	74	103,518	0.131
2001	80,396,857	0.135	108,764	99.9%	108,640	108,645	123	108,769	0.135
2002	81,621,352	0.145	118,411	99.8%	118,219	118,217	192	118,410	0.145
2003	82,433,234	0.145	119,569	99.8%	119,276	119,259	293	119,552	0.145
2004	84,632,753	0.137	115,536	99.6%	115,106	115,079	430	115,510	0.136
2005	86,912,307	0.134	116,482	99.5%	115,865	115,811	618	116,429	0.134
2006	90,822,757	0.119	108,409	99.2%	107,579	107,530	829	108,360	0.119
2007	93,702,820	0.112	104,583	98.9%	103,423	100,286	1,160	101,446	0.108
2008	93,449,349	0.098	91,916	98.4%	90,451	89,881	1,465	91,346	0.098
2009	86,544,195	0.087	75,500	97.8%	73,819	77,038	1,681	78,719	0.091
2010	86,654,516	0.095	82,282	96.7%	79,578	82,145	2,704	84,848	0.098
2011	90,275,208	0.095	85,362	94.6%	80,744	78,501	4,618	83,119	0.092
2012	94,226,147	0.094	88,652	86.8%	76,932	70,969	11,720	82,690	0.088
2013	97,052,931	0.095	91,755	23.3%	21,376	18,754	70,379	89,134	0.092
2014	99,964,519	0.095	94,966	0.0%			94,966	94,966	0.095
TOTAL			2,892,450		2,701,119	2,692,241	191,331	2,883,572	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 1, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 1, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.082	19,673	100.0%	19,673	19,673	0	19,673	0.082
1978	26,143,240	0.087	22,681	100.0%	22,681	22,681	0	22,681	0.087
1979	28,061,666	0.090	25,123	100.0%	25,123	25,123	0	25,123	0.090
1980	28,979,182	0.086	24,877	100.0%	24,877	24,877	0	24,877	0.086
1981	30,141,508	0.090	27,103	100.0%	27,103	27,103	0	27,103	0.090
1982	30,058,966	0.093	27,928	100.0%	27,928	27,928	0	27,928	0.093
1983	30,607,324	0.100	30,456	100.0%	30,456	30,456	0	30,456	0.100
1984	33,121,678	0.115	38,247	100.0%	38,247	38,247	0	38,247	0.115
1985	35,713,654	0.120	42,813	100.0%	42,813	42,813	0	42,813	0.120
1986	38,297,697	0.130	49,905	100.0%	49,905	49,905	0	49,905	0.130
1987	41,065,403	0.145	59,583	100.0%	59,583	59,583	0	59,583	0.145
1988	44,221,964	0.161	71,389	100.0%	71,389	71,389	0	71,389	0.161
1989	47,110,000	0.176	82,740	100.0%	82,740	82,740	0	82,740	0.176
1990	49,659,895	0.153	76,095	100.0%	76,094	76,095	0	76,095	0.153
1991	50,856,501	0.193	98,230	100.0%	98,229	98,230	0	98,230	0.193
1992	52,804,448	0.199	104,955	100.0%	104,954	104,955	0	104,955	0.199
1993	55,132,894	0.170	93,755	100.0%	93,755	93,756	0	93,756	0.170
1994	57,739,505	0.142	82,233	100.0%	82,233	82,268	0	82,268	0.142
1995	60,949,772	0.131	79,588	100.0%	79,586	79,656	2	79,657	0.131
1996	63,664,000	0.113	72,136	100.0%	72,133	72,172	3	72,175	0.113
1997	68,077,000	0.113	77,125	100.0%	77,117	77,139	8	77,147	0.113
1998	71,447,000	0.120	85,832	100.0%	85,825	85,863	7	85,870	0.120
1999	75,244,663	0.125	94,274	100.0%	94,263	94,300	11	94,310	0.125
2000	79,122,396	0.131	103,521	100.0%	103,505	103,541	16	103,557	0.131
2001	80,396,857	0.135	108,764	99.9%	108,696	108,732	68	108,800	0.135
2002	81,621,352	0.145	118,411	99.9%	118,328	118,343	83	118,425	0.145
2003	82,433,234	0.145	119,569	99.9%	119,456	119,420	112	119,532	0.145
2004	84,632,753	0.137	115,536	99.9%	115,390	115,230	147	115,376	0.136
2005	86,912,307	0.134	116,482	99.8%	116,291	115,922	192	116,114	0.134
2006	90,822,757	0.119	108,409	99.7%	108,124	107,748	284	108,032	0.119
2007	93,702,820	0.112	104,583	99.6%	104,136	100,459	447	100,906	0.108
2008	93,449,349	0.098	91,916	99.4%	91,380	90,117	536	90,653	0.097
2009	86,544,195	0.087	75,500	99.2%	74,915	77,404	585	77,989	0.090
2010	86,654,516	0.095	82,282	98.8%	81,288	82,828	994	83,822	0.097
2011	90,275,208	0.095	85,362	97.8%	83,495	79,719	1,866	81,586	0.090
2012	94,226,147	0.094	88,652	95.9%	85,014	76,822	3,638	80,460	0.085
2013	97,052,931	0.095	91,755	50.5%	46,310	41,545	45,445	86,990	0.090
2014	99,964,519	0.095	94,966	0.0%			94,966	94,966	0.095
TOTAL			2,892,450		2,743,039	2,724,782	149,411	2,874,193	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 1, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 1, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

MEDICAL ONLY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.000			
1978	26,143,240		1.000			1.000			
1979	28,061,666		1.000			1.000			
1980	28,979,182		1.000			1.000			
1981	30,141,508		1.000			1.000			
1982	30,058,966		1.000			1.000			
1983	30,607,324		1.000			1.000			
1984	33,121,678		1.000			1.000			
1985	35,713,654		1.000			1.000			
1986	38,297,697		1.000			1.000			
1987	41,065,403		1.000			1.000			
1988	44,221,964		1.000			1.000			
1989	47,110,000		1.000			1.000			
1990	49,659,895		1.000			1.000			
1991	50,856,501		1.000			1.000			
1992	52,804,448		1.000			1.000			
1993	55,132,894	191,586	1.000	191,586	489	1.000	489	93,756	0.170
1994	57,739,505	184,714	1.000	184,714	445	1.000	445	82,236	0.142
1995	60,949,772	181,605	1.000	181,605	438	1.000	438	79,598	0.131
1996	63,664,000	162,310	1.000	162,310	444	1.000	445	72,153	0.113
1997	68,077,000	170,987	1.000	170,987	451	1.000	451	77,149	0.113
1998	71,447,000	172,455	1.000	172,455	498	1.001	498	85,873	0.120
1999	75,244,663	167,055	1.000	167,056	564	1.001	565	94,329	0.125
2000	79,122,396	162,952	1.000	162,953	635	1.002	636	103,605	0.131
2001	80,396,857	140,212	1.000	140,213	775	1.002	777	108,878	0.135
2002	81,621,352	131,298	1.000	131,299	900	1.003	903	118,538	0.145
2003	82,433,234	119,157	1.000	119,159	1,001	1.003	1,004	119,671	0.145
2004	84,632,753	113,229	1.000	113,232	1,016	1.004	1,021	115,579	0.137
2005	86,912,307	108,140	1.000	108,144	1,071	1.005	1,077	116,443	0.134
2006	90,822,757	98,489	1.000	98,495	1,092	1.007	1,099	108,263	0.119
2007	93,702,820	90,443	1.000	90,464	1,109	1.009	1,119	101,234	0.108
2008	93,449,349	77,927	1.001	77,974	1,153	1.012	1,168	91,041	0.097
2009	86,544,195	60,751	1.001	60,805	1,268	1.016	1,289	78,376	0.091
2010	86,654,516	64,135	1.001	64,217	1,281	1.025	1,313	84,336	0.097
2011	90,275,208	65,357	1.003	65,538	1,201	1.045	1,255	82,263	0.091
2012	94,226,147	64,691	1.014	65,608	1,097	1.116	1,224	80,319	0.085
2013	97,052,931	22,665	2.804	63,557	827	1.496	1,238	78,676	0.081
2014									
TOTAL		2,550,158		2,592,374				1,972,316	

(1)	PROVIDED BY THE BWC	(6)	SECTION 1, EXHIBIT 1, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 1, EXHIBIT 1, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 1, EXHIBIT 1, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982																																						-	-
1983																																						-	-
1984																																						-	-
1985																																						-	-
1986																																						-	-
1987																																						-	-
1988																																						-	-
1989																																						-	-
1990																																						-	-
1991																																						-	-
1992																																						-	-
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5	2	1	1																	0	93,756
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11	13	11	10																	0	82,245
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30	23	18	16																	0	79,627
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	22	18	14	13																	0	72,182
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	21	17	14	11	10																	0	77,169
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	35	36	29	24	19	17																	0	85,939
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	25	15	15	13	11	8	7																	0	94,303
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	76	67	41	41	33	28	22	20																	0	103,697
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	57	54	48	29	29	24	20	15	14																	0	108,878
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	92	62	59	52	32	32	26	22	17	15																	0	118,535
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	80	53	36	34	30	18	18	15	13	10	9																	0	119,495
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	74	51	34	23	22	19	12	12	10	8	6	6																	0	115,280
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	80	47	32	21	14	14	12	7	7	6	5	4	4																	0	115,985
2006	24,317	67,106	9,923	3,503	1,711	419	284	268	161	94	65	43	29	28	25	15	15	12	10	8	7																	0	108,043
2007	23,085	65,334	8,376	2,270	635	316	271	174	104	61	42	28	19	18	16	10	10	8	7	5	5																	0	100,793
2008	22,967	57,611	6,746	1,647	567	344	234	150	90	53	36	24	16	16	14	8	8	7	6	4	4																	0	90,551
2009	19,408	50,776	5,304	1,096	454	235	160	103	62	36	25	16	11	11	9	6	6	5	4	3	3																	0	77,732
2010	20,565	54,862	5,506	1,211	508	263	179	115	69	40	28	18	13	12	11	6	6	5	4	3	3																	0	83,429
2011	19,622	53,348	5,531	1,446	606	315	214	137	82	48	33	22	15	14	13	8	8	6	5	4	4																	0	81,481
2012	18,571	52,398	6,414	1,677	703	365	248	159	96	56	39	26	17	17	15	9	9	7	6	5	4																	0	80,838
2013	18,754	51,269	6,275	1,640	688	357	243	156	93	55	38	25	17	16	14	9	9	7	6	5	4																	0	79,679
Factors	2.734	0.122	0.261	0.419	0.519	0.680	0.642	0.601	0.586	0.689	0.663	0.678	0.953	0.882	0.604	1.007	0.815	0.843	0.768	0.910																		Tail 1.000	

Example: AY 2008 Age 78 of 234 = 344 x 0.680 and AY 2008 Age 90 of 150 = 234 x 0.642

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 1, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982																																						-	-
1983																																						-	-
1984																																						-	-
1985																																						-	-
1986																																						-	-
1987																																						-	-
1988																																						-	-
1989																																						-	-
1990																																						-	-
1991																																						-	-
1992																																						-	-
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5	2	1	1																	-	93,756
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11	13	11																		-	82,235
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30	23	5																		-	79,598
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	22	10	5																		-	72,152
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	21	17	12	5																		-	77,149
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	35	24	18	12	6																		-	85,874
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	25	28	25	19	13	6																		-	94,323
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	76	51	29	26	20	13	6																		-	103,589
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	57	51	46	27	23	18	12	6																		-	108,829
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	92	51	51	46	27	23	18	12	6																		-	118,451
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	80	70	49	49	45	26	23	17	12	5																		-	119,556
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	74	97	71	50	50	45	26	23	17	12	5																		-	115,476
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	80	130	98	72	50	51	46	27	23	18	12	6																		-	116,345
2006	24,317	67,106	9,923	3,503	1,711	419	284	268	162	126	95	70	49	49	45	26	23	17	12	5																		-	108,210
2007	23,085	65,334	8,376	2,270	635	316	271	295	158	124	93	69	48	48	44	25	22	17	12	5																		-	101,246
2008	22,967	57,611	6,746	1,647	567	344	325	271	145	114	86	63	44	44	40	23	20	15	11	5																		-	91,087
2009	19,408	50,776	5,304	1,096	454	329	270	225	121	94	71	52	36	37	33	19	17	13	9	4																		-	78,369
2010	20,565	54,862	5,506	1,211	746	370	304	253	136	106	80	59	41	41	38	22	19	14	10	4																		-	84,388
2011	19,622	53,348	5,531	1,760	811	402	330	275	148	115	87	64	45	45	41	24	21	16	11	5																		-	82,700
2012	18,571	52,398	6,347	1,876	865	429	352	293	157	123	93	68	47	48	43	25	22	17	11	5																		-	81,792
2013	18,754	57,253	6,675	1,973	910	451	370	309	166	129	98	72	50	50	46	27	23	18	12	5																		-	87,390

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 1, EXHIBIT 1, SHEET 13

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

PAID INCREMENTAL FREQUENCY SEVERITY CALENDAR YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982																																						-	-
1983																																						-	-
1984																																						-	-
1985																																						-	-
1986																																						-	-
1987																																						-	-
1988																																						-	-
1989																																						-	-
1990																																						-	-
1991																																						-	-
1992																																						-	-
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	7	5	2	1	1																	0	93,756
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25	18	12	11	13	11	1																	0	82,236
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51	49	30	43	30	23	6	0																	0	79,600
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	48	30	35	25	21	22	12	3	0																	0	72,153
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	53	48	54	36	20	21	17	9	3	0																	0	77,144
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	87	71	49	47	76	35	30	24	13	4	0																	0	85,884
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147	133	65	56	46	25	17	15	12	6	2	0																	0	94,285
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246	206	134	99	55	76	63	43	37	29	16	4	0																	0	103,637
2001	19,009	70,455	11,992	3,491	1,524	921	473	282	208	118	62	55	57	51	42	29	25	19	11	3	0																	0	108,826
2002	22,281	77,975	11,431	3,068	1,414	648	550	341	178	143	97	92	64	57	47	33	28	22	12	3	0																	0	118,484
2003	26,799	75,924	11,075	2,653	951	569	619	321	155	114	80	59	41	37	30	21	18	14	8	2	0																	0	119,488
2004	25,963	74,991	9,858	1,956	871	473	406	313	175	74	60	44	30	27	23	16	13	10	6	2	0																	0	115,310
2005	26,726	74,773	8,732	2,725	1,320	833	350	272	80	56	45	33	23	21	17	12	10	8	4	1	0																	0	116,043
2006	24,317	67,106	9,923	3,503	1,711	419	284	268	175	124	100	74	51	46	38	26	22	17	10	3	0																	0	108,216
2007	23,085	65,334	8,376	2,270	635	316	271	201	131	92	75	55	38	34	28	19	16	13	7	2	0																	0	100,999
2008	22,967	57,611	6,746	1,647	567	344	271	201	131	92	75	55	38	34	28	20	16	13	7	2	0																	0	90,866
2009	19,408	50,776	5,304	1,096	454	268	212	157	102	72	58	43	30	27	22	15	13	10	6	2	0																	0	78,075
2010	20,565	54,862	5,506	1,211	554	328	258	191	125	88	71	52	36	33	27	19	16	12	7	2	0																	0	83,964
2011	19,622	53,348	5,531	1,529	699	414	326	241	158	111	90	66	46	41	34	23	20	16	9	2	0																	0	82,327
2012	18,571	52,398	6,681	1,846	844	500	394	292	190	134	109	80	56	50	41	28	24	19	11	3	0																	0	82,271
2013	18,754	53,261	6,791	1,877	858	508	400	296	194	136	110	81	56	51	42	29	24	19	11	3	0																	0	83,503

Projected Annual Inflation Rates

CY	XX + 1	XX + 2	XX + 3	XX + 4	XX + 5	XX + 6	XX + 7	XX + 8	XX + 9	XX + 10	XX + 11	XX + 12	XX + 13	XX + 14	XX + 15	XX + 16	XX + 17	XX + 18	XX + 19	XX + 20	XX + 21	XX + 22	XX + 23	XX + 24	XX + 25	XX + 26	XX + 27	XX + 28	XX + 29	XX + 30	XX + 31	XX + 32	XX + 33	XX + 34	XX + 35	XX + 36
	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%

																						Tail
Factors	2.679	0.120	0.261	0.431	0.558	0.744	0.698	0.616	0.665	0.763	0.694	0.656	0.849	0.780	0.647	0.798	0.745	0.523	0.261	0.068		1.000

Example: AY 2008 Age 78 of 271 = 344 x 0.744 x (1.0 + 6.0%) and AY 2008 Age 90 of 201 = 271 x 0.698 x (1.0 + 6.0%)

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 1, SHEET 37

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

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.344					
1978	26,143,240	3.598	94,055,825		1.000					0.344					
1979	28,061,666	3.336	93,613,387		1.000					0.344					
1980	28,979,182	3.102	89,907,689		1.000					0.344					
1981	30,141,508	2.858	86,152,091		1.000					0.344					
1982	30,058,966	2.718	81,686,001		1.000					0.344					
1983	30,607,324	2.602	79,648,938		1.000					0.344					
1984	33,121,678	2.480	82,134,435		1.000					0.344					
1985	35,713,654	2.396	85,578,631		1.000					0.344					
1986	38,297,697	2.338	89,545,683		1.000					0.344					
1987	41,065,403	2.262	92,902,249		1.000					0.344					
1988	44,221,964	2.161	95,580,917		1.000					0.344					
1989	47,110,000	2.114	99,591,072		1.000					0.344					
1990	49,659,895	2.039	101,254,967		1.000					0.344					
1991	50,856,501	1.979	100,654,884		1.000					0.344					
1992	52,804,448	1.879	99,199,664		1.000					0.344					
1993	55,132,894	1.846	101,763,581	191,586	1.000	191,586	34.750%	18.827%		0.344	6.482%	34.750%	191,586	191,586	34.750%
1994	57,739,505	1.786	103,144,617	184,714	1.000	184,714	31.991%	17.908%		0.359	6.423%	31.991%	184,713	184,714	31.991%
1995	60,949,772	1.737	105,860,639	181,605	1.000	181,605	29.796%	17.155%		0.374	6.409%	29.796%	181,604	181,605	29.796%
1996	63,664,000	1.681	107,011,928	162,310	1.000	162,310	25.495%	15.167%		0.389	5.903%	25.495%	162,310	162,310	25.495%
1997	68,077,000	1.609	109,565,780	170,987	1.000	170,987	25.117%	15.606%	-5.3%	0.405	6.326%	25.117%	170,987	170,987	25.117%
1998	71,447,000	1.535	109,703,410	172,455	1.000	172,455	24.138%	15.720%	-3.5%	0.422	6.638%	24.138%	172,455	172,455	24.137%
1999	75,244,663	1.486	111,784,761	167,055	1.000	167,056	22.202%	14.944%	-2.4%	0.440	6.574%	22.202%	167,056	167,056	22.202%
2000	79,122,396	1.436	113,612,761	162,952	1.000	162,953	20.595%	14.343%	-1.5%	0.458	6.572%	20.595%	162,953	162,953	20.595%
2001	80,396,857	1.404	112,872,903	140,212	1.000	140,213	17.440%	12.422%	-5.3%	0.495	6.153%	17.440%	140,213	140,213	17.440%
2002	81,621,352	1.369	111,762,597	131,298	1.000	131,299	16.086%	11.748%	-7.4%	0.536	6.291%	16.086%	131,299	131,299	16.086%
2003	82,433,234	1.332	109,823,635	119,157	1.000	119,159	14.455%	10.850%	-8.1%	0.579	6.282%	14.455%	119,159	119,159	14.455%
2004	84,632,753	1.284	108,674,619	113,229	1.000	113,232	13.379%	10.419%	-7.5%	0.626	6.521%	13.379%	113,233	113,232	13.379%
2005	86,912,307	1.253	108,922,029	108,140	1.000	108,144	12.443%	9.929%	-5.5%	0.677	6.718%	12.443%	108,144	108,144	12.443%
2006	90,822,757	1.210	109,940,677	98,489	1.000	98,495	10.845%	8.959%	-6.1%	0.731	6.553%	10.845%	98,498	98,495	10.845%
2007	93,702,820	1.171	109,685,990	90,443	1.000	90,464	9.654%	8.248%	-6.8%	0.791	6.522%	9.655%	90,472	90,464	9.654%
2008	93,449,349	1.148	107,266,594	77,927	1.001	77,974	8.344%	7.269%	-8.7%	0.920	6.684%	8.344%	77,971	77,974	8.344%
2009	86,544,195	1.149	99,469,136	60,751	1.001	60,805	7.026%	6.113%	-11.1%	1.069	6.536%	7.026%	60,807	60,805	7.026%
2010	86,654,516	1.125	97,450,013	64,135	1.001	64,217	7.411%	6.590%	-8.7%	0.990	6.524%	7.410%	64,212	64,217	7.411%
2011	90,275,208	1.093	98,646,157	65,357	1.003	65,538	7.260%	6.644%	-5.2%	0.995	6.611%	7.260%	65,542	65,538	7.260%
2012	94,226,147	1.061	99,964,519	64,691	1.014	65,608	6.963%	6.563%	-1.2%	1.000	6.563%	6.949%	65,477	65,607	6.963%
2013	97,052,931	1.030	99,964,519	22,665	2.804	63,557	6.549%	6.358%	0.7%	1.000	6.358%	6.747%	65,477	64,792	6.676%
2014	99,964,519	1.000	99,964,519	0						1.000		6.550%	65,477	65,477	6.550%
TOTAL				2,550,158		2,592,374							2,659,643	2,659,082	

7 Year Average excluding 2013	6.571%
10 Year Average excluding 2013	6.551%
5 Year Average excluding 2011-2013	6.564%
10 Year Average excluding 2011-2013	6.479%
2006-2011 Average excluding 2009	6.579%
(16) 2014 Selected Frequency	6.550%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 1, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			19,673		0.082
1978	26,143,240			22,681		0.087
1979	28,061,666			25,123		0.090
1980	28,979,182			24,877		0.086
1981	30,141,508			27,103		0.090
1982	30,058,966			27,928		0.093
1983	30,607,324			30,456		0.100
1984	33,121,678			38,247		0.115
1985	35,713,654			42,813		0.120
1986	38,297,697			49,905		0.130
1987	41,065,403			59,583		0.145
1988	44,221,964			71,389		0.161
1989	47,110,000			82,740		0.176
1990	49,659,895			76,095		0.153
1991	50,856,501			98,230		0.193
1992	52,804,448			104,955		0.199
1993	55,132,894	191,586	34.75%	93,756	489	0.170
1994	57,739,505	184,714	31.99%	82,235	445	0.142
1995	60,949,772	181,605	29.80%	79,594	438	0.131
1996	63,664,000	162,310	25.49%	72,141	444	0.113
1997	68,077,000	170,987	25.12%	77,126	451	0.113
1998	71,447,000	172,455	24.14%	85,836	498	0.120
1999	75,244,663	167,056	22.20%	94,272	564	0.125
2000	79,122,396	162,953	20.60%	103,518	635	0.131
2001	80,396,857	140,213	17.44%	108,769	776	0.135
2002	81,621,352	131,299	16.09%	118,410	902	0.145
2003	82,433,234	119,159	14.46%	119,552	1,003	0.145
2004	84,632,753	113,232	13.38%	115,509	1,020	0.136
2005	86,912,307	108,144	12.44%	116,428	1,077	0.134
2006	90,822,757	98,495	10.84%	108,359	1,100	0.119
2007	93,702,820	90,464	9.65%	101,411	1,121	0.108
2008	93,449,349	77,974	8.34%	91,336	1,171	0.098
2009	86,544,195	60,805	7.03%	78,756	1,295	0.091
2010	86,654,516	64,217	7.41%	84,892	1,322	0.098
2011	90,275,208	65,538	7.26%	83,055	1,267	0.092
2012	94,226,147	65,607	6.96%	82,235	1,253	0.087
2013	97,052,931	64,792	6.68%	89,134	1,376	0.092
2014		65,477		94,966	1,450	
TOTAL		2,659,082		2,883,089		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 1, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 1, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	1	1	1	0						0	0	0	1	1	0
1977	19,673	19,673	19,673	0	438	426	1.000	1.000	100.0%	0	0	0	19,673	19,673	0
1978	22,681	22,681	22,681	0	426	414	1.000	1.000	100.0%	0	0	0	22,681	22,681	0
1979	25,123	25,123	25,123	0	414	402	1.000	1.000	100.0%	0	0	0	25,123	25,123	0
1980	24,877	24,877	24,877	0	402	390	1.000	1.000	100.0%	0	0	0	24,877	24,877	0
1981	27,103	27,103	27,103	0	390	378	1.000	1.000	100.0%	0	0	0	27,103	27,103	0
1982	27,928	27,928	27,928	0	378	366	1.000	1.000	100.0%	0	0	0	27,928	27,928	(0)
1983	30,456	30,456	30,456	0	366	354	1.000	1.000	100.0%	0	0	0	30,456	30,456	0
1984	38,247	38,247	38,247	0	354	342	1.000	1.000	100.0%	0	0	0	38,247	38,247	0
1985	42,813	42,813	42,813	0	342	330	1.000	1.000	100.0%	0	0	0	42,813	42,813	0
1986	49,905	49,905	49,905	0	330	318	1.000	1.000	100.0%	0	0	0	49,905	49,905	0
1987	59,583	59,583	59,583	0	318	306	1.000	1.000	100.0%	0	0	0	59,583	59,583	0
1988	71,389	71,389	71,389	0	306	294	1.000	1.000	100.0%	0	0	0	71,389	71,389	0
1989	82,740	82,740	82,740	0	294	282	1.000	1.000	100.0%	0	0	0	82,740	82,740	0
1990	76,095	76,095	76,095	0	282	270	1.000	1.000	100.0%	0	0	0	76,095	76,095	0
1991	98,230	98,230	98,230	0	270	258	1.000	1.000	100.0%	0	0	0	98,230	98,230	0
1992	104,955	104,955	104,955	0	258	246	1.000	1.000	100.0%	0	0	0	104,955	104,955	0
1993	93,756	93,755	93,755	0	246	234	1.000	1.000	100.0%	0	1	1	93,756	93,755	1
1994	82,235	82,224	82,225	0	234	222	1.000	1.000	100.0%	0	11	11	82,235	82,225	11
1995	79,593	79,570	79,572	3	222	210	1.000	1.000	91.0%	2	23	21	79,594	79,572	21
1996	72,137	72,115	72,124	9	210	198	1.000	1.000	71.4%	6	22	16	72,141	72,124	17
1997	77,116	77,095	77,118	24	198	186	1.000	1.000	61.5%	15	21	6	77,126	77,118	7
1998	85,813	85,778	85,819	41	186	174	1.000	1.000	35.9%	15	35	21	85,836	85,819	16
1999	94,233	94,207	94,289	82	174	162	1.000	1.001	44.4%	36	25	(11)	94,272	94,289	(17)
2000	103,444	103,367	103,509	142	162	150	1.001	1.001	36.6%	52	76	25	103,518	103,509	9
2001	108,645	108,588	108,803	215	150	138	1.001	1.002	30.7%	66	57	(9)	108,769	108,803	(35)
2002	118,217	118,126	118,454	328	138	126	1.002	1.003	28.8%	94	92	(3)	118,410	118,454	(44)
2003	119,259	119,180	119,645	466	126	114	1.003	1.004	28.8%	134	80	(55)	119,552	119,645	(93)
2004	115,079	115,005	115,623	618	114	102	1.004	1.005	27.2%	168	74	(94)	115,509	115,623	(114)
2005	115,811	115,731	116,600	869	102	90	1.005	1.008	28.3%	246	80	(166)	116,428	116,600	(172)
2006	107,530	107,262	108,413	1,151	90	78	1.008	1.011	29.9%	344	268	(75)	108,359	108,413	(54)
2007	100,286	100,015	101,594	1,579	78	66	1.011	1.016	31.7%	500	271	(229)	101,411	101,594	(183)
2008	89,881	89,537	91,536	1,999	66	54	1.016	1.022	27.4%	548	344	(204)	91,336	91,536	(199)
2009	77,038	76,584	79,182	2,598	54	42	1.022	1.034	35.1%	913	454	(459)	78,756	79,182	(426)
2010	82,145	80,934	85,720	4,786	42	30	1.034	1.059	41.1%	1,965	1,211	(754)	84,892	85,720	(828)
2011	78,501	72,970	84,584	11,614	30	18	1.059	1.155	58.2%	6,758	5,531	(1,227)	83,055	84,584	(1,529)
2012	70,969	18,571	87,108	68,536	18	6	1.155	4.301	82.5%	56,574	52,398	(4,176)	82,235	87,108	(4,872)
2013	18,754		91,976	91,976	6		4.301		23.2%	21,384	18,754	(2,630)	89,134	91,976	(2,843)
2014									0.0%		0	0			
TOTAL	2,692,242	2,612,414	2,799,449	187,036						89,820	79,828	(9,992)	2,788,123	2,799,449	(11,326)
EXLD PRIOR	2,692,241	2,612,413	2,799,449	187,036						89,820	79,828	(9,992)	2,788,122	2,799,449	(11,326)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 1, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	19,673	19,673	19,673	0	438	426	1.000	1.000	100.0%	0	0	0	19,673	19,673	0
1978	22,681	22,681	22,681	0	426	414	1.000	1.000	100.0%	0	0	0	22,681	22,681	0
1979	25,123	25,123	25,123	0	414	402	1.000	1.000	100.0%	0	0	0	25,123	25,123	0
1980	24,877	24,877	24,877	0	402	390	1.000	1.000	100.0%	0	0	0	24,877	24,877	0
1981	27,103	27,103	27,103	0	390	378	1.000	1.000	100.0%	0	0	0	27,103	27,103	0
1982	27,928	27,928	27,928	0	378	366	1.000	1.000	100.0%	0	0	0	27,928	27,928	(0)
1983	30,456	30,456	30,456	0	366	354	1.000	1.000	100.0%	0	0	0	30,456	30,456	0
1984	38,247	38,247	38,247	0	354	342	1.000	1.000	100.0%	0	0	0	38,247	38,247	0
1985	42,813	42,813	42,813	0	342	330	1.000	1.000	100.0%	0	0	0	42,813	42,813	0
1986	49,905	49,905	49,905	0	330	318	1.000	1.000	100.0%	0	0	0	49,905	49,905	0
1987	59,583	59,583	59,583	0	318	306	1.000	1.000	100.0%	0	0	0	59,583	59,583	0
1988	71,389	71,389	71,389	0	306	294	1.000	1.000	100.0%	0	0	0	71,389	71,389	0
1989	82,740	82,740	82,740	0	294	282	1.000	1.000	100.0%	0	0	0	82,740	82,740	0
1990	76,095	76,095	76,095	0	282	270	1.000	1.000	100.0%	0	0	0	76,095	76,095	0
1991	98,230	98,230	98,230	0	270	258	1.000	1.000	37.4%	0	0	0	98,230	98,230	0
1992	104,955	104,955	104,955	0	258	246	1.000	1.000	-24.3%	0	0	0	104,955	104,955	0
1993	93,756	93,755	93,755	(0)	246	234	1.000	1.000	-688.3%	3	1	(3)	93,756	93,755	1
1994	82,268	82,256	82,225	(32)	234	222	1.000	1.000	128.7%	(41)	11	52	82,235	82,225	11
1995	79,656	79,637	79,572	(64)	222	210	1.000	1.000	85.1%	(55)	19	74	79,594	79,572	21
1996	72,172	72,162	72,124	(38)	210	198	1.000	1.000	118.9%	(46)	10	56	72,141	72,124	17
1997	77,139	77,134	77,118	(16)	198	186	1.000	1.000	516.5%	(81)	5	86	77,126	77,118	7
1998	85,863	85,832	85,819	(13)	186	174	1.000	1.000	60.1%	(8)	30	38	85,836	85,819	16
1999	94,300	94,294	94,289	(5)	174	162	1.000	1.000	217.4%	(11)	5	17	94,272	94,289	(17)
2000	103,541	103,458	103,509	51	162	150	1.000	1.000	95.2%	49	83	35	103,518	103,509	9
2001	108,732	108,705	108,803	98	150	138	1.000	1.000	6.0%	6	27	21	108,769	108,803	(35)
2002	118,343	118,255	118,454	199	138	126	1.000	1.001	29.6%	59	88	29	118,410	118,454	(44)
2003	119,420	119,387	119,645	258	126	114	1.001	1.001	43.5%	112	33	(80)	119,552	119,645	(93)
2004	115,230	115,193	115,623	430	114	102	1.001	1.002	30.1%	129	36	(93)	115,509	115,623	(114)
2005	115,922	115,890	116,600	710	102	90	1.002	1.003	37.8%	268	32	(236)	116,428	116,600	(172)
2006	107,748	107,572	108,413	841	90	78	1.003	1.004	41.3%	347	176	(171)	108,359	108,413	(54)
2007	100,459	100,290	101,594	1,304	78	66	1.004	1.006	30.6%	399	169	(230)	101,411	101,594	(183)
2008	90,117	90,049	91,536	1,487	66	54	1.006	1.009	24.8%	369	68	(301)	91,336	91,536	(199)
2009	77,404	77,170	79,182	2,011	54	42	1.009	1.014	38.6%	777	233	(544)	78,756	79,182	(426)
2010	82,828	82,336	85,720	3,384	42	30	1.014	1.024	41.4%	1,401	492	(909)	84,892	85,720	(828)
2011	79,719	78,875	84,584	5,709	30	18	1.024	1.045	44.8%	2,558	844	(1,713)	83,055	84,584	(1,529)
2012	76,822	41,705	87,108	45,402	18	6	1.045	1.959	91.3%	41,438	35,117	(6,322)	82,235	87,108	(4,872)
2013	41,545		91,976	91,976	6		1.959		51.1%	46,958	41,545	(5,412)	89,134	91,976	(2,843)
2014									0.0%		0	0			
TOTAL	2,724,782	2,645,756	2,799,449	153,692						94,631	79,026	(15,605)	2,788,122	2,799,449	(11,326)
EXLD PRIOR	2,724,782	2,645,756	2,799,449	153,692						94,631	79,026	(15,605)	2,788,122	2,799,449	(11,326)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 1, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982					378	366									
1983					366	354									
1984					354	342									
1985					342	330									
1986					330	318									
1987					318	306									
1988					306	294									
1989					294	282									
1990					282	270									
1991					270	258									
1992					258	246									
1993	191,586	191,586	191,586	0	246	234	1.000	1.000	100.0%	0	0	0	191,586	191,586	0
1994	184,714	184,713	184,713	0	234	222	1.000	1.000	100.0%	0	1	1	184,714	184,713	1
1995	181,605	181,604	181,604	0	222	210	1.000	1.000	100.0%	0	1	1	181,605	181,604	1
1996	162,310	162,310	162,310	0	210	198	1.000	1.000	100.0%	0	0	0	162,310	162,310	0
1997	170,987	170,986	170,986	0	198	186	1.000	1.000	0.0%	0	1	1	170,987	170,986	1
1998	172,455	172,455	172,456	1	186	174	1.000	1.000	38.5%	0	0	0	172,455	172,456	(1)
1999	167,055	167,055	167,056	1	174	162	1.000	1.000	28.2%	0	0	0	167,056	167,056	0
2000	162,952	162,952	162,953	1	162	150	1.000	1.000	36.6%	0	0	0	162,953	162,953	0
2001	140,212	140,212	140,213	1	150	138	1.000	1.000	35.9%	0	0	0	140,213	140,213	0
2002	131,298	131,294	131,296	2	138	126	1.000	1.000	46.3%	1	4	3	131,299	131,296	3
2003	119,157	119,154	119,157	3	126	114	1.000	1.000	29.4%	1	3	2	119,159	119,157	2
2004	113,229	113,228	113,232	4	114	102	1.000	1.000	24.0%	1	1	0	113,232	113,232	0
2005	108,140	108,138	108,144	6	102	90	1.000	1.000	37.7%	2	2	0	108,144	108,144	0
2006	98,489	98,474	98,494	20	90	78	1.000	1.000	73.2%	15	15	0	98,495	98,494	1
2007	90,443	90,393	90,440	47	78	66	1.000	1.001	60.3%	28	50	22	90,464	90,440	24
2008	77,927	77,876	77,932	56	66	54	1.001	1.001	26.5%	15	51	36	77,974	77,932	42
2009	60,751	60,723	60,787	64	54	42	1.001	1.001	32.4%	21	28	7	60,805	60,787	18
2010	64,135	64,038	64,197	159	42	30	1.001	1.002	57.3%	91	97	6	64,217	64,197	20
2011	65,357	64,591	65,463	872	30	18	1.002	1.013	81.4%	710	766	56	65,538	65,463	75
2012	64,691	23,342	65,352	42,010	18	6	1.013	2.797	97.9%	41,143	41,349	206	65,607	65,352	255
2013	22,665		65,393	65,393	6		2.797		35.8%	23,379	22,665	(714)	64,792	65,393	(601)
2014	0									0			65,477		
TOTAL	2,550,158	2,485,124	2,593,764	108,640						65,407	65,034	(373)	2,659,082	2,593,764	(159)
EXLD PRIOR	2,550,158	2,485,124	2,593,764	108,640						65,407	65,034	(373)	2,659,082	2,593,764	(159)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 1, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			23.3%	22.8%	95.6%
6	4.292	23.3%	63.5%	61.0%	96.7%
18	1.152	86.8%	7.8%	7.2%	93.8%
30	1.057	94.6%	2.1%	1.9%	91.3%
42	1.034	96.7%	1.1%	0.9%	90.3%
54	1.023	97.8%	0.6%	0.5%	90.1%
66	1.016	98.4%	0.5%	0.4%	90.4%
78	1.011	98.9%	0.3%	0.3%	90.6%
90	1.008	99.2%	0.2%	0.2%	90.7%
102	1.005	99.5%	0.2%	0.1%	91.0%
114	1.004	99.6%	0.1%	0.1%	91.6%
126	1.002	99.8%	0.1%	0.1%	91.7%
138	1.002	99.8%	0.0%	0.0%	92.0%
150	1.001	99.9%	0.0%	0.0%	92.9%
162	1.001	99.9%	0.0%	0.0%	93.6%
174	1.000	100.0%	0.0%	0.0%	94.0%
186	1.000	100.0%	0.0%	0.0%	95.1%
198	1.000	100.0%	0.0%	0.0%	96.1%
210	1.000	100.0%	0.0%	0.0%	97.1%
222	1.000	100.0%	0.0%	0.0%	98.1%
234	1.000	100.0%	0.0%	0.0%	100.0%
246	1.000	100.0%	0.0%	0.0%	100.0%
258	1.000	100.0%	0.0%	0.0%	100.0%
270	1.000	100.0%	0.0%	0.0%	100.0%
282	1.000	100.0%	0.0%	0.0%	100.0%
294	1.000	100.0%	0.0%	0.0%	100.0%
306	1.000	100.0%	0.0%	0.0%	100.0%
318	1.000	100.0%	0.0%	0.0%	100.0%
330	1.000	100.0%	0.0%	0.0%	100.0%
342	1.000	100.0%	0.0%	0.0%	100.0%
354	1.000	100.0%	0.0%	0.0%	100.0%
366	1.000	100.0%	0.0%	0.0%	100.0%
378	1.000	100.0%	0.0%	0.0%	100.0%
390	1.000	100.0%	0.0%	0.0%	100.0%
402	1.000	100.0%	0.0%	0.0%	100.0%
414	1.000	100.0%	0.0%	0.0%	100.0%
426	1.000	100.0%	0.0%	0.0%	100.0%
438	1.000	100.0%	0.0%	0.0%	100.0%
450	1.000	100.0%	0.0%	0.0%	100.0%
462	1.000	100.0%	0.0%	0.0%	100.0%
474	1.000	100.0%	0.0%	0.0%	100.0%
486	1.000	100.0%	0.0%	0.0%	100.0%
498	1.000	100.0%	0.0%	0.0%	100.0%
510	1.000	100.0%	0.0%	0.0%	100.0%
522	1.000	100.0%	0.0%	0.0%	100.0%
534	1.000	100.0%	0.0%	0.0%	100.0%
546	1.000	100.0%	0.0%	0.0%	100.0%
558	1.000	100.0%	0.0%	0.0%	100.0%
570	1.000	100.0%	0.0%	0.0%	100.0%
582	1.000	100.0%	0.0%	0.0%	100.0%
594	1.000	100.0%	0.0%	0.0%	100.0%
606	1.000	100.0%	0.0%	0.0%	100.0%
618	1.000	100.0%	0.0%	0.0%	100.0%
630	1.000	100.0%	0.0%	0.0%	100.0%
642	1.000	100.0%	0.0%	0.0%	100.0%
654	1.000	100.0%	0.0%	0.0%	100.0%
666	1.000	100.0%	0.0%	0.0%	100.0%
678	1.000	100.0%	0.0%	0.0%	100.0%
690	1.000	100.0%	0.0%	0.0%	100.0%
702	1.000	100.0%	0.0%	0.0%	100.0%
714	1.000	100.0%	0.0%	0.0%	100.0%
726	1.000	100.0%	0.0%	0.0%	100.0%
738	1.000	100.0%	0.0%	0.0%	100.0%
750	1.000	100.0%	0.0%	0.0%	100.0%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	79,122,396	1.436	113,612,761	103,518	103,557	0.458	2.076	98,492	98,528	100%	98,492	0.087	0.131	0.131
2001	80,396,857	1.404	112,872,903	108,769	108,800	0.495	1.806	97,285	97,313	100%	97,285	0.086	0.135	0.135
2002	81,621,352	1.369	111,762,597	118,410	118,425	0.536	1.570	99,561	99,574	100%	99,561	0.089	0.145	0.145
2003	82,433,234	1.332	109,823,635	119,552	119,532	0.579	1.502	103,992	103,975	100%	103,992	0.095	0.145	0.145
2004	84,632,753	1.284	108,674,619	115,509	115,376	0.626	1.438	103,945	103,825	100%	103,945	0.096	0.136	0.137
2005	86,912,307	1.253	108,922,029	116,428	116,113	0.677	1.376	108,390	108,096	100%	108,390	0.100	0.134	0.134
2006	90,822,757	1.210	109,940,677	108,359	108,031	0.731	1.317	104,361	104,045	100%	104,361	0.095	0.119	0.119
2007	93,702,820	1.171	109,685,990	101,411	100,890	0.791	1.260	101,041	100,522	100%	101,041	0.092	0.108	0.112
2008	93,449,349	1.148	107,266,594	91,336	90,646	0.920	1.206	101,261	100,495	100%	101,261	0.094	0.098	0.098
2009	86,544,195	1.149	99,469,136	78,792	78,008	1.069	1.171	98,616	97,634	100%	98,616	0.099	0.091	0.087
2010	86,654,516	1.125	97,450,013	84,935	83,841	0.990	1.136	95,563	94,332	100%	95,563	0.098	0.098	0.095
2011	90,275,208	1.093	98,646,157	82,991	81,501	0.995	1.103	91,112	89,476	100%	91,112	0.092	0.092	0.095
2012	94,226,147	1.061	99,964,519	81,781	80,110	1.000	1.071	87,606	85,816	100%	87,606	0.088	0.087	0.094
2013	97,052,931	1.030	99,964,519	80,503	82,314	1.000	1.035	83,320	85,195	100%	83,320	0.083	0.083	0.095
2014		1.000				1.000	1.000	0	0	0%	0			0.095

	5 Year Average excluding 2012-2013	0.095	0.097
	7 Year Average excluding 2012-2013	0.096	0.106
	10 Year Weighted Average excluding 2012-2013	0.095	
	10 Year Weighted Average excluding 2011-2013	0.094	
	5 Year Average excluding 2011-2013	0.096	0.103
	5 Year Average excluding 2013	0.094	0.093
	7 Year Average excluding 2013	0.096	0.099
(14)	2014 Selected Loss Rate:	0.095	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 1, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 1, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1978	426	426	438	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1979	414	414	426	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980	402	402	414	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981	390	390	402	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982	378	378	390	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	366	366	378	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	354	354	366	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	342	342	354	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	330	330	342	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	318	318	330	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	306	306	318	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	294	294	306	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	282	282	294	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	270	270	282	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	258	258	270	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	246	246	258	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	234	234	246	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	222	222	234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	210	210	222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	198	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	186	186	198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001
1999	174	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
2000	162	162	174	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.002
2001	150	150	162	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.002	1.002
2002	138	138	150	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.003	1.002	1.003
2003	126	126	138	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.003	1.003	1.003
2004	114	114	126	1.004	1.002	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.004	1.003	1.004
2005	102	102	114	1.005	1.004	1.005	1.002	1.001	1.002	1.000	1.000	1.000	1.005	1.004	1.005
2006	90	90	102	1.008	1.005	1.008	1.003	1.002	1.003	1.000	1.000	1.000	1.007	1.005	1.007
2007	78	78	90	1.011	1.008	1.011	1.004	1.003	1.004	1.000	1.000	1.000	1.009	1.007	1.009
2008	66	66	78	1.016	1.011	1.016	1.006	1.004	1.006	1.001	1.000	1.001	1.012	1.009	1.012
2009	54	54	66	1.023	1.016	1.023	1.008	1.006	1.008	1.001	1.001	1.001	1.016	1.012	1.016
2010	42	42	54	1.034	1.023	1.034	1.012	1.008	1.012	1.001	1.001	1.001	1.025	1.016	1.025
2011	30	30	42	1.057	1.034	1.057	1.022	1.012	1.022	1.003	1.001	1.003	1.045	1.025	1.045
2012	18	18	30	1.152	1.057	1.152	1.043	1.022	1.043	1.014	1.003	1.014	1.116	1.045	1.116
2013	6	6	18	4.292	1.152	4.292	1.981	1.043	1.981	2.804	1.014	2.804	1.496	1.116	1.496

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 1, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 1, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 1, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 1, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 1, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 1, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	2,711	13,791	18,207	18,894	19,205	19,424	19,586	19,658	19,667	19,669	19,669	19,670	19,671	19,672	19,672	19,672	19,672	19,672	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673
1978	3,070	15,741	20,951	21,755	22,119	22,391	22,583	22,656	22,669	22,675	22,678	22,679	22,680	22,680	22,680	22,680	22,680	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681		22,681
1979	3,320	17,152	23,057	24,018	24,450	24,752	24,978	25,085	25,108	25,112	25,115	25,120	25,122	25,122	25,122	25,122	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123			25,123
1980	3,391	17,181	22,560	23,427	23,938	24,356	24,677	24,829	24,854	24,865	24,870	24,874	24,875	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877				24,877
1981	3,912	19,239	24,490	25,402	25,975	26,476	26,864	27,048	27,083	27,090	27,094	27,102	27,102	27,102	27,102	27,102	27,102	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103					27,103
1982	4,013	19,636	24,897	25,942	26,656	27,213	27,646	27,866	27,910	27,918	27,920	27,921	27,923	27,927	27,927	27,927	27,927	27,927	27,927	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928						27,928
1983	3,973	20,185	26,708	28,039	28,909	29,575	30,076	30,354	30,440	30,447	30,450	30,453	30,454	30,454	30,454	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456							30,456
1984	4,538	23,792	32,895	35,014	36,161	37,030	37,728	38,098	38,208	38,230	38,238	38,243	38,245	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247								38,247
1985	4,325	24,263	36,133	38,763	40,180	41,266	42,148	42,692	42,766	42,788	42,799	42,801	42,805	42,810	42,812	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813									42,813
1986	4,433	26,296	41,394	44,458	46,162	47,729	49,368	49,827	49,878	49,882	49,884	49,890	49,903	49,903	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,905	49,905	49,905	49,905	49,905										49,905
1987	5,621	31,808	48,195	52,400	55,025	57,372	59,039	59,517	59,552	59,572	59,574	59,577	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583											59,583
1988	6,201	35,750	55,886	62,281	66,387	69,226	70,973	71,329	71,366	71,375	71,383	71,384	71,386	71,387	71,388	71,388	71,388	71,388	71,388	71,389	71,389	71,389	71,389	71,389	71,389	71,389												71,389
1989	6,360	38,314	63,466	72,220	76,946	80,333	82,165	82,620	82,670	82,695	82,718	82,730	82,733	82,734	82,738	82,739	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740	82,740													82,740
1990	5,419	35,617	59,231	66,814	71,202	73,730	75,397	75,874	75,921	76,023	76,090	76,092	76,093	76,093	76,093	76,093	76,093	76,094	76,094	76,095	76,095	76,095	76,095	76,095														76,095
1991	8,025	63,502	82,550	89,828	93,315	95,597	97,426	97,795	98,019	98,221	98,224	98,227	98,228	98,229	98,229	98,230	98,230	98,230	98,230	98,230	98,230	98,230	98,230															98,230
1992	9,174	69,678	91,209	97,506	100,605	102,940	103,960	104,562	104,943	104,947	104,950	104,951	104,952	104,953	104,953	104,953	104,953	104,954	104,954	104,955	104,955	104,955																104,955
1993	11,331	65,767	82,192	87,462	90,433	91,836	92,990	93,465	93,544	93,604	93,648	93,679	93,708	93,721	93,730	93,740	93,747	93,752	93,754	93,755	93,756																	93,756
1994	7,507	58,341	71,946	76,699	78,456	79,747	80,530	81,037	81,395	81,673	81,897	82,044	82,099	82,147	82,172	82,189	82,201	82,211	82,224	82,235																		82,235
1995	9,902	58,245	71,319	74,330	76,187	77,227	77,987	78,517	78,863	79,095	79,254	79,322	79,366	79,418	79,467	79,497	79,540	79,570	79,593																			79,593
1996	8,893	55,282	64,054	67,555	69,046	70,013	70,696	71,169	71,552	71,758	71,882	71,956	72,004	72,034	72,069	72,094	72,115	72,137																				72,137
1997	5,872	55,904	69,036	72,017	73,775	74,954	75,795	76,299	76,648	76,794	76,884	76,937	76,984	77,038	77,074	77,095	77,116																					77,116
1998	11,618	67,945	78,103	81,256	82,820	83,978	84,700	85,119	85,319	85,448	85,535	85,606	85,655	85,702	85,778	85,813																						85,813
1999	15,114	73,690	85,211	88,915	90,950	92,153	92,928	93,404	93,760	93,907	94,040	94,105	94,161	94,207	94,233																							94,233
2000	17,800	81,444	94,834	98,793	100,544	101,606	102,256	102,628	102,874	103,080	103,214	103,313	103,367	103,444																								103,444
2001	19,009	89,464	101,456	104,947	106,471	107,391	107,864	108,146	108,354	108,472	108,533	108,588	108,645																									108,645
2002	22,281	100,256	111,686	114,754	116,168	116,816	117,366	117,707	117,885	118,028	118,126	118,217																										118,217
2003	26,799	102,723	113,798	116,451	117,402	117,972	118,591	118,911	119,066	119,180	119,259																											119,259
2004	25,963	100,955	110,812	112,768	113,639	114,112	114,517	114,830	115,005	115,079																												115,079
2005	26,726	101,499	110,231	112,956	114,277	115,110	115,460	115,731	115,811																													115,811
2006	24,317	91,423	101,345	104,848	106,559	106,978	107,262	107,530																														107,530
2007	23,085	88,418	96,795	99,065	99,699	100,015	100,286																															100,286
2008	22,967	80,577	87,323	88,970	89,537	89,881																																89,881
2009	19,408	70,184	75,488	76,584	77,038																																	77,038
2010	20,565	75,427	80,934	82,145																																		82,145
2011	19,622	72,970	78,501																																			78,501
2012	18,571	70,969																																				70,969
2013	18,754																																					18,754
																																						2,692,241

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	5.087	1.320	1.038	1.016	1.011	1.008	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.127	1.331	1.038	1.017	1.012	1.009	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979	5.166	1.344	1.042	1.018	1.012	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980	5.066	1.313	1.038	1.022	1.017	1.013	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	4.918	1.273	1.037	1.023	1.019	1.015	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	4.893	1.268	1.042	1.028	1.021	1.016	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	5.081	1.323	1.050	1.031	1.023	1.017	1.009	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	5.243	1.383	1.064	1.033	1.024	1.019	1.010	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	5.610	1.489	1.073	1.037	1.027	1.021	1.013	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	5.932	1.574	1.074	1.038	1.034	1.034	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	5.659	1.515	1.087	1.050	1.043	1.029	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	5.765	1.563	1.114	1.066	1.043	1.025	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	6.024	1.656	1.138	1.065	1.044	1.023	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	6.573	1.663	1.128	1.066	1.036	1.023	1.006	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	7.913	1.300	1.088	1.039	1.024	1.019	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	7.595	1.309	1.069	1.032	1.023	1.010	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	5.804	1.250	1.064	1.034	1.016	1.013	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	7.771	1.233	1.066	1.023	1.016	1.010	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	5.882	1.224	1.042	1.025	1.014	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000																				
1996	6.216	1.159	1.055	1.022	1.014	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000																					
1997	9.521	1.235	1.043	1.024	1.016	1.011	1.007	1.005	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000																						
1998	5.848	1.150	1.040	1.019	1.014	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000																							
1999	4.876	1.156	1.043	1.023	1.013	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000																								
2000	4.575	1.164	1.042	1.018	1.011	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001																									
2001	4.706	1.134	1.034	1.015	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001																										
2002	4.500	1.114	1.027	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001																											
2003	3.833	1.108	1.023	1.008	1.005	1.005	1.003	1.001	1.001	1.001																												
2004	3.888	1.098	1.018	1.008	1.004	1.004	1.003	1.002	1.001																													
2005	3.798	1.086	1.025	1.012	1.007	1.003	1.002	1.001																														
2006	3.760	1.109	1.035	1.016	1.004	1.003	1.003																															
2007	3.830	1.095	1.023	1.006	1.003	1.003																																
2008	3.508	1.084	1.019	1.006	1.004																																	
2009	3.616	1.076	1.015	1.006																																		
2010	3.668	1.073	1.015																																			
2011	3.719	1.076																																				
2012	3.821																																					
3 Yr Avg	3.736	1.075	1.016	1.006	1.004	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	3.667	1.081	1.021	1.009	1.004	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	3.703	1.085	1.021	1.009	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	3.660	1.081	1.022	1.010	1.005	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	3.750	1.093	1.024	1.011	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
15 Yr Wtd	4.040	1.114	1.030	1.014	1.009	1.006	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	3.725	1.090	1.024	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.725	1.090	1.022	1.011	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.292	1.152	1.057	1.034	1.023	1.016	1.011	1.008	1.005	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673	19,673
1978																									22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681	22,681		22,681
1979																								25,123	25,123	25,123	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	24,877	24,877				24,877
1981																						27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103					27,103
1982																					27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928						27,928
1983																				30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456							30,456
1984																			38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247								38,247
1985																		42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813									42,813
1986																	49,904	49,904	49,904	49,904	49,904	49,904	49,905	49,905	49,905	49,905	49,905	49,905										49,905
1987																59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583											59,583
1988															71,388	71,388	71,388	71,388	71,388	71,389	71,389	71,389	71,389	71,389	71,389	71,389												71,389
1989														82,734	82,738	82,739	82,740	82,740	82,740	82,741	82,740	82,740	82,740	82,740	82,740													82,740
1990													76,094	76,093	76,093	76,093	76,093	76,094	76,095	76,095	76,095	76,095	76,095	76,095														76,095
1991												98,228	98,228	98,229	98,229	98,230	98,230	98,230	98,230	98,230	98,230	98,230	98,230															98,230
1992											104,953	104,953	104,953	104,953	104,953	104,953	104,954	104,954	104,954	104,955	104,955	104,955																104,955
1993										93,687	93,716	93,740	93,761	93,759	93,753	93,774	93,763	93,762	93,756	93,755	93,756																	93,756
1994									81,989	82,184	82,296	82,398	82,340	82,387	82,292	82,279	82,247	82,258	82,256	82,268																		82,268
1995								79,224	79,358	79,486	79,543	79,480	79,495	79,566	79,594	79,600	79,620	79,637	79,656																			79,656
1996							71,409	71,710	72,006	72,121	72,134	72,144	72,136	72,146	72,176	72,160	72,162	72,172																				72,172
1997						76,243	76,571	76,901	77,116	77,070	77,052	77,071	77,093	77,137	77,144	77,134	77,139																					77,139
1998					84,391	85,115	85,414	85,726	85,651	85,686	85,732	85,786	85,793	85,779	85,832	85,863																						85,863
1999				91,401	92,720	93,487	93,741	93,945	94,165	94,199	94,299	94,287	94,254	94,294	94,300																							94,300
2000			99,706	101,236	102,301	102,939	102,928	103,152	103,332	103,395	103,437	103,443	103,458	103,541																								103,541
2001		100,271	104,967	107,288	108,088	108,398	108,413	108,567	108,705	108,721	108,711	108,705	108,732																									108,732
2002	50,732	109,260	115,263	116,891	117,440	117,670	117,912	118,118	118,180	118,214	118,255	118,343																										118,343
2003	55,748	111,885	117,469	118,206	118,398	118,723	119,092	119,330	119,325	119,387	119,420																											119,420
2004	55,128	110,184	113,855	114,259	114,576	114,733	114,886	115,062	115,193	115,230																												115,230
2005	54,229	110,203	112,976	114,384	115,229	115,646	115,762	115,890	115,922																													115,922
2006	49,660	99,443	104,113	106,140	107,286	107,407	107,572	107,748																														107,748
2007	52,771	97,814	99,015	100,049	100,134	100,290	100,459																															100,459
2008	50,590	89,319	89,439	89,709	90,049	90,117																																90,117
2009	44,868	77,907	76,813	77,170	77,404																																	77,404
2010	46,400	81,608	82,336	82,828																																		82,828
2011	40,800	78,875	79,719																																			79,719
2012	41,705	76,822																																				76,822
2013	41,545																																					41,545
																																						2,724,782

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979																								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980																							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981																						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982																					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983																				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984																			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986																	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987																1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988															1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1989														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1990													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1991												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1992											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1993										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1994									1.002	1.001	1.001	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000																				
1995								1.002	1.002	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000																					
1996							1.004	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1997						1.004	1.004	1.003	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000																							
1998					1.009	1.004	1.004	0.999	1.000	1.001	1.001	1.000	1.000	1.001	1.000																							
1999				1.014	1.008	1.003	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000																								
2000			1.015	1.011	1.006	1.000	1.002	1.002	1.001	1.000	1.000	1.000	1.001																									
2001		1.047	1.022	1.007	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000																										
2002	2.154	1.055	1.014	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.001																											
2003	2.007	1.050	1.006	1.002	1.003	1.003	1.002	1.000	1.001	1.000																												
2004	1.999	1.033	1.004	1.003	1.001	1.001	1.002	1.001	1.000																													
2005	2.032	1.025	1.012	1.007	1.004	1.001	1.001	1.000																														
2006	2.002	1.047	1.019	1.011	1.001	1.002	1.002																															
2007	1.854	1.012	1.010	1.001	1.002	1.002																																
2008	1.766	1.001	1.003	1.004	1.001																																	
2009	1.736	0.986	1.005	1.003																																		
2010	1.759	1.009	1.006																																			
2011	1.933	1.011																																				
2012	1.842																																					
3 Yr Avg	1.845	1.002	1.005	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	1.807	1.004	1.009	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	1.842	1.013	1.009	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	1.803	1.004	1.009	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	1.841	1.015	1.009	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	1.899	1.025	1.011	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	1.875	1.020	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.000
Selected	1.900	1.020	1.010	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	1.981	1.043	1.022	1.012	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															1	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	1	0	0	0	0	0													-
1990													1	0	0	0	0	0	1	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											3	2	0	0	0	0	1	0	0	0	0	0																-
1993										83	68	61	52	38	23	33	17	10	2	0	0																	0
1994									594	511	399	355	241	240	120	90	46	47	32	32																		32
1995								707	495	391	288	158	129	149	127	104	80	67	63																			63
1996							713	541	454	363	252	188	133	112	107	66	47	35																				35
1997						1,290	775	602	469	276	168	134	109	98	70	40	24																					24
1998					1,570	1,137	714	607	332	238	197	180	138	76	54	49																						49
1999				2,485	1,769	1,334	812	541	405	292	259	182	92	87	67																							67
2000			4,872	2,444	1,758	1,333	672	524	458	315	223	130	91	97																								97
2001		10,807	3,510	2,341	1,618	1,007	548	420	350	250	177	117	87																									87
2002	28,451	9,004	3,576	2,137	1,272	854	546	411	295	186	129	125																										125
2003	28,949	9,162	3,671	1,755	996	751	502	419	259	207	161																											161
2004	29,165	9,230	3,043	1,491	937	621	368	232	188	151																												151
2005	27,502	8,704	2,745	1,428	952	536	302	158	111																													111
2006	25,343	8,021	2,768	1,292	727	430	310	217																														217
2007	29,687	9,395	2,220	984	434	275	173																															173
2008	27,623	8,742	2,116	738	512	236																																236
2009	25,460	7,723	1,325	587	366																																	366
2010	25,835	6,181	1,403	683																																		683
2011	21,178	5,905	1,218																																			1,218
2012	23,134	5,853																																				5,853
2013	22,791																																					22,791
																																						32,541

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									99.3%	99.4%	99.5%	99.6%	99.7%	99.7%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%																		100.0%
1995								99.1%	99.4%	99.5%	99.6%	99.8%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%																			99.9%
1996							99.0%	99.2%	99.4%	99.5%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%	100.0%																				100.0%
1997						98.3%	99.0%	99.2%	99.4%	99.6%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%																					100.0%
1998					98.1%	98.7%	99.2%	99.3%	99.6%	99.7%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%																						99.9%
1999				97.3%	98.1%	98.6%	99.1%	99.4%	99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%																							99.9%
2000			95.1%	97.6%	98.3%	98.7%	99.3%	99.5%	99.6%	99.7%	99.8%	99.9%	99.9%	99.9%																								99.9%
2001		89.2%	96.7%	97.8%	98.5%	99.1%	99.5%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%																									99.9%
2002	43.9%	91.8%	96.9%	98.2%	98.9%	99.3%	99.5%	99.7%	99.8%	99.8%	99.9%	99.9%																										99.9%
2003	48.1%	91.8%	96.9%	98.5%	99.2%	99.4%	99.6%	99.6%	99.8%	99.8%	99.9%																											99.9%
2004	47.1%	91.6%	97.3%	98.7%	99.2%	99.5%	99.7%	99.8%	99.8%	99.9%																												99.9%
2005	49.3%	92.1%	97.6%	98.8%	99.2%	99.5%	99.7%	99.9%	99.9%																													99.9%
2006	49.0%	91.9%	97.3%	98.8%	99.3%	99.6%	99.7%	99.8%																														99.8%
2007	43.7%	90.4%	97.8%	99.0%	99.6%	99.7%	99.8%																															99.8%
2008	45.4%	90.2%	97.6%	99.2%	99.4%	99.7%																																99.7%
2009	43.3%	90.1%	98.3%	99.2%	99.5%																																	99.5%
2010	44.3%	92.4%	98.3%	99.2%																																		99.2%
2011	48.1%	92.5%	98.5%																																			98.5%
2012	44.5%	92.4%																																				92.4%
2013	45.1%																																					45.1%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.30%	1.51%	1.99%	2.07%	2.10%	2.13%	2.14%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	91,342,094
1978	0.33%	1.67%	2.23%	2.31%	2.35%	2.38%	2.40%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	0.02%	0.02%	0.02%	0.02%	0.02%		94,055,825
1979	0.35%	1.83%	2.46%	2.57%	2.61%	2.64%	2.67%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	0.03%	0.03%	0.03%	0.03%			93,613,387
1980	0.38%	1.91%	2.51%	2.61%	2.66%	2.71%	2.74%	2.76%	2.76%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	0.03%	0.03%	0.03%				89,907,689
1981	0.45%	2.23%	2.84%	2.95%	3.02%	3.07%	3.12%	3.14%	3.14%	3.14%	3.14%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	0.03%	0.03%					86,152,091
1982	0.49%	2.40%	3.05%	3.18%	3.26%	3.33%	3.38%	3.41%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	0.03%						81,686,001
1983	0.50%	2.53%	3.35%	3.52%	3.63%	3.71%	3.78%	3.81%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%							79,648,938
1984	0.55%	2.90%	4.00%	4.26%	4.40%	4.51%	4.59%	4.64%	4.65%	4.65%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%								82,134,435
1985	0.51%	2.84%	4.22%	4.53%	4.70%	4.82%	4.93%	4.99%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%									85,578,631
1986	0.50%	2.94%	4.62%	4.96%	5.16%	5.33%	5.51%	5.56%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%										89,545,683
1987	0.61%	3.42%	5.19%	5.64%	5.92%	6.18%	6.35%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%											92,902,249
1988	0.65%	3.74%	5.85%	6.52%	6.95%	7.24%	7.43%	7.46%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%												95,580,917
1989	0.64%	3.85%	6.37%	7.25%	7.73%	8.07%	8.25%	8.30%	8.30%	8.30%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%													99,591,072
1990	0.54%	3.52%	5.85%	6.60%	7.03%	7.28%	7.45%	7.49%	7.50%	7.51%	7.51%	7.51%	7.51%	7.51%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%														101,254,967
1991	0.80%	6.31%	8.20%	8.92%	9.27%	9.50%	9.68%	9.72%	9.74%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%															100,654,884
1992	0.92%	7.02%	9.19%	9.83%	10.14%	10.38%	10.48%	10.54%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%																99,199,664
1993	1.11%	6.46%	8.08%	8.59%	8.89%	9.02%	9.14%	9.18%	9.19%	9.20%	9.20%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%																	101,763,581
1994	0.73%	5.66%	6.98%	7.44%	7.61%	7.73%	7.81%	7.86%	7.89%	7.92%	7.94%	7.95%	7.96%	7.96%	7.97%	7.97%	7.97%	7.97%	7.97%	7.97%																		103,144,617
1995	0.94%	5.50%	6.74%	7.02%	7.20%	7.30%	7.37%	7.42%	7.45%	7.47%	7.49%	7.49%	7.50%	7.50%	7.51%	7.51%	7.51%	7.52%	7.52%																			105,860,639
1996	0.83%	5.17%	5.99%	6.31%	6.45%	6.54%	6.61%	6.65%	6.69%	6.71%	6.72%	6.72%	6.73%	6.73%	6.73%	6.74%	6.74%	6.74%																				107,011,928
1997	0.54%	5.10%	6.30%	6.57%	6.73%	6.84%	6.92%	6.96%	7.00%	7.01%	7.02%	7.02%	7.03%	7.03%	7.03%	7.04%	7.04%																					109,565,780
1998	1.06%	6.19%	7.12%	7.41%	7.55%	7.65%	7.72%	7.76%	7.78%	7.79%	7.80%	7.80%	7.81%	7.81%	7.82%	7.82%																						109,703,410
1999	1.35%	6.59%	7.62%	7.95%	8.14%	8.24%	8.31%	8.36%	8.39%	8.40%	8.41%	8.42%	8.42%	8.43%	8.43%																							111,784,761
2000	1.57%	7.17%	8.35%	8.70%	8.85%	8.94%	9.00%	9.03%	9.05%	9.07%	9.08%	9.09%	9.10%	9.10%																								113,612,761
2001	1.68%	7.93%	8.99%	9.30%	9.43%	9.51%	9.56%	9.58%	9.60%	9.61%	9.62%	9.62%	9.63%																									112,872,903
2002	1.99%	8.97%	9.99%	10.27%	10.39%	10.45%	10.50%	10.53%	10.55%	10.56%	10.57%	10.58%																										111,762,597
2003	2.44%	9.35%	10.36%	10.60%	10.69%	10.74%	10.80%	10.83%	10.84%	10.85%	10.86%																											109,823,635
2004	2.39%	9.29%	10.20%	10.38%	10.46%	10.50%	10.54%	10.57%	10.58%	10.59%																												108,674,619
2005	2.45%	9.32%	10.12%	10.37%	10.49%	10.57%	10.60%	10.63%	10.63%																													108,922,029
2006	2.21%	8.32%	9.22%	9.54%	9.69%	9.73%	9.76%	9.78%																														109,940,677
2007	2.10%	8.06%	8.82%	9.03%	9.09%	9.12%	9.14%																															109,685,990
2008	2.14%	7.51%	8.14%	8.29%	8.35%	8.38%																																107,266,594
2009	1.95%	7.06%	7.59%	7.70%	7.74%																																	99,469,136
2010	2.11%	7.74%	8.31%	8.43%																																		97,450,013
2011	1.99%	7.40%	7.96%																																			98,646,157
2012	1.97%	7.53%																																				94,226,147
2013	1.93%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	91,342,094
1978																									2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	0.02%	0.02%	0.02%	0.02%	0.02%		94,055,825
1979																								2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	0.03%	0.03%	0.03%	0.03%			93,613,387
1980																							2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	2.77%	0.03%	0.03%	0.03%				89,907,689
1981																						3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	0.03%	0.03%					86,152,091
1982																					3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	3.42%	0.03%						81,686,001
1983																				3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%							79,648,938
1984																			4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%	4.66%								82,134,435
1985																		5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%									85,578,631
1986																	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%	5.57%										89,545,683
1987																6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%	6.41%											92,902,249
1988															7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%	7.47%												95,580,917
1989														8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%	8.31%													99,591,072
1990													7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%														101,254,967
1991												9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%	9.76%															100,654,884
1992											10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%																99,199,664
1993										9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%																	101,763,581
1994									7.95%	7.97%	7.98%	7.99%	7.98%	7.99%	7.98%	7.98%	7.97%	7.98%	7.97%	7.98%																		103,144,617
1995								7.48%	7.50%	7.51%	7.51%	7.51%	7.51%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%																			105,860,639
1996							6.67%	6.70%	6.73%	6.74%	6.74%	6.74%	6.74%	6.74%	6.74%	6.74%	6.74%	6.74%																				107,011,928
1997						6.96%	6.99%	7.02%	7.04%	7.03%	7.03%	7.03%	7.04%	7.04%	7.04%	7.04%	7.04%																					109,565,780
1998					7.69%	7.76%	7.79%	7.81%	7.81%	7.81%	7.81%	7.82%	7.82%	7.82%	7.82%	7.83%																						109,703,410
1999				8.18%	8.29%	8.36%	8.39%	8.40%	8.42%	8.43%	8.44%	8.43%	8.43%	8.44%	8.44%																							111,784,761
2000			8.78%	8.91%	9.00%	9.06%	9.06%	9.08%	9.10%	9.10%	9.10%	9.10%	9.11%	9.11%																								113,612,761
2001		8.88%	9.30%	9.51%	9.58%	9.60%	9.60%	9.62%	9.63%	9.63%	9.63%	9.63%	9.63%																									112,872,903
2002	4.54%	9.78%	10.31%	10.46%	10.51%	10.53%	10.55%	10.57%	10.57%	10.58%	10.58%	10.59%																										111,762,597
2003	5.08%	10.19%	10.70%	10.76%	10.78%	10.81%	10.84%	10.87%	10.87%	10.87%	10.87%																											109,823,635
2004	5.07%	10.14%	10.48%	10.51%	10.54%	10.56%	10.57%	10.59%	10.60%	10.60%																												108,674,619
2005	4.98%	10.12%	10.37%	10.50%	10.58%	10.62%	10.63%	10.64%	10.64%																													108,922,029
2006	4.52%	9.05%	9.47%	9.65%	9.76%	9.77%	9.78%	9.80%																														109,940,677
2007	4.81%	8.92%	9.03%	9.12%	9.13%	9.14%	9.16%																															109,685,990
2008	4.72%	8.33%	8.34%	8.36%	8.39%	8.40%																																107,266,594
2009	4.51%	7.83%	7.72%	7.76%	7.78%																																	99,469,136
2010	4.76%	8.37%	8.45%	8.50%																																		97,450,013
2011	4.14%	8.00%	8.08%																																			98,646,157
2012	4.43%	8.15%																																				94,226,147
2013	4.28%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

REPORTED MEDICAL ONLY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
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1993	40,496	178,225	190,294	191,253	191,440	191,525	191,557	191,577	191,580	191,580	191,581	191,583	191,584	191,585	191,586	191,586	191,586	191,586	191,586	191,586	191,586																	191,586
1994	34,111	175,028	183,700	184,519	184,622	184,671	184,696	184,707	184,709	184,709	184,709	184,710	184,711	184,712	184,712	184,713	184,713	184,713	184,713	184,714																		184,714
1995	40,239	172,827	180,899	181,448	181,533	181,561	181,576	181,591	181,595	181,598	181,600	181,602	181,603	181,603	181,603	181,603	181,603	181,604	181,605																			181,605
1996	36,307	154,893	161,445	162,121	162,228	162,266	162,286	162,297	162,298	162,300	162,305	162,309	162,310	162,310	162,310	162,310	162,310	162,310																				162,310
1997	22,819	158,751	170,032	170,758	170,883	170,931	170,958	170,973	170,978	170,981	170,981	170,984	170,985	170,985	170,986	170,986	170,987																					170,987
1998	42,267	166,634	171,871	172,299	172,370	172,408	172,438	172,448	172,452	172,452	172,453	172,454	172,454	172,455	172,455	172,455																						172,455
1999	45,434	162,167	166,511	166,900	166,982	167,014	167,036	167,050	167,051	167,051	167,052	167,053	167,054	167,055	167,055																							167,055
2000	48,655	158,647	162,464	162,802	162,860	162,905	162,934	162,948	162,949	162,950	162,950	162,951	162,952	162,952																								162,952
2001	42,664	137,179	139,837	140,073	140,132	140,172	140,195	140,208	140,210	140,211	140,211	140,212	140,212																									140,212
2002	40,079	129,152	130,995	131,160	131,216	131,241	131,278	131,287	131,289	131,290	131,294	131,298																										131,298
2003	41,318	117,542	118,890	119,015	119,050	119,078	119,139	119,149	119,151	119,154	119,157																											119,157
2004	39,064	111,870	113,005	113,131	113,161	113,168	113,190	113,220	113,228	113,229																												113,229
2005	36,953	106,737	107,895	108,027	108,053	108,075	108,108	108,138	108,140																													108,140
2006	35,120	97,312	98,276	98,398	98,427	98,449	98,474	98,489																														98,489
2007	32,295	89,187	90,179	90,312	90,356	90,393	90,443																															90,443
2008	29,425	76,873	77,714	77,833	77,876	77,927																																77,927
2009	22,556	59,927	60,611	60,723	60,751																																	60,751
2010	22,494	63,297	64,038	64,135																																		64,135
2011	22,961	64,591	65,357																																			65,357
2012	23,342	64,691																																				64,691
2013	22,665																																					22,665
																																						2,550,158

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977																																					
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1993	4.401	1.068	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1994	5.131	1.050	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1995	4.295	1.047	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1996	4.266	1.042	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1997	6.957	1.071	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1998	3.942	1.031	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1999	3.569	1.027	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
2000	3.261	1.024	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2001	3.215	1.019	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2002	3.222	1.014	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2003	2.845	1.011	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000																											
2004	2.864	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000																												
2005	2.888	1.011	1.001	1.000	1.000	1.000	1.000	1.000																													
2006	2.771	1.010	1.001	1.000	1.000	1.000	1.000																														
2007	2.762	1.011	1.001	1.000	1.000	1.001																															
2008	2.613	1.011	1.002	1.001	1.001																																
2009	2.657	1.011	1.002	1.000																																	
2010	2.814	1.012	1.002																																		
2011	2.813	1.012																																			
2012	2.771																																				
3 Yr Avg	2.799	1.012	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
5 Yr Avg	2.734	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
7 Yr Avg	2.743	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
3 Yr Wtd	2.799	1.012	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
5 Yr Wtd	2.727	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
10 Yr Wtd	2.789	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
Prior FY	2.760	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Selected	2.765	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	2.804	1.014	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

	TAIL
	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
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1992																																						
1993	280	369	432	457	472	480	485	488	488	489	489	489	489	489	489	489	489	489	489	489	489																	489
1994	220	333	392	416	425	432	436	439	441	442	443	444	444	445	445	445	445	445	445	445																		445
1995	246	337	394	410	420	425	430	432	434	436	436	437	437	437	438	438	438	438	438																			438
1996	245	357	397	417	426	431	436	439	441	442	443	443	444	444	444	444	444	444																				444
1997	257	352	406	422	432	439	443	446	448	449	450	450	450	451	451	451	451																					451
1998	275	408	454	472	480	487	491	494	495	495	496	496	497	497	497	498																						498
1999	333	454	512	533	545	552	556	559	561	562	563	563	564	564	564																							564
2000	366	513	584	607	617	624	628	630	631	633	633	634	634	635																								635
2001	446	652	726	749	760	766	769	771	773	774	774	774	775																									775
2002	556	776	853	875	885	890	894	897	898	899	900	900																										900
2003	649	874	957	978	986	991	995	998	999	1,000	1,001																											1,001
2004	665	902	981	997	1,004	1,008	1,012	1,014	1,016	1,016																												1,016
2005	723	951	1,022	1,046	1,058	1,065	1,068	1,070	1,071																													1,071
2006	692	939	1,031	1,066	1,083	1,087	1,089	1,092																														1,092
2007	715	991	1,073	1,097	1,103	1,106	1,109																															1,109
2008	781	1,048	1,124	1,143	1,150	1,153																																1,153
2009	860	1,171	1,245	1,261	1,268																																	1,268
2010	914	1,192	1,264	1,281																																		1,281
2011	855	1,130	1,201																																			1,201
2012	796	1,097																																				1,097
2013	827																																					827

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-Ult	258-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
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1987																																						
1988																																						
1989																																						
1990																																						
1991																																						
1992																																						
1993	1.319	1.170	1.059	1.033	1.015	1.012	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	1.515	1.175	1.061	1.022	1.016	1.010	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	1.370	1.170	1.039	1.025	1.013	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000																				
1996	1.457	1.112	1.050	1.021	1.014	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000																					
1997	1.369	1.153	1.039	1.024	1.016	1.011	1.007	1.005	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000																						
1998	1.483	1.114	1.038	1.019	1.014	1.008	1.005	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000																							
1999	1.366	1.126	1.041	1.022	1.013	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000																								
2000	1.403	1.137	1.040	1.017	1.010	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.001																									
2001	1.464	1.112	1.033	1.014	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.001																										
2002	1.396	1.098	1.026	1.012	1.005	1.004	1.003	1.002	1.001	1.001	1.001																											
2003	1.347	1.095	1.022	1.008	1.005	1.005	1.003	1.001	1.001	1.001																												
2004	1.358	1.087	1.017	1.007	1.004	1.003	1.002	1.001	1.001																													
2005	1.315	1.074	1.023	1.011	1.007	1.003	1.002	1.001																														
2006	1.357	1.098	1.033	1.016	1.004	1.002	1.002																															
2007	1.387	1.083	1.022	1.006	1.003	1.002																																
2008	1.343	1.072	1.017	1.006	1.003																																	
2009	1.361	1.063	1.013	1.005																																		
2010	1.303	1.061	1.013																																			
2011	1.322	1.063																																				
2012	1.379																																					
3 Yr Avg	1.335	1.062	1.014	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Avg	1.342	1.068	1.020	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
7 Yr Avg	1.350	1.073	1.020	1.009	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
3 Yr Wtd	1.333	1.062	1.014	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
5 Yr Wtd	1.341	1.068	1.019	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
10 Yr Wtd	1.346	1.078	1.021	1.010	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		TAIL
Prior FY	1.341	1.074	1.021	1.009	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000																			1.000
Selected	1.341	1.068	1.019	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
Cumulative	1.496	1.116	1.045	1.025	1.016	1.012	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
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1987																																						
1988																																						
1989																																						
1990																																						
1991																																						
1992																																						
1993	59	343	429	457	472	479	485	488	488	489	489	489	489	489	489	489	489	489	489	489	489																	489
1994	41	316	390	415	425	432	436	439	441	442	443	444	444	445	445	445	445	445	445	445																		445
1995	55	321	393	409	420	425	429	432	434	436	436	437	437	437	438	438	438	438	438																			438
1996	55	341	395	416	425	431	436	438	441	442	443	443	444	444	444	444	444	444																				444
1997	34	327	404	421	431	438	443	446	448	449	450	450	450	451	451	451	451																					451
1998	67	394	453	471	480	487	491	494	495	495	496	496	497	497	497	498																						498
1999	90	441	510	532	544	552	556	559	561	562	563	563	564	564	564																							564
2000	109	500	582	606	617	624	628	630	631	633	633	634	634	635																								635
2001	136	638	724	748	759	766	769	771	773	774	774	774	775																									775
2002	170	764	851	874	885	890	894	896	898	899	900	900																										900
2003	225	862	955	977	985	990	995	998	999	1,000	1,001																											1,001
2004	229	892	979	996	1,004	1,008	1,011	1,014	1,016	1,016																												1,016
2005	247	939	1,019	1,044	1,057	1,064	1,068	1,070	1,071																													1,071
2006	247	928	1,029	1,064	1,082	1,086	1,089	1,092																														1,092
2007	255	977	1,070	1,095	1,102	1,106	1,109																															1,109
2008	295	1,033	1,120	1,141	1,148	1,153																																1,153
2009	319	1,154	1,241	1,260	1,267																																	1,267
2010	320	1,175	1,260	1,279																																		1,279
2011	299	1,113	1,198																																			1,198
2012	283	1,082																																				1,082
2013	289																																					289

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
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1987																																						
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1990																																						
1991																																						
1992																																						
1993										489	489	489	489	489	489	489	489	489	489	489	489																	489
1994									444	445	446	446	446	446	446	445	445	445	445	445																		445
1995								436	437	438	438	438	438	438	438	438	438	439	439																			439
1996							440	442	444	444	444	444	444	444	445	445	445	445																				445
1997						446	448	450	451	451	451	451	451	451	451	451	451																					451
1998					490	494	495	497	497	497	497	497	497	497	498	498																						498
1999				548	555	560	561	562	564	564	564	564	564	564	564																							564
2000			614	622	628	632	632	633	634	635	635	635	635	635																								635
2001		731	751	766	771	773	773	774	775	775	775	775	775																									775
2002	1,266	846	880	891	895	897	898	900	900	900	901	901																										901
2003	1,349	952	988	993	995	997	1,000	1,002	1,001	1,002	1,002																											1,002
2004	1,411	985	1,008	1,010	1,013	1,014	1,015	1,016	1,017	1,018																												1,018
2005	1,468	1,032	1,047	1,059	1,066	1,070	1,071	1,072	1,072																													1,072
2006	1,414	1,022	1,059	1,079	1,090	1,091	1,092	1,094																														1,094
2007	1,634	1,097	1,098	1,108	1,108	1,109	1,111																															1,111
2008	1,719	1,162	1,151	1,153	1,156	1,156																																1,156
2009	1,989	1,300	1,267	1,271	1,274																																	1,274
2010	2,063	1,289	1,286	1,291																																		1,291
2011	1,777	1,221	1,220																																			1,220
2012	1,787	1,188																																				1,188
2013	1,833																																					1,833

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																																						
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1986																																						
1987																																						
1988																																						
1989																																						
1990																																						
1991																																						
1992																																						
1993										0	0	0	0	0	0	0	0	0	0	0	0																	0
1994									3	3	2	2	1	1	1	0	0	0	0	0																		0
1995								4	3	2	2	1	1	1	1	1	0	0	0																			0
1996							4	3	3	2	2	1	1	1	1	0	0	0																				0
1997						8	5	4	3	2	1	1	1	1	0	0	0																					0
1998					9	7	4	4	2	1	1	1	1	0	0	0																						0
1999				15	11	8	5	3	2	2	2	1	1	1	0																							0
2000			30	15	11	8	4	3	3	2	1	1	1	1																								1
2001		79	25	17	12	7	4	3	2	2	1	1	1																									1
2002	710	70	27	16	10	7	4	3	2	1	1	1																										1
2003	701	78	31	15	8	6	4	4	2	2	1																											1
2004	747	83	27	13	8	5	3	2	2	1																												1
2005	744	82	25	13	9	5	3	1	1																													1
2006	722	82	28	13	7	4	3	2																														2
2007	919	105	25	11	5	3	2																															2
2008	939	114	27	9	7	3																																3
2009	1,129	129	22	10	6																																	6
2010	1,149	98	22	11																																		11
2011	922	91	19																																			19
2012	991	90																																				90
2013	1,006																																					1,006

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982																																						81,686,001
1983																																						79,648,938
1984																																						82,134,435
1985																																						85,578,631
1986																																						89,545,683
1987																																						92,902,249
1988																																						95,580,917
1989																																						99,591,072
1990																																						101,254,967
1991																																						100,654,884
1992																																						99,199,664
1993	3.98%	17.51%	18.70%	18.79%	18.81%	18.82%	18.82%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%	18.83%																	101,763,581
1994	3.31%	16.97%	17.81%	17.89%	17.90%	17.90%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%	17.91%																		103,144,617
1995	3.80%	16.33%	17.09%	17.14%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.15%	17.16%	17.16%																			105,860,639
1996	3.39%	14.47%	15.09%	15.15%	15.16%	15.16%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%	15.17%																				107,011,928
1997	2.08%	14.49%	15.52%	15.58%	15.60%	15.60%	15.60%	15.60%	15.61%	15.61%	15.61%	15.61%	15.61%	15.61%	15.61%	15.61%	15.61%																					109,565,780
1998	3.85%	15.19%	15.67%	15.71%	15.71%	15.72%	15.72%	15.72%	15.72%	15.72%	15.72%	15.72%	15.72%	15.72%	15.72%	15.72%																						109,703,410
1999	4.06%	14.51%	14.90%	14.93%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%	14.94%																							111,784,761
2000	4.28%	13.96%	14.30%	14.33%	14.33%	14.34%	14.34%	14.34%	14.34%	14.34%	14.34%	14.34%	14.34%	14.34%																								113,612,761
2001	3.78%	12.15%	12.39%	12.41%	12.42%	12.42%	12.42%	12.42%	12.42%	12.42%	12.42%	12.42%	12.42%																									112,872,903
2002	3.59%	11.56%	11.72%	11.74%	11.74%	11.74%	11.75%	11.75%	11.75%	11.75%	11.75%	11.75%																										111,762,597
2003	3.76%	10.70%	10.83%	10.84%	10.84%	10.84%	10.85%	10.85%	10.85%	10.85%	10.85%																											109,823,635
2004	3.59%	10.29%	10.40%	10.41%	10.41%	10.41%	10.42%	10.42%	10.42%	10.42%																												108,674,619
2005	3.39%	9.80%	9.91%	9.92%	9.92%	9.92%	9.93%	9.93%	9.93%																													108,922,029
2006	3.19%	8.85%	8.94%	8.95%	8.95%	8.95%	8.96%	8.96%																														109,940,677
2007	2.94%	8.13%	8.22%	8.23%	8.24%	8.24%	8.25%																															109,685,990
2008	2.74%	7.17%	7.24%	7.26%	7.26%	7.26%																																107,266,594
2009	2.27%	6.02%	6.09%	6.10%	6.11%																																	99,469,136
2010	2.31%	6.50%	6.57%	6.58%																																		97,450,013
2011	2.33%	6.55%	6.63%																																			98,646,157
2012	2.34%	6.47%																																				99,964,519
2013	2.27%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
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1991																																						
1992																																						
1993	59	284	86	28	16	7	6	2	0	0	0	0	0	0	0	0	0	0	0	0	0																	191,586
1994	41	275	74	26	10	7	4	3	2	2	1	1	0	0	0	0	0	0	0	0																		184,714
1995	55	266	72	17	10	6	4	3	2	1	1	0	0	0	0	0	0	0	0																			181,605
1996	55	286	54	22	9	6	4	3	2	1	1	0	0	0	0	0	0	0																				162,310
1997	34	293	77	17	10	7	5	3	2	1	1	0	0	0	0	0	0																					170,987
1998	67	327	59	18	9	7	4	2	1	1	1	0	0	0	0	0																						172,455
1999	90	351	69	22	12	7	5	3	2	1	1	0	0	0	0																							167,056
2000	109	391	82	24	11	7	4	2	2	1	1	1	0	0																								162,953
2001	136	502	86	25	11	7	3	2	1	1	0	0	0																									140,213
2002	170	594	87	23	11	5	4	3	1	1	1	1																										131,299
2003	225	637	93	22	8	5	5	3	1	1	1																											119,159
2004	229	662	87	17	8	4	4	3	2	1																												113,232
2005	247	691	81	25	12	8	3	3	1																													108,144
2006	247	681	101	36	17	4	3	3																														98,495
2007	255	722	93	25	7	3	3																															90,464
2008	295	739	87	21	7	4																																77,974
2009	319	835	87	18	7																																	60,805
2010	320	854	86	19																																		64,217
2011	299	814	84																																			65,538
2012	283	799																																				65,607
2013	289																																					64,792
																																						2,659,082

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
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1992																																					
1993	4.804	0.302	0.321	0.564	0.473	0.821	0.412	0.166	0.760	0.740	0.696	0.951	0.435	0.687	1.172	0.635	0.759	0.433	0.389	0.910																	
1994	6.771	0.268	0.349	0.370	0.735	0.607	0.646	0.708	0.775	0.806	0.655	0.379	0.854	0.518	0.712	0.665	0.917	1.215	0.828																		
1995	4.882	0.270	0.230	0.617	0.560	0.731	0.698	0.652	0.669	0.690	0.421	0.668	1.142	0.956	0.607	1.458	0.684	0.776																			
1996	5.216	0.189	0.399	0.426	0.648	0.707	0.693	0.808	0.538	0.605	0.592	0.646	0.636	1.149	0.723	0.851	1.018																				
1997	8.521	0.262	0.227	0.590	0.670	0.714	0.598	0.692	0.420	0.617	0.583	0.904	1.135	0.658	0.575	1.030																					
1998	4.848	0.180	0.310	0.496	0.740	0.624	0.580	0.477	0.646	0.671	0.816	0.696	0.963	1.596	0.467																						
1999	3.876	0.197	0.321	0.549	0.591	0.645	0.613	0.748	0.414	0.901	0.493	0.857	0.816	0.554																							
2000	3.575	0.210	0.296	0.442	0.607	0.612	0.572	0.662	0.836	0.651	0.737	0.556	1.393																								
2001	3.706	0.170	0.291	0.437	0.604	0.514	0.597	0.736	0.566	0.524	0.893	1.033																									
2002	3.500	0.147	0.268	0.461	0.458	0.849	0.620	0.523	0.802	0.680	0.943																										
2003	2.833	0.146	0.240	0.358	0.599	1.087	0.518	0.482	0.736	0.699																											
2004	2.888	0.131	0.198	0.445	0.543	0.857	0.772	0.559	0.421																												
2005	2.798	0.117	0.312	0.484	0.631	0.420	0.776	0.293																													
2006	2.760	0.148	0.353	0.489	0.245	0.679	0.945																														
2007	2.830	0.128	0.271	0.280	0.497	0.858																															
2008	2.508	0.117	0.244	0.344	0.607																																
2009	2.616	0.104	0.207	0.414																																	
2010	2.668	0.100	0.220																																		
2011	2.719	0.104																																			
2012	2.821																																				
3 Yr Avg	2.736	0.103	0.224	0.346	0.450	0.652	0.831	0.445	0.653	0.634	0.858	0.815	1.058	0.936	0.588	1.113	0.873	0.808	0.609	0.910																	
5 Yr Avg	2.667	0.111	0.259	0.402	0.505	0.780	0.726	0.519	0.672	0.691	0.776	0.809	0.989	0.983	0.617	0.928	0.844	0.808	0.609	0.910																	
10 Yr Avg	2.744	0.124	0.260	0.415	0.538	0.715	0.659	0.598	0.605	0.684	0.683	0.743	0.922	0.874	0.709	0.928	0.844	0.808	0.609	0.910																	
5 Yr Wtd	2.665	0.110	0.262	0.411	0.466	0.733	0.696	0.510	0.667	0.689	0.757	0.779	0.994	0.962	0.584	1.007	0.815	0.843	0.768	0.910																	
10 Yr Wtd	2.734	0.122	0.261	0.419	0.519	0.680	0.642	0.601	0.586	0.689	0.663	0.678	0.953	0.882	0.604	1.007	0.815	0.843	0.768	0.910																	
15 Yr Wtd	2.916	0.138	0.273	0.451	0.566	0.693	0.626	0.582	0.608	0.690	0.663	0.678	0.953	0.882	0.604	1.007	0.815	0.843	0.768	0.910																	
Prior	2.663	0.118	0.279	0.415	0.467	0.739	0.642	0.583	0.647	0.684	0.683	0.705	0.926	0.960	0.674	1.001	0.736	0.974	0.389																		
																																					TAIL
Selected	2.734	0.122	0.261	0.419	0.519	0.680	0.642	0.601	0.586	0.689	0.663	0.678	0.953	0.882	0.604	1.007	0.815	0.843	0.768	0.910																	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
MEDICAL ONLY

HISTORICAL INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT TRENDED TO CURRENT YEAR (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
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1993	110.0	513.2	150.3	46.8	25.6	11.8	9.4	5.6	0.9	0.6	0.4	0.3	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0																	191,586
1994	73.4	482.6	125.4	42.5	15.3	10.9	6.4	5.8	3.9	2.9	2.2	1.3	0.5	0.4	0.2	0.1	0.1	0.1	0.1	0.1																		184,714
1995	95.6	453.2	119.0	26.6	15.9	8.7	6.1	5.9	3.6	2.3	1.5	0.6	0.4	0.4	0.4	0.2	0.3	0.2	0.1																			181,605
1996	93.3	472.4	86.7	33.6	13.9	8.7	6.0	5.5	4.2	2.1	1.2	0.7	0.4	0.2	0.3	0.2	0.1	0.1																				162,310
1997	56.8	469.5	119.7	26.4	15.1	9.8	6.8	5.3	3.4	1.4	0.8	0.4	0.4	0.4	0.2	0.1	0.1																					170,987
1998	108.1	508.9	89.1	26.8	12.9	9.3	5.6	4.1	1.8	1.1	0.7	0.5	0.4	0.3	0.5	0.2																						172,455
1999	141.0	530.4	101.3	31.6	16.9	9.7	6.1	4.5	3.2	1.3	1.1	0.5	0.4	0.3	0.2																							167,056
2000	165.2	573.6	117.2	33.6	14.4	8.5	5.1	3.4	2.1	1.7	1.0	0.7	0.4	0.5																								162,953
2001	199.1	716.4	118.4	33.5	14.2	8.3	4.1	2.9	2.0	1.1	0.5	0.4	0.4																									140,213
2002	241.9	822.1	117.0	30.5	13.6	6.1	5.0	3.5	1.7	1.3	0.8	0.7																										131,299
2003	311.3	856.3	121.3	28.2	9.8	5.7	6.0	3.4	1.5	1.1	0.7																											119,159
2004	308.2	864.1	110.3	21.2	9.2	4.8	4.0	3.3	1.7	0.7																												113,232
2005	322.5	875.9	99.3	30.1	14.2	8.7	3.5	2.8	0.8																													108,144
2006	312.7	837.9	120.3	41.2	19.6	4.6	3.1	2.9																														98,495
2007	313.8	862.4	107.3	28.2	7.7	3.7	3.1																															90,464
2008	351.7	856.5	97.4	23.1	7.7	4.5																																77,974
2009	370.0	939.9	95.3	19.1	7.7																																	60,805
2010	360.4	933.5	91.0	19.4																																		64,217
2011	327.2	863.6	86.9																																			65,538
2012	300.3	822.6																																				65,607
2013	298.1																																					64,792
																																						2,659,082
3 Yr Avg	308.5	873.2	91.1	20.5	7.7	4.3	3.2	3.0	1.4	1.0	0.7	0.6	0.4	0.4	0.3	0.2	0.2	0.1	0.1	0.0	0.0																	
5 Yr Avg	331.2	883.2	95.6	26.2	11.4	5.3	3.9	3.2	1.6	1.2	0.8	0.6	0.4	0.4	0.3	0.2	0.1	0.1	0.1	0.0	0.0																	
10 Yr Avg	326.5	871.3	104.6	27.5	11.8	6.5	4.6	3.6	2.3	1.4	1.1	0.6	0.4	0.3	0.3	0.2	0.1	0.1	0.1	0.0	0.0																	
																																						TAIL
Selected	329.0	883.6	96.7	26.9	11.6	5.4	4.2	3.3	1.6	1.2	0.9	0.6	0.4	0.4	0.3	0.2	0.1	0.1	0.1	0.0																		1.000
5 Yr Trend	-1.4%	6.2%	-3.7%	-11.2%	-6.4%	-5.9%	-11.5%	5.2%	-0.9%	0.1%	1.8%	9.1%	4.8%	3.4%	23.7%	23.3%																						
15 Yr Trend	10.5%	7.9%	2.7%	1.6%	-0.6%	-3.5%																																
Selected Trends																																						
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	
Future	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	7.5%	

HISTORICAL AND ESTIMATE FUTURE INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
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1993	59.1	284.1	85.7	27.5	15.5	7.3	6.0	2.5	0.4	0.3	0.2	0.2	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0																
1994	40.6	275.2	73.7	25.7	9.5	7.0	4.2	2.7	1.9	1.5	1.2	0.8	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1																	
1995	54.5	266.2	72.0	16.6	10.2	5.7	4.2	2.9	1.9	1.3	0.9	0.4	0.2	0.3	0.3	0.2	0.2	0.2	0.1	0.0																	
1996	54.8	285.8	54.0	21.6	9.2	6.0	4.2	2.9	2.4	1.3	0.8	0.5	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.0																	
1997	34.3	292.6	76.8	17.4	10.3	6.9	4.9	2.9	2.0	0.9	0.5	0.3	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.0																	
1998	67.4	326.6	58.9	18.3	9.1	6.7	4.2	2.4	1.2	0.7	0.5	0.4	0.3	0.3	0.4	0.2	0.1	0.1	0.1	0.0																	
1999	90.5	350.6	69.0	22.2	12.2	7.2	4.6	2.8	2.1	0.9	0.8	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.0																	
2000	109.2	390.6	82.2	24.3	10.7	6.5	4.0	2.3	1.5	1.3	0.8	0.6	0.3	0.5	0.3	0.2	0.2	0.1	0.1	0.0																	
2001	135.6	502.5	85.5	24.9	10.9	6.6	3.4	2.0	1.5	0.8	0.4	0.4	0.4	0.4	0.3	0.2	0.2	0.1	0.1	0.0																	
2002	169.7	593.9	87.1	23.4	10.8	4.9	4.2	2.6	1.4	1.1	0.7	0.7	0.4	0.4	0.4	0.2	0.2	0.1	0.1	0.0																	
2003	224.9	637.2	92.9	22.3	8.0	4.8	5.2	2.7	1.3	1.0	0.7	0.6	0.4	0.4	0.4	0.2	0.2	0.1	0.1	0.0																	
2004	229.3	662.3	87.1	17.3	7.7	4.2	3.6	2.8	1.5	0.7	0.9	0.6	0.4	0.4	0.4	0.2	0.2	0.2	0.1	0.0																	
2005	247.1	691.4	80.7	25.2	12.2	7.7	3.2	2.5	0.7	1.2	0.9	0.7	0.5	0.5	0.4	0.2	0.2	0.2	0.1	0.1																	
2006	246.9	681.3	100.7	35.6	17.4	4.2	2.9	2.7	1.6	1.3	1.0	0.7	0.5	0.5	0.5	0.3	0.2	0.2	0.1	0.1																	
2007	255.2	722.2	92.6	25.1	7.0	3.5	3.0	3.3	1.8	1.4	1.0	0.8	0.5	0.5	0.5	0.3	0.2	0.2	0.1	0.1																	
2008	294.5	738.8	86.5	21.1	7.3	4.4	4.2	3.5	1.9	1.5	1.1	0.8	0.6	0.6	0.5	0.3	0.3	0.2	0.1	0.1																	
2009	319.2	835.1	87.2	18.0	7.5	5.4	4.4	3.7	2.0	1.6	1.2	0.9	0.6	0.6	0.5	0.3	0.3	0.2	0.1	0.1																	
2010	320.2	854.3	85.7	18.9	11.6	5.8	4.7	3.9	2.1	1.7	1.2	0.9	0.6	0.6	0.6	0.3	0.3	0.2	0.2	0.1																	
2011	299.4	814.0	84.4	26.9	12.4	6.1	5.0	4.2	2.3	1.8	1.3	1.0	0.7	0.7	0.6	0.4	0.3	0.2	0.2	0.1																	
2012	283.1	798.7	96.7	28.6	13.2	6.5	5.4	4.5	2.4	1.9	1.4	1.0	0.7	0.7	0.7	0.4	0.3	0.3	0.2	0.1																	
2013	289.5	883.6	103.0	30.5	14.0	7.0	5.7	4.8	2.6	2.0	1.5	1.1	0.8	0.8	0.7	0.4	0.4	0.3	0.2	0.1																	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS) - CALENDAR YEAR DEVELOPMENT

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
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1992																																						
1993	59	284	86	28	16	7	6	2	0	0	0	0	0	0	0	0	0	0	0	0	0																	191,586
1994	41	275	74	26	10	7	4	3	2	2	1	1	0	0	0	0	0	0	0	0																		184,714
1995	55	266	72	17	10	6	4	3	2	1	1	0	0	0	0	0	0	0	0																			181,605
1996	55	286	54	22	9	6	4	3	2	1	1	0	0	0	0	0	0	0																				162,310
1997	34	293	77	17	10	7	5	3	2	1	1	0	0	0	0	0	0																					170,987
1998	67	327	59	18	9	7	4	2	1	1	1	0	0	0	0	0																						172,455
1999	90	351	69	22	12	7	5	3	2	1	1	0	0	0	0																							167,056
2000	109	391	82	24	11	7	4	2	2	1	1	1	0	0																								162,953
2001	136	502	86	25	11	7	3	2	1	1	0	0	0																									140,213
2002	170	594	87	23	11	5	4	3	1	1	1	1																										131,299
2003	225	637	93	22	8	5	5	3	1	1	1																											119,159
2004	229	662	87	17	8	4	4	3	2	1																												113,232
2005	247	691	81	25	12	8	3	3	1																													108,144
2006	247	681	101	36	17	4	3	3																														98,495
2007	255	722	93	25	7	3	3																															90,464
2008	295	739	87	21	7	4																																77,974
2009	319	835	87	18	7																																	60,805
2010	320	854	86	19																																		64,217
2011	299	814	84																																			65,538
2012	283	799																																				65,607
2013	289																																					64,792
																																						2,659,082

CALENDAR YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	438-Ult
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1994	6.991	0.312	0.373	0.603	0.770	0.861	0.585	0.150	0.161	0.154	0.133	0.193	0.221	0.178	0.403	0.359	0.410	0.194	0.062	0.068																	
1995	5.048	0.277	0.357	0.574	0.683	0.741	0.655	0.665	0.790	0.952	0.904	0.814	1.041	0.472	0.352	0.385	0.242	0.430	0.459																		
1996	4.859	0.252	0.307	0.474	0.623	0.702	0.694	0.653	0.541	0.693	0.483	0.544	0.963	1.448	0.765	1.542	1.241	0.947																			
1997	8.323	0.185	0.281	0.527	0.579	0.611	0.592	0.800	0.622	0.897	0.860	0.953	0.670	0.678	0.745	1.101	1.088																				
1998	4.343	0.235	0.296	0.562	0.760	0.734	0.703	0.839	0.738	0.705	0.613	0.679	1.106	0.756	0.272	0.601																					
1999	3.610	0.168	0.265	0.409	0.551	0.582	0.523	0.407	0.352	0.570	0.516	0.729	0.819	1.601	1.349																						
2000	3.210	0.177	0.270	0.501	0.670	0.712	0.713	0.933	0.584	0.629	0.477	0.555	0.814	0.324																							
2001	2.881	0.164	0.284	0.432	0.600	0.608	0.677	0.750	0.852	0.980	1.379	0.859	1.159																								
2002	2.961	0.144	0.286	0.465	0.610	0.684	0.480	0.571	0.617	0.403	0.529	0.579																									
2003	2.641	0.137	0.251	0.484	0.618	0.877	0.500	0.505	0.840	0.776	1.047																										
2004	2.779	0.140	0.256	0.462	0.621	1.243	0.752	0.470	0.618	1.026																											
2005	2.680	0.126	0.214	0.305	0.342	0.465	0.853	0.615	0.885																												
2006	2.801	0.119	0.250	0.343	0.443	0.762	0.871	0.270																													
2007	2.670	0.139	0.384	0.692	0.606	0.826	0.910																														
2008	2.452	0.125	0.290	0.332	0.480	0.679																															
2009	2.315	0.104	0.242	0.403	0.591																																
2010	2.608	0.102	0.210	0.396																																	
2011	2.853	0.105	0.223																																		
2012	2.876	0.106																																			
2013	2.759																																				
3 Yr Avg	2.829	0.104	0.225	0.377	0.559	0.756	0.878	0.452	0.781	0.735	0.985	0.664	0.931	0.894	0.789	1.082	0.857	0.523	0.261	0.068																	
5 Yr Avg	2.682	0.108	0.270	0.433	0.493	0.795	0.777	0.486	0.762	0.763	0.790	0.680	0.914	0.961	0.696	0.798	0.745	0.523	0.261	0.068																	
10 Yr Avg	2.679	0.120	0.261	0.431	0.558	0.744	0.698	0.616	0.665	0.763	0.694	0.656	0.849	0.780	0.647	0.798	0.745	0.523	0.261	0.068																	
Prior	2.659	0.124	0.267	0.442	0.554	0.749	0.667	0.654	0.655	0.676	0.655	0.666	0.805	0.855	0.507	0.847	0.631	0.312	0.062																		
Selected	2.679	0.120	0.261	0.431	0.558	0.744	0.698	0.616	0.665	0.763	0.694	0.656	0.849	0.780	0.647	0.798	0.745	0.523	0.261	0.068																	

	TAIL
Selected	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		52,019	212,019	160,000	75.2%	120,255	
1977	23,851,125	195,831	215,166	19,335	72.2%	13,954	0.902
1978	26,143,240	222,299	246,285	23,986	71.6%	17,175	0.942
1979	28,061,666	255,590	285,677	30,088	71.1%	21,377	1.018
1980	28,979,182	246,881	278,546	31,665	70.5%	22,325	0.961
1981	30,141,508	246,671	281,042	34,370	69.9%	24,034	0.932
1982	30,058,966	248,998	286,677	37,679	69.4%	26,141	0.954
1983	30,607,324	267,213	310,921	43,708	68.7%	30,049	1.016
1984	33,121,678	322,166	379,361	57,195	68.3%	39,044	1.145
1985	35,713,654	410,560	489,250	78,690	67.7%	53,249	1.370
1986	38,297,697	401,283	484,506	83,223	67.2%	55,898	1.265
1987	41,065,403	421,268	515,956	94,688	66.7%	63,182	1.256
1988	44,221,964	477,413	593,621	116,207	66.3%	77,022	1.342
1989	47,110,000	494,296	623,925	129,629	65.7%	85,184	1.324
1990	49,659,895	488,157	625,779	137,622	65.1%	89,611	1.260
1991	50,856,501	461,920	601,653	139,734	64.5%	90,116	1.183
1992	52,804,448	444,881	589,367	144,486	63.9%	92,338	1.116
1993	55,132,894	407,505	549,165	141,660	63.3%	89,624	0.996
1994	57,739,505	406,410	557,821	151,412	62.7%	94,908	0.966
1995	60,949,772	387,106	541,633	154,527	62.1%	95,973	0.889
1996	63,664,000	374,504	535,004	160,501	61.6%	98,864	0.840
1997	68,077,000	390,879	571,241	180,362	61.2%	110,316	0.839
1998	71,447,000	433,419	648,740	215,320	60.7%	130,749	0.908
1999	75,244,663	459,424	705,377	245,953	60.3%	148,301	0.937
2000	79,122,396	496,030	782,965	286,935	59.9%	171,940	0.990
2001	80,396,857	472,628	768,861	296,233	59.6%	176,535	0.956
2002	81,621,352	487,687	819,403	331,715	59.3%	196,602	1.004
2003	82,433,234	451,111	786,540	335,429	59.0%	197,910	0.954
2004	84,632,753	424,249	769,275	345,026	58.8%	202,910	0.909
2005	86,912,307	395,355	749,188	353,833	58.7%	207,625	0.862
2006	90,822,757	359,028	718,348	359,320	58.6%	210,560	0.791
2007	93,702,820	325,574	691,444	365,870	58.6%	214,373	0.738
2008	93,449,349	309,314	688,308	378,994	58.8%	222,732	0.737
2009	86,544,195	213,124	550,764	337,641	59.2%	199,766	0.636
2010	86,654,516	195,017	582,908	387,891	59.8%	231,926	0.673
2011	90,275,208	158,992	590,475	431,482	61.0%	263,285	0.654
2012	94,226,147	101,669	605,125	503,456	63.3%	318,552	0.642
2013	48,526,466	16,506	322,406	305,900	67.3%	205,994	0.664
2014		0	0				
TOTAL		12,922,978	20,554,743	7,631,765	61.7%	4,710,400	
EXLD PRIOR		12,870,959	20,342,724	7,471,765	61.4%	4,590,144	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	160,000	15,395	14,247	14,375	12,067	10,940	9,932	9,303	7,820	7,485	6,616	6,514	5,725	4,526	5,274	3,728	3,532	2,961	2,761	16,798
1977	19,335	1,533	1,456	1,392	1,331	1,273	1,220	1,154	1,062	961	863	764	670	595	535	474	419	377	337	2,920
1978	23,986	1,854	1,754	1,666	1,593	1,524	1,457	1,397	1,321	1,215	1,100	988	875	767	681	612	542	480	432	3,728
1979	30,088	2,265	2,151	2,035	1,933	1,848	1,767	1,690	1,620	1,532	1,410	1,275	1,146	1,015	889	790	710	629	557	4,825
1980	31,665	2,328	2,209	2,097	1,984	1,884	1,802	1,723	1,647	1,580	1,494	1,375	1,244	1,117	989	867	770	692	613	5,247
1981	34,370	2,422	2,349	2,228	2,116	2,002	1,901	1,818	1,739	1,662	1,594	1,507	1,387	1,255	1,127	998	875	777	699	5,913
1982	37,679	2,619	2,470	2,396	2,273	2,158	2,042	1,939	1,855	1,773	1,696	1,626	1,537	1,415	1,280	1,150	1,018	892	793	6,745
1983	43,708	2,843	2,841	2,679	2,599	2,465	2,341	2,215	2,103	2,011	1,923	1,839	1,764	1,667	1,534	1,388	1,247	1,104	968	8,175
1984	57,195	3,866	3,469	3,466	3,269	3,171	3,008	2,856	2,702	2,567	2,454	2,347	2,244	2,152	2,034	1,872	1,694	1,522	1,348	11,155
1985	78,690	4,927	4,986	4,473	4,470	4,216	4,090	3,879	3,683	3,485	3,310	3,165	3,027	2,894	2,775	2,624	2,415	2,184	1,963	16,125
1986	83,223	5,296	4,879	4,937	4,430	4,427	4,175	4,050	3,842	3,647	3,451	3,278	3,134	2,997	2,866	2,748	2,598	2,391	2,163	17,912
1987	94,688	6,063	5,640	5,196	5,258	4,718	4,714	4,446	4,313	4,091	3,884	3,675	3,491	3,338	3,192	3,052	2,926	2,767	2,546	21,378
1988	116,207	7,267	6,975	6,489	5,978	6,049	5,428	5,424	5,116	4,962	4,707	4,469	4,229	4,016	3,840	3,672	3,511	3,367	3,183	27,526
1989	129,629	7,490	7,637	7,331	6,820	6,283	6,358	5,705	5,701	5,377	5,215	4,947	4,697	4,445	4,221	4,036	3,860	3,690	3,539	32,277
1990	137,622	7,607	7,512	7,660	7,353	6,841	6,302	6,377	5,722	5,718	5,393	5,231	4,962	4,711	4,458	4,234	4,048	3,871	3,701	35,922
1991	139,734	7,418	7,314	7,222	7,365	7,070	6,577	6,059	6,131	5,501	5,497	5,185	5,029	4,771	4,529	4,286	4,070	3,892	3,722	38,096
1992	144,486	7,606	7,266	7,164	7,075	7,214	6,925	6,443	5,935	6,006	5,389	5,385	5,079	4,926	4,673	4,437	4,198	3,987	3,813	40,964
1993	141,660	7,030	7,087	6,771	6,676	6,592	6,722	6,453	6,003	5,530	5,596	5,021	5,018	4,732	4,590	4,355	4,134	3,912	3,715	41,722
1994	151,412	7,519	7,141	7,199	6,877	6,781	6,696	6,828	6,555	6,098	5,617	5,685	5,100	5,097	4,807	4,663	4,423	4,199	3,974	46,154
1995	154,527	7,510	7,300	6,933	6,990	6,678	6,584	6,502	6,630	6,364	5,921	5,454	5,520	4,952	4,949	4,668	4,527	4,295	4,077	48,673
1996	160,501	7,865	7,418	7,211	6,849	6,904	6,596	6,504	6,422	6,549	6,287	5,848	5,387	5,452	4,892	4,888	4,610	4,472	4,242	52,104
1997	180,362	8,990	8,397	7,920	7,699	7,312	7,372	7,043	6,944	6,857	6,993	6,712	6,244	5,752	5,821	5,223	5,219	4,923	4,775	60,163
1998	215,320	10,489	10,210	9,536	8,995	8,744	8,304	8,372	7,998	7,886	7,788	7,941	7,623	7,092	6,533	6,611	5,932	5,927	5,591	73,748
1999	245,953	11,834	11,405	11,101	10,369	9,780	9,507	9,029	9,103	8,696	8,575	8,468	8,635	8,289	7,711	7,103	7,188	6,449	6,445	86,265
2000	286,935	13,928	13,136	12,659	12,322	11,510	10,856	10,553	10,023	10,104	9,653	9,518	9,399	9,584	9,200	8,559	7,884	7,979	7,159	102,908
2001	296,233	14,467	13,677	12,900	12,431	12,100	11,302	10,660	10,363	9,842	9,922	9,479	9,346	9,230	9,412	9,035	8,405	7,742	7,835	108,084
2002	331,715	16,009	15,418	14,576	13,748	13,249	12,896	12,045	11,361	11,044	10,489	10,574	10,102	9,961	9,836	10,030	9,628	8,957	8,251	123,539
2003	335,429	16,446	15,395	14,826	14,017	13,220	12,740	12,401	11,583	10,925	10,620	10,086	10,168	9,714	9,579	9,459	9,645	9,259	8,613	126,732
2004	345,026	17,344	16,066	15,039	14,484	13,693	12,915	12,446	12,114	11,315	10,673	10,375	9,854	9,934	9,490	9,357	9,240	9,423	9,045	132,220
2005	353,833	18,161	16,873	15,630	14,631	14,091	13,322	12,564	12,108	11,786	11,009	10,383	10,094	9,586	9,664	9,233	9,104	8,990	9,167	137,435
2006	359,320	18,793	17,478	16,239	15,043	14,081	13,561	12,821	12,092	11,653	11,343	10,595	9,993	9,714	9,226	9,301	8,886	8,761	8,652	141,089
2007	365,870	19,708	18,105	16,838	15,644	14,492	13,565	13,065	12,351	11,649	11,226	10,927	10,207	9,627	9,359	8,888	8,960	8,560	8,440	144,258
2008	378,994	22,078	19,225	17,662	16,426	15,261	14,137	13,234	12,745	12,049	11,364	10,952	10,660	9,957	9,391	9,130	8,671	8,741	8,351	148,961
2009	337,641	21,585	18,411	16,033	14,729	13,698	12,727	11,789	11,036	10,629	10,048	9,477	9,133	8,890	8,303	7,832	7,613	7,231	7,289	131,187
2010	387,891	27,342	23,050	19,660	17,121	15,728	14,627	13,591	12,589	11,785	11,350	10,730	10,120	9,753	9,493	8,867	8,363	8,130	7,721	147,872
2011	431,482	37,513	27,770	23,411	19,968	17,389	15,974	14,857	13,803	12,787	11,969	11,527	10,898	10,278	9,905	9,642	9,006	8,494	8,257	158,032
2012	503,456	58,815	38,657	28,617	24,125	20,577	17,919	16,462	15,310	14,224	13,176	12,334	11,879	11,230	10,592	10,208	9,936	9,280	8,753	171,360
2013	305,900	109,746	60,580	39,817	29,476	24,849	21,195	18,457	16,955	15,769	14,651	13,572	12,704	12,235	11,567	10,910	10,514	10,234	9,559	185,517
TOTAL	7,631,765	561,969	457,955	403,389	366,534	340,814	319,559	302,152	286,401	273,116	260,266	249,230	238,323	227,666	219,220	208,927	200,325	191,545	183,050	2,663,728

(1) SECTION 1, EXHIBIT 2, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,717	173	155	1,389	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	246	25	22	20	179	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	229	19	21	19	17	153	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	361	33	28	30	27	24	219	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	1,224	117	100	85	93	83	75	671	-	-	-	-	-	-	-	-	-	-	-	-
1958	254	25	22	19	16	17	16	14	125	-	-	-	-	-	-	-	-	-	-	-
1959	1,590	161	142	123	105	89	97	88	79	706	-	-	-	-	-	-	-	-	-	-
1960	1,672	173	152	133	116	99	84	92	83	74	665	-	-	-	-	-	-	-	-	-
1961	3,713	385	344	302	266	232	197	167	183	165	148	1,324	-	-	-	-	-	-	-	-
1962	3,831	396	356	318	280	246	214	182	155	169	152	137	1,225	-	-	-	-	-	-	-
1963	1,968	206	182	164	146	129	113	99	84	71	78	70	63	563	-	-	-	-	-	-
1964	7,575	800	709	627	564	504	443	389	339	288	245	268	241	217	1,939	-	-	-	-	-
1965	3,683	387	348	309	273	246	219	193	169	148	126	107	117	105	94	844	-	-	-	-
1966	5,198	550	489	439	389	344	310	277	243	214	186	158	135	147	132	119	1,064	-	-	-
1967	4,577	493	432	384	345	306	271	243	217	191	168	146	124	106	116	104	94	836	-	-
1968	5,890	639	566	496	441	396	351	310	279	249	219	193	168	143	121	133	119	107	959	-
1969	7,961	858	771	683	598	531	478	423	374	337	301	264	232	203	172	146	160	144	129	1,157
1970	11,077	1,179	1,067	958	849	744	661	594	526	465	419	374	329	289	252	214	182	199	179	1,599
1971	11,647	1,207	1,111	1,005	903	800	701	623	560	496	439	395	353	310	272	237	202	171	187	1,676
1972	9,653	954	902	830	751	675	597	523	465	418	370	328	295	263	231	203	177	151	128	1,392
1973	16,068	1,501	1,439	1,361	1,252	1,133	1,018	901	790	702	631	559	495	445	397	349	307	268	227	2,293
1974	23,478	2,090	1,998	1,916	1,811	1,667	1,508	1,355	1,200	1,052	934	840	744	658	592	529	465	408	356	3,356
1975	13,968	1,189	1,137	1,087	1,043	986	907	821	738	653	572	508	457	405	358	322	288	253	222	2,020
1976	22,418	1,833	1,753	1,676	1,603	1,537	1,453	1,337	1,210	1,087	962	843	749	673	597	528	475	424	373	3,305
TOTAL	160,000	15,395	14,247	14,375	12,067	10,940	9,932	9,303	7,820	7,485	6,616	6,514	5,725	4,526	5,274	3,728	3,532	2,961	2,761	16,798

(1) BASED ON SECTION 1, EXHIBIT 2, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		52,019										212,019	
1977	23,851,125	195,831	209,338	215,166	220,278	215,149	220,014					215,166	0.902
1978	26,143,240	222,299	231,943	246,285	244,885	246,294	244,965					246,285	0.942
1979	28,061,666	255,590	267,825	285,677	284,095	285,681	284,187					285,677	1.018
1980	28,979,182	246,881	262,660	278,546	279,085	278,538	279,049					278,546	0.961
1981	30,141,508	246,671	259,656	281,042	277,047	281,072	277,314					281,042	0.932
1982	30,058,966	248,998	267,942	286,677	287,383	286,699	287,347	286,625	286,625	286,625	286,625	286,677	0.954
1983	30,607,324	267,213	283,430	310,921	305,867	310,988	306,273	310,374	310,145	310,284	310,270	310,921	1.016
1984	33,121,678	322,166	343,332	379,361	372,783	379,420	373,334	377,858	377,324	377,858	378,096	379,361	1.145
1985	35,713,654	410,560	454,435	489,250	496,841	489,257	496,197	486,246	489,271	491,123	485,255	489,250	1.370
1986	38,297,697	401,283	444,612	484,506	488,476	484,564	488,150	481,049	481,522	484,271	481,408	484,506	1.265
1987	41,065,403	421,268	464,797	515,956	512,743	516,072	513,103	511,503	509,266	513,403	513,524	515,956	1.256
1988	44,221,964	477,413	526,679	593,621	585,018	593,791	585,963	587,626	578,818	584,679	589,498	593,621	1.342
1989	47,110,000	494,296	548,816	623,925	615,255	624,102	616,283	616,718	607,800	616,771	621,292	623,925	1.324
1990	49,659,895	488,157	544,685	625,779	612,432	625,958	613,999	617,879	608,077	620,195	626,225	625,779	1.260
1991	50,856,501	461,920	514,706	601,653	586,237	601,826	588,209	593,651	579,687	593,818	603,080	601,653	1.183
1992	52,804,448	444,881	510,446	589,367	585,422	589,431	585,960	581,381	575,882	596,749	594,222	589,367	1.116
1993	55,132,894	407,505	459,369	549,165	530,233	549,372	532,871	541,615	522,688	542,007	564,352	549,165	0.996
1994	57,739,505	406,410	474,273	557,821	552,355	557,918	553,178	550,020	541,892	571,090	576,203	557,821	0.966
1995	60,949,772	387,106	459,352	541,633	540,173	545,493	542,416	533,876	520,242	552,231	561,836	541,633	0.889
1996	63,664,000	374,504	443,566	535,004	525,596	536,902	528,052	527,042	515,782	555,040	554,297	535,004	0.840
1997	68,077,000	390,879	469,252	571,241	565,476	573,218	567,522	562,259	543,053	589,528	580,855	571,241	0.839
1998	71,447,000	433,419	547,993	648,740	663,876	649,868	661,827	638,084	636,306	705,419	645,622	648,740	0.908
1999	75,244,663	459,424	582,898	705,377	706,162	701,346	704,007	693,364	687,743	760,803	702,017	705,377	0.937
2000	79,122,396	496,030	642,698	782,965	784,662	765,849	775,905	769,158	744,080	814,320	771,443	782,965	0.990
2001	80,396,857	472,628	595,936	768,861	742,119	766,882	746,374	754,876	721,988	785,652	753,047	768,861	0.956
2002	81,621,352	487,687	660,107	819,403	822,232	807,321	815,790	803,714	770,888	839,396	802,379	819,403	1.004
2003	82,433,234	451,111	596,283	785,493	749,024	795,958	761,474	770,132	740,829	810,290	785,001	786,540	0.954
2004	84,632,753	424,249	585,095	768,886	748,098	770,831	753,573	753,271	704,001	768,898	772,274	769,275	0.909
2005	86,912,307	395,355	562,454	749,458	722,173	748,557	727,786	733,007	695,530	763,015	752,593	749,188	0.862
2006	90,822,757	359,028	501,760	715,986	669,261	721,891	683,920	699,772	681,359	749,395	709,868	718,348	0.791
2007	93,702,820	325,574	475,520	688,226	650,118	694,662	663,632	677,090	649,569	719,959	707,730	691,444	0.738
2008	93,449,349	309,314	485,315	702,240	680,097	679,020	674,553	689,330	663,664	740,042	690,421	688,308	0.737
2009	86,544,195	213,124	331,405	529,825	494,602	559,738	522,736	519,780	503,706	563,117	542,244	550,764	0.636
2010	86,654,516	195,017	306,774	546,382	494,469	592,039	541,125	533,089	497,300	564,449	577,040	582,908	0.673
2011	90,275,208	158,992	276,998	537,697	486,657	596,339	544,516	517,877	500,070	586,162	583,245	590,475	0.654
2012	94,226,147	101,669	240,627	501,999	484,058	605,125	558,113	472,710	474,602	575,087	579,265	605,125	0.642
2013	97,052,931	16,506	68,275	489,009	484,144	644,812	626,829	455,483	455,886	624,187	629,305	644,812	0.664
2014	99,964,519					669,762	669,762					669,762	0.670
TOTAL		12,922,978	15,901,253	20,303,146	19,849,435	21,341,745	20,916,307	18,646,459	18,175,595	19,655,862	19,330,535	21,546,911	
EXLD PRIOR		12,870,959	15,901,253	20,303,146	19,849,435	21,341,745	20,916,307	18,646,459	18,175,595	19,655,862	19,330,535	21,334,892	
EXLD PRIOR & 2014		12,870,959	15,901,253	20,303,146	19,849,435	20,671,983	20,246,545	18,646,459	18,175,595	19,655,862	19,330,535	20,665,130	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 2, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 2, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 2, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 2, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 2, SHEET 9
(10) SECTION 1, EXHIBIT 2, SHEET 11
(11) SECTION 1, EXHIBIT 2, SHEET 10
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	195,831	1.099	215,166	0.902
1978	426	222,299	1.108	246,285	0.942
1979	414	255,590	1.118	285,677	1.018
1980	402	246,881	1.128	278,546	0.961
1981	390	246,671	1.139	281,042	0.932
1982	378	248,998	1.151	286,677	0.954
1983	366	267,213	1.164	310,921	1.016
1984	354	322,166	1.178	379,361	1.145
1985	342	410,560	1.192	489,250	1.370
1986	330	401,283	1.207	484,506	1.265
1987	318	421,268	1.225	515,956	1.256
1988	306	477,413	1.243	593,621	1.342
1989	294	494,296	1.262	623,925	1.324
1990	282	488,157	1.282	625,779	1.260
1991	270	461,920	1.303	601,653	1.183
1992	258	444,881	1.325	589,367	1.116
1993	246	407,505	1.348	549,165	0.996
1994	234	406,410	1.373	557,821	0.966
1995	222	387,106	1.399	541,633	0.889
1996	210	374,504	1.429	535,004	0.840
1997	198	390,879	1.461	571,241	0.839
1998	186	433,419	1.497	648,740	0.908
1999	174	459,424	1.535	705,377	0.937
2000	162	496,030	1.578	782,965	0.990
2001	150	472,628	1.627	768,861	0.956
2002	138	487,687	1.680	819,403	1.004
2003	126	451,111	1.741	785,493	0.953
2004	114	424,249	1.812	768,886	0.908
2005	102	395,355	1.896	749,458	0.862
2006	90	359,028	1.994	715,986	0.788
2007	78	325,574	2.114	688,226	0.734
2008	66	309,314	2.270	702,240	0.751
2009	54	213,124	2.486	529,825	0.612
2010	42	195,017	2.802	546,382	0.631
2011	30	158,992	3.382	537,697	0.596
2012	18	101,669	4.938	501,999	0.533
2013	6	16,506	29.625	489,009	0.504
2014	0				
TOTAL		12,870,959		20,303,146	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 2, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	209,338	1.052	220,278	0.924
1978	426	231,943	1.056	244,885	0.937
1979	414	267,825	1.061	284,095	1.012
1980	402	262,660	1.063	279,085	0.963
1981	390	259,656	1.067	277,047	0.919
1982	378	267,942	1.073	287,383	0.956
1983	366	283,430	1.079	305,867	0.999
1984	354	343,332	1.086	372,783	1.125
1985	342	454,435	1.093	496,841	1.391
1986	330	444,612	1.099	488,476	1.275
1987	318	464,797	1.103	512,743	1.249
1988	306	526,679	1.111	585,018	1.323
1989	294	548,816	1.121	615,255	1.306
1990	282	544,685	1.124	612,432	1.233
1991	270	514,706	1.139	586,237	1.153
1992	258	510,446	1.147	585,422	1.109
1993	246	459,369	1.154	530,233	0.962
1994	234	474,273	1.165	552,355	0.957
1995	222	459,352	1.176	540,173	0.886
1996	210	443,566	1.185	525,596	0.826
1997	198	469,252	1.205	565,476	0.831
1998	186	547,993	1.211	663,876	0.929
1999	174	582,898	1.211	706,162	0.938
2000	162	642,698	1.221	784,662	0.992
2001	150	595,936	1.245	742,119	0.923
2002	138	660,107	1.246	822,232	1.007
2003	126	596,283	1.256	749,024	0.909
2004	114	585,095	1.279	748,098	0.884
2005	102	562,454	1.284	722,173	0.831
2006	90	501,760	1.334	669,261	0.737
2007	78	475,520	1.367	650,118	0.694
2008	66	485,315	1.401	680,097	0.728
2009	54	331,405	1.492	494,602	0.572
2010	42	306,774	1.612	494,469	0.571
2011	30	276,998	1.757	486,657	0.539
2012	18	240,627	2.012	484,058	0.514
2013	6	68,275	7.091	484,144	0.499
2014	0				
TOTAL		15,901,253		19,849,435	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 2, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.901	214,975	91.0%	195,657	195,831	19,318	215,149	0.902
1978	26,143,240	0.942	246,383	90.3%	222,387	222,299	23,995	246,294	0.942
1979	28,061,666	1.018	285,709	89.5%	255,618	255,590	30,091	285,681	1.018
1980	28,979,182	0.961	278,473	88.6%	246,816	246,881	31,656	278,538	0.961
1981	30,141,508	0.933	281,288	87.8%	246,888	246,671	34,401	281,072	0.933
1982	30,058,966	0.954	286,842	86.9%	249,141	248,998	37,701	286,699	0.954
1983	30,607,324	1.017	311,397	85.9%	267,622	267,213	43,775	310,988	1.016
1984	33,121,678	1.147	379,751	84.9%	322,497	322,166	57,254	379,420	1.146
1985	35,713,654	1.370	489,294	83.9%	410,597	410,560	78,697	489,257	1.370
1986	38,297,697	1.266	484,847	82.8%	401,566	401,283	83,281	484,564	1.265
1987	41,065,403	1.258	516,590	81.6%	421,786	421,268	94,804	516,072	1.257
1988	44,221,964	1.344	594,490	80.4%	478,113	477,413	116,377	593,791	1.343
1989	47,110,000	1.326	624,774	79.2%	494,968	494,296	129,806	624,102	1.325
1990	49,659,895	1.262	626,592	78.0%	488,791	488,157	137,800	625,958	1.260
1991	50,856,501	1.185	602,398	76.8%	462,491	461,920	139,906	601,826	1.183
1992	52,804,448	1.117	589,628	75.5%	445,078	444,881	144,550	589,431	1.116
1993	55,132,894	0.998	549,969	74.2%	408,102	407,505	141,867	549,372	0.996
1994	57,739,505	0.967	558,178	72.9%	406,669	406,410	151,508	557,918	0.966
1995	60,949,772	0.911	555,160	71.5%	396,774	387,106	158,387	545,493	0.895
1996	63,664,000	0.850	541,332	70.0%	378,933	374,504	162,399	536,902	0.843
1997	68,077,000	0.848	577,501	68.4%	395,163	390,879	182,339	573,218	0.842
1998	71,447,000	0.913	652,139	66.8%	435,690	433,419	216,448	649,868	0.910
1999	75,244,663	0.922	693,816	65.1%	451,894	459,424	241,922	701,346	0.932
2000	79,122,396	0.931	736,260	63.4%	466,441	496,030	269,819	765,849	0.968
2001	80,396,857	0.950	763,723	61.5%	469,469	472,628	294,254	766,882	0.954
2002	81,621,352	0.967	789,559	59.5%	469,925	487,687	319,634	807,321	0.989
2003	82,433,234	0.983	810,077	57.4%	465,229	451,111	344,847	795,958	0.966
2004	84,632,753	0.914	773,225	55.2%	426,643	424,249	346,582	770,831	0.911
2005	86,912,307	0.860	747,550	52.8%	394,348	395,355	353,202	748,557	0.861
2006	90,822,757	0.801	727,831	50.1%	364,968	359,028	362,863	721,891	0.795
2007	93,702,820	0.748	700,439	47.3%	331,351	325,574	369,088	694,662	0.741
2008	93,449,349	0.707	660,741	44.0%	291,035	309,314	369,706	679,020	0.727
2009	86,544,195	0.670	579,869	40.2%	233,254	213,124	346,615	559,738	0.647
2010	86,654,516	0.712	617,380	35.7%	220,358	195,017	397,023	592,039	0.683
2011	90,275,208	0.688	620,959	29.6%	183,612	158,992	437,347	596,339	0.661
2012	94,226,147	0.670	631,315	20.3%	127,859	101,669	503,456	605,125	0.642
2013	97,052,931	0.670	650,255	3.4%	21,949	16,506	628,305	644,812	0.664
2014	99,964,519	0.670	669,762	0.0%			669,762	669,762	0.670
TOTAL			21,420,470		12,949,684	12,870,959	8,470,786	21,341,745	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 2, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.901	214,975	95.0%	204,299	209,338	10,677	220,014	0.922
1978	26,143,240	0.942	246,383	94.7%	233,362	231,943	13,021	244,965	0.937
1979	28,061,666	1.018	285,709	94.3%	269,347	267,825	16,362	284,187	1.013
1980	28,979,182	0.961	278,473	94.1%	262,083	262,660	16,389	279,049	0.963
1981	30,141,508	0.933	281,288	93.7%	263,631	259,656	17,658	277,314	0.920
1982	30,058,966	0.954	286,842	93.2%	267,438	267,942	19,404	287,347	0.956
1983	30,607,324	1.017	311,397	92.7%	288,554	283,430	22,843	306,273	1.001
1984	33,121,678	1.147	379,751	92.1%	349,749	343,332	30,002	373,334	1.127
1985	35,713,654	1.370	489,294	91.5%	447,532	454,435	41,762	496,197	1.389
1986	38,297,697	1.266	484,847	91.0%	441,310	444,612	43,537	488,150	1.275
1987	41,065,403	1.258	516,590	90.6%	468,285	464,797	48,306	513,103	1.249
1988	44,221,964	1.344	594,490	90.0%	535,206	526,679	59,284	585,963	1.325
1989	47,110,000	1.326	624,774	89.2%	557,307	548,816	67,467	616,283	1.308
1990	49,659,895	1.262	626,592	88.9%	557,278	544,685	69,313	613,999	1.236
1991	50,856,501	1.185	602,398	87.8%	528,894	514,706	73,504	588,209	1.157
1992	52,804,448	1.117	589,628	87.2%	514,114	510,446	75,515	585,960	1.110
1993	55,132,894	0.998	549,969	86.6%	476,467	459,369	73,502	532,871	0.967
1994	57,739,505	0.967	558,178	85.9%	479,272	474,273	78,906	553,178	0.958
1995	60,949,772	0.911	555,160	85.0%	472,096	459,352	83,064	542,416	0.890
1996	63,664,000	0.850	541,332	84.4%	456,846	443,566	84,485	528,052	0.829
1997	68,077,000	0.848	577,501	83.0%	479,231	469,252	98,270	567,522	0.834
1998	71,447,000	0.913	652,139	82.5%	538,304	547,993	113,834	661,827	0.926
1999	75,244,663	0.922	693,816	82.5%	572,707	582,898	121,109	704,007	0.936
2000	79,122,396	0.931	736,260	81.9%	603,052	642,698	133,207	775,905	0.981
2001	80,396,857	0.950	763,723	80.3%	613,285	595,936	150,438	746,374	0.928
2002	81,621,352	0.967	789,559	80.3%	633,876	660,107	155,683	815,790	0.999
2003	82,433,234	0.983	810,077	79.6%	644,886	596,283	165,190	761,474	0.924
2004	84,632,753	0.914	773,225	78.2%	604,747	585,095	168,478	753,573	0.890
2005	86,912,307	0.860	747,550	77.9%	582,219	562,454	165,331	727,786	0.837
2006	90,822,757	0.801	727,831	75.0%	545,671	501,760	182,159	683,920	0.753
2007	93,702,820	0.748	700,439	73.1%	512,327	475,520	188,112	663,632	0.708
2008	93,449,349	0.707	660,741	71.4%	471,503	485,315	189,238	674,553	0.722
2009	86,544,195	0.670	579,869	67.0%	388,538	331,405	191,331	522,736	0.604
2010	86,654,516	0.712	617,380	62.0%	383,030	306,774	234,351	541,125	0.624
2011	90,275,208	0.688	620,959	56.9%	353,440	276,998	267,519	544,516	0.603
2012	94,226,147	0.670	631,315	49.7%	313,830	240,627	317,486	558,113	0.592
2013	97,052,931	0.670	650,255	14.1%	91,701	68,275	558,554	626,829	0.646
2014	99,964,519	0.670	669,762	0.0%			669,762	669,762	0.670
TOTAL			21,420,470		16,405,415	15,901,253	5,015,054	20,916,307	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 2, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 2, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.151			
1978	26,143,240		1.000			1.151			
1979	28,061,666		1.000			1.151			
1980	28,979,182		1.000			1.151			
1981	30,141,508		1.000			1.151			
1982	30,058,966	32,925	1.000	32,925	7,563	1.151	8,705	286,625	0.954
1983	30,607,324	34,316	1.000	34,316	7,787	1.162	9,045	310,374	1.014
1984	33,121,678	41,180	1.000	41,180	7,823	1.173	9,176	377,858	1.141
1985	35,713,654	44,767	1.000	44,767	9,171	1.184	10,862	486,246	1.362
1986	38,297,697	45,649	1.000	45,649	8,791	1.199	10,538	481,049	1.256
1987	41,065,403	48,293	1.000	48,293	8,723	1.214	10,592	511,503	1.246
1988	44,221,964	51,448	1.000	51,449	9,280	1.231	11,421	587,626	1.329
1989	47,110,000	53,270	1.000	53,272	9,279	1.248	11,577	616,718	1.309
1990	49,659,895	53,010	1.000	53,013	9,209	1.266	11,655	617,879	1.244
1991	50,856,501	48,925	1.000	48,928	9,441	1.285	12,133	593,651	1.167
1992	52,804,448	47,423	1.000	47,428	9,381	1.307	12,258	581,381	1.101
1993	55,132,894	46,941	1.000	46,948	8,681	1.329	11,536	541,615	0.982
1994	57,739,505	46,186	1.000	46,197	8,799	1.353	11,906	550,020	0.953
1995	60,949,772	43,075	1.000	43,087	8,987	1.379	12,391	533,876	0.876
1996	63,664,000	39,886	1.000	39,901	9,389	1.407	13,209	527,042	0.828
1997	68,077,000	37,104	1.000	37,122	10,535	1.438	15,146	562,259	0.826
1998	71,447,000	36,636	1.001	36,663	11,830	1.471	17,404	638,084	0.893
1999	75,244,663	37,935	1.001	37,974	12,111	1.508	18,259	693,364	0.921
2000	79,122,396	38,507	1.001	38,562	12,882	1.548	19,946	769,158	0.972
2001	80,396,857	35,097	1.002	35,168	13,466	1.594	21,465	754,876	0.939
2002	81,621,352	35,406	1.003	35,509	13,774	1.643	22,634	803,714	0.985
2003	82,433,234	34,106	1.005	34,266	13,227	1.699	22,475	770,132	0.934
2004	84,632,753	31,874	1.007	32,094	13,310	1.763	23,471	753,271	0.890
2005	86,912,307	29,224	1.010	29,522	13,528	1.835	24,830	733,007	0.843
2006	90,822,757	25,360	1.018	25,819	14,157	1.914	27,103	699,772	0.770
2007	93,702,820	23,976	1.059	25,386	13,579	1.964	26,672	677,090	0.723
2008	93,449,349	20,379	1.101	22,440	15,178	2.024	30,718	689,330	0.738
2009	86,544,195	15,136	1.145	17,334	14,081	2.130	29,987	519,780	0.601
2010	86,654,516	14,911	1.193	17,793	13,079	2.291	29,960	533,089	0.615
2011	90,275,208	13,360	1.283	17,138	11,901	2.539	30,218	517,877	0.574
2012	94,226,147	10,240	1.565	16,026	9,929	2.971	29,497	472,710	0.502
2013	97,052,931	2,733	5.282	14,435	6,040	5.224	31,553	455,483	0.469
2014									
TOTAL		1,119,278		1,150,605				18,646,459	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 2, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 2, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 1, EXHIBIT 2, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645	2,232						37,626	286,625
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	2,323	2,218						40,714	310,145
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,013	2,877	2,748						49,533	377,324
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	5,289	5,051	4,824	4,607						64,229	489,271
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	4,770	4,555	4,350	4,155	3,968						63,211	481,522
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	4,845	4,627	4,419	4,220	4,030	3,849						66,853	509,266
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	4,962	4,739	4,526	4,322	4,128	3,942	3,765						75,984	578,818
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	5,766	5,507	5,259	5,022	4,796	4,580	4,374	4,177						79,788	607,800
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	6,131	5,856	5,592	5,340	5,100	4,871	4,651	4,442	4,242						79,825	608,077
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	5,788	5,527	5,278	5,041	4,814	4,597	4,391	4,193	4,004	3,824						76,098	579,687
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	7,075	6,757	6,452	6,162	5,885	5,620	5,367	5,126	4,895	4,675	4,464						75,598	575,882
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	5,522	5,273	5,036	4,809	4,593	4,386	4,189	4,000	3,820	3,648	3,484	3,327						68,615	522,688
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	7,142	6,821	6,514	6,221	5,941	5,674	5,418	5,175	4,942	4,719	4,507	4,304	4,110						71,136	541,892
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	6,784	6,478	6,187	5,908	5,643	5,389	5,146	4,915	4,693	4,482	4,280	4,088	3,904	3,728						68,294	520,242
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	7,296	6,968	6,654	6,355	6,069	5,796	5,535	5,286	5,048	4,821	4,604	4,397	4,199	4,010	3,829						67,709	515,782
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	7,642	7,298	6,969	6,656	6,356	6,070	5,797	5,536	5,287	5,049	4,822	4,605	4,398	4,200	4,011	3,830						71,289	543,053
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	10,788	10,303	9,839	9,397	8,974	8,570	8,184	7,816	7,464	7,128	6,808	6,501	6,209	5,929	5,662	5,408	5,164						83,531	636,306
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	11,982	11,443	10,928	10,436	9,966	9,518	9,090	8,680	8,290	7,917	7,561	7,220	6,895	6,585	6,289	6,006	5,736	5,477						90,283	687,743
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	12,576	12,010	11,470	10,953	10,461	9,990	9,540	9,111	8,701	8,309	7,935	7,578	7,237	6,912	6,601	6,304	6,020	5,749	5,490						97,679	744,080
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	12,492	11,930	11,393	10,881	10,391	9,923	9,477	9,050	8,643	8,254	7,883	7,528	7,189	6,866	6,557	6,262	5,980	5,711	5,454	5,208						94,778	721,988
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	14,712	13,609	12,996	12,411	11,853	11,320	10,810	10,324	9,859	9,416	8,992	8,587	8,201	7,832	7,479	7,143	6,821	6,514	6,221	5,941	5,674						101,198	770,888
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	15,561	14,394	13,315	12,716	12,143	11,597	11,075	10,577	10,101	9,646	9,212	8,798	8,402	8,024	7,663	7,318	6,988	6,674	6,374	6,087	5,813	5,551						97,252	740,829
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	15,150	14,013	12,962	11,990	11,451	10,935	10,443	9,973	9,525	9,096	8,687	8,296	7,922	7,566	7,225	6,900	6,590	6,293	6,010	5,740	5,481	5,235	4,999						92,417	704,001
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	17,173	15,628	14,455	13,371	12,368	11,812	11,280	10,773	10,288	9,825	9,383	8,961	8,557	8,172	7,805	7,453	7,118	6,798	6,492	6,200	5,921	5,654	5,400	5,157						91,305	695,530
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	19,550	17,693	16,101	14,893	13,776	12,743	12,169	11,622	11,099	10,599	10,122	9,667	9,232	8,816	8,420	8,041	7,679	7,333	7,003	6,688	6,387	6,100	5,825	5,563	5,313						89,445	681,359
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,009	18,488	16,732	15,226	14,084	13,028	12,051	11,508	10,990	10,496	10,024	9,573	9,142	8,730	8,338	7,962	7,604	7,262	6,935	6,623	6,325	6,040	5,769	5,509	5,261	5,024						85,272	649,569
2008	24,456	119,294	66,101	42,976	31,205	25,281	21,616	19,022	17,215	15,665	14,490	13,404	12,398	11,840	11,308	10,799	10,313	9,849	9,406	8,982	8,578	8,192	7,823	7,471	7,135	6,814	6,507	6,215	5,935	5,668	5,413	5,169						87,122	663,664
2009	18,835	89,858	49,102	31,956	23,373	19,400	16,587	14,596	13,210	12,021	11,119	10,285	9,514	9,086	8,677	8,287	7,914	7,558	7,217	6,893	6,582	6,286	6,003	5,733	5,475	5,229	4,994	4,769	4,554	4,349	4,154	3,967						66,124	503,706
2010	19,131	97,135	48,546	30,205	22,352	18,552	15,862	13,959	12,632	11,496	10,633	9,836	9,098	8,689	8,298	7,924	7,568	7,227	6,902	6,591	6,295	6,012	5,741	5,483	5,236	5,000	4,775	4,560	4,355	4,159	3,972	3,793						65,283	497,300
2011	18,843	92,249	47,900	31,135	23,040	19,123	16,350	14,388	13,021	11,849	10,961	10,139	9,378	8,956	8,553	8,168	7,801	7,450	7,114	6,794	6,489	6,197	5,918	5,651	5,397	5,154	4,922	4,701	4,489	4,287	4,094	3,910						65,646	500,070
2012	16,450	85,219	46,018	29,912	22,135	18,372	15,708	13,823	12,510	11,384	10,530	9,740	9,010	8,604	8,217	7,847	7,494	7,157	6,835	6,527	6,234	5,953	5,685	5,429	5,185	4,952	4,729	4,516	4,313	4,119	3,933	3,756						62,303	474,602
2013	16,506	81,707	44,122	28,679	21,222	17,615	15,061	13,253	11,994	10,915	10,096	9,339	8,638	8,250	7,879	7,524	7,185	6,862	6,553	6,258	5,977	5,708	5,451	5,206	4,971	4,748	4,534	4,330	4,135	3,949	3,771	3,602						59,846	455,886
																																						Tail	
Factors	4.950	0.540	0.650	0.740	0.830	0.855	0.880	0.905	0.910	0.925	0.925	0.925	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955							1.151	

Example: AY 2008 Age 78 of 21,616 = 25,281 x 0.855 and AY 2008 Age 90 of 19,022 = 21,616 x 0.880

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 2, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645	2,232						37,626	286,625
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	2,323	2,327						40,730	310,270
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,013	3,336	2,960						49,634	378,096
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	5,289	3,739	3,844	3,410						63,701	485,255
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	4,770	5,046	4,042	4,155	3,686						63,197	481,408
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	4,845	5,859	5,659	4,532	4,659	4,134						67,412	513,524
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	4,962	6,643	6,617	6,390	5,118	5,262	4,668						77,386	589,498
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	5,766	7,353	7,292	7,262	7,014	5,617	5,775	5,124						81,560	621,292
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	6,131	7,931	7,757	7,691	7,661	7,399	5,926	6,092	5,405						82,207	626,225
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	5,788	7,342	7,759	7,588	7,525	7,494	7,238	5,797	5,960	5,287						79,169	603,080
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	7,075	7,639	7,544	7,973	7,797	7,732	7,701	7,437	5,957	6,124	5,433						78,006	594,222
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	5,522	7,912	8,015	7,916	8,366	8,181	8,113	8,080	7,804	6,250	6,425	5,701						74,085	564,352
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	7,142	7,828	8,253	8,360	8,257	8,726	8,533	8,462	8,428	8,140	6,519	6,702	5,946						75,641	576,203
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	6,784	7,893	7,739	8,159	8,265	8,163	8,627	8,437	8,366	8,332	8,047	6,445	6,626	5,878						73,755	561,836
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	7,296	7,909	7,748	7,597	8,009	8,113	8,013	8,468	8,281	8,212	8,179	7,899	6,327	6,504	5,770						72,765	554,297
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	7,642	8,175	7,799	7,641	7,492	7,898	8,001	7,902	8,351	8,167	8,098	8,066	7,790	6,239	6,414	5,691						76,251	580,855
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	10,788	8,392	8,559	8,165	7,999	7,843	8,269	8,376	8,273	8,743	8,550	8,478	8,444	8,155	6,532	6,715	5,957						84,753	645,622
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	11,982	10,510	9,213	9,397	8,965	8,782	8,611	9,078	9,196	9,083	9,599	9,387	9,308	9,271	8,954	7,171	7,372	6,541						92,157	702,017
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	12,576	12,210	11,313	9,917	10,115	9,650	9,453	9,269	9,772	9,899	9,777	10,332	10,104	10,019	9,979	9,638	7,719	7,936	7,040						101,271	771,443
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	12,492	13,219	11,804	10,936	9,587	9,778	9,328	9,139	8,960	9,446	9,569	9,451	9,988	9,768	9,686	9,647	9,317	7,462	7,671	6,806						98,856	753,047
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	14,712	15,036	14,149	12,633	11,705	10,261	10,465	9,984	9,781	9,590	10,110	10,242	10,115	10,690	10,454	10,367	10,325	9,972	7,986	8,210	7,284						105,332	802,379
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	15,561	16,687	15,380	14,472	12,922	11,973	10,496	10,705	10,213	10,005	9,810	10,342	10,476	10,347	10,935	10,694	10,604	10,561	10,200	8,169	8,398	7,451						103,050	785,001
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	15,150	17,465	16,567	15,270	14,368	12,830	11,887	10,420	10,628	10,139	9,933	9,739	10,267	10,401	10,272	10,856	10,617	10,528	10,485	10,127	8,111	8,338	7,398						101,380	772,274
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	17,173	17,950	17,029	16,154	14,889	14,010	12,510	11,590	10,160	10,363	9,886	9,685	9,496	10,011	10,141	10,016	10,585	10,352	10,265	10,224	9,874	7,908	8,130	7,213						98,796	752,593
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	19,550	18,057	16,641	15,787	14,976	13,803	12,988	11,597	10,745	9,419	9,607	9,165	8,979	8,804	9,281	9,402	9,286	9,813	9,597	9,516	9,478	9,154	7,332	7,537	6,687						93,187	709,868
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,009	20,707	18,820	17,344	16,455	15,609	14,387	13,537	12,087	11,199	9,817	10,013	9,553	9,358	9,176	9,673	9,799	9,678	10,228	10,003	9,919	9,879	9,541	7,641	7,856	6,970						92,907	707,730
2008	24,456	119,294	66,101	42,976	31,205	25,281	19,483	19,400	17,632	16,250	15,416	14,624	13,478	12,683	11,324	10,492	9,198	9,381	8,950	8,767	8,597	9,063	9,181	9,067	9,582	9,371	9,293	9,255	8,939	7,159	7,360	6,530						90,635	690,421
2009	18,835	89,858	49,102	31,956	23,373	19,221	16,011	15,943	14,490	13,354	12,669	12,018	11,077	10,423	9,307	8,623	7,559	7,709	7,355	7,205	7,065	7,448	7,545	7,452	7,875	7,701	7,637	7,606	7,346	5,883	6,048	5,366						71,183	542,244
2010	19,131	97,135	48,546	30,205	25,221	20,944	17,446	17,372	15,789	14,551	13,804	13,095	12,069	11,357	10,141	9,395	8,236	8,400	8,014	7,851	7,698	8,115	8,221	8,119	8,581	8,392	8,321	8,288	8,004	6,411	6,590	5,847						75,750	577,040
2011	18,843	92,249	47,900	33,804	25,847	21,464	17,880	17,804	16,181	14,913	14,147	13,420	12,369	11,639	10,393	9,629	8,441	8,609	8,213	8,046	7,889	8,317	8,425	8,321	8,794	8,600	8,528	8,494	8,203	6,570	6,754	5,992						76,565	583,245
2012	16,450	85,219	49,801	34,199	26,149	21,715	18,089	18,012	16,370	15,087	14,313	13,577	12,514	11,775	10,514	9,741	8,540	8,710	8,309	8,140	7,981	8,414	8,524	8,418	8,897	8,701	8,628	8,593	8,299	6,647	6,833	6,062						76,043	579,265
2013	16,506	97,034	53,720	36,890	28,207	23,424	19,512	19,429	17,658	16,274	15,439	14,646	13,499	12,702	11,341	10,508	9,212	9,395	8,963	8,781	8,609	9,076	9,195	9,081	9,597	9,385	9,307	9,269	8,952	7,170	7,371	6,540						82,611	629,305

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 1, EXHIBIT 2, SHEET 13

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

PAID INCREMENTAL FREQUENCY SEVERITY CALENDAR YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536	2,645	2,232						37,626	286,625
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482	2,323	2,339						40,732	310,284
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,013	3,034	3,055						49,603	377,858
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	5,289	5,326	5,364	5,401						64,472	491,123
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	4,770	4,803	4,837	4,871	4,905						63,572	484,271
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	4,845	4,879	4,913	4,947	4,982	5,017						67,397	513,403
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	4,962	4,997	5,032	5,067	5,103	5,138	5,174						76,753	584,679
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	5,766	5,806	5,847	5,888	5,929	5,971	6,013	6,055						80,966	616,771
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	6,131	6,174	6,218	6,261	6,305	6,349	6,394	6,438	6,483						81,416	620,195
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	5,788	5,828	5,869	5,910	5,951	5,993	6,035	6,077	6,120	6,163						77,953	593,818
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	7,075	7,124	7,174	7,224	7,275	7,326	7,377	7,429	7,481	7,533	7,586						78,338	596,749
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	5,522	5,560	5,599	5,638	5,678	5,718	5,758	5,798	5,839	5,879	5,921	5,962						71,152	542,007
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	7,142	7,192	7,243	7,293	7,345	7,396	7,448	7,500	7,552	7,605	7,658	7,712	7,766						74,969	571,090
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	6,784	6,831	6,879	6,927	6,976	7,024	7,074	7,123	7,173	7,223	7,274	7,325	7,376	7,427						72,494	552,231
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	7,296	7,347	7,399	7,450	7,503	7,555	7,608	7,661	7,715	7,769	7,823	7,878	7,933	7,989	8,045						72,862	555,040
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	7,642	7,695	7,749	7,803	7,858	7,913	7,968	8,024	8,080	8,137	8,194	8,251	8,309	8,367	8,426	8,485						77,390	589,528
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	10,788	10,635	10,710	10,785	10,860	10,936	11,013	11,090	11,167	11,246	11,324	11,404	11,483	11,564	11,645	11,726	11,808						92,603	705,419
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	11,982	11,431	11,268	11,347	11,427	11,507	11,587	11,668	11,750	11,832	11,915	11,998	12,082	12,167	12,252	12,338	12,424	12,511						99,874	760,803
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	12,576	11,864	11,318	11,158	11,236	11,314	11,394	11,473	11,554	11,635	11,716	11,798	11,881	11,964	12,048	12,132	12,217	12,302	12,388						106,899	814,320
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	12,492	11,785	11,118	10,607	10,456	10,529	10,603	10,677	10,752	10,827	10,903	10,980	11,056	11,134	11,212	11,290	11,369	11,449	11,529	11,610						103,136	785,652
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	14,712	13,568	12,800	12,075	11,520	11,356	11,436	11,516	11,596	11,677	11,759	11,841	11,924	12,008	12,092	12,177	12,262	12,348	12,434	12,521	12,609						110,191	839,396
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	15,561	14,516	13,386	12,629	11,914	11,366	11,205	11,283	11,362	11,441	11,522	11,602	11,683	11,765	11,848	11,930	12,014	12,098	12,183	12,268	12,354	12,440						106,370	810,290
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	15,150	14,132	13,182	12,156	11,468	10,819	10,322	10,175	10,246	10,318	10,390	10,463	10,536	10,610	10,684	10,759	10,834	10,910	10,986	11,063	11,141	11,219	11,297						100,936	768,898
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	17,173	15,655	14,603	13,622	12,562	11,851	11,180	10,666	10,514	10,588	10,662	10,737	10,812	10,888	10,964	11,041	11,118	11,196	11,274	11,353	11,432	11,512	11,593	11,674						100,164	763,015
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	19,550	17,615	16,058	14,979	13,972	12,885	12,156	11,468	10,940	10,785	10,860	10,936	11,013	11,090	11,168	11,246	11,324	11,404	11,484	11,564	11,645	11,726	11,809	11,891	11,974						98,376	749,395
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,009	18,818	16,955	15,456	14,418	13,449	12,402	11,700	11,038	10,530	10,381	10,454	10,527	10,600	10,675	10,749	10,825	10,900	10,977	11,054	11,131	11,209	11,287	11,366	11,446	11,526						94,512	719,959
2008	24,456	119,294	66,101	42,976	31,205	25,281	21,841	19,563	17,626	16,068	14,988	13,981	12,893	12,163	11,475	10,947	10,792	10,867	10,943	11,020	11,097	11,175	11,253	11,332	11,411	11,491	11,571	11,652	11,734	11,816	11,899	11,982						97,148	740,042
2009	18,835	89,858	49,102	31,956	23,373	19,449	16,802	15,050	13,560	12,361	11,530	10,755	9,919	9,357	8,828	8,422	8,302	8,360	8,419	8,478	8,537	8,597	8,657	8,717	8,778	8,840	8,902	8,964	9,027	9,090	9,154	9,218						73,923	563,117
2010	19,131	97,135	48,546	30,205	23,053	19,182	16,571	14,843	13,374	12,191	11,372	10,608	9,783	9,229	8,707	8,306	8,188	8,245	8,303	8,361	8,420	8,479	8,538	8,598	8,658	8,719	8,780	8,841	8,903	8,965	9,028	9,091						74,098	564,449
2011	18,843	92,249	47,900	32,495	24,800	20,636	17,828	15,968	14,387	13,116	12,234	11,412	10,524	9,929	9,367	8,936	8,809	8,871	8,933	8,995	9,058	9,122	9,185	9,250	9,314	9,380	9,445	9,511	9,578	9,645	9,713	9,781						76,948	586,162
2012	16,450	85,219	47,876	32,479	24,788	20,626	17,819	15,960	14,380	13,109	12,228	11,406	10,519	9,924	9,362	8,931	8,804	8,866	8,928	8,991	9,054	9,117	9,181	9,245	9,310	9,375	9,441	9,507	9,573	9,640	9,708	9,776						75,494	575,087
2013	16,506	92,733	52,097	35,343	26,974	22,445	19,390	17,368	15,648	14,265	13,306	12,412	11,446	10,799	10,187	9,719	9,581	9,648	9,715	9,783	9,852	9,921	9,990	10,060	10,131	10,202	10,273	10,345	10,417	10,490	10,564	10,638						81,940	624,187

Projected Annual Inflation Rates

CY	XX + 1	XX + 2	XX + 3	XX + 4	XX + 5	XX + 6	XX + 7	XX + 8	XX + 9	XX + 10	XX + 11	XX + 12	XX + 13	XX + 14	XX + 15	XX + 16	XX + 17	XX + 18	XX + 19	XX + 20	XX + 21	XX + 22	XX + 23	XX + 24	XX + 25	XX + 26	XX + 27	XX + 28	XX + 29	XX + 30	XX + 31	XX + 32	XX + 33	XX + 34	XX + 35	XX + 36
	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%

																																					Tail
Factors	5.300	0.530	0.640	0.720	0.785	0.815	0.845	0.850	0.860	0.880	0.880	0.870	0.890	0.890	0.900	0.930	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950						1.151

Example: AY 2008 Age 78 of 21,841 = 25,281 x 0.815 x (1.0 + 6.0%) and AY 2008 Age 90 of 19,563 = 21,841 x 0.845 x (1.0 + 6.0%)

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 2, SHEET 37

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.424					
1978	26,143,240	3.598	94,055,825		1.000					0.424					
1979	28,061,666	3.336	93,613,387		1.000					0.424					
1980	28,979,182	3.102	89,907,689		1.000					0.424					
1981	30,141,508	2.858	86,152,091		1.000					0.424					
1982	30,058,966	2.718	81,686,001	32,925	1.000	32,925	10.953%	4.031%		0.424	1.709%	10.953%	32,925	32,925	10.953%
1983	30,607,324	2.602	79,648,938	34,316	1.000	34,316	11.212%	4.308%		0.380	1.638%	11.212%	34,316	34,316	11.212%
1984	33,121,678	2.480	82,134,435	41,180	1.000	41,180	12.433%	5.014%		0.341	1.710%	12.433%	41,180	41,180	12.433%
1985	35,713,654	2.396	85,578,631	44,767	1.000	44,767	12.535%	5.231%		0.334	1.749%	12.535%	44,767	44,767	12.535%
1986	38,297,697	2.338	89,545,683	45,649	1.000	45,649	11.920%	5.098%	6.9%	0.328	1.671%	11.920%	45,649	45,649	11.920%
1987	41,065,403	2.262	92,902,249	48,293	1.000	48,293	11.760%	5.198%	4.0%	0.321	1.670%	11.760%	48,294	48,293	11.760%
1988	44,221,964	2.161	95,580,917	51,448	1.000	51,449	11.634%	5.383%	1.4%	0.315	1.696%	11.634%	51,450	51,449	11.634%
1989	47,110,000	2.114	99,591,072	53,270	1.000	53,272	11.308%	5.349%	1.0%	0.325	1.737%	11.308%	53,272	53,272	11.308%
1990	49,659,895	2.039	101,254,967	53,010	1.000	53,013	10.675%	5.236%	0.8%	0.335	1.753%	10.675%	53,013	53,013	10.675%
1991	50,856,501	1.979	100,654,884	48,925	1.000	48,928	9.621%	4.861%	-1.6%	0.345	1.678%	9.621%	48,929	48,928	9.621%
1992	52,804,448	1.879	99,199,664	47,423	1.000	47,428	8.982%	4.781%	-3.3%	0.356	1.701%	8.982%	47,427	47,428	8.982%
1993	55,132,894	1.846	101,763,581	46,941	1.000	46,948	8.515%	4.613%	-3.8%	0.367	1.692%	8.515%	46,948	46,948	8.515%
1994	57,739,505	1.786	103,144,617	46,186	1.000	46,197	8.001%	4.479%	-3.6%	0.378	1.694%	8.001%	46,195	46,197	8.001%
1995	60,949,772	1.737	105,860,639	43,075	1.000	43,087	7.069%	4.070%	-4.1%	0.416	1.692%	7.069%	43,086	43,087	7.069%
1996	63,664,000	1.681	107,011,928	39,886	1.000	39,901	6.267%	3.729%	-6.0%	0.457	1.703%	6.267%	39,899	39,901	6.267%
1997	68,077,000	1.609	109,565,780	37,104	1.000	37,122	5.453%	3.388%	-7.7%	0.502	1.700%	5.453%	37,122	37,122	5.453%
1998	71,447,000	1.535	109,703,410	36,636	1.001	36,663	5.131%	3.342%	-7.4%	0.510	1.703%	5.131%	36,663	36,663	5.131%
1999	75,244,663	1.486	111,784,761	37,935	1.001	37,974	5.047%	3.397%	-4.6%	0.517	1.757%	5.047%	37,974	37,974	5.047%
2000	79,122,396	1.436	113,612,761	38,507	1.001	38,562	4.874%	3.394%	-1.8%	0.525	1.782%	4.874%	38,562	38,562	4.874%
2001	80,396,857	1.404	112,872,903	35,097	1.002	35,168	4.374%	3.116%	-1.5%	0.533	1.661%	4.375%	35,172	35,168	4.374%
2002	81,621,352	1.369	111,762,597	35,406	1.003	35,509	4.351%	3.177%	-1.9%	0.541	1.720%	4.352%	35,521	35,509	4.350%
2003	82,433,234	1.332	109,823,635	34,106	1.005	34,266	4.157%	3.120%	-2.3%	0.550	1.715%	4.158%	34,272	34,266	4.157%
2004	84,632,753	1.284	108,674,619	31,874	1.007	32,094	3.792%	2.953%	-2.7%	0.604	1.783%	3.793%	32,101	32,094	3.792%
2005	86,912,307	1.253	108,922,029	29,224	1.010	29,522	3.397%	2.710%	-3.5%	0.664	1.799%	3.398%	29,530	29,522	3.397%
2006	90,822,757	1.210	109,940,677	25,360	1.018	25,819	2.843%	2.348%	-7.2%	0.729	1.712%	2.852%	25,902	25,820	2.843%
2007	93,702,820	1.171	109,685,990	23,976	1.059	25,386	2.709%	2.314%	-7.9%	0.801	1.855%	2.713%	25,417	25,388	2.709%
2008	93,449,349	1.148	107,266,594	20,379	1.101	22,440	2.401%	2.092%	-8.1%	0.881	1.842%	2.400%	22,425	22,439	2.401%
2009	86,544,195	1.149	99,469,136	15,136	1.145	17,334	2.003%	1.743%	-9.5%	0.968	1.686%	2.061%	17,834	17,397	2.010%
2010	86,654,516	1.125	97,450,013	14,911	1.193	17,793	2.053%	1.826%	-7.6%	0.922	1.683%	2.117%	18,346	17,883	2.064%
2011	90,275,208	1.093	98,646,157	13,360	1.283	17,138	1.898%	1.737%	-6.9%	0.960	1.668%	1.975%	17,828	17,290	1.915%
2012	94,226,147	1.061	99,964,519	10,240	1.565	16,026	1.701%	1.603%	-5.2%	1.000	1.603%	1.841%	17,344	16,502	1.751%
2013	97,052,931	1.030	99,964,519	2,733	5.282	14,435	1.487%	1.444%	-4.9%	1.000	1.444%	1.787%	17,344	16,793	1.730%
2014	99,964,519	1.000	99,964,519	0						1.000		1.735%	17,344	17,344	1.735%
TOTAL				1,119,278		1,150,605							1,174,051	1,171,089	

7 Year Average excluding 2013	1.721%
10 Year Average excluding 2013	1.735%
5 Year Average excluding 2011-2013	1.756%
10 Year Average excluding 2011-2013	1.746%
2006-2011 Average excluding 2009	1.752%
(16) 2014 Selected Frequency	1.735%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 2, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BY DELOITTE CONSULTING BASED ON (11)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			215,166		0.902
1978	26,143,240			246,285		0.942
1979	28,061,666			285,677		1.018
1980	28,979,182			278,546		0.961
1981	30,141,508			281,042		0.932
1982	30,058,966	32,925	10.95%	286,677	8,707	0.954
1983	30,607,324	34,316	11.21%	310,921	9,061	1.016
1984	33,121,678	41,180	12.43%	379,361	9,212	1.145
1985	35,713,654	44,767	12.53%	489,250	10,929	1.370
1986	38,297,697	45,649	11.92%	484,506	10,614	1.265
1987	41,065,403	48,293	11.76%	515,956	10,684	1.256
1988	44,221,964	51,449	11.63%	593,621	11,538	1.342
1989	47,110,000	53,272	11.31%	623,925	11,712	1.324
1990	49,659,895	53,013	10.68%	625,779	11,804	1.260
1991	50,856,501	48,928	9.62%	601,653	12,297	1.183
1992	52,804,448	47,428	8.98%	589,367	12,427	1.116
1993	55,132,894	46,948	8.52%	549,165	11,697	0.996
1994	57,739,505	46,197	8.00%	557,821	12,075	0.966
1995	60,949,772	43,087	7.07%	541,633	12,571	0.889
1996	63,664,000	39,901	6.27%	535,004	13,408	0.840
1997	68,077,000	37,122	5.45%	571,241	15,388	0.839
1998	71,447,000	36,663	5.13%	648,740	17,695	0.908
1999	75,244,663	37,974	5.05%	705,377	18,575	0.937
2000	79,122,396	38,562	4.87%	782,965	20,304	0.990
2001	80,396,857	35,168	4.37%	768,861	21,863	0.956
2002	81,621,352	35,509	4.35%	819,403	23,076	1.004
2003	82,433,234	34,266	4.16%	786,540	22,954	0.954
2004	84,632,753	32,094	3.79%	769,275	23,969	0.909
2005	86,912,307	29,522	3.40%	749,188	25,377	0.862
2006	90,822,757	25,820	2.84%	718,348	27,821	0.791
2007	93,702,820	25,388	2.71%	691,444	27,235	0.738
2008	93,449,349	22,439	2.40%	688,308	30,675	0.737
2009	86,544,195	17,397	2.01%	550,764	31,659	0.636
2010	86,654,516	17,883	2.06%	582,908	32,596	0.673
2011	90,275,208	17,290	1.92%	590,475	34,151	0.654
2012	94,226,147	16,502	1.75%	605,125	36,670	0.642
2013	97,052,931	16,793	1.73%	644,812	38,398	0.664
2014		17,344		669,762	38,617	
TOTAL		1,171,089		21,334,892		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	52,019	42,026	217,026	175,000						16,315	9,993	(6,322)	212,019	217,026	(5,007)
1977	195,831	193,951	214,867	20,916	438	426	1.099	1.108	7.6%	1,587	1,880	293	215,166	214,867	299
1978	222,299	220,655	246,567	25,912	426	414	1.108	1.117	7.4%	1,910	1,644	(266)	246,285	246,567	(282)
1979	255,590	253,432	285,799	32,367	414	402	1.117	1.128	7.2%	2,332	2,158	(175)	285,677	285,799	(122)
1980	246,881	244,597	278,550	33,953	402	390	1.128	1.139	7.1%	2,407	2,284	(123)	278,546	278,550	(4)
1981	246,671	244,844	281,787	36,944	390	378	1.139	1.151	7.0%	2,596	1,828	(768)	281,042	281,787	(745)
1982	248,998	246,766	287,124	40,358	378	366	1.151	1.164	6.7%	2,714	2,232	(482)	286,677	287,124	(446)
1983	267,213	264,890	311,910	47,020	366	354	1.164	1.178	6.8%	3,179	2,323	(856)	310,921	311,910	(990)
1984	322,166	319,153	380,465	61,312	354	342	1.178	1.192	6.5%	3,957	3,013	(945)	379,361	380,465	(1,104)
1985	410,560	405,271	489,605	84,334	342	330	1.192	1.208	6.4%	5,434	5,289	(145)	489,250	489,605	(356)
1986	401,283	396,513	486,079	89,566	330	318	1.208	1.226	6.5%	5,839	4,770	(1,069)	484,506	486,079	(1,573)
1987	421,268	416,423	518,461	102,038	318	306	1.226	1.245	6.4%	6,505	4,845	(1,660)	515,956	518,461	(2,505)
1988	477,413	472,451	597,629	125,178	306	294	1.245	1.265	6.0%	7,559	4,962	(2,597)	593,621	597,629	(4,008)
1989	494,296	488,530	627,855	139,325	294	282	1.265	1.285	5.6%	7,816	5,766	(2,050)	623,925	627,855	(3,930)
1990	488,157	482,026	630,028	148,002	282	270	1.285	1.307	5.5%	8,194	6,131	(2,063)	625,779	630,028	(4,249)
1991	461,920	456,132	606,915	150,783	270	258	1.307	1.331	5.4%	8,210	5,788	(2,423)	601,653	606,915	(5,262)
1992	444,881	437,806	593,016	155,210	258	246	1.331	1.355	5.1%	7,881	7,075	(806)	589,367	593,016	(3,650)
1993	407,505	401,983	554,295	152,312	246	234	1.355	1.379	4.8%	7,236	5,522	(1,714)	549,165	554,295	(5,130)
1994	406,410	399,268	561,010	161,743	234	222	1.379	1.405	4.7%	7,586	7,142	(444)	557,821	561,010	(3,189)
1995	387,106	380,322	545,712	165,389	222	210	1.405	1.435	4.9%	8,057	6,784	(1,274)	541,633	545,712	(4,078)
1996	374,504	367,207	538,957	171,749	210	198	1.435	1.468	4.9%	8,407	7,296	(1,111)	535,004	538,957	(3,953)
1997	390,879	383,238	576,198	192,960	198	186	1.468	1.504	4.8%	9,343	7,642	(1,702)	571,241	576,198	(4,957)
1998	433,419	422,631	651,947	229,316	186	174	1.504	1.543	4.8%	10,988	10,788	(200)	648,740	651,947	(3,207)
1999	459,424	447,442	709,547	262,105	174	162	1.543	1.586	4.8%	12,528	11,982	(547)	705,377	709,547	(4,170)
2000	496,030	483,454	790,485	307,030	162	150	1.586	1.635	4.9%	15,028	12,576	(2,452)	782,965	790,485	(7,520)
2001	472,628	460,136	777,290	317,155	150	138	1.635	1.689	4.8%	15,249	12,492	(2,757)	768,861	777,290	(8,429)
2002	487,687	472,975	826,718	353,743	138	126	1.689	1.752	4.9%	17,415	14,712	(2,703)	819,403	826,718	(7,315)
2003	451,111	435,549	795,354	359,805	126	114	1.752	1.824	5.0%	17,911	15,561	(2,350)	786,540	795,354	(8,814)
2004	424,249	409,100	778,817	369,717	114	102	1.824	1.907	5.1%	18,741	15,150	(3,591)	769,275	778,817	(9,542)
2005	395,355	378,182	755,908	377,726	102	90	1.907	2.007	5.2%	19,511	17,173	(2,338)	749,188	755,908	(6,720)
2006	359,028	339,478	722,707	383,230	90	78	2.007	2.127	5.3%	20,401	19,550	(851)	718,348	722,707	(4,359)
2007	325,574	304,564	701,402	396,838	78	66	2.127	2.284	5.8%	22,862	21,009	(1,853)	691,444	701,402	(9,958)
2008	309,314	284,032	700,569	416,536	66	54	2.284	2.502	6.3%	26,354	25,281	(1,073)	688,308	700,569	(12,261)
2009	213,124	189,750	573,697	383,947	54	42	2.502	2.819	7.0%	26,804	23,373	(3,430)	550,764	573,697	(22,933)
2010	195,017	164,812	597,923	433,111	42	30	2.819	3.410	8.7%	37,640	30,205	(7,435)	582,908	597,923	(15,015)
2011	158,992	111,093	627,094	516,001	30	18	3.410	4.978	11.6%	59,669	47,900	(11,769)	590,475	627,094	(36,619)
2012	101,669	16,450	659,374	642,924	18	6	4.978	29.519	17.3%	111,139	85,219	(25,920)	605,125	659,374	(54,249)
2013	16,506		685,432	685,432	6		29.519		3.4%	23,220	16,506	(6,713)	644,812	685,432	(40,620)
2014									0.0%		0	0			
TOTAL	12,922,978	12,437,131	21,184,119	8,746,988						590,527	485,847	(104,679)	20,877,149	21,184,119	(306,970)
EXLD PRIOR	12,870,959	12,395,105	20,967,093	8,571,988						574,211	475,854	(98,357)	20,665,130	20,967,093	(301,963)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 2, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	264	231	1,512	726	714	1.008	1.008	10.0%	152	32	(119)
1954	51	43	99	714	702	1.008	1.009	10.0%	10	8	(2)
1955	38	36	151	702	690	1.009	1.010	7.9%	12	2	(10)
1956	85	71	353	690	678	1.010	1.011	9.0%	32	13	(19)
1957	353	264	1,071	678	666	1.011	1.012	9.9%	106	89	(17)
1958	60	45	137	666	654	1.012	1.014	10.4%	14	15	1
1959	521	396	2,276	654	642	1.014	1.016	10.7%	243	125	(118)
1960	491	409	1,265	642	630	1.016	1.017	10.6%	135	82	(53)
1961	1,274	1,087	5,130	630	618	1.017	1.020	10.5%	538	187	(351)
1962	1,232	1,072	4,936	618	606	1.020	1.022	10.5%	518	160	(357)
1963	713	600	2,768	606	594	1.022	1.025	10.5%	292	113	(178)
1964	3,037	2,403	8,115	594	582	1.025	1.027	10.5%	853	633	(220)
1965	1,402	1,151	3,526	582	570	1.027	1.031	10.6%	375	251	(124)
1966	1,824	1,404	4,996	570	558	1.031	1.035	10.9%	543	420	(123)
1967	1,738	1,440	3,889	558	546	1.035	1.039	10.9%	422	298	(125)
1968	2,074	1,676	5,508	546	534	1.039	1.044	10.7%	588	398	(190)
1969	3,015	2,440	9,778	534	522	1.044	1.049	10.5%	1,023	575	(448)
1970	4,206	3,523	19,879	522	510	1.049	1.055	10.1%	2,011	683	(1,328)
1971	4,030	3,035	9,423	510	498	1.055	1.061	9.6%	903	995	92
1972	3,055	2,353	9,153	498	486	1.061	1.068	9.1%	836	701	(134)
1973	5,043	4,294	21,015	486	474	1.068	1.075	8.8%	1,842	749	(1,093)
1974	7,226	5,947	24,989	474	462	1.075	1.083	8.4%	2,098	1,279	(819)
1975	4,056	3,238	13,156	462	450	1.083	1.090	8.1%	1,060	818	(242)
1976	6,231	4,865	21,875	450	438	1.090	1.099	7.8%	1,710	1,366	(344)
TOTAL	52,019	42,026	175,000						16,315	9,993	(6,322)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	209,338	208,712	214,867	6,155	438	426	1.050	1.050	0.0%	0	626	626	215,166	214,867	299
1978	231,943	231,254	246,567	15,313	426	414	1.050	1.056	11.7%	1,787	690	(1,097)	246,285	246,567	(282)
1979	267,825	268,716	285,799	17,083	414	402	1.056	1.062	7.7%	1,322	(891)	(2,214)	285,677	285,799	(122)
1980	262,660	262,193	278,550	16,357	402	390	1.062	1.067	7.6%	1,242	467	(775)	278,546	278,550	(4)
1981	259,656	259,206	281,787	22,581	390	378	1.067	1.074	8.4%	1,896	450	(1,446)	281,042	281,787	(745)
1982	267,942	267,112	287,124	20,011	378	366	1.074	1.081	8.5%	1,692	830	(861)	286,677	287,124	(446)
1983	283,430	282,154	311,910	29,757	366	354	1.081	1.088	7.3%	2,184	1,276	(907)	310,921	311,910	(990)
1984	343,332	341,887	380,465	38,578	354	342	1.088	1.096	7.8%	3,006	1,445	(1,561)	379,361	380,465	(1,104)
1985	454,435	452,515	489,605	37,091	342	330	1.096	1.101	5.0%	1,837	1,920	83	489,250	489,605	(356)
1986	444,612	441,394	486,079	44,685	330	318	1.101	1.105	3.4%	1,499	3,218	1,719	484,506	486,079	(1,573)
1987	464,797	463,652	518,461	54,809	318	306	1.105	1.115	7.8%	4,294	1,146	(3,148)	515,956	518,461	(2,505)
1988	526,679	528,378	597,629	69,251	306	294	1.115	1.129	9.8%	6,757	(1,699)	(8,456)	593,621	597,629	(4,008)
1989	548,816	552,207	627,855	75,648	294	282	1.129	1.135	3.4%	2,591	(3,391)	(5,982)	623,925	627,855	(3,930)
1990	544,685	542,770	630,028	87,258	282	270	1.135	1.152	10.0%	8,749	1,915	(6,833)	625,779	630,028	(4,249)
1991	514,706	513,244	606,915	93,671	270	258	1.152	1.161	5.0%	4,646	1,462	(3,184)	601,653	606,915	(5,262)
1992	510,446	508,898	593,016	84,118	258	246	1.161	1.170	4.4%	3,697	1,548	(2,150)	589,367	593,016	(3,650)
1993	459,369	458,683	554,295	95,612	246	234	1.170	1.182	5.8%	5,534	686	(4,848)	549,165	554,295	(5,130)
1994	474,273	480,295	561,010	80,715	234	222	1.182	1.198	6.6%	5,355	(6,022)	(11,377)	557,821	561,010	(3,189)
1995	459,352	460,628	545,712	85,084	222	210	1.198	1.209	4.5%	3,868	(1,276)	(5,145)	541,633	545,712	(4,078)
1996	443,566	440,682	538,957	98,275	210	198	1.209	1.232	8.2%	8,103	2,885	(5,219)	535,004	538,957	(3,953)
1997	469,252	471,624	576,198	104,574	198	186	1.232	1.240	2.7%	2,870	(2,372)	(5,242)	571,241	576,198	(4,957)
1998	547,993	544,999	651,947	106,948	186	174	1.240	1.236	-1.3%	(1,378)	2,994	4,372	648,740	651,947	(3,207)
1999	582,898	578,291	709,547	131,256	174	162	1.236	1.246	3.1%	4,007	4,606	599	705,377	709,547	(4,170)
2000	642,698	636,184	790,485	154,301	162	150	1.246	1.274	8.4%	12,966	6,514	(6,451)	782,965	790,485	(7,520)
2001	595,936	595,855	777,290	181,435	150	138	1.274	1.274	-0.2%	(409)	81	490	768,861	777,290	(8,429)
2002	660,107	670,037	826,718	156,681	138	126	1.274	1.290	4.4%	6,887	(9,930)	(16,817)	819,403	826,718	(7,315)
2003	596,283	593,083	795,354	202,271	126	114	1.290	1.317	6.6%	13,335	3,200	(10,135)	786,540	795,354	(8,814)
2004	585,095	585,307	778,817	193,510	114	102	1.317	1.323	1.5%	2,960	(212)	(3,172)	769,275	778,817	(9,542)
2005	562,454	557,003	755,908	198,905	102	90	1.323	1.379	11.1%	22,014	5,451	(16,563)	749,188	755,908	(6,720)
2006	501,760	494,824	722,707	227,883	90	78	1.379	1.413	6.0%	13,786	6,936	(6,850)	718,348	722,707	(4,359)
2007	475,520	465,555	701,402	235,847	78	66	1.413	1.439	4.1%	9,715	9,965	251	691,444	701,402	(9,958)
2008	485,315	455,838	700,569	244,730	66	54	1.439	1.529	11.9%	29,122	29,477	355	688,308	700,569	(12,261)
2009	331,405	308,365	573,697	265,333	54	42	1.529	1.653	12.4%	32,897	23,041	(9,856)	550,764	573,697	(22,933)
2010	306,774	291,946	597,923	305,977	42	30	1.653	1.810	11.7%	35,869	14,829	(21,041)	582,908	597,923	(15,015)
2011	276,998	259,523	627,094	367,570	30	18	1.810	2.082	13.9%	50,960	17,475	(33,485)	590,475	627,094	(36,619)
2012	240,627	66,193	659,374	593,181	18	6	2.082	7.287	39.8%	235,884	174,434	(61,449)	605,125	659,374	(54,249)
2013	68,275		685,432	685,432	6		7.287		13.7%	94,065	68,275	(25,790)	644,812	685,432	(40,620)
2014									0.0%		0	0			
TOTAL	15,901,253	15,539,205	20,967,093	5,427,888						635,605	362,048	(273,557)	20,665,130	20,967,093	(301,963)
EXLD PRIOR	15,901,253	15,539,205	20,967,093	5,427,888						635,605	362,048	(273,557)	20,665,130	20,967,093	(301,963)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	32,925	32,925	32,925	0	378	366	1.000	1.000	100.0%	0	0	0	32,925	32,925	0
1983	34,316	34,316	34,317	1	366	354	1.000	1.000	100.0%	1	0	(1)	34,316	34,317	(1)
1984	41,180	41,180	41,181	1	354	342	1.000	1.000	0.0%	0	0	0	41,180	41,181	(1)
1985	44,767	44,767	44,768	1	342	330	1.000	1.000	0.0%	0	0	0	44,767	44,768	(1)
1986	45,649	45,649	45,651	2	330	318	1.000	1.000	17.7%	0	0	0	45,649	45,651	(2)
1987	48,293	48,293	48,296	3	318	306	1.000	1.000	40.5%	1	0	(1)	48,293	48,296	(3)
1988	51,448	51,448	51,452	4	306	294	1.000	1.000	18.4%	1	0	(1)	51,449	51,452	(3)
1989	53,270	53,270	53,275	5	294	282	1.000	1.000	14.6%	1	0	(1)	53,272	53,275	(3)
1990	53,010	53,010	53,015	5	282	270	1.000	1.000	12.2%	1	0	(1)	53,013	53,015	(2)
1991	48,925	48,922	48,929	7	270	258	1.000	1.000	23.9%	2	3	1	48,928	48,929	(1)
1992	47,423	47,420	47,428	8	258	246	1.000	1.000	21.0%	2	3	1	47,428	47,428	0
1993	46,941	46,936	46,947	11	246	234	1.000	1.000	27.2%	3	5	2	46,948	46,947	1
1994	46,186	46,180	46,192	12	234	222	1.000	1.000	13.5%	2	6	4	46,197	46,192	5
1995	43,075	43,068	43,083	15	222	210	1.000	1.000	20.8%	3	7	4	43,087	43,083	4
1996	39,886	39,874	39,890	16	210	198	1.000	1.000	15.1%	2	12	10	39,901	39,890	11
1997	37,104	37,087	37,108	21	198	186	1.000	1.001	29.9%	6	17	11	37,122	37,108	14
1998	36,636	36,624	36,655	31	186	174	1.001	1.001	33.1%	10	12	2	36,663	36,655	8
1999	37,935	37,920	37,969	49	174	162	1.001	1.001	34.1%	17	15	(2)	37,974	37,969	5
2000	38,507	38,485	38,561	76	162	150	1.001	1.002	34.5%	26	22	(4)	38,562	38,561	1
2001	35,097	35,078	35,189	111	150	138	1.002	1.003	37.5%	42	19	(23)	35,168	35,189	(21)
2002	35,406	35,377	35,560	183	138	126	1.003	1.005	38.9%	71	29	(42)	35,509	35,560	(51)
2003	34,106	34,063	34,337	274	126	114	1.005	1.008	35.5%	97	43	(54)	34,266	34,337	(71)
2004	31,874	31,793	32,172	379	114	102	1.008	1.012	32.3%	122	81	(41)	32,094	32,172	(78)
2005	29,224	28,948	29,530	582	102	90	1.012	1.020	40.2%	234	276	42	29,522	29,530	(8)
2006	25,360	24,392	25,878	1,486	90	78	1.020	1.061	65.7%	976	968	(8)	25,820	25,878	(58)
2007	23,976	22,679	25,023	2,344	78	66	1.061	1.103	38.7%	907	1,297	390	25,388	25,023	365
2008	20,379	19,578	22,324	2,746	66	54	1.103	1.147	27.1%	745	801	56	22,439	22,324	115
2009	15,136	14,523	17,661	3,138	54	42	1.147	1.198	22.2%	697	613	(84)	17,397	17,661	(264)
2010	14,911	13,845	18,057	4,212	42	30	1.198	1.291	26.8%	1,127	1,066	(61)	17,883	18,057	(174)
2011	13,360	11,051	18,008	6,957	30	18	1.291	1.582	38.7%	2,690	2,309	(381)	17,290	18,008	(718)
2012	10,240	2,947	18,359	15,412	18	6	1.582	5.323	54.7%	8,431	7,293	(1,138)	16,502	18,359	(1,857)
2013	2,733		18,950	18,950	6		5.323		18.8%	3,560	2,733	(827)	16,793	18,950	(2,157)
2014	0									0			17,344		
TOTAL	1,119,278	1,101,648	1,158,690	57,042						19,777	17,630	(2,147)	1,171,089	1,158,690	(4,945)
EXLD PRIOR	1,119,278	1,101,648	1,158,690	57,042						19,777	17,630	(2,147)	1,171,089	1,158,690	(4,945)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.4%	3.3%	67.1%
6	29.625	3.4%	16.9%	16.2%	67.3%
18	4.938	20.3%	9.3%	8.6%	63.3%
30	3.382	29.6%	6.1%	5.4%	61.0%
42	2.802	35.7%	4.5%	3.9%	59.8%
54	2.486	40.2%	3.8%	3.1%	59.2%
66	2.270	44.0%	3.3%	2.6%	58.8%
78	2.114	47.3%	2.8%	2.2%	58.6%
90	1.994	50.1%	2.6%	1.9%	58.6%
102	1.896	52.8%	2.4%	1.7%	58.7%
114	1.812	55.2%	2.3%	1.5%	58.8%
126	1.741	57.4%	2.1%	1.4%	59.0%
138	1.680	59.5%	2.0%	1.2%	59.3%
150	1.627	61.5%	1.9%	1.1%	59.6%
162	1.578	63.4%	1.8%	1.0%	59.9%
174	1.535	65.1%	1.7%	0.9%	60.3%
186	1.497	66.8%	1.6%	0.9%	60.7%
198	1.461	68.4%	1.6%	0.8%	61.2%
210	1.429	70.0%	1.5%	0.7%	61.6%
222	1.399	71.5%	1.4%	0.7%	62.1%
234	1.373	72.9%	1.3%	0.6%	62.7%
246	1.348	74.2%	1.3%	0.6%	63.3%
258	1.325	75.5%	1.3%	0.5%	63.9%
270	1.303	76.8%	1.2%	0.5%	64.5%
282	1.282	78.0%	1.2%	0.5%	65.1%
294	1.262	79.2%	1.2%	0.5%	65.7%
306	1.243	80.4%	1.2%	0.4%	66.3%
318	1.225	81.6%	1.2%	0.4%	66.7%
330	1.207	82.8%	1.1%	0.4%	67.2%
342	1.192	83.9%	1.0%	0.3%	67.7%
354	1.178	84.9%	1.0%	0.3%	68.3%
366	1.164	85.9%	0.9%	0.3%	68.7%
378	1.151	86.9%	0.9%	0.3%	69.4%
390	1.139	87.8%	0.9%	0.2%	69.9%
402	1.128	88.6%	0.8%	0.2%	70.5%
414	1.118	89.5%	0.8%	0.2%	71.1%
426	1.108	90.3%	0.8%	0.2%	71.6%
438	1.099	91.0%	0.7%	0.2%	72.2%
450	1.090	91.7%	0.7%	0.2%	72.7%
462	1.082	92.4%	0.6%	0.1%	73.3%
474	1.075	93.0%	0.6%	0.1%	73.8%
486	1.068	93.7%	0.6%	0.1%	74.3%
498	1.061	94.3%	0.6%	0.1%	74.8%
510	1.055	94.8%	0.5%	0.1%	75.1%
522	1.049	95.4%	0.5%	0.1%	75.3%
534	1.043	95.9%	0.4%	0.1%	75.5%
546	1.038	96.3%	0.4%	0.1%	75.7%
558	1.034	96.7%	0.4%	0.1%	75.9%
570	1.030	97.1%	0.3%	0.0%	76.2%
582	1.027	97.4%	0.3%	0.0%	76.5%
594	1.024	97.6%	0.2%	0.0%	77.0%
606	1.021	97.9%	0.2%	0.0%	77.4%
618	1.019	98.1%	0.2%	0.0%	78.0%
630	1.017	98.3%	0.2%	0.0%	78.7%
642	1.015	98.5%	0.2%	0.0%	79.6%
654	1.014	98.6%	0.1%	0.0%	80.5%
666	1.012	98.8%	0.1%	0.0%	81.7%
678	1.011	98.9%	0.1%	0.0%	83.1%
690	1.010	99.0%	0.1%	0.0%	84.8%
702	1.009	99.1%	0.1%	0.0%	86.8%
714	1.008	99.2%	0.1%	0.0%	89.2%
726	1.008	99.3%	0.1%	0.0%	91.7%
738	1.007	99.3%	0.1%	0.0%	94.7%
750	1.006	99.4%	0.6%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	625,779	612,432	0.335	3.391	710,447	695,294	100%	710,447	0.702	1.260	1.262
1991	50,856,501	1.979	100,654,884	601,653	586,237	0.345	3.357	697,210	679,346	100%	697,210	0.693	1.183	1.185
1992	52,804,448	1.879	99,199,664	589,367	585,422	0.356	3.324	697,124	692,457	100%	697,124	0.703	1.116	1.117
1993	55,132,894	1.846	101,763,581	549,165	530,233	0.367	3.291	663,032	640,174	100%	663,032	0.652	0.996	0.998
1994	57,739,505	1.786	103,144,617	557,821	552,355	0.378	3.258	687,438	680,701	100%	687,438	0.666	0.966	0.967
1995	60,949,772	1.737	105,860,639	541,633	540,173	0.416	3.074	691,984	690,119	100%	691,984	0.654	0.889	0.911
1996	63,664,000	1.681	107,011,928	535,004	525,596	0.457	2.900	708,599	696,138	100%	708,599	0.662	0.840	0.850
1997	68,077,000	1.609	109,565,780	571,241	565,476	0.502	2.533	726,133	718,805	100%	726,133	0.663	0.839	0.848
1998	71,447,000	1.535	109,703,410	648,740	663,876	0.510	2.212	731,182	748,242	100%	731,182	0.667	0.908	0.913
1999	75,244,663	1.486	111,784,761	705,377	706,162	0.517	2.087	761,438	762,285	100%	761,438	0.681	0.937	0.922
2000	79,122,396	1.436	113,612,761	782,965	784,662	0.525	1.969	809,493	811,248	100%	809,493	0.713	0.990	0.931
2001	80,396,857	1.404	112,872,903	768,861	742,119	0.533	1.857	761,337	734,856	100%	761,337	0.675	0.956	0.950
2002	81,621,352	1.369	111,762,597	819,403	822,232	0.541	1.752	777,113	779,796	100%	777,113	0.695	1.004	0.967
2003	82,433,234	1.332	109,823,635	785,493	749,024	0.550	1.653	713,489	680,362	100%	713,489	0.650	0.953	0.983
2004	84,632,753	1.284	108,674,619	768,886	748,098	0.604	1.559	724,035	704,459	100%	724,035	0.666	0.908	0.914
2005	86,912,307	1.253	108,922,029	749,458	722,173	0.664	1.471	731,640	705,003	100%	731,640	0.672	0.862	0.860
2006	90,822,757	1.210	109,940,677	715,986	669,261	0.729	1.388	724,615	677,327	100%	724,615	0.659	0.788	0.801
2007	93,702,820	1.171	109,685,990	688,226	650,118	0.801	1.309	722,082	682,099	100%	722,082	0.658	0.734	0.748
2008	93,449,349	1.148	107,266,594	702,240	680,097	0.881	1.235	763,825	739,740	100%	763,825	0.712	0.751	0.707
2009	86,544,195	1.149	99,469,136	529,825	494,602	0.968	1.188	608,928	568,446	100%	608,928	0.612	0.612	0.670
2010	86,654,516	1.125	97,450,013	546,382	494,469	0.922	1.148	577,830	522,929	100%	577,830	0.593	0.631	0.712
2011	90,275,208	1.093	98,646,157	537,697	486,657	0.960	1.109	572,308	517,983	100%	572,308	0.580	0.596	0.688
2012	94,226,147	1.061	99,964,519	501,999	484,058	1.000	1.071	537,754	518,535	100%	537,754	0.538	0.533	0.670
2013	97,052,931	1.030	99,964,519	489,009	484,144	1.000	1.035	506,124	501,089	100%	506,124	0.506	0.504	0.670
2014		1.000				1.000	1.000	0	0	0%	0			0.670

	5 Year Average excluding 2012-2013	0.631	0.665
	7 Year Average excluding 2010-2013	0.661	0.801
	10 Year Weighted Average excluding 2010-2013	0.672	
	10 Year Weighted Average excluding 2009-2013	0.678	
	5 Year Average excluding 2011-2013	0.647	0.703
	5 Year Average excluding 2013	0.607	0.625
	7 Year Average excluding 2013	0.641	0.664
(14)	2014 Selected Loss Rate:	0.670	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 2, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 2, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.008	1.007	1.008									
1954	714	714	726	1.008	1.008	1.008									
1955	702	702	714	1.009	1.008	1.009									
1956	690	690	702	1.010	1.009	1.010									
1957	678	678	690	1.011	1.010	1.011									
1958	666	666	678	1.012	1.011	1.012									
1959	654	654	666	1.014	1.012	1.014									
1960	642	642	654	1.015	1.014	1.015									
1961	630	630	642	1.017	1.015	1.017									
1962	618	618	630	1.019	1.017	1.019									
1963	606	606	618	1.021	1.019	1.021									
1964	594	594	606	1.024	1.021	1.024									
1965	582	582	594	1.027	1.024	1.027									
1966	570	570	582	1.030	1.027	1.030									
1967	558	558	570	1.034	1.030	1.034									
1968	546	546	558	1.038	1.034	1.038									
1969	534	534	546	1.043	1.038	1.043									
1970	522	522	534	1.049	1.043	1.049									
1971	510	510	522	1.055	1.049	1.055									
1972	498	498	510	1.061	1.055	1.061									
1973	486	486	498	1.068	1.061	1.068									
1974	474	474	486	1.075	1.068	1.075									
1975	462	462	474	1.082	1.075	1.082									
1976	450	450	462	1.090	1.082	1.090									
1977	438	438	450	1.099	1.090	1.099	1.052	1.049	1.052	1.000	1.000	1.000	1.151	1.151	1.151
1978	426	426	438	1.108	1.099	1.108	1.056	1.052	1.056	1.000	1.000	1.000	1.151	1.151	1.151
1979	414	414	426	1.118	1.108	1.118	1.061	1.056	1.061	1.000	1.000	1.000	1.151	1.151	1.151
1980	402	402	414	1.128	1.118	1.128	1.063	1.061	1.063	1.000	1.000	1.000	1.151	1.151	1.151
1981	390	390	402	1.139	1.128	1.139	1.067	1.063	1.067	1.000	1.000	1.000	1.151	1.151	1.151
1982	378	378	390	1.151	1.139	1.151	1.073	1.067	1.073	1.000	1.000	1.000	1.151	1.151	1.151
1983	366	366	378	1.164	1.151	1.164	1.079	1.073	1.079	1.000	1.000	1.000	1.162	1.151	1.162
1984	354	354	366	1.178	1.164	1.178	1.086	1.079	1.086	1.000	1.000	1.000	1.173	1.162	1.173
1985	342	342	354	1.192	1.178	1.192	1.093	1.086	1.093	1.000	1.000	1.000	1.184	1.173	1.184
1986	330	330	342	1.207	1.192	1.207	1.099	1.093	1.099	1.000	1.000	1.000	1.199	1.184	1.199
1987	318	318	330	1.225	1.207	1.225	1.103	1.099	1.103	1.000	1.000	1.000	1.214	1.199	1.214
1988	306	306	318	1.243	1.225	1.243	1.111	1.103	1.111	1.000	1.000	1.000	1.231	1.214	1.231
1989	294	294	306	1.262	1.243	1.262	1.121	1.111	1.121	1.000	1.000	1.000	1.248	1.231	1.248
1990	282	282	294	1.282	1.262	1.282	1.124	1.121	1.124	1.000	1.000	1.000	1.266	1.248	1.266
1991	270	270	282	1.303	1.282	1.303	1.139	1.124	1.139	1.000	1.000	1.000	1.285	1.266	1.285
1992	258	258	270	1.325	1.303	1.325	1.147	1.139	1.147	1.000	1.000	1.000	1.307	1.285	1.307
1993	246	246	258	1.348	1.325	1.348	1.154	1.147	1.154	1.000	1.000	1.000	1.329	1.307	1.329
1994	234	234	246	1.373	1.348	1.373	1.165	1.154	1.165	1.000	1.000	1.000	1.353	1.329	1.353
1995	222	222	234	1.399	1.373	1.399	1.176	1.165	1.176	1.000	1.000	1.000	1.379	1.353	1.379
1996	210	210	222	1.429	1.399	1.429	1.185	1.176	1.185	1.000	1.000	1.000	1.407	1.379	1.407
1997	198	198	210	1.461	1.429	1.461	1.205	1.185	1.205	1.000	1.000	1.000	1.438	1.407	1.438
1998	186	186	198	1.497	1.461	1.497	1.211	1.205	1.211	1.001	1.000	1.001	1.471	1.438	1.471
1999	174	174	186	1.535	1.497	1.535	1.211	1.211	1.211	1.001	1.001	1.001	1.508	1.471	1.508
2000	162	162	174	1.578	1.535	1.578	1.221	1.211	1.221	1.001	1.001	1.001	1.548	1.508	1.548
2001	150	150	162	1.627	1.578	1.627	1.245	1.221	1.245	1.002	1.001	1.002	1.594	1.548	1.594
2002	138	138	150	1.680	1.627	1.680	1.246	1.245	1.246	1.003	1.002	1.003	1.643	1.594	1.643
2003	126	126	138	1.741	1.680	1.741	1.256	1.246	1.256	1.005	1.003	1.005	1.699	1.643	1.699
2004	114	114	126	1.812	1.741	1.812	1.279	1.256	1.279	1.007	1.005	1.007	1.763	1.699	1.763
2005	102	102	114	1.896	1.812	1.896	1.284	1.279	1.284	1.010	1.007	1.010	1.835	1.763	1.835
2006	90	90	102	1.994	1.896	1.994	1.334	1.284	1.334	1.018	1.010	1.018	1.914	1.835	1.914
2007	78	78	90	2.114	1.994	2.114	1.367	1.334	1.367	1.059	1.018	1.059	1.964	1.914	1.964
2008	66	66	78	2.270	2.114	2.270	1.401	1.367	1.401	1.101	1.059	1.101	2.024	1.964	2.024
2009	54	54	66	2.486	2.270	2.486	1.492	1.401	1.492	1.145	1.101	1.145	2.130	2.024	2.130
2010	42	42	54	2.802	2.486	2.802	1.612	1.492	1.612	1.193	1.145	1.193	2.291	2.130	2.291
2011	30	30	42	3.382	2.802	3.382	1.757	1.612	1.757	1.283	1.193	1.283	2.539	2.291	2.539
2012	18	18	30	4.938	3.382	4.938	2.012	1.757	2.012	1.565	1.283	1.565	2.971	2.539	2.971
2013	6	6	18	29.625	4.938	29.625	7.091	2.012	7.091	5.282	1.565	5.282	5.224	2.971	5.224

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 2, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 2, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	2,880	23,245	39,840	47,225	53,483	60,020	66,924	73,777	80,704	87,955	95,086	102,046	108,744	115,091	119,150	126,471	132,820	138,154	142,252	146,199	150,114	153,157	156,472	159,414	163,064	166,661	170,375	173,537	176,793	179,696	181,926	184,389	186,792	189,228	191,775	193,951	195,831	195,831
1978	3,479	28,077	48,122	57,512	65,924	74,139	82,112	90,141	98,500	106,872	115,125	123,020	130,404	138,518	147,284	154,842	160,332	165,012	169,578	173,811	177,367	181,059	184,623	188,581	192,255	195,770	199,814	204,370	207,501	209,832	212,316	214,366	216,754	218,809	220,655	222,299		222,299
1979	3,915	31,602	55,123	67,520	78,085	88,286	98,449	108,466	118,353	128,088	137,617	146,719	156,503	166,680	175,058	181,889	187,903	193,139	198,358	202,799	207,005	211,240	215,757	220,186	224,779	229,139	233,133	236,723	239,504	242,721	245,697	248,459	251,086	253,432	255,590			255,590
1980	3,992	32,658	57,874	71,038	82,026	92,377	102,646	112,780	122,732	132,535	141,814	151,697	162,239	170,874	177,995	183,594	188,597	193,305	197,173	201,202	204,879	208,943	212,876	216,896	220,794	224,659	227,906	230,808	233,741	236,565	239,529	242,249	244,597	246,881				246,881
1981	4,374	35,735	63,038	76,850	88,059	98,410	108,721	118,934	128,646	137,778	147,801	158,550	167,558	175,196	181,247	186,768	191,580	195,455	199,412	203,207	207,361	211,259	215,796	220,046	224,030	227,372	230,843	233,985	237,304	240,302	242,773	244,844	246,671					246,671
1982	5,246	40,740	67,894	82,302	94,258	105,255	115,883	125,963	135,467	145,796	157,158	166,582	173,855	179,822	185,436	190,553	194,978	199,632	203,538	207,578	211,765	216,067	220,327	224,569	228,464	231,575	235,279	238,483	241,585	244,121	246,766	248,998						248,998
1983	5,238	42,920	75,718	92,181	105,656	117,677	128,996	139,878	151,718	164,339	175,526	184,217	191,613	198,636	204,609	209,870	214,769	219,699	224,768	229,678	234,765	239,114	243,843	247,721	250,828	254,276	257,210	259,800	262,408	264,890	267,213							267,213
1984	6,507	53,070	93,793	114,796	131,670	146,812	160,797	175,987	192,826	207,549	218,929	227,770	235,653	242,802	248,861	254,475	259,810	265,872	272,019	277,958	284,034	289,720	294,799	298,798	303,206	307,267	311,151	315,212	319,153	322,166								322,166
1985	7,075	59,547	109,447	136,035	157,514	176,693	197,603	220,530	239,554	255,342	267,701	278,943	289,188	297,969	306,421	314,627	323,922	333,050	341,802	350,292	359,305	366,173	373,028	379,914	386,172	392,905	399,178	405,271	410,560									410,560
1986	6,903	59,932	114,034	141,928	164,423	187,376	211,213	231,614	248,305	261,618	273,708	283,935	292,392	300,860	309,657	318,483	326,895	335,521	343,821	352,350	360,105	366,106	372,940	379,022	385,394	390,871	396,513	401,283										401,283
1987	7,385	65,275	126,813	158,868	187,672	216,683	241,097	260,080	274,677	287,580	299,056	308,473	318,565	327,153	336,859	346,136	355,284	363,883	372,453	378,901	385,166	392,436	399,547	405,567	411,129	416,423	421,268											421,268
1988	8,538	75,006	146,458	189,857	228,413	259,216	282,021	299,870	316,198	329,979	341,390	352,425	363,177	374,744	386,359	397,721	408,996	419,869	429,019	436,773	444,745	452,250	459,843	466,367	472,451	477,413												477,413
1989	8,496	77,394	163,309	217,954	256,791	284,469	305,140	323,111	338,711	351,392	364,200	375,706	387,603	399,360	411,295	421,993	432,658	442,220	450,754	459,276	467,360	475,189	481,844	488,530	494,296													494,296
1990	7,014	75,232	172,186	224,959	258,164	281,602	301,669	318,865	332,688	345,738	358,180	371,644	385,387	398,641	410,739	422,520	433,588	442,856	451,575	459,829	467,930	475,055	482,026	488,157														488,157
1991	10,148	120,089	195,999	237,163	264,685	286,019	303,187	317,150	330,042	341,781	354,287	367,144	379,624	391,277	402,489	411,979	420,202	428,623	436,291	443,359	449,874	456,132	461,920															461,920
1992	10,797	123,578	191,401	227,957	252,323	270,793	285,726	299,261	311,401	324,514	337,510	349,647	361,859	373,699	384,838	394,195	404,456	413,358	422,031	430,715	437,806	444,881																444,881
1993	13,552	116,075	179,925	214,781	237,627	254,451	269,038	281,586	294,694	308,797	321,656	334,270	345,281	355,103	363,715	372,170	380,561	388,901	395,999	401,983	407,505																	407,505
1994	9,638	107,555	169,288	201,098	222,389	241,507	257,892	273,697	289,676	304,735	319,107	332,680	343,361	353,060	362,337	372,695	381,804	390,899	399,268	406,410																		406,410
1995	12,308	112,665	166,093	194,129	216,477	234,592	252,235	268,323	283,951	299,127	313,804	325,066	335,650	345,855	355,516	364,523	372,752	380,322	387,106																			387,106
1996	12,988	110,434	160,302	192,144	214,286	234,167	252,149	269,763	284,791	299,089	311,387	321,871	331,756	341,792	351,308	359,727	367,207	374,504																				374,504
1997	10,341	109,599	167,594	198,393	223,657	246,599	267,286	285,713	303,371	317,597	329,675	342,008	353,820	365,624	374,759	383,238	390,879																					390,879
1998	14,117	123,401	181,002	218,979	249,899	276,554	300,296	323,031	341,664	356,447	371,534	386,300	399,196	411,063	422,631	433,419																						433,419
1999	18,543	127,496	192,036	238,198	274,239	303,016	329,979	350,861	369,219	387,036	403,197	418,927	433,578	447,442	459,424																							459,424
2000	19,857	144,501	225,976	277,830	315,894	348,600	374,232	395,495	415,762	434,755	453,578	469,338	483,454	496,030																								496,030
2001	21,634	155,939	235,107	281,529	317,984	346,476	370,132	392,093	412,144	430,142	446,142	460,136	472,628																									472,628
2002	24,123	168,387	246,412	298,716	335,284	364,541	391,179	415,020	437,571	456,799	472,975	487,687																										487,687
2003	30,306	166,192	241,042	287,452	320,201	349,766	375,738	398,110	417,569	435,549	451,111																											451,111
2004	29,370	166,245	235,983	279,474	314,714	344,240	369,611	390,848	409,100	424,249																												424,249
2005	27,077	158,005	222,192	268,846	305,129	335,412	358,090	378,182	395,355																													395,355
2006	23,632	143,183	213,425	259,365	292,301	318,035	339,478	359,028																														359,028
2007	23,719	140,087	204,828	248,401	279,345	304,564	325,574																															325,574
2008	24,456	143,750	209,851	252,827	284,032	309,314																																309,314
2009	18,835	108,692	157,795	189,750	213,124																																	213,124
2010	19,131	116,265	164,812	195,017																																		195,017
2011	18,843	111,093	158,992																																			158,992
2012	16,450	101,669																																				101,669
2013	16,506																																					16,506
																																						12,870,959

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	8.071	1.714	1.185	1.133	1.122	1.115	1.102	1.094	1.090	1.081	1.073	1.066	1.058	1.035	1.061	1.050	1.040	1.030	1.028	1.027	1.020	1.022	1.019	1.023	1.022	1.022	1.019	1.019	1.016	1.012	1.014	1.013	1.013	1.013	1.011	1.010	
1978	8.071	1.714	1.195	1.146	1.125	1.108	1.098	1.093	1.085	1.077	1.069	1.060	1.062	1.063	1.051	1.035	1.029	1.028	1.025	1.020	1.021	1.020	1.021	1.019	1.018	1.021	1.023	1.015	1.011	1.012	1.010	1.011	1.009	1.008	1.007		
1979	8.071	1.744	1.225	1.156	1.131	1.115	1.102	1.091	1.082	1.074	1.066	1.067	1.065	1.050	1.039	1.033	1.028	1.027	1.022	1.021	1.020	1.021	1.021	1.021	1.019	1.017	1.015	1.012	1.013	1.012	1.011	1.011	1.009	1.009			
1980	8.181	1.772	1.227	1.155	1.126	1.111	1.099	1.088	1.080	1.070	1.070	1.069	1.053	1.042	1.031	1.027	1.025	1.020	1.020	1.018	1.020	1.019	1.019	1.018	1.018	1.014	1.013	1.013	1.012	1.013	1.011	1.010	1.009				
1981	8.170	1.764	1.219	1.146	1.118	1.105	1.094	1.082	1.071	1.073	1.073	1.057	1.046	1.035	1.030	1.026	1.020	1.020	1.019	1.020	1.019	1.021	1.020	1.018	1.015	1.015	1.014	1.014	1.013	1.010	1.009	1.007					
1982	7.766	1.667	1.212	1.145	1.117	1.101	1.087	1.075	1.076	1.078	1.060	1.044	1.034	1.031	1.028	1.023	1.024	1.020	1.020	1.020	1.020	1.020	1.019	1.017	1.014	1.016	1.014	1.013	1.010	1.011	1.009						
1983	8.193	1.764	1.217	1.146	1.114	1.096	1.084	1.085	1.083	1.068	1.050	1.040	1.037	1.030	1.026	1.023	1.023	1.023	1.022	1.022	1.019	1.020	1.016	1.013	1.014	1.012	1.010	1.010	1.009	1.009							
1984	8.156	1.767	1.224	1.147	1.115	1.095	1.094	1.096	1.076	1.055	1.040	1.035	1.030	1.025	1.023	1.021	1.023	1.023	1.022	1.022	1.020	1.018	1.014	1.015	1.013	1.013	1.013	1.013	1.009								
1985	8.417	1.838	1.243	1.158	1.122	1.118	1.116	1.086	1.066	1.048	1.042	1.037	1.030	1.028	1.027	1.030	1.028	1.026	1.025	1.026	1.019	1.019	1.018	1.016	1.017	1.016	1.015	1.013									
1986	8.682	1.903	1.245	1.158	1.140	1.127	1.097	1.072	1.054	1.046	1.037	1.030	1.029	1.029	1.029	1.026	1.026	1.025	1.025	1.022	1.017	1.019	1.016	1.017	1.014	1.014	1.012										
1987	8.839	1.943	1.253	1.181	1.155	1.113	1.079	1.056	1.047	1.040	1.031	1.033	1.027	1.030	1.028	1.026	1.024	1.024	1.017	1.017	1.019	1.018	1.015	1.014	1.013	1.012											
1988	8.785	1.953	1.296	1.203	1.135	1.088	1.063	1.054	1.044	1.035	1.032	1.031	1.032	1.031	1.029	1.028	1.027	1.022	1.018	1.018	1.017	1.017	1.014	1.013	1.011												
1989	9.109	2.110	1.335	1.178	1.108	1.073	1.059	1.048	1.037	1.036	1.032	1.032	1.030	1.030	1.026	1.025	1.022	1.019	1.019	1.018	1.017	1.014	1.014	1.012													
1990	10.726	2.289	1.306	1.148	1.091	1.071	1.057	1.043	1.039	1.036	1.038	1.037	1.034	1.030	1.029	1.026	1.021	1.020	1.018	1.018	1.015	1.015	1.013														
1991	11.834	1.632	1.210	1.116	1.081	1.060	1.046	1.041	1.036	1.037	1.036	1.034	1.031	1.029	1.024	1.020	1.020	1.018	1.016	1.015	1.014	1.013															
1992	11.445	1.549	1.191	1.107	1.073	1.055	1.047	1.041	1.042	1.040	1.036	1.035	1.033	1.030	1.024	1.026	1.022	1.021	1.021	1.016	1.016																
1993	8.565	1.550	1.194	1.106	1.071	1.057	1.047	1.047	1.048	1.042	1.039	1.033	1.028	1.024	1.023	1.023	1.022	1.018	1.015	1.014																	
1994	11.159	1.574	1.188	1.106	1.086	1.068	1.061	1.058	1.052	1.047	1.043	1.032	1.028	1.026	1.029	1.024	1.024	1.021	1.018																		
1995	9.154	1.474	1.169	1.115	1.084	1.075	1.064	1.058	1.053	1.049	1.036	1.033	1.030	1.028	1.025	1.023	1.020	1.018																			
1996	8.503	1.452	1.199	1.115	1.093	1.077	1.070	1.056	1.050	1.041	1.034	1.031	1.030	1.028	1.024	1.021	1.020																				
1997	10.598	1.529	1.184	1.127	1.103	1.084	1.069	1.062	1.047	1.038	1.037	1.035	1.033	1.025	1.023	1.020																					
1998	8.742	1.467	1.210	1.141	1.107	1.086	1.076	1.058	1.043	1.042	1.040	1.033	1.030	1.028	1.026																						
1999	6.876	1.506	1.240	1.151	1.105	1.089	1.063	1.052	1.048	1.042	1.039	1.035	1.032	1.027																							
2000	7.277	1.564	1.229	1.137	1.104	1.074	1.057	1.051	1.046	1.043	1.035	1.030	1.026																								
2001	7.208	1.508	1.197	1.129	1.090	1.068	1.059	1.051	1.044	1.037	1.031	1.027																									
2002	6.980	1.463	1.212	1.122	1.087	1.073	1.061	1.054	1.044	1.035	1.031																										
2003	5.484	1.450	1.193	1.114	1.092	1.074	1.060	1.049	1.043	1.036																											
2004	5.660	1.419	1.184	1.126	1.094	1.074	1.057	1.047	1.037																												
2005	5.835	1.406	1.210	1.135	1.099	1.068	1.056	1.045																													
2006	6.059	1.491	1.215	1.127	1.088	1.067	1.058																														
2007	5.906	1.462	1.213	1.125	1.090	1.069																															
2008	5.878	1.460	1.205	1.123	1.089																																
2009	5.771	1.452	1.203	1.123																																	
2010	6.077	1.418	1.183																																		
2011	5.896	1.431																																			
2012	6.180																																				
3 Yr Avg	6.051	1.433	1.197	1.124	1.089	1.068	1.057	1.047	1.041	1.036	1.032	1.031	1.029	1.027	1.024	1.021	1.021	1.019	1.018	1.015	1.015	1.014	1.014	1.013	1.013	1.014	1.013	1.012	1.010	1.010	1.010	1.009	1.009	1.010	1.009	1.010	
5 Yr Avg	5.960	1.444	1.204	1.127	1.092	1.070	1.058	1.049	1.043	1.039	1.035	1.032	1.030	1.027	1.025	1.022	1.022	1.019	1.018	1.016	1.016	1.015	1.014	1.014	1.014	1.013	1.013	1.013	1.011	1.011	1.010	1.010	1.010	1.010	1.009	1.010	
7 Yr Avg	5.967	1.446	1.202	1.125	1.091	1.070	1.058	1.050	1.044	1.039	1.035	1.032	1.030	1.027	1.025	1.022	1.021	1.019	1.018	1.016	1.016	1.016	1.015	1.014	1.014	1.014	1.013	1.012	1.011	1.011	1.011	1.010	1.010	1.010	1.009	1.010	
5 Yr Wtd	5.951	1.446	1.205	1.127	1.092	1.071	1.058	1.049	1.043	1.039	1.035	1.032	1.030	1.027	1.025	1.022	1.022	1.019	1.018	1.016	1.016	1.015	1.014	1.014	1.014	1.013	1.013	1.013	1.011	1.011	1.010	1.010	1.010	1.010	1.009	1.010	
10 Yr Wtd	5.846	1.445	1.202	1.126	1.094	1.074	1.061	1.052	1.045	1.041	1.036	1.032	1.030	1.028	1.025	1.024	1.022	1.020	1.019	1.018	1.017	1.017	1.015	1.015	1.014	1.015	1.014	1.013	1.012	1.011	1.010	1.010	1.010	1.010	1.009	1.010	
15 Yr Wtd	6.286	1.468	1.206	1.128	1.094	1.073	1.060	1.051	1.044	1.040	1.036	1.033	1.030	1.028	1.026	1.024	1.023	1.021	1.019	1.019	1.018	1.017	1.016	1.016	1.015	1.015	1.014	1.013	1.012	1.011	1.010	1.010	1.010	1.010	1.009	1.010	TAIL
Prior FY	5.930	1.460	1.209	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.037	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.018	1.018	1.018	1.017	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	1.090
Selected	6.000	1.460	1.207	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.036	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.016	1.015	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	
Cumulative	29.625	4.938	3.382	2.802	2.486	2.270	2.114	1.994	1.896	1.812	1.741	1.680	1.627	1.578	1.535	1.497	1.461	1.429	1.399	1.373	1.348	1.325	1.303	1.282	1.262	1.243	1.225	1.207	1.192	1.178	1.164	1.151	1.139	1.128	1.118	1.108	1.099	1.090

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										184,101	189,555	190,527	193,740	196,854	198,915	202,261	203,240	205,648	207,345	208,712	209,338	209,338
1978																									207,126	213,085	217,513	222,136	223,375	225,613	227,842	228,641	230,128	230,871	231,254	231,943		231,943
1979																								248,643	250,076	257,449	261,229	261,269	260,476	263,714	265,126	266,681	268,303	268,716	267,825			267,825
1980																							236,857	243,147	244,028	249,817	253,547	252,857	254,123	255,642	257,363	260,369	262,193	262,660				262,660
1981																						236,948	240,669	248,144	247,791	253,338	255,273	254,325	256,676	258,604	259,651	259,206	259,656					259,656
1982																					239,904	244,061	247,879	254,538	255,058	258,352	261,364	263,129	265,430	266,133	267,112	267,942						267,942
1983																				261,714	267,549	270,247	273,107	278,906	275,958	279,220	280,996	281,613	281,920	282,154	283,430							283,430
1984																			309,545	317,459	324,766	330,270	334,062	337,995	335,443	338,556	341,165	341,386	341,887	343,332								343,332
1985																		391,605	398,578	412,077	422,473	424,571	425,944	435,770	448,303	452,110	450,244	452,515	454,435									454,435
1986																	385,016	397,058	404,995	416,068	426,352	423,094	423,510	433,667	438,071	439,822	441,394	444,612										444,612
1987																413,438	416,774	427,538	434,674	443,406	447,166	451,693	459,560	463,361	463,582	463,652	464,797											464,797
1988															485,944	486,820	491,094	502,503	507,469	514,572	514,462	520,396	526,098	526,521	528,378	526,679												526,679
1989														514,380	517,157	513,832	513,896	525,447	529,256	537,799	543,574	549,877	549,958	552,207	548,816													548,816
1990													502,395	520,864	526,155	521,194	526,613	533,513	534,845	537,213	539,277	540,511	542,770	544,685														544,685
1991												483,397	479,217	497,936	502,149	497,936	497,603	504,612	510,058	511,455	510,835	513,244	514,706															514,706
1992											455,184	464,625	464,006	478,520	485,809	479,058	484,167	501,608	506,671	506,608	508,898	510,446																510,446
1993										420,902	436,346	445,367	441,838	452,626	450,316	444,844	450,174	455,570	459,025	458,683	459,369																	459,369
1994									425,064	428,047	443,821	452,798	448,184	458,542	456,731	465,011	473,435	481,568	480,295	474,273																		474,273
1995								398,571	413,814	420,636	436,305	440,386	432,185	443,664	452,708	460,684	461,334	460,628	459,352																			459,352
1996							402,685	400,692	421,068	418,716	431,069	431,456	424,138	435,135	443,347	441,809	440,682	443,566																				443,566
1997						418,878	424,236	429,293	453,480	450,506	457,639	457,848	467,948	477,942	477,111	471,624	469,252																					469,252
1998					446,501	465,093	481,390	484,231	518,133	507,345	518,013	538,415	544,434	540,718	544,999	547,993																						547,993
1999				458,557	485,237	516,073	524,207	524,974	549,802	543,704	556,017	562,551	569,811	578,291	582,898																							582,898
2000			504,197	518,784	553,087	570,470	580,043	573,384	602,167	615,659	628,841	634,130	636,184	642,698																								642,698
2001		401,377	498,404	519,883	536,597	559,022	572,009	566,812	585,331	594,786	596,997	595,855	595,936																									595,936
2002	100,423	427,263	520,223	524,761	559,123	586,716	593,532	619,124	657,367	668,912	670,037	660,107																										660,107
2003	114,796	423,251	469,948	494,304	526,931	552,552	559,226	578,050	589,374	593,083	596,283																											596,283
2004	112,387	384,535	450,017	473,330	511,619	545,306	563,278	584,415	585,307	585,095																												585,095
2005	100,958	366,683	414,282	449,216	485,646	539,527	546,763	557,003	562,454																													562,454
2006	91,639	334,525	394,133	427,672	462,465	491,077	494,824	501,760																														501,760
2007	94,022	327,725	372,074	422,687	453,062	465,555	475,520																															475,520
2008	92,029	328,469	383,045	418,333	455,838	485,315																																485,315
2009	81,054	260,642	287,593	308,365	331,405																																	331,405
2010	82,696	258,750	291,946	306,774																																		306,774
2011	66,980	259,523	276,998																																			276,998
2012	66,193	240,627																																				240,627
2013	68,275																																					68,275
																																						15,901,253

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.030	1.005	1.017	1.016	1.010	1.017	1.005	1.012	1.008	1.007	1.003		
1978																									1.029	1.021	1.021	1.006	1.010	1.010	1.004	1.007	1.003	1.002	1.003			
1979																								1.006	1.029	1.015	1.000	0.997	1.012	1.005	1.006	1.006	1.002	0.997				
1980																							1.027	1.004	1.024	1.015	0.997	1.005	1.006	1.007	1.012	1.007	1.002					
1981																						1.016	1.031	0.999	1.022	1.008	0.996	1.009	1.008	1.004	0.998	1.002						
1982																					1.017	1.016	1.027	1.002	1.013	1.012	1.007	1.009	1.003	1.004	1.003							
1983																				1.022	1.010	1.011	1.021	0.989	1.012	1.006	1.002	1.001	1.001	1.005								
1984																			1.026	1.023	1.017	1.011	1.012	0.992	1.009	1.008	1.001	1.001	1.004									
1985																		1.018	1.034	1.025	1.005	1.003	1.023	1.029	1.008	0.996	1.005	1.004										
1986																	1.031	1.020	1.027	1.025	0.992	1.001	1.024	1.010	1.004	1.004	1.007											
1987																1.008	1.026	1.017	1.020	1.008	1.010	1.017	1.008	1.000	1.000	1.002												
1988															1.002	1.009	1.023	1.010	1.014	1.000	1.012	1.011	1.001	1.004	0.997														
1989														1.005	0.994	1.000	1.022	1.007	1.016	1.011	1.012	1.000	1.004	0.994															
1990													1.037	1.010	0.991	1.010	1.013	1.002	1.004	1.004	1.002	1.004	1.004																
1991												0.991	1.039	1.008	0.992	0.999	1.014	1.011	1.003	0.999	1.005	1.003																	
1992											1.021	0.999	1.031	1.015	0.986	1.011	1.036	1.010	1.000	1.005	1.003																		
1993										1.037	1.021	0.992	1.024	0.995	0.988	1.012	1.012	1.008	0.999	1.001																			
1994									1.007	1.037	1.020	0.990	1.023	0.996	1.018	1.018	1.017	0.997	0.987																				
1995								1.038	1.016	1.037	1.009	0.981	1.027	1.020	1.018	1.001	0.998	0.997																					
1996							0.995	1.051	0.994	1.030	1.001	0.983	1.026	1.019	0.997	0.997	1.007																						
1997						1.013	1.012	1.056	0.993	1.016	1.000	1.022	1.021	0.998	0.988	0.995																							
1998					1.042	1.035	1.006	1.070	0.979	1.021	1.039	1.011	0.993	1.008	1.005																								
1999				1.058	1.064	1.016	1.001	1.047	0.989	1.023	1.012	1.013	1.015	1.008																									
2000			1.029	1.066	1.031	1.017	0.989	1.050	1.022	1.021	1.008	1.003	1.010																										
2001		1.242	1.043	1.032	1.042	1.023	0.991	1.033	1.016	1.004	0.998	1.000																											
2002	4.255	1.218	1.009	1.065	1.049	1.012	1.043	1.062	1.018	1.002	0.985																												
2003	3.687	1.110	1.052	1.066	1.049	1.012	1.034	1.020	1.006	1.005																													
2004	3.422	1.170	1.052	1.081	1.066	1.033	1.038	1.002	1.000																														
2005	3.632	1.130	1.084	1.081	1.111	1.013	1.019	1.010																															
2006	3.650	1.178	1.085	1.081	1.062	1.008	1.014																																
2007	3.486	1.135	1.136	1.072	1.028	1.021																																	
2008	3.569	1.166	1.092	1.090	1.065																																		
2009	3.216	1.103	1.072	1.075																																			
2010	3.129	1.128	1.051																																				
2011	3.875	1.067																																					
2012	3.635																																						
3 Yr Avg	3.546	1.100	1.072	1.079	1.051	1.014	1.023	1.010	1.008	1.004	0.997	1.005	1.006	1.005	0.997	0.998	1.007	1.001	0.996	1.002	1.003	1.002	1.003	0.999	1.000	1.001	1.004	1.002	1.003	1.004	1.004	1.006	1.002	1.002	1.005	1.003		
5 Yr Avg	3.485	1.120	1.087	1.080	1.066	1.017	1.029	1.025	1.012	1.011	1.009	1.010	1.013	1.011	1.005	1.005	1.014	1.005	0.999	1.004	1.007	1.007	1.008	1.007	1.004	1.003	1.004	1.005	1.004	1.005	1.004	1.005	1.005	1.002	1.005	1.003		
7 Yr Avg	3.509	1.130	1.082	1.078	1.061	1.017	1.018	1.032	1.004	1.013	1.006	1.002	1.016	1.006	1.000	1.005	1.014	1.005	1.003	1.004	1.005	1.006	1.011	1.003	1.006	1.005	1.002	1.004	1.006	1.006	1.007	1.005	1.005	1.002	1.005	1.003		
5 Yr Wtd	3.466	1.123	1.090	1.080	1.067	1.018	1.030	1.026	1.013	1.011	1.007	1.009	1.012	1.010	1.005	1.005	1.014	1.005	0.999	1.004	1.007	1.007	1.007	1.006	1.003	1.003	1.005	1.005	1.004	1.005	1.004	1.005	1.004	1.002	1.005	1.003		
7 Yr Wtd	3.498	1.133	1.082	1.078	1.061	1.017	1.018	1.032	1.005	1.013	1.006	1.003	1.015	1.006	1.000	1.005	1.014	1.005	1.004	1.004	1.005	1.006	1.010	1.003	1.005	1.004	1.003	1.004	1.006	1.006	1.006	1.005	1.004	1.002	1.005	1.003		
10 Yr Wtd	3.528	1.145	1.065	1.070	1.056	1.019	1.015	1.039	1.004	1.018	1.008	1.000	1.020	1.008	0.997	1.005	1.017	1.008	1.010	1.009	1.006	1.007	1.013	1.003	1.009	1.007	1.004	1.005	1.007	1.006	1.006	1.005	1.004	1.002	1.005	1.003		TAIL
Prior FY	3.500	1.150	1.095	1.081	1.063	1.018	1.025	1.042	1.005	1.021	1.013	0.999	1.023	1.007	0.997	1.007	1.019	1.009	1.013	1.011	1.007	1.008	1.015	1.005	1.013	1.009	1.004	1.005	1.007	1.006	1.007	1.006	1.005	1.005	1.007			1.050
Selected	3.525	1.145	1.090	1.080	1.065	1.025	1.025	1.039	1.004	1.018	1.008	1.000	1.020	1.008	1.000	1.005	1.017	1.008	1.010	1.009	1.006	1.007	1.013	1.003	1.009	1.007	1.004	1.005	1.007	1.006	1.006	1.005	1.004	1.002	1.005	1.003	1.003	
Cumulative	7.091	2.012	1.757	1.612	1.492	1.401	1.367	1.334	1.284	1.279	1.256	1.246	1.245	1.221	1.211	1.211	1.205	1.185	1.176	1.165	1.154	1.147	1.139	1.124	1.121	1.111	1.103	1.099	1.093	1.086	1.079	1.073	1.067	1.063	1.061	1.056	1.052	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										17,439	19,180	16,990	16,947	17,158	16,989	17,872	16,448	16,420	15,569	14,761	13,507	13,507
1978																									14,871	17,315	17,700	17,766	15,874	15,781	15,526	14,275	13,374	12,062	10,599	9,644		9,644
1979																								28,457	25,297	28,310	28,097	24,546	20,972	20,993	19,430	18,223	17,217	15,284	12,235			12,235
1980																							23,981	26,251	23,234	25,157	25,641	22,048	20,382	19,077	17,834	18,119	17,597	15,779				15,779
1981																						25,690	24,872	28,098	23,761	25,966	24,430	20,341	19,372	18,302	16,879	14,362	12,985					12,985
1982																					28,139	27,993	27,552	29,969	26,594	26,776	26,084	24,646	23,845	22,013	20,346	18,944						18,944
1983																				32,036	32,784	31,132	29,264	31,185	25,131	24,944	23,786	21,813	19,513	17,263	16,217							16,217
1984																			37,526	39,501	40,732	40,550	39,263	39,197	32,237	31,289	30,013	26,174	22,734	21,166								21,166
1985																		58,555	56,776	61,785	63,168	58,398	52,917	55,856	62,132	59,205	51,066	47,244	43,875									43,875
1986																	58,120	61,537	61,174	63,718	66,247	56,989	50,569	54,644	52,677	48,951	44,881	43,330										43,330
1987																67,302	61,490	63,654	62,222	64,505	62,000	59,257	60,013	57,794	52,454	47,228	43,529											43,529
1988															99,584	89,098	82,098	82,634	78,450	77,800	69,717	68,145	66,256	60,154	55,927	49,265												49,265
1989														115,020	105,862	91,839	81,238	83,226	78,503	78,523	76,214	74,688	68,114	63,678	54,520													54,520
1990													117,008	122,223	115,416	98,674	93,025	90,656	83,270	77,383	71,347	65,457	60,744	56,528														56,528
1991												116,252	99,592	106,660	99,660	85,957	77,401	75,988	73,768	68,096	60,961	57,112	52,786															52,786
1992											117,674	114,978	102,147	104,821	100,970	84,863	79,710	88,250	84,640	75,893	71,092	65,565																65,565
1993										112,104	114,690	111,097	96,557	97,523	86,601	72,674	69,612	66,670	63,026	56,699	51,864																	51,864
1994									135,389	123,312	124,714	120,118	104,823	105,482	94,394	92,316	91,631	90,669	81,028	67,863																		67,863
1995								130,248	129,863	121,509	122,500	115,320	96,535	97,809	97,192	96,160	88,583	80,306	72,246																			72,246
1996							150,536	130,928	136,277	119,627	119,682	109,585	92,381	93,343	92,039	82,082	73,474	69,063																				69,063
1997						172,280	156,950	143,580	150,108	132,910	127,964	115,840	114,129	112,318	102,351	88,386	78,373																					78,373
1998					196,602	188,539	181,094	161,199	176,469	150,898	146,479	152,115	145,238	129,655	122,368	114,574																						114,574
1999				220,359	210,998	213,057	194,229	174,113	180,583	156,668	152,820	143,624	136,234	130,849	123,473																							123,473
2000			278,222	240,954	237,192	221,870	205,811	177,890	186,405	180,904	175,263	164,792	152,730	146,668																								146,668
2001		245,438	263,297	238,354	218,614	212,546	201,877	174,719	173,187	164,644	150,856	135,719	123,308																									123,308
2002	76,300	258,876	273,812	226,045	223,839	222,175	202,353	204,105	219,797	212,112	197,062	172,419																										172,419
2003	84,490	257,059	228,906	206,852	206,730	202,786	183,488	179,940	171,805	157,534	145,173																											145,173
2004	83,017	218,290	214,033	193,855	196,904	201,066	193,667	193,567	176,207	160,846																												160,846
2005	73,881	208,678	192,090	180,369	180,517	204,115	188,672	178,821	167,099																													167,099
2006	68,007	191,343	180,708	168,307	170,164	173,042	155,346	142,732																														142,732
2007	70,303	187,638	167,245	174,286	173,716	160,991	149,947																															149,947
2008	67,574	184,719	173,194	165,505	171,806	176,001																																176,001
2009	62,219	151,950	129,798	118,614	118,282																																	118,282
2010	63,565	142,485	127,134	111,758																																		111,758
2011	48,136	148,431	118,006																																			118,006
2012	49,743	138,958																																				138,958
2013	51,769																																					51,769
																																						3,030,294

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										90.5%	89.9%	91.1%	91.3%	91.3%	91.5%	91.2%	91.9%	92.0%	92.5%	92.9%	93.5%	93.5%
1978																									92.8%	91.9%	91.9%	92.0%	92.9%	93.0%	93.2%	93.8%	94.2%	94.8%	95.4%	95.8%		95.8%
1979																								88.6%	89.9%	89.0%	89.2%	90.6%	91.9%	92.0%	92.7%	93.2%	93.6%	94.3%	95.4%			95.4%
1980																							89.9%	89.2%	90.5%	89.9%	89.9%	91.3%	92.0%	92.5%	93.1%	93.0%	93.3%	94.0%				94.0%
1981																						89.2%	89.7%	88.7%	90.4%	89.8%	90.4%	92.0%	92.5%	92.9%	93.5%	94.5%	95.0%					95.0%
1982																					88.3%	88.5%	88.9%	88.2%	89.6%	89.6%	90.0%	90.6%	91.0%	91.7%	92.4%	92.9%						92.9%
1983																				87.8%	87.7%	88.5%	89.3%	88.8%	90.9%	91.1%	91.5%	92.3%	93.1%	93.9%	94.3%							94.3%
1984																			87.9%	87.6%	87.5%	87.7%	88.2%	88.4%	90.4%	90.8%	91.2%	92.3%	93.4%	93.8%								93.8%
1985																		85.0%	85.8%	85.0%	85.0%	86.2%	87.6%	87.2%	86.1%	86.9%	88.7%	89.6%	90.3%									90.3%
1986																	84.9%	84.5%	84.9%	84.7%	84.5%	86.5%	88.1%	87.4%	88.0%	88.9%	89.8%	90.3%										90.3%
1987																83.7%	85.2%	85.1%	85.7%	85.5%	86.1%	86.9%	86.9%	87.5%	88.7%	89.8%	90.6%											90.6%
1988															79.5%	81.7%	83.3%	83.6%	84.5%	84.9%	86.4%	86.9%	87.4%	88.6%	89.4%	90.6%												90.6%
1989														77.6%	79.5%	82.1%	84.2%	84.2%	85.2%	85.4%	86.0%	86.4%	87.6%	88.5%	90.1%													90.1%
1990													76.7%	76.5%	78.1%	81.1%	82.3%	83.0%	84.4%	85.6%	86.8%	87.9%	88.8%	89.6%														89.6%
1991												76.0%	79.2%	78.6%	80.2%	82.7%	84.4%	84.9%	85.5%	86.7%	88.1%	88.9%	89.7%															89.7%
1992											74.1%	75.3%	78.0%	78.1%	79.2%	82.3%	83.5%	82.4%	83.3%	85.0%	86.0%	87.2%																87.2%
1993										73.4%	73.7%	75.1%	78.1%	78.5%	80.8%	83.7%	84.5%	85.4%	86.3%	87.6%	88.7%																	88.7%
1994									68.1%	71.2%	71.9%	73.5%	76.6%	77.0%	79.3%	80.1%	80.6%	81.2%	83.1%	85.7%																		85.7%
1995								67.3%	68.6%	71.1%	71.9%	73.8%	77.7%	78.0%	78.5%	79.1%	80.8%	82.6%	84.3%																			84.3%
1996							62.6%	67.3%	67.6%	71.4%	72.2%	74.6%	78.2%	78.5%	79.2%	81.4%	83.3%	84.4%																				84.4%
1997						58.9%	63.0%	66.6%	66.9%	70.5%	72.0%	74.7%	75.6%	76.5%	78.5%	81.3%	83.3%																					83.3%
1998					56.0%	59.5%	62.4%	66.7%	65.9%	70.3%	71.7%	71.7%	73.3%	76.0%	77.5%	79.1%																						79.1%
1999				51.9%	56.5%	58.7%	62.9%	66.8%	67.2%	71.2%	72.5%	74.5%	76.1%	77.4%	78.8%																							78.8%
2000			44.8%	53.6%	57.1%	61.1%	64.5%	69.0%	69.0%	70.6%	72.1%	74.0%	76.0%	77.2%																								77.2%
2001		38.9%	47.2%	54.2%	59.3%	62.0%	64.7%	69.2%	70.4%	72.3%	74.7%	77.2%	79.3%																									79.3%
2002	24.0%	39.4%	47.4%	56.9%	60.0%	62.1%	65.9%	67.0%	66.6%	68.3%	70.6%	73.9%																										73.9%
2003	26.4%	39.3%	51.3%	58.2%	60.8%	63.3%	67.2%	68.9%	70.8%	73.4%	75.7%																											75.7%
2004	26.1%	43.2%	52.4%	59.0%	61.5%	63.1%	65.6%	66.9%	69.9%	72.5%																												72.5%
2005	26.8%	43.1%	53.6%	59.8%	62.8%	62.2%	65.5%	67.9%	70.3%																													70.3%
2006	25.8%	42.8%	54.2%	60.6%	63.2%	64.8%	68.6%	71.6%																														71.6%
2007	25.2%	42.7%	55.1%	58.8%	61.7%	65.4%	68.5%																															68.5%
2008	26.6%	43.8%	54.8%	60.4%	62.3%	63.7%																																63.7%
2009	23.2%	41.7%	54.9%	61.5%	64.3%																																	64.3%
2010	23.1%	44.9%	56.5%	63.6%																																		63.6%
2011	28.1%	42.8%	57.4%																																			57.4%
2012	24.9%	42.3%																																				42.3%
2013	24.2%																																					24.2%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.32%	2.54%	4.36%	5.17%	5.86%	6.57%	7.33%	8.08%	8.84%	9.63%	10.41%	11.17%	11.91%	12.60%	13.04%	13.85%	14.54%	15.12%	15.57%	16.01%	16.43%	16.77%	17.13%	17.45%	17.85%	18.25%	18.65%	19.00%	19.36%	19.67%	19.92%	0.20%	0.20%	0.21%	0.21%	0.21%	0.21%	91,342,094
1978	0.37%	2.99%	5.12%	6.11%	7.01%	7.88%	8.73%	9.58%	10.47%	11.36%	12.24%	13.08%	13.86%	14.73%	15.66%	16.46%	17.05%	17.54%	18.03%	18.48%	18.86%	19.25%	19.63%	20.05%	20.44%	20.81%	21.24%	21.73%	22.06%	22.31%	22.57%	0.23%	0.23%	0.23%	0.23%	0.24%		94,055,825
1979	0.42%	3.38%	5.89%	7.21%	8.34%	9.43%	10.52%	11.59%	12.64%	13.68%	14.70%	15.67%	16.72%	17.81%	18.70%	19.43%	20.07%	20.63%	21.19%	21.66%	22.11%	22.57%	23.05%	23.52%	24.01%	24.48%	24.90%	25.29%	25.58%	25.93%	26.25%	0.27%	0.27%	0.27%	0.27%			93,613,387
1980	0.44%	3.63%	6.44%	7.90%	9.12%	10.27%	11.42%	12.54%	13.65%	14.74%	15.77%	16.87%	18.05%	19.01%	19.80%	20.42%	20.98%	21.50%	21.93%	22.38%	22.79%	23.24%	23.68%	24.12%	24.56%	24.99%	25.35%	25.67%	26.00%	26.31%	26.64%	0.27%	0.27%	0.27%				89,907,689
1981	0.51%	4.15%	7.32%	8.92%	10.22%	11.42%	12.62%	13.81%	14.93%	15.99%	17.16%	18.40%	19.45%	20.34%	21.04%	21.68%	22.24%	22.69%	23.15%	23.59%	24.07%	24.52%	25.05%	25.54%	26.00%	26.39%	26.79%	27.16%	27.54%	27.89%	28.18%	0.28%	0.29%					86,152,091
1982	0.64%	4.99%	8.31%	10.08%	11.54%	12.89%	14.19%	15.42%	16.58%	17.85%	19.24%	20.39%	21.28%	22.01%	22.70%	23.33%	23.87%	24.44%	24.92%	25.41%	25.92%	26.45%	26.97%	27.49%	27.97%	28.35%	28.80%	29.20%	29.57%	29.89%	30.21%	0.30%						81,686,001
1983	0.66%	5.39%	9.51%	11.57%	13.27%	14.77%	16.20%	17.56%	19.05%	20.63%	22.04%	23.13%	24.06%	24.94%	25.69%	26.35%	26.96%	27.58%	28.22%	28.84%	29.47%	30.02%	30.61%	31.10%	31.49%	31.92%	32.29%	32.62%	32.95%	33.26%	33.55%							79,648,938
1984	0.79%	6.46%	11.42%	13.98%	16.03%	17.87%	19.58%	21.43%	23.48%	25.27%	26.65%	27.73%	28.69%	29.56%	30.30%	30.98%	31.63%	32.37%	33.12%	33.84%	34.58%	35.27%	35.89%	36.38%	36.92%	37.41%	37.88%	38.38%	38.86%	39.22%								82,134,435
1985	0.83%	6.96%	12.79%	15.90%	18.41%	20.65%	23.09%	25.77%	27.99%	29.84%	31.28%	32.59%	33.79%	34.82%	35.81%	36.76%	37.85%	38.92%	39.94%	40.93%	41.99%	42.79%	43.59%	44.39%	45.12%	45.91%	46.64%	47.36%	47.97%									85,578,631
1986	0.77%	6.69%	12.73%	15.85%	18.36%	20.93%	23.59%	25.87%	27.73%	29.22%	30.57%	31.71%	32.65%	33.60%	34.58%	35.57%	36.51%	37.47%	38.40%	39.35%	40.21%	40.88%	41.65%	42.33%	43.04%	43.65%	44.28%	44.81%										89,545,683
1987	0.79%	7.03%	13.65%	17.10%	20.20%	23.32%	25.95%	28.00%	29.57%	30.96%	32.19%	33.20%	34.29%	35.21%	36.26%	37.26%	38.24%	39.17%	40.09%	40.78%	41.46%	42.24%	43.01%	43.66%	44.25%	44.82%	45.35%											92,902,249
1988	0.89%	7.85%	15.32%	19.86%	23.90%	27.12%	29.51%	31.37%	33.08%	34.52%	35.72%	36.87%	38.00%	39.21%	40.42%	41.61%	42.79%	43.93%	44.89%	45.70%	46.53%	47.32%	48.11%	48.79%	49.43%	49.95%												95,580,917
1989	0.85%	7.77%	16.40%	21.88%	25.78%	28.56%	30.64%	32.44%	34.01%	35.28%	36.57%	37.72%	38.92%	40.10%	41.30%	42.37%	43.44%	44.40%	45.26%	46.12%	46.93%	47.71%	48.38%	49.05%	49.63%													99,591,072
1990	0.69%	7.43%	17.01%	22.22%	25.50%	27.81%	29.79%	31.49%	32.86%	34.15%	35.37%	36.70%	38.06%	39.37%	40.56%	41.73%	42.82%	43.74%	44.60%	45.41%	46.21%	46.92%	47.61%	48.21%														101,254,967
1991	1.01%	11.93%	19.47%	23.56%	26.30%	28.42%	30.12%	31.51%	32.79%	33.96%	35.20%	36.48%	37.72%	38.87%	39.99%	40.93%	41.75%	42.58%	43.35%	44.05%	44.69%	45.32%	45.89%															100,654,884
1992	1.09%	12.46%	19.29%	22.98%	25.44%	27.30%	28.80%	30.17%	31.39%	32.71%	34.02%	35.25%	36.48%	37.67%	38.79%	39.74%	40.77%	41.67%	42.54%	43.42%	44.13%	44.85%																99,199,664
1993	1.33%	11.41%	17.68%	21.11%	23.35%	25.00%	26.44%	27.67%	28.96%	30.34%	31.61%	32.85%	33.93%	34.89%	35.74%	36.57%	37.40%	38.22%	38.91%	39.50%	40.04%																	101,763,581
1994	0.93%	10.43%	16.41%	19.50%	21.56%	23.41%	25.00%	26.54%	28.08%	29.54%	30.94%	32.25%	33.29%	34.23%	35.13%	36.13%	37.02%	37.90%	38.71%	39.40%																		103,144,617
1995	1.16%	10.64%	15.69%	18.34%	20.45%	22.16%	23.83%	25.35%	26.82%	28.26%	29.64%	30.71%	31.71%	32.67%	33.58%	34.43%	35.21%	35.93%	36.57%																			105,860,639
1996	1.21%	10.32%	14.98%	17.96%	20.02%	21.88%	23.56%	25.21%	26.61%	27.95%	29.10%	30.08%	31.00%	31.94%	32.83%	33.62%	34.31%	35.00%																				107,011,928
1997	0.94%	10.00%	15.30%	18.11%	20.41%	22.51%	24.40%	26.08%	27.69%	28.99%	30.09%	31.21%	32.29%	33.37%	34.20%	34.98%	35.68%																					109,565,780
1998	1.29%	11.25%	16.50%	19.96%	22.78%	25.21%	27.37%	29.45%	31.14%	32.49%	33.87%	35.21%	36.39%	37.47%	38.52%	39.51%																						109,703,410
1999	1.66%	11.41%	17.18%	21.31%	24.53%	27.11%	29.52%	31.39%	33.03%	34.62%	36.07%	37.48%	38.79%	40.03%	41.10%																							111,784,761
2000	1.75%	12.72%	19.89%	24.45%	27.80%	30.68%	32.94%	34.81%	36.59%	38.27%	39.92%	41.31%	42.55%	43.66%																								113,612,761
2001	1.92%	13.82%	20.83%	24.94%	28.17%	30.70%	32.79%	34.74%	36.51%	38.11%	39.53%	40.77%	41.87%																									112,872,903
2002	2.16%	15.07%	22.05%	26.73%	30.00%	32.62%	35.00%	37.13%	39.15%	40.87%	42.32%	43.64%																										111,762,597
2003	2.76%	15.13%	21.95%	26.17%	29.16%	31.85%	34.21%	36.25%	38.02%	39.66%	41.08%																											109,823,635
2004	2.70%	15.30%	21.71%	25.72%	28.96%	31.68%	34.01%	35.96%	37.64%	39.04%																												108,674,619
2005	2.49%	14.51%	20.40%	24.68%	28.01%	30.79%	32.88%	34.72%	36.30%																													108,922,029
2006	2.15%	13.02%	19.41%	23.59%	26.59%	28.93%	30.88%	32.66%																														109,940,677
2007	2.16%	12.77%	18.67%	22.65%	25.47%	27.77%	29.68%																															109,685,990
2008	2.28%	13.40%	19.56%	23.57%	26.48%	28.84%																																107,266,594
2009	1.89%	10.93%	15.86%	19.08%	21.43%																																	99,469,136
2010	1.96%	11.93%	16.91%	20.01%																																		97,450,013
2011	1.91%	11.26%	16.12%																																			98,646,157
2012	1.75%	10.79%																																				94,226,147
2013	1.70%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										20.16%	20.75%	20.86%	21.21%	21.55%	21.78%	0.22%	0.22%	0.23%	0.23%	0.23%	0.23%	91,342,094
1978																									22.02%	22.66%	23.13%	23.62%	23.75%	23.99%	24.22%	0.24%	0.24%	0.25%	0.25%	0.25%		94,055,825
1979																								26.56%	26.71%	27.50%	27.91%	27.91%	27.82%	28.17%	28.32%	0.28%	0.29%	0.29%	0.29%			93,613,387
1980																							26.34%	27.04%	27.14%	27.79%	28.20%	28.12%	28.26%	28.43%	28.63%	0.29%	0.29%	0.29%				89,907,689
1981																						27.50%	27.94%	28.80%	28.76%	29.41%	29.63%	29.52%	29.79%	30.02%	30.14%	0.30%	0.30%					86,152,091
1982																					29.37%	29.88%	30.35%	31.16%	31.22%	31.63%	32.00%	32.21%	32.49%	32.58%	32.70%	0.33%						81,686,001
1983																				32.86%	33.59%	33.93%	34.29%	35.02%	34.65%	35.06%	35.28%	35.36%	35.40%	35.42%	35.58%							79,648,938
1984																			37.69%	38.65%	39.54%	40.21%	40.67%	41.15%	40.84%	41.22%	41.54%	41.56%	41.63%	41.80%								82,134,435
1985																		45.76%	46.57%	48.15%	49.37%	49.61%	49.77%	50.92%	52.38%	52.83%	52.61%	52.88%	53.10%									85,578,631
1986																	43.00%	44.34%	45.23%	46.46%	47.61%	47.25%	47.30%	48.43%	48.92%	49.12%	49.29%	49.65%										89,545,683
1987																44.50%	44.86%	46.02%	46.79%	47.73%	48.13%	48.62%	49.47%	49.88%	49.90%	49.91%	50.03%											92,902,249
1988															50.84%	50.93%	51.38%	52.57%	53.09%	53.84%	53.82%	54.45%	55.04%	55.09%	55.28%	55.10%												95,580,917
1989														51.65%	51.93%	51.59%	51.60%	52.76%	53.14%	54.00%	54.58%	55.21%	55.22%	55.45%	55.11%													99,591,072
1990													49.62%	51.44%	51.96%	51.47%	52.01%	52.69%	52.82%	53.06%	53.26%	53.38%	53.60%	53.79%														101,254,967
1991												48.03%	47.61%	49.47%	49.89%	49.47%	49.44%	50.13%	50.67%	50.81%	50.75%	50.99%	51.14%															100,654,884
1992											45.89%	46.84%	46.77%	48.24%	48.97%	48.29%	48.81%	50.57%	51.08%	51.07%	51.30%	51.46%																99,199,664
1993										41.36%	42.88%	43.76%	43.42%	44.48%	44.25%	43.71%	44.24%	44.77%	45.11%	45.07%	45.14%																	101,763,581
1994									41.21%	41.50%	43.03%	43.90%	43.45%	44.46%	44.28%	45.08%	45.90%	46.69%	46.57%	45.98%																		103,144,617
1995								37.65%	39.09%	39.73%	41.22%	41.60%	40.83%	41.91%	42.76%	43.52%	43.58%	43.51%	43.39%																			105,860,639
1996							37.63%	37.44%	39.35%	39.13%	40.28%	40.32%	39.63%	40.66%	41.43%	41.29%	41.18%	41.45%																				107,011,928
1997						38.23%	38.72%	39.18%	41.39%	41.12%	41.77%	41.79%	42.71%	43.62%	43.55%	43.04%	42.83%																					109,565,780
1998					40.70%	42.40%	43.88%	44.14%	47.23%	46.25%	47.22%	49.08%	49.63%	49.29%	49.68%	49.95%																						109,703,410
1999				41.02%	43.41%	46.17%	46.89%	46.96%	49.18%	48.64%	49.74%	50.32%	50.97%	51.73%	52.14%																							111,784,761
2000			44.38%	45.66%	48.68%	50.21%	51.05%	50.47%	53.00%	54.19%	55.35%	55.82%	56.00%	56.57%																								113,612,761
2001		35.56%	44.16%	46.06%	47.54%	49.53%	50.68%	50.22%	51.86%	52.70%	52.89%	52.79%	52.80%																									112,872,903
2002	8.99%	38.23%	46.55%	46.95%	50.03%	52.50%	53.11%	55.40%	58.82%	59.85%	59.95%	59.06%																										111,762,597
2003	10.45%	38.54%	42.79%	45.01%	47.98%	50.31%	50.92%	52.63%	53.67%	54.00%	54.29%																											109,823,635
2004	10.34%	35.38%	41.41%	43.55%	47.08%	50.18%	51.83%	53.78%	53.86%	53.84%																												108,674,619
2005	9.27%	33.66%	38.03%	41.24%	44.59%	49.53%	50.20%	51.14%	51.64%																													108,922,029
2006	8.34%	30.43%	35.85%	38.90%	42.06%	44.67%	45.01%	45.64%																														109,940,677
2007	8.57%	29.88%	33.92%	38.54%	41.31%	42.44%	43.35%																															109,685,990
2008	8.58%	30.62%	35.71%	39.00%	42.50%	45.24%																																107,266,594
2009	8.15%	26.20%	28.91%	31.00%	33.32%																																	99,469,136
2010	8.49%	26.55%	29.96%	31.48%																																		97,450,013
2011	6.79%	26.31%	28.08%																																			98,646,157
2012	7.02%	25.54%																																				94,226,147
2013	7.03%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

REPORTED LOST TIME - TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	15,015	31,875	32,328	32,530	32,676	32,774	32,831	32,853	32,861	32,871	32,877	32,882	32,885	32,896	32,900	32,905	32,908	32,910	32,910	32,914	32,915	32,915	32,924	32,924	32,924	32,924	32,924	32,924	32,924	32,924	32,925	32,925						32,925
1983	14,583	33,191	33,700	33,954	34,102	34,196	34,232	34,252	34,261	34,270	34,272	34,277	34,282	34,289	34,294	34,295	34,297	34,297	34,298	34,299	34,299	34,314	34,316	34,316	34,316	34,316	34,316	34,316	34,316	34,316	34,316							34,316
1984	18,261	39,791	40,423	40,707	40,895	41,004	41,052	41,075	41,090	41,103	41,113	41,125	41,137	41,148	41,154	41,155	41,157	41,157	41,159	41,160	41,176	41,177	41,177	41,178	41,178	41,178	41,180	41,180	41,180	41,180								41,180
1985	19,706	43,143	43,827	44,155	44,360	44,485	44,570	44,615	44,638	44,649	44,670	44,697	44,715	44,721	44,730	44,731	44,734	44,736	44,736	44,760	44,761	44,761	44,762	44,763	44,764	44,766	44,766	44,767	44,767									44,767
1986	20,151	43,975	44,706	45,036	45,263	45,381	45,470	45,509	45,531	45,555	45,573	45,596	45,606	45,611	45,613	45,617	45,619	45,622	45,641	45,642	45,643	45,643	45,643	45,644	45,645	45,646	45,649	45,649										45,649
1987	20,660	46,392	47,119	47,518	47,766	47,911	48,025	48,080	48,129	48,179	48,220	48,243	48,250	48,257	48,258	48,259	48,263	48,285	48,290	48,291	48,292	48,292	48,293	48,293	48,293	48,293	48,293											48,293
1988	22,819	49,250	50,057	50,476	50,760	50,959	51,085	51,196	51,279	51,328	51,362	51,381	51,391	51,394	51,396	51,399	51,434	51,440	51,443	51,444	51,444	51,444	51,447	51,447	51,448	51,448												51,448
1989	23,231	50,637	51,544	51,969	52,300	52,536	52,780	52,967	53,073	53,127	53,153	53,182	53,204	53,213	53,213	53,255	53,256	53,256	53,259	53,259	53,260	53,267	53,269	53,270	53,270													53,270
1990	23,545	50,329	51,160	51,604	51,935	52,232	52,532	52,721	52,798	52,842	52,877	52,900	52,920	52,926	52,979	52,989	52,993	52,994	52,995	52,996	53,006	53,008	53,010	53,010														53,010
1991	21,990	46,174	47,056	47,511	47,834	48,159	48,498	48,651	48,700	48,737	48,767	48,791	48,803	48,894	48,901	48,903	48,907	48,908	48,911	48,919	48,922	48,922	48,925															48,925
1992	20,406	44,583	45,397	45,852	46,320	46,664	46,998	47,169	47,213	47,249	47,268	47,284	47,389	47,397	47,399	47,406	47,408	47,412	47,418	47,418	47,420	47,423																47,423
1993	8,254	32,015	37,073	41,036	43,170	44,616	45,679	46,380	46,616	46,709	46,812	46,857	46,881	46,901	46,914	46,922	46,933	46,934	46,936	46,936	46,941																	46,941
1994	6,654	30,647	35,952	39,935	41,925	43,301	44,509	45,242	45,585	45,825	45,927	45,999	46,085	46,112	46,139	46,160	46,172	46,175	46,180	46,186																		46,186
1995	6,997	29,290	34,354	37,256	39,160	40,436	41,490	42,207	42,554	42,705	42,804	42,919	42,984	43,022	43,048	43,061	43,063	43,068	43,075																			43,075
1996	7,158	27,080	31,446	34,497	36,272	37,433	38,372	39,116	39,385	39,537	39,635	39,716	39,790	39,836	39,854	39,863	39,874	39,886																				39,886
1997	6,571	24,212	28,750	31,718	33,366	34,549	35,563	36,229	36,552	36,747	36,895	36,985	37,048	37,071	37,078	37,087	37,104																					37,104
1998	6,810	23,999	28,752	31,475	33,092	34,312	35,190	35,842	36,131	36,312	36,468	36,577	36,606	36,613	36,624	36,636																						36,636
1999	7,372	24,730	29,499	32,296	34,102	35,297	36,250	37,093	37,431	37,642	37,806	37,880	37,905	37,920	37,935																							37,935
2000	7,588	24,492	29,971	32,856	34,471	35,687	36,839	37,719	38,115	38,316	38,405	38,459	38,485	38,507																								38,507
2001	6,539	22,040	27,138	29,497	30,935	32,123	33,565	34,534	34,848	34,984	35,032	35,078	35,097																									35,097
2002	6,083	21,347	26,220	28,698	30,523	31,865	33,440	35,013	35,259	35,330	35,377	35,406																										35,406
2003	6,450	20,335	25,171	27,765	29,316	30,625	32,471	33,816	33,993	34,063	34,106																											34,106
2004	5,966	19,147	24,046	26,519	27,858	29,021	30,264	31,514	31,793	31,874																												31,874
2005	5,283	17,675	22,547	24,570	25,805	26,890	27,786	28,948	29,224																													29,224
2006	4,583	15,743	20,154	21,941	22,916	23,588	24,392	25,360																														25,360
2007	4,645	15,793	19,734	21,138	21,881	22,679	23,976																															23,976
2008	4,347	14,729	17,761	18,923	19,578	20,379																																20,379
2009	3,474	11,211	13,565	14,523	15,136																																	15,136
2010	3,311	11,422	13,845	14,911																																		14,911
2011	3,316	11,051	13,360																																			13,360
2012	2,947	10,240																																				10,240
2013	2,733																																					2,733
																																						1,119,278

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.123	1.014	1.006	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.276	1.015	1.008	1.004	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.179	1.016	1.007	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.189	1.016	1.007	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.182	1.017	1.007	1.005	1.003	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.245	1.016	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.158	1.016	1.008	1.006	1.004	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.180	1.018	1.008	1.006	1.005	1.005	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.138	1.017	1.009	1.006	1.006	1.006	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.100	1.019	1.010	1.007	1.007	1.007	1.003	1.001	1.001	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.185	1.018	1.010	1.010	1.007	1.007	1.004	1.001	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.879	1.158	1.107	1.052	1.033	1.024	1.015	1.005	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	4.606	1.173	1.111	1.050	1.033	1.028	1.016	1.008	1.005	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000																			
1995	4.186	1.173	1.084	1.051	1.033	1.026	1.017	1.008	1.004	1.002	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000																				
1996	3.783	1.161	1.097	1.051	1.032	1.025	1.019	1.007	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000																					
1997	3.685	1.187	1.103	1.052	1.035	1.029	1.019	1.009	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000																						
1998	3.524	1.198	1.095	1.051	1.037	1.026	1.019	1.008	1.005	1.004	1.003	1.001	1.000	1.000	1.000																							
1999	3.355	1.193	1.095	1.056	1.035	1.027	1.023	1.009	1.006	1.004	1.002	1.001	1.000	1.000																								
2000	3.228	1.224	1.096	1.049	1.035	1.032	1.024	1.010	1.005	1.002	1.001	1.001	1.001																									
2001	3.371	1.231	1.087	1.049	1.038	1.045	1.029	1.009	1.004	1.001	1.001	1.001																										
2002	3.509	1.228	1.095	1.064	1.044	1.049	1.047	1.007	1.002	1.001	1.001																											
2003	3.153	1.238	1.103	1.056	1.045	1.060	1.041	1.005	1.002	1.001																												
2004	3.209	1.256	1.103	1.050	1.042	1.043	1.041	1.009	1.003																													
2005	3.346	1.276	1.090	1.050	1.042	1.033	1.042	1.010																														
2006	3.435	1.280	1.089	1.044	1.029	1.034	1.040																															
2007	3.400	1.250	1.071	1.035	1.036	1.057																																
2008	3.388	1.206	1.065	1.035	1.041																																	
2009	3.227	1.210	1.071	1.042																																		
2010	3.450	1.212	1.077																																			
2011	3.333	1.209																																				
2012	3.475																																					
3 Yr Avg	3.419	1.210	1.071	1.037	1.036	1.042	1.041	1.008	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.374	1.217	1.075	1.041	1.038	1.046	1.042	1.008	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.387	1.235	1.081	1.045	1.040	1.046	1.038	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.417	1.210	1.071	1.037	1.035	1.041	1.041	1.008	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.372	1.219	1.075	1.042	1.038	1.046	1.042	1.008	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.324	1.240	1.087	1.049	1.039	1.040	1.032	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	3.365	1.225	1.078	1.044	1.040	1.040	1.040	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	3.375	1.220	1.075	1.042	1.040	1.040	1.040	1.008	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5.282	1.565	1.283	1.193	1.145	1.101	1.059	1.018	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	349	1,278	2,100	2,530	2,885	3,212	3,530	3,834	4,122	4,435	4,780	5,066	5,287	5,466	5,636	5,791	5,925	6,066	6,185	6,307	6,434	6,564	6,692	6,821	6,939	7,034	7,146	7,243	7,338	7,415	7,495	7,563						7,563
1983	359	1,293	2,247	2,715	3,098	3,441	3,768	4,084	4,428	4,795	5,122	5,374	5,589	5,793	5,966	6,120	6,262	6,406	6,553	6,696	6,845	6,968	7,106	7,219	7,309	7,410	7,495	7,571	7,647	7,719	7,787							7,787
1984	356	1,334	2,320	2,820	3,220	3,580	3,917	4,285	4,693	5,049	5,325	5,538	5,728	5,901	6,047	6,183	6,313	6,460	6,609	6,753	6,898	7,036	7,159	7,256	7,363	7,462	7,556	7,654	7,750	7,823								7,823
1985	359	1,380	2,497	3,081	3,551	3,972	4,434	4,943	5,367	5,719	5,993	6,241	6,467	6,663	6,850	7,034	7,241	7,445	7,640	7,826	8,027	8,181	8,334	8,487	8,627	8,777	8,917	9,053	9,171									9,171
1986	343	1,363	2,551	3,151	3,633	4,129	4,645	5,089	5,454	5,743	6,006	6,227	6,411	6,596	6,789	6,982	7,166	7,354	7,533	7,720	7,890	8,021	8,171	8,304	8,443	8,563	8,686	8,791										8,791
1987	357	1,407	2,691	3,343	3,929	4,523	5,020	5,409	5,707	5,969	6,202	6,394	6,602	6,779	6,980	7,172	7,361	7,536	7,713	7,846	7,976	8,126	8,273	8,398	8,513	8,623	8,723											8,723
1988	374	1,523	2,926	3,761	4,500	5,087	5,521	5,857	6,166	6,429	6,647	6,859	7,067	7,292	7,517	7,738	7,952	8,162	8,340	8,490	8,645	8,791	8,938	9,065	9,183	9,280												9,280
1989	366	1,528	3,168	4,194	4,910	5,415	5,781	6,100	6,382	6,614	6,852	7,065	7,285	7,505	7,729	7,924	8,124	8,304	8,463	8,623	8,775	8,921	9,045	9,171	9,279													9,279
1990	298	1,495	3,366	4,359	4,971	5,391	5,743	6,048	6,301	6,543	6,774	7,025	7,282	7,532	7,753	7,974	8,182	8,357	8,521	8,677	8,828	8,962	9,093	9,209														9,209
1991	461	2,601	4,165	4,992	5,533	5,939	6,252	6,519	6,777	7,013	7,265	7,525	7,779	8,003	8,231	8,424	8,592	8,764	8,920	9,063	9,196	9,324	9,441															9,441
1992	529	2,772	4,216	4,972	5,447	5,803	6,080	6,344	6,596	6,868	7,140	7,395	7,636	7,884	8,119	8,315	8,531	8,718	8,900	9,083	9,233	9,381																9,381
1993	1,642	3,626	4,853	5,234	5,504	5,703	5,890	6,071	6,322	6,611	6,871	7,134	7,365	7,571	7,753	7,932	8,109	8,286	8,437	8,565	8,681																	8,681
1994	1,448	3,509	4,709	5,036	5,304	5,577	5,794	6,050	6,355	6,650	6,948	7,232	7,451	7,657	7,853	8,074	8,269	8,466	8,646	8,799																		8,799
1995	1,759	3,847	4,835	5,211	5,528	5,802	6,079	6,357	6,673	7,005	7,331	7,574	7,809	8,039	8,259	8,465	8,656	8,831	8,987																			8,987
1996	1,814	4,078	5,098	5,570	5,908	6,256	6,571	6,896	7,231	7,565	7,856	8,104	8,338	8,580	8,815	9,024	9,209	9,389																				9,389
1997	1,574	4,527	5,829	6,255	6,703	7,138	7,516	7,886	8,300	8,643	8,935	9,247	9,550	9,863	10,107	10,333	10,535																					10,535
1998	2,073	5,142	6,295	6,957	7,552	8,060	8,534	9,013	9,456	9,816	10,188	10,561	10,905	11,227	11,540	11,830																						11,830
1999	2,515	5,156	6,510	7,375	8,042	8,585	9,103	9,459	9,864	10,282	10,665	11,059	11,439	11,800	12,111																							12,111
2000	2,617	5,900	7,540	8,456	9,164	9,768	10,159	10,485	10,908	11,347	11,810	12,204	12,562	12,882																								12,882
2001	3,308	7,075	8,663	9,544	10,279	10,786	11,027	11,354	11,827	12,295	12,735	13,117	13,466																									13,466
2002	3,966	7,888	9,398	10,409	10,985	11,440	11,698	11,853	12,410	12,930	13,370	13,774																										13,774
2003	4,699	8,173	9,576	10,353	10,922	11,421	11,571	11,773	12,284	12,787	13,227																											13,227
2004	4,923	8,683	9,814	10,539	11,297	11,862	12,213	12,402	12,868	13,310																												13,310
2005	5,125	8,939	9,855	10,942	11,824	12,473	12,887	13,064	13,528																													13,528
2006	5,156	9,095	10,590	11,821	12,755	13,483	13,918	14,157																														14,157
2007	5,106	8,870	10,379	11,751	12,767	13,429	13,579																															13,579
2008	5,626	9,760	11,815	13,361	14,508	15,178																																15,178
2009	5,422	9,695	11,632	13,066	14,081																																	14,081
2010	5,778	10,179	11,904	13,079																																		13,079
2011	5,683	10,053	11,901																																			11,901
2012	5,582	9,929																																				9,929
2013	6,040																																					6,040

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	3.658	1.643	1.205	1.140	1.113	1.099	1.086	1.075	1.076	1.078	1.060	1.044	1.034	1.031	1.027	1.023	1.024	1.020	1.020	1.020	1.020	1.019	1.019	1.017	1.014	1.016	1.014	1.013	1.010	1.011	1.009							
1983	3.600	1.738	1.208	1.141	1.111	1.095	1.084	1.084	1.083	1.068	1.049	1.040	1.036	1.030	1.026	1.023	1.023	1.023	1.022	1.022	1.018	1.020	1.016	1.013	1.014	1.012	1.010	1.010	1.009	1.009								
1984	3.743	1.740	1.215	1.142	1.112	1.094	1.094	1.095	1.076	1.055	1.040	1.034	1.030	1.025	1.023	1.021	1.023	1.023	1.022	1.021	1.020	1.018	1.014	1.015	1.013	1.013	1.013	1.013	1.009									
1985	3.845	1.809	1.234	1.153	1.119	1.116	1.115	1.086	1.066	1.048	1.041	1.036	1.030	1.028	1.027	1.029	1.028	1.026	1.024	1.026	1.019	1.019	1.018	1.016	1.017	1.016	1.015	1.013										
1986	3.978	1.872	1.235	1.153	1.137	1.125	1.096	1.072	1.053	1.046	1.037	1.030	1.029	1.029	1.028	1.026	1.026	1.024	1.025	1.022	1.017	1.019	1.016	1.017	1.014	1.014	1.012											
1987	3.936	1.913	1.242	1.175	1.151	1.110	1.078	1.055	1.046	1.039	1.031	1.033	1.027	1.030	1.028	1.026	1.024	1.023	1.017	1.017	1.019	1.018	1.015	1.014	1.013	1.012												
1988	4.070	1.921	1.286	1.196	1.130	1.085	1.061	1.053	1.043	1.034	1.032	1.030	1.032	1.031	1.029	1.028	1.026	1.022	1.018	1.018	1.017	1.017	1.014	1.013	1.011													
1989	4.179	2.073	1.324	1.171	1.103	1.068	1.055	1.046	1.036	1.036	1.031	1.031	1.030	1.030	1.025	1.025	1.022	1.019	1.019	1.018	1.017	1.014	1.014	1.012														
1990	5.018	2.252	1.295	1.140	1.085	1.065	1.053	1.042	1.038	1.035	1.037	1.037	1.034	1.029	1.028	1.026	1.021	1.020	1.018	1.017	1.015	1.015	1.013															
1991	5.636	1.602	1.198	1.109	1.073	1.053	1.043	1.040	1.035	1.036	1.036	1.034	1.029	1.029	1.024	1.020	1.020	1.018	1.016	1.015	1.014	1.013																
1992	5.239	1.521	1.179	1.096	1.065	1.048	1.044	1.040	1.041	1.040	1.036	1.033	1.033	1.030	1.024	1.026	1.022	1.021	1.021	1.016	1.016																	
1993	2.208	1.339	1.078	1.052	1.036	1.033	1.031	1.041	1.046	1.039	1.038	1.032	1.028	1.024	1.023	1.022	1.022	1.018	1.015	1.014																		
1994	2.423	1.342	1.069	1.053	1.051	1.039	1.044	1.050	1.046	1.045	1.041	1.030	1.028	1.026	1.028	1.024	1.024	1.021	1.018																			
1995	2.187	1.257	1.078	1.061	1.049	1.048	1.046	1.050	1.050	1.047	1.033	1.031	1.029	1.027	1.025	1.023	1.020	1.018																				
1996	2.248	1.250	1.093	1.061	1.059	1.050	1.050	1.048	1.046	1.039	1.032	1.029	1.029	1.027	1.024	1.021	1.020																					
1997	2.876	1.288	1.073	1.072	1.065	1.053	1.049	1.052	1.041	1.034	1.035	1.033	1.033	1.025	1.022	1.019																						
1998	2.481	1.224	1.105	1.085	1.067	1.059	1.056	1.049	1.038	1.038	1.037	1.033	1.030	1.028	1.025																							
1999	2.050	1.263	1.133	1.090	1.068	1.060	1.039	1.043	1.042	1.037	1.037	1.034	1.032	1.026																								
2000	2.255	1.278	1.122	1.084	1.066	1.040	1.032	1.040	1.040	1.041	1.033	1.029	1.025																									
2001	2.139	1.224	1.102	1.077	1.049	1.022	1.030	1.042	1.040	1.036	1.030	1.027																										
2002	1.989	1.191	1.108	1.055	1.041	1.023	1.013	1.047	1.042	1.034	1.030																											
2003	1.739	1.172	1.081	1.055	1.046	1.013	1.017	1.043	1.041	1.034																												
2004	1.764	1.130	1.074	1.072	1.050	1.030	1.016	1.038	1.034																													
2005	1.744	1.102	1.110	1.081	1.055	1.033	1.014	1.036																														
2006	1.764	1.164	1.116	1.079	1.057	1.032	1.017																															
2007	1.737	1.170	1.132	1.086	1.052	1.011																																
2008	1.735	1.211	1.131	1.086	1.046																																	
2009	1.788	1.200	1.123	1.078																																		
2010	1.762	1.169	1.099																																			
2011	1.769	1.184																																				
2012	1.779																																					
3 Yr Avg	1.770	1.184	1.118	1.083	1.052	1.026	1.015	1.039	1.039	1.035	1.031	1.030	1.029	1.026	1.024	1.021	1.021	1.019	1.018	1.015	1.015	1.014	1.014	1.013	1.013	1.014	1.013	1.012	1.010	1.010	1.009							
5 Yr Avg	1.766	1.187	1.120	1.082	1.052	1.024	1.015	1.041	1.039	1.036	1.033	1.031	1.030	1.027	1.025	1.022	1.021	1.019	1.018	1.016	1.016	1.015	1.014	1.014	1.014	1.013	1.013	1.012	1.010	1.010	1.009							
7 Yr Avg	1.762	1.172	1.112	1.077	1.050	1.023	1.020	1.041	1.040	1.036	1.033	1.031	1.029	1.026	1.025	1.022	1.021	1.019	1.018	1.016	1.016	1.015	1.014	1.014	1.014	1.014	1.013	1.012	1.010	1.010	1.009							
3 Yr Wtd	1.770	1.184	1.117	1.083	1.051	1.025	1.016	1.039	1.039	1.035	1.031	1.030	1.029	1.026	1.024	1.021	1.021	1.019	1.018	1.015	1.015	1.014	1.014	1.013	1.012	1.014	1.013	1.012	1.010	1.010	1.009							
5 Yr Wtd	1.766	1.187	1.120	1.082	1.052	1.024	1.015	1.041	1.039	1.036	1.033	1.031	1.029	1.027	1.025	1.022	1.021	1.019	1.018	1.016	1.016	1.015	1.014	1.014	1.014	1.013	1.013	1.012	1.010	1.010	1.009							
10 Yr Wtd	1.758	1.170	1.108	1.076	1.052	1.030	1.026	1.043	1.041	1.038	1.034	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.017	1.017	1.015	1.014	1.014	1.014	1.013	1.012	1.010	1.010	1.009							TAIL
Prior FY	1.775	1.173	1.111	1.076	1.054	1.034	1.029	1.045	1.042	1.038	1.035	1.032	1.030	1.027	1.025	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.015	1.014	1.014	1.013	1.012	1.011	1.011								1.164
Selected	1.758	1.170	1.108	1.076	1.052	1.030	1.026	1.043	1.041	1.038	1.034	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.017	1.017	1.015	1.014	1.014	1.014	1.013	1.012	1.010	1.010	1.009							
Cumulative	5.224	2.971	2.539	2.291	2.130	2.024	1.964	1.914	1.835	1.763	1.699	1.643	1.594	1.548	1.508	1.471	1.438	1.407	1.379	1.353	1.329	1.307	1.285	1.266	1.248	1.231	1.214	1.199	1.184	1.173	1.162	1.151	1.151	1.151	1.151	1.151	1.151	1.151

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	159	1,237	2,062	2,500	2,863	3,197	3,520	3,826	4,114	4,428	4,773	5,059	5,280	5,462	5,632	5,787	5,922	6,063	6,182	6,305	6,432	6,562	6,692	6,821	6,939	7,033	7,146	7,243	7,337	7,414	7,495	7,563						7,563
1983	153	1,251	2,207	2,686	3,079	3,429	3,759	4,076	4,421	4,789	5,115	5,368	5,584	5,788	5,963	6,116	6,259	6,402	6,550	6,693	6,841	6,968	7,106	7,219	7,309	7,410	7,495	7,571	7,647	7,719	7,787							7,787
1984	158	1,289	2,278	2,788	3,197	3,565	3,905	4,274	4,683	5,040	5,316	5,531	5,723	5,896	6,043	6,180	6,309	6,456	6,606	6,750	6,897	7,035	7,159	7,256	7,363	7,462	7,556	7,654	7,750	7,823								7,823
1985	158	1,330	2,445	3,039	3,519	3,947	4,414	4,926	5,351	5,704	5,980	6,231	6,460	6,656	6,845	7,028	7,236	7,440	7,635	7,825	8,026	8,180	8,333	8,486	8,626	8,777	8,917	9,053	9,171									9,171
1986	151	1,313	2,498	3,109	3,602	4,105	4,627	5,074	5,439	5,731	5,996	6,220	6,405	6,591	6,783	6,977	7,161	7,350	7,532	7,719	7,889	8,020	8,170	8,303	8,443	8,563	8,686	8,791										8,791
1987	153	1,352	2,626	3,290	3,886	4,487	4,992	5,385	5,688	5,955	6,193	6,388	6,596	6,774	6,975	7,167	7,357	7,535	7,712	7,846	7,976	8,126	8,273	8,398	8,513	8,623	8,723											8,723
1988	166	1,458	2,847	3,690	4,440	5,038	5,482	5,828	6,146	6,414	6,635	6,850	7,059	7,284	7,510	7,730	7,950	8,161	8,339	8,489	8,644	8,790	8,938	9,065	9,183	9,279												9,279
1989	159	1,453	3,066	4,091	4,820	5,340	5,728	6,065	6,358	6,596	6,837	7,053	7,276	7,497	7,721	7,921	8,122	8,301	8,461	8,621	8,773	8,920	9,045	9,170	9,279													9,279
1990	132	1,419	3,248	4,243	4,870	5,312	5,690	6,015	6,276	6,522	6,756	7,010	7,270	7,520	7,748	7,970	8,179	8,354	8,518	8,674	8,827	8,961	9,093	9,208														9,208
1991	207	2,454	4,006	4,847	5,410	5,846	6,197	6,482	6,745	6,985	7,241	7,504	7,759	7,997	8,226	8,420	8,588	8,760	8,917	9,061	9,195	9,323	9,441															9,441
1992	228	2,606	4,036	4,806	5,320	5,710	6,024	6,310	6,566	6,842	7,116	7,372	7,630	7,879	8,114	8,311	8,528	8,715	8,898	9,081	9,231	9,380																9,380
1993	289	2,472	3,832	4,575	5,061	5,420	5,731	5,998	6,277	6,577	6,851	7,120	7,355	7,564	7,747	7,927	8,106	8,284	8,435	8,562	8,680																	8,680
1994	209	2,328	3,664	4,353	4,814	5,228	5,582	5,925	6,270	6,596	6,908	7,201	7,433	7,642	7,843	8,068	8,265	8,462	8,643	8,797																		8,797
1995	286	2,615	3,855	4,506	5,024	5,445	5,854	6,227	6,590	6,942	7,283	7,544	7,790	8,027	8,251	8,460	8,651	8,827	8,984																			8,984
1996	326	2,768	4,017	4,816	5,370	5,869	6,319	6,761	7,137	7,496	7,804	8,067	8,314	8,566	8,804	9,015	9,203	9,386																				9,386
1997	279	2,952	4,515	5,344	6,025	6,643	7,200	7,697	8,172	8,555	8,881	9,213	9,531	9,849	10,095	10,324	10,530																					10,530
1998	385	3,366	4,937	5,973	6,816	7,543	8,191	8,811	9,319	9,722	10,134	10,537	10,888	11,212	11,527	11,822																						11,822
1999	488	3,357	5,057	6,273	7,222	7,980	8,690	9,239	9,723	10,192	10,618	11,032	11,418	11,783	12,098																							12,098
2000	515	3,747	5,860	7,205	8,192	9,040	9,705	10,256	10,782	11,274	11,762	12,171	12,537	12,863																								12,863
2001	615	4,434	6,685	8,005	9,042	9,852	10,525	11,149	11,719	12,231	12,686	13,084	13,439																									13,439
2002	679	4,742	6,939	8,412	9,442	10,266	11,016	11,688	12,323	12,864	13,320	13,734																										13,734
2003	884	4,850	7,034	8,389	9,345	10,207	10,965	11,618	12,186	12,711	13,165																											13,165
2004	915	5,180	7,353	8,708	9,806	10,726	11,517	12,178	12,747	13,219																												13,219
2005	917	5,352	7,526	9,107	10,336	11,361	12,130	12,810	13,392																													13,392
2006	915	5,545	8,266	10,045	11,321	12,317	13,148	13,905																														13,905
2007	934	5,518	8,068	9,784	11,003	11,996	12,824																															12,824
2008	1,090	6,406	9,352	11,267	12,658	13,785																																13,785
2009	1,083	6,248	9,070	10,907	12,251																																	12,251
2010	1,070	6,501	9,216	10,905																																		10,905
2011	1,090	6,425	9,196																																			9,196
2012	997	6,161																																				6,161
2013	983																																					983

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					7,289	7,415	7,529	7,731	7,747	7,847	7,938	7,992	8,062	8,083	8,113	8,138						8,138
1983																				7,630	7,800	7,876	7,959	8,128	8,042	8,137	8,188	8,206	8,215	8,222	8,259							8,259
1984																			7,521	7,713	7,887	8,021	8,113	8,208	8,146	8,222	8,285	8,290	8,302	8,337								8,337
1985																		8,754	8,910	9,206	9,438	9,485	9,516	9,735	10,015	10,099	10,058	10,108	10,151									10,151
1986																	8,440	8,703	8,873	9,116	9,341	9,270	9,279	9,501	9,597	9,635	9,669	9,740										9,740
1987																8,567	8,635	8,854	9,001	9,182	9,260	9,353	9,516	9,595	9,599	9,601	9,625											9,625
1988															9,455	9,471	9,548	9,769	9,865	10,003	10,000	10,116	10,226	10,234	10,270	10,237												10,237
1989														9,666	9,719	9,649	9,650	9,866	9,937	10,098	10,206	10,323	10,324	10,366	10,303													10,303
1990													9,493	9,841	9,931	9,836	9,937	10,067	10,092	10,137	10,174	10,197	10,239	10,275														10,275
1991												9,907	9,819	10,184	10,269	10,182	10,174	10,318	10,428	10,455	10,442	10,491	10,520															10,520
1992											9,630	9,826	9,791	10,096	10,249	10,105	10,213	10,580	10,685	10,684	10,732	10,764																10,764
1993										9,011	9,321	9,505	9,425	9,651	9,599	9,480	9,592	9,707	9,780	9,773	9,786																	9,786
1994									9,325	9,341	9,664	9,844	9,725	9,944	9,899	10,074	10,254	10,429	10,401	10,269																		10,269
1995								9,443	9,724	9,850	10,193	10,261	10,055	10,312	10,516	10,698	10,713	10,695	10,664																			10,664
1996							10,494	10,244	10,691	10,590	10,876	10,864	10,659	10,923	11,124	11,083	11,052	11,121																				11,121
1997						12,124	11,929	11,849	12,406	12,260	12,404	12,379	12,631	12,893	12,868	12,717	12,647																					12,647
1998					13,493	13,555	13,680	13,510	14,340	13,972	14,205	14,720	14,873	14,768	14,881	14,958																						14,958
1999				14,199	14,229	14,621	14,461	14,153	14,688	14,444	14,707	14,851	15,033	15,250	15,366																							15,366
2000			16,823	15,790	16,045	15,985	15,745	15,201	15,799	16,068	16,374	16,488	16,531	16,690																								16,690
2001		18,211	18,366	17,625	17,346	17,403	17,042	16,413	16,797	17,002	17,041	16,987	16,980																									16,980
2002	16,509	20,015	19,841	18,286	18,318	18,413	17,749	17,683	18,644	18,933	18,940	18,644																										18,644
2003	17,798	20,814	18,670	17,803	17,974	18,043	17,222	17,094	17,338	17,411	17,483																											17,483
2004	18,838	20,083	18,715	17,849	18,365	18,790	18,612	18,545	18,410	18,356																												18,356
2005	19,110	20,746	18,374	18,283	18,820	20,064	19,678	19,241	19,246																													19,246
2006	19,995	21,249	19,556	19,492	20,181	20,819	20,286	19,786																														19,786
2007	20,242	20,751	18,854	19,997	20,706	20,528	19,833																															19,833
2008	21,171	22,301	21,567	22,107	23,283	23,814																																23,814
2009	23,332	23,249	21,201	21,233	21,895																																	21,895
2010	24,976	22,654	21,087	20,574																																		20,574
2011	20,199	23,484	20,733																																			20,733
2012	22,461	23,499																																				23,499
2013	24,982																																					24,982

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					855	850	837	910	808	813	792	749	724	669	618	575						575
1983																				934	956	907	853	909	732	727	693	636	569	503	473							473
1984																			912	960	989	985	954	952	783	760	729	636	552	514								514
1985																		1,309	1,269	1,380	1,411	1,305	1,182	1,248	1,388	1,323	1,141	1,055	980									980
1986																	1,274	1,349	1,340	1,396	1,451	1,249	1,108	1,197	1,154	1,072	983	949										949
1987																1,395	1,274	1,318	1,288	1,336	1,284	1,227	1,243	1,197	1,086	978	901											901
1988															1,938	1,733	1,596	1,606	1,525	1,512	1,355	1,325	1,288	1,169	1,087	958												958
1989														2,162	1,989	1,725	1,525	1,563	1,474	1,474	1,431	1,402	1,279	1,195	1,023													1,023
1990													2,211	2,309	2,179	1,862	1,755	1,711	1,571	1,460	1,346	1,235	1,146	1,066														1,066
1991												2,383	2,041	2,181	2,038	1,758	1,583	1,554	1,508	1,392	1,246	1,167	1,079															1,079
1992											2,490	2,432	2,155	2,212	2,130	1,790	1,681	1,861	1,785	1,601	1,499	1,383																1,383
1993										2,400	2,450	2,371	2,060	2,079	1,846	1,549	1,483	1,420	1,343	1,208	1,105																	1,105
1994									2,970	2,691	2,715	2,611	2,275	2,288	2,046	2,000	1,985	1,964	1,755	1,469																		1,469
1995								3,086	3,052	2,845	2,862	2,687	2,246	2,273	2,258	2,233	2,057	1,865	1,677																			1,677
1996							3,923	3,347	3,460	3,026	3,020	2,759	2,322	2,343	2,309	2,059	1,843	1,732																				1,732
1997						4,987	4,413	3,963	4,107	3,617	3,468	3,132	3,081	3,030	2,760	2,383	2,112																					2,112
1998					5,941	5,495	5,146	4,497	4,884	4,156	4,017	4,159	3,968	3,541	3,341	3,127																						3,127
1999				6,823	6,187	6,036	5,358	4,694	4,824	4,162	4,042	3,792	3,594	3,451	3,255																							3,255
2000			9,283	7,334	6,881	6,217	5,587	4,716	4,891	4,721	4,564	4,285	3,969	3,809																								3,809
2001		11,136	9,702	8,081	7,067	6,617	6,015	5,059	4,970	4,706	4,306	3,869	3,513																									3,513
2002	12,543	12,127	10,443	7,877	7,333	6,972	6,051	5,829	6,234	6,004	5,570	4,870																										4,870
2003	13,099	12,641	9,094	7,450	7,052	6,622	5,651	5,321	5,054	4,625	4,257																											4,257
2004	13,915	11,401	8,901	7,310	7,068	6,928	6,399	6,142	5,542	5,046																												5,046
2005	13,985	11,806	8,520	7,341	6,995	7,591	6,790	6,177	5,718																													5,718
2006	14,839	12,154	8,966	7,671	7,426	7,336	6,369	5,628																														5,628
2007	15,135	11,881	8,475	8,245	7,939	7,099	6,254																															6,254
2008	15,545	12,541	9,751	8,746	8,775	8,636																																8,636
2009	17,910	13,554	9,569	8,167	7,815																																	7,815
2010	19,198	12,475	9,183	7,495																																		7,495
2011	14,516	13,431	8,833																																			8,833
2012	16,879	13,570																																				13,570
2013	18,942																																					18,942

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982	1.84%	3.90%	3.96%	3.98%	4.00%	4.01%	4.02%	4.02%	4.02%	4.02%	4.02%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%						81,686,001
1983	1.83%	4.17%	4.23%	4.26%	4.28%	4.29%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%							79,648,938
1984	2.22%	4.84%	4.92%	4.96%	4.98%	4.99%	5.00%	5.00%	5.00%	5.00%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%								82,134,435
1985	2.30%	5.04%	5.12%	5.16%	5.18%	5.20%	5.21%	5.21%	5.22%	5.22%	5.22%	5.22%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%									85,578,631
1986	2.25%	4.91%	4.99%	5.03%	5.05%	5.07%	5.08%	5.08%	5.08%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%										89,545,683
1987	2.22%	4.99%	5.07%	5.11%	5.14%	5.16%	5.17%	5.18%	5.18%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%											92,902,249
1988	2.39%	5.15%	5.24%	5.28%	5.31%	5.33%	5.34%	5.36%	5.36%	5.37%	5.37%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%	5.38%												95,580,917
1989	2.33%	5.08%	5.18%	5.22%	5.25%	5.28%	5.30%	5.32%	5.33%	5.33%	5.34%	5.34%	5.34%	5.34%	5.34%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%													99,591,072
1990	2.33%	4.97%	5.05%	5.10%	5.13%	5.16%	5.19%	5.21%	5.21%	5.22%	5.22%	5.22%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.24%	5.24%	5.24%														101,254,967
1991	2.18%	4.59%	4.67%	4.72%	4.75%	4.78%	4.82%	4.83%	4.84%	4.84%	4.84%	4.85%	4.85%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%															100,654,884
1992	2.06%	4.49%	4.58%	4.62%	4.67%	4.70%	4.74%	4.75%	4.76%	4.76%	4.76%	4.77%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%																99,199,664
1993	0.81%	3.15%	3.64%	4.03%	4.24%	4.38%	4.49%	4.56%	4.58%	4.59%	4.60%	4.60%	4.61%	4.61%	4.61%	4.61%	4.61%	4.61%	4.61%	4.61%	4.61%																	101,763,581
1994	0.65%	2.97%	3.49%	3.87%	4.06%	4.20%	4.32%	4.39%	4.42%	4.44%	4.45%	4.46%	4.47%	4.47%	4.47%	4.48%	4.48%	4.48%	4.48%	4.48%																		103,144,617
1995	0.66%	2.77%	3.25%	3.52%	3.70%	3.82%	3.92%	3.99%	4.02%	4.03%	4.04%	4.05%	4.06%	4.06%	4.07%	4.07%	4.07%	4.07%	4.07%																			105,860,639
1996	0.67%	2.53%	2.94%	3.22%	3.39%	3.50%	3.59%	3.66%	3.68%	3.69%	3.70%	3.71%	3.72%	3.72%	3.72%	3.73%	3.73%	3.73%																				107,011,928
1997	0.60%	2.21%	2.62%	2.89%	3.05%	3.15%	3.25%	3.31%	3.34%	3.35%	3.37%	3.38%	3.38%	3.38%	3.38%	3.38%	3.39%																					109,565,780
1998	0.62%	2.19%	2.62%	2.87%	3.02%	3.13%	3.21%	3.27%	3.29%	3.31%	3.32%	3.33%	3.34%	3.34%	3.34%	3.34%																						109,703,410
1999	0.66%	2.21%	2.64%	2.89%	3.05%	3.16%	3.24%	3.32%	3.35%	3.37%	3.38%	3.39%	3.39%	3.39%	3.39%																							111,784,761
2000	0.67%	2.16%	2.64%	2.89%	3.03%	3.14%	3.24%	3.32%	3.35%	3.37%	3.38%	3.39%	3.39%	3.39%																								113,612,761
2001	0.58%	1.95%	2.40%	2.61%	2.74%	2.85%	2.97%	3.06%	3.09%	3.10%	3.10%	3.11%	3.11%																									112,872,903
2002	0.54%	1.91%	2.35%	2.57%	2.73%	2.85%	2.99%	3.13%	3.15%	3.16%	3.17%	3.17%																										111,762,597
2003	0.59%	1.85%	2.29%	2.53%	2.67%	2.79%	2.96%	3.08%	3.10%	3.10%	3.11%																											109,823,635
2004	0.55%	1.76%	2.21%	2.44%	2.56%	2.67%	2.78%	2.90%	2.93%	2.93%																												108,674,619
2005	0.49%	1.62%	2.07%	2.26%	2.37%	2.47%	2.55%	2.66%	2.68%																													108,922,029
2006	0.42%	1.43%	1.83%	2.00%	2.08%	2.15%	2.22%	2.31%																														109,940,677
2007	0.42%	1.44%	1.80%	1.93%	1.99%	2.07%	2.19%																															109,685,990
2008	0.41%	1.37%	1.66%	1.76%	1.83%	1.90%																																107,266,594
2009	0.35%	1.13%	1.36%	1.46%	1.52%																																	99,469,136
2010	0.34%	1.17%	1.42%	1.53%																																		97,450,013
2011	0.34%	1.12%	1.35%																																			98,646,157
2012	0.29%	1.02%																																				99,964,519
2013	0.27%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	159	1,078	825	438	363	334	323	306	289	314	345	286	221	181	171	155	134	141	119	123	127	131	129	129	118	94	112	97	94	77	80	68						32,925
1983	153	1,098	956	480	393	350	330	317	345	368	326	253	216	205	174	153	143	144	148	143	148	127	138	113	91	100	86	75	76	72	68							34,316
1984	158	1,131	989	510	410	368	340	369	409	358	276	215	191	174	147	136	130	147	149	144	148	138	123	97	107	99	94	99	96	73								41,180
1985	158	1,172	1,115	594	480	428	467	512	425	353	276	251	229	196	189	183	208	204	196	190	201	153	153	154	140	150	140	136	118									44,767
1986	151	1,162	1,185	611	493	503	522	447	366	292	265	224	185	186	193	193	184	189	182	187	170	131	150	133	140	120	124	104										45,649
1987	153	1,199	1,274	664	596	601	506	393	302	267	238	195	209	178	201	192	189	178	177	134	130	151	147	125	115	110	100											48,293
1988	166	1,292	1,389	844	749	599	443	347	317	268	222	214	209	225	226	221	219	211	178	151	155	146	148	127	118	96												51,449
1989	159	1,293	1,613	1,026	729	520	388	337	293	238	240	216	223	221	224	201	200	180	160	160	152	147	125	125	108													53,272
1990	132	1,287	1,829	995	626	442	379	324	261	246	235	254	259	250	228	222	209	175	164	156	153	134	132	116														53,013
1991	207	2,247	1,551	841	562	436	351	285	263	240	256	263	255	238	229	194	168	172	157	144	133	128	118															48,928
1992	228	2,378	1,430	771	514	389	315	285	256	276	274	256	257	250	235	197	216	188	183	183	150	149																47,428
1993	289	2,184	1,360	742	487	358	311	267	279	300	274	269	235	209	183	180	179	178	151	127	118																	46,948
1994	209	2,120	1,336	689	461	414	355	342	346	326	311	294	231	210	201	224	197	197	181	155																		46,197
1995	286	2,329	1,240	651	519	420	409	373	363	352	341	261	246	237	224	209	191	176	157																			43,087
1996	326	2,442	1,250	798	555	498	451	441	377	358	308	263	248	252	238	211	187	183																				39,901
1997	279	2,674	1,562	830	681	618	557	496	476	383	325	332	318	318	246	228	206																					37,122
1998	385	2,981	1,571	1,036	843	727	648	620	508	403	412	403	352	324	316	294																						36,663
1999	488	2,869	1,700	1,216	949	758	710	550	483	469	426	414	386	365	316																							37,974
2000	515	3,232	2,113	1,345	987	848	665	551	526	493	488	409	366	326																								38,562
2001	615	3,819	2,251	1,320	1,037	810	673	624	570	512	455	398	355																									35,168
2002	679	4,063	2,197	1,473	1,030	824	750	671	635	542	456	414																										35,509
2003	884	3,966	2,184	1,354	956	863	758	653	568	525	454																											34,266
2004	915	4,265	2,173	1,355	1,098	920	791	662	569	472																												32,094
2005	917	4,435	2,174	1,580	1,229	1,026	768	681	582																													29,522
2006	915	4,630	2,720	1,779	1,276	997	830	757																														25,820
2007	934	4,584	2,550	1,716	1,219	993	828																															25,388
2008	1,090	5,316	2,946	1,915	1,391	1,127																																22,439
2009	1,083	5,165	2,822	1,837	1,344																																	17,397
2010	1,070	5,432	2,715	1,689																																		17,883
2011	1,090	5,335	2,770																																			17,290
2012	997	5,164																																				16,502
2013	983																																					16,793
																																						1,171,089

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	6.766	0.765	0.531	0.830	0.920	0.966	0.948	0.943	1.087	1.100	0.829	0.772	0.820	0.941	0.911	0.865	1.052	0.839	1.035	1.036	1.028	0.990	0.996	0.918	0.799	1.191	0.865	0.968	0.818	1.043	0.844						
1983	7.193	0.870	0.502	0.819	0.892	0.942	0.961	1.088	1.066	0.886	0.777	0.851	0.950	0.851	0.881	0.931	1.006	1.028	0.969	1.036	0.855	1.087	0.820	0.801	1.110	0.851	0.883	1.007	0.952	0.936							
1984	7.156	0.875	0.516	0.803	0.897	0.924	1.086	1.109	0.874	0.773	0.777	0.892	0.907	0.847	0.927	0.950	1.136	1.014	0.966	1.023	0.936	0.893	0.787	1.102	0.921	0.956	1.045	0.970	0.765								
1985	7.417	0.951	0.533	0.808	0.893	1.090	1.096	0.830	0.830	0.783	0.910	0.911	0.857	0.963	0.971	1.133	0.982	0.959	0.970	1.062	0.762	0.998	1.005	0.909	1.076	0.932	0.971	0.868									
1986	7.682	1.020	0.516	0.806	1.020	1.039	0.856	0.818	0.798	0.908	0.846	0.827	1.001	1.039	1.003	0.953	1.025	0.962	1.028	0.909	0.774	1.139	0.890	1.048	0.860	1.030	0.845										
1987	7.839	1.063	0.521	0.899	1.007	0.842	0.778	0.769	0.884	0.889	0.821	1.072	0.851	1.130	0.956	0.986	0.940	0.997	0.752	0.972	1.161	0.978	0.847	0.924	0.952	0.915											
1988	7.785	1.075	0.607	0.888	0.799	0.740	0.783	0.915	0.844	0.828	0.967	0.974	1.076	1.004	0.978	0.992	0.964	0.842	0.847	1.028	0.941	1.012	0.859	0.933	0.816												
1989	8.109	1.247	0.636	0.711	0.713	0.747	0.869	0.868	0.813	1.010	0.898	1.034	0.988	1.015	0.896	0.997	0.897	0.892	0.999	0.949	0.968	0.850	1.005	0.862													
1990	9.726	1.421	0.544	0.629	0.706	0.856	0.857	0.804	0.944	0.953	1.082	1.021	0.964	0.913	0.974	0.939	0.837	0.941	0.947	0.981	0.879	0.979	0.880														
1991	10.834	0.690	0.542	0.669	0.775	0.805	0.813	0.923	0.911	1.065	1.028	0.971	0.934	0.962	0.846	0.867	1.024	0.911	0.922	0.922	0.961	0.925															
1992	10.445	0.601	0.539	0.667	0.758	0.808	0.906	0.897	1.080	0.991	0.934	1.006	0.969	0.941	0.840	1.097	0.867	0.974	1.001	0.817	0.998																
1993	7.565	0.623	0.546	0.655	0.736	0.867	0.860	1.045	1.076	0.912	0.981	0.873	0.892	0.877	0.982	0.992	0.994	0.851	0.843	0.923																	
1994	10.159	0.630	0.515	0.669	0.898	0.857	0.965	1.011	0.942	0.954	0.944	0.787	0.908	0.957	1.116	0.879	0.999	0.920	0.854																		
1995	8.154	0.532	0.525	0.797	0.811	0.974	0.912	0.971	0.971	0.967	0.767	0.940	0.964	0.947	0.932	0.913	0.920	0.896																			
1996	7.503	0.512	0.639	0.695	0.898	0.904	0.980	0.853	0.951	0.860	0.853	0.943	1.015	0.948	0.885	0.889	0.975																				
1997	9.598	0.584	0.531	0.820	0.908	0.902	0.891	0.958	0.806	0.849	1.021	0.958	0.999	0.774	0.928	0.901																					
1998	7.742	0.527	0.659	0.814	0.862	0.891	0.958	0.820	0.793	1.021	0.979	0.873	0.920	0.975	0.933																						
1999	5.876	0.592	0.715	0.781	0.798	0.937	0.774	0.879	0.970	0.907	0.973	0.931	0.946	0.864																							
2000	6.277	0.654	0.636	0.734	0.859	0.784	0.830	0.953	0.937	0.991	0.837	0.896	0.891																								
2001	6.208	0.589	0.586	0.785	0.782	0.830	0.928	0.913	0.898	0.889	0.875	0.893																									
2002	5.980	0.541	0.670	0.699	0.800	0.910	0.895	0.946	0.853	0.841	0.910																										
2003	4.484	0.551	0.620	0.706	0.903	0.878	0.861	0.870	0.924	0.865																											
2004	4.660	0.509	0.624	0.810	0.838	0.859	0.837	0.859	0.830																												
2005	4.835	0.490	0.727	0.778	0.835	0.749	0.886	0.855																													
2006	5.059	0.588	0.654	0.717	0.781	0.833	0.912																														
2007	4.906	0.556	0.673	0.710	0.815	0.833																															
2008	4.878	0.554	0.650	0.726	0.810																																
2009	4.771	0.546	0.651	0.731																																	
2010	5.077	0.500	0.622																																		
2011	4.896	0.519																																			
2012	5.180																																				
3 Yr Avg	5.051	0.522	0.641	0.723	0.802	0.805	0.878	0.861	0.869	0.865	0.874	0.907	0.919	0.871	0.915	0.901	0.965	0.889	0.899	0.887	0.946	0.918	0.914	0.906	0.876	0.959	0.954	0.948	0.845	0.989	0.844						
5 Yr Avg	4.960	0.535	0.650	0.732	0.816	0.831	0.878	0.889	0.888	0.899	0.915	0.910	0.954	0.902	0.959	0.915	0.951	0.910	0.913	0.918	0.950	0.949	0.896	0.935	0.925	0.937	0.922	0.953	0.845	0.989	0.844						
10 Yr Avg	4.875	0.535	0.648	0.740	0.822	0.851	0.877	0.891	0.893	0.915	0.914	0.910	0.944	0.916	0.933	0.947	0.942	0.919	0.916	0.958	0.924	0.985	0.899	0.937	0.933	0.979	0.922	0.953	0.845	0.989	0.844						
5 Yr Wtd	4.956	0.534	0.650	0.732	0.815	0.828	0.878	0.888	0.887	0.897	0.912	0.909	0.949	0.896	0.952	0.912	0.949	0.911	0.915	0.915	0.949	0.949	0.893	0.935	0.928	0.939	0.921	0.942	0.837	0.991	0.844						
10 Yr Wtd	4.880	0.535	0.648	0.738	0.820	0.846	0.876	0.890	0.889	0.911	0.911	0.908	0.943	0.911	0.930	0.945	0.939	0.918	0.917	0.957	0.913	0.983	0.899	0.934	0.929	0.974	0.921	0.942	0.837	0.991	0.844						
15 Yr Wtd	5.188	0.549	0.645	0.748	0.832	0.858	0.887	0.906	0.910	0.928	0.928	0.934	0.952	0.943	0.941	0.959	0.966	0.929	0.931	0.969	0.922	0.983	0.899	0.934	0.929	0.974	0.921	0.942	0.837	0.991	0.844						
Prior	4.900	0.550	0.660	0.745	0.830	0.860	0.880	0.910	0.915	0.930	0.930	0.930	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960							
																																					TAIL
Selected	4.950	0.540	0.650	0.740	0.830	0.855	0.880	0.905	0.910	0.925	0.925	0.925	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.955						1.151

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

HISTORICAL INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT TRENDED TO CURRENT YEAR (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	410.3	2,695.1	2,001.8	1,031.3	830.8	741.9	696.1	1,314.0	1,168.7	1,198.3	1,243.5	973.0	708.4	548.3	486.7	418.4	341.4	338.8	268.2	261.8	255.8	248.1	231.7	217.7	188.6	142.1	159.6	130.2	118.9	91.7	90.3	71.9						32,925
1983	381.6	2,665.3	2,252.3	1,097.6	872.3	755.4	690.7	1,283.9	1,317.9	1,325.4	1,108.3	812.2	652.1	584.2	468.7	389.4	342.2	324.8	315.1	287.9	281.4	227.0	232.8	180.1	136.1	142.5	114.4	95.3	90.5	81.3	71.7							34,316
1984	383.5	2,664.7	2,262.5	1,132.9	883.7	769.9	690.3	1,409.0	1,473.5	1,215.4	886.3	649.6	546.4	467.5	373.7	326.7	292.9	314.0	300.4	273.8	264.2	233.3	196.6	146.0	151.8	132.0	119.1	117.4	107.5	77.6								41,180
1985	372.4	2,681.7	2,476.0	1,280.8	1,004.6	870.9	921.8	1,845.6	1,444.7	1,131.0	835.3	716.8	616.3	498.2	452.5	414.5	442.8	410.3	371.1	339.6	340.1	244.5	230.2	218.2	187.1	189.9	166.9	152.9	125.2									44,767
1986	346.0	2,580.4	2,555.9	1,279.4	1,001.7	992.3	1,000.5	1,519.4	1,172.6	882.3	756.0	603.3	470.6	444.6	435.7	412.4	370.8	358.7	325.6	315.7	270.8	197.7	212.4	178.3	176.2	142.9	138.9	110.8										45,649
1987	339.7	2,585.1	2,668.0	1,349.3	1,177.1	1,151.1	940.4	1,260.7	914.5	762.6	639.9	495.4	500.8	402.1	428.7	386.5	359.6	318.9	299.8	212.8	195.1	213.6	197.0	157.4	137.2	123.2	106.3											48,293
1988	357.9	2,705.0	2,823.1	1,664.8	1,435.9	1,113.8	800.6	1,049.7	905.8	721.3	563.4	514.0	472.5	479.5	454.3	419.2	392.5	357.0	283.5	226.6	219.8	195.2	186.3	151.0	132.9	102.2												51,449
1989	333.9	2,629.0	3,182.9	1,965.5	1,356.2	938.4	680.4	962.9	788.5	604.7	576.2	488.3	476.3	444.1	425.3	359.6	338.2	286.1	240.9	226.9	203.1	185.5	148.8	141.0	114.7													53,272
1990	268.9	2,539.6	3,504.3	1,851.8	1,131.3	775.3	644.4	873.5	662.4	589.9	530.6	541.7	521.6	474.6	408.7	375.5	332.8	262.9	233.3	208.4	192.9	160.1	147.8	122.6														53,013
1991	409.3	4,305.5	2,886.2	1,519.5	986.3	742.3	579.9	725.0	631.5	542.4	545.2	528.8	484.2	426.5	387.2	309.1	252.7	244.1	209.7	182.4	158.6	143.7	125.4															48,928
1992	436.2	4,423.7	2,582.8	1,351.6	874.6	643.7	505.3	683.9	578.7	589.7	551.4	485.8	461.1	421.8	374.4	296.6	306.9	251.2	230.9	218.1	168.0	158.1																47,428
1993	537.0	3,944.1	2,384.8	1,264.0	804.3	575.0	484.1	604.3	595.5	604.5	519.9	481.2	396.3	333.4	275.8	255.5	239.2	224.3	180.1	143.2	124.7																	46,948
1994	376.8	3,716.6	2,275.0	1,138.1	739.6	644.7	536.5	729.7	696.0	618.8	557.1	496.4	368.5	315.7	284.9	300.0	248.9	234.5	203.5	163.9																		46,197
1995	500.9	3,965.3	2,049.5	1,044.2	808.1	636.0	601.3	751.3	688.5	630.8	575.5	416.6	369.4	336.0	300.0	263.9	227.5	197.4	166.9																			43,087
1996	554.1	4,036.6	2,005.5	1,243.3	839.4	731.7	642.6	838.0	674.5	605.4	491.2	395.1	351.4	336.6	301.1	251.3	210.6	193.8																				39,901
1997	460.4	4,290.7	2,434.0	1,255.0	999.4	881.1	771.4	888.9	803.7	610.8	489.2	471.3	425.8	401.4	293.1	256.6	218.2																					37,122
1998	617.9	4,644.0	2,376.4	1,521.2	1,202.4	1,006.4	870.3	1,047.7	810.0	606.3	583.7	539.0	444.1	385.5	354.5	311.9																						36,663
1999	760.8	4,339.8	2,495.9	1,733.2	1,313.8	1,018.4	926.4	876.4	726.9	665.5	569.5	523.0	459.5	410.2	334.5																							37,974
2000	778.9	4,746.7	3,012.4	1,861.4	1,326.6	1,106.6	842.0	829.1	745.6	659.1	616.2	486.8	411.3	345.7																								38,562
2001	903.4	5,444.9	3,116.1	1,774.0	1,352.5	1,026.3	827.3	885.8	763.0	646.1	541.9	447.1	376.5																									35,168
2002	968.6	5,623.8	2,953.0	1,921.9	1,304.6	1,013.3	895.7	898.5	801.8	645.0	511.9	439.2																										35,509
2003	1,224.3	5,329.5	2,850.1	1,715.7	1,175.5	1,030.2	878.7	824.3	676.3	589.6	481.4																											34,266
2004	1,229.8	5,564.7	2,752.6	1,666.6	1,311.1	1,066.5	889.7	788.1	639.0	500.4																												32,094
2005	1,196.7	5,618.0	2,674.0	1,887.0	1,424.8	1,154.5	839.4	764.7	616.6																													29,522
2006	1,159.4	5,694.5	3,248.4	2,062.7	1,435.7	1,089.1	881.1	802.6																														25,820
2007	1,149.0	5,473.0	2,956.3	1,931.7	1,331.9	1,053.8	852.4																															25,388
2008	1,301.4	6,163.1	3,315.6	2,092.8	1,475.4	1,160.5																																22,439
2009	1,255.1	5,813.4	3,084.2	1,948.7	1,383.8																																	17,397
2010	1,204.0	5,935.3	2,880.0	1,739.7																																		17,883
2011	1,190.9	5,660.3	2,853.5																																			17,290
2012	1,057.6	5,319.1																																				16,502
2013	1,012.4																																					16,793
																																						1,171,089
3 Yr Avg	1,087.0	5,638.3	2,939.2	1,927.1	1,397.0	1,101.1	857.6	785.1	644.0	578.3	511.7	457.7	415.8	380.5	327.4	273.3	218.8	208.6	183.5	175.1	150.4	154.0	140.6	138.2	128.3	122.8	137.4	127.0	107.8	83.5	81.0	71.9						
5 Yr Avg	1,144.0	5,778.3	3,017.9	1,955.1	1,410.3	1,104.9	868.2	815.6	699.3	608.0	544.2	487.0	423.4	375.9	316.6	276.8	228.9	220.2	198.2	183.2	169.4	168.5	161.1	150.1	149.6	138.0	129.1	121.3	110.5	83.5	81.0	71.9						
10 Yr Avg	1,175.6	5,657.1	2,956.8	1,874.1	1,352.2	1,071.9	870.3	860.6	725.7	615.9	541.8	469.5	406.4	371.3	331.4	298.0	276.8	257.0	237.4	223.8	213.7	195.9	190.9	168.0	153.1	139.3	134.2	121.3	110.5	83.5	81.0							
																																						TAIL
Selected	1,144.0	5,778.3	3,017.9	1,955.1	1,410.3	1,104.9	868.2	815.6	699.3	608.0	544.2	487.0	423.4	375.9	316.6	276.8	228.9	220.2	198.2	183.2	169.4	168.5	161.1	150.1	149.6	138.0	129.1	121.3	110.5	83.5	81.0	67.8						1.151
5 Yr Trend	-1.7%	4.5%	1.0%	3.8%	4.8%	3.7%	2.2%	1.6%	1.5%	3.2%	2.7%	3.8%	10.2%	11.8%	10.5%	4.2%	-2.2%	0.9%	1.6%	-2.9%	-2.0%	-4.0%																
15 Yr Trend	7.0%	5.2%	5.3%	7.1%	7.5%	7.7%	7.6%	7.6%	7.2%	6.7%	5.9%	5.4%	4.4%	3.9%	2.8%	2.2%	2.1%																					
Selected Trends																																						
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Future	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

HISTORICAL AND ESTIMATE FUTURE INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	159.3	1,078.0	824.7	437.6	363.1	334.0	322.8	306.2	288.7	313.7	345.1	286.2	220.9	181.2	170.5	155.4	134.4	141.4	118.6	122.7	127.1	130.7	129.4	128.8	118.3	94.5	112.5	97.3	94.2	77.0	80.3	67.8					
1983	152.6	1,098.1	955.8	479.7	392.7	350.3	329.9	317.1	345.0	367.8	326.0	253.3	215.5	204.7	174.1	153.3	142.8	143.7	147.7	143.1	148.2	126.7	137.8	113.0	90.5	100.5	85.5	75.5	76.0	72.3	67.7	67.8					
1984	158.0	1,130.7	988.9	510.0	409.8	367.7	339.6	368.9	408.9	357.5	276.4	214.7	191.4	173.6	147.1	136.3	129.5	147.2	149.3	144.2	147.5	138.1	123.3	97.1	107.0	98.6	94.3	98.6	95.7	73.2	81.0	71.9					
1985	158.0	1,172.1	1,114.7	593.9	479.8	428.4	467.1	512.1	425.0	352.7	276.1	251.1	228.9	196.1	188.8	183.3	207.6	203.9	195.5	189.6	201.3	153.4	153.1	153.8	139.8	150.4	140.1	136.1	118.2	83.5	85.9	76.2					
1986	151.2	1,161.7	1,185.2	611.1	492.8	502.8	522.2	446.9	365.6	291.6	264.9	224.0	185.3	185.5	192.7	193.3	184.3	189.0	181.8	186.8	169.9	131.4	149.7	133.2	139.6	120.0	123.6	104.5	110.5	88.5	91.0	80.8					
1987	152.9	1,198.7	1,274.3	663.8	596.4	600.7	505.5	393.1	302.2	267.2	237.6	195.0	209.0	177.8	201.0	192.1	189.4	178.1	177.5	133.5	129.7	150.6	147.2	124.7	115.2	109.6	100.3	121.3	117.2	93.8	96.5	85.6					
1988	166.0	1,291.9	1,388.8	843.5	749.4	598.7	443.3	346.9	317.4	267.9	221.8	214.5	209.0	224.8	225.8	220.8	219.1	211.3	177.8	150.7	155.0	145.9	147.6	126.8	118.3	96.5	129.1	128.6	124.2	99.5	102.3	90.7					
1989	159.5	1,293.3	1,612.8	1,025.8	729.0	519.6	388.0	337.4	292.8	238.1	240.4	216.0	223.3	220.7	224.0	200.8	200.2	179.5	160.2	160.0	151.8	146.9	124.9	125.5	108.2	138.0	136.9	136.3	131.7	105.4	108.4	96.2					
1990	132.3	1,286.8	1,828.9	995.5	626.4	442.1	378.5	324.4	260.8	246.2	234.7	254.0	259.2	250.0	228.2	222.2	208.8	174.8	164.5	155.7	152.8	134.4	131.5	115.7	149.6	146.3	145.1	144.5	139.6	111.8	114.9	101.9					
1991	207.4	2,247.0	1,551.5	841.3	562.5	436.0	350.9	285.4	263.5	239.9	255.6	262.8	255.1	238.1	229.2	193.9	168.1	172.1	156.7	144.5	133.2	127.9	118.3	150.1	158.6	155.1	153.8	153.2	147.9	118.5	121.8	108.1					
1992	227.7	2,377.9	1,430.0	770.8	513.7	389.4	314.9	285.4	256.0	276.5	274.0	255.9	257.5	249.6	234.9	197.3	216.4	187.7	182.9	183.1	149.5	149.2	161.1	159.1	168.1	164.4	163.0	162.4	156.8	125.6	129.1	114.5					
1993	288.7	2,183.7	1,360.0	742.4	486.6	358.4	310.7	267.3	279.2	300.4	273.9	268.7	234.5	209.2	183.4	180.1	178.7	177.6	151.2	127.5	117.6	168.5	170.7	168.6	178.2	174.3	172.8	172.1	166.2	133.1	136.9	121.4					
1994	208.6	2,119.5	1,336.3	688.6	460.9	413.8	354.7	342.1	345.9	326.0	311.1	293.8	231.2	209.9	200.8	224.2	197.2	196.9	181.1	154.6	169.4	178.6	181.0	178.7	188.9	184.7	183.2	182.4	176.2	141.1	145.1	128.7					
1995	285.6	2,329.2	1,240.0	650.7	518.7	420.4	409.5	373.4	362.7	352.2	340.6	261.4	245.7	236.8	224.2	209.1	191.0	175.7	157.4	183.2	179.6	189.4	191.8	189.5	200.2	195.8	194.2	193.4	186.8	149.6	153.8	136.4					
1996	325.5	2,442.2	1,249.8	798.0	554.9	498.3	450.7	441.4	376.6	358.3	308.2	262.8	247.7	251.5	238.5	211.0	187.5	182.9	198.2	194.2	190.4	200.7	203.3	200.8	212.2	207.6	205.8	205.0	198.0	158.6	163.0	144.6					
1997	278.6	2,673.8	1,562.3	829.7	680.6	618.0	557.3	496.4	475.7	383.2	325.4	332.2	318.2	318.0	246.1	228.4	205.9	220.2	210.1	205.8	201.8	212.8	215.5	212.9	225.0	220.0	218.2	217.3	209.8	168.1	172.8	153.3					
1998	385.0	2,980.8	1,571.1	1,035.9	843.4	727.0	647.6	620.1	508.2	403.2	411.5	402.7	351.7	323.7	315.5	294.3	228.9	233.4	222.7	218.2	213.9	225.5	228.5	225.6	238.5	233.2	231.2	230.3	222.4	178.2	183.1	162.5					
1999	488.3	2,869.1	1,699.6	1,215.6	949.1	757.8	710.0	549.9	483.5	469.2	425.6	414.2	385.8	365.1	315.5	276.8	242.6	247.5	236.1	231.3	226.8	239.1	242.2	239.2	252.8	247.2	245.1	244.1	235.8	188.8	194.1	172.2					
2000	514.9	3,232.3	2,112.8	1,344.7	987.1	848.1	664.7	551.4	525.6	492.5	488.1	408.7	366.1	326.1	316.6	293.4	257.2	262.3	250.2	245.1	240.4	253.4	256.7	253.5	267.9	262.0	259.8	258.8	249.9	200.2	205.8	182.6					
2001	615.2	3,818.9	2,251.1	1,320.0	1,036.6	810.2	672.6	624.5	570.1	511.8	455.0	397.9	355.2	375.9	335.6	311.0	272.6	278.0	265.3	259.9	254.8	268.6	272.1	268.7	284.0	277.7	275.4	274.3	264.9	212.2	218.1	193.5					
2002	679.3	4,062.8	2,197.3	1,473.0	1,029.8	823.9	750.2	671.4	635.1	541.5	455.5	414.3	423.4	398.4	355.8	329.6	289.0	294.7	281.2	275.4	270.1	284.7	288.4	284.9	301.0	294.4	291.9	290.8	280.8	224.9	231.2	205.1					
2003	884.4	3,965.6	2,184.4	1,354.4	955.8	862.8	757.9	652.9	567.9	524.7	454.1	487.0	448.9	422.4	377.1	349.4	306.3	312.4	298.0	292.0	286.3	301.8	305.7	302.0	319.1	312.1	309.5	308.2	297.7	238.4	245.1	217.5					
2004	915.1	4,264.8	2,172.9	1,355.1	1,098.0	920.0	790.5	661.7	568.7	472.0	544.2	516.2	475.8	447.7	399.8	370.4	324.7	331.1	315.9	309.5	303.5	319.9	324.1	320.1	338.3	330.8	328.0	326.7	315.5	252.7	259.8	230.5					
2005	917.2	4,434.9	2,174.2	1,580.3	1,229.0	1,025.7	768.2	680.6	581.7	608.0	576.8	547.2	504.3	474.6	423.7	392.6	344.2	351.0	334.9	328.1	321.7	339.1	343.5	339.3	358.6	350.7	347.7	346.3	334.5	267.9	275.4	244.3					
2006	915.3	4,630.2	2,720.5	1,779.3	1,275.6	996.7	830.5	757.2	699.3	644.5	611.4	580.0	534.6	503.0	449.2	416.2	364.8	372.1	355.0	347.7	341.0	359.5	364.1	359.6	380.1	371.7	368.6	367.1	354.5	283.9	291.9	259.0					
2007	934.3	4,583.6	2,550.1	1,716.3	1,218.9	993.3	827.5	815.6	741.3	683.2	648.1	614.8	566.7	533.2	476.1	441.1	386.7	394.4	376.3	368.6	361.4	381.0	386.0	381.2	402.9	394.0	390.7	389.1	375.8	301.0	309.4	274.5					
2008	1,089.9	5,316.4	2,945.8	1,915.3	1,390.7	1,126.7	868.2	864.6	785.8	724.2	687.0	651.7	600.7	565.2	504.7	467.6	409.9	418.1	398.8	390.7	383.1	403.9	409.1	404.1	427.0	417.6	414.1	412.5	398.4	319.0	328.0	291.0					
2009	1,082.7	5,165.1	2,822.5	1,836.8	1,343.5	1,104.9	920.3	916.4	832.9	767.6	728.2	690.8	636.7	599.1	535.0	495.6	434.5	443.2	422.8	414.2	406.1	428.1	433.7	428.3	452.7	442.7	439.0	437.2	422.3	338.2	347.7	308.5					
2010	1,069.8	5,431.7	2,714.7	1,689.0	1,410.3	1,171.2	975.6	971.4	882.9	813.7	771.9	732.3	674.9	635.1	567.1	525.4	460.6	469.7	448.1	439.0	430.5	453.8	459.7	454.0	479.8	469.3	465.3	463.4	447.6	358.5	368.5	327.0					
2011	1,089.8	5,335.4	2,770.4	1,955.1	1,494.9	1,241.4	1,034.1	1,029.7	935.9	862.5	818.2	776.2	715.4	673.2	601.1	556.9	488.2	497.9	475.0	465.4	456.3	481.0	487.3	481.3	508.6	497.4	493.2	491.2	474.4	380.0	390.6	346.6					
2012	996.9	5,164.2	3,017.9	2,072.4	1,584.6	1,315.9	1,096.1	1,091.5	992.0	914.2	867.3	822.8	758.3	713.6	637.1	590.3	517.5	527.8	503.5	493.3	483.7	509.9	516.5	510.1	539.1	527.3	522.8	520.7	502.9	402.8	414.1	367.4					
2013	982.9	5,778.3	3,199.0	2,196.8	1,679.7	1,394.9	1,161.9	1,157.0	1,051.5	969.1	919.4	872.1	803.8	756.4	675.4	625.7	548.5	559.5	533.7	522.9	512.7	540.5	547.5	540.8	571.5	558.9	554.2	552.0	533.1	427.0	438.9	389.4					

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS) - CALENDAR YEAR DEVELOPMENT

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	159	1,078	825	438	363	334	323	306	289	314	345	286	221	181	171	155	134	141	119	123	127	131	129	129	118	94	112	97	94	77	80	68						32,925
1983	153	1,098	956	480	393	350	330	317	345	368	326	253	216	205	174	153	143	144	148	143	148	127	138	113	91	100	86	75	76	72	68							34,316
1984	158	1,131	989	510	410	368	340	369	409	358	276	215	191	174	147	136	130	147	149	144	148	138	123	97	107	99	94	99	96	73								41,180
1985	158	1,172	1,115	594	480	428	467	512	425	353	276	251	229	196	189	183	208	204	196	190	201	153	153	154	140	150	140	136	118									44,767
1986	151	1,162	1,185	611	493	503	522	447	366	292	265	224	185	186	193	193	184	189	182	187	170	131	150	133	140	120	124	104										45,649
1987	153	1,199	1,274	664	596	601	506	393	302	267	238	195	209	178	201	192	189	178	177	134	130	151	147	125	115	110	100											48,293
1988	166	1,292	1,389	844	749	599	443	347	317	268	222	214	209	225	226	221	219	211	178	151	155	146	148	127	118	96												51,449
1989	159	1,293	1,613	1,026	729	520	388	337	293	238	240	216	223	221	224	201	200	180	160	160	152	147	125	125	108													53,272
1990	132	1,287	1,829	995	626	442	379	324	261	246	235	254	259	250	228	222	209	175	164	156	153	134	132	116														53,013
1991	207	2,247	1,551	841	562	436	351	285	263	240	256	263	255	238	229	194	168	172	157	144	133	128	118															48,928
1992	228	2,378	1,430	771	514	389	315	285	256	276	274	256	257	250	235	197	216	188	183	183	150	149																47,428
1993	289	2,184	1,360	742	487	358	311	267	279	300	274	269	235	209	183	180	179	178	151	127	118																	46,948
1994	209	2,120	1,336	689	461	414	355	342	346	326	311	294	231	210	201	224	197	197	181	155																		46,197
1995	286	2,329	1,240	651	519	420	409	373	363	352	341	261	246	237	224	209	191	176	157																			43,087
1996	326	2,442	1,250	798	555	498	451	441	377	358	308	263	248	252	238	211	187	183																				39,901
1997	279	2,674	1,562	830	681	618	557	496	476	383	325	332	318	318	246	228	206																					37,122
1998	385	2,981	1,571	1,036	843	727	648	620	508	403	412	403	352	324	316	294																						36,663
1999	488	2,869	1,700	1,216	949	758	710	550	483	469	426	414	386	365	316																							37,974
2000	515	3,232	2,113	1,345	987	848	665	551	526	493	488	409	366	326																								38,562
2001	615	3,819	2,251	1,320	1,037	810	673	624	570	512	455	398	355																									35,168
2002	679	4,063	2,197	1,473	1,030	824	750	671	635	542	456	414																										35,509
2003	884	3,966	2,184	1,354	956	863	758	653	568	525	454																											34,266
2004	915	4,265	2,173	1,355	1,098	920	791	662	569	472																												32,094
2005	917	4,435	2,174	1,580	1,229	1,026	768	681	582																													29,522
2006	915	4,630	2,720	1,779	1,276	997	830	757																														25,820
2007	934	4,584	2,550	1,716	1,219	993	828																															25,388
2008	1,090	5,316	2,946	1,915	1,391	1,127																																22,439
2009	1,083	5,165	2,822	1,837	1,344																																	17,397
2010	1,070	5,432	2,715	1,689																																		17,883
2011	1,090	5,335	2,770																																			17,290
2012	997	5,164																																				16,502
2013	983																																					16,793
																																						1,171,089

CALENDAR YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983	7.062	0.751	0.458	0.757	0.851	0.921	0.928	0.910	0.909	0.938	0.878	0.872	0.841	0.833	0.893	0.877	0.990	0.826	0.831	0.889	0.882	1.021	0.935	1.047	1.044	1.120	1.138	1.248	1.014	1.111	1.002						
1984	6.950	0.845	0.485	0.770	0.855	0.897	0.934	0.935	0.899	0.912	0.916	1.004	1.069	1.003	1.042	1.047	1.109	1.003	0.958	1.028	0.859	0.998	0.916	0.932	0.939	0.867	0.800	0.770	0.756	0.925							
1985	7.155	0.844	0.458	0.690	0.766	0.793	0.790	0.798	0.841	0.784	0.778	0.762	0.759	0.750	0.722	0.707	0.709	0.732	0.738	0.778	0.686	0.804	0.634	0.696	0.706	0.627	0.704	0.703	0.619								
1986	7.751	0.960	0.501	0.785	0.869	0.929	0.981	0.951	0.965	0.947	0.948	1.022	1.059	1.018	0.951	1.074	1.106	1.035	1.043	1.077	0.903	1.165	1.028	1.049	1.077	1.168	1.101	1.131									
1987	7.596	0.989	0.480	0.742	0.843	0.869	0.884	0.930	0.965	0.991	0.943	0.950	0.888	1.084	0.962	0.959	0.998	1.021	1.053	1.272	1.013	0.994	0.905	1.120	1.042	1.127	1.042										
1988	7.223	0.986	0.478	0.707	0.802	0.844	0.887	0.871	0.842	0.887	0.879	0.974	0.851	0.894	0.851	0.858	0.813	0.840	0.751	0.861	0.972	1.009	0.845	0.908	0.927	1.040											
1989	8.100	1.074	0.523	0.731	0.821	0.853	0.894	0.941	0.915	0.932	0.892	0.968	1.007	1.023	0.986	1.091	1.056	0.991	0.941	0.969	0.961	1.004	1.015	0.942	0.891												
1990	9.776	1.253	0.561	0.732	0.829	0.878	0.891	0.903	0.913	0.977	0.920	0.879	0.851	0.896	0.880	0.901	0.860	0.916	0.973	0.975	0.962	0.930	0.954	0.936													
1991	6.204	0.814	0.642	0.744	0.786	0.868	0.924	0.914	0.934	0.978	0.994	0.986	0.980	0.958	0.970	1.076	1.040	0.956	0.994	1.058	1.009	1.028	0.978														
1992	9.870	0.652	0.588	0.730	0.849	0.901	0.906	0.923	0.937	0.924	0.959	0.997	0.925	0.918	0.826	0.852	0.795	0.835	0.790	0.727	0.856	0.793															
1993	8.238	0.655	0.567	0.692	0.800	0.879	0.918	0.958	0.990	0.912	0.934	0.958	1.064	1.123	1.075	1.201	1.050	1.029	1.211	1.173	1.268																
1994	10.467	0.642	0.556	0.707	0.778	0.751	0.754	0.816	0.869	0.840	0.864	0.798	0.905	0.874	0.897	0.797	0.901	0.768	0.704	0.761																	
1995	7.420	0.574	0.555	0.708	0.798	0.844	0.836	0.926	0.899	0.883	0.863	0.885	0.855	0.848	1.000	0.943	1.031	1.031	0.982																		
1996	7.156	0.508	0.521	0.650	0.758	0.822	0.829	0.822	0.935	0.951	0.848	0.935	0.956	0.891	0.877	0.905	0.937	0.861																			
1997	8.767	0.467	0.511	0.669	0.732	0.729	0.792	0.759	0.753	0.804	0.808	0.746	0.790	0.750	0.857	0.821	0.888																				
1998	6.944	0.524	0.528	0.657	0.733	0.767	0.766	0.767	0.754	0.807	0.807	0.790	0.904	0.760	0.724	0.700																					
1999	6.104	0.548	0.609	0.694	0.766	0.855	0.873	0.924	0.834	0.877	0.946	0.849	0.839	0.864	0.933																						
2000	5.572	0.526	0.575	0.706	0.768	0.837	0.827	0.877	0.893	0.864	0.849	0.944	0.997	0.968																							
2001	5.254	0.553	0.597	0.748	0.818	0.820	0.820	0.842	0.864	0.954	0.898	0.920	0.918																								
2002	5.622	0.554	0.601	0.704	0.787	0.816	0.832	0.849	0.806	0.840	0.873	0.857																									
2003	4.594	0.554	0.674	0.760	0.862	0.869	0.886	0.973	0.954	0.868	0.912																										
2004	4.333	0.512	0.623	0.705	0.786	0.824	0.826	0.858	0.923	0.962																											
2005	4.650	0.490	0.623	0.695	0.749	0.771	0.861	0.836	0.811																												
2006	4.846	0.470	0.581	0.691	0.804	0.771	0.819	0.768																													
2007	4.956	0.594	0.698	0.743	0.818	0.836	0.915																														
2008	4.206	0.480	0.583	0.636	0.714	0.734																															
2009	4.911	0.570	0.679	0.757	0.839																																
2010	4.828	0.520	0.677	0.795																																	
2011	4.984	0.509	0.610																																		
2012	5.352	0.536																																			
2013	5.254																																				
3 Yr Avg	5.197	0.522	0.655	0.730	0.790	0.780	0.865	0.821	0.896	0.890	0.895	0.907	0.918	0.864	0.838	0.809	0.952	0.887	0.966	0.887	1.044	0.917	0.982	0.929	0.953	1.112	0.949	0.868	0.796	1.018	1.002						
5 Yr Avg	5.066	0.523	0.649	0.725	0.785	0.787	0.862	0.857	0.872	0.898	0.896	0.872	0.890	0.847	0.878	0.833	0.961	0.905	0.936	0.939	1.011	0.953	0.939	0.991	0.929	0.966	0.957	0.963	0.796	1.018	1.002						
10 Yr Avg	4.832	0.523	0.635	0.723	0.794	0.813	0.843	0.845	0.853	0.881	0.867	0.868	0.915	0.895	0.904	0.929	0.937	0.925	0.944	0.965	0.949	0.975	0.912	0.954	0.946	0.992	0.957	0.963	0.796	1.018	1.002						
Prior	5.000	0.530	0.640	0.705	0.785	0.815	0.845	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.900	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930							
Selected	5.300	0.530	0.640	0.720	0.785	0.815	0.845	0.850	0.860	0.880	0.880	0.870	0.890	0.890	0.900	0.930	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950						

	TAIL
Selected	1.151

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	127,847	(1)
15 times 3 Year Average Annual Payments	191,770	(2)
Incremental Development Method	133,717	(3)
'03 to '12 Exponential Curve Fit	185,467	(4)
'03 to '11 Exponential Curve Fit	165,193	(5)
'04 to '10 Exponential Curve Fit	154,135	(6)
'03 to '13 Exponential Curve Fit	155,608	(7)
Selected Unpaid Loss as of 6/30/2013	160,000	(8)
Actual FY 2013 Payments	9,993	(9)
Actual FY 2012 Payments	13,665	(10)
Actual FY 2011 Payments	14,695	(11)
Actual FY 2010 Payments	13,665	(12)
Unpaid Loss as of 6/30/2009	212,019	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $12,785
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $12,785
(3) SECTION 1, EXHIBIT 2, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 2, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 2, SHEET 46
(13) = SUM (8) THROUGH (12)

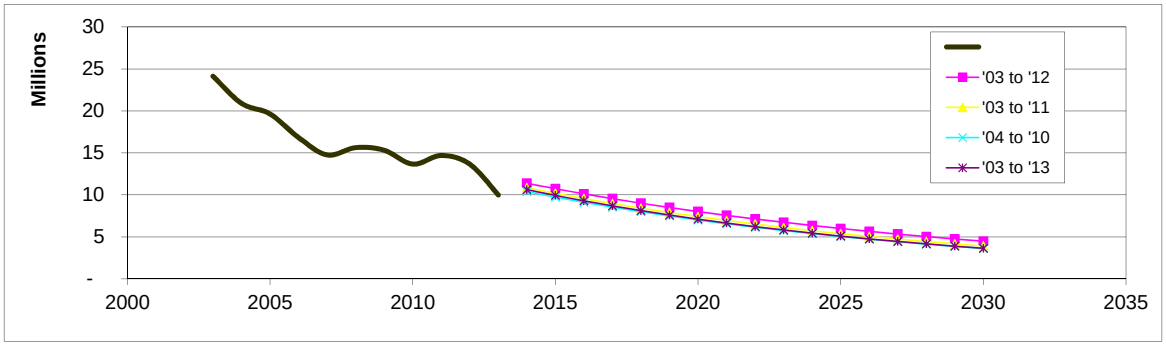
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'04 to '10 CURVE FIT	'03 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	24,136				
2004	20,902				
2005	19,638				
2006	16,833				
2007	14,756				
2008	15,629				
2009	15,322				
2010	13,665				
2011	14,695				
2012	13,665				
2013	9,993				
2014		11,382	10,871	10,405	10,628
2015		10,737	10,199	9,741	9,941
2016		10,129	9,568	9,119	9,297
2017		9,555	8,976	8,538	8,696
2018		9,014	8,421	7,993	8,133
2019		8,503	7,901	7,483	7,607
2020		8,021	7,412	7,006	7,115
2021		7,567	6,954	6,559	6,654
2022		7,138	6,524	6,141	6,224
2023		6,734	6,120	5,749	5,821
2024		6,352	5,742	5,382	5,445
2025		5,992	5,387	5,039	5,092
2026		5,653	5,053	4,717	4,763
2027		5,333	4,741	4,416	4,455
2028		5,030	4,448	4,135	4,166
2029		4,745	4,173	3,871	3,897
2030		4,477	3,915	3,624	3,645

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'04 to '10 CURVE FIT	'03 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	4,223	3,673	3,393	3,409
2032	3,984	3,445	3,176	3,188
2033	3,758	3,232	2,974	2,982
2034	3,545	3,032	2,784	2,789
2035	3,344	2,845	2,607	2,609
2036	3,155	2,669	2,440	2,440
2037	2,976	2,504	2,285	2,282
2038	2,807	2,349	2,139	2,134
2039	2,648	2,204	2,002	1,996
2040	2,498	2,068	1,875	1,867
2041	2,357	1,940	1,755	1,746
2042	2,223	1,820	1,643	1,633
2043	2,097	1,707	1,538	1,528
2044	1,978	1,602	1,440	1,429
2045	1,866	1,503	1,348	1,336
2046	1,761	1,410	1,262	1,250
2047	1,661	1,322	1,182	1,169
2048	1,567	1,241	1,106	1,093
2049	1,478	1,164	1,036	1,023
2050	1,394	1,092	970	956
2051	1,315	1,024	908	895
2052	1,241	961	850	837
2053	1,170	902	796	783
2054	1,104	846	745	732
2055	1,042	794	697	685
2056	983	744	653	640
2057	927	698	611	599
Total	185,467	165,193	154,135	155,608



(1) SECTION 1, EXHIBIT 2, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	17.908	17.91	80	1,435	1,435
1954	714	1.092	20.65	10	205	1,640
1955	702	0.850	18.40	10	191	1,832
1956	690	0.850	16.49	18	302	2,134
1957	678	0.872	15.26	67	1,023	3,157
1958	666	0.878	14.28	15	212	3,369
1959	654	0.878	13.43	99	1,329	4,698
1960	642	0.893	12.89	108	1,397	6,095
1961	630	0.899	12.49	248	3,103	9,199
1962	618	0.885	11.94	268	3,202	12,400
1963	606	0.886	11.46	143	1,644	14,045
1964	594	0.899	11.20	565	6,331	20,376
1965	582	0.888	10.84	284	3,078	23,454
1966	570	0.876	10.38	419	4,344	27,798
1967	558	0.886	10.07	380	3,825	31,623
1968	546	0.899	9.95	495	4,922	36,545
1969	534	0.905	9.91	672	6,654	43,199
1970	522	0.920	10.04	922	9,257	52,456
1971	510	0.945	10.43	933	9,734	62,190
1972	498	0.959	10.97	736	8,067	70,257
1973	486	0.956	11.44	1,174	13,429	83,686
1974	474	0.956	11.90	1,649	19,621	103,308
1975	462	0.956	12.33	947	11,674	114,981
1976	450	0.950	12.66	1,480	18,735	133,717
TOTAL				11,723	133,717	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 2, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 2, SHEET 42
(4) SECTION 1, EXHIBIT 2, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
17.908	19.557	16.624	14.130	12.326	10.828	9.512	8.499	7.644	6.763	5.992	5.386	4.785	4.193	3.713	3.336	3.018	2.778	2.626	2.518	2.408	2.302	2.202	2.091
	1.092	0.928	0.789	0.688	0.605	0.531	0.475	0.427	0.378	0.335	0.301	0.267	0.234	0.207	0.186	0.169	0.155	0.147	0.141	0.134	0.129	0.123	0.117
		0.850	0.723	0.630	0.554	0.486	0.435	0.391	0.346	0.306	0.275	0.245	0.214	0.190	0.171	0.154	0.142	0.134	0.129	0.123	0.118	0.113	0.107
			0.850	0.741	0.651	0.572	0.511	0.460	0.407	0.360	0.324	0.288	0.252	0.223	0.201	0.182	0.167	0.158	0.151	0.145	0.139	0.132	0.126
				0.872	0.766	0.673	0.601	0.541	0.479	0.424	0.381	0.339	0.297	0.263	0.236	0.214	0.197	0.186	0.178	0.170	0.163	0.156	0.148
					0.878	0.772	0.689	0.620	0.549	0.486	0.437	0.388	0.340	0.301	0.271	0.245	0.225	0.213	0.204	0.195	0.187	0.179	0.170
						0.878	0.785	0.706	0.625	0.553	0.497	0.442	0.387	0.343	0.308	0.279	0.257	0.243	0.233	0.222	0.213	0.203	0.193
							0.893	0.804	0.711	0.630	0.566	0.503	0.441	0.390	0.351	0.317	0.292	0.276	0.265	0.253	0.242	0.231	0.220
								0.899	0.796	0.705	0.634	0.563	0.493	0.437	0.393	0.355	0.327	0.309	0.296	0.283	0.271	0.259	0.246
									0.885	0.784	0.705	0.626	0.549	0.486	0.436	0.395	0.363	0.344	0.329	0.315	0.301	0.288	0.274
										0.886	0.796	0.707	0.620	0.549	0.493	0.446	0.411	0.388	0.372	0.356	0.340	0.326	0.309
											0.899	0.798	0.700	0.620	0.557	0.504	0.464	0.438	0.420	0.402	0.384	0.367	0.349
												0.888	0.779	0.689	0.619	0.560	0.516	0.488	0.468	0.447	0.428	0.409	0.388
													0.876	0.776	0.697	0.631	0.580	0.549	0.526	0.503	0.481	0.460	0.437
														0.886	0.796	0.720	0.662	0.626	0.601	0.574	0.549	0.525	0.499
															0.899	0.813	0.748	0.707	0.678	0.648	0.620	0.593	0.563
																0.905	0.833	0.787	0.755	0.722	0.690	0.660	0.627
																	0.920	0.870	0.834	0.798	0.763	0.729	0.693
																		0.945	0.907	0.867	0.829	0.793	0.753
																			0.959	0.917	0.877	0.838	0.796
																				0.956	0.914	0.874	0.830
																					0.956	0.914	0.868
																						0.956	0.908
																							0.950
17.908	20.650	18.402	16.492	15.259	14.283	13.425	12.888	12.491	11.937	11.463	11.201	10.840	10.375	10.073	9.949	9.905	10.036	10.434	10.965	11.440	11.896	12.331	12.661

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.950 means that the expected payments from 6/30/13-14 are 0.950 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.908 means that the expected payments from 6/30/14-15 are 0.908 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 2, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	6.000	-			6.000		26.505		5.301	9.563	29.625
18	1.5	1.460	2.431	1.187	1.307	1.460	0.552	4.418	9.299	3.900	4.743	4.938
30	2.5	1.207	1.380	1.132	1.176	1.207	0.657	3.026	3.825	3.284	3.630	3.382
42	3.5	1.127	1.145	1.102	1.122	1.127	0.740	2.507	2.772	2.902	3.088	2.802
54	4.5	1.095	1.091	1.083	1.092	1.095	0.843	2.224	2.422	2.633	2.753	2.486
66	5.5	1.074	1.069	1.070	1.074	1.074	0.853	2.031	2.219	2.430	2.520	2.270
78	6.5	1.060	1.058	1.061	1.062	1.060	0.871	1.891	2.076	2.270	2.346	2.114
90	7.5	1.052	1.049	1.053	1.053	1.052	0.919	1.784	1.962	2.140	2.209	1.994
102	8.5	1.046	1.044	1.047	1.046	1.046	0.930	1.696	1.870	2.032	2.098	1.896
114	9.5	1.041	1.040	1.042	1.041	1.041	0.929	1.621	1.791	1.941	2.005	1.812
126	10.5	1.036	1.036	1.038	1.037	1.036	0.926	1.558	1.723	1.862	1.926	1.741
138	11.5	1.033	1.032	1.035	1.033	1.033	0.936	1.503	1.663	1.793	1.858	1.680
150	12.5	1.031	1.029	1.032	1.030	1.031	0.963	1.455	1.611	1.733	1.798	1.627
162	13.5	1.028	1.028	1.029	1.028	1.028	0.945	1.412	1.565	1.679	1.745	1.578
174	14.5	1.026	1.025	1.027	1.026	1.026	0.943	1.374	1.523	1.631	1.698	1.535
186	15.5	1.024	1.023	1.025	1.024	1.024	0.964	1.339	1.485	1.588	1.655	1.497
198	16.5	1.023	1.022	1.023	1.022	1.023	0.973	1.308	1.451	1.549	1.616	1.461
210	17.5	1.021	1.021	1.022	1.021	1.021	0.934	1.278	1.420	1.514	1.581	1.429
222	18.5	1.019	1.019	1.020	1.020	1.019	0.943	1.252	1.391	1.481	1.548	1.399
234	19.5	1.019	1.018	1.019	1.019	1.019	0.972	1.228	1.364	1.452	1.518	1.373
246	20.5	1.017	1.017	1.018	1.018	1.017	0.950	1.206	1.340	1.424	1.490	1.348
258	21.5	1.017	1.016	1.017	1.017	1.017	1.008	1.185	1.318	1.399	1.465	1.325
270	22.5	1.016	1.016	1.016	1.016	1.016	0.955	1.165	1.297	1.376	1.440	1.303
282	23.5	1.016	1.015	1.015	1.015	1.016	0.986	1.147	1.277	1.354	1.418	1.282
294	24.5	1.015	1.014	1.014	1.015	1.015	0.987	1.129	1.259	1.333	1.396	1.262
306	25.5	1.015	1.014	1.014	1.014	1.015	1.020	1.112	1.241	1.314	1.376	1.243
318	26.5	1.014	1.014	1.013	1.013	1.014	0.960	1.096	1.223	1.297	1.357	1.225
330	27.5	1.013	1.013	1.012	1.013	1.013	0.930	1.080	1.206	1.280	1.340	1.207
342	28.5	1.012	1.012	1.012	1.012	1.012	0.921	1.066	1.191	1.264	1.323	1.192
354	29.5	1.012	1.011	1.011	1.012	1.012	1.012	1.054	1.176	1.249	1.306	1.178
366	30.5	1.011	1.011	1.011	1.011	1.011	0.897	1.041	1.163	1.235	1.291	1.164
378	31.5	1.011	1.010	1.010	1.011	1.011	0.999	1.030	1.151	1.222	1.276	1.151
390	32.5	1.010	1.010	1.010	1.011	1.010	0.943	1.019	1.139	1.210	1.262	1.139
402	33.5	1.009	1.009	1.009	1.010	1.009	0.970	1.009	1.128	1.198	1.249	1.128
414	34.5		1.009	1.009	1.010	1.009	0.949		1.118	1.186	1.236	1.118
426	35.5		1.008	1.009	1.010	1.008	0.949		1.108	1.176	1.224	1.108
438	36.5		1.008	1.008	1.009	1.008	0.946		1.099	1.166	1.212	1.099
450	37.5		1.007	1.008	1.009	1.007	0.950		1.090	1.156	1.201	1.0902
462	38.5		1.007	1.008	1.009	1.007	0.956		1.082	1.147	1.190	1.082
474	39.5		1.007	1.007	1.009	1.007	0.956		1.075	1.138	1.180	1.075
486	40.5		1.006	1.007	1.008	1.006	0.956		1.068	1.129	1.169	1.068
498	41.5		1.006	1.007	1.008	1.006	0.959		1.061	1.121	1.160	1.061
510	42.5		1.006	1.007	1.008	1.006	0.945		1.055	1.113	1.150	1.055
522	43.5		1.005	1.006	1.008	1.005	0.920		1.049	1.106	1.141	1.049
534	44.5		1.005	1.006	1.008	1.005	0.905		1.043	1.099	1.132	1.043
546	45.5		1.004	1.006	1.007	1.004	0.899		1.038	1.092	1.124	1.038
558	46.5		1.004	1.006	1.007	1.004	0.886		1.034	1.085	1.115	1.034
570	47.5		1.003	1.006	1.007	1.003	0.876		1.030	1.079	1.107	1.030
582	48.5		1.003	1.005	1.007	1.003	0.888		1.027	1.073	1.100	1.027
594	49.5		1.003	1.005	1.007	1.003	0.899		1.024	1.067	1.092	1.024
606	50.5		1.002	1.005	1.007	1.002	0.886		1.021	1.062	1.085	1.021
618	51.5		1.002	1.005	1.006	1.002	0.885		1.019	1.056	1.078	1.019
630	52.5		1.002	1.005	1.006	1.002	0.899		1.017	1.051	1.071	1.017
642	53.5		1.002	1.005	1.006	1.002	0.893		1.015	1.046	1.064	1.015
654	54.5		1.001	1.005	1.006	1.001	0.878		1.014	1.041	1.057	1.014
666	55.5		1.001	1.004	1.006	1.001	0.878		1.012	1.036	1.051	1.012
678	56.5		1.001	1.004	1.006	1.001	0.872		1.011	1.032	1.045	1.011
690	57.5		1.001	1.004	1.006	1.001	0.850		1.010	1.027	1.039	1.010
702	58.5		1.001	1.004	1.006	1.001	0.850		1.009	1.023	1.033	1.009
714	59.5		1.001	1.004	1.006	1.001	1.092		1.008	1.019	1.027	1.008
726	60.5		1.001	1.004	1.005	1.001	0.900		1.008	1.015	1.021	1.008
738	61.5		1.001	1.004	1.005	1.001	0.900		1.007	1.011	1.016	1.007
750	62.5		1.001	1.004	1.005	1.001	0.900		1.006	1.007	1.010	1.006
TAIL	TAIL		1.005	1.004	1.005	1.005	8.928		1.005	1.004	1.005	1.005

60.5 TAIL DECAY 17.908 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2, SHEET 44
(4) SECTION 1, EXHIBIT 2, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2, SHEET 48
(5) SECTION 1, EXHIBIT 2, SHEET 44
(6) SECTION 1, EXHIBIT 2, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**5**
	To:	**33**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**0.992**
Inverse Power	**1.005**	**0.997**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.298				Slope=	-1.091			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.249				Intercept=	1.971			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000	5.951	5.846	6.000	1.792	-1.702	0.286	**1.359**	5.301	1.792	1.609	0.016	**2.016**	9.563
2	18	1.460	1.446	1.445	1.460	2.890	0.144	0.613	**1.187**	3.900	2.890	-0.777	-1.182	**1.307**	4.743
3	30	1.207	1.205	1.202	1.207	3.401	0.567	0.766	**1.132**	3.284	3.401	-1.575	-1.740	**1.176**	3.630
4	42	1.127	1.127	1.126	1.127	3.738	0.781	0.866	**1.102**	2.902	3.738	-2.064	-2.107	**1.122**	3.088
5	54	1.095	1.092	1.094	1.095	3.989	0.894	0.941	**1.083**	2.633	3.989	-2.354	-2.381	**1.092**	2.753
6	66	1.074	1.071	1.074	1.074	4.190	0.984	1.001	**1.070**	2.430	4.190	-2.604	-2.600	**1.074**	2.520
7	78	1.060	1.058	1.061	1.060	4.357	1.055	1.051	**1.061**	2.270	4.357	-2.813	-2.782	**1.062**	2.346
8	90	1.052	1.049	1.052	1.052	4.500	1.101	1.094	**1.053**	2.140	4.500	-2.957	-2.938	**1.053**	2.209
9	102	1.046	1.043	1.045	1.046	4.625	1.139	1.131	**1.047**	2.032	4.625	-3.080	-3.074	**1.046**	2.098
10	114	1.041	1.039	1.041	1.041	4.736	1.175	1.164	**1.042**	1.941	4.736	-3.198	-3.196	**1.041**	2.005
11	126	1.036	1.035	1.036	1.036	4.836	1.209	1.194	**1.038**	1.862	4.836	-3.315	-3.305	**1.037**	1.926
12	138	1.033	1.032	1.032	1.033	4.927	1.238	1.221	**1.035**	1.793	4.927	-3.417	-3.404	**1.033**	1.858
13	150	1.031	1.030	1.030	1.031	5.011	1.257	1.246	**1.032**	1.733	5.011	-3.486	-3.495	**1.030**	1.798
14	162	1.028	1.027	1.028	1.028	5.088	1.281	1.269	**1.029**	1.679	5.088	-3.573	-3.579	**1.028**	1.745
15	174	1.026	1.025	1.025	1.026	5.159	1.304	1.290	**1.027**	1.631	5.159	-3.659	-3.657	**1.026**	1.698
16	186	1.024	1.022	1.024	1.024	5.226	1.320	1.310	**1.025**	1.588	5.226	-3.721	-3.730	**1.024**	1.655
17	198	1.023	1.022	1.022	1.023	5.288	1.334	1.329	**1.023**	1.549	5.288	-3.772	-3.798	**1.022**	1.616
18	210	1.021	1.019	1.020	1.021	5.347	1.357	1.347	**1.022**	1.514	5.347	-3.863	-3.862	**1.021**	1.581
19	222	1.019	1.018	1.019	1.019	5.403	1.377	1.363	**1.020**	1.481	5.403	-3.942	-3.923	**1.020**	1.548
20	234	1.019	1.016	1.018	1.019	5.455	1.388	1.379	**1.019**	1.452	5.455	-3.990	-3.980	**1.019**	1.518
21	246	1.017	1.016	1.017	1.017	5.505	1.405	1.394	**1.018**	1.424	5.505	-4.060	-4.035	**1.018**	1.490
22	258	1.017	1.015	1.017	1.017	5.553	1.408	1.408	**1.017**	1.399	5.553	-4.069	-4.087	**1.017**	1.465
23	270	1.016	1.014	1.015	1.016	5.598	1.422	1.422	**1.016**	1.376	5.598	-4.132	-4.136	**1.016**	1.440
24	282	1.016	1.014	1.015	1.016	5.642	1.430	1.435	**1.015**	1.354	5.642	-4.162	-4.184	**1.015**	1.418
25	294	1.015	1.014	1.014	1.015	5.684	1.436	1.447	**1.014**	1.333	5.684	-4.190	-4.229	**1.015**	1.396
26	306	1.015	1.013	1.015	1.015	5.724	1.435	1.459	**1.014**	1.314	5.724	-4.185	-4.273	**1.014**	1.376
27	318	1.014	1.013	1.014	1.014	5.762	1.448	1.470	**1.013**	1.297	5.762	-4.241	-4.315	**1.013**	1.357
28	330	1.013	1.013	1.013	1.013	5.799	1.468	1.481	**1.012**	1.280	5.799	-4.328	-4.355	**1.013**	1.340
29	342	1.012	1.011	1.012	1.012	5.835	1.489	1.492	**1.012**	1.264	5.835	-4.423	-4.394	**1.012**	1.323
30	354	1.012	1.011	1.011	1.012	5.869	1.489	1.502	**1.011**	1.249	5.869	-4.423	-4.432	**1.012**	1.306
31	366	1.011	1.010	1.010	1.011	5.903	1.516	1.512	**1.011**	1.235	5.903	-4.543	-4.468	**1.011**	1.291
32	378	1.011	1.010	1.010	1.011	5.935	1.518	1.522	**1.010**	1.222	5.935	-4.555	-4.503	**1.011**	1.276
33	390	1.010	1.010	1.010	1.010	5.966	1.528	1.531	**1.010**	1.210	5.966	-4.598	-4.537	**1.011**	1.262
34	402	1.009	1.010	1.010	1.009	5.996	1.542	1.540	**1.009**	1.198	5.996	-4.664	-4.570	**1.010**	1.249
35	414	1.009	1.009	1.009		6.026		1.549	**1.009**	1.186	6.026		-4.603	**1.010**	1.236
36	426	1.008	1.010	1.010		6.054		1.558	**1.009**	1.176	6.054		-4.634	**1.010**	1.224
37	438					6.082		1.566	**1.008**	1.166	6.082		-4.664	**1.009**	1.212
38	450					6.109		1.574	**1.008**	1.156	6.109		-4.693	**1.009**	1.201
39	462					6.136		1.582	**1.008**	1.147	6.136		-4.722	**1.009**	1.190
40	474					6.161		1.590	**1.007**	1.138	6.161		-4.750	**1.009**	1.180
41	486					6.186		1.597	**1.007**	1.129	6.186		-4.777	**1.008**	1.169
42	498					6.211		1.604	**1.007**	1.121	6.211		-4.804	**1.008**	1.160
43	510					6.234		1.611	**1.007**	1.113	6.234		-4.830	**1.008**	1.150
44	522					6.258		1.618	**1.006**	1.106	6.258		-4.855	**1.008**	1.141
45	534					6.280		1.625	**1.006**	1.099	6.280		-4.880	**1.008**	1.132
46	546					6.303		1.632	**1.006**	1.092	6.303		-4.904	**1.007**	1.124
47	558					6.324		1.638	**1.006**	1.085	6.324		-4.928	**1.007**	1.115
48	570					6.346		1.645	**1.006**	1.079	6.346		-4.951	**1.007**	1.107
49	582					6.366		1.651	**1.005**	1.073	6.366		-4.974	**1.007**	1.100
50	594					6.387		1.657	**1.005**	1.067	6.387		-4.996	**1.007**	1.092
51	606					6.407		1.663	**1.005**	1.062	6.407		-5.018	**1.007**	1.085
52	618					6.426		1.669	**1.005**	1.056	6.426		-5.040	**1.006**	1.078
53	630					6.446		1.674	**1.005**	1.051	6.446		-5.061	**1.006**	1.071
54	642					6.465		1.680	**1.005**	1.046	6.465		-5.081	**1.006**	1.064
55	654					6.483		1.686	**1.005**	1.041	6.483		-5.101	**1.006**	1.057
56	666					6.501		1.691	**1.004**	1.036	6.501		-5.121	**1.006**	1.051
57	678					6.519		1.696	**1.004**	1.032	6.519		-5.141	**1.006**	1.045
58	690					6.537		1.702	**1.004**	1.027	6.537		-5.160	**1.006**	1.039
59	702					6.554		1.707	**1.004**	1.023	6.554		-5.179	**1.006**	1.033
60	714					6.571		1.712	**1.004**	1.019	6.571		-5.197	**1.006**	1.027
61	726					6.588		1.717	**1.004**	1.015	6.588		-5.215	**1.005**	1.021
62	738					6.604		1.722	**1.004**	1.011	6.604		-5.233	**1.005**	1.016
63	750					6.620		1.726	**1.004**	1.007	6.620		-5.251	**1.005**	1.010
64	762					6.636		1.731	**1.004**	1.004	6.636		-5.268	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.000	4.900		
18	1.5	1.460	1.718	2.431	1.718
30	2.5	1.207	1.205	1.380	1.205
42	3.5	1.127	0.844	1.145	0.844
54	4.5	1.095	0.810	1.091	0.810
66	5.5	1.074	0.793	1.069	0.793
78	6.5	1.060	0.843	1.058	0.843
90	7.5	1.052	0.872	1.049	0.872
102	8.5	1.046	0.891	1.044	0.891
114	9.5	1.041	0.903	1.040	0.903
126	10.5	1.036	0.912	1.036	0.912
138	11.5	1.033	0.919	1.032	0.919
150	12.5	1.031	0.926	1.029	0.926
162	13.5	1.028	0.930	1.028	0.930
174	14.5	1.026	0.932	1.025	0.932
186	15.5	1.024	0.935	1.023	0.935
198	16.5	1.023	0.935	1.022	0.935
210	17.5	1.021	0.935	1.021	0.935
222	18.5	1.019	0.936	1.019	0.936
234	19.5	1.019	0.937	1.018	0.937
246	20.5	1.017	0.936	1.017	0.936
258	21.5	1.017	0.939	1.016	0.939
270	22.5	1.016	0.938	1.016	0.938
282	23.5	1.016	0.940	1.015	0.940
294	24.5	1.015	0.941	1.014	0.941
306	25.5	1.015	0.943	1.014	0.943
318	26.5	1.014	0.940	1.014	0.940
330	27.5	1.013	0.939	1.013	0.939
342	28.5	1.012	0.936	1.012	0.936
354	29.5	1.012	0.935	1.011	0.935
366	30.5	1.011	0.934	1.011	0.934
378	31.5	1.011	0.939	1.010	0.939
390	32.5	1.010	0.943	1.010	0.943
402	33.5	1.009	0.946	1.009	0.946
414	34.5		0.949	1.009	0.949
426	35.5		0.949	1.008	0.949
438	36.5		0.946	1.008	0.946
450	37.5		0.950	1.007	0.950
462	38.5		0.956	1.007	0.956
474	39.5		0.956	1.007	0.956
486	40.5		0.956	1.006	0.956
498	41.5		0.959	1.006	0.959
510	42.5		0.945	1.006	0.945
522	43.5		0.920	1.005	0.920
534	44.5		0.905	1.005	0.905
546	45.5		0.899	1.004	0.899
558	46.5		0.886	1.004	0.886
570	47.5		0.876	1.003	0.876
582	48.5		0.888	1.003	0.888
594	49.5		0.899	1.003	0.899
606	50.5		0.886	1.002	0.886
618	51.5		0.885	1.002	0.885
630	52.5		0.899	1.002	0.899
642	53.5		0.893	1.002	0.893
654	54.5		0.878	1.001	0.878
666	55.5		0.878	1.001	0.878
678	56.5		0.872	1.001	0.872
690	57.5		0.850	1.001	0.850
702	58.5		0.850	1.001	0.850
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
1957																														
1958																														
1959																														
1960																														
1961																														
1962																														
1963																														
1964																														
1965																														
1966																														
1967																														
1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														2,946
1975																													2,721	2,228
1976																												2,540	2,531	2,272
1977	2,880	20,365	16,595	7,385	6,258	6,537	6,903	6,853	6,927	7,250	7,131	6,961	6,698	6,347	4,059	7,321	6,349	5,334	4,098	3,947	3,915	3,043	3,315	2,943	3,650	3,597	3,714	3,161	3,256	2,903
1978	3,479	24,599	20,045	9,390	8,411	8,215	7,973	8,029	8,359	8,372	8,253	7,895	7,383	8,115	8,765	7,558	5,490	4,680	4,567	4,233	3,556	3,691	3,564	3,958	3,675	3,515	4,043	4,556	3,131	2,331
1979	3,915	27,686	23,521	12,398	10,565	10,201	10,163	10,017	9,887	9,735	9,529	9,102	9,784	10,177	8,378	6,831	6,014	5,236	5,219	4,441	4,206	4,235	4,516	4,429	4,593	4,360	3,994	3,590	2,781	3,217
1980	3,992	28,666	25,216	13,164	10,988	10,351	10,269	10,134	9,953	9,803	9,279	9,883	10,542	8,635	7,121	5,599	5,004	4,707	3,868	4,029	3,677	4,064	3,933	4,020	3,898	3,865	3,247	2,902	2,932	2,825
1981	4,374	31,361	27,303	13,812	11,209	10,351	10,311	10,213	9,712	9,133	10,023	10,749	9,008	7,638	6,051	5,521	4,812	3,875	3,957	3,796	4,154	3,898	4,538	4,250	3,984	3,342	3,471	3,141	3,319	2,998
1982	5,246	35,494	27,154	14,408	11,957	10,997	10,628	10,080	9,504	10,329	11,362	9,424	7,273	5,967	5,615	5,116	4,425	4,654	3,906	4,041	4,186	4,303	4,260	4,242	3,895	3,111	3,704	3,204	3,101	2,536
1983	5,238	37,682	32,798	16,462	13,475	12,021	11,320	10,882	11,840	12,622	11,187	8,691	7,396	7,023	5,974	5,260	4,900	4,930	5,069	4,910	5,087	4,349	4,729	3,878	3,107	3,448	2,934	2,590	2,607	2,482
1984	6,507	46,564	40,723	21,003	16,875	15,142	13,985	15,190	16,839	14,723	11,380	8,841	7,883	7,149	6,058	5,614	5,335	6,062	6,148	5,939	6,075	5,687	5,079	3,999	4,408	4,061	3,884	4,061	3,941	3,013
1985	7,075	52,472	49,900	26,588	21,479	19,178	20,910	22,927	19,024	15,788	12,359	11,242	10,246	8,780	8,452	8,207	9,294	9,128	8,752	8,490	9,013	6,869	6,854	6,887	6,258	6,733	6,274	6,092	5,289	
1986	6,903	53,029	54,102	27,895	22,494	22,953	23,837	20,402	16,691	13,312	12,090	10,227	8,457	8,468	8,797	8,826	8,412	8,625	8,300	8,529	7,755	6,001	6,834	6,082	6,372	5,477	5,642	4,770		
1987	7,385	57,890	61,538	32,055	28,804	29,011	24,414	18,984	14,596	12,903	11,477	9,417	10,091	8,588	9,706	9,277	9,148	8,599	8,570	6,448	6,265	7,271	7,111	6,020	5,562	5,295	4,845			
1988	8,538	66,468	71,452	43,399	38,555	30,803	22,805	17,849	16,327	13,781	11,411	11,036	10,752	11,567	11,615	11,362	11,275	10,873	9,150	7,754	7,972	7,505	7,592	6,524	6,084	4,962				
1989	8,496	68,898	85,916	54,645	38,837	27,678	20,671	17,972	15,599	12,682	12,807	11,506	11,897	11,756	11,935	10,698	10,665	9,563	8,533	8,522	8,084	7,828	6,655	6,685	5,766					
1990	7,014	68,218	96,954	52,772	33,206	23,438	20,067	17,196	13,824	13,050	12,442	13,464	13,743	13,254	12,098	11,781	11,068	9,268	8,719	8,254	8,101	7,124	6,971	6,131						
1991	10,148	109,941	75,909	41,165	27,522	21,334	17,168	13,964	12,892	11,739	12,506	12,858	12,480	11,652	11,213	9,489	8,224	8,421	7,667	7,068	6,515	6,258	5,788							
1992	10,797	112,781	67,823	36,557	24,365	18,470	14,933	13,535	12,140	13,113	12,996	12,137	12,212	11,840	11,140	9,356	10,262	8,902	8,673	8,684	7,091	7,075								
1993	13,552	102,523	63,850	34,856	22,846	16,824	14,588	12,548	13,108	14,103	12,859	12,614	11,011	9,822	8,612	8,455	8,391	8,339	7,098	5,984	5,522									
1994	9,638	97,917	61,733	31,810	21,291	19,118	16,385	15,805	15,979	15,059	14,372	13,573	10,681	9,699	9,277	10,358	9,109	9,095	8,368	7,142										
1995	12,308	100,357	53,428	28,036	22,348	18,116	17,643	16,089	15,628	15,176	14,677	11,261	10,585	10,205	9,661	9,008	8,229	7,570	6,784											
1996	12,988	97,446	49,868	31,843	22,142	19,881	17,982	17,614	15,028	14,298	12,298	10,484	9,885	10,036	9,516	8,419	7,480	7,296												
1997	10,341	99,258	57,995	30,799	25,264	22,942	20,688	18,426	17,659	14,225	12,078	12,333	11,812	11,804	9,135	8,478	7,642													
1998	14,117	109,285	57,600	37,977	30,920	26,655	23,743	22,735	18,633	14,782	15,087	14,766	12,896	11,867	11,568	10,788														
1999	18,543	108,953	64,540	46,162	36,041	28,777	26,963	20,882	18,359	17,816	16,162	15,730	14,650	13,865	11,982															
2000	19,857	124,644	81,475	51,854	38,065	32,705	25,632	21,263	20,268	18,992	18,823	15,760	14,116	12,576																
2001	21,634	134,305	79,168	46,422	36,454	28,493	23,655	21,961	20,051	17,998	16,000	13,994	12,492																	
2002	24,123	144,265	78,024	52,305	36,568	29,257	26,638	23,841	22,551	19,229	16,176	14,712																		
2003	30,306	135,887	74,850	46,410	32,750	29,565	25,972	22,373	19,458	17,981	15,561																			
2004	29,370	136,876	69,738	43,491	35,240	29,525	25,371	21,237	18,252	15,150																				
2005	27,077	130,928	64,187	46,654	36,283	30,282	22,679	20,091	17,173																					
2006	23,632	119,551	70,242	45,941	32,936	25,734	21,443	19,550																						
2007	23,719	116,368	64,742	43,572	30,944	25,219	21,009																							
2008	24,456	119,294	66,101	42,976	31,205	25,281																								
2009	18,835	89,858	49,102	31,956	23,373																									
2010	19,131	97,135	48,546	30,205																										
2011	18,843	92,249	47,900																											
2012	16,450	85,219																												
2013	16,506																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.806
1975																													0.819	0.956
1976																												0.997	0.898	0.882
1977	7.071	0.815	0.445	0.847	1.045	1.056	0.993	1.011	1.047	0.984	0.976	0.962	0.948	0.640	1.804	0.867	0.840	0.768	0.963	0.992	0.777	1.089	0.888	1.240	0.985	1.032	0.851	1.030	0.891	0.768
1978	7.071	0.815	0.468	0.896	0.977	0.970	1.007	1.041	1.002	0.986	0.957	0.935	1.099	1.080	0.862	0.726	0.852	0.976	0.927	0.840	1.038	0.966	1.110	0.929	0.956	1.150	1.127	0.687	0.745	1.066
1979	7.071	0.850	0.527	0.852	0.966	0.996	0.986	0.987	0.985	0.979	0.955	1.075	1.040	0.823	0.815	0.880	0.871	0.997	0.851	0.947	1.007	1.066	0.981	1.037	0.949	0.916	0.899	0.774	1.157	0.925
1980	7.181	0.880	0.522	0.835	0.942	0.992	0.987	0.982	0.985	0.947	1.065	1.067	0.819	0.825	0.786	0.894	0.941	0.822	1.042	0.913	1.105	0.968	1.022	0.970	0.991	0.840	0.894	1.010	0.963	1.049
1981	7.170	0.871	0.506	0.812	0.923	0.996	0.990	0.951	0.940	1.097	1.072	0.838	0.848	0.792	0.912	0.872	0.805	1.021	0.959	1.094	0.938	1.164	0.937	0.937	0.839	1.039	0.905	1.057	0.903	0.824
1982	6.766	0.765	0.531	0.830	0.920	0.966	0.948	0.943	1.087	1.100	0.829	0.772	0.820	0.941	0.911	0.865	1.052	0.839	1.035	1.036	1.028	0.990	0.996	0.918	0.799	1.191	0.865	0.968	0.818	1.043
1983	7.193	0.870	0.502	0.819	0.892	0.942	0.961	1.088	1.066	0.886	0.777	0.851	0.950	0.851	0.881	0.931	1.006	1.028	0.969	1.036	0.855	1.087	0.820	0.801	1.110	0.851	0.883	1.007	0.952	0.936
1984	7.156	0.875	0.516	0.803	0.897	0.924	1.086	1.109	0.874	0.773	0.777	0.892	0.907	0.847	0.927	0.950	1.136	1.014	0.966	1.023	0.936	0.893	0.787	1.102	0.921	0.956	1.045	0.970	0.765	
1985	7.417	0.951	0.533	0.808	0.893	1.090	1.096	0.830	0.830	0.783	0.910	0.911	0.857	0.963	0.971	1.133	0.982	0.959	0.970	1.062	0.762	0.998	1.005	0.909	1.076	0.932	0.971	0.868		
1986	7.682	1.020	0.516	0.806	1.020	1.039	0.856	0.818	0.798	0.908	0.846	0.827	1.001	1.039	1.003	0.953	1.025	0.962	1.028	0.909	0.774	1.139	0.890	1.048	0.860	1.030	0.845			
1987	7.839	1.063	0.521	0.899	1.007	0.842	0.778	0.769	0.884	0.889	0.821	1.072	0.851	1.130	0.956	0.986	0.940	0.997	0.752	0.972	1.161	0.978	0.847	0.924	0.952	0.915				
1988	7.785	1.075	0.607	0.888	0.799	0.740	0.783	0.915	0.844	0.828	0.967	0.974	1.076	1.004	0.978	0.992	0.964	0.842	0.847	1.028	0.941	1.012	0.859	0.933	0.816					
1989	8.109	1.247	0.636	0.711	0.713	0.747	0.869	0.868	0.813	1.010	0.898	1.034	0.988	1.015	0.896	0.997	0.897	0.892	0.999	0.949	0.968	0.850	1.005	0.862						
1990	9.726	1.421	0.544	0.629	0.706	0.856	0.857	0.804	0.944	0.953	1.082	1.021	0.964	0.913	0.974	0.939	0.837	0.941	0.947	0.981	0.879	0.979	0.880							
1991	10.834	0.690	0.542	0.669	0.775	0.805	0.813	0.923	0.911	1.065	1.028	0.971	0.934	0.962	0.846	0.867	1.024	0.911	0.922	0.922	0.961	0.925								
1992	10.445	0.601	0.539	0.667	0.758	0.808	0.906	0.897	1.080	0.991	0.934	1.006	0.969	0.941	0.840	1.097	0.867	0.974	1.001	0.817	0.998									
1993	7.565	0.623	0.546	0.655	0.736	0.867	0.860	1.045	1.076	0.912	0.981	0.873	0.892	0.877	0.982	0.992	0.994	0.851	0.843	0.923										
1994	10.159	0.630	0.515	0.669	0.898	0.857	0.965	1.011	0.942	0.954	0.944	0.787	0.908	0.957	1.116	0.879	0.999	0.920	0.854											
1995	8.154	0.532	0.525	0.797	0.811	0.974	0.912	0.971	0.971	0.967	0.767	0.940	0.964	0.947	0.932	0.913	0.920	0.896												
1996	7.503	0.512	0.639	0.695	0.898	0.904	0.980	0.853	0.951	0.860	0.853	0.943	1.015	0.948	0.885	0.889	0.975													
1997	9.598	0.584	0.531	0.820	0.908	0.902	0.891	0.958	0.806	0.849	1.021	0.958	0.999	0.774	0.928	0.901														
1998	7.742	0.527	0.659	0.814	0.862	0.891	0.958	0.820	0.793	1.021	0.979	0.873	0.920	0.975	0.933															
1999	5.876	0.592	0.715	0.781	0.798	0.937	0.774	0.879	0.970	0.907	0.973	0.931	0.946	0.864																
2000	6.277	0.654	0.636	0.734	0.859	0.784	0.830	0.953	0.937	0.991	0.837	0.896	0.891																	
2001	6.208	0.589	0.586	0.785	0.782	0.830	0.928	0.913	0.898	0.889	0.875	0.893																		
2002	5.980	0.541	0.670	0.699	0.800	0.910	0.895	0.946	0.853	0.841	0.910																			
2003	4.484	0.551	0.620	0.706	0.903	0.878	0.861	0.870	0.924	0.865																				
2004	4.660	0.509	0.624	0.810	0.838	0.859	0.837	0.859	0.830																					
2005	4.835	0.490	0.727	0.778	0.835	0.749	0.886	0.855																						
2006	5.059	0.588	0.654	0.717	0.781	0.833	0.912																							
2007	4.906	0.556	0.673	0.710	0.815	0.833																								
2008	4.878	0.554	0.650	0.726	0.810																									
2009	4.771	0.546	0.651	0.731																										
2010	5.077	0.500	0.622																											
2011	4.896	0.519																												
2012	5.180																													
Latest diag	5.180	0.519	0.622	0.731	0.810	0.833	0.912	0.855	0.830	0.865	0.910	0.893	0.891	0.864	0.933	0.901	0.975	0.896	0.854	0.923	0.998	0.925	0.880	0.862	0.816	0.915	0.845	0.868	0.765	0.936
5 Yr Avg	4.960	0.535	0.650	0.732	0.816	0.831	0.878	0.889	0.888	0.899	0.915	0.910	0.954	0.902	0.959	0.915	0.951	0.910	0.913	0.918	0.950	0.949	0.896	0.935	0.925	0.937	0.922	0.974	0.880	0.955
10 Yr Avg	4.875	0.535	0.648	0.740	0.822	0.851	0.877	0.891	0.893	0.915	0.914	0.910	0.944	0.916	0.933	0.947	0.942	0.919	0.916	0.958	0.924	0.985	0.902	0.940	0.931	0.982	0.929	0.937	0.891	0.925
5 Yr Wtd	4.951	0.537	0.652	0.733	0.817	0.830	0.877	0.890	0.888	0.899	0.911	0.909	0.949	0.898	0.957	0.914	0.948	0.912	0.916	0.917	0.948	0.948	0.894	0.933	0.925	0.943	0.923	0.956	0.871	0.952
7 Yr Wtd	4.961	0.537	0.658	0.740	0.826	0.842	0.877	0.898	0.886	0.908	0.917	0.916	0.946	0.902	0.941	0.933	0.938	0.913	0.918	0.940	0.947	0.979	0.899	0.937	0.927	0.977	0.918	0.937	0.889	0.938
10 Yr Wtd	4.846	0.536	0.647	0.739	0.822	0.849	0.875	0.891	0.891	0.913	0.910	0.907	0.942	0.914	0.930	0.948	0.937	0.917	0.917	0.957	0.917	0.979	0.902	0.938	0.927	0.973	0.931	0.918	0.884	0.920
Selected	4.900	0.540	0.650	0.740	0.825	0.855	0.875	0.890	0.890	0.915	0.915	0.915	0.950	0.915	0.935	0.950	0.940	0.920	0.920	0.960	0.920	0.980	0.900	0.940	0.930	0.980	0.940	0.940	0.925	0.925
Loss $ Weight	218,019	1,123,364	633,432	429,932	333,819	284,838	243,105	212,359	187,431	165,647	151,234	135,227	120,342	113,365	104,201	96,832	92,344	87,927	81,861	76,877	72,393	65,967	61,873	54,699	49,334	44,655	42,037	38,069	32,890	26,805
Center Wtd Avg	4.900	1.057	0.979	0.661	0.759	0.824	0.862	0.881	0.894	0.903	0.914	0.921	0.925	0.932	0.938	0.932	0.934	0.938	0.932	0.938	0.936	0.941	0.934	0.945	0.935	0.946	0.944	0.945	0.929	0.931
Geometric Mean	4.900	1.718	1.205	0.844	0.810	0.793	0.843	0.872	0.891	0.903	0.912	0.919	0.926	0.930	0.932	0.935	0.935	0.935	0.936	0.937	0.936	0.939	0.938	0.940	0.941	0.943	0.940	0.939	0.936	0.935

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				61	35	26	21	33	20	23	27	11	4	8
1955																			109	81	61	52	27	29	43	19	10	8	2	
1956																		155	126	97	70	66	56	40	29	21	21	13		
1957																	323	246	228	118	230	103	67	81	115	69	89			
1958																241	305	77	80	36	30	39	20	16	9	15				
1959															466	312	350	181	103	90	71	83	151	163	125					
1960														361	364	317	302	217	184	221	165	151	92	82						
1961													561	393	360	332	246	259	295	263	436	388	187							
1962												568	440	536	445	510	492	524	370	314	388	160								
1963											708	479	342	338	376	333	194	175	201	224	113									
1964										683	634	573	478	636	482	459	425	1,296	682	633										
1965									870	550	609	469	383	668	440	421	419	311	251											
1966								1,055	877	924	806	603	569	844	569	383	452	420												
1967							1,093	1,036	828	922	689	680	613	517	570	353	298													
1968						944	931	757	723	807	807	889	581	598	498	398														
1969					1,174	1,197	1,090	989	790	878	809	791	782	866	575															
1970				1,303	1,006	1,110	1,159	914	779	856	1,004	834	1,684	683																
1971			1,354	1,170	1,247	1,074	822	998	1,074	1,169	1,099	767	995																	
1972		1,377	1,449	1,472	1,156	1,182	1,098	1,000	867	765	721	701																		
1973	2,117	1,806	1,791	1,479	1,245	1,324	1,443	1,279	1,420	1,595	749																			
1974	2,373	2,202	1,808	1,468	2,118	1,920	1,777	2,340	1,829	1,279																				
1975	2,130	1,700	1,497	1,676	1,252	1,236	1,063	939	818																					
1976	2,004	1,708	1,784	2,068	1,697	1,645	1,523	1,366																						
1977	2,230	2,464	2,403	2,436	2,547	2,175	1,880																							
1978	2,484	2,049	2,388	2,056	1,845	1,644																								
1979	2,976	2,762	2,627	2,346	2,158																									
1980	2,964	2,721	2,347	2,284																										
1981	2,471	2,071	1,828																											
1982	2,645	2,232																												
1983	2,323																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.573	0.754	0.808	1.548	0.602	1.173	1.180	0.402	0.378	1.899	
1955																			0.745	0.752	0.842	0.523	1.073	1.471	0.439	0.521	0.782	0.233		
1956																		0.812	0.766	0.723	0.949	0.848	0.710	0.733	0.733	0.957	0.651			
1957																	0.763	0.925	0.517	1.948	0.450	0.651	1.206	1.411	0.598	1.298				
1958																1.263	0.252	1.047	0.449	0.826	1.317	0.503	0.807	0.592	1.591					
1959															0.669	1.123	0.518	0.569	0.869	0.786	1.172	1.827	1.078	0.767						
1960														1.006	0.871	0.954	0.719	0.846	1.203	0.746	0.917	0.610	0.882							
1961													0.702	0.914	0.923	0.740	1.053	1.140	0.893	1.654	0.892	0.482								
1962												0.776	1.216	0.831	1.146	0.965	1.066	0.706	0.847	1.238	0.413									
1963											0.677	0.713	0.988	1.113	0.887	0.581	0.906	1.144	1.114	0.508										
1964										0.929	0.903	0.834	1.331	0.758	0.954	0.926	3.046	0.526	0.929											
1965									0.632	1.108	0.771	0.816	1.744	0.659	0.957	0.994	0.744	0.805												
1966								0.832	1.053	0.872	0.748	0.943	1.484	0.675	0.673	1.180	0.929													
1967							0.948	0.800	1.113	0.748	0.987	0.900	0.845	1.102	0.619	0.844														
1968						0.987	0.812	0.955	1.116	1.001	1.101	0.654	1.030	0.833	0.799															
1969					1.019	0.910	0.908	0.798	1.112	0.922	0.977	0.989	1.108	0.663																
1970				0.772	1.104	1.044	0.789	0.852	1.099	1.173	0.831	2.019	0.405																	
1971			0.864	1.066	0.862	0.765	1.214	1.077	1.088	0.939	0.698	1.297																		
1972		1.052	1.016	0.785	1.023	0.929	0.911	0.867	0.883	0.942	0.973																			
1973	0.853	0.992	0.826	0.841	1.064	1.090	0.886	1.111	1.123	0.470																				
1974	0.928	0.821	0.812	1.443	0.906	0.926	1.317	0.782	0.699																					
1975	0.798	0.881	1.119	0.747	0.987	0.860	0.884	0.871																						
1976	0.852	1.045	1.159	0.820	0.969	0.926	0.897																							
1977	1.105	0.975	1.014	1.046	0.854	0.864																								
1978	0.825	1.165	0.861	0.897	0.891																									
1979	0.928	0.951	0.893	0.920																										
1980	0.918	0.863	0.973																											
1981	0.838	0.883																												
1982	0.844																													
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Latest diag	0.844	0.883	0.973	0.920	0.891	0.864	0.897	0.871	0.699	0.470	0.973	1.297	0.405	0.663	0.799	0.844	0.929	0.805	0.929	0.508	0.413	0.482	0.882	0.767	1.591	1.298	0.651	0.233	1.899	
5 Yr Avg	0.871	0.967	0.980	0.886	0.922	0.933	0.979	0.941	0.978	0.889	0.916	1.172	0.974	0.786	0.800	0.905	1.338	0.864	0.997	0.986	0.942	0.815	0.937	0.995	0.907	0.989	0.612	0.305	1.899	
10 Yr Avg	0.889	0.963	0.954	0.934	0.968	0.930	0.957	0.894	0.992	0.910	0.867	0.994	1.085	0.855	0.850	0.957	1.000	0.852	0.833	0.975	0.856	0.782	1.043	0.929	0.907	0.989	0.612	0.305	1.899	
5 Yr Wtd	0.874	0.961	0.969	0.898	0.911	0.926	1.003	0.917	0.949	0.832	0.897	1.175	0.830	0.759	0.787	0.917	1.376	0.701	0.956	1.055	0.755	0.677	0.986	0.976	0.681	1.112	0.555	0.319	1.899	
7 Yr Wtd	0.901	0.961	0.965	0.951	0.938	0.910	0.995	0.896	0.982	0.841	0.887	1.114	0.946	0.786	0.845	0.905	1.266	0.703	0.930	1.132	0.714	0.681	1.019	0.942	0.681	1.112	0.555	0.319	1.899	
10 Yr Wtd	0.890	0.955	0.949	0.931	0.949	0.926	0.968	0.885	0.969	0.866	0.861	1.032	0.945	0.813	0.835	0.951	1.057	0.732	0.873	1.062	0.720	0.684	1.019	0.942	0.681	1.112	0.555	0.319	1.899	
Selected	0.900	0.970	0.950	0.950	0.950	0.950	0.950	0.925	0.985	0.915	0.915	1.150	0.965	0.820	0.825	0.955	0.960	0.750	0.900	1.060	0.800	0.800	1.000	0.940	0.850	0.850	0.850	0.850	0.850	
Loss $ Weight	24,599	21,714	19,922	18,455	16,270	14,508	12,785	11,618	10,006	9,746	7,928	6,787	6,866	6,078	4,678	3,818	3,482	3,708	2,520	2,077	1,598	1,070	622	443	341	147	147	32	6	
Center Wtd Avg	0.932	0.937	0.942	0.955	0.950	0.946	0.951	0.945	0.939	0.967	0.979	0.951	0.944	0.954	0.901	0.855	0.873	0.912	0.887	0.855	0.916	0.925	0.850	0.880	0.928	0.886	0.850	0.850	0.850	
Geometric Mean	0.934	0.939	0.943	0.946	0.949	0.949	0.946	0.950	0.956	0.956	0.956	0.959	0.945	0.920	0.905	0.899	0.886	0.876	0.888	0.899	0.886	0.885	0.899	0.893	0.878	0.878	0.872	0.850	0.850	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**2**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.039**	**0.667**
Inverse Power	**1.059**	**0.521**
Selected Tail	**1.049**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.292				Slope=	-1.116			
						Intercept=	0.006				Intercept=	1.088			
PERIOD	AGE	SELECTED	5 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.525	3.466	3.498	3.525	1.792	-1.098	0.529	**1.224**	2.246	1.792	0.926	-0.913	**1.402**	2.512
2	18	1.145	1.123	1.133	1.145	2.890	0.726	0.849	**1.107**	1.834	2.890	-1.931	-2.139	**1.118**	1.793
3	30	1.090	1.090	1.082	1.090	3.401	0.914	0.998	**1.071**	1.657	3.401	-2.408	-2.709	**1.067**	1.604
4	42	1.080	1.080	1.078	1.080	3.738	0.957	1.096	**1.053**	1.547	3.738	-2.526	-3.085	**1.046**	1.504
5	54	1.065	1.067	1.061	1.065	3.989	1.028	1.170	**1.042**	1.470	3.989	-2.733	-3.366	**1.035**	1.438
6	66	1.025	1.018	1.017	1.025	4.190	1.312	1.228	**1.034**	1.411	4.190	-3.689	-3.590	**1.028**	1.390
7	78	1.025	1.030	1.018	1.025	4.357	1.312	1.277	**1.028**	1.365	4.357	-3.689	-3.776	**1.023**	1.353
8	90	1.039	1.026	1.032	1.039	4.500	1.190	1.319	**1.024**	1.327	4.500	-3.249	-3.936	**1.020**	1.322
9	102	1.004	1.013	1.005	1.004	4.625	1.700	1.355	**1.021**	1.295	4.625	-5.472	-4.076	**1.017**	1.297
10	114	1.018	1.011	1.013	1.018	4.736	1.397	1.388	**1.019**	1.269	4.736	-4.025	-4.200	**1.015**	1.275
11	126	1.008	1.007	1.006	1.008	4.836	1.564	1.417	**1.016**	1.245	4.836	-4.771	-4.312	**1.013**	1.256
12	138	1.000	1.009	1.003	1.000	4.927	2.118	1.444	**1.015**	1.225	4.927	-8.311	-4.413	**1.012**	1.240
13	150	1.020	1.012	1.015	1.020	5.011	1.369	1.468	**1.013**	1.208	5.011	-3.912	-4.506	**1.011**	1.225
14	162	1.008	1.010	1.006	1.008	5.088	1.582	1.490	**1.012**	1.192	5.088	-4.857	-4.592	**1.010**	1.212
15	174	1.000	1.005	1.000	1.000	5.159		1.511	**1.011**	1.178	5.159		-4.672	**1.009**	1.199
16	186	1.005	1.005	1.005	1.005	5.226	1.657	1.531	**1.010**	1.165	5.226	-5.237	-4.746	**1.009**	1.188
17	198	1.017	1.014	1.014	1.017	5.288	1.409	1.549	**1.009**	1.154	5.288	-4.075	-4.816	**1.008**	1.178
18	210	1.008	1.005	1.005	1.008	5.347	1.586	1.566	**1.008**	1.143	5.347	-4.874	-4.882	**1.008**	1.169
19	222	1.010	0.999	1.004	1.010	5.403	1.536	1.582	**1.008**	1.134	5.403	-4.634	-4.944	**1.007**	1.160
20	234	1.009	1.004	1.004	1.009	5.455	1.552	1.598	**1.007**	1.125	5.455	-4.712	-5.003	**1.007**	1.152
21	246	1.006	1.007	1.005	1.006	5.505	1.620	1.612	**1.007**	1.117	5.505	-5.046	-5.059	**1.006**	1.144
22	258	1.007	1.007	1.006	1.007	5.553	1.605	1.626	**1.006**	1.109	5.553	-4.970	-5.112	**1.006**	1.137
23	270	1.013	1.007	1.010	1.013	5.598	1.472	1.639	**1.006**	1.103	5.598	-4.344	-5.162	**1.006**	1.130
24	282	1.003	1.006	1.003	1.003	5.642	1.762	1.652	**1.005**	1.096	5.642	-5.822	-5.211	**1.005**	1.123
25	294	1.009	1.003	1.005	1.009	5.684	1.546	1.664	**1.005**	1.090	5.684	-4.682	-5.258	**1.005**	1.117
26	306	1.007	1.003	1.004	1.007	5.724	1.606	1.676	**1.005**	1.085	5.724	-4.976	-5.302	**1.005**	1.112
27	318	1.004	1.005	1.003	1.004	5.762	1.705	1.687	**1.005**	1.080	5.762	-5.498	-5.345	**1.005**	1.106
28	330	1.005	1.005	1.004	1.005	5.799	1.673	1.698	**1.004**	1.075	5.799	-5.322	-5.386	**1.005**	1.101
29	342	1.007	1.004	1.006	1.007	5.835	1.605	1.708	**1.004**	1.070	5.835	-4.971	-5.426	**1.004**	1.096
30	354	1.006	1.005	1.006	1.006	5.869	1.629	1.718	**1.004**	1.066	5.869	-5.094	-5.465	**1.004**	1.091
31	366	1.006	1.004	1.006	1.006	5.903	1.628	1.728	**1.004**	1.062	5.903	-5.090	-5.502	**1.004**	1.086
32	378	1.005	1.005	1.005	1.005	5.935	1.660	1.738	**1.003**	1.058	5.935	-5.254	-5.538	**1.004**	1.082
33	390	1.004	1.004	1.004	1.004	5.966	1.701	1.747	**1.003**	1.054	5.966	-5.477	-5.573	**1.004**	1.078
34	402	1.002	1.002	1.002	1.002	5.996	1.854	1.755	**1.003**	1.051	5.996	-6.386	-5.607	**1.004**	1.074
35	414	1.005	1.005	1.005	1.005	6.026	1.680	1.764	**1.003**	1.048	6.026	-5.363	-5.640	**1.004**	1.070
36	426	1.003	1.003	1.003	1.003	6.054	1.740	1.772	**1.003**	1.045	6.054	-5.695	-5.672	**1.003**	1.066
37	438					6.082		1.780	**1.003**	1.042	6.082		-5.703	**1.003**	1.062
38	450					6.109		1.788	**1.003**	1.039	6.109		-5.733	**1.003**	1.059
39	462					6.136		1.796	**1.002**	1.036	6.136		-5.762	**1.003**	1.055
40	474					6.161		1.804	**1.002**	1.034	6.161		-5.791	**1.003**	1.052
41	486					6.186		1.811	**1.002**	1.031	6.186		-5.819	**1.003**	1.049
42	498					6.211		1.818	**1.002**	1.029	6.211		-5.846	**1.003**	1.046
43	510					6.234		1.825	**1.002**	1.027	6.234		-5.872	**1.003**	1.043
44	522					6.258		1.832	**1.002**	1.025	6.258		-5.898	**1.003**	1.040
45	534					6.280		1.838	**1.002**	1.023	6.280		-5.924	**1.003**	1.037
46	546					6.303		1.845	**1.002**	1.021	6.303		-5.949	**1.003**	1.034
47	558					6.324		1.851	**1.002**	1.019	6.324		-5.973	**1.003**	1.031
48	570					6.346		1.857	**1.002**	1.017	6.346		-5.997	**1.002**	1.029
49	582					6.366		1.863	**1.002**	1.016	6.366		-6.020	**1.002**	1.026
50	594					6.387		1.869	**1.002**	1.014	6.387		-6.043	**1.002**	1.024
51	606					6.407		1.875	**1.001**	1.013	6.407		-6.065	**1.002**	1.021
52	618					6.426		1.881	**1.001**	1.011	6.426		-6.087	**1.002**	1.019
53	630					6.446		1.887	**1.001**	1.010	6.446		-6.108	**1.002**	1.017
54	642					6.465		1.892	**1.001**	1.008	6.465		-6.129	**1.002**	1.014
55	654					6.483		1.897	**1.001**	1.007	6.483		-6.150	**1.002**	1.012
56	666					6.501		1.903	**1.001**	1.006	6.501		-6.170	**1.002**	1.010
57	678					6.519		1.908	**1.001**	1.005	6.519		-6.190	**1.002**	1.008
58	690					6.537		1.913	**1.001**	1.003	6.537		-6.210	**1.002**	1.006
59	702					6.554		1.918	**1.001**	1.002	6.554		-6.229	**1.002**	1.004
60	714					6.571		1.923	**1.001**	1.001	6.571		-6.248	**1.002**	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - TOTAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**39**
	To:	**58**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.985**
Inverse Power	**1.009**	**0.975**
Selected Tail	**1.005**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.892				Slope=	-5.231			
		IMPLIED	SELECTED	Intercept=	-3.903				Intercept=	27.365			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.305	**10.530**	36835.123	1.792		17.993		
2	18	2.431	2.431	2.890	-0.635	-1.325	**4.284**	3498.018	2.890	0.359	12.247		
3	30	1.380	1.380	3.401	0.255	-0.869	**2.920**	816.554	3.401	-0.968	9.575	**14402.203**	
4	42	1.145	1.145	3.738	0.727	-0.569	**2.314**	279.644	3.738	-1.933	7.815	**2478.760**	
5	54	1.091	1.091	3.989	0.909	-0.345	**1.971**	120.866	3.989	-2.394	6.501	**666.528**	
6	66	1.069	1.069	4.190	1.009	-0.166	**1.750**	61.337	4.190	-2.676	5.451	**233.979**	
7	78	1.058	1.058	4.357	1.066	-0.017	**1.598**	35.043	4.357	-2.846	4.577	**98.237**	
8	90	1.049	1.049	4.500	1.117	0.111	**1.486**	21.932	4.500	-3.008	3.829	**47.000**	
9	102	1.044	1.044	4.625	1.152	0.222	**1.402**	14.755	4.625	-3.123	3.174	**24.902**	
10	114	1.040	1.040	4.736	1.184	0.321	**1.337**	10.523	4.736	-3.227	2.592	**14.359**	
11	126	1.036	1.036	4.836	1.214	0.411	**1.284**	7.873	4.836	-3.331	2.069	**8.914**	57762.281
12	138	1.032	1.032	4.927	1.243	0.492	**1.242**	6.130	4.927	-3.435	1.593	**5.918**	6479.617
13	150	1.029	1.029	5.011	1.268	0.566	**1.207**	4.936	5.011	-3.526	1.157	**4.179**	1094.944
14	162	1.028	1.028	5.088	1.286	0.635	**1.179**	4.088	5.088	-3.590	0.754	**3.126**	261.981
15	174	1.025	1.025	5.159	1.307	0.699	**1.155**	3.468	5.159	-3.671	0.380	**2.463**	83.812
16	186	1.023	1.023	5.226	1.328	0.758	**1.134**	3.004	5.226	-3.752	0.032	**2.032**	34.030
17	198	1.022	1.022	5.288	1.344	0.814	**1.117**	2.649	5.288	-3.813	-0.295	**1.744**	16.747
18	210	1.021	1.021	5.347	1.357	0.866	**1.102**	2.371	5.347	-3.863	-0.603	**1.547**	9.602
19	222	1.019	1.019	5.403	1.379	0.916	**1.090**	2.152	5.403	-3.951	-0.894	**1.409**	6.206
20	234	1.018	1.018	5.455	1.397	0.963	**1.079**	1.975	5.455	-4.027	-1.169	**1.311**	4.405
21	246	1.017	1.017	5.505	1.409	1.008	**1.069**	1.831	5.505	-4.074	-1.431	**1.239**	3.361
22	258	1.016	1.016	5.553	1.425	1.050	**1.061**	1.713	5.553	-4.140	-1.680	**1.186**	2.712
23	270	1.016	1.016	5.598	1.427	1.091	**1.054**	1.614	5.598	-4.150	-1.918	**1.147**	2.286
24	282	1.015	1.015	5.642	1.441	1.129	**1.047**	1.532	5.642	-4.209	-2.145	**1.117**	1.993
25	294	1.014	1.014	5.684	1.447	1.166	**1.042**	1.462	5.684	-4.238	-2.363	**1.094**	1.784
26	306	1.014	1.014	5.724	1.453	1.202	**1.037**	1.403	5.724	-4.263	-2.572	**1.076**	1.631
27	318	1.014	1.014	5.762	1.453	1.236	**1.033**	1.353	5.762	-4.262	-2.774	**1.062**	1.515
28	330	1.013	1.013	5.799	1.466	1.270	**1.029**	1.310	5.799	-4.318	-2.967	**1.051**	1.426
29	342	1.012	1.012	5.835	1.486	1.301	**1.026**	1.273	5.835	-4.407	-3.154	**1.043**	1.356
30	354	1.011	1.011	5.869	1.507	1.332	**1.023**	1.240	5.869	-4.502	-3.335	**1.036**	1.301
31	366	1.011	1.011	5.903	1.507	1.362	**1.021**	1.212	5.903	-4.503	-3.509	**1.030**	1.256
32	378	1.010	1.010	5.935	1.532	1.391	**1.018**	1.188	5.935	-4.616	-3.678	**1.025**	1.220
33	390	1.010	1.010	5.966	1.533	1.419	**1.016**	1.166	5.966	-4.624	-3.841	**1.021**	1.190
34	402	1.009	1.009	5.996	1.542	1.446	**1.015**	1.148	5.996	-4.664	-4.000	**1.018**	1.165
35	414	1.009	1.009	6.026	1.555	1.472	**1.013**	1.131	6.026	-4.726	-4.154	**1.016**	1.144
36	426	1.008	1.008	6.054	1.568	1.497	**1.012**	1.117	6.054	-4.787	-4.303	**1.014**	1.126
37	438	1.008	1.008	6.082	1.581	1.522	**1.010**	1.104	6.082	-4.850	-4.448	**1.012**	1.111
38	450	1.007	1.007	6.109	1.593	1.546	**1.009**	1.093	6.109	-4.910	-4.590	**1.010**	1.098
39	462	1.007	1.007	6.136	1.603	1.570	**1.008**	1.083	6.136	-4.962	-4.727	**1.009**	1.087
40	474	1.007	1.007	6.161	1.613	1.593	**1.007**	1.074	6.161	-5.013	-4.861	**1.008**	1.078
41	486	1.006	1.006	6.186	1.624	1.615	**1.007**	1.066	6.186	-5.065	-4.992	**1.007**	1.069
42	498	1.006	1.006	6.211	1.633	1.637	**1.006**	1.059	6.211	-5.113	-5.120	**1.006**	1.062
43	510	1.006	1.006	6.234	1.645	1.658	**1.005**	1.053	6.234	-5.175	-5.244	**1.005**	1.056
44	522	1.005	1.005	6.258	1.662	1.679	**1.005**	1.047	6.258	-5.264	-5.366	**1.005**	1.050
45	534	1.005	1.005	6.280	1.682	1.699	**1.004**	1.042	6.280	-5.369	-5.485	**1.004**	1.045
46	546	1.004	1.004	6.303	1.702	1.719	**1.004**	1.038	6.303	-5.481	-5.601	**1.004**	1.041
47	558	1.004	1.004	6.324	1.725	1.738	**1.003**	1.034	6.324	-5.607	-5.715	**1.003**	1.037
48	570	1.003	1.003	6.346	1.748	1.757	**1.003**	1.030	6.346	-5.742	-5.826	**1.003**	1.034
49	582	1.003	1.003	6.366	1.769	1.776	**1.003**	1.027	6.366	-5.864	-5.935	**1.003**	1.031
50	594	1.003	1.003	6.387	1.788	1.794	**1.002**	1.024	6.387	-5.973	-6.042	**1.002**	1.028
51	606	1.002	1.002	6.407	1.808	1.812	**1.002**	1.022	6.407	-6.097	-6.147	**1.002**	1.026
52	618	1.002	1.002	6.426	1.828	1.829	**1.002**	1.020	6.426	-6.222	-6.249	**1.002**	1.023
53	630	1.002	1.002	6.446	1.846	1.846	**1.002**	1.018	6.446	-6.330	-6.350	**1.002**	1.021
54	642	1.002	1.002	6.465	1.863	1.863	**1.002**	1.016	6.465	-6.444	-6.448	**1.002**	1.020
55	654	1.001	1.001	6.483	1.884	1.880	**1.001**	1.014	6.483	-6.575	-6.545	**1.001**	1.018
56	666	1.001	1.001	6.501	1.903	1.896	**1.001**	1.013	6.501	-6.706	-6.640	**1.001**	1.017
57	678	1.001	1.001	6.519	1.924	1.912	**1.001**	1.011	6.519	-6.844	-6.734	**1.001**	1.015
58	690	1.001	1.001	6.537	1.947	1.927	**1.001**	1.010	6.537	-7.008	-6.825	**1.001**	1.014
59	702	1.001	1.001	6.554	1.970	1.943	**1.001**	1.009	6.554	-7.171	-6.916	**1.001**	1.013
60	714	1.000		6.571		1.958	**1.001**	1.008	6.571		-7.004	**1.001**	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		13,624	57,424	43,800	75.2%	32,920	
1977	23,851,125	64,742	69,958	5,216	72.2%	3,764	0.293
1978	26,143,240	75,403	82,277	6,874	71.6%	4,922	0.315
1979	28,061,666	85,102	93,117	8,015	71.1%	5,695	0.332
1980	28,979,182	83,724	92,330	8,607	70.5%	6,068	0.319
1981	30,141,508	88,001	97,935	9,934	69.9%	6,947	0.325
1982	30,058,966	87,783	98,473	10,690	69.4%	7,417	0.328
1983	30,607,324	95,086	107,079	11,993	68.7%	8,245	0.350
1984	33,121,678	114,925	130,574	15,648	68.3%	10,682	0.394
1985	35,713,654	138,157	156,109	17,952	67.7%	12,148	0.437
1986	38,297,697	139,392	160,395	21,003	67.2%	14,107	0.419
1987	41,065,403	148,503	173,287	24,784	66.7%	16,537	0.422
1988	44,221,964	171,093	200,910	29,817	66.3%	19,763	0.454
1989	47,110,000	176,444	209,554	33,110	65.7%	21,758	0.445
1990	49,659,895	176,429	209,823	33,394	65.1%	21,744	0.423
1991	50,856,501	164,646	198,344	33,699	64.5%	21,733	0.390
1992	52,804,448	162,874	197,682	34,809	63.9%	22,246	0.374
1993	55,132,894	145,939	179,930	33,991	63.3%	21,505	0.326
1994	57,739,505	137,088	173,481	36,393	62.7%	22,812	0.300
1995	60,949,772	134,116	171,341	37,225	62.1%	23,120	0.281
1996	63,664,000	130,458	169,215	38,756	61.6%	23,873	0.266
1997	68,077,000	136,807	180,667	43,860	61.2%	26,826	0.265
1998	71,447,000	155,695	208,476	52,782	60.7%	32,051	0.292
1999	75,244,663	164,477	225,060	60,583	60.3%	36,529	0.299
2000	79,122,396	182,505	253,691	71,186	59.9%	42,657	0.321
2001	80,396,857	177,188	251,300	74,113	59.6%	44,166	0.313
2002	81,621,352	193,882	277,426	83,544	59.3%	49,515	0.340
2003	82,433,234	185,226	270,398	85,172	59.0%	50,253	0.328
2004	84,632,753	178,107	266,273	88,166	58.8%	51,851	0.315
2005	86,912,307	172,629	263,626	90,997	58.7%	53,396	0.303
2006	90,822,757	163,436	256,517	93,081	58.6%	54,545	0.282
2007	93,702,820	142,230	237,888	95,658	58.6%	56,048	0.254
2008	93,449,349	138,170	238,392	100,222	58.8%	58,900	0.255
2009	86,544,195	99,872	190,409	90,537	59.2%	53,566	0.220
2010	86,654,516	98,193	204,042	105,849	59.8%	63,289	0.235
2011	90,275,208	87,563	208,611	121,048	61.0%	73,862	0.231
2012	94,226,147	59,501	207,596	148,095	63.3%	93,704	0.220
2013	48,526,466	10,391	110,325	99,934	67.3%	67,296	0.227
2014		0	0		100.0%		
TOTAL		4,879,399	6,879,936	2,000,537	61.8%	1,236,460	
EXLD PRIOR		4,865,774	6,822,512	1,956,737	61.5%	1,203,540	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	43,800	2,989	2,905	2,944	2,778	2,637	2,548	2,448	2,250	2,257	1,970	2,012	1,804	1,454	2,020	1,177	1,193	987	947	6,626
1977	5,216	271	249	236	227	227	236	250	256	258	258	249	231	215	200	180	159	143	128	1,215
1978	6,874	353	336	312	298	289	289	302	319	326	327	326	313	289	268	249	224	197	177	1,619
1979	8,015	407	393	371	344	327	317	317	330	350	358	360	359	346	320	297	277	249	220	2,017
1980	8,607	438	413	399	379	352	336	326	326	340	360	368	369	367	353	326	302	281	252	2,248
1981	9,934	488	475	450	436	417	390	374	365	366	382	403	411	411	406	389	358	330	306	2,688
1982	10,690	581	491	479	455	441	423	396	382	373	375	391	413	422	421	417	399	367	338	3,051
1983	11,993	553	628	532	518	490	475	454	424	407	396	397	415	438	447	446	442	424	390	3,630
1984	15,648	886	677	771	652	635	602	583	559	522	502	490	491	513	541	552	552	546	523	4,942
1985	17,952	1,057	1,017	768	863	729	703	657	633	594	546	517	497	496	517	547	562	567	568	6,040
1986	21,003	1,274	1,079	1,061	807	918	777	756	716	693	661	617	591	576	578	603	638	653	655	7,268
1987	24,784	1,447	1,374	1,159	1,151	878	1,005	852	832	792	770	741	696	672	659	663	694	734	749	8,862
1988	29,817	1,675	1,684	1,600	1,356	1,332	1,014	1,156	978	952	901	874	835	779	748	729	731	764	808	10,770
1989	33,110	1,664	1,742	1,749	1,661	1,402	1,386	1,056	1,209	1,023	998	949	921	885	830	800	783	787	823	12,349
1990	33,394	1,628	1,607	1,678	1,678	1,587	1,336	1,299	981	1,139	965	944	895	871	842	792	766	752	758	12,952
1991	33,699	1,591	1,565	1,545	1,613	1,613	1,526	1,285	1,249	944	1,095	928	907	860	837	809	762	737	723	13,181
1992	34,809	1,799	1,558	1,533	1,513	1,580	1,580	1,494	1,259	1,223	924	1,072	909	889	843	820	793	746	722	13,621
1993	33,991	1,558	1,676	1,452	1,428	1,410	1,472	1,472	1,393	1,173	1,140	861	999	847	828	785	764	739	695	13,364
1994	36,393	1,867	1,583	1,702	1,475	1,451	1,432	1,496	1,496	1,414	1,191	1,158	875	1,015	860	841	798	776	750	14,281
1995	37,225	1,890	1,813	1,537	1,653	1,432	1,409	1,390	1,452	1,452	1,373	1,157	1,124	849	985	835	817	774	754	14,595
1996	38,756	1,991	1,867	1,791	1,518	1,633	1,414	1,392	1,373	1,434	1,435	1,357	1,142	1,110	839	973	825	807	765	15,161
1997	43,860	2,495	2,126	1,994	1,912	1,621	1,743	1,510	1,486	1,466	1,532	1,532	1,449	1,220	1,185	896	1,039	881	862	17,005
1998	52,782	2,993	2,834	2,415	2,264	2,172	1,840	1,980	1,715	1,687	1,665	1,739	1,739	1,645	1,385	1,346	1,017	1,180	1,000	20,290
1999	60,583	3,211	3,254	3,081	2,626	2,462	2,361	2,001	2,153	1,865	1,835	1,811	1,891	1,891	1,789	1,506	1,464	1,106	1,283	23,149
2000	71,186	3,972	3,564	3,612	3,420	2,914	2,732	2,621	2,221	2,389	2,070	2,037	2,010	2,099	2,099	1,985	1,672	1,625	1,228	27,120
2001	74,113	4,238	3,900	3,500	3,547	3,358	2,862	2,683	2,574	2,181	2,346	2,033	2,000	1,974	2,062	2,062	1,950	1,642	1,595	27,837
2002	83,544	4,601	4,516	4,157	3,730	3,780	3,579	3,050	2,860	2,743	2,325	2,501	2,166	2,131	2,104	2,197	2,197	2,078	1,750	31,368
2003	85,172	4,864	4,424	4,343	3,997	3,587	3,635	3,442	2,933	2,750	2,638	2,235	2,405	2,083	2,050	2,023	2,113	2,113	1,998	31,846
2004	88,166	4,989	4,751	4,322	4,243	3,905	3,504	3,551	3,362	2,865	2,686	2,577	2,184	2,349	2,035	2,002	1,976	2,064	2,064	33,063
2005	90,997	5,241	4,854	4,622	4,205	4,128	3,799	3,409	3,455	3,271	2,787	2,614	2,507	2,125	2,285	1,980	1,948	1,923	2,008	34,174
2006	93,081	5,507	5,043	4,672	4,449	4,047	3,972	3,656	3,281	3,325	3,148	2,683	2,515	2,413	2,045	2,199	1,906	1,875	1,850	35,045
2007	95,658	5,963	5,305	4,859	4,501	4,286	3,898	3,827	3,522	3,161	3,203	3,033	2,584	2,423	2,324	1,970	2,119	1,836	1,806	35,542
2008	100,222	6,896	5,817	5,175	4,740	4,390	4,181	3,803	3,733	3,436	3,083	3,125	2,958	2,521	2,364	2,268	1,922	2,067	1,791	36,433
2009	90,537	6,956	5,751	4,851	4,316	3,953	3,661	3,486	3,171	3,113	2,865	2,571	2,606	2,467	2,102	1,971	1,891	1,602	1,724	31,877
2010	105,849	9,146	7,428	6,141	5,180	4,609	4,221	3,910	3,723	3,387	3,325	3,060	2,746	2,783	2,635	2,245	2,105	2,019	1,711	35,812
2011	121,048	13,511	9,289	7,544	6,238	5,261	4,681	4,287	3,971	3,781	3,440	3,377	3,108	2,789	2,826	2,676	2,280	2,138	2,051	38,067
2012	148,095	23,287	13,922	9,570	7,775	6,429	5,422	4,823	4,418	4,093	3,898	3,546	3,481	3,205	2,876	2,916	2,760	2,352	2,206	41,287
2013	99,934	57,627	23,986	14,335	9,857	8,008	6,622	5,585	4,968	4,551	4,216	4,015	3,653	3,586	3,301	2,963	3,003	2,843	2,423	44,768
TOTAL	2,000,537	191,899	135,897	113,261	99,800	90,688	83,386	77,379	72,328	68,099	63,990	60,655	57,201	54,008	51,811	48,439	46,200	43,704	41,402	715,162

(1) SECTION 1, EXHIBIT 2A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	178	18	17	133	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	64	5	5	4	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	4	0	0	0	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	49	4	3	4	4	3	29	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	115	10	9	7	9	8	7	66	-	-	-	-	-	-	-	-	-	-	-	-
1958	27	3	2	2	2	2	2	2	15	-	-	-	-	-	-	-	-	-	-	-
1959	346	34	31	27	24	23	24	22	21	208	-	-	-	-	-	-	-	-	-	-
1960	192	21	18	16	14	12	10	12	11	10	93	-	-	-	-	-	-	-	-	-
1961	656	72	65	56	49	43	37	33	38	35	32	319	-	-	-	-	-	-	-	-
1962	869	107	96	85	73	63	54	46	43	46	42	38	310	-	-	-	-	-	-	-
1963	341	40	36	32	28	24	21	18	15	14	16	14	13	116	-	-	-	-	-	-
1964	2,820	328	294	259	232	206	180	157	138	118	112	118	108	99	911	-	-	-	-	-
1965	729	71	67	61	53	48	43	37	32	28	25	23	25	23	21	206	-	-	-	-
1966	1,643	157	146	137	123	109	98	87	75	66	58	49	44	49	45	41	362	-	-	-
1967	1,277	120	111	103	96	86	76	68	60	52	45	39	33	30	34	31	28	255	-	-
1968	1,649	135	132	123	115	108	98	86	78	69	60	53	47	41	36	40	37	34	314	-
1969	1,970	150	152	148	139	130	122	110	97	87	78	68	59	52	45	42	45	42	38	350
1970	5,493	399	396	390	372	342	315	292	262	231	208	185	161	142	124	107	95	105	96	898
1971	4,077	244	251	254	255	248	231	216	202	182	161	144	129	112	99	88	77	71	77	776
1972	2,431	152	163	169	172	173	168	156	145	135	121	107	96	86	74	64	56	47	44	498
1973	4,083	188	196	208	215	219	222	218	205	192	180	163	144	129	115	101	89	79	70	851
1974	6,498	346	349	367	391	402	405	405	391	362	336	313	281	248	223	198	172	150	131	1,385
1975	3,040	150	147	149	157	169	175	178	180	176	164	152	142	128	112	100	89	77	67	687
1976	5,249	234	219	209	208	217	231	239	243	246	241	226	212	199	180	159	143	128	111	1,182
TOTAL	43,800	2,989	2,905	2,944	2,778	2,637	2,548	2,448	2,250	2,257	1,970	2,012	1,804	1,454	2,020	1,177	1,193	987	947	6,626

(1) BASED ON SECTION 1, EXHIBIT 2A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			13,624					57,424
1977	23,851,125	0.296	64,742	1.085	70,252	70,274	70,274	69,958
1978	26,143,240	0.316	75,403	1.090	82,204	82,237	82,237	82,277
1979	28,061,666	0.334	85,102	1.095	93,217	93,265	93,265	93,117
1980	28,979,182	0.320	83,724	1.101	92,190	92,249	92,249	92,330
1981	30,141,508	0.326	88,001	1.107	97,439	97,524	97,524	97,935
1982	30,058,966	0.328	87,783	1.114	97,810	97,905	97,905	98,473
1983	30,607,324	0.350	95,086	1.121	106,545	106,620	106,620	107,079
1984	33,121,678	0.395	114,925	1.129	129,701	129,847	129,847	130,574
1985	35,713,654	0.444	138,157	1.137	157,095	157,270	157,270	156,109
1986	38,297,697	0.422	139,392	1.147	159,947	160,143	160,143	160,395
1987	41,065,403	0.424	148,503	1.158	171,935	172,210	172,210	173,287
1988	44,221,964	0.457	171,093	1.168	199,872	200,196	200,196	200,910
1989	47,110,000	0.446	176,444	1.178	207,927	208,232	208,232	209,554
1990	49,659,895	0.413	176,429	1.189	209,797	209,055	209,055	209,823
1991	50,856,501	0.393	164,646	1.200	197,623	197,982	197,982	198,344
1992	52,804,448	0.365	162,874	1.214	197,668	196,827	196,827	197,682
1993	55,132,894	0.352	145,939	1.226	178,965	181,714	181,714	179,930
1994	57,739,505	0.333	137,088	1.241	170,155	174,498	174,498	173,481
1995	60,949,772	0.313	134,116	1.257	168,573	173,070	173,070	171,341
1996	63,664,000	0.292	130,458	1.274	166,179	170,403	170,403	169,215
1997	68,077,000	0.291	136,807	1.294	177,032	181,853	181,853	180,667
1998	71,447,000	0.313	155,695	1.316	204,909	209,463	209,463	208,476
1999	75,244,663	0.317	164,477	1.338	220,131	224,693	224,693	225,060
2000	79,122,396	0.319	182,505	1.364	248,917	249,939	249,939	253,691
2001	80,396,857	0.326	177,188	1.393	246,859	251,182	251,182	251,300
2002	81,621,352	0.332	193,882	1.423	275,978	274,510	274,510	277,426
2003	82,433,234	0.337	185,226	1.459	270,299	272,750	272,750	270,398
2004	84,632,753	0.314	178,107	1.498	266,886	266,403	266,403	266,273
2005	86,912,307	0.295	172,629	1.544	266,514	263,029	263,029	263,626
2006	90,822,757	0.275	163,436	1.598	261,248	256,982	256,982	256,517
2007	93,702,820	0.257	142,230	1.667	237,045	238,407	238,407	237,888
2008	93,449,349	0.243	138,170	1.754	242,314	235,655	235,655	238,392
2009	86,544,195	0.230	99,872	1.871	186,909	192,567	192,567	190,409
2010	86,654,516	0.245	98,193	2.042	200,556	206,365	206,365	204,042
2011	90,275,208	0.236	87,563	2.354	206,152	210,186	210,186	208,611
2012	94,226,147	0.230	59,501	3.155	187,715	207,526	207,526	207,596
2013	97,052,931	0.230	10,391	17.351	180,300	220,748	220,748	220,650
2014	99,964,519	0.230				229,918	229,918	229,918
TOTAL			4,879,399		6,834,860	7,163,696	7,163,696	7,220,179
EXLD PRIOR			4,865,774		6,834,860	7,163,696	7,163,696	7,162,755

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2A, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 2A, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	13,624	***3 YEAR SUM***	***20,529***	***74,992***	160,000		43,800	57,424
1977	64,742	70,274	5,532	20,506	19,335	0.943	5,216	69,958
1978	75,403	82,237	6,834	23,846	23,986	1.006	6,874	82,277
1979	85,102	93,265	8,163	30,641	30,088	0.982	8,015	93,117
1980	83,724	92,249	8,525	31,366	31,665	1.010	8,607	92,330
1981	88,001	97,524	9,523	32,948	34,370	1.043	9,934	97,935
1982	87,783	97,905	10,122	35,678	37,679	1.056	10,690	98,473
1983	95,086	106,620	11,534	42,032	43,708	1.040	11,993	107,079
1984	114,925	129,847	14,921	54,539	57,195	1.049	15,648	130,574
1985	138,157	157,270	19,113	83,779	78,690	0.939	17,952	156,109
1986	139,392	160,143	20,751	82,223	83,223	1.012	21,003	160,395
1987	148,503	172,210	23,707	90,574	94,688	1.045	24,784	173,287
1988	171,093	200,196	29,103	113,425	116,207	1.025	29,817	200,910
1989	176,444	208,232	31,788	124,452	129,629	1.042	33,110	209,554
1990	176,429	209,055	32,626	134,459	137,622	1.024	33,394	209,823
1991	164,646	197,982	33,337	138,233	139,734	1.011	33,699	198,344
1992	162,874	196,827	33,953	140,936	144,486	1.025	34,809	197,682
1993	145,939	181,714	35,775	149,093	141,660	0.950	33,991	179,930
1994	137,088	174,498	37,410	155,643	151,412	0.973	36,393	173,481
1995	134,116	173,070	38,954	161,707	154,527	0.956	37,225	171,341
1996	130,458	170,403	39,945	165,424	160,501	0.970	38,756	169,215
1997	136,807	181,853	45,046	185,237	180,362	0.974	43,860	180,667
1998	155,695	209,463	53,768	219,346	215,320	0.982	52,782	208,476
1999	164,477	224,693	60,216	244,462	245,953	1.006	60,583	225,060
2000	182,505	249,939	67,433	271,809	286,935	1.056	71,186	253,691
2001	177,188	251,182	73,994	295,758	296,233	1.002	74,113	251,300
2002	193,882	274,510	80,628	320,138	331,715	1.036	83,544	277,426
2003	185,226	272,750	87,524	344,690	335,429	0.973	85,172	270,398
2004	178,107	266,403	88,297	345,536	345,026	0.999	88,166	266,273
2005	172,629	263,029	90,400	351,514	353,833	1.007	90,997	263,626
2006	163,436	256,982	93,546	361,114	359,320	0.995	93,081	256,517
2007	142,230	238,407	96,177	367,856	365,870	0.995	95,658	237,888
2008	138,170	235,655	97,485	368,644	378,994	1.028	100,222	238,392
2009	99,872	192,567	92,695	345,687	337,641	0.977	90,537	190,409
2010	98,193	206,365	108,172	396,402	387,891	0.979	105,849	204,042
2011	87,563	210,186	122,623	437,097	431,482	0.987	121,048	208,611
2012	59,501	207,526	148,025	503,219	503,456	1.000	148,095	207,596
2013	10,391	220,748	210,357	628,599	628,305	1.000	210,259	220,650
2014		229,918	229,918	669,762	669,762	1.000	229,918	229,918
TOTAL	4,879,399	7,163,696	2,318,451	8,543,367	8,623,933		2,340,780	7,220,179
EXLD PRIOR	4,865,774		2,297,922	8,468,375	8,463,933		2,296,981	7,162,755

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			69,958		0.293
1978	26,143,240			82,277		0.315
1979	28,061,666			93,117		0.332
1980	28,979,182			92,330		0.319
1981	30,141,508			97,935		0.325
1982	30,058,966	32,925	10.95%	98,473	2,991	0.328
1983	30,607,324	34,316	11.21%	107,079	3,120	0.350
1984	33,121,678	41,180	12.43%	130,574	3,171	0.394
1985	35,713,654	44,767	12.53%	156,109	3,487	0.437
1986	38,297,697	45,649	11.92%	160,395	3,514	0.419
1987	41,065,403	48,293	11.76%	173,287	3,588	0.422
1988	44,221,964	51,449	11.63%	200,910	3,905	0.454
1989	47,110,000	53,272	11.31%	209,554	3,934	0.445
1990	49,659,895	53,013	10.68%	209,823	3,958	0.423
1991	50,856,501	48,928	9.62%	198,344	4,054	0.390
1992	52,804,448	47,428	8.98%	197,682	4,168	0.374
1993	55,132,894	46,948	8.52%	179,930	3,833	0.326
1994	57,739,505	46,197	8.00%	173,481	3,755	0.300
1995	60,949,772	43,087	7.07%	171,341	3,977	0.281
1996	63,664,000	39,901	6.27%	169,215	4,241	0.266
1997	68,077,000	37,122	5.45%	180,667	4,867	0.265
1998	71,447,000	36,663	5.13%	208,476	5,686	0.292
1999	75,244,663	37,974	5.05%	225,060	5,927	0.299
2000	79,122,396	38,562	4.87%	253,691	6,579	0.321
2001	80,396,857	35,168	4.37%	251,300	7,146	0.313
2002	81,621,352	35,509	4.35%	277,426	7,813	0.340
2003	82,433,234	34,266	4.16%	270,398	7,891	0.328
2004	84,632,753	32,094	3.79%	266,273	8,297	0.315
2005	86,912,307	29,522	3.40%	263,626	8,930	0.303
2006	90,822,757	25,820	2.84%	256,517	9,935	0.282
2007	93,702,820	25,388	2.71%	237,888	9,370	0.254
2008	93,449,349	22,439	2.40%	238,392	10,624	0.255
2009	86,544,195	17,397	2.01%	190,409	10,945	0.220
2010	86,654,516	17,883	2.06%	204,042	11,410	0.235
2011	90,275,208	17,290	1.92%	208,611	12,065	0.231
2012	94,226,147	16,502	1.75%	207,596	12,580	0.220
2013	97,052,931	16,793	1.73%	220,650	13,139	0.227
2014		17,344		229,918	13,256	
TOTAL		1,171,089		7,162,755		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	209,797		0.335	3.391	238,183	0	100%	238,183	0.235	0.422	0.413
1991	50,856,501	1.979	100,654,884	197,623		0.345	3.357	229,010	0	100%	229,010	0.228	0.389	0.393
1992	52,804,448	1.879	99,199,664	197,668		0.356	3.324	233,808	0	100%	233,808	0.236	0.374	0.365
1993	55,132,894	1.846	101,763,581	178,965		0.367	3.291	216,073	0	100%	216,073	0.212	0.325	0.352
1994	57,739,505	1.786	103,144,617	170,155		0.378	3.258	209,693	0	100%	209,693	0.203	0.295	0.333
1995	60,949,772	1.737	105,860,639	168,573		0.416	3.074	215,366	0	100%	215,366	0.203	0.277	0.313
1996	63,664,000	1.681	107,011,928	166,179		0.457	2.900	220,100	0	100%	220,100	0.206	0.261	0.292
1997	68,077,000	1.609	109,565,780	177,032		0.502	2.533	225,034	0	100%	225,034	0.205	0.260	0.291
1998	71,447,000	1.535	109,703,410	204,909		0.510	2.212	230,949	0	100%	230,949	0.211	0.287	0.313
1999	75,244,663	1.486	111,784,761	220,131		0.517	2.087	237,626	0	100%	237,626	0.213	0.293	0.317
2000	79,122,396	1.436	113,612,761	248,917		0.525	1.969	257,351	0	100%	257,351	0.227	0.315	0.319
2001	80,396,857	1.404	112,872,903	246,859		0.533	1.857	244,443	0	100%	244,443	0.217	0.307	0.326
2002	81,621,352	1.369	111,762,597	275,978		0.541	1.752	261,735	0	100%	261,735	0.234	0.338	0.332
2003	82,433,234	1.332	109,823,635	270,299		0.550	1.653	245,521	0	100%	245,521	0.224	0.328	0.337
2004	84,632,753	1.284	108,674,619	266,886		0.604	1.559	251,317	0	100%	251,317	0.231	0.315	0.314
2005	86,912,307	1.253	108,922,029	266,514		0.664	1.471	260,178	0	100%	260,178	0.239	0.307	0.295
2006	90,822,757	1.210	109,940,677	261,248		0.729	1.388	264,397	0	100%	264,397	0.240	0.288	0.275
2007	93,702,820	1.171	109,685,990	237,045		0.801	1.309	248,706	0	100%	248,706	0.227	0.253	0.257
2008	93,449,349	1.148	107,266,594	242,314		0.881	1.235	263,564	0	100%	263,564	0.246	0.259	0.243
2009	86,544,195	1.149	99,469,136	186,909		0.968	1.188	214,814	0	100%	214,814	0.216	0.216	0.230
2010	86,654,516	1.125	97,450,013	200,556		0.922	1.148	212,100	0	100%	212,100	0.218	0.231	0.245
2011	90,275,208	1.093	98,646,157	206,152		0.960	1.109	219,421	0	100%	219,421	0.222	0.228	0.236
2012	94,226,147	1.061	99,964,519	187,715		1.000	1.071	201,085	0	100%	201,085	0.201	0.199	0.230
2013	97,052,931	1.030	99,964,519	180,300		1.000	1.035	186,611	0	100%	186,611	0.187	0.186	0.230
2014		1.000				1.000	1.000	0	0	0%	0			0.230

	5 Year Average excluding 2012-2013	0.226	0.238
	7 Year Average excluding 2010-2013	0.232	0.281
	10 Year Weighted Average excluding 2010-2013	0.230	
	10 Year Weighted Average excluding 2009-2013	0.230	
	5 Year Average excluding 2011-2013	0.229	0.249
	5 Year Average excluding 2013	0.221	0.227
	7 Year Average excluding 2013	0.230	0.239
(14)	2014 Selected Loss Rate:	0.230	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 2A, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.011	1.010	1.011									
1954	714	714	726	1.012	1.011	1.012									
1955	702	702	714	1.013	1.012	1.013									
1956	690	690	702	1.014	1.013	1.014									
1957	678	678	690	1.015	1.014	1.015									
1958	666	666	678	1.016	1.015	1.016									
1959	654	654	666	1.018	1.016	1.018									
1960	642	642	654	1.020	1.018	1.020									
1961	630	630	642	1.022	1.020	1.022									
1962	618	618	630	1.025	1.022	1.025									
1963	606	606	618	1.028	1.025	1.028									
1964	594	594	606	1.032	1.028	1.032									
1965	582	582	594	1.035	1.032	1.035									
1966	570	570	582	1.039	1.035	1.039									
1967	558	558	570	1.044	1.039	1.044									
1968	546	546	558	1.048	1.044	1.048									
1969	534	534	546	1.052	1.048	1.052									
1970	522	522	534	1.056	1.052	1.056									
1971	510	510	522	1.060	1.056	1.060									
1972	498	498	510	1.064	1.060	1.064									
1973	486	486	498	1.068	1.064	1.068									
1974	474	474	486	1.072	1.068	1.072									
1975	462	462	474	1.076	1.072	1.076									
1976	450	450	462	1.080	1.076	1.080									
1977	438	438	450	1.085	1.080	1.085				1.000	1.000	1.000	1.085	1.080	1.085
1978	426	426	438	1.090	1.085	1.090				1.000	1.000	1.000	1.090	1.085	1.090
1979	414	414	426	1.095	1.090	1.095				1.000	1.000	1.000	1.095	1.090	1.095
1980	402	402	414	1.101	1.095	1.101				1.000	1.000	1.000	1.101	1.095	1.101
1981	390	390	402	1.107	1.101	1.107				1.000	1.000	1.000	1.107	1.101	1.107
1982	378	378	390	1.114	1.107	1.114				1.000	1.000	1.000	1.114	1.107	1.114
1983	366	366	378	1.121	1.114	1.121				1.000	1.000	1.000	1.119	1.114	1.119
1984	354	354	366	1.129	1.121	1.129				1.000	1.000	1.000	1.126	1.119	1.126
1985	342	342	354	1.137	1.129	1.137				1.000	1.000	1.000	1.132	1.126	1.132
1986	330	330	342	1.147	1.137	1.147				1.000	1.000	1.000	1.141	1.132	1.141
1987	318	318	330	1.158	1.147	1.158				1.000	1.000	1.000	1.151	1.141	1.151
1988	306	306	318	1.168	1.158	1.168				1.000	1.000	1.000	1.159	1.151	1.159
1989	294	294	306	1.178	1.168	1.178				1.000	1.000	1.000	1.169	1.159	1.169
1990	282	282	294	1.189	1.178	1.189				1.000	1.000	1.000	1.178	1.169	1.178
1991	270	270	282	1.200	1.189	1.200				1.000	1.000	1.000	1.188	1.178	1.188
1992	258	258	270	1.214	1.200	1.214				1.000	1.000	1.000	1.200	1.188	1.200
1993	246	246	258	1.226	1.214	1.226				1.000	1.000	1.000	1.212	1.200	1.212
1994	234	234	246	1.241	1.226	1.241				1.000	1.000	1.000	1.224	1.212	1.224
1995	222	222	234	1.257	1.241	1.257				1.000	1.000	1.000	1.239	1.224	1.239
1996	210	210	222	1.274	1.257	1.274				1.000	1.000	1.000	1.255	1.239	1.255
1997	198	198	210	1.294	1.274	1.294				1.000	1.000	1.000	1.274	1.255	1.274
1998	186	186	198	1.316	1.294	1.316				1.001	1.000	1.001	1.294	1.274	1.294
1999	174	174	186	1.338	1.316	1.338				1.001	1.001	1.001	1.316	1.294	1.316
2000	162	162	174	1.364	1.338	1.364				1.001	1.001	1.001	1.340	1.316	1.340
2001	150	150	162	1.393	1.364	1.393				1.002	1.001	1.002	1.369	1.340	1.369
2002	138	138	150	1.423	1.393	1.423				1.003	1.002	1.003	1.397	1.369	1.397
2003	126	126	138	1.459	1.423	1.459				1.005	1.003	1.005	1.427	1.397	1.427
2004	114	114	126	1.498	1.459	1.498				1.007	1.005	1.007	1.460	1.427	1.460
2005	102	102	114	1.544	1.498	1.544				1.010	1.007	1.010	1.495	1.460	1.495
2006	90	90	102	1.598	1.544	1.598				1.018	1.010	1.018	1.530	1.495	1.530
2007	78	78	90	1.667	1.598	1.667				1.059	1.018	1.059	1.524	1.530	1.524
2008	66	66	78	1.754	1.667	1.754				1.101	1.059	1.101	1.526	1.524	1.526
2009	54	54	66	1.871	1.754	1.871				1.145	1.101	1.145	1.563	1.526	1.563
2010	42	42	54	2.042	1.871	2.042				1.193	1.145	1.193	1.637	1.563	1.637
2011	30	30	42	2.354	2.042	2.354				1.283	1.193	1.283	1.751	1.637	1.751
2012	18	18	30	3.155	2.354	3.155				1.565	1.283	1.565	1.911	1.751	1.911
2013	6	6	18	17.351	3.155	17.351				5.282	1.565	5.282	3.108	1.911	3.108

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2A, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2A, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2A, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - HOSPITALS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	1,811	12,921	20,590	23,598	25,860	28,155	30,525	32,870	35,086	37,392	40,012	42,302	44,392	46,341	47,539	49,904	51,788	53,164	53,879	54,721	55,626	56,116	56,800	57,316	58,048	58,711	59,646	60,172	60,844	61,556	61,936	62,535	63,033	63,478	63,993	64,446	64,742	64,742
1978	2,188	15,606	24,870	28,695	31,735	34,620	37,357	40,104	42,777	45,440	48,473	51,071	53,374	55,866	58,520	60,705	61,628	62,457	63,336	63,997	64,644	65,416	66,110	67,016	67,891	68,582	69,615	71,312	72,224	72,740	73,407	73,785	74,451	74,850	75,090	75,403		75,403
1979	2,463	17,565	28,435	33,485	37,304	40,886	44,375	47,802	50,964	54,061	57,562	60,557	63,609	67,030	69,437	70,886	72,057	72,853	73,744	74,628	75,323	76,053	76,818	77,797	78,840	79,719	80,493	81,306	81,799	82,568	83,270	83,746	84,234	84,690	85,102			85,102
1980	2,511	18,148	29,801	35,163	39,135	42,769	46,295	49,762	52,945	56,063	59,473	62,725	66,131	68,533	70,020	71,041	71,893	72,731	73,353	74,168	74,789	75,557	76,333	77,273	78,084	78,944	79,737	80,452	81,086	81,744	82,388	82,931	83,320	83,724				83,724
1981	2,751	19,858	32,476	38,102	42,153	45,788	49,328	52,823	55,928	58,833	62,516	66,172	68,881	70,798	72,079	73,200	74,007	74,703	75,662	76,575	77,518	78,456	79,737	80,753	81,745	82,644	83,868	84,792	85,891	86,798	87,293	87,633	88,001					88,001
1982	3,300	22,661	35,210	41,079	45,400	49,262	52,911	56,360	59,399	62,684	67,135	70,131	71,827	72,967	74,297	75,418	76,442	77,682	78,283	78,924	79,815	80,877	81,769	82,712	83,725	84,329	85,385	86,043	86,769	87,113	87,497	87,783						87,783
1983	3,295	23,850	39,007	45,713	50,583	54,804	58,690	62,414	66,200	70,443	74,283	76,378	78,051	79,615	80,797	81,983	83,185	84,394	85,509	86,626	87,879	88,708	89,929	90,756	91,364	92,169	92,709	93,212	93,784	94,350	95,086							95,086
1984	4,092	29,493	48,312	56,867	62,966	68,283	73,084	78,282	84,000	88,417	90,899	92,523	93,924	95,252	96,535	97,755	98,787	100,077	101,639	103,084	104,591	106,005	107,389	108,428	109,725	110,945	111,972	113,098	114,339	114,925								114,925
1985	4,450	33,073	56,133	66,964	74,727	81,462	88,640	96,914	102,621	106,516	109,045	111,029	112,605	114,176	115,836	117,410	119,402	121,427	123,164	124,953	127,278	128,522	130,237	131,807	132,954	134,383	135,565	137,142	138,157									138,157
1986	4,342	33,269	58,271	69,634	77,764	85,823	94,222	100,822	105,249	108,442	111,147	112,964	114,672	116,687	119,049	120,886	122,778	124,786	126,397	128,575	130,778	131,996	133,752	134,986	136,293	137,337	138,425	139,392										139,392
1987	4,645	36,224	64,662	77,720	88,130	98,391	106,552	111,186	114,372	116,943	119,194	121,286	124,181	126,233	128,648	130,926	133,424	135,398	137,493	138,780	140,170	142,061	144,225	145,571	146,686	147,651	148,503											148,503
1988	5,370	41,628	74,648	92,327	106,613	117,352	123,258	127,512	131,326	134,218	136,873	139,506	142,121	145,066	148,404	151,602	154,788	157,865	160,410	162,403	164,321	166,155	167,940	169,063	170,283	171,093												171,093
1989	5,344	42,927	82,631	105,204	118,886	126,552	131,695	135,834	138,987	141,830	145,018	147,551	149,920	152,868	156,214	158,557	161,038	163,703	165,924	168,216	170,340	172,358	173,626	175,144	176,444													176,444
1990	4,411	41,624	89,399	110,594	120,149	126,256	131,292	135,131	138,420	141,569	144,654	147,915	151,549	154,813	157,441	160,178	163,514	165,877	168,058	170,248	172,243	173,621	175,119	176,429														176,429
1991	6,383	65,525	98,280	111,085	119,179	124,293	127,938	130,945	134,062	136,537	139,200	142,507	145,637	148,328	151,091	153,510	155,448	157,560	159,233	160,786	162,053	163,376	164,646															164,646
1992	6,805	69,178	94,505	106,448	113,010	117,195	120,864	124,652	127,643	130,877	134,517	137,447	140,662	143,778	147,388	149,912	153,045	155,226	157,252	159,531	161,081	162,874																162,874
1993	8,507	58,866	84,323	95,659	101,215	105,182	109,073	111,864	114,874	119,019	122,567	125,947	128,528	131,304	133,579	135,689	138,390	141,204	143,118	144,496	145,939																	145,939
1994	4,494	50,772	74,879	84,155	89,931	95,542	99,912	103,655	108,034	111,858	115,475	118,991	121,349	123,857	126,037	129,186	131,265	133,325	135,271	137,088																		137,088
1995	7,131	55,391	73,101	81,203	88,346	93,534	98,246	102,651	106,954	111,035	115,528	118,528	121,522	124,214	126,789	128,877	130,684	132,463	134,116																			134,116
1996	7,326	51,764	69,123	79,822	86,561	92,442	97,516	102,888	106,589	110,314	113,712	116,614	119,212	121,957	124,628	126,678	128,384	130,458																				130,458
1997	5,048	49,257	72,596	81,996	89,727	96,832	102,919	108,379	113,753	117,675	120,730	124,106	127,478	131,382	133,326	135,047	136,807																					136,807
1998	6,677	60,462	81,497	93,801	103,082	111,000	118,175	125,515	131,046	134,713	139,096	143,836	147,113	149,795	152,845	155,695																						155,695
1999	10,166	62,164	85,796	101,571	113,306	121,802	130,304	136,081	141,220	146,392	150,774	154,868	158,314	161,701	164,477																							164,477
2000	10,807	70,905	101,037	118,443	130,571	141,238	149,233	155,753	161,508	167,016	172,520	176,134	179,316	182,505																								182,505
2001	11,958	75,783	106,271	121,580	133,881	143,018	150,156	156,556	162,468	167,248	170,940	173,975	177,188																									177,188
2002	13,919	87,887	118,114	137,400	150,135	160,069	168,839	175,932	182,420	186,981	190,507	193,882																										193,882
2003	18,588	89,438	119,518	136,804	147,326	157,014	165,606	171,815	176,539	181,313	185,226																											185,226
2004	18,157	92,008	119,644	134,674	146,712	156,825	164,573	170,151	174,722	178,107																												178,107
2005	17,165	87,801	112,882	131,838	146,203	156,782	162,491	168,050	172,629																													172,629
2006	14,603	78,767	110,945	130,641	142,551	150,366	156,880	163,436																														163,436
2007	14,568	75,895	102,636	118,295	127,823	135,594	142,230																															142,230
2008	15,129	80,149	106,303	121,121	130,867	138,170																																138,170
2009	11,456	60,723	80,088	91,810	99,872																																	99,872
2010	12,100	67,002	87,045	98,193																																		98,193
2011	11,953	66,308	87,563																																			87,563
2012	10,638	59,501																																				59,501
2013	10,391																																					10,391
																																						4,865,774

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	7.133	1.594	1.146	1.096	1.089	1.084	1.077	1.067	1.066	1.070	1.057	1.049	1.044	1.026	1.050	1.038	1.027	1.013	1.016	1.017	1.009	1.012	1.009	1.013	1.011	1.016	1.009	1.011	1.012	1.006	1.010	1.008	1.007	1.008	1.007	1.005		
1978	7.133	1.594	1.154	1.106	1.091	1.079	1.074	1.067	1.062	1.067	1.054	1.045	1.047	1.047	1.037	1.015	1.013	1.014	1.010	1.010	1.012	1.011	1.014	1.013	1.010	1.015	1.024	1.013	1.007	1.009	1.005	1.009	1.005	1.003	1.004			
1979	7.133	1.619	1.178	1.114	1.096	1.085	1.077	1.066	1.061	1.065	1.052	1.050	1.054	1.036	1.021	1.017	1.011	1.012	1.012	1.009	1.010	1.010	1.013	1.013	1.011	1.010	1.010	1.006	1.009	1.009	1.006	1.006	1.005	1.005				
1980	7.228	1.642	1.180	1.113	1.093	1.082	1.075	1.064	1.059	1.061	1.055	1.054	1.036	1.022	1.015	1.012	1.012	1.009	1.011	1.008	1.010	1.010	1.012	1.010	1.011	1.010	1.009	1.008	1.008	1.008	1.007	1.005	1.005					
1981	7.218	1.635	1.173	1.106	1.086	1.077	1.071	1.059	1.052	1.063	1.058	1.041	1.028	1.018	1.016	1.011	1.009	1.013	1.012	1.012	1.012	1.016	1.013	1.012	1.011	1.015	1.011	1.013	1.011	1.006	1.004	1.004						
1982	6.868	1.554	1.167	1.105	1.085	1.074	1.065	1.054	1.055	1.071	1.045	1.024	1.016	1.018	1.015	1.014	1.016	1.008	1.008	1.011	1.013	1.011	1.012	1.012	1.007	1.013	1.008	1.008	1.004	1.004	1.003							
1983	7.239	1.636	1.172	1.107	1.083	1.071	1.063	1.061	1.064	1.055	1.028	1.022	1.020	1.015	1.015	1.015	1.015	1.013	1.013	1.014	1.009	1.014	1.009	1.007	1.009	1.006	1.005	1.006	1.006	1.008								
1984	7.207	1.638	1.177	1.107	1.084	1.070	1.071	1.073	1.053	1.028	1.018	1.015	1.014	1.013	1.013	1.011	1.013	1.016	1.014	1.015	1.014	1.013	1.010	1.012	1.011	1.009	1.010	1.011	1.005									
1985	7.433	1.697	1.193	1.116	1.090	1.088	1.093	1.059	1.038	1.024	1.018	1.014	1.014	1.015	1.014	1.017	1.017	1.014	1.015	1.019	1.010	1.013	1.012	1.009	1.011	1.009	1.012	1.007										
1986	7.662	1.752	1.195	1.117	1.104	1.098	1.070	1.044	1.030	1.025	1.016	1.015	1.018	1.020	1.015	1.016	1.016	1.013	1.017	1.017	1.009	1.013	1.009	1.010	1.008	1.008	1.007											
1987	7.798	1.785	1.202	1.134	1.116	1.083	1.043	1.029	1.022	1.019	1.018	1.024	1.017	1.019	1.018	1.019	1.015	1.015	1.009	1.010	1.013	1.015	1.009	1.008	1.007	1.006												
1988	7.752	1.793	1.237	1.155	1.101	1.050	1.035	1.030	1.022	1.020	1.019	1.019	1.021	1.023	1.022	1.021	1.020	1.016	1.012	1.012	1.011	1.011	1.007	1.007	1.005													
1989	8.033	1.925	1.273	1.130	1.064	1.041	1.031	1.023	1.020	1.022	1.017	1.016	1.020	1.022	1.015	1.016	1.017	1.014	1.014	1.013	1.012	1.007	1.009	1.007														
1990	9.436	2.148	1.237	1.086	1.051	1.040	1.029	1.024	1.023	1.022	1.023	1.025	1.022	1.017	1.017	1.021	1.014	1.013	1.013	1.012	1.008	1.009	1.007															
1991	10.266	1.500	1.130	1.073	1.043	1.029	1.024	1.024	1.018	1.020	1.024	1.022	1.018	1.019	1.016	1.013	1.014	1.011	1.010	1.008	1.008	1.008																
1992	10.166	1.366	1.126	1.062	1.037	1.031	1.031	1.024	1.025	1.028	1.022	1.023	1.022	1.025	1.017	1.021	1.014	1.013	1.014	1.010	1.011																	
1993	6.920	1.432	1.134	1.058	1.039	1.037	1.026	1.027	1.036	1.030	1.028	1.020	1.022	1.017	1.016	1.020	1.020	1.014	1.010	1.010																		
1994	11.297	1.475	1.124	1.069	1.062	1.046	1.037	1.042	1.035	1.032	1.030	1.020	1.021	1.018	1.025	1.016	1.016	1.015	1.013																			
1995	7.768	1.320	1.111	1.088	1.059	1.050	1.045	1.042	1.038	1.040	1.026	1.025	1.022	1.021	1.016	1.014	1.014	1.012																				
1996	7.066	1.335	1.155	1.084	1.068	1.055	1.055	1.036	1.035	1.031	1.026	1.022	1.023	1.022	1.016	1.013	1.016																					
1997	9.757	1.474	1.129	1.094	1.079	1.063	1.053	1.050	1.034	1.026	1.028	1.027	1.031	1.015	1.013	1.013																						
1998	9.055	1.348	1.151	1.099	1.077	1.065	1.062	1.044	1.028	1.033	1.034	1.023	1.018	1.020	1.019																							
1999	6.115	1.380	1.184	1.116	1.075	1.070	1.044	1.038	1.037	1.030	1.027	1.022	1.021	1.017																								
2000	6.561	1.425	1.172	1.102	1.082	1.057	1.044	1.037	1.034	1.033	1.021	1.018	1.018																									
2001	6.338	1.402	1.144	1.101	1.068	1.050	1.043	1.038	1.029	1.022	1.018	1.018																										
2002	6.314	1.344	1.163	1.093	1.066	1.055	1.042	1.037	1.025	1.019	1.018																											
2003	4.812	1.336	1.145	1.077	1.066	1.055	1.037	1.027	1.027	1.022																												
2004	5.067	1.300	1.126	1.089	1.069	1.049	1.034	1.027	1.019																													
2005	5.115	1.286	1.168	1.109	1.072	1.036	1.034	1.027																														
2006	5.394	1.409	1.178	1.091	1.055	1.043	1.042																															
2007	5.210	1.352	1.153	1.081	1.061	1.049																																
2008	5.298	1.326	1.139	1.080	1.056																																	
2009	5.301	1.319	1.146	1.088																																		
2010	5.537	1.299	1.128																																			
2011	5.547	1.321																																				
2012	5.593																																					
3 Yr Avg	5.559	1.313	1.138	1.083	1.057	1.043	1.037	1.027	1.024	1.021	1.019	1.020	1.019	1.017	1.016	1.014	1.015	1.014	1.013	1.009	1.009	1.008	1.008	1.007	1.006	1.007	1.010	1.008	1.005	1.006	1.005	1.005	1.005	1.005	1.006	1.005		
5 Yr Avg	5.455	1.323	1.149	1.090	1.063	1.047	1.038	1.031	1.027	1.025	1.024	1.022	1.022	1.019	1.018	1.015	1.016	1.013	1.012	1.010	1.010	1.010	1.008	1.008	1.008	1.008	1.008	1.009	1.007	1.007	1.005	1.006	1.006	1.005	1.006	1.005		
7 Yr Avg	5.411	1.330	1.148	1.088	1.064	1.048	1.039	1.033	1.029	1.026	1.024	1.022	1.022	1.019	1.017	1.016	1.015	1.013	1.012	1.011	1.010	1.011	1.009	1.008	1.008	1.009	1.009	1.009	1.007	1.007	1.006	1.006	1.006	1.005	1.006	1.005		
5 Yr Wtd	5.446	1.324	1.150	1.090	1.063	1.047	1.038	1.031	1.027	1.025	1.023	1.021	1.022	1.019	1.018	1.015	1.016	1.013	1.012	1.010	1.010	1.010	1.008	1.008	1.008	1.008	1.009	1.009	1.007	1.007	1.005	1.006	1.006	1.005	1.006	1.005		
10 Yr Wtd	5.248	1.329	1.149	1.091	1.067	1.052	1.043	1.035	1.030	1.028	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.014	1.013	1.012	1.011	1.011	1.009	1.009	1.009	1.009	1.010	1.009	1.007	1.007	1.006	1.006	1.006	1.005	1.006	1.005		
15 Yr Wtd	5.634	1.351	1.152	1.093	1.067	1.052	1.041	1.034	1.029	1.027	1.024	1.021	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.011	1.011	1.010	1.010	1.009	1.010	1.010	1.009	1.007	1.007	1.006	1.006	1.006	1.005	1.006	1.005		TAIL
Prior FY	5.400	1.345	1.155	1.093	1.069	1.053	1.043	1.034	1.030	1.027	1.026	1.023	1.023	1.019	1.017	1.017	1.016	1.013	1.012	1.011	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.005	1.005	1.084
MLT Sel.	6.000	1.460	1.207	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.036	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.016	1.015	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	
Selected	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Cumulative	17.351	3.155	2.354	2.042	1.871	1.754	1.667	1.598	1.544	1.498	1.459	1.423	1.393	1.364	1.338	1.316	1.294	1.274	1.257	1.241	1.226	1.214	1.200	1.189	1.178	1.168	1.158	1.147	1.137	1.129	1.121	1.114	1.107	1.101	1.095	1.090	1.085	1.080

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	5.500	-			5.500		15.990		3.165	5.396	17.351
18	1.5	1.340	2.277	1.135	1.233	1.340	0.416	2.907	5.819	2.500	2.953	3.155
30	2.5	1.153	1.273	1.093	1.129	1.153	0.602	2.170	2.556	2.203	2.396	2.354
42	3.5	1.091	1.102	1.071	1.088	1.091	0.690	1.882	2.007	2.015	2.122	2.042
54	4.5	1.067	1.062	1.058	1.066	1.067	0.802	1.725	1.822	1.881	1.951	1.871
66	5.5	1.052	1.046	1.048	1.052	1.052	0.831	1.616	1.716	1.779	1.831	1.754
78	6.5	1.043	1.040	1.041	1.043	1.043	0.859	1.536	1.641	1.697	1.741	1.667
90	7.5	1.035	1.034	1.036	1.036	1.035	0.865	1.473	1.578	1.630	1.669	1.598
102	8.5	1.030	1.029	1.032	1.031	1.030	0.887	1.423	1.526	1.573	1.611	1.544
114	9.5	1.027	1.026	1.028	1.028	1.027	0.913	1.381	1.483	1.525	1.562	1.498
126	10.5	1.025	1.023	1.025	1.025	1.025	0.964	1.345	1.445	1.483	1.520	1.459
138	11.5	1.022	1.022	1.023	1.022	1.022	0.883	1.312	1.413	1.447	1.483	1.423
150	12.5	1.021	1.019	1.021	1.020	1.021	1.012	1.284	1.382	1.414	1.451	1.393
162	13.5	1.019	1.019	1.019	1.018	1.019	0.906	1.257	1.356	1.385	1.422	1.364
174	14.5	1.017	1.017	1.018	1.017	1.017	0.904	1.233	1.330	1.359	1.396	1.338
186	15.5	1.017	1.015	1.016	1.016	1.017	1.025	1.213	1.308	1.336	1.373	1.316
198	16.5	1.016	1.015	1.015	1.015	1.016	0.946	1.193	1.288	1.314	1.352	1.294
210	17.5	1.013	1.014	1.014	1.014	1.013	0.860	1.174	1.268	1.295	1.332	1.274
222	18.5	1.013	1.012	1.013	1.013	1.013	0.954	1.158	1.250	1.277	1.314	1.257
234	19.5	1.012	1.012	1.012	1.012	1.012	0.974	1.144	1.235	1.260	1.298	1.241
246	20.5	1.010	1.011	1.012	1.011	1.010	0.869	1.130	1.221	1.245	1.282	1.226
258	21.5	1.011	1.010	1.011	1.011	1.011	1.075	1.118	1.208	1.231	1.268	1.214
270	22.5	1.009	1.010	1.010	1.010	1.009	0.854	1.106	1.196	1.217	1.254	1.200
282	23.5	1.009	1.009	1.010	1.010	1.009	0.977	1.096	1.184	1.205	1.242	1.189
294	24.5	1.009	1.008	1.009	1.009	1.009	0.971	1.086	1.174	1.194	1.230	1.178
306	25.5	1.009	1.008	1.009	1.009	1.009	1.038	1.077	1.164	1.183	1.218	1.168
318	26.5	1.009	1.008	1.008	1.008	1.009	1.009	1.067	1.155	1.173	1.208	1.158
330	27.5	1.009	1.008	1.008	1.008	1.009	1.024	1.057	1.146	1.163	1.198	1.147
342	28.5	1.008	1.008	1.007	1.008	1.008	0.833	1.048	1.137	1.154	1.188	1.137
354	29.5	1.007	1.007	1.007	1.007	1.007	0.960	1.040	1.128	1.146	1.179	1.129
366	30.5	1.006	1.006	1.007	1.007	1.006	0.790	1.033	1.120	1.138	1.170	1.121
378	31.5	1.006	1.005	1.006	1.007	1.006	1.125	1.027	1.113	1.130	1.162	1.114
390	32.5	1.006	1.006	1.006	1.007	1.006	0.889	1.020	1.107	1.123	1.154	1.107
402	33.5	1.005	1.005	1.006	1.006	1.005	0.950	1.015	1.101	1.116	1.146	1.101
414	34.5	1.005	1.005	1.006	1.006	1.005	0.905	1.009	1.095	1.109	1.139	1.095
426	35.5	1.005	1.004	1.005	1.006	1.005	0.993	1.0047	1.090	1.103	1.132	1.090
438	36.5		1.004	1.005	1.006	1.004	0.934		1.085	1.097	1.125	1.085
450	37.5		1.004	1.005	1.006	1.004	0.928		1.080	1.092	1.118	1.0804
462	38.5		1.004	1.005	1.006	1.004	0.952		1.076	1.086	1.112	1.076
474	39.5		1.004	1.005	1.005	1.004	0.963		1.072	1.081	1.106	1.072
486	40.5		1.004	1.004	1.005	1.004	0.987		1.068	1.076	1.100	1.068
498	41.5		1.004	1.004	1.005	1.004	1.020		1.064	1.071	1.094	1.064
510	42.5		1.004	1.004	1.005	1.004	1.052		1.060	1.067	1.089	1.060
522	43.5		1.004	1.004	1.005	1.004	1.033		1.056	1.063	1.083	1.056
534	44.5		1.004	1.004	1.005	1.004	1.027		1.052	1.058	1.078	1.052
546	45.5		1.004	1.004	1.005	1.004	1.027		1.048	1.054	1.073	1.048
558	46.5		1.004	1.004	1.004	1.004	1.003		1.044	1.051	1.068	1.044
570	47.5		1.004	1.003	1.004	1.004	0.955		1.039	1.047	1.064	1.039
582	48.5		1.004	1.003	1.004	1.004	0.940		1.035	1.043	1.059	1.035
594	49.5		1.003	1.003	1.004	1.003	0.935		1.032	1.040	1.055	1.032
606	50.5		1.003	1.003	1.004	1.003	0.895		1.028	1.036	1.050	1.028
618	51.5		1.003	1.003	1.004	1.003	0.869		1.025	1.033	1.046	1.025
630	52.5		1.002	1.003	1.004	1.002	0.871		1.022	1.030	1.042	1.022
642	53.5		1.002	1.003	1.004	1.002	0.859		1.020	1.027	1.038	1.020
654	54.5		1.002	1.003	1.004	1.002	0.830		1.018	1.024	1.034	1.018
666	55.5		1.001	1.003	1.004	1.001	0.825		1.016	1.021	1.030	1.016
678	56.5		1.001	1.003	1.004	1.001	0.817		1.015	1.019	1.027	1.015
690	57.5		1.001	1.002	1.003	1.001	0.800		1.014	1.016	1.023	1.014
702	58.5		1.001	1.002	1.003	1.001	0.800		1.013	1.014	1.020	1.013
714	59.5		1.001	1.002	1.003	1.001	1.557		1.012	1.011	1.016	1.012
726	60.5		1.001	1.002	1.003	1.001	0.911		1.011	1.009	1.013	1.011
738	61.5		1.001	1.002	1.003	1.001	0.911		1.010	1.007	1.009	1.010
750	62.5		1.001	1.002	1.003	1.001	0.911		1.009	1.004	1.006	1.009
TAIL	TAIL		1.008	1.002	1.003	1.008	10.116		1.008	1.002	1.003	1.008

60.5 TAIL DECAY 20.307 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2A, SHEET 44
(4) SECTION 1, EXHIBIT 2A, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2A, SHEET 48
(5) SECTION 1, EXHIBIT 2A, SHEET 44
(6) SECTION 1, EXHIBIT 2A, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**6**
	To:	**30**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.990**
Inverse Power	**1.003**	**0.991**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.284				Slope=	-1.154			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.064				Intercept=	1.878			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.500	5.446	5.248	5.500	1.792	-1.606	0.445	**1.266**	3.165	1.792	1.504	-0.190	**1.827**	5.396
2	18	1.340	1.324	1.329	1.340	2.890	0.316	0.756	**1.135**	2.500	2.890	-1.079	-1.458	**1.233**	2.953
3	30	1.153	1.150	1.149	1.153	3.401	0.704	0.901	**1.093**	2.203	3.401	-1.879	-2.047	**1.129**	2.396
4	42	1.091	1.090	1.091	1.091	3.738	0.908	0.997	**1.071**	2.015	3.738	-2.393	-2.436	**1.088**	2.122
5	54	1.067	1.063	1.067	1.067	3.989	1.017	1.068	**1.058**	1.881	3.989	-2.701	-2.726	**1.066**	1.951
6	66	1.052	1.047	1.052	1.052	4.190	1.099	1.125	**1.048**	1.779	4.190	-2.952	-2.957	**1.052**	1.831
7	78	1.043	1.038	1.043	1.043	4.357	1.162	1.172	**1.041**	1.697	4.357	-3.155	-3.150	**1.043**	1.741
8	90	1.035	1.031	1.035	1.035	4.500	1.217	1.213	**1.036**	1.630	4.500	-3.342	-3.315	**1.036**	1.669
9	102	1.030	1.027	1.030	1.030	4.625	1.260	1.249	**1.032**	1.573	4.625	-3.497	-3.460	**1.031**	1.611
10	114	1.027	1.025	1.028	1.027	4.736	1.293	1.280	**1.028**	1.525	4.736	-3.618	-3.588	**1.028**	1.562
11	126	1.025	1.023	1.025	1.025	4.836	1.310	1.308	**1.025**	1.483	4.836	-3.681	-3.703	**1.025**	1.520
12	138	1.022	1.021	1.022	1.022	4.927	1.349	1.334	**1.023**	1.447	4.927	-3.831	-3.808	**1.022**	1.483
13	150	1.021	1.022	1.021	1.021	5.011	1.351	1.358	**1.021**	1.414	5.011	-3.840	-3.905	**1.020**	1.451
14	162	1.019	1.019	1.019	1.019	5.088	1.381	1.380	**1.019**	1.385	5.088	-3.960	-3.993	**1.018**	1.422
15	174	1.017	1.018	1.017	1.017	5.159	1.410	1.400	**1.018**	1.359	5.159	-4.079	-4.076	**1.017**	1.396
16	186	1.017	1.015	1.017	1.017	5.226	1.408	1.419	**1.016**	1.336	5.226	-4.071	-4.153	**1.016**	1.373
17	198	1.016	1.016	1.016	1.016	5.288	1.425	1.437	**1.015**	1.314	5.288	-4.143	-4.225	**1.015**	1.352
18	210	1.013	1.013	1.014	1.013	5.347	1.464	1.453	**1.014**	1.295	5.347	-4.309	-4.293	**1.014**	1.332
19	222	1.013	1.012	1.013	1.013	5.403	1.478	1.469	**1.013**	1.277	5.403	-4.370	-4.357	**1.013**	1.314
20	234	1.012	1.010	1.012	1.012	5.455	1.487	1.484	**1.012**	1.260	5.455	-4.410	-4.418	**1.012**	1.298
21	246	1.010	1.010	1.011	1.010	5.505	1.520	1.498	**1.012**	1.245	5.505	-4.562	-4.475	**1.011**	1.282
22	258	1.011	1.010	1.011	1.011	5.553	1.507	1.512	**1.011**	1.231	5.553	-4.500	-4.530	**1.011**	1.268
23	270	1.009	1.008	1.009	1.009	5.598	1.543	1.525	**1.010**	1.217	5.598	-4.669	-4.583	**1.010**	1.254
24	282	1.009	1.008	1.009	1.009	5.642	1.550	1.537	**1.010**	1.205	5.642	-4.701	-4.633	**1.010**	1.242
25	294	1.009	1.008	1.009	1.009	5.684	1.558	1.549	**1.009**	1.194	5.684	-4.739	-4.681	**1.009**	1.230
26	306	1.009	1.008	1.009	1.009	5.724	1.552	1.560	**1.009**	1.183	5.724	-4.711	-4.727	**1.009**	1.218
27	318	1.009	1.009	1.010	1.009	5.762	1.552	1.571	**1.008**	1.173	5.762	-4.711	-4.772	**1.008**	1.208
28	330	1.009	1.009	1.009	1.009	5.799	1.549	1.582	**1.008**	1.163	5.799	-4.696	-4.814	**1.008**	1.198
29	342	1.008	1.007	1.007	1.008	5.835	1.588	1.592	**1.007**	1.154	5.835	-4.888	-4.856	**1.008**	1.188
30	354	1.007	1.007	1.007	1.007	5.869	1.598	1.602	**1.007**	1.146	5.869	-4.936	-4.895	**1.007**	1.179
31	366	1.006	1.005	1.006	1.006	5.903	1.646	1.611	**1.007**	1.138	5.903	-5.179	-4.934	**1.007**	1.170
32	378	1.006	1.006	1.006	1.006	5.935	1.624	1.620	**1.006**	1.130	5.935	-5.067	-4.971	**1.007**	1.162
33	390	1.006	1.006	1.006	1.006	5.966	1.648	1.629	**1.006**	1.123	5.966	-5.190	-5.007	**1.007**	1.154
34	402	1.005	1.005	1.005	1.005	5.996	1.659	1.638	**1.006**	1.116	5.996	-5.247	-5.042	**1.006**	1.146
35	414	1.005	1.006	1.006	1.005	6.026	1.678	1.646	**1.006**	1.109	6.026	-5.352	-5.076	**1.006**	1.139
36	426	1.005	1.005	1.005	1.005	6.054	1.681	1.654	**1.005**	1.103	6.054	-5.364	-5.109	**1.006**	1.132
37	438					6.082		1.662	**1.005**	1.097	6.082		-5.141	**1.006**	1.125
38	450					6.109		1.670	**1.005**	1.092	6.109		-5.172	**1.006**	1.118
39	462					6.136		1.677	**1.005**	1.086	6.136		-5.203	**1.006**	1.112
40	474					6.161		1.684	**1.005**	1.081	6.161		-5.232	**1.005**	1.106
41	486					6.186		1.691	**1.004**	1.076	6.186		-5.261	**1.005**	1.100
42	498					6.211		1.698	**1.004**	1.071	6.211		-5.289	**1.005**	1.094
43	510					6.234		1.705	**1.004**	1.067	6.234		-5.317	**1.005**	1.089
44	522					6.258		1.712	**1.004**	1.063	6.258		-5.344	**1.005**	1.083
45	534					6.280		1.718	**1.004**	1.058	6.280		-5.370	**1.005**	1.078
46	546					6.303		1.724	**1.004**	1.054	6.303		-5.395	**1.005**	1.073
47	558					6.324		1.731	**1.004**	1.051	6.324		-5.421	**1.004**	1.068
48	570					6.346		1.737	**1.003**	1.047	6.346		-5.445	**1.004**	1.064
49	582					6.366		1.743	**1.003**	1.043	6.366		-5.469	**1.004**	1.059
50	594					6.387		1.748	**1.003**	1.040	6.387		-5.493	**1.004**	1.055
51	606					6.407		1.754	**1.003**	1.036	6.407		-5.516	**1.004**	1.050
52	618					6.426		1.760	**1.003**	1.033	6.426		-5.538	**1.004**	1.046
53	630					6.446		1.765	**1.003**	1.030	6.446		-5.561	**1.004**	1.042
54	642					6.465		1.770	**1.003**	1.027	6.465		-5.582	**1.004**	1.038
55	654					6.483		1.776	**1.003**	1.024	6.483		-5.604	**1.004**	1.034
56	666					6.501		1.781	**1.003**	1.021	6.501		-5.625	**1.004**	1.030
57	678					6.519		1.786	**1.003**	1.019	6.519		-5.645	**1.004**	1.027
58	690					6.537		1.791	**1.002**	1.016	6.537		-5.666	**1.003**	1.023
59	702					6.554		1.796	**1.002**	1.014	6.554		-5.685	**1.003**	1.020
60	714					6.571		1.801	**1.002**	1.011	6.571		-5.705	**1.003**	1.016
61	726					6.588		1.805	**1.002**	1.009	6.588		-5.724	**1.003**	1.013
62	738					6.604		1.810	**1.002**	1.007	6.604		-5.743	**1.003**	1.009
63	750					6.620		1.815	**1.002**	1.004	6.620		-5.762	**1.003**	1.006
64	762					6.636		1.819	**1.002**	1.002	6.636		-5.780	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.500	4.248		
18	1.5	1.340	1.561	2.277	1.561
30	2.5	1.153	1.077	1.273	1.077
42	3.5	1.091	0.766	1.102	0.766
54	4.5	1.067	0.740	1.062	0.740
66	5.5	1.052	0.728	1.046	0.728
78	6.5	1.043	0.798	1.040	0.798
90	7.5	1.035	0.833	1.034	0.833
102	8.5	1.030	0.858	1.029	0.858
114	9.5	1.027	0.876	1.026	0.876
126	10.5	1.025	0.889	1.023	0.889
138	11.5	1.022	0.901	1.022	0.901
150	12.5	1.021	0.914	1.019	0.914
162	13.5	1.019	0.917	1.019	0.917
174	14.5	1.017	0.919	1.017	0.919
186	15.5	1.017	0.925	1.015	0.925
198	16.5	1.016	0.923	1.015	0.923
210	17.5	1.013	0.921	1.014	0.921
222	18.5	1.013	0.923	1.012	0.923
234	19.5	1.012	0.923	1.012	0.923
246	20.5	1.010	0.918	1.011	0.918
258	21.5	1.011	0.925	1.010	0.925
270	22.5	1.009	0.924	1.010	0.924
282	23.5	1.009	0.929	1.009	0.929
294	24.5	1.009	0.928	1.008	0.928
306	25.5	1.009	0.930	1.008	0.930
318	26.5	1.009	0.914	1.008	0.914
330	27.5	1.009	0.900	1.008	0.900
342	28.5	1.008	0.884	1.008	0.884
354	29.5	1.007	0.882	1.007	0.882
366	30.5	1.006	0.887	1.006	0.887
378	31.5	1.006	0.906	1.005	0.906
390	32.5	1.006	0.928	1.006	0.928
402	33.5	1.005	0.941	1.005	0.941
414	34.5	1.005	0.949	1.005	0.949
426	35.5	1.005	0.942	1.004	0.942
438	36.5		0.934	1.004	0.934
450	37.5		0.928	1.004	0.928
462	38.5		0.952	1.004	0.952
474	39.5		0.963	1.004	0.963
486	40.5		0.987	1.004	0.987
498	41.5		1.020	1.004	1.020
510	42.5		1.052	1.004	1.052
522	43.5		1.033	1.004	1.033
534	44.5		1.027	1.004	1.027
546	45.5		1.027	1.004	1.027
558	46.5		1.003	1.004	1.003
570	47.5		0.955	1.004	0.955
582	48.5		0.940	1.004	0.940
594	49.5		0.935	1.003	0.935
606	50.5		0.895	1.003	0.895
618	51.5		0.869	1.003	0.869
630	52.5		0.871	1.002	0.871
642	53.5		0.859	1.002	0.859
654	54.5		0.830	1.002	0.830
666	55.5		0.825	1.001	0.825
678	56.5		0.817	1.001	0.817
690	57.5		0.800	1.001	0.800
702	58.5		0.800	1.001	0.800
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2A, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2A, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - HOSPITALS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1971																														
1972																														
1973																														
1974																														841
1975																													928	485
1976																												386	401	303
1977	1,811	11,109	7,669	3,008	2,262	2,296	2,370	2,345	2,215	2,306	2,621	2,290	2,089	1,950	1,197	2,365	1,884	1,376	715	842	905	490	685	516	731	663	935	526	672	712
1978	2,188	13,418	9,263	3,825	3,040	2,885	2,737	2,747	2,673	2,663	3,033	2,598	2,303	2,493	2,654	2,185	922	829	879	661	647	772	694	906	875	690	1,033	1,696	912	516
1979	2,463	15,103	10,870	5,050	3,818	3,582	3,489	3,428	3,162	3,097	3,502	2,995	3,052	3,421	2,407	1,449	1,171	796	891	884	695	730	764	979	1,044	879	774	812	493	769
1980	2,511	15,637	11,653	5,362	3,971	3,635	3,526	3,467	3,183	3,118	3,410	3,252	3,406	2,402	1,487	1,021	852	838	622	816	621	767	776	941	811	860	793	715	634	658
1981	2,751	17,107	12,618	5,626	4,051	3,635	3,540	3,495	3,106	2,905	3,683	3,655	2,709	1,918	1,280	1,121	808	696	958	913	943	938	1,281	1,016	992	899	1,224	924	1,099	907
1982	3,300	19,362	12,548	5,869	4,321	3,861	3,649	3,449	3,039	3,285	4,450	2,997	1,696	1,139	1,330	1,122	1,023	1,240	601	641	892	1,061	893	943	1,013	604	1,056	658	726	344
1983	3,295	20,555	15,157	6,706	4,870	4,221	3,886	3,723	3,786	4,242	3,840	2,095	1,673	1,564	1,182	1,186	1,202	1,209	1,115	1,117	1,253	829	1,222	827	608	805	541	503	572	566
1984	4,092	25,400	18,819	8,556	6,099	5,317	4,801	5,198	5,718	4,417	2,481	1,624	1,402	1,328	1,283	1,220	1,032	1,290	1,562	1,445	1,507	1,415	1,384	1,039	1,297	1,221	1,026	1,126	1,242	586
1985	4,450	28,623	23,060	10,831	7,763	6,734	7,179	8,274	5,707	3,895	2,530	1,983	1,576	1,571	1,660	1,574	1,992	2,025	1,737	1,790	2,324	1,244	1,715	1,570	1,147	1,429	1,182	1,577	1,014	
1986	4,342	28,927	25,002	11,363	8,130	8,060	8,399	6,600	4,427	3,193	2,705	1,817	1,708	2,015	2,362	1,837	1,892	2,008	1,610	2,178	2,204	1,218	1,756	1,234	1,307	1,044	1,088	968		
1987	4,645	31,579	28,438	13,058	10,410	10,260	8,161	4,634	3,186	2,570	2,252	2,092	2,894	2,052	2,415	2,278	2,498	1,974	2,095	1,287	1,390	1,891	2,164	1,345	1,116	964	853			
1988	5,370	36,258	33,020	17,679	14,286	10,738	5,906	4,254	3,814	2,892	2,655	2,634	2,615	2,945	3,338	3,197	3,187	3,076	2,546	1,993	1,917	1,835	1,784	1,123	1,221	810				
1989	5,344	37,583	39,704	22,573	13,682	7,666	5,143	4,139	3,153	2,843	3,188	2,534	2,369	2,948	3,346	2,343	2,481	2,665	2,221	2,292	2,124	2,018	1,269	1,518	1,300					
1990	4,411	37,213	47,775	21,195	9,556	6,107	5,036	3,839	3,289	3,149	3,085	3,260	3,635	3,264	2,627	2,737	3,336	2,364	2,181	2,190	1,995	1,377	1,498	1,310						
1991	6,383	59,142	32,755	12,806	8,094	5,114	3,645	3,008	3,117	2,475	2,663	3,307	3,129	2,692	2,762	2,419	1,938	2,113	1,673	1,552	1,267	1,323	1,270							
1992	6,805	62,373	25,327	11,943	6,562	4,185	3,669	3,788	2,990	3,234	3,640	2,930	3,215	3,116	3,610	2,523	3,133	2,181	2,026	2,279	1,550	1,793								
1993	8,507	50,359	25,457	11,336	5,556	3,967	3,891	2,791	3,010	4,146	3,547	3,380	2,581	2,776	2,275	2,110	2,701	2,815	1,914	1,378	1,443									
1994	4,494	46,278	24,107	9,276	5,777	5,611	4,370	3,743	4,380	3,823	3,617	3,517	2,357	2,508	2,180	3,149	2,079	2,060	1,946	1,817										
1995	7,131	48,260	17,710	8,102	7,143	5,188	4,711	4,405	4,303	4,081	4,493	3,000	2,994	2,693	2,574	2,088	1,807	1,779	1,653											
1996	7,326	44,438	17,359	10,700	6,738	5,881	5,074	5,372	3,701	3,724	3,398	2,903	2,597	2,745	2,672	2,049	1,706	2,074												
1997	5,048	44,208	23,339	9,400	7,731	7,105	6,088	5,459	5,374	3,923	3,054	3,376	3,373	3,903	1,944	1,722	1,760													
1998	6,677	53,785	21,035	12,304	9,282	7,918	7,174	7,341	5,531	3,667	4,383	4,740	3,277	2,682	3,050	2,849														
1999	10,166	51,997	23,632	15,775	11,734	8,497	8,502	5,777	5,139	5,172	4,382	4,093	3,447	3,386	2,776															
2000	10,807	60,098	30,132	17,405	12,128	10,667	7,995	6,520	5,755	5,508	5,505	3,613	3,182	3,190																
2001	11,958	63,825	30,488	15,309	12,301	9,137	7,138	6,400	5,912	4,780	3,692	3,036	3,213																	
2002	13,919	73,968	30,227	19,286	12,735	9,934	8,771	7,093	6,487	4,561	3,526	3,375																		
2003	18,588	70,850	30,080	17,286	10,523	9,687	8,592	6,209	4,724	4,774	3,913																			
2004	18,157	73,852	27,636	15,030	12,038	10,113	7,748	5,577	4,571	3,385																				
2005	17,165	70,637	25,080	18,956	14,365	10,579	5,709	5,560	4,579																					
2006	14,603	64,164	32,178	19,696	11,911	7,815	6,514	6,555																						
2007	14,568	61,327	26,741	15,659	9,528	7,771	6,636																							
2008	15,129	65,020	26,154	14,818	9,746	7,304																								
2009	11,456	49,267	19,366	11,721	8,062																									
2010	12,100	54,902	20,043	11,148																										
2011	11,953	54,354	21,255																											
2012	10,638	48,863																												
2013	10,391																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.562
1975																													0.522	1.037
1976																												1.040	0.757	1.223
1977	6.133	0.690	0.392	0.752	1.015	1.032	0.990	0.945	1.041	1.136	0.874	0.912	0.933	0.614	1.975	0.797	0.730	0.519	1.178	1.076	0.541	1.398	0.753	1.419	0.907	1.410	0.562	1.279	1.060	0.533
1978	6.133	0.690	0.413	0.795	0.949	0.949	1.004	0.973	0.996	1.139	0.857	0.887	1.082	1.065	0.824	0.422	0.899	1.061	0.752	0.978	1.194	0.898	1.306	0.966	0.789	1.497	1.642	0.538	0.566	1.292
1979	6.133	0.720	0.465	0.756	0.938	0.974	0.982	0.922	0.979	1.131	0.855	1.019	1.121	0.703	0.602	0.809	0.679	1.120	0.993	0.786	1.050	1.047	1.281	1.066	0.842	0.881	1.049	0.607	1.559	0.913
1980	6.228	0.745	0.460	0.741	0.915	0.970	0.984	0.918	0.980	1.094	0.954	1.047	0.705	0.619	0.686	0.835	0.984	0.742	1.312	0.762	1.235	1.011	1.212	0.862	1.061	0.922	0.901	0.887	1.037	0.979
1981	6.218	0.738	0.446	0.720	0.897	0.974	0.987	0.889	0.935	1.268	0.992	0.741	0.708	0.668	0.876	0.720	0.862	1.378	0.953	1.032	0.996	1.365	0.793	0.976	0.906	1.362	0.755	1.188	0.826	0.546
1982	5.868	0.648	0.468	0.736	0.894	0.945	0.945	0.881	1.081	1.355	0.673	0.566	0.672	1.168	0.843	0.912	1.212	0.485	1.066	1.392	1.190	0.841	1.056	1.075	0.596	1.748	0.623	1.103	0.474	1.115
1983	6.239	0.737	0.442	0.726	0.867	0.921	0.958	1.017	1.120	0.905	0.545	0.799	0.935	0.756	1.003	1.013	1.006	0.922	1.002	1.122	0.662	1.473	0.677	0.735	1.324	0.672	0.930	1.139	0.989	1.300
1984	6.207	0.741	0.455	0.713	0.872	0.903	1.083	1.100	0.772	0.562	0.654	0.863	0.947	0.966	0.951	0.846	1.249	1.212	0.925	1.043	0.939	0.978	0.751	1.249	0.941	0.841	1.097	1.103	0.472	
1985	6.433	0.806	0.470	0.717	0.867	1.066	1.153	0.690	0.682	0.650	0.784	0.795	0.997	1.057	0.948	1.266	1.017	0.858	1.030	1.299	0.535	1.379	0.915	0.731	1.245	0.827	1.335	0.643		
1986	6.662	0.864	0.454	0.715	0.991	1.042	0.786	0.671	0.721	0.847	0.672	0.940	1.180	1.172	0.778	1.030	1.061	0.802	1.353	1.012	0.553	1.441	0.703	1.059	0.799	1.042	0.890			
1987	6.798	0.901	0.459	0.797	0.986	0.795	0.568	0.688	0.807	0.876	0.929	1.384	0.709	1.177	0.943	1.097	0.790	1.061	0.614	1.080	1.361	1.144	0.622	0.829	0.864	0.884				
1988	6.752	0.911	0.535	0.808	0.752	0.550	0.720	0.897	0.758	0.918	0.992	0.993	1.126	1.133	0.958	0.997	0.965	0.828	0.783	0.962	0.957	0.973	0.629	1.087	0.663					
1989	7.033	1.056	0.569	0.606	0.560	0.671	0.805	0.762	0.902	1.121	0.795	0.935	1.244	1.135	0.700	1.059	1.074	0.833	1.032	0.927	0.950	0.629	1.196	0.857						
1990	8.436	1.284	0.444	0.451	0.639	0.825	0.762	0.857	0.957	0.980	1.057	1.115	0.898	0.805	1.042	1.219	0.709	0.923	1.004	0.911	0.690	1.088	0.875							
1991	9.266	0.554	0.391	0.632	0.632	0.713	0.825	1.036	0.794	1.076	1.242	0.946	0.860	1.026	0.876	0.801	1.090	0.792	0.928	0.816	1.044	0.959								
1992	9.166	0.406	0.472	0.549	0.638	0.877	1.033	0.789	1.082	1.125	0.805	1.097	0.969	1.159	0.699	1.242	0.696	0.929	1.125	0.680	1.157									
1993	5.920	0.506	0.445	0.490	0.714	0.981	0.717	1.078	1.377	0.856	0.953	0.764	1.076	0.819	0.928	1.280	1.042	0.680	0.720	1.047										
1994	10.297	0.521	0.385	0.623	0.971	0.779	0.856	1.170	0.873	0.946	0.972	0.670	1.064	0.869	1.445	0.660	0.991	0.944	0.934											
1995	6.768	0.367	0.457	0.882	0.726	0.908	0.935	0.977	0.948	1.101	0.668	0.998	0.899	0.956	0.811	0.865	0.984	0.929												
1996	6.066	0.391	0.616	0.630	0.873	0.863	1.059	0.689	1.006	0.912	0.854	0.895	1.057	0.973	0.767	0.833	1.216													
1997	8.757	0.528	0.403	0.822	0.919	0.857	0.897	0.984	0.730	0.779	1.105	0.999	1.157	0.498	0.885	1.022														
1998	8.055	0.391	0.585	0.754	0.853	0.906	1.023	0.753	0.663	1.195	1.082	0.691	0.818	1.137	0.934															
1999	5.115	0.454	0.668	0.744	0.724	1.001	0.679	0.890	1.006	0.847	0.934	0.842	0.982	0.820																
2000	5.561	0.501	0.578	0.697	0.880	0.750	0.815	0.883	0.957	0.999	0.656	0.881	1.002																	
2001	5.338	0.478	0.502	0.804	0.743	0.781	0.897	0.924	0.808	0.772	0.822	1.058																		
2002	5.314	0.409	0.638	0.660	0.780	0.883	0.809	0.915	0.703	0.773	0.957																			
2003	3.812	0.425	0.575	0.609	0.921	0.887	0.723	0.761	1.011	0.820																				
2004	4.067	0.374	0.544	0.801	0.840	0.766	0.720	0.820	0.740																					
2005	4.115	0.355	0.756	0.758	0.736	0.540	0.974	0.824																						
2006	4.394	0.501	0.612	0.605	0.656	0.834	1.006																							
2007	4.210	0.436	0.586	0.608	0.816	0.854																								
2008	4.298	0.402	0.567	0.658	0.749																									
2009	4.301	0.393	0.605	0.688																										
2010	4.537	0.365	0.556																											
2011	4.547	0.391																												
2012	4.593																													
Latest diag	4.593	0.391	0.556	0.688	0.749	0.854	1.006	0.824	0.740	0.820	0.957	1.058	1.002	0.820	0.934	1.022	1.216	0.929	0.934	1.047	1.157	0.959	0.875	0.857	0.663	0.884	0.890	0.643	0.472	1.300
5 Yr Avg	4.455	0.397	0.585	0.663	0.760	0.776	0.846	0.848	0.844	0.842	0.890	0.894	1.004	0.877	0.969	0.932	0.986	0.855	0.942	0.876	0.960	0.958	0.805	0.913	0.902	0.853	0.975	1.035	0.760	0.971
10 Yr Avg	4.287	0.405	0.594	0.689	0.784	0.820	0.854	0.844	0.857	0.914	0.900	0.890	0.989	0.906	0.909	0.998	0.956	0.872	0.952	0.978	0.885	1.090	0.822	0.946	0.924	1.068	0.978	0.953	0.826	0.950
5 Yr Wtd	4.446	0.399	0.587	0.663	0.757	0.766	0.830	0.852	0.838	0.848	0.878	0.874	1.002	0.845	0.955	0.904	0.955	0.841	0.946	0.865	0.943	0.946	0.771	0.897	0.898	0.858	0.988	0.972	0.717	0.913
7 Yr Wtd	4.399	0.407	0.604	0.673	0.782	0.786	0.837	0.862	0.835	0.879	0.900	0.892	0.994	0.844	0.901	0.942	0.921	0.852	0.931	0.901	0.920	1.050	0.790	0.924	0.892	1.001	0.936	0.915	0.766	0.896
10 Yr Wtd	4.248	0.405	0.593	0.686	0.782	0.812	0.842	0.844	0.846	0.908	0.885	0.874	0.985	0.889	0.887	0.991	0.929	0.862	0.940	0.964	0.852	1.052	0.797	0.936	0.901	1.019	0.985	0.870	0.761	0.877
Selected	4.248	0.405	0.593	0.686	0.782	0.812	0.842	0.844	0.846	0.908	0.900	0.874	0.985	0.889	0.887	0.991	0.929	0.862	0.940	0.964	0.852	1.052	0.805	0.936	0.920	1.030	0.985	0.870	0.766	0.885
Loss $ Weight	136,160	613,236	258,759	158,909	113,337	91,502	74,779	62,491	51,774	43,575	39,962	35,033	30,235	29,691	26,471	23,991	24,127	23,101	19,865	18,755	17,720	14,944	14,954	11,925	10,812	9,514	9,570	9,505	7,765	5,847
Center Wtd Avg	4.248	0.973	0.920	0.545	0.700	0.774	0.819	0.843	0.862	0.871	0.896	0.909	0.906	0.922	0.936	0.911	0.921	0.937	0.910	0.927	0.923	0.921	0.909	0.944	0.922	0.947	0.920	0.915	0.867	0.856
Geometric Mean	4.248	1.561	1.077	0.766	0.740	0.728	0.798	0.833	0.858	0.876	0.889	0.901	0.914	0.917	0.919	0.925	0.923	0.921	0.923	0.923	0.918	0.925	0.924	0.929	0.928	0.930	0.914	0.900	0.884	0.882

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - HOSPITALS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				20	1	1	0	10	6	9	17	0	0	0
1955																			34	2	10	1	4	1	1	1	0	0	0	
1956																		15	8	1	1	5	1	7	4	3	4	4		
1957																	111	14	18	9	33	10	11	8	26	8	5			
1958																109	218	11	43	2	4	3	3	1	2	6				
1959															196	64	143	21	12	13	10	17	53	44	64					
1960														72	63	92	144	64	41	40	37	39	13	4						
1961													199	53	36	26	32	33	100	14	108	156	49							
1962												127	63	129	117	159	188	254	125	112	111	8								
1963											164	71	36	18	58	24	36	38	80	68	3									
1964										77	136	169	141	312	164	104	151	978	307	217										
1965									287	107	164	86	53	160	116	74	88	67	71											
1966								281	104	110	118	111	112	367	177	98	114	87												
1967							273	347	95	312	209	211	164	105	206	55	61													
1968						118	157	119	62	138	210	251	97	187	64	89														
1969					172	152	163	188	152	244	101	63	85	356	174															
1970				268	155	267	307	224	164	172	305	211	1,131	155																
1971			276	242	378	370	165	143	328	328	284	140	333																	
1972		293	247	279	289	394	372	267	126	119	138	181																		
1973	523	273	401	283	186	268	336	195	318	495	49																			
1974	473	421	341	227	665	509	271	860	394	222																				
1975	502	350	392	465	265	249	257	215	98																					
1976	371	255	336	603	399	392	279	241																						
1977	380	599	498	445	515	454	295																							
1978	667	379	666	400	239	313																								
1979	702	476	488	455	412																									
1980	644	543	389	404																										
1981	495	340	367																											
1982	384	285																												
1983	736																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.036	1.419	0.043	212.810	0.583	1.608	1.929	0.000	0.000	0.000	
1955																			0.045	6.866	0.119	2.923	0.250	1.442	0.524	0.239	0.000	0.000		
1956																		0.511	0.146	0.465	9.956	0.271	4.943	0.495	0.900	1.270	0.906			
1957																	0.125	1.277	0.498	3.746	0.292	1.160	0.703	3.379	0.288	0.686				
1958																2.000	0.051	3.861	0.045	2.073	0.690	1.189	0.172	2.674	3.785					
1959															0.328	2.223	0.148	0.591	1.080	0.726	1.695	3.171	0.833	1.466						
1960														0.870	1.465	1.558	0.445	0.638	0.971	0.944	1.030	0.334	0.333							
1961													0.266	0.672	0.722	1.252	1.040	2.990	0.142	7.628	1.443	0.314								
1962												0.493	2.066	0.900	1.365	1.184	1.349	0.493	0.896	0.989	0.072									
1963											0.432	0.508	0.508	3.189	0.405	1.527	1.046	2.117	0.849	0.038										
1964										1.760	1.244	0.833	2.218	0.527	0.631	1.453	6.489	0.314	0.707											
1965									0.373	1.526	0.523	0.621	2.999	0.724	0.636	1.202	0.760	1.061												
1966								0.372	1.054	1.076	0.936	1.007	3.294	0.482	0.556	1.154	0.767													
1967							1.270	0.275	3.270	0.670	1.012	0.778	0.640	1.960	0.267	1.110														
1968						1.331	0.762	0.521	2.216	1.528	1.192	0.387	1.929	0.339	1.404															
1969					0.882	1.075	1.157	0.807	1.607	0.413	0.629	1.338	4.190	0.490																
1970				0.579	1.720	1.150	0.727	0.734	1.045	1.779	0.691	5.366	0.137																	
1971			0.877	1.560	0.979	0.445	0.868	2.297	0.998	0.865	0.494	2.376																		
1972		0.844	1.129	1.036	1.362	0.943	0.719	0.470	0.949	1.157	1.312																			
1973	0.522	1.469	0.705	0.658	1.441	1.253	0.581	1.629	1.558	0.098																				
1974	0.890	0.811	0.666	2.922	0.766	0.533	3.167	0.459	0.562																					
1975	0.698	1.119	1.185	0.571	0.937	1.036	0.835	0.457																						
1976	0.686	1.319	1.796	0.662	0.982	0.713	0.863																							
1977	1.580	0.831	0.893	1.157	0.882	0.651																								
1978	0.568	1.758	0.600	0.599	1.308																									
1979	0.677	1.026	0.933	0.905																										
1980	0.842	0.717	1.038																											
1981	0.687	1.079																												
1982	0.744																													
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Latest diag	0.744	1.079	1.038	0.905	1.308	0.651	0.863	0.457	0.562	0.098	1.312	2.376	0.137	0.490	1.404	1.110	0.767	1.061	0.707	0.038	0.072	0.314	0.333	1.466	3.785	0.686	0.906	0.000	0.000	
5 Yr Avg	0.704	1.082	1.052	0.779	0.975	0.837	1.233	1.062	1.022	0.862	0.863	2.049	2.038	0.799	0.699	1.289	2.082	1.395	0.713	2.065	0.986	1.234	1.397	1.891	1.421	1.031	0.302	0.000	0.000	
10 Yr Avg	0.789	1.097	0.982	1.065	1.126	0.913	1.095	0.802	1.363	1.087	0.847	1.371	1.825	1.015	0.778	1.466	1.222	1.385	0.538	2.351	1.857	1.176	31.435	1.673	1.421	1.031	0.302	0.000	0.000	
5 Yr Wtd	0.699	1.031	0.971	0.773	0.920	0.769	1.173	0.753	1.004	0.645	0.815	2.065	0.737	0.627	0.578	1.270	2.467	0.499	0.691	1.087	0.821	0.576	0.782	1.611	0.681	1.307	0.170			
7 Yr Wtd	0.790	1.066	0.964	0.932	1.008	0.750	1.079	0.756	1.112	0.717	0.856	1.840	0.921	0.637	0.668	1.244	2.020	0.507	0.658	1.184	0.780	0.582	0.872	1.470	0.681	1.307	0.170			
10 Yr Wtd	0.763	1.050	0.943	0.956	1.032	0.820	1.085	0.649	1.106	0.815	0.817	1.538	0.886	0.667	0.656	1.460	1.280	0.539	0.622	1.129	0.759	0.579	0.872	1.470	0.681	1.307	0.170			
Selected	0.775	1.065	0.943	0.956	1.032	0.820	1.085	0.756	1.112	0.850	0.850	1.250	1.250	0.850	0.850	1.250	1.280	0.800	0.800	1.150	0.800	0.800	0.900	0.900	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	5,354	3,921	4,126	3,803	3,505	3,368	2,603	2,799	1,843	2,247	1,713	1,494	2,214	1,843	1,175	785	1,175	1,568	806	478	318	239	134	74	103	26	27	4	0	
Center Wtd Avg	0.864	0.912	0.940	0.966	0.961	0.930	0.947	0.907	0.924	0.931	1.057	1.006	1.026	1.089	1.087	0.963	0.977	1.025	0.968	0.849	0.892	0.951	0.824	0.836	0.857	0.832	0.800	0.800	0.800	
Geometric Mean	0.887	0.906	0.928	0.941	0.949	0.942	0.934	0.928	0.952	0.963	0.987	1.020	1.052	1.033	1.027	1.027	1.003	0.955	0.940	0.935	0.895	0.869	0.871	0.859	0.830	0.825	0.817	0.800	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HOSPITALS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**44**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.867**
Inverse Power	**1.011**	**0.855**
Selected Tail	**1.008**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.823				Slope=	-4.969			
		IMPLIED	SELECTED	Intercept=	-3.489				Intercept=	25.858			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.014	**8.006**	10103.625	1.792		16.955		
2	18	2.277	2.277	2.890	-0.548	-1.110	**3.561**	1261.957	2.890	0.244	11.496	**98369.759**	
3	30	1.273	1.273	3.401	0.431	-0.689	**2.534**	354.378	3.401	-1.297	8.958	**7773.715**	
4	42	1.102	1.102	3.738	0.869	-0.412	**2.065**	139.863	3.738	-2.287	7.287	**1461.550**	
5	54	1.062	1.062	3.989	1.044	-0.205	**1.795**	67.734	3.989	-2.781	6.038	**420.004**	
6	66	1.046	1.046	4.190	1.141	-0.040	**1.620**	37.736	4.190	-3.084	5.041	**155.597**	
7	78	1.040	1.040	4.357	1.184	0.097	**1.497**	23.298	4.357	-3.229	4.211	**68.410**	
8	90	1.034	1.034	4.500	1.228	0.215	**1.407**	15.561	4.500	-3.379	3.500	**34.108**	
9	102	1.029	1.029	4.625	1.269	0.318	**1.338**	11.059	4.625	-3.530	2.878	**18.777**	
10	114	1.026	1.026	4.736	1.304	0.410	**1.285**	8.263	4.736	-3.659	2.325	**11.229**	
11	126	1.023	1.023	4.836	1.331	0.492	**1.242**	6.431	4.836	-3.762	1.828	**7.221**	22523.390
12	138	1.022	1.022	4.927	1.344	0.567	**1.207**	5.179	4.927	-3.811	1.376	**4.959**	3119.044
13	150	1.019	1.019	5.011	1.377	0.636	**1.178**	4.291	5.011	-3.942	0.962	**3.616**	628.980
14	162	1.019	1.019	5.088	1.378	0.699	**1.154**	3.642	5.088	-3.948	0.579	**2.785**	173.940
15	174	1.017	1.017	5.159	1.406	0.758	**1.134**	3.155	5.159	-4.063	0.224	**2.251**	62.462
16	186	1.015	1.015	5.226	1.432	0.813	**1.117**	2.782	5.226	-4.174	-0.107	**1.898**	27.744
17	198	1.015	1.015	5.288	1.431	0.864	**1.103**	2.490	5.288	-4.169	-0.418	**1.659**	14.614
18	210	1.014	1.014	5.347	1.448	0.913	**1.090**	2.258	5.347	-4.241	-0.710	**1.492**	8.812
19	222	1.012	1.012	5.403	1.485	0.959	**1.080**	2.071	5.403	-4.402	-0.986	**1.373**	5.908
20	234	1.012	1.012	5.455	1.498	1.002	**1.070**	1.918	5.455	-4.462	-1.248	**1.287**	4.303
21	246	1.011	1.011	5.505	1.508	1.043	**1.062**	1.793	5.505	-4.507	-1.496	**1.224**	3.343
22	258	1.010	1.010	5.553	1.539	1.082	**1.055**	1.688	5.553	-4.650	-1.733	**1.177**	2.731
23	270	1.010	1.010	5.598	1.526	1.120	**1.049**	1.599	5.598	-4.590	-1.959	**1.141**	2.321
24	282	1.009	1.009	5.642	1.560	1.156	**1.044**	1.525	5.642	-4.752	-2.175	**1.114**	2.034
25	294	1.008	1.008	5.684	1.567	1.190	**1.039**	1.461	5.684	-4.784	-2.382	**1.092**	1.827
26	306	1.008	1.008	5.724	1.575	1.223	**1.035**	1.406	5.724	-4.821	-2.581	**1.076**	1.672
27	318	1.008	1.008	5.762	1.572	1.255	**1.031**	1.359	5.762	-4.810	-2.772	**1.063**	1.554
28	330	1.008	1.008	5.799	1.575	1.285	**1.028**	1.319	5.799	-4.825	-2.956	**1.052**	1.463
29	342	1.008	1.008	5.835	1.576	1.314	**1.025**	1.283	5.835	-4.828	-3.133	**1.044**	1.391
30	354	1.007	1.007	5.869	1.615	1.343	**1.022**	1.252	5.869	-5.020	-3.305	**1.037**	1.333
31	366	1.006	1.006	5.903	1.623	1.370	**1.020**	1.225	5.903	-5.063	-3.470	**1.031**	1.285
32	378	1.005	1.005	5.935	1.665	1.397	**1.018**	1.201	5.935	-5.283	-3.631	**1.026**	1.247
33	390	1.006	1.006	5.966	1.640	1.423	**1.016**	1.180	5.966	-5.148	-3.786	**1.023**	1.214
34	402	1.005	1.005	5.996	1.660	1.448	**1.014**	1.161	5.996	-5.256	-3.936	**1.020**	1.187
35	414	1.005	1.005	6.026	1.670	1.472	**1.013**	1.145	6.026	-5.305	-4.083	**1.017**	1.165
36	426	1.004	1.004	6.054	1.690	1.495	**1.012**	1.130	6.054	-5.417	-4.225	**1.015**	1.145
37	438	1.004	1.004	6.082	1.694	1.518	**1.011**	1.117	6.082	-5.438	-4.363	**1.013**	1.129
38	450	1.004	1.004	6.109	1.709	1.540	**1.009**	1.105	6.109	-5.517	-4.497	**1.011**	1.115
39	462	1.004	1.004	6.136	1.718	1.562	**1.009**	1.095	6.136	-5.571	-4.628	**1.010**	1.102
40	474	1.004	1.004	6.161	1.726	1.583	**1.008**	1.086	6.161	-5.612	-4.755	**1.009**	1.092
41	486	1.004	1.004	6.186	1.729	1.604	**1.007**	1.077	6.186	-5.629	-4.879	**1.008**	1.082
42	498	1.004	1.004	6.211	1.726	1.624	**1.006**	1.070	6.211	-5.612	-5.001	**1.007**	1.074
43	510	1.004	1.004	6.234	1.717	1.643	**1.006**	1.063	6.234	-5.565	-5.119	**1.006**	1.067
44	522	1.004	1.004	6.258	1.712	1.663	**1.005**	1.057	6.258	-5.536	-5.234	**1.005**	1.061
45	534	1.004	1.004	6.280	1.708	1.681	**1.005**	1.052	6.280	-5.513	-5.347	**1.005**	1.055
46	546	1.004	1.004	6.303	1.704	1.700	**1.004**	1.047	6.303	-5.490	-5.458	**1.004**	1.050
47	558	1.004	1.004	6.324	1.704	1.717	**1.004**	1.042	6.324	-5.491	-5.566	**1.004**	1.046
48	570	1.004	1.004	6.346	1.713	1.735	**1.003**	1.038	6.346	-5.542	-5.671	**1.003**	1.042
49	582	1.004	1.004	6.366	1.725	1.752	**1.003**	1.035	6.366	-5.607	-5.775	**1.003**	1.038
50	594	1.003	1.003	6.387	1.737	1.769	**1.003**	1.032	6.387	-5.678	-5.876	**1.003**	1.035
51	606	1.003	1.003	6.407	1.757	1.785	**1.003**	1.029	6.407	-5.792	-5.976	**1.003**	1.032
52	618	1.003	1.003	6.426	1.781	1.802	**1.002**	1.026	6.426	-5.935	-6.073	**1.002**	1.029
53	630	1.002	1.002	6.446	1.805	1.817	**1.002**	1.024	6.446	-6.076	-6.169	**1.002**	1.027
54	642	1.002	1.002	6.465	1.830	1.833	**1.002**	1.022	6.465	-6.231	-6.262	**1.002**	1.025
55	654	1.002	1.002	6.483	1.860	1.848	**1.002**	1.020	6.483	-6.419	-6.354	**1.002**	1.023
56	666	1.001	1.001	6.501	1.889	1.863	**1.002**	1.018	6.501	-6.614	-6.445	**1.002**	1.021
57	678	1.001	1.001	6.519	1.920	1.878	**1.001**	1.016	6.519	-6.817	-6.534	**1.001**	1.019
58	690	1.001	1.001	6.537	1.952	1.892	**1.001**	1.015	6.537	-7.041	-6.621	**1.001**	1.018
59	702	1.001	1.001	6.554	1.983	1.907	**1.001**	1.013	6.554	-7.265	-6.706	**1.001**	1.017
60	714	1.000		6.571		1.920	**1.001**	1.012	6.571		-6.791	**1.001**	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		10,056	36,333	26,277	75.2%	19,750	
1977	23,851,125	49,056	52,046	2,990	72.2%	2,158	0.218
1978	26,143,240	56,765	60,830	4,065	71.6%	2,911	0.233
1979	28,061,666	65,387	70,399	5,012	71.1%	3,561	0.251
1980	28,979,182	64,366	69,948	5,582	70.5%	3,935	0.241
1981	30,141,508	63,873	70,166	6,293	69.9%	4,400	0.233
1982	30,058,966	64,907	71,887	6,980	69.4%	4,843	0.239
1983	30,607,324	70,343	78,397	8,054	68.7%	5,537	0.256
1984	33,121,678	85,537	96,220	10,683	68.3%	7,293	0.291
1985	35,713,654	102,145	114,593	12,447	67.7%	8,423	0.321
1986	38,297,697	104,857	119,744	14,886	67.2%	9,998	0.313
1987	41,065,403	112,143	129,934	17,792	66.7%	11,872	0.316
1988	44,221,964	124,577	145,485	20,908	66.3%	13,858	0.329
1989	47,110,000	133,236	157,663	24,427	65.7%	16,052	0.335
1990	49,659,895	132,993	153,809	20,816	65.1%	13,554	0.310
1991	50,856,501	129,248	150,474	21,226	64.5%	13,689	0.296
1992	52,804,448	122,449	144,484	22,035	63.9%	14,082	0.274
1993	55,132,894	115,517	137,208	21,691	63.3%	13,723	0.249
1994	57,739,505	114,532	137,837	23,305	62.7%	14,608	0.239
1995	60,949,772	110,982	134,881	23,899	62.1%	14,843	0.221
1996	63,664,000	107,837	132,844	25,007	61.6%	15,403	0.209
1997	68,077,000	105,954	134,252	28,298	61.2%	17,308	0.197
1998	71,447,000	113,596	147,588	33,991	60.7%	20,641	0.207
1999	75,244,663	123,756	162,946	39,190	60.3%	23,630	0.217
2000	79,122,396	131,467	177,624	46,157	59.9%	27,659	0.224
2001	80,396,857	123,685	171,857	48,172	59.6%	28,707	0.214
2002	81,621,352	122,759	177,424	54,665	59.3%	32,399	0.217
2003	82,433,234	113,323	169,355	56,031	59.0%	33,060	0.205
2004	84,632,753	106,385	164,974	58,590	58.8%	34,457	0.195
2005	86,912,307	98,514	159,627	61,112	58.7%	35,860	0.184
2006	90,822,757	89,408	152,576	63,167	58.6%	37,016	0.168
2007	93,702,820	83,039	148,636	65,597	58.6%	38,435	0.159
2008	93,449,349	75,347	144,849	69,502	58.8%	40,846	0.155
2009	86,544,195	52,374	115,785	63,412	59.2%	37,518	0.134
2010	86,654,516	46,475	121,267	74,792	59.8%	44,719	0.140
2011	90,275,208	37,252	122,799	85,547	61.0%	52,200	0.136
2012	94,226,147	24,746	128,188	103,442	63.3%	65,451	0.136
2013	48,526,466	4,100	69,505	65,405	67.3%	44,044	0.143
2014		0	0		100.0%		
TOTAL		3,392,988	4,734,434	1,341,446	61.8%	828,442	
EXLD PRIOR		3,382,932	4,698,101	1,315,169	61.5%	808,692	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	26,277	2,214	2,019	2,647	1,644	1,547	1,414	1,467	1,100	1,143	1,083	1,098	1,211	766	963	685	742	565	585	3,706
1977	2,990	254	236	218	200	184	172	158	143	128	114	101	90	80	73	65	58	52	47	615
1978	4,065	354	313	292	272	252	233	218	200	181	162	143	126	111	99	89	80	71	63	788
1979	5,012	404	404	355	330	307	283	262	245	225	203	182	162	142	126	113	102	91	81	982
1980	5,582	465	411	411	362	339	315	292	270	252	231	209	187	166	145	129	115	103	92	1,066
1981	6,293	485	477	424	425	377	355	333	309	287	268	245	221	197	174	152	134	119	107	1,175
1982	6,980	459	497	490	436	436	389	367	345	322	299	280	256	231	206	181	158	139	124	1,328
1983	8,054	537	500	542	533	473	473	420	395	370	344	319	298	273	246	219	193	169	149	1,566
1984	10,683	746	659	615	666	655	582	583	519	488	458	426	395	370	338	305	272	240	209	2,113
1985	12,447	960	854	745	687	742	724	633	631	550	509	470	431	397	371	341	310	278	248	2,584
1986	14,886	989	996	905	796	743	804	791	700	702	622	584	546	507	470	441	404	366	326	3,144
1987	17,792	1,191	1,071	1,075	986	869	816	885	873	778	783	699	662	623	582	542	508	466	421	3,888
1988	20,908	1,417	1,339	1,204	1,213	1,101	969	906	980	965	855	857	761	715	670	622	577	540	495	4,668
1989	24,427	1,478	1,534	1,448	1,302	1,306	1,192	1,050	986	1,067	1,053	937	940	840	793	746	695	647	606	5,729
1990	20,816	1,227	1,193	1,235	1,161	1,039	1,041	934	816	776	842	832	739	744	668	633	597	559	521	5,210
1991	21,226	1,213	1,180	1,147	1,188	1,116	999	1,001	898	785	746	809	800	710	715	642	608	574	537	5,510
1992	22,035	1,242	1,188	1,156	1,124	1,163	1,093	979	980	880	769	731	793	784	696	700	629	596	562	5,924
1993	21,691	1,159	1,158	1,107	1,077	1,047	1,084	1,019	912	913	820	716	681	739	730	648	653	586	555	6,044
1994	23,305	1,274	1,177	1,176	1,125	1,094	1,063	1,101	1,035	926	928	833	728	692	750	742	659	663	595	6,703
1995	23,899	1,274	1,237	1,143	1,142	1,092	1,062	1,033	1,069	1,005	900	901	808	706	672	728	720	639	644	7,087
1996	25,007	1,409	1,258	1,222	1,129	1,128	1,079	1,049	1,020	1,056	992	889	890	799	698	664	719	711	632	7,636
1997	28,298	1,608	1,504	1,344	1,304	1,205	1,204	1,152	1,120	1,089	1,128	1,060	949	950	853	745	709	768	760	8,827
1998	33,991	1,864	1,827	1,709	1,526	1,481	1,369	1,368	1,308	1,272	1,237	1,281	1,203	1,077	1,079	968	846	805	872	10,887
1999	39,190	2,253	2,027	1,986	1,858	1,659	1,611	1,488	1,487	1,422	1,383	1,345	1,392	1,308	1,172	1,173	1,053	920	875	12,786
2000	46,157	2,685	2,501	2,250	2,205	2,062	1,842	1,788	1,652	1,650	1,578	1,535	1,493	1,546	1,452	1,300	1,302	1,169	1,021	15,164
2001	48,172	2,870	2,636	2,456	2,210	2,165	2,025	1,808	1,756	1,622	1,621	1,550	1,508	1,466	1,518	1,426	1,277	1,279	1,148	15,894
2002	54,665	3,380	3,059	2,810	2,617	2,355	2,307	2,158	1,927	1,871	1,729	1,727	1,652	1,607	1,562	1,618	1,520	1,361	1,363	18,162
2003	56,031	3,496	3,251	2,941	2,702	2,517	2,265	2,219	2,075	1,853	1,799	1,662	1,661	1,588	1,545	1,502	1,555	1,462	1,309	18,775
2004	58,590	3,901	3,415	3,175	2,873	2,640	2,459	2,212	2,167	2,027	1,810	1,758	1,624	1,623	1,552	1,509	1,468	1,520	1,428	19,620
2005	61,112	4,146	3,795	3,322	3,089	2,795	2,568	2,392	2,152	2,109	1,972	1,761	1,710	1,580	1,579	1,510	1,469	1,428	1,478	20,477
2006	63,167	4,354	3,990	3,653	3,197	2,973	2,690	2,471	2,302	2,071	2,029	1,898	1,695	1,646	1,520	1,519	1,453	1,413	1,374	21,250
2007	65,597	4,710	4,195	3,844	3,519	3,080	2,864	2,592	2,381	2,218	1,996	1,955	1,829	1,633	1,585	1,465	1,464	1,400	1,362	21,794
2008	69,502	5,498	4,595	4,092	3,750	3,433	3,005	2,794	2,528	2,323	2,163	1,947	1,907	1,784	1,593	1,547	1,429	1,428	1,365	22,588
2009	63,412	5,447	4,585	3,832	3,412	3,127	2,863	2,506	2,330	2,108	1,937	1,804	1,623	1,591	1,488	1,329	1,290	1,192	1,191	19,976
2010	74,792	7,049	5,817	4,896	4,092	3,644	3,339	3,057	2,676	2,488	2,252	2,068	1,927	1,734	1,698	1,589	1,419	1,377	1,272	22,580
2011	85,547	9,556	7,159	5,908	4,973	4,156	3,701	3,392	3,105	2,718	2,527	2,287	2,101	1,957	1,761	1,725	1,613	1,441	1,399	24,211
2012	103,442	15,275	9,847	7,380	6,089	5,125	4,283	3,814	3,495	3,200	2,801	2,605	2,358	2,167	2,018	1,817	1,780	1,664	1,487	26,375
2013	65,405	28,339	15,733	10,145	7,601	6,272	5,279	4,412	3,928	3,600	3,296	2,885	2,684	2,429	2,232	2,079	1,871	1,833	1,714	28,688
TOTAL	1,341,446	127,184	99,635	85,298	74,812	67,700	61,817	57,100	52,817	49,442	46,240	43,390	41,039	38,276	36,392	34,207	32,450	30,633	29,018	405,522

(1) SECTION 1, EXHIBIT 2B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,097	78	71	875	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	38	2	2	2	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	148	7	9	8	8	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	167	9	8	10	9	8	112	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	475	29	25	22	27	25	23	317	-	-	-	-	-	-	-	-	-	-	-	-
1958	103	8	7	6	5	6	6	5	67	-	-	-	-	-	-	-	-	-	-	-
1959	298	21	19	18	15	15	16	15	14	220	-	-	-	-	-	-	-	-	-	-
1960	433	35	30	27	24	20	18	22	20	19	266	-	-	-	-	-	-	-	-	-
1961	597	49	44	39	35	31	27	24	29	27	25	379	-	-	-	-	-	-	-	-
1962	1,265	119	107	95	84	74	64	54	51	57	52	48	604	-	-	-	-	-	-	-
1963	488	45	40	36	32	28	25	22	18	16	20	18	17	229	-	-	-	-	-	-
1964	1,115	104	93	82	74	66	59	53	47	40	38	42	39	35	508	-	-	-	-	-
1965	709	58	53	48	42	38	34	30	27	24	21	20	23	21	19	288	-	-	-	-
1966	1,266	107	96	87	78	69	62	56	50	44	39	34	30	35	32	30	405	-	-	-
1967	940	82	73	65	59	53	47	42	37	33	29	25	21	20	23	21	19	275	-	-
1968	1,223	102	91	81	74	67	60	53	48	43	38	34	31	27	24	28	26	24	341	-
1969	1,714	147	133	119	107	96	87	78	69	62	56	50	45	40	35	32	37	34	31	440
1970	1,406	127	113	99	86	76	67	60	54	48	43	39	34	31	27	24	21	24	22	315
1971	1,234	102	92	83	74	66	59	53	48	43	38	34	31	28	25	22	20	18	21	304
1972	1,559	150	139	128	115	104	92	81	73	66	59	52	47	42	37	33	29	25	23	387
1973	2,056	156	146	134	123	112	101	90	81	73	67	60	53	48	43	38	35	31	28	491
1974	3,400	311	290	273	252	229	206	183	162	143	128	116	103	91	82	74	65	58	52	773
1975	2,048	175	163	153	145	135	124	112	101	90	80	72	65	58	51	46	41	36	32	462
1976	2,500	190	174	158	145	136	125	115	104	94	84	75	68	62	56	49	44	40	36	533
TOTAL	26,277	2,214	2,019	2,647	1,644	1,547	1,414	1,467	1,100	1,143	1,083	1,098	1,211	766	963	685	742	565	585	3,706

(1) BASED ON SECTION 1, EXHIBIT 2B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			10,056					36,333
1977	23,851,125	0.221	49,056	1.064	52,202	52,227	52,227	52,046
1978	26,143,240	0.234	56,765	1.071	60,781	60,806	60,806	60,830
1979	28,061,666	0.254	65,387	1.077	70,440	70,491	70,491	70,399
1980	28,979,182	0.243	64,366	1.085	69,844	69,895	69,895	69,948
1981	30,141,508	0.234	63,873	1.093	69,835	69,905	69,905	70,166
1982	30,058,966	0.240	64,907	1.101	71,444	71,517	71,517	71,887
1983	30,607,324	0.258	70,343	1.109	77,997	78,088	78,088	78,397
1984	33,121,678	0.292	85,537	1.118	95,615	95,724	95,724	96,220
1985	35,713,654	0.327	102,145	1.128	115,234	115,398	115,398	114,593
1986	38,297,697	0.315	104,857	1.139	119,408	119,565	119,565	119,744
1987	41,065,403	0.318	112,143	1.150	128,957	129,161	129,161	129,934
1988	44,221,964	0.331	124,577	1.162	144,753	144,984	144,984	145,485
1989	47,110,000	0.336	133,236	1.174	156,403	156,687	156,687	157,663
1990	49,659,895	0.260	132,993	1.187	157,810	153,330	153,330	153,809
1991	50,856,501	0.248	129,248	1.200	155,108	150,246	150,246	150,474
1992	52,804,448	0.230	122,449	1.215	148,739	143,943	143,943	144,484
1993	55,132,894	0.222	115,517	1.230	142,052	138,346	138,346	137,208
1994	57,739,505	0.210	114,532	1.246	142,701	138,488	138,488	137,837
1995	60,949,772	0.197	110,982	1.263	140,156	135,991	135,991	134,881
1996	63,664,000	0.184	107,837	1.282	138,253	133,611	133,611	132,844
1997	68,077,000	0.184	105,954	1.303	138,058	135,017	135,017	134,252
1998	71,447,000	0.198	113,596	1.325	150,528	148,223	148,223	147,588
1999	75,244,663	0.200	123,756	1.350	167,106	162,709	162,709	162,946
2000	79,122,396	0.201	131,467	1.378	181,185	175,191	175,191	177,624
2001	80,396,857	0.206	123,685	1.410	174,446	171,780	171,780	171,857
2002	81,621,352	0.209	122,759	1.447	177,590	175,516	175,516	177,424
2003	82,433,234	0.213	113,323	1.489	168,743	170,902	170,902	169,355
2004	84,632,753	0.198	106,385	1.540	163,831	165,061	165,061	164,974
2005	86,912,307	0.186	98,514	1.601	157,690	159,226	159,226	159,627
2006	90,822,757	0.173	89,408	1.675	149,769	152,891	152,891	152,576
2007	93,702,820	0.162	83,039	1.770	146,993	148,992	148,992	148,636
2008	93,449,349	0.153	75,347	1.897	142,910	142,951	142,951	144,849
2009	86,544,195	0.145	52,374	2.072	108,511	117,297	117,297	115,785
2010	86,654,516	0.154	46,475	2.337	108,600	122,908	122,908	121,267
2011	90,275,208	0.149	37,252	2.816	104,895	123,913	123,913	122,799
2012	94,226,147	0.145	24,746	4.111	101,730	128,139	128,139	128,188
2013	97,052,931	0.145	4,100	24.461	100,280	139,073	139,073	139,010
2014	99,964,519	0.145				144,949	144,949	144,949
TOTAL			3,392,988		4,700,597	4,913,142	4,913,142	4,948,888
EXLD PRIOR			3,382,932		4,700,597	4,913,142	4,913,142	4,912,554

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2B, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 2B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	10,056	***3 YEAR SUM***	***12,316***	***74,992***	160,000		26,277	36,333
1977	49,056	52,227	3,171	20,506	19,335	0.943	2,990	52,046
1978	56,765	60,806	4,041	23,846	23,986	1.006	4,065	60,830
1979	65,387	70,491	5,104	30,641	30,088	0.982	5,012	70,399
1980	64,366	69,895	5,529	31,366	31,665	1.010	5,582	69,948
1981	63,873	69,905	6,032	32,948	34,370	1.043	6,293	70,166
1982	64,907	71,517	6,609	35,678	37,679	1.056	6,980	71,887
1983	70,343	78,088	7,745	42,032	43,708	1.040	8,054	78,397
1984	85,537	95,724	10,187	54,539	57,195	1.049	10,683	96,220
1985	102,145	115,398	13,253	83,779	78,690	0.939	12,447	114,593
1986	104,857	119,565	14,707	82,223	83,223	1.012	14,886	119,744
1987	112,143	129,161	17,019	90,574	94,688	1.045	17,792	129,934
1988	124,577	144,984	20,408	113,425	116,207	1.025	20,908	145,485
1989	133,236	156,687	23,451	124,452	129,629	1.042	24,427	157,663
1990	132,993	153,330	20,338	134,459	137,622	1.024	20,816	153,809
1991	129,248	150,246	20,998	138,233	139,734	1.011	21,226	150,474
1992	122,449	143,943	21,494	140,936	144,486	1.025	22,035	144,484
1993	115,517	138,346	22,829	149,093	141,660	0.950	21,691	137,208
1994	114,532	138,488	23,956	155,643	151,412	0.973	23,305	137,837
1995	110,982	135,991	25,009	161,707	154,527	0.956	23,899	134,881
1996	107,837	133,611	25,774	165,424	160,501	0.970	25,007	132,844
1997	105,954	135,017	29,063	185,237	180,362	0.974	28,298	134,252
1998	113,596	148,223	34,627	219,346	215,320	0.982	33,991	147,588
1999	123,756	162,709	38,953	244,462	245,953	1.006	39,190	162,946
2000	131,467	175,191	43,724	271,809	286,935	1.056	46,157	177,624
2001	123,685	171,780	48,095	295,758	296,233	1.002	48,172	171,857
2002	122,759	175,516	52,757	320,138	331,715	1.036	54,665	177,424
2003	113,323	170,902	57,578	344,690	335,429	0.973	56,031	169,355
2004	106,385	165,061	58,676	345,536	345,026	0.999	58,590	164,974
2005	98,514	159,226	60,712	351,514	353,833	1.007	61,112	159,627
2006	89,408	152,891	63,483	361,114	359,320	0.995	63,167	152,576
2007	83,039	148,992	65,953	367,856	365,870	0.995	65,597	148,636
2008	75,347	142,951	67,604	368,644	378,994	1.028	69,502	144,849
2009	52,374	117,297	64,923	345,687	337,641	0.977	63,412	115,785
2010	46,475	122,908	76,433	396,402	387,891	0.979	74,792	121,267
2011	37,252	123,913	86,660	437,097	431,482	0.987	85,547	122,799
2012	24,746	128,139	103,393	503,219	503,456	1.000	103,442	128,188
2013	4,100	139,073	134,974	628,599	628,305	1.000	134,911	139,010
2014		144,949	144,949	669,762	669,762	1.000	144,949	144,949
TOTAL	3,392,988	4,913,142	1,542,526	8,543,367	8,623,933		1,555,900	4,948,888
EXLD PRIOR	3,382,932		1,530,210	8,468,375	8,463,933		1,529,622	4,912,554

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			52,046		0.218
1978	26,143,240			60,830		0.233
1979	28,061,666			70,399		0.251
1980	28,979,182			69,948		0.241
1981	30,141,508			70,166		0.233
1982	30,058,966	32,925	10.95%	71,887	2,183	0.239
1983	30,607,324	34,316	11.21%	78,397	2,285	0.256
1984	33,121,678	41,180	12.43%	96,220	2,337	0.291
1985	35,713,654	44,767	12.53%	114,593	2,560	0.321
1986	38,297,697	45,649	11.92%	119,744	2,623	0.313
1987	41,065,403	48,293	11.76%	129,934	2,691	0.316
1988	44,221,964	51,449	11.63%	145,485	2,828	0.329
1989	47,110,000	53,272	11.31%	157,663	2,960	0.335
1990	49,659,895	53,013	10.68%	153,809	2,901	0.310
1991	50,856,501	48,928	9.62%	150,474	3,075	0.296
1992	52,804,448	47,428	8.98%	144,484	3,046	0.274
1993	55,132,894	46,948	8.52%	137,208	2,923	0.249
1994	57,739,505	46,197	8.00%	137,837	2,984	0.239
1995	60,949,772	43,087	7.07%	134,881	3,130	0.221
1996	63,664,000	39,901	6.27%	132,844	3,329	0.209
1997	68,077,000	37,122	5.45%	134,252	3,617	0.197
1998	71,447,000	36,663	5.13%	147,588	4,026	0.207
1999	75,244,663	37,974	5.05%	162,946	4,291	0.217
2000	79,122,396	38,562	4.87%	177,624	4,606	0.224
2001	80,396,857	35,168	4.37%	171,857	4,887	0.214
2002	81,621,352	35,509	4.35%	177,424	4,997	0.217
2003	82,433,234	34,266	4.16%	169,355	4,942	0.205
2004	84,632,753	32,094	3.79%	164,974	5,140	0.195
2005	86,912,307	29,522	3.40%	159,627	5,407	0.184
2006	90,822,757	25,820	2.84%	152,576	5,909	0.168
2007	93,702,820	25,388	2.71%	148,636	5,855	0.159
2008	93,449,349	22,439	2.40%	144,849	6,455	0.155
2009	86,544,195	17,397	2.01%	115,785	6,655	0.134
2010	86,654,516	17,883	2.06%	121,267	6,781	0.140
2011	90,275,208	17,290	1.92%	122,799	7,102	0.136
2012	94,226,147	16,502	1.75%	128,188	7,768	0.136
2013	97,052,931	16,793	1.73%	139,010	8,278	0.143
2014		17,344		144,949	8,357	
TOTAL		1,171,089		4,912,554		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	157,810		0.335	3.391	179,162	0	100%	179,162	0.177	0.318	0.260
1991	50,856,501	1.979	100,654,884	155,108		0.345	3.357	179,743	0	100%	179,743	0.179	0.305	0.248
1992	52,804,448	1.879	99,199,664	148,739		0.356	3.324	175,933	0	100%	175,933	0.177	0.282	0.230
1993	55,132,894	1.846	101,763,581	142,052		0.367	3.291	171,505	0	100%	171,505	0.169	0.258	0.222
1994	57,739,505	1.786	103,144,617	142,701		0.378	3.258	175,859	0	100%	175,859	0.170	0.247	0.210
1995	60,949,772	1.737	105,860,639	140,156		0.416	3.074	179,062	0	100%	179,062	0.169	0.230	0.197
1996	63,664,000	1.681	107,011,928	138,253		0.457	2.900	183,112	0	100%	183,112	0.171	0.217	0.184
1997	68,077,000	1.609	109,565,780	138,058		0.502	2.533	175,492	0	100%	175,492	0.160	0.203	0.184
1998	71,447,000	1.535	109,703,410	150,528		0.510	2.212	169,657	0	100%	169,657	0.155	0.211	0.198
1999	75,244,663	1.486	111,784,761	167,106		0.517	2.087	180,387	0	100%	180,387	0.161	0.222	0.200
2000	79,122,396	1.436	113,612,761	181,185		0.525	1.969	187,324	0	100%	187,324	0.165	0.229	0.201
2001	80,396,857	1.404	112,872,903	174,446		0.533	1.857	172,739	0	100%	172,739	0.153	0.217	0.206
2002	81,621,352	1.369	111,762,597	177,590		0.541	1.752	168,424	0	100%	168,424	0.151	0.218	0.209
2003	82,433,234	1.332	109,823,635	168,743		0.550	1.653	153,275	0	100%	153,275	0.140	0.205	0.213
2004	84,632,753	1.284	108,674,619	163,831		0.604	1.559	154,274	0	100%	154,274	0.142	0.194	0.198
2005	86,912,307	1.253	108,922,029	157,690		0.664	1.471	153,941	0	100%	153,941	0.141	0.181	0.186
2006	90,822,757	1.210	109,940,677	149,769		0.729	1.388	151,574	0	100%	151,574	0.138	0.165	0.173
2007	93,702,820	1.171	109,685,990	146,993		0.801	1.309	154,225	0	100%	154,225	0.141	0.157	0.162
2008	93,449,349	1.148	107,266,594	142,910		0.881	1.235	155,443	0	100%	155,443	0.145	0.153	0.153
2009	86,544,195	1.149	99,469,136	108,511		0.968	1.188	124,711	0	100%	124,711	0.125	0.125	0.145
2010	86,654,516	1.125	97,450,013	108,600		0.922	1.148	114,851	0	100%	114,851	0.118	0.125	0.154
2011	90,275,208	1.093	98,646,157	104,895		0.960	1.109	111,647	0	100%	111,647	0.113	0.116	0.149
2012	94,226,147	1.061	99,964,519	101,730		1.000	1.071	108,976	0	100%	108,976	0.109	0.108	0.145
2013	97,052,931	1.030	99,964,519	100,280		1.000	1.035	103,790	0	100%	103,790	0.104	0.103	0.145
2014		1.000				1.000	1.000	0	0	0%	0			0.145

	5 Year Average excluding 2012-2013	0.128	0.135
	7 Year Average excluding 2010-2013	0.139	0.169
	10 Year Weighted Average excluding 2010-2013	0.144	
	10 Year Weighted Average excluding 2009-2013	0.148	
	5 Year Average excluding 2011-2013	0.133	0.145
	5 Year Average excluding 2013	0.122	0.126
	7 Year Average excluding 2013	0.132	0.136
(14)	2014 Selected Loss Rate:	0.145	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 2B, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.009	1.008	1.009									
1954	714	714	726	1.009	1.009	1.009									
1955	702	702	714	1.010	1.009	1.010									
1956	690	690	702	1.010	1.010	1.010									
1957	678	678	690	1.011	1.010	1.011									
1958	666	666	678	1.011	1.011	1.011									
1959	654	654	666	1.012	1.011	1.012									
1960	642	642	654	1.013	1.012	1.013									
1961	630	630	642	1.014	1.013	1.014									
1962	618	618	630	1.016	1.014	1.016									
1963	606	606	618	1.017	1.016	1.017									
1964	594	594	606	1.019	1.017	1.019									
1965	582	582	594	1.021	1.019	1.021									
1966	570	570	582	1.023	1.021	1.023									
1967	558	558	570	1.025	1.023	1.025									
1968	546	546	558	1.027	1.025	1.027									
1969	534	534	546	1.030	1.027	1.030									
1970	522	522	534	1.033	1.030	1.033									
1971	510	510	522	1.036	1.033	1.036									
1972	498	498	510	1.040	1.036	1.040									
1973	486	486	498	1.044	1.040	1.044									
1974	474	474	486	1.048	1.044	1.048									
1975	462	462	474	1.053	1.048	1.053									
1976	450	450	462	1.058	1.053	1.058									
1977	438	438	450	1.064	1.058	1.064				1.000	1.000	1.000	1.087	1.080	1.087
1978	426	426	438	1.071	1.064	1.071				1.000	1.000	1.000	1.095	1.087	1.095
1979	414	414	426	1.077	1.071	1.077				1.000	1.000	1.000	1.103	1.095	1.103
1980	402	402	414	1.085	1.077	1.085				1.000	1.000	1.000	1.111	1.103	1.111
1981	390	390	402	1.093	1.085	1.093				1.000	1.000	1.000	1.120	1.111	1.120
1982	378	378	390	1.101	1.093	1.101				1.000	1.000	1.000	1.128	1.120	1.128
1983	366	366	378	1.109	1.101	1.109				1.000	1.000	1.000	1.136	1.128	1.136
1984	354	354	366	1.118	1.109	1.118				1.000	1.000	1.000	1.145	1.136	1.145
1985	342	342	354	1.128	1.118	1.128				1.000	1.000	1.000	1.156	1.145	1.156
1986	330	330	342	1.139	1.128	1.139				1.000	1.000	1.000	1.166	1.156	1.166
1987	318	318	330	1.150	1.139	1.150				1.000	1.000	1.000	1.177	1.166	1.177
1988	306	306	318	1.162	1.150	1.162				1.000	1.000	1.000	1.188	1.177	1.188
1989	294	294	306	1.174	1.162	1.174				1.000	1.000	1.000	1.200	1.188	1.200
1990	282	282	294	1.187	1.174	1.187				1.000	1.000	1.000	1.212	1.200	1.212
1991	270	270	282	1.200	1.187	1.200				1.000	1.000	1.000	1.225	1.212	1.225
1992	258	258	270	1.215	1.200	1.215				1.000	1.000	1.000	1.239	1.225	1.239
1993	246	246	258	1.230	1.215	1.230				1.000	1.000	1.000	1.253	1.239	1.253
1994	234	234	246	1.246	1.230	1.246				1.000	1.000	1.000	1.268	1.253	1.268
1995	222	222	234	1.263	1.246	1.263				1.000	1.000	1.000	1.284	1.268	1.284
1996	210	210	222	1.282	1.263	1.282				1.000	1.000	1.000	1.302	1.284	1.302
1997	198	198	210	1.303	1.282	1.303				1.000	1.000	1.000	1.322	1.302	1.322
1998	186	186	198	1.325	1.303	1.325				1.001	1.000	1.001	1.343	1.322	1.343
1999	174	174	186	1.350	1.325	1.350				1.001	1.001	1.001	1.367	1.343	1.367
2000	162	162	174	1.378	1.350	1.378				1.001	1.001	1.001	1.395	1.367	1.395
2001	150	150	162	1.410	1.378	1.410				1.002	1.001	1.002	1.428	1.395	1.428
2002	138	138	150	1.447	1.410	1.447				1.003	1.002	1.003	1.465	1.428	1.465
2003	126	126	138	1.489	1.447	1.489				1.005	1.003	1.005	1.505	1.465	1.505
2004	114	114	126	1.540	1.489	1.540				1.007	1.005	1.007	1.553	1.505	1.553
2005	102	102	114	1.601	1.540	1.601				1.010	1.007	1.010	1.609	1.553	1.609
2006	90	90	102	1.675	1.601	1.675				1.018	1.010	1.018	1.670	1.609	1.670
2007	78	78	90	1.770	1.675	1.770				1.059	1.018	1.059	1.695	1.670	1.695
2008	66	66	78	1.897	1.770	1.897				1.101	1.059	1.101	1.738	1.695	1.738
2009	54	54	66	2.072	1.897	2.072				1.145	1.101	1.145	1.835	1.738	1.835
2010	42	42	54	2.337	2.072	2.337				1.193	1.145	1.193	1.994	1.835	1.994
2011	30	30	42	2.816	2.337	2.816				1.283	1.193	1.283	2.240	1.994	2.240
2012	18	18	30	4.111	2.816	4.111				1.565	1.283	1.565	2.691	2.240	2.691
2013	6	6	18	24.461	4.111	24.461				5.282	1.565	5.282	4.635	2.691	4.635

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2B, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2B, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2B, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - PHYSICIANS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	718	6,426	11,251	13,296	14,967	16,772	18,705	20,515	22,349	24,293	26,131	28,035	29,793	31,488	32,544	34,460	36,074	37,520	38,616	39,545	40,520	41,254	41,965	42,684	43,416	44,191	44,861	45,512	46,017	46,527	46,923	47,284	47,670	48,118	48,495	48,761	49,056	49,056
1978	868	7,762	13,589	16,190	18,436	20,705	22,937	25,058	27,271	29,516	31,643	33,803	35,740	37,907	40,094	42,022	43,576	44,859	46,027	47,127	47,942	48,744	49,491	50,239	51,010	51,789	52,512	53,113	53,708	54,256	54,714	55,096	55,510	55,927	56,391	56,765		56,765
1979	977	8,737	15,574	19,008	21,829	24,646	27,491	30,138	32,755	35,365	37,821	40,311	42,878	45,555	47,825	49,849	51,481	52,832	54,118	55,139	56,048	56,961	57,882	58,739	59,745	60,593	61,237	61,841	62,405	63,046	63,531	64,086	64,577	65,001	65,387			65,387
1980	996	9,030	16,361	20,006	22,941	25,799	28,674	31,351	33,986	36,614	39,006	41,709	44,444	46,784	48,761	50,261	51,598	52,831	53,983	54,989	55,946	56,800	57,750	58,651	59,526	60,219	60,802	61,356	62,025	62,539	63,086	63,534	63,893	64,366				64,366
1981	1,091	9,881	17,818	21,643	24,637	27,495	30,382	33,080	35,651	38,099	40,683	43,598	45,989	48,199	49,886	51,344	52,642	53,641	54,535	55,447	56,377	57,218	58,103	58,954	59,681	60,298	60,959	61,545	62,092	62,659	63,148	63,546	63,873					63,873
1982	1,309	11,257	19,151	23,141	26,334	29,370	32,346	35,009	37,525	40,294	43,143	45,742	47,888	49,648	51,126	52,463	53,656	54,843	55,954	56,897	57,793	58,600	59,482	60,219	60,944	61,581	62,258	62,875	63,406	63,891	64,432	64,907						64,907
1983	1,307	11,868	21,403	25,962	29,561	32,880	36,049	38,924	42,058	45,389	48,351	50,917	52,968	54,776	56,472	57,853	59,004	60,180	61,264	62,381	63,519	64,386	65,265	66,082	66,788	67,471	68,097	68,630	69,229	69,828	70,343							70,343
1984	1,623	14,674	26,512	32,329	36,836	41,016	44,932	48,945	53,398	57,407	60,678	63,098	65,264	67,312	68,931	70,349	71,719	73,123	74,543	75,861	77,145	78,239	79,456	80,320	81,313	82,158	83,060	83,908	84,746	85,537								85,537
1985	1,765	16,472	30,978	38,341	44,078	49,373	55,227	60,958	66,000	70,227	73,421	76,277	78,985	81,139	82,975	84,819	86,635	88,562	90,322	91,901	93,425	94,800	96,104	97,337	98,338	99,422	100,405	101,342	102,145									102,145
1986	1,722	16,585	32,313	40,038	46,046	52,383	59,069	64,750	69,744	73,480	76,771	79,723	82,049	84,150	86,249	88,297	90,338	92,289	93,991	95,512	97,019	98,344	99,582	100,681	101,828	102,807	103,943	104,857										104,857
1987	1,842	18,067	35,957	44,834	52,527	60,603	67,426	73,396	77,718	81,498	84,855	87,556	90,108	92,396	94,723	96,919	98,902	100,801	102,496	103,847	105,139	106,540	107,873	109,132	110,232	111,155	112,143											112,143
1988	2,130	20,759	41,531	53,550	63,671	72,105	79,220	84,412	89,100	92,984	96,071	98,976	101,710	104,271	106,922	109,312	111,361	113,253	115,113	116,646	118,201	119,602	121,009	122,302	123,453	124,577												124,577
1989	2,119	21,430	46,406	61,200	71,751	80,564	86,822	92,164	97,052	100,857	104,448	107,640	110,571	113,423	116,238	118,674	120,818	122,824	124,776	126,421	128,002	129,448	130,818	132,058	133,236													133,236
1990	1,749	20,870	48,280	63,222	73,931	81,223	87,254	92,646	96,605	100,275	103,772	107,241	110,610	113,858	116,489	118,891	121,194	123,441	125,349	127,019	128,721	130,223	131,613	132,993														132,993
1991	2,531	34,583	57,257	70,659	79,032	85,611	91,142	95,400	99,077	102,386	105,407	108,534	111,434	114,152	116,455	118,601	120,453	122,168	123,831	125,321	126,730	127,984	129,248															129,248
1992	2,742	33,083	56,097	67,652	75,253	81,433	86,167	90,012	93,523	96,981	100,363	103,431	106,093	108,473	110,863	112,831	114,730	116,433	118,151	119,728	121,034	122,449																122,449
1993	3,319	34,919	54,700	64,895	72,338	77,743	82,226	86,131	89,736	93,395	96,525	99,308	101,651	103,898	105,952	107,909	109,564	111,340	112,793	114,197	115,517																	115,517
1994	3,368	34,576	53,331	64,317	71,120	76,678	81,460	85,719	89,687	93,338	96,499	99,327	101,686	103,900	105,815	107,723	109,591	111,433	113,085	114,532																		114,532
1995	3,489	34,467	53,311	62,483	69,157	74,544	79,465	83,788	87,878	91,598	94,753	97,472	99,958	102,250	104,282	106,219	107,974	109,524	110,982																			110,982
1996	3,759	35,677	52,034	61,493	68,276	73,916	78,915	83,558	87,252	90,417	93,484	96,088	98,386	100,613	102,656	104,536	106,153	107,837																				107,837
1997	2,826	33,249	49,342	58,811	65,979	72,193	77,638	82,077	85,920	89,404	92,579	95,433	97,983	100,444	102,451	104,279	105,954																					105,954
1998	4,535	34,712	51,678	62,445	71,018	78,260	84,117	89,145	93,667	97,271	100,615	103,605	106,464	109,054	111,300	113,596																						113,596
1999	5,305	38,409	57,427	69,990	79,495	86,891	93,254	98,590	103,222	107,501	111,346	114,857	118,049	121,109	123,756																							123,756
2000	6,251	42,795	64,097	77,842	88,063	96,238	102,884	108,160	113,013	117,369	121,650	125,336	128,632	131,467																								131,467
2001	6,447	42,702	62,941	75,438	84,737	92,110	98,447	103,959	108,758	113,298	117,222	120,611	123,685																									123,685
2002	6,789	43,625	64,091	76,794	86,595	94,250	100,831	106,465	111,609	115,972	119,522	122,759																										122,759
2003	7,722	42,551	61,248	73,325	82,185	89,395	95,506	100,979	105,651	109,728	113,323																											113,323
2004	7,529	40,660	58,918	70,617	79,386	86,497	92,866	98,228	102,574	106,385																												106,385
2005	6,436	38,945	56,173	67,070	75,667	83,168	89,157	94,135	98,514																													98,514
2006	5,961	36,043	52,395	62,837	71,398	78,443	84,294	89,408																														89,408
2007	5,980	35,420	51,490	62,501	70,841	77,482	83,039																															83,039
2008	6,069	34,266	50,448	60,949	68,796	75,347																																75,347
2009	4,778	26,348	38,414	46,385	52,374																																	52,374
2010	4,524	26,646	38,764	46,475																																		46,475
2011	4,399	25,619	37,252																																			37,252
2012	3,981	24,746																																				24,746
2013	4,100																																					4,100
																																						3,382,932

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	8.946	1.751	1.182	1.126	1.121	1.115	1.097	1.089	1.087	1.076	1.073	1.063	1.057	1.034	1.059	1.047	1.040	1.029	1.024	1.025	1.018	1.017	1.017	1.017	1.018	1.015	1.014	1.011	1.011	1.009	1.008	1.008	1.009	1.008	1.006	1.006		
1978	8.946	1.751	1.191	1.139	1.123	1.108	1.092	1.088	1.082	1.072	1.068	1.057	1.061	1.058	1.048	1.037	1.029	1.026	1.024	1.017	1.017	1.015	1.015	1.015	1.015	1.014	1.011	1.011	1.010	1.008	1.007	1.008	1.008	1.008	1.007			
1979	8.946	1.783	1.220	1.148	1.129	1.115	1.096	1.087	1.080	1.069	1.066	1.064	1.062	1.050	1.042	1.033	1.026	1.024	1.019	1.016	1.016	1.016	1.015	1.017	1.014	1.011	1.010	1.009	1.010	1.008	1.009	1.008	1.007	1.006				
1980	9.069	1.812	1.223	1.147	1.125	1.111	1.093	1.084	1.077	1.065	1.069	1.066	1.053	1.042	1.031	1.027	1.024	1.022	1.019	1.017	1.015	1.017	1.016	1.015	1.012	1.010	1.009	1.011	1.008	1.009	1.007	1.006	1.007					
1981	9.057	1.803	1.215	1.138	1.116	1.105	1.089	1.078	1.069	1.068	1.072	1.055	1.048	1.035	1.029	1.025	1.019	1.017	1.017	1.017	1.015	1.015	1.015	1.012	1.010	1.011	1.010	1.009	1.009	1.008	1.006	1.005						
1982	8.602	1.701	1.208	1.138	1.115	1.101	1.082	1.072	1.074	1.071	1.060	1.047	1.037	1.030	1.026	1.023	1.022	1.020	1.017	1.016	1.014	1.015	1.012	1.012	1.010	1.011	1.010	1.008	1.008	1.008	1.007							
1983	9.083	1.803	1.213	1.139	1.112	1.096	1.080	1.081	1.079	1.065	1.053	1.040	1.034	1.031	1.024	1.020	1.020	1.018	1.018	1.018	1.014	1.014	1.013	1.011	1.010	1.009	1.008	1.009	1.009	1.007								
1984	9.041	1.807	1.219	1.139	1.113	1.095	1.089	1.091	1.075	1.057	1.040	1.034	1.031	1.024	1.021	1.019	1.020	1.019	1.018	1.017	1.014	1.016	1.011	1.012	1.010	1.011	1.010	1.010	1.009									
1985	9.334	1.881	1.238	1.150	1.120	1.119	1.104	1.083	1.064	1.045	1.039	1.036	1.027	1.023	1.022	1.021	1.022	1.020	1.017	1.017	1.015	1.014	1.013	1.010	1.011	1.010	1.009	1.008										
1986	9.632	1.948	1.239	1.150	1.138	1.128	1.096	1.077	1.054	1.045	1.038	1.029	1.026	1.025	1.024	1.023	1.022	1.018	1.016	1.016	1.014	1.013	1.011	1.011	1.010	1.011	1.009											
1987	9.808	1.990	1.247	1.172	1.154	1.113	1.089	1.059	1.049	1.041	1.032	1.029	1.025	1.025	1.023	1.020	1.019	1.017	1.013	1.012	1.013	1.013	1.012	1.010	1.008	1.009												
1988	9.748	2.001	1.289	1.189	1.132	1.099	1.066	1.056	1.044	1.033	1.030	1.028	1.025	1.025	1.022	1.019	1.017	1.016	1.013	1.013	1.012	1.012	1.011	1.009	1.009													
1989	10.112	2.165	1.319	1.172	1.123	1.078	1.062	1.053	1.039	1.036	1.031	1.027	1.026	1.025	1.021	1.018	1.017	1.016	1.013	1.013	1.011	1.011	1.009	1.009														
1990	11.929	2.313	1.309	1.169	1.099	1.074	1.062	1.043	1.038	1.035	1.033	1.031	1.029	1.023	1.021	1.019	1.019	1.015	1.013	1.013	1.012	1.011	1.010															
1991	13.662	1.656	1.234	1.118	1.083	1.065	1.047	1.039	1.033	1.030	1.030	1.027	1.024	1.020	1.018	1.016	1.014	1.014	1.012	1.011	1.010	1.010																
1992	12.066	1.696	1.206	1.112	1.082	1.058	1.045	1.039	1.037	1.035	1.031	1.026	1.022	1.022	1.018	1.017	1.015	1.015	1.013	1.011	1.012																	
1993	10.520	1.566	1.186	1.115	1.075	1.058	1.047	1.042	1.041	1.034	1.029	1.024	1.022	1.020	1.018	1.015	1.016	1.013	1.012	1.012																		
1994	10.266	1.542	1.206	1.106	1.078	1.062	1.052	1.046	1.041	1.034	1.029	1.024	1.022	1.018	1.018	1.017	1.017	1.015	1.013																			
1995	9.877	1.547	1.172	1.107	1.078	1.066	1.054	1.049	1.042	1.034	1.029	1.025	1.023	1.020	1.019	1.017	1.014	1.013																				
1996	9.490	1.458	1.182	1.110	1.083	1.068	1.059	1.044	1.036	1.034	1.028	1.024	1.023	1.020	1.018	1.015	1.016																					
1997	11.767	1.484	1.192	1.122	1.094	1.075	1.057	1.047	1.041	1.036	1.031	1.027	1.025	1.020	1.018	1.016																						
1998	7.653	1.489	1.208	1.137	1.102	1.075	1.060	1.051	1.038	1.034	1.030	1.028	1.024	1.021	1.021																							
1999	7.240	1.495	1.219	1.136	1.093	1.073	1.057	1.047	1.041	1.036	1.032	1.028	1.026	1.022																								
2000	6.846	1.498	1.214	1.131	1.093	1.069	1.051	1.045	1.039	1.036	1.030	1.026	1.022																									
2001	6.624	1.474	1.199	1.123	1.087	1.069	1.056	1.046	1.042	1.035	1.029	1.025																										
2002	6.426	1.469	1.198	1.128	1.088	1.070	1.056	1.048	1.039	1.031	1.027																											
2003	5.510	1.439	1.197	1.121	1.088	1.068	1.057	1.046	1.039	1.033																												
2004	5.400	1.449	1.199	1.124	1.090	1.074	1.058	1.044	1.037																													
2005	6.051	1.442	1.194	1.128	1.099	1.072	1.056	1.047																														
2006	6.046	1.454	1.199	1.136	1.099	1.075	1.061																															
2007	5.923	1.454	1.214	1.133	1.094	1.072																																
2008	5.646	1.472	1.208	1.129	1.095																																	
2009	5.515	1.458	1.208	1.129																																		
2010	5.890	1.455	1.199																																			
2011	5.823	1.454																																				
2012	6.216																																					
3 Yr Avg	5.977	1.456	1.205	1.130	1.096	1.073	1.058	1.046	1.038	1.033	1.029	1.027	1.024	1.021	1.019	1.016	1.016	1.014	1.013	1.011	1.011	1.010	1.010	1.009	1.009	1.010	1.009	1.009	1.009	1.008	1.007	1.006	1.007	1.007	1.006	1.006		
5 Yr Avg	5.818	1.459	1.206	1.131	1.095	1.072	1.057	1.046	1.039	1.034	1.030	1.027	1.024	1.021	1.019	1.016	1.016	1.014	1.013	1.012	1.011	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006		
7 Yr Avg	5.866	1.456	1.203	1.129	1.093	1.071	1.056	1.046	1.039	1.034	1.029	1.026	1.024	1.020	1.019	1.016	1.016	1.014	1.013	1.012	1.012	1.012	1.011	1.010	1.010	1.010	1.009	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006		
5 Yr Wtd	5.795	1.459	1.206	1.131	1.095	1.072	1.057	1.046	1.039	1.034	1.029	1.027	1.024	1.021	1.019	1.016	1.016	1.014	1.013	1.012	1.011	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006		
10 Yr Wtd	5.773	1.454	1.201	1.128	1.092	1.071	1.057	1.046	1.039	1.034	1.029	1.026	1.023	1.021	1.019	1.017	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006		
15 Yr Wtd	6.153	1.466	1.202	1.126	1.091	1.070	1.055	1.045	1.039	1.034	1.030	1.027	1.024	1.022	1.020	1.018	1.018	1.016	1.014	1.014	1.013	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006		TAIL
Prior FY	5.900	1.460	1.205	1.129	1.093	1.072	1.057	1.046	1.040	1.035	1.030	1.026	1.024	1.020	1.018	1.016	1.015	1.015	1.013	1.013	1.013	1.011	1.011	1.011	1.010	1.010	1.010	1.010	1.009	1.008	1.008	1.008	1.008	1.007	1.007	1.006	1.064	1.064
MLT Sel.	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Selected	5.950	1.460	1.205	1.128	1.092	1.071	1.057	1.046	1.039	1.034	1.029	1.026	1.023	1.021	1.019	1.017	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006	1.005	
Cumulative	24.461	4.111	2.816	2.337	2.072	1.897	1.770	1.675	1.601	1.540	1.489	1.447	1.410	1.378	1.350	1.325	1.303	1.282	1.263	1.246	1.230	1.215	1.200	1.187	1.174	1.162	1.150	1.139	1.128	1.118	1.109	1.101	1.093	1.085	1.077	1.071	1.064	1.058

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	5.950	-			5.950		22.987		4.647	9.898	24.461
18	1.5	1.460	2.407	1.210	1.363	1.460	0.553	3.863	7.719	3.241	3.990	4.111
30	2.5	1.205	1.376	1.141	1.189	1.205	0.651	2.646	3.206	2.679	2.927	2.816
42	3.5	1.128	1.143	1.105	1.123	1.128	0.752	2.196	2.330	2.349	2.462	2.337
54	4.5	1.092	1.091	1.083	1.089	1.092	0.815	1.947	2.039	2.126	2.193	2.072
66	5.5	1.071	1.066	1.068	1.069	1.071	0.845	1.782	1.869	1.963	2.013	1.897
78	6.5	1.057	1.055	1.057	1.056	1.057	0.851	1.664	1.753	1.838	1.884	1.770
90	7.5	1.046	1.046	1.049	1.046	1.046	0.866	1.574	1.661	1.738	1.784	1.675
102	8.5	1.039	1.039	1.042	1.039	1.039	0.887	1.504	1.588	1.657	1.705	1.601
114	9.5	1.034	1.033	1.037	1.034	1.034	0.902	1.447	1.529	1.590	1.641	1.540
126	10.5	1.029	1.029	1.033	1.030	1.029	0.886	1.399	1.479	1.533	1.586	1.489
138	11.5	1.026	1.026	1.029	1.027	1.026	0.902	1.359	1.437	1.485	1.540	1.447
150	12.5	1.023	1.023	1.026	1.024	1.023	0.933	1.325	1.401	1.442	1.500	1.410
162	13.5	1.021	1.021	1.024	1.022	1.021	0.904	1.295	1.370	1.405	1.464	1.378
174	14.5	1.019	1.018	1.022	1.020	1.019	0.939	1.269	1.342	1.373	1.433	1.350
186	15.5	1.017	1.017	1.020	1.018	1.017	0.910	1.245	1.318	1.344	1.405	1.325
198	16.5	1.016	1.015	1.018	1.017	1.016	0.979	1.224	1.296	1.318	1.380	1.303
210	17.5	1.015	1.015	1.017	1.016	1.015	0.944	1.205	1.276	1.295	1.357	1.282
222	18.5	1.014	1.014	1.015	1.015	1.014	0.908	1.187	1.258	1.274	1.336	1.263
234	19.5	1.013	1.012	1.014	1.014	1.013	0.985	1.171	1.241	1.254	1.317	1.246
246	20.5	1.012	1.012	1.013	1.013	1.012	0.948	1.156	1.226	1.237	1.299	1.230
258	21.5	1.012	1.011	1.012	1.012	1.012	0.998	1.142	1.211	1.221	1.282	1.215
270	22.5	1.011	1.011	1.011	1.011	1.011	0.943	1.128	1.197	1.206	1.267	1.200
282	23.5	1.011	1.011	1.011	1.011	1.011	0.966	1.115	1.184	1.193	1.253	1.187
294	24.5	1.010	1.010	1.010	1.010	1.010	0.957	1.103	1.171	1.181	1.240	1.174
306	25.5	1.010	1.010	1.009	1.010	1.010	1.029	1.092	1.160	1.169	1.227	1.162
318	26.5	1.010	1.010	1.009	1.009	1.010	0.948	1.081	1.148	1.158	1.215	1.150
330	27.5	1.009	1.009	1.008	1.009	1.009	0.970	1.070	1.137	1.148	1.204	1.139
342	28.5	1.009	1.009	1.008	1.008	1.009	0.990	1.060	1.127	1.139	1.194	1.128
354	29.5	1.008	1.009	1.007	1.008	1.008	0.887	1.050	1.117	1.131	1.184	1.118
366	30.5	1.007	1.008	1.007	1.008	1.007	0.913	1.042	1.108	1.122	1.174	1.109
378	31.5	1.007	1.007	1.006	1.007	1.007	0.922	1.034	1.099	1.115	1.165	1.101
390	32.5	1.008	1.006	1.006	1.007	1.008	1.137	1.027	1.092	1.108	1.157	1.093
402	33.5	1.007	1.007	1.006	1.007	1.007	0.961	1.020	1.085	1.101	1.149	1.085
414	34.5	1.006	1.007	1.005	1.007	1.006	0.847	1.012	1.078	1.095	1.141	1.077
426	35.5	1.006	1.006	1.005	1.006	1.006	1.026	1.0062	1.070	1.089	1.133	1.071
438	36.5		1.005	1.005	1.006	1.005	0.867		1.064	1.083	1.126	1.064
450	37.5		1.005	1.005	1.006	1.005	0.934		1.058	1.078	1.119	1.0584
462	38.5		1.005	1.004	1.006	1.005	0.928		1.053	1.073	1.113	1.053
474	39.5		1.004	1.004	1.006	1.004	0.918		1.048	1.068	1.107	1.048
486	40.5		1.004	1.004	1.005	1.004	0.913		1.044	1.064	1.100	1.044
498	41.5		1.003	1.004	1.005	1.003	0.915		1.040	1.059	1.095	1.040
510	42.5		1.003	1.004	1.005	1.003	0.912		1.036	1.055	1.089	1.036
522	43.5		1.003	1.004	1.005	1.003	0.914		1.033	1.051	1.083	1.033
534	44.5		1.003	1.003	1.005	1.003	0.915		1.030	1.048	1.078	1.030
546	45.5		1.002	1.003	1.005	1.002	0.915		1.027	1.044	1.073	1.027
558	46.5		1.002	1.003	1.004	1.002	0.915		1.025	1.041	1.068	1.025
570	47.5		1.002	1.003	1.004	1.002	0.914		1.023	1.038	1.063	1.023
582	48.5		1.002	1.003	1.004	1.002	0.908		1.021	1.035	1.059	1.021
594	49.5		1.002	1.003	1.004	1.002	0.905		1.019	1.032	1.054	1.019
606	50.5		1.001	1.003	1.004	1.001	0.887		1.017	1.029	1.050	1.017
618	51.5		1.001	1.002	1.004	1.001	0.874		1.016	1.026	1.046	1.016
630	52.5		1.001	1.002	1.004	1.001	0.872		1.014	1.024	1.042	1.014
642	53.5		1.001	1.002	1.004	1.001	0.867		1.013	1.021	1.038	1.013
654	54.5		1.001	1.002	1.004	1.001	0.849		1.012	1.019	1.034	1.012
666	55.5		1.001	1.002	1.004	1.001	0.842		1.011	1.017	1.030	1.011
678	56.5		1.001	1.002	1.004	1.001	0.830		1.011	1.015	1.026	1.011
690	57.5		1.000	1.002	1.003	1.000	0.800		1.010	1.012	1.023	1.010
702	58.5		1.000	1.002	1.003	1.000	0.800		1.010	1.010	1.019	1.010
714	59.5		1.001	1.002	1.003	1.001	1.643		1.009	1.009	1.016	1.009
726	60.5		1.001	1.002	1.003	1.001	0.912		1.009	1.007	1.012	1.009
738	61.5		1.000	1.002	1.003	1.000	0.912		1.008	1.005	1.009	1.008
750	62.5		1.000	1.002	1.003	1.000	0.912		1.008	1.003	1.006	1.008
TAIL	TAIL		1.007	1.002	1.003	1.007	16.277		1.007	1.002	1.003	1.007

60.5 TAIL DECAY 29.694 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2B, SHEET 44
(4) SECTION 1, EXHIBIT 2B, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2B, SHEET 48
(5) SECTION 1, EXHIBIT 2B, SHEET 44
(6) SECTION 1, EXHIBIT 2B, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.981**
Inverse Power	**1.003**	**0.996**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.348				Slope=	-1.279			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.445				Intercept=	2.684			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.950	5.795	5.773	5.950	1.792	-1.693	0.179	**1.434**	4.647	1.792	1.599	0.392	**2.481**	9.898
2	18	1.460	1.459	1.454	1.460	2.890	0.144	0.561	**1.210**	3.241	2.890	-0.777	-1.013	**1.363**	3.990
3	30	1.205	1.206	1.201	1.205	3.401	0.572	0.739	**1.141**	2.679	3.401	-1.585	-1.666	**1.189**	2.927
4	42	1.128	1.131	1.128	1.128	3.738	0.778	0.856	**1.105**	2.349	3.738	-2.057	-2.097	**1.123**	2.462
5	54	1.092	1.095	1.092	1.092	3.989	0.904	0.943	**1.083**	2.126	3.989	-2.382	-2.418	**1.089**	2.193
6	66	1.071	1.072	1.071	1.072	4.190	0.995	1.013	**1.068**	1.963	4.190	-2.636	-2.675	**1.069**	2.013
7	78	1.057	1.057	1.057	1.057	4.357	1.073	1.071	**1.057**	1.838	4.357	-2.869	-2.889	**1.056**	1.884
8	90	1.046	1.046	1.046	1.047	4.500	1.136	1.121	**1.049**	1.738	4.500	-3.068	-3.072	**1.046**	1.784
9	102	1.039	1.039	1.039	1.039	4.625	1.185	1.164	**1.042**	1.657	4.625	-3.232	-3.232	**1.039**	1.705
10	114	1.034	1.034	1.034	1.034	4.736	1.226	1.203	**1.037**	1.590	4.736	-3.373	-3.374	**1.034**	1.641
11	126	1.029	1.029	1.029	1.029	4.836	1.268	1.238	**1.033**	1.533	4.836	-3.526	-3.502	**1.030**	1.586
12	138	1.026	1.027	1.026	1.026	4.927	1.305	1.270	**1.029**	1.485	4.927	-3.662	-3.619	**1.027**	1.540
13	150	1.023	1.024	1.023	1.023	5.011	1.329	1.299	**1.026**	1.442	5.011	-3.753	-3.725	**1.024**	1.500
14	162	1.021	1.021	1.021	1.021	5.088	1.361	1.325	**1.024**	1.405	5.088	-3.881	-3.824	**1.022**	1.464
15	174	1.019	1.019	1.019	1.019	5.159	1.382	1.350	**1.022**	1.373	5.159	-3.966	-3.915	**1.020**	1.433
16	186	1.017	1.016	1.017	1.017	5.226	1.409	1.373	**1.020**	1.344	5.226	-4.074	-4.000	**1.018**	1.405
17	198	1.016	1.016	1.016	1.016	5.288	1.419	1.395	**1.018**	1.318	5.288	-4.118	-4.080	**1.017**	1.380
18	210	1.015	1.014	1.015	1.015	5.347	1.436	1.416	**1.017**	1.295	5.347	-4.189	-4.156	**1.016**	1.357
19	222	1.014	1.013	1.014	1.014	5.403	1.462	1.435	**1.015**	1.274	5.403	-4.300	-4.227	**1.015**	1.336
20	234	1.013	1.012	1.013	1.013	5.455	1.467	1.453	**1.014**	1.254	5.455	-4.323	-4.294	**1.014**	1.317
21	246	1.012	1.011	1.012	1.012	5.505	1.482	1.471	**1.013**	1.237	5.505	-4.390	-4.358	**1.013**	1.299
22	258	1.012	1.011	1.012	1.012	5.553	1.485	1.487	**1.012**	1.221	5.553	-4.401	-4.419	**1.012**	1.282
23	270	1.011	1.011	1.011	1.011	5.598	1.500	1.503	**1.011**	1.206	5.598	-4.471	-4.477	**1.011**	1.267
24	282	1.011	1.010	1.011	1.011	5.642	1.509	1.518	**1.011**	1.193	5.642	-4.513	-4.533	**1.011**	1.253
25	294	1.010	1.010	1.010	1.011	5.684	1.509	1.533	**1.010**	1.181	5.684	-4.510	-4.586	**1.010**	1.240
26	306	1.010	1.010	1.010	1.011	5.724	1.518	1.547	**1.009**	1.169	5.724	-4.552	-4.637	**1.010**	1.227
27	318	1.010	1.009	1.010	1.010	5.762	1.533	1.560	**1.009**	1.158	5.762	-4.623	-4.686	**1.009**	1.215
28	330	1.009	1.009	1.009	1.009	5.799	1.541	1.573	**1.008**	1.148	5.799	-4.658	-4.734	**1.009**	1.204
29	342	1.009	1.009	1.009	1.009	5.835	1.543	1.585	**1.008**	1.139	5.835	-4.672	-4.780	**1.008**	1.194
30	354	1.008	1.008	1.008	1.008	5.869	1.570	1.597	**1.007**	1.131	5.869	-4.799	-4.824	**1.008**	1.184
31	366	1.007	1.007	1.007	1.007	5.903	1.595	1.609	**1.007**	1.122	5.903	-4.921	-4.866	**1.008**	1.174
32	378	1.007	1.007	1.007	1.007	5.935	1.608	1.620	**1.006**	1.115	5.935	-4.987	-4.908	**1.007**	1.165
33	390	1.008	1.008	1.008	1.007	5.966	1.590	1.631	**1.006**	1.108	5.966	-4.898	-4.948	**1.007**	1.157
34	402	1.007	1.007	1.007	1.007	5.996	1.590	1.642	**1.006**	1.101	5.996	-4.897	-4.986	**1.007**	1.149
35	414	1.006	1.006	1.006	1.006	6.026	1.630	1.652	**1.005**	1.095	6.026	-5.099	-5.024	**1.007**	1.141
36	426	1.006	1.006	1.006	1.006	6.054	1.642	1.662	**1.005**	1.089	6.054	-5.159	-5.061	**1.006**	1.133
37	438					6.082		1.671	**1.005**	1.083	6.082		-5.096	**1.006**	1.126
38	450					6.109		1.681	**1.005**	1.078	6.109		-5.131	**1.006**	1.119
39	462					6.136		1.690	**1.004**	1.073	6.136		-5.164	**1.006**	1.113
40	474					6.161		1.699	**1.004**	1.068	6.161		-5.197	**1.006**	1.107
41	486					6.186		1.708	**1.004**	1.064	6.186		-5.229	**1.005**	1.100
42	498					6.211		1.716	**1.004**	1.059	6.211		-5.260	**1.005**	1.095
43	510					6.234		1.724	**1.004**	1.055	6.234		-5.291	**1.005**	1.089
44	522					6.258		1.732	**1.004**	1.051	6.258		-5.320	**1.005**	1.083
45	534					6.280		1.740	**1.003**	1.048	6.280		-5.350	**1.005**	1.078
46	546					6.303		1.748	**1.003**	1.044	6.303		-5.378	**1.005**	1.073
47	558					6.324		1.756	**1.003**	1.041	6.324		-5.406	**1.004**	1.068
48	570					6.346		1.763	**1.003**	1.038	6.346		-5.433	**1.004**	1.063
49	582					6.366		1.770	**1.003**	1.035	6.366		-5.460	**1.004**	1.059
50	594					6.387		1.777	**1.003**	1.032	6.387		-5.486	**1.004**	1.054
51	606					6.407		1.784	**1.003**	1.029	6.407		-5.511	**1.004**	1.050
52	618					6.426		1.791	**1.002**	1.026	6.426		-5.536	**1.004**	1.046
53	630					6.446		1.798	**1.002**	1.024	6.446		-5.561	**1.004**	1.042
54	642					6.465		1.804	**1.002**	1.021	6.465		-5.585	**1.004**	1.038
55	654					6.483		1.811	**1.002**	1.019	6.483		-5.609	**1.004**	1.034
56	666					6.501		1.817	**1.002**	1.017	6.501		-5.632	**1.004**	1.030
57	678					6.519		1.823	**1.002**	1.015	6.519		-5.655	**1.004**	1.026
58	690					6.537		1.830	**1.002**	1.012	6.537		-5.677	**1.003**	1.023
59	702					6.554		1.836	**1.002**	1.010	6.554		-5.699	**1.003**	1.019
60	714					6.571		1.841	**1.002**	1.009	6.571		-5.721	**1.003**	1.016
61	726					6.588		1.847	**1.002**	1.007	6.588		-5.742	**1.003**	1.012
62	738					6.604		1.853	**1.002**	1.005	6.604		-5.763	**1.003**	1.009
63	750					6.620		1.859	**1.002**	1.003	6.620		-5.784	**1.003**	1.006
64	762					6.636		1.864	**1.002**	1.002	6.636		-5.804	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.950	4.773		
18	1.5	1.460	1.692	2.407	1.692
30	2.5	1.205	1.194	1.376	1.194
42	3.5	1.128	0.838	1.143	0.838
54	4.5	1.092	0.803	1.091	0.803
66	5.5	1.072	0.784	1.066	0.784
78	6.5	1.057	0.828	1.055	0.828
90	7.5	1.047	0.855	1.046	0.855
102	8.5	1.039	0.871	1.039	0.871
114	9.5	1.034	0.881	1.033	0.881
126	10.5	1.029	0.889	1.029	0.889
138	11.5	1.026	0.895	1.026	0.895
150	12.5	1.023	0.902	1.023	0.902
162	13.5	1.021	0.905	1.021	0.905
174	14.5	1.019	0.910	1.018	0.910
186	15.5	1.017	0.914	1.017	0.914
198	16.5	1.016	0.919	1.015	0.919
210	17.5	1.015	0.921	1.015	0.921
222	18.5	1.014	0.924	1.014	0.924
234	19.5	1.013	0.928	1.012	0.928
246	20.5	1.012	0.930	1.012	0.930
258	21.5	1.012	0.932	1.011	0.932
270	22.5	1.011	0.931	1.011	0.931
282	23.5	1.011	0.932	1.011	0.932
294	24.5	1.011	0.930	1.010	0.930
306	25.5	1.011	0.932	1.010	0.932
318	26.5	1.010	0.928	1.010	0.928
330	27.5	1.009	0.929	1.009	0.929
342	28.5	1.009	0.929	1.009	0.929
354	29.5	1.008	0.926	1.009	0.926
366	30.5	1.007	0.924	1.008	0.924
378	31.5	1.007	0.928	1.007	0.928
390	32.5	1.007	0.932	1.006	0.932
402	33.5	1.007	0.933	1.007	0.933
414	34.5	1.006	0.940	1.007	0.940
426	35.5	1.006	0.944	1.006	0.944
438	36.5		0.939	1.005	0.939
450	37.5		0.934	1.005	0.934
462	38.5		0.928	1.005	0.928
474	39.5		0.918	1.004	0.918
486	40.5		0.913	1.004	0.913
498	41.5		0.915	1.003	0.915
510	42.5		0.912	1.003	0.912
522	43.5		0.914	1.003	0.914
534	44.5		0.915	1.003	0.915
546	45.5		0.915	1.002	0.915
558	46.5		0.915	1.002	0.915
570	47.5		0.914	1.002	0.914
582	48.5		0.908	1.002	0.908
594	49.5		0.905	1.002	0.905
606	50.5		0.887	1.001	0.887
618	51.5		0.874	1.001	0.874
630	52.5		0.872	1.001	0.872
642	53.5		0.867	1.001	0.867
654	54.5		0.849	1.001	0.849
666	55.5		0.842	1.001	0.842
678	56.5		0.830	1.001	0.830
690	57.5		0.800	1.000	0.800
702	58.5		0.800	1.000	0.800
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2B, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2B, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - PHYSICIANS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1970																														
1971																														
1972																														
1973																														
1974																														527
1975																													474	438
1976																												462	439	361
1977	718	5,708	4,824	2,045	1,671	1,805	1,933	1,811	1,834	1,944	1,838	1,904	1,758	1,695	1,056	1,916	1,614	1,446	1,095	929	975	733	711	719	732	775	670	650	505	510
1978	868	6,894	5,827	2,601	2,246	2,268	2,232	2,121	2,213	2,245	2,127	2,160	1,938	2,166	2,188	1,928	1,554	1,283	1,168	1,100	814	802	747	748	771	779	722	602	595	548
1979	977	7,760	6,838	3,433	2,822	2,817	2,845	2,646	2,617	2,610	2,456	2,490	2,568	2,677	2,269	2,025	1,632	1,351	1,286	1,022	909	913	920	858	1,005	848	644	604	564	641
1980	996	8,034	7,331	3,646	2,935	2,858	2,875	2,677	2,635	2,628	2,392	2,704	2,734	2,340	1,978	1,500	1,337	1,233	1,152	1,006	957	854	950	901	875	693	583	554	669	514
1981	1,091	8,790	7,937	3,825	2,994	2,858	2,887	2,698	2,571	2,449	2,583	2,916	2,391	2,209	1,687	1,458	1,298	999	894	912	930	841	886	851	727	616	661	587	547	567
1982	1,309	9,948	7,894	3,990	3,193	3,036	2,975	2,663	2,516	2,769	2,848	2,600	2,146	1,760	1,478	1,336	1,193	1,188	1,111	943	896	807	882	736	726	637	676	618	531	484
1983	1,307	10,561	9,535	4,559	3,599	3,319	3,169	2,875	3,135	3,331	2,962	2,566	2,051	1,808	1,696	1,381	1,151	1,175	1,085	1,117	1,138	867	879	817	706	683	626	533	599	598
1984	1,623	13,051	11,838	5,817	4,507	4,181	3,915	4,013	4,453	4,009	3,272	2,419	2,167	2,048	1,619	1,418	1,371	1,404	1,420	1,318	1,284	1,094	1,217	864	992	846	902	848	838	791
1985	1,765	14,707	14,506	7,363	5,737	5,295	5,854	5,730	5,042	4,227	3,194	2,856	2,708	2,155	1,835	1,844	1,817	1,927	1,760	1,579	1,524	1,375	1,304	1,233	1,001	1,085	982	937	803	
1986	1,722	14,863	15,728	7,725	6,008	6,337	6,686	5,681	4,994	3,736	3,291	2,952	2,327	2,100	2,099	2,048	2,041	1,951	1,702	1,521	1,507	1,325	1,238	1,100	1,146	979	1,136	915		
1987	1,842	16,225	17,890	8,877	7,693	8,076	6,823	5,970	4,322	3,781	3,357	2,701	2,552	2,288	2,326	2,197	1,983	1,899	1,695	1,351	1,292	1,401	1,332	1,259	1,101	923	987			
1988	2,130	18,630	20,772	12,019	10,121	8,435	7,115	5,191	4,688	3,885	3,087	2,905	2,734	2,561	2,651	2,390	2,050	1,892	1,860	1,532	1,555	1,401	1,407	1,294	1,151	1,123				
1989	2,119	19,311	24,976	14,794	10,550	8,813	6,259	5,342	4,888	3,805	3,592	3,192	2,931	2,853	2,815	2,435	2,144	2,006	1,952	1,645	1,582	1,446	1,370	1,240	1,177					
1990	1,749	19,120	27,410	14,942	10,709	7,291	6,031	5,392	3,959	3,670	3,497	3,469	3,369	3,248	2,630	2,402	2,303	2,247	1,909	1,669	1,702	1,503	1,390	1,379						
1991	2,531	32,051	22,675	13,402	8,373	6,580	5,531	4,257	3,677	3,309	3,021	3,127	2,900	2,718	2,303	2,146	1,851	1,715	1,663	1,490	1,409	1,255	1,264							
1992	2,742	30,341	23,015	11,555	7,601	6,180	4,734	3,845	3,511	3,458	3,382	3,068	2,662	2,380	2,389	1,968	1,899	1,703	1,718	1,577	1,306	1,415								
1993	3,319	31,600	19,781	10,195	7,443	5,405	4,482	3,905	3,606	3,659	3,130	2,783	2,343	2,247	2,054	1,957	1,655	1,776	1,453	1,404	1,320									
1994	3,368	31,208	18,755	10,986	6,803	5,557	4,782	4,260	3,968	3,650	3,161	2,828	2,359	2,214	1,915	1,908	1,868	1,842	1,651	1,448										
1995	3,489	30,977	18,845	9,171	6,674	5,388	4,920	4,324	4,089	3,721	3,154	2,719	2,485	2,292	2,032	1,937	1,756	1,550	1,458											
1996	3,759	31,918	16,357	9,460	6,783	5,640	4,999	4,644	3,694	3,164	3,067	2,604	2,298	2,227	2,043	1,879	1,617	1,685												
1997	2,826	30,424	16,093	9,468	7,168	6,214	5,445	4,439	3,843	3,484	3,174	2,854	2,550	2,461	2,007	1,828	1,675													
1998	4,535	30,177	16,986	10,768	8,572	7,242	5,857	5,028	4,522	3,604	3,345	2,990	2,860	2,590	2,247	2,296														
1999	5,305	33,104	19,017	12,563	9,505	7,395	6,363	5,336	4,631	4,279	3,845	3,511	3,192	3,060	2,647															
2000	6,251	36,544	21,302	13,745	10,221	8,175	6,646	5,275	4,853	4,357	4,281	3,686	3,296	2,835																
2001	6,447	36,255	20,239	12,497	9,299	7,373	6,338	5,512	4,799	4,540	3,923	3,389	3,074																	
2002	6,789	36,836	20,466	12,702	9,802	7,654	6,581	5,634	5,145	4,362	3,550	3,238																		
2003	7,722	34,829	18,697	12,077	8,860	7,210	6,111	5,472	4,673	4,077	3,595																			
2004	7,529	33,131	18,258	11,699	8,769	7,111	6,369	5,362	4,346	3,810																				
2005	6,436	32,508	17,228	10,897	8,597	7,501	5,989	4,978	4,379																					
2006	5,961	30,082	16,351	10,443	8,561	7,044	5,851	5,114																						
2007	5,980	29,441	16,069	11,012	8,339	6,642	5,557																							
2008	6,069	28,197	16,182	10,501	7,847	6,551																								
2009	4,778	21,570	12,066	7,972	5,989																									
2010	4,524	22,122	12,118	7,711																										
2011	4,399	21,220	11,633																											
2012	3,981	20,765																												
2013	4,100																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1973																														
1974																														0.862
1975																													0.925	0.833
1976																												0.950	0.824	0.914
1977	7.946	0.845	0.424	0.817	1.080	1.071	0.937	1.013	1.060	0.945	1.036	0.923	0.964	0.623	1.814	0.842	0.896	0.757	0.849	1.049	0.752	0.970	1.011	1.018	1.059	0.865	0.971	0.776	1.011	0.777
1978	7.946	0.845	0.446	0.864	1.010	0.984	0.950	1.043	1.014	0.948	1.016	0.897	1.118	1.010	0.881	0.806	0.826	0.910	0.942	0.740	0.985	0.931	1.001	1.030	1.012	0.927	0.833	0.989	0.921	0.836
1979	7.946	0.881	0.502	0.822	0.998	1.010	0.930	0.989	0.997	0.941	1.014	1.031	1.043	0.848	0.892	0.806	0.828	0.952	0.795	0.889	1.005	1.008	0.932	1.172	0.843	0.760	0.939	0.933	1.136	0.757
1980	8.069	0.912	0.497	0.805	0.974	1.006	0.931	0.984	0.997	0.910	1.131	1.011	0.856	0.845	0.758	0.891	0.922	0.935	0.873	0.951	0.893	1.112	0.948	0.971	0.793	0.840	0.950	1.209	0.767	1.066
1981	8.057	0.903	0.482	0.783	0.955	1.010	0.935	0.953	0.952	1.055	1.129	0.820	0.924	0.764	0.864	0.890	0.769	0.895	1.020	1.020	0.904	1.054	0.960	0.855	0.848	1.072	0.888	0.933	1.036	0.863
1982	7.602	0.793	0.505	0.800	0.951	0.980	0.895	0.945	1.101	1.029	0.913	0.825	0.820	0.840	0.904	0.893	0.996	0.935	0.849	0.951	0.901	1.093	0.834	0.986	0.878	1.061	0.914	0.860	0.912	1.118
1983	8.083	0.903	0.478	0.789	0.922	0.955	0.907	1.090	1.063	0.889	0.866	0.799	0.882	0.938	0.814	0.834	1.021	0.923	1.030	1.019	0.761	1.015	0.929	0.864	0.967	0.918	0.852	1.123	0.999	0.862
1984	8.041	0.907	0.491	0.775	0.928	0.937	1.025	1.110	0.900	0.816	0.740	0.896	0.945	0.791	0.876	0.967	1.024	1.011	0.928	0.975	0.852	1.112	0.710	1.148	0.852	1.066	0.940	0.989	0.944	
1985	8.334	0.986	0.508	0.779	0.923	1.106	0.979	0.880	0.838	0.756	0.894	0.948	0.796	0.852	1.005	0.985	1.060	0.914	0.897	0.965	0.902	0.949	0.945	0.812	1.084	0.905	0.954	0.857		
1986	8.632	1.058	0.491	0.778	1.055	1.055	0.850	0.879	0.748	0.881	0.897	0.788	0.903	0.999	0.976	0.997	0.956	0.872	0.894	0.991	0.880	0.934	0.889	1.042	0.854	1.160	0.805			
1987	8.808	1.103	0.496	0.867	1.050	0.845	0.875	0.724	0.875	0.888	0.805	0.945	0.897	1.017	0.944	0.902	0.958	0.893	0.797	0.956	1.084	0.951	0.945	0.874	0.839	1.070				
1988	8.748	1.115	0.579	0.842	0.833	0.844	0.730	0.903	0.829	0.795	0.941	0.941	0.937	1.035	0.902	0.858	0.923	0.983	0.824	1.015	0.901	1.004	0.920	0.890	0.976					
1989	9.112	1.293	0.592	0.713	0.835	0.710	0.853	0.915	0.778	0.944	0.889	0.918	0.973	0.987	0.865	0.880	0.936	0.973	0.842	0.962	0.914	0.948	0.905	0.949						
1990	10.929	1.434	0.545	0.717	0.681	0.827	0.894	0.734	0.927	0.953	0.992	0.971	0.964	0.810	0.913	0.959	0.976	0.850	0.875	1.020	0.883	0.925	0.992							
1991	12.662	0.707	0.591	0.625	0.786	0.841	0.770	0.864	0.900	0.913	1.035	0.927	0.937	0.847	0.932	0.863	0.927	0.970	0.896	0.945	0.891	1.008								
1992	11.066	0.759	0.502	0.658	0.813	0.766	0.812	0.913	0.985	0.978	0.907	0.868	0.894	1.004	0.824	0.965	0.897	1.008	0.918	0.828	1.084									
1993	9.520	0.626	0.515	0.730	0.726	0.829	0.871	0.923	1.015	0.855	0.889	0.842	0.959	0.914	0.953	0.846	1.073	0.818	0.966	0.940										
1994	9.266	0.601	0.586	0.619	0.817	0.860	0.891	0.932	0.920	0.866	0.895	0.834	0.939	0.865	0.997	0.979	0.986	0.897	0.877											
1995	8.877	0.608	0.487	0.728	0.807	0.913	0.879	0.946	0.910	0.848	0.862	0.914	0.922	0.886	0.953	0.906	0.883	0.941												
1996	8.490	0.512	0.578	0.717	0.831	0.886	0.929	0.796	0.857	0.969	0.849	0.883	0.969	0.917	0.920	0.861	1.042													
1997	10.767	0.529	0.588	0.757	0.867	0.876	0.815	0.866	0.907	0.911	0.899	0.894	0.965	0.816	0.910	0.917														
1998	6.653	0.562	0.635	0.796	0.845	0.809	0.858	0.899	0.797	0.928	0.894	0.957	0.906	0.868	1.022															
1999	6.240	0.574	0.661	0.757	0.778	0.860	0.839	0.868	0.924	0.899	0.913	0.909	0.959	0.865																
2000	5.846	0.583	0.645	0.744	0.800	0.813	0.794	0.920	0.898	0.983	0.861	0.894	0.860																	
2001	5.624	0.558	0.617	0.744	0.793	0.860	0.870	0.871	0.946	0.864	0.864	0.907																		
2002	5.426	0.556	0.621	0.772	0.781	0.860	0.856	0.913	0.848	0.814	0.912																			
2003	4.510	0.537	0.646	0.734	0.814	0.848	0.895	0.854	0.872	0.882																				
2004	4.400	0.551	0.641	0.750	0.811	0.896	0.842	0.811	0.877																					
2005	5.051	0.530	0.633	0.789	0.873	0.798	0.831	0.880																						
2006	5.046	0.544	0.639	0.820	0.823	0.831	0.874																							
2007	4.923	0.546	0.685	0.757	0.796	0.837																								
2008	4.646	0.574	0.649	0.747	0.835																									
2009	4.515	0.559	0.661	0.751																										
2010	4.890	0.548	0.636																											
2011	4.823	0.548																												
2012	5.216																													
Latest diag	5.216	0.548	0.636	0.751	0.835	0.837	0.874	0.880	0.877	0.882	0.912	0.907	0.860	0.865	1.022	0.917	1.042	0.941	0.877	0.940	1.084	1.008	0.992	0.949	0.976	1.070	0.805	0.857	0.944	0.862
5 Yr Avg	4.818	0.555	0.654	0.773	0.828	0.842	0.860	0.866	0.888	0.888	0.889	0.912	0.932	0.870	0.960	0.902	0.976	0.927	0.906	0.939	0.934	0.967	0.930	0.913	0.921	1.024	0.893	0.952	0.932	0.933
10 Yr Avg	4.802	0.549	0.643	0.761	0.810	0.841	0.847	0.868	0.883	0.896	0.884	0.890	0.931	0.879	0.929	0.903	0.960	0.920	0.879	0.960	0.915	0.994	0.903	0.939	0.893	0.978	0.905	0.962	0.947	0.889
5 Yr Wtd	4.795	0.555	0.654	0.774	0.828	0.841	0.860	0.866	0.888	0.888	0.888	0.911	0.928	0.869	0.961	0.901	0.973	0.925	0.904	0.940	0.929	0.965	0.931	0.910	0.919	1.026	0.891	0.942	0.928	0.920
7 Yr Wtd	4.858	0.549	0.649	0.764	0.818	0.847	0.851	0.874	0.880	0.896	0.884	0.908	0.928	0.874	0.938	0.904	0.967	0.919	0.882	0.953	0.941	0.959	0.904	0.932	0.920	1.035	0.897	0.973	0.954	0.889
10 Yr Wtd	4.773	0.549	0.641	0.760	0.809	0.841	0.847	0.869	0.883	0.894	0.884	0.891	0.929	0.875	0.925	0.903	0.958	0.918	0.876	0.960	0.915	0.985	0.905	0.933	0.894	0.979	0.901	0.952	0.946	0.883
Selected	4.773	0.549	0.641	0.760	0.809	0.841	0.847	0.869	0.883	0.894	0.884	0.891	0.929	0.875	0.925	0.903	0.958	0.918	0.876	0.960	0.915	0.985	0.905	0.933	0.894	0.979	0.901	0.952	0.946	0.889
Loss $ Weight	53,757	273,865	159,070	107,510	86,283	72,657	61,662	52,150	44,886	39,398	35,096	30,601	27,121	25,024	22,267	20,757	18,819	18,314	17,061	15,216	14,481	13,082	12,283	10,773	9,602	8,434	7,919	6,848	6,091	5,453
Center Wtd Avg	4.773	1.045	0.970	0.665	0.753	0.816	0.844	0.862	0.872	0.883	0.894	0.894	0.899	0.904	0.916	0.913	0.917	0.922	0.926	0.928	0.926	0.940	0.928	0.939	0.921	0.930	0.932	0.936	0.921	0.927
Geometric Mean	4.773	1.692	1.194	0.838	0.803	0.784	0.828	0.855	0.871	0.881	0.889	0.895	0.902	0.905	0.910	0.914	0.919	0.921	0.924	0.928	0.930	0.932	0.931	0.932	0.930	0.932	0.928	0.929	0.929	0.926

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - PHYSICIANS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				7	5	3	2	5	3	2	3	1	1	1
1955																			22	32	14	28	12	14	33	9	0	1	0	
1956																		31	24	13	11	23	21	11	10	8	8	5		
1957																	45	38	35	29	72	44	10	20	39	11	43			
1958																38	42	27	12	19	9	20	6	6	1	3				
1959															114	57	49	52	21	34	23	36	22	16	12					
1960														97	110	55	39	48	32	83	25	30	20	20						
1961													102	86	78	74	62	68	34	49	122	26	21							
1962												201	108	121	98	167	121	143	132	68	142	73								
1963											324	113	52	75	77	90	46	45	38	64	28									
1964										156	107	87	95	105	115	112	97	89	165	59										
1965									208	119	130	86	99	147	60	106	70	39	69											
1966								197	165	200	238	128	200	157	167	102	76	129												
1967							230	151	131	174	117	105	131	92	104	77	76													
1968						268	233	136	226	198	141	138	176	104	144	77														
1969					259	248	178	212	170	182	220	169	222	165	133															
1970				317	185	146	243	206	127	194	99	195	142	125																
1971			265	180	181	197	154	250	161	151	143	85	135																	
1972		252	305	302	255	236	200	232	186	158	133	154																		
1973	461	360	306	293	284	275	242	227	288	266	114																			
1974	454	501	419	300	290	330	449	381	412	282																				
1975	365	328	289	341	237	259	215	195	200																					
1976	330	321	296	308	287	270	287	187																						
1977	397	361	386	447	377	267	295																							
1978	458	383	414	417	464	374																								
1979	485	555	491	425	385																									
1980	547	447	359	474																										
1981	489	398	327																											
1982	541	475																												
1983	515																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.718	0.671	0.568	2.563	0.741	0.582	1.609	0.268	0.983	0.892	
1955																			1.473	0.424	2.093	0.425	1.173	2.335	0.270	0.020	4.592	0.000		
1956																		0.777	0.532	0.895	2.000	0.921	0.545	0.903	0.806	1.007	0.582			
1957																	0.864	0.902	0.823	2.517	0.617	0.226	2.011	1.926	0.295	3.730				
1958																1.117	0.638	0.441	1.646	0.480	2.131	0.323	0.977	0.228	2.421					
1959															0.499	0.870	1.057	0.401	1.611	0.687	1.558	0.615	0.721	0.750						
1960														1.134	0.500	0.711	1.235	0.672	2.569	0.302	1.200	0.651	1.032							
1961													0.843	0.909	0.945	0.835	1.100	0.493	1.446	2.515	0.209	0.833								
1962												0.539	1.116	0.811	1.706	0.721	1.182	0.928	0.516	2.074	0.515									
1963											0.350	0.456	1.450	1.021	1.170	0.516	0.972	0.856	1.650	0.439										
1964										0.688	0.809	1.092	1.101	1.096	0.974	0.867	0.914	1.866	0.359											
1965									0.571	1.097	0.656	1.163	1.476	0.405	1.786	0.659	0.550	1.782												
1966								0.836	1.209	1.192	0.536	1.564	0.789	1.061	0.612	0.739	1.704													
1967							0.656	0.870	1.331	0.673	0.896	1.247	0.703	1.131	0.741	0.987														
1968						0.870	0.585	1.656	0.876	0.712	0.980	1.278	0.588	1.386	0.537															
1969					0.958	0.719	1.190	0.804	1.070	1.208	0.767	1.315	0.741	0.808																
1970				0.585	0.788	1.665	0.846	0.616	1.527	0.511	1.977	0.725	0.885																	
1971			0.679	1.007	1.087	0.783	1.619	0.645	0.935	0.948	0.591	1.597																		
1972		1.210	0.991	0.842	0.925	0.850	1.160	0.801	0.848	0.841	1.163																			
1973	0.781	0.850	0.957	0.968	0.971	0.880	0.938	1.268	0.923	0.430																				
1974	1.103	0.835	0.716	0.966	1.141	1.360	0.848	1.081	0.684																					
1975	0.897	0.883	1.178	0.696	1.095	0.828	0.909	1.026																						
1976	0.971	0.922	1.042	0.930	0.942	1.064	0.651																							
1977	0.909	1.072	1.158	0.843	0.707	1.105																								
1978	0.835	1.083	1.005	1.113	0.807																									
1979	1.143	0.885	0.865	0.908																										
1980	0.817	0.802	1.320																											
1981	0.813	0.821																												
1982	0.877																													
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Latest diag	0.877	0.821	1.320	0.908	0.807	1.105	0.651	1.026	0.684	0.430	1.163	1.597	0.885	0.808	0.537	0.987	1.704	1.782	0.359	0.439	0.515	0.833	1.032	0.750	2.421	3.730	0.582	0.000	0.892	
5 Yr Avg	0.897	0.933	1.078	0.898	0.938	1.047	0.901	0.964	0.984	0.788	1.096	1.232	0.741	0.958	0.930	0.754	1.065	1.185	1.308	1.203	1.123	0.530	1.057	1.228	0.875	1.591	1.814	0.491	0.892	
10 Yr Avg	0.915	0.936	0.991	0.886	0.942	1.012	0.940	0.960	0.997	0.830	0.873	1.098	0.969	0.976	0.947	0.802	1.022	0.912	1.262	1.105	1.222	0.570	1.289	1.147	0.875	1.591	1.814	0.491	0.892	
5 Yr Wtd	0.895	0.923	1.064	0.903	0.907	1.062	0.877	0.970	0.894	0.746	1.008	1.165	0.739	0.914	0.806	0.750	1.083	1.145	0.803	1.143	0.575	0.510	0.936	1.406	0.392	1.778	0.557	0.503	0.892	
7 Yr Wtd	0.905	0.918	1.021	0.918	0.918	1.004	0.937	0.907	0.911	0.731	0.893	1.221	0.840	0.946	0.958	0.752	1.097	1.017	0.865	1.219	0.622	0.543	0.998	1.364	0.392	1.778	0.557	0.503	0.892	
10 Yr Wtd	0.911	0.920	0.988	0.884	0.924	1.000	0.895	0.945	0.927	0.803	0.762	1.041	0.887	0.945	0.861	0.772	1.048	0.970	0.872	1.136	0.670	0.544	0.998	1.364	0.392	1.778	0.557	0.503	0.892	
Selected	0.915	0.923	0.988	0.884	0.924	1.000	0.937	0.960	0.950	0.850	0.850	1.000	0.900	0.950	0.900	0.850	0.950	0.950	0.900	1.000	0.800	0.800	0.950	1.000	0.800	0.800	0.800	0.800	0.800	
Loss $ Weight	4,583	4,128	3,592	3,486	2,944	2,603	2,498	2,178	2,067	1,923	1,443	1,260	1,360	1,177	1,085	918	678	677	562	449	451	283	114	93	99	34	54	7	1	
Center Wtd Avg	0.929	0.917	0.926	0.941	0.945	0.937	0.954	0.944	0.916	0.922	0.908	0.902	0.918	0.924	0.909	0.918	0.906	0.920	0.924	0.902	0.888	0.890	0.834	0.857	0.890	0.865	0.800	0.800	0.800	
Geometric Mean	0.924	0.928	0.932	0.933	0.940	0.944	0.939	0.934	0.928	0.918	0.913	0.915	0.912	0.914	0.915	0.915	0.915	0.914	0.908	0.905	0.887	0.874	0.872	0.867	0.849	0.842	0.830	0.800	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHYSICIANS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**37**
	To:	**55**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.990**
Inverse Power	**1.007**	**0.980**
Selected Tail	**1.007**	

				Weibull Curve Fitting					**Inverse Power Curve Fitting**				
				Slope=	0.747				Slope=	-4.548			
		IMPLIED	SELECTED	Intercept=	-2.905				Intercept=	22.559			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-1.566	**5.306**	741.837	1.792		14.411		
2	18	2.407	2.407	2.890	-0.622	-0.745	**2.646**	139.799	2.890	0.342	9.415	**12267.238**	
3	30	1.376	1.376	3.401	0.260	-0.363	**1.996**	52.827	3.401	-0.978	7.092	**1202.787**	
4	42	1.143	1.143	3.738	0.733	-0.112	**1.692**	26.469	3.738	-1.948	5.561	**261.191**	
5	54	1.091	1.091	3.989	0.910	0.076	**1.515**	15.644	3.989	-2.396	4.419	**83.975**	
6	66	1.066	1.066	4.190	1.022	0.226	**1.400**	10.325	4.190	-2.713	3.506	**34.313**	
7	78	1.055	1.055	4.357	1.081	0.351	**1.319**	7.377	4.357	-2.894	2.746	**16.584**	
8	90	1.046	1.046	4.500	1.140	0.458	**1.259**	5.594	4.500	-3.081	2.095	**9.129**	17825.850
9	102	1.039	1.039	4.625	1.191	0.551	**1.214**	4.442	4.625	-3.252	1.526	**5.601**	1952.565
10	114	1.033	1.033	4.736	1.233	0.634	**1.179**	3.659	4.736	-3.397	1.020	**3.775**	348.603
11	126	1.029	1.029	4.836	1.268	0.709	**1.151**	3.103	4.836	-3.525	0.565	**2.760**	92.356
12	138	1.026	1.026	4.927	1.306	0.777	**1.128**	2.697	4.927	-3.666	0.152	**2.164**	33.462
13	150	1.023	1.023	5.011	1.338	0.839	**1.110**	2.390	5.011	-3.791	-0.228	**1.796**	15.465
14	162	1.021	1.021	5.088	1.360	0.897	**1.094**	2.154	5.088	-3.876	-0.578	**1.561**	8.608
15	174	1.018	1.018	5.159	1.390	0.950	**1.081**	1.969	5.159	-3.996	-0.903	**1.406**	5.514
16	186	1.017	1.017	5.226	1.409	1.000	**1.071**	1.821	5.226	-4.074	-1.206	**1.299**	3.923
17	198	1.015	1.015	5.288	1.433	1.047	**1.061**	1.701	5.288	-4.176	-1.490	**1.225**	3.019
18	210	1.015	1.015	5.347	1.442	1.091	**1.054**	1.602	5.347	-4.216	-1.758	**1.172**	2.464
19	222	1.014	1.014	5.403	1.458	1.132	**1.047**	1.520	5.403	-4.283	-2.010	**1.134**	2.101
20	234	1.012	1.012	5.455	1.482	1.172	**1.041**	1.452	5.455	-4.388	-2.250	**1.105**	1.853
21	246	1.012	1.012	5.505	1.486	1.209	**1.036**	1.395	5.505	-4.409	-2.477	**1.084**	1.676
22	258	1.011	1.011	5.553	1.500	1.245	**1.032**	1.346	5.553	-4.473	-2.694	**1.068**	1.546
23	270	1.011	1.011	5.598	1.503	1.279	**1.028**	1.304	5.598	-4.485	-2.901	**1.055**	1.449
24	282	1.011	1.011	5.642	1.518	1.311	**1.025**	1.268	5.642	-4.553	-3.098	**1.045**	1.373
25	294	1.010	1.010	5.684	1.527	1.342	**1.022**	1.237	5.684	-4.596	-3.288	**1.037**	1.314
26	306	1.010	1.010	5.724	1.526	1.372	**1.020**	1.210	5.724	-4.591	-3.470	**1.031**	1.266
27	318	1.010	1.010	5.762	1.536	1.401	**1.018**	1.187	5.762	-4.637	-3.645	**1.026**	1.228
28	330	1.009	1.009	5.799	1.551	1.429	**1.016**	1.166	5.799	-4.706	-3.813	**1.022**	1.197
29	342	1.009	1.009	5.835	1.558	1.455	**1.014**	1.148	5.835	-4.741	-3.976	**1.019**	1.171
30	354	1.009	1.009	5.869	1.562	1.481	**1.012**	1.132	5.869	-4.758	-4.132	**1.016**	1.150
31	366	1.008	1.008	5.903	1.588	1.506	**1.011**	1.118	5.903	-4.886	-4.284	**1.014**	1.131
32	378	1.007	1.007	5.935	1.611	1.530	**1.010**	1.106	5.935	-5.003	-4.431	**1.012**	1.116
33	390	1.006	1.006	5.966	1.624	1.554	**1.009**	1.095	5.966	-5.065	-4.573	**1.010**	1.103
34	402	1.007	1.007	5.996	1.606	1.576	**1.008**	1.086	5.996	-4.975	-4.711	**1.009**	1.092
35	414	1.007	1.007	6.026	1.604	1.598	**1.007**	1.077	6.026	-4.966	-4.844	**1.008**	1.082
36	426	1.006	1.006	6.054	1.643	1.620	**1.006**	1.069	6.054	-5.163	-4.974	**1.007**	1.073
37	438	1.005	1.005	6.082	1.655	1.640	**1.006**	1.062	6.082	-5.228	-5.101	**1.006**	1.066
38	450	1.005	1.005	6.109	1.669	1.661	**1.005**	1.056	6.109	-5.301	-5.224	**1.005**	1.060
39	462	1.005	1.005	6.136	1.684	1.680	**1.005**	1.051	6.136	-5.380	-5.343	**1.005**	1.054
40	474	1.004	1.004	6.161	1.700	1.699	**1.004**	1.046	6.161	-5.471	-5.460	**1.004**	1.049
41	486	1.004	1.004	6.186	1.717	1.718	**1.004**	1.042	6.186	-5.566	-5.574	**1.004**	1.044
42	498	1.003	1.003	6.211	1.734	1.736	**1.003**	1.038	6.211	-5.659	-5.685	**1.003**	1.040
43	510	1.003	1.003	6.234	1.750	1.754	**1.003**	1.034	6.234	-5.754	-5.793	**1.003**	1.037
44	522	1.003	1.003	6.258	1.766	1.771	**1.003**	1.031	6.258	-5.847	-5.899	**1.003**	1.034
45	534	1.003	1.003	6.280	1.782	1.788	**1.003**	1.028	6.280	-5.939	-6.002	**1.002**	1.031
46	546	1.002	1.002	6.303	1.797	1.805	**1.002**	1.025	6.303	-6.030	-6.103	**1.002**	1.028
47	558	1.002	1.002	6.324	1.812	1.821	**1.002**	1.023	6.324	-6.121	-6.202	**1.002**	1.026
48	570	1.002	1.002	6.346	1.827	1.837	**1.002**	1.021	6.346	-6.213	-6.299	**1.002**	1.024
49	582	1.002	1.002	6.366	1.843	1.853	**1.002**	1.019	6.366	-6.312	-6.393	**1.002**	1.022
50	594	1.002	1.002	6.387	1.859	1.868	**1.002**	1.017	6.387	-6.414	-6.486	**1.002**	1.020
51	606	1.001	1.001	6.407	1.877	1.883	**1.001**	1.016	6.407	-6.535	-6.577	**1.001**	1.019
52	618	1.001	1.001	6.426	1.898	1.898	**1.001**	1.014	6.426	-6.671	-6.666	**1.001**	1.018
53	630	1.001	1.001	6.446	1.919	1.912	**1.001**	1.013	6.446	-6.810	-6.754	**1.001**	1.016
54	642	1.001	1.001	6.465	1.939	1.926	**1.001**	1.012	6.465	-6.953	-6.840	**1.001**	1.015
55	654	1.001	1.001	6.483	1.963	1.940	**1.001**	1.011	6.483	-7.118	-6.924	**1.001**	1.014
56	666	1.001	1.001	6.501	1.987	1.954	**1.001**	1.010	6.501	-7.291	-7.006	**1.001**	1.013
57	678	1.001	1.001	6.519	2.012	1.967	**1.001**	1.009	6.519	-7.478	-7.088	**1.001**	1.012
58	690	1.000	1.000	6.537	2.042	1.980	**1.001**	1.008	6.537	-7.702	-7.167	**1.001**	1.011
59	702	1.000	1.000	6.554	2.070	1.993	**1.001**	1.007	6.554	-7.925	-7.246	**1.001**	1.010
60	714	1.000		6.571		2.006	**1.001**	1.007	6.571		-7.323	**1.001**	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		14,665	49,864	35,200	75.2%	26,456	
1977	23,851,125	32,784	36,649	3,865	72.2%	2,789	0.154
1978	26,143,240	37,393	42,746	5,353	71.6%	3,833	0.164
1979	28,061,666	43,519	50,469	6,950	71.1%	4,938	0.180
1980	28,979,182	40,860	48,481	7,620	70.5%	5,373	0.167
1981	30,141,508	40,942	49,987	9,045	69.9%	6,325	0.166
1982	30,058,966	40,262	50,477	10,215	69.4%	7,087	0.168
1983	30,607,324	42,158	54,121	11,963	68.7%	8,225	0.177
1984	33,121,678	50,006	66,035	16,028	68.3%	10,942	0.199
1985	35,713,654	63,512	84,083	20,570	67.7%	13,920	0.235
1986	38,297,697	64,858	90,304	25,446	67.2%	17,091	0.236
1987	41,065,403	69,669	101,134	31,465	66.7%	20,995	0.246
1988	44,221,964	73,141	109,390	36,249	66.3%	24,026	0.247
1989	47,110,000	75,913	118,663	42,749	65.7%	28,092	0.252
1990	49,659,895	75,629	126,894	51,265	65.1%	33,380	0.256
1991	50,856,501	67,256	119,907	52,651	64.5%	33,955	0.236
1992	52,804,448	68,769	123,634	54,865	63.9%	35,063	0.234
1993	55,132,894	61,785	116,061	54,276	63.3%	34,339	0.211
1994	57,739,505	67,423	125,736	58,313	62.7%	36,552	0.218
1995	60,949,772	60,361	120,111	59,749	62.1%	37,109	0.197
1996	63,664,000	61,095	123,307	62,212	61.6%	38,321	0.194
1997	68,077,000	64,279	134,200	69,921	61.2%	42,766	0.197
1998	71,447,000	71,224	154,698	83,474	60.7%	50,688	0.217
1999	75,244,663	78,742	173,889	95,148	60.3%	57,371	0.231
2000	79,122,396	75,062	185,527	110,466	59.9%	66,194	0.234
2001	80,396,857	68,729	181,961	113,231	59.6%	67,478	0.226
2002	81,621,352	64,893	190,669	125,776	59.3%	74,545	0.234
2003	82,433,234	55,513	181,442	125,929	59.0%	74,301	0.220
2004	84,632,753	46,598	174,775	128,177	58.8%	75,381	0.207
2005	86,912,307	36,815	166,718	129,903	58.7%	76,226	0.192
2006	90,822,757	31,087	161,102	130,015	58.6%	76,188	0.177
2007	93,702,820	25,567	155,638	130,071	58.6%	76,212	0.166
2008	93,449,349	20,736	152,571	131,835	58.8%	77,478	0.163
2009	86,544,195	11,545	125,829	114,284	59.2%	67,617	0.145
2010	86,654,516	7,778	134,349	126,571	59.8%	75,679	0.155
2011	90,275,208	4,283	137,303	133,020	61.0%	81,167	0.152
2012	94,226,147	1,591	141,784	140,194	63.3%	88,705	0.150
2013	48,526,466	144	73,635	73,491	67.3%	49,489	0.152
2014		0	0		100.0%		
TOTAL		1,816,587	4,434,142	2,617,556	61.4%	1,606,296	
EXLD PRIOR		1,801,922	4,384,278	2,582,356	61.2%	1,579,840	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	35,200	4,067	3,636	3,440	2,910	2,577	2,276	2,134	1,718	1,547	1,507	1,489	1,148	978	922	771	699	661	526	2,910
1977	3,865	430	385	346	311	282	257	230	202	175	150	128	110	96	84	74	65	58	53	444
1978	5,353	572	526	476	431	391	355	324	290	255	220	188	159	136	118	104	91	80	72	594
1979	6,950	751	666	611	550	497	449	408	372	333	293	253	217	184	158	138	121	106	93	782
1980	7,620	788	735	652	600	543	491	445	405	369	331	290	250	214	181	155	135	118	103	849
1981	9,045	892	830	778	692	642	584	532	484	441	403	360	315	270	230	194	165	143	125	996
1982	10,215	987	900	838	787	700	652	595	543	496	452	414	370	324	278	236	200	170	147	1,145
1983	11,963	1,105	1,060	967	899	843	749	694	631	574	523	476	435	389	340	292	249	210	179	1,373
1984	16,028	1,424	1,343	1,291	1,177	1,095	1,027	914	848	772	703	641	584	534	477	417	359	305	257	1,893
1985	20,570	1,873	1,770	1,650	1,565	1,424	1,314	1,213	1,074	977	874	784	705	638	582	522	460	399	343	2,557
1986	25,446	2,076	1,977	1,909	1,793	1,721	1,570	1,460	1,365	1,215	1,123	1,020	927	843	768	702	629	552	476	3,316
1987	31,465	2,449	2,300	2,180	2,126	2,003	1,934	1,767	1,649	1,552	1,386	1,292	1,182	1,082	990	906	829	742	650	4,371
1988	36,249	2,782	2,673	2,512	2,391	2,307	2,168	2,085	1,902	1,769	1,656	1,474	1,365	1,241	1,129	1,028	937	856	766	5,259
1989	42,749	3,030	3,008	2,886	2,711	2,571	2,495	2,347	2,267	2,068	1,928	1,811	1,615	1,504	1,373	1,256	1,147	1,048	960	6,699
1990	51,265	3,429	3,413	3,380	3,230	3,021	2,859	2,728	2,545	2,491	2,275	2,127	1,993	1,782	1,669	1,530	1,404	1,286	1,178	8,754
1991	52,651	3,368	3,296	3,281	3,250	3,105	2,904	2,748	2,623	2,447	2,395	2,188	2,045	1,916	1,713	1,605	1,471	1,349	1,237	9,549
1992	54,865	3,286	3,299	3,229	3,214	3,184	3,042	2,845	2,692	2,569	2,397	2,346	2,143	2,003	1,877	1,678	1,572	1,441	1,322	10,565
1993	54,276	3,150	3,062	3,074	3,009	2,995	2,967	2,834	2,651	2,509	2,394	2,234	2,186	1,997	1,867	1,749	1,564	1,465	1,343	11,076
1994	58,313	3,187	3,200	3,110	3,122	3,056	3,042	3,013	2,879	2,693	2,548	2,431	2,269	2,220	2,028	1,896	1,777	1,589	1,488	12,615
1995	59,749	3,136	3,094	3,107	3,020	3,032	2,967	2,954	2,926	2,795	2,614	2,474	2,361	2,203	2,156	1,969	1,841	1,725	1,543	13,693
1996	62,212	3,201	3,098	3,056	3,069	2,983	2,995	2,931	2,918	2,890	2,761	2,582	2,444	2,332	2,176	2,129	1,945	1,819	1,704	15,049
1997	69,921	3,496	3,418	3,307	3,263	3,277	3,185	3,197	3,130	3,115	3,086	2,948	2,757	2,609	2,490	2,323	2,274	2,077	1,942	17,888
1998	83,474	4,068	3,970	3,881	3,756	3,706	3,721	3,617	3,631	3,554	3,538	3,504	3,348	3,132	2,963	2,828	2,639	2,582	2,359	22,520
1999	95,148	4,374	4,423	4,317	4,220	4,084	4,030	4,046	3,933	3,948	3,865	3,847	3,810	3,640	3,405	3,222	3,075	2,869	2,808	27,051
2000	110,466	4,817	4,855	4,909	4,792	4,684	4,533	4,473	4,491	4,366	4,382	4,290	4,270	4,230	4,041	3,779	3,577	3,413	3,185	33,143
2001	113,231	4,718	4,731	4,767	4,821	4,705	4,600	4,452	4,392	4,410	4,287	4,303	4,212	4,193	4,153	3,968	3,711	3,512	3,351	35,673
2002	125,776	5,026	5,028	5,042	5,081	5,138	5,015	4,902	4,744	4,681	4,700	4,569	4,586	4,489	4,469	4,426	4,229	3,955	3,743	41,590
2003	125,929	4,929	4,833	4,835	4,848	4,886	4,941	4,822	4,714	4,562	4,502	4,520	4,393	4,410	4,317	4,297	4,256	4,067	3,803	43,593
2004	128,177	5,087	4,815	4,721	4,724	4,736	4,773	4,827	4,711	4,605	4,457	4,398	4,415	4,292	4,308	4,217	4,198	4,158	3,973	46,302
2005	129,903	5,149	4,949	4,684	4,593	4,596	4,608	4,643	4,696	4,583	4,480	4,336	4,278	4,296	4,176	4,192	4,103	4,084	4,045	48,911
2006	130,015	4,996	4,955	4,763	4,508	4,420	4,423	4,434	4,469	4,519	4,411	4,312	4,173	4,117	4,134	4,018	4,034	3,949	3,931	51,046
2007	130,071	4,875	4,813	4,774	4,589	4,343	4,259	4,261	4,272	4,305	4,354	4,249	4,154	4,020	3,967	3,983	3,871	3,886	3,804	52,963
2008	131,835	4,969	4,756	4,695	4,657	4,476	4,237	4,154	4,156	4,168	4,200	4,247	4,145	4,052	3,922	3,870	3,885	3,777	3,791	55,377
2009	114,284	4,352	4,144	3,966	3,915	3,884	3,733	3,533	3,464	3,466	3,475	3,502	3,542	3,457	3,379	3,270	3,227	3,240	3,149	49,343
2010	126,571	4,599	4,647	4,425	4,235	4,181	4,147	3,986	3,773	3,700	3,701	3,711	3,740	3,782	3,691	3,609	3,492	3,446	3,460	56,013
2011	133,020	4,545	4,671	4,720	4,494	4,301	4,247	4,212	4,049	3,832	3,757	3,759	3,769	3,799	3,841	3,749	3,665	3,547	3,500	60,379
2012	140,194	4,048	4,653	4,784	4,833	4,602	4,404	4,347	4,312	4,146	3,924	3,848	3,851	3,862	3,892	3,938	3,842	3,756	3,636	65,378
2013	73,491	2,847	4,170	4,793	4,928	4,978	4,740	4,536	4,478	4,442	4,270	4,042	3,964	3,966	3,978	4,009	4,056	3,958	3,869	71,068
TOTAL	2,617,556	122,876	122,102	120,160	117,115	113,967	110,690	107,644	104,400	101,341	98,324	95,388	92,233	89,235	86,247	83,053	79,794	76,400	72,913	892,729

(1) SECTION 1, EXHIBIT 2C, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2C, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	320	42	37	227	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	75	8	7	6	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	100	11	10	9	8	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	118	14	12	11	10	9	60	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	447	53	46	40	39	35	31	216	-	-	-	-	-	-	-	-	-	-	-	-
1958	82	11	10	9	8	7	6	6	37	-	-	-	-	-	-	-	-	-	-	-
1959	167	20	19	17	16	15	13	12	10	81	-	-	-	-	-	-	-	-	-	-
1960	623	78	71	63	57	50	44	42	38	34	240	-	-	-	-	-	-	-	-	-
1961	1,095	134	121	110	100	91	80	71	68	61	55	417	-	-	-	-	-	-	-	-
1962	830	113	101	90	82	73	65	56	53	46	41	36	229	-	-	-	-	-	-	-
1963	688	89	78	70	63	57	51	45	39	35	33	29	26	179	-	-	-	-	-	-
1964	968	124	109	96	85	77	70	64	58	51	48	42	37	33	236	-	-	-	-	-
1965	844	95	84	74	65	58	52	48	44	40	35	33	30	27	24	177	-	-	-	-
1966	1,184	136	119	104	92	81	73	65	59	54	49	43	38	35	31	28	189	-	-	-
1967	1,634	193	166	145	127	111	98	87	78	71	64	57	49	46	41	37	33	230	-	-
1968	1,202	136	117	101	89	78	69	61	55	49	45	41	38	34	30	27	24	22	156	-
1969	1,450	169	147	127	110	97	85	75	66	59	53	49	44	41	36	33	30	27	24	168
1970	2,001	246	210	178	149	127	110	96	84	74	66	60	55	50	45	40	36	32	29	207
1971	1,926	214	189	164	142	121	105	92	81	71	63	56	51	46	43	39	35	32	29	224
1972	2,768	356	324	288	251	217	186	159	139	122	107	94	85	76	69	62	56	49	45	336
1973	2,495	252	229	206	183	161	140	121	105	92	82	72	64	57	51	47	43	40	36	297
1974	6,069	728	667	613	553	488	423	363	309	265	231	202	177	156	140	126	114	104	94	721
1975	3,584	398	365	335	309	281	251	220	191	164	141	123	108	95	83	74	67	61	55	436
1976	4,531	449	399	355	320	293	264	234	205	178	154	134	118	104	92	81	72	65	60	522
TOTAL	35,200	4,067	3,636	3,440	2,910	2,577	2,276	2,134	1,718	1,547	1,507	1,489	1,148	978	922	771	699	661	526	2,910

(1) BASED ON SECTION 1, EXHIBIT 2C, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2C, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			14,665					49,864
1977	23,851,125	0.157	32,784	1.123	36,803	36,883	36,883	36,649
1978	26,143,240	0.166	37,393	1.139	42,609	42,715	42,715	42,746
1979	28,061,666	0.184	43,519	1.159	50,421	50,597	50,597	50,469
1980	28,979,182	0.170	40,860	1.181	48,246	48,409	48,409	48,481
1981	30,141,508	0.168	40,942	1.206	49,382	49,612	49,612	49,987
1982	30,058,966	0.170	40,262	1.234	49,677	49,934	49,934	50,477
1983	30,607,324	0.180	42,158	1.264	53,305	53,662	53,662	54,121
1984	33,121,678	0.201	50,006	1.297	64,879	65,290	65,290	66,035
1985	35,713,654	0.245	63,512	1.334	84,746	85,413	85,413	84,083
1986	38,297,697	0.240	64,858	1.376	89,254	89,999	89,999	90,304
1987	41,065,403	0.248	69,669	1.420	98,938	99,767	99,767	101,134
1988	44,221,964	0.251	73,141	1.469	107,428	108,522	108,522	109,390
1989	47,110,000	0.254	75,913	1.522	115,520	116,955	116,955	118,663
1990	49,659,895	0.275	75,629	1.580	119,486	125,716	125,716	126,894
1991	50,856,501	0.261	67,256	1.645	110,606	119,342	119,342	119,907
1992	52,804,448	0.243	68,769	1.715	117,972	122,286	122,286	123,634
1993	55,132,894	0.234	61,785	1.795	110,917	118,909	118,909	116,061
1994	57,739,505	0.222	67,423	1.880	126,757	127,365	127,365	125,736
1995	60,949,772	0.208	60,361	1.973	119,102	122,887	122,887	120,111
1996	63,664,000	0.194	61,095	2.078	126,937	125,215	125,215	123,307
1997	68,077,000	0.194	64,279	2.196	141,127	136,090	136,090	134,200
1998	71,447,000	0.208	71,224	2.331	166,025	156,259	156,259	154,698
1999	75,244,663	0.211	78,742	2.481	195,337	173,313	173,313	173,889
2000	79,122,396	0.212	75,062	2.648	198,778	179,704	179,704	185,527
2001	80,396,857	0.217	68,729	2.843	195,372	181,779	181,779	181,961
2002	81,621,352	0.221	64,893	3.060	198,595	186,280	186,280	190,669
2003	82,433,234	0.224	55,513	3.328	184,758	184,919	184,919	181,442
2004	84,632,753	0.209	46,598	3.663	170,685	174,965	174,965	174,775
2005	86,912,307	0.196	36,815	4.098	150,864	165,866	165,866	166,718
2006	90,822,757	0.183	31,087	4.676	145,375	161,752	161,752	161,102
2007	93,702,820	0.171	25,567	5.483	140,176	156,344	156,344	155,638
2008	93,449,349	0.161	20,736	6.661	138,133	148,971	148,971	152,571
2009	86,544,195	0.153	11,545	8.593	99,205	128,553	128,553	125,829
2010	86,654,516	0.163	7,778	12.116	94,240	137,126	137,126	134,349
2011	90,275,208	0.157	4,283	20.113	86,141	139,034	139,034	137,303
2012	94,226,147	0.152	1,591	46.260	73,588	141,718	141,718	141,784
2013	97,052,931	0.152	144	453.351	65,058	147,339	147,339	147,270
2014	99,964,519	0.152				151,946	151,946	151,946
TOTAL			1,816,587		4,166,443	4,611,434	4,611,434	4,659,723
EXLD PRIOR			1,801,922		4,166,443	4,611,434	4,611,434	4,609,859

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2C, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2C, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 2C, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	14,665	***3 YEAR SUM***	***16,498***	***74,992***	160,000		35,200	49,864
1977	32,784	36,883	4,099	20,506	19,335	0.943	3,865	36,649
1978	37,393	42,715	5,322	23,846	23,986	1.006	5,353	42,746
1979	43,519	50,597	7,078	30,641	30,088	0.982	6,950	50,469
1980	40,860	48,409	7,548	31,366	31,665	1.010	7,620	48,481
1981	40,942	49,612	8,670	32,948	34,370	1.043	9,045	49,987
1982	40,262	49,934	9,672	35,678	37,679	1.056	10,215	50,477
1983	42,158	53,662	11,505	42,032	43,708	1.040	11,963	54,121
1984	50,006	65,290	15,284	54,539	57,195	1.049	16,028	66,035
1985	63,512	85,413	21,901	83,779	78,690	0.939	20,570	84,083
1986	64,858	89,999	25,140	82,223	83,223	1.012	25,446	90,304
1987	69,669	99,767	30,098	90,574	94,688	1.045	31,465	101,134
1988	73,141	108,522	35,381	113,425	116,207	1.025	36,249	109,390
1989	75,913	116,955	41,042	124,452	129,629	1.042	42,749	118,663
1990	75,629	125,716	50,087	134,459	137,622	1.024	51,265	126,894
1991	67,256	119,342	52,086	138,233	139,734	1.011	52,651	119,907
1992	68,769	122,286	53,517	140,936	144,486	1.025	54,865	123,634
1993	61,785	118,909	57,124	149,093	141,660	0.950	54,276	116,061
1994	67,423	127,365	59,943	155,643	151,412	0.973	58,313	125,736
1995	60,361	122,887	62,525	161,707	154,527	0.956	59,749	120,111
1996	61,095	125,215	64,120	165,424	160,501	0.970	62,212	123,307
1997	64,279	136,090	71,811	185,237	180,362	0.974	69,921	134,200
1998	71,224	156,259	85,035	219,346	215,320	0.982	83,474	154,698
1999	78,742	173,313	94,571	244,462	245,953	1.006	95,148	173,889
2000	75,062	179,704	104,642	271,809	286,935	1.056	110,466	185,527
2001	68,729	181,779	113,050	295,758	296,233	1.002	113,231	181,961
2002	64,893	186,280	121,387	320,138	331,715	1.036	125,776	190,669
2003	55,513	184,919	129,406	344,690	335,429	0.973	125,929	181,442
2004	46,598	174,965	128,367	345,536	345,026	0.999	128,177	174,775
2005	36,815	165,866	129,052	351,514	353,833	1.007	129,903	166,718
2006	31,087	161,752	130,665	361,114	359,320	0.995	130,015	161,102
2007	25,567	156,344	130,777	367,856	365,870	0.995	130,071	155,638
2008	20,736	148,971	128,235	368,644	378,994	1.028	131,835	152,571
2009	11,545	128,553	117,008	345,687	337,641	0.977	114,284	125,829
2010	7,778	137,126	129,348	396,402	387,891	0.979	126,571	134,349
2011	4,283	139,034	134,751	437,097	431,482	0.987	133,020	137,303
2012	1,591	141,718	140,128	503,219	503,456	1.000	140,194	141,784
2013	144	147,339	147,195	628,599	628,305	1.000	147,126	147,270
2014		151,946	151,946	669,762	669,762	1.000	151,946	151,946
TOTAL	1,816,587	4,611,434	2,826,010	8,543,367	8,623,933		2,843,137	4,659,723
EXLD PRIOR	1,801,922		2,809,512	8,468,375	8,463,933		2,807,937	4,609,859

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			36,649		0.154
1978	26,143,240			42,746		0.164
1979	28,061,666			50,469		0.180
1980	28,979,182			48,481		0.167
1981	30,141,508			49,987		0.166
1982	30,058,966	32,925	10.95%	50,477	1,533	0.168
1983	30,607,324	34,316	11.21%	54,121	1,577	0.177
1984	33,121,678	41,180	12.43%	66,035	1,604	0.199
1985	35,713,654	44,767	12.53%	84,083	1,878	0.235
1986	38,297,697	45,649	11.92%	90,304	1,978	0.236
1987	41,065,403	48,293	11.76%	101,134	2,094	0.246
1988	44,221,964	51,449	11.63%	109,390	2,126	0.247
1989	47,110,000	53,272	11.31%	118,663	2,227	0.252
1990	49,659,895	53,013	10.68%	126,894	2,394	0.256
1991	50,856,501	48,928	9.62%	119,907	2,451	0.236
1992	52,804,448	47,428	8.98%	123,634	2,607	0.234
1993	55,132,894	46,948	8.52%	116,061	2,472	0.211
1994	57,739,505	46,197	8.00%	125,736	2,722	0.218
1995	60,949,772	43,087	7.07%	120,111	2,788	0.197
1996	63,664,000	39,901	6.27%	123,307	3,090	0.194
1997	68,077,000	37,122	5.45%	134,200	3,615	0.197
1998	71,447,000	36,663	5.13%	154,698	4,219	0.217
1999	75,244,663	37,974	5.05%	173,889	4,579	0.231
2000	79,122,396	38,562	4.87%	185,527	4,811	0.234
2001	80,396,857	35,168	4.37%	181,961	5,174	0.226
2002	81,621,352	35,509	4.35%	190,669	5,370	0.234
2003	82,433,234	34,266	4.16%	181,442	5,295	0.220
2004	84,632,753	32,094	3.79%	174,775	5,446	0.207
2005	86,912,307	29,522	3.40%	166,718	5,647	0.192
2006	90,822,757	25,820	2.84%	161,102	6,239	0.177
2007	93,702,820	25,388	2.71%	155,638	6,130	0.166
2008	93,449,349	22,439	2.40%	152,571	6,799	0.163
2009	86,544,195	17,397	2.01%	125,829	7,233	0.145
2010	86,654,516	17,883	2.06%	134,349	7,513	0.155
2011	90,275,208	17,290	1.92%	137,303	7,941	0.152
2012	94,226,147	16,502	1.75%	141,784	8,592	0.150
2013	97,052,931	16,793	1.73%	147,270	8,770	0.152
2014		17,344		151,946	8,761	
TOTAL		1,171,089		4,609,859		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	119,486		0.335	3.391	135,653	0	100%	135,653	0.134	0.241	0.275
1991	50,856,501	1.979	100,654,884	110,606		0.345	3.357	128,173	0	100%	128,173	0.127	0.217	0.261
1992	52,804,448	1.879	99,199,664	117,972		0.356	3.324	139,541	0	100%	139,541	0.141	0.223	0.243
1993	55,132,894	1.846	101,763,581	110,917		0.367	3.291	133,915	0	100%	133,915	0.132	0.201	0.234
1994	57,739,505	1.786	103,144,617	126,757		0.378	3.258	156,211	0	100%	156,211	0.151	0.220	0.222
1995	60,949,772	1.737	105,860,639	119,102		0.416	3.074	152,164	0	100%	152,164	0.144	0.195	0.208
1996	63,664,000	1.681	107,011,928	126,937		0.457	2.900	168,125	0	100%	168,125	0.157	0.199	0.194
1997	68,077,000	1.609	109,565,780	141,127		0.502	2.533	179,393	0	100%	179,393	0.164	0.207	0.194
1998	71,447,000	1.535	109,703,410	166,025		0.510	2.212	187,124	0	100%	187,124	0.171	0.232	0.208
1999	75,244,663	1.486	111,784,761	195,337		0.517	2.087	210,861	0	100%	210,861	0.189	0.260	0.211
2000	79,122,396	1.436	113,612,761	198,778		0.525	1.969	205,513	0	100%	205,513	0.181	0.251	0.212
2001	80,396,857	1.404	112,872,903	195,372		0.533	1.857	193,460	0	100%	193,460	0.171	0.243	0.217
2002	81,621,352	1.369	111,762,597	198,595		0.541	1.752	188,345	0	100%	188,345	0.169	0.243	0.221
2003	82,433,234	1.332	109,823,635	184,758		0.550	1.653	167,822	0	100%	167,822	0.153	0.224	0.224
2004	84,632,753	1.284	108,674,619	170,685		0.604	1.559	160,728	0	100%	160,728	0.148	0.202	0.209
2005	86,912,307	1.253	108,922,029	150,864		0.664	1.471	147,277	0	100%	147,277	0.135	0.174	0.196
2006	90,822,757	1.210	109,940,677	145,375		0.729	1.388	147,127	0	100%	147,127	0.134	0.160	0.183
2007	93,702,820	1.171	109,685,990	140,176		0.801	1.309	147,071	0	100%	147,071	0.134	0.150	0.171
2008	93,449,349	1.148	107,266,594	138,133		0.881	1.235	150,247	0	100%	150,247	0.140	0.148	0.161
2009	86,544,195	1.149	99,469,136	99,205		0.968	1.188	114,017	0	100%	114,017	0.115	0.115	0.153
2010	86,654,516	1.125	97,450,013	94,240		0.922	1.148	99,664	0	100%	99,664	0.102	0.109	0.163
2011	90,275,208	1.093	98,646,157	86,141		0.960	1.109	91,685	0	100%	91,685	0.093	0.095	0.157
2012	94,226,147	1.061	99,964,519	73,588		1.000	1.071	78,829	0	100%	78,829	0.079	0.078	0.152
2013	97,052,931	1.030	99,964,519	65,058		1.000	1.035	67,335	0	100%	67,335	0.067	0.067	0.152
2014		1.000				1.000	1.000	0	0	0%	0			0.152

	5 Year Average excluding 2012-2013	0.117	0.123
	7 Year Average excluding 2010-2013	0.137	0.167
	10 Year Weighted Average excluding 2010-2013	0.148	
	10 Year Weighted Average excluding 2009-2013	0.156	
	5 Year Average excluding 2011-2013	0.125	0.136
	5 Year Average excluding 2013	0.106	0.109
	7 Year Average excluding 2013	0.122	0.122
(14)	2014 Selected Loss Rate:	0.152	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 2C, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.006	1.006	1.006									
1954	714	714	726	1.007	1.006	1.007									
1955	702	702	714	1.008	1.007	1.008									
1956	690	690	702	1.008	1.008	1.008									
1957	678	678	690	1.009	1.008	1.009									
1958	666	666	678	1.011	1.009	1.011									
1959	654	654	666	1.012	1.011	1.012									
1960	642	642	654	1.013	1.012	1.013									
1961	630	630	642	1.015	1.013	1.015									
1962	618	618	630	1.017	1.015	1.017									
1963	606	606	618	1.020	1.017	1.020									
1964	594	594	606	1.022	1.020	1.022									
1965	582	582	594	1.026	1.022	1.026									
1966	570	570	582	1.029	1.026	1.029									
1967	558	558	570	1.033	1.029	1.033									
1968	546	546	558	1.038	1.033	1.038									
1969	534	534	546	1.043	1.038	1.043									
1970	522	522	534	1.049	1.043	1.049									
1971	510	510	522	1.056	1.049	1.056									
1972	498	498	510	1.064	1.056	1.064									
1973	486	486	498	1.073	1.064	1.073									
1974	474	474	486	1.083	1.073	1.083									
1975	462	462	474	1.095	1.083	1.095									
1976	450	450	462	1.108	1.095	1.108									
1977	438	438	450	1.123	1.108	1.123				1.000	1.000	1.000	1.119	1.104	1.119
1978	426	426	438	1.139	1.123	1.139				1.000	1.000	1.000	1.136	1.119	1.136
1979	414	414	426	1.159	1.139	1.159				1.000	1.000	1.000	1.155	1.136	1.155
1980	402	402	414	1.181	1.159	1.181				1.000	1.000	1.000	1.177	1.155	1.177
1981	390	390	402	1.206	1.181	1.206				1.000	1.000	1.000	1.202	1.177	1.202
1982	378	378	390	1.234	1.206	1.234				1.000	1.000	1.000	1.230	1.202	1.230
1983	366	366	378	1.264	1.234	1.264				1.000	1.000	1.000	1.257	1.230	1.257
1984	354	354	366	1.297	1.264	1.297				1.000	1.000	1.000	1.286	1.257	1.286
1985	342	342	354	1.334	1.297	1.334				1.000	1.000	1.000	1.321	1.286	1.321
1986	330	330	342	1.376	1.334	1.376				1.000	1.000	1.000	1.358	1.321	1.358
1987	318	318	330	1.420	1.376	1.420				1.000	1.000	1.000	1.400	1.358	1.400
1988	306	306	318	1.469	1.420	1.469				1.000	1.000	1.000	1.446	1.400	1.446
1989	294	294	306	1.522	1.469	1.522				1.000	1.000	1.000	1.498	1.446	1.498
1990	282	282	294	1.580	1.522	1.580				1.000	1.000	1.000	1.555	1.498	1.555
1991	270	270	282	1.645	1.580	1.645				1.000	1.000	1.000	1.618	1.555	1.618
1992	258	258	270	1.715	1.645	1.715				1.000	1.000	1.000	1.685	1.618	1.685
1993	246	246	258	1.795	1.715	1.795				1.000	1.000	1.000	1.758	1.685	1.758
1994	234	234	246	1.880	1.795	1.880				1.000	1.000	1.000	1.837	1.758	1.837
1995	222	222	234	1.973	1.880	1.973				1.000	1.000	1.000	1.925	1.837	1.925
1996	210	210	222	2.078	1.973	2.078				1.000	1.000	1.000	2.025	1.925	2.025
1997	198	198	210	2.196	2.078	2.196				1.000	1.000	1.000	2.136	2.025	2.136
1998	186	186	198	2.331	2.196	2.331				1.001	1.000	1.001	2.257	2.136	2.257
1999	174	174	186	2.481	2.331	2.481				1.001	1.001	1.001	2.391	2.257	2.391
2000	162	162	174	2.648	2.481	2.648				1.001	1.001	1.001	2.544	2.391	2.544
2001	150	150	162	2.843	2.648	2.843				1.002	1.001	1.002	2.720	2.544	2.720
2002	138	138	150	3.060	2.843	3.060				1.003	1.002	1.003	2.925	2.720	2.925
2003	126	126	138	3.328	3.060	3.328				1.005	1.003	1.005	3.171	2.925	3.171
2004	114	114	126	3.663	3.328	3.663				1.007	1.005	1.007	3.483	3.171	3.483
2005	102	102	114	4.098	3.663	4.098				1.010	1.007	1.010	3.884	3.483	3.884
2006	90	90	102	4.676	4.098	4.676				1.018	1.010	1.018	4.398	3.884	4.398
2007	78	78	90	5.483	4.676	5.483				1.059	1.018	1.059	4.948	4.398	4.948
2008	66	66	78	6.661	5.483	6.661				1.101	1.059	1.101	5.740	4.948	5.740
2009	54	54	66	8.593	6.661	8.593				1.145	1.101	1.145	7.156	5.740	7.156
2010	42	42	54	12.116	8.593	12.116				1.193	1.145	1.193	9.748	7.156	9.748
2011	30	30	42	20.113	12.116	20.113				1.283	1.193	1.283	14.997	9.748	14.997
2012	18	18	30	46.260	20.113	46.260				1.565	1.283	1.565	27.865	14.997	27.865
2013	6	6	18	453.351	46.260	453.351				5.282	1.565	5.282	76.450	27.865	76.450

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2C, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2C, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2C, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2C, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - PHARMACIES
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	25	313	787	1,156	1,596	2,175	2,871	3,644	4,521	5,506	6,509	7,590	8,682	9,750	10,496	11,743	12,998	14,194	15,349	16,502	17,608	18,554	19,529	20,614	22,075	23,357	24,638	25,912	27,185	28,146	28,910	29,686	30,417	31,125	31,776	32,361	32,784	32,784
1978	30	378	951	1,420	2,011	2,739	3,542	4,448	5,506	6,643	7,804	9,030	10,234	11,600	13,043	14,504	15,919	17,306	18,654	19,934	20,985	22,124	23,371	24,915	26,289	27,728	29,248	30,741	31,804	32,690	33,626	34,474	35,276	36,087	36,807	37,393		37,393
1979	34	426	1,098	1,717	2,459	3,363	4,387	5,517	6,769	8,091	9,431	10,845	12,440	14,056	15,755	17,412	19,000	20,587	22,222	23,540	24,971	26,493	28,420	30,118	31,849	33,644	35,445	36,864	37,995	39,101	40,174	41,126	42,050	42,853	43,519			43,519
1980	34	440	1,161	1,818	2,590	3,507	4,542	5,685	6,945	8,277	9,582	11,117	12,645	14,180	15,781	17,275	18,719	20,166	21,315	22,550	23,951	25,756	27,361	28,954	30,595	32,293	33,673	34,802	35,926	36,993	38,020	39,059	40,034	40,860				40,860
1981	37	482	1,262	1,952	2,739	3,656	4,695	5,848	7,077	8,317	9,727	11,248	12,880	14,520	16,095	17,641	19,143	20,348	21,625	23,059	24,911	26,466	28,229	30,173	32,113	33,569	34,795	36,036	37,172	38,239	39,248	40,194	40,942					40,942
1982	45	548	1,324	2,043	2,883	3,858	4,928	6,066	7,269	8,672	10,178	11,772	13,330	14,857	16,351	17,887	19,139	20,493	22,022	23,907	25,567	27,296	29,160	31,110	32,589	33,792	35,057	36,227	37,382	38,474	39,425	40,262						40,262
1983	45	578	1,516	2,338	3,284	4,350	5,490	6,718	8,217	9,805	11,469	13,159	14,799	16,454	18,050	19,348	20,768	22,439	24,620	26,549	28,515	30,579	32,649	34,219	35,430	36,777	38,118	39,308	40,372	41,367	42,158							42,158
1984	56	715	1,879	2,928	4,113	5,455	6,864	8,578	10,598	12,745	14,876	16,915	18,917	20,817	22,377	24,041	25,947	28,411	30,684	33,027	35,559	38,102	39,953	41,508	43,102	44,516	45,904	47,369	48,789	50,006								50,006
1985	61	804	2,230	3,558	5,066	6,766	8,872	11,288	13,822	16,332	18,758	21,265	23,726	25,828	28,155	30,836	34,287	37,368	40,488	43,790	47,175	49,670	51,773	54,039	56,219	58,279	60,219	62,038	63,512									63,512
1986	59	810	2,356	3,750	5,329	7,364	9,529	11,984	14,517	17,048	19,583	22,110	24,185	26,455	29,075	32,517	35,550	38,773	42,391	46,058	48,963	51,409	54,020	56,522	58,887	61,165	63,237	64,858										64,858
1987	63	883	2,642	4,243	6,265	8,635	11,336	14,085	16,725	19,385	22,006	24,265	26,766	29,607	33,326	36,884	40,423	44,171	48,090	51,184	53,912	57,039	59,919	62,593	65,211	67,640	69,669											69,669
1988	73	1,014	3,057	5,225	7,805	10,752	13,614	16,352	19,145	21,919	24,265	26,969	30,257	34,451	38,242	42,194	46,456	50,789	54,050	56,850	59,930	62,913	65,684	68,487	71,003	73,141												73,141
1989	73	1,048	3,504	6,027	8,879	11,812	14,695	17,630	20,777	23,456	26,560	30,260	35,097	39,357	43,587	48,112	52,799	56,386	59,430	62,684	65,627	68,488	71,067	73,673	75,913													75,913
1990	60	1,026	3,510	6,346	9,414	12,388	15,433	18,480	21,140	24,087	27,559	32,212	36,564	41,332	46,463	51,550	55,429	58,693	61,951	64,938	67,829	70,637	73,425	75,629														75,629
1991	87	1,601	3,995	6,566	9,141	11,825	14,522	16,850	19,458	22,784	27,105	31,037	35,277	39,800	44,273	47,665	50,709	53,789	56,754	59,562	62,335	64,993	67,256															67,256
1992	81	1,722	3,888	6,230	8,707	11,358	13,659	16,348	19,752	24,201	28,254	32,457	37,140	41,932	45,703	49,184	53,091	56,682	60,035	63,325	66,289	68,769																68,769
1993	131	1,876	4,045	6,327	8,842	11,111	13,609	16,889	21,219	25,296	29,519	34,237	38,967	42,580	45,614	48,770	51,751	54,444	57,184	59,655	61,785																	61,785
1994	144	1,659	3,799	6,180	8,519	11,267	14,978	19,993	24,563	29,465	34,808	40,109	44,239	47,644	51,268	54,721	58,090	61,512	64,737	67,423																		67,423
1995	112	1,668	3,857	6,020	8,462	11,638	16,008	20,127	24,653	29,707	34,655	38,480	41,920	45,502	48,830	51,994	55,120	58,007	60,361																			60,361
1996	139	1,842	3,999	6,665	10,191	14,838	19,215	24,003	29,331	34,728	38,738	42,122	45,637	49,086	52,376	55,598	58,641	61,095																				61,095
1997	163	2,214	4,712	8,298	13,288	18,030	23,229	28,887	34,746	39,278	43,104	47,209	51,047	54,610	58,110	61,410	64,279																					64,279
1998	244	2,841	6,859	12,484	17,887	23,568	29,874	36,503	41,762	46,356	51,019	55,466	59,701	63,956	67,867	71,224																						71,224
1999	354	3,532	9,218	15,193	21,756	29,461	37,265	43,337	48,590	54,128	59,282	64,270	69,489	74,521	78,742																							78,742
2000	217	4,030	9,453	16,308	23,925	31,675	37,820	43,498	49,389	55,056	60,589	65,965	70,949	75,062																								75,062
2001	326	4,126	9,732	16,832	24,634	30,804	36,619	42,796	48,431	53,817	59,262	64,458	68,729																									68,729
2002	361	4,329	10,588	18,138	24,212	29,928	36,137	42,223	48,290	54,392	60,113	64,893																										64,893
2003	449	4,771	10,800	16,209	21,639	27,569	33,221	38,956	44,768	50,500	55,513																											55,513
2004	473	4,824	9,535	14,553	20,211	25,845	31,109	36,593	41,951	46,598																												46,598
2005	397	3,260	7,265	12,238	17,356	22,431	27,615	32,532	36,815																													36,815
2006	229	2,862	7,010	11,662	16,495	21,720	26,700	31,087																														31,087
2007	294	3,127	7,070	11,639	16,582	21,401	25,567																															25,567
2008	331	2,824	6,548	11,084	16,060	20,736																																20,736
2009	226	2,049	4,965	8,385	11,545																																	11,545
2010	212	2,243	4,976	7,778																																		7,778
2011	207	2,044	4,283																																			4,283
2012	175	1,591																																				1,591
2013	144																																					144
																																						1,801,922

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	12.679	2.515	1.469	1.380	1.363	1.320	1.269	1.241	1.218	1.182	1.166	1.144	1.123	1.076	1.119	1.107	1.092	1.081	1.075	1.067	1.054	1.053	1.056	1.071	1.058	1.055	1.052	1.049	1.035	1.027	1.027	1.025	1.023	1.021	1.018	1.013		
1978	12.679	2.515	1.493	1.416	1.362	1.293	1.256	1.238	1.207	1.175	1.157	1.133	1.133	1.124	1.112	1.098	1.087	1.078	1.069	1.053	1.054	1.056	1.066	1.055	1.055	1.055	1.051	1.035	1.028	1.029	1.025	1.023	1.023	1.020	1.016			
1979	12.679	2.580	1.564	1.432	1.368	1.304	1.258	1.227	1.195	1.166	1.150	1.147	1.130	1.121	1.105	1.091	1.084	1.079	1.059	1.061	1.061	1.073	1.060	1.057	1.056	1.054	1.040	1.031	1.029	1.027	1.024	1.022	1.019	1.016				
1980	12.860	2.638	1.566	1.424	1.354	1.295	1.252	1.222	1.192	1.158	1.160	1.137	1.121	1.113	1.095	1.084	1.077	1.057	1.058	1.062	1.075	1.062	1.058	1.057	1.056	1.043	1.034	1.032	1.030	1.028	1.027	1.025	1.021					
1981	12.842	2.621	1.547	1.403	1.335	1.284	1.245	1.210	1.175	1.169	1.156	1.145	1.127	1.108	1.096	1.085	1.063	1.063	1.066	1.080	1.062	1.067	1.069	1.064	1.045	1.037	1.036	1.032	1.029	1.026	1.024	1.019						
1982	12.174	2.417	1.544	1.411	1.338	1.277	1.231	1.198	1.193	1.174	1.157	1.132	1.115	1.101	1.094	1.070	1.071	1.075	1.086	1.069	1.068	1.068	1.067	1.048	1.037	1.037	1.033	1.032	1.029	1.025	1.021							
1983	12.881	2.621	1.542	1.404	1.325	1.262	1.224	1.223	1.193	1.170	1.147	1.125	1.112	1.097	1.072	1.073	1.081	1.097	1.078	1.074	1.072	1.068	1.048	1.035	1.038	1.036	1.031	1.027	1.025	1.019								
1984	12.820	2.628	1.558	1.404	1.326	1.258	1.250	1.235	1.203	1.167	1.137	1.118	1.100	1.075	1.074	1.079	1.095	1.080	1.076	1.077	1.072	1.049	1.039	1.038	1.033	1.031	1.032	1.030	1.025									
1985	13.250	2.775	1.596	1.424	1.336	1.311	1.272	1.224	1.182	1.149	1.134	1.116	1.089	1.090	1.095	1.112	1.090	1.084	1.082	1.077	1.053	1.042	1.044	1.040	1.037	1.033	1.030	1.024										
1986	13.688	2.909	1.591	1.421	1.382	1.294	1.258	1.211	1.174	1.149	1.129	1.094	1.094	1.099	1.118	1.093	1.091	1.093	1.087	1.063	1.050	1.051	1.046	1.042	1.039	1.034	1.026											
1987	13.946	2.992	1.606	1.476	1.378	1.313	1.243	1.187	1.159	1.135	1.103	1.103	1.106	1.126	1.107	1.096	1.093	1.089	1.064	1.053	1.058	1.050	1.045	1.042	1.037	1.030												
1988	13.858	3.013	1.709	1.494	1.377	1.266	1.201	1.171	1.145	1.107	1.111	1.122	1.139	1.110	1.103	1.101	1.093	1.064	1.052	1.054	1.050	1.044	1.043	1.037	1.030													
1989	14.393	3.342	1.720	1.473	1.330	1.244	1.200	1.178	1.129	1.132	1.139	1.160	1.121	1.107	1.104	1.097	1.068	1.054	1.055	1.047	1.044	1.038	1.037	1.030														
1990	17.064	3.421	1.808	1.484	1.316	1.246	1.197	1.144	1.139	1.144	1.169	1.135	1.130	1.124	1.109	1.075	1.059	1.055	1.048	1.045	1.041	1.039	1.030															
1991	18.397	2.496	1.644	1.392	1.294	1.228	1.160	1.155	1.171	1.190	1.145	1.137	1.128	1.112	1.077	1.064	1.061	1.055	1.049	1.047	1.043	1.035																
1992	21.230	2.257	1.602	1.398	1.305	1.203	1.197	1.208	1.225	1.167	1.149	1.144	1.129	1.090	1.076	1.079	1.068	1.059	1.055	1.047	1.037																	
1993	14.372	2.156	1.564	1.398	1.257	1.225	1.241	1.256	1.192	1.167	1.160	1.138	1.093	1.071	1.069	1.061	1.052	1.050	1.043	1.036																		
1994	11.509	2.290	1.627	1.379	1.323	1.329	1.335	1.229	1.200	1.181	1.152	1.103	1.077	1.076	1.067	1.062	1.059	1.052	1.041																			
1995	14.847	2.313	1.561	1.406	1.375	1.376	1.257	1.225	1.205	1.167	1.110	1.089	1.085	1.073	1.065	1.060	1.052	1.041																				
1996	13.242	2.171	1.667	1.529	1.456	1.295	1.249	1.222	1.184	1.115	1.087	1.083	1.076	1.067	1.062	1.055	1.042																					
1997	13.621	2.128	1.761	1.601	1.357	1.288	1.244	1.203	1.130	1.097	1.095	1.081	1.070	1.064	1.057	1.047																						
1998	11.665	2.415	1.820	1.433	1.318	1.268	1.222	1.144	1.110	1.101	1.087	1.076	1.071	1.061	1.049																							
1999	9.982	2.610	1.648	1.432	1.354	1.265	1.163	1.121	1.114	1.095	1.084	1.081	1.072	1.057																								
2000	18.553	2.346	1.725	1.467	1.324	1.194	1.150	1.135	1.115	1.101	1.089	1.076	1.058																									
2001	12.665	2.359	1.730	1.463	1.250	1.189	1.169	1.132	1.111	1.101	1.088	1.066																										
2002	11.993	2.446	1.713	1.335	1.236	1.207	1.168	1.144	1.126	1.105	1.080																											
2003	10.632	2.264	1.501	1.335	1.274	1.205	1.173	1.149	1.128	1.099																												
2004	10.196	1.977	1.526	1.389	1.279	1.204	1.176	1.146	1.111																													
2005	8.205	2.228	1.684	1.418	1.292	1.231	1.178	1.132																														
2006	12.516	2.450	1.664	1.414	1.317	1.229	1.164																															
2007	10.630	2.261	1.646	1.425	1.291	1.195																																
2008	8.539	2.319	1.693	1.449	1.291																																	
2009	9.080	2.423	1.689	1.377																																		
2010	10.587	2.218	1.563																																			
2011	9.852	2.095																																				
2012	9.098																																					
3 Yr Avg	9.846	2.246	1.648	1.417	1.300	1.218	1.173	1.142	1.122	1.102	1.085	1.074	1.067	1.061	1.056	1.054	1.051	1.048	1.047	1.043	1.040	1.037	1.036	1.036	1.035	1.032	1.029	1.027	1.026	1.023	1.024	1.022	1.021	1.019	1.017	1.013		
5 Yr Avg	9.431	2.263	1.651	1.417	1.294	1.213	1.172	1.141	1.118	1.100	1.085	1.076	1.069	1.064	1.060	1.057	1.055	1.052	1.047	1.044	1.043	1.041	1.040	1.038	1.035	1.033	1.030	1.029	1.027	1.025	1.024	1.023	1.022	1.019	1.017	1.013		
7 Yr Avg	10.043	2.285	1.638	1.401	1.283	1.209	1.168	1.137	1.116	1.100	1.087	1.079	1.073	1.067	1.064	1.061	1.056	1.052	1.049	1.047	1.046	1.043	1.040	1.038	1.036	1.034	1.032	1.030	1.028	1.026	1.025	1.023	1.022	1.019	1.017	1.013		
5 Yr Wtd	9.344	2.266	1.654	1.419	1.293	1.212	1.172	1.141	1.118	1.100	1.085	1.076	1.069	1.063	1.059	1.056	1.054	1.051	1.047	1.044	1.043	1.041	1.039	1.038	1.035	1.033	1.030	1.028	1.027	1.025	1.024	1.023	1.021	1.019	1.017	1.013		
10 Yr Wtd	9.889	2.259	1.637	1.406	1.289	1.218	1.178	1.148	1.128	1.111	1.098	1.089	1.082	1.076	1.072	1.069	1.063	1.060	1.056	1.052	1.049	1.046	1.044	1.041	1.039	1.037	1.035	1.031	1.028	1.026	1.025	1.023	1.021	1.019	1.017	1.013		
15 Yr Wtd	10.782	2.303	1.663	1.423	1.305	1.234	1.193	1.161	1.140	1.121	1.108	1.099	1.091	1.084	1.078	1.074	1.068	1.064	1.059	1.055	1.052	1.049	1.046	1.044	1.041	1.038	1.035	1.031	1.028	1.026	1.025	1.023	1.021	1.019	1.017	1.013		TAIL
Prior FY	10.000	2.325	1.670	1.415	1.290	1.215	1.175	1.141	1.118	1.101	1.089	1.080	1.075	1.068	1.066	1.064	1.059	1.055	1.051	1.048	1.047	1.044	1.043	1.040	1.037	1.034	1.032	1.031	1.028	1.027	1.026	1.024	1.022	1.021	1.019	1.017	1.015	1.123
MLT Sel.	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Selected	9.800	2.300	1.660	1.410	1.290	1.215	1.172	1.141	1.119	1.101	1.088	1.077	1.073	1.068	1.064	1.062	1.057	1.053	1.050	1.047	1.046	1.043	1.041	1.038	1.036	1.034	1.032	1.031	1.028	1.026	1.025	1.023	1.022	1.019	1.017	1.015	1.013	
Cumulative	453.351	46.260	20.113	12.116	8.593	6.661	5.483	4.676	4.098	3.663	3.328	3.060	2.843	2.648	2.481	2.331	2.196	2.078	1.973	1.880	1.795	1.715	1.645	1.580	1.522	1.469	1.420	1.376	1.334	1.297	1.264	1.234	1.206	1.181	1.159	1.139	1.123	1.108

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	9.800	-			9.800		403.844		70.372	275.563	453.351
18	1.5	2.300	3.290	1.606	2.080	2.300	1.448	41.209	79.725	31.494	52.781	46.260
30	2.5	1.660	2.006	1.415	1.573	1.660	1.168	17.917	24.230	19.608	25.379	20.113
42	3.5	1.410	1.455	1.315	1.377	1.410	1.031	10.793	12.079	13.861	16.136	12.116
54	4.5	1.290	1.304	1.253	1.276	1.290	0.997	7.655	8.299	10.539	11.716	8.593
66	5.5	1.215	1.224	1.210	1.215	1.215	0.956	5.934	6.365	8.411	9.180	6.661
78	6.5	1.172	1.172	1.178	1.175	1.172	0.974	4.884	5.201	6.953	7.554	5.483
90	7.5	1.141	1.141	1.154	1.147	1.141	0.960	4.166	4.436	5.901	6.429	4.676
102	8.5	1.119	1.118	1.134	1.125	1.119	0.960	3.650	3.886	5.115	5.607	4.098
114	9.5	1.101	1.101	1.119	1.109	1.101	0.947	3.263	3.476	4.508	4.982	3.663
126	10.5	1.088	1.086	1.106	1.097	1.088	0.958	2.965	3.158	4.030	4.491	3.328
138	11.5	1.077	1.076	1.095	1.086	1.077	0.952	2.726	2.907	3.644	4.096	3.060
150	12.5	1.073	1.067	1.086	1.078	1.073	1.032	2.532	2.701	3.327	3.771	2.843
162	13.5	1.068	1.064	1.078	1.071	1.068	0.987	2.359	2.532	3.065	3.499	2.648
174	14.5	1.064	1.059	1.071	1.065	1.064	1.015	2.210	2.379	2.843	3.268	2.481
186	15.5	1.062	1.057	1.065	1.060	1.062	1.023	2.076	2.245	2.655	3.070	2.331
198	16.5	1.057	1.055	1.060	1.055	1.057	0.976	1.956	2.125	2.493	2.897	2.196
210	17.5	1.053	1.050	1.055	1.051	1.053	0.987	1.851	2.015	2.352	2.746	2.078
222	18.5	1.050	1.047	1.051	1.048	1.050	0.984	1.758	1.918	2.230	2.612	1.973
234	19.5	1.047	1.044	1.047	1.045	1.047	1.001	1.675	1.832	2.122	2.493	1.880
246	20.5	1.046	1.042	1.044	1.042	1.046	1.030	1.599	1.754	2.027	2.386	1.795
258	21.5	1.043	1.042	1.041	1.040	1.043	0.971	1.528	1.683	1.942	2.290	1.715
270	22.5	1.041	1.039	1.038	1.037	1.041	0.990	1.465	1.616	1.866	2.203	1.645
282	23.5	1.038	1.037	1.035	1.036	1.038	0.972	1.407	1.556	1.798	2.123	1.580
294	24.5	1.036	1.034	1.033	1.034	1.036	0.980	1.356	1.501	1.736	2.050	1.522
306	25.5	1.034	1.032	1.031	1.032	1.034	0.985	1.308	1.452	1.681	1.983	1.469
318	26.5	1.032	1.030	1.029	1.031	1.032	0.964	1.265	1.407	1.630	1.922	1.420
330	27.5	1.031	1.028	1.027	1.029	1.031	1.013	1.226	1.365	1.584	1.865	1.376
342	28.5	1.028	1.028	1.026	1.028	1.028	0.936	1.189	1.328	1.541	1.812	1.334
354	29.5	1.026	1.025	1.024	1.027	1.026	0.943	1.156	1.292	1.503	1.762	1.297
366	30.5	1.025	1.023	1.023	1.026	1.025	0.975	1.126	1.260	1.467	1.716	1.264
378	31.5	1.023	1.022	1.022	1.025	1.023	0.949	1.099	1.231	1.434	1.673	1.234
390	32.5	1.022	1.020	1.021	1.024	1.022	0.958	1.074	1.205	1.404	1.633	1.206
402	33.5	1.019	1.019	1.019	1.023	1.019	0.908	1.052	1.181	1.375	1.595	1.181
414	34.5	1.017	1.017	1.018	1.022	1.017	0.895	1.032	1.159	1.349	1.560	1.159
426	35.5	1.015	1.015	1.017	1.021	1.015	0.912	1.0150	1.139	1.325	1.526	1.139
438	36.5		1.013	1.017	1.021	1.013	0.905		1.123	1.302	1.494	1.123
450	37.5		1.012	1.016	1.020	1.012	0.903		1.108	1.281	1.464	1.1077
462	38.5		1.011	1.015	1.019	1.011	0.902		1.095	1.261	1.435	1.095
474	39.5		1.009	1.014	1.019	1.009	0.899		1.083	1.242	1.408	1.083
486	40.5		1.008	1.014	1.018	1.008	0.897		1.073	1.225	1.383	1.073
498	41.5		1.007	1.013	1.018	1.007	0.893		1.064	1.209	1.358	1.064
510	42.5		1.007	1.012	1.017	1.007	0.891		1.056	1.193	1.335	1.056
522	43.5		1.006	1.012	1.017	1.006	0.886		1.049	1.179	1.312	1.049
534	44.5		1.005	1.011	1.016	1.005	0.883		1.043	1.165	1.291	1.043
546	45.5		1.004	1.011	1.016	1.004	0.882		1.038	1.152	1.271	1.038
558	46.5		1.004	1.010	1.015	1.004	0.885		1.033	1.140	1.251	1.033
570	47.5		1.003	1.010	1.015	1.003	0.883		1.029	1.128	1.232	1.029
582	48.5		1.003	1.009	1.014	1.003	0.883		1.026	1.117	1.214	1.026
594	49.5		1.003	1.009	1.014	1.003	0.880		1.022	1.107	1.197	1.022
606	50.5		1.002	1.009	1.014	1.002	0.873		1.020	1.097	1.180	1.020
618	51.5		1.002	1.008	1.013	1.002	0.866		1.017	1.088	1.164	1.017
630	52.5		1.002	1.008	1.013	1.002	0.868		1.015	1.079	1.149	1.015
642	53.5		1.002	1.008	1.013	1.002	0.869		1.013	1.071	1.134	1.013
654	54.5		1.001	1.007	1.013	1.001	0.869		1.012	1.063	1.120	1.012
666	55.5		1.001	1.007	1.012	1.001	0.858		1.011	1.055	1.106	1.011
678	56.5		1.001	1.007	1.012	1.001	0.846		1.009	1.048	1.092	1.009
690	57.5		1.001	1.006	1.012	1.001	0.822		1.008	1.041	1.080	1.008
702	58.5		1.001	1.006	1.011	1.001	0.800		1.008	1.034	1.067	1.008
714	59.5		1.001	1.006	1.011	1.001	1.276		1.007	1.028	1.055	1.007
726	60.5		1.001	1.006	1.011	1.001	0.888		1.006	1.022	1.043	1.006
738	61.5		1.001	1.005	1.011	1.001	0.888		1.006	1.016	1.032	1.006
750	62.5		1.001	1.005	1.011	1.001	0.888		1.005	1.010	1.021	1.005
TAIL	TAIL		1.004	1.005	1.010	1.004	7.799		1.004	1.005	1.010	1.004

60.5 TAIL DECAY 15.676 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2C, SHEET 44
(4) SECTION 1, EXHIBIT 2C, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2C, SHEET 48
(5) SECTION 1, EXHIBIT 2C, SHEET 44
(6) SECTION 1, EXHIBIT 2C, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**34**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.975**
Inverse Power	**1.010**	**0.992**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.451				Slope=	-1.241			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.331				Intercept=	3.664			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	9.800	9.344	9.889	9.800	1.792	-2.229	-0.522	**2.234**	70.372	1.792	2.175	1.440	**5.221**	275.563
2	18	2.300	2.266	2.259	2.300	2.890	-0.561	-0.026	**1.606**	31.494	2.890	0.262	0.077	**2.080**	52.781
3	30	1.660	1.654	1.637	1.660	3.401	-0.081	0.205	**1.415**	19.608	3.401	-0.416	-0.557	**1.573**	25.379
4	42	1.410	1.419	1.406	1.410	3.738	0.211	0.357	**1.315**	13.861	3.738	-0.892	-0.975	**1.377**	16.136
5	54	1.290	1.293	1.289	1.290	3.989	0.400	0.470	**1.253**	10.539	3.989	-1.238	-1.287	**1.276**	11.716
6	66	1.215	1.212	1.218	1.215	4.190	0.549	0.561	**1.210**	8.411	4.190	-1.537	-1.536	**1.215**	9.180
7	78	1.172	1.172	1.178	1.172	4.357	0.651	0.636	**1.178**	6.953	4.357	-1.758	-1.743	**1.175**	7.554
8	90	1.141	1.141	1.148	1.141	4.500	0.737	0.701	**1.154**	5.901	4.500	-1.958	-1.921	**1.147**	6.429
9	102	1.119	1.118	1.128	1.119	4.625	0.808	0.757	**1.134**	5.115	4.625	-2.131	-2.076	**1.125**	5.607
10	114	1.101	1.100	1.111	1.101	4.736	0.872	0.807	**1.119**	4.508	4.736	-2.297	-2.214	**1.109**	4.982
11	126	1.088	1.085	1.098	1.088	4.836	0.924	0.853	**1.106**	4.030	4.836	-2.436	-2.338	**1.097**	4.491
12	138	1.077	1.076	1.089	1.077	4.927	0.972	0.894	**1.095**	3.644	4.927	-2.569	-2.451	**1.086**	4.096
13	150	1.073	1.069	1.082	1.073	5.011	0.987	0.931	**1.086**	3.327	5.011	-2.612	-2.554	**1.078**	3.771
14	162	1.068	1.063	1.076	1.068	5.088	1.016	0.966	**1.078**	3.065	5.088	-2.695	-2.650	**1.071**	3.499
15	174	1.064	1.059	1.072	1.064	5.159	1.032	0.998	**1.071**	2.843	5.159	-2.745	-2.739	**1.065**	3.268
16	186	1.062	1.056	1.069	1.062	5.226	1.046	1.029	**1.065**	2.655	5.226	-2.785	-2.821	**1.060**	3.070
17	198	1.057	1.054	1.063	1.057	5.288	1.073	1.057	**1.060**	2.493	5.288	-2.870	-2.899	**1.055**	2.897
18	210	1.053	1.051	1.060	1.053	5.347	1.095	1.083	**1.055**	2.352	5.347	-2.938	-2.972	**1.051**	2.746
19	222	1.050	1.047	1.056	1.050	5.403	1.116	1.108	**1.051**	2.230	5.403	-3.005	-3.041	**1.048**	2.612
20	234	1.047	1.044	1.052	1.047	5.455	1.131	1.132	**1.047**	2.122	5.455	-3.052	-3.106	**1.045**	2.493
21	246	1.046	1.043	1.049	1.046	5.505	1.136	1.155	**1.044**	2.027	5.505	-3.069	-3.168	**1.042**	2.386
22	258	1.043	1.041	1.046	1.043	5.553	1.159	1.176	**1.041**	1.942	5.553	-3.144	-3.227	**1.040**	2.290
23	270	1.041	1.039	1.044	1.041	5.598	1.174	1.197	**1.038**	1.866	5.598	-3.196	-3.284	**1.037**	2.203
24	282	1.038	1.038	1.041	1.038	5.642	1.195	1.216	**1.035**	1.798	5.642	-3.264	-3.338	**1.036**	2.123
25	294	1.036	1.035	1.039	1.036	5.684	1.211	1.235	**1.033**	1.736	5.684	-3.322	-3.390	**1.034**	2.050
26	306	1.034	1.033	1.037	1.034	5.724	1.226	1.253	**1.031**	1.681	5.724	-3.373	-3.439	**1.032**	1.983
27	318	1.032	1.030	1.035	1.032	5.762	1.246	1.271	**1.029**	1.630	5.762	-3.444	-3.487	**1.031**	1.922
28	330	1.031	1.028	1.031	1.031	5.799	1.251	1.287	**1.027**	1.584	5.799	-3.463	-3.533	**1.029**	1.865
29	342	1.028	1.027	1.028	1.028	5.835	1.278	1.304	**1.026**	1.541	5.835	-3.560	-3.577	**1.028**	1.812
30	354	1.026	1.025	1.026	1.026	5.869	1.301	1.319	**1.024**	1.503	5.869	-3.646	-3.620	**1.027**	1.762
31	366	1.025	1.024	1.025	1.025	5.903	1.314	1.334	**1.023**	1.467	5.903	-3.697	-3.661	**1.026**	1.716
32	378	1.023	1.023	1.023	1.023	5.935	1.334	1.349	**1.022**	1.434	5.935	-3.774	-3.701	**1.025**	1.673
33	390	1.022	1.021	1.021	1.022	5.966	1.351	1.363	**1.021**	1.404	5.966	-3.840	-3.740	**1.024**	1.633
34	402	1.019	1.019	1.019	1.019	5.996	1.380	1.376	**1.019**	1.375	5.996	-3.957	-3.778	**1.023**	1.595
35	414	1.017	1.017	1.017	1.017	6.026	1.412	1.390	**1.018**	1.349	6.026	-4.087	-3.814	**1.022**	1.560
36	426	1.015	1.013	1.013	1.015	6.054	1.438	1.403	**1.017**	1.325	6.054	-4.197	-3.850	**1.021**	1.526
37	438					6.082		1.415	**1.017**	1.302	6.082		-3.884	**1.021**	1.494
38	450					6.109		1.427	**1.016**	1.281	6.109		-3.918	**1.020**	1.464
39	462					6.136		1.439	**1.015**	1.261	6.136		-3.950	**1.019**	1.435
40	474					6.161		1.451	**1.014**	1.242	6.161		-3.982	**1.019**	1.408
41	486					6.186		1.462	**1.014**	1.225	6.186		-4.013	**1.018**	1.383
42	498					6.211		1.473	**1.013**	1.209	6.211		-4.044	**1.018**	1.358
43	510					6.234		1.484	**1.012**	1.193	6.234		-4.073	**1.017**	1.335
44	522					6.258		1.494	**1.012**	1.179	6.258		-4.102	**1.017**	1.312
45	534					6.280		1.505	**1.011**	1.165	6.280		-4.130	**1.016**	1.291
46	546					6.303		1.515	**1.011**	1.152	6.303		-4.158	**1.016**	1.271
47	558					6.324		1.525	**1.010**	1.140	6.324		-4.185	**1.015**	1.251
48	570					6.346		1.534	**1.010**	1.128	6.346		-4.211	**1.015**	1.232
49	582					6.366		1.544	**1.009**	1.117	6.366		-4.237	**1.014**	1.214
50	594					6.387		1.553	**1.009**	1.107	6.387		-4.262	**1.014**	1.197
51	606					6.407		1.562	**1.009**	1.097	6.407		-4.287	**1.014**	1.180
52	618					6.426		1.571	**1.008**	1.088	6.426		-4.312	**1.013**	1.164
53	630					6.446		1.579	**1.008**	1.079	6.446		-4.335	**1.013**	1.149
54	642					6.465		1.588	**1.008**	1.071	6.465		-4.359	**1.013**	1.134
55	654					6.483		1.596	**1.007**	1.063	6.483		-4.382	**1.013**	1.120
56	666					6.501		1.604	**1.007**	1.055	6.501		-4.404	**1.012**	1.106
57	678					6.519		1.612	**1.007**	1.048	6.519		-4.426	**1.012**	1.092
58	690					6.537		1.620	**1.006**	1.041	6.537		-4.448	**1.012**	1.080
59	702					6.554		1.628	**1.006**	1.034	6.554		-4.470	**1.011**	1.067
60	714					6.571		1.636	**1.006**	1.028	6.571		-4.491	**1.011**	1.055
61	726					6.588		1.643	**1.006**	1.022	6.588		-4.511	**1.011**	1.043
62	738					6.604		1.651	**1.005**	1.016	6.604		-4.532	**1.011**	1.032
63	750					6.620		1.658	**1.005**	1.010	6.620		-4.552	**1.011**	1.021
64	762					6.636		1.665	**1.005**	1.005	6.636		-4.571	**1.010**	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	9.800	8.889		
18	1.5	2.300	2.551	3.290	2.551
30	2.5	1.660	1.780	2.006	1.780
42	3.5	1.410	1.145	1.455	1.145
54	4.5	1.290	1.045	1.304	1.045
66	5.5	1.215	0.996	1.224	0.996
78	6.5	1.172	0.974	1.172	0.974
90	7.5	1.141	0.962	1.141	0.962
102	8.5	1.119	0.955	1.118	0.955
114	9.5	1.101	0.949	1.101	0.949
126	10.5	1.088	0.946	1.086	0.946
138	11.5	1.077	0.944	1.076	0.944
150	12.5	1.073	0.942	1.067	0.942
162	13.5	1.068	0.941	1.064	0.941
174	14.5	1.064	0.940	1.059	0.940
186	15.5	1.062	0.940	1.057	0.940
198	16.5	1.057	0.938	1.055	0.938
210	17.5	1.053	0.938	1.050	0.938
222	18.5	1.050	0.938	1.047	0.938
234	19.5	1.047	0.937	1.044	0.937
246	20.5	1.046	0.936	1.042	0.936
258	21.5	1.043	0.935	1.042	0.935
270	22.5	1.041	0.933	1.039	0.933
282	23.5	1.038	0.929	1.037	0.929
294	24.5	1.036	0.926	1.034	0.926
306	25.5	1.034	0.922	1.032	0.922
318	26.5	1.032	0.918	1.030	0.918
330	27.5	1.031	0.915	1.028	0.915
342	28.5	1.028	0.914	1.028	0.914
354	29.5	1.026	0.912	1.025	0.912
366	30.5	1.025	0.910	1.023	0.910
378	31.5	1.023	0.909	1.022	0.909
390	32.5	1.022	0.908	1.020	0.908
402	33.5	1.019	0.906	1.019	0.906
414	34.5	1.017	0.907	1.017	0.907
426	35.5	1.015	0.905	1.015	0.905
438	36.5		0.905	1.013	0.905
450	37.5		0.903	1.012	0.903
462	38.5		0.902	1.011	0.902
474	39.5		0.899	1.009	0.899
486	40.5		0.897	1.008	0.897
498	41.5		0.893	1.007	0.893
510	42.5		0.891	1.007	0.891
522	43.5		0.886	1.006	0.886
534	44.5		0.883	1.005	0.883
546	45.5		0.882	1.004	0.882
558	46.5		0.885	1.004	0.885
570	47.5		0.883	1.003	0.883
582	48.5		0.883	1.003	0.883
594	49.5		0.880	1.003	0.880
606	50.5		0.873	1.002	0.873
618	51.5		0.866	1.002	0.866
630	52.5		0.868	1.002	0.868
642	53.5		0.869	1.002	0.869
654	54.5		0.869	1.001	0.869
666	55.5		0.858	1.001	0.858
678	56.5		0.846	1.001	0.846
690	57.5		0.822	1.001	0.822
702	58.5		0.800	1.001	0.800
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2C, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2C, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - PHARMACIES

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
1957																														
1958																														
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1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														1,195
1975																													1,000	1,040
1976																												1,197	1,192	1,143
1977	25	288	474	369	439	580	695	773	877	985	1,003	1,081	1,092	1,068	746	1,247	1,255	1,196	1,156	1,152	1,106	946	975	1,085	1,461	1,282	1,281	1,274	1,273	961
1978	30	348	573	469	590	728	803	906	1,058	1,137	1,161	1,226	1,204	1,365	1,443	1,461	1,415	1,387	1,349	1,279	1,051	1,139	1,247	1,544	1,373	1,439	1,520	1,493	1,063	886
1979	34	392	672	619	741	905	1,024	1,130	1,251	1,322	1,340	1,414	1,595	1,615	1,699	1,657	1,588	1,587	1,635	1,318	1,430	1,522	1,927	1,698	1,731	1,795	1,801	1,419	1,131	1,106
1980	34	406	721	658	771	918	1,034	1,144	1,260	1,332	1,305	1,535	1,528	1,535	1,602	1,494	1,443	1,448	1,148	1,235	1,402	1,805	1,605	1,593	1,641	1,699	1,380	1,128	1,124	1,068
1981	37	444	780	690	787	918	1,039	1,153	1,229	1,241	1,410	1,520	1,632	1,640	1,575	1,546	1,502	1,206	1,277	1,434	1,852	1,555	1,763	1,944	1,940	1,455	1,226	1,242	1,135	1,067
1982	45	503	776	720	839	975	1,070	1,138	1,203	1,403	1,506	1,594	1,558	1,527	1,494	1,537	1,251	1,355	1,529	1,885	1,660	1,729	1,864	1,950	1,479	1,203	1,265	1,170	1,155	1,092
1983	45	534	937	822	946	1,066	1,140	1,228	1,499	1,589	1,664	1,690	1,640	1,655	1,596	1,298	1,420	1,672	2,180	1,929	1,966	2,064	2,069	1,570	1,211	1,347	1,341	1,190	1,064	995
1984	56	659	1,164	1,049	1,184	1,343	1,409	1,714	2,020	2,147	2,131	2,039	2,002	1,899	1,561	1,663	1,906	2,464	2,273	2,343	2,532	2,543	1,851	1,555	1,594	1,414	1,388	1,465	1,420	1,217
1985	61	743	1,426	1,328	1,508	1,700	2,106	2,416	2,534	2,510	2,426	2,507	2,460	2,103	2,327	2,681	3,450	3,081	3,120	3,302	3,385	2,495	2,103	2,265	2,181	2,059	1,941	1,819	1,474	
1986	59	751	1,546	1,393	1,579	2,035	2,165	2,455	2,533	2,531	2,535	2,527	2,075	2,270	2,620	3,442	3,033	3,223	3,618	3,667	2,905	2,446	2,610	2,503	2,364	2,278	2,072	1,622		
1987	63	820	1,759	1,601	2,022	2,370	2,701	2,749	2,640	2,660	2,621	2,259	2,502	2,840	3,720	3,557	3,540	3,748	3,918	3,094	2,728	3,127	2,880	2,673	2,619	2,429	2,029			
1988	73	941	2,042	2,168	2,581	2,946	2,862	2,738	2,792	2,774	2,346	2,704	3,288	4,194	3,791	3,951	4,262	4,334	3,261	2,800	3,080	2,983	2,771	2,803	2,516	2,138				
1989	73	976	2,456	2,523	2,852	2,933	2,883	2,935	3,147	2,679	3,103	3,700	4,837	4,260	4,230	4,524	4,687	3,588	3,044	3,254	2,943	2,862	2,579	2,606	2,240					
1990	60	966	2,484	2,836	3,069	2,974	3,045	3,047	2,660	2,947	3,472	4,653	4,352	4,768	5,131	5,087	3,879	3,264	3,257	2,987	2,891	2,808	2,788	2,204						
1991	87	1,514	2,395	2,571	2,574	2,684	2,698	2,327	2,608	3,326	4,321	3,932	4,241	4,523	4,473	3,392	3,045	3,080	2,965	2,808	2,773	2,658	2,263							
1992	81	1,641	2,166	2,342	2,477	2,651	2,301	2,689	3,403	4,449	4,053	4,203	4,683	4,793	3,771	3,481	3,907	3,591	3,353	3,291	2,963	2,480								
1993	131	1,746	2,169	2,282	2,515	2,268	2,498	3,281	4,330	4,077	4,223	4,718	4,730	3,613	3,034	3,156	2,981	2,693	2,740	2,471	2,130									
1994	144	1,515	2,140	2,381	2,339	2,748	3,711	5,015	4,571	4,901	5,343	5,301	4,130	3,405	3,624	3,453	3,369	3,422	3,225	2,685										
1995	112	1,555	2,189	2,163	2,442	3,176	4,370	4,119	4,526	5,054	4,948	3,824	3,440	3,582	3,328	3,164	3,126	2,888	2,354											
1996	139	1,703	2,157	2,667	3,526	4,647	4,376	4,788	5,328	5,398	4,010	3,384	3,515	3,448	3,290	3,222	3,043	2,455												
1997	163	2,052	2,498	3,586	4,990	4,742	5,200	5,657	5,859	4,533	3,825	4,105	3,838	3,563	3,500	3,301	2,869													
1998	244	2,597	4,018	5,625	5,403	5,680	6,306	6,629	5,259	4,594	4,663	4,447	4,235	4,254	3,911	3,357														
1999	354	3,178	5,685	5,975	6,563	7,705	7,804	6,072	5,252	5,538	5,154	4,989	5,219	5,032	4,220															
2000	217	3,812	5,423	6,855	7,618	7,750	6,144	5,678	5,891	5,666	5,533	5,376	4,984	4,113																
2001	326	3,800	5,606	7,100	7,801	6,170	5,815	6,178	5,635	5,386	5,446	5,195	4,272																	
2002	361	3,968	6,259	7,550	6,074	5,716	6,209	6,086	6,066	6,102	5,721	4,780																		
2003	449	4,322	6,029	5,409	5,430	5,930	5,652	5,735	5,812	5,732	5,013																			
2004	473	4,351	4,711	5,019	5,657	5,634	5,264	5,484	5,359	4,647																				
2005	397	2,863	4,005	4,972	5,118	5,075	5,184	4,918	4,282																					
2006	229	2,633	4,148	4,652	4,833	5,225	4,980	4,387																						
2007	294	2,833	3,943	4,569	4,943	4,819	4,166																							
2008	331	2,493	3,725	4,536	4,976	4,676																								
2009	226	1,823	2,916	3,421	3,159																									
2010	212	2,031	2,733	2,802																										
2011	207	1,837	2,239																											
2012	175	1,416																												
2013	144																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.954
1975																													1.041	0.987
1976																												0.996	0.959	0.756
1977	11.679	1.645	0.778	1.191	1.320	1.200	1.112	1.134	1.123	1.018	1.078	1.010	0.978	0.698	1.672	1.006	0.953	0.966	0.997	0.960	0.856	1.030	1.113	1.346	0.878	0.999	0.995	0.999	0.755	0.795
1978	11.679	1.645	0.819	1.258	1.234	1.102	1.128	1.168	1.075	1.021	1.056	0.982	1.134	1.057	1.012	0.968	0.980	0.973	0.948	0.821	1.084	1.094	1.238	0.890	1.048	1.056	0.982	0.712	0.833	1.057
1979	11.679	1.715	0.921	1.197	1.220	1.132	1.104	1.107	1.057	1.013	1.055	1.129	1.013	1.052	0.975	0.958	1.000	1.030	0.806	1.085	1.064	1.266	0.881	1.019	1.037	1.003	0.788	0.797	0.979	0.970
1980	11.860	1.776	0.912	1.173	1.190	1.127	1.106	1.102	1.057	0.980	1.176	0.995	1.005	1.043	0.933	0.966	1.003	0.793	1.075	1.135	1.287	0.889	0.993	1.030	1.035	0.812	0.818	0.996	0.950	0.962
1981	11.842	1.757	0.884	1.140	1.167	1.132	1.110	1.067	1.009	1.136	1.079	1.073	1.005	0.960	0.982	0.972	0.802	1.059	1.124	1.291	0.840	1.134	1.103	0.998	0.750	0.843	1.013	0.914	0.940	0.946
1982	11.174	1.544	0.927	1.166	1.162	1.098	1.063	1.058	1.166	1.074	1.058	0.977	0.980	0.978	1.029	0.814	1.083	1.129	1.233	0.880	1.042	1.078	1.046	0.759	0.813	1.052	0.924	0.988	0.945	0.871
1983	11.881	1.757	0.877	1.150	1.127	1.070	1.077	1.220	1.060	1.047	1.016	0.970	1.009	0.964	0.813	1.094	1.177	1.304	0.885	1.019	1.050	1.003	0.759	0.771	1.113	0.996	0.887	0.895	0.935	0.794
1984	11.820	1.765	0.901	1.129	1.134	1.049	1.217	1.178	1.063	0.993	0.957	0.982	0.949	0.822	1.066	1.146	1.293	0.922	1.031	1.081	1.004	0.728	0.840	1.025	0.887	0.981	1.055	0.970	0.857	
1985	12.250	1.920	0.931	1.135	1.128	1.239	1.147	1.049	0.991	0.966	1.034	0.981	0.855	1.107	1.152	1.287	0.893	1.013	1.058	1.025	0.737	0.843	1.077	0.963	0.944	0.943	0.937	0.811		
1986	12.688	2.059	0.901	1.133	1.289	1.064	1.134	1.032	0.999	1.001	0.997	0.821	1.094	1.154	1.314	0.881	1.063	1.122	1.014	0.792	0.842	1.067	0.959	0.945	0.963	0.910	0.783			
1987	12.946	2.146	0.910	1.262	1.172	1.140	1.018	0.960	1.007	0.986	0.862	1.107	1.135	1.310	0.956	0.995	1.059	1.045	0.790	0.882	1.146	0.921	0.928	0.980	0.928	0.835				
1988	12.858	2.170	1.062	1.190	1.142	0.972	0.957	1.020	0.993	0.846	1.153	1.216	1.276	0.904	1.042	1.079	1.017	0.753	0.859	1.100	0.968	0.929	1.012	0.898	0.850					
1989	13.393	2.517	1.027	1.130	1.028	0.983	1.018	1.072	0.851	1.158	1.192	1.307	0.881	0.993	1.070	1.036	0.765	0.848	1.069	0.905	0.972	0.901	1.011	0.860						
1990	16.064	2.571	1.142	1.082	0.969	1.024	1.001	0.873	1.108	1.178	1.340	0.935	1.096	1.076	0.992	0.763	0.841	0.998	0.917	0.968	0.971	0.993	0.790							
1991	17.397	1.582	1.074	1.001	1.043	1.005	0.863	1.121	1.276	1.299	0.910	1.079	1.066	0.989	0.758	0.898	1.012	0.963	0.947	0.988	0.959	0.852								
1992	20.230	1.320	1.082	1.057	1.071	0.868	1.169	1.266	1.307	0.911	1.037	1.114	1.024	0.787	0.923	1.122	0.919	0.934	0.981	0.901	0.837									
1993	13.372	1.242	1.052	1.102	0.902	1.101	1.313	1.320	0.942	1.036	1.117	1.003	0.764	0.840	1.040	0.945	0.903	1.018	0.902	0.862										
1994	10.509	1.413	1.112	0.983	1.175	1.351	1.351	0.911	1.072	1.090	0.992	0.779	0.825	1.064	0.953	0.976	1.016	0.942	0.833											
1995	13.847	1.407	0.988	1.129	1.301	1.376	0.942	1.099	1.117	0.979	0.773	0.900	1.041	0.929	0.951	0.988	0.924	0.815												
1996	12.242	1.267	1.236	1.322	1.318	0.942	1.094	1.113	1.013	0.743	0.844	1.039	0.981	0.954	0.979	0.945	0.807													
1997	12.621	1.218	1.435	1.392	0.950	1.097	1.088	1.038	0.774	0.844	1.073	0.935	0.928	0.982	0.943	0.869														
1998	10.665	1.547	1.400	0.961	1.051	1.110	1.051	0.793	0.873	1.015	0.954	0.952	1.004	0.919	0.858															
1999	8.982	1.789	1.051	1.098	1.174	1.013	0.778	0.865	1.054	0.931	0.968	1.046	0.964	0.839																
2000	17.553	1.423	1.264	1.111	1.017	0.793	0.924	1.038	0.962	0.976	0.971	0.927	0.825																	
2001	11.665	1.475	1.266	1.099	0.791	0.942	1.062	0.912	0.956	1.011	0.954	0.822																		
2002	10.993	1.577	1.206	0.804	0.941	1.086	0.980	0.997	1.006	0.937	0.835																			
2003	9.632	1.395	0.897	1.004	1.092	0.953	1.015	1.013	0.986	0.875																				
2004	9.196	1.083	1.065	1.127	0.996	0.934	1.042	0.977	0.867																					
2005	7.205	1.399	1.242	1.029	0.992	1.021	0.949	0.871																						
2006	11.516	1.576	1.122	1.039	1.081	0.953	0.881																							
2007	9.630	1.392	1.159	1.082	0.975	0.865																								
2008	7.539	1.494	1.218	1.097	0.940																									
2009	8.080	1.599	1.173	0.924																										
2010	9.587	1.345	1.025																											
2011	8.852	1.219																												
2012	8.098																													
Latest diag	8.098	1.219	1.025	0.924	0.940	0.865	0.881	0.871	0.867	0.875	0.835	0.822	0.825	0.839	0.858	0.869	0.807	0.815	0.833	0.862	0.837	0.852	0.790	0.860	0.850	0.835	0.783	0.811	0.857	0.794
5 Yr Avg	8.431	1.410	1.139	1.034	0.997	0.945	0.973	0.954	0.955	0.946	0.936	0.937	0.941	0.925	0.937	0.944	0.914	0.934	0.916	0.925	0.941	0.919	0.940	0.929	0.914	0.933	0.917	0.915	0.925	0.908
10 Yr Avg	8.934	1.408	1.137	1.032	1.000	0.967	0.977	0.961	0.961	0.940	0.948	0.952	0.942	0.938	0.947	0.962	0.926	0.944	0.937	0.950	0.949	0.931	0.952	0.923	0.932	0.943	0.918	0.908	0.919	0.909
5 Yr Wtd	8.344	1.412	1.144	1.040	0.996	0.946	0.975	0.956	0.957	0.945	0.935	0.935	0.937	0.918	0.934	0.944	0.916	0.934	0.916	0.925	0.941	0.920	0.938	0.928	0.915	0.921	0.907	0.908	0.922	0.910
7 Yr Wtd	9.004	1.436	1.145	1.047	1.001	0.966	0.980	0.954	0.959	0.942	0.939	0.942	0.933	0.926	0.946	0.964	0.916	0.930	0.929	0.942	0.955	0.929	0.945	0.922	0.922	0.924	0.908	0.902	0.918	0.913
10 Yr Wtd	8.889	1.396	1.135	1.028	0.995	0.963	0.970	0.957	0.957	0.939	0.944	0.945	0.937	0.934	0.944	0.957	0.923	0.938	0.934	0.944	0.940	0.925	0.948	0.922	0.924	0.933	0.908	0.898	0.915	0.908
Selected	8.889	1.396	1.135	1.028	0.995	0.963	0.970	0.957	0.957	0.939	0.944	0.945	0.937	0.934	0.944	0.957	0.923	0.938	0.934	0.944	0.940	0.925	0.948	0.922	0.924	0.933	0.908	0.902	0.918	0.913
Loss $ Weight	2,687	26,601	40,707	50,030	55,609	58,701	57,524	56,825	54,744	52,650	49,657	46,118	43,046	40,326	38,281	36,136	35,167	33,062	31,735	30,360	28,330	26,465	23,779	22,073	19,785	17,817	15,963	13,821	12,032	10,576
Center Wtd Avg	8.889	1.532	1.218	1.065	1.011	0.981	0.968	0.958	0.954	0.949	0.945	0.940	0.941	0.943	0.939	0.939	0.939	0.939	0.935	0.936	0.938	0.936	0.932	0.930	0.928	0.919	0.918	0.915	0.911	0.911
Geometric Mean	8.889	2.551	1.780	1.145	1.045	0.996	0.974	0.962	0.955	0.949	0.946	0.944	0.942	0.941	0.940	0.940	0.938	0.938	0.938	0.937	0.936	0.935	0.933	0.929	0.926	0.922	0.918	0.915	0.914	0.912

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - PHARMACIES

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				27	21	16	13	9	9	6	5	3	3	3
1955																			42	38	28	14	10	12	8	8	9	6	1	
1956																		80	70	64	47	28	18	13	7	9	8	4		
1957																	47	49	47	39	25	32	29	33	37	35	28			
1958																45	27	28	15	9	15	12	8	5	6	4				
1959															121	126	105	77	51	24	21	18	11	17	7					
1960														146	144	139	90	76	86	71	82	59	42	37						
1961													194	205	198	128	98	110	112	113	122	105	71							
1962												182	217	208	155	138	144	94	85	115	69	54								
1963											164	176	168	118	100	103	69	73	65	71	68									
1964										292	289	233	136	116	122	101	112	117	97	81										
1965									289	269	261	183	144	142	130	120	91	85	46											
1966								338	339	355	263	201	205	187	137	113	120	104												
1967							390	383	376	286	245	235	212	204	195	184	126													
1968						398	415	411	266	209	184	168	160	147	127	90														
1969					450	506	485	358	264	228	214	182	154	155	130															
1970				490	488	504	391	315	309	308	292	237	183	154																
1971			485	482	425	317	277	306	276	247	228	201	161																	
1972		694	773	705	509	445	416	374	351	349	306	210																		
1973	740	736	748	566	393	409	407	298	296	259	178																			
1974	1,140	1,043	748	621	715	737	714	736	693	509																				
1975	1,027	718	556	575	453	421	382	380	342																					
1976	864	702	651	594	549	526	458	369																						
1977	764	776	731	708	651	585	422																							
1978	936	848	802	812	720	586																								
1979	1,073	952	923	803	666																									
1980	1,027	1,038	975	827																										
1981	1,009	946	748																											
1982	951	837																												
1983	790																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.792	0.753	0.787	0.729	0.969	0.690	0.847	0.630	0.817	1.295	
1955																			0.890	0.740	0.517	0.687	1.176	0.656	1.099	1.079	0.712	0.161		
1956																		0.875	0.922	0.734	0.600	0.635	0.734	0.556	1.168	0.939	0.540			
1957																	1.031	0.963	0.840	0.638	1.258	0.931	1.114	1.133	0.950	0.796				
1958																0.587	1.066	0.512	0.619	1.615	0.800	0.694	0.567	1.270	0.753					
1959															1.038	0.836	0.737	0.656	0.482	0.861	0.836	0.642	1.537	0.379						
1960														0.986	0.964	0.649	0.842	1.128	0.832	1.155	0.723	0.703	0.882							
1961													1.053	0.969	0.645	0.766	1.117	1.022	1.012	1.073	0.865	0.673								
1962												1.191	0.956	0.747	0.890	1.040	0.653	0.904	1.351	0.604	0.784									
1963											1.076	0.952	0.706	0.844	1.035	0.667	1.065	0.891	1.083	0.958										
1964										0.988	0.808	0.582	0.854	1.053	0.828	1.110	1.048	0.822	0.837											
1965									0.929	0.971	0.700	0.785	0.992	0.912	0.924	0.759	0.932	0.540												
1966								1.005	1.045	0.743	0.763	1.020	0.910	0.733	0.827	1.056	0.868													
1967							0.983	0.980	0.762	0.855	0.959	0.904	0.963	0.953	0.945	0.688														
1968						1.041	0.990	0.648	0.784	0.882	0.911	0.956	0.920	0.861	0.708															
1969					1.126	0.957	0.738	0.739	0.864	0.938	0.851	0.843	1.011	0.837																
1970				0.997	1.033	0.777	0.806	0.979	0.998	0.946	0.812	0.772	0.840																	
1971			0.994	0.882	0.745	0.874	1.105	0.904	0.894	0.923	0.880	0.802																		
1972		1.114	0.911	0.722	0.874	0.935	0.898	0.940	0.992	0.877	0.687																			
1973	0.995	1.016	0.757	0.695	1.040	0.994	0.733	0.994	0.875	0.686																				
1974	0.915	0.717	0.830	1.151	1.031	0.968	1.031	0.942	0.734																					
1975	0.699	0.775	1.034	0.788	0.929	0.909	0.994	0.899																						
1976	0.812	0.928	0.911	0.925	0.957	0.870	0.807																							
1977	1.016	0.942	0.970	0.919	0.899	0.722																								
1978	0.906	0.946	1.012	0.887	0.814																									
1979	0.888	0.969	0.870	0.829																										
1980	1.011	0.939	0.848																											
1981	0.938	0.790																												
1982	0.880																													
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2012																														
Latest diag	0.880	0.790	0.848	0.829	0.814	0.722	0.807	0.899	0.734	0.686	0.687	0.802	0.840	0.837	0.708	0.688	0.868	0.540	0.837	0.958	0.784	0.673	0.882	0.379	0.753	0.796	0.540	0.161	1.295	
5 Yr Avg	0.925	0.917	0.922	0.870	0.926	0.893	0.893	0.936	0.899	0.874	0.828	0.855	0.929	0.859	0.846	0.856	0.913	0.836	1.023	0.930	0.802	0.728	0.967	0.799	0.932	0.915	0.627	0.489	1.295	
10 Yr Avg	0.906	0.914	0.914	0.879	0.945	0.905	0.909	0.903	0.888	0.881	0.845	0.881	0.921	0.890	0.880	0.816	0.936	0.831	0.887	0.917	0.793	0.719	0.963	0.827	0.932	0.915	0.627	0.489	1.295	
5 Yr Wtd	0.925	0.916	0.917	0.870	0.924	0.890	0.908	0.936	0.868	0.875	0.815	0.851	0.927	0.859	0.856	0.834	0.884	0.844	1.014	0.918	0.804	0.716	0.965	0.810	0.939	0.863	0.631	0.383	1.295	
7 Yr Wtd	0.921	0.901	0.917	0.886	0.929	0.894	0.913	0.915	0.859	0.872	0.828	0.867	0.927	0.878	0.880	0.856	0.910	0.855	0.950	0.907	0.809	0.706	0.958	0.827	0.939	0.863	0.631	0.383	1.295	
10 Yr Wtd	0.902	0.906	0.905	0.876	0.941	0.901	0.907	0.901	0.872	0.878	0.828	0.871	0.923	0.883	0.869	0.820	0.901	0.852	0.936	0.871	0.787	0.710	0.958	0.827	0.939	0.863	0.631	0.383	1.295	
Selected	0.921	0.906	0.905	0.876	0.941	0.901	0.907	0.901	0.900	0.900	0.900	0.875	0.925	0.875	0.875	0.850	0.900	0.900	0.900	0.900	0.850	0.800	0.900	0.900	0.900	0.900	0.800	0.800	0.800	
Loss $ Weight	9,581	8,597	7,656	6,693	5,569	5,036	4,366	3,930	3,513	3,019	2,459	2,025	1,739	1,636	1,438	1,242	982	813	672	626	498	339	202	126	73	63	50	14	4	
Center Wtd Avg	0.913	0.906	0.909	0.905	0.905	0.904	0.912	0.902	0.902	0.897	0.899	0.896	0.891	0.882	0.886	0.877	0.881	0.886	0.893	0.880	0.875	0.867	0.853	0.858	0.890	0.880	0.867	0.800	0.800	
Geometric Mean	0.910	0.909	0.908	0.906	0.907	0.905	0.905	0.903	0.902	0.899	0.897	0.893	0.891	0.886	0.883	0.882	0.885	0.883	0.883	0.880	0.873	0.866	0.868	0.869	0.869	0.858	0.846	0.822	0.800	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - PHARMACIES

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**30**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**0.993**
Inverse Power	**1.010**	**0.975**
Selected Tail	**1.004**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.998				Slope=	-5.101			
		IMPLIED	SELECTED	Intercept=	-4.590				Intercept=	26.616			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.803	**16.996**		1.792		17.476		
2	18	3.290	3.290	2.890	-1.015	-1.707	**6.027**	35439.236	2.890	0.829	11.873		
3	30	2.006	2.006	3.401	-0.371	-1.197	**3.836**	5880.169	3.401	0.006	9.267	**10583.534**	
4	42	1.455	1.455	3.738	0.150	-0.862	**2.902**	1532.760	3.738	-0.787	7.551	**1903.032**	
5	54	1.304	1.304	3.989	0.376	-0.611	**2.387**	528.140	3.989	-1.191	6.269	**528.828**	
6	66	1.224	1.224	4.190	0.530	-0.411	**2.063**	221.238	4.190	-1.497	5.245	**190.651**	
7	78	1.172	1.172	4.357	0.651	-0.244	**1.841**	107.249	4.357	-1.758	4.393	**81.889**	
8	90	1.141	1.141	4.500	0.736	-0.101	**1.681**	58.251	4.500	-1.956	3.663	**39.984**	
9	102	1.118	1.118	4.625	0.810	0.023	**1.561**	34.653	4.625	-2.136	3.025	**21.588**	
10	114	1.101	1.101	4.736	0.872	0.134	**1.468**	22.204	4.736	-2.295	2.457	**12.674**	
11	126	1.086	1.086	4.836	0.929	0.234	**1.394**	15.130	4.836	-2.449	1.947	**8.007**	35389.747
12	138	1.076	1.076	4.927	0.975	0.325	**1.334**	10.856	4.927	-2.578	1.483	**5.405**	4420.040
13	150	1.067	1.067	5.011	1.018	0.408	**1.286**	8.136	5.011	-2.703	1.058	**3.879**	817.708
14	162	1.064	1.064	5.088	1.032	0.485	**1.245**	6.328	5.088	-2.744	0.665	**2.944**	210.792
15	174	1.059	1.059	5.159	1.058	0.556	**1.212**	5.081	5.159	-2.822	0.300	**2.350**	71.591
16	186	1.057	1.057	5.226	1.073	0.623	**1.183**	4.193	5.226	-2.870	-0.040	**1.961**	30.458
17	198	1.055	1.055	5.288	1.086	0.685	**1.159**	3.543	5.288	-2.909	-0.359	**1.699**	15.532
18	210	1.050	1.050	5.347	1.111	0.744	**1.139**	3.056	5.347	-2.989	-0.659	**1.517**	9.144
19	222	1.047	1.047	5.403	1.131	0.799	**1.121**	2.683	5.403	-3.054	-0.942	**1.390**	6.025
20	234	1.044	1.044	5.455	1.151	0.852	**1.106**	2.393	5.455	-3.119	-1.211	**1.298**	4.336
21	246	1.042	1.042	5.505	1.165	0.902	**1.093**	2.163	5.505	-3.165	-1.466	**1.231**	3.340
22	258	1.042	1.042	5.553	1.170	0.949	**1.082**	1.979	5.553	-3.182	-1.709	**1.181**	2.714
23	270	1.039	1.039	5.598	1.192	0.995	**1.072**	1.830	5.598	-3.255	-1.941	**1.144**	2.298
24	282	1.037	1.037	5.642	1.208	1.038	**1.063**	1.707	5.642	-3.310	-2.162	**1.115**	2.009
25	294	1.034	1.034	5.684	1.228	1.080	**1.056**	1.606	5.684	-3.379	-2.375	**1.093**	1.802
26	306	1.032	1.032	5.724	1.244	1.119	**1.049**	1.521	5.724	-3.439	-2.579	**1.076**	1.649
27	318	1.030	1.030	5.762	1.259	1.158	**1.043**	1.450	5.762	-3.492	-2.775	**1.062**	1.532
28	330	1.028	1.028	5.799	1.279	1.195	**1.038**	1.390	5.799	-3.564	-2.964	**1.052**	1.442
29	342	1.028	1.028	5.835	1.284	1.230	**1.034**	1.339	5.835	-3.584	-3.146	**1.043**	1.372
30	354	1.025	1.025	5.869	1.310	1.265	**1.030**	1.295	5.869	-3.680	-3.322	**1.036**	1.315
31	366	1.023	1.023	5.903	1.332	1.298	**1.026**	1.257	5.903	-3.766	-3.492	**1.030**	1.269
32	378	1.022	1.022	5.935	1.345	1.330	**1.023**	1.225	5.935	-3.817	-3.657	**1.026**	1.232
33	390	1.020	1.020	5.966	1.365	1.361	**1.021**	1.197	5.966	-3.894	-3.816	**1.022**	1.201
34	402	1.019	1.019	5.996	1.381	1.392	**1.018**	1.173	5.996	-3.960	-3.971	**1.019**	1.175
35	414	1.017	1.017	6.026	1.409	1.421	**1.016**	1.152	6.026	-4.074	-4.121	**1.016**	1.153
36	426	1.015	1.015	6.054	1.439	1.449	**1.014**	1.134	6.054	-4.203	-4.267	**1.014**	1.135
37	438	1.013	1.013	6.082	1.464	1.477	**1.013**	1.118	6.082	-4.311	-4.408	**1.012**	1.119
38	450	1.012	1.012	6.109	1.490	1.504	**1.011**	1.104	6.109	-4.426	-4.546	**1.011**	1.106
39	462	1.011	1.011	6.136	1.515	1.530	**1.010**	1.091	6.136	-4.541	-4.681	**1.009**	1.094
40	474	1.009	1.009	6.161	1.541	1.556	**1.009**	1.081	6.161	-4.658	-4.811	**1.008**	1.084
41	486	1.008	1.008	6.186	1.565	1.581	**1.008**	1.071	6.186	-4.776	-4.939	**1.007**	1.075
42	498	1.007	1.007	6.211	1.590	1.605	**1.007**	1.063	6.211	-4.898	-5.063	**1.006**	1.068
43	510	1.007	1.007	6.234	1.615	1.629	**1.006**	1.056	6.234	-5.021	-5.185	**1.006**	1.061
44	522	1.006	1.006	6.258	1.640	1.652	**1.005**	1.049	6.258	-5.148	-5.303	**1.005**	1.055
45	534	1.005	1.005	6.280	1.664	1.675	**1.005**	1.044	6.280	-5.277	-5.419	**1.004**	1.050
46	546	1.004	1.004	6.303	1.689	1.697	**1.004**	1.039	6.303	-5.408	-5.533	**1.004**	1.045
47	558	1.004	1.004	6.324	1.712	1.719	**1.004**	1.034	6.324	-5.535	-5.644	**1.004**	1.041
48	570	1.003	1.003	6.346	1.734	1.740	**1.003**	1.030	6.346	-5.663	-5.752	**1.003**	1.037
49	582	1.003	1.003	6.366	1.757	1.761	**1.003**	1.027	6.366	-5.791	-5.858	**1.003**	1.034
50	594	1.003	1.003	6.387	1.779	1.781	**1.003**	1.024	6.387	-5.921	-5.962	**1.003**	1.031
51	606	1.002	1.002	6.407	1.802	1.801	**1.002**	1.021	6.407	-6.059	-6.064	**1.002**	1.028
52	618	1.002	1.002	6.426	1.826	1.821	**1.002**	1.019	6.426	-6.205	-6.164	**1.002**	1.026
53	630	1.002	1.002	6.446	1.848	1.840	**1.002**	1.016	6.446	-6.348	-6.263	**1.002**	1.024
54	642	1.002	1.002	6.465	1.870	1.859	**1.002**	1.015	6.465	-6.490	-6.359	**1.002**	1.022
55	654	1.001	1.001	6.483	1.892	1.877	**1.001**	1.013	6.483	-6.631	-6.453	**1.002**	1.020
56	666	1.001	1.001	6.501	1.915	1.895	**1.001**	1.011	6.501	-6.785	-6.546	**1.001**	1.019
57	678	1.001	1.001	6.519	1.939	1.913	**1.001**	1.010	6.519	-6.953	-6.637	**1.001**	1.017
58	690	1.001	1.001	6.537	1.967	1.931	**1.001**	1.009	6.537	-7.151	-6.727	**1.001**	1.016
59	702	1.001	1.001	6.554	1.998	1.948	**1.001**	1.008	6.554	-7.375	-6.815	**1.001**	1.015
60	714	1.000		6.571		1.965	**1.001**	1.007	6.571		-6.901	**1.001**	1.013

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1,536	4,283	2,746	75.2%	2,064	
1977	23,851,125	21,917	22,207	290	72.2%	209	0.093
1978	26,143,240	25,218	25,631	413	71.6%	296	0.098
1979	28,061,666	30,266	30,825	559	71.1%	397	0.110
1980	28,979,182	29,977	30,639	662	70.5%	467	0.106
1981	30,141,508	29,549	30,325	776	69.9%	543	0.101
1982	30,058,966	29,038	29,914	876	69.4%	608	0.100
1983	30,607,324	32,885	33,985	1,100	68.7%	756	0.111
1984	33,121,678	39,009	40,484	1,475	68.3%	1,007	0.122
1985	35,713,654	48,477	50,325	1,849	67.7%	1,251	0.141
1986	38,297,697	48,803	51,058	2,255	67.2%	1,514	0.133
1987	41,065,403	51,504	54,250	2,746	66.7%	1,832	0.132
1988	44,221,964	57,001	60,313	3,311	66.3%	2,195	0.136
1989	47,110,000	58,021	61,820	3,799	65.7%	2,496	0.131
1990	49,659,895	55,176	56,761	1,585	65.1%	1,032	0.114
1991	50,856,501	53,627	55,294	1,667	64.5%	1,075	0.109
1992	52,804,448	49,352	51,125	1,774	63.9%	1,134	0.097
1993	55,132,894	44,147	45,941	1,794	63.3%	1,135	0.083
1994	57,739,505	36,366	38,344	1,978	62.7%	1,240	0.066
1995	60,949,772	32,265	34,350	2,085	62.1%	1,295	0.056
1996	63,664,000	27,066	29,305	2,238	61.6%	1,379	0.046
1997	68,077,000	22,318	24,912	2,594	61.2%	1,587	0.037
1998	71,447,000	22,118	25,346	3,228	60.7%	1,960	0.035
1999	75,244,663	25,834	29,713	3,879	60.3%	2,339	0.039
2000	79,122,396	29,503	34,262	4,760	59.9%	2,852	0.043
2001	80,396,857	28,919	34,150	5,231	59.6%	3,117	0.042
2002	81,621,352	28,458	34,740	6,281	59.3%	3,723	0.043
2003	82,433,234	28,226	35,003	6,777	59.0%	3,999	0.042
2004	84,632,753	24,836	32,226	7,390	58.8%	4,346	0.038
2005	86,912,307	23,243	31,248	8,005	58.7%	4,697	0.036
2006	90,822,757	18,726	27,333	8,608	58.6%	5,044	0.030
2007	93,702,820	17,741	27,034	9,292	58.6%	5,445	0.029
2008	93,449,349	16,505	26,731	10,226	58.8%	6,010	0.029
2009	86,544,195	11,253	20,950	9,696	59.2%	5,737	0.024
2010	86,654,516	9,932	21,830	11,898	59.8%	7,114	0.025
2011	90,275,208	6,213	20,648	14,434	61.0%	8,808	0.023
2012	94,226,147	3,341	22,119	18,778	63.3%	11,881	0.023
2013	48,526,466	380	12,843	12,463	67.3%	8,393	0.026
2014		0	0		100.0%		
TOTAL		1,118,750	1,298,268	179,518	61.8%	110,975	
EXLD PRIOR		1,117,214	1,293,986	176,772	61.6%	108,911	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	2,746	404	349	336	259	219	188	165	135	116	96	85	72	56	54	39	32	24	22	108
1977	290	41	35	30	26	23	21	18	16	13	11	9	8	6	5	4	4	3	3	15
1978	413	56	50	43	37	33	29	26	23	20	17	14	11	9	8	6	5	4	4	21
1979	559	76	66	58	50	44	38	34	30	26	23	19	16	13	11	9	8	6	5	29
1980	662	88	78	67	60	52	45	39	35	31	27	24	20	17	14	11	9	8	6	35
1981	776	93	89	79	68	61	53	47	41	36	33	29	25	21	17	14	12	10	8	42
1982	876	99	92	89	78	68	61	53	47	41	37	33	29	25	21	18	14	12	10	50
1983	1,100	118	112	105	100	88	76	68	60	52	46	41	36	32	28	23	19	16	13	67
1984	1,475	157	141	134	125	120	106	92	82	72	63	55	49	44	38	33	28	23	19	95
1985	1,849	213	186	165	155	144	137	119	103	90	77	67	58	51	46	40	35	30	25	128
1986	2,255	236	216	193	172	164	152	146	129	111	100	87	76	67	59	53	46	40	34	170
1987	2,746	280	251	228	206	184	177	165	159	141	122	110	97	85	75	67	60	53	45	227
1988	3,311	335	311	280	255	228	204	195	181	174	153	132	119	103	90	80	70	63	55	290
1989	3,799	360	343	319	286	261	234	209	201	187	179	159	138	124	109	95	84	75	67	365
1990	1,585	138	138	131	122	109	99	87	77	75	70	67	60	52	47	41	36	32	29	168
1991	1,667	143	132	133	126	117	105	95	84	74	72	67	65	57	50	45	40	35	31	189
1992	1,774	141	140	130	130	124	114	102	93	82	73	71	66	63	56	49	44	39	34	215
1993	1,794	141	131	131	121	121	115	107	95	87	76	68	66	61	59	52	45	41	36	233
1994	1,978	156	143	133	133	123	123	117	108	97	88	78	69	67	62	60	53	46	42	273
1995	2,085	167	152	139	129	129	119	120	114	105	94	85	75	67	65	61	58	52	45	306
1996	2,238	182	165	150	138	128	127	118	118	112	104	93	84	74	66	64	60	58	51	346
1997	2,594	208	195	176	160	147	136	136	126	126	120	111	99	90	79	71	69	64	62	424
1998	3,228	288	237	221	199	182	167	155	155	143	143	136	126	113	102	90	80	78	73	551
1999	3,879	381	314	257	240	217	198	181	168	168	155	156	148	137	123	111	98	87	85	678
2000	4,760	469	422	348	286	267	241	220	201	187	186	172	173	164	152	136	123	109	97	847
2001	5,231	571	461	415	342	281	262	236	216	198	184	183	169	170	162	149	134	121	107	926
2002	6,281	739	609	491	442	364	299	279	252	230	211	196	195	180	181	172	159	142	129	1,101
2003	6,777	754	710	586	472	425	350	288	268	242	221	203	188	188	173	174	166	153	137	1,183
2004	7,390	791	737	694	572	461	415	342	281	262	237	216	198	184	183	169	170	162	150	1,290
2005	8,005	830	769	717	675	557	449	404	333	273	255	230	210	193	179	178	165	165	157	1,400
2006	8,608	904	799	741	690	650	536	432	389	320	263	245	222	202	185	172	172	159	159	1,500
2007	9,292	986	871	769	713	664	626	516	416	375	309	253	236	213	195	179	166	165	153	1,598
2008	10,226	1,156	962	850	751	696	648	611	503	406	365	301	247	231	208	190	174	162	161	1,708
2009	9,696	1,167	964	802	708	626	580	541	509	420	338	305	251	206	192	174	158	145	135	1,559
2010	11,898	1,533	1,246	1,030	857	757	668	620	577	544	448	361	325	268	220	205	185	169	155	1,808
2011	14,434	2,337	1,557	1,266	1,046	870	768	679	629	586	552	455	367	331	272	224	209	188	172	1,994
2012	18,778	3,905	2,408	1,605	1,304	1,078	897	792	700	649	604	569	469	379	341	281	231	215	194	2,232
2013	12,463	5,954	4,022	2,481	1,653	1,343	1,110	924	816	721	668	622	587	484	390	351	289	238	222	2,499
TOTAL	179,518	26,598	20,604	16,519	13,889	12,123	10,675	9,476	8,469	7,592	6,822	6,108	5,450	4,827	4,318	3,892	3,511	3,191	2,931	26,669

(1) SECTION 1, EXHIBIT 2D, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2D, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	65	11	9	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	10	1	1	1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	3	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	6	1	1	1	1	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	25	4	3	2	3	2	2	10	-	-	-	-	-	-	-	-	-	-	-	-
1958	16	3	2	2	1	2	1	1	6	-	-	-	-	-	-	-	-	-	-	-
1959	21	3	3	2	2	2	2	2	1	8	-	-	-	-	-	-	-	-	-	-
1960	24	4	4	3	2	2	1	2	2	1	7	-	-	-	-	-	-	-	-	-
1961	40	7	6	5	4	3	3	2	3	2	2	11	-	-	-	-	-	-	-	-
1962	70	14	11	10	8	7	5	4	3	4	3	3	12	-	-	-	-	-	-	-
1963	43	8	7	6	5	4	3	3	2	2	2	2	1	7	-	-	-	-	-	-
1964	103	19	16	13	11	9	8	7	5	4	4	4	3	3	15	-	-	-	-	-
1965	62	10	8	7	6	5	4	3	3	2	2	2	2	2	1	7	-	-	-	-
1966	63	10	8	7	6	5	4	3	3	2	2	2	1	1	1	1	5	-	-	-
1967	29	5	4	3	3	2	2	2	1	1	1	1	1	0	1	0	0	2	-	-
1968	78	12	10	8	7	6	5	4	3	3	2	2	2	1	1	1	1	1	5	-
1969	142	22	19	16	13	11	9	8	6	5	5	4	3	3	2	2	2	2	1	7
1970	85	14	11	9	8	6	5	4	4	3	3	2	2	2	1	1	1	1	1	4
1971	155	22	19	16	14	11	9	8	7	5	5	4	3	3	2	2	2	1	1	8
1972	269	43	39	34	29	25	20	17	14	12	10	8	7	6	5	4	3	3	2	15
1973	226	28	25	22	19	17	14	12	10	8	7	6	5	4	3	3	3	2	2	12
1974	387	57	51	46	41	35	30	25	21	17	14	12	10	8	7	6	5	4	3	20
1975	281	39	34	30	28	25	22	19	16	13	11	9	8	6	5	4	4	3	3	15
1976	542	67	57	49	43	39	34	30	26	22	18	15	13	11	9	7	6	5	5	27
TOTAL	2,746	404	349	336	259	219	188	165	135	116	96	85	72	56	54	39	32	24	22	108

(1) BASED ON SECTION 1, EXHIBIT 2D, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2D, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			1,536					4,283
1977	23,851,125	0.093	21,917	1.014	22,224	22,224	22,224	22,207
1978	26,143,240	0.098	25,218	1.016	25,627	25,629	25,629	25,631
1979	28,061,666	0.110	30,266	1.019	30,834	30,835	30,835	30,825
1980	28,979,182	0.106	29,977	1.022	30,630	30,633	30,633	30,639
1981	30,141,508	0.101	29,549	1.025	30,289	30,293	30,293	30,325
1982	30,058,966	0.100	29,038	1.028	29,863	29,868	29,868	29,914
1983	30,607,324	0.112	32,885	1.032	33,937	33,943	33,943	33,985
1984	33,121,678	0.123	39,009	1.036	40,408	40,416	40,416	40,484
1985	35,713,654	0.142	48,477	1.040	50,433	50,445	50,445	50,325
1986	38,297,697	0.134	48,803	1.045	51,019	51,031	51,031	51,058
1987	41,065,403	0.133	51,504	1.051	54,114	54,131	54,131	54,250
1988	44,221,964	0.137	57,001	1.056	60,215	60,233	60,233	60,313
1989	47,110,000	0.132	58,021	1.062	61,647	61,669	61,669	61,820
1990	49,659,895	0.048	55,176	1.069	58,968	56,724	56,724	56,761
1991	50,856,501	0.046	53,627	1.076	57,683	55,276	55,276	55,294
1992	52,804,448	0.043	49,352	1.083	53,435	51,082	51,082	51,125
1993	55,132,894	0.041	44,147	1.090	48,142	46,035	46,035	45,941
1994	57,739,505	0.039	36,366	1.099	39,962	38,399	38,399	38,344
1995	60,949,772	0.037	32,265	1.108	35,752	34,447	34,447	34,350
1996	63,664,000	0.034	27,066	1.118	30,267	29,373	29,373	29,305
1997	68,077,000	0.034	22,318	1.129	25,203	24,982	24,982	24,912
1998	71,447,000	0.037	22,118	1.143	25,281	25,406	25,406	25,346
1999	75,244,663	0.037	25,834	1.160	29,966	29,690	29,690	29,713
2000	79,122,396	0.037	29,503	1.179	34,789	34,011	34,011	34,262
2001	80,396,857	0.038	28,919	1.204	34,829	34,141	34,141	34,150
2002	81,621,352	0.039	28,458	1.235	35,157	34,521	34,521	34,740
2003	82,433,234	0.040	28,226	1.271	35,881	35,190	35,190	35,003
2004	84,632,753	0.037	24,836	1.312	32,573	32,237	32,237	32,226
2005	86,912,307	0.035	23,243	1.359	31,580	31,196	31,196	31,248
2006	90,822,757	0.032	18,726	1.418	26,559	27,376	27,376	27,333
2007	93,702,820	0.030	17,741	1.495	26,519	27,084	27,084	27,034
2008	93,449,349	0.028	16,505	1.596	26,347	26,451	26,451	26,731
2009	86,544,195	0.027	11,253	1.739	19,565	21,181	21,181	20,950
2010	86,654,516	0.029	9,932	1.956	19,426	22,091	22,091	21,830
2011	90,275,208	0.028	6,213	2.406	14,948	20,836	20,836	20,648
2012	94,226,147	0.027	3,341	3.813	12,739	22,110	22,110	22,119
2013	97,052,931	0.027	380	29.552	11,231	25,698	25,698	25,686
2014	99,964,519	0.027				26,990	26,990	26,990
TOTAL			1,118,750		1,288,040	1,333,879	1,333,879	1,338,102
EXLD PRIOR			1,117,214		1,288,040	1,333,879	1,333,879	1,333,819

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2D, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2D, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 2D, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,536	***3 YEAR SUM***	***1,287***	***74,992***	160,000		2,746	4,283
1977	21,917	22,224	307	20,506	19,335	0.943	290	22,207
1978	25,218	25,629	410	23,846	23,986	1.006	413	25,631
1979	30,266	30,835	569	30,641	30,088	0.982	559	30,825
1980	29,977	30,633	656	31,366	31,665	1.010	662	30,639
1981	29,549	30,293	744	32,948	34,370	1.043	776	30,325
1982	29,038	29,868	829	35,678	37,679	1.056	876	29,914
1983	32,885	33,943	1,057	42,032	43,708	1.040	1,100	33,985
1984	39,009	40,416	1,407	54,539	57,195	1.049	1,475	40,484
1985	48,477	50,445	1,968	83,779	78,690	0.939	1,849	50,325
1986	48,803	51,031	2,227	82,223	83,223	1.012	2,255	51,058
1987	51,504	54,131	2,627	90,574	94,688	1.045	2,746	54,250
1988	57,001	60,233	3,232	113,425	116,207	1.025	3,311	60,313
1989	58,021	61,669	3,647	124,452	129,629	1.042	3,799	61,820
1990	55,176	56,724	1,549	134,459	137,622	1.024	1,585	56,761
1991	53,627	55,276	1,649	138,233	139,734	1.011	1,667	55,294
1992	49,352	51,082	1,730	140,936	144,486	1.025	1,774	51,125
1993	44,147	46,035	1,889	149,093	141,660	0.950	1,794	45,941
1994	36,366	38,399	2,033	155,643	151,412	0.973	1,978	38,344
1995	32,265	34,447	2,182	161,707	154,527	0.956	2,085	34,350
1996	27,066	29,373	2,307	165,424	160,501	0.970	2,238	29,305
1997	22,318	24,982	2,664	185,237	180,362	0.974	2,594	24,912
1998	22,118	25,406	3,288	219,346	215,320	0.982	3,228	25,346
1999	25,834	29,690	3,855	244,462	245,953	1.006	3,879	29,713
2000	29,503	34,011	4,509	271,809	286,935	1.056	4,760	34,262
2001	28,919	34,141	5,222	295,758	296,233	1.002	5,231	34,150
2002	28,458	34,521	6,062	320,138	331,715	1.036	6,281	34,740
2003	28,226	35,190	6,964	344,690	335,429	0.973	6,777	35,003
2004	24,836	32,237	7,401	345,536	345,026	0.999	7,390	32,226
2005	23,243	31,196	7,953	351,514	353,833	1.007	8,005	31,248
2006	18,726	27,376	8,651	361,114	359,320	0.995	8,608	27,333
2007	17,741	27,084	9,343	367,856	365,870	0.995	9,292	27,034
2008	16,505	26,451	9,947	368,644	378,994	1.028	10,226	26,731
2009	11,253	21,181	9,927	345,687	337,641	0.977	9,696	20,950
2010	9,932	22,091	12,159	396,402	387,891	0.979	11,898	21,830
2011	6,213	20,836	14,622	437,097	431,482	0.987	14,434	20,648
2012	3,341	22,110	18,769	503,219	503,456	1.000	18,778	22,119
2013	380	25,698	25,318	628,599	628,305	1.000	25,306	25,686
2014		26,990	26,990	669,762	669,762	1.000	26,990	26,990
TOTAL	1,118,750	1,333,879	217,953	8,543,367	8,623,933		219,351	1,338,102
EXLD PRIOR	1,117,214		216,665	8,468,375	8,463,933		216,605	1,333,819

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			22,207		0.093
1978	26,143,240			25,631		0.098
1979	28,061,666			30,825		0.110
1980	28,979,182			30,639		0.106
1981	30,141,508			30,325		0.101
1982	30,058,966	32,925	10.95%	29,914	909	0.100
1983	30,607,324	34,316	11.21%	33,985	990	0.111
1984	33,121,678	41,180	12.43%	40,484	983	0.122
1985	35,713,654	44,767	12.53%	50,325	1,124	0.141
1986	38,297,697	45,649	11.92%	51,058	1,118	0.133
1987	41,065,403	48,293	11.76%	54,250	1,123	0.132
1988	44,221,964	51,449	11.63%	60,313	1,172	0.136
1989	47,110,000	53,272	11.31%	61,820	1,160	0.131
1990	49,659,895	53,013	10.68%	56,761	1,071	0.114
1991	50,856,501	48,928	9.62%	55,294	1,130	0.109
1992	52,804,448	47,428	8.98%	51,125	1,078	0.097
1993	55,132,894	46,948	8.52%	45,941	979	0.083
1994	57,739,505	46,197	8.00%	38,344	830	0.066
1995	60,949,772	43,087	7.07%	34,350	797	0.056
1996	63,664,000	39,901	6.27%	29,305	734	0.046
1997	68,077,000	37,122	5.45%	24,912	671	0.037
1998	71,447,000	36,663	5.13%	25,346	691	0.035
1999	75,244,663	37,974	5.05%	29,713	782	0.039
2000	79,122,396	38,562	4.87%	34,262	889	0.043
2001	80,396,857	35,168	4.37%	34,150	971	0.042
2002	81,621,352	35,509	4.35%	34,740	978	0.043
2003	82,433,234	34,266	4.16%	35,003	1,022	0.042
2004	84,632,753	32,094	3.79%	32,226	1,004	0.038
2005	86,912,307	29,522	3.40%	31,248	1,058	0.036
2006	90,822,757	25,820	2.84%	27,333	1,059	0.030
2007	93,702,820	25,388	2.71%	27,034	1,065	0.029
2008	93,449,349	22,439	2.40%	26,731	1,191	0.029
2009	86,544,195	17,397	2.01%	20,950	1,204	0.024
2010	86,654,516	17,883	2.06%	21,830	1,221	0.025
2011	90,275,208	17,290	1.92%	20,648	1,194	0.023
2012	94,226,147	16,502	1.75%	22,119	1,340	0.023
2013	97,052,931	16,793	1.73%	25,686	1,530	0.026
2014		17,344		26,990	1,556	
TOTAL		1,171,089		1,333,819		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	58,968		0.335	3.391	66,946	0	100%	66,946	0.066	0.119	0.048
1991	50,856,501	1.979	100,654,884	57,683		0.345	3.357	66,845	0	100%	66,845	0.066	0.113	0.046
1992	52,804,448	1.879	99,199,664	53,435		0.356	3.324	63,204	0	100%	63,204	0.064	0.101	0.043
1993	55,132,894	1.846	101,763,581	48,142		0.367	3.291	58,124	0	100%	58,124	0.057	0.087	0.041
1994	57,739,505	1.786	103,144,617	39,962		0.378	3.258	49,247	0	100%	49,247	0.048	0.069	0.039
1995	60,949,772	1.737	105,860,639	35,752		0.416	3.074	45,676	0	100%	45,676	0.043	0.059	0.037
1996	63,664,000	1.681	107,011,928	30,267		0.457	2.900	40,088	0	100%	40,088	0.037	0.048	0.034
1997	68,077,000	1.609	109,565,780	25,203		0.502	2.533	32,037	0	100%	32,037	0.029	0.037	0.034
1998	71,447,000	1.535	109,703,410	25,281		0.510	2.212	28,494	0	100%	28,494	0.026	0.035	0.037
1999	75,244,663	1.486	111,784,761	29,966		0.517	2.087	32,348	0	100%	32,348	0.029	0.040	0.037
2000	79,122,396	1.436	113,612,761	34,789		0.525	1.969	35,968	0	100%	35,968	0.032	0.044	0.037
2001	80,396,857	1.404	112,872,903	34,829		0.533	1.857	34,488	0	100%	34,488	0.031	0.043	0.038
2002	81,621,352	1.369	111,762,597	35,157		0.541	1.752	33,342	0	100%	33,342	0.030	0.043	0.039
2003	82,433,234	1.332	109,823,635	35,881		0.550	1.653	32,592	0	100%	32,592	0.030	0.044	0.040
2004	84,632,753	1.284	108,674,619	32,573		0.604	1.559	30,673	0	100%	30,673	0.028	0.038	0.037
2005	86,912,307	1.253	108,922,029	31,580		0.664	1.471	30,829	0	100%	30,829	0.028	0.036	0.035
2006	90,822,757	1.210	109,940,677	26,559		0.729	1.388	26,879	0	100%	26,879	0.024	0.029	0.032
2007	93,702,820	1.171	109,685,990	26,519		0.801	1.309	27,823	0	100%	27,823	0.025	0.028	0.030
2008	93,449,349	1.148	107,266,594	26,347		0.881	1.235	28,657	0	100%	28,657	0.027	0.028	0.028
2009	86,544,195	1.149	99,469,136	19,565		0.968	1.188	22,486	0	100%	22,486	0.023	0.023	0.027
2010	86,654,516	1.125	97,450,013	19,426		0.922	1.148	20,544	0	100%	20,544	0.021	0.022	0.029
2011	90,275,208	1.093	98,646,157	14,948		0.960	1.109	15,910	0	100%	15,910	0.016	0.017	0.028
2012	94,226,147	1.061	99,964,519	12,739		1.000	1.071	13,647	0	100%	13,647	0.014	0.014	0.027
2013	97,052,931	1.030	99,964,519	11,231		1.000	1.035	11,624	0	100%	11,624	0.012	0.012	0.027
2014		1.000				1.000	1.000	0	0	0%	0			0.027

	5 Year Average excluding 2012-2013	0.022	0.024
	7 Year Average excluding 2010-2013	0.026	0.032
	10 Year Weighted Average excluding 2010-2013	0.028	
	10 Year Weighted Average excluding 2009-2013	0.028	
	5 Year Average excluding 2011-2013	0.024	0.026
	5 Year Average excluding 2013	0.020	0.021
	7 Year Average excluding 2013	0.024	0.023
(14)	2014 Selected Loss Rate:	0.027	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 2D, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.001	1.000	1.001									
1959	654	654	666	1.001	1.001	1.001									
1960	642	642	654	1.001	1.001	1.001									
1961	630	630	642	1.001	1.001	1.001									
1962	618	618	630	1.001	1.001	1.001									
1963	606	606	618	1.001	1.001	1.001									
1964	594	594	606	1.002	1.001	1.002									
1965	582	582	594	1.002	1.002	1.002									
1966	570	570	582	1.002	1.002	1.002									
1967	558	558	570	1.003	1.002	1.003									
1968	546	546	558	1.003	1.003	1.003									
1969	534	534	546	1.004	1.003	1.004									
1970	522	522	534	1.005	1.004	1.005									
1971	510	510	522	1.006	1.005	1.006									
1972	498	498	510	1.007	1.006	1.007									
1973	486	486	498	1.008	1.007	1.008									
1974	474	474	486	1.009	1.008	1.009									
1975	462	462	474	1.010	1.009	1.010									
1976	450	450	462	1.012	1.010	1.012									
1977	438	438	450	1.014	1.012	1.014				1.000	1.000	1.000	1.016	1.012	1.016
1978	426	426	438	1.016	1.014	1.016				1.000	1.000	1.000	1.019	1.016	1.019
1979	414	414	426	1.019	1.016	1.019				1.000	1.000	1.000	1.023	1.019	1.023
1980	402	402	414	1.022	1.019	1.022				1.000	1.000	1.000	1.027	1.023	1.027
1981	390	390	402	1.025	1.022	1.025				1.000	1.000	1.000	1.032	1.027	1.032
1982	378	378	390	1.028	1.025	1.028				1.000	1.000	1.000	1.036	1.032	1.036
1983	366	366	378	1.032	1.028	1.032				1.000	1.000	1.000	1.039	1.036	1.039
1984	354	354	366	1.036	1.032	1.036				1.000	1.000	1.000	1.042	1.039	1.042
1985	342	342	354	1.040	1.036	1.040				1.000	1.000	1.000	1.045	1.042	1.045
1986	330	330	342	1.045	1.040	1.045				1.000	1.000	1.000	1.049	1.045	1.049
1987	318	318	330	1.051	1.045	1.051				1.000	1.000	1.000	1.054	1.049	1.054
1988	306	306	318	1.056	1.051	1.056				1.000	1.000	1.000	1.059	1.054	1.059
1989	294	294	306	1.062	1.056	1.062				1.000	1.000	1.000	1.065	1.059	1.065
1990	282	282	294	1.069	1.062	1.069				1.000	1.000	1.000	1.072	1.065	1.072
1991	270	270	282	1.076	1.069	1.076				1.000	1.000	1.000	1.078	1.072	1.078
1992	258	258	270	1.083	1.076	1.083				1.000	1.000	1.000	1.084	1.078	1.084
1993	246	246	258	1.090	1.083	1.090				1.000	1.000	1.000	1.092	1.084	1.092
1994	234	234	246	1.099	1.090	1.099				1.000	1.000	1.000	1.099	1.092	1.099
1995	222	222	234	1.108	1.099	1.108				1.000	1.000	1.000	1.108	1.099	1.108
1996	210	210	222	1.118	1.108	1.118				1.000	1.000	1.000	1.118	1.108	1.118
1997	198	198	210	1.129	1.118	1.129				1.000	1.000	1.000	1.129	1.118	1.129
1998	186	186	198	1.143	1.129	1.143				1.001	1.000	1.001	1.142	1.129	1.142
1999	174	174	186	1.160	1.143	1.160				1.001	1.001	1.001	1.159	1.142	1.159
2000	162	162	174	1.179	1.160	1.179				1.001	1.001	1.001	1.178	1.159	1.178
2001	150	150	162	1.204	1.179	1.204				1.002	1.001	1.002	1.202	1.178	1.202
2002	138	138	150	1.235	1.204	1.235				1.003	1.002	1.003	1.232	1.202	1.232
2003	126	126	138	1.271	1.235	1.271				1.005	1.003	1.005	1.266	1.232	1.266
2004	114	114	126	1.312	1.271	1.312				1.007	1.005	1.007	1.303	1.266	1.303
2005	102	102	114	1.359	1.312	1.359				1.010	1.007	1.010	1.345	1.303	1.345
2006	90	90	102	1.418	1.359	1.418				1.018	1.010	1.018	1.393	1.345	1.393
2007	78	78	90	1.495	1.418	1.495				1.059	1.018	1.059	1.406	1.393	1.406
2008	66	66	78	1.596	1.495	1.596				1.101	1.059	1.101	1.436	1.406	1.436
2009	54	54	66	1.739	1.596	1.739				1.145	1.101	1.145	1.508	1.436	1.508
2010	42	42	54	1.956	1.739	1.956				1.193	1.145	1.193	1.634	1.508	1.634
2011	30	30	42	2.406	1.956	2.406				1.283	1.193	1.283	1.869	1.634	1.869
2012	18	18	30	3.813	2.406	3.813				1.565	1.283	1.565	2.443	1.869	2.443
2013	6	6	18	29.552	3.813	29.552				5.282	1.565	5.282	5.385	2.443	5.385

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2D, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2D, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2D, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2D, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - CHIROPRACTORS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	194	1,930	3,775	4,783	5,740	6,778	7,900	8,972	10,090	11,238	12,257	13,290	14,262	15,144	15,631	16,580	17,408	18,139	18,756	19,313	19,818	20,189	20,409	20,596	20,768	20,927	21,076	21,192	21,315	21,407	21,499	21,581	21,658	21,742	21,807	21,865	21,917	21,917
1978	235	2,331	4,559	5,842	7,128	8,432	9,729	10,984	12,333	13,659	14,838	16,010	17,081	18,208	19,116	19,998	20,835	21,497	22,126	22,677	23,085	23,324	23,571	23,749	23,955	24,138	24,302	24,438	24,591	24,704	24,802	24,913	25,008	25,094	25,158	25,218		25,218
1979	264	2,623	5,238	6,932	8,547	10,167	11,819	13,386	14,981	16,522	17,884	19,235	20,655	21,903	23,046	24,189	25,102	25,901	26,644	27,223	27,564	27,868	28,130	28,423	28,697	28,950	29,173	29,351	29,508	29,684	29,823	29,963	30,074	30,167	30,266			30,266
1980	269	2,712	5,516	7,313	8,993	10,637	12,306	13,891	15,498	17,049	18,376	19,842	21,280	22,619	23,896	24,934	25,826	26,554	27,093	27,451	27,741	28,011	28,264	28,488	28,693	28,876	29,072	29,250	29,430	29,580	29,712	29,818	29,909	29,977				29,977
1981	295	2,968	6,003	7,889	9,603	11,247	12,923	14,520	16,088	17,533	18,966	20,441	21,827	23,148	24,245	25,254	26,120	26,743	27,132	27,461	27,726	28,031	28,250	28,452	28,597	28,742	28,898	29,043	29,191	29,331	29,435	29,492	29,549					29,549
1982	354	3,379	6,397	8,365	10,193	11,939	13,667	15,244	16,777	18,413	19,887	21,390	22,750	23,872	24,804	25,604	26,243	26,634	26,954	27,193	27,481	27,701	27,923	28,128	28,307	28,441	28,578	28,694	28,801	28,900	28,980	29,038						29,038
1983	353	3,564	7,211	9,459	11,519	13,428	15,268	16,970	18,881	20,781	22,528	24,203	25,608	26,906	27,998	28,857	29,407	29,913	30,290	30,676	31,025	31,314	31,561	31,788	31,990	32,193	32,366	32,533	32,696	32,796	32,885							32,885
1984	439	4,407	8,934	11,803	14,382	16,787	19,061	21,436	23,946	26,391	28,683	30,510	32,134	33,504	34,523	35,139	35,655	36,080	36,500	36,872	37,198	37,464	37,707	37,927	38,113	38,318	38,513	38,719	38,870	39,009								39,009
1985	477	4,949	10,497	14,128	17,411	20,457	23,856	27,184	30,489	33,642	36,145	38,434	40,421	41,859	42,721	43,425	44,056	44,670	45,211	45,690	46,151	46,535	46,857	47,184	47,541	47,861	48,114	48,317	48,477									48,477
1986	466	4,985	11,000	14,809	18,248	21,893	25,501	28,922	32,315	35,133	37,565	39,704	41,272	42,297	43,173	43,892	44,582	45,199	45,715	46,172	46,590	46,955	47,376	47,712	48,075	48,354	48,602	48,803										48,803
1987	498	5,431	12,273	16,651	21,054	25,586	29,828	34,025	37,446	40,349	42,795	44,508	45,545	46,409	47,080	47,764	48,339	48,834	49,311	49,681	50,019	50,334	50,587	50,873	51,092	51,333	51,504											51,504
1988	576	6,240	14,184	20,111	25,744	30,716	35,433	39,583	43,246	46,235	48,398	49,625	50,617	51,449	52,211	52,894	53,466	53,965	54,417	54,854	55,278	55,673	56,078	56,452	56,751	57,001												57,001
1989	573	6,444	15,996	23,092	29,292	34,824	39,177	43,111	46,247	48,444	49,791	50,935	51,826	52,674	53,388	54,066	54,660	55,238	55,720	56,180	56,647	57,081	57,429	57,765	58,021													58,021
1990	473	6,286	15,825	23,387	29,786	34,614	38,694	42,107	44,662	46,200	47,444	48,447	49,463	50,352	51,110	51,757	52,333	52,822	53,295	53,782	54,189	54,572	54,885	55,176														55,176
1991	684	9,671	19,081	26,780	32,335	36,806	40,386	43,142	44,688	45,963	47,124	48,163	49,096	49,853	50,430	50,963	51,502	51,946	52,377	52,762	53,079	53,392	53,627															53,627
1992	722	10,726	20,809	27,364	32,275	36,200	39,011	40,648	41,868	42,915	43,860	44,653	45,348	45,925	46,472	46,975	47,472	47,914	48,358	48,746	49,074	49,352																49,352
1993	922	11,060	19,582	25,549	29,960	32,901	34,513	35,833	36,860	37,910	38,879	39,736	40,404	40,997	41,568	42,113	42,622	43,126	43,568	43,906	44,147																	44,147
1994	843	9,835	17,546	22,579	25,615	27,457	28,771	29,877	30,940	31,836	32,559	33,147	33,712	34,188	34,634	35,070	35,514	35,834	36,135	36,366																		36,366
1995	752	10,290	17,018	20,578	22,534	23,982	25,113	26,155	27,106	27,877	28,567	29,213	29,771	30,312	30,759	31,235	31,637	31,993	32,265																			32,265
1996	877	9,669	14,617	16,952	18,671	19,915	21,055	21,988	22,870	23,611	24,264	24,819	25,291	25,784	26,215	26,567	26,821	27,066																				27,066
1997	625	6,655	10,065	12,269	13,800	15,198	16,400	17,340	18,185	18,920	19,544	20,121	20,689	21,212	21,618	22,007	22,318																					22,318
1998	814	6,386	9,763	12,001	13,788	15,264	16,516	17,508	18,364	19,133	19,799	20,423	20,956	21,411	21,778	22,118																						22,118
1999	891	7,429	11,354	14,432	16,659	18,337	19,613	20,758	21,712	22,632	23,426	24,210	24,884	25,408	25,834																							25,834
2000	1,189	8,510	13,861	17,462	19,847	21,612	23,064	24,263	25,301	26,320	27,330	28,193	28,932	29,503																								29,503
2001	1,126	8,870	14,382	18,042	20,254	22,043	23,510	24,789	25,899	26,900	27,707	28,366	28,919																									28,919
2002	1,112	9,703	15,272	18,735	21,058	22,525	23,821	25,044	26,184	27,081	27,793	28,458																										28,458
2003	1,340	9,905	15,311	18,606	20,736	22,441	23,957	25,358	26,519	27,453	28,226																											28,226
2004	1,080	8,653	13,815	16,780	18,905	20,598	22,157	23,302	24,172	24,836																												24,836
2005	1,114	8,497	13,082	16,021	18,073	19,831	21,252	22,320	23,243																													23,243
2006	892	6,997	10,899	13,531	15,496	16,859	17,898	18,726																														18,726
2007	774	6,472	10,554	13,412	15,277	16,687	17,741																															17,741
2008	872	6,939	11,200	13,720	15,325	16,505																																16,505
2009	734	5,355	8,544	10,195	11,253																																	11,253
2010	733	5,367	8,249	9,932																																		9,932
2011	589	3,985	6,213																																			6,213
2012	411	3,341																																				3,341
2013	380																																					380
																																						1,117,214

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	9.936	1.956	1.267	1.200	1.181	1.166	1.136	1.125	1.114	1.091	1.084	1.073	1.062	1.032	1.061	1.050	1.042	1.034	1.030	1.026	1.019	1.011	1.009	1.008	1.008	1.007	1.006	1.006	1.004	1.004	1.004	1.004	1.004	1.003	1.003	1.002		
1978	9.936	1.956	1.281	1.220	1.183	1.154	1.129	1.123	1.107	1.086	1.079	1.067	1.066	1.050	1.046	1.042	1.032	1.029	1.025	1.018	1.010	1.011	1.008	1.009	1.008	1.007	1.006	1.006	1.005	1.004	1.004	1.004	1.003	1.003	1.002			
1979	9.936	1.997	1.323	1.233	1.190	1.163	1.133	1.119	1.103	1.082	1.075	1.074	1.060	1.052	1.050	1.038	1.032	1.029	1.022	1.013	1.011	1.009	1.010	1.010	1.009	1.008	1.006	1.005	1.006	1.005	1.005	1.004	1.003	1.003				
1980	10.074	2.034	1.326	1.230	1.183	1.157	1.129	1.116	1.100	1.078	1.080	1.072	1.063	1.056	1.043	1.036	1.028	1.020	1.013	1.011	1.010	1.009	1.008	1.007	1.006	1.007	1.006	1.006	1.005	1.004	1.004	1.003	1.002					
1981	10.061	2.023	1.314	1.217	1.171	1.149	1.124	1.108	1.090	1.082	1.078	1.068	1.060	1.047	1.042	1.034	1.024	1.015	1.012	1.010	1.011	1.008	1.007	1.005	1.005	1.005	1.005	1.005	1.005	1.004	1.002	1.002						
1982	9.550	1.894	1.308	1.219	1.171	1.145	1.115	1.101	1.097	1.080	1.076	1.064	1.049	1.039	1.032	1.025	1.015	1.012	1.009	1.011	1.008	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.002							
1983	10.090	2.023	1.312	1.218	1.166	1.137	1.111	1.113	1.101	1.084	1.074	1.058	1.051	1.041	1.031	1.019	1.017	1.013	1.013	1.011	1.009	1.008	1.007	1.006	1.006	1.005	1.005	1.005	1.003	1.003								
1984	10.044	2.027	1.321	1.219	1.167	1.135	1.125	1.117	1.102	1.087	1.064	1.053	1.043	1.030	1.018	1.015	1.012	1.012	1.010	1.009	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004									
1985	10.373	2.121	1.346	1.232	1.175	1.166	1.140	1.122	1.103	1.074	1.063	1.052	1.036	1.021	1.016	1.015	1.014	1.012	1.011	1.010	1.008	1.007	1.007	1.008	1.007	1.005	1.004	1.003										
1986	10.708	2.207	1.346	1.232	1.200	1.165	1.134	1.117	1.087	1.069	1.057	1.040	1.025	1.021	1.017	1.016	1.014	1.011	1.010	1.009	1.008	1.009	1.007	1.008	1.006	1.005	1.004											
1987	10.906	2.260	1.357	1.264	1.215	1.166	1.141	1.101	1.078	1.061	1.040	1.023	1.019	1.014	1.015	1.012	1.010	1.010	1.008	1.007	1.006	1.005	1.006	1.004	1.005	1.003												
1988	10.838	2.273	1.418	1.280	1.193	1.154	1.117	1.093	1.069	1.047	1.025	1.020	1.016	1.015	1.013	1.011	1.009	1.008	1.008	1.008	1.007	1.007	1.007	1.005	1.004													
1989	11.248	2.482	1.444	1.269	1.189	1.125	1.100	1.073	1.048	1.028	1.023	1.017	1.016	1.014	1.013	1.011	1.011	1.009	1.008	1.008	1.008	1.006	1.006	1.004														
1990	13.291	2.517	1.478	1.274	1.162	1.118	1.088	1.061	1.034	1.027	1.021	1.021	1.018	1.015	1.013	1.011	1.009	1.009	1.009	1.008	1.007	1.006	1.005															
1991	14.131	1.973	1.403	1.207	1.138	1.097	1.068	1.036	1.029	1.025	1.022	1.019	1.015	1.012	1.011	1.011	1.009	1.008	1.007	1.006	1.006	1.004																
1992	14.855	1.940	1.315	1.179	1.122	1.078	1.042	1.030	1.025	1.022	1.018	1.016	1.013	1.012	1.011	1.011	1.009	1.009	1.008	1.007	1.006																	
1993	12.002	1.770	1.305	1.173	1.098	1.049	1.038	1.029	1.028	1.026	1.022	1.017	1.015	1.014	1.013	1.012	1.012	1.010	1.008	1.005																		
1994	11.664	1.784	1.287	1.134	1.072	1.048	1.038	1.036	1.029	1.023	1.018	1.017	1.014	1.013	1.013	1.013	1.009	1.008	1.006																			
1995	13.684	1.654	1.209	1.095	1.064	1.047	1.041	1.036	1.028	1.025	1.023	1.019	1.018	1.015	1.015	1.013	1.011	1.008																				
1996	11.025	1.512	1.160	1.101	1.067	1.057	1.044	1.040	1.032	1.028	1.023	1.019	1.019	1.017	1.013	1.010	1.009																					
1997	10.652	1.512	1.219	1.125	1.101	1.079	1.057	1.049	1.040	1.033	1.029	1.028	1.025	1.019	1.018	1.014																						
1998	7.842	1.529	1.229	1.149	1.107	1.082	1.060	1.049	1.042	1.035	1.032	1.026	1.022	1.017	1.016																							
1999	8.342	1.528	1.271	1.154	1.101	1.070	1.058	1.046	1.042	1.035	1.033	1.028	1.021	1.017																								
2000	7.156	1.629	1.260	1.137	1.089	1.067	1.052	1.043	1.040	1.038	1.032	1.026	1.020																									
2001	7.876	1.621	1.254	1.123	1.088	1.067	1.054	1.045	1.039	1.030	1.024	1.019																										
2002	8.726	1.574	1.227	1.124	1.070	1.058	1.051	1.046	1.034	1.026	1.024																											
2003	7.390	1.546	1.215	1.114	1.082	1.068	1.058	1.046	1.035	1.028																												
2004	8.015	1.597	1.215	1.127	1.090	1.076	1.052	1.037	1.028																													
2005	7.629	1.540	1.225	1.128	1.097	1.072	1.050	1.041																														
2006	7.847	1.558	1.241	1.145	1.088	1.062	1.046																															
2007	8.359	1.631	1.271	1.139	1.092	1.063																																
2008	7.960	1.614	1.225	1.117	1.077																																	
2009	7.295	1.596	1.193	1.104																																		
2010	7.318	1.537	1.204																																			
2011	6.763	1.559																																				
2012	8.120																																					
3 Yr Avg	7.400	1.564	1.207	1.120	1.086	1.065	1.049	1.041	1.032	1.028	1.026	1.025	1.021	1.018	1.016	1.012	1.010	1.009	1.007	1.006	1.006	1.005	1.006	1.005	1.005	1.005	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.002		
5 Yr Avg	7.491	1.587	1.227	1.127	1.089	1.068	1.052	1.043	1.035	1.032	1.029	1.026	1.021	1.017	1.015	1.012	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.002		
7 Yr Avg	7.666	1.576	1.225	1.125	1.085	1.066	1.052	1.043	1.037	1.032	1.028	1.024	1.020	1.016	1.014	1.012	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.002		
5 Yr Wtd	7.481	1.592	1.229	1.128	1.089	1.068	1.052	1.043	1.035	1.031	1.029	1.025	1.021	1.017	1.015	1.012	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.002		
10 Yr Wtd	7.672	1.574	1.228	1.126	1.087	1.068	1.054	1.044	1.036	1.030	1.025	1.021	1.017	1.014	1.013	1.011	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.002		
15 Yr Wtd	7.783	1.573	1.227	1.124	1.084	1.063	1.048	1.039	1.033	1.028	1.024	1.020	1.018	1.015	1.014	1.012	1.011	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.002		TAIL
Prior FY	7.750	1.585	1.230	1.127	1.090	1.067	1.053	1.044	1.038	1.033	1.030	1.025	1.021	1.016	1.014	1.012	1.010	1.009	1.008	1.007	1.007	1.007	1.007	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.014
MLT Sel.	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Selected	7.750	1.585	1.230	1.125	1.089	1.068	1.054	1.044	1.036	1.032	1.029	1.026	1.021	1.017	1.015	1.012	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002	
Cumulative	29.552	3.813	2.406	1.956	1.739	1.596	1.495	1.418	1.359	1.312	1.271	1.235	1.204	1.179	1.160	1.143	1.129	1.118	1.108	1.099	1.090	1.083	1.076	1.069	1.062	1.056	1.051	1.045	1.040	1.036	1.032	1.028	1.025	1.022	1.019	1.016	1.014	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	7.750	-			7.750		29.145		4.329	33.243	29.552
18	1.5	1.585	2.657	1.245	1.786	1.585	0.672	3.761	7.683	2.780	5.089	3.813
30	2.5	1.230	1.469	1.154	1.317	1.230	0.623	2.373	2.892	2.233	2.849	2.406
42	3.5	1.125	1.154	1.109	1.175	1.125	0.668	1.929	1.969	1.934	2.163	1.956
54	4.5	1.089	1.087	1.083	1.112	1.089	0.802	1.715	1.706	1.743	1.842	1.739
66	5.5	1.068	1.063	1.065	1.078	1.068	0.830	1.574	1.570	1.610	1.657	1.596
78	6.5	1.054	1.050	1.052	1.058	1.054	0.847	1.474	1.477	1.512	1.536	1.495
90	7.5	1.044	1.041	1.043	1.045	1.044	0.858	1.399	1.406	1.437	1.452	1.418
102	8.5	1.036	1.036	1.036	1.036	1.036	0.855	1.340	1.351	1.377	1.389	1.359
114	9.5	1.032	1.030	1.031	1.030	1.032	0.914	1.293	1.304	1.329	1.341	1.312
126	10.5	1.029	1.027	1.026	1.025	1.029	0.943	1.254	1.266	1.289	1.302	1.271
138	11.5	1.026	1.025	1.023	1.021	1.026	0.914	1.218	1.233	1.256	1.271	1.235
150	12.5	1.021	1.022	1.020	1.018	1.021	0.850	1.188	1.204	1.228	1.245	1.204
162	13.5	1.017	1.018	1.017	1.016	1.017	0.794	1.163	1.178	1.205	1.222	1.179
174	14.5	1.015	1.014	1.015	1.014	1.015	0.907	1.144	1.157	1.184	1.203	1.160
186	15.5	1.012	1.013	1.014	1.012	1.012	0.834	1.127	1.140	1.166	1.187	1.143
198	16.5	1.010	1.011	1.012	1.011	1.010	0.820	1.114	1.125	1.150	1.172	1.129
210	17.5	1.009	1.009	1.011	1.010	1.009	0.942	1.103	1.113	1.137	1.159	1.118
222	18.5	1.008	1.008	1.010	1.009	1.008	0.918	1.093	1.104	1.125	1.148	1.108
234	19.5	1.008	1.007	1.009	1.008	1.008	0.926	1.084	1.095	1.114	1.138	1.099
246	20.5	1.007	1.007	1.008	1.008	1.007	0.940	1.075	1.087	1.104	1.128	1.090
258	21.5	1.007	1.006	1.007	1.007	1.007	0.928	1.068	1.079	1.095	1.120	1.083
270	22.5	1.006	1.006	1.007	1.006	1.006	0.984	1.061	1.073	1.087	1.112	1.076
282	23.5	1.006	1.006	1.006	1.006	1.006	0.918	1.054	1.066	1.080	1.105	1.069
294	24.5	1.006	1.005	1.005	1.006	1.006	0.987	1.048	1.060	1.074	1.098	1.062
306	25.5	1.005	1.005	1.005	1.005	1.005	0.946	1.042	1.055	1.068	1.092	1.056
318	26.5	1.005	1.005	1.005	1.005	1.005	0.933	1.036	1.049	1.063	1.087	1.051
330	27.5	1.005	1.004	1.004	1.004	1.005	0.969	1.031	1.044	1.058	1.082	1.045
342	28.5	1.004	1.004	1.004	1.004	1.004	0.897	1.026	1.040	1.054	1.077	1.040
354	29.5	1.004	1.004	1.004	1.004	1.004	0.872	1.022	1.035	1.050	1.072	1.036
366	30.5	1.003	1.003	1.003	1.004	1.003	0.928	1.018	1.031	1.046	1.068	1.032
378	31.5	1.003	1.003	1.003	1.004	1.003	0.943	1.014	1.028	1.042	1.064	1.028
390	32.5	1.003	1.003	1.003	1.003	1.003	0.977	1.011	1.025	1.039	1.060	1.025
402	33.5	1.003	1.003	1.003	1.003	1.003	0.936	1.008	1.022	1.036	1.057	1.022
414	34.5	1.002	1.003	1.002	1.003	1.002	0.843	1.005	1.019	1.034	1.054	1.019
426	35.5	1.002	1.002	1.002	1.003	1.002	0.886	1.0022	1.016	1.031	1.050	1.016
438	36.5		1.002	1.002	1.003	1.002	0.875		1.014	1.029	1.047	1.014
450	37.5		1.002	1.002	1.003	1.002	0.867		1.012	1.027	1.045	1.0120
462	38.5		1.001	1.002	1.002	1.001	0.867		1.010	1.025	1.042	1.010
474	39.5		1.001	1.002	1.002	1.001	0.870		1.009	1.023	1.039	1.009
486	40.5		1.001	1.002	1.002	1.001	0.869		1.008	1.021	1.037	1.008
498	41.5		1.001	1.001	1.002	1.001	0.876		1.007	1.019	1.035	1.007
510	42.5		1.001	1.001	1.002	1.001	0.875		1.006	1.018	1.032	1.006
522	43.5		1.001	1.001	1.002	1.001	0.875		1.005	1.016	1.030	1.005
534	44.5		1.001	1.001	1.002	1.001	0.868		1.004	1.015	1.028	1.004
546	45.5		1.001	1.001	1.002	1.001	0.864		1.003	1.014	1.026	1.003
558	46.5		1.000	1.001	1.002	1.000	0.854		1.003	1.013	1.024	1.003
570	47.5		1.000	1.001	1.002	1.000	0.851		1.002	1.012	1.023	1.002
582	48.5		1.000	1.001	1.002	1.000	0.840		1.002	1.011	1.021	1.002
594	49.5		1.000	1.001	1.002	1.000	0.831		1.002	1.010	1.019	1.002
606	50.5		1.000	1.001	1.002	1.000	0.826		1.001	1.009	1.018	1.001
618	51.5		1.000	1.001	1.001	1.000	0.825		1.001	1.008	1.016	1.001
630	52.5		1.000	1.001	1.001	1.000	0.824		1.001	1.007	1.015	1.001
642	53.5		1.000	1.001	1.001	1.000	0.811		1.001	1.006	1.013	1.001
654	54.5		1.000	1.001	1.001	1.000	0.813		1.001	1.005	1.012	1.001
666	55.5		1.000	1.001	1.001	1.000	0.786		1.001	1.005	1.010	1.001
678	56.5		1.000	1.001	1.001	1.000	0.760		1.000	1.004	1.009	1.000
690	57.5		1.000	1.001	1.001	1.000	0.738		1.000	1.003	1.008	1.000
702	58.5		1.000	1.001	1.001	1.000	0.700		1.000	1.003	1.007	1.000
714	59.5		1.000	1.001	1.001	1.000	1.600		1.000	1.002	1.005	1.000
726	60.5		1.000	1.000	1.001	1.000	0.852		1.000	1.002	1.004	1.000
738	61.5		1.000	1.000	1.001	1.000	0.852		1.000	1.001	1.003	1.000
750	62.5		1.000	1.000	1.001	1.000	0.852		1.000	1.001	1.002	1.000
TAIL	TAIL		1.000	1.000	1.001	1.000	5.747		1.000	1.000	1.001	1.000

60.5 TAIL DECAY 11.488 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2D, SHEET 44
(4) SECTION 1, EXHIBIT 2D, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2D, SHEET 48
(5) SECTION 1, EXHIBIT 2D, SHEET 44
(6) SECTION 1, EXHIBIT 2D, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**6**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.990**
Inverse Power	**1.001**	**0.990**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.418				Slope=	-1.776			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.721				Intercept=	4.893			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.750	7.481	7.672	7.750	1.792	-1.979	0.027	**1.557**	4.329	1.792	1.910	1.711	**6.533**	33.243
2	18	1.585	1.592	1.574	1.585	2.890	-0.003	0.486	**1.245**	2.780	2.890	-0.536	-0.241	**1.786**	5.089
3	30	1.230	1.229	1.228	1.230	3.401	0.517	0.699	**1.154**	2.233	3.401	-1.470	-1.148	**1.317**	2.849
4	42	1.125	1.128	1.126	1.125	3.738	0.787	0.840	**1.109**	1.934	3.738	-2.079	-1.746	**1.175**	2.163
5	54	1.089	1.089	1.087	1.090	3.989	0.914	0.945	**1.083**	1.743	3.989	-2.408	-2.192	**1.112**	1.842
6	66	1.068	1.068	1.068	1.067	4.190	1.016	1.029	**1.065**	1.610	4.190	-2.697	-2.549	**1.078**	1.657
7	78	1.054	1.052	1.054	1.052	4.357	1.099	1.098	**1.052**	1.512	4.357	-2.950	-2.845	**1.058**	1.536
8	90	1.044	1.043	1.044	1.044	4.500	1.153	1.158	**1.043**	1.437	4.500	-3.126	-3.100	**1.045**	1.452
9	102	1.036	1.035	1.036	1.036	4.625	1.212	1.210	**1.036**	1.377	4.625	-3.325	-3.322	**1.036**	1.389
10	114	1.032	1.031	1.030	1.032	4.736	1.248	1.257	**1.031**	1.329	4.736	-3.451	-3.519	**1.030**	1.341
11	126	1.029	1.029	1.025	1.029	4.836	1.272	1.299	**1.026**	1.289	4.836	-3.541	-3.697	**1.025**	1.302
12	138	1.026	1.025	1.021	1.026	4.927	1.304	1.337	**1.023**	1.256	4.927	-3.659	-3.859	**1.021**	1.271
13	150	1.021	1.021	1.017	1.021	5.011	1.353	1.371	**1.020**	1.228	5.011	-3.847	-4.007	**1.018**	1.245
14	162	1.017	1.017	1.014	1.017	5.088	1.415	1.404	**1.017**	1.205	5.088	-4.099	-4.144	**1.016**	1.222
15	174	1.015	1.015	1.013	1.015	5.159	1.442	1.433	**1.015**	1.184	5.159	-4.213	-4.270	**1.014**	1.203
16	186	1.012	1.012	1.011	1.012	5.226	1.486	1.461	**1.014**	1.166	5.226	-4.409	-4.389	**1.012**	1.187
17	198	1.010	1.010	1.010	1.010	5.288	1.532	1.487	**1.012**	1.150	5.288	-4.620	-4.500	**1.011**	1.172
18	210	1.009	1.009	1.009	1.009	5.347	1.547	1.512	**1.011**	1.137	5.347	-4.689	-4.605	**1.010**	1.159
19	222	1.008	1.008	1.008	1.008	5.403	1.567	1.535	**1.010**	1.125	5.403	-4.783	-4.703	**1.009**	1.148
20	234	1.008	1.007	1.008	1.008	5.455	1.584	1.557	**1.009**	1.114	5.455	-4.869	-4.797	**1.008**	1.138
21	246	1.007	1.007	1.007	1.007	5.505	1.598	1.578	**1.008**	1.104	5.505	-4.938	-4.886	**1.008**	1.128
22	258	1.007	1.006	1.007	1.007	5.553	1.615	1.598	**1.007**	1.095	5.553	-5.020	-4.970	**1.007**	1.120
23	270	1.006	1.006	1.006	1.006	5.598	1.619	1.617	**1.007**	1.087	5.598	-5.043	-5.051	**1.006**	1.112
24	282	1.006	1.006	1.006	1.006	5.642	1.637	1.635	**1.006**	1.080	5.642	-5.135	-5.128	**1.006**	1.105
25	294	1.006	1.005	1.006	1.006	5.684	1.641	1.652	**1.005**	1.074	5.684	-5.155	-5.202	**1.006**	1.098
26	306	1.005	1.005	1.005	1.005	5.724	1.653	1.669	**1.005**	1.068	5.724	-5.216	-5.273	**1.005**	1.092
27	318	1.005	1.005	1.005	1.005	5.762	1.667	1.685	**1.005**	1.063	5.762	-5.290	-5.342	**1.005**	1.087
28	330	1.005	1.004	1.005	1.005	5.799	1.674	1.701	**1.004**	1.058	5.799	-5.327	-5.407	**1.004**	1.082
29	342	1.004	1.004	1.004	1.004	5.835	1.695	1.716	**1.004**	1.054	5.835	-5.441	-5.471	**1.004**	1.077
30	354	1.004	1.004	1.004	1.004	5.869	1.720	1.730	**1.004**	1.050	5.869	-5.582	-5.532	**1.004**	1.072
31	366	1.003	1.003	1.003	1.003	5.903	1.734	1.744	**1.003**	1.046	5.903	-5.660	-5.591	**1.004**	1.068
32	378	1.003	1.003	1.003	1.003	5.935	1.745	1.757	**1.003**	1.042	5.935	-5.723	-5.649	**1.004**	1.064
33	390	1.003	1.003	1.003	1.003	5.966	1.750	1.770	**1.003**	1.039	5.966	-5.750	-5.704	**1.003**	1.060
34	402	1.003	1.003	1.003	1.003	5.996	1.762	1.783	**1.003**	1.036	5.996	-5.819	-5.758	**1.003**	1.057
35	414	1.002	1.003	1.003	1.002	6.026	1.791	1.795	**1.002**	1.034	6.026	-5.992	-5.810	**1.003**	1.054
36	426	1.002	1.002	1.002	1.002	6.054	1.811	1.807	**1.002**	1.031	6.054	-6.116	-5.861	**1.003**	1.050
37	438					6.082		1.819	**1.002**	1.029	6.082		-5.910	**1.003**	1.047
38	450					6.109		1.830	**1.002**	1.027	6.109		-5.958	**1.003**	1.045
39	462					6.136		1.841	**1.002**	1.025	6.136		-6.005	**1.002**	1.042
40	474					6.161		1.852	**1.002**	1.023	6.161		-6.051	**1.002**	1.039
41	486					6.186		1.862	**1.002**	1.021	6.186		-6.095	**1.002**	1.037
42	498					6.211		1.872	**1.001**	1.019	6.211		-6.138	**1.002**	1.035
43	510					6.234		1.882	**1.001**	1.018	6.234		-6.181	**1.002**	1.032
44	522					6.258		1.892	**1.001**	1.016	6.258		-6.222	**1.002**	1.030
45	534					6.280		1.902	**1.001**	1.015	6.280		-6.262	**1.002**	1.028
46	546					6.303		1.911	**1.001**	1.014	6.303		-6.302	**1.002**	1.026
47	558					6.324		1.920	**1.001**	1.013	6.324		-6.340	**1.002**	1.024
48	570					6.346		1.929	**1.001**	1.012	6.346		-6.378	**1.002**	1.023
49	582					6.366		1.938	**1.001**	1.011	6.366		-6.415	**1.002**	1.021
50	594					6.387		1.946	**1.001**	1.010	6.387		-6.451	**1.002**	1.019
51	606					6.407		1.954	**1.001**	1.009	6.407		-6.487	**1.002**	1.018
52	618					6.426		1.963	**1.001**	1.008	6.426		-6.522	**1.001**	1.016
53	630					6.446		1.971	**1.001**	1.007	6.446		-6.556	**1.001**	1.015
54	642					6.465		1.978	**1.001**	1.006	6.465		-6.589	**1.001**	1.013
55	654					6.483		1.986	**1.001**	1.005	6.483		-6.622	**1.001**	1.012
56	666					6.501		1.994	**1.001**	1.005	6.501		-6.655	**1.001**	1.010
57	678					6.519		2.001	**1.001**	1.004	6.519		-6.686	**1.001**	1.009
58	690					6.537		2.009	**1.001**	1.003	6.537		-6.718	**1.001**	1.008
59	702					6.554		2.016	**1.001**	1.003	6.554		-6.748	**1.001**	1.007
60	714					6.571		2.023	**1.001**	1.002	6.571		-6.778	**1.001**	1.005
61	726					6.588		2.030	**1.000**	1.002	6.588		-6.808	**1.001**	1.004
62	738					6.604		2.037	**1.000**	1.001	6.604		-6.837	**1.001**	1.003
63	750					6.620		2.043	**1.000**	1.001	6.620		-6.866	**1.001**	1.002
64	762					6.636		2.050	**1.000**	1.000	6.636		-6.894	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	7.750	6.672		
18	1.5	1.585	1.902	2.657	1.902
30	2.5	1.230	1.270	1.469	1.270
42	3.5	1.125	0.824	1.154	0.824
54	4.5	1.090	0.780	1.087	0.780
66	5.5	1.067	0.761	1.063	0.761
78	6.5	1.052	0.797	1.050	0.797
90	7.5	1.044	0.831	1.041	0.831
102	8.5	1.036	0.851	1.036	0.851
114	9.5	1.032	0.861	1.030	0.861
126	10.5	1.029	0.868	1.027	0.868
138	11.5	1.026	0.872	1.025	0.872
150	12.5	1.021	0.875	1.022	0.875
162	13.5	1.017	0.880	1.018	0.880
174	14.5	1.015	0.887	1.014	0.887
186	15.5	1.012	0.889	1.013	0.889
198	16.5	1.010	0.891	1.011	0.891
210	17.5	1.009	0.894	1.009	0.894
222	18.5	1.008	0.895	1.008	0.895
234	19.5	1.008	0.895	1.007	0.895
246	20.5	1.007	0.897	1.007	0.897
258	21.5	1.007	0.899	1.006	0.899
270	22.5	1.006	0.901	1.006	0.901
282	23.5	1.006	0.900	1.006	0.900
294	24.5	1.006	0.899	1.005	0.899
306	25.5	1.005	0.894	1.005	0.894
318	26.5	1.005	0.889	1.005	0.889
330	27.5	1.005	0.885	1.004	0.885
342	28.5	1.004	0.881	1.004	0.881
354	29.5	1.004	0.879	1.004	0.879
366	30.5	1.003	0.883	1.003	0.883
378	31.5	1.003	0.888	1.003	0.888
390	32.5	1.003	0.891	1.003	0.891
402	33.5	1.003	0.891	1.003	0.891
414	34.5	1.002	0.890	1.003	0.890
426	35.5	1.002	0.884	1.002	0.884
438	36.5		0.875	1.002	0.875
450	37.5		0.867	1.002	0.867
462	38.5		0.867	1.001	0.867
474	39.5		0.870	1.001	0.870
486	40.5		0.869	1.001	0.869
498	41.5		0.876	1.001	0.876
510	42.5		0.875	1.001	0.875
522	43.5		0.875	1.001	0.875
534	44.5		0.868	1.001	0.868
546	45.5		0.864	1.001	0.864
558	46.5		0.854	1.000	0.854
570	47.5		0.851	1.000	0.851
582	48.5		0.840	1.000	0.840
594	49.5		0.831	1.000	0.831
606	50.5		0.826	1.000	0.826
618	51.5		0.825	1.000	0.825
630	52.5		0.824	1.000	0.824
642	53.5		0.811	1.000	0.811
654	54.5		0.813	1.000	0.813
666	55.5		0.786	1.000	0.786
678	56.5		0.760	1.000	0.760
690	57.5		0.738	1.000	0.738
702	58.5		0.700	1.000	0.700
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2D, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2D, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - CHIROPRACTORS
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1970																														
1971																														
1972																														
1973																														
1974																														114
1975																													109	92
1976																												154	144	129
1977	194	1,736	1,845	1,009	957	1,038	1,122	1,072	1,118	1,148	1,019	1,033	972	881	487	949	828	731	618	557	505	371	220	187	173	158	149	116	123	92
1978	235	2,096	2,229	1,282	1,286	1,305	1,296	1,256	1,349	1,325	1,180	1,171	1,072	1,127	907	882	837	662	629	552	408	240	247	178	205	183	164	136	153	113
1979	264	2,359	2,615	1,693	1,615	1,620	1,652	1,567	1,595	1,541	1,362	1,350	1,420	1,248	1,143	1,143	913	799	743	579	340	305	262	293	274	252	223	178	157	175
1980	269	2,443	2,804	1,798	1,680	1,644	1,670	1,585	1,606	1,552	1,326	1,466	1,438	1,339	1,277	1,038	892	727	539	358	291	270	253	224	205	183	196	178	180	150
1981	295	2,673	3,036	1,886	1,714	1,644	1,676	1,597	1,567	1,446	1,433	1,475	1,387	1,320	1,097	1,008	866	623	389	329	265	305	219	203	145	145	156	145	148	140
1982	354	3,025	3,019	1,968	1,828	1,746	1,728	1,577	1,534	1,635	1,474	1,503	1,361	1,122	932	800	639	391	320	239	288	220	222	206	179	134	138	116	107	98
1983	353	3,211	3,646	2,248	2,060	1,909	1,840	1,702	1,911	1,900	1,747	1,675	1,406	1,298	1,092	859	550	506	376	386	350	288	248	227	202	203	173	167	164	100
1984	439	3,968	4,528	2,868	2,580	2,405	2,274	2,376	2,509	2,445	2,293	1,827	1,624	1,370	1,019	616	516	425	419	372	327	266	243	219	186	206	194	206	152	139
1985	477	4,472	5,548	3,631	3,284	3,046	3,399	3,328	3,305	3,152	2,504	2,288	1,987	1,438	861	705	630	614	541	479	461	384	322	327	358	319	253	203	160	
1986	466	4,519	6,015	3,810	3,439	3,645	3,608	3,420	3,393	2,818	2,432	2,138	1,569	1,025	876	719	690	617	516	457	418	365	421	336	363	279	248	201		
1987	498	4,933	6,842	4,378	4,403	4,532	4,243	4,196	3,422	2,902	2,446	1,712	1,037	865	671	684	576	495	477	370	338	314	253	286	220	240	171			
1988	576	5,664	7,944	5,927	5,633	4,972	4,717	4,150	3,663	2,989	2,163	1,227	993	831	762	684	571	499	452	437	424	395	405	374	299	251				
1989	573	5,871	9,552	7,096	6,200	5,531	4,353	3,935	3,136	2,197	1,348	1,143	891	849	714	678	594	578	482	460	467	434	348	336	256					
1990	473	5,814	9,539	7,562	6,398	4,828	4,081	3,413	2,555	1,538	1,244	1,003	1,016	889	758	647	576	489	473	487	407	383	313	291						
1991	684	8,986	9,411	7,698	5,556	4,471	3,579	2,757	1,546	1,275	1,161	1,039	933	757	577	533	539	444	431	384	318	312	236							
1992	722	10,004	10,083	6,555	4,912	3,925	2,811	1,637	1,220	1,047	945	793	695	577	546	503	497	442	444	388	329	278								
1993	922	10,139	8,522	5,967	4,410	2,941	1,612	1,320	1,027	1,050	969	857	667	593	571	544	510	504	441	338	241									
1994	843	8,992	7,711	5,033	3,036	1,842	1,314	1,106	1,063	897	723	588	565	476	446	436	443	320	302	231										
1995	752	9,539	6,728	3,560	1,956	1,448	1,131	1,041	952	771	690	645	558	541	447	476	402	356	271											
1996	877	8,792	4,948	2,335	1,720	1,244	1,140	933	882	741	653	555	473	493	431	352	254	246												
1997	625	6,030	3,410	2,204	1,532	1,398	1,202	940	845	734	625	576	568	522	407	389	311													
1998	814	5,572	3,376	2,238	1,787	1,475	1,252	992	857	769	666	624	533	455	366	341														
1999	891	6,538	3,926	3,078	2,227	1,678	1,276	1,145	954	920	794	785	674	524	427															
2000	1,189	7,320	5,352	3,601	2,385	1,765	1,452	1,199	1,038	1,019	1,010	863	739	571																
2001	1,126	7,744	5,512	3,660	2,212	1,789	1,467	1,279	1,110	1,001	807	659	553																	
2002	1,112	8,591	5,569	3,463	2,322	1,467	1,295	1,223	1,140	897	713	665																		
2003	1,340	8,565	5,406	3,294	2,130	1,705	1,516	1,401	1,162	934	773																			
2004	1,080	7,574	5,162	2,965	2,125	1,694	1,558	1,146	869	665																				
2005	1,114	7,383	4,585	2,939	2,052	1,759	1,421	1,068	924																					
2006	892	6,105	3,903	2,631	1,965	1,364	1,038	828																						
2007	774	5,698	4,082	2,858	1,865	1,410	1,054																							
2008	872	6,067	4,262	2,519	1,605	1,180																								
2009	734	4,621	3,190	1,651	1,058																									
2010	733	4,633	2,883	1,682																										
2011	589	3,396	2,228																											
2012	411	2,929																												
2013	380																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.856
1975																													0.840	0.890
1976																												0.938	0.895	0.680
1977	8.936	1.063	0.547	0.949	1.085	1.081	0.955	1.043	1.027	0.888	1.013	0.942	0.906	0.553	1.949	0.872	0.883	0.845	0.902	0.906	0.735	0.593	0.848	0.926	0.917	0.942	0.779	1.057	0.749	0.994
1978	8.936	1.063	0.575	1.003	1.015	0.993	0.969	1.074	0.982	0.890	0.993	0.915	1.051	0.805	0.972	0.949	0.790	0.950	0.877	0.739	0.588	1.029	0.723	1.152	0.893	0.892	0.829	1.128	0.738	0.868
1979	8.936	1.108	0.647	0.954	1.003	1.020	0.948	1.018	0.966	0.884	0.991	1.052	0.879	0.916	1.000	0.799	0.875	0.929	0.780	0.588	0.895	0.860	1.117	0.936	0.920	0.883	0.800	0.882	1.115	0.794
1980	9.074	1.148	0.641	0.934	0.979	1.016	0.949	1.013	0.966	0.855	1.105	0.981	0.931	0.954	0.812	0.860	0.815	0.742	0.664	0.812	0.927	0.938	0.887	0.915	0.889	1.075	0.904	1.015	0.831	0.882
1981	9.061	1.136	0.621	0.908	0.959	1.020	0.953	0.981	0.923	0.991	1.029	0.940	0.952	0.831	0.919	0.859	0.719	0.625	0.847	0.804	1.153	0.717	0.927	0.714	1.002	1.073	0.929	1.025	0.946	0.741
1982	8.550	0.998	0.652	0.929	0.955	0.989	0.913	0.973	1.066	0.901	1.020	0.905	0.824	0.831	0.858	0.799	0.612	0.818	0.749	1.202	0.763	1.012	0.925	0.869	0.749	1.030	0.841	0.927	0.915	0.813
1983	9.090	1.136	0.617	0.916	0.927	0.964	0.925	1.123	0.994	0.919	0.959	0.839	0.923	0.841	0.787	0.640	0.921	0.743	1.026	0.906	0.824	0.860	0.914	0.893	1.002	0.853	0.967	0.979	0.611	0.893
1984	9.044	1.141	0.634	0.899	0.932	0.945	1.045	1.056	0.974	0.938	0.797	0.889	0.843	0.744	0.605	0.838	0.823	0.987	0.886	0.879	0.814	0.914	0.902	0.848	1.106	0.946	1.060	0.735	0.916	
1985	9.373	1.241	0.655	0.904	0.928	1.116	0.979	0.993	0.954	0.794	0.914	0.868	0.724	0.599	0.818	0.895	0.974	0.882	0.885	0.962	0.832	0.839	1.016	1.093	0.893	0.793	0.802	0.789		
1986	9.708	1.331	0.633	0.903	1.060	0.990	0.948	0.992	0.831	0.863	0.879	0.734	0.653	0.855	0.821	0.959	0.895	0.835	0.886	0.916	0.872	1.155	0.797	1.081	0.768	0.891	0.809			
1987	9.906	1.387	0.640	1.006	1.029	0.936	0.989	0.815	0.848	0.843	0.700	0.606	0.834	0.776	1.019	0.842	0.859	0.965	0.775	0.914	0.930	0.804	1.131	0.768	1.094	0.713				
1988	9.838	1.402	0.746	0.950	0.883	0.949	0.880	0.883	0.816	0.724	0.567	0.809	0.838	0.916	0.897	0.835	0.874	0.905	0.967	0.969	0.933	1.023	0.924	0.798	0.839					
1989	10.248	1.627	0.743	0.874	0.892	0.787	0.904	0.797	0.701	0.614	0.848	0.779	0.953	0.841	0.950	0.876	0.974	0.834	0.954	1.015	0.930	0.803	0.965	0.762						
1990	12.291	1.641	0.793	0.846	0.755	0.845	0.836	0.749	0.602	0.809	0.806	1.013	0.874	0.853	0.854	0.890	0.850	0.967	1.029	0.837	0.941	0.817	0.928							
1991	13.131	1.047	0.818	0.722	0.805	0.801	0.770	0.561	0.825	0.911	0.895	0.899	0.811	0.762	0.923	1.012	0.824	0.971	0.891	0.827	0.983	0.754								
1992	13.855	1.008	0.650	0.749	0.799	0.716	0.582	0.746	0.858	0.903	0.838	0.877	0.830	0.947	0.920	0.989	0.888	1.006	0.873	0.847	0.845									
1993	11.002	0.841	0.700	0.739	0.667	0.548	0.818	0.778	1.022	0.923	0.885	0.778	0.889	0.963	0.953	0.936	0.990	0.874	0.767	0.712										
1994	10.664	0.858	0.653	0.603	0.607	0.713	0.841	0.961	0.844	0.806	0.813	0.961	0.844	0.936	0.978	1.017	0.722	0.943	0.765											
1995	12.684	0.705	0.529	0.549	0.740	0.782	0.920	0.914	0.810	0.895	0.935	0.866	0.969	0.827	1.065	0.844	0.887	0.761												
1996	10.025	0.563	0.472	0.737	0.723	0.917	0.818	0.945	0.841	0.881	0.850	0.852	1.043	0.874	0.816	0.721	0.969													
1997	9.652	0.565	0.646	0.695	0.912	0.860	0.781	0.900	0.869	0.851	0.923	0.986	0.919	0.778	0.957	0.798														
1998	6.842	0.606	0.663	0.798	0.825	0.848	0.792	0.864	0.897	0.866	0.937	0.854	0.855	0.805	0.929															
1999	7.342	0.600	0.784	0.723	0.754	0.760	0.897	0.833	0.964	0.863	0.988	0.859	0.777	0.815																
2000	6.156	0.731	0.673	0.662	0.740	0.823	0.825	0.866	0.981	0.992	0.854	0.857	0.773																	
2001	6.876	0.712	0.664	0.604	0.809	0.820	0.872	0.868	0.901	0.807	0.816	0.840																		
2002	7.726	0.648	0.622	0.671	0.632	0.883	0.944	0.932	0.786	0.795	0.933																			
2003	6.390	0.631	0.609	0.647	0.801	0.889	0.924	0.829	0.804	0.828																				
2004	7.015	0.682	0.574	0.717	0.797	0.920	0.735	0.759	0.765																					
2005	6.629	0.621	0.641	0.698	0.857	0.808	0.751	0.865																						
2006	6.847	0.639	0.674	0.747	0.694	0.761	0.798																							
2007	7.359	0.716	0.700	0.653	0.756	0.748																								
2008	6.960	0.702	0.591	0.637	0.735																									
2009	6.295	0.690	0.518	0.641																										
2010	6.318	0.622	0.584																											
2011	5.763	0.656																												
2012	7.120																													
Latest diag	7.120	0.656	0.584	0.641	0.735	0.748	0.798	0.865	0.765	0.828	0.933	0.840	0.773	0.815	0.929	0.798	0.969	0.761	0.765	0.712	0.845	0.754	0.928	0.762	0.839	0.713	0.809	0.789	0.916	0.893
5 Yr Avg	6.491	0.677	0.613	0.675	0.768	0.825	0.831	0.851	0.848	0.857	0.906	0.879	0.873	0.820	0.949	0.863	0.891	0.911	0.865	0.848	0.926	0.840	0.949	0.901	0.940	0.839	0.896	0.891	0.844	0.825
10 Yr Avg	6.670	0.661	0.618	0.668	0.757	0.826	0.832	0.866	0.862	0.858	0.893	0.873	0.871	0.856	0.935	0.892	0.884	0.906	0.879	0.888	0.890	0.898	0.943	0.874	0.926	0.915	0.872	0.948	0.856	0.841
5 Yr Wtd	6.481	0.682	0.619	0.678	0.770	0.831	0.830	0.851	0.849	0.859	0.901	0.875	0.859	0.820	0.951	0.873	0.887	0.914	0.874	0.857	0.927	0.845	0.932	0.901	0.909	0.834	0.887	0.874	0.835	0.820
7 Yr Wtd	6.682	0.663	0.614	0.679	0.752	0.836	0.835	0.851	0.870	0.859	0.897	0.871	0.872	0.859	0.946	0.914	0.870	0.908	0.901	0.881	0.919	0.888	0.941	0.895	0.903	0.874	0.894	0.896	0.862	0.845
10 Yr Wtd	6.672	0.659	0.621	0.667	0.757	0.828	0.832	0.864	0.862	0.859	0.891	0.868	0.860	0.854	0.931	0.896	0.882	0.904	0.884	0.894	0.891	0.896	0.936	0.881	0.910	0.894	0.868	0.931	0.854	0.832
Selected	6.672	0.659	0.621	0.667	0.757	0.828	0.832	0.864	0.862	0.859	0.891	0.868	0.860	0.854	0.931	0.896	0.882	0.904	0.884	0.894	0.891	0.896	0.936	0.881	0.910	0.894	0.868	0.931	0.854	0.832
Loss $ Weight	7,579	56,971	41,269	27,663	19,719	15,810	13,330	11,220	9,780	8,451	7,454	6,816	6,025	5,510	4,976	4,899	4,696	4,374	4,290	4,031	3,730	3,420	3,011	2,804	2,412	2,211	1,916	1,645	1,488	1,228
Center Wtd Avg	6.672	1.075	0.960	0.679	0.706	0.766	0.819	0.846	0.858	0.867	0.867	0.867	0.880	0.879	0.883	0.892	0.900	0.892	0.891	0.894	0.898	0.899	0.902	0.904	0.901	0.895	0.893	0.880	0.876	0.881
Geometric Mean	6.672	1.902	1.270	0.824	0.780	0.761	0.797	0.831	0.851	0.861	0.868	0.872	0.875	0.880	0.887	0.889	0.891	0.894	0.895	0.895	0.897	0.899	0.901	0.900	0.899	0.894	0.889	0.885	0.881	0.879

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - CHIROPRACTORS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				3	2	3	2	4	2	2	2	1	0	0
1955																			2	2	3	1	1	1	0	0	0	0	0	
1956																		3	2	2	2	2	2	2	1	1	0	0		
1957																	7	6	9	6	5	7	6	6	2	2	1			
1958																16	13	11	9	5	2	5	2	4	1	0				
1959															9	8	7	10	8	6	7	4	1	2	2					
1960														11	12	9	7	8	6	7	5	3	3	3						
1961													13	9	8	10	10	4	14	8	8	3	3							
1962												32	29	30	30	21	22	21	20	9	6	7								
1963											15	21	27	22	17	16	14	11	9	5	2									
1964										35	27	22	25	19	17	29	24	14	10	16										
1965									18	15	16	20	17	19	19	13	11	10	4											
1966								32	26	22	30	22	17	22	21	8	6	3												
1967							47	28	12	12	25	14	8	7	6	3	2													
1968						57	38	37	33	24	31	25	22	10	7	5														
1969					55	49	27	29	20	24	28	25	34	23	7															
1970				36	32	18	23	20	20	19	23	11	9	8																
1971			61	49	38	58	59	42	30	34	27	20	12																	
1972		66	73	79	61	51	51	54	52	40	32	32																		
1973	102	106	72	67	52	49	57	47	29	23	23																			
1974	98	88	72	74	79	71	69	58	58	38																				
1975	82	68	69	81	64	46	31	36	35																					
1976	88	82	96	94	81	82	74	62																						
1977	91	83	77	84	65	58	52																							
1978	98	112	95	86	64	60																								
1979	139	140	111	93	98																									
1980	132	106	91	68																										
1981	104	57	57																											
1982	80	59																												
1983	89																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.768	1.173	0.735	1.858	0.470	1.057	0.887	0.491	0.000	0.000	
1955																			0.913	1.801	0.438	0.629	0.797	0.440	1.356	0.609	1.327	0.252		
1956																		0.724	0.824	1.392	0.869	1.294	0.839	0.448	0.942	0.000	0.000			
1957																	0.896	1.420	0.649	0.927	1.232	0.953	0.978	0.251	1.445	0.443				
1958																0.799	0.823	0.870	0.514	0.376	2.710	0.330	2.682	0.154	0.751					
1959															0.847	0.936	1.308	0.772	0.808	1.155	0.604	0.300	1.744	0.727						
1960														1.022	0.764	0.738	1.200	0.793	1.067	0.705	0.611	0.919	1.052							
1961													0.718	0.835	1.248	0.990	0.456	3.130	0.615	0.993	0.327	1.075								
1962												0.908	1.027	0.982	0.724	1.039	0.941	0.961	0.438	0.723	1.112									
1963											1.432	1.292	0.824	0.782	0.894	0.900	0.798	0.791	0.582	0.375										
1964										0.774	0.797	1.174	0.759	0.897	1.700	0.831	0.568	0.719	1.560											
1965									0.806	1.081	1.283	0.840	1.116	1.014	0.660	0.879	0.894	0.431												
1966								0.819	0.844	1.387	0.711	0.769	1.293	0.989	0.381	0.683	0.597													
1967							0.606	0.420	1.009	2.083	0.554	0.565	0.914	0.863	0.445	0.739														
1968						0.662	0.998	0.872	0.744	1.254	0.814	0.881	0.462	0.690	0.761															
1969					0.884	0.559	1.073	0.696	1.159	1.178	0.904	1.353	0.662	0.323																
1970				0.902	0.569	1.264	0.874	0.994	0.949	1.192	0.501	0.795	0.834																	
1971			0.810	0.775	1.510	1.014	0.713	0.722	1.117	0.807	0.751	0.589																		
1972		1.102	1.078	0.776	0.840	0.984	1.070	0.953	0.774	0.795	1.010																			
1973	1.033	0.676	0.931	0.778	0.950	1.149	0.824	0.632	0.777	1.022																				
1974	0.899	0.820	1.024	1.064	0.910	0.962	0.847	0.988	0.657																					
1975	0.825	1.018	1.185	0.785	0.713	0.678	1.148	0.993																						
1976	0.928	1.174	0.984	0.859	1.015	0.905	0.833																							
1977	0.905	0.930	1.091	0.769	0.900	0.899																								
1978	1.138	0.852	0.901	0.754	0.933																									
1979	1.006	0.793	0.839	1.057																										
1980	0.804	0.855	0.751																											
1981	0.547	1.008																												
1982	0.738																													
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Latest diag	0.738	1.008	0.751	1.057	0.933	0.899	0.833	0.993	0.657	1.022	1.010	0.589	0.834	0.323	0.761	0.739	0.597	0.431	1.560	0.375	1.112	1.075	1.052	0.727	0.751	0.443	0.000	0.252	0.000	
5 Yr Avg	0.847	0.887	0.913	0.845	0.894	0.919	0.944	0.858	0.855	0.999	0.796	0.837	0.833	0.776	0.789	0.806	0.760	1.206	0.852	0.790	1.073	0.715	1.459	0.404	1.110	0.485	0.606	0.126	0.000	
10 Yr Avg	0.882	0.923	0.959	0.852	0.922	0.908	0.899	0.809	0.884	1.157	0.876	0.917	0.861	0.840	0.842	0.853	0.848	1.061	0.797	0.921	1.008	0.779	1.421	0.415	1.110	0.485	0.606	0.126	0.000	
5 Yr Wtd	0.856	0.867	0.905	0.850	0.901	0.923	0.912	0.864	0.812	0.955	0.813	0.887	0.770	0.759	0.821	0.834	0.766	0.943	0.757	0.808	0.770	0.692	1.228	0.328	1.129	0.547	0.655	0.071		
7 Yr Wtd	0.871	0.921	0.951	0.869	0.898	0.943	0.877	0.856	0.832	1.073	0.764	0.862	0.812	0.785	0.807	0.894	0.765	0.907	0.733	0.778	0.844	0.734	1.285	0.358	1.129	0.547	0.655	0.071		
10 Yr Wtd	0.886	0.896	0.950	0.854	0.919	0.890	0.871	0.822	0.839	1.059	0.839	0.943	0.839	0.838	0.830	0.874	0.812	0.931	0.730	0.830	0.833	0.734	1.285	0.358	1.129	0.547	0.655	0.071		
Selected	0.886	0.896	0.950	0.854	0.919	0.890	0.871	0.822	0.839	0.950	0.800	0.950	0.850	0.900	0.850	0.875	0.800	0.950	0.800	0.800	0.800	0.800	1.000	0.700	1.000	0.700	0.700	0.700	0.700	
Loss $ Weight	1,001	899	812	775	635	543	480	414	315	250	262	212	201	169	145	122	116	98	91	65	43	34	20	22	7	6	3	1	0	
Center Wtd Avg	0.876	0.880	0.900	0.902	0.899	0.874	0.875	0.871	0.854	0.862	0.874	0.888	0.867	0.889	0.858	0.874	0.854	0.849	0.836	0.844	0.816	0.810	0.825	0.829	0.840	0.753	0.820	0.700	0.700	
Geometric Mean	0.883	0.888	0.891	0.891	0.890	0.884	0.875	0.867	0.867	0.870	0.869	0.876	0.875	0.875	0.868	0.864	0.854	0.851	0.840	0.831	0.826	0.825	0.824	0.811	0.813	0.786	0.760	0.738	0.700	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - CHIROPRACTORS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**36**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.991**
Inverse Power	**1.000**	**0.975**
Selected Tail	**1.000**	

				Weibull Curve Fitting					**Inverse Power Curve Fitting**				
				Slope=	0.967				Slope=	-7.436			
		IMPLIED	SELECTED	Intercept=	-4.060				Intercept=	39.163			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.328	**10.764**	6438.447	1.792		25.839		
2	18	2.657	2.657	2.890	-0.750	-1.266	**4.069**	598.172	2.890	0.505	17.669		
3	30	1.469	1.469	3.401	0.133	-0.772	**2.702**	146.995	3.401	-0.758	13.870		
4	42	1.154	1.154	3.738	0.700	-0.447	**2.116**	54.394	3.738	-1.871	11.368	**86537.767**	
5	54	1.087	1.087	3.989	0.928	-0.204	**1.793**	25.705	3.989	-2.446	9.499	**13353.248**	
6	66	1.063	1.063	4.190	1.040	-0.010	**1.591**	14.334	4.190	-2.768	8.007	**3003.392**	
7	78	1.050	1.050	4.357	1.111	0.152	**1.454**	9.010	4.357	-2.989	6.765	**867.859**	
8	90	1.041	1.041	4.500	1.172	0.290	**1.356**	6.196	4.500	-3.187	5.701	**300.081**	
9	102	1.036	1.036	4.625	1.213	0.411	**1.284**	4.568	4.625	-3.330	4.770	**118.913**	
10	114	1.030	1.030	4.736	1.264	0.519	**1.229**	3.557	4.736	-3.510	3.943	**52.564**	
11	126	1.027	1.027	4.836	1.295	0.615	**1.187**	2.894	4.836	-3.624	3.199	**25.497**	
12	138	1.025	1.025	4.927	1.317	0.703	**1.153**	2.439	4.927	-3.706	2.522	**13.454**	33313.896
13	150	1.022	1.022	5.011	1.345	0.784	**1.126**	2.116	5.011	-3.818	1.902	**7.699**	2476.105
14	162	1.018	1.018	5.088	1.390	0.858	**1.104**	1.879	5.088	-3.996	1.330	**4.780**	321.604
15	174	1.014	1.014	5.159	1.447	0.927	**1.087**	1.701	5.159	-4.236	0.798	**3.222**	67.284
16	186	1.013	1.013	5.226	1.472	0.992	**1.072**	1.565	5.226	-4.345	0.302	**2.353**	20.885
17	198	1.011	1.011	5.288	1.514	1.052	**1.060**	1.460	5.288	-4.536	-0.163	**1.850**	8.876
18	210	1.009	1.009	5.347	1.558	1.109	**1.051**	1.377	5.347	-4.742	-0.600	**1.549**	4.798
19	222	1.008	1.008	5.403	1.572	1.163	**1.043**	1.310	5.403	-4.809	-1.013	**1.363**	3.098
20	234	1.007	1.007	5.455	1.591	1.214	**1.036**	1.257	5.455	-4.903	-1.405	**1.245**	2.273
21	246	1.007	1.007	5.505	1.608	1.262	**1.030**	1.213	5.505	-4.985	-1.777	**1.169**	1.825
22	258	1.006	1.006	5.553	1.621	1.308	**1.025**	1.178	5.553	-5.051	-2.131	**1.119**	1.561
23	270	1.006	1.006	5.598	1.636	1.352	**1.021**	1.149	5.598	-5.131	-2.469	**1.085**	1.395
24	282	1.006	1.006	5.642	1.641	1.394	**1.018**	1.125	5.642	-5.155	-2.792	**1.061**	1.286
25	294	1.005	1.005	5.684	1.659	1.434	**1.015**	1.105	5.684	-5.248	-3.102	**1.045**	1.212
26	306	1.005	1.005	5.724	1.663	1.473	**1.013**	1.088	5.724	-5.272	-3.400	**1.033**	1.160
27	318	1.005	1.005	5.762	1.676	1.510	**1.011**	1.074	5.762	-5.339	-3.686	**1.025**	1.123
28	330	1.004	1.004	5.799	1.690	1.546	**1.009**	1.063	5.799	-5.418	-3.961	**1.019**	1.095
29	342	1.004	1.004	5.835	1.698	1.581	**1.008**	1.053	5.835	-5.458	-4.227	**1.015**	1.075
30	354	1.004	1.004	5.869	1.719	1.614	**1.007**	1.045	5.869	-5.574	-4.483	**1.011**	1.059
31	366	1.003	1.003	5.903	1.743	1.646	**1.006**	1.038	5.903	-5.710	-4.731	**1.009**	1.047
32	378	1.003	1.003	5.935	1.755	1.677	**1.005**	1.032	5.935	-5.783	-4.971	**1.007**	1.038
33	390	1.003	1.003	5.966	1.765	1.708	**1.004**	1.027	5.966	-5.841	-5.204	**1.005**	1.031
34	402	1.003	1.003	5.996	1.770	1.737	**1.003**	1.023	5.996	-5.868	-5.429	**1.004**	1.025
35	414	1.003	1.003	6.026	1.782	1.765	**1.003**	1.019	6.026	-5.938	-5.648	**1.004**	1.021
36	426	1.002	1.002	6.054	1.812	1.793	**1.002**	1.017	6.054	-6.118	-5.860	**1.003**	1.017
37	438	1.002	1.002	6.082	1.833	1.820	**1.002**	1.014	6.082	-6.252	-6.067	**1.002**	1.014
38	450	1.002	1.002	6.109	1.856	1.846	**1.002**	1.012	6.109	-6.397	-6.268	**1.002**	1.012
39	462	1.001	1.001	6.136	1.878	1.871	**1.002**	1.010	6.136	-6.541	-6.463	**1.002**	1.010
40	474	1.001	1.001	6.161	1.900	1.896	**1.001**	1.009	6.161	-6.682	-6.654	**1.001**	1.009
41	486	1.001	1.001	6.186	1.921	1.920	**1.001**	1.007	6.186	-6.823	-6.840	**1.001**	1.007
42	498	1.001	1.001	6.211	1.940	1.944	**1.001**	1.006	6.211	-6.957	-7.021	**1.001**	1.006
43	510	1.001	1.001	6.234	1.959	1.967	**1.001**	1.005	6.234	-7.092	-7.199	**1.001**	1.005
44	522	1.001	1.001	6.258	1.978	1.989	**1.001**	1.004	6.258	-7.226	-7.371	**1.001**	1.005
45	534	1.001	1.001	6.280	1.997	2.011	**1.001**	1.004	6.280	-7.368	-7.541	**1.001**	1.004
46	546	1.001	1.001	6.303	2.017	2.033	**1.000**	1.003	6.303	-7.514	-7.706	**1.000**	1.003
47	558	1.000	1.000	6.324	2.038	2.054	**1.000**	1.003	6.324	-7.673	-7.867	**1.000**	1.003
48	570	1.000	1.000	6.346	2.059	2.074	**1.000**	1.002	6.346	-7.834	-8.026	**1.000**	1.003
49	582	1.000	1.000	6.366	2.081	2.095	**1.000**	1.002	6.366	-8.009	-8.181	**1.000**	1.002
50	594	1.000	1.000	6.387	2.104	2.114	**1.000**	1.002	6.387	-8.195	-8.332	**1.000**	1.002
51	606	1.000	1.000	6.407	2.127	2.134	**1.000**	1.001	6.407	-8.386	-8.481	**1.000**	1.002
52	618	1.000	1.000	6.426	2.149	2.153	**1.000**	1.001	6.426	-8.579	-8.627	**1.000**	1.002
53	630	1.000	1.000	6.446	2.172	2.171	**1.000**	1.001	6.446	-8.773	-8.770	**1.000**	1.001
54	642	1.000	1.000	6.465	2.195	2.189	**1.000**	1.001	6.465	-8.983	-8.910	**1.000**	1.001
55	654	1.000	1.000	6.483	2.218	2.207	**1.000**	1.001	6.483	-9.191	-9.048	**1.000**	1.001
56	666	1.000	1.000	6.501	2.244	2.225	**1.000**	1.001	6.501	-9.431	-9.183	**1.000**	1.001
57	678	1.000	1.000	6.519	2.273	2.242	**1.000**	1.001	6.519	-9.706	-9.316	**1.000**	1.001
58	690	1.000	1.000	6.537	2.304	2.259	**1.000**	1.000	6.537	-10.010	-9.446	**1.000**	1.001
59	702	1.000	1.000	6.554	2.339	2.276	**1.000**	1.000	6.554	-10.366	-9.575	**1.000**	1.001
60	714	1.000		6.571		2.292	**1.000**	1.000	6.571		-9.701	**1.000**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1,206	6,584	5,378	75.2%	4,042	
1977	23,851,125	7,395	7,912	517	72.2%	373	0.033
1978	26,143,240	11,490	12,458	968	71.6%	693	0.048
1979	28,061,666	10,399	11,391	992	71.1%	705	0.041
1980	28,979,182	10,259	11,400	1,141	70.5%	805	0.039
1981	30,141,508	10,808	12,201	1,393	69.9%	974	0.040
1982	30,058,966	14,902	16,999	2,097	69.4%	1,455	0.057
1983	30,607,324	12,156	14,117	1,960	68.7%	1,348	0.046
1984	33,121,678	16,100	19,009	2,909	68.3%	1,986	0.057
1985	35,713,654	18,193	21,377	3,184	67.7%	2,154	0.060
1986	38,297,697	19,097	22,979	3,882	67.2%	2,607	0.060
1987	41,065,403	21,000	25,719	4,719	66.7%	3,149	0.063
1988	44,221,964	25,730	31,766	6,036	66.3%	4,001	0.072
1989	47,110,000	28,598	35,755	7,157	65.7%	4,703	0.076
1990	49,659,895	24,177	37,283	13,106	65.1%	8,534	0.075
1991	50,856,501	25,309	38,444	13,135	64.5%	8,471	0.076
1992	52,804,448	23,092	36,484	13,392	63.9%	8,559	0.069
1993	55,132,894	24,146	37,139	12,993	63.3%	8,220	0.067
1994	57,739,505	26,742	40,502	13,760	62.7%	8,625	0.070
1995	60,949,772	28,217	42,136	13,918	62.1%	8,644	0.069
1996	63,664,000	32,991	47,286	14,295	61.6%	8,805	0.074
1997	68,077,000	38,227	54,118	15,891	61.2%	9,719	0.079
1998	71,447,000	46,396	65,161	18,765	60.7%	11,395	0.091
1999	75,244,663	52,901	74,181	21,279	60.3%	12,831	0.099
2000	79,122,396	60,703	85,474	24,771	59.9%	14,844	0.108
2001	80,396,857	62,495	87,917	25,422	59.6%	15,150	0.109
2002	81,621,352	62,201	90,485	28,285	59.3%	16,764	0.111
2003	82,433,234	55,329	83,742	28,413	59.0%	16,764	0.102
2004	84,632,753	52,160	81,235	29,075	58.8%	17,099	0.096
2005	86,912,307	50,012	79,745	29,732	58.7%	17,447	0.092
2006	90,822,757	46,307	76,553	30,246	58.6%	17,724	0.084
2007	93,702,820	46,445	77,499	31,053	58.6%	18,195	0.083
2008	93,449,349	46,837	79,461	32,624	58.8%	19,173	0.085
2009	86,544,195	31,380	61,167	29,787	59.2%	17,623	0.071
2010	86,654,516	28,165	63,855	35,690	59.8%	21,339	0.074
2011	90,275,208	19,413	61,935	42,522	61.0%	25,946	0.069
2012	94,226,147	10,291	64,821	54,530	63.3%	34,503	0.069
2013	48,526,466	928	35,090	34,162	67.3%	23,005	0.072
2014		0	0		100.0%		
TOTAL		1,102,199	1,751,378	649,180	61.4%	398,373	
EXLD PRIOR		1,100,993	1,744,795	643,802	61.3%	394,331	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	5,378	633	570	572	446	388	335	289	240	232	180	168	196	142	200	133	101	109	70	479
1977	517	60	54	48	44	40	36	32	26	22	17	14	12	11	10	9	9	9	8	59
1978	968	118	98	88	80	73	68	61	53	44	36	29	23	20	17	16	15	14	14	107
1979	992	112	108	89	80	72	66	61	55	48	40	32	26	21	18	16	15	14	13	112
1980	1,141	121	114	111	92	82	75	68	63	57	50	41	34	27	22	18	16	15	14	127
1981	1,393	134	131	125	121	101	91	84	77	71	64	56	46	37	30	24	20	18	16	152
1982	2,097	178	183	179	171	165	139	126	115	106	99	89	77	64	52	41	34	28	25	232
1983	1,960	192	152	156	152	145	140	117	106	97	89	82	74	64	53	43	35	28	23	216
1984	2,909	263	258	205	210	205	195	189	158	143	131	120	112	100	87	72	59	47	38	324
1985	3,184	217	286	276	216	221	214	201	194	159	141	128	115	107	95	83	69	57	46	376
1986	3,882	236	231	311	303	240	246	240	229	221	184	166	152	139	129	116	101	84	69	486
1987	4,719	272	262	256	348	340	271	278	272	261	253	213	194	178	164	153	138	120	99	641
1988	6,036	329	337	325	318	428	418	332	340	332	316	306	255	231	211	193	180	161	141	881
1989	7,157	331	367	375	362	353	478	466	372	381	373	357	346	290	264	242	223	208	187	1,172
1990	13,106	605	583	643	655	630	613	815	789	637	655	642	612	595	502	458	423	390	364	2,420
1991	13,135	533	582	560	619	630	605	589	783	758	613	630	617	589	572	483	441	406	375	2,677
1992	13,392	527	522	570	549	606	617	593	577	767	743	600	617	605	577	561	473	432	398	2,989
1993	12,993	515	491	486	531	511	565	575	552	538	715	692	559	575	563	537	523	441	402	3,156
1994	13,760	560	523	498	494	539	519	574	584	561	546	726	703	568	584	572	546	531	448	3,615
1995	13,918	553	544	508	484	480	524	504	557	567	545	530	705	683	552	567	556	530	515	3,945
1996	14,295	539	547	537	502	478	474	517	498	550	560	538	524	697	674	545	560	549	524	4,405
1997	15,891	618	576	584	574	536	510	506	552	532	587	598	575	559	744	720	582	598	586	5,263
1998	18,765	708	702	654	663	651	609	580	574	627	604	667	679	653	635	845	818	661	679	6,643
1999	21,279	867	770	764	711	721	708	662	630	625	682	657	725	738	710	691	919	889	719	7,961
2000	24,771	1,148	962	854	848	789	800	786	735	700	693	757	729	805	820	788	767	1,020	987	9,634
2001	25,422	1,090	1,128	945	839	832	775	786	772	721	687	681	744	716	791	805	774	753	1,001	10,430
2002	28,285	1,177	1,162	1,202	1,007	894	887	826	837	823	769	732	726	792	763	843	858	824	802	12,182
2003	28,413	1,206	1,132	1,117	1,156	968	860	853	794	805	791	739	704	698	762	734	810	825	793	12,486
2004	29,075	1,310	1,179	1,106	1,092	1,129	946	840	833	776	787	773	722	688	682	744	717	792	806	12,972
2005	29,732	1,443	1,275	1,147	1,076	1,062	1,098	920	817	811	755	765	752	703	669	663	724	697	770	13,405
2006	30,246	1,632	1,389	1,227	1,104	1,036	1,022	1,057	886	786	780	726	737	724	676	644	638	697	671	13,665
2007	31,053	1,908	1,572	1,338	1,182	1,063	998	985	1,018	853	758	752	700	710	697	651	620	615	672	13,811
2008	32,624	2,327	1,862	1,534	1,305	1,153	1,037	973	961	993	832	739	733	683	692	680	636	605	600	14,128
2009	29,787	2,578	1,940	1,552	1,279	1,088	962	865	812	801	828	694	616	612	569	577	567	530	505	12,282
2010	35,690	3,861	2,753	2,072	1,658	1,366	1,162	1,027	924	867	855	885	741	658	653	608	616	606	566	13,654
2011	42,522	6,242	3,921	2,797	2,105	1,684	1,387	1,180	1,043	938	880	869	898	753	669	663	617	626	615	14,433
2012	54,530	10,709	6,432	4,041	2,882	2,169	1,735	1,429	1,216	1,075	967	907	896	927	776	690	684	637	646	15,496
2013	34,162	13,069	11,030	6,627	4,162	2,969	2,234	1,787	1,472	1,253	1,107	996	935	923	954	800	710	705	656	16,621
TOTAL	649,180	58,923	46,726	36,479	30,416	26,839	24,419	22,773	21,518	20,539	19,714	19,098	18,612	18,082	17,640	17,031	16,592	16,269	15,862	233,634

(1) SECTION 1, EXHIBIT 2E, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2E, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	98	13	11	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	3	0	0	0	-	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-
1959	37	5	5	5	4	-	3	3	2	18	-	-	-	-	-	-	-	-	-	-
1960	22	3	3	2	2	2	-	1	1	1	8	-	-	-	-	-	-	-	-	-
1961	13	2	2	1	1	1	1	-	1	1	1	5	-	-	-	-	-	-	-	-
1962	182	24	24	23	19	18	16	15	-	10	9	8	48	-	-	-	-	-	-	-
1963	50	6	6	6	5	4	4	4	4	-	2	2	2	13	-	-	-	-	-	-
1964	346	38	36	35	34	33	28	26	25	23	-	15	13	12	84	-	-	-	-	-
1965	158	15	14	13	13	12	12	10	9	9	9	-	6	5	5	34	-	-	-	-
1966	63	6	5	5	5	5	4	4	4	3	3	3	-	2	2	2	10	-	-	-
1967	233	24	20	18	17	15	15	15	14	12	11	10	10	-	6	6	5	35	-	-
1968	40	4	3	3	3	2	2	2	2	2	2	2	2	2	-	1	1	1	6	-
1969	228	26	21	18	15	13	12	12	11	11	11	9	8	8	8	-	5	4	4	28
1970	177	22	18	14	12	10	9	8	7	7	7	7	6	5	5	5	-	3	3	20
1971	301	36	30	25	20	17	14	13	12	11	11	10	10	9	8	8	7	-	5	37
1972	362	51	45	38	31	25	21	18	16	14	13	13	13	12	10	10	9	9	-	46
1973	446	50	44	39	33	27	22	18	16	14	13	12	12	12	11	10	9	9	9	48
1974	809	104	97	88	77	64	53	43	35	29	26	24	22	22	21	20	17	16	15	91
1975	1,111	130	120	112	102	90	76	63	52	42	36	32	29	27	27	26	25	21	20	130
1976	700	73	65	58	53	48	42	35	29	24	20	17	15	14	13	13	13	12	10	79
TOTAL	5,378	633	570	572	446	388	335	289	240	232	180	168	196	142	200	133	101	109	70	479

(1) BASED ON SECTION 1, EXHIBIT 2E, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2E, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			1,206					6,584
1977	23,851,125	0.035	7,395	1.071	7,917	7,943	7,943	7,912
1978	26,143,240	0.049	11,490	1.081	12,424	12,452	12,452	12,458
1979	28,061,666	0.043	10,399	1.092	11,360	11,409	11,409	11,391
1980	28,979,182	0.041	10,259	1.105	11,333	11,390	11,390	11,400
1981	30,141,508	0.042	10,808	1.118	12,083	12,143	12,143	12,201
1982	30,058,966	0.057	14,902	1.131	16,849	16,888	16,888	16,999
1983	30,607,324	0.048	12,156	1.147	13,945	14,042	14,042	14,117
1984	33,121,678	0.059	16,100	1.164	18,739	18,874	18,874	19,009
1985	35,713,654	0.063	18,193	1.177	21,414	21,583	21,583	21,377
1986	38,297,697	0.062	19,097	1.191	22,745	22,933	22,933	22,979
1987	41,065,403	0.065	21,000	1.205	25,300	25,514	25,514	25,719
1988	44,221,964	0.074	25,730	1.218	31,350	31,622	31,622	31,766
1989	47,110,000	0.078	28,598	1.231	35,207	35,469	35,469	35,755
1990	49,659,895	0.131	24,177	1.245	30,096	36,982	36,982	37,283
1991	50,856,501	0.125	25,309	1.258	31,832	38,303	38,303	38,444
1992	52,804,448	0.116	23,092	1.271	29,355	36,155	36,155	36,484
1993	55,132,894	0.112	24,146	1.286	31,045	37,820	37,820	37,139
1994	57,739,505	0.106	26,742	1.301	34,797	40,886	40,886	40,502
1995	60,949,772	0.099	28,217	1.317	37,167	42,782	42,782	42,136
1996	63,664,000	0.093	32,991	1.333	43,976	47,724	47,724	47,286
1997	68,077,000	0.092	38,227	1.350	51,615	54,548	54,548	54,118
1998	71,447,000	0.099	46,396	1.368	63,471	65,511	65,511	65,161
1999	75,244,663	0.100	52,901	1.388	73,452	74,052	74,052	74,181
2000	79,122,396	0.101	60,703	1.413	85,801	84,168	84,168	85,474
2001	80,396,857	0.104	62,495	1.439	89,924	87,877	87,877	87,917
2002	81,621,352	0.105	62,201	1.465	91,112	89,498	89,498	90,485
2003	82,433,234	0.107	55,329	1.494	82,680	84,527	84,527	83,742
2004	84,632,753	0.100	52,160	1.528	79,710	81,278	81,278	81,235
2005	86,912,307	0.094	50,012	1.569	78,469	79,550	79,550	79,745
2006	90,822,757	0.087	46,307	1.622	75,090	76,704	76,704	76,553
2007	93,702,820	0.081	46,445	1.692	78,602	77,667	77,667	77,499
2008	93,449,349	0.077	46,837	1.788	83,756	78,570	78,570	79,461
2009	86,544,195	0.073	31,380	1.933	60,660	61,876	61,876	61,167
2010	86,654,516	0.078	28,165	2.184	61,524	64,638	64,638	63,855
2011	90,275,208	0.075	19,413	2.752	53,432	62,488	62,488	61,935
2012	94,226,147	0.073	10,291	4.817	49,569	64,795	64,795	64,821
2013	97,052,931	0.073	928	45.276	42,027	70,212	70,212	70,180
2014	99,964,519	0.073				72,974	72,974	72,974
TOTAL			1,102,199		1,679,830	1,853,848	1,853,848	1,859,442
EXLD PRIOR			1,100,993		1,679,830	1,853,848	1,853,848	1,852,859

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2E, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2E, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 2E, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	1,206	***3 YEAR SUM***	***2,521***	***74,992***	160,000		5,378	6,584
1977	7,395	7,943	548	20,506	19,335	0.943	517	7,912
1978	11,490	12,452	963	23,846	23,986	1.006	968	12,458
1979	10,399	11,409	1,010	30,641	30,088	0.982	992	11,391
1980	10,259	11,390	1,131	31,366	31,665	1.010	1,141	11,400
1981	10,808	12,143	1,336	32,948	34,370	1.043	1,393	12,201
1982	14,902	16,888	1,986	35,678	37,679	1.056	2,097	16,999
1983	12,156	14,042	1,885	42,032	43,708	1.040	1,960	14,117
1984	16,100	18,874	2,774	54,539	57,195	1.049	2,909	19,009
1985	18,193	21,583	3,390	83,779	78,690	0.939	3,184	21,377
1986	19,097	22,933	3,835	82,223	83,223	1.012	3,882	22,979
1987	21,000	25,514	4,514	90,574	94,688	1.045	4,719	25,719
1988	25,730	31,622	5,891	113,425	116,207	1.025	6,036	31,766
1989	28,598	35,469	6,871	124,452	129,629	1.042	7,157	35,755
1990	24,177	36,982	12,805	134,459	137,622	1.024	13,106	37,283
1991	25,309	38,303	12,994	138,233	139,734	1.011	13,135	38,444
1992	23,092	36,155	13,063	140,936	144,486	1.025	13,392	36,484
1993	24,146	37,820	13,675	149,093	141,660	0.950	12,993	37,139
1994	26,742	40,886	14,145	155,643	151,412	0.973	13,760	40,502
1995	28,217	42,782	14,565	161,707	154,527	0.956	13,918	42,136
1996	32,991	47,724	14,733	165,424	160,501	0.970	14,295	47,286
1997	38,227	54,548	16,320	185,237	180,362	0.974	15,891	54,118
1998	46,396	65,511	19,116	219,346	215,320	0.982	18,765	65,161
1999	52,901	74,052	21,150	244,462	245,953	1.006	21,279	74,181
2000	60,703	84,168	23,466	271,809	286,935	1.056	24,771	85,474
2001	62,495	87,877	25,382	295,758	296,233	1.002	25,422	87,917
2002	62,201	89,498	27,297	320,138	331,715	1.036	28,285	90,485
2003	55,329	84,527	29,198	344,690	335,429	0.973	28,413	83,742
2004	52,160	81,278	29,118	345,536	345,026	0.999	29,075	81,235
2005	50,012	79,550	29,538	351,514	353,833	1.007	29,732	79,745
2006	46,307	76,704	30,397	361,114	359,320	0.995	30,246	76,553
2007	46,445	77,667	31,222	367,856	365,870	0.995	31,053	77,499
2008	46,837	78,570	31,733	368,644	378,994	1.028	32,624	79,461
2009	31,380	61,876	30,497	345,687	337,641	0.977	29,787	61,167
2010	28,165	64,638	36,473	396,402	387,891	0.979	35,690	63,855
2011	19,413	62,488	43,075	437,097	431,482	0.987	42,522	61,935
2012	10,291	64,795	54,504	503,219	503,456	1.000	54,530	64,821
2013	928	70,212	69,284	628,599	628,305	1.000	69,252	70,180
2014		72,974	72,974	669,762	669,762	1.000	72,974	72,974
TOTAL	1,102,199	1,853,848	755,376	8,543,367	8,623,933		757,244	1,859,442
EXLD PRIOR	1,100,993		752,855	8,468,375	8,463,933		751,866	1,852,859

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			7,912		0.033
1978	26,143,240			12,458		0.048
1979	28,061,666			11,391		0.041
1980	28,979,182			11,400		0.039
1981	30,141,508			12,201		0.040
1982	30,058,966	32,925	10.95%	16,999	516	0.057
1983	30,607,324	34,316	11.21%	14,117	411	0.046
1984	33,121,678	41,180	12.43%	19,009	462	0.057
1985	35,713,654	44,767	12.53%	21,377	478	0.060
1986	38,297,697	45,649	11.92%	22,979	503	0.060
1987	41,065,403	48,293	11.76%	25,719	533	0.063
1988	44,221,964	51,449	11.63%	31,766	617	0.072
1989	47,110,000	53,272	11.31%	35,755	671	0.076
1990	49,659,895	53,013	10.68%	37,283	703	0.075
1991	50,856,501	48,928	9.62%	38,444	786	0.076
1992	52,804,448	47,428	8.98%	36,484	769	0.069
1993	55,132,894	46,948	8.52%	37,139	791	0.067
1994	57,739,505	46,197	8.00%	40,502	877	0.070
1995	60,949,772	43,087	7.07%	42,136	978	0.069
1996	63,664,000	39,901	6.27%	47,286	1,185	0.074
1997	68,077,000	37,122	5.45%	54,118	1,458	0.079
1998	71,447,000	36,663	5.13%	65,161	1,777	0.091
1999	75,244,663	37,974	5.05%	74,181	1,953	0.099
2000	79,122,396	38,562	4.87%	85,474	2,217	0.108
2001	80,396,857	35,168	4.37%	87,917	2,500	0.109
2002	81,621,352	35,509	4.35%	90,485	2,548	0.111
2003	82,433,234	34,266	4.16%	83,742	2,444	0.102
2004	84,632,753	32,094	3.79%	81,235	2,531	0.096
2005	86,912,307	29,522	3.40%	79,745	2,701	0.092
2006	90,822,757	25,820	2.84%	76,553	2,965	0.084
2007	93,702,820	25,388	2.71%	77,499	3,053	0.083
2008	93,449,349	22,439	2.40%	79,461	3,541	0.085
2009	86,544,195	17,397	2.01%	61,167	3,516	0.071
2010	86,654,516	17,883	2.06%	63,855	3,571	0.074
2011	90,275,208	17,290	1.92%	61,935	3,582	0.069
2012	94,226,147	16,502	1.75%	64,821	3,928	0.069
2013	97,052,931	16,793	1.73%	70,180	4,179	0.072
2014		17,344		72,974	4,207	
TOTAL		1,171,089		1,852,859		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	30,096		0.335	3.391	34,169	0	100%	34,169	0.034	0.061	0.131
1991	50,856,501	1.979	100,654,884	31,832		0.345	3.357	36,888	0	100%	36,888	0.037	0.063	0.125
1992	52,804,448	1.879	99,199,664	29,355		0.356	3.324	34,722	0	100%	34,722	0.035	0.056	0.116
1993	55,132,894	1.846	101,763,581	31,045		0.367	3.291	37,482	0	100%	37,482	0.037	0.056	0.112
1994	57,739,505	1.786	103,144,617	34,797		0.378	3.258	42,883	0	100%	42,883	0.042	0.060	0.106
1995	60,949,772	1.737	105,860,639	37,167		0.416	3.074	47,484	0	100%	47,484	0.045	0.061	0.099
1996	63,664,000	1.681	107,011,928	43,976		0.457	2.900	58,245	0	100%	58,245	0.054	0.069	0.093
1997	68,077,000	1.609	109,565,780	51,615		0.502	2.533	65,610	0	100%	65,610	0.060	0.076	0.092
1998	71,447,000	1.535	109,703,410	63,471		0.510	2.212	71,537	0	100%	71,537	0.065	0.089	0.099
1999	75,244,663	1.486	111,784,761	73,452		0.517	2.087	79,290	0	100%	79,290	0.071	0.098	0.100
2000	79,122,396	1.436	113,612,761	85,801		0.525	1.969	88,708	0	100%	88,708	0.078	0.108	0.101
2001	80,396,857	1.404	112,872,903	89,924		0.533	1.857	89,044	0	100%	89,044	0.079	0.112	0.104
2002	81,621,352	1.369	111,762,597	91,112		0.541	1.752	86,410	0	100%	86,410	0.077	0.112	0.105
2003	82,433,234	1.332	109,823,635	82,680		0.550	1.653	75,101	0	100%	75,101	0.068	0.100	0.107
2004	84,632,753	1.284	108,674,619	79,710		0.604	1.559	75,061	0	100%	75,061	0.069	0.094	0.100
2005	86,912,307	1.253	108,922,029	78,469		0.664	1.471	76,603	0	100%	76,603	0.070	0.090	0.094
2006	90,822,757	1.210	109,940,677	75,090		0.729	1.388	75,995	0	100%	75,995	0.069	0.083	0.087
2007	93,702,820	1.171	109,685,990	78,602		0.801	1.309	82,469	0	100%	82,469	0.075	0.084	0.081
2008	93,449,349	1.148	107,266,594	83,756		0.881	1.235	91,101	0	100%	91,101	0.085	0.090	0.077
2009	86,544,195	1.149	99,469,136	60,660		0.968	1.188	69,717	0	100%	69,717	0.070	0.070	0.073
2010	86,654,516	1.125	97,450,013	61,524		0.922	1.148	65,065	0	100%	65,065	0.067	0.071	0.078
2011	90,275,208	1.093	98,646,157	53,432		0.960	1.109	56,871	0	100%	56,871	0.058	0.059	0.075
2012	94,226,147	1.061	99,964,519	49,569		1.000	1.071	53,099	0	100%	53,099	0.053	0.053	0.073
2013	97,052,931	1.030	99,964,519	42,027		1.000	1.035	43,498	0	100%	43,498	0.044	0.043	0.073
2014		1.000				1.000	1.000	0	0	0%	0			0.073

	5 Year Average excluding 2012-2013	0.071	0.075
	7 Year Average excluding 2010-2013	0.072	0.087
	10 Year Weighted Average excluding 2010-2013	0.074	
	10 Year Weighted Average excluding 2009-2013	0.074	
	5 Year Average excluding 2011-2013	0.073	0.079
	5 Year Average excluding 2013	0.067	0.069
	7 Year Average excluding 2013	0.071	0.073
(14)	2014 Selected Loss Rate:	0.073	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 2E, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.004	1.003	1.004									
1954	714	714	726	1.004	1.004	1.004									
1955	702	702	714	1.004	1.004	1.004									
1956	690	690	702	1.005	1.004	1.005									
1957	678	678	690	1.006	1.005	1.006									
1958	666	666	678	1.006	1.006	1.006									
1959	654	654	666	1.007	1.006	1.007									
1960	642	642	654	1.008	1.007	1.008									
1961	630	630	642	1.009	1.008	1.009									
1962	618	618	630	1.011	1.009	1.011									
1963	606	606	618	1.012	1.011	1.012									
1964	594	594	606	1.013	1.012	1.013									
1965	582	582	594	1.015	1.013	1.015									
1966	570	570	582	1.017	1.015	1.017									
1967	558	558	570	1.019	1.017	1.019									
1968	546	546	558	1.021	1.019	1.021									
1969	534	534	546	1.024	1.021	1.024									
1970	522	522	534	1.027	1.024	1.027									
1971	510	510	522	1.031	1.027	1.031									
1972	498	498	510	1.036	1.031	1.036									
1973	486	486	498	1.042	1.036	1.042									
1974	474	474	486	1.048	1.042	1.048									
1975	462	462	474	1.054	1.048	1.054									
1976	450	450	462	1.062	1.054	1.062									
1977	438	438	450	1.071	1.062	1.071				1.000	1.000	1.000	1.069	1.062	1.069
1978	426	426	438	1.081	1.071	1.081				1.000	1.000	1.000	1.076	1.069	1.076
1979	414	414	426	1.092	1.081	1.092				1.000	1.000	1.000	1.084	1.076	1.084
1980	402	402	414	1.105	1.092	1.105				1.000	1.000	1.000	1.092	1.084	1.092
1981	390	390	402	1.118	1.105	1.118				1.000	1.000	1.000	1.105	1.092	1.105
1982	378	378	390	1.131	1.118	1.131				1.000	1.000	1.000	1.117	1.105	1.117
1983	366	366	378	1.147	1.131	1.147				1.000	1.000	1.000	1.147	1.117	1.147
1984	354	354	366	1.164	1.147	1.164				1.000	1.000	1.000	1.172	1.147	1.172
1985	342	342	354	1.177	1.164	1.177				1.000	1.000	1.000	1.189	1.172	1.189
1986	330	330	342	1.191	1.177	1.191				1.000	1.000	1.000	1.206	1.189	1.206
1987	318	318	330	1.205	1.191	1.205				1.000	1.000	1.000	1.222	1.206	1.222
1988	306	306	318	1.218	1.205	1.218				1.000	1.000	1.000	1.232	1.222	1.232
1989	294	294	306	1.231	1.218	1.231				1.000	1.000	1.000	1.241	1.232	1.241
1990	282	282	294	1.245	1.231	1.245				1.000	1.000	1.000	1.254	1.241	1.254
1991	270	270	282	1.258	1.245	1.258				1.000	1.000	1.000	1.266	1.254	1.266
1992	258	258	270	1.271	1.258	1.271				1.000	1.000	1.000	1.279	1.266	1.279
1993	246	246	258	1.286	1.271	1.286				1.000	1.000	1.000	1.294	1.279	1.294
1994	234	234	246	1.301	1.286	1.301				1.000	1.000	1.000	1.309	1.294	1.309
1995	222	222	234	1.317	1.301	1.317				1.000	1.000	1.000	1.322	1.309	1.322
1996	210	210	222	1.333	1.317	1.333				1.000	1.000	1.000	1.337	1.322	1.337
1997	198	198	210	1.350	1.333	1.350				1.000	1.000	1.000	1.354	1.337	1.354
1998	186	186	198	1.368	1.350	1.368				1.001	1.000	1.001	1.371	1.354	1.371
1999	174	174	186	1.388	1.368	1.388				1.001	1.001	1.001	1.391	1.371	1.391
2000	162	162	174	1.413	1.388	1.413				1.001	1.001	1.001	1.416	1.391	1.416
2001	150	150	162	1.439	1.413	1.439				1.002	1.001	1.002	1.439	1.416	1.439
2002	138	138	150	1.465	1.439	1.465				1.003	1.002	1.003	1.463	1.439	1.463
2003	126	126	138	1.494	1.465	1.494				1.005	1.003	1.005	1.490	1.463	1.490
2004	114	114	126	1.528	1.494	1.528				1.007	1.005	1.007	1.520	1.490	1.520
2005	102	102	114	1.569	1.528	1.569				1.010	1.007	1.010	1.556	1.520	1.556
2006	90	90	102	1.622	1.569	1.622				1.018	1.010	1.018	1.595	1.556	1.595
2007	78	78	90	1.692	1.622	1.692				1.059	1.018	1.059	1.597	1.595	1.597
2008	66	66	78	1.788	1.692	1.788				1.101	1.059	1.101	1.612	1.597	1.612
2009	54	54	66	1.933	1.788	1.933				1.145	1.101	1.145	1.679	1.612	1.679
2010	42	42	54	2.184	1.933	2.184				1.193	1.145	1.193	1.827	1.679	1.827
2011	30	30	42	2.752	2.184	2.752				1.283	1.193	1.283	2.152	1.827	2.152
2012	18	18	30	4.817	2.752	4.817				1.565	1.283	1.565	3.146	2.152	3.146
2013	6	6	18	45.276	4.817	45.276				5.282	1.565	5.282	8.467	3.146	8.467

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2E, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2E, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2E, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2E, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - REHABILITATIONS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	91	1,148	2,307	2,867	3,359	3,781	4,139	4,447	4,753	5,049	5,252	5,497	5,737	5,890	6,033	6,160	6,243	6,322	6,364	6,406	6,458	6,512	6,617	6,637	6,696	6,772	6,867	6,916	6,960	7,010	7,045	7,090	7,138	7,170	7,311	7,379	7,395	7,395
1978	110	1,386	2,786	3,499	4,160	4,690	5,104	5,464	5,834	6,175	6,411	6,689	6,954	7,148	7,615	7,840	7,993	8,108	8,218	8,367	8,430	8,602	8,726	8,831	8,903	9,026	9,290	9,539	9,838	10,043	10,294	10,544	10,819	11,051	11,277	11,490		11,490
1979	124	1,561	3,203	4,143	4,975	5,633	6,160	6,609	7,046	7,444	7,716	8,036	8,387	8,663	8,807	8,889	9,036	9,110	9,177	9,232	9,325	9,451	9,522	9,582	9,655	9,752	9,826	9,872	9,922	9,996	10,066	10,148	10,229	10,359	10,399			10,399
1980	126	1,614	3,374	4,373	5,238	5,906	6,438	6,893	7,333	7,733	7,998	8,346	8,712	8,891	9,030	9,081	9,149	9,192	9,257	9,315	9,420	9,501	9,576	9,650	9,696	9,785	9,846	9,905	9,962	9,996	10,087	10,152	10,218	10,259				10,259
1981	138	1,766	3,672	4,720	5,602	6,270	6,804	7,263	7,692	8,065	8,351	8,866	9,199	9,344	9,437	9,520	9,587	9,688	9,792	9,848	9,916	10,047	10,140	10,201	10,275	10,354	10,433	10,471	10,526	10,582	10,645	10,728	10,808					10,808
1982	166	2,008	3,904	4,997	5,938	6,647	7,198	7,651	8,071	8,492	8,861	9,073	9,230	9,337	9,442	9,507	9,561	9,733	9,951	10,171	10,497	10,849	11,125	11,398	11,758	12,182	12,617	13,126	13,575	13,983	14,460	14,902						14,902
1983	166	2,121	4,411	5,660	6,721	7,496	8,083	8,571	9,095	9,564	9,839	10,027	10,205	10,351	10,451	10,565	10,655	10,756	10,859	11,011	11,148	11,239	11,328	11,442	11,537	11,693	11,828	11,934	12,040	12,101	12,156							12,156
1984	206	2,622	5,466	7,059	8,387	9,364	10,088	10,770	11,672	12,326	12,714	12,972	13,210	13,452	13,679	13,925	14,163	14,402	14,640	14,849	15,013	15,173	15,346	15,475	15,582	15,724	15,847	15,953	16,025	16,100								16,100
1985	224	2,947	6,431	8,448	10,138	11,376	12,459	13,492	14,156	14,590	14,842	15,058	15,227	15,414	15,694	15,951	16,133	16,397	16,696	16,939	17,154	17,312	17,465	17,660	17,812	17,913	18,005	18,107	18,193									18,193
1986	218	2,970	6,748	8,864	10,634	12,115	13,423	14,336	14,841	15,073	15,382	15,610	15,835	16,095	16,344	16,621	16,893	17,213	17,507	17,752	17,971	18,174	18,329	18,500	18,757	18,884	18,976	19,097										19,097
1987	234	3,238	7,534	9,966	12,233	14,214	15,404	16,063	16,479	16,855	17,184	17,436	17,875	18,225	18,536	18,824	19,114	19,345	19,506	19,687	19,877	20,098	20,273	20,457	20,678	20,855	21,000											21,000
1988	270	3,719	8,708	12,001	15,369	17,240	18,292	18,858	19,328	19,692	20,041	20,538	21,021	21,513	22,038	22,597	23,071	23,495	23,823	24,179	24,555	24,966	25,191	25,378	25,579	25,730												25,730
1989	269	3,844	9,843	14,375	17,096	18,654	19,459	20,150	20,732	21,255	21,914	22,514	23,110	23,646	24,185	24,647	25,125	25,586	26,098	26,586	27,046	27,491	27,869	28,249	28,598													28,598
1990	222	3,762	9,910	13,540	15,333	16,267	16,990	17,571	18,115	18,803	19,373	19,899	20,657	21,246	21,644	22,011	22,364	22,680	22,933	23,198	23,499	23,787	24,020	24,177														24,177
1991	321	5,961	11,748	14,588	16,036	17,055	17,847	18,543	19,308	19,958	20,564	21,320	21,920	22,342	22,891	23,283	23,616	24,067	24,392	24,654	24,910	25,084	25,309															25,309
1992	307	6,226	11,478	13,580	14,925	15,675	16,415	17,155	17,841	18,441	19,085	19,797	20,322	20,763	21,122	21,511	21,909	22,248	22,499	22,760	22,953	23,092																23,092
1993	472	7,105	11,543	13,784	15,098	16,060	17,194	18,174	18,951	19,865	20,593	21,169	21,654	22,041	22,497	22,937	23,245	23,489	23,772	23,966	24,146																	24,146
1994	594	7,389	12,265	14,445	16,085	17,873	19,266	20,325	21,557	22,484	23,206	23,802	24,303	24,709	25,108	25,487	25,874	26,270	26,517	26,742																		26,742
1995	578	7,464	12,019	14,890	17,208	19,037	20,593	22,090	23,247	24,125	24,833	25,334	25,908	26,330	26,904	27,347	27,704	27,967	28,217																			28,217
1996	721	8,233	13,732	18,166	20,821	22,819	24,861	26,282	27,310	28,196	28,958	29,557	30,189	30,855	31,453	32,019	32,521	32,991																				32,991
1997	511	9,659	18,281	22,936	26,051	28,921	31,053	32,326	33,291	34,125	34,803	35,598	36,278	36,986	37,525	37,939	38,227																					38,227
1998	819	12,329	22,239	27,745	32,363	35,657	37,688	39,322	40,716	41,844	42,820	43,630	44,410	45,064	45,753	46,396																						46,396
1999	1,085	13,415	24,072	31,974	37,139	39,885	42,165	43,954	45,591	46,848	48,083	49,554	50,848	51,796	52,901																							52,901
2000	1,219	16,159	33,745	42,649	47,061	50,334	52,625	54,354	55,903	57,212	58,403	59,381	60,145	60,703																								60,703
2001	1,587	22,722	38,837	45,691	49,822	52,811	54,939	56,741	58,373	59,789	60,937	61,875	62,495																									62,495
2002	1,717	20,982	34,545	42,254	46,760	50,203	52,884	55,456	57,663	59,562	60,990	62,201																										62,201
2003	1,881	17,028	29,877	36,796	41,313	45,241	48,033	50,358	52,402	54,002	55,329																											55,329
2004	1,774	17,216	29,162	36,414	41,499	44,895	47,594	49,645	51,082	52,160																												52,160
2005	1,755	17,376	29,054	36,162	40,750	44,161	46,837	48,695	50,012																													50,012
2006	1,667	16,188	28,210	35,192	39,650	42,760	44,804	46,307																														46,307
2007	1,690	16,367	28,261	36,016	40,918	44,195	46,445																															46,445
2008	1,747	16,444	29,947	38,431	43,368	46,837																																46,837
2009	1,374	12,159	22,100	27,628	31,380																																	31,380
2010	1,344	12,930	22,334	28,165																																		28,165
2011	1,321	10,731	19,413																																			19,413
2012	987	10,291																																				10,291
2013	928																																					928
																																						1,100,993

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	12.598	2.009	1.243	1.172	1.126	1.095	1.074	1.069	1.062	1.040	1.047	1.044	1.027	1.024	1.021	1.013	1.013	1.007	1.007	1.008	1.008	1.016	1.003	1.009	1.011	1.014	1.007	1.006	1.007	1.005	1.006	1.007	1.005	1.020	1.009	1.002		
1978	12.598	2.009	1.256	1.189	1.127	1.088	1.071	1.068	1.059	1.038	1.043	1.040	1.028	1.065	1.029	1.020	1.014	1.014	1.018	1.008	1.020	1.014	1.012	1.008	1.014	1.029	1.027	1.031	1.021	1.025	1.024	1.026	1.021	1.020	1.019			
1979	12.598	2.052	1.294	1.201	1.132	1.093	1.073	1.066	1.056	1.037	1.042	1.044	1.033	1.017	1.009	1.017	1.008	1.007	1.006	1.010	1.014	1.008	1.006	1.008	1.010	1.008	1.005	1.005	1.007	1.007	1.008	1.008	1.013	1.004				
1980	12.778	2.091	1.296	1.198	1.127	1.090	1.071	1.064	1.055	1.034	1.044	1.044	1.021	1.016	1.006	1.007	1.005	1.007	1.006	1.011	1.009	1.008	1.008	1.005	1.009	1.006	1.006	1.006	1.003	1.009	1.006	1.007	1.004					
1981	12.761	2.080	1.285	1.187	1.119	1.085	1.067	1.059	1.048	1.035	1.062	1.038	1.016	1.010	1.009	1.007	1.011	1.011	1.006	1.007	1.013	1.009	1.006	1.007	1.008	1.008	1.004	1.005	1.005	1.006	1.008	1.007						
1982	12.097	1.944	1.280	1.188	1.119	1.083	1.063	1.055	1.052	1.043	1.024	1.017	1.012	1.011	1.007	1.006	1.018	1.022	1.022	1.032	1.033	1.026	1.025	1.032	1.036	1.036	1.040	1.034	1.030	1.034	1.031							
1983	12.799	2.080	1.283	1.187	1.115	1.078	1.060	1.061	1.052	1.029	1.019	1.018	1.014	1.010	1.011	1.008	1.009	1.010	1.014	1.013	1.008	1.008	1.010	1.008	1.014	1.012	1.009	1.009	1.005	1.005								
1984	12.738	2.084	1.292	1.188	1.116	1.077	1.068	1.084	1.056	1.031	1.020	1.018	1.018	1.017	1.018	1.017	1.017	1.017	1.014	1.011	1.011	1.011	1.008	1.007	1.009	1.008	1.007	1.004	1.005									
1985	13.166	2.182	1.314	1.200	1.122	1.095	1.083	1.049	1.031	1.017	1.015	1.011	1.012	1.018	1.016	1.011	1.016	1.018	1.015	1.013	1.009	1.009	1.011	1.009	1.006	1.005	1.006	1.005										
1986	13.600	2.272	1.314	1.200	1.139	1.108	1.068	1.035	1.016	1.021	1.015	1.014	1.016	1.015	1.017	1.016	1.019	1.017	1.014	1.012	1.011	1.009	1.009	1.014	1.007	1.005	1.006											
1987	13.857	2.327	1.323	1.227	1.162	1.084	1.043	1.026	1.023	1.020	1.015	1.025	1.020	1.017	1.016	1.015	1.012	1.008	1.009	1.010	1.011	1.009	1.009	1.011	1.009	1.007												
1988	13.769	2.341	1.378	1.281	1.122	1.061	1.031	1.025	1.019	1.018	1.025	1.024	1.023	1.024	1.025	1.021	1.018	1.014	1.015	1.016	1.017	1.009	1.007	1.008	1.006													
1989	14.301	2.561	1.460	1.189	1.091	1.043	1.036	1.029	1.025	1.031	1.027	1.026	1.023	1.023	1.019	1.019	1.018	1.020	1.019	1.017	1.016	1.014	1.014	1.012														
1990	16.954	2.634	1.366	1.132	1.061	1.044	1.034	1.031	1.038	1.030	1.027	1.038	1.029	1.019	1.017	1.016	1.014	1.011	1.012	1.013	1.012	1.010	1.007															
1991	18.567	1.971	1.242	1.099	1.064	1.046	1.039	1.041	1.034	1.030	1.037	1.028	1.019	1.025	1.017	1.014	1.019	1.014	1.011	1.010	1.007	1.009																
1992	20.266	1.843	1.183	1.099	1.050	1.047	1.045	1.040	1.034	1.035	1.037	1.027	1.022	1.017	1.018	1.019	1.015	1.011	1.012	1.008	1.006																	
1993	15.059	1.625	1.194	1.095	1.064	1.071	1.057	1.043	1.048	1.037	1.028	1.023	1.018	1.021	1.020	1.013	1.010	1.012	1.008	1.007																		
1994	12.449	1.660	1.178	1.114	1.111	1.078	1.055	1.061	1.043	1.032	1.026	1.021	1.017	1.016	1.015	1.015	1.015	1.009	1.008																			
1995	12.924	1.610	1.239	1.156	1.106	1.082	1.073	1.052	1.038	1.029	1.020	1.023	1.016	1.022	1.016	1.013	1.009	1.009																				
1996	11.415	1.668	1.323	1.146	1.096	1.090	1.057	1.039	1.032	1.027	1.021	1.021	1.022	1.019	1.018	1.016	1.014																					
1997	18.908	1.893	1.255	1.136	1.110	1.074	1.041	1.030	1.025	1.020	1.023	1.019	1.020	1.015	1.011	1.008																						
1998	15.059	1.804	1.248	1.166	1.102	1.057	1.043	1.035	1.028	1.023	1.019	1.018	1.015	1.015	1.014																							
1999	12.365	1.794	1.328	1.162	1.074	1.057	1.042	1.037	1.028	1.026	1.031	1.026	1.019	1.021																								
2000	13.252	2.088	1.264	1.103	1.070	1.046	1.033	1.028	1.023	1.021	1.017	1.013	1.009																									
2001	14.314	1.709	1.176	1.090	1.060	1.040	1.033	1.029	1.024	1.019	1.015	1.010																										
2002	12.222	1.646	1.223	1.107	1.074	1.053	1.049	1.040	1.033	1.024	1.020																											
2003	9.054	1.755	1.232	1.123	1.095	1.062	1.048	1.041	1.031	1.025																												
2004	9.704	1.694	1.249	1.140	1.082	1.060	1.043	1.029	1.021																													
2005	9.901	1.672	1.245	1.127	1.084	1.061	1.040	1.027																														
2006	9.709	1.743	1.248	1.127	1.078	1.048	1.034																															
2007	9.684	1.727	1.274	1.136	1.080	1.051																																
2008	9.411	1.821	1.283	1.128	1.080																																	
2009	8.850	1.818	1.250	1.136																																		
2010	9.618	1.727	1.261																																			
2011	8.121	1.809																																				
2012	10.431																																					
3 Yr Avg	9.390	1.785	1.265	1.133	1.080	1.053	1.039	1.032	1.028	1.023	1.017	1.016	1.014	1.017	1.014	1.012	1.013	1.010	1.009	1.009	1.008	1.011	1.009	1.010	1.007	1.006	1.006	1.006	1.013	1.015	1.015	1.007	1.013	1.015	1.014	1.002		
5 Yr Avg	9.286	1.780	1.263	1.131	1.081	1.056	1.043	1.033	1.026	1.023	1.020	1.017	1.017	1.018	1.015	1.013	1.013	1.011	1.010	1.011	1.012	1.010	1.009	1.011	1.007	1.007	1.014	1.012	1.010	1.012	1.015	1.011	1.011	1.015	1.014	1.002		
7 Yr Avg	9.404	1.760	1.259	1.131	1.082	1.054	1.040	1.033	1.027	1.023	1.021	1.019	1.017	1.018	1.016	1.014	1.014	1.012	1.012	1.012	1.012	1.010	1.009	1.010	1.012	1.011	1.011	1.010	1.011	1.013	1.014	1.011	1.011	1.015	1.014	1.002		
5 Yr Wtd	9.235	1.778	1.264	1.131	1.081	1.056	1.043	1.033	1.027	1.023	1.020	1.017	1.016	1.018	1.015	1.013	1.013	1.011	1.010	1.011	1.012	1.010	1.009	1.011	1.007	1.007	1.012	1.011	1.010	1.013	1.017	1.011	1.011	1.014	1.015	1.002		
10 Yr Wtd	9.442	1.734	1.241	1.120	1.077	1.053	1.040	1.033	1.028	1.024	1.021	1.019	1.017	1.019	1.016	1.015	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.011	1.010	1.011	1.011	1.011	1.011	1.014	1.015	1.011	1.011	1.014	1.015	1.002		
15 Yr Wtd	10.576	1.770	1.252	1.128	1.083	1.058	1.044	1.036	1.030	1.025	1.023	1.021	1.018	1.019	1.017	1.015	1.015	1.013	1.012	1.012	1.013	1.011	1.010	1.011	1.010	1.011	1.011	1.011	1.011	1.014	1.015	1.011	1.011	1.014	1.015	1.002		TAIL
Prior FY	9.400	1.750	1.260	1.130	1.084	1.057	1.042	1.035	1.028	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.012	1.012	1.013	1.013	1.010	1.010	1.010	1.009	1.012	1.013	1.013	1.012	1.016	1.011	1.013	1.013	1.013	1.012	1.011	1.010	1.100
MLT Sel.	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Selected	9.400	1.750	1.260	1.130	1.081	1.057	1.044	1.034	1.027	1.023	1.020	1.018	1.018	1.018	1.015	1.013	1.013	1.012	1.012	1.012	1.011	1.011	1.010	1.011	1.010	1.011	1.012	1.012	1.011	1.015	1.015	1.011	1.012	1.011	1.010	1.010	1.008	
Cumulative	45.276	4.817	2.752	2.184	1.933	1.788	1.692	1.622	1.569	1.528	1.494	1.465	1.439	1.413	1.388	1.368	1.350	1.333	1.317	1.301	1.286	1.271	1.258	1.245	1.231	1.218	1.205	1.191	1.177	1.164	1.147	1.131	1.118	1.105	1.092	1.081	1.071	1.062

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	9.400	-			9.400		41.871		2.921	4.309	45.276
18	1.5	1.750	2.890	1.124	1.188	1.750	0.839	4.454	10.017	2.348	2.664	4.817
30	2.5	1.260	1.570	1.086	1.108	1.260	0.607	2.545	3.466	2.089	2.243	2.752
42	3.5	1.130	1.167	1.066	1.075	1.130	0.630	2.020	2.207	1.924	2.025	2.184
54	4.5	1.081	1.086	1.053	1.057	1.081	0.704	1.788	1.892	1.806	1.884	1.933
66	5.5	1.057	1.053	1.044	1.046	1.057	0.756	1.654	1.742	1.715	1.782	1.788
78	6.5	1.044	1.039	1.038	1.038	1.044	0.814	1.565	1.654	1.642	1.704	1.692
90	7.5	1.034	1.032	1.033	1.033	1.034	0.801	1.500	1.592	1.581	1.641	1.622
102	8.5	1.027	1.026	1.029	1.029	1.027	0.824	1.451	1.541	1.531	1.589	1.569
114	9.5	1.023	1.022	1.026	1.025	1.023	0.871	1.413	1.502	1.487	1.545	1.528
126	10.5	1.020	1.019	1.024	1.023	1.020	0.910	1.382	1.470	1.449	1.507	1.494
138	11.5	1.018	1.017	1.021	1.021	1.018	0.911	1.355	1.443	1.416	1.473	1.465
150	12.5	1.018	1.015	1.019	1.019	1.018	1.018	1.331	1.419	1.386	1.443	1.439
162	13.5	1.018	1.016	1.018	1.017	1.018	1.018	1.307	1.397	1.360	1.417	1.413
174	14.5	1.015	1.016	1.016	1.016	1.015	0.844	1.284	1.376	1.336	1.393	1.388
186	15.5	1.013	1.013	1.015	1.015	1.013	0.898	1.265	1.354	1.314	1.371	1.368
198	16.5	1.013	1.012	1.014	1.014	1.013	0.992	1.249	1.337	1.295	1.350	1.350
210	17.5	1.012	1.011	1.013	1.013	1.012	0.940	1.233	1.321	1.277	1.332	1.333
222	18.5	1.012	1.011	1.012	1.012	1.012	1.031	1.218	1.306	1.260	1.315	1.317
234	19.5	1.012	1.011	1.012	1.012	1.012	0.997	1.203	1.292	1.245	1.299	1.301
246	20.5	1.011	1.011	1.011	1.011	1.011	0.959	1.189	1.278	1.231	1.284	1.286
258	21.5	1.011	1.010	1.010	1.010	1.011	0.952	1.176	1.264	1.218	1.270	1.271
270	22.5	1.010	1.010	1.010	1.010	1.010	0.977	1.163	1.251	1.205	1.257	1.258
282	23.5	1.011	1.010	1.009	1.009	1.011	1.085	1.151	1.239	1.194	1.244	1.245
294	24.5	1.010	1.011	1.009	1.009	1.010	0.947	1.139	1.227	1.183	1.233	1.231
306	25.5	1.011	1.010	1.008	1.009	1.011	1.098	1.127	1.214	1.173	1.221	1.218
318	26.5	1.012	1.011	1.008	1.008	1.012	1.027	1.114	1.201	1.164	1.211	1.205
330	27.5	1.012	1.011	1.007	1.008	1.012	1.041	1.101	1.188	1.155	1.201	1.191
342	28.5	1.011	1.012	1.007	1.008	1.011	0.963	1.089	1.174	1.146	1.191	1.177
354	29.5	1.015	1.011	1.007	1.007	1.015	1.314	1.076	1.161	1.138	1.182	1.164
366	30.5	1.015	1.014	1.006	1.007	1.015	1.012	1.061	1.148	1.131	1.174	1.147
378	31.5	1.011	1.014	1.006	1.007	1.011	0.784	1.046	1.132	1.124	1.165	1.131
390	32.5	1.012	1.011	1.006	1.007	1.012	1.078	1.034	1.116	1.117	1.157	1.118
402	33.5	1.011	1.011	1.006	1.006	1.011	0.953	1.022	1.104	1.110	1.150	1.105
414	34.5	1.010	1.010	1.005	1.006	1.010	0.911	1.010	1.091	1.104	1.142	1.092
426	35.5		1.009	1.005	1.006	1.010	0.991		1.080	1.098	1.135	1.081
438	36.5		1.008	1.005	1.006	1.008	0.815		1.071	1.093	1.128	1.071
450	37.5		1.007	1.005	1.006	1.007	0.899		1.062	1.088	1.122	1.0621
462	38.5		1.006	1.005	1.006	1.006	0.907		1.054	1.082	1.115	1.054
474	39.5		1.006	1.004	1.005	1.006	0.905		1.048	1.078	1.109	1.048
486	40.5		1.005	1.004	1.005	1.005	0.915		1.042	1.073	1.103	1.042
498	41.5		1.005	1.004	1.005	1.005	0.877		1.036	1.068	1.097	1.036
510	42.5		1.004	1.004	1.005	1.004	0.868		1.031	1.064	1.092	1.031
522	43.5		1.003	1.004	1.005	1.003	0.838		1.027	1.060	1.086	1.027
534	44.5		1.003	1.004	1.005	1.003	0.837		1.024	1.056	1.081	1.024
546	45.5		1.002	1.004	1.005	1.002	0.828		1.021	1.052	1.076	1.021
558	46.5		1.002	1.003	1.005	1.002	0.849		1.019	1.048	1.071	1.019
570	47.5		1.002	1.003	1.004	1.002	0.865		1.017	1.045	1.066	1.017
582	48.5		1.002	1.003	1.004	1.002	0.899		1.015	1.042	1.061	1.015
594	49.5		1.001	1.003	1.004	1.001	0.920		1.013	1.038	1.057	1.013
606	50.5		1.001	1.003	1.004	1.001	0.934		1.012	1.035	1.052	1.012
618	51.5		1.001	1.003	1.004	1.001	0.957		1.011	1.032	1.048	1.011
630	52.5		1.001	1.003	1.004	1.001	0.950		1.009	1.029	1.044	1.009
642	53.5		1.001	1.003	1.004	1.001	0.929		1.008	1.026	1.040	1.008
654	54.5		1.001	1.003	1.004	1.001	0.814		1.007	1.023	1.036	1.007
666	55.5		1.001	1.003	1.004	1.001	0.874		1.006	1.021	1.032	1.006
678	56.5		1.001	1.002	1.004	1.001	0.888		1.006	1.018	1.028	1.006
690	57.5		1.001	1.002	1.004	1.001	0.888		1.005	1.016	1.024	1.005
702	58.5		1.000	1.002	1.004	1.000	-		1.004	1.013	1.020	1.004
714	59.5		1.000	1.002	1.003	1.000	-		1.004	1.011	1.017	1.004
726	60.5		1.000	1.002	1.003	1.000	0.888		1.004	1.008	1.013	1.004
738	61.5		1.000	1.002	1.003	1.000	0.888		1.003	1.006	1.010	1.003
750	62.5		1.000	1.002	1.003	1.000	0.888		1.003	1.004	1.007	1.003
TAIL	TAIL		1.003	1.002	1.003	1.003	7.883		1.003	1.002	1.003	1.003

60.5 TAIL DECAY 15.793 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2E, SHEET 44
(4) SECTION 1, EXHIBIT 2E, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2E, SHEET 48
(5) SECTION 1, EXHIBIT 2E, SHEET 44
(6) SECTION 1, EXHIBIT 2E, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**6**
	To:	**25**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.936**
Inverse Power	**1.003**	**0.957**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.276				Slope=	-1.084			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.007				Intercept=	1.461			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	9.400	9.235	9.442	9.400	1.792	-2.185	0.488	**1.244**	2.921	1.792	2.128	-0.482	**1.618**	4.309
2	18	1.750	1.778	1.734	1.750	2.890	-0.166	0.791	**1.124**	2.348	2.890	-0.288	-1.673	**1.188**	2.664
3	30	1.260	1.264	1.241	1.260	3.401	0.456	0.932	**1.086**	2.089	3.401	-1.347	-2.227	**1.108**	2.243
4	42	1.130	1.131	1.120	1.130	3.738	0.771	1.025	**1.066**	1.924	3.738	-2.040	-2.592	**1.075**	2.025
5	54	1.081	1.081	1.077	1.081	3.989	0.952	1.094	**1.053**	1.806	3.989	-2.513	-2.864	**1.057**	1.884
6	66	1.057	1.056	1.053	1.057	4.190	1.074	1.149	**1.044**	1.715	4.190	-2.871	-3.082	**1.046**	1.782
7	78	1.044	1.043	1.040	1.044	4.357	1.155	1.196	**1.038**	1.642	4.357	-3.131	-3.263	**1.038**	1.704
8	90	1.034	1.033	1.033	1.034	4.500	1.232	1.235	**1.033**	1.581	4.500	-3.396	-3.418	**1.033**	1.641
9	102	1.027	1.027	1.028	1.027	4.625	1.295	1.270	**1.029**	1.531	4.625	-3.623	-3.554	**1.029**	1.589
10	114	1.023	1.023	1.024	1.023	4.736	1.338	1.300	**1.026**	1.487	4.736	-3.788	-3.675	**1.025**	1.545
11	126	1.020	1.020	1.021	1.020	4.836	1.367	1.328	**1.024**	1.449	4.836	-3.904	-3.783	**1.023**	1.507
12	138	1.018	1.017	1.019	1.018	4.927	1.395	1.353	**1.021**	1.416	4.927	-4.017	-3.882	**1.021**	1.473
13	150	1.018	1.016	1.017	1.018	5.011	1.395	1.376	**1.019**	1.386	5.011	-4.017	-3.972	**1.019**	1.443
14	162	1.018	1.018	1.019	1.018	5.088	1.395	1.397	**1.018**	1.360	5.088	-4.017	-4.056	**1.017**	1.417
15	174	1.015	1.015	1.016	1.015	5.159	1.440	1.417	**1.016**	1.336	5.159	-4.205	-4.133	**1.016**	1.393
16	186	1.013	1.013	1.015	1.013	5.226	1.468	1.435	**1.015**	1.314	5.226	-4.327	-4.206	**1.015**	1.371
17	198	1.013	1.013	1.015	1.013	5.288	1.473	1.453	**1.014**	1.295	5.288	-4.348	-4.273	**1.014**	1.350
18	210	1.012	1.011	1.013	1.012	5.347	1.489	1.469	**1.013**	1.277	5.347	-4.423	-4.337	**1.013**	1.332
19	222	1.012	1.010	1.012	1.012	5.403	1.485	1.484	**1.012**	1.260	5.403	-4.404	-4.397	**1.012**	1.315
20	234	1.012	1.011	1.012	1.012	5.455	1.489	1.499	**1.012**	1.245	5.455	-4.419	-4.454	**1.012**	1.299
21	246	1.011	1.012	1.011	1.011	5.505	1.501	1.513	**1.011**	1.231	5.505	-4.473	-4.509	**1.011**	1.284
22	258	1.011	1.010	1.011	1.011	5.553	1.514	1.526	**1.010**	1.218	5.553	-4.534	-4.560	**1.010**	1.270
23	270	1.010	1.009	1.010	1.010	5.598	1.521	1.538	**1.010**	1.205	5.598	-4.568	-4.610	**1.010**	1.257
24	282	1.011	1.011	1.011	1.011	5.642	1.506	1.550	**1.009**	1.194	5.642	-4.497	-4.657	**1.009**	1.244
25	294	1.010	1.007	1.010	1.010	5.684	1.520	1.562	**1.009**	1.183	5.684	-4.562	-4.702	**1.009**	1.233
26	306	1.011	1.007	1.011	1.011	5.724	1.502	1.573	**1.008**	1.173	5.724	-4.479	-4.745	**1.009**	1.221
27	318	1.012	1.012	1.011	1.012	5.762	1.499	1.583	**1.008**	1.164	5.762	-4.464	-4.787	**1.008**	1.211
28	330	1.012	1.011	1.011	1.012	5.799	1.492	1.594	**1.007**	1.155	5.799	-4.435	-4.827	**1.008**	1.201
29	342	1.011	1.010	1.011	1.011	5.835	1.503	1.604	**1.007**	1.146	5.835	-4.485	-4.866	**1.008**	1.191
30	354	1.015	1.013	1.014	1.015	5.869	1.444	1.613	**1.007**	1.138	5.869	-4.223	-4.903	**1.007**	1.182
31	366	1.015	1.017	1.015	1.015	5.903	1.445	1.622	**1.006**	1.131	5.903	-4.226	-4.940	**1.007**	1.174
32	378	1.011	1.011	1.011	1.011	5.935	1.503	1.631	**1.006**	1.124	5.935	-4.484	-4.975	**1.007**	1.165
33	390	1.012	1.011	1.011	1.012	5.966	1.489	1.640	**1.006**	1.117	5.966	-4.421	-5.008	**1.007**	1.157
34	402	1.011	1.014	1.014	1.011	5.996	1.502	1.648	**1.006**	1.110	5.996	-4.481	-5.041	**1.006**	1.150
35	414	1.010	1.015	1.015	1.010	6.026	1.525	1.656	**1.005**	1.104	6.026	-4.586	-5.073	**1.006**	1.142
36	426	1.010	1.002	1.002		6.054		1.664	**1.005**	1.098	6.054		-5.104	**1.006**	1.135
37	438					6.082		1.672	**1.005**	1.093	6.082		-5.134	**1.006**	1.128
38	450					6.109		1.679	**1.005**	1.088	6.109		-5.164	**1.006**	1.122
39	462					6.136		1.687	**1.005**	1.082	6.136		-5.192	**1.006**	1.115
40	474					6.161		1.694	**1.004**	1.078	6.161		-5.220	**1.005**	1.109
41	486					6.186		1.701	**1.004**	1.073	6.186		-5.247	**1.005**	1.103
42	498					6.211		1.707	**1.004**	1.068	6.211		-5.273	**1.005**	1.097
43	510					6.234		1.714	**1.004**	1.064	6.234		-5.299	**1.005**	1.092
44	522					6.258		1.720	**1.004**	1.060	6.258		-5.325	**1.005**	1.086
45	534					6.280		1.727	**1.004**	1.056	6.280		-5.349	**1.005**	1.081
46	546					6.303		1.733	**1.004**	1.052	6.303		-5.373	**1.005**	1.076
47	558					6.324		1.739	**1.003**	1.048	6.324		-5.397	**1.005**	1.071
48	570					6.346		1.745	**1.003**	1.045	6.346		-5.420	**1.004**	1.066
49	582					6.366		1.750	**1.003**	1.042	6.366		-5.443	**1.004**	1.061
50	594					6.387		1.756	**1.003**	1.038	6.387		-5.465	**1.004**	1.057
51	606					6.407		1.761	**1.003**	1.035	6.407		-5.486	**1.004**	1.052
52	618					6.426		1.767	**1.003**	1.032	6.426		-5.508	**1.004**	1.048
53	630					6.446		1.772	**1.003**	1.029	6.446		-5.528	**1.004**	1.044
54	642					6.465		1.777	**1.003**	1.026	6.465		-5.549	**1.004**	1.040
55	654					6.483		1.783	**1.003**	1.023	6.483		-5.569	**1.004**	1.036
56	666					6.501		1.788	**1.003**	1.021	6.501		-5.589	**1.004**	1.032
57	678					6.519		1.792	**1.002**	1.018	6.519		-5.608	**1.004**	1.028
58	690					6.537		1.797	**1.002**	1.016	6.537		-5.627	**1.004**	1.024
59	702					6.554		1.802	**1.002**	1.013	6.554		-5.646	**1.004**	1.020
60	714					6.571		1.807	**1.002**	1.011	6.571		-5.664	**1.003**	1.017
61	726					6.588		1.811	**1.002**	1.008	6.588		-5.682	**1.003**	1.013
62	738					6.604		1.816	**1.002**	1.006	6.604		-5.700	**1.003**	1.010
63	750					6.620		1.820	**1.002**	1.004	6.620		-5.718	**1.003**	1.007
64	762					6.636		1.825	**1.002**	1.002	6.636		-5.735	**1.003**	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	9.400	8.442		
18	1.5	1.750	2.115	2.890	2.115
30	2.5	1.260	1.331	1.570	1.331
42	3.5	1.130	0.808	1.167	0.808
54	4.5	1.081	0.745	1.086	0.745
66	5.5	1.057	0.711	1.053	0.711
78	6.5	1.044	0.736	1.039	0.736
90	7.5	1.034	0.777	1.032	0.777
102	8.5	1.027	0.807	1.026	0.807
114	9.5	1.023	0.831	1.022	0.831
126	10.5	1.020	0.851	1.019	0.851
138	11.5	1.018	0.864	1.017	0.864
150	12.5	1.018	0.876	1.015	0.876
162	13.5	1.018	0.890	1.016	0.890
174	14.5	1.015	0.893	1.016	0.893
186	15.5	1.013	0.896	1.013	0.896
198	16.5	1.013	0.901	1.012	0.901
210	17.5	1.012	0.899	1.011	0.899
222	18.5	1.012	0.900	1.011	0.900
234	19.5	1.012	0.909	1.011	0.909
246	20.5	1.011	0.918	1.011	0.918
258	21.5	1.011	0.929	1.010	0.929
270	22.5	1.010	0.951	1.010	0.951
282	23.5	1.011	0.970	1.010	0.970
294	24.5	1.010	0.979	1.011	0.979
306	25.5	1.011	0.993	1.010	0.993
318	26.5	1.012	1.001	1.011	1.001
330	27.5	1.012	1.001	1.011	1.001
342	28.5	1.011	0.999	1.012	0.999
354	29.5	1.015	1.007	1.011	1.007
366	30.5	1.015	1.000	1.014	1.000
378	31.5	1.011	0.988	1.014	0.988
390	32.5	1.012	0.971	1.011	0.971
402	33.5	1.011	0.952	1.011	0.952
414	34.5	1.010	0.924	1.010	0.924
426	35.5		0.896	1.009	0.896
438	36.5		0.901	1.008	0.901
450	37.5		0.899	1.007	0.899
462	38.5		0.907	1.006	0.907
474	39.5		0.905	1.006	0.905
486	40.5		0.915	1.005	0.915
498	41.5		0.877	1.005	0.877
510	42.5		0.868	1.004	0.868
522	43.5		0.838	1.003	0.838
534	44.5		0.837	1.003	0.837
546	45.5		0.828	1.002	0.828
558	46.5		0.849	1.002	0.849
570	47.5		0.865	1.002	0.865
582	48.5		0.899	1.002	0.899
594	49.5		0.920	1.001	0.920
606	50.5		0.934	1.001	0.934
618	51.5		0.957	1.001	0.957
630	52.5		0.950	1.001	0.950
642	53.5		0.929	1.001	0.929
654	54.5		0.814	1.001	0.814
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		0.500	1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2E, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2E, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - REHABILITATIONS
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
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1969																														
1970																														
1971																														
1972																														
1973																														
1974																														52
1975																													40	53
1976																												26	44	32
1977	91	1,057	1,159	560	493	422	358	308	306	296	203	245	240	152	143	128	82	79	42	43	51	55	105	20	59	76	95	49	44	50
1978	110	1,276	1,400	712	662	530	413	361	370	342	235	278	265	195	467	224	153	115	110	149	63	172	124	105	72	123	264	249	299	205
1979	124	1,437	1,642	941	831	658	527	450	437	397	272	321	351	276	143	82	147	74	67	56	92	127	71	60	73	97	73	47	50	74
1980	126	1,487	1,761	999	865	668	532	455	440	400	265	348	366	180	139	51	68	43	65	58	105	81	76	74	46	89	62	58	57	35
1981	138	1,627	1,906	1,048	882	668	534	459	429	373	286	515	333	144	93	83	67	101	104	56	68	131	92	61	74	79	79	37	55	56
1982	166	1,842	1,896	1,093	941	709	551	453	420	422	369	212	157	107	105	65	54	172	218	220	326	351	277	273	359	425	434	510	449	408
1983	166	1,955	2,290	1,249	1,060	776	587	489	523	469	275	187	178	146	100	115	90	101	104	151	138	91	89	114	95	157	135	107	106	61
1984	206	2,416	2,843	1,593	1,328	977	725	682	901	654	387	258	238	243	226	246	237	239	239	209	164	159	174	128	107	143	123	106	72	75
1985	224	2,723	3,484	2,017	1,690	1,237	1,083	1,033	664	434	251	216	169	187	280	257	182	263	300	243	215	159	153	195	153	100	92	102	86	
1986	218	2,752	3,778	2,116	1,770	1,481	1,308	913	506	231	309	228	225	259	249	277	272	320	294	245	219	203	155	172	256	127	92	122		
1987	234	3,004	4,297	2,432	2,267	1,981	1,191	658	417	375	330	252	439	350	310	289	290	232	161	181	189	221	175	183	221	177	145			
1988	270	3,449	4,989	3,292	3,368	1,871	1,051	566	470	364	349	497	483	492	524	559	474	424	328	356	376	412	225	187	201	151				
1989	269	3,575	5,999	4,532	2,721	1,558	805	691	583	522	659	601	596	536	539	462	479	460	512	488	460	445	378	380	349					
1990	222	3,540	6,148	3,630	1,793	934	723	581	544	688	570	526	758	589	398	367	353	316	253	265	301	288	233	157						
1991	321	5,640	5,787	2,840	1,447	1,019	792	696	765	650	607	756	600	422	549	392	333	451	325	262	256	174	225							
1992	307	5,919	5,251	2,102	1,345	751	739	741	686	599	644	712	526	441	359	389	398	339	251	260	193	138								
1993	472	6,633	4,437	2,241	1,314	962	1,134	980	778	914	727	576	485	387	456	440	308	244	284	194	179									
1994	594	6,795	4,876	2,180	1,640	1,789	1,392	1,059	1,232	927	722	597	500	406	399	379	387	395	247	225										
1995	578	6,887	4,555	2,870	2,319	1,828	1,557	1,497	1,156	878	709	500	575	422	574	442	358	263	251											
1996	721	7,512	5,499	4,434	2,656	1,998	2,042	1,421	1,029	886	763	599	632	666	598	566	503	470												
1997	511	9,149	8,622	4,654	3,116	2,870	2,132	1,273	964	834	678	795	680	708	539	414	289													
1998	819	11,510	9,910	5,505	4,618	3,294	2,031	1,634	1,394	1,128	976	810	780	654	690	642														
1999	1,085	12,330	10,656	7,902	5,165	2,747	2,280	1,789	1,637	1,257	1,236	1,471	1,294	948	1,106															
2000	1,219	14,940	17,586	8,903	4,413	3,273	2,291	1,729	1,548	1,309	1,191	978	764	558																
2001	1,587	21,134	16,115	6,855	4,130	2,989	2,129	1,801	1,633	1,416	1,148	938	620																	
2002	1,717	19,265	13,563	7,709	4,506	3,443	2,681	2,572	2,206	1,899	1,428	1,211																		
2003	1,881	15,147	12,849	6,919	4,518	3,928	2,792	2,325	2,044	1,600	1,327																			
2004	1,774	15,442	11,946	7,252	5,084	3,396	2,699	2,051	1,437	1,078																				
2005	1,755	15,621	11,678	7,108	4,588	3,411	2,677	1,858	1,317																					
2006	1,667	14,521	12,022	6,982	4,458	3,109	2,044	1,503																						
2007	1,690	14,677	11,893	7,755	4,902	3,278	2,250																							
2008	1,747	14,697	13,503	8,484	4,937	3,469																								
2009	1,374	10,785	9,941	5,528	3,752																									
2010	1,344	11,586	9,404	5,831																										
2011	1,321	9,410	8,682																											
2012	987	9,305																												
2013	928																													

AGE-TO-AGE DEVELOPMENT FACTORS

ACCIDENT YEAR	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														1.010
1975																													1.304	1.215
1976																												1.664	0.727	1.877
1977	11.598	1.097	0.483	0.879	0.856	0.848	0.860	0.995	0.966	0.687	1.206	0.979	0.634	0.939	0.895	0.643	0.959	0.534	1.015	1.202	1.061	1.921	0.187	3.026	1.279	1.250	0.515	0.905	1.135	0.703
1978	11.598	1.097	0.509	0.929	0.801	0.779	0.873	1.025	0.925	0.689	1.182	0.951	0.735	2.401	0.480	0.684	0.751	0.953	1.354	0.426	2.713	0.721	0.850	0.685	1.700	2.154	0.943	1.199	0.687	1.222
1979	11.598	1.143	0.573	0.884	0.792	0.800	0.854	0.972	0.909	0.684	1.180	1.093	0.788	0.518	0.574	1.793	0.501	0.903	0.834	1.656	1.374	0.561	0.847	1.209	1.334	0.756	0.639	1.067	1.478	0.936
1980	11.778	1.184	0.567	0.866	0.772	0.797	0.855	0.967	0.909	0.662	1.316	1.050	0.491	0.775	0.365	1.337	0.634	1.504	0.889	1.822	0.767	0.941	0.969	0.627	1.920	0.697	0.946	0.976	0.608	2.639
1981	11.761	1.172	0.550	0.842	0.757	0.800	0.858	0.936	0.868	0.767	1.802	0.647	0.433	0.645	0.891	0.809	1.503	1.028	0.538	1.225	1.913	0.704	0.661	1.217	1.067	1.003	0.472	1.459	1.026	1.131
1982	11.097	1.029	0.577	0.861	0.754	0.776	0.822	0.928	1.003	0.874	0.576	0.737	0.684	0.981	0.619	0.837	3.161	1.265	1.014	1.478	1.077	0.788	0.986	1.317	1.183	1.022	1.174	0.880	0.909	1.171
1983	11.799	1.171	0.545	0.849	0.731	0.756	0.833	1.071	0.896	0.587	0.680	0.952	0.820	0.682	1.149	0.783	1.122	1.030	1.460	0.911	0.662	0.972	1.283	0.838	1.644	0.859	0.792	0.993	0.578	0.902
1984	11.738	1.177	0.560	0.833	0.736	0.742	0.941	1.322	0.726	0.592	0.667	0.920	1.021	0.933	1.089	0.963	1.007	0.998	0.875	0.785	0.971	1.091	0.740	0.833	1.336	0.860	0.860	0.678	1.052	
1985	12.166	1.280	0.579	0.838	0.732	0.876	0.953	0.642	0.655	0.579	0.860	0.783	1.102	1.503	0.916	0.710	1.445	1.138	0.810	0.884	0.741	0.962	1.273	0.785	0.657	0.916	1.113	0.841		
1986	12.600	1.373	0.560	0.837	0.836	0.883	0.698	0.554	0.457	1.337	0.738	0.988	1.151	0.961	1.111	0.983	1.176	0.918	0.835	0.891	0.929	0.763	1.111	1.490	0.497	0.721	1.329			
1987	12.857	1.430	0.566	0.932	0.874	0.601	0.553	0.633	0.901	0.878	0.764	1.742	0.798	0.886	0.930	1.004	0.799	0.694	1.128	1.046	1.168	0.792	1.047	1.205	0.800	0.821				
1988	12.769	1.447	0.660	1.023	0.556	0.562	0.538	0.831	0.773	0.961	1.423	0.973	1.018	1.066	1.067	0.847	0.895	0.774	1.084	1.057	1.094	0.546	0.834	1.073	0.751					
1989	13.301	1.678	0.756	0.600	0.573	0.516	0.859	0.843	0.896	1.262	0.911	0.992	0.899	1.005	0.858	1.036	0.961	1.114	0.952	0.943	0.968	0.848	1.006	0.919						
1990	15.954	1.737	0.590	0.494	0.521	0.775	0.803	0.937	1.264	0.829	0.923	1.441	0.777	0.676	0.921	0.962	0.896	0.802	1.044	1.139	0.955	0.810	0.674							
1991	17.567	1.026	0.491	0.510	0.704	0.777	0.879	1.099	0.849	0.934	1.246	0.794	0.702	1.303	0.713	0.850	1.353	0.722	0.804	0.979	0.678	1.298								
1992	19.266	0.887	0.400	0.640	0.558	0.985	1.002	0.926	0.874	1.075	1.104	0.739	0.839	0.814	1.082	1.024	0.853	0.740	1.036	0.743	0.717									
1993	14.059	0.669	0.505	0.586	0.733	1.178	0.864	0.794	1.175	0.796	0.792	0.842	0.799	1.177	0.965	0.700	0.792	1.162	0.683	0.926										
1994	11.449	0.717	0.447	0.752	1.091	0.778	0.761	1.163	0.753	0.778	0.827	0.838	0.811	0.983	0.949	1.022	1.021	0.625	0.910											
1995	11.924	0.661	0.630	0.808	0.789	0.851	0.962	0.773	0.759	0.807	0.706	1.149	0.734	1.361	0.770	0.809	0.735	0.954												
1996	10.415	0.732	0.806	0.599	0.752	1.022	0.696	0.724	0.861	0.861	0.785	1.055	1.055	0.898	0.946	0.889	0.934													
1997	17.908	0.942	0.540	0.669	0.921	0.743	0.597	0.758	0.865	0.813	1.172	0.856	1.040	0.762	0.767	0.699														
1998	14.059	0.861	0.555	0.839	0.713	0.617	0.805	0.853	0.809	0.865	0.830	0.964	0.838	1.055	0.931															
1999	11.365	0.864	0.742	0.654	0.532	0.830	0.785	0.915	0.768	0.983	1.190	0.880	0.733	1.167																
2000	12.252	1.177	0.506	0.496	0.742	0.700	0.755	0.895	0.846	0.909	0.821	0.781	0.731																	
2001	13.314	0.763	0.425	0.603	0.724	0.712	0.846	0.906	0.867	0.811	0.817	0.661																		
2002	11.222	0.704	0.568	0.585	0.764	0.779	0.959	0.858	0.861	0.752	0.848																			
2003	8.054	0.848	0.538	0.653	0.869	0.711	0.832	0.879	0.783	0.829																				
2004	8.704	0.774	0.607	0.701	0.668	0.795	0.760	0.700	0.751																					
2005	8.901	0.748	0.609	0.646	0.743	0.785	0.694	0.709																						
2006	8.709	0.828	0.581	0.639	0.697	0.658	0.735																							
2007	8.684	0.810	0.652	0.632	0.669	0.686																								
2008	8.411	0.919	0.628	0.582	0.703																									
2009	7.850	0.922	0.556	0.679																										
2010	8.618	0.812	0.620																											
2011	7.121	0.923																												
2012	9.431																													
Latest diag	9.431	0.923	0.620	0.679	0.703	0.686	0.735	0.709	0.751	0.829	0.848	0.661	0.731	1.167	0.931	0.699	0.934	0.954	0.910	0.926	0.717	1.298	0.674	0.919	0.751	0.821	1.329	0.841	1.052	0.902
5 Yr Avg	8.286	0.877	0.607	0.635	0.696	0.727	0.796	0.811	0.821	0.857	0.901	0.828	0.879	1.049	0.873	0.824	0.867	0.841	0.896	0.946	0.882	0.859	0.934	1.094	0.808	0.835	1.054	0.970	0.835	1.356
10 Yr Avg	8.448	0.829	0.579	0.621	0.711	0.727	0.777	0.820	0.817	0.841	0.879	0.876	0.828	1.020	0.890	0.884	0.924	0.850	0.929	0.939	0.888	0.887	0.961	1.030	1.119	0.981	0.878	1.066	0.950	1.281
5 Yr Wtd	8.235	0.874	0.609	0.631	0.695	0.728	0.799	0.814	0.823	0.846	0.904	0.829	0.851	1.032	0.872	0.824	0.876	0.803	0.886	0.947	0.918	0.803	0.926	1.056	0.745	0.833	1.081	0.890	0.861	1.194
7 Yr Wtd	8.388	0.845	0.609	0.644	0.728	0.733	0.799	0.837	0.814	0.846	0.916	0.878	0.835	1.041	0.905	0.853	0.939	0.860	0.931	0.975	0.943	0.812	0.940	1.017	0.919	0.911	1.025	0.904	0.842	1.173
10 Yr Wtd	8.442	0.818	0.573	0.616	0.708	0.726	0.780	0.824	0.816	0.839	0.885	0.860	0.821	1.005	0.881	0.880	0.926	0.844	0.920	0.945	0.912	0.832	0.949	1.054	0.974	0.989	0.957	0.976	0.864	1.188
Selected	8.442	0.818	0.573	0.616	0.708	0.726	0.780	0.824	0.816	0.839	0.885	0.860	0.821	1.005	0.881	0.880	0.926	0.844	0.920	0.945	0.912	0.832	0.961	1.054	1.000	1.000	0.990	1.000	0.900	1.200
Loss $ Weight	14,588	131,190	115,481	70,423	45,289	33,042	23,874	18,535	15,209	12,285	10,177	8,473	6,856	5,611	5,668	4,492	3,881	3,593	2,906	2,718	2,553	2,290	2,083	1,850	1,862	1,544	1,499	1,387	1,260	1,049
Center Wtd Avg	8.442	1.135	0.987	0.690	0.639	0.698	0.753	0.783	0.820	0.839	0.842	0.872	0.885	0.884	0.898	0.912	0.888	0.899	0.907	0.890	0.915	0.936	0.945	0.962	1.000	1.010	0.981	1.010	1.001	1.004
Geometric Mean	8.442	2.115	1.331	0.808	0.745	0.711	0.736	0.777	0.807	0.831	0.851	0.864	0.876	0.890	0.893	0.896	0.901	0.899	0.900	0.909	0.918	0.929	0.951	0.970	0.979	0.993	1.001	1.001	0.999	1.007

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - REHABILITATIONS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				1	0	0	2	3	0	0	0	0	0	0
1955																			1	3	1	2	1	2	0	0	0	0	0	
1956																		0	0	0	0	0	5	0	0	0	0	0		
1957																	1	8	6	2	18	0	0	3	0	0	0			
1958																17	3	0	2	0	0	0	0	0	0	1				
1959															2	22	1	4	1	5	2	0	4	15	1					
1960														2	2	0	7	6	4	0	2	6	1	1						
1961													10	4	3	31	6	3	1	2	0	1	1							
1962												6	7	6	14	10	6	3	1	4	39	10								
1963											3	4	6	0	3	0	5	1	0	5	4									
1964										22	9	8	12	17	3	41	4	23	30	13										
1965									5	8	8	5	2	12	10	6	30	4	2											
1966								9	28	4	7	9	3	3	3	2	5	5												
1967							17	10	6	2	3	37	22	43	15	2	6													
1968						3	3	3	5	7	8	9	4	4	0	0														
1969					30	35	31	18	4	2	5	43	16	11	5															
1970				8	14	15	15	16	14	4	41	15	2	1																
1971			28	56	23	8	13	24	14	56	11	2	14																	
1972		40	14	20	6	10	13	21	8	11	14	47																		
1973	27	31	34	27	13	25	37	27	36	29	2																			
1974	53	39	75	36	51	51	41	54	48	25																				
1975	64	54	35	42	62	116	42	20	54																					
1976	60	26	79	75	32	45	17	14																						
1977	35	45	48	33	140	68	17																							
1978	251	250	275	232	225	213																								
1979	69	83	81	130	40																									
1980	91	64	66	41																										
1981	64	83	80																											
1982	478	442																												
1983	55																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.000	0.000	0.000	1.624	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			4.962	0.343	1.591	0.296	2.866	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	5.738	0.719	0.395	8.276	0.000	0.000	0.000	0.061	0.000	0.000				
1958																0.149	0.000	0.000	0.028	0.000	0.000	1.739	0.714	0.200	15.865					
1959															10.140	0.022	8.989	0.244	4.119	0.462	0.239	7.527	3.963	0.056						
1960														0.771	0.000	0.000	0.791	0.744	0.051	7.173	4.270	0.108	1.584							
1961													0.355	0.702	11.787	0.210	0.505	0.257	2.393	0.000	0.000	1.618								
1962												1.050	0.839	2.546	0.710	0.591	0.537	0.370	3.413	9.604	0.259									
1963											1.576	1.260	0.061	8.967	0.013	138.928	0.141	0.158	45.421	0.738										
1964										0.431	0.827	1.505	1.460	0.202	11.806	0.103	5.402	1.303	0.455											
1965									1.515	0.965	0.665	0.454	5.265	0.828	0.559	5.165	0.151	0.401												
1966								3.249	0.149	1.756	1.238	0.299	1.285	0.986	0.678	2.056	1.018													
1967							0.570	0.657	0.346	1.594	10.780	0.589	1.935	0.362	0.118	3.367														
1968						0.849	1.149	1.822	1.320	1.160	1.071	0.422	1.008	0.000	0.000															
1969					1.181	0.898	0.573	0.213	0.398	3.485	8.100	0.362	0.695	0.500																
1970				1.814	1.061	0.976	1.065	0.880	0.277	10.624	0.365	0.112	0.478																	
1971			2.023	0.409	0.341	1.691	1.832	0.592	3.873	0.197	0.221	5.704																		
1972		0.353	1.389	0.314	1.610	1.344	1.560	0.362	1.418	1.271	3.420																			
1973	1.152	1.073	0.812	0.492	1.902	1.444	0.729	1.347	0.791	0.058																				
1974	0.733	1.936	0.480	1.422	0.987	0.817	1.299	0.897	0.510																					
1975	0.842	0.650	1.187	1.481	1.883	0.364	0.466	2.729																						
1976	0.438	3.017	0.951	0.432	1.385	0.375	0.808																							
1977	1.268	1.067	0.684	4.303	0.485	0.244																								
1978	0.999	1.097	0.845	0.971	0.943																									
1979	1.195	0.980	1.602	0.311																										
1980	0.704	1.028	0.620																											
1981	1.307	0.959																												
1982	0.926																													
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Latest diag	0.926	0.959	0.620	0.311	0.943	0.244	0.808	2.729	0.510	0.058	3.420	5.704	0.478	0.500	0.000	3.367	1.018	0.401	0.455	0.738	0.259	1.618	1.584	0.056	15.865	0.000	0.000	0.000	0.000	
5 Yr Avg	1.026	1.026	0.940	1.500	1.137	0.649	0.972	1.185	1.374	3.127	2.635	1.438	1.080	0.535	2.632	29.924	1.450	0.498	10.346	3.595	0.954	2.199	1.252	0.063	3.173	0.000	0.000	0.000	0.000	
10 Yr Avg	0.956	1.216	1.059	1.195	1.178	0.900	1.005	1.275	1.060	2.154	2.826	1.176	1.338	1.586	3.581	15.059	2.327	0.420	6.124	2.659	0.707	1.411	1.536	0.053	3.173	0.000	0.000	0.000	0.000	
5 Yr Wtd	0.969	1.046	0.931	0.979	0.963	0.504	0.894	1.100	1.028	0.724	1.461	0.533	1.343	0.473	1.555	0.988	0.720	0.974	0.701	2.864	0.428	0.781	1.921	0.054	5.336	0.000				
7 Yr Wtd	0.949	1.095	0.893	0.983	0.994	0.559	0.979	0.992	1.021	0.770	1.801	0.512	1.521	0.454	1.219	0.683	0.706	0.872	0.770	3.497	0.300	1.218	1.919	0.048	5.336	0.000				
10 Yr Wtd	0.938	1.098	0.942	0.924	0.980	0.610	0.895	1.086	0.867	0.758	1.631	0.615	1.219	0.584	2.023	0.556	0.840	0.880	0.788	2.928	0.324	1.398	1.919	0.048	5.336	0.000				
Selected	0.950	1.000	0.950	1.000	1.000	0.700	0.900	0.900	1.000	0.950	1.200	0.600	1.200	0.600	1.200	0.700	0.800	0.900	0.900	1.200	0.800	1.200	1.000	0.900	0.500	0.500	0.500	0.500	0.500	
Loss $ Weight	1,219	1,117	786	691	608	586	229	206	218	147	109	180	86	101	60	114	73	57	46	35	66	20	14	24	1	1	0	0	0	
Center Wtd Avg	0.997	1.023	0.977	0.943	0.918	0.906	0.881	0.836	0.968	0.909	0.946	0.871	0.885	0.783	0.862	0.795	0.865	0.840	0.888	0.945	0.963	0.972	0.903	1.006	0.910	0.863	0.500	0.000	0.500	
Geometric Mean	1.000	0.988	0.971	0.952	0.924	0.896	0.901	0.899	0.907	0.905	0.915	0.877	0.868	0.838	0.837	0.828	0.849	0.865	0.899	0.920	0.934	0.957	0.950	0.929	0.814	0.000	0.000	0.000	0.500	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - REHABILITATIONS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**47**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.975**
Inverse Power	**1.007**	**0.962**
Selected Tail	**1.003**	

				Weibull Curve Fitting					**Inverse Power Curve Fitting**				
				Slope=	0.930				Slope=	-4.905			
		IMPLIED	SELECTED	Intercept=	-4.074				Intercept=	24.972			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.408	**11.623**	39239.572	1.792		16.184		
2	18	2.890	2.890	2.890	-0.856	-1.387	**4.524**	3375.959	2.890	0.637	10.795	**48794.639**	
3	30	1.570	1.570	3.401	0.013	-0.912	**3.023**	746.237	3.401	-0.561	8.290	**3984.141**	
4	42	1.167	1.167	3.738	0.665	-0.599	**2.367**	246.834	3.738	-1.791	6.639	**765.694**	
5	54	1.086	1.086	3.989	0.932	-0.366	**1.999**	104.298	3.989	-2.457	5.407	**223.920**	
6	66	1.053	1.053	4.190	1.093	-0.179	**1.765**	52.174	4.190	-2.932	4.423	**84.309**	
7	78	1.039	1.039	4.357	1.185	-0.024	**1.604**	29.557	4.357	-3.233	3.603	**37.715**	
8	90	1.032	1.032	4.500	1.241	0.109	**1.488**	18.423	4.500	-3.427	2.901	**19.197**	
9	102	1.026	1.026	4.625	1.300	0.225	**1.400**	12.383	4.625	-3.644	2.287	**10.849**	72577.659
10	114	1.022	1.022	4.736	1.350	0.329	**1.332**	8.845	4.736	-3.835	1.742	**6.708**	6689.764
11	126	1.019	1.019	4.836	1.384	0.422	**1.278**	6.641	4.836	-3.971	1.251	**4.494**	997.315
12	138	1.017	1.017	4.927	1.408	0.506	**1.235**	5.195	4.927	-4.070	0.805	**3.236**	221.941
13	150	1.015	1.015	5.011	1.431	0.584	**1.200**	4.207	5.011	-4.168	0.396	**2.486**	68.583
14	162	1.016	1.016	5.088	1.427	0.655	**1.171**	3.506	5.088	-4.152	0.018	**2.018**	27.593
15	174	1.016	1.016	5.159	1.426	0.722	**1.146**	2.995	5.159	-4.148	-0.332	**1.717**	13.671
16	186	1.013	1.013	5.226	1.468	0.784	**1.126**	2.613	5.226	-4.329	-0.659	**1.517**	7.960
17	198	1.012	1.012	5.288	1.494	0.842	**1.109**	2.321	5.288	-4.444	-0.966	**1.381**	5.247
18	210	1.011	1.011	5.347	1.499	0.897	**1.094**	2.093	5.347	-4.467	-1.255	**1.285**	3.800
19	222	1.011	1.011	5.403	1.515	0.948	**1.082**	1.912	5.403	-4.541	-1.527	**1.217**	2.957
20	234	1.011	1.011	5.455	1.509	0.997	**1.071**	1.768	5.455	-4.511	-1.785	**1.168**	2.429
21	246	1.011	1.011	5.505	1.510	1.044	**1.062**	1.650	5.505	-4.516	-2.031	**1.131**	2.080
22	258	1.010	1.010	5.553	1.519	1.088	**1.054**	1.554	5.553	-4.558	-2.264	**1.104**	1.839
23	270	1.010	1.010	5.598	1.527	1.130	**1.047**	1.474	5.598	-4.595	-2.487	**1.083**	1.666
24	282	1.010	1.010	5.642	1.530	1.171	**1.041**	1.407	5.642	-4.609	-2.701	**1.067**	1.538
25	294	1.011	1.011	5.684	1.513	1.209	**1.036**	1.351	5.684	-4.529	-2.905	**1.055**	1.441
26	306	1.010	1.010	5.724	1.524	1.247	**1.032**	1.304	5.724	-4.580	-3.101	**1.045**	1.366
27	318	1.011	1.011	5.762	1.504	1.282	**1.028**	1.264	5.762	-4.490	-3.290	**1.037**	1.308
28	330	1.011	1.011	5.799	1.501	1.317	**1.025**	1.229	5.799	-4.474	-3.472	**1.031**	1.261
29	342	1.012	1.012	5.835	1.495	1.350	**1.022**	1.200	5.835	-4.448	-3.647	**1.026**	1.223
30	354	1.011	1.011	5.869	1.504	1.382	**1.019**	1.175	5.869	-4.490	-3.816	**1.022**	1.192
31	366	1.014	1.014	5.903	1.447	1.413	**1.017**	1.153	5.903	-4.237	-3.979	**1.019**	1.166
32	378	1.014	1.014	5.935	1.451	1.443	**1.015**	1.134	5.935	-4.252	-4.138	**1.016**	1.145
33	390	1.011	1.011	5.966	1.512	1.472	**1.013**	1.117	5.966	-4.525	-4.291	**1.014**	1.127
34	402	1.011	1.011	5.996	1.502	1.500	**1.011**	1.103	5.996	-4.482	-4.440	**1.012**	1.111
35	414	1.010	1.010	6.026	1.522	1.528	**1.010**	1.091	6.026	-4.571	-4.584	**1.010**	1.098
36	426	1.009	1.009	6.054	1.551	1.554	**1.009**	1.080	6.054	-4.706	-4.724	**1.009**	1.087
37	438	1.008	1.008	6.082	1.574	1.580	**1.008**	1.070	6.082	-4.819	-4.860	**1.008**	1.078
38	450	1.007	1.007	6.109	1.598	1.605	**1.007**	1.062	6.109	-4.934	-4.993	**1.007**	1.069
39	462	1.006	1.006	6.136	1.618	1.630	**1.006**	1.055	6.136	-5.039	-5.122	**1.006**	1.062
40	474	1.006	1.006	6.161	1.639	1.653	**1.005**	1.048	6.161	-5.145	-5.248	**1.005**	1.056
41	486	1.005	1.005	6.186	1.657	1.677	**1.005**	1.043	6.186	-5.240	-5.370	**1.005**	1.050
42	498	1.005	1.005	6.211	1.683	1.699	**1.004**	1.038	6.211	-5.377	-5.490	**1.004**	1.046
43	510	1.004	1.004	6.234	1.710	1.722	**1.004**	1.033	6.234	-5.523	-5.607	**1.004**	1.041
44	522	1.003	1.003	6.258	1.742	1.743	**1.003**	1.029	6.258	-5.704	-5.721	**1.003**	1.037
45	534	1.003	1.003	6.280	1.773	1.764	**1.003**	1.026	6.280	-5.885	-5.832	**1.003**	1.034
46	546	1.002	1.002	6.303	1.805	1.785	**1.003**	1.023	6.303	-6.077	-5.941	**1.003**	1.031
47	558	1.002	1.002	6.324	1.832	1.805	**1.002**	1.020	6.324	-6.242	-6.048	**1.002**	1.028
48	570	1.002	1.002	6.346	1.855	1.825	**1.002**	1.018	6.346	-6.389	-6.152	**1.002**	1.026
49	582	1.002	1.002	6.366	1.872	1.844	**1.002**	1.016	6.366	-6.497	-6.254	**1.002**	1.024
50	594	1.001	1.001	6.387	1.885	1.863	**1.002**	1.014	6.387	-6.582	-6.355	**1.002**	1.022
51	606	1.001	1.001	6.407	1.895	1.882	**1.001**	1.013	6.407	-6.652	-6.453	**1.002**	1.020
52	618	1.001	1.001	6.426	1.902	1.900	**1.001**	1.011	6.426	-6.697	-6.549	**1.001**	1.018
53	630	1.001	1.001	6.446	1.910	1.918	**1.001**	1.010	6.446	-6.750	-6.643	**1.001**	1.017
54	642	1.001	1.001	6.465	1.921	1.936	**1.001**	1.009	6.465	-6.824	-6.736	**1.001**	1.016
55	654	1.001	1.001	6.483	1.951	1.953	**1.001**	1.008	6.483	-7.031	-6.827	**1.001**	1.014
56	666	1.000	1.000	6.501		1.970	**1.001**	1.007	6.501		-6.916	**1.001**	1.013
57	678	1.000	1.000	6.519		1.986	**1.001**	1.006	6.519		-7.003	**1.001**	1.012
58	690	1.000	1.000	6.537		2.003	**1.001**	1.005	6.537		-7.089	**1.001**	1.011
59	702	1.000	1.000	6.554		2.019	**1.001**	1.005	6.554		-7.174	**1.001**	1.011
60	714	1.000		6.571		2.034	**1.000**	1.004	6.571		-7.257	**1.001**	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		10,931	57,531	46,600	75.2%	35,024	
1977	23,851,125	19,937	26,395	6,458	72.2%	4,660	0.111
1978	26,143,240	16,031	22,343	6,313	71.6%	4,520	0.085
1979	28,061,666	20,917	29,476	8,559	71.1%	6,082	0.105
1980	28,979,182	17,695	25,748	8,053	70.5%	5,678	0.089
1981	30,141,508	13,499	20,428	6,930	69.9%	4,846	0.068
1982	30,058,966	12,106	18,927	6,821	69.4%	4,733	0.063
1983	30,607,324	14,584	23,222	8,638	68.7%	5,938	0.076
1984	33,121,678	16,588	27,039	10,451	68.3%	7,135	0.082
1985	35,713,654	40,076	62,763	22,687	67.7%	15,352	0.176
1986	38,297,697	24,275	40,026	15,751	67.2%	10,579	0.105
1987	41,065,403	18,449	31,632	13,182	66.7%	8,796	0.077
1988	44,221,964	25,871	45,756	19,886	66.3%	13,180	0.103
1989	47,110,000	22,083	40,471	18,388	65.7%	12,083	0.086
1990	49,659,895	23,754	41,210	17,456	65.1%	11,366	0.083
1991	50,856,501	21,833	39,189	17,356	64.5%	11,193	0.077
1992	52,804,448	18,346	35,957	17,611	63.9%	11,255	0.068
1993	55,132,894	15,972	32,886	16,914	63.3%	10,701	0.060
1994	57,739,505	24,259	41,921	17,662	62.7%	11,071	0.073
1995	60,949,772	21,164	38,815	17,651	62.1%	10,963	0.064
1996	63,664,000	15,055	33,048	17,993	61.6%	11,083	0.052
1997	68,077,000	23,294	43,092	19,798	61.2%	12,109	0.063
1998	71,447,000	24,391	47,471	23,080	60.7%	14,015	0.066
1999	75,244,663	13,714	39,588	25,874	60.3%	15,601	0.053
2000	79,122,396	16,791	46,386	29,595	59.9%	17,734	0.059
2001	80,396,857	11,612	41,676	30,064	59.6%	17,916	0.052
2002	81,621,352	15,494	48,658	33,164	59.3%	19,656	0.060
2003	82,433,234	13,494	46,600	33,106	59.0%	19,533	0.057
2004	84,632,753	16,163	49,791	33,628	58.8%	19,777	0.059
2005	86,912,307	14,141	48,224	34,083	58.7%	19,999	0.055
2006	90,822,757	10,064	44,267	34,202	58.6%	20,042	0.049
2007	93,702,820	10,551	44,750	34,199	58.6%	20,038	0.048
2008	93,449,349	11,718	46,304	34,586	58.8%	20,326	0.050
2009	86,544,195	6,700	36,625	29,925	59.2%	17,705	0.042
2010	86,654,516	4,474	37,565	33,091	59.8%	19,785	0.043
2011	90,275,208	4,268	39,179	34,911	61.0%	21,302	0.043
2012	94,226,147	2,199	40,617	38,418	63.3%	24,308	0.043
2013	48,526,466	564	21,008	20,444	67.3%	13,767	0.043
2014		0	0		100.0%		
TOTAL		613,056	1,456,584	843,528	62.8%	529,854	
EXLD PRIOR		602,125	1,399,053	796,929	62.1%	494,830	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	46,600	5,088	4,768	4,436	4,030	3,572	3,171	2,801	2,376	2,190	1,778	1,662	1,294	1,129	1,115	922	765	614	610	2,878
1977	6,458	477	498	514	523	517	499	467	418	364	312	263	219	187	162	141	124	112	99	573
1978	6,313	402	433	455	475	486	483	466	436	390	338	288	242	201	170	148	128	113	102	598
1979	8,559	516	515	551	578	601	614	609	588	550	493	428	366	307	256	218	189	164	145	902
1980	8,053	429	458	457	492	517	539	552	548	530	495	443	384	327	274	227	193	168	145	922
1981	6,930	331	347	373	373	404	428	449	462	460	444	414	369	319	270	225	186	158	136	861
1982	6,821	315	307	323	347	348	378	402	422	436	434	420	392	350	302	256	214	176	149	939
1983	8,638	338	388	378	397	426	426	461	488	511	526	523	506	472	421	363	309	258	213	1,323
1984	10,451	390	392	450	439	461	495	495	537	569	597	615	612	592	552	492	425	361	301	1,788
1985	22,687	607	873	868	984	957	997	1,055	1,049	1,115	1,162	1,200	1,220	1,205	1,164	1,090	979	853	732	4,439
1986	15,751	485	380	558	559	641	626	657	704	704	761	804	841	865	861	833	779	696	603	3,529
1987	13,182	424	381	297	441	443	511	500	527	568	570	621	661	697	721	720	697	652	582	3,389
1988	19,886	729	630	567	444	653	654	752	734	770	826	826	894	946	991	1,020	1,015	982	918	5,658
1989	18,388	627	642	554	499	389	575	577	666	649	683	735	737	802	853	897	927	925	896	5,963
1990	17,456	581	579	592	508	455	355	515	513	599	586	618	663	667	730	779	822	852	852	6,418
1991	17,356	570	558	557	569	489	438	341	495	493	576	563	594	638	641	702	749	791	819	6,990
1992	17,611	611	559	547	545	557	479	429	334	485	483	565	552	582	625	628	687	734	774	7,649
1993	16,914	507	570	521	510	508	519	446	400	311	452	450	526	514	542	582	585	641	684	7,849
1994	17,662	474	515	579	529	518	516	527	453	406	316	459	457	534	522	551	591	595	651	8,667
1995	17,651	490	460	500	562	513	503	501	512	440	394	307	446	444	519	507	535	574	577	9,048
1996	17,993	542	484	455	494	555	507	497	495	506	435	389	303	440	438	512	501	528	567	9,507
1997	19,798	564	579	516	486	527	593	542	530	528	540	464	416	324	470	468	547	535	564	10,757
1998	23,080	568	640	657	587	551	599	673	615	602	600	613	527	472	368	534	532	621	607	12,856
1999	25,874	750	618	696	715	638	600	651	732	669	655	652	667	573	513	400	580	578	676	14,639
2000	29,595	837	832	685	773	793	708	666	722	812	742	727	724	740	636	570	444	644	642	16,999
2001	30,064	979	822	817	673	759	779	695	654	709	798	729	714	711	727	625	560	436	633	17,323
2002	33,164	1,086	1,044	876	871	717	809	830	741	696	756	850	777	761	758	775	666	596	464	19,136
2003	33,106	1,197	1,045	1,004	842	838	690	778	798	712	670	727	817	747	731	729	745	640	574	18,848
2004	33,628	1,265	1,170	1,021	981	822	818	674	760	780	696	654	710	799	730	714	712	728	625	18,973
2005	34,083	1,353	1,230	1,138	993	954	800	796	656	739	759	677	637	691	777	710	695	693	708	19,067
2006	34,202	1,401	1,302	1,184	1,095	956	918	770	766	631	711	730	652	613	665	748	683	669	667	19,063
2007	34,199	1,265	1,350	1,254	1,141	1,055	921	885	742	738	608	685	703	628	590	641	720	658	644	19,007
2008	34,586	1,230	1,234	1,317	1,224	1,113	1,029	898	863	724	720	593	668	686	612	576	625	703	642	19,170
2009	29,925	1,085	1,026	1,029	1,098	1,021	928	858	749	720	604	600	494	557	572	511	480	521	586	16,523
2010	33,091	1,154	1,158	1,095	1,099	1,172	1,090	991	917	800	768	645	641	528	595	611	545	513	557	18,251
2011	34,911	1,322	1,172	1,177	1,113	1,116	1,191	1,107	1,006	931	812	780	655	651	536	605	621	554	521	19,089
2012	38,418	1,591	1,394	1,237	1,241	1,174	1,178	1,256	1,168	1,062	982	857	824	691	688	567	639	656	585	20,654
2013	20,444	1,910	1,639	1,436	1,274	1,279	1,209	1,213	1,294	1,203	1,094	1,012	883	849	712	708	584	658	675	21,866
TOTAL	843,528	34,489	32,990	31,672	30,501	29,497	28,571	27,780	26,869	26,104	25,176	24,591	23,787	23,238	22,812	22,305	21,778	21,347	20,925	392,112

(1) SECTION 1, EXHIBIT 2F, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2F, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	64	11	9	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	67	9	8	7	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	5	1	1	1	1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	32	4	3	4	3	3	14	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	147	22	17	13	16	14	12	61	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	458	77	66	55	43	36	39	34	30	172	-	-	-	-	-	-	-	-	-	-
1960	177	31	26	22	18	14	11	13	11	10	50	-	-	-	-	-	-	-	-	-
1961	726	121	107	92	77	63	49	38	45	39	34	195	-	-	-	-	-	-	-	-
1962	113	20	18	16	13	11	9	7	6	6	5	5	21	-	-	-	-	-	-	-
1963	116	19	17	15	13	11	9	7	6	4	5	5	4	20	-	-	-	-	-	-
1964	1,194	188	163	143	129	113	98	83	67	52	43	47	40	35	185	-	-	-	-	-
1965	1,025	138	122	106	94	84	74	64	54	44	34	29	32	28	24	132	-	-	-	-
1966	968	133	114	99	86	76	69	61	52	44	36	28	21	25	21	18	93	-	-	-
1967	493	70	58	50	43	37	33	30	26	22	19	15	11	9	10	9	8	40	-	-
1968	1,871	250	213	179	154	134	117	104	93	83	71	60	50	39	30	35	30	26	138	-
1969	2,542	344	299	255	214	184	161	140	124	111	98	85	72	59	46	37	41	36	31	163
1970	2,654	370	318	268	223	184	155	134	116	103	92	82	71	60	49	38	29	33	29	156
1971	4,816	589	529	462	398	337	282	242	211	184	162	146	129	112	95	78	62	50	55	326
1972	1,500	202	192	174	152	131	111	93	79	69	60	53	47	42	36	30	24	19	15	110
1973	8,295	828	799	751	679	598	519	443	374	322	282	246	217	195	173	150	128	106	84	594
1974	4,954	544	545	530	499	449	391	335	282	234	199	173	150	133	119	105	91	76	62	366
1975	3,231	297	308	309	302	286	260	229	198	168	141	120	105	91	80	71	63	54	45	258
1976	11,149	820	839	845	832	805	757	684	602	523	446	376	323	283	247	218	196	174	151	903
TOTAL	46,600	5,088	4,768	4,436	4,030	3,572	3,171	2,801	2,376	2,190	1,778	1,662	1,294	1,129	1,115	922	765	614	610	2,878

(1) BASED ON SECTION 1, EXHIBIT 2F, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 2F, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			10,931					57,531
1977	23,851,125	0.110	19,937	1.355	27,009	26,785	26,785	26,395
1978	26,143,240	0.086	16,031	1.389	22,260	22,307	22,307	22,343
1979	28,061,666	0.104	20,917	1.423	29,772	29,634	29,634	29,476
1980	28,979,182	0.088	17,695	1.459	25,815	25,672	25,672	25,748
1981	30,141,508	0.067	13,499	1.495	20,186	20,141	20,141	20,428
1982	30,058,966	0.062	12,106	1.533	18,555	18,565	18,565	18,927
1983	30,607,324	0.075	14,584	1.567	22,859	22,891	22,891	23,222
1984	33,121,678	0.080	16,588	1.602	26,575	26,554	26,554	27,039
1985	35,713,654	0.175	40,076	1.627	65,211	64,231	64,231	62,763
1986	38,297,697	0.102	24,275	1.661	40,320	39,837	39,837	40,026
1987	41,065,403	0.075	18,449	1.697	31,315	31,059	31,059	31,632
1988	44,221,964	0.103	25,871	1.741	45,049	45,280	45,280	45,756
1989	47,110,000	0.085	22,083	1.787	39,460	39,736	39,736	40,471
1990	49,659,895	0.075	23,754	1.836	43,609	40,809	40,809	41,210
1991	50,856,501	0.072	21,833	1.889	41,245	39,003	39,003	39,189
1992	52,804,448	0.067	18,346	1.952	35,811	35,524	35,524	35,957
1993	55,132,894	0.064	15,972	2.012	32,128	33,774	33,774	32,886
1994	57,739,505	0.061	24,259	2.068	50,172	42,415	42,415	41,921
1995	60,949,772	0.057	21,164	2.131	45,103	39,635	39,635	38,815
1996	63,664,000	0.053	15,055	2.205	33,197	33,600	33,600	33,048
1997	68,077,000	0.053	23,294	2.281	53,141	43,627	43,627	43,092
1998	71,447,000	0.057	24,391	2.354	57,408	47,903	47,903	47,471
1999	75,244,663	0.058	13,714	2.447	33,554	39,431	39,431	39,588
2000	79,122,396	0.058	16,791	2.547	42,772	44,826	44,826	46,386
2001	80,396,857	0.060	11,612	2.681	31,128	41,628	41,628	41,676
2002	81,621,352	0.061	15,494	2.830	43,851	47,501	47,501	48,658
2003	82,433,234	0.062	13,494	3.030	40,882	47,514	47,514	46,600
2004	84,632,753	0.057	16,163	3.277	52,960	49,841	49,841	49,791
2005	86,912,307	0.054	14,141	3.604	50,969	48,001	48,001	48,224
2006	90,822,757	0.050	10,064	4.055	40,810	44,438	44,438	44,267
2007	93,702,820	0.047	10,551	4.611	48,645	44,936	44,936	44,750
2008	93,449,349	0.044	11,718	5.325	62,402	45,360	45,360	46,304
2009	86,544,195	0.042	6,700	6.364	42,636	37,338	37,338	36,625
2010	86,654,516	0.045	4,474	7.923	35,447	38,291	38,291	37,565
2011	90,275,208	0.043	4,268	10.933	46,664	39,634	39,634	39,179
2012	94,226,147	0.043	2,199	19.133	42,078	40,599	40,599	40,617
2013	97,052,931	0.043	564	159.762	90,080	42,035	42,035	42,016
2014	99,964,519	0.043				42,985	42,985	42,985
TOTAL			613,056		1,511,079	1,463,335	1,463,335	1,520,577
EXLD PRIOR			602,125		1,511,079	1,463,335	1,463,335	1,463,046

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2F, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 2F, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 2F, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	10,931	***3 YEAR SUM***	***21,841***	***74,992***	160,000		46,600	57,531
1977	19,937	26,785	6,849	20,506	19,335	0.943	6,458	26,395
1978	16,031	22,307	6,276	23,846	23,986	1.006	6,313	22,343
1979	20,917	29,634	8,717	30,641	30,088	0.982	8,559	29,476
1980	17,695	25,672	7,977	31,366	31,665	1.010	8,053	25,748
1981	13,499	20,141	6,643	32,948	34,370	1.043	6,930	20,428
1982	12,106	18,565	6,459	35,678	37,679	1.056	6,821	18,927
1983	14,584	22,891	8,306	42,032	43,708	1.040	8,638	23,222
1984	16,588	26,554	9,966	54,539	57,195	1.049	10,451	27,039
1985	40,076	64,231	24,154	83,779	78,690	0.939	22,687	62,763
1986	24,275	39,837	15,562	82,223	83,223	1.012	15,751	40,026
1987	18,449	31,059	12,610	90,574	94,688	1.045	13,182	31,632
1988	25,871	45,280	19,410	113,425	116,207	1.025	19,886	45,756
1989	22,083	39,736	17,653	124,452	129,629	1.042	18,388	40,471
1990	23,754	40,809	17,055	134,459	137,622	1.024	17,456	41,210
1991	21,833	39,003	17,170	138,233	139,734	1.011	17,356	39,189
1992	18,346	35,524	17,178	140,936	144,486	1.025	17,611	35,957
1993	15,972	33,774	17,802	149,093	141,660	0.950	16,914	32,886
1994	24,259	42,415	18,156	155,643	151,412	0.973	17,662	41,921
1995	21,164	39,635	18,471	161,707	154,527	0.956	17,651	38,815
1996	15,055	33,600	18,545	165,424	160,501	0.970	17,993	33,048
1997	23,294	43,627	20,333	185,237	180,362	0.974	19,798	43,092
1998	24,391	47,903	23,512	219,346	215,320	0.982	23,080	47,471
1999	13,714	39,431	25,718	244,462	245,953	1.006	25,874	39,588
2000	16,791	44,826	28,035	271,809	286,935	1.056	29,595	46,386
2001	11,612	41,628	30,016	295,758	296,233	1.002	30,064	41,676
2002	15,494	47,501	32,007	320,138	331,715	1.036	33,164	48,658
2003	13,494	47,514	34,020	344,690	335,429	0.973	33,106	46,600
2004	16,163	49,841	33,678	345,536	345,026	0.999	33,628	49,791
2005	14,141	48,001	33,860	351,514	353,833	1.007	34,083	48,224
2006	10,064	44,438	34,373	361,114	359,320	0.995	34,202	44,267
2007	10,551	44,936	34,385	367,856	365,870	0.995	34,199	44,750
2008	11,718	45,360	33,641	368,644	378,994	1.028	34,586	46,304
2009	6,700	37,338	30,638	345,687	337,641	0.977	29,925	36,625
2010	4,474	38,291	33,817	396,402	387,891	0.979	33,091	37,565
2011	4,268	39,634	35,365	437,097	431,482	0.987	34,911	39,179
2012	2,199	40,599	38,400	503,219	503,456	1.000	38,418	40,617
2013	564	42,035	41,472	628,599	628,305	1.000	41,452	42,016
2014		42,985	42,985	669,762	669,762	1.000	42,985	42,985
TOTAL	613,056	1,463,335	883,052	8,543,367	8,623,933		907,521	1,520,577
EXLD PRIOR	602,125		861,210	8,468,375	8,463,933		860,922	1,463,046

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 1, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			26,395		0.111
1978	26,143,240			22,343		0.085
1979	28,061,666			29,476		0.105
1980	28,979,182			25,748		0.089
1981	30,141,508			20,428		0.068
1982	30,058,966	32,925	10.95%	18,927	575	0.063
1983	30,607,324	34,316	11.21%	23,222	677	0.076
1984	33,121,678	41,180	12.43%	27,039	657	0.082
1985	35,713,654	44,767	12.53%	62,763	1,402	0.176
1986	38,297,697	45,649	11.92%	40,026	877	0.105
1987	41,065,403	48,293	11.76%	31,632	655	0.077
1988	44,221,964	51,449	11.63%	45,756	889	0.103
1989	47,110,000	53,272	11.31%	40,471	760	0.086
1990	49,659,895	53,013	10.68%	41,210	777	0.083
1991	50,856,501	48,928	9.62%	39,189	801	0.077
1992	52,804,448	47,428	8.98%	35,957	758	0.068
1993	55,132,894	46,948	8.52%	32,886	700	0.060
1994	57,739,505	46,197	8.00%	41,921	907	0.073
1995	60,949,772	43,087	7.07%	38,815	901	0.064
1996	63,664,000	39,901	6.27%	33,048	828	0.052
1997	68,077,000	37,122	5.45%	43,092	1,161	0.063
1998	71,447,000	36,663	5.13%	47,471	1,295	0.066
1999	75,244,663	37,974	5.05%	39,588	1,043	0.053
2000	79,122,396	38,562	4.87%	46,386	1,203	0.059
2001	80,396,857	35,168	4.37%	41,676	1,185	0.052
2002	81,621,352	35,509	4.35%	48,658	1,370	0.060
2003	82,433,234	34,266	4.16%	46,600	1,360	0.057
2004	84,632,753	32,094	3.79%	49,791	1,551	0.059
2005	86,912,307	29,522	3.40%	48,224	1,634	0.055
2006	90,822,757	25,820	2.84%	44,267	1,714	0.049
2007	93,702,820	25,388	2.71%	44,750	1,763	0.048
2008	93,449,349	22,439	2.40%	46,304	2,064	0.050
2009	86,544,195	17,397	2.01%	36,625	2,105	0.042
2010	86,654,516	17,883	2.06%	37,565	2,101	0.043
2011	90,275,208	17,290	1.92%	39,179	2,266	0.043
2012	94,226,147	16,502	1.75%	40,617	2,461	0.043
2013	97,052,931	16,793	1.73%	42,016	2,502	0.043
2014		17,344		42,985	2,478	
TOTAL		1,171,089		1,463,046		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	43,609		0.335	3.391	49,510	0	100%	49,510	0.049	0.088	0.075
1991	50,856,501	1.979	100,654,884	41,245		0.345	3.357	47,795	0	100%	47,795	0.047	0.081	0.072
1992	52,804,448	1.879	99,199,664	35,811		0.356	3.324	42,358	0	100%	42,358	0.043	0.068	0.067
1993	55,132,894	1.846	101,763,581	32,128		0.367	3.291	38,790	0	100%	38,790	0.038	0.058	0.064
1994	57,739,505	1.786	103,144,617	50,172		0.378	3.258	61,831	0	100%	61,831	0.060	0.087	0.061
1995	60,949,772	1.737	105,860,639	45,103		0.416	3.074	57,623	0	100%	57,623	0.054	0.074	0.057
1996	63,664,000	1.681	107,011,928	33,197		0.457	2.900	43,968	0	100%	43,968	0.041	0.052	0.053
1997	68,077,000	1.609	109,565,780	53,141		0.502	2.533	67,551	0	100%	67,551	0.062	0.078	0.053
1998	71,447,000	1.535	109,703,410	57,408		0.510	2.212	64,704	0	100%	64,704	0.059	0.080	0.057
1999	75,244,663	1.486	111,784,761	33,554		0.517	2.087	36,221	0	100%	36,221	0.032	0.045	0.058
2000	79,122,396	1.436	113,612,761	42,772		0.525	1.969	44,221	0	100%	44,221	0.039	0.054	0.058
2001	80,396,857	1.404	112,872,903	31,128		0.533	1.857	30,824	0	100%	30,824	0.027	0.039	0.060
2002	81,621,352	1.369	111,762,597	43,851		0.541	1.752	41,588	0	100%	41,588	0.037	0.054	0.061
2003	82,433,234	1.332	109,823,635	40,882		0.550	1.653	37,135	0	100%	37,135	0.034	0.050	0.062
2004	84,632,753	1.284	108,674,619	52,960		0.604	1.559	49,871	0	100%	49,871	0.046	0.063	0.057
2005	86,912,307	1.253	108,922,029	50,969		0.664	1.471	49,757	0	100%	49,757	0.046	0.059	0.054
2006	90,822,757	1.210	109,940,677	40,810		0.729	1.388	41,302	0	100%	41,302	0.038	0.045	0.050
2007	93,702,820	1.171	109,685,990	48,645		0.801	1.309	51,038	0	100%	51,038	0.047	0.052	0.047
2008	93,449,349	1.148	107,266,594	62,402		0.881	1.235	67,874	0	100%	67,874	0.063	0.067	0.044
2009	86,544,195	1.149	99,469,136	42,636		0.968	1.188	49,002	0	100%	49,002	0.049	0.049	0.042
2010	86,654,516	1.125	97,450,013	35,447		0.922	1.148	37,487	0	100%	37,487	0.038	0.041	0.045
2011	90,275,208	1.093	98,646,157	46,664		0.960	1.109	49,668	0	100%	49,668	0.050	0.052	0.043
2012	94,226,147	1.061	99,964,519	42,078		1.000	1.071	45,075	0	100%	45,075	0.045	0.045	0.043
2013	97,052,931	1.030	99,964,519	90,080		1.000	1.035	93,233	0	100%	93,233	0.093	0.093	0.043
2014		1.000				1.000	1.000	0	0	0%	0			0.043

	5 Year Average excluding 2012-2013	0.050	0.052
	7 Year Average excluding 2010-2013	0.046	0.055
	10 Year Weighted Average excluding 2010-2013	0.042	
	10 Year Weighted Average excluding 2009-2013	0.041	
	5 Year Average excluding 2011-2013	0.047	0.051
	5 Year Average excluding 2013	0.049	0.051
	7 Year Average excluding 2013	0.047	0.050
(14)	2014 Selected Loss Rate:	0.043	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 2F, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.010	1.008	1.010									
1954	714	714	726	1.011	1.010	1.011									
1955	702	702	714	1.012	1.011	1.012									
1956	690	690	702	1.014	1.012	1.014									
1957	678	678	690	1.016	1.014	1.016									
1958	666	666	678	1.019	1.016	1.019									
1959	654	654	666	1.022	1.019	1.022									
1960	642	642	654	1.026	1.022	1.026									
1961	630	630	642	1.031	1.026	1.031									
1962	618	618	630	1.037	1.031	1.037									
1963	606	606	618	1.044	1.037	1.044									
1964	594	594	606	1.052	1.044	1.052									
1965	582	582	594	1.061	1.052	1.061									
1966	570	570	582	1.072	1.061	1.072									
1967	558	558	570	1.085	1.072	1.085									
1968	546	546	558	1.101	1.085	1.101									
1969	534	534	546	1.119	1.101	1.119									
1970	522	522	534	1.139	1.119	1.139									
1971	510	510	522	1.164	1.139	1.164									
1972	498	498	510	1.191	1.164	1.191									
1973	486	486	498	1.221	1.191	1.221									
1974	474	474	486	1.253	1.221	1.253									
1975	462	462	474	1.287	1.253	1.287									
1976	450	450	462	1.321	1.287	1.321									
1977	438	438	450	1.355	1.321	1.355				1.000	1.000	1.000	1.331	1.321	1.331
1978	426	426	438	1.389	1.355	1.389				1.000	1.000	1.000	1.342	1.331	1.342
1979	414	414	426	1.423	1.389	1.423				1.000	1.000	1.000	1.370	1.342	1.370
1980	402	402	414	1.459	1.423	1.459				1.000	1.000	1.000	1.400	1.370	1.400
1981	390	390	402	1.495	1.459	1.495				1.000	1.000	1.000	1.436	1.400	1.436
1982	378	378	390	1.533	1.495	1.533				1.000	1.000	1.000	1.476	1.436	1.476
1983	366	366	378	1.567	1.533	1.567				1.000	1.000	1.000	1.499	1.476	1.499
1984	354	354	366	1.602	1.567	1.602				1.000	1.000	1.000	1.522	1.499	1.522
1985	342	342	354	1.627	1.602	1.627				1.000	1.000	1.000	1.540	1.522	1.540
1986	330	330	342	1.661	1.627	1.661				1.000	1.000	1.000	1.574	1.540	1.574
1987	318	318	330	1.697	1.661	1.697				1.000	1.000	1.000	1.616	1.574	1.616
1988	306	306	318	1.741	1.697	1.741				1.000	1.000	1.000	1.673	1.616	1.673
1989	294	294	306	1.787	1.741	1.787				1.000	1.000	1.000	1.730	1.673	1.730
1990	282	282	294	1.836	1.787	1.836				1.000	1.000	1.000	1.789	1.730	1.789
1991	270	270	282	1.889	1.836	1.889				1.000	1.000	1.000	1.843	1.789	1.843
1992	258	258	270	1.952	1.889	1.952				1.000	1.000	1.000	1.902	1.843	1.902
1993	246	246	258	2.012	1.952	2.012				1.000	1.000	1.000	1.963	1.902	1.963
1994	234	234	246	2.068	2.012	2.068				1.000	1.000	1.000	2.023	1.963	2.023
1995	222	222	234	2.131	2.068	2.131				1.000	1.000	1.000	2.090	2.023	2.090
1996	210	210	222	2.205	2.131	2.205				1.000	1.000	1.000	2.170	2.090	2.170
1997	198	198	210	2.281	2.205	2.281				1.000	1.000	1.000	2.250	2.170	2.250
1998	186	186	198	2.354	2.281	2.354				1.001	1.000	1.001	2.325	2.250	2.325
1999	174	174	186	2.447	2.354	2.447				1.001	1.001	1.001	2.429	2.325	2.429
2000	162	162	174	2.547	2.447	2.547				1.001	1.001	1.001	2.541	2.429	2.541
2001	150	150	162	2.681	2.547	2.681				1.002	1.001	1.002	2.678	2.541	2.678
2002	138	138	150	2.830	2.681	2.830				1.003	1.002	1.003	2.843	2.678	2.843
2003	126	126	138	3.030	2.830	3.030				1.005	1.003	1.005	3.069	2.843	3.069
2004	114	114	126	3.277	3.030	3.277				1.007	1.005	1.007	3.349	3.069	3.349
2005	102	102	114	3.604	3.277	3.604				1.010	1.007	1.010	3.681	3.349	3.681
2006	90	90	102	4.055	3.604	4.055				1.018	1.010	1.018	4.123	3.681	4.123
2007	78	78	90	4.611	4.055	4.611				1.059	1.018	1.059	4.520	4.123	4.520
2008	66	66	78	5.325	4.611	5.325				1.101	1.059	1.101	5.013	4.520	5.013
2009	54	54	66	6.364	5.325	6.364				1.145	1.101	1.145	5.814	5.013	5.814
2010	42	42	54	7.923	6.364	7.923				1.193	1.145	1.193	6.993	5.814	6.993
2011	30	30	42	10.933	7.923	10.933				1.283	1.193	1.283	9.010	6.993	9.010
2012	18	18	30	19.133	10.933	19.133				1.565	1.283	1.565	12.823	9.010	12.823
2013	6	6	18	159.762	19.133	159.762				5.282	1.565	5.282	31.098	12.823	31.098

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 2F, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 2F, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 2F, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 2F, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - HEALTH-OTHER
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	40	508	1,131	1,525	1,961	2,359	2,784	3,329	3,906	4,478	4,924	5,332	5,878	6,479	6,909	7,624	8,310	8,815	9,288	9,711	10,084	10,532	11,151	11,567	12,061	12,703	13,286	13,833	14,472	15,049	15,612	16,213	16,876	17,595	18,395	19,138	19,937	19,937
1978	49	613	1,366	1,867	2,454	2,953	3,444	4,082	4,778	5,439	5,956	6,418	7,020	7,789	8,895	9,773	10,381	10,785	11,217	11,709	12,282	12,848	13,354	13,829	14,207	14,507	14,846	15,226	15,336	15,400	15,475	15,553	15,689	15,800	15,932	16,031		16,031
1979	55	690	1,574	2,235	2,972	3,592	4,218	5,014	5,837	6,605	7,202	7,735	8,533	9,472	10,188	10,664	11,226	11,856	12,453	13,036	13,776	14,414	14,985	15,526	15,992	16,482	16,960	17,489	17,874	18,326	18,833	19,389	19,922	20,362	20,917			20,917
1980	56	714	1,661	2,363	3,129	3,758	4,391	5,196	6,025	6,799	7,380	7,958	9,028	9,867	10,505	11,001	11,412	11,831	12,173	12,730	13,031	13,319	13,593	13,880	14,200	14,542	14,775	15,045	15,312	15,713	16,235	16,756	17,224	17,695				17,695
1981	61	781	1,807	2,543	3,325	3,954	4,589	5,401	6,210	6,930	7,558	8,226	8,782	9,187	9,506	9,810	10,080	10,331	10,666	10,817	10,913	11,040	11,337	11,512	11,619	11,766	11,890	12,097	12,432	12,693	13,003	13,250	13,499					13,499
1982	73	888	1,908	2,676	3,510	4,179	4,833	5,634	6,426	7,241	7,955	8,472	8,829	9,141	9,416	9,673	9,938	10,246	10,374	10,486	10,611	10,745	10,867	11,003	11,142	11,250	11,384	11,518	11,651	11,761	11,972	12,106						12,106
1983	73	938	2,171	3,048	3,988	4,718	5,416	6,280	7,267	8,357	9,056	9,534	9,982	10,534	10,841	11,264	11,751	12,017	12,227	12,436	12,678	12,889	13,111	13,434	13,719	13,973	14,092	14,183	14,285	14,447	14,584							14,584
1984	91	1,160	2,690	3,810	4,986	5,907	6,768	7,975	9,212	10,263	11,079	11,753	12,203	12,466	12,816	13,266	13,538	13,779	14,013	14,266	14,527	14,737	14,948	15,141	15,372	15,604	15,855	16,167	16,384	16,588								16,588
1985	99	1,303	3,178	4,596	6,094	7,259	8,547	10,694	12,466	14,036	15,490	16,881	18,225	19,552	21,040	22,186	23,409	24,628	25,921	27,018	28,122	29,334	30,591	31,888	33,306	35,047	36,871	38,325	40,076									40,076
1986	96	1,314	3,347	4,834	6,402	7,797	9,469	10,802	11,640	12,441	13,260	13,825	14,378	15,177	15,767	16,270	16,754	17,260	17,821	18,281	18,785	19,228	19,882	20,620	21,555	22,325	23,331	24,275										24,275
1987	103	1,432	3,744	5,453	7,462	9,255	10,550	11,326	11,936	12,550	13,021	13,422	14,090	14,282	14,547	14,820	15,082	15,334	15,557	15,721	16,048	16,364	16,670	16,942	17,228	17,790	18,449											18,449
1988	119	1,645	4,330	6,644	9,211	11,051	12,205	13,154	14,053	14,932	15,742	16,811	17,451	17,994	18,543	19,123	19,854	20,502	21,205	21,841	22,460	22,940	23,942	24,685	25,381	25,871												25,871
1989	118	1,700	4,929	8,055	10,886	12,064	13,292	14,222	14,915	15,551	16,469	16,806	17,079	17,391	17,682	17,938	18,218	18,484	18,806	19,191	19,699	20,323	21,035	21,640	22,083													22,083
1990	98	1,664	5,262	7,870	9,550	10,854	12,005	12,930	13,746	14,805	15,377	15,930	16,542	17,039	17,593	18,134	18,755	19,343	19,989	20,646	21,450	22,215	22,963	23,754														23,754
1991	142	2,750	5,637	7,485	8,963	10,429	11,352	12,270	13,450	14,152	14,886	15,584	16,260	16,801	17,349	17,957	18,475	19,093	19,703	20,275	20,767	21,303	21,833															21,833
1992	140	2,643	4,625	6,684	8,152	8,931	9,610	10,445	10,773	11,099	11,430	11,862	12,294	12,826	13,291	13,783	14,210	14,855	15,736	16,626	17,376	18,346																18,346
1993	202	2,247	5,732	8,567	10,174	11,454	12,424	12,695	13,054	13,312	13,574	13,874	14,078	14,283	14,505	14,752	14,990	15,298	15,565	15,764	15,972																	15,972
1994	195	3,323	7,468	9,422	11,119	12,690	13,506	14,129	14,894	15,755	16,561	17,303	18,073	18,762	19,476	20,509	21,470	22,525	23,523	24,259																		24,259
1995	246	3,385	6,786	8,955	10,770	11,857	12,810	13,513	14,114	14,785	15,468	16,040	16,572	17,247	17,952	18,852	19,632	20,367	21,164																			21,164
1996	165	3,250	6,798	9,046	9,765	10,237	10,588	11,045	11,439	11,824	12,231	12,671	13,041	13,498	13,980	14,331	14,688	15,055																				15,055
1997	1,169	8,564	12,597	14,085	14,812	15,425	16,046	16,704	17,477	18,194	18,915	19,542	20,344	20,991	21,729	22,555	23,294																					23,294
1998	1,027	6,671	8,965	10,503	11,760	12,805	13,927	15,038	16,109	17,130	18,185	19,340	20,551	21,784	23,087	24,391																						24,391
1999	742	2,547	4,169	5,037	5,884	6,640	7,377	8,140	8,885	9,536	10,287	11,168	11,993	12,908	13,714																							13,714
2000	173	2,102	3,782	5,127	6,427	7,503	8,606	9,467	10,649	11,782	13,085	14,330	15,481	16,791																								16,791
2001	190	1,736	2,944	3,946	4,657	5,692	6,460	7,252	8,214	9,090	10,073	10,851	11,612																									11,612
2002	225	1,862	3,802	5,396	6,525	7,566	8,667	9,899	11,405	12,812	14,050	15,494																										15,494
2003	326	2,499	4,288	5,712	7,003	8,107	9,415	10,646	11,689	12,553	13,494																											13,494
2004	357	2,884	4,909	6,435	8,001	9,579	11,312	12,929	14,599	16,163																												16,163
2005	210	2,126	3,736	5,518	7,081	9,038	10,739	12,449	14,141																													14,141
2006	280	2,326	3,966	5,503	6,711	7,887	8,902	10,064																														10,064
2007	413	2,805	4,818	6,538	7,905	9,205	10,551																															10,551
2008	308	3,128	5,405	7,523	9,616	11,718																																11,718
2009	268	2,060	3,684	5,347	6,700																																	6,700
2010	217	2,077	3,443	4,474																																		4,474
2011	373	2,405	4,268																																			4,268
2012	259	2,199																																				2,199
2013	564																																					564
																																						602,125

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	12.640	2.228	1.348	1.286	1.203	1.180	1.196	1.173	1.146	1.100	1.083	1.103	1.102	1.066	1.104	1.090	1.061	1.054	1.046	1.038	1.044	1.059	1.037	1.043	1.053	1.046	1.041	1.046	1.040	1.037	1.038	1.041	1.043	1.045	1.040	1.042	
1978	12.640	2.228	1.366	1.314	1.203	1.166	1.185	1.171	1.138	1.095	1.078	1.094	1.110	1.142	1.099	1.062	1.039	1.040	1.044	1.049	1.046	1.039	1.036	1.027	1.021	1.023	1.026	1.007	1.004	1.005	1.005	1.009	1.007	1.008	1.006		
1979	12.640	2.281	1.420	1.330	1.209	1.174	1.189	1.164	1.132	1.090	1.074	1.103	1.110	1.076	1.047	1.053	1.056	1.050	1.047	1.057	1.046	1.040	1.036	1.030	1.031	1.029	1.031	1.022	1.025	1.028	1.030	1.027	1.022	1.027			
1980	12.820	2.328	1.422	1.324	1.201	1.168	1.183	1.160	1.128	1.086	1.078	1.134	1.093	1.065	1.047	1.037	1.037	1.029	1.046	1.024	1.022	1.021	1.021	1.023	1.024	1.016	1.018	1.018	1.026	1.033	1.032	1.028	1.027				
1981	12.802	2.314	1.408	1.307	1.189	1.161	1.177	1.150	1.116	1.091	1.088	1.068	1.046	1.035	1.032	1.028	1.025	1.032	1.014	1.009	1.012	1.027	1.015	1.009	1.013	1.011	1.017	1.028	1.021	1.024	1.019	1.019					
1982	12.137	2.149	1.403	1.312	1.190	1.157	1.166	1.141	1.127	1.099	1.065	1.042	1.035	1.030	1.027	1.027	1.031	1.012	1.011	1.012	1.013	1.011	1.012	1.013	1.010	1.012	1.012	1.012	1.009	1.018	1.011						
1983	12.841	2.314	1.404	1.308	1.183	1.148	1.160	1.157	1.150	1.084	1.053	1.047	1.055	1.029	1.039	1.043	1.023	1.017	1.017	1.019	1.017	1.017	1.025	1.021	1.019	1.008	1.006	1.007	1.011	1.009							
1984	12.780	2.320	1.416	1.309	1.185	1.146	1.178	1.155	1.114	1.080	1.061	1.038	1.022	1.028	1.035	1.021	1.018	1.017	1.018	1.018	1.014	1.014	1.013	1.015	1.015	1.016	1.020	1.013	1.012								
1985	13.209	2.439	1.446	1.326	1.191	1.177	1.251	1.166	1.126	1.104	1.090	1.080	1.073	1.076	1.054	1.055	1.052	1.053	1.042	1.041	1.043	1.043	1.042	1.044	1.052	1.052	1.039	1.046									
1986	13.645	2.548	1.444	1.325	1.218	1.214	1.141	1.078	1.069	1.066	1.043	1.040	1.056	1.039	1.032	1.030	1.030	1.032	1.026	1.028	1.024	1.034	1.037	1.045	1.036	1.045	1.040										
1987	13.903	2.615	1.456	1.368	1.240	1.140	1.074	1.054	1.051	1.038	1.031	1.050	1.014	1.018	1.019	1.018	1.017	1.015	1.011	1.021	1.020	1.019	1.016	1.017	1.033	1.037											
1988	13.814	2.632	1.534	1.386	1.200	1.104	1.078	1.068	1.062	1.054	1.068	1.038	1.031	1.031	1.031	1.038	1.033	1.034	1.030	1.028	1.021	1.044	1.031	1.028	1.019												
1989	14.348	2.899	1.634	1.351	1.108	1.102	1.070	1.049	1.043	1.059	1.020	1.016	1.018	1.017	1.014	1.016	1.015	1.017	1.020	1.027	1.032	1.035	1.029	1.020													
1990	17.010	3.163	1.495	1.214	1.137	1.106	1.077	1.063	1.077	1.039	1.036	1.038	1.030	1.033	1.031	1.034	1.031	1.033	1.033	1.039	1.036	1.034	1.034														
1991	19.430	2.050	1.328	1.198	1.164	1.089	1.081	1.096	1.052	1.052	1.047	1.043	1.033	1.033	1.035	1.029	1.033	1.032	1.029	1.024	1.026	1.025															
1992	18.837	1.750	1.445	1.220	1.095	1.076	1.087	1.031	1.030	1.030	1.038	1.036	1.043	1.036	1.037	1.031	1.045	1.059	1.057	1.045	1.056																
1993	11.129	2.551	1.495	1.188	1.126	1.085	1.022	1.028	1.020	1.020	1.022	1.015	1.015	1.016	1.017	1.016	1.021	1.017	1.013	1.013																	
1994	17.059	2.247	1.262	1.180	1.141	1.064	1.046	1.054	1.058	1.051	1.045	1.044	1.038	1.038	1.053	1.047	1.049	1.044	1.031																		
1995	13.771	2.005	1.320	1.203	1.101	1.080	1.055	1.045	1.048	1.046	1.037	1.033	1.041	1.041	1.050	1.041	1.037	1.039																			
1996	19.661	2.092	1.331	1.079	1.048	1.034	1.043	1.036	1.034	1.034	1.036	1.029	1.035	1.036	1.025	1.025	1.025																				
1997	7.327	1.471	1.118	1.052	1.041	1.040	1.041	1.046	1.041	1.040	1.033	1.041	1.032	1.035	1.038	1.033																					
1998	6.495	1.344	1.171	1.120	1.089	1.088	1.080	1.071	1.063	1.062	1.064	1.063	1.060	1.060	1.056																						
1999	3.430	1.637	1.208	1.168	1.128	1.111	1.103	1.092	1.073	1.079	1.086	1.074	1.076	1.062																							
2000	12.143	1.799	1.356	1.254	1.167	1.147	1.100	1.125	1.106	1.111	1.095	1.080	1.085																								
2001	9.131	1.695	1.340	1.180	1.222	1.135	1.122	1.133	1.107	1.108	1.077	1.070																									
2002	8.269	2.042	1.419	1.209	1.160	1.145	1.142	1.152	1.123	1.097	1.103																										
2003	7.672	1.716	1.332	1.226	1.158	1.161	1.131	1.098	1.074	1.075																											
2004	8.078	1.702	1.311	1.243	1.197	1.181	1.143	1.129	1.107																												
2005	10.143	1.757	1.477	1.283	1.276	1.188	1.159	1.136																													
2006	8.320	1.705	1.387	1.220	1.175	1.129	1.131																														
2007	6.791	1.718	1.357	1.209	1.164	1.146																															
2008	10.141	1.728	1.392	1.278	1.219																																
2009	7.690	1.788	1.451	1.253																																	
2010	9.571	1.657	1.300																																		
2011	6.456	1.774																																			
2012	8.506																																				
3 Yr Avg	8.177	1.740	1.381	1.247	1.186	1.154	1.144	1.121	1.101	1.093	1.092	1.075	1.074	1.052	1.040	1.033	1.037	1.034	1.034	1.028	1.039	1.031	1.031	1.022	1.029	1.045	1.033	1.022	1.011	1.017	1.021	1.025	1.019	1.027	1.023	1.042	
5 Yr Avg	8.473	1.733	1.377	1.249	1.206	1.161	1.141	1.130	1.103	1.094	1.085	1.066	1.058	1.047	1.045	1.032	1.036	1.038	1.033	1.030	1.034	1.031	1.030	1.031	1.031	1.032	1.024	1.021	1.016	1.023	1.019	1.025	1.025	1.027	1.023	1.042	
7 Yr Avg	8.211	1.733	1.382	1.245	1.193	1.155	1.133	1.123	1.093	1.081	1.071	1.056	1.052	1.041	1.040	1.032	1.035	1.035	1.030	1.028	1.031	1.033	1.029	1.027	1.026	1.026	1.022	1.021	1.016	1.022	1.023	1.025	1.025	1.027	1.023	1.042	
5 Yr Wtd	8.333	1.733	1.379	1.249	1.206	1.162	1.142	1.129	1.103	1.094	1.084	1.063	1.056	1.047	1.046	1.034	1.037	1.039	1.032	1.030	1.033	1.032	1.030	1.033	1.034	1.037	1.029	1.028	1.016	1.023	1.020	1.025	1.025	1.028	1.025	1.042	
10 Yr Wtd	8.144	1.751	1.376	1.238	1.188	1.142	1.110	1.097	1.075	1.067	1.057	1.048	1.045	1.039	1.037	1.032	1.031	1.033	1.030	1.029	1.030	1.030	1.028	1.027	1.029	1.030	1.028	1.026	1.019	1.022	1.023	1.025	1.025	1.028	1.025	1.042	
15 Yr Wtd	7.346	1.633	1.296	1.181	1.140	1.107	1.087	1.081	1.066	1.058	1.052	1.044	1.040	1.039	1.037	1.033	1.032	1.032	1.028	1.028	1.030	1.032	1.029	1.028	1.030	1.031	1.028	1.026	1.019	1.022	1.023	1.025	1.025	1.028	1.025	1.042	TAIL
Prior FY	8.400	1.750	1.390	1.241	1.193	1.161	1.137	1.125	1.096	1.086	1.065	1.055	1.046	1.042	1.037	1.034	1.038	1.037	1.031	1.032	1.027	1.033	1.032	1.033	1.034	1.033	1.023	1.016	1.020	1.022	1.026	1.026	1.025	1.024	1.024	1.024	1.309
MLT Sel.	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004
Selected	8.350	1.750	1.380	1.245	1.195	1.155	1.137	1.125	1.100	1.081	1.071	1.056	1.052	1.041	1.040	1.032	1.035	1.035	1.030	1.028	1.031	1.033	1.029	1.027	1.026	1.026	1.022	1.021	1.016	1.022	1.023	1.025	1.025	1.025	1.025	1.025	1.026
Cumulative	159.762	19.133	10.933	7.923	6.364	5.325	4.611	4.055	3.604	3.277	3.030	2.830	2.681	2.547	2.447	2.354	2.281	2.205	2.131	2.068	2.012	1.952	1.889	1.836	1.787	1.741	1.697	1.661	1.627	1.602	1.567	1.533	1.495	1.459	1.423	1.389	1.355	1.321

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	8.350	-			8.350		117.928		20.005	50.205	159.762
18	1.5	1.750	2.974	1.350	1.582	1.750	0.852	14.123	45.001	11.988	17.128	19.133
30	2.5	1.380	1.674	1.247	1.333	1.380	0.887	8.070	15.131	8.881	10.829	10.933
42	3.5	1.245	1.291	1.193	1.231	1.245	0.890	5.848	9.039	7.120	8.124	7.923
54	4.5	1.195	1.196	1.158	1.175	1.195	0.991	4.697	7.002	5.970	6.602	6.364
66	5.5	1.155	1.157	1.133	1.141	1.155	0.950	3.931	5.856	5.157	5.618	5.325
78	6.5	1.137	1.132	1.115	1.117	1.137	1.021	3.403	5.061	4.550	4.925	4.611
90	7.5	1.125	1.120	1.101	1.100	1.125	1.037	2.993	4.471	4.081	4.408	4.055
102	8.5	1.100	1.111	1.090	1.087	1.100	0.900	2.660	3.992	3.707	4.006	3.604
114	9.5	1.081	1.091	1.080	1.077	1.081	0.896	2.419	3.594	3.402	3.684	3.277
126	10.5	1.071	1.076	1.073	1.069	1.071	0.936	2.236	3.294	3.148	3.419	3.030
138	11.5	1.056	1.065	1.066	1.063	1.056	0.847	2.089	3.061	2.935	3.197	2.830
150	12.5	1.052	1.053	1.061	1.057	1.052	0.991	1.979	2.874	2.753	3.008	2.681
162	13.5	1.041	1.050	1.056	1.053	1.041	0.826	1.880	2.728	2.596	2.845	2.547
174	14.5	1.040	1.040	1.051	1.049	1.040	1.002	1.806	2.598	2.459	2.702	2.447
186	15.5	1.032	1.038	1.048	1.045	1.032	0.833	1.737	2.498	2.339	2.577	2.354
198	16.5	1.035	1.033	1.044	1.042	1.035	1.127	1.684	2.406	2.233	2.465	2.281
210	17.5	1.035	1.037	1.041	1.040	1.035	1.037	1.628	2.328	2.138	2.365	2.205
222	18.5	1.030	1.038	1.039	1.037	1.030	0.908	1.573	2.246	2.053	2.274	2.131
234	19.5	1.028	1.033	1.036	1.035	1.028	0.954	1.527	2.164	1.977	2.192	2.068
246	20.5	1.031	1.031	1.034	1.033	1.031	1.114	1.485	2.095	1.908	2.117	2.012
258	21.5	1.033	1.030	1.032	1.032	1.033	1.123	1.441	2.033	1.845	2.049	1.952
270	22.5	1.029	1.032	1.030	1.030	1.029	0.901	1.394	1.974	1.787	1.986	1.889
282	23.5	1.027	1.030	1.029	1.029	1.027	0.972	1.355	1.912	1.735	1.928	1.836
294	24.5	1.026	1.033	1.027	1.028	1.026	0.981	1.319	1.856	1.687	1.874	1.787
306	25.5	1.026	1.034	1.026	1.026	1.026	1.016	1.285	1.797	1.642	1.824	1.741
318	26.5	1.022	1.034	1.024	1.025	1.022	0.867	1.253	1.739	1.601	1.777	1.697
330	27.5	1.021	1.025	1.023	1.024	1.021	0.970	1.226	1.681	1.563	1.733	1.661
342	28.5	1.016	1.023	1.022	1.023	1.016	0.770	1.201	1.641	1.528	1.692	1.627
354	29.5	1.022	1.023	1.021	1.022	1.022	1.435	1.183	1.604	1.495	1.653	1.602
366	30.5	1.023	1.023	1.020	1.022	1.023	1.041	1.157	1.568	1.464	1.617	1.567
378	31.5	1.025	1.024	1.019	1.021	1.025	1.134	1.131	1.533	1.435	1.583	1.533
390	32.5	1.025	1.025	1.018	1.020	1.025	1.025	1.104	1.497	1.408	1.550	1.495
402	33.5	1.025	1.025	1.018	1.020	1.025	1.025	1.077	1.460	1.383	1.520	1.459
414	34.5	1.025	1.025	1.017	1.019	1.025	1.025	1.051	1.424	1.359	1.490	1.423
426	35.5	1.025	1.026	1.016	1.018	1.025	1.025	1.0250	1.389	1.337	1.463	1.389
438	36.5		1.026	1.015	1.018	1.026	1.057		1.355	1.316	1.436	1.355
450	37.5		1.026	1.015	1.017	1.026	1.052		1.321	1.296	1.411	1.3207
462	38.5		1.027	1.014	1.017	1.027	1.038		1.287	1.277	1.387	1.287
474	39.5		1.026	1.014	1.016	1.026	1.017		1.253	1.259	1.364	1.253
486	40.5		1.025	1.013	1.016	1.025	0.979		1.221	1.242	1.342	1.221
498	41.5		1.023	1.013	1.015	1.023	0.945		1.191	1.226	1.321	1.191
510	42.5		1.021	1.012	1.015	1.021	0.930		1.164	1.210	1.301	1.164
522	43.5		1.019	1.012	1.015	1.019	0.903		1.139	1.196	1.282	1.139
534	44.5		1.016	1.011	1.014	1.016	0.887		1.119	1.182	1.263	1.119
546	45.5		1.014	1.011	1.014	1.014	0.881		1.101	1.169	1.246	1.101
558	46.5		1.012	1.011	1.014	1.012	0.874		1.085	1.156	1.228	1.085
570	47.5		1.010	1.010	1.013	1.010	0.857		1.072	1.144	1.212	1.072
582	48.5		1.009	1.010	1.013	1.009	0.863		1.061	1.133	1.196	1.061
594	49.5		1.008	1.010	1.013	1.008	0.872		1.052	1.121	1.180	1.052
606	50.5		1.007	1.009	1.012	1.007	0.864		1.044	1.111	1.166	1.044
618	51.5		1.006	1.009	1.012	1.006	0.868		1.037	1.101	1.151	1.037
630	52.5		1.005	1.009	1.012	1.005	0.873		1.031	1.091	1.137	1.031
642	53.5		1.004	1.008	1.012	1.004	0.852		1.026	1.082	1.124	1.026
654	54.5		1.003	1.008	1.011	1.003	0.823		1.022	1.073	1.111	1.022
666	55.5		1.003	1.008	1.011	1.003	0.795		1.019	1.064	1.098	1.019
678	56.5		1.002	1.008	1.011	1.002	0.761		1.016	1.056	1.086	1.016
690	57.5		1.001	1.007	1.011	1.001	0.720		1.014	1.048	1.074	1.014
702	58.5		1.001	1.007	1.011	1.001	0.700		1.012	1.040	1.063	1.012
714	59.5		1.002	1.007	1.010	1.002	1.601		1.011	1.033	1.051	1.011
726	60.5		1.001	1.007	1.010	1.001	0.860		1.010	1.026	1.041	1.010
738	61.5		1.001	1.007	1.010	1.001	0.859		1.008	1.019	1.030	1.008
750	62.5		1.001	1.006	1.010	1.001	0.858		1.007	1.013	1.020	1.007
TAIL	TAIL		1.006	1.006	1.010	1.006	5.770		1.006	1.006	1.010	1.006

60.5 TAIL DECAY 11.801 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2F, SHEET 44
(4) SECTION 1, EXHIBIT 2F, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 2F, SHEET 48
(5) SECTION 1, EXHIBIT 2F, SHEET 44
(6) SECTION 1, EXHIBIT 2F, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**6**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.006**	**0.911**
Inverse Power	**1.010**	**0.929**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.355				Slope=	-1.092			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-0.725				Intercept=	2.615			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	8.350	8.333	8.144	8.350	1.792	-2.059	-0.089	**1.669**	20.005	1.792	1.995	0.658	**2.931**	50.205
2	18	1.750	1.733	1.751	1.750	2.890	-0.166	0.300	**1.350**	11.988	2.890	-0.288	-0.542	**1.582**	17.128
3	30	1.380	1.379	1.376	1.380	3.401	0.254	0.481	**1.247**	8.881	3.401	-0.968	-1.100	**1.333**	10.829
4	42	1.245	1.249	1.238	1.245	3.738	0.486	0.601	**1.193**	7.120	3.738	-1.406	-1.467	**1.231**	8.124
5	54	1.195	1.206	1.188	1.195	3.989	0.595	0.690	**1.158**	5.970	3.989	-1.635	-1.742	**1.175**	6.602
6	66	1.155	1.162	1.142	1.155	4.190	0.697	0.761	**1.133**	5.157	4.190	-1.864	-1.961	**1.141**	5.618
7	78	1.137	1.142	1.110	1.137	4.357	0.749	0.820	**1.115**	4.550	4.357	-1.987	-2.144	**1.117**	4.925
8	90	1.125	1.129	1.097	1.125	4.500	0.787	0.871	**1.101**	4.081	4.500	-2.079	-2.300	**1.100**	4.408
9	102	1.100	1.103	1.075	1.100	4.625	0.875	0.915	**1.090**	3.707	4.625	-2.303	-2.437	**1.087**	4.006
10	114	1.081	1.094	1.067	1.082	4.736	0.949	0.955	**1.080**	3.402	4.736	-2.505	-2.558	**1.077**	3.684
11	126	1.071	1.084	1.057	1.069	4.836	1.008	0.990	**1.073**	3.148	4.836	-2.673	-2.667	**1.069**	3.419
12	138	1.056	1.063	1.048	1.055	4.927	1.080	1.023	**1.066**	2.935	4.927	-2.891	-2.767	**1.063**	3.197
13	150	1.052	1.056	1.045	1.051	5.011	1.106	1.052	**1.061**	2.753	5.011	-2.973	-2.858	**1.057**	3.008
14	162	1.041	1.047	1.039	1.041	5.088	1.176	1.079	**1.056**	2.596	5.088	-3.202	-2.942	**1.053**	2.845
15	174	1.040	1.046	1.037	1.039	5.159	1.188	1.105	**1.051**	2.459	5.159	-3.243	-3.020	**1.049**	2.702
16	186	1.032	1.034	1.032	1.034	5.226	1.230	1.128	**1.048**	2.339	5.226	-3.388	-3.093	**1.045**	2.577
17	198	1.035	1.037	1.031	1.037	5.288	1.203	1.151	**1.044**	2.233	5.288	-3.294	-3.161	**1.042**	2.465
18	210	1.035	1.039	1.033	1.039	5.347	1.192	1.171	**1.041**	2.138	5.347	-3.256	-3.225	**1.040**	2.365
19	222	1.030	1.032	1.030	1.033	5.403	1.236	1.191	**1.039**	2.053	5.403	-3.410	-3.286	**1.037**	2.274
20	234	1.028	1.030	1.029	1.031	5.455	1.256	1.210	**1.036**	1.977	5.455	-3.482	-3.344	**1.035**	2.192
21	246	1.031	1.033	1.030	1.030	5.505	1.267	1.228	**1.034**	1.908	5.505	-3.521	-3.398	**1.033**	2.117
22	258	1.033	1.032	1.030	1.032	5.553	1.243	1.244	**1.032**	1.845	5.553	-3.433	-3.450	**1.032**	2.049
23	270	1.029	1.030	1.028	1.030	5.598	1.263	1.261	**1.030**	1.787	5.598	-3.507	-3.500	**1.030**	1.986
24	282	1.027	1.033	1.027	1.033	5.642	1.234	1.276	**1.029**	1.735	5.642	-3.404	-3.547	**1.029**	1.928
25	294	1.026	1.034	1.029	1.034	5.684	1.226	1.291	**1.027**	1.687	5.684	-3.373	-3.593	**1.028**	1.874
26	306	1.026	1.037	1.030	1.035	5.724	1.220	1.305	**1.026**	1.642	5.724	-3.352	-3.637	**1.026**	1.824
27	318	1.022	1.029	1.028	1.025	5.762	1.312	1.319	**1.024**	1.601	5.762	-3.689	-3.679	**1.025**	1.777
28	330	1.021	1.028	1.026	1.024	5.799	1.327	1.332	**1.023**	1.563	5.799	-3.747	-3.719	**1.024**	1.733
29	342	1.016	1.016	1.019	1.023	5.835	1.334	1.344	**1.022**	1.528	5.835	-3.772	-3.758	**1.023**	1.692
30	354	1.022	1.023	1.022	1.023	5.869	1.334	1.357	**1.021**	1.495	5.869	-3.772	-3.796	**1.022**	1.653
31	366	1.023	1.020	1.023	1.024	5.903	1.322	1.368	**1.020**	1.464	5.903	-3.728	-3.832	**1.022**	1.617
32	378	1.025	1.025	1.025	1.025	5.935	1.312	1.380	**1.019**	1.435	5.935	-3.689	-3.867	**1.021**	1.583
33	390	1.025	1.025	1.025	1.025	5.966	1.312	1.391	**1.018**	1.408	5.966	-3.689	-3.902	**1.020**	1.550
34	402	1.025	1.028	1.028	1.025	5.996	1.312	1.402	**1.018**	1.383	5.996	-3.689	-3.935	**1.020**	1.520
35	414	1.025	1.025	1.025	1.025	6.026	1.312	1.412	**1.017**	1.359	6.026	-3.689	-3.967	**1.019**	1.490
36	426	1.025	1.042	1.042	1.025	6.054	1.312	1.422	**1.016**	1.337	6.054	-3.689	-3.998	**1.018**	1.463
37	438					6.082		1.432	**1.015**	1.316	6.082		-4.028	**1.018**	1.436
38	450					6.109		1.442	**1.015**	1.296	6.109		-4.058	**1.017**	1.411
39	462					6.136		1.451	**1.014**	1.277	6.136		-4.087	**1.017**	1.387
40	474					6.161		1.460	**1.014**	1.259	6.161		-4.115	**1.016**	1.364
41	486					6.186		1.469	**1.013**	1.242	6.186		-4.142	**1.016**	1.342
42	498					6.211		1.478	**1.013**	1.226	6.211		-4.169	**1.015**	1.321
43	510					6.234		1.486	**1.012**	1.210	6.234		-4.195	**1.015**	1.301
44	522					6.258		1.494	**1.012**	1.196	6.258		-4.220	**1.015**	1.282
45	534					6.280		1.502	**1.011**	1.182	6.280		-4.245	**1.014**	1.263
46	546					6.303		1.510	**1.011**	1.169	6.303		-4.269	**1.014**	1.246
47	558					6.324		1.518	**1.011**	1.156	6.324		-4.293	**1.014**	1.228
48	570					6.346		1.526	**1.010**	1.144	6.346		-4.316	**1.013**	1.212
49	582					6.366		1.533	**1.010**	1.133	6.366		-4.339	**1.013**	1.196
50	594					6.387		1.540	**1.010**	1.121	6.387		-4.361	**1.013**	1.180
51	606					6.407		1.547	**1.009**	1.111	6.407		-4.383	**1.012**	1.166
52	618					6.426		1.554	**1.009**	1.101	6.426		-4.404	**1.012**	1.151
53	630					6.446		1.561	**1.009**	1.091	6.446		-4.425	**1.012**	1.137
54	642					6.465		1.568	**1.008**	1.082	6.465		-4.446	**1.012**	1.124
55	654					6.483		1.574	**1.008**	1.073	6.483		-4.466	**1.011**	1.111
56	666					6.501		1.581	**1.008**	1.064	6.501		-4.486	**1.011**	1.098
57	678					6.519		1.587	**1.008**	1.056	6.519		-4.506	**1.011**	1.086
58	690					6.537		1.593	**1.007**	1.048	6.537		-4.525	**1.011**	1.074
59	702					6.554		1.599	**1.007**	1.040	6.554		-4.544	**1.011**	1.063
60	714					6.571		1.605	**1.007**	1.033	6.571		-4.562	**1.010**	1.051
61	726					6.588		1.611	**1.007**	1.026	6.588		-4.580	**1.010**	1.041
62	738					6.604		1.617	**1.007**	1.019	6.604		-4.598	**1.010**	1.030
63	750					6.620		1.623	**1.006**	1.013	6.620		-4.616	**1.010**	1.020
64	762					6.636		1.629	**1.006**	1.006	6.636		-4.633	**1.010**	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	8.350	7.144		
18	1.5	1.750	2.243	2.974	2.243
30	2.5	1.380	1.573	1.674	1.573
42	3.5	1.245	1.056	1.291	1.056
54	4.5	1.195	0.995	1.196	0.995
66	5.5	1.155	0.963	1.157	0.963
78	6.5	1.137	0.982	1.132	0.982
90	7.5	1.125	0.995	1.120	0.995
102	8.5	1.100	0.999	1.111	0.999
114	9.5	1.082	1.002	1.091	1.002
126	10.5	1.069	1.007	1.076	1.007
138	11.5	1.055	1.010	1.065	1.010
150	12.5	1.051	1.016	1.053	1.016
162	13.5	1.041	1.025	1.050	1.025
174	14.5	1.039	1.025	1.040	1.025
186	15.5	1.034	1.022	1.038	1.022
198	16.5	1.037	1.022	1.033	1.022
210	17.5	1.039	1.023	1.037	1.023
222	18.5	1.033	1.019	1.038	1.019
234	19.5	1.031	1.025	1.033	1.025
246	20.5	1.030	1.033	1.031	1.033
258	21.5	1.032	1.039	1.030	1.039
270	22.5	1.030	1.031	1.032	1.031
282	23.5	1.033	1.031	1.030	1.031
294	24.5	1.034	1.024	1.033	1.024
306	25.5	1.035	1.017	1.034	1.017
318	26.5	1.025	1.007	1.034	1.007
330	27.5	1.024	1.009	1.025	1.009
342	28.5	1.023	1.010	1.023	1.010
354	29.5	1.023	1.017	1.023	1.017
366	30.5	1.024	1.017	1.023	1.017
378	31.5	1.025	1.021	1.024	1.021
390	32.5	1.025	1.025	1.025	1.025
402	33.5	1.025	1.032	1.025	1.032
414	34.5	1.025	1.033	1.025	1.033
426	35.5	1.025	1.049	1.026	1.049
438	36.5		1.057	1.026	1.057
450	37.5		1.052	1.026	1.052
462	38.5		1.038	1.027	1.038
474	39.5		1.017	1.026	1.017
486	40.5		0.979	1.025	0.979
498	41.5		0.945	1.023	0.945
510	42.5		0.930	1.021	0.930
522	43.5		0.903	1.019	0.903
534	44.5		0.887	1.016	0.887
546	45.5		0.881	1.014	0.881
558	46.5		0.874	1.012	0.874
570	47.5		0.857	1.010	0.857
582	48.5		0.863	1.009	0.863
594	49.5		0.872	1.008	0.872
606	50.5		0.864	1.007	0.864
618	51.5		0.868	1.006	0.868
630	52.5		0.873	1.005	0.873
642	53.5		0.852	1.004	0.852
654	54.5		0.823	1.003	0.823
666	55.5		0.795	1.003	0.795
678	56.5		0.761	1.002	0.761
690	57.5		0.720	1.001	0.720
702	58.5		0.700	1.001	0.700
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 2F, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 2F, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - HEALTH-OTHER

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
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1970																														
1971																														
1972																														
1973																														
1974																														217
1975																													170	119
1976																												315	312	304
1977	40	468	624	394	436	397	425	545	577	572	447	407	547	601	430	715	685	506	472	424	372	448	619	416	494	642	583	546	640	577
1978	49	565	753	501	587	499	491	638	696	660	517	462	602	769	1,106	878	608	404	432	492	573	565	506	476	378	299	340	380	110	64
1979	55	636	884	661	737	620	626	796	824	768	597	532	798	939	716	476	562	630	598	582	740	638	572	541	465	490	478	529	385	452
1980	56	658	948	702	766	629	633	805	829	773	581	578	1,070	840	638	496	412	418	342	557	302	287	274	287	321	342	233	269	268	401
1981	61	720	1,026	736	782	629	635	812	809	720	628	667	556	406	318	304	270	251	335	151	96	127	297	176	106	147	125	207	335	260
1982	73	815	1,020	768	834	668	655	801	792	815	714	517	356	312	275	257	264	308	128	113	125	134	122	135	139	108	135	133	134	109
1983	73	865	1,232	878	940	730	697	865	986	1,090	699	479	448	551	308	422	487	266	210	210	242	211	222	324	284	254	119	91	102	162
1984	91	1,069	1,530	1,120	1,177	920	862	1,207	1,237	1,051	816	674	450	263	350	451	272	240	235	252	261	210	211	193	231	232	251	311	217	204
1985	99	1,205	1,875	1,417	1,498	1,165	1,288	2,147	1,772	1,569	1,454	1,391	1,345	1,327	1,488	1,146	1,223	1,219	1,293	1,097	1,104	1,212	1,257	1,297	1,418	1,741	1,824	1,454	1,751	
1986	96	1,217	2,033	1,487	1,569	1,395	1,672	1,332	838	802	818	566	553	799	590	503	484	506	560	461	504	443	655	737	935	770	1,006	943		
1987	103	1,329	2,312	1,709	2,009	1,793	1,295	776	610	614	471	401	668	192	264	273	262	252	223	164	327	316	306	273	286	561	660			
1988	119	1,526	2,685	2,314	2,567	1,840	1,154	949	900	878	810	1,070	639	543	549	580	731	647	703	635	620	480	1,001	743	697	489				
1989	118	1,582	3,228	3,127	2,831	1,178	1,228	930	693	636	918	337	273	312	291	256	281	266	322	385	509	624	712	605	443					
1990	98	1,566	3,598	2,607	1,681	1,304	1,151	925	815	1,059	573	552	612	497	554	541	621	588	645	657	804	765	749	791						
1991	142	2,608	2,887	1,847	1,478	1,466	923	918	1,179	703	734	697	676	541	548	607	518	618	610	572	492	536	529							
1992	140	2,502	1,982	2,059	1,468	778	679	835	328	326	331	432	432	533	464	492	427	645	880	890	750	970								
1993	202	2,045	3,484	2,835	1,608	1,279	970	272	358	258	263	300	204	205	222	248	237	308	267	199	208									
1994	195	3,129	4,144	1,955	1,697	1,571	816	623	765	861	806	743	769	689	714	1,033	961	1,055	997	737										
1995	246	3,139	3,402	2,168	1,815	1,088	953	703	601	671	683	572	532	675	705	900	780	735	797											
1996	165	3,085	3,548	2,248	719	472	350	457	394	385	407	441	370	457	482	351	357	367												
1997	1,169	7,395	4,034	1,488	726	614	621	658	773	717	721	627	802	647	739	826	738													
1998	1,027	5,644	2,295	1,537	1,258	1,045	1,122	1,111	1,070	1,022	1,054	1,156	1,211	1,232	1,303	1,304														
1999	742	1,804	1,623	867	847	755	738	762	745	651	751	882	825	915	806															
2000	173	1,929	1,679	1,345	1,300	1,076	1,103	861	1,182	1,133	1,303	1,245	1,152	1,310																
2001	190	1,546	1,208	1,002	711	1,034	769	791	962	876	984	777	761																	
2002	225	1,637	1,940	1,594	1,128	1,042	1,101	1,232	1,506	1,407	1,238	1,444																		
2003	326	2,173	1,789	1,424	1,291	1,104	1,308	1,231	1,043	864	941																			
2004	357	2,527	2,025	1,527	1,566	1,577	1,733	1,617	1,670	1,565																				
2005	210	1,916	1,610	1,782	1,563	1,957	1,700	1,711	1,692																					
2006	280	2,046	1,641	1,536	1,208	1,176	1,015	1,162																						
2007	413	2,392	2,013	1,720	1,367	1,300	1,346																							
2008	308	2,820	2,276	2,118	2,094	2,102																								
2009	268	1,792	1,624	1,663	1,353																									
2010	217	1,860	1,365	1,031																										
2011	373	2,033	1,863																											
2012	259	1,941																												
2013	564																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1971																														
1972																														
1973																														
1974																														0.717
1975																													0.704	0.746
1976																												0.990	0.974	0.957
1977	11.640	1.334	0.631	1.109	0.910	1.070	1.281	1.060	0.991	0.781	0.911	1.342	1.100	0.714	1.665	0.958	0.738	0.934	0.897	0.879	1.204	1.382	0.672	1.187	1.299	0.909	0.937	1.171	0.902	0.976
1978	11.640	1.334	0.665	1.172	0.851	0.984	1.299	1.092	0.948	0.783	0.893	1.304	1.276	1.439	0.793	0.693	0.664	1.068	1.140	1.165	0.986	0.894	0.941	0.795	0.792	1.134	1.119	0.289	0.583	1.169
1979	11.640	1.391	0.748	1.115	0.841	1.010	1.271	1.035	0.932	0.778	0.892	1.500	1.176	0.763	0.664	1.181	1.122	0.949	0.975	1.270	0.863	0.895	0.946	0.861	1.053	0.976	1.106	0.728	1.173	1.122
1980	11.820	1.440	0.741	1.092	0.821	1.006	1.273	1.030	0.932	0.752	0.994	1.850	0.785	0.760	0.777	0.830	1.017	0.817	1.630	0.541	0.952	0.954	1.049	1.116	1.066	0.682	1.156	0.994	1.497	1.301
1981	11.802	1.425	0.718	1.062	0.805	1.010	1.278	0.997	0.890	0.872	1.063	0.833	0.729	0.785	0.956	0.888	0.928	1.334	0.450	0.636	1.330	2.326	0.592	0.604	1.387	0.846	1.657	1.624	0.776	1.193
1982	11.137	1.252	0.753	1.086	0.801	0.980	1.224	0.988	1.029	0.877	0.724	0.689	0.877	0.881	0.936	1.027	1.166	0.414	0.882	1.111	1.073	0.909	1.109	1.029	0.777	1.245	0.990	1.003	0.819	1.933
1983	11.841	1.425	0.712	1.071	0.777	0.955	1.240	1.141	1.105	0.641	0.685	0.936	1.230	0.558	1.373	1.153	0.546	0.787	1.001	1.154	0.870	1.054	1.457	0.879	0.894	0.466	0.767	1.125	1.585	0.847
1984	11.780	1.432	0.732	1.051	0.782	0.936	1.401	1.025	0.850	0.777	0.825	0.668	0.584	1.333	1.286	0.604	0.884	0.976	1.076	1.034	0.804	1.004	0.916	1.198	1.002	1.084	1.238	0.698	0.939	
1985	12.209	1.557	0.756	1.057	0.778	1.105	1.667	0.826	0.885	0.927	0.956	0.967	0.987	1.121	0.770	1.067	0.996	1.061	0.848	1.006	1.098	1.038	1.032	1.093	1.228	1.048	0.797	1.204		
1986	12.645	1.670	0.731	1.055	0.889	1.199	0.797	0.629	0.957	1.021	0.691	0.977	1.444	0.739	0.852	0.963	1.045	1.107	0.822	1.093	0.879	1.479	1.126	1.269	0.823	1.308	0.937			
1987	12.903	1.740	0.739	1.175	0.892	0.723	0.599	0.787	1.007	0.766	0.851	1.666	0.288	1.372	1.034	0.960	0.961	0.885	0.736	1.994	0.964	0.969	0.892	1.049	1.962	1.175				
1988	12.814	1.760	0.862	1.110	0.717	0.627	0.823	0.948	0.976	0.922	1.320	0.598	0.850	1.010	1.057	1.261	0.885	1.087	0.904	0.975	0.774	2.086	0.742	0.938	0.702					
1989	13.348	2.041	0.968	0.905	0.416	1.043	0.757	0.745	0.917	1.445	0.367	0.812	1.140	0.935	0.878	1.098	0.947	1.211	1.196	1.322	1.226	1.141	0.850	0.731						
1990	16.010	2.298	0.725	0.645	0.776	0.882	0.804	0.881	1.299	0.541	0.964	1.109	0.811	1.116	0.976	1.148	0.947	1.097	1.019	1.223	0.952	0.979	1.057							
1991	18.430	1.107	0.640	0.800	0.991	0.630	0.995	1.284	0.596	1.044	0.950	0.970	0.800	1.013	1.108	0.853	1.193	0.986	0.938	0.861	1.090	0.987								
1992	17.837	0.792	1.039	0.713	0.530	0.873	1.229	0.393	0.991	1.018	1.302	1.000	1.234	0.872	1.060	0.868	1.510	1.364	1.011	0.843	1.294									
1993	10.129	1.704	0.814	0.567	0.796	0.758	0.280	1.319	0.720	1.018	1.141	0.682	1.001	1.084	1.118	0.957	1.297	0.869	0.745	1.046										
1994	16.059	1.325	0.472	0.868	0.926	0.519	0.764	1.228	1.124	0.937	0.921	1.036	0.895	1.036	1.447	0.930	1.098	0.945	0.739											
1995	12.771	1.084	0.637	0.837	0.599	0.876	0.738	0.856	1.116	1.017	0.837	0.931	1.268	1.044	1.277	0.867	0.942	1.084												
1996	18.661	1.150	0.634	0.320	0.657	0.742	1.305	0.861	0.977	1.058	1.082	0.839	1.235	1.055	0.729	1.017	1.028													
1997	6.327	0.545	0.369	0.488	0.845	1.011	1.061	1.175	0.927	1.006	0.870	1.279	0.806	1.142	1.118	0.894														
1998	5.495	0.407	0.670	0.818	0.831	1.074	0.991	0.963	0.955	1.032	1.096	1.048	1.017	1.058	1.000															
1999	2.430	0.899	0.534	0.977	0.891	0.977	1.033	0.978	0.873	1.154	1.174	0.936	1.109	0.880																
2000	11.143	0.870	0.801	0.967	0.827	1.025	0.781	1.372	0.959	1.150	0.956	0.925	1.137																	
2001	8.131	0.781	0.830	0.709	1.455	0.743	1.029	1.216	0.910	1.123	0.790	0.979																		
2002	7.269	1.185	0.821	0.708	0.923	1.057	1.120	1.222	0.934	0.880	1.167																			
2003	6.672	0.823	0.796	0.906	0.856	1.185	0.941	0.848	0.828	1.089																				
2004	7.078	0.801	0.754	1.026	1.007	1.099	0.933	1.032	0.937																					
2005	9.143	0.840	1.107	0.877	1.252	0.869	1.006	0.989																						
2006	7.320	0.802	0.937	0.786	0.973	0.863	1.145																							
2007	5.791	0.842	0.854	0.795	0.951	1.035																								
2008	9.141	0.807	0.930	0.989	1.004																									
2009	6.690	0.906	1.024	0.814																										
2010	8.571	0.734	0.755																											
2011	5.456	0.916																												
2012	7.506																													
Latest diag	7.506	0.916	0.755	0.814	1.004	1.035	1.145	0.989	0.937	1.089	1.167	0.979	1.137	0.880	1.000	0.894	1.028	1.084	0.739	1.046	1.294	0.987	1.057	0.731	0.702	1.175	0.937	1.204	0.939	0.847
5 Yr Avg	7.473	0.841	0.900	0.852	1.038	1.010	1.029	1.061	0.914	1.079	1.037	1.033	1.061	1.036	1.114	0.933	1.175	1.049	0.890	1.059	1.067	1.232	0.933	1.016	1.143	1.016	0.946	1.131	1.123	1.279
10 Yr Avg	7.337	0.866	0.881	0.858	1.014	0.993	1.004	1.066	0.942	1.044	1.003	0.966	1.050	1.030	1.071	0.990	1.081	1.063	0.896	1.140	0.995	1.165	0.977	0.991	1.089	0.996	1.070	0.983	0.995	1.096
5 Yr Wtd	7.333	0.839	0.905	0.860	1.040	0.998	1.014	1.044	0.919	1.058	1.033	1.014	1.046	1.028	1.119	0.916	1.126	1.056	0.899	1.022	1.063	1.212	0.920	1.034	1.063	1.085	0.879	1.157	1.076	1.219
7 Yr Wtd	7.030	0.834	0.906	0.887	1.004	0.976	0.986	1.072	0.919	1.048	1.018	0.992	1.046	1.031	1.113	0.902	1.106	1.072	0.921	1.059	1.032	1.191	0.949	1.029	1.041	1.080	0.923	1.066	1.065	1.148
10 Yr Wtd	7.144	0.856	0.880	0.864	1.004	0.989	0.994	1.058	0.934	1.035	0.997	0.984	1.033	1.023	1.089	0.969	1.059	1.068	0.892	1.050	1.027	1.169	0.954	1.019	1.051	1.046	0.955	1.004	0.992	1.074
Selected	7.144	0.856	0.880	0.864	1.004	0.989	0.994	1.058	0.934	1.035	0.997	0.984	1.033	1.023	1.089	0.969	1.059	1.068	0.892	1.050	1.027	1.169	0.954	1.019	1.051	1.046	0.955	1.004	0.992	1.074
Loss $ Weight	3,248	21,500	18,146	15,397	13,582	13,124	11,935	11,138	11,038	9,289	8,887	8,186	7,059	7,202	6,537	6,558	5,654	5,482	6,004	5,797	5,578	5,766	5,764	5,274	4,861	5,134	5,170	4,864	4,254	2,652
Center Wtd Avg	7.144	1.342	1.176	0.909	0.939	0.975	0.996	1.000	1.003	1.002	0.993	1.014	1.022	1.018	1.034	1.040	1.014	1.005	1.018	1.040	1.017	1.044	1.044	1.048	1.003	1.015	1.010	1.008	1.001	1.014
Geometric Mean	7.144	2.243	1.573	1.056	0.995	0.963	0.982	0.995	0.999	1.002	1.007	1.010	1.016	1.025	1.025	1.022	1.022	1.023	1.019	1.025	1.033	1.039	1.031	1.031	1.024	1.017	1.007	1.009	1.010	1.017

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL
LOST TIME - HEALTH-OTHER

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				3	6	3	3	3	0	4	0	6	1	4
1955																			9	5	5	4	0	0	0	0	0	0	1	
1956																		27	23	17	8	8	8	6	7	1	0	0		
1957																	112	132	114	33	76	11	10	11	10	12	12			
1958																16	3	0	1	1	0	0	0	0	0	0				
1959															24	35	45	16	10	7	7	8	60	69	40					
1960														33	34	22	16	16	15	20	14	14	15	16						
1961													41	36	37	63	37	40	35	77	75	98	42							
1962												18	16	42	31	14	11	10	6	6	21	8								
1963											38	93	53	103	120	101	23	7	8	11	9									
1964										101	66	55	69	67	60	73	37	76	73	247										
1965									61	32	30	90	67	188	106	103	128	106	59											
1966								199	214	234	148	132	33	107	63	59	133	92												
1967							137	117	208	135	90	78	75	66	43	32	26													
1968						100	87	50	131	231	233	298	121	146	157	136														
1969					209	207	205	184	179	198	241	308	272	157	125															
1970				184	131	159	178	133	145	160	244	165	218	240																
1971			239	160	201	125	154	233	264	354	406	319	340																	
1972		31	36	87	35	46	46	52	145	89	99	77																		
1973	263	299	231	243	316	296	365	485	453	523	383																			
1974	155	110	152	210	319	221	233	251	224	204																				
1975	89	183	156	172	171	146	135	94	89																					
1976	291	322	327	394	348	330	408	493																						
1977	563	600	663	719	800	744	799																							
1978	75	79	136	110	132	99																								
1979	507	556	533	440	555																									
1980	522	522	468	471																										
1981	310	247	249																											
1982	212	134																												
1983	137																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				1.692	0.556	0.909	0.941	0.018	79.542	0.000	0.000	0.106	5.760	
1955																			0.587	0.983	0.846	0.000	0.000	0.000	0.869	0.251	0.000	0.000		
1956																		0.848	0.741	0.500	0.960	1.017	0.753	1.168	0.078	0.208	3.500			
1957																	1.175	0.869	0.291	2.297	0.147	0.931	1.065	0.933	1.144	0.996				
1958																0.178	0.023	8.349	1.775	0.237	0.000	0.000	0.000	0.000	0.000					
1959															1.460	1.291	0.362	0.638	0.718	0.987	1.031	7.873	1.143	0.580						
1960														1.024	0.647	0.716	1.019	0.935	1.378	0.701	0.981	1.056	1.095							
1961													0.884	1.009	1.726	0.588	1.068	0.874	2.208	0.980	1.299	0.425								
1962												0.882	2.589	0.751	0.441	0.792	0.883	0.666	0.861	3.805	0.380									
1963											2.419	0.574	1.931	1.167	0.840	0.227	0.316	1.054	1.387	0.863										
1964										0.656	0.827	1.270	0.968	0.892	1.214	0.512	2.038	0.963	3.385											
1965									0.525	0.943	2.956	0.748	2.788	0.564	0.973	1.247	0.829	0.554												
1966								1.077	1.090	0.634	0.894	0.248	3.249	0.594	0.925	2.264	0.692													
1967							0.856	1.775	0.650	0.667	0.865	0.966	0.877	0.656	0.739	0.808														
1968						0.865	0.575	2.618	1.771	1.009	1.278	0.407	1.200	1.076	0.870															
1969					0.991	0.990	0.895	0.971	1.109	1.217	1.278	0.882	0.578	0.794																
1970				0.709	1.220	1.118	0.748	1.090	1.098	1.532	0.674	1.324	1.102																	
1971			0.667	1.260	0.620	1.236	1.508	1.134	1.342	1.145	0.786	1.068																		
1972		1.156	2.414	0.410	1.289	1.001	1.133	2.787	0.616	1.114	0.779																			
1973	1.138	0.771	1.055	1.299	0.937	1.231	1.331	0.933	1.156	0.732																				
1974	0.708	1.386	1.377	1.522	0.692	1.052	1.081	0.891	0.911																					
1975	2.053	0.853	1.104	0.992	0.852	0.926	0.697	0.945																						
1976	1.108	1.014	1.207	0.884	0.946	1.237	1.209																							
1977	1.066	1.105	1.084	1.112	0.930	1.074																								
1978	1.051	1.733	0.811	1.196	0.747																									
1979	1.097	0.958	0.825	1.263																										
1980	1.000	0.896	1.007																											
1981	0.794	1.010																												
1982	0.632																													
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Latest diag	0.632	1.010	1.007	1.263	0.747	1.074	1.209	0.945	0.911	0.732	0.779	1.068	1.102	0.794	0.870	0.808	0.692	0.554	3.385	0.863	0.380	0.425	1.095	0.580	0.000	0.996	3.500	0.000	5.760	
5 Yr Avg	0.915	1.140	0.987	1.090	0.833	1.104	1.090	1.338	1.025	1.148	0.959	0.929	1.401	0.737	0.944	1.012	0.951	0.822	1.844	1.467	0.738	2.057	0.811	0.536	16.327	0.364	1.167	0.053	5.760	
10 Yr Avg	1.065	1.088	1.155	1.065	0.922	1.073	1.003	1.422	1.027	0.965	1.276	0.837	1.617	0.853	0.983	0.862	0.840	1.575	1.333	1.304	0.689	1.526	0.714	0.450	16.327	0.364	1.167	0.053	5.760	
5 Yr Wtd	0.945	1.023	1.004	1.093	0.869	1.116	1.160	1.053	1.081	1.037	0.954	0.879	0.995	0.745	0.938	0.945	0.876	0.757	2.637	1.052	1.078	0.971	1.092	0.672	0.920	0.727	34.032	0.213	5.760	
7 Yr Wtd	0.992	1.009	1.034	1.154	0.886	1.121	1.147	1.046	1.143	1.004	0.942	0.811	1.134	0.809	0.891	0.890	0.900	0.760	2.498	1.314	0.723	0.944	1.088	0.652	0.920	0.727	34.032	0.213	5.760	
10 Yr Wtd	1.022	1.001	1.022	1.107	0.891	1.099	1.075	1.141	1.068	0.944	1.012	0.813	1.192	0.821	0.944	0.887	0.907	0.800	1.444	1.235	0.721	0.943	1.088	0.652	0.920	0.727	34.032	0.213	5.760	
Selected	1.022	1.001	1.022	1.107	0.891	1.099	1.075	1.141	1.085	1.050	0.950	0.750	1.100	0.825	0.900	0.900	0.850	0.800	0.800	1.000	0.750	0.845	1.000	0.800	0.800	0.700	0.700	0.700	0.700	
Loss $ Weight	2,861	3,052	2,951	3,006	3,010	2,372	2,609	2,092	2,051	2,160	1,941	1,615	1,266	1,152	776	637	459	495	344	424	223	154	138	105	58	17	12	6	1	
Center Wtd Avg	1.019	1.044	1.008	1.020	1.035	1.055	1.047	1.089	1.062	1.008	0.990	0.942	0.903	0.886	0.934	0.855	0.861	0.873	0.850	0.849	0.884	0.904	0.835	0.870	0.875	0.782	0.761	0.700	0.700	
Geometric Mean	1.017	1.021	1.025	1.032	1.033	1.049	1.057	1.052	1.038	1.017	0.979	0.945	0.930	0.903	0.887	0.881	0.874	0.857	0.863	0.872	0.864	0.868	0.873	0.852	0.823	0.795	0.761	0.720	0.700	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
MEDICAL

LOST TIME - HEALTH-OTHER

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**38**
	To:	**58**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.006**	**0.969**
Inverse Power	**1.014**	**0.943**
Selected Tail	**1.006**	

				Weibull Curve Fitting					**Inverse Power Curve Fitting**				
				Slope=	1.404				Slope=	-6.698			
		IMPLIED	SELECTED	Intercept=	-7.365				Intercept=	37.758			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-4.850	**128.269**		1.792		25.757		
2	18	2.974	2.974	2.890	-0.892	-3.308	**27.835**		2.890	0.680	18.399		
3	30	1.674	1.674	3.401	-0.095	-2.591	**13.849**		3.401	-0.394	14.978		
4	42	1.291	1.291	3.738	0.399	-2.119	**8.830**		3.738	-1.235	12.724		
5	54	1.196	1.196	3.989	0.593	-1.766	**6.361**		3.989	-1.631	11.041	**62378.307**	
6	66	1.157	1.157	4.190	0.691	-1.484	**4.930**		4.190	-1.850	9.697	**16268.343**	
7	78	1.132	1.132	4.357	0.766	-1.250	**4.013**		4.357	-2.026	8.578	**5314.619**	
8	90	1.120	1.120	4.500	0.804	-1.049	**3.384**	58526.511	4.500	-2.121	7.620	**2038.696**	
9	102	1.111	1.111	4.625	0.834	-0.873	**2.929**	17297.498	4.625	-2.198	6.781	**882.182**	
10	114	1.091	1.091	4.736	0.909	-0.717	**2.589**	5905.246	4.736	-2.396	6.036	**419.343**	
11	126	1.076	1.076	4.836	0.975	-0.577	**2.326**	2281.014	4.836	-2.577	5.366	**214.998**	
12	138	1.065	1.065	4.927	1.027	-0.449	**2.119**	980.470	4.927	-2.730	4.757	**117.357**	
13	150	1.053	1.053	5.011	1.093	-0.332	**1.953**	462.630	5.011	-2.930	4.198	**67.566**	
14	162	1.050	1.050	5.088	1.114	-0.224	**1.817**	236.910	5.088	-2.998	3.683	**40.755**	
15	174	1.040	1.040	5.159	1.180	-0.123	**1.704**	130.406	5.159	-3.217	3.204	**25.634**	
16	186	1.038	1.038	5.226	1.193	-0.030	**1.610**	76.524	5.226	-3.259	2.757	**16.759**	
17	198	1.033	1.033	5.288	1.233	0.058	**1.530**	47.533	5.288	-3.399	2.339	**11.368**	
18	210	1.037	1.037	5.347	1.207	0.141	**1.463**	31.059	5.347	-3.307	1.945	**7.991**	
19	222	1.038	1.038	5.403	1.198	0.219	**1.405**	21.233	5.403	-3.275	1.572	**5.818**	22605.367
20	234	1.033	1.033	5.455	1.239	0.292	**1.355**	15.114	5.455	-3.419	1.220	**4.387**	3885.307
21	246	1.031	1.031	5.505	1.256	0.363	**1.312**	11.155	5.505	-3.480	0.885	**3.423**	885.741
22	258	1.030	1.030	5.553	1.265	0.429	**1.274**	8.505	5.553	-3.512	0.566	**2.761**	258.792
23	270	1.032	1.032	5.598	1.243	0.493	**1.241**	6.675	5.598	-3.434	0.261	**2.299**	93.734
24	282	1.030	1.030	5.642	1.263	0.554	**1.213**	5.377	5.642	-3.506	-0.030	**1.971**	40.777
25	294	1.033	1.033	5.684	1.237	0.613	**1.188**	4.434	5.684	-3.413	-0.309	**1.734**	20.693
26	306	1.034	1.034	5.724	1.231	0.669	**1.165**	3.734	5.724	-3.390	-0.577	**1.562**	11.933
27	318	1.034	1.034	5.762	1.228	0.723	**1.146**	3.204	5.762	-3.380	-0.835	**1.434**	7.641
28	330	1.025	1.025	5.799	1.316	0.775	**1.129**	2.796	5.799	-3.704	-1.083	**1.339**	5.329
29	342	1.023	1.023	5.835	1.331	0.825	**1.114**	2.477	5.835	-3.760	-1.322	**1.267**	3.980
30	354	1.023	1.023	5.869	1.335	0.874	**1.100**	2.224	5.869	-3.778	-1.553	**1.212**	3.143
31	366	1.023	1.023	5.903	1.335	0.920	**1.088**	2.021	5.903	-3.778	-1.776	**1.169**	2.594
32	378	1.024	1.024	5.935	1.323	0.966	**1.078**	1.857	5.935	-3.731	-1.992	**1.136**	2.218
33	390	1.025	1.025	5.966	1.312	1.009	**1.069**	1.723	5.966	-3.689	-2.202	**1.111**	1.952
34	402	1.025	1.025	5.996	1.310	1.052	**1.061**	1.612	5.996	-3.682	-2.405	**1.090**	1.758
35	414	1.025	1.025	6.026	1.310	1.093	**1.053**	1.520	6.026	-3.681	-2.602	**1.074**	1.612
36	426	1.026	1.026	6.054	1.306	1.133	**1.047**	1.443	6.054	-3.666	-2.793	**1.061**	1.501
37	438	1.026	1.026	6.082	1.304	1.172	**1.041**	1.378	6.082	-3.658	-2.979	**1.051**	1.414
38	450	1.026	1.026	6.109	1.297	1.210	**1.036**	1.324	6.109	-3.633	-3.160	**1.042**	1.346
39	462	1.027	1.027	6.136	1.294	1.247	**1.032**	1.278	6.136	-3.621	-3.336	**1.036**	1.291
40	474	1.026	1.026	6.161	1.297	1.283	**1.028**	1.238	6.161	-3.631	-3.508	**1.030**	1.247
41	486	1.025	1.025	6.186	1.309	1.318	**1.024**	1.205	6.186	-3.678	-3.676	**1.025**	1.210
42	498	1.023	1.023	6.211	1.330	1.353	**1.021**	1.176	6.211	-3.760	-3.839	**1.022**	1.180
43	510	1.021	1.021	6.234	1.355	1.386	**1.019**	1.151	6.234	-3.855	-3.998	**1.018**	1.156
44	522	1.019	1.019	6.258	1.385	1.419	**1.016**	1.130	6.258	-3.977	-4.154	**1.016**	1.135
45	534	1.016	1.016	6.280	1.419	1.451	**1.014**	1.112	6.280	-4.116	-4.306	**1.013**	1.117
46	546	1.014	1.014	6.303	1.452	1.482	**1.012**	1.097	6.303	-4.258	-4.455	**1.012**	1.102
47	558	1.012	1.012	6.324	1.486	1.512	**1.011**	1.083	6.324	-4.407	-4.601	**1.010**	1.090
48	570	1.010	1.010	6.346	1.523	1.542	**1.009**	1.072	6.346	-4.573	-4.743	**1.009**	1.079
49	582	1.009	1.009	6.366	1.556	1.571	**1.008**	1.062	6.366	-4.731	-4.883	**1.008**	1.069
50	594	1.008	1.008	6.387	1.586	1.600	**1.007**	1.053	6.387	-4.877	-5.020	**1.007**	1.061
51	606	1.007	1.007	6.407	1.617	1.628	**1.006**	1.046	6.407	-5.031	-5.154	**1.006**	1.054
52	618	1.006	1.006	6.426	1.646	1.656	**1.005**	1.039	6.426	-5.179	-5.285	**1.005**	1.048
53	630	1.005	1.005	6.446	1.672	1.683	**1.005**	1.034	6.446	-5.320	-5.414	**1.004**	1.043
54	642	1.004	1.004	6.465	1.703	1.709	**1.004**	1.029	6.465	-5.485	-5.540	**1.004**	1.039
55	654	1.003	1.003	6.483	1.738	1.735	**1.003**	1.025	6.483	-5.684	-5.664	**1.003**	1.034
56	666	1.003	1.003	6.501	1.778	1.761	**1.003**	1.021	6.501	-5.917	-5.786	**1.003**	1.031
57	678	1.002	1.002	6.519	1.824	1.786	**1.003**	1.018	6.519	-6.193	-5.905	**1.003**	1.028
58	690	1.001	1.001	6.537	1.876	1.810	**1.002**	1.016	6.537	-6.523	-6.023	**1.002**	1.025
59	702	1.001	1.001	6.554	1.929	1.835	**1.002**	1.013	6.554	-6.881	-6.138	**1.002**	1.022
60	714	1.000		6.571		1.858	**1.002**	1.011	6.571		-6.252	**1.002**	1.020

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		51,667	178,667	127,000	74.9%	95,101	
1977	23,851,125	151,770	178,837	27,067	72.8%	19,692	0.750
1978	26,143,240	165,951	198,928	32,977	72.4%	23,875	0.761
1979	28,061,666	181,655	221,788	40,134	72.0%	28,897	0.790
1980	28,979,182	183,555	228,620	45,065	71.6%	32,264	0.789
1981	30,141,508	172,491	219,502	47,010	71.2%	33,456	0.728
1982	30,058,966	177,587	231,314	53,726	70.7%	38,006	0.770
1983	30,607,324	176,334	235,537	59,203	70.3%	41,620	0.770
1984	33,121,678	189,764	260,506	70,742	69.9%	49,422	0.787
1985	35,713,654	213,626	302,188	88,562	69.4%	61,500	0.846
1986	38,297,697	186,213	272,151	85,938	69.0%	59,315	0.711
1987	41,065,403	172,061	260,521	88,460	68.6%	60,670	0.634
1988	44,221,964	174,118	274,180	100,062	68.2%	68,225	0.620
1989	47,110,000	168,112	276,316	108,204	67.8%	73,331	0.587
1990	49,659,895	165,203	284,568	119,365	67.3%	80,392	0.573
1991	50,856,501	123,332	223,491	100,159	66.9%	66,998	0.439
1992	52,804,448	104,821	200,775	95,954	66.4%	63,732	0.380
1993	55,132,894	87,762	178,689	90,927	65.9%	59,961	0.324
1994	57,739,505	84,838	184,829	99,990	65.5%	65,460	0.320
1995	60,949,772	77,729	182,270	104,541	64.9%	67,891	0.299
1996	63,664,000	67,496	171,651	104,155	64.4%	67,069	0.270
1997	68,077,000	69,635	193,913	124,279	63.8%	79,341	0.285
1998	71,447,000	72,074	221,779	149,705	63.2%	94,673	0.310
1999	75,244,663	65,037	223,742	158,705	62.6%	99,363	0.297
2000	79,122,396	68,789	268,123	199,334	61.9%	123,464	0.339
2001	80,396,857	55,835	250,758	194,923	61.3%	119,392	0.312
2002	81,621,352	48,225	253,467	205,242	60.5%	124,114	0.311
2003	82,433,234	38,699	245,658	206,959	59.7%	123,465	0.298
2004	84,632,753	31,609	250,162	218,553	58.8%	128,470	0.296
2005	86,912,307	22,522	225,088	202,566	57.8%	117,117	0.259
2006	90,822,757	13,681	214,979	201,297	56.8%	114,292	0.237
2007	93,702,820	9,322	227,969	218,647	55.6%	121,649	0.243
2008	93,449,349	6,117	236,700	230,583	54.4%	125,471	0.253
2009	86,544,195	1,983	225,547	223,564	53.0%	118,492	0.261
2010	86,654,516	606	223,903	223,297	51.4%	114,734	0.258
2011	90,275,208	383	232,746	232,363	49.6%	115,354	0.258
2012	94,226,147	72	243,033	242,961	47.8%	116,192	0.258
2013	48,526,466	0	125,196	125,196	46.0%	57,607	0.258
2014		0	0				
TOTAL		3,580,674	8,628,091	5,047,417	60.4%	3,050,067	
EXLD PRIOR		3,529,007	8,449,424	4,920,417	60.1%	2,954,966	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 3, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 3, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	127,000	12,295	11,241	11,329	9,503	8,643	7,965	7,257	6,364	5,790	5,304	4,816	4,385	3,776	3,327	3,163	2,833	2,364	2,205	14,437
1977	27,067	2,394	2,222	2,064	1,917	1,778	1,647	1,522	1,400	1,280	1,163	1,047	935	827	728	640	561	491	429	4,023
1978	32,977	2,869	2,663	2,472	2,296	2,133	1,978	1,832	1,692	1,558	1,424	1,293	1,165	1,040	920	810	712	624	546	4,952
1979	40,134	3,367	3,198	2,969	2,756	2,559	2,378	2,205	2,042	1,887	1,737	1,588	1,442	1,299	1,159	1,026	903	793	695	6,130
1980	45,065	3,695	3,471	3,297	3,061	2,841	2,638	2,451	2,273	2,105	1,945	1,790	1,637	1,486	1,339	1,195	1,057	931	818	7,035
1981	47,010	3,743	3,547	3,333	3,166	2,939	2,727	2,533	2,353	2,183	2,021	1,868	1,719	1,571	1,427	1,285	1,147	1,015	894	7,540
1982	53,726	4,186	3,945	3,738	3,512	3,336	3,097	2,874	2,669	2,480	2,300	2,130	1,968	1,811	1,656	1,504	1,354	1,209	1,070	8,887
1983	59,203	4,496	4,263	4,017	3,807	3,576	3,397	3,153	2,926	2,718	2,525	2,342	2,169	2,004	1,844	1,686	1,531	1,379	1,231	10,139
1984	70,742	5,263	4,972	4,715	4,442	4,210	3,955	3,757	3,488	3,237	3,006	2,793	2,590	2,399	2,216	2,040	1,865	1,694	1,525	12,575
1985	88,562	6,501	6,105	5,768	5,469	5,153	4,884	4,588	4,358	4,046	3,755	3,487	3,240	3,005	2,783	2,571	2,366	2,163	1,964	16,357
1986	85,938	6,178	5,855	5,498	5,194	4,925	4,641	4,398	4,132	3,925	3,643	3,381	3,140	2,918	2,706	2,506	2,315	2,131	1,948	16,500
1987	88,460	6,194	5,914	5,605	5,263	4,973	4,715	4,443	4,210	3,955	3,757	3,488	3,237	3,006	2,793	2,591	2,399	2,217	2,040	17,660
1988	100,062	6,965	6,519	6,224	5,899	5,539	5,233	4,962	4,676	4,431	4,163	3,954	3,671	3,407	3,164	2,939	2,726	2,525	2,333	20,733
1989	108,204	7,362	7,019	6,570	6,273	5,945	5,583	5,274	5,001	4,712	4,466	4,195	3,985	3,699	3,433	3,189	2,962	2,748	2,544	23,245
1990	119,365	7,930	7,582	7,229	6,766	6,460	6,122	5,749	5,432	5,150	4,853	4,599	4,321	4,104	3,810	3,536	3,284	3,051	2,830	26,560
1991	100,159	6,413	6,228	5,955	5,677	5,314	5,074	4,808	4,515	4,266	4,045	3,811	3,612	3,393	3,223	2,992	2,777	2,579	2,396	23,082
1992	95,954	5,975	5,761	5,595	5,350	5,100	4,774	4,558	4,319	4,056	3,832	3,634	3,424	3,245	3,048	2,895	2,688	2,495	2,317	22,888
1993	90,927	5,529	5,318	5,128	4,979	4,761	4,539	4,249	4,057	3,844	3,610	3,411	3,234	3,047	2,888	2,713	2,577	2,392	2,220	22,432
1994	99,990	5,939	5,719	5,500	5,304	5,150	4,925	4,695	4,395	4,196	3,976	3,734	3,528	3,345	3,152	2,987	2,806	2,665	2,474	25,499
1995	104,541	5,935	5,856	5,640	5,424	5,230	5,079	4,857	4,630	4,334	4,138	3,921	3,682	3,479	3,299	3,108	2,946	2,767	2,629	27,587
1996	104,155	5,704	5,589	5,515	5,311	5,108	4,926	4,783	4,574	4,360	4,081	3,897	3,693	3,468	3,276	3,106	2,927	2,774	2,606	28,455
1997	124,279	6,615	6,444	6,314	6,231	6,000	5,771	5,564	5,404	5,167	4,926	4,611	4,402	4,172	3,918	3,701	3,509	3,307	3,134	35,089
1998	149,705	7,568	7,566	7,370	7,222	7,126	6,862	6,600	6,364	6,180	5,909	5,634	5,273	5,035	4,771	4,481	4,233	4,014	3,782	43,716
1999	158,705	7,674	7,635	7,633	7,435	7,286	7,189	6,923	6,658	6,420	6,235	5,962	5,683	5,320	5,079	4,814	4,520	4,271	4,049	47,919
2000	199,334	9,149	9,197	9,149	9,147	8,910	8,731	8,615	8,296	7,979	7,694	7,471	7,144	6,811	6,375	6,087	5,768	5,417	5,118	62,276
2001	194,923	8,581	8,553	8,597	8,553	8,551	8,329	8,162	8,053	7,756	7,459	7,193	6,984	6,679	6,367	5,959	5,690	5,392	5,064	63,001
2002	205,242	8,264	8,672	8,643	8,688	8,643	8,641	8,417	8,248	8,138	7,837	7,538	7,268	7,058	6,749	6,434	6,022	5,750	5,449	68,783
2003	206,959	7,834	8,018	8,413	8,385	8,429	8,385	8,383	8,166	8,002	7,896	7,604	7,313	7,052	6,848	6,548	6,242	5,843	5,579	72,019
2004	218,553	7,624	7,984	8,172	8,575	8,546	8,591	8,546	8,544	8,323	8,155	8,047	7,750	7,453	7,187	6,979	6,673	6,362	5,955	79,087
2005	202,566	6,318	6,846	7,169	7,338	7,700	7,674	7,714	7,674	7,672	7,473	7,323	7,226	6,959	6,693	6,453	6,267	5,992	5,713	76,362
2006	201,297	5,615	6,104	6,614	6,926	7,088	7,438	7,413	7,452	7,413	7,411	7,219	7,074	6,980	6,722	6,465	6,234	6,054	5,789	79,286
2007	218,647	5,248	5,953	6,471	7,011	7,342	7,514	7,885	7,859	7,900	7,859	7,857	7,653	7,499	7,400	7,126	6,854	6,609	6,418	90,188
2008	230,583	4,746	5,421	6,149	6,683	7,242	7,583	7,761	8,145	8,117	8,159	8,117	8,115	7,905	7,746	7,643	7,361	7,079	6,826	99,783
2009	223,564	3,323	4,533	5,178	5,873	6,384	6,917	7,243	7,413	7,779	7,753	7,794	7,753	7,751	7,551	7,399	7,301	7,030	6,762	101,828
2010	223,297	1,986	3,289	4,487	5,126	5,814	6,319	6,847	7,170	7,339	7,701	7,675	7,715	7,675	7,673	7,475	7,324	7,227	6,960	107,495
2011	232,363	1,139	2,057	3,406	4,646	5,308	6,020	6,544	7,090	7,425	7,599	7,974	7,947	7,989	7,948	7,946	7,740	7,584	7,484	118,518
2012	242,961	428	1,188	2,147	3,555	4,850	5,540	6,284	6,830	7,401	7,750	7,932	8,323	8,295	8,338	8,295	8,293	8,079	7,916	131,516
2013	125,196	142	441	1,224	2,211	3,661	4,995	5,706	6,472	7,035	7,623	7,982	8,170	8,573	8,544	8,589	8,544	8,542	8,321	143,615
TOTAL	5,047,417	211,190	212,889	215,294	214,972	214,552	212,776	209,556	205,346	200,558	195,184	189,111	182,571	175,535	168,100	160,876	153,314	145,558	138,032	1,767,200

(1) SECTION 1, EXHIBIT 3, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 3, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,356	106	94	1,157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	340	28	24	22	267	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	402	31	30	27	24	291	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	684	56	48	47	42	37	454	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	890	76	66	58	56	49	44	541	-	-	-	-	-	-	-	-	-	-	-	-
1958	687	61	53	47	40	39	35	31	380	-	-	-	-	-	-	-	-	-	-	-
1959	985	92	80	70	61	53	51	45	40	495	-	-	-	-	-	-	-	-	-	-
1960	1,449	140	122	106	92	80	70	68	60	53	657	-	-	-	-	-	-	-	-	-
1961	1,882	187	163	143	124	108	94	82	79	70	62	769	-	-	-	-	-	-	-	-
1962	2,408	245	215	188	164	143	124	108	94	91	81	72	884	-	-	-	-	-	-	-
1963	2,283	238	208	182	159	139	121	106	92	80	78	69	61	751	-	-	-	-	-	-
1964	2,454	260	228	200	175	153	134	117	101	88	77	74	66	58	721	-	-	-	-	-
1965	3,589	386	339	298	261	229	200	175	152	132	115	100	97	86	76	941	-	-	-	-
1966	4,060	440	389	342	301	264	231	202	176	153	134	116	101	98	87	77	950	-	-	-
1967	3,661	396	354	313	275	242	212	186	162	142	123	107	93	81	79	70	62	764	-	-
1968	4,624	496	447	399	353	310	273	239	209	183	160	139	121	105	92	89	79	70	861	-
1969	5,226	552	501	451	403	357	314	276	242	211	185	162	141	122	106	93	90	80	70	871
1970	5,636	584	534	485	436	390	345	303	267	234	204	179	156	136	118	103	90	87	77	910
1971	6,128	620	570	521	474	427	381	337	297	261	228	200	175	153	133	116	101	88	85	964
1972	9,557	943	871	802	733	666	600	535	474	417	366	321	281	246	215	187	163	141	123	1,475
1973	11,016	1,061	982	907	835	764	693	625	557	493	434	382	334	293	256	223	195	169	147	1,665
1974	18,856	1,773	1,645	1,523	1,407	1,295	1,184	1,075	969	865	765	673	592	519	454	397	347	302	263	2,810
1975	16,660	1,531	1,423	1,320	1,222	1,129	1,039	950	863	777	694	614	540	475	416	364	318	278	242	2,465
1976	22,165	1,996	1,854	1,722	1,598	1,479	1,367	1,258	1,150	1,044	941	840	743	654	575	504	441	385	337	3,278
TOTAL	127,000	12,295	11,241	11,329	9,503	8,643	7,965	7,257	6,364	5,790	5,304	4,816	4,385	3,776	3,327	3,163	2,833	2,364	2,205	14,437

(1) BASED ON SECTION 1, EXHIBIT 3, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 3, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		51,667										178,667	
1977	23,851,125	151,770	169,355	178,837	174,418	178,858	174,550					178,837	0.750
1978	26,143,240	165,951	185,580	198,928	191,792	198,958	192,029					198,928	0.761
1979	28,061,666	181,655	206,235	221,788	213,991	221,830	214,282					221,788	0.790
1980	28,979,182	183,555	210,496	228,620	219,286	228,666	219,670					228,620	0.789
1981	30,141,508	172,491	200,719	219,502	210,146	219,545	210,575					219,502	0.728
1982	30,058,966	177,587	208,418	231,314	219,299	231,378	219,908	231,314	231,314	231,314		231,314	0.770
1983	30,607,324	176,334	210,842	235,537	222,958	235,605	223,656	235,563	235,342	235,275		235,537	0.770
1984	33,121,678	189,764	228,679	260,506	243,270	260,615	244,328	260,333	259,249	260,357		260,506	0.787
1985	35,713,654	213,626	268,423	302,188	288,120	302,299	289,108	301,618	301,617	300,800		302,188	0.846
1986	38,297,697	186,213	241,081	272,151	261,360	272,228	262,216	271,340	272,229	272,042		272,151	0.711
1987	41,065,403	172,061	232,738	260,521	254,839	260,600	255,352	259,540	261,958	261,550		260,521	0.634
1988	44,221,964	174,118	240,870	274,180	266,644	274,292	267,402	272,779	275,366	274,024		274,180	0.620
1989	47,110,000	168,112	240,972	276,316	270,224	276,426	270,914	275,021	277,867	277,874		276,316	0.587
1990	49,659,895	165,203	241,777	284,568	274,923	284,759	276,141	283,360	283,131	287,036		284,568	0.573
1991	50,856,501	123,332	189,318	223,491	218,501	223,626	219,208	222,612	223,627	229,339		223,491	0.439
1992	52,804,448	104,821	168,059	200,775	197,844	200,896	198,324	200,429	202,825	207,648		200,775	0.380
1993	55,132,894	87,762	146,507	178,689	175,922	178,940	176,467	178,603	179,534	184,755		178,689	0.324
1994	57,739,505	84,838	153,021	184,829	188,337	186,357	188,209	185,176	188,578	192,959		184,829	0.320
1995	60,949,772	77,729	144,542	182,270	182,349	182,602	182,453	183,022	184,762	190,319		182,270	0.299
1996	63,664,000	67,496	133,228	171,651	172,278	183,387	176,520	172,738	172,835	184,575		171,651	0.270
1997	68,077,000	69,635	144,432	193,913	193,303	200,526	196,066	195,661	192,981	203,792		193,913	0.285
1998	71,447,000	72,074	163,045	221,779	228,033	216,758	224,131	224,514	218,388	240,173		221,779	0.310
1999	75,244,663	65,037	163,313	223,742	238,687	225,155	234,597	226,048	229,433	250,834		223,742	0.297
2000	79,122,396	68,789	183,483	268,123	285,597	245,258	268,353	270,481	272,200	305,889		268,123	0.339
2001	80,396,857	55,835	158,383	251,145	262,552	243,404	254,077	252,929	251,939	280,216		250,758	0.312
2002	81,621,352	48,225	155,625	254,226	278,619	246,640	263,718	257,041	260,796	294,909		253,467	0.311
2003	82,433,234	38,699	130,447	245,220	256,896	246,971	252,173	246,069	245,937	270,775		245,658	0.298
2004	84,632,753	31,609	124,957	248,159	278,074	253,167	264,762	249,227	255,012	293,064		250,162	0.296
2005	86,912,307	22,522	100,903	226,856	258,229	223,641	236,940	225,979	242,494	272,818		225,088	0.259
2006	90,822,757	13,681	72,299	186,316	222,032	227,262	227,747	185,592	199,058	233,149		214,979	0.237
2007	93,702,820	9,322	55,239	184,088	214,593	235,713	232,321	185,046	194,990	241,253		227,969	0.243
2008	93,449,349	6,117	42,520	199,294	222,996	238,669	236,689	199,744	193,970	244,420		236,700	0.253
2009	86,544,195	1,983	16,327	123,391	139,144	225,547	216,881	121,498	128,898	220,148		225,547	0.261
2010	86,654,516	606	5,820	83,790	90,765	223,903	216,323	82,397	74,585	219,420		223,903	0.258
2011	90,275,208	383	5,034	163,048	172,732	232,746	231,156	160,693	140,800	234,195		232,746	0.258
2012	94,226,147	72	1,670	122,368	105,985	243,033	240,943	106,610	109,771	245,349		243,033	0.258
2013	97,052,931	0	3	0	1,096	250,392	249,742			255,849		250,392	0.258
2014	99,964,519					257,908	257,908					257,908	0.258
TOTAL		3,580,674	5,544,361	7,782,119	7,895,835	8,838,558	8,765,840	6,722,975	6,761,483	7,896,119		9,011,195	
EXLD PRIOR		3,529,007	5,544,361	7,782,119	7,895,835	8,838,558	8,765,840	6,722,975	6,761,483	7,896,119		8,832,528	
EXLD PRIOR & 2014		3,529,007	5,544,361	7,782,119	7,895,835	8,580,650	8,507,931	6,722,975	6,761,483	7,896,119		8,574,619	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 3, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 3, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 3, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 3, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 3, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 3, SHEET 9
(10) SECTION 1, EXHIBIT 3, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	151,770	1.178	178,837	0.750
1978	426	165,951	1.199	198,928	0.761
1979	414	181,655	1.221	221,788	0.790
1980	402	183,555	1.246	228,620	0.789
1981	390	172,491	1.273	219,502	0.728
1982	378	177,587	1.303	231,314	0.770
1983	366	176,334	1.336	235,537	0.770
1984	354	189,764	1.373	260,506	0.787
1985	342	213,626	1.415	302,188	0.846
1986	330	186,213	1.462	272,151	0.711
1987	318	172,061	1.514	260,521	0.634
1988	306	174,118	1.575	274,180	0.620
1989	294	168,112	1.644	276,316	0.587
1990	282	165,203	1.723	284,568	0.573
1991	270	123,332	1.812	223,491	0.439
1992	258	104,821	1.915	200,775	0.380
1993	246	87,762	2.036	178,689	0.324
1994	234	84,838	2.179	184,829	0.320
1995	222	77,729	2.345	182,270	0.299
1996	210	67,496	2.543	171,651	0.270
1997	198	69,635	2.785	193,913	0.285
1998	186	72,074	3.077	221,779	0.310
1999	174	65,037	3.440	223,742	0.297
2000	162	68,789	3.898	268,123	0.339
2001	150	55,835	4.498	251,145	0.312
2002	138	48,225	5.272	254,226	0.311
2003	126	38,699	6.337	245,220	0.297
2004	114	31,609	7.851	248,159	0.293
2005	102	22,522	10.073	226,856	0.261
2006	90	13,681	13.618	186,316	0.205
2007	78	9,322	19.747	184,088	0.196
2008	66	6,117	32.582	199,294	0.213
2009	54	1,983	62.232	123,391	0.143
2010	42	606	138.155	83,790	0.097
2011	30	383	425.517	163,048	0.181
2012	18	72	1,702.069	122,368	0.130
2013	6	0	51,062.055	0	-
2014	0				
TOTAL		3,529,007		7,782,119	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 3, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	169,355	1.030	174,418	0.731
1978	426	185,580	1.033	191,792	0.734
1979	414	206,235	1.038	213,991	0.763
1980	402	210,496	1.042	219,286	0.757
1981	390	200,719	1.047	210,146	0.697
1982	378	208,418	1.052	219,299	0.730
1983	366	210,842	1.057	222,958	0.728
1984	354	228,679	1.064	243,270	0.734
1985	342	268,423	1.073	288,120	0.807
1986	330	241,081	1.084	261,360	0.682
1987	318	232,738	1.095	254,839	0.621
1988	306	240,870	1.107	266,644	0.603
1989	294	240,972	1.121	270,224	0.574
1990	282	241,777	1.137	274,923	0.554
1991	270	189,318	1.154	218,501	0.430
1992	258	168,059	1.177	197,844	0.375
1993	246	146,507	1.201	175,922	0.319
1994	234	153,021	1.231	188,337	0.326
1995	222	144,542	1.262	182,349	0.299
1996	210	133,228	1.293	172,278	0.271
1997	198	144,432	1.338	193,303	0.284
1998	186	163,045	1.399	228,033	0.319
1999	174	163,313	1.462	238,687	0.317
2000	162	183,483	1.557	285,597	0.361
2001	150	158,383	1.658	262,552	0.327
2002	138	155,625	1.790	278,619	0.341
2003	126	130,447	1.969	256,896	0.312
2004	114	124,957	2.225	278,074	0.329
2005	102	100,903	2.559	258,229	0.297
2006	90	72,299	3.071	222,032	0.244
2007	78	55,239	3.885	214,593	0.229
2008	66	42,520	5.245	222,996	0.239
2009	54	16,327	8.522	139,144	0.161
2010	42	5,820	15.596	90,765	0.105
2011	30	5,034	34.311	172,732	0.191
2012	18	1,670	63.475	105,985	0.112
2013	6	3	380.851	1,096	0.001
2014	0				
TOTAL		5,544,361		7,895,835	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 3, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.750	178,972	84.9%	151,885	151,770	27,087	178,858	0.750
1978	26,143,240	0.762	199,111	83.4%	166,104	165,951	33,007	198,958	0.761
1979	28,061,666	0.791	222,018	81.9%	181,843	181,655	40,175	221,830	0.791
1980	28,979,182	0.790	228,853	80.3%	183,743	183,555	45,111	228,666	0.789
1981	30,141,508	0.729	219,702	78.6%	172,649	172,491	47,053	219,545	0.728
1982	30,058,966	0.770	231,589	76.8%	177,799	177,587	53,790	231,378	0.770
1983	30,607,324	0.770	235,805	74.9%	176,535	176,334	59,270	235,605	0.770
1984	33,121,678	0.788	260,906	72.8%	190,055	189,764	70,851	260,615	0.787
1985	35,713,654	0.847	302,568	70.7%	213,894	213,626	88,674	302,299	0.846
1986	38,297,697	0.711	272,396	68.4%	186,381	186,213	86,015	272,228	0.711
1987	41,065,403	0.635	260,753	66.0%	172,214	172,061	88,538	260,600	0.635
1988	44,221,964	0.621	274,487	63.5%	174,313	174,118	100,174	274,292	0.620
1989	47,110,000	0.587	276,596	60.8%	168,282	168,112	108,314	276,426	0.587
1990	49,659,895	0.574	285,023	58.1%	165,467	165,203	119,556	284,759	0.573
1991	50,856,501	0.440	223,791	55.2%	123,497	123,332	100,294	223,626	0.440
1992	52,804,448	0.381	201,029	52.2%	104,954	104,821	96,075	200,896	0.380
1993	55,132,894	0.325	179,182	49.1%	88,004	87,762	91,178	178,940	0.325
1994	57,739,505	0.325	187,653	45.9%	86,135	84,838	101,518	186,357	0.323
1995	60,949,772	0.300	182,849	42.6%	77,976	77,729	104,873	182,602	0.300
1996	63,664,000	0.300	190,992	39.3%	75,101	67,496	115,891	183,387	0.288
1997	68,077,000	0.300	204,231	35.9%	73,340	69,635	130,891	200,526	0.295
1998	71,447,000	0.300	214,341	32.5%	69,656	72,074	144,685	216,758	0.303
1999	75,244,663	0.300	225,734	29.1%	65,616	65,037	160,118	225,155	0.299
2000	79,122,396	0.300	237,367	25.7%	60,898	68,789	176,469	245,258	0.310
2001	80,396,857	0.300	241,191	22.2%	53,622	55,835	187,569	243,404	0.303
2002	81,621,352	0.300	244,864	19.0%	46,449	48,225	198,415	246,640	0.302
2003	82,433,234	0.300	247,300	15.8%	39,027	38,699	208,272	246,971	0.300
2004	84,632,753	0.300	253,898	12.7%	32,340	31,609	221,559	253,167	0.299
2005	86,912,307	0.257	223,287	9.9%	22,167	22,522	201,120	223,641	0.257
2006	90,822,757	0.254	230,507	7.3%	16,926	13,681	213,581	227,262	0.250
2007	93,702,820	0.254	238,467	5.1%	12,076	9,322	226,391	235,713	0.252
2008	93,449,349	0.257	239,916	3.1%	7,363	6,117	232,552	238,669	0.255
2009	86,544,195	0.263	227,215	1.6%	3,651	1,983	223,564	225,547	0.261
2010	86,654,516	0.260	224,925	0.7%	1,628	606	223,297	223,903	0.258
2011	90,275,208	0.258	232,910	0.2%	547	383	232,363	232,746	0.258
2012	94,226,147	0.258	243,103	0.1%	143	72	242,961	243,033	0.258
2013	97,052,931	0.258	250,397	0.0%	5		250,392	250,392	0.258
2014	99,964,519	0.258	257,908	0.0%			257,908	257,908	0.258
TOTAL			8,851,838		3,542,286	3,529,007	5,309,552	8,838,558	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 3, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 3, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.750	178,972	97.1%	173,777	169,355	5,196	174,550	0.732
1978	26,143,240	0.762	199,111	96.8%	192,662	185,580	6,449	192,029	0.735
1979	28,061,666	0.791	222,018	96.4%	213,971	206,235	8,047	214,282	0.764
1980	28,979,182	0.790	228,853	96.0%	219,680	210,496	9,174	219,670	0.758
1981	30,141,508	0.729	219,702	95.5%	209,846	200,719	9,856	210,575	0.699
1982	30,058,966	0.770	231,589	95.0%	220,099	208,418	11,490	219,908	0.732
1983	30,607,324	0.770	235,805	94.6%	222,991	210,842	12,814	223,656	0.731
1984	33,121,678	0.788	260,906	94.0%	245,256	228,679	15,649	244,328	0.738
1985	35,713,654	0.847	302,568	93.2%	281,883	268,423	20,685	289,108	0.810
1986	38,297,697	0.711	272,396	92.2%	251,260	241,081	21,135	262,216	0.685
1987	41,065,403	0.635	260,753	91.3%	238,140	232,738	22,613	255,352	0.622
1988	44,221,964	0.621	274,487	90.3%	247,956	240,870	26,532	267,402	0.605
1989	47,110,000	0.587	276,596	89.2%	246,654	240,972	29,942	270,914	0.575
1990	49,659,895	0.574	285,023	87.9%	250,659	241,777	34,364	276,141	0.556
1991	50,856,501	0.440	223,791	86.6%	193,901	189,318	29,890	219,208	0.431
1992	52,804,448	0.381	201,029	84.9%	170,764	168,059	30,265	198,324	0.376
1993	55,132,894	0.325	179,182	83.3%	149,222	146,507	29,960	176,467	0.320
1994	57,739,505	0.325	187,653	81.2%	152,465	153,021	35,188	188,209	0.326
1995	60,949,772	0.300	182,849	79.3%	144,938	144,542	37,911	182,453	0.299
1996	63,664,000	0.300	190,992	77.3%	147,700	133,228	43,292	176,520	0.277
1997	68,077,000	0.300	204,231	74.7%	152,597	144,432	51,634	196,066	0.288
1998	71,447,000	0.300	214,341	71.5%	153,255	163,045	61,086	224,131	0.314
1999	75,244,663	0.300	225,734	68.4%	154,451	163,313	71,283	234,597	0.312
2000	79,122,396	0.300	237,367	64.2%	152,498	183,483	84,869	268,353	0.339
2001	80,396,857	0.300	241,191	60.3%	145,497	158,383	95,694	254,077	0.316
2002	81,621,352	0.300	244,864	55.9%	136,771	155,625	108,093	263,718	0.323
2003	82,433,234	0.300	247,300	50.8%	125,574	130,447	121,725	252,173	0.306
2004	84,632,753	0.300	253,898	44.9%	114,093	124,957	139,805	264,762	0.313
2005	86,912,307	0.257	223,287	39.1%	87,250	100,903	136,037	236,940	0.273
2006	90,822,757	0.254	230,507	32.6%	75,059	72,299	155,448	227,747	0.251
2007	93,702,820	0.254	238,467	25.7%	61,384	55,239	177,083	232,321	0.248
2008	93,449,349	0.257	239,916	19.1%	45,746	42,520	194,169	236,689	0.253
2009	86,544,195	0.263	227,215	11.7%	26,661	16,327	200,554	216,881	0.251
2010	86,654,516	0.260	224,925	6.4%	14,422	5,820	210,503	216,323	0.250
2011	90,275,208	0.258	232,910	2.9%	6,788	5,034	226,122	231,156	0.256
2012	94,226,147	0.258	243,103	1.6%	3,830	1,670	239,274	240,943	0.256
2013	97,052,931	0.258	250,397	0.3%	657	3	249,739	249,742	0.257
2014	99,964,519	0.258	257,908	0.0%			257,908	257,908	0.258
TOTAL			8,851,838		5,630,359	5,544,361	3,221,479	8,765,840	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 3, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 3, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.006			1.286			
1978	26,143,240		1.007			1.286			
1979	28,061,666		1.008			1.286			
1980	28,979,182		1.009			1.286			
1981	30,141,508		1.011			1.286			
1982	30,058,966	1,405	1.013	1,424	126,397	1.286	162,492	231,314	0.770
1983	30,607,324	1,329	1.016	1,350	132,682	1.315	174,528	235,563	0.770
1984	33,121,678	1,442	1.017	1,467	131,598	1.348	177,440	260,333	0.786
1985	35,713,654	1,527	1.021	1,559	139,899	1.383	193,484	301,618	0.845
1986	38,297,697	1,409	1.025	1,444	132,160	1.422	187,908	271,340	0.709
1987	41,065,403	1,341	1.028	1,379	128,308	1.467	188,182	259,540	0.632
1988	44,221,964	1,314	1.034	1,358	132,510	1.515	200,807	272,779	0.617
1989	47,110,000	1,316	1.042	1,372	127,745	1.570	200,524	275,021	0.584
1990	49,659,895	1,298	1.053	1,367	127,275	1.629	207,351	283,360	0.571
1991	50,856,501	1,035	1.064	1,101	119,161	1.697	202,181	222,612	0.438
1992	52,804,448	889	1.079	959	117,909	1.773	209,017	200,429	0.380
1993	55,132,894	752	1.095	823	116,704	1.859	216,914	178,603	0.324
1994	57,739,505	749	1.119	838	113,269	1.951	220,968	185,176	0.321
1995	60,949,772	700	1.143	800	111,041	2.059	228,661	183,022	0.300
1996	63,664,000	654	1.173	767	103,205	2.182	225,157	172,738	0.271
1997	68,077,000	659	1.212	799	105,667	2.319	245,015	195,661	0.287
1998	71,447,000	731	1.257	919	98,596	2.479	244,419	224,514	0.314
1999	75,244,663	721	1.302	939	90,204	2.669	240,726	226,048	0.300
2000	79,122,396	809	1.365	1,104	85,030	2.880	244,907	270,481	0.342
2001	80,396,857	668	1.448	967	83,585	3.129	261,503	252,929	0.315
2002	81,621,352	643	1.560	1,003	75,000	3.416	256,211	257,041	0.315
2003	82,433,234	523	1.683	880	73,995	3.777	279,477	246,069	0.299
2004	84,632,753	497	1.891	940	63,599	4.169	265,116	249,227	0.294
2005	86,912,307	396	2.144	849	56,873	4.680	266,142	225,979	0.260
2006	90,822,757	265	2.563	679	51,627	5.293	273,263	185,592	0.204
2007	93,702,820	205	3.271	671	45,475	6.068	275,941	185,046	0.197
2008	93,449,349	149	4.599	685	41,051	7.101	291,504	199,744	0.214
2009	86,544,195	53	7.498	397	37,410	8.173	305,737	121,498	0.140
2010	86,654,516	17	13.684	233	35,676	9.928	354,202	82,397	0.095
2011	90,275,208	14	33.525	469	27,370	12.509	342,369	160,693	0.178
2012	94,226,147	4	77.109	308	17,973	19.231	345,649	106,610	0.113
2013	97,052,931	1	616.868	617		72.117			
2014									
TOTAL		23,515		30,468				6,722,975	

(1)	PROVIDED BY THE BWC	(6)	SECTION 1, EXHIBIT 3, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 1, EXHIBIT 3, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 1, EXHIBIT 3, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	8	54	184	557	1,018	1,813	3,316	5,491	7,205	8,077	8,304	8,719	9,429	9,586	9,540	8,759	8,633	8,123	8,073	7,591	7,482	6,937	7,058	6,255	5,809	5,515	5,257	5,084	4,878	4,559	4,272						53,726	231,314
1983	0	0	31	184	357	762	1,917	4,005	5,887	7,293	7,197	8,376	9,129	10,152	9,314	9,323	8,839	8,502	8,308	7,897	7,613	7,401	7,497	6,949	6,637	6,237	5,998	5,617	5,274	5,017	4,623	4,346						54,662	235,342
1984	0	9	70	186	443	1,252	3,264	5,877	7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	9,394	9,339	9,060	8,505	8,645	8,240	7,406	7,021	6,762	6,419	6,195	5,843	5,487	5,138	4,778	4,491						60,215	259,249
1985	0	3	38	135	645	2,385	5,220	6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	10,761	10,383	9,992	9,672	9,813	8,852	8,647	8,206	8,107	7,788	7,409	7,100	6,733	6,396	5,948	5,591						70,055	301,617
1986	0	1	11	92	858	2,717	4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	9,553	9,590	9,280	9,406	8,724	8,406	8,196	7,837	7,424	7,174	6,873	6,546	6,219	5,908	5,495	5,165						63,230	272,229
1987	0	7	28	279	1,345	2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	9,117	8,892	9,196	8,608	8,318	8,001	7,829	7,331	7,244	7,029	6,825	6,484	6,160	5,852	5,442	5,115						60,844	261,958
1988	0	0	45	448	1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	9,772	9,774	8,935	8,838	8,489	8,260	7,977	7,793	7,700	7,428	7,094	6,739	6,402	6,082	5,656	5,317						63,958	275,366
1989	0	0	64	359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	9,692	9,261	9,172	9,013	8,794	8,574	8,546	8,263	7,865	7,511	7,173	6,814	6,473	6,150	5,719	5,376						64,539	277,867
1990	0	12	191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	9,399	9,333	9,157	9,086	8,659	8,621	8,452	8,093	7,729	7,381	7,049	6,697	6,362	6,044	5,621	5,283						65,762	283,131
1991	0	22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	7,275	7,399	7,127	7,188	6,972	6,920	6,765	6,494	6,202	5,923	5,656	5,374	5,105	4,850	4,510	4,240						51,941	223,627
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	6,638	6,502	6,529	6,458	6,572	6,374	6,246	5,997	5,727	5,469	5,223	4,962	4,714	4,478	4,165	3,915						47,109	202,825
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	5,951	5,881	6,030	5,874	5,777	5,687	5,573	5,462	5,243	5,007	4,782	4,567	4,338	4,121	3,915	3,641	3,423						41,700	179,534
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994	6,305	6,288	6,290	6,416	6,320	6,238	6,113	5,991	5,871	5,636	5,383	5,140	4,909	4,664	4,430	4,209	3,914	3,679						43,800	188,578
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751	6,191	6,321	6,166	6,270	6,390	6,167	6,044	5,923	5,805	5,688	5,461	5,215	4,980	4,756	4,519	4,293	4,078	3,793	3,565						42,914	184,762
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353	5,492	5,854	5,808	5,893	6,049	5,837	5,720	5,606	5,494	5,384	5,276	5,065	4,837	4,620	4,412	4,191	3,982	3,783	3,518	3,307						40,144	172,835
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705	6,011	6,418	6,580	6,764	6,716	6,485	6,453	6,324	6,197	6,073	5,952	5,833	5,599	5,348	5,107	4,877	4,633	4,402	4,181	3,889	3,655						44,823	192,981
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006	6,903	7,138	7,294	7,521	7,347	7,329	7,293	7,256	7,111	6,969	6,829	6,693	6,559	6,297	6,013	5,743	5,484	5,210	4,949	4,702	4,373	4,110						50,724	218,388
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697	6,259	6,943	7,360	7,526	7,844	7,952	7,912	7,873	7,833	7,677	7,523	7,373	7,225	7,081	6,797	6,491	6,199	5,920	5,624	5,343	5,076	4,721	4,437						53,290	229,433
2000	0	35	419	1,427	2,781	4,154	5,272	6,142	6,946	7,638	7,789	8,173	8,832	9,180	9,363	9,316	9,270	9,223	9,039	8,858	8,681	8,507	8,337	8,004	7,644	7,300	6,971	6,623	6,291	5,977	5,559	5,225						63,223	272,200
2001	8	123	512	1,422	2,571	3,697	4,582	5,530	6,468	7,027	7,648	8,036	8,209	8,456	8,625	8,582	8,539	8,496	8,326	8,160	7,996	7,836	7,680	7,373	7,041	6,724	6,421	6,100	5,795	5,506	5,120	4,813						58,517	251,939
2002	0	143	441	1,284	2,210	3,383	4,722	5,723	6,767	7,143	8,100	8,309	8,558	8,815	8,991	8,947	8,902	8,857	8,680	8,507	8,336	8,170	8,006	7,686	7,340	7,010	6,694	6,360	6,042	5,740	5,338	5,018						60,574	260,796
2003	0	41	453	1,601	2,344	3,770	4,830	5,423	6,210	6,617	7,410	7,781	8,014	8,255	8,420	8,378	8,336	8,294	8,128	7,966	7,806	7,650	7,497	7,197	6,874	6,564	6,269	5,955	5,658	5,375	4,999	4,699						57,123	245,937
2004	3	88	541	1,250	2,178	3,718	4,845	5,652	6,248	7,085	7,723	8,109	8,353	8,603	8,775	8,731	8,688	8,644	8,471	8,302	8,136	7,973	7,814	7,501	7,164	6,841	6,533	6,207	5,896	5,602	5,209	4,897						59,231	255,012
2005	16	108	414	824	1,762	3,244	4,247	5,696	6,212	6,771	7,380	7,749	7,981	8,221	8,385	8,343	8,302	8,260	8,095	7,933	7,774	7,619	7,467	7,168	6,845	6,537	6,243	5,931	5,634	5,353	4,978	4,679						56,323	242,494
2006	0	136	363	836	1,488	2,632	3,801	4,425	5,088	5,546	6,045	6,348	6,538	6,734	6,869	6,835	6,800	6,766	6,631	6,498	6,368	6,241	6,116	5,872	5,607	5,355	5,114	4,858	4,615	4,385	4,078	3,833						46,234	199,058
2007	0	136	277	882	1,712	2,649	3,666	4,326	4,975	5,423	5,911	6,207	6,393	6,585	6,716	6,683	6,649	6,616	6,484	6,354	6,227	6,102	5,980	5,741	5,483	5,236	5,000	4,750	4,513	4,287	3,987	3,748						45,290	194,990
2008	5	185	359	1,122	1,742	2,702	3,635	4,289	4,932	5,376	5,860	6,153	6,338	6,528	6,658	6,625	6,592	6,559	6,428	6,299	6,173	6,050	5,929	5,692	5,435	5,191	4,957	4,709	4,474	4,250	3,953	3,716						45,053	193,970
2009	0	79	203	592	1,108	1,801	2,422	2,859	3,287	3,583	3,906	4,101	4,224	4,351	4,438	4,416	4,393	4,371	4,284	4,198	4,114	4,032	3,951	3,793	3,623	3,460	3,304	3,139	2,982	2,833	2,634	2,476						29,939	128,898
2010	0	71	180	356	640	1,040	1,399	1,651	1,899	2,070	2,256	2,369	2,440	2,513	2,563	2,550	2,538	2,525	2,474	2,425	2,377	2,329	2,282	2,191	2,093	1,998	1,908	1,813	1,722	1,636	1,522	1,430						17,323	74,585
2011	8	126	249	672	1,210	1,966	2,644	3,120	3,588	3,910	4,262	4,475	4,610	4,748	4,843	4,819	4,795	4,771	4,675	4,582	4,490	4,400	4,312	4,140	3,954	3,776	3,606	3,425	3,254	3,091	2,875	2,703						32,703	140,800
2012	0	72	194	524	943	1,533	2,062	2,433	2,798	3,050	3,324	3,490	3,595	3,703	3,777	3,758	3,739	3,721	3,646	3,573	3,502	3,432	3,363	3,229	3,083	2,945	2,812	2,672	2,538	2,411	2,242	2,108						25,496	109,771
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
Factors	35.000	2.700	2.700	1.800	1.625	1.345	1.180	1.150	1.090	1.090	1.050	1.030	1.030	1.020	0.995	0.995	0.995	0.980	0.980	0.980	0.980	0.980	0.960	0.955	0.955	0.955	0.950	0.950	0.950	0.930	0.940							Tail 1.303	

Example: AY 2008 Age 78 of 3,635 = 2,702 x 1.345 and AY 2008 Age 90 of 4,289 = 3,635 x 1.180

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 3, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.303 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	151,770									
1978	26,143,240	165,951									
1979	28,061,666	181,655									
1980	28,979,182	183,555									
1981	30,141,508	172,491									
1982	30,058,966	177,587	673.708	-	673.708	185.11	1,424	177,587	53,726	231,314	0.770
1983	30,607,324	176,334	665.502	16.205	681.707	196.27	1,350	180,628	54,646	235,275	0.769
1984	33,121,678	189,764	629.588	33.577	663.166	205.46	1,467	199,885	60,472	260,357	0.786
1985	35,713,654	213,626	638.584	51.740	690.324	214.58	1,559	230,934	69,866	300,800	0.842
1986	38,297,697	186,213	584.889	71.120	656.010	220.48	1,444	208,856	63,186	272,042	0.710
1987	41,065,403	172,061	548.306	91.583	639.889	227.56	1,379	200,800	60,749	261,550	0.637
1988	44,221,964	174,118	543.497	113.183	656.679	235.91	1,358	210,378	63,647	274,024	0.620
1989	47,110,000	168,112	504.816	135.794	640.610	242.90	1,371	213,333	64,541	277,874	0.590
1990	49,659,895	165,203	477.604	159.481	637.085	253.22	1,366	220,367	66,669	287,036	0.578
1991	50,856,501	123,332	430.458	184.074	614.531	260.23	1,101	176,071	53,268	229,339	0.451
1992	52,804,448	104,821	402.233	209.506	611.739	271.74	959	159,418	48,230	207,648	0.393
1993	55,132,894	87,762	381.962	235.376	617.338	279.18	823	141,843	42,912	184,755	0.335
1994	57,739,505	84,838	350.855	261.793	612.648	288.55	838	148,141	44,818	192,959	0.334
1995	60,949,772	77,729	327.981	288.555	616.536	296.24	800	146,114	44,205	190,319	0.312
1996	63,664,000	67,496	286.832	315.356	602.188	306.80	767	141,704	42,871	184,575	0.290
1997	68,077,000	69,635	274.496	342.252	616.748	317.50	799	156,458	47,334	203,792	0.299
1998	71,447,000	72,074	236.758	368.949	605.707	331.25	919	184,389	55,784	240,173	0.336
1999	75,244,663	65,037	201.557	395.246	596.803	344.37	937	192,573	58,260	250,834	0.333
2000	79,122,396	68,789	174.527	421.297	595.823	357.34	1,103	234,841	71,048	305,889	0.387
2001	80,396,857	55,835	156.447	446.347	602.794	369.07	967	215,131	65,085	280,216	0.349
2002	81,621,352	48,225	127.330	470.473	597.803	378.74	1,000	226,412	68,498	294,909	0.361
2003	82,433,234	38,699	112.939	493.742	606.681	388.94	881	207,883	62,892	270,775	0.328
2004	84,632,753	31,609	84.283	515.658	599.941	401.53	934	224,995	68,069	293,064	0.346
2005	86,912,307	22,522	64.545	535.723	600.267	410.99	849	209,452	63,366	272,818	0.314
2006	90,822,757	13,681	45.837	553.872	599.710	425.78	701	178,996	54,153	233,149	0.257
2007	93,702,820	9,322	30.187	569.561	599.748	441.18	700	185,218	56,035	241,253	0.257
2008	93,449,349	6,117	19.632	582.654	602.286	448.29	695	187,649	56,770	244,420	0.262
2009	86,544,195	1,983	7.029	592.176	599.205	460.14	613	169,015	51,133	220,148	0.254
2010	86,654,516	606	2.161	597.960	600.121	464.74	604	168,456	50,964	219,420	0.253
2011	90,275,208	383	1.284	600.996	602.280	469.39	636	179,799	54,396	234,195	0.259
2012	94,226,147	72	0.230	602.054	602.284	484.88	645	188,362	56,986	245,349	0.260
2013	97,052,931		-	602.388	602.388	501.66	650	196,424	59,425	255,849	0.264
2014							650				
TOTAL		3,529,007					32,289	6,062,115	1,834,004	7,896,119	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 3, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 3, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.006					0.363					
1978	26,143,240	3.598	94,055,825		1.007					0.360					
1979	28,061,666	3.336	93,613,387		1.008					0.356					
1980	28,979,182	3.102	89,907,689		1.009					0.353					
1981	30,141,508	2.858	86,152,091		1.011					0.349					
1982	30,058,966	2.718	81,686,001	1,405	1.013	1,424	0.474%	0.174%		0.346	0.060%	0.474%	1,424	1,424	0.474%
1983	30,607,324	2.602	79,648,938	1,329	1.016	1,350	0.441%	0.169%		0.342	0.058%	0.441%	1,350	1,350	0.441%
1984	33,121,678	2.480	82,134,435	1,442	1.017	1,467	0.443%	0.179%		0.339	0.061%	0.443%	1,467	1,467	0.443%
1985	35,713,654	2.396	85,578,631	1,527	1.021	1,559	0.436%	0.182%		0.335	0.061%	0.437%	1,561	1,559	0.437%
1986	38,297,697	2.338	89,545,683	1,409	1.025	1,444	0.377%	0.161%	-0.8%	0.377	0.061%	0.377%	1,443	1,444	0.377%
1987	41,065,403	2.262	92,902,249	1,341	1.028	1,379	0.336%	0.148%	-3.6%	0.393	0.058%	0.336%	1,381	1,379	0.336%
1988	44,221,964	2.161	95,580,917	1,314	1.034	1,358	0.307%	0.142%	-6.4%	0.409	0.058%	0.307%	1,359	1,358	0.307%
1989	47,110,000	2.114	99,591,072	1,316	1.042	1,372	0.291%	0.138%	-6.6%	0.426	0.059%	0.291%	1,370	1,371	0.291%
1990	49,659,895	2.039	101,254,967	1,298	1.053	1,367	0.275%	0.135%	-4.2%	0.444	0.060%	0.275%	1,364	1,366	0.275%
1991	50,856,501	1.979	100,654,884	1,035	1.064	1,101	0.217%	0.109%	-6.4%	0.528	0.058%	0.216%	1,100	1,101	0.216%
1992	52,804,448	1.879	99,199,664	889	1.079	959	0.182%	0.097%	-9.5%	0.629	0.061%	0.181%	955	959	0.182%
1993	55,132,894	1.846	101,763,581	752	1.095	823	0.149%	0.081%	-13.0%	0.749	0.061%	0.149%	822	823	0.149%
1994	57,739,505	1.786	103,144,617	749	1.119	838	0.145%	0.081%	-12.3%	0.784	0.064%	0.145%	837	838	0.145%
1995	60,949,772	1.737	105,860,639	700	1.143	800	0.131%	0.076%	-8.7%	0.821	0.062%	0.131%	801	800	0.131%
1996	63,664,000	1.681	107,011,928	654	1.173	767	0.121%	0.072%	-6.4%	0.860	0.062%	0.120%	767	767	0.120%
1997	68,077,000	1.609	109,565,780	659	1.212	799	0.117%	0.073%	-3.3%	0.873	0.064%	0.118%	800	799	0.117%
1998	71,447,000	1.535	109,703,410	731	1.257	919	0.129%	0.084%	0.2%	0.886	0.074%	0.129%	919	919	0.129%
1999	75,244,663	1.486	111,784,761	721	1.302	939	0.125%	0.084%	3.7%	0.900	0.076%	0.124%	931	937	0.125%
2000	79,122,396	1.436	113,612,761	809	1.365	1,104	0.140%	0.097%	7.8%	0.913	0.089%	0.139%	1,099	1,103	0.139%
2001	80,396,857	1.404	112,872,903	668	1.448	967	0.120%	0.086%	4.8%	0.927	0.079%	0.120%	965	967	0.120%
2002	81,621,352	1.369	111,762,597	643	1.560	1,003	0.123%	0.090%	1.6%	0.941	0.084%	0.122%	994	1,000	0.123%
2003	82,433,234	1.332	109,823,635	523	1.683	880	0.107%	0.080%	-1.7%	0.956	0.077%	0.107%	883	881	0.107%
2004	84,632,753	1.284	108,674,619	497	1.891	940	0.111%	0.087%	-3.0%	0.970	0.084%	0.110%	928	934	0.110%
2005	86,912,307	1.253	108,922,029	396	2.144	849	0.098%	0.078%	-2.2%	0.985	0.077%	0.098%	849	849	0.098%
2006	90,822,757	1.210	109,940,677	265	2.563	679	0.075%	0.062%	-7.5%	1.000	0.062%	0.079%	715	701	0.077%
2007	93,702,820	1.171	109,685,990	205	3.271	671	0.072%	0.061%	-8.4%	1.000	0.061%	0.076%	713	700	0.075%
2008	93,449,349	1.148	107,266,594	149	4.599	685	0.073%	0.064%	-8.1%	1.000	0.064%	0.075%	697	695	0.074%
2009	86,544,195	1.149	99,469,136	53	7.498	397	0.046%	0.040%	-12.2%	1.000	0.040%	0.075%	647	613	0.071%
2010	86,654,516	1.125	97,450,013	17	13.684	233	0.027%	0.024%	-20.8%	1.000	0.024%	0.073%	633	604	0.070%
2011	90,275,208	1.093	98,646,157	14	33.525	469	0.052%	0.048%	-13.8%	1.000	0.048%	0.071%	641	636	0.070%
2012	94,226,147	1.061	99,964,519	4	77.109	308	0.033%	0.031%	-12.0%	1.000	0.031%	0.069%	650	645	0.068%
2013	97,052,931	1.030	99,964,519	1	616.868	617	0.064%	0.062%	11.9%	1.000	0.062%	0.067%	650	650	0.067%
2014	99,964,519	1.000	99,964,519	0						1.000		0.065%	650	650	0.065%
TOTAL				23,515		30,468							32,365	32,289	

7 Year Average excluding 2013	0.047%
10 Year Average excluding 2013	0.057%
10 Year Average excluding 2011-2013	0.065%
10 Year Average excluding 2011-2013	0.065%
2006-2011 Average excluding 2009	0.052%
(16) 2014 Selected Frequency	0.065%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 3, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			178,837		0.750
1978	26,143,240			198,928		0.761
1979	28,061,666			221,788		0.790
1980	28,979,182			228,620		0.789
1981	30,141,508			219,502		0.728
1982	30,058,966	1,424	0.47%	231,314	162,439	0.770
1983	30,607,324	1,350	0.44%	235,537	174,472	0.770
1984	33,121,678	1,467	0.44%	260,506	177,578	0.787
1985	35,713,654	1,559	0.44%	302,188	193,834	0.846
1986	38,297,697	1,444	0.38%	272,151	188,470	0.711
1987	41,065,403	1,379	0.34%	260,521	188,920	0.634
1988	44,221,964	1,358	0.31%	274,180	201,900	0.620
1989	47,110,000	1,371	0.29%	276,316	201,544	0.587
1990	49,659,895	1,366	0.28%	284,568	208,322	0.573
1991	50,856,501	1,101	0.22%	223,491	202,989	0.439
1992	52,804,448	959	0.18%	200,775	209,359	0.380
1993	55,132,894	823	0.15%	178,689	217,119	0.324
1994	57,739,505	838	0.15%	184,829	220,559	0.320
1995	60,949,772	800	0.13%	182,270	227,838	0.299
1996	63,664,000	767	0.12%	171,651	223,795	0.270
1997	68,077,000	799	0.12%	193,913	242,695	0.285
1998	71,447,000	919	0.13%	221,779	241,326	0.310
1999	75,244,663	937	0.12%	223,742	238,786	0.297
2000	79,122,396	1,103	0.14%	268,123	243,085	0.339
2001	80,396,857	967	0.12%	250,758	259,315	0.312
2002	81,621,352	1,000	0.12%	253,467	253,467	0.311
2003	82,433,234	881	0.11%	245,658	278,840	0.298
2004	84,632,753	934	0.11%	250,162	267,839	0.296
2005	86,912,307	849	0.10%	225,088	265,121	0.259
2006	90,822,757	701	0.08%	214,979	306,674	0.237
2007	93,702,820	700	0.07%	227,969	325,670	0.243
2008	93,449,349	695	0.07%	236,700	340,576	0.253
2009	86,544,195	613	0.07%	225,547	367,940	0.261
2010	86,654,516	604	0.07%	223,903	370,701	0.258
2011	90,275,208	636	0.07%	232,746	365,953	0.258
2012	94,226,147	645	0.07%	243,033	376,795	0.258
2013	97,052,931	650	0.07%	250,392	385,218	0.258
2014		650		257,908	396,923	
TOTAL		32,289		8,832,528		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 3, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 3, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	51,667	40,517	180,517	140,000						13,461	11,151	(2,311)	178,667	180,517	(1,849)
1977	151,770	149,202	179,158	29,957	438	426	1.180	1.201	8.6%	2,588	2,568	(20)	178,837	179,158	(321)
1978	165,951	163,040	199,461	36,421	426	414	1.201	1.223	8.4%	3,069	2,911	(158)	198,928	199,461	(533)
1979	181,655	178,241	222,551	44,310	414	402	1.223	1.249	8.3%	3,673	3,414	(259)	221,788	222,551	(763)
1980	183,555	179,861	229,553	49,691	402	390	1.249	1.276	8.0%	3,987	3,694	(293)	228,620	229,553	(933)
1981	172,491	168,669	220,420	51,751	390	378	1.276	1.307	7.8%	4,037	3,822	(214)	219,502	220,420	(918)
1982	177,587	173,316	232,319	59,003	378	366	1.307	1.340	7.6%	4,458	4,272	(187)	231,314	232,319	(1,005)
1983	176,334	171,711	236,596	64,885	366	354	1.340	1.378	7.4%	4,795	4,623	(172)	235,537	236,596	(1,058)
1984	189,764	184,626	262,226	77,599	354	342	1.378	1.420	7.3%	5,686	5,138	(548)	260,506	262,226	(1,719)
1985	213,626	206,893	303,651	96,758	342	330	1.420	1.468	7.1%	6,900	6,733	(167)	302,188	303,651	(1,463)
1986	186,213	179,667	273,185	93,518	330	318	1.468	1.521	6.9%	6,468	6,546	78	272,151	273,185	(1,034)
1987	172,061	165,236	261,308	96,072	318	306	1.521	1.581	6.9%	6,619	6,825	206	260,521	261,308	(787)
1988	174,118	166,690	275,177	108,487	306	294	1.581	1.651	6.7%	7,316	7,428	112	274,180	275,177	(997)
1989	168,112	160,247	277,227	116,980	294	282	1.651	1.730	6.6%	7,684	7,865	180	276,316	277,227	(911)
1990	165,203	157,109	285,992	128,883	282	270	1.730	1.820	6.4%	8,205	8,093	(111)	284,568	285,992	(1,424)
1991	123,332	116,567	224,286	107,719	270	258	1.820	1.924	6.2%	6,644	6,765	121	223,491	224,286	(795)
1992	104,821	98,448	201,297	102,849	258	246	1.924	2.045	6.0%	6,171	6,374	203	200,775	201,297	(522)
1993	87,762	82,075	179,567	97,492	246	234	2.045	2.188	5.9%	5,745	5,687	(58)	178,689	179,567	(878)
1994	84,838	78,601	185,037	106,436	234	222	2.188	2.354	5.6%	5,974	6,238	263	184,829	185,037	(208)
1995	77,729	71,562	182,636	111,074	222	210	2.354	2.552	5.4%	6,019	6,167	148	182,270	182,636	(365)
1996	67,496	61,659	172,312	110,653	210	198	2.552	2.795	5.3%	5,858	5,837	(20)	171,651	172,312	(661)
1997	69,635	63,150	195,008	131,858	198	186	2.795	3.088	5.0%	6,631	6,485	(145)	193,913	195,008	(1,094)
1998	72,074	64,744	223,525	158,780	186	174	3.088	3.452	4.8%	7,640	7,329	(311)	221,779	223,525	(1,746)
1999	65,037	57,085	223,295	166,209	174	162	3.452	3.912	4.6%	7,592	7,952	360	223,742	223,295	448
2000	68,789	59,609	269,075	209,466	162	150	3.912	4.514	4.4%	9,180	9,180	(0)	268,123	269,075	(952)
2001	55,835	47,625	251,519	203,893	150	138	4.514	5.290	4.0%	8,174	8,209	35	250,758	251,519	(761)
2002	48,225	39,916	252,877	212,961	138	126	5.290	6.354	3.8%	7,995	8,309	314	253,467	252,877	591
2003	38,699	31,289	246,530	215,241	126	114	6.354	7.872	3.5%	7,486	7,410	(75)	245,658	246,530	(872)
2004	31,609	24,523	249,926	225,402	114	102	7.872	10.100	3.1%	7,010	7,085	76	250,162	249,926	236
2005	22,522	16,310	225,788	209,478	102	90	10.100	13.635	2.8%	5,803	6,212	409	225,088	225,788	(701)
2006	13,681	9,257	218,537	209,280	90	78	13.635	19.771	2.4%	5,017	4,425	(593)	214,979	218,537	(3,558)
2007	9,322	5,656	233,737	228,081	78	66	19.771	32.326	2.0%	4,623	3,666	(957)	227,969	233,737	(5,767)
2008	6,117	3,414	243,845	240,431	66	54	32.326	61.904	1.5%	3,612	2,702	(910)	236,700	243,845	(7,145)
2009	1,983	874	232,227	231,353	54	42	61.904	137.116	0.9%	2,065	1,108	(957)	225,547	232,227	(6,680)
2010	606	251	230,367	230,116	42	30	137.116	425.061	0.5%	1,140	356	(784)	223,903	230,367	(6,463)
2011	383	134	235,032	234,897	30	18	425.061	1,817.136	0.2%	424	249	(175)	232,746	235,032	(2,286)
2012	72		242,826	242,826	18	6	1,817.136	54,514.084	0.1%	129	72	(57)	243,033	242,826	206
2013	0		250,116	250,116	6		54,514.084		0.0%	5	0	(5)	250,392	250,116	276
2014									0.0%		0	0			
TOTAL	3,580,674	3,377,773	8,808,702	5,430,929						209,885	202,900	(6,984)	8,753,287	8,808,702	(55,415)
EXLD PRIOR	3,529,007	3,337,257	8,628,185	5,290,929						196,423	191,750	(4,674)	8,574,619	8,628,185	(53,566)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 3, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	221	179	1,069	726	714	1.013	1.014	8.8%	94	41	(53)
1954	73	59	366	714	702	1.014	1.016	8.9%	33	15	(18)
1955	95	81	453	702	690	1.016	1.017	8.0%	36	15	(22)
1956	177	143	788	690	678	1.017	1.019	8.5%	67	34	(32)
1957	251	200	954	678	666	1.019	1.021	8.9%	85	51	(34)
1958	214	174	753	666	654	1.021	1.023	9.2%	70	40	(30)
1959	329	264	1,141	654	642	1.023	1.025	9.5%	109	65	(44)
1960	511	405	1,644	642	630	1.025	1.028	9.8%	162	106	(56)
1961	717	571	2,230	630	618	1.028	1.031	10.1%	225	146	(80)
1962	943	761	2,544	618	606	1.031	1.035	10.4%	264	182	(82)
1963	942	745	2,470	606	594	1.035	1.040	10.6%	262	197	(65)
1964	1,047	805	2,637	594	582	1.040	1.045	10.8%	286	242	(44)
1965	1,585	1,250	4,004	582	570	1.045	1.050	11.0%	440	335	(106)
1966	1,815	1,413	4,524	570	558	1.050	1.057	11.0%	499	402	(97)
1967	1,614	1,272	3,904	558	546	1.057	1.064	11.0%	428	342	(86)
1968	2,048	1,606	5,033	546	534	1.064	1.073	10.8%	544	443	(101)
1969	2,282	1,792	5,594	534	522	1.073	1.082	10.6%	592	491	(101)
1970	2,428	1,903	6,227	522	510	1.082	1.093	10.3%	641	525	(116)
1971	2,605	2,027	6,820	510	498	1.093	1.104	10.0%	682	578	(104)
1972	3,994	3,131	10,560	498	486	1.104	1.116	9.7%	1,027	863	(164)
1973	4,546	3,567	12,129	486	474	1.116	1.130	9.5%	1,147	978	(169)
1974	7,699	5,972	21,230	474	462	1.130	1.145	9.2%	1,955	1,727	(228)
1975	6,699	5,282	18,117	462	450	1.145	1.162	9.0%	1,629	1,417	(212)
1976	8,832	6,915	24,806	450	438	1.162	1.180	8.8%	2,184	1,916	(268)
TOTAL	51,667	40,517	140,000						13,461	11,151	(2,311)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	169,355	169,374	179,158	9,784	438	426	1.032	1.032	0.0%	0	(19)	(19)	178,837	179,158	(321)
1978	185,580	186,001	199,461	13,460	426	414	1.032	1.036	11.1%	1,494	(421)	(1,915)	198,928	199,461	(533)
1979	206,235	206,895	222,551	15,656	414	402	1.036	1.040	10.0%	1,558	(659)	(2,218)	221,788	222,551	(763)
1980	210,496	210,224	229,553	19,329	402	390	1.040	1.045	11.0%	2,129	273	(1,857)	228,620	229,553	(933)
1981	200,719	199,517	220,420	20,904	390	378	1.045	1.051	9.9%	2,065	1,202	(863)	219,502	220,420	(918)
1982	208,418	208,799	232,319	23,520	378	366	1.051	1.056	8.9%	2,105	(380)	(2,485)	231,314	232,319	(1,005)
1983	210,842	210,517	236,596	26,079	366	354	1.056	1.061	8.2%	2,132	325	(1,808)	235,537	236,596	(1,058)
1984	228,679	228,766	262,226	33,459	354	342	1.061	1.071	12.7%	4,260	(88)	(4,347)	260,506	262,226	(1,719)
1985	268,423	268,127	303,651	35,524	342	330	1.071	1.081	12.3%	4,364	296	(4,068)	302,188	303,651	(1,463)
1986	241,081	239,725	273,185	33,460	330	318	1.081	1.092	10.8%	3,628	1,355	(2,273)	272,151	273,185	(1,034)
1987	232,738	230,221	261,308	31,087	318	306	1.092	1.104	10.6%	3,281	2,517	(763)	260,521	261,308	(787)
1988	240,870	239,639	275,177	35,538	306	294	1.104	1.119	11.0%	3,896	1,231	(2,665)	274,180	275,177	(997)
1989	240,972	239,600	277,227	37,627	294	282	1.119	1.134	10.4%	3,924	1,371	(2,553)	276,316	277,227	(911)
1990	241,777	240,522	285,992	45,471	282	270	1.134	1.151	9.9%	4,509	1,255	(3,254)	284,568	285,992	(1,424)
1991	189,318	186,847	224,286	37,440	270	258	1.151	1.180	13.9%	5,199	2,471	(2,727)	223,491	224,286	(795)
1992	168,059	166,153	201,297	35,144	258	246	1.180	1.210	11.9%	4,193	1,906	(2,287)	200,775	201,297	(522)
1993	146,507	143,202	179,567	36,365	246	234	1.210	1.240	10.4%	3,791	3,305	(487)	178,689	179,567	(878)
1994	153,021	151,353	185,037	33,684	234	222	1.240	1.271	9.2%	3,110	1,668	(1,442)	184,829	185,037	(208)
1995	144,542	143,657	182,636	38,978	222	210	1.271	1.309	9.7%	3,786	885	(2,901)	182,270	182,636	(365)
1996	133,228	130,691	172,312	41,621	210	198	1.309	1.355	9.9%	4,107	2,537	(1,569)	171,651	172,312	(661)
1997	144,432	142,094	195,008	52,913	198	186	1.355	1.416	10.8%	5,728	2,338	(3,391)	193,913	195,008	(1,094)
1998	163,045	157,672	223,525	65,853	186	174	1.416	1.479	9.4%	6,182	5,373	(808)	221,779	223,525	(1,746)
1999	163,313	156,606	223,295	66,689	174	162	1.479	1.576	11.3%	7,532	6,707	(825)	223,742	223,295	448
2000	183,483	172,198	269,075	96,877	162	150	1.576	1.678	9.6%	9,288	11,286	1,997	268,123	269,075	(952)
2001	158,383	148,302	251,519	103,216	150	138	1.678	1.812	9.8%	10,167	10,081	(86)	250,758	251,519	(761)
2002	155,625	145,066	252,877	107,811	138	126	1.812	1.984	9.7%	10,405	10,559	155	253,467	252,877	591
2003	130,447	115,473	246,530	131,057	126	114	1.984	2.222	9.8%	12,865	14,974	2,109	245,658	246,530	(872)
2004	124,957	105,672	249,926	144,253	114	102	2.222	2.556	9.6%	13,908	19,284	5,377	250,162	249,926	236
2005	100,903	87,520	225,788	138,268	102	90	2.556	3.067	9.7%	13,379	13,383	4	225,088	225,788	(701)
2006	72,299	58,061	218,537	160,475	90	78	3.067	3.895	9.3%	14,966	14,238	(728)	214,979	218,537	(3,558)
2007	55,239	40,550	233,737	193,187	78	66	3.895	5.258	8.2%	15,878	14,689	(1,189)	227,969	233,737	(5,767)
2008	42,520	26,727	243,845	217,119	66	54	5.258	8.571	8.3%	18,067	15,793	(2,273)	236,700	243,845	(7,145)
2009	16,327	9,447	232,227	222,780	54	42	8.571	15.771	5.7%	12,669	6,880	(5,789)	225,547	232,227	(6,680)
2010	5,820	3,434	230,367	226,933	42	30	15.771	34.696	3.6%	8,082	2,386	(5,696)	223,903	230,367	(6,463)
2011	5,034	3,578	235,032	231,454	30	18	34.696	64.188	1.3%	3,114	1,457	(1,657)	232,746	235,032	(2,286)
2012	1,670		242,826	242,826	18	6	64.188	385.125	1.3%	3,161	1,670	(1,491)	243,033	242,826	206
2013	3		250,116	250,116	6		385.125		0.3%	649	3	(647)	250,392	250,116	276
2014									0.0%		0	0			
TOTAL	5,544,361	5,372,231	8,628,185	3,255,954						229,569	172,130	(57,439)	8,574,619	8,628,185	(53,566)
EXLD PRIOR	5,544,361	5,372,231	8,628,185	3,255,954						229,569	172,130	(57,439)	8,574,619	8,628,185	(53,566)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	1,405	1,403	1,427	24	378	366	1.017	1.017	0.0%	0	2	2	1,424	1,427	(3)
1983	1,329	1,326	1,353	27	366	354	1.017	1.020	14.8%	4	3	(1)	1,350	1,353	(3)
1984	1,442	1,434	1,468	34	354	342	1.020	1.024	14.8%	5	8	3	1,467	1,468	(1)
1985	1,527	1,522	1,565	43	342	330	1.024	1.028	14.2%	6	5	(1)	1,559	1,565	(6)
1986	1,409	1,400	1,445	45	330	318	1.028	1.032	12.4%	6	9	3	1,444	1,445	(1)
1987	1,341	1,333	1,384	51	318	306	1.032	1.038	14.7%	8	8	0	1,379	1,384	(5)
1988	1,314	1,303	1,362	59	306	294	1.038	1.045	15.5%	9	11	2	1,358	1,362	(4)
1989	1,316	1,306	1,377	71	294	282	1.045	1.055	16.5%	12	10	(2)	1,371	1,377	(6)
1990	1,298	1,287	1,371	84	282	270	1.055	1.065	15.3%	13	11	(2)	1,366	1,371	(5)
1991	1,035	1,025	1,106	81	270	258	1.065	1.079	16.4%	13	10	(3)	1,101	1,106	(5)
1992	889	870	952	82	258	246	1.079	1.094	14.9%	12	19	7	959	952	7
1993	752	737	824	87	246	234	1.094	1.118	18.6%	16	15	(1)	823	824	(1)
1994	749	734	840	106	234	222	1.118	1.144	16.0%	17	15	(2)	838	840	(2)
1995	700	686	804	118	222	210	1.144	1.173	14.5%	17	14	(3)	800	804	(4)
1996	654	643	780	137	210	198	1.173	1.212	16.0%	22	11	(11)	767	780	(13)
1997	659	644	812	168	198	186	1.212	1.261	15.3%	26	15	(11)	799	812	(13)
1998	731	711	932	221	186	174	1.261	1.311	12.8%	28	20	(8)	919	932	(13)
1999	721	690	950	260	174	162	1.311	1.377	13.3%	34	31	(3)	937	950	(13)
2000	809	764	1,118	354	162	150	1.377	1.463	13.5%	48	45	(3)	1,103	1,118	(15)
2001	668	623	983	360	150	138	1.463	1.577	13.5%	49	45	(4)	967	983	(16)
2002	643	595	1,017	422	138	126	1.577	1.710	11.8%	50	48	(2)	1,000	1,017	(17)
2003	523	469	898	429	126	114	1.710	1.915	13.1%	56	54	(2)	881	898	(17)
2004	497	427	932	505	114	102	1.915	2.183	11.8%	60	70	10	934	932	2
2005	396	335	832	497	102	90	2.183	2.609	12.1%	60	61	1	849	832	17
2006	265	209	769	560	90	78	2.609	3.326	11.8%	66	56	(10)	701	769	(68)
2007	205	144	772	628	78	66	3.326	4.673	11.0%	69	61	(8)	700	772	(72)
2008	149	96	775	679	66	54	4.673	7.641	9.6%	65	53	(12)	695	775	(80)
2009	53	29	701	672	54	42	7.641	13.753	6.3%	42	24	(18)	613	701	(88)
2010	17	9	698	689	42	30	13.753	34.382	4.5%	31	8	(23)	604	698	(94)
2011	14	9	717	708	30	18	34.382	89.394	1.8%	13	5	(8)	636	717	(81)
2012	4		716	716	18	6	89.394	715.153	1.0%	7	4	(3)	645	716	(71)
2013	1		716	716	6		715.153		0.1%	1	1	0	650	716	(66)
2014	0									0			650		
TOTAL	23,515	22,763	32,396	9,633						865	752	(113)	32,289	32,396	(757)
EXLD PRIOR	23,515	22,763	32,396	9,633						865	752	(113)	32,289	32,396	(757)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 3, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	45.1%
6	51062.055	0.0%	0.1%	0.1%	46.0%
18	1702.069	0.1%	0.2%	0.2%	47.8%
30	425.517	0.2%	0.5%	0.4%	49.6%
42	138.155	0.7%	0.9%	0.8%	51.4%
54	62.232	1.6%	1.5%	1.2%	53.0%
66	32.582	3.1%	2.0%	1.6%	54.4%
78	19.747	5.1%	2.3%	1.7%	55.6%
90	13.618	7.3%	2.6%	1.9%	56.8%
102	10.073	9.9%	2.8%	2.0%	57.8%
114	7.851	12.7%	3.0%	2.1%	58.8%
126	6.337	15.8%	3.2%	2.1%	59.7%
138	5.272	19.0%	3.3%	2.0%	60.5%
150	4.498	22.2%	3.4%	2.1%	61.3%
162	3.898	25.7%	3.4%	2.0%	61.9%
174	3.440	29.1%	3.4%	1.9%	62.6%
186	3.077	32.5%	3.4%	1.8%	63.2%
198	2.785	35.9%	3.4%	1.8%	63.8%
210	2.543	39.3%	3.3%	1.6%	64.4%
222	2.345	42.6%	3.3%	1.5%	64.9%
234	2.179	45.9%	3.2%	1.5%	65.5%
246	2.036	49.1%	3.1%	1.4%	65.9%
258	1.915	52.2%	3.0%	1.3%	66.4%
270	1.812	55.2%	2.9%	1.2%	66.9%
282	1.723	58.1%	2.8%	1.1%	67.3%
294	1.644	60.8%	2.7%	1.0%	67.8%
306	1.575	63.5%	2.5%	0.9%	68.2%
318	1.514	66.0%	2.4%	0.8%	68.6%
330	1.462	68.4%	2.3%	0.8%	69.0%
342	1.415	70.7%	2.2%	0.7%	69.4%
354	1.373	72.8%	2.0%	0.6%	69.9%
366	1.336	74.9%	1.9%	0.6%	70.3%
378	1.303	76.8%	1.8%	0.5%	70.7%
390	1.273	78.6%	1.7%	0.5%	71.2%
402	1.246	80.3%	1.6%	0.4%	71.6%
414	1.221	81.9%	1.5%	0.4%	72.0%
426	1.199	83.4%	1.4%	0.4%	72.4%
438	1.178	84.9%	1.3%	0.3%	72.8%
450	1.160	86.2%	1.2%	0.3%	73.1%
462	1.144	87.4%	1.2%	0.2%	73.5%
474	1.129	88.6%	1.1%	0.2%	73.8%
486	1.115	89.7%	1.0%	0.2%	74.2%
498	1.103	90.7%	0.9%	0.2%	74.5%
510	1.092	91.6%	0.9%	0.2%	74.8%
522	1.082	92.4%	0.8%	0.1%	75.0%
534	1.073	93.2%	0.7%	0.1%	75.3%
546	1.065	93.9%	0.7%	0.1%	75.5%
558	1.057	94.6%	0.6%	0.1%	75.7%
570	1.051	95.2%	0.5%	0.1%	75.9%
582	1.045	95.7%	0.5%	0.1%	76.1%
594	1.040	96.2%	0.4%	0.1%	76.4%
606	1.036	96.6%	0.4%	0.0%	76.8%
618	1.032	96.9%	0.3%	0.0%	77.3%
630	1.028	97.2%	0.3%	0.0%	77.9%
642	1.026	97.5%	0.2%	0.0%	78.7%
654	1.023	97.8%	0.2%	0.0%	79.7%
666	1.021	98.0%	0.2%	0.0%	81.0%
678	1.019	98.1%	0.2%	0.0%	82.5%
690	1.017	98.3%	0.1%	0.0%	84.2%
702	1.016	98.4%	0.1%	0.0%	86.3%
714	1.015	98.6%	0.1%	0.0%	88.8%
726	1.013	98.7%	0.1%	0.0%	91.5%
738	1.012	98.8%	0.1%	0.0%	94.6%
750	1.011	98.9%	1.1%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	284,568	274,923	0.444	2.068	261,125	252,274	100%	261,125	0.258	0.573	0.574
1991	50,856,501	1.979	100,654,884	223,491	218,501	0.528	2.024	239,008	233,672	100%	239,008	0.237	0.439	0.440
1992	52,804,448	1.879	99,199,664	200,775	197,844	0.629	1.956	246,958	243,353	100%	246,958	0.249	0.380	0.381
1993	55,132,894	1.846	101,763,581	178,689	175,922	0.749	1.883	251,987	248,086	100%	251,987	0.248	0.324	0.325
1994	57,739,505	1.786	103,144,617	184,829	188,337	0.784	1.797	260,470	265,414	100%	260,470	0.253	0.320	0.325
1995	60,949,772	1.737	105,860,639	182,270	182,349	0.821	1.757	262,966	263,081	100%	262,966	0.248	0.299	0.300
1996	63,664,000	1.681	107,011,928	171,651	172,278	0.860	1.695	250,180	251,095	100%	250,180	0.234	0.270	0.300
1997	68,077,000	1.609	109,565,780	193,913	193,303	0.873	1.663	281,424	280,538	100%	281,424	0.257	0.285	0.300
1998	71,447,000	1.535	109,703,410	221,779	228,033	0.886	1.601	314,687	323,561	100%	314,687	0.287	0.310	0.300
1999	75,244,663	1.486	111,784,761	223,742	238,687	0.900	1.528	307,528	328,069	100%	307,528	0.275	0.297	0.300
2000	79,122,396	1.436	113,612,761	268,123	285,597	0.913	1.471	360,165	383,638	100%	360,165	0.317	0.339	0.300
2001	80,396,857	1.404	112,872,903	251,145	262,552	0.927	1.402	326,424	341,251	100%	326,424	0.289	0.312	0.300
2002	81,621,352	1.369	111,762,597	254,226	278,619	0.941	1.379	330,119	361,794	100%	330,119	0.295	0.311	0.300
2003	82,433,234	1.332	109,823,635	245,220	256,896	0.956	1.345	315,242	330,253	100%	315,242	0.287	0.297	0.300
2004	84,632,753	1.284	108,674,619	248,159	278,074	0.970	1.309	315,072	353,053	100%	315,072	0.290	0.293	0.300
2005	86,912,307	1.253	108,922,029	226,856	258,229	0.985	1.278	285,511	324,995	100%	285,511	0.262	0.261	0.257
2006	90,822,757	1.210	109,940,677	186,316	222,032	1.000	1.231	229,268	273,217	100%	229,268	0.209	0.205	0.254
2007	93,702,820	1.171	109,685,990	184,088	214,593	1.000	1.187	218,459	254,658	100%	218,459	0.199	0.196	0.254
2008	93,449,349	1.148	107,266,594	199,294	222,996	1.000	1.154	229,891	257,230	100%	229,891	0.214	0.213	0.257
2009	86,544,195	1.149	99,469,136	123,391	139,144	1.000	1.129	139,365	157,158	100%	139,365	0.140	0.143	0.263
2010	86,654,516	1.125	97,450,013	83,790	90,765	1.000	1.118	93,660	101,457	100%	93,660	0.096	0.097	0.260
2011	90,275,208	1.093	98,646,157	163,048	172,732	1.000	1.106	180,393	191,107	100%	180,393	0.183	0.181	0.258
2012	94,226,147	1.061	99,964,519	122,368	105,985	1.000	1.071	131,034	113,491	100%	131,034	0.131	0.130	0.258
2013	97,052,931	1.030	99,964,519	0	1,096	1.000	1.035	0	1,134	100%	0	0.000	0.000	0.258
2014		1.000				1.000	1.000	0	0	0%	0			0.258

	5 Year Average excluding 2012-2013	0.167	0.166
	7 Year Average excluding 2010-2013	0.229	0.230
	10 Year Weighted Average excluding 2010-2013	0.252	
	10 Year Weighted Average excluding 2009-2013	0.264	
	5 Year Average excluding 2011-2013	0.172	0.171
	5 Year Average excluding 2013	0.153	0.153
	7 Year Average excluding 2013	0.186	0.166
(14)	2014 Selected Loss Rate:	0.258	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 3, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 3, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.013	1.012	1.013									
1954	714	714	726	1.015	1.013	1.015									
1955	702	702	714	1.016	1.015	1.016									
1956	690	690	702	1.017	1.016	1.017									
1957	678	678	690	1.019	1.017	1.019									
1958	666	666	678	1.021	1.019	1.021									
1959	654	654	666	1.023	1.021	1.023									
1960	642	642	654	1.026	1.023	1.026									
1961	630	630	642	1.028	1.026	1.028									
1962	618	618	630	1.032	1.028	1.032									
1963	606	606	618	1.036	1.032	1.036									
1964	594	594	606	1.040	1.036	1.040									
1965	582	582	594	1.045	1.040	1.045									
1966	570	570	582	1.051	1.045	1.051									
1967	558	558	570	1.057	1.051	1.057									
1968	546	546	558	1.065	1.057	1.065									
1969	534	534	546	1.073	1.065	1.073									
1970	522	522	534	1.082	1.073	1.082									
1971	510	510	522	1.092	1.082	1.092									
1972	498	498	510	1.103	1.092	1.103									
1973	486	486	498	1.115	1.103	1.115									
1974	474	474	486	1.129	1.115	1.129									
1975	462	462	474	1.144	1.129	1.144									
1976	450	450	462	1.160	1.144	1.160									
1977	438	438	450	1.178	1.160	1.178	1.030	1.027	1.030	1.006	1.005	1.006	1.286	1.286	1.286
1978	426	426	438	1.199	1.178	1.199	1.033	1.030	1.033	1.007	1.006	1.007	1.286	1.286	1.286
1979	414	414	426	1.221	1.199	1.221	1.038	1.033	1.038	1.008	1.007	1.008	1.286	1.286	1.286
1980	402	402	414	1.246	1.221	1.246	1.042	1.038	1.042	1.009	1.008	1.009	1.286	1.286	1.286
1981	390	390	402	1.273	1.246	1.273	1.047	1.042	1.047	1.011	1.009	1.011	1.286	1.286	1.286
1982	378	378	390	1.303	1.273	1.303	1.052	1.047	1.052	1.013	1.011	1.013	1.286	1.286	1.286
1983	366	366	378	1.336	1.303	1.336	1.057	1.052	1.057	1.016	1.013	1.016	1.315	1.286	1.315
1984	354	354	366	1.373	1.336	1.373	1.064	1.057	1.064	1.017	1.016	1.017	1.348	1.315	1.348
1985	342	342	354	1.415	1.373	1.415	1.073	1.064	1.073	1.021	1.017	1.021	1.383	1.348	1.383
1986	330	330	342	1.462	1.415	1.462	1.084	1.073	1.084	1.025	1.021	1.025	1.422	1.383	1.422
1987	318	318	330	1.514	1.462	1.514	1.095	1.084	1.095	1.028	1.025	1.028	1.467	1.422	1.467
1988	306	306	318	1.575	1.514	1.575	1.107	1.095	1.107	1.034	1.028	1.034	1.515	1.467	1.515
1989	294	294	306	1.644	1.575	1.644	1.121	1.107	1.121	1.042	1.034	1.042	1.570	1.515	1.570
1990	282	282	294	1.723	1.644	1.723	1.137	1.121	1.137	1.053	1.042	1.053	1.629	1.570	1.629
1991	270	270	282	1.812	1.723	1.812	1.154	1.137	1.154	1.064	1.053	1.064	1.697	1.629	1.697
1992	258	258	270	1.915	1.812	1.915	1.177	1.154	1.177	1.079	1.064	1.079	1.773	1.697	1.773
1993	246	246	258	2.036	1.915	2.036	1.201	1.177	1.201	1.095	1.079	1.095	1.859	1.773	1.859
1994	234	234	246	2.179	2.036	2.179	1.231	1.201	1.231	1.119	1.095	1.119	1.951	1.859	1.951
1995	222	222	234	2.345	2.179	2.345	1.262	1.231	1.262	1.143	1.119	1.143	2.059	1.951	2.059
1996	210	210	222	2.543	2.345	2.543	1.293	1.262	1.293	1.173	1.143	1.173	2.182	2.059	2.182
1997	198	198	210	2.785	2.543	2.785	1.338	1.293	1.338	1.212	1.173	1.212	2.319	2.182	2.319
1998	186	186	198	3.077	2.785	3.077	1.399	1.338	1.399	1.257	1.212	1.257	2.479	2.319	2.479
1999	174	174	186	3.440	3.077	3.440	1.462	1.399	1.462	1.302	1.257	1.302	2.669	2.479	2.669
2000	162	162	174	3.898	3.440	3.898	1.557	1.462	1.557	1.365	1.302	1.365	2.880	2.669	2.880
2001	150	150	162	4.498	3.898	4.498	1.658	1.557	1.658	1.448	1.365	1.448	3.129	2.880	3.129
2002	138	138	150	5.272	4.498	5.272	1.790	1.658	1.790	1.560	1.448	1.560	3.416	3.129	3.416
2003	126	126	138	6.337	5.272	6.337	1.969	1.790	1.969	1.683	1.560	1.683	3.777	3.416	3.777
2004	114	114	126	7.851	6.337	7.851	2.225	1.969	2.225	1.891	1.683	1.891	4.169	3.777	4.169
2005	102	102	114	10.073	7.851	10.073	2.559	2.225	2.559	2.144	1.891	2.144	4.680	4.169	4.680
2006	90	90	102	13.618	10.073	13.618	3.071	2.559	3.071	2.563	2.144	2.563	5.293	4.680	5.293
2007	78	78	90	19.747	13.618	19.747	3.885	3.071	3.885	3.271	2.563	3.271	6.068	5.293	6.068
2008	66	66	78	32.582	19.747	32.582	5.245	3.885	5.245	4.599	3.271	4.599	7.101	6.068	7.101
2009	54	54	66	62.232	32.582	62.232	8.522	5.245	8.522	7.498	4.599	7.498	8.173	7.101	8.173
2010	42	42	54	138.155	62.232	138.155	15.596	8.522	15.596	13.684	7.498	13.684	9.928	8.173	9.928
2011	30	30	42	425.517	138.155	425.517	34.311	15.596	34.311	33.525	13.684	33.525	12.509	9.928	12.509
2012	18	18	30	1,702.069	425.517	1,702.069	63.475	34.311	63.475	77.109	33.525	77.109	19.231	12.509	19.231
2013	6	6	18	51,062.055	1,702.069	51,062.055	380.851	63.475	380.851	616.868	77.109	616.868	72.117	19.231	72.117

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 3, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 3, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 3, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 3, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 3, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 3, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	16.205	-	16.205
1984	354	354	366	33.577	16.205	33.577
1985	342	342	354	51.740	33.577	51.740
1986	330	330	342	71.120	51.740	71.120
1987	318	318	330	91.583	71.120	91.583
1988	306	306	318	113.183	91.583	113.183
1989	294	294	306	135.794	113.183	135.794
1990	282	282	294	159.481	135.794	159.481
1991	270	270	282	184.074	159.481	184.074
1992	258	258	270	209.506	184.074	209.506
1993	246	246	258	235.376	209.506	235.376
1994	234	234	246	261.793	235.376	261.793
1995	222	222	234	288.555	261.793	288.555
1996	210	210	222	315.356	288.555	315.356
1997	198	198	210	342.252	315.356	342.252
1998	186	186	198	368.949	342.252	368.949
1999	174	174	186	395.246	368.949	395.246
2000	162	162	174	421.297	395.246	421.297
2001	150	150	162	446.347	421.297	446.347
2002	138	138	150	470.473	446.347	470.473
2003	126	126	138	493.742	470.473	493.742
2004	114	114	126	515.658	493.742	515.658
2005	102	102	114	535.723	515.658	535.723
2006	90	90	102	553.872	535.723	553.872
2007	78	78	90	569.561	553.872	569.561
2008	66	66	78	582.654	569.561	582.654
2009	54	54	66	592.176	582.654	592.176
2010	42	42	54	597.960	592.176	597.960
2011	30	30	42	600.996	597.960	600.996
2012	18	18	30	602.054	600.996	602.054
2013	6	6	18	602.388	602.054	602.388

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 3, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 3, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
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	45,447	52,499	59,462	66,953	74,103	80,986	87,521	93,657	99,452	104,812	109,935	114,913	119,873	124,566	128,855	132,925	136,664	140,164	143,383	146,422	149,202	151,770	151,770
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	54,044	62,200	70,287	78,470	86,231	93,418	100,491	106,971	113,303	119,197	124,688	130,209	135,422	140,202	144,686	148,866	152,793	156,462	159,872	163,040	165,951		165,951
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	62,142	71,699	81,017	89,685	98,087	105,914	113,264	120,293	127,052	133,487	140,245	146,388	151,786	156,931	161,796	166,262	170,496	174,501	178,241	181,655			181,655
1980	0	28	70	255	773	1,738	3,387	6,038	9,878	15,261	22,110	30,065	38,669	47,592	56,496	65,878	75,545	84,822	93,518	101,775	109,669	117,616	124,941	132,028	139,001	145,619	151,344	156,879	162,136	167,144	171,685	175,921	179,861	183,555				183,555
1981	0	13	39	207	643	1,457	3,013	5,758	9,943	15,720	23,061	31,241	39,633	48,467	57,776	67,094	76,219	84,757	92,985	100,720	108,231	115,339	122,220	128,862	135,362	141,118	146,511	151,527	156,199	160,598	164,722	168,669	172,491					172,491
1982	0	8	61	246	803	1,821	3,634	6,951	12,442	19,647	27,724	36,028	44,747	54,176	63,762	73,301	82,060	90,693	98,816	106,889	114,480	121,962	128,899	135,957	142,212	148,021	153,537	158,794	163,878	168,756	173,316	177,587						177,587
1983	0	0	31	215	571	1,334	3,250	7,255	13,142	20,435	27,632	36,008	45,137	55,290	64,603	73,926	82,764	91,266	99,574	107,471	115,084	122,485	129,982	136,930	143,568	149,805	155,803	161,420	166,694	171,711	176,334							176,334
1984	0	9	79	265	708	1,960	5,224	11,101	18,125	26,281	35,001	45,415	55,997	66,426	76,343	86,312	95,706	105,045	114,105	122,610	131,255	139,495	146,900	153,921	160,682	167,102	173,297	179,139	184,626	189,764								189,764
1985	0	3	41	176	821	3,206	8,426	15,329	23,080	32,285	42,755	54,172	66,208	77,717	89,039	100,162	110,923	121,306	131,298	140,971	150,784	159,636	168,283	176,489	184,596	192,384	199,793	206,893	213,626									213,626
1986	0	1	12	103	961	3,678	7,683	12,622	18,738	27,296	37,222	47,452	57,329	67,562	77,537	87,205	96,757	106,347	115,627	125,033	133,757	142,163	150,360	158,196	165,620	172,794	179,667	186,213										186,213
1987	0	7	35	314	1,658	3,971	7,323	11,676	18,891	28,170	37,418	46,703	56,009	65,247	74,598	83,671	92,789	101,680	110,877	119,484	127,802	135,804	143,632	150,963	158,207	165,236	172,061											172,061
1988	0	0	45	493	1,845	4,134	7,692	14,603	23,091	32,604	41,773	51,352	60,807	70,324	79,806	89,152	98,924	108,698	117,633	126,471	134,960	143,220	151,197	158,990	166,690	174,118												174,118
1989	0	0	64	423	1,474	3,463	8,056	15,192	23,400	31,939	41,436	50,768	60,284	69,900	79,203	88,933	98,624	107,885	117,057	126,070	134,864	143,438	151,984	160,247	168,112													168,112
1990	0	12	203	770	2,327	6,189	12,570	20,019	27,934	36,832	45,922	55,018	64,507	74,059	84,193	94,402	103,801	113,134	122,291	131,377	140,036	148,657	157,109	165,203														165,203
1991	0	22	184	682	2,580	6,124	11,419	17,329	23,499	30,524	37,438	44,336	51,468	58,790	66,377	73,686	80,961	88,360	95,487	102,675	109,647	116,567	123,332															123,332
1992	0	1	78	843	3,088	6,566	10,650	15,530	20,955	26,782	32,720	39,151	45,587	52,399	59,178	65,749	72,387	78,889	85,417	91,875	98,448	104,821																104,821
1993	0	5	172	1,044	2,924	5,840	9,686	13,885	18,664	23,664	29,138	34,973	40,931	46,623	52,562	58,513	64,394	70,424	76,298	82,075	87,762																	87,762
1994	0	17	192	1,006	2,875	5,640	9,389	13,489	18,169	23,321	28,810	34,933	40,987	46,981	53,285	59,574	65,864	72,280	78,601	84,838																		84,838
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224	46,415	52,736	58,901	65,171	71,562	77,729																			77,729
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563	38,056	43,910	49,718	55,610	61,659	67,496																				67,496
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661	36,672	43,090	49,670	56,434	63,150	69,635																					69,635
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542	35,445	42,583	49,877	57,397	64,744	72,074																						72,074
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154	27,413	34,356	41,715	49,242	57,085	65,037																							65,037
2000	0	35	454	1,882	4,662	8,816	14,088	20,230	27,177	34,814	42,604	50,777	59,609	68,789																								68,789
2001	8	132	644	2,065	4,637	8,334	12,916	18,446	24,914	31,940	39,589	47,625	55,835																									55,835
2002	0	143	583	1,867	4,078	7,461	12,183	17,905	24,672	31,815	39,916	48,225																										48,225
2003	0	41	494	2,095	4,438	8,209	13,039	18,461	24,671	31,289	38,699																											38,699
2004	3	91	632	1,882	4,060	7,778	12,623	18,276	24,523	31,609																												31,609
2005	16	124	538	1,362	3,124	6,367	10,614	16,310	22,522																													22,522
2006	0	136	499	1,335	2,823	5,455	9,257	13,681																														13,681
2007	0	136	413	1,295	3,007	5,656	9,322																															9,322
2008	5	191	550	1,672	3,414	6,117																																6,117
2009	0	79	282	874	1,983																																	1,983
2010	0	71	251	606																																		606
2011	8	134	383																																			383
2012	0	72																																				72
2013	0																																					-
																																						3,529,007

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977		3.654	3.826	2.876	2.449	1.918	1.644	1.475	1.379	1.338	1.297	1.268	1.245	1.213	1.181	1.155	1.133	1.126	1.107	1.093	1.081	1.070	1.062	1.054	1.049	1.045	1.043	1.039	1.034	1.032	1.028	1.026	1.023	1.021	1.019	1.017		
1978		3.595	4.114	2.942	2.284	1.957	1.672	1.502	1.428	1.369	1.340	1.304	1.253	1.209	1.168	1.151	1.130	1.116	1.099	1.083	1.076	1.064	1.059	1.052	1.046	1.044	1.040	1.035	1.032	1.029	1.026	1.024	1.022	1.020	1.018			
1979		4.171	3.447	2.670	2.243	1.854	1.645	1.542	1.466	1.414	1.365	1.318	1.263	1.206	1.170	1.154	1.130	1.107	1.094	1.080	1.069	1.062	1.056	1.051	1.051	1.044	1.037	1.034	1.031	1.028	1.025	1.023	1.021	1.019				
1980		2.558	3.622	3.030	2.247	1.949	1.783	1.636	1.545	1.449	1.360	1.286	1.231	1.187	1.166	1.147	1.123	1.103	1.088	1.078	1.072	1.062	1.057	1.053	1.048	1.039	1.037	1.034	1.031	1.027	1.025	1.022	1.021					
1981		2.995	5.322	3.114	2.264	2.069	1.911	1.727	1.581	1.467	1.355	1.269	1.223	1.192	1.161	1.136	1.112	1.097	1.083	1.075	1.066	1.060	1.054	1.050	1.043	1.038	1.034	1.031	1.028	1.026	1.024	1.023						
1982		8.145	3.999	3.266	2.269	1.996	1.913	1.790	1.579	1.411	1.300	1.242	1.211	1.177	1.150	1.119	1.105	1.090	1.082	1.071	1.065	1.057	1.055	1.046	1.041	1.037	1.034	1.032	1.030	1.027	1.025							
1983			6.952	2.663	2.334	2.437	2.232	1.811	1.555	1.352	1.303	1.254	1.225	1.168	1.144	1.120	1.103	1.091	1.079	1.071	1.064	1.061	1.053	1.048	1.043	1.040	1.036	1.033	1.030	1.027								
1984		8.418	3.336	2.673	2.767	2.665	2.125	1.633	1.450	1.332	1.298	1.233	1.186	1.149	1.131	1.109	1.098	1.086	1.075	1.071	1.063	1.053	1.048	1.044	1.040	1.037	1.034	1.031	1.028									
1985		15.929	4.307	4.660	3.905	2.628	1.819	1.506	1.399	1.324	1.267	1.222	1.174	1.146	1.125	1.107	1.094	1.082	1.074	1.070	1.059	1.054	1.049	1.046	1.042	1.039	1.036	1.033										
1986		9.909	8.687	9.293	3.826	2.089	1.643	1.484	1.457	1.364	1.275	1.208	1.179	1.148	1.125	1.110	1.099	1.087	1.081	1.070	1.063	1.058	1.052	1.047	1.043	1.040	1.036											
1987		4.774	8.941	5.287	2.394	1.844	1.595	1.618	1.491	1.328	1.248	1.199	1.165	1.143	1.122	1.109	1.096	1.090	1.078	1.070	1.063	1.058	1.051	1.048	1.044	1.041												
1988			10.868	3.740	2.241	1.861	1.899	1.581	1.412	1.281	1.229	1.184	1.157	1.135	1.117	1.110	1.099	1.082	1.075	1.067	1.061	1.056	1.052	1.048	1.045													
1989			6.577	3.481	2.349	2.326	1.886	1.540	1.365	1.297	1.225	1.187	1.160	1.133	1.123	1.109	1.094	1.085	1.077	1.070	1.064	1.060	1.054	1.049														
1990		17.105	3.786	3.022	2.660	2.031	1.593	1.395	1.319	1.247	1.198	1.172	1.148	1.137	1.121	1.100	1.090	1.081	1.074	1.066	1.062	1.057	1.052															
1991		8.185	3.718	3.780	2.374	1.865	1.518	1.356	1.299	1.226	1.184	1.161	1.142	1.129	1.110	1.099	1.091	1.081	1.075	1.068	1.063	1.058																
1992		126.062	10.792	3.665	2.126	1.622	1.458	1.349	1.278	1.222	1.197	1.164	1.149	1.129	1.111	1.101	1.090	1.083	1.076	1.072	1.065																	
1993		33.818	6.081	2.801	1.997	1.659	1.433	1.344	1.268	1.231	1.200	1.170	1.139	1.127	1.113	1.101	1.094	1.083	1.076	1.069																		
1994	221.261	11.312	5.239	2.858	1.962	1.665	1.437	1.347	1.284	1.235	1.213	1.173	1.146	1.134	1.118	1.106	1.097	1.087	1.079																			
1995		6.263	5.411	2.704	1.791	1.575	1.409	1.340	1.297	1.248	1.198	1.167	1.154	1.136	1.117	1.106	1.098	1.086																				
1996	74.458	6.565	3.420	2.340	1.813	1.595	1.416	1.348	1.291	1.227	1.197	1.169	1.154	1.132	1.119	1.109	1.095																					
1997		5.155	4.417	2.359	1.796	1.570	1.428	1.359	1.286	1.229	1.196	1.175	1.153	1.136	1.119	1.103																						
1998		4.949	3.967	2.133	1.801	1.642	1.438	1.335	1.267	1.242	1.201	1.171	1.151	1.128	1.113																							
1999		10.434	3.477	2.195	1.866	1.682	1.452	1.369	1.296	1.253	1.214	1.180	1.159	1.139																								
2000		12.915	4.142	2.478	1.891	1.598	1.436	1.343	1.281	1.224	1.192	1.174	1.154																									
2001	16.206	4.892	3.209	2.245	1.797	1.550	1.428	1.351	1.282	1.239	1.203	1.172																										
2002		4.091	3.200	2.184	1.830	1.633	1.470	1.378	1.290	1.255	1.208																											
2003		11.909	4.240	2.119	1.849	1.588	1.416	1.336	1.268	1.237																												
2004	28.345	6.969	2.977	2.157	1.916	1.623	1.448	1.342	1.289																													
2005	7.552	4.328	2.532	2.293	2.039	1.667	1.537	1.381																														
2006		3.674	2.675	2.115	1.932	1.697	1.478																															
2007		3.041	3.137	2.322	1.881	1.648																																
2008	36.746	2.886	3.040	2.042	1.791																																	
2009		3.587	3.099	2.268																																		
2010		3.556	2.418																																			
2011	16.591	2.853																																				
2012																																						
3 Yr Avg	20.296	3.332	2.852	2.211	1.868	1.671	1.487	1.353	1.282	1.244	1.201	1.176	1.155	1.134	1.117	1.106	1.097	1.086	1.077	1.070	1.063	1.058	1.052	1.048	1.044	1.040	1.035	1.032	1.029	1.027	1.024	1.023	1.021	1.020	1.018	1.017		
5 Yr Avg	21.088	3.185	2.874	2.208	1.912	1.645	1.470	1.358	1.282	1.242	1.204	1.175	1.154	1.134	1.117	1.105	1.095	1.084	1.076	1.069	1.063	1.058	1.052	1.048	1.043	1.039	1.035	1.032	1.029	1.027	1.025	1.024	1.022	1.020	1.018	1.017		
7 Yr Avg	57.308	3.418	2.840	2.188	1.891	1.629	1.459	1.357	1.282	1.240	1.202	1.173	1.153	1.133	1.116	1.103	1.094	1.084	1.076	1.069	1.063	1.057	1.051	1.047	1.043	1.039	1.035	1.032	1.030	1.028	1.026	1.024	1.022	1.020	1.018	1.017		
3 Yr Wtd	34.186	3.232	2.911	2.188	1.864	1.670	1.485	1.352	1.282	1.244	1.201	1.175	1.155	1.134	1.117	1.106	1.097	1.086	1.077	1.070	1.063	1.058	1.052	1.049	1.044	1.040	1.035	1.032	1.029	1.027	1.024	1.023	1.021	1.020	1.018	1.017		
5 Yr Wtd	41.108	3.081	2.899	2.195	1.910	1.639	1.466	1.357	1.282	1.241	1.203	1.174	1.154	1.134	1.117	1.105	1.095	1.084	1.076	1.069	1.063	1.058	1.052	1.048	1.043	1.039	1.035	1.032	1.029	1.027	1.025	1.024	1.022	1.020	1.018	1.017		
10 Yr Wtd	32.604	4.041	3.081	2.218	1.874	1.627	1.451	1.354	1.284	1.239	1.202	1.172	1.150	1.133	1.117	1.104	1.094	1.085	1.076	1.069	1.062	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.030	1.028	1.025	1.024	1.022	1.020	1.018	1.017		TAIL
Prior FY	30.000	4.275	3.100	2.215	1.915	1.635	1.450	1.350	1.283	1.239	1.201	1.172	1.154	1.133	1.118	1.105	1.095	1.084	1.076	1.070	1.063	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.017	1.016	1.162
Selected	30.000	4.000	3.080	2.220	1.910	1.650	1.450	1.352	1.283	1.239	1.202	1.172	1.154	1.133	1.118	1.105	1.095	1.085	1.076	1.070	1.063	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.030	1.028	1.025	1.024	1.022	1.020	1.019	1.017	1.016	
Cumulative	51062.1	1702.07	425.517	138.155	62.232	32.582	19.747	13.618	10.073	7.851	6.337	5.272	4.498	3.898	3.440	3.077	2.785	2.543	2.345	2.179	2.036	1.915	1.812	1.723	1.644	1.575	1.514	1.462	1.415	1.373	1.336	1.303	1.273	1.246	1.221	1.199	1.178	1.160

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										153,802	153,075	155,236	157,765	161,985	163,545	164,568	165,539	167,527	170,052	169,374	169,355	169,355
1978																									166,679	166,755	169,681	171,739	176,059	177,774	180,360	181,852	183,566	186,843	186,001	185,580		185,580
1979																								182,901	185,022	187,856	191,192	194,921	196,912	199,071	200,560	203,410	207,529	206,895	206,235			206,235
1980																							184,869	186,700	189,833	192,754	197,538	199,674	203,035	204,643	206,394	210,419	210,224	210,496				210,496
1981																						174,098	177,786	180,492	183,043	187,407	189,356	191,097	192,608	195,744	199,706	199,517	200,719					200,719
1982																					178,686	180,882	184,304	188,858	193,092	194,495	197,639	200,380	204,532	210,001	208,799	208,418						208,418
1983																				175,008	178,859	181,383	187,361	195,386	196,922	200,191	202,490	205,868	210,970	210,517	210,842							210,842
1984																			187,925	191,636	197,132	201,685	207,942	210,267	215,112	218,517	223,109	229,511	228,766	228,679								228,679
1985																		210,212	217,814	223,316	230,429	235,916	241,568	246,916	252,082	258,620	267,907	268,127	268,423									268,423
1986																	179,950	188,834	195,201	201,876	210,847	213,991	220,824	224,670	229,371	240,032	239,725	241,081										241,081
1987																164,794	171,934	179,196	187,575	197,843	202,059	206,839	211,920	216,853	228,624	230,221	232,738											232,738
1988															165,057	175,348	182,647	189,925	200,263	205,067	212,047	216,712	224,990	237,788	239,639	240,870												240,870
1989														157,835	166,177	175,844	182,757	195,749	201,835	209,142	215,453	223,132	239,084	239,600	240,972													240,972
1990													153,161	165,209	174,461	184,859	194,787	200,778	207,812	213,656	222,914	237,975	240,522	241,777														241,777
1991												109,249	119,047	125,643	134,032	145,258	151,440	158,862	164,363	172,795	184,558	186,847	189,318															189,318
1992											87,757	99,599	105,007	113,259	124,118	128,900	135,582	141,352	149,608	161,524	166,153	168,059																168,059
1993										69,928	79,556	88,385	95,595	104,017	110,752	117,281	122,469	130,204	141,543	143,202	146,507																	146,507
1994									62,117	74,846	83,386	94,253	104,201	109,465	119,629	125,073	134,534	150,220	151,353	153,021																		153,021
1995								50,655	62,983	73,673	83,172	93,323	100,366	109,072	117,586	124,883	140,460	143,657	144,542																			144,542
1996							38,844	48,242	59,033	69,676	80,111	87,155	95,556	102,368	112,412	125,795	130,691	133,228																				133,228
1997						31,803	44,997	56,302	67,668	81,101	89,565	100,927	110,154	121,164	138,943	142,094	144,432																					144,432
1998					24,389	39,915	52,801	67,473	84,184	93,801	109,985	121,192	135,043	155,906	157,672	163,045																						163,045
1999				12,217	21,691	35,721	52,580	67,843	78,608	94,900	110,049	124,852	148,962	156,606	163,313																							163,313
2000			5,827	16,592	31,697	50,872	73,009	84,955	100,710	117,400	132,640	159,117	172,198	183,483																								183,483
2001		3,137	6,748	15,574	31,588	48,633	61,252	78,111	95,686	112,640	139,821	148,302	158,383																									158,383
2002	0	2,622	6,419	15,616	29,727	44,510	62,477	79,582	105,657	131,105	145,066	155,625																										155,625
2003	0	1,387	5,888	18,637	28,495	47,415	64,074	79,476	104,731	115,473	130,447																											130,447
2004	286	2,878	8,241	16,317	29,175	48,111	68,158	93,677	105,672	124,957																												124,957
2005	739	2,974	5,290	10,491	23,469	43,381	68,089	87,520	100,903																													100,903
2006	616	3,124	6,171	11,569	21,592	44,203	58,061	72,299																														72,299
2007	0	3,406	4,949	12,013	26,831	40,550	55,239																															55,239
2008	366	2,982	5,531	18,282	26,727	42,520																																42,520
2009	333	2,168	4,191	9,447	16,327																																	16,327
2010	0	1,848	3,434	5,820																																		5,820
2011	298	3,578	5,034																																			5,034
2012	0	1,670																																				1,670
2013	3																																					3
																																						5,544,361

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977																										0.995	1.014	1.016	1.027	1.010	1.006	1.006	1.012	1.015	0.996	1.000	
1978																									1.000	1.018	1.012	1.025	1.010	1.015	1.008	1.009	1.018	0.995	0.998		
1979																								1.012	1.015	1.018	1.020	1.010	1.011	1.007	1.014	1.020	0.997	0.997			
1980																							1.010	1.017	1.015	1.025	1.011	1.017	1.008	1.009	1.020	0.999	1.001				
1981																						1.021	1.015	1.014	1.024	1.010	1.009	1.008	1.016	1.020	0.999	1.006					
1982																					1.012	1.019	1.025	1.022	1.007	1.016	1.014	1.021	1.027	0.994	0.998						
1983																				1.022	1.014	1.033	1.043	1.008	1.017	1.011	1.017	1.025	0.998	1.002							
1984																			1.020	1.029	1.023	1.031	1.011	1.023	1.016	1.021	1.029	0.997	1.000								
1985																		1.036	1.025	1.032	1.024	1.024	1.022	1.021	1.026	1.036	1.001	1.001									
1986																	1.049	1.034	1.034	1.044	1.015	1.032	1.017	1.021	1.046	0.999	1.006										
1987																1.043	1.042	1.047	1.055	1.021	1.024	1.025	1.023	1.054	1.007	1.011											
1988															1.062	1.042	1.040	1.054	1.024	1.034	1.022	1.038	1.057	1.008	1.005												
1989														1.053	1.058	1.039	1.071	1.031	1.036	1.030	1.036	1.071	1.002	1.006													
1990													1.079	1.056	1.060	1.054	1.031	1.035	1.028	1.043	1.068	1.011	1.005														
1991												1.090	1.055	1.067	1.084	1.043	1.049	1.035	1.051	1.068	1.012	1.013															
1992											1.135	1.054	1.079	1.096	1.039	1.052	1.043	1.058	1.080	1.029	1.011																
1993										1.138	1.111	1.082	1.088	1.065	1.059	1.044	1.063	1.087	1.012	1.023																	
1994									1.205	1.114	1.130	1.106	1.051	1.093	1.046	1.076	1.117	1.008	1.011																		
1995								1.243	1.170	1.129	1.122	1.075	1.087	1.078	1.062	1.125	1.023	1.006																			
1996							1.242	1.224	1.180	1.150	1.088	1.096	1.071	1.098	1.119	1.039	1.019																				
1997						1.415	1.251	1.202	1.199	1.104	1.127	1.091	1.100	1.147	1.023	1.016																					
1998					1.637	1.323	1.278	1.248	1.114	1.173	1.102	1.114	1.154	1.011	1.034																						
1999				1.775	1.647	1.472	1.290	1.159	1.207	1.160	1.135	1.193	1.051	1.043																							
2000			2.848	1.910	1.605	1.435	1.164	1.185	1.166	1.130	1.200	1.082	1.066																								
2001		2.151	2.308	2.028	1.540	1.259	1.275	1.225	1.177	1.241	1.061	1.068																									
2002		2.448	2.433	1.904	1.497	1.404	1.274	1.328	1.241	1.106	1.073																										
2003		4.244	3.165	1.529	1.664	1.351	1.240	1.318	1.103	1.130																											
2004	10.054	2.864	1.980	1.788	1.649	1.417	1.374	1.128	1.182																												
2005	4.027	1.779	1.983	2.237	1.848	1.570	1.285	1.153																													
2006	5.075	1.975	1.875	1.866	2.047	1.314	1.245																														
2007		1.453	2.427	2.234	1.511	1.362																															
2008	8.153	1.855	3.306	1.462	1.591																																
2009	6.518	1.933	2.254	1.728																																	
2010		1.858	1.695																																		
2011	12.007	1.407																																			
2012																																					
3 Yr Avg	8.892	1.733	2.418	1.808	1.716	1.415	1.302	1.200	1.175	1.159	1.111	1.114	1.090	1.067	1.059	1.060	1.053	1.034	1.034	1.040	1.030	1.032	1.021	1.023	1.020	1.015	1.012	1.008	1.008	1.005	1.006	1.008	1.005	1.002	0.997	1.000	
5 Yr Avg	7.156	1.701	2.311	1.905	1.729	1.403	1.284	1.230	1.174	1.153	1.114	1.110	1.089	1.075	1.057	1.060	1.053	1.039	1.036	1.039	1.030	1.032	1.021	1.022	1.020	1.016	1.013	1.010	1.010	1.006	1.008	1.008	1.007	1.002	0.997	1.000	
7 Yr Avg	7.639	1.751	2.217	1.835	1.687	1.382	1.265	1.214	1.170	1.149	1.112	1.103	1.083	1.076	1.054	1.056	1.049	1.037	1.035	1.036	1.027	1.031	1.020	1.020	1.018	1.015	1.012	1.011	1.010	1.008	1.008	1.008	1.007	1.002	0.997	1.000	
5 Yr Wtd	12.290	1.655	2.353	1.860	1.712	1.402	1.286	1.225	1.174	1.151	1.112	1.108	1.087	1.069	1.054	1.059	1.053	1.037	1.036	1.039	1.032	1.032	1.021	1.021	1.020	1.016	1.012	1.009	1.009	1.006	1.008	1.008	1.006	1.002	0.997	1.000	
7 Yr Wtd	11.648	1.723	2.220	1.784	1.670	1.381	1.265	1.212	1.170	1.149	1.111	1.103	1.083	1.072	1.052	1.055	1.048	1.036	1.034	1.036	1.028	1.031	1.020	1.020	1.018	1.015	1.012	1.011	1.010	1.008	1.008	1.008	1.006	1.002	0.997	1.000	
10 Yr Wtd	9.866	2.045	2.352	1.838	1.645	1.389	1.267	1.215	1.173	1.145	1.114	1.097	1.080	1.071	1.057	1.052	1.049	1.039	1.035	1.035	1.026	1.030	1.022	1.019	1.018	1.017	1.013	1.012	1.011	1.008	1.008	1.008	1.006	1.002	0.997	1.000	TAIL
Prior FY	6.000	1.850	2.200	1.840	1.630	1.350	1.270	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004	1.004		1.032
Selected	6.000	1.850	2.200	1.830	1.625	1.350	1.265	1.200	1.150	1.130	1.100	1.080	1.065	1.065	1.045	1.045	1.035	1.025	1.025	1.025	1.020	1.020	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003
Cumulative	380.851	63.475	34.311	15.596	8.522	5.245	3.885	3.071	2.559	2.225	1.969	1.790	1.658	1.557	1.462	1.399	1.338	1.293	1.262	1.231	1.201	1.177	1.154	1.137	1.121	1.107	1.095	1.084	1.073	1.064	1.057	1.052	1.047	1.042	1.038	1.033	1.030	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										43,867	38,162	35,362	33,198	33,129	30,620	27,904	25,375	24,143	23,630	20,172	17,585	17,585
1978																									47,481	42,067	39,471	36,317	35,857	33,088	31,493	29,058	27,104	26,971	22,961	19,629		19,629
1979																								55,849	51,535	47,610	44,804	43,135	39,981	37,275	34,299	32,914	33,028	28,654	24,580			24,580
1980																							59,929	54,672	50,832	47,135	46,194	42,795	40,900	37,499	34,710	34,498	30,362	26,941				26,941
1981																						58,758	55,566	51,629	47,681	46,289	42,845	39,570	36,409	35,146	34,984	30,848	28,227					28,227
1982																					64,207	58,920	55,405	52,901	50,880	46,474	44,102	41,586	40,653	41,245	35,483	30,831						30,831
1983																				67,538	63,775	58,898	57,379	58,456	53,354	50,386	46,686	44,448	44,276	38,806	34,508							34,508
1984																			73,821	69,026	65,877	62,190	61,042	56,346	54,430	51,415	49,812	50,372	44,140	38,914								38,914
1985																		88,906	86,515	82,345	79,645	76,280	73,285	70,426	67,486	66,236	68,114	61,234	54,797									54,797
1986																	83,193	82,487	79,574	76,843	77,090	71,827	70,464	66,474	63,751	67,238	60,059	54,868										54,868
1987																81,123	79,145	77,516	76,698	78,359	74,257	71,035	68,287	65,890	70,417	64,985	60,677											60,677
1988															85,250	86,196	83,724	81,227	82,630	78,595	77,087	73,492	73,792	78,798	72,949	66,752												66,752
1989														87,934	86,974	86,911	84,133	87,864	84,778	83,072	80,588	79,694	87,099	79,353	72,860													72,860
1990													88,654	91,150	90,268	90,456	90,986	87,644	85,521	82,279	82,878	89,317	83,412	76,574														76,574
1991												64,913	67,579	66,853	67,655	71,571	70,479	70,502	68,876	70,120	74,911	70,280	65,986															65,986
1992											55,037	60,448	59,420	60,860	64,940	63,151	63,195	62,463	64,191	69,649	67,706	63,237																63,237
1993										46,264	50,418	53,412	54,664	57,394	58,190	58,768	58,076	59,780	65,245	61,127	58,746																	58,746
1994									43,948	51,525	54,576	59,320	63,214	62,485	66,344	65,500	68,669	77,940	72,752	68,182																		68,182
1995								37,401	45,223	50,632	54,405	58,850	60,142	62,657	64,851	65,982	75,289	72,096	66,813																			66,813
1996							29,839	35,493	41,852	47,505	52,901	54,592	57,500	58,458	62,694	70,185	69,032	65,732																				65,732
1997						25,436	35,001	42,028	48,266	56,145	58,903	64,255	67,064	71,494	82,510	78,945	74,797																					74,797
1998					20,421	32,770	41,067	50,598	61,648	65,259	74,540	78,609	85,167	98,509	92,927	90,971																						90,971
1999				10,671	18,297	29,389	41,933	52,387	57,455	67,487	75,694	83,137	99,721	99,521	98,276																							98,276
2000			5,372	14,711	27,035	42,056	58,921	64,725	73,533	82,586	90,036	108,340	112,588	114,694																								114,694
2001		3,005	6,105	13,509	26,951	40,299	48,337	59,666	70,772	80,700	100,232	100,677	102,549																									102,549
2002	0	2,480	5,836	13,749	25,649	37,050	50,295	61,676	80,985	99,290	105,150	107,400																										107,400
2003	0	1,346	5,394	16,543	24,056	39,207	51,035	61,015	80,059	84,184	91,748																											91,748
2004	283	2,787	7,609	14,435	25,116	40,333	55,535	75,401	81,149	93,348																												93,348
2005	722	2,850	4,752	9,129	20,346	37,014	57,475	71,210	78,382																													78,382
2006	616	2,989	5,672	10,234	18,769	38,747	48,805	58,618																														58,618
2007	0	3,270	4,537	10,718	23,824	34,894	45,916																															45,916
2008	361	2,791	4,980	16,610	23,312	36,403																																36,403
2009	333	2,089	3,909	8,573	14,344																																	14,344
2010	0	1,778	3,183	5,213																																		5,213
2011	290	3,444	4,651																																			4,651
2012	0	1,598																																				1,598
2013	3																																					3
																																						2,015,354

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										71.5%	75.1%	77.2%	79.0%	79.5%	81.3%	83.0%	84.7%	85.6%	86.1%	88.1%	89.6%	89.6%
1978																									71.5%	74.8%	76.7%	78.9%	79.6%	81.4%	82.5%	84.0%	85.2%	85.6%	87.7%	89.4%		89.4%
1979																								69.5%	72.1%	74.7%	76.6%	77.9%	79.7%	81.3%	82.9%	83.8%	84.1%	86.2%	88.1%			88.1%
1980																							67.6%	70.7%	73.2%	75.5%	76.6%	78.6%	79.9%	81.7%	83.2%	83.6%	85.6%	87.2%				87.2%
1981																						66.2%	68.7%	71.4%	74.0%	75.3%	77.4%	79.3%	81.1%	82.0%	82.5%	84.5%	85.9%					85.9%
1982																					64.1%	67.4%	69.9%	72.0%	73.6%	76.1%	77.7%	79.2%	80.1%	80.4%	83.0%	85.2%						85.2%
1983																				61.4%	64.3%	67.5%	69.4%	70.1%	72.9%	74.8%	76.9%	78.4%	79.0%	81.6%	83.6%							83.6%
1984																			60.7%	64.0%	66.6%	69.2%	70.6%	73.2%	74.7%	76.5%	77.7%	78.1%	80.7%	83.0%								83.0%
1985																		57.7%	60.3%	63.1%	65.4%	67.7%	69.7%	71.5%	73.2%	74.4%	74.6%	77.2%	79.6%									79.6%
1986																	53.8%	56.3%	59.2%	61.9%	63.4%	66.4%	68.1%	70.4%	72.2%	72.0%	74.9%	77.2%										77.2%
1987																50.8%	54.0%	56.7%	59.1%	60.4%	63.2%	65.7%	67.8%	69.6%	69.2%	71.8%	73.9%											73.9%
1988															48.4%	50.8%	54.2%	57.2%	58.7%	61.7%	63.6%	66.1%	67.2%	66.9%	69.6%	72.3%												72.3%
1989														44.3%	47.7%	50.6%	54.0%	55.1%	58.0%	60.3%	62.6%	64.3%	63.6%	66.9%	69.8%													69.8%
1990													42.1%	44.8%	48.3%	51.1%	53.3%	56.3%	58.8%	61.5%	62.8%	62.5%	65.3%	68.3%														68.3%
1991												40.6%	43.2%	46.8%	49.5%	50.7%	53.5%	55.6%	58.1%	59.4%	59.4%	62.4%	65.1%															65.1%
1992											37.3%	39.3%	43.4%	46.3%	47.7%	51.0%	53.4%	55.8%	57.1%	56.9%	59.3%	62.4%																62.4%
1993										33.8%	36.6%	39.6%	42.8%	44.8%	47.5%	49.9%	52.6%	54.1%	53.9%	57.3%	59.9%																	59.9%
1994									29.2%	31.2%	34.5%	37.1%	39.3%	42.9%	44.5%	47.6%	49.0%	48.1%	51.9%	55.4%																		55.4%
1995								26.2%	28.2%	31.3%	34.6%	36.9%	40.1%	42.6%	44.8%	47.2%	46.4%	49.8%	53.8%																			53.8%
1996							23.2%	26.4%	29.1%	31.8%	34.0%	37.4%	39.8%	42.9%	44.2%	44.2%	47.2%	50.7%																				50.7%
1997						20.0%	22.2%	25.4%	28.7%	30.8%	34.2%	36.3%	39.1%	41.0%	40.6%	44.4%	48.2%																					48.2%
1998					16.3%	17.9%	22.2%	25.0%	26.8%	30.4%	32.2%	35.1%	36.9%	36.8%	41.1%	44.2%																						44.2%
1999				12.7%	15.6%	17.7%	20.2%	22.8%	26.9%	28.9%	31.2%	33.4%	33.1%	36.5%	39.8%																							39.8%
2000			7.8%	11.3%	14.7%	17.3%	19.3%	23.8%	27.0%	29.7%	32.1%	31.9%	34.6%	37.5%																								37.5%
2001		4.2%	9.5%	13.3%	14.7%	17.1%	21.1%	23.6%	26.0%	28.4%	28.3%	32.1%	35.3%																									35.3%
2002		5.4%	9.1%	12.0%	13.7%	16.8%	19.5%	22.5%	23.4%	24.3%	27.5%	31.0%																										31.0%
2003		3.0%	8.4%	11.2%	15.6%	17.3%	20.3%	23.2%	23.6%	27.1%	29.7%																											29.7%
2004	1.1%	3.2%	7.7%	11.5%	13.9%	16.2%	18.5%	19.5%	23.2%	25.3%																												25.3%
2005	2.2%	4.2%	10.2%	13.0%	13.3%	14.7%	15.6%	18.6%	22.3%																													22.3%
2006	0.0%	4.3%	8.1%	11.5%	13.1%	12.3%	15.9%	18.9%																														18.9%
2007		4.0%	8.3%	10.8%	11.2%	13.9%	16.9%																															16.9%
2008	1.4%	6.4%	9.9%	9.1%	12.8%	14.4%																																14.4%
2009	0.0%	3.6%	6.7%	9.3%	12.1%																																	12.1%
2010		3.8%	7.3%	10.4%																																		10.4%
2011	2.7%	3.8%	7.6%																																			7.6%
2012		4.3%																																				4.3%
2013	0.0%																																					0.0%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.01%	0.03%	0.08%	0.20%	0.38%	0.62%	0.92%	1.27%	1.70%	2.20%	2.79%	3.47%	4.21%	4.98%	5.75%	6.51%	7.33%	8.11%	8.87%	9.58%	10.25%	10.89%	11.47%	12.04%	12.58%	13.12%	13.64%	14.11%	14.55%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	91,342,094
1978	0.00%	0.00%	0.01%	0.03%	0.08%	0.19%	0.38%	0.63%	0.95%	1.36%	1.86%	2.49%	3.25%	4.07%	4.92%	5.75%	6.61%	7.47%	8.34%	9.17%	9.93%	10.68%	11.37%	12.05%	12.67%	13.26%	13.84%	14.40%	14.91%	15.38%	15.83%	0.16%	0.17%	0.17%	0.17%	0.18%		94,055,825
1979	0.00%	0.00%	0.01%	0.04%	0.09%	0.21%	0.39%	0.65%	1.00%	1.46%	2.07%	2.82%	3.72%	4.70%	5.67%	6.64%	7.66%	8.65%	9.58%	10.48%	11.31%	12.10%	12.85%	13.57%	14.26%	14.98%	15.64%	16.21%	16.76%	17.28%	17.76%	0.18%	0.19%	0.19%	0.19%			93,613,387
1980	0.00%	0.00%	0.01%	0.03%	0.09%	0.19%	0.38%	0.67%	1.10%	1.70%	2.46%	3.34%	4.30%	5.29%	6.28%	7.33%	8.40%	9.43%	10.40%	11.32%	12.20%	13.08%	13.90%	14.68%	15.46%	16.20%	16.83%	17.45%	18.03%	18.59%	19.10%	0.20%	0.20%	0.20%				89,907,689
1981	0.00%	0.00%	0.00%	0.02%	0.07%	0.17%	0.35%	0.67%	1.15%	1.82%	2.68%	3.63%	4.60%	5.63%	6.71%	7.79%	8.85%	9.84%	10.79%	11.69%	12.56%	13.39%	14.19%	14.96%	15.71%	16.38%	17.01%	17.59%	18.13%	18.64%	19.12%	0.20%	0.20%					86,152,091
1982	0.00%	0.00%	0.01%	0.03%	0.10%	0.22%	0.44%	0.85%	1.52%	2.41%	3.39%	4.41%	5.48%	6.63%	7.81%	8.97%	10.05%	11.10%	12.10%	13.09%	14.01%	14.93%	15.78%	16.64%	17.41%	18.12%	18.80%	19.44%	20.06%	20.66%	21.22%	0.22%						81,686,001
1983	0.00%	0.00%	0.00%	0.03%	0.07%	0.17%	0.41%	0.91%	1.65%	2.57%	3.47%	4.52%	5.67%	6.94%	8.11%	9.28%	10.39%	11.46%	12.50%	13.49%	14.45%	15.38%	16.32%	17.19%	18.03%	18.81%	19.56%	20.27%	20.93%	21.56%	22.14%							79,648,938
1984	0.00%	0.00%	0.01%	0.03%	0.09%	0.24%	0.64%	1.35%	2.21%	3.20%	4.26%	5.53%	6.82%	8.09%	9.29%	10.51%	11.65%	12.79%	13.89%	14.93%	15.98%	16.98%	17.89%	18.74%	19.56%	20.34%	21.10%	21.81%	22.48%	23.10%								82,134,435
1985	0.00%	0.00%	0.00%	0.02%	0.10%	0.37%	0.98%	1.79%	2.70%	3.77%	5.00%	6.33%	7.74%	9.08%	10.40%	11.70%	12.96%	14.17%	15.34%	16.47%	17.62%	18.65%	19.66%	20.62%	21.57%	22.48%	23.35%	24.18%	24.96%									85,578,631
1986	0.00%	0.00%	0.00%	0.01%	0.11%	0.41%	0.86%	1.41%	2.09%	3.05%	4.16%	5.30%	6.40%	7.54%	8.66%	9.74%	10.81%	11.88%	12.91%	13.96%	14.94%	15.88%	16.79%	17.67%	18.50%	19.30%	20.06%	20.80%										89,545,683
1987	0.00%	0.00%	0.00%	0.03%	0.18%	0.43%	0.79%	1.26%	2.03%	3.03%	4.03%	5.03%	6.03%	7.02%	8.03%	9.01%	9.99%	10.94%	11.93%	12.86%	13.76%	14.62%	15.46%	16.25%	17.03%	17.79%	18.52%											92,902,249
1988	0.00%	0.00%	0.00%	0.05%	0.19%	0.43%	0.80%	1.53%	2.42%	3.41%	4.37%	5.37%	6.36%	7.36%	8.35%	9.33%	10.35%	11.37%	12.31%	13.23%	14.12%	14.98%	15.82%	16.63%	17.44%	18.22%												95,580,917
1989	0.00%	0.00%	0.01%	0.04%	0.15%	0.35%	0.81%	1.53%	2.35%	3.21%	4.16%	5.10%	6.05%	7.02%	7.95%	8.93%	9.90%	10.83%	11.75%	12.66%	13.54%	14.40%	15.26%	16.09%	16.88%													99,591,072
1990	0.00%	0.00%	0.02%	0.08%	0.23%	0.61%	1.24%	1.98%	2.76%	3.64%	4.54%	5.43%	6.37%	7.31%	8.31%	9.32%	10.25%	11.17%	12.08%	12.97%	13.83%	14.68%	15.52%	16.32%														101,254,967
1991	0.00%	0.00%	0.02%	0.07%	0.26%	0.61%	1.13%	1.72%	2.33%	3.03%	3.72%	4.40%	5.11%	5.84%	6.59%	7.32%	8.04%	8.78%	9.49%	10.20%	10.89%	11.58%	12.25%															100,654,884
1992	0.00%	0.00%	0.01%	0.08%	0.31%	0.66%	1.07%	1.57%	2.11%	2.70%	3.30%	3.95%	4.60%	5.28%	5.97%	6.63%	7.30%	7.95%	8.61%	9.26%	9.92%	10.57%																99,199,664
1993	0.00%	0.00%	0.02%	0.10%	0.29%	0.57%	0.95%	1.36%	1.83%	2.33%	2.86%	3.44%	4.02%	4.58%	5.17%	5.75%	6.33%	6.92%	7.50%	8.07%	8.62%																	101,763,581
1994	0.00%	0.00%	0.02%	0.10%	0.28%	0.55%	0.91%	1.31%	1.76%	2.26%	2.79%	3.39%	3.97%	4.55%	5.17%	5.78%	6.39%	7.01%	7.62%	8.23%																		103,144,617
1995	0.00%	0.00%	0.02%	0.12%	0.31%	0.56%	0.89%	1.25%	1.68%	2.18%	2.72%	3.26%	3.80%	4.38%	4.98%	5.56%	6.16%	6.76%	7.34%																			105,860,639
1996	0.00%	0.01%	0.04%	0.12%	0.29%	0.53%	0.84%	1.19%	1.61%	2.07%	2.54%	3.04%	3.56%	4.10%	4.65%	5.20%	5.76%	6.31%																				107,011,928
1997	0.00%	0.01%	0.03%	0.14%	0.32%	0.58%	0.91%	1.30%	1.77%	2.28%	2.80%	3.35%	3.93%	4.53%	5.15%	5.76%	6.36%																					109,565,780
1998	0.00%	0.01%	0.04%	0.17%	0.36%	0.65%	1.07%	1.54%	2.05%	2.60%	3.23%	3.88%	4.55%	5.23%	5.90%	6.57%																						109,703,410
1999	0.00%	0.00%	0.04%	0.14%	0.30%	0.57%	0.95%	1.38%	1.89%	2.45%	3.07%	3.73%	4.41%	5.11%	5.82%																							111,784,761
2000	0.00%	0.00%	0.04%	0.17%	0.41%	0.78%	1.24%	1.78%	2.39%	3.06%	3.75%	4.47%	5.25%	6.05%																								113,612,761
2001	0.00%	0.01%	0.06%	0.18%	0.41%	0.74%	1.14%	1.63%	2.21%	2.83%	3.51%	4.22%	4.95%																									112,872,903
2002	0.00%	0.01%	0.05%	0.17%	0.36%	0.67%	1.09%	1.60%	2.21%	2.85%	3.57%	4.31%																										111,762,597
2003	0.00%	0.00%	0.04%	0.19%	0.40%	0.75%	1.19%	1.68%	2.25%	2.85%	3.52%																											109,823,635
2004	0.00%	0.01%	0.06%	0.17%	0.37%	0.72%	1.16%	1.68%	2.26%	2.91%																												108,674,619
2005	0.00%	0.01%	0.05%	0.13%	0.29%	0.58%	0.97%	1.50%	2.07%																													108,922,029
2006	0.00%	0.01%	0.05%	0.12%	0.26%	0.50%	0.84%	1.24%																														109,940,677
2007	0.00%	0.01%	0.04%	0.12%	0.27%	0.52%	0.85%																															109,685,990
2008	0.00%	0.02%	0.05%	0.16%	0.32%	0.57%																																107,266,594
2009	0.00%	0.01%	0.03%	0.09%	0.20%																																	99,469,136
2010	0.00%	0.01%	0.03%	0.06%																																		97,450,013
2011	0.00%	0.01%	0.04%																																			98,646,157
2012	0.00%	0.01%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										16.84%	16.76%	16.99%	17.27%	17.73%	17.90%	0.18%	0.18%	0.18%	0.19%	0.19%	0.19%	91,342,094
1978																									17.72%	17.73%	18.04%	18.26%	18.72%	18.90%	19.18%	0.19%	0.20%	0.20%	0.20%	0.20%		94,055,825
1979																								19.54%	19.76%	20.07%	20.42%	20.82%	21.03%	21.27%	21.42%	0.22%	0.22%	0.22%	0.22%			93,613,387
1980																							20.56%	20.77%	21.11%	21.44%	21.97%	22.21%	22.58%	22.76%	22.96%	0.23%	0.23%	0.23%				89,907,689
1981																						20.21%	20.64%	20.95%	21.25%	21.75%	21.98%	22.18%	22.36%	22.72%	23.18%	0.23%	0.23%					86,152,091
1982																					21.87%	22.14%	22.56%	23.12%	23.64%	23.81%	24.19%	24.53%	25.04%	25.71%	25.56%	0.26%						81,686,001
1983																				21.97%	22.46%	22.77%	23.52%	24.53%	24.72%	25.13%	25.42%	25.85%	26.49%	26.43%	26.47%							79,648,938
1984																			22.88%	23.33%	24.00%	24.56%	25.32%	25.60%	26.19%	26.60%	27.16%	27.94%	27.85%	27.84%								82,134,435
1985																		24.56%	25.45%	26.09%	26.93%	27.57%	28.23%	28.85%	29.46%	30.22%	31.31%	31.33%	31.37%									85,578,631
1986																	20.10%	21.09%	21.80%	22.54%	23.55%	23.90%	24.66%	25.09%	25.61%	26.81%	26.77%	26.92%										89,545,683
1987																17.74%	18.51%	19.29%	20.19%	21.30%	21.75%	22.26%	22.81%	23.34%	24.61%	24.78%	25.05%											92,902,249
1988															17.27%	18.35%	19.11%	19.87%	20.95%	21.45%	22.19%	22.67%	23.54%	24.88%	25.07%	25.20%												95,580,917
1989														15.85%	16.69%	17.66%	18.35%	19.66%	20.27%	21.00%	21.63%	22.40%	24.01%	24.06%	24.20%													99,591,072
1990													15.13%	16.32%	17.23%	18.26%	19.24%	19.83%	20.52%	21.10%	22.02%	23.50%	23.75%	23.88%														101,254,967
1991												10.85%	11.83%	12.48%	13.32%	14.43%	15.05%	15.78%	16.33%	17.17%	18.34%	18.56%	18.81%															100,654,884
1992											8.85%	10.04%	10.59%	11.42%	12.51%	12.99%	13.67%	14.25%	15.08%	16.28%	16.75%	16.94%																99,199,664
1993										6.87%	7.82%	8.69%	9.39%	10.22%	10.88%	11.52%	12.03%	12.79%	13.91%	14.07%	14.40%																	101,763,581
1994									6.02%	7.26%	8.08%	9.14%	10.10%	10.61%	11.60%	12.13%	13.04%	14.56%	14.67%	14.84%																		103,144,617
1995								4.79%	5.95%	6.96%	7.86%	8.82%	9.48%	10.30%	11.11%	11.80%	13.27%	13.57%	13.65%																			105,860,639
1996							3.63%	4.51%	5.52%	6.51%	7.49%	8.14%	8.93%	9.57%	10.50%	11.76%	12.21%	12.45%																				107,011,928
1997						2.90%	4.11%	5.14%	6.18%	7.40%	8.17%	9.21%	10.05%	11.06%	12.68%	12.97%	13.18%																					109,565,780
1998					2.22%	3.64%	4.81%	6.15%	7.67%	8.55%	10.03%	11.05%	12.31%	14.21%	14.37%	14.86%																						109,703,410
1999				1.09%	1.94%	3.20%	4.70%	6.07%	7.03%	8.49%	9.84%	11.17%	13.33%	14.01%	14.61%																							111,784,761
2000			0.51%	1.46%	2.79%	4.48%	6.43%	7.48%	8.86%	10.33%	11.67%	14.01%	15.16%	16.15%																								113,612,761
2001		0.28%	0.60%	1.38%	2.80%	4.31%	5.43%	6.92%	8.48%	9.98%	12.39%	13.14%	14.03%																									112,872,903
2002	0.00%	0.23%	0.57%	1.40%	2.66%	3.98%	5.59%	7.12%	9.45%	11.73%	12.98%	13.92%																										111,762,597
2003	0.00%	0.13%	0.54%	1.70%	2.59%	4.32%	5.83%	7.24%	9.54%	10.51%	11.88%																											109,823,635
2004	0.03%	0.26%	0.76%	1.50%	2.68%	4.43%	6.27%	8.62%	9.72%	11.50%																												108,674,619
2005	0.07%	0.27%	0.49%	0.96%	2.15%	3.98%	6.25%	8.04%	9.26%																													108,922,029
2006	0.06%	0.28%	0.56%	1.05%	1.96%	4.02%	5.28%	6.58%																														109,940,677
2007	0.00%	0.31%	0.45%	1.10%	2.45%	3.70%	5.04%																															109,685,990
2008	0.03%	0.28%	0.52%	1.70%	2.49%	3.96%																																107,266,594
2009	0.03%	0.22%	0.42%	0.95%	1.64%																																	99,469,136
2010	0.00%	0.19%	0.35%	0.60%																																		97,450,013
2011	0.03%	0.36%	0.51%																																			98,646,157
2012	0.00%	0.18%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

REPORTED PERMANENT TOTAL DISABILITY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	4	8	16	55	109	221	378	556	773	870	927	971	1,021	1,094	1,165	1,219	1,245	1,279	1,295	1,315	1,332	1,344	1,354	1,365	1,373	1,376	1,387	1,391	1,399	1,401	1,403	1,405						1,405
1983		5	14	40	91	194	359	574	688	760	806	880	986	1,071	1,123	1,169	1,193	1,218	1,235	1,253	1,266	1,277	1,287	1,304	1,308	1,312	1,318	1,321	1,322	1,326	1,329							1,329
1984	1	5	18	54	131	268	536	653	728	791	846	977	1,076	1,143	1,194	1,230	1,259	1,289	1,312	1,327	1,348	1,365	1,375	1,384	1,399	1,411	1,425	1,426	1,434	1,442								1,442
1985	1	6	20	66	167	441	587	670	744	827	971	1,088	1,177	1,230	1,279	1,326	1,362	1,389	1,407	1,420	1,435	1,448	1,464	1,476	1,498	1,513	1,514	1,522	1,527									1,527
1986	1	4	22	71	199	308	393	478	561	724	863	966	1,030	1,106	1,152	1,190	1,225	1,262	1,285	1,306	1,324	1,340	1,358	1,371	1,385	1,393	1,400	1,409										1,409
1987		3	24	77	150	230	307	379	559	725	835	925	985	1,039	1,091	1,121	1,151	1,183	1,215	1,240	1,258	1,274	1,299	1,316	1,323	1,333	1,341											1,341
1988	2	10	33	73	132	207	290	482	652	784	865	926	993	1,030	1,075	1,103	1,132	1,164	1,193	1,218	1,242	1,253	1,279	1,287	1,303	1,314												1,314
1989	2	7	29	60	114	163	324	496	633	733	825	907	968	1,032	1,073	1,110	1,148	1,177	1,195	1,223	1,251	1,281	1,287	1,306	1,316													1,316
1990	2	12	28	58	112	267	422	548	656	757	855	918	982	1,035	1,079	1,119	1,144	1,173	1,201	1,230	1,260	1,269	1,287	1,298														1,298
1991	1	8	15	41	128	231	351	463	539	626	684	738	780	827	859	895	922	945	969	998	1,009	1,025	1,035															1,035
1992	1	2	11	53	136	233	310	395	468	532	571	626	660	697	732	753	775	800	833	844	870	889																889
1993		11	42	58	86	171	256	324	385	437	484	536	572	595	624	652	673	705	723	737	752																	752
1994		9	21	43	104	174	250	308	367	431	477	528	567	598	641	668	696	723	734	749																		749
1995		5	15	43	109	175	243	298	361	419	466	503	539	579	620	639	667	686	700																			700
1996		3	17	57	112	165	241	293	356	409	454	490	527	560	594	616	643	654																				654
1997		2	15	53	103	160	228	289	357	415	465	515	555	590	616	644	659																					659
1998		6	18	64	122	200	273	354	428	479	554	610	655	693	711	731																						731
1999		4	26	62	114	192	281	350	412	490	562	604	650	690	721																							721
2000		4	29	82	159	261	365	440	515	590	657	703	764	809																								809
2001	1	11	30	73	144	227	293	370	457	518	582	623	668																									668
2002		7	27	78	143	211	297	382	477	531	595	643																										643
2003		4	25	78	123	209	287	362	422	469	523																											523
2004		11	34	75	134	214	304	374	427	497																												497
2005	2	12	24	47	101	176	249	335	396																													396
2006	1	10	23	48	83	149	209	265																														265
2007		8	18	46	92	144	205																															205
2008	1	8	23	62	96	149																																149
2009	1	6	12	29	53																																	53
2010		4	9	17																																		17
2011	1	9	14																																			14
2012		4																																				4
2013	1																																					1
																																						23,515

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.000	2.000	3.438	1.982	2.028	1.710	1.471	1.390	1.125	1.066	1.047	1.051	1.071	1.065	1.046	1.021	1.027	1.013	1.015	1.013	1.009	1.007	1.008	1.006	1.002	1.008	1.003	1.006	1.001	1.001	1.001							
1983		2.800	2.857	2.275	2.132	1.851	1.599	1.199	1.105	1.061	1.092	1.120	1.086	1.049	1.041	1.021	1.021	1.014	1.015	1.010	1.009	1.008	1.013	1.003	1.003	1.005	1.002	1.001	1.003	1.002								
1984	5.000	3.600	3.000	2.426	2.046	2.000	1.218	1.115	1.087	1.070	1.155	1.101	1.062	1.045	1.030	1.024	1.024	1.018	1.011	1.016	1.013	1.007	1.007	1.011	1.009	1.010	1.001	1.006	1.006									
1985	6.000	3.333	3.300	2.530	2.641	1.331	1.141	1.110	1.112	1.174	1.120	1.082	1.045	1.040	1.037	1.027	1.020	1.013	1.009	1.011	1.009	1.011	1.008	1.015	1.010	1.001	1.005	1.003										
1986	4.000	5.500	3.227	2.803	1.548	1.276	1.216	1.174	1.291	1.192	1.119	1.066	1.074	1.042	1.033	1.029	1.030	1.018	1.016	1.014	1.012	1.013	1.010	1.010	1.006	1.005	1.006											
1987		8.000	3.208	1.948	1.533	1.335	1.235	1.475	1.297	1.152	1.108	1.065	1.055	1.050	1.027	1.027	1.028	1.027	1.021	1.015	1.013	1.020	1.013	1.005	1.008	1.006												
1988	5.000	3.300	2.212	1.808	1.568	1.401	1.662	1.353	1.202	1.103	1.071	1.072	1.037	1.044	1.026	1.026	1.028	1.025	1.021	1.020	1.009	1.021	1.006	1.012	1.008													
1989	3.500	4.143	2.069	1.900	1.430	1.988	1.531	1.276	1.158	1.126	1.099	1.067	1.066	1.040	1.034	1.034	1.025	1.015	1.023	1.023	1.024	1.005	1.015	1.008														
1990	6.000	2.333	2.071	1.931	2.384	1.581	1.299	1.197	1.154	1.129	1.074	1.070	1.054	1.043	1.037	1.022	1.025	1.024	1.024	1.024	1.007	1.014	1.009															
1991	8.000	1.875	2.733	3.122	1.805	1.519	1.319	1.164	1.161	1.093	1.079	1.057	1.060	1.039	1.042	1.030	1.025	1.025	1.030	1.011	1.016	1.010																
1992	2.000	5.500	4.818	2.566	1.713	1.330	1.274	1.185	1.137	1.073	1.096	1.054	1.056	1.050	1.029	1.029	1.032	1.041	1.013	1.031	1.022																	
1993		3.818	1.381	1.483	1.988	1.497	1.266	1.188	1.135	1.108	1.107	1.067	1.040	1.049	1.045	1.032	1.048	1.026	1.019	1.020																		
1994		2.333	2.048	2.419	1.673	1.437	1.232	1.192	1.174	1.107	1.107	1.074	1.055	1.072	1.042	1.042	1.039	1.015	1.020																			
1995		3.000	2.867	2.535	1.606	1.389	1.226	1.211	1.161	1.112	1.079	1.072	1.074	1.071	1.031	1.044	1.028	1.020																				
1996		5.667	3.353	1.965	1.473	1.461	1.216	1.215	1.149	1.110	1.079	1.076	1.063	1.061	1.037	1.044	1.017																					
1997		7.500	3.533	1.943	1.553	1.425	1.268	1.235	1.162	1.120	1.108	1.078	1.063	1.044	1.045	1.023																						
1998		3.000	3.556	1.906	1.639	1.365	1.297	1.209	1.119	1.157	1.101	1.074	1.058	1.026	1.028																							
1999		6.500	2.385	1.839	1.684	1.464	1.246	1.177	1.189	1.147	1.075	1.076	1.062	1.045																								
2000		7.250	2.828	1.939	1.642	1.398	1.205	1.170	1.146	1.114	1.070	1.087	1.059																									
2001	11.000	2.727	2.433	1.973	1.576	1.291	1.263	1.235	1.133	1.124	1.070	1.072																										
2002		3.857	2.889	1.833	1.476	1.408	1.286	1.249	1.113	1.121	1.081																											
2003		6.250	3.120	1.577	1.699	1.373	1.261	1.166	1.111	1.115																												
2004		3.091	2.206	1.787	1.597	1.421	1.230	1.142	1.164																													
2005	6.000	2.000	1.958	2.149	1.743	1.415	1.345	1.182																														
2006	10.000	2.300	2.087	1.729	1.795	1.403	1.268																															
2007		2.250	2.556	2.000	1.565	1.424																																
2008	8.000	2.875	2.696	1.548	1.552																																	
2009	6.000	2.000	2.417	1.828																																		
2010		2.250	1.889																																			
2011	9.000	1.556																																				
2012																																						
3 Yr Avg	7.667	1.935	2.334	1.792	1.637	1.414	1.281	1.163	1.130	1.120	1.074	1.078	1.059	1.038	1.037	1.037	1.028	1.020	1.018	1.021	1.015	1.010	1.010	1.008	1.007	1.004	1.004	1.003	1.003	1.002	1.001							
5 Yr Avg	7.800	2.186	2.329	1.851	1.650	1.407	1.278	1.195	1.134	1.124	1.079	1.077	1.061	1.049	1.037	1.037	1.033	1.026	1.021	1.022	1.016	1.014	1.010	1.010	1.008	1.005	1.004	1.004	1.003	1.002	1.001							
7 Yr Avg	7.429	2.176	2.258	1.803	1.632	1.390	1.266	1.189	1.139	1.128	1.083	1.076	1.062	1.052	1.037	1.035	1.031	1.024	1.022	1.021	1.015	1.013	1.010	1.009	1.007	1.006	1.004	1.004	1.003	1.002	1.001							
3 Yr Wtd		1.842	2.455	1.759	1.631	1.414	1.278	1.162	1.129	1.120	1.074	1.079	1.059	1.038	1.036	1.037	1.028	1.020	1.017	1.020	1.014	1.010	1.010	1.008	1.007	1.004	1.004	1.003	1.003	1.002	1.001							
5 Yr Wtd		2.171	2.376	1.832	1.644	1.406	1.276	1.195	1.134	1.124	1.079	1.078	1.061	1.048	1.036	1.037	1.033	1.026	1.022	1.022	1.015	1.014	1.010	1.010	1.008	1.005	1.004	1.004	1.003	1.002	1.001							
10 Yr Wtd		2.646	2.458	1.825	1.625	1.393	1.264	1.197	1.144	1.123	1.087	1.073	1.059	1.049	1.037	1.032	1.029	1.023	1.020	1.018	1.013	1.012	1.010	1.009	1.007	1.006	1.004	1.004	1.003	1.002	1.001							TAIL
Prior FY	8.000	2.600	2.500	1.800	1.635	1.405	1.275	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.022	1.014	1.013	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003								1.017
Selected	8.000	2.300	2.450	1.825	1.630	1.406	1.276	1.195	1.134	1.124	1.079	1.078	1.061	1.048	1.036	1.037	1.033	1.026	1.022	1.022	1.015	1.014	1.010	1.010	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	
Cumulative	616.868	77.109	33.525	13.684	7.498	4.599	3.271	2.563	2.144	1.891	1.683	1.560	1.448	1.365	1.302	1.257	1.212	1.173	1.143	1.119	1.095	1.079	1.064	1.053	1.042	1.034	1.028	1.025	1.021	1.017	1.016	1.013	1.011	1.009	1.008	1.007	1.006	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	943	3,841	4,469	7,364	8,239	9,614	12,501	16,095	22,582	29,907	37,104	43,827	49,521	54,731	60,132	65,911	70,909	76,306	81,284	85,946	90,745	95,198	99,602	103,577	107,574	110,697	114,158	117,140	120,454	123,532	126,397						126,397
1983		0	2,205	5,365	6,279	6,874	9,054	12,639	19,101	26,888	34,283	40,919	45,778	51,624	57,527	63,239	69,375	74,931	80,627	85,771	90,904	95,916	100,996	105,008	109,761	114,181	118,212	122,195	126,092	129,496	132,682							132,682
1984	0	1,887	4,413	4,908	5,407	7,314	9,747	17,000	24,897	33,225	41,372	46,485	52,042	58,116	63,939	70,172	76,017	81,493	86,970	92,396	97,370	102,194	106,836	111,214	114,855	118,428	121,612	125,624	128,749	131,598								131,598
1985	0	428	2,046	2,670	4,916	7,269	14,354	22,879	31,021	39,039	44,032	49,790	56,252	63,184	69,616	75,537	81,441	87,333	93,318	99,275	105,076	110,246	114,947	119,573	123,228	127,154	131,964	135,935	139,899									139,899
1986	0	300	541	1,457	4,830	11,941	19,549	26,407	33,400	37,702	43,131	49,122	55,659	61,087	67,306	73,281	78,986	84,269	89,982	95,737	101,025	106,092	110,721	115,387	119,581	124,044	128,333	132,160										132,160
1987		2,450	1,462	4,074	11,056	17,265	23,852	30,808	33,793	38,856	44,812	50,490	56,862	62,798	68,376	74,640	80,616	85,951	91,256	96,358	101,592	106,596	110,572	114,714	119,582	123,958	128,308											128,308
1988	0	0	1,375	6,757	13,974	19,969	26,523	30,296	35,415	41,586	48,292	55,456	61,236	68,276	74,238	80,827	87,388	93,383	98,603	103,835	108,664	114,302	118,215	123,535	127,928	132,510												132,510
1989	0	0	2,220	7,058	12,931	21,247	24,863	30,630	36,967	43,574	50,225	55,973	62,277	67,733	73,814	80,120	85,910	91,661	97,956	103,082	107,805	111,974	118,092	122,701	127,745													127,745
1990	0	991	7,263	13,277	20,775	23,181	29,786	36,531	42,583	48,655	53,710	59,933	65,690	71,554	78,028	84,363	90,735	96,449	101,824	106,811	111,140	117,145	122,074	127,275														127,275
1991	0	2,803	12,236	16,645	20,156	26,509	32,533	37,428	43,598	48,761	54,734	60,075	65,985	71,088	77,273	82,331	87,810	93,503	98,542	102,881	108,669	113,724	119,161															119,161
1992	0	310	7,097	15,897	22,704	28,180	34,354	39,316	44,775	50,342	57,303	62,542	69,071	75,178	80,844	87,316	93,402	98,611	102,542	108,857	113,158	117,909																117,909
1993		461	4,087	17,997	34,003	34,149	37,838	42,855	48,477	54,150	60,203	65,248	71,558	78,358	84,234	89,744	95,681	99,892	105,530	111,363	116,704																	116,704
1994		1,886	9,144	23,395	27,649	32,416	37,556	43,794	49,506	54,108	60,398	66,161	72,287	78,563	83,129	89,182	94,633	99,973	107,085	113,269																		113,269
1995		7,272	15,181	28,658	30,575	34,117	38,696	44,475	49,196	54,991	61,730	68,535	74,627	80,164	85,057	92,177	97,708	104,317	111,041																			111,041
1996		19,760	22,893	23,350	27,805	34,216	37,366	43,511	48,260	54,210	59,934	66,456	72,212	78,411	83,700	90,276	95,892	103,205																				103,205
1997		33,004	22,684	28,356	34,425	39,795	43,843	49,390	54,349	60,135	65,938	71,208	77,640	84,186	91,613	98,058	105,667																					105,667
1998		15,787	26,044	29,060	32,523	35,727	42,981	47,671	52,654	59,587	63,980	69,808	76,148	82,824	91,061	98,596																						98,596
1999		10,654	17,102	24,934	29,770	32,978	37,891	44,161	51,344	55,945	61,131	69,065	75,756	82,733	90,204																							90,204
2000		8,793	15,665	22,947	29,323	33,779	38,597	45,978	52,770	59,007	64,846	72,229	78,023	85,030																								85,030
2001	8,118	11,960	21,452	28,292	32,199	36,713	44,081	49,854	54,516	61,661	68,022	76,445	83,585																									83,585
2002		20,377	21,610	23,939	28,516	35,358	41,020	46,873	51,724	59,916	67,085	75,000																										75,000
2003		10,372	19,763	26,856	36,085	39,276	45,431	50,999	58,463	66,714	73,995																											73,995
2004		8,246	18,593	25,091	30,295	36,345	41,524	48,865	57,431	63,599																												63,599
2005	8,229	10,357	22,413	28,978	30,926	36,178	42,626	48,687	56,873																													56,873
2006	0	13,582	21,693	27,809	34,012	36,613	44,290	51,627																														51,627
2007		16,962	22,927	28,146	32,683	39,279	45,475																															45,475
2008	5,188	23,832	23,919	26,972	35,566	41,051																																41,051
2009	0	13,110	23,513	30,151	37,410																																	37,410
2010		17,632	27,869	35,676																																		35,676
2011	8,094	14,921	27,370																																			27,370
2012		17,973																																				17,973
2013	0																																					-

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		4.073	1.163	1.648	1.119	1.167	1.300	1.288	1.403	1.324	1.241	1.181	1.130	1.105	1.099	1.096	1.076	1.076	1.065	1.057	1.056	1.049	1.046	1.040	1.039	1.029	1.031	1.026	1.028	1.026	1.023							
1983			2.433	1.170	1.095	1.317	1.396	1.511	1.408	1.275	1.194	1.119	1.128	1.114	1.099	1.097	1.080	1.076	1.064	1.060	1.055	1.053	1.040	1.045	1.040	1.035	1.034	1.032	1.027	1.025								
1984		2.338	1.112	1.102	1.353	1.333	1.744	1.464	1.335	1.245	1.124	1.120	1.117	1.100	1.097	1.083	1.072	1.067	1.062	1.054	1.050	1.045	1.041	1.033	1.031	1.027	1.033	1.025	1.022									
1985		4.779	1.305	1.841	1.479	1.975	1.594	1.356	1.258	1.128	1.131	1.130	1.123	1.102	1.085	1.078	1.072	1.069	1.064	1.058	1.049	1.043	1.040	1.031	1.032	1.038	1.030	1.029										
1986		1.802	2.692	3.316	2.472	1.637	1.351	1.265	1.129	1.144	1.139	1.133	1.098	1.102	1.089	1.078	1.067	1.068	1.064	1.055	1.050	1.044	1.042	1.036	1.037	1.035	1.030											
1987		0.597	2.787	2.714	1.562	1.381	1.292	1.097	1.150	1.153	1.127	1.126	1.104	1.089	1.092	1.080	1.066	1.062	1.056	1.054	1.049	1.037	1.037	1.042	1.037	1.035												
1988			4.913	2.068	1.429	1.328	1.142	1.169	1.174	1.161	1.148	1.104	1.115	1.087	1.089	1.081	1.069	1.056	1.053	1.047	1.052	1.034	1.045	1.036	1.036													
1989			3.179	1.832	1.643	1.170	1.232	1.207	1.179	1.153	1.114	1.113	1.088	1.090	1.085	1.072	1.067	1.069	1.052	1.046	1.039	1.055	1.039	1.041														
1990		7.331	1.828	1.565	1.116	1.285	1.226	1.166	1.143	1.104	1.116	1.096	1.089	1.090	1.081	1.076	1.063	1.056	1.049	1.041	1.054	1.042	1.043															
1991		4.365	1.360	1.211	1.315	1.227	1.150	1.165	1.118	1.122	1.098	1.098	1.077	1.087	1.065	1.067	1.065	1.054	1.044	1.056	1.047	1.048																
1992		22.920	2.240	1.428	1.241	1.219	1.144	1.139	1.124	1.138	1.091	1.104	1.088	1.075	1.080	1.070	1.056	1.040	1.062	1.040	1.042																	
1993		8.857	4.404	1.889	1.004	1.108	1.133	1.131	1.117	1.112	1.084	1.097	1.095	1.075	1.065	1.066	1.044	1.056	1.055	1.048																		
1994		4.848	2.558	1.182	1.172	1.159	1.166	1.130	1.093	1.116	1.095	1.093	1.087	1.058	1.073	1.061	1.056	1.071	1.058																			
1995		2.088	1.888	1.067	1.116	1.134	1.149	1.106	1.118	1.123	1.110	1.089	1.074	1.061	1.084	1.060	1.068	1.064																				
1996		1.159	1.020	1.191	1.231	1.092	1.164	1.109	1.123	1.106	1.109	1.087	1.086	1.067	1.079	1.062	1.076																					
1997		0.687	1.250	1.214	1.156	1.102	1.127	1.100	1.106	1.097	1.080	1.090	1.084	1.088	1.070	1.078																						
1998		1.650	1.116	1.119	1.099	1.203	1.109	1.105	1.132	1.074	1.091	1.091	1.088	1.099	1.083																							
1999		1.605	1.458	1.194	1.108	1.149	1.165	1.163	1.090	1.093	1.130	1.097	1.092	1.090																								
2000		1.781	1.465	1.278	1.152	1.143	1.191	1.148	1.118	1.099	1.114	1.080	1.090																									
2001	1.473	1.794	1.319	1.138	1.140	1.201	1.131	1.094	1.131	1.103	1.124	1.093																										
2002		1.061	1.108	1.191	1.240	1.160	1.143	1.103	1.158	1.120	1.118																											
2003		1.905	1.359	1.344	1.088	1.157	1.123	1.146	1.141	1.109																												
2004		2.255	1.349	1.207	1.200	1.142	1.177	1.175	1.107																													
2005	1.259	2.164	1.293	1.067	1.170	1.178	1.142	1.168																														
2006		1.597	1.282	1.223	1.076	1.210	1.166																															
2007		1.352	1.228	1.161	1.202	1.158																																
2008	4.593	1.004	1.128	1.319	1.154																																	
2009		1.794	1.282	1.241																																		
2010		1.581	1.280																																			
2011	1.843	1.834																																				
2012																																						
3 Yr Avg	2.565	1.736	1.230	1.240	1.144	1.182	1.162	1.163	1.136	1.111	1.119	1.090	1.090	1.093	1.077	1.067	1.067	1.064	1.058	1.048	1.048	1.048	1.042	1.040	1.037	1.036	1.031	1.029	1.026	1.025	1.023							
5 Yr Avg	2.292	1.513	1.240	1.202	1.160	1.169	1.150	1.137	1.131	1.105	1.115	1.090	1.088	1.081	1.078	1.065	1.060	1.057	1.054	1.046	1.047	1.043	1.041	1.037	1.035	1.034	1.032	1.028	1.026	1.025	1.023							
7 Yr Avg	2.292	1.618	1.263	1.223	1.161	1.172	1.153	1.142	1.125	1.099	1.109	1.090	1.086	1.077	1.076	1.066	1.061	1.059	1.053	1.047	1.048	1.043	1.041	1.038	1.036	1.033	1.032	1.028	1.026	1.025	1.023							
3 Yr Wtd		1.725	1.232	1.239	1.144	1.181	1.161	1.163	1.135	1.111	1.119	1.090	1.090	1.093	1.077	1.067	1.067	1.064	1.058	1.048	1.047	1.048	1.042	1.040	1.037	1.036	1.031	1.029	1.026	1.025	1.023							
5 Yr Wtd		1.453	1.240	1.201	1.159	1.169	1.150	1.138	1.131	1.105	1.115	1.090	1.088	1.082	1.078	1.066	1.060	1.057	1.054	1.046	1.047	1.043	1.041	1.037	1.035	1.034	1.032	1.028	1.026	1.025	1.023							
10 Yr Wtd		1.537	1.260	1.215	1.151	1.170	1.146	1.131	1.123	1.104	1.106	1.092	1.086	1.079	1.077	1.069	1.063	1.059	1.056	1.050	1.048	1.045	1.041	1.038	1.036	1.033	1.032	1.028	1.026	1.025	1.023							TAIL
Prior FY	3.750	1.525	1.260	1.210	1.145	1.164	1.146	1.125	1.121	1.104	1.103	1.092	1.086	1.079	1.077	1.069	1.062	1.060	1.056	1.051	1.050	1.044	1.041	1.037	1.036	1.033	1.032	1.028	1.028	1.026								1.318
Selected	3.750	1.537	1.260	1.215	1.151	1.170	1.146	1.131	1.123	1.104	1.106	1.092	1.086	1.079	1.077	1.069	1.063	1.059	1.056	1.050	1.048	1.045	1.041	1.038	1.036	1.033	1.032	1.028	1.026	1.025	1.023							
Cumulative	72.117	19.231	12.509	9.928	8.173	7.101	6.068	5.293	4.680	4.169	3.777	3.416	3.129	2.880	2.669	2.479	2.319	2.182	2.059	1.951	1.859	1.773	1.697	1.629	1.570	1.515	1.467	1.422	1.383	1.348	1.315	1.286	1.286	1.286	1.286	1.286	1.286	1.286

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	5	43	173	564	1,279	2,552	4,881	8,737	13,797	19,469	25,300	31,423	38,045	44,776	51,475	57,626	63,689	69,393	75,062	80,393	85,647	90,519	95,475	99,868	103,947	107,821	111,513	115,083	118,509	121,710	124,710						124,710
1983	0	0	23	159	423	988	2,408	5,374	9,735	15,137	20,468	26,673	33,435	40,955	47,854	54,760	61,307	67,604	73,758	79,608	85,247	90,730	96,283	101,430	106,347	110,967	115,410	119,570	123,477	127,194	130,618							130,618
1984	0	6	54	181	483	1,336	3,561	7,567	12,355	17,915	23,859	30,958	38,171	45,280	52,040	58,836	65,239	71,605	77,781	83,579	89,472	95,088	100,136	104,922	109,531	113,907	118,130	122,113	125,853	129,355								129,355
1985	0	2	26	113	527	2,056	5,404	9,833	14,804	20,709	27,425	34,748	42,468	49,850	57,113	64,248	71,150	77,810	84,220	90,424	96,718	102,397	107,943	113,207	118,407	123,402	128,155	132,709	137,027									137,027
1986	0	1	8	72	666	2,547	5,321	8,741	12,976	18,903	25,777	32,862	39,701	46,788	53,696	60,391	67,007	73,648	80,074	86,588	92,630	98,451	104,127	109,554	114,695	119,663	124,423	128,956										128,956
1987	0	5	25	227	1,203	2,880	5,310	8,467	13,699	20,428	27,134	33,867	40,616	47,315	54,096	60,675	67,287	73,735	80,404	86,646	92,678	98,480	104,157	109,473	114,726	119,823	124,773											124,773
1988	0	0	33	363	1,358	3,044	5,664	10,753	17,003	24,009	30,760	37,814	44,777	51,785	58,767	65,649	72,845	80,043	86,622	93,131	99,382	105,464	111,338	117,077	122,746	128,216												128,216
1989	0	0	47	309	1,075	2,526	5,876	11,081	17,068	23,296	30,223	37,030	43,971	50,985	57,770	64,867	71,936	78,691	85,381	91,955	98,369	104,623	110,857	116,883	122,620													122,620
1990	0	9	149	564	1,703	4,531	9,202	14,655	20,450	26,963	33,618	40,277	47,224	54,216	61,634	69,109	75,989	82,822	89,525	96,177	102,516	108,827	115,014	120,939														120,939
1991	0	20	167	620	2,343	5,562	10,372	15,739	21,343	27,724	34,003	40,268	46,747	53,397	60,288	66,927	73,534	80,254	86,727	93,256	99,589	105,874	112,018															112,018
1992	0	1	81	879	3,220	6,847	11,105	16,194	21,851	27,927	34,119	40,825	47,536	54,639	61,708	68,560	75,481	82,261	89,069	95,803	102,656	109,303																109,303
1993	0	6	209	1,268	3,553	7,095	11,770	16,871	22,678	28,753	35,405	42,495	49,734	56,650	63,866	71,097	78,242	85,570	92,707	99,726	106,636																	106,636
1994	0	20	229	1,200	3,431	6,731	11,204	16,096	21,681	27,829	34,379	41,686	48,910	56,063	63,586	71,090	78,597	86,253	93,795	101,239																		101,239
1995	0	45	285	1,540	4,166	7,463	11,754	16,567	22,200	28,801	35,958	43,091	50,280	58,018	65,919	73,627	81,464	89,452	97,161																			97,161
1996	1	77	507	1,735	4,060	7,361	11,741	16,621	22,400	28,907	35,476	42,456	49,616	57,249	64,821	72,504	80,390	88,000																				88,000
1997	0	83	426	1,881	4,438	7,969	12,511	17,864	24,283	31,234	38,375	45,897	53,930	62,165	70,630	79,036	87,152																					87,152
1998	0	103	510	2,024	4,317	7,775	12,768	18,363	24,522	31,058	38,569	46,336	54,273	62,456	70,451	78,426																						78,426
1999	0	45	475	1,650	3,622	6,758	11,363	16,496	22,576	29,256	36,666	44,520	52,552	60,924	69,410																							69,410
2000	0	32	412	1,706	4,227	7,993	12,772	18,341	24,639	31,563	38,625	46,035	54,043	62,365																								62,365
2001	8	136	666	2,136	4,795	8,618	13,356	19,075	25,764	33,030	40,940	49,250	57,740																									57,740
2002	0	143	583	1,867	4,078	7,461	12,183	17,905	24,672	31,815	39,916	48,225																										48,225
2003	0	47	561	2,378	5,038	9,317	14,800	20,955	28,004	35,515	43,926																											43,926
2004	3	97	677	2,015	4,346	8,328	13,515	19,567	26,256	33,842																												33,842
2005	19	146	634	1,604	3,679	7,500	12,502	19,211	26,527																													26,527
2006	0	194	712	1,904	4,027	7,782	13,205	19,517																														19,517
2007	0	194	590	1,850	4,295	8,080	13,318																															13,318
2008	7	274	792	2,406	4,913	8,801																																8,801
2009	0	128	460	1,426	3,235																																	3,235
2010	0	117	415	1,004																																		1,004
2011	13	211	602																																			602
2012	0	111																																				111
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					134,149	134,585	136,118	138,357	140,635	141,348	142,494	144,055	146,199	149,894	148,823	148,341						148,341
1983																				139,671	141,279	142,039	145,579	149,836	150,552	152,585	153,634	155,843	159,584	158,761	158,647							158,647
1984																			143,236	144,413	146,241	147,754	151,231	151,927	153,761	154,867	156,567	160,947	159,530	158,584								158,584
1985																		151,341	154,807	157,265	160,577	162,926	165,005	167,287	168,279	170,932	176,953	176,168	175,784									175,784
1986																	146,898	149,631	151,908	154,576	159,250	159,695	162,609	163,873	165,611	172,313	171,232	171,101										171,101
1987																147,006	149,378	151,476	154,383	159,551	160,619	162,354	163,141	164,782	172,807	172,709	173,556											173,556
1988															153,541	158,974	161,349	163,165	167,865	168,363	170,730	172,955	175,911	184,761	183,913	183,310												183,310
1989														152,941	154,871	158,418	159,196	166,312	168,900	171,007	172,224	174,186	185,768	183,461	183,109													183,109
1990													155,969	159,622	161,688	165,200	170,268	171,167	173,032	173,704	176,916	187,529	186,885	186,269														186,269
1991												148,034	152,624	151,926	156,033	162,299	164,252	168,108	169,621	173,141	182,912	182,289	182,916															182,916
1992											153,689	159,104	159,101	162,495	169,560	171,182	174,944	176,690	179,602	191,379	190,981	189,043																189,043
1993										160,018	164,372	164,898	167,125	174,819	177,487	179,879	181,975	184,687	195,772	194,304	194,823																	194,823
1994									169,256	173,656	174,813	178,510	183,776	183,053	186,629	187,236	193,295	207,773	206,203	204,300																		204,300
1995								169,982	174,468	175,831	178,480	185,533	186,208	188,380	189,655	195,435	210,585	209,413	206,489																			206,489
1996							161,179	164,647	165,823	170,358	176,456	177,868	181,321	182,799	189,245	204,212	203,252	203,713																				203,713
1997						198,768	197,356	194,816	189,547	195,424	192,613	195,974	198,476	205,363	225,557	220,644	219,169																					219,169
1998					199,907	199,576	193,409	190,602	196,692	195,827	198,530	198,676	206,173	224,973	221,760	223,044																						223,044
1999				197,052	190,269	186,046	187,119	193,838	190,797	193,673	195,817	206,709	229,172	226,966	226,509																							226,509
2000			200,915	202,346	199,353	194,912	200,025	193,079	195,553	198,983	201,887	226,339	225,390	226,803																								226,803
2001		285,155	224,942	213,342	219,358	214,244	209,052	211,112	209,379	217,452	240,242	238,045	237,101																									237,101
2002		374,627	237,756	200,210	207,883	210,949	210,361	208,329	221,504	246,902	243,808	242,030																										242,030
2003		346,855	235,535	238,942	231,666	226,867	223,253	219,548	248,177	246,211	249,421																											249,421
2004		261,615	242,372	217,563	217,725	224,818	224,205	250,473	247,476	251,422																												251,422
2005	369,268	247,816	220,430	223,206	232,370	246,483	273,450	261,255	254,806																													254,806
2006	615,605	312,433	268,288	241,018	260,141	296,663	277,806	272,828																														272,828
2007		425,691	274,963	261,149	291,642	281,595	269,458																															269,458
2008	365,752	372,731	240,461	294,872	278,403	285,368																																285,368
2009	332,643	361,344	349,222	325,771	308,058																																	308,058
2010		462,088	381,527	342,341																																		342,341
2011	297,978	397,533	359,595																																			359,595
2012		417,429																																				417,429
2013	2,878																																					2,878

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					48,203	43,840	40,920	38,755	37,057	33,775	31,797	29,897	29,059	29,440	25,291	21,944						21,944
1983																				53,901	50,375	46,122	44,583	44,828	40,790	38,404	35,422	33,647	33,492	29,266	25,965							25,965
1984																			56,266	52,017	48,870	45,561	44,394	40,713	38,906	36,439	34,956	35,324	30,781	26,986								26,986
1985																		64,007	61,489	57,990	55,502	52,680	50,058	47,714	45,051	43,778	44,989	40,233	35,886									35,886
1986																	67,912	65,362	61,925	58,838	58,225	53,603	51,888	48,486	46,030	48,268	42,899	38,941										38,941
1987																72,366	68,762	65,525	63,126	63,193	59,028	55,758	52,569	50,068	53,225	48,751	45,248											45,248
1988															79,303	78,147	73,961	69,782	69,262	64,528	62,067	58,653	57,695	61,226	55,986	50,801												50,801
1989														85,208	81,057	78,298	73,286	74,650	70,944	67,925	64,419	62,212	67,676	60,760	55,364													55,364
1990													90,279	88,067	83,659	80,837	79,533	74,718	71,208	66,893	65,776	70,384	64,811	58,994														58,994
1991												87,959	86,639	80,837	78,760	79,968	76,442	74,606	71,079	70,260	74,243	68,566	63,755															63,755
1992											96,386	96,562	90,030	87,317	88,716	83,866	81,542	78,079	77,060	82,522	77,823	71,133																71,133
1993										105,868	104,169	99,649	95,567	96,461	93,253	90,136	86,294	84,795	90,243	82,941	78,119																	78,119
1994									119,750	119,548	114,415	112,348	111,489	104,490	103,501	98,053	98,663	107,800	99,118	91,031																		91,031
1995								125,507	125,272	120,840	116,750	116,998	111,581	108,217	104,598	103,258	112,877	105,096	95,447																			95,447
1996							123,813	121,137	117,563	116,148	116,522	111,412	109,109	104,388	105,546	113,936	107,359	100,508																				100,508
1997						158,973	153,513	145,426	135,199	135,289	126,674	124,767	120,836	121,177	133,944	122,585	113,501																					113,501
1998					167,384	163,849	150,428	142,931	144,038	136,240	134,549	128,868	130,025	142,148	130,699	124,448																						124,448
1999				172,118	160,500	153,068	149,228	149,677	139,453	137,728	134,686	137,643	153,416	144,233	136,305																							136,305
2000			185,250	179,399	170,030	161,134	161,428	147,101	142,783	139,976	137,042	154,111	147,367	141,773																								141,773
2001		273,195	203,490	185,050	187,159	177,530	164,972	161,258	154,863	155,791	172,221	161,601	153,516																									153,516
2002		354,250	216,146	176,270	179,367	175,591	169,342	161,457	169,780	186,986	176,723	167,030																										167,030
2003		336,484	215,772	212,085	195,581	187,592	177,822	168,549	189,714	179,497	175,426																											175,426
2004		253,369	223,779	192,473	187,430	188,472	182,681	201,608	190,045	187,823																												187,823
2005	361,039	237,458	198,017	194,228	201,444	210,305	230,824	212,569	197,934																													197,934
2006	615,605	298,852	246,595	213,209	226,130	260,050	233,516	221,201																														221,201
2007		408,729	252,035	233,003	258,960	242,317	223,982																															223,982
2008	360,563	348,899	216,542	267,900	242,837	244,317																																244,317
2009	332,643	348,234	325,709	295,620	270,647																																	270,647
2010		444,456	353,658	306,665																																		306,665
2011	289,884	382,611	332,225																																			332,225
2012		399,456																																				399,456
2013	2,878																																					2,878

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.05%	0.07%	0.09%	0.11%	0.11%	0.12%	0.12%	0.13%	0.14%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%						81,686,001
1983		0.00%	0.00%	0.01%	0.01%	0.02%	0.05%	0.07%	0.09%	0.10%	0.10%	0.11%	0.12%	0.13%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%							79,648,938
1984	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.07%	0.08%	0.09%	0.10%	0.10%	0.12%	0.13%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.18%								82,134,435
1985	0.00%	0.00%	0.00%	0.01%	0.02%	0.05%	0.07%	0.08%	0.09%	0.10%	0.11%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.18%	0.18%	0.18%	0.18%	0.18%									85,578,631
1986	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.08%	0.10%	0.11%	0.12%	0.12%	0.13%	0.13%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%										89,545,683
1987		0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.06%	0.08%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%											92,902,249
1988	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.05%	0.07%	0.08%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%	0.14%	0.14%												95,580,917
1989	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%													99,591,072
1990	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%	0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%														101,254,967
1991	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.05%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%															100,654,884
1992	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%																99,199,664
1993		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%																	101,763,581
1994		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%																		103,144,617
1995		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%																			105,860,639
1996		0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%																				107,011,928
1997		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%																					109,565,780
1998		0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%																						109,703,410
1999		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%																							111,784,761
2000		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%																								113,612,761
2001	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%																									112,872,903
2002		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.06%																										111,762,597
2003		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%																											109,823,635
2004		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%																												108,674,619
2005	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%																													108,922,029
2006	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%																														109,940,677
2007		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%																															109,685,990
2008	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%																																107,266,594
2009	0.00%	0.00%	0.00%	0.00%	0.01%																																	99,469,136
2010		0.00%	0.00%	0.00%																																		97,450,013
2011	0.00%	0.00%	0.00%																																			98,646,157
2012		0.00%																																				99,964,519
2013	0.00%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	5	38	129	391	715	1,273	2,329	3,856	5,060	5,672	5,831	6,123	6,621	6,732	6,699	6,151	6,062	5,705	5,669	5,331	5,254	4,871	4,956	4,393	4,080	3,873	3,692	3,570	3,426	3,202	3,000						1,424
1983	0	0	23	136	264	565	1,420	2,966	4,361	5,402	5,331	6,204	6,762	7,520	6,899	6,906	6,547	6,297	6,154	5,850	5,639	5,482	5,553	5,147	4,917	4,620	4,443	4,160	3,906	3,717	3,425							1,350
1984	0	6	48	127	302	853	2,225	4,006	4,788	5,560	5,944	7,099	7,213	7,109	6,760	6,796	6,403	6,366	6,176	5,798	5,893	5,617	5,048	4,786	4,609	4,376	4,223	3,983	3,740	3,502								1,467
1985	0	2	25	87	414	1,530	3,348	4,428	4,972	5,905	6,716	7,323	7,721	7,382	7,263	7,135	6,903	6,660	6,409	6,204	6,294	5,678	5,546	5,264	5,200	4,996	4,752	4,554	4,319									1,559
1986	0	1	7	63	594	1,881	2,774	3,421	4,235	5,927	6,874	7,085	6,840	7,087	6,908	6,695	6,615	6,641	6,427	6,514	6,042	5,822	5,676	5,427	5,141	4,968	4,760	4,533										1,444
1987	0	5	20	202	975	1,677	2,430	3,157	5,232	6,729	6,706	6,733	6,748	6,699	6,781	6,580	6,611	6,448	6,669	6,242	6,032	5,802	5,677	5,316	5,253	5,097	4,949											1,379
1988	0	0	33	330	995	1,686	2,620	5,089	6,250	7,005	6,752	7,054	6,962	7,008	6,982	6,882	7,196	7,197	6,580	6,508	6,251	6,083	5,874	5,738	5,670	5,470												1,358
1989	0	0	47	262	766	1,451	3,350	5,205	5,987	6,229	6,927	6,807	6,941	7,014	6,785	7,097	7,069	6,755	6,690	6,574	6,415	6,254	6,233	6,027	5,736													1,371
1990	0	9	140	415	1,140	2,828	4,671	5,453	5,794	6,514	6,655	6,659	6,947	6,992	7,419	7,474	6,880	6,832	6,703	6,652	6,339	6,311	6,187	5,925														1,366
1991	0	20	146	453	1,723	3,219	4,810	5,368	5,604	6,381	6,279	6,265	6,479	6,650	6,891	6,639	6,607	6,720	6,473	6,529	6,332	6,285	6,144															1,101
1992	0	1	81	797	2,341	3,627	4,258	5,089	5,657	6,076	6,192	6,706	6,711	7,103	7,069	6,852	6,922	6,780	6,808	6,734	6,853	6,646																959
1993	0	6	202	1,060	2,285	3,542	4,674	5,102	5,807	6,075	6,652	7,090	7,239	6,916	7,216	7,231	7,145	7,327	7,137	7,019	6,910																	823
1994	0	20	209	971	2,231	3,300	4,473	4,892	5,585	6,148	6,550	7,307	7,224	7,153	7,524	7,504	7,507	7,656	7,542	7,444																		838
1995	0	45	239	1,256	2,625	3,297	4,291	4,813	5,633	6,602	7,156	7,134	7,189	7,738	7,901	7,707	7,838	7,988	7,709																			800
1996	1	76	430	1,228	2,325	3,301	4,380	4,881	5,778	6,508	6,568	6,980	7,161	7,633	7,572	7,683	7,886	7,610																				767
1997	0	83	343	1,455	2,557	3,531	4,542	5,354	6,419	6,951	7,140	7,523	8,033	8,235	8,465	8,406	8,117																					799
1998	0	103	407	1,514	2,294	3,458	4,993	5,595	6,159	6,535	7,512	7,767	7,937	8,183	7,995	7,975																						919
1999	0	45	429	1,175	1,972	3,136	4,606	5,133	6,080	6,680	7,409	7,855	8,032	8,371	8,487																							937
2000	0	32	380	1,294	2,521	3,766	4,779	5,569	6,298	6,925	7,062	7,410	8,008	8,322																								1,103
2001	8	128	529	1,470	2,659	3,823	4,738	5,719	6,688	7,266	7,909	8,311	8,489																									967
2002	0	143	441	1,284	2,210	3,383	4,722	5,723	6,767	7,143	8,100	8,309																										1,000
2003	0	47	514	1,817	2,660	4,279	5,482	6,155	7,049	7,511	8,411																											881
2004	3	94	580	1,338	2,332	3,981	5,188	6,052	6,689	7,586																												934
2005	19	127	487	971	2,075	3,821	5,002	6,709	7,316																													849
2006	0	194	518	1,192	2,123	3,755	5,423	6,312																														701
2007	0	194	396	1,260	2,446	3,785	5,238																															700
2008	7	267	517	1,615	2,507	3,888																																695
2009	0	128	332	966	1,808																																	613
2010	0	117	298	589																																		604
2011	13	198	391																																			636
2012	0	111																																				645
2013	0																																					650
																																						32,289

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	7.145	3.419	3.021	1.829	1.781	1.829	1.656	1.312	1.121	1.028	1.050	1.081	1.017	0.995	0.918	0.986	0.941	0.994	0.940	0.986	0.927	1.017	0.886	0.929	0.949	0.953	0.967	0.959	0.935	0.937							
1983	0.000	0.000	5.952	1.942	2.136	2.514	2.089	1.470	1.239	0.987	1.164	1.090	1.112	0.917	1.001	0.948	0.962	0.977	0.951	0.964	0.972	1.013	0.927	0.955	0.940	0.962	0.936	0.939	0.951	0.921								
1984	0.000	7.418	2.651	2.389	2.824	2.607	1.801	1.195	1.161	1.069	1.194	1.016	0.986	0.951	1.005	0.942	0.994	0.970	0.939	1.016	0.953	0.899	0.948	0.963	0.949	0.965	0.943	0.939	0.936									
1985	0.000	14.929	3.528	4.766	3.698	2.189	1.323	1.123	1.188	1.137	1.090	1.054	0.956	0.984	0.982	0.967	0.965	0.962	0.968	1.015	0.902	0.977	0.949	0.988	0.961	0.951	0.958	0.948										
1986	0.000	8.909	8.550	9.372	3.167	1.474	1.233	1.238	1.400	1.160	1.031	0.965	1.036	0.975	0.969	0.988	1.004	0.968	1.014	0.928	0.964	0.975	0.956	0.947	0.966	0.958	0.952											
1987	0.000	3.774	10.045	4.827	1.720	1.449	1.299	1.657	1.286	0.996	1.004	1.002	0.993	1.012	0.970	1.005	0.975	1.034	0.936	0.966	0.962	0.978	0.936	0.988	0.970	0.971												
1988	0.000	0.000	9.868	3.017	1.694	1.554	1.942	1.228	1.121	0.964	1.045	0.987	1.007	0.996	0.986	1.046	1.000	0.914	0.989	0.960	0.973	0.966	0.977	0.988	0.965													
1989	0.000	0.000	5.577	2.926	1.893	2.309	1.554	1.150	1.040	1.112	0.983	1.020	1.010	0.967	1.046	0.996	0.956	0.990	0.983	0.976	0.975	0.997	0.967	0.952														
1990	0.000	16.105	2.959	2.747	2.481	1.652	1.168	1.063	1.124	1.022	1.001	1.043	1.007	1.061	1.008	0.921	0.993	0.981	0.992	0.953	0.996	0.980	0.958															
1991	0.000	7.185	3.097	3.803	1.868	1.494	1.116	1.044	1.139	0.984	0.998	1.034	1.026	1.036	0.963	0.995	1.017	0.963	1.009	0.970	0.993	0.978																
1992	0.000	125.062	9.871	2.937	1.549	1.174	1.195	1.112	1.074	1.019	1.083	1.001	1.059	0.995	0.969	1.010	0.980	1.004	0.989	1.018	0.970																	
1993	0.000	32.818	5.236	2.156	1.550	1.320	1.091	1.138	1.046	1.095	1.066	1.021	0.955	1.043	1.002	0.988	1.025	0.974	0.983	0.984																		
1994	220.261	10.359	4.650	2.297	1.479	1.356	1.094	1.142	1.101	1.065	1.116	0.989	0.990	1.052	0.997	1.000	1.020	0.985	0.987																			
1995	0.000	5.263	5.250	2.091	1.256	1.301	1.122	1.170	1.172	1.084	0.997	1.008	1.076	1.021	0.975	1.017	1.019	0.965																				
1996	73.458	5.641	2.855	1.893	1.420	1.327	1.114	1.184	1.126	1.009	1.063	1.026	1.066	0.992	1.015	1.026	0.965																					
1997	0.000	4.155	4.239	1.757	1.381	1.286	1.179	1.199	1.083	1.027	1.054	1.068	1.025	1.028	0.993	0.966																						
1998	0.000	3.949	3.719	1.515	1.508	1.444	1.121	1.101	1.061	1.149	1.034	1.022	1.031	0.977	0.998																							
1999	0.000	9.434	2.739	1.678	1.590	1.469	1.114	1.185	1.099	1.109	1.060	1.023	1.042	1.014																								
2000	0.000	11.915	3.406	1.948	1.494	1.269	1.165	1.131	1.100	1.020	1.049	1.081	1.039																									
2001	15.206	4.148	2.777	1.809	1.438	1.239	1.207	1.169	1.086	1.088	1.051	1.022																										
2002	0.000	3.091	2.912	1.722	1.530	1.396	1.212	1.183	1.056	1.134	1.026																											
2003	0.000	10.909	3.537	1.464	1.609	1.281	1.123	1.145	1.066	1.120																												
2004	27.345	6.188	2.308	1.743	1.707	1.303	1.167	1.105	1.134																													
2005	6.552	3.836	1.992	2.138	1.841	1.309	1.341	1.090																														
2006	0.000	2.674	2.302	1.780	1.769	1.444	1.164																															
2007	0.000	2.041	3.184	1.941	1.547	1.384																																
2008	35.746	1.938	3.122	1.552	1.551																																	
2009	0.000	2.587	2.910	1.872																																		
2010	0.000	2.556	1.973																																			
2011	15.591	1.972																																				
2012	0.000																																					
3 Yr Avg	5.197	2.372	2.668	1.788	1.623	1.379	1.224	1.114	1.085	1.114	1.042	1.042	1.038	1.006	1.002	1.003	1.001	0.975	0.987	0.991	0.986	0.985	0.967	0.976	0.967	0.960	0.951	0.942	0.949	0.928	0.937							
5 Yr Avg	10.267	2.219	2.698	1.857	1.683	1.344	1.201	1.139	1.088	1.094	1.044	1.043	1.041	1.006	0.996	1.000	1.002	0.978	0.992	0.980	0.981	0.980	0.959	0.973	0.962	0.961	0.949	0.948	0.949	0.928	0.937							
10 Yr Avg	8.523	3.779	2.702	1.797	1.608	1.354	1.179	1.149	1.098	1.081	1.051	1.026	1.031	1.022	0.997	0.997	0.995	0.978	0.985	0.979	0.966	0.969	0.959	0.958	0.954	0.959	0.949	0.948	0.949	0.928	0.937							
3 Yr Wtd	33.524	2.304	2.762	1.760	1.615	1.379	1.222	1.113	1.085	1.114	1.042	1.040	1.038	1.006	1.001	1.002	1.001	0.975	0.987	0.991	0.986	0.985	0.967	0.975	0.967	0.960	0.952	0.942	0.949	0.928	0.937							
5 Yr Wtd	40.700	2.140	2.727	1.825	1.675	1.342	1.199	1.137	1.088	1.095	1.044	1.042	1.040	1.006	0.995	0.999	1.002	0.978	0.992	0.980	0.981	0.980	0.959	0.972	0.963	0.961	0.949	0.948	0.949	0.928	0.937							
10 Yr Wtd	34.351	2.966	2.710	1.767	1.600	1.349	1.179	1.147	1.097	1.081	1.050	1.026	1.031	1.021	0.996	0.996	0.995	0.977	0.985	0.978	0.966	0.970	0.959	0.959	0.955	0.960	0.949	0.948	0.949	0.928	0.937							
Prior	30.000	2.700	2.650	1.800	1.600	1.340	1.175	1.155	1.090	1.090	1.050	1.030	1.030	1.020	1.000	1.000	1.000	0.980	0.980	0.980	0.980	0.980	0.960	0.955	0.955	0.955	0.950	0.950	0.950	0.950								
Selected	35.000	2.700	2.700	1.800	1.625	1.345	1.180	1.150	1.090	1.090	1.050	1.030	1.030	1.020	0.995	0.995	0.995	0.980	0.980	0.980	0.980	0.980	0.960	0.955	0.955	0.955	0.950	0.950	0.950	0.930	0.940							1.303

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	0.029	0.205	0.699	2.113	3.863	6.879	12.581	20.831	27.334	30.642	31.502	33.078	35.769	36.366	36.190	33.228	32.750	30.817	30.626	28.797	28.385	26.317	26.776	23.729	22.039	20.924	19.945	19.288	18.505	17.296	16.205						
1983	0.000	0.000	0.117	0.693	1.347	2.877	7.234	15.114	22.217	27.525	27.164	31.612	34.454	38.316	35.150	35.185	33.357	32.086	31.354	29.804	28.733	27.933	28.293	26.225	25.050	23.539	22.638	21.198	19.904	18.936	17.448							
1984	0.000	0.031	0.232	0.616	1.471	4.153	10.829	19.498	23.303	27.060	28.930	34.553	35.106	34.602	32.899	33.075	31.167	30.983	30.059	28.218	28.683	27.337	24.570	23.292	22.433	21.298	20.553	19.384	18.204	17.046								
1985	0.000	0.008	0.115	0.404	1.927	7.129	15.603	20.636	23.169	27.518	31.297	34.127	35.980	34.402	33.847	33.249	32.168	31.037	29.870	28.913	29.334	26.462	25.848	24.531	24.233	23.281	22.148	21.223	20.126									
1986	0.000	0.004	0.034	0.287	2.694	8.533	12.580	15.515	19.208	26.883	31.177	32.132	31.021	32.143	31.331	30.366	30.005	30.121	29.148	29.542	27.403	26.404	25.743	24.614	23.317	22.534	21.588	20.562										
1987	0.000	0.023	0.088	0.888	4.285	7.369	10.680	13.873	22.990	29.572	29.468	29.589	29.655	29.438	29.799	28.914	29.053	28.335	29.305	27.430	26.507	25.498	24.948	23.360	23.086	22.399	21.749											
1988	0.000	0.000	0.142	1.398	4.218	7.145	11.106	21.572	26.495	29.695	28.620	29.901	29.513	29.707	29.598	29.172	30.502	30.509	27.891	27.588	26.498	25.783	24.899	24.324	24.034	23.186												
1989	0.000	0.000	0.193	1.078	3.155	5.973	13.791	21.430	24.646	25.643	28.516	28.022	28.577	28.876	27.933	29.218	29.103	27.809	27.542	27.063	26.408	25.747	25.662	24.813	23.616													
1990	0.000	0.034	0.554	1.638	4.501	11.167	18.446	21.536	22.883	25.724	26.280	26.297	27.433	27.614	29.297	29.517	27.171	26.982	26.472	26.269	25.033	24.924	24.435	23.398														
1991	0.000	0.078	0.562	1.741	6.623	12.368	18.482	20.627	21.536	24.520	24.129	24.075	24.895	25.554	26.481	25.511	25.390	25.824	24.875	25.089	24.333	24.152	23.611															
1992	0.000	0.002	0.297	2.934	8.616	13.347	15.671	18.726	20.817	22.360	22.787	24.678	24.695	26.140	26.014	25.214	25.471	24.950	25.052	24.782	25.220	24.459																
1993	0.000	0.022	0.725	3.796	8.184	12.688	16.743	18.273	20.799	21.760	23.828	25.394	25.931	24.772	25.848	25.900	25.594	26.246	25.565	25.143	24.750																	
1994	0.000	0.070	0.724	3.366	7.731	11.435	15.503	16.953	19.355	21.306	22.700	25.324	25.034	24.788	26.074	26.006	26.015	26.534	26.138	25.797																		
1995	0.000	0.153	0.807	4.239	8.863	11.130	14.484	16.247	19.014	22.286	24.157	24.080	24.267	26.122	26.671	26.017	26.457	26.964	26.023																			
1996	0.003	0.249	1.402	4.002	7.578	10.758	14.277	15.908	18.834	21.211	21.410	22.750	23.340	24.878	24.680	25.042	25.704	24.806																				
1997	0.000	0.260	1.081	4.583	8.053	11.122	14.305	16.862	20.217	21.892	22.490	23.693	25.300	25.938	26.661	26.474	25.564																					
1998	0.000	0.311	1.229	4.570	6.924	10.438	15.073	16.890	18.594	19.730	22.676	23.447	23.960	24.705	24.135	24.076																						
1999	0.000	0.132	1.246	3.413	5.727	9.105	13.374	14.904	17.656	19.399	21.516	22.808	23.325	24.309	24.644																							
2000	0.000	0.089	1.063	3.622	7.055	10.539	13.375	15.583	17.624	19.378	19.763	20.737	22.409	23.290																								
2001	0.023	0.346	1.435	3.984	7.205	10.360	12.838	15.496	18.122	19.688	21.431	22.518	23.002																									
2002	0.000	0.377	1.164	3.390	5.836	8.932	12.468	15.109	17.867	18.860	21.387	21.939																										
2003	0.000	0.121	1.321	4.672	6.840	11.003	14.096	15.826	18.123	19.312	21.626																											
2004	0.009	0.233	1.444	3.332	5.807	9.915	12.920	15.071	16.659	18.893																												
2005	0.047	0.309	1.185	2.362	5.048	9.296	12.170	16.324	17.802																													
2006	0.000	0.455	1.217	2.801	4.986	8.819	12.736	14.824																														
2007	0.000	0.439	0.897	2.856	5.544	8.579	11.872																															
2008	0.017	0.595	1.154	3.602	5.591	8.674																																
2009	0.000	0.279	0.721	2.100	3.929																																	
2010	0.000	0.251	0.642	1.267																																		
2011	0.027	0.423	0.834																																			
2012	0.000	0.230																																				
2013	0.000																																					-
3 Yr Avg	0.009	0.301	0.732	2.323	5.022	8.690	12.259	15.407	17.528	19.022	21.482	21.731	22.912	24.101	25.147	25.197	25.908	26.101	25.909	25.240	24.768	24.512	24.569	24.178	23.579	22.706	21.828	20.390	19.411	18.163	17.372	16.205						
5 Yr Avg	0.005	0.356	0.850	2.525	5.020	9.057	12.759	15.431	17.715	19.226	21.145	22.290	23.599	24.624	25.358	25.523	25.867	25.900	25.531	25.416	25.149	25.013	24.711	24.102	23.657	22.540	21.735	20.462	19.380	18.163	17.372	16.205						
10 Yr Avg	0.010	0.334	1.058	3.036	5.784	9.522	13.092	15.689	18.150	20.065	21.916	23.269	24.126	25.050	26.051	26.297	26.697	26.896	26.801	26.762	26.417	25.870	25.433	24.593	23.687	22.611	21.600	20.462	19.380	18.163	17.372							
Selected	0.010	0.334	1.058	3.036	5.784	9.522	13.092	15.689	18.150	20.065	21.916	23.269	24.126	25.050	26.051	26.297	26.697	26.896	26.801	26.762	26.417	25.870	25.433	24.593	23.687	22.611	21.600	20.462	19.380	18.163	17.372	16.205						
Cumulative	602.398	602.388	602.054	600.996	597.960	592.176	582.654	569.561	553.872	535.723	515.658	493.742	470.473	446.347	421.297	395.246	368.949	342.252	315.356	288.555	261.793	235.376	209.506	184.074	159.481	135.794	113.183	91.583	71.120	51.740	33.577	16.205	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	122,889	(1)
15 times 3 Year Average Annual Payments	184,334	(2)
Incremental Development Method	127,302	(3)
'03 to '13 Exponential Curve Fit	121,085	(4)
'03 to '12 Exponential Curve Fit	123,156	(5)
'03 to '11 Exponential Curve Fit	125,496	(6)
'05 to '11 Exponential Curve Fit	106,817	(7)
Selected Unpaid Loss as of 6/30/2013	127,000	(8)
Actual FY 2013 Payments	11,151	(9)
Actual FY 2012 Payments	12,262	(10)
Actual FY 2011 Payments	13,455	(11)
Actual FY 2010 Payments	14,800	(12)
Unpaid Loss as of 6/30/2009	178,667	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $12,289
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $12,289
(3) SECTION 1, EXHIBIT 3, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 3, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 3, SHEET 46
(13) = SUM (8) THROUGH (12)

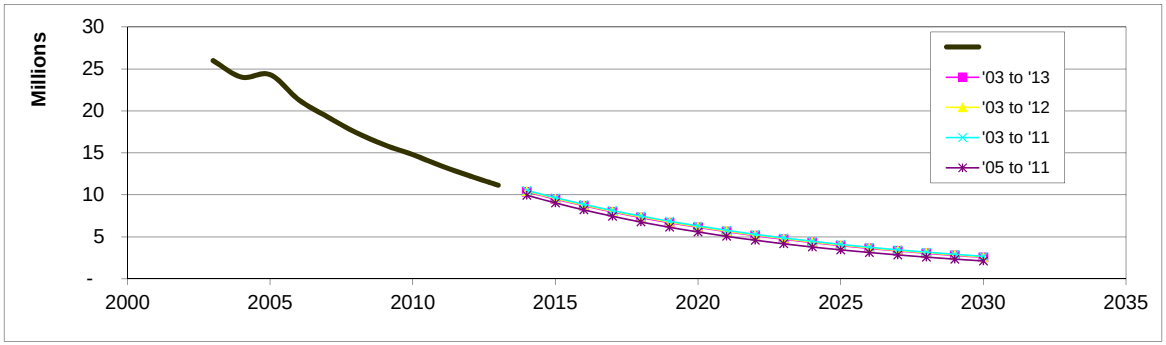
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '13 CURVE FIT	'03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'05 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	25,997				
2004	24,024				
2005	24,325				
2006	21,341				
2007	19,316				
2008	17,458				
2009	15,968				
2010	14,800				
2011	13,455				
2012	12,262				
2013	11,151				
2014		10,362	10,440	10,529	9,959
2015		9,494	9,575	9,666	9,044
2016		8,699	8,781	8,874	8,213
2017		7,970	8,053	8,147	7,458
2018		7,303	7,386	7,479	6,773
2019		6,691	6,774	6,866	6,150
2020		6,131	6,212	6,304	5,585
2021		5,617	5,697	5,787	5,072
2022		5,147	5,225	5,313	4,606
2023		4,716	4,792	4,877	4,183
2024		4,321	4,395	4,478	3,798
2025		3,959	4,030	4,111	3,449
2026		3,627	3,696	3,774	3,132
2027		3,324	3,390	3,465	2,844
2028		3,045	3,109	3,181	2,583
2029		2,790	2,851	2,920	2,346
2030		2,557	2,615	2,681	2,130

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '13 CURVE FIT	'03 to '12 CURVE FIT	'03 to '11 CURVE FIT	'05 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031	2,342	2,398	2,461	1,934
2032	2,146	2,199	2,259	1,757
2033	1,966	2,017	2,074	1,595
2034	1,802	1,850	1,904	1,449
2035	1,651	1,697	1,748	1,316
2036	1,513	1,556	1,605	1,195
2037	1,386	1,427	1,473	1,085
2038	1,270	1,309	1,353	985
2039	1,163	1,200	1,242	895
2040	1,066	1,101	1,140	812
2041	977	1,009	1,047	738
2042	895	926	961	670
2043	820	849	882	608
2044	751	779	810	553
2045	688	714	743	502
2046	631	655	682	456
2047	578	601	627	414
2048	530	551	575	376
2049	485	505	528	341
2050	445	463	485	310
2051	407	425	445	281
2052	373	390	409	256
2053	342	357	375	232
2054	313	328	344	211
2055	287	301	316	191
2056	263	276	290	174
2057	241	253	266	158
Total	121,085	123,156	125,496	106,817



(1) SECTION 1, EXHIBIT 3, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	22.722	22.72	60	1,360	1,360
1954	714	0.970	23.02	15	341	1,701
1955	702	0.870	20.89	19	403	2,104
1956	690	0.870	19.05	36	685	2,789
1957	678	0.870	17.44	51	893	3,682
1958	666	0.871	16.06	43	689	4,371
1959	654	0.873	14.90	66	988	5,359
1960	642	0.874	13.91	104	1,452	6,811
1961	630	0.875	13.04	145	1,886	8,697
1962	618	0.877	12.31	196	2,414	11,111
1963	606	0.879	11.69	196	2,289	13,400
1964	594	0.880	11.17	220	2,460	15,860
1965	582	0.885	10.77	334	3,597	19,457
1966	570	0.893	10.51	387	4,070	23,527
1967	558	0.901	10.37	354	3,670	27,197
1968	546	0.908	10.32	449	4,635	31,832
1969	534	0.914	10.35	506	5,238	37,070
1970	522	0.920	10.45	541	5,649	42,720
1971	510	0.924	10.58	581	6,142	48,862
1972	498	0.926	10.72	894	9,580	58,442
1973	486	0.928	10.87	1,016	11,042	69,484
1974	474	0.929	11.03	1,714	18,901	88,385
1975	462	0.929	11.17	1,495	16,700	105,085
1976	450	0.928	11.30	1,967	22,218	127,302
TOTAL				11,389	127,302	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 3, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 3, SHEET 42
(4) SECTION 1, EXHIBIT 3, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
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CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
22.722	22.047	19.181	16.687	14.519	12.646	11.044	9.657	8.450	7.407	6.508	5.728	5.069	4.525	4.075	3.701	3.384	3.114	2.877	2.664	2.471	2.296	2.132	1.979
	0.970	0.844	0.734	0.639	0.557	0.486	0.425	0.372	0.326	0.286	0.252	0.223	0.199	0.179	0.163	0.149	0.137	0.127	0.117	0.109	0.101	0.094	0.087
		0.870	0.757	0.659	0.574	0.501	0.438	0.383	0.336	0.295	0.260	0.230	0.205	0.185	0.168	0.153	0.141	0.131	0.121	0.112	0.104	0.097	0.090
			0.870	0.757	0.659	0.576	0.503	0.441	0.386	0.339	0.299	0.264	0.236	0.212	0.193	0.176	0.162	0.150	0.139	0.129	0.120	0.111	0.103
				0.870	0.758	0.662	0.579	0.506	0.444	0.390	0.343	0.304	0.271	0.244	0.222	0.203	0.187	0.172	0.160	0.148	0.138	0.128	0.119
					0.871	0.761	0.665	0.582	0.510	0.448	0.395	0.349	0.312	0.281	0.255	0.233	0.214	0.198	0.184	0.170	0.158	0.147	0.136
						0.873	0.764	0.668	0.586	0.515	0.453	0.401	0.358	0.322	0.293	0.268	0.246	0.228	0.211	0.195	0.182	0.169	0.156
							0.874	0.765	0.671	0.589	0.519	0.459	0.410	0.369	0.335	0.306	0.282	0.261	0.241	0.224	0.208	0.193	0.179
								0.875	0.767	0.674	0.593	0.525	0.469	0.422	0.383	0.350	0.322	0.298	0.276	0.256	0.238	0.221	0.205
									0.877	0.770	0.678	0.600	0.535	0.482	0.438	0.400	0.369	0.340	0.315	0.292	0.272	0.252	0.234
										0.879	0.773	0.684	0.611	0.550	0.500	0.457	0.420	0.388	0.360	0.334	0.310	0.288	0.267
											0.880	0.779	0.695	0.626	0.569	0.520	0.478	0.442	0.409	0.380	0.353	0.328	0.304
												0.885	0.790	0.711	0.646	0.591	0.544	0.502	0.465	0.431	0.401	0.372	0.345
													0.893	0.804	0.730	0.668	0.614	0.568	0.526	0.488	0.453	0.421	0.390
														0.901	0.818	0.748	0.688	0.636	0.589	0.546	0.507	0.471	0.437
															0.908	0.830	0.764	0.706	0.654	0.606	0.563	0.523	0.486
																0.914	0.841	0.777	0.720	0.668	0.620	0.576	0.535
																	0.920	0.850	0.787	0.730	0.678	0.630	0.585
																		0.924	0.856	0.794	0.737	0.685	0.636
																			0.926	0.859	0.798	0.741	0.688
																				0.928	0.862	0.800	0.743
																					0.929	0.863	0.801
																						0.929	0.862
																							0.928
22.722	23.017	20.895	19.048	17.443	16.064	14.903	13.905	13.043	12.310	11.694	11.173	10.772	10.508	10.365	10.320	10.351	10.446	10.575	10.719	10.870	11.028	11.171	11.295

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.928 means that the expected payments from 6/30/13-14 are 0.928 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.862 means that the expected payments from 6/30/14-15 are 0.862 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 3, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	30.000	-			30.000		43,333.803		1,900.071		51,062.055
18	1.5	4.000	6.141	2.613	25.305	4.000	3.103	1,444.460	2,714.478	390.026	371,740.124	1,702.069
30	2.5	3.080	3.397	2.024	8.618	3.080	2.773	361.115	442.037	149.275	14,690.172	425.517
42	3.5	2.220	2.174	1.740	4.547	2.220	1.807	117.245	130.109	73.740	1,704.680	138.155
54	4.5	1.910	1.795	1.570	3.005	1.910	1.656	52.813	59.834	42.378	374.867	62.232
66	5.5	1.650	1.625	1.457	2.271	1.650	1.364	27.651	33.327	26.991	124.767	32.582
78	6.5	1.450	1.479	1.375	1.870	1.450	1.142	16.758	20.512	18.530	54.945	19.747
90	7.5	1.352	1.361	1.314	1.628	1.352	1.134	11.557	13.868	13.474	29.390	13.618
102	8.5	1.283	1.293	1.267	1.473	1.283	1.087	8.548	10.187	10.250	18.050	10.073
114	9.5	1.239	1.240	1.230	1.367	1.239	1.084	6.663	7.879	8.089	12.256	7.851
126	10.5	1.202	1.205	1.199	1.293	1.202	1.047	5.378	6.354	6.578	8.964	6.337
138	11.5	1.172	1.175	1.174	1.238	1.172	1.023	4.474	5.275	5.486	6.935	5.272
150	12.5	1.154	1.151	1.153	1.197	1.154	1.049	3.817	4.488	4.673	5.602	4.498
162	13.5	1.133	1.136	1.135	1.165	1.133	0.997	3.308	3.900	4.053	4.680	3.898
174	14.5	1.118	1.118	1.120	1.141	1.118	1.005	2.920	3.434	3.570	4.016	3.440
186	15.5	1.105	1.105	1.107	1.121	1.105	0.995	2.611	3.071	3.187	3.521	3.077
198	16.5	1.095	1.094	1.096	1.105	1.095	1.000	2.363	2.778	2.879	3.142	2.785
210	17.5	1.085	1.085	1.086	1.092	1.085	0.974	2.158	2.539	2.627	2.844	2.543
222	18.5	1.076	1.076	1.078	1.081	1.076	0.980	1.990	2.339	2.418	2.605	2.345
234	19.5	1.070	1.069	1.070	1.072	1.070	0.987	1.849	2.173	2.244	2.410	2.179
246	20.5	1.063	1.064	1.063	1.064	1.063	0.963	1.728	2.033	2.098	2.249	2.036
258	21.5	1.057	1.057	1.057	1.057	1.057	0.962	1.626	1.911	1.973	2.114	1.915
270	22.5	1.052	1.052	1.052	1.052	1.052	0.964	1.538	1.808	1.865	1.999	1.812
282	23.5	1.048	1.047	1.048	1.047	1.048	0.971	1.462	1.718	1.773	1.900	1.723
294	24.5	1.044	1.044	1.043	1.043	1.044	0.956	1.395	1.641	1.693	1.815	1.644
306	25.5	1.040	1.040	1.040	1.039	1.040	0.953	1.336	1.572	1.622	1.741	1.575
318	26.5	1.036	1.036	1.036	1.036	1.036	0.936	1.285	1.512	1.561	1.675	1.514
330	27.5	1.033	1.033	1.033	1.033	1.033	0.955	1.240	1.458	1.506	1.618	1.462
342	28.5	1.030	1.030	1.030	1.030	1.030	0.948	1.200	1.412	1.458	1.566	1.415
354	29.5	1.028	1.028	1.028	1.028	1.028	0.939	1.165	1.371	1.415	1.520	1.373
366	30.5	1.025	1.025	1.026	1.026	1.025	0.945	1.134	1.334	1.376	1.479	1.336
378	31.5	1.024	1.023	1.024	1.024	1.024	0.948	1.105	1.301	1.342	1.441	1.303
390	32.5	1.022	1.022	1.022	1.022	1.022	0.942	1.080	1.271	1.311	1.407	1.273
402	33.5	1.020	1.020	1.020	1.021	1.020	0.948	1.057	1.244	1.283	1.376	1.246
414	34.5	1.019	1.018	1.018	1.020	1.019	0.939	1.036	1.220	1.258	1.348	1.221
426	35.5	1.017	1.017	1.017	1.018	1.017	0.950	1.0173	1.198	1.235	1.322	1.199
438	36.5		1.016	1.016	1.017	1.016	0.928		1.178	1.214	1.298	1.178
450	37.5		1.014	1.015	1.016	1.014	0.928		1.160	1.195	1.276	1.1600
462	38.5		1.013	1.014	1.015	1.013	0.929		1.144	1.178	1.256	1.144
474	39.5		1.012	1.013	1.014	1.012	0.929		1.129	1.163	1.237	1.129
486	40.5		1.011	1.012	1.014	1.011	0.928		1.115	1.148	1.219	1.115
498	41.5		1.010	1.011	1.013	1.010	0.926		1.103	1.135	1.203	1.103
510	42.5		1.009	1.010	1.012	1.009	0.924		1.092	1.123	1.188	1.092
522	43.5		1.008	1.009	1.012	1.008	0.920		1.082	1.112	1.173	1.082
534	44.5		1.008	1.009	1.011	1.008	0.914		1.073	1.101	1.160	1.073
546	45.5		1.007	1.008	1.010	1.007	0.908		1.065	1.092	1.147	1.065
558	46.5		1.006	1.007	1.010	1.006	0.901		1.057	1.083	1.135	1.057
570	47.5		1.005	1.007	1.009	1.005	0.893		1.051	1.075	1.124	1.051
582	48.5		1.005	1.006	1.009	1.005	0.885		1.045	1.068	1.114	1.045
594	49.5		1.004	1.006	1.009	1.004	0.880		1.040	1.061	1.104	1.040
606	50.5		1.004	1.006	1.008	1.004	0.879		1.036	1.055	1.094	1.036
618	51.5		1.003	1.005	1.008	1.003	0.877		1.032	1.049	1.085	1.032
630	52.5		1.003	1.005	1.008	1.003	0.875		1.028	1.043	1.077	1.028
642	53.5		1.002	1.005	1.007	1.002	0.874		1.026	1.038	1.069	1.026
654	54.5		1.002	1.004	1.007	1.002	0.873		1.023	1.033	1.061	1.023
666	55.5		1.002	1.004	1.007	1.002	0.871		1.021	1.029	1.054	1.021
678	56.5		1.002	1.004	1.006	1.002	0.870		1.019	1.025	1.047	1.019
690	57.5		1.001	1.003	1.006	1.001	0.870		1.017	1.021	1.040	1.017
702	58.5		1.001	1.003	1.006	1.001	0.870		1.016	1.018	1.034	1.016
714	59.5		1.001	1.003	1.006	1.001	0.970		1.015	1.014	1.028	1.015
726	60.5		1.001	1.003	1.005	1.001	0.885		1.013	1.011	1.022	1.013
738	61.5		1.001	1.003	1.005	1.001	0.885		1.012	1.008	1.016	1.012
750	62.5		1.001	1.003	1.005	1.001	0.885		1.011	1.006	1.011	1.011
TAIL	TAIL		1.011	1.003	1.006	1.011	12.966		1.011	1.003	1.006	1.011

60.5 TAIL DECAY 22.722 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 3, SHEET 44
(4) SECTION 1, EXHIBIT 3, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 3, SHEET 48
(5) SECTION 1, EXHIBIT 3, SHEET 44
(6) SECTION 1, EXHIBIT 3, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT TOTAL DISABILITY

FITTED PAID LOSS DEVELOPMENT FACTORS

	60-to-Ult:	**60**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**1.000**
Inverse Power	**1.006**	**0.997**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.675				Slope=	-2.271			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-2.681				Intercept=	9.756			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	30.000	34.186	41.108	30.000	1.792	-3.384	-1.471	**4.872**	1879.079	1.792	3.367	5.686	**295.707**	
2	18	4.000	3.232	3.081	4.000	2.890	-1.246	-0.729	**2.613**	385.717	2.890	1.099	3.191	**25.305**	
3	30	3.080	2.911	2.899	3.100	3.401	-0.943	-0.384	**2.024**	147.626	3.401	0.742	2.030	**8.618**	14377.973
4	42	2.220	2.188	2.195	2.220	3.738	-0.513	-0.157	**1.740**	72.925	3.738	0.199	1.266	**4.547**	1668.452
5	54	1.910	1.864	1.910	1.900	3.989	-0.291	0.013	**1.570**	41.910	3.989	-0.105	0.695	**3.005**	366.900
6	66	1.650	1.670	1.639	1.640	4.190	-0.061	0.149	**1.457**	26.693	4.190	-0.446	0.240	**2.271**	122.116
7	78	1.450	1.485	1.466	1.450	4.357	0.157	0.261	**1.375**	18.326	4.357	-0.799	-0.140	**1.870**	53.777
8	90	1.352	1.352	1.357	1.355	4.500	0.292	0.358	**1.314**	13.325	4.500	-1.036	-0.465	**1.628**	28.765
9	102	1.283	1.282	1.282	1.284	4.625	0.411	0.442	**1.267**	10.137	4.625	-1.259	-0.749	**1.473**	17.666
10	114	1.239	1.244	1.241	1.239	4.736	0.498	0.518	**1.230**	8.000	4.736	-1.431	-1.002	**1.367**	11.995
11	126	1.202	1.201	1.203	1.202	4.836	0.579	0.585	**1.199**	6.506	4.836	-1.599	-1.229	**1.293**	8.773
12	138	1.172	1.175	1.174	1.172	4.927	0.652	0.647	**1.174**	5.425	4.927	-1.760	-1.436	**1.238**	6.787
13	150	1.154	1.155	1.154	1.154	5.011	0.700	0.703	**1.153**	4.621	5.011	-1.871	-1.625	**1.197**	5.483
14	162	1.133	1.134	1.134	1.133	5.088	0.762	0.755	**1.135**	4.008	5.088	-2.017	-1.800	**1.165**	4.581
15	174	1.118	1.117	1.117	1.118	5.159	0.810	0.803	**1.120**	3.530	5.159	-2.137	-1.962	**1.141**	3.931
16	186	1.105	1.106	1.105	1.105	5.226	0.856	0.848	**1.107**	3.152	5.226	-2.254	-2.114	**1.121**	3.447
17	198	1.095	1.097	1.095	1.095	5.288	0.894	0.890	**1.096**	2.847	5.288	-2.354	-2.256	**1.105**	3.075
18	210	1.085	1.086	1.084	1.085	5.347	0.937	0.930	**1.086**	2.598	5.347	-2.471	-2.389	**1.092**	2.783
19	222	1.076	1.077	1.076	1.076	5.403	0.973	0.968	**1.078**	2.392	5.403	-2.572	-2.516	**1.081**	2.550
20	234	1.070	1.070	1.069	1.070	5.455	1.003	1.003	**1.070**	2.220	5.455	-2.659	-2.635	**1.072**	2.359
21	246	1.063	1.063	1.063	1.063	5.505	1.039	1.037	**1.063**	2.074	5.505	-2.765	-2.749	**1.064**	2.201
22	258	1.057	1.058	1.058	1.057	5.553	1.072	1.069	**1.057**	1.951	5.553	-2.865	-2.857	**1.057**	2.069
23	270	1.052	1.052	1.052	1.052	5.598	1.101	1.100	**1.052**	1.845	5.598	-2.957	-2.960	**1.052**	1.956
24	282	1.048	1.049	1.048	1.048	5.642	1.126	1.129	**1.048**	1.753	5.642	-3.037	-3.059	**1.047**	1.860
25	294	1.044	1.044	1.043	1.044	5.684	1.154	1.157	**1.043**	1.674	5.684	-3.128	-3.154	**1.043**	1.777
26	306	1.040	1.040	1.039	1.040	5.724	1.181	1.184	**1.040**	1.604	5.724	-3.219	-3.244	**1.039**	1.704
27	318	1.036	1.035	1.035	1.036	5.762	1.212	1.210	**1.036**	1.543	5.762	-3.324	-3.332	**1.036**	1.640
28	330	1.033	1.032	1.032	1.033	5.799	1.235	1.235	**1.033**	1.489	5.799	-3.406	-3.416	**1.033**	1.583
29	342	1.030	1.029	1.029	1.030	5.835	1.259	1.259	**1.030**	1.442	5.835	-3.492	-3.497	**1.030**	1.533
30	354	1.028	1.027	1.027	1.028	5.869	1.284	1.283	**1.028**	1.399	5.869	-3.585	-3.575	**1.028**	1.488
31	366	1.025	1.024	1.025	1.025	5.903	1.307	1.305	**1.026**	1.361	5.903	-3.669	-3.651	**1.026**	1.447
32	378	1.024	1.023	1.024	1.024	5.935	1.327	1.327	**1.024**	1.327	5.935	-3.748	-3.724	**1.024**	1.411
33	390	1.022	1.021	1.022	1.022	5.966	1.349	1.348	**1.022**	1.296	5.966	-3.830	-3.795	**1.022**	1.377
34	402	1.020	1.020	1.020	1.020	5.996	1.367	1.369	**1.020**	1.269	5.996	-3.906	-3.864	**1.021**	1.347
35	414	1.019	1.018	1.018	1.019	6.026	1.388	1.388	**1.018**	1.244	6.026	-3.988	-3.931	**1.020**	1.320
36	426	1.017	1.017	1.017	1.017	6.054	1.405	1.408	**1.017**	1.221	6.054	-4.058	-3.996	**1.018**	1.294
37	438					6.082		1.427	**1.016**	1.201	6.082		-4.059	**1.017**	1.271
38	450					6.109		1.445	**1.015**	1.182	6.109		-4.120	**1.016**	1.249
39	462					6.136		1.463	**1.014**	1.165	6.136		-4.180	**1.015**	1.229
40	474					6.161		1.480	**1.013**	1.150	6.161		-4.238	**1.014**	1.211
41	486					6.186		1.497	**1.012**	1.135	6.186		-4.295	**1.014**	1.193
42	498					6.211		1.513	**1.011**	1.122	6.211		-4.351	**1.013**	1.177
43	510					6.234		1.529	**1.010**	1.110	6.234		-4.405	**1.012**	1.162
44	522					6.258		1.545	**1.009**	1.099	6.258		-4.457	**1.012**	1.148
45	534					6.280		1.560	**1.009**	1.089	6.280		-4.509	**1.011**	1.135
46	546					6.303		1.575	**1.008**	1.080	6.303		-4.560	**1.010**	1.123
47	558					6.324		1.590	**1.007**	1.071	6.324		-4.609	**1.010**	1.111
48	570					6.346		1.604	**1.007**	1.063	6.346		-4.657	**1.009**	1.100
49	582					6.366		1.618	**1.006**	1.056	6.366		-4.705	**1.009**	1.090
50	594					6.387		1.632	**1.006**	1.049	6.387		-4.751	**1.009**	1.080
51	606					6.407		1.646	**1.006**	1.043	6.407		-4.796	**1.008**	1.071
52	618					6.426		1.659	**1.005**	1.037	6.426		-4.841	**1.008**	1.062
53	630					6.446		1.672	**1.005**	1.032	6.446		-4.885	**1.008**	1.054
54	642					6.465		1.685	**1.005**	1.027	6.465		-4.927	**1.007**	1.046
55	654					6.483		1.697	**1.004**	1.022	6.483		-4.970	**1.007**	1.038
56	666					6.501		1.710	**1.004**	1.018	6.501		-5.011	**1.007**	1.031
57	678					6.519		1.722	**1.004**	1.014	6.519		-5.051	**1.006**	1.024
58	690					6.537		1.733	**1.003**	1.010	6.537		-5.091	**1.006**	1.018
59	702					6.554		1.745	**1.003**	1.006	6.554		-5.130	**1.006**	1.012
60	714					6.571		1.757	**1.003**	1.003	6.571		-5.169	**1.006**	1.006
61	726					6.588		1.768	**1.003**		6.588		-5.207	**1.005**	
62	738					6.604		1.779	**1.003**		6.604		-5.244	**1.005**	
63	750					6.620		1.790	**1.003**		6.620		-5.281	**1.005**	
64	762					6.636		1.800	**1.002**		6.636		-5.317	**1.005**	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	30.000	27.500		
18	1.5	4.000	5.318	6.141	5.318
30	2.5	3.100	3.197	3.397	3.197
42	3.5	2.220	1.734	2.174	1.734
54	4.5	1.900	1.447	1.795	1.447
66	5.5	1.640	1.319	1.625	1.319
78	6.5	1.450	1.228	1.479	1.228
90	7.5	1.355	1.164	1.361	1.164
102	8.5	1.284	1.118	1.293	1.118
114	9.5	1.239	1.085	1.240	1.085
126	10.5	1.202	1.061	1.205	1.061
138	11.5	1.172	1.043	1.175	1.043
150	12.5	1.154	1.029	1.151	1.029
162	13.5	1.133	1.017	1.136	1.017
174	14.5	1.118	1.007	1.118	1.007
186	15.5	1.105	0.998	1.105	0.998
198	16.5	1.095	0.991	1.094	0.991
210	17.5	1.085	0.985	1.085	0.985
222	18.5	1.076	0.980	1.076	0.980
234	19.5	1.070	0.975	1.069	0.975
246	20.5	1.063	0.971	1.064	0.971
258	21.5	1.057	0.967	1.057	0.967
270	22.5	1.052	0.963	1.052	0.963
282	23.5	1.048	0.959	1.047	0.959
294	24.5	1.044	0.955	1.044	0.955
306	25.5	1.040	0.951	1.040	0.951
318	26.5	1.036	0.947	1.036	0.947
330	27.5	1.033	0.944	1.033	0.944
342	28.5	1.030	0.941	1.030	0.941
354	29.5	1.028	0.939	1.028	0.939
366	30.5	1.025	0.938	1.025	0.938
378	31.5	1.024	0.936	1.023	0.936
390	32.5	1.022	0.934	1.022	0.934
402	33.5	1.020	0.932	1.020	0.932
414	34.5	1.019	0.930	1.018	0.930
426	35.5	1.017	0.929	1.017	0.929
438	36.5		0.928	1.016	0.928
450	37.5		0.928	1.014	0.928
462	38.5		0.929	1.013	0.929
474	39.5		0.929	1.012	0.929
486	40.5		0.928	1.011	0.928
498	41.5		0.926	1.010	0.926
510	42.5		0.924	1.009	0.924
522	43.5		0.920	1.008	0.920
534	44.5		0.914	1.008	0.914
546	45.5		0.908	1.007	0.908
558	46.5		0.901	1.006	0.901
570	47.5		0.893	1.005	0.893
582	48.5		0.885	1.005	0.885
594	49.5		0.880	1.004	0.880
606	50.5		0.879	1.004	0.879
618	51.5		0.877	1.003	0.877
630	52.5		0.875	1.003	0.875
642	53.5		0.874	1.002	0.874
654	54.5		0.873	1.002	0.873
666	55.5		0.871	1.002	0.871
678	56.5		0.870	1.002	0.870
690	57.5		0.870	1.001	0.870
702	58.5		0.870	1.001	0.870
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 3, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 3, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1972																														
1973																														
1974																														3,431
1975																													3,153	2,937
1976																												4,518	3,886	3,792
1977	0	18	49	189	481	1,068	1,657	2,229	2,703	3,181	3,908	4,601	5,389	6,234	6,759	6,981	7,052	6,963	7,491	7,150	6,883	6,535	6,136	5,795	5,360	5,122	4,978	4,961	4,693	4,289
1978	0	18	48	205	526	1,023	1,743	2,396	2,991	3,829	4,722	5,946	7,120	7,730	7,986	7,761	8,156	8,087	8,183	7,762	7,186	7,073	6,480	6,332	5,895	5,491	5,521	5,213	4,780	4,484
1979	0	23	73	236	554	1,101	1,696	2,375	3,287	4,351	5,674	7,075	8,417	9,160	9,069	9,050	9,557	9,317	8,669	8,402	7,827	7,350	7,030	6,759	6,435	6,758	6,143	5,398	5,145	4,865
1980	0	28	43	185	518	964	1,650	2,651	3,840	5,383	6,850	7,955	8,604	8,922	8,904	9,382	9,667	9,278	8,696	8,257	7,895	7,947	7,325	7,087	6,973	6,618	5,725	5,535	5,257	5,008
1981	0	13	26	168	437	813	1,557	2,745	4,185	5,777	7,341	8,181	8,391	8,835	9,309	9,317	9,125	8,538	8,228	7,735	7,512	7,108	6,881	6,642	6,500	5,756	5,393	5,016	4,672	4,399
1982	0	8	54	184	557	1,018	1,813	3,316	5,491	7,205	8,077	8,304	8,719	9,429	9,586	9,540	8,759	8,633	8,123	8,073	7,591	7,482	6,937	7,058	6,255	5,809	5,515	5,257	5,084	4,878
1983	0	0	31	184	357	762	1,917	4,005	5,887	7,293	7,197	8,376	9,129	10,152	9,314	9,323	8,839	8,502	8,308	7,897	7,613	7,401	7,497	6,949	6,637	6,237	5,998	5,617	5,274	5,017
1984	0	9	70	186	443	1,252	3,264	5,877	7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	9,394	9,339	9,060	8,505	8,645	8,240	7,406	7,021	6,762	6,419	6,195	5,843	5,487	5,138
1985	0	3	38	135	645	2,385	5,220	6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	10,761	10,383	9,992	9,672	9,813	8,852	8,647	8,206	8,107	7,788	7,409	7,100	6,733	
1986	0	1	11	92	858	2,717	4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	9,553	9,590	9,280	9,406	8,724	8,406	8,196	7,837	7,424	7,174	6,873	6,546		
1987	0	7	28	279	1,345	2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	9,117	8,892	9,196	8,608	8,318	8,001	7,829	7,331	7,244	7,029	6,825			
1988	0	0	45	448	1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	9,772	9,774	8,935	8,838	8,489	8,260	7,977	7,793	7,700	7,428				
1989	0	0	64	359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	9,692	9,261	9,172	9,013	8,794	8,574	8,546	8,263	7,865					
1990	0	12	191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	9,399	9,333	9,157	9,086	8,659	8,621	8,452	8,093						
1991	0	22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	7,275	7,399	7,127	7,188	6,972	6,920	6,765							
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	6,638	6,502	6,529	6,458	6,572	6,374								
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	5,951	5,881	6,030	5,874	5,777	5,687									
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994	6,305	6,288	6,290	6,416	6,320	6,238										
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751	6,191	6,321	6,166	6,270	6,390	6,167											
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353	5,492	5,854	5,808	5,893	6,049	5,837												
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705	6,011	6,418	6,580	6,764	6,716	6,485													
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006	6,903	7,138	7,294	7,521	7,347	7,329														
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697	6,259	6,943	7,360	7,526	7,844	7,952															
2000	0	35	419	1,427	2,781	4,154	5,272	6,142	6,946	7,638	7,789	8,173	8,832	9,180																
2001	8	123	512	1,422	2,571	3,697	4,582	5,530	6,468	7,027	7,648	8,036	8,209																	
2002	0	143	441	1,284	2,210	3,383	4,722	5,723	6,767	7,143	8,100	8,309																		
2003	0	41	453	1,601	2,344	3,770	4,830	5,423	6,210	6,617	7,410																			
2004	3	88	541	1,250	2,178	3,718	4,845	5,652	6,248	7,085																				
2005	16	108	414	824	1,762	3,244	4,247	5,696	6,212																					
2006	0	136	363	836	1,488	2,632	3,801	4,425																						
2007	0	136	277	882	1,712	2,649	3,666																							
2008	5	185	359	1,122	1,742	2,702																								
2009	0	79	203	592	1,108																									
2010	0	71	180	356																										
2011	8	126	249																											
2012	0	72																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1973																														
1974																														0.953
1975																													0.931	0.989
1976																												0.860	0.976	0.908
1977	0.000	2.654	3.891	2.540	2.222	1.552	1.345	1.213	1.177	1.228	1.177	1.171	1.157	1.084	1.033	1.010	0.987	1.076	0.955	0.963	0.950	0.939	0.944	0.925	0.956	0.972	0.997	0.946	0.914	0.949
1978	0.000	2.595	4.314	2.565	1.945	1.703	1.374	1.249	1.280	1.233	1.259	1.197	1.086	1.033	0.972	1.051	0.992	1.012	0.948	0.926	0.984	0.916	0.977	0.931	0.931	1.006	0.944	0.917	0.938	0.932
1979	0.000	3.171	3.218	2.352	1.988	1.540	1.400	1.384	1.324	1.304	1.247	1.190	1.088	0.990	0.998	1.056	0.975	0.930	0.969	0.932	0.939	0.956	0.961	0.952	1.050	0.909	0.879	0.953	0.945	0.918
1980	0.000	1.558	4.306	2.804	1.861	1.711	1.607	1.448	1.402	1.273	1.161	1.082	1.037	0.998	1.054	1.030	0.960	0.937	0.950	0.956	1.007	0.922	0.968	0.984	0.949	0.865	0.967	0.950	0.953	0.907
1981	0.000	1.995	6.489	2.603	1.862	1.914	1.763	1.525	1.381	1.271	1.114	1.026	1.053	1.054	1.001	0.979	0.936	0.964	0.940	0.971	0.946	0.968	0.965	0.978	0.886	0.937	0.930	0.932	0.941	0.937
1982	0.000	7.145	3.419	3.021	1.829	1.781	1.829	1.656	1.312	1.121	1.028	1.050	1.081	1.017	0.995	0.918	0.986	0.941	0.994	0.940	0.986	0.927	1.017	0.886	0.929	0.949	0.953	0.967	0.959	0.935
1983	0.000	0.000	5.952	1.942	2.136	2.514	2.089	1.470	1.239	0.987	1.164	1.090	1.112	0.917	1.001	0.948	0.962	0.977	0.951	0.964	0.972	1.013	0.927	0.955	0.940	0.962	0.936	0.939	0.951	0.921
1984	0.000	7.418	2.651	2.389	2.824	2.607	1.801	1.195	1.161	1.069	1.194	1.016	0.986	0.951	1.005	0.942	0.994	0.970	0.939	1.016	0.953	0.899	0.948	0.963	0.949	0.965	0.943	0.939	0.936	
1985	0.000	14.929	3.528	4.766	3.698	2.189	1.323	1.123	1.188	1.137	1.090	1.054	0.956	0.984	0.982	0.967	0.965	0.962	0.968	1.015	0.902	0.977	0.949	0.988	0.961	0.951	0.958	0.948		
1986	0.000	8.909	8.550	9.372	3.167	1.474	1.233	1.238	1.400	1.160	1.031	0.965	1.036	0.975	0.969	0.988	1.004	0.968	1.014	0.928	0.964	0.975	0.956	0.947	0.966	0.958	0.952			
1987	0.000	3.774	10.045	4.827	1.720	1.449	1.299	1.657	1.286	0.996	1.004	1.002	0.993	1.012	0.970	1.005	0.975	1.034	0.936	0.966	0.962	0.978	0.936	0.988	0.970	0.971				
1988	0.000	0.000	9.868	3.017	1.694	1.554	1.942	1.228	1.121	0.964	1.045	0.987	1.007	0.996	0.986	1.046	1.000	0.914	0.989	0.960	0.973	0.966	0.977	0.988	0.965					
1989	0.000	0.000	5.577	2.926	1.893	2.309	1.554	1.150	1.040	1.112	0.983	1.020	1.010	0.967	1.046	0.996	0.956	0.990	0.983	0.976	0.975	0.997	0.967	0.952						
1990	0.000	16.105	2.959	2.747	2.481	1.652	1.168	1.063	1.124	1.022	1.001	1.043	1.007	1.061	1.008	0.921	0.993	0.981	0.992	0.953	0.996	0.980	0.958							
1991	0.000	7.185	3.097	3.803	1.868	1.494	1.116	1.044	1.139	0.984	0.998	1.034	1.026	1.036	0.963	0.995	1.017	0.963	1.009	0.970	0.993	0.978								
1992	0.000	125.062	9.871	2.937	1.549	1.174	1.195	1.112	1.074	1.019	1.083	1.001	1.059	0.995	0.969	1.010	0.980	1.004	0.989	1.018	0.970									
1993	0.000	32.818	5.236	2.156	1.550	1.320	1.091	1.138	1.046	1.095	1.066	1.021	0.955	1.043	1.002	0.988	1.025	0.974	0.983	0.984										
1994	220.261	10.359	4.650	2.297	1.479	1.356	1.094	1.142	1.101	1.065	1.116	0.989	0.990	1.052	0.997	1.000	1.020	0.985	0.987											
1995	0.000	5.263	5.250	2.091	1.256	1.301	1.122	1.170	1.172	1.084	0.997	1.008	1.076	1.021	0.975	1.017	1.019	0.965												
1996	73.458	5.641	2.855	1.893	1.420	1.327	1.114	1.184	1.126	1.009	1.063	1.026	1.066	0.992	1.015	1.026	0.965													
1997	0.000	4.155	4.239	1.757	1.381	1.286	1.179	1.199	1.083	1.027	1.054	1.068	1.025	1.028	0.993	0.966														
1998	0.000	3.949	3.719	1.515	1.508	1.444	1.121	1.101	1.061	1.149	1.034	1.022	1.031	0.977	0.998															
1999	0.000	9.434	2.739	1.678	1.590	1.469	1.114	1.185	1.099	1.109	1.060	1.023	1.042	1.014																
2000	0.000	11.915	3.406	1.948	1.494	1.269	1.165	1.131	1.100	1.020	1.049	1.081	1.039																	
2001	15.206	4.148	2.777	1.809	1.438	1.239	1.207	1.169	1.086	1.088	1.051	1.022																		
2002	0.000	3.091	2.912	1.722	1.530	1.396	1.212	1.183	1.056	1.134	1.026																			
2003	0.000	10.909	3.537	1.464	1.609	1.281	1.123	1.145	1.066	1.120																				
2004	27.345	6.188	2.308	1.743	1.707	1.303	1.167	1.105	1.134																					
2005	6.552	3.836	1.992	2.138	1.841	1.309	1.341	1.090																						
2006	0.000	2.674	2.302	1.780	1.769	1.444	1.164																							
2007	0.000	2.041	3.184	1.941	1.547	1.384																								
2008	35.746	1.938	3.122	1.552	1.551																									
2009	0.000	2.587	2.910	1.872																										
2010	0.000	2.556	1.973																											
2011	15.591	1.972																												
2012	0.000																													
Latest diag	0.000	1.972	1.973	1.872	1.551	1.384	1.164	1.090	1.134	1.120	1.026	1.022	1.039	1.014	0.998	0.966	0.965	0.965	0.987	0.984	0.970	0.978	0.958	0.952	0.965	0.971	0.952	0.948	0.936	0.921
5 Yr Avg	10.267	2.219	2.698	1.857	1.683	1.344	1.201	1.139	1.088	1.094	1.044	1.043	1.041	1.006	0.996	1.000	1.002	0.978	0.992	0.980	0.981	0.980	0.959	0.973	0.962	0.961	0.949	0.945	0.948	0.924
10 Yr Avg	8.523	3.779	2.702	1.797	1.608	1.354	1.179	1.149	1.098	1.081	1.051	1.026	1.031	1.022	0.997	0.997	0.995	0.978	0.985	0.979	0.966	0.969	0.960	0.963	0.956	0.947	0.946	0.935	0.945	0.935
5 Yr Wtd	40.108	2.128	2.738	1.835	1.683	1.336	1.199	1.138	1.088	1.092	1.044	1.043	1.040	1.006	0.995	0.999	1.002	0.978	0.993	0.978	0.981	0.980	0.959	0.972	0.962	0.961	0.949	0.945	0.948	0.923
7 Yr Wtd	60.549	2.435	2.507	1.735	1.645	1.329	1.195	1.143	1.086	1.092	1.047	1.037	1.038	1.017	0.992	1.000	1.002	0.981	0.990	0.973	0.976	0.979	0.956	0.969	0.955	0.957	0.949	0.947	0.946	0.928
10 Yr Wtd	31.604	3.131	2.716	1.770	1.594	1.345	1.178	1.146	1.095	1.082	1.050	1.027	1.031	1.023	0.998	0.994	0.993	0.977	0.984	0.977	0.964	0.969	0.959	0.963	0.957	0.946	0.945	0.937	0.945	0.932
Selected	27.500	3.131	2.716	1.770	1.594	1.345	1.178	1.146	1.095	1.082	1.050	1.027	1.031	1.023	0.998	0.994	0.993	0.977	0.984	0.977	0.964	0.969	0.959	0.963	0.957	0.946	0.945	0.937	0.945	0.932
Loss $ Weight	33	1,041	3,481	10,168	19,896	32,888	44,869	52,819	59,768	63,603	66,751	68,045	67,970	68,989	70,935	72,163	73,749	75,835	77,757	80,284	80,674	79,650	78,250	75,192	71,465	67,017	61,598	56,485	51,011	44,806
Center Wtd Avg	27.500	2.990	1.829	1.581	1.404	1.291	1.212	1.150	1.104	1.077	1.056	1.042	1.026	1.014	1.007	0.997	0.989	0.985	0.979	0.974	0.971	0.967	0.963	0.959	0.955	0.951	0.947	0.942	0.941	0.939
Geometric Mean	27.500	5.318	3.197	1.734	1.447	1.319	1.228	1.164	1.118	1.085	1.061	1.043	1.029	1.017	1.007	0.998	0.991	0.985	0.980	0.975	0.971	0.967	0.963	0.959	0.955	0.951	0.947	0.944	0.941	0.939

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT TOTAL DISABILITY

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				72	60	53	44	38	31	27	23	19	17	15
1955																			88	75	71	56	47	39	37	31	27	22	15	
1956																		138	125	115	97	87	76	65	53	47	43	34		
1957																	168	154	160	129	113	103	93	79	65	56	51			
1958																164	143	135	109	95	77	73	66	61	48	40				
1959															248	220	256	187	162	139	110	97	89	78	65					
1960														400	405	421	326	303	246	181	153	132	120	106						
1961													457	404	437	328	286	257	231	210	188	173	146							
1962												531	494	550	501	405	378	352	299	252	210	182								
1963											660	531	499	447	400	361	324	281	248	215	197									
1964										623	690	575	470	426	380	347	301	263	241	242										
1965									692	627	754	660	588	539	495	460	413	377	335											
1966								790	736	802	784	640	594	550	509	469	434	402												
1967							845	820	769	735	632	572	530	472	422	377	342													
1968						1,077	999	1,141	884	843	707	630	584	537	485	443														
1969					1,252	1,134	1,096	940	878	791	713	661	598	533	491															
1970				1,094	1,036	1,124	944	839	797	751	698	621	584	525																
1971			1,301	1,241	1,244	1,095	959	872	792	725	673	629	578																	
1972		1,975	1,843	1,914	1,638	1,478	1,337	1,231	1,131	1,043	956	863																		
1973	2,231	2,109	2,085	1,832	1,673	1,513	1,389	1,306	1,183	1,078	978																			
1974	3,271	3,315	2,862	2,714	2,474	2,292	2,130	1,984	1,857	1,727																				
1975	2,906	2,741	2,478	2,218	2,049	1,974	1,745	1,563	1,417																					
1976	3,441	3,138	2,863	2,630	2,487	2,315	2,113	1,916																						
1977	4,070	3,739	3,500	3,219	3,038	2,780	2,568																							
1978	4,181	3,927	3,669	3,410	3,168	2,911																								
1979	4,466	4,234	4,006	3,740	3,414																									
1980	4,541	4,236	3,940	3,694																										
1981	4,124	3,947	3,822																											
1982	4,559	4,272																												
1983	4,623																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.831	0.898	0.828	0.864	0.812	0.871	0.858	0.810	0.877	0.891	
1955																			0.853	0.953	0.784	0.834	0.840	0.948	0.842	0.857	0.836	0.648		
1956																		0.904	0.925	0.841	0.891	0.879	0.853	0.819	0.885	0.910	0.806			
1957																	0.918	1.040	0.804	0.872	0.915	0.906	0.843	0.830	0.863	0.901				
1958																0.873	0.939	0.808	0.869	0.819	0.939	0.904	0.925	0.787	0.830					
1959															0.886	1.161	0.730	0.869	0.860	0.789	0.884	0.912	0.878	0.839						
1960														1.012	1.041	0.775	0.928	0.813	0.734	0.845	0.865	0.909	0.883							
1961													0.885	1.081	0.751	0.871	0.899	0.897	0.911	0.893	0.923	0.842								
1962												0.929	1.114	0.911	0.808	0.934	0.930	0.851	0.842	0.833	0.866									
1963											0.804	0.940	0.896	0.894	0.904	0.898	0.867	0.883	0.867	0.916										
1964										1.109	0.832	0.817	0.908	0.891	0.913	0.868	0.875	0.914	1.004											
1965									0.907	1.201	0.876	0.890	0.918	0.918	0.929	0.898	0.914	0.886												
1966								0.931	1.091	0.977	0.817	0.927	0.926	0.926	0.922	0.925	0.926													
1967							0.969	0.938	0.956	0.860	0.905	0.926	0.892	0.894	0.893	0.907														
1968						0.927	1.142	0.775	0.954	0.838	0.892	0.927	0.919	0.903	0.914															
1969					0.906	0.966	0.858	0.934	0.901	0.901	0.928	0.904	0.891	0.921																
1970				0.948	1.085	0.840	0.888	0.950	0.943	0.930	0.890	0.940	0.899																	
1971			0.954	1.002	0.881	0.875	0.910	0.907	0.917	0.928	0.934	0.920																		
1972		0.933	1.039	0.856	0.902	0.905	0.921	0.919	0.923	0.916	0.903																			
1973	0.945	0.989	0.879	0.913	0.904	0.918	0.941	0.905	0.912	0.907																				
1974	1.014	0.863	0.948	0.912	0.926	0.930	0.931	0.936	0.930																					
1975	0.943	0.904	0.895	0.924	0.963	0.884	0.896	0.906																						
1976	0.912	0.912	0.919	0.946	0.931	0.913	0.907																							
1977	0.919	0.936	0.920	0.944	0.915	0.924																								
1978	0.939	0.934	0.930	0.929	0.919																									
1979	0.948	0.946	0.934	0.913																										
1980	0.933	0.930	0.937																											
1981	0.957	0.968																												
1982	0.937																													
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Latest diag	0.937	0.968	0.937	0.913	0.919	0.924	0.907	0.906	0.930	0.907	0.903	0.920	0.899	0.921	0.914	0.907	0.926	0.886	1.004	0.916	0.866	0.842	0.883	0.839	0.830	0.901	0.806	0.648	0.891	
5 Yr Avg	0.943	0.943	0.928	0.931	0.931	0.914	0.919	0.915	0.925	0.916	0.909	0.923	0.906	0.913	0.914	0.899	0.902	0.886	0.872	0.855	0.895	0.894	0.876	0.845	0.858	0.882	0.817	0.762	0.891	
10 Yr Avg	0.945	0.932	0.935	0.929	0.933	0.908	0.936	0.910	0.943	0.957	0.878	0.912	0.925	0.935	0.896	0.911	0.892	0.887	0.867	0.859	0.885	0.877	0.869	0.839	0.858	0.882	0.817	0.762	0.891	
5 Yr Wtd	0.943	0.943	0.929	0.930	0.929	0.915	0.918	0.917	0.925	0.915	0.909	0.923	0.906	0.913	0.915	0.901	0.905	0.884	0.869	0.860	0.891	0.888	0.874	0.836	0.859	0.888	0.816	0.752	0.891	
7 Yr Wtd	0.936	0.935	0.927	0.926	0.924	0.910	0.915	0.922	0.925	0.898	0.894	0.919	0.908	0.908	0.897	0.902	0.908	0.872	0.868	0.858	0.894	0.883	0.871	0.834	0.859	0.888	0.816	0.752	0.891	
10 Yr Wtd	0.944	0.931	0.932	0.925	0.928	0.911	0.930	0.909	0.939	0.946	0.878	0.912	0.924	0.931	0.895	0.902	0.895	0.881	0.866	0.860	0.887	0.879	0.871	0.834	0.859	0.888	0.816	0.752	0.891	
Selected	0.945	0.935	0.935	0.931	0.933	0.915	0.930	0.922	0.939	0.946	0.909	0.925	0.925	0.935	0.915	0.902	0.905	0.887	0.868	0.860	0.894	0.883	0.871	0.870	0.870	0.870	0.870	0.870	0.870	
Loss $ Weight	40,182	35,658	31,068	26,612	22,221	18,616	15,280	12,613	10,443	9,125	7,586	6,382	5,517	4,984	4,524	3,832	3,204	2,711	2,156	1,653	1,275	956	681	465	300	201	144	76	31	
Center Wtd Avg	0.939	0.936	0.937	0.931	0.930	0.927	0.927	0.928	0.930	0.929	0.930	0.928	0.921	0.922	0.918	0.912	0.899	0.889	0.885	0.878	0.873	0.875	0.882	0.875	0.870	0.870	0.870	0.870	0.870	
Geometric Mean	0.938	0.936	0.934	0.932	0.930	0.929	0.928	0.928	0.929	0.929	0.928	0.926	0.924	0.920	0.914	0.908	0.901	0.893	0.885	0.880	0.879	0.877	0.875	0.874	0.873	0.871	0.870	0.870	0.870	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**15**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.027**	**0.982**
Inverse Power	**1.042**	**0.972**
Selected Tail	**1.027**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.672				Slope=	-2.881			
						Intercept=	-2.336				Intercept=	11.918			
PERIOD	AGE	SELECTED	5 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000	12.290	11.648	6.000	1.792	-1.702	-1.131	**3.626**	94.636	1.792	1.609	6.755	**859.569**	
2	18	1.850	1.655	1.723	1.850	2.890	-0.251	-0.393	**2.037**	26.097	2.890	-0.163	3.590	**37.228**	43867.562
3	30	2.200	2.353	2.220	2.200	3.401	-0.501	-0.049	**1.629**	12.813	3.401	0.182	2.118	**9.314**	1178.351
4	42	1.830	1.860	1.784	1.830	3.738	-0.235	0.177	**1.435**	7.867	3.738	-0.186	1.149	**4.153**	126.509
5	54	1.625	1.712	1.670	1.625	3.989	-0.046	0.346	**1.322**	5.483	3.989	-0.470	0.424	**2.529**	30.459
6	66	1.350	1.402	1.381	1.350	4.190	0.300	0.481	**1.248**	4.148	4.190	-1.050	-0.154	**1.857**	12.045
7	78	1.265	1.286	1.265	1.260	4.357	0.456	0.593	**1.196**	3.325	4.357	-1.347	-0.635	**1.530**	6.485
8	90	1.200	1.225	1.212	1.200	4.500	0.583	0.689	**1.158**	2.781	4.500	-1.609	-1.047	**1.351**	4.239
9	102	1.150	1.174	1.170	1.150	4.625	0.711	0.774	**1.129**	2.402	4.625	-1.897	-1.408	**1.245**	3.138
10	114	1.130	1.151	1.149	1.130	4.736	0.771	0.848	**1.107**	2.127	4.736	-2.040	-1.729	**1.178**	2.521
11	126	1.100	1.112	1.111	1.100	4.836	0.875	0.916	**1.090**	1.921	4.836	-2.303	-2.017	**1.133**	2.141
12	138	1.080	1.108	1.103	1.080	4.927	0.957	0.977	**1.076**	1.763	4.927	-2.526	-2.279	**1.102**	1.890
13	150	1.065	1.087	1.083	1.065	5.011	1.028	1.033	**1.064**	1.639	5.011	-2.733	-2.519	**1.081**	1.714
14	162	1.065	1.069	1.072	1.065	5.088	1.028	1.085	**1.055**	1.541	5.088	-2.733	-2.741	**1.065**	1.586
15	174	1.045	1.054	1.052	1.045	5.159	1.146	1.133	**1.047**	1.461	5.159	-3.101	-2.947	**1.053**	1.490
16	186	1.045	1.059	1.055	1.045	5.226	1.146	1.177	**1.041**	1.395	5.226	-3.101	-3.139	**1.043**	1.416
17	198	1.035	1.053	1.048	1.035	5.288	1.220	1.219	**1.035**	1.341	5.288	-3.352	-3.319	**1.036**	1.357
18	210	1.025	1.037	1.036	1.025	5.347	1.312	1.259	**1.030**	1.295	5.347	-3.689	-3.489	**1.031**	1.310
19	222	1.025	1.036	1.034	1.025	5.403	1.312	1.296	**1.027**	1.257	5.403	-3.689	-3.649	**1.026**	1.271
20	234	1.025	1.039	1.036	1.025	5.455	1.312	1.332	**1.023**	1.225	5.455	-3.689	-3.801	**1.022**	1.239
21	246	1.020	1.032	1.028	1.020	5.505	1.369	1.365	**1.020**	1.197	5.505	-3.912	-3.945	**1.019**	1.212
22	258	1.020	1.032	1.031	1.020	5.553	1.369	1.397	**1.018**	1.173	5.553	-3.912	-4.082	**1.017**	1.189
23	270	1.015	1.021	1.020	1.015	5.598	1.439	1.428	**1.016**	1.152	5.598	-4.200	-4.213	**1.015**	1.169
24	282	1.014	1.021	1.020	1.014	5.642	1.455	1.457	**1.014**	1.135	5.642	-4.269	-4.338	**1.013**	1.152
25	294	1.013	1.020	1.018	1.013	5.684	1.471	1.485	**1.012**	1.119	5.684	-4.343	-4.458	**1.012**	1.137
26	306	1.011	1.016	1.015	1.011	5.724	1.509	1.512	**1.011**	1.106	5.724	-4.510	-4.574	**1.010**	1.124
27	318	1.010	1.012	1.012	1.010	5.762	1.529	1.538	**1.010**	1.094	5.762	-4.605	-4.684	**1.009**	1.113
28	330	1.010	1.009	1.011	1.010	5.799	1.529	1.563	**1.009**	1.083	5.799	-4.605	-4.791	**1.008**	1.102
29	342	1.009	1.009	1.010	1.009	5.835	1.552	1.587	**1.008**	1.074	5.835	-4.711	-4.894	**1.007**	1.093
30	354	1.006	1.006	1.008	1.006	5.869	1.634	1.610	**1.007**	1.066	5.869	-5.116	-4.993	**1.007**	1.085
31	366	1.005	1.008	1.008	1.005	5.903	1.668	1.633	**1.006**	1.059	5.903	-5.298	-5.089	**1.006**	1.078
32	378	1.005	1.008	1.008	1.005	5.935	1.668	1.654	**1.005**	1.053	5.935	-5.298	-5.182	**1.006**	1.071
33	390	1.005	1.006	1.006	1.005	5.966	1.668	1.675	**1.005**	1.047	5.966	-5.298	-5.272	**1.005**	1.065
34	402	1.004	1.002	1.002	1.004	5.996	1.709	1.696	**1.004**	1.042	5.996	-5.521	-5.360	**1.005**	1.060
35	414	1.004	0.997	0.997	1.004	6.026	1.709	1.715	**1.004**	1.037	6.026	-5.521	-5.444	**1.004**	1.055
36	426	1.003	1.000	1.000	1.004	6.054	1.709	1.735	**1.003**	1.033	6.054	-5.521	-5.527	**1.004**	1.050
37	438					6.082		1.753	**1.003**	1.030	6.082		-5.607	**1.004**	1.046
38	450					6.109		1.771	**1.003**	1.027	6.109		-5.685	**1.003**	1.042
39	462					6.136		1.789	**1.003**	1.024	6.136		-5.761	**1.003**	1.039
40	474					6.161		1.806	**1.002**	1.021	6.161		-5.834	**1.003**	1.036
41	486					6.186		1.823	**1.002**	1.019	6.186		-5.906	**1.003**	1.032
42	498					6.211		1.840	**1.002**	1.017	6.211		-5.977	**1.003**	1.030
43	510					6.234		1.856	**1.002**	1.015	6.234		-6.045	**1.002**	1.027
44	522					6.258		1.871	**1.002**	1.013	6.258		-6.112	**1.002**	1.025
45	534					6.280		1.886	**1.001**	1.012	6.280		-6.178	**1.002**	1.022
46	546					6.303		1.901	**1.001**	1.010	6.303		-6.242	**1.002**	1.020
47	558					6.324		1.916	**1.001**	1.009	6.324		-6.305	**1.002**	1.018
48	570					6.346		1.930	**1.001**	1.008	6.346		-6.366	**1.002**	1.016
49	582					6.366		1.944	**1.001**	1.007	6.366		-6.426	**1.002**	1.015
50	594					6.387		1.958	**1.001**	1.006	6.387		-6.485	**1.002**	1.013
51	606					6.407		1.972	**1.001**	1.005	6.407		-6.542	**1.001**	1.012
52	618					6.426		1.985	**1.001**	1.004	6.426		-6.599	**1.001**	1.010
53	630					6.446		1.998	**1.001**	1.004	6.446		-6.654	**1.001**	1.009
54	642					6.465		2.010	**1.001**	1.003	6.465		-6.709	**1.001**	1.007
55	654					6.483		2.023	**1.001**	1.003	6.483		-6.762	**1.001**	1.006
56	666					6.501		2.035	**1.000**	1.002	6.501		-6.814	**1.001**	1.005
57	678					6.519		2.047	**1.000**	1.002	6.519		-6.866	**1.001**	1.004
58	690					6.537		2.059	**1.000**	1.001	6.537		-6.916	**1.001**	1.003
59	702					6.554		2.070	**1.000**	1.001	6.554		-6.966	**1.001**	1.002
60	714					6.571		2.082	**1.000**	1.000	6.571		-7.015	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT TOTAL DISABILITY

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**40**
	To:	**59**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.006**	**0.993**
Inverse Power	**1.011**	**0.983**
Selected Tail	**1.011**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.083				Slope=	-5.926			
		IMPLIED	SELECTED	Intercept=	-5.207				Intercept=	32.286			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-3.267	**26.737**		1.792		21.668		
2	18	6.141	6.141	2.890	-1.727	-2.077	**8.494**		2.890	1.637	15.157		
3	30	3.397	3.397	3.401	-1.054	-1.524	**5.110**	78694.611	3.401	0.874	12.130		
4	42	2.174	2.174	3.738	-0.485	-1.160	**3.716**	15401.109	3.738	0.161	10.136	**25242.446**	
5	54	1.795	1.795	3.989	-0.206	-0.888	**2.964**	4145.036	3.989	-0.229	8.647	**5693.681**	
6	66	1.625	1.625	4.190	-0.045	-0.670	**2.497**	1398.572	4.190	-0.470	7.458	**1734.242**	
7	78	1.479	1.479	4.357	0.120	-0.490	**2.182**	559.994	4.357	-0.736	6.468	**645.049**	
8	90	1.361	1.361	4.500	0.283	-0.335	**1.956**	256.611	4.500	-1.018	5.620	**276.820**	
9	102	1.293	1.293	4.625	0.395	-0.199	**1.788**	131.162	4.625	-1.228	4.878	**132.371**	
10	114	1.240	1.240	4.736	0.496	-0.079	**1.658**	73.368	4.736	-1.427	4.219	**68.958**	
11	126	1.205	1.205	4.836	0.573	0.030	**1.555**	44.259	4.836	-1.587	3.626	**38.555**	
12	138	1.175	1.175	4.927	0.643	0.128	**1.472**	28.462	4.927	-1.742	3.087	**22.904**	
13	150	1.151	1.151	5.011	0.709	0.219	**1.405**	19.331	5.011	-1.890	2.593	**14.364**	
14	162	1.136	1.136	5.088	0.753	0.302	**1.349**	13.762	5.088	-1.997	2.136	**9.470**	
15	174	1.118	1.118	5.159	0.810	0.379	**1.302**	10.203	5.159	-2.136	1.713	**6.546**	24944.604
16	186	1.105	1.105	5.226	0.855	0.452	**1.262**	7.837	5.226	-2.250	1.318	**4.735**	3810.858
17	198	1.094	1.094	5.288	0.897	0.519	**1.229**	6.207	5.288	-2.362	0.947	**3.579**	804.795
18	210	1.085	1.085	5.347	0.933	0.583	**1.200**	5.051	5.347	-2.460	0.599	**2.820**	224.882
19	222	1.076	1.076	5.403	0.973	0.643	**1.175**	4.209	5.403	-2.573	0.269	**2.309**	79.757
20	234	1.069	1.069	5.455	1.007	0.700	**1.154**	3.581	5.455	-2.671	-0.043	**1.958**	34.541
21	246	1.064	1.064	5.505	1.036	0.754	**1.135**	3.103	5.505	-2.757	-0.339	**1.712**	17.639
22	258	1.057	1.057	5.553	1.070	0.806	**1.119**	2.733	5.553	-2.860	-0.621	**1.537**	10.300
23	270	1.052	1.052	5.598	1.101	0.855	**1.105**	2.442	5.598	-2.958	-0.891	**1.410**	6.701
24	282	1.047	1.047	5.642	1.130	0.902	**1.093**	2.209	5.642	-3.049	-1.148	**1.317**	4.751
25	294	1.044	1.044	5.684	1.155	0.947	**1.082**	2.021	5.684	-3.130	-1.395	**1.248**	3.607
26	306	1.040	1.040	5.724	1.182	0.991	**1.073**	1.868	5.724	-3.222	-1.632	**1.195**	2.891
27	318	1.036	1.036	5.762	1.208	1.032	**1.064**	1.742	5.762	-3.313	-1.860	**1.156**	2.418
28	330	1.033	1.033	5.799	1.238	1.072	**1.057**	1.637	5.799	-3.418	-2.080	**1.125**	2.093
29	342	1.030	1.030	5.835	1.261	1.111	**1.050**	1.549	5.835	-3.499	-2.292	**1.101**	1.860
30	354	1.028	1.028	5.869	1.284	1.148	**1.045**	1.474	5.869	-3.585	-2.496	**1.082**	1.689
31	366	1.025	1.025	5.903	1.309	1.185	**1.040**	1.411	5.903	-3.676	-2.693	**1.068**	1.561
32	378	1.023	1.023	5.935	1.331	1.219	**1.035**	1.358	5.935	-3.760	-2.885	**1.056**	1.462
33	390	1.022	1.022	5.966	1.351	1.253	**1.031**	1.312	5.966	-3.839	-3.070	**1.046**	1.384
34	402	1.020	1.020	5.996	1.372	1.286	**1.028**	1.272	5.996	-3.922	-3.249	**1.039**	1.323
35	414	1.018	1.018	6.026	1.390	1.318	**1.024**	1.238	6.026	-3.998	-3.424	**1.033**	1.274
36	426	1.017	1.017	6.054	1.410	1.349	**1.022**	1.208	6.054	-4.080	-3.593	**1.028**	1.233
37	438	1.016	1.016	6.082	1.427	1.379	**1.019**	1.183	6.082	-4.149	-3.758	**1.023**	1.200
38	450	1.014	1.014	6.109	1.448	1.408	**1.017**	1.161	6.109	-4.240	-3.918	**1.020**	1.173
39	462	1.013	1.013	6.136	1.468	1.437	**1.015**	1.141	6.136	-4.328	-4.074	**1.017**	1.150
40	474	1.012	1.012	6.161	1.488	1.465	**1.013**	1.124	6.161	-4.415	-4.226	**1.015**	1.131
41	486	1.011	1.011	6.186	1.507	1.492	**1.012**	1.109	6.186	-4.502	-4.374	**1.013**	1.115
42	498	1.010	1.010	6.211	1.526	1.518	**1.011**	1.096	6.211	-4.590	-4.519	**1.011**	1.101
43	510	1.009	1.009	6.234	1.545	1.544	**1.009**	1.085	6.234	-4.679	-4.660	**1.009**	1.089
44	522	1.008	1.008	6.258	1.564	1.569	**1.008**	1.075	6.258	-4.771	-4.797	**1.008**	1.079
45	534	1.008	1.008	6.280	1.584	1.594	**1.007**	1.066	6.280	-4.869	-4.932	**1.007**	1.070
46	546	1.007	1.007	6.303	1.605	1.618	**1.007**	1.058	6.303	-4.973	-5.064	**1.006**	1.062
47	558	1.006	1.006	6.324	1.627	1.641	**1.006**	1.051	6.324	-5.085	-5.193	**1.006**	1.056
48	570	1.005	1.005	6.346	1.651	1.664	**1.005**	1.045	6.346	-5.204	-5.319	**1.005**	1.050
49	582	1.005	1.005	6.366	1.675	1.687	**1.005**	1.040	6.366	-5.332	-5.442	**1.004**	1.045
50	594	1.004	1.004	6.387	1.699	1.709	**1.004**	1.035	6.387	-5.465	-5.563	**1.004**	1.040
51	606	1.004	1.004	6.407	1.723	1.731	**1.004**	1.031	6.407	-5.598	-5.682	**1.003**	1.036
52	618	1.003	1.003	6.426	1.747	1.752	**1.003**	1.028	6.426	-5.734	-5.798	**1.003**	1.033
53	630	1.003	1.003	6.446	1.770	1.773	**1.003**	1.024	6.446	-5.871	-5.912	**1.003**	1.029
54	642	1.002	1.002	6.465	1.793	1.793	**1.002**	1.021	6.465	-6.008	-6.024	**1.002**	1.027
55	654	1.002	1.002	6.483	1.816	1.813	**1.002**	1.019	6.483	-6.145	-6.133	**1.002**	1.024
56	666	1.002	1.002	6.501	1.839	1.833	**1.002**	1.017	6.501	-6.286	-6.241	**1.002**	1.022
57	678	1.002	1.002	6.519	1.861	1.852	**1.002**	1.015	6.519	-6.427	-6.347	**1.002**	1.020
58	690	1.001	1.001	6.537	1.882	1.871	**1.002**	1.013	6.537	-6.568	-6.451	**1.002**	1.018
59	702	1.001	1.001	6.554	1.904	1.890	**1.001**	1.011	6.554	-6.708	-6.553	**1.001**	1.017
60	714	1.000		6.571		1.908	**1.001**	1.010	6.571		-6.654	**1.001**	1.015

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		19,440	83,440	64,000	71.3%	45,609	
1977	23,851,125	51,909	64,154	12,246	66.9%	8,199	0.269
1978	26,143,240	57,793	72,570	14,777	66.5%	9,824	0.278
1979	28,061,666	67,664	86,491	18,827	66.1%	12,450	0.308
1980	28,979,182	56,117	73,057	16,941	65.7%	11,130	0.252
1981	30,141,508	55,105	73,104	17,999	65.2%	11,735	0.243
1982	30,058,966	48,952	66,241	17,289	64.7%	11,185	0.220
1983	30,607,324	59,167	81,808	22,641	64.2%	14,547	0.267
1984	33,121,678	67,420	95,363	27,942	63.8%	17,825	0.288
1985	35,713,654	67,054	97,191	30,137	63.4%	19,095	0.272
1986	38,297,697	51,802	77,090	25,288	63.0%	15,920	0.201
1987	41,065,403	57,447	87,975	30,528	62.6%	19,106	0.214
1988	44,221,964	58,993	93,119	34,126	62.2%	21,224	0.211
1989	47,110,000	53,869	87,750	33,880	61.7%	20,919	0.186
1990	49,659,895	48,866	82,349	33,483	61.3%	20,531	0.166
1991	50,856,501	47,143	82,427	35,284	60.9%	21,496	0.162
1992	52,804,448	43,441	78,941	35,500	60.5%	21,470	0.149
1993	55,132,894	38,044	72,105	34,060	60.1%	20,459	0.131
1994	57,739,505	34,668	68,780	34,113	59.7%	20,356	0.119
1995	60,949,772	26,937	56,114	29,177	59.3%	17,289	0.092
1996	63,664,000	35,029	76,929	41,901	58.8%	24,654	0.121
1997	68,077,000	27,952	64,973	37,021	58.4%	21,622	0.095
1998	71,447,000	29,759	73,584	43,825	58.0%	25,407	0.103
1999	75,244,663	30,748	81,179	50,430	57.5%	28,993	0.108
2000	79,122,396	27,110	76,692	49,581	57.0%	28,238	0.097
2001	80,396,857	26,613	81,311	54,698	56.4%	30,876	0.101
2002	81,621,352	30,855	102,424	71,569	55.9%	40,013	0.125
2003	82,433,234	26,700	97,459	70,759	55.4%	39,204	0.118
2004	84,632,753	25,196	101,933	76,736	54.9%	42,124	0.120
2005	86,912,307	20,315	92,300	71,985	54.4%	39,141	0.106
2006	90,822,757	13,599	73,331	59,733	53.8%	32,154	0.081
2007	93,702,820	12,655	77,650	64,994	53.3%	34,619	0.083
2008	93,449,349	9,387	72,848	63,461	52.7%	33,451	0.078
2009	86,544,195	6,593	67,030	60,436	52.2%	31,558	0.077
2010	86,654,516	4,756	65,869	61,113	51.7%	31,608	0.076
2011	90,275,208	2,883	66,744	63,862	51.4%	32,840	0.074
2012	94,226,147	909	70,179	69,270	50.8%	35,162	0.074
2013	48,526,466	35	36,358	36,323	49.7%	18,057	0.075
2014		0	0				
TOTAL		1,342,924	2,958,860	1,615,935	57.6%	930,088	
EXLD PRIOR		1,323,485	2,875,420	1,551,935	57.0%	884,479	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 4, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 4, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 4, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	64,000	4,554	4,304	5,041	3,861	4,144	3,446	3,345	3,356	3,223	2,929	2,570	2,202	2,254	1,965	1,822	1,570	1,584	1,441	10,390
1977	12,246	771	725	685	650	621	597	578	557	533	508	480	451	424	399	373	348	321	294	2,930
1978	14,777	925	872	820	774	735	702	676	654	630	603	574	543	511	480	451	422	393	364	3,648
1979	18,827	1,215	1,102	1,039	977	923	876	837	805	779	751	719	685	647	609	572	538	503	469	4,781
1980	16,941	1,038	1,026	931	878	825	780	740	707	680	658	634	608	578	547	514	483	454	425	4,435
1981	17,999	1,047	1,039	1,027	932	878	826	780	740	707	681	659	635	608	579	547	514	484	454	4,863
1982	17,289	980	949	941	930	844	796	748	707	671	641	617	597	575	551	524	496	466	438	4,818
1983	22,641	1,289	1,210	1,172	1,163	1,149	1,043	983	924	873	829	792	762	737	710	680	647	612	576	6,491
1984	27,942	1,550	1,502	1,411	1,366	1,355	1,340	1,215	1,145	1,078	1,018	966	923	888	859	828	793	755	713	8,238
1985	30,137	1,659	1,580	1,531	1,438	1,392	1,381	1,365	1,239	1,167	1,098	1,037	984	940	905	876	844	808	769	9,123
1986	25,288	1,384	1,316	1,253	1,215	1,140	1,104	1,095	1,083	983	926	871	823	781	746	718	694	669	641	7,846
1987	30,528	1,669	1,579	1,502	1,430	1,386	1,301	1,260	1,250	1,236	1,121	1,057	994	939	891	851	819	793	764	9,686
1988	34,126	1,814	1,766	1,672	1,590	1,514	1,467	1,378	1,334	1,323	1,308	1,187	1,119	1,052	994	943	901	867	839	11,060
1989	33,880	1,722	1,709	1,664	1,575	1,498	1,427	1,383	1,298	1,257	1,247	1,233	1,118	1,054	991	936	889	849	817	11,213
1990	33,483	1,688	1,616	1,604	1,562	1,478	1,406	1,339	1,297	1,218	1,179	1,170	1,157	1,050	989	930	879	834	797	11,289
1991	35,284	1,770	1,689	1,617	1,605	1,563	1,480	1,407	1,340	1,299	1,219	1,181	1,171	1,158	1,051	990	931	880	835	12,098
1992	35,500	1,708	1,695	1,618	1,549	1,538	1,497	1,417	1,348	1,283	1,244	1,168	1,131	1,122	1,109	1,006	948	892	842	12,386
1993	34,060	1,634	1,560	1,548	1,478	1,415	1,404	1,368	1,294	1,231	1,172	1,136	1,067	1,033	1,025	1,013	919	866	815	12,083
1994	34,113	1,623	1,559	1,488	1,477	1,410	1,349	1,340	1,305	1,235	1,174	1,118	1,084	1,017	985	977	966	877	826	12,303
1995	29,177	1,346	1,324	1,272	1,214	1,205	1,150	1,101	1,093	1,064	1,007	958	912	884	830	804	797	788	715	10,711
1996	41,901	1,901	1,846	1,815	1,744	1,665	1,652	1,577	1,509	1,498	1,459	1,381	1,314	1,251	1,212	1,138	1,102	1,093	1,081	15,665
1997	37,021	1,632	1,605	1,559	1,533	1,473	1,406	1,395	1,332	1,275	1,265	1,232	1,166	1,109	1,056	1,024	961	931	923	14,143
1998	43,825	1,897	1,849	1,818	1,765	1,736	1,668	1,592	1,580	1,508	1,444	1,433	1,396	1,321	1,256	1,196	1,159	1,089	1,054	17,063
1999	50,430	2,082	2,093	2,040	2,006	1,948	1,915	1,840	1,757	1,743	1,664	1,593	1,581	1,540	1,457	1,386	1,320	1,279	1,201	19,987
2000	49,581	1,938	1,967	1,978	1,927	1,895	1,840	1,810	1,738	1,659	1,647	1,572	1,505	1,494	1,455	1,377	1,309	1,247	1,208	20,016
2001	54,698	2,130	2,055	2,086	2,097	2,043	2,009	1,951	1,919	1,843	1,759	1,746	1,666	1,595	1,584	1,542	1,460	1,388	1,322	22,503
2002	71,569	2,668	2,684	2,589	2,627	2,641	2,573	2,531	2,457	2,417	2,322	2,216	2,199	2,099	2,010	1,995	1,943	1,839	1,749	30,011
2003	70,759	2,629	2,540	2,555	2,464	2,501	2,514	2,450	2,409	2,339	2,301	2,210	2,110	2,093	1,998	1,913	1,899	1,849	1,750	30,234
2004	76,736	2,778	2,748	2,655	2,670	2,576	2,614	2,628	2,560	2,518	2,445	2,405	2,310	2,205	2,188	2,089	1,999	1,985	1,933	33,431
2005	71,985	2,527	2,514	2,488	2,403	2,417	2,331	2,366	2,379	2,318	2,279	2,213	2,176	2,091	1,996	1,980	1,891	1,810	1,797	32,009
2006	59,733	2,020	2,026	2,016	1,994	1,926	1,938	1,869	1,897	1,907	1,858	1,827	1,774	1,745	1,676	1,600	1,588	1,516	1,451	27,103
2007	64,994	2,112	2,126	2,133	2,122	2,100	2,028	2,040	1,968	1,997	2,008	1,956	1,924	1,868	1,837	1,765	1,685	1,672	1,596	30,060
2008	63,461	2,026	1,996	2,010	2,016	2,006	1,985	1,917	1,928	1,860	1,888	1,898	1,849	1,818	1,766	1,736	1,668	1,592	1,580	29,922
2009	60,436	1,956	1,867	1,840	1,852	1,858	1,848	1,829	1,766	1,777	1,714	1,740	1,749	1,704	1,676	1,627	1,600	1,537	1,467	29,030
2010	61,113	1,932	1,915	1,828	1,801	1,814	1,819	1,810	1,791	1,730	1,740	1,678	1,703	1,712	1,668	1,641	1,593	1,567	1,505	29,864
2011	63,862	2,235	1,949	1,931	1,844	1,817	1,829	1,835	1,825	1,806	1,744	1,755	1,693	1,718	1,727	1,682	1,655	1,607	1,580	31,633
2012	69,270	1,876	2,358	2,056	2,038	1,946	1,917	1,930	1,936	1,926	1,906	1,841	1,852	1,786	1,813	1,822	1,776	1,746	1,695	35,050
2013	36,323	1,333	1,932	2,429	2,118	2,099	2,004	1,975	1,988	1,994	1,984	1,963	1,896	1,907	1,840	1,867	1,877	1,829	1,798	37,848
TOTAL	1,615,935	69,059	68,195	67,660	64,685	63,472	61,263	59,697	58,216	56,586	54,739	52,784	50,826	49,309	47,428	45,737	43,883	42,269	40,525	655,961

(1) SECTION 1, EXHIBIT 4, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 4, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,291	117	107	1,067	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	139	13	11	10	104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	938	83	78	71	64	642	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	232	21	19	17	16	15	145	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	449	41	36	33	31	28	26	255	-	-	-	-	-	-	-	-	-	-	-	-
1958	970	88	80	72	64	60	55	50	500	-	-	-	-	-	-	-	-	-	-	-
1959	1,296	118	107	97	87	78	73	67	61	608	-	-	-	-	-	-	-	-	-	-
1960	1,263	115	105	95	86	77	69	65	59	54	538	-	-	-	-	-	-	-	-	-
1961	981	89	81	74	67	60	54	49	46	42	38	380	-	-	-	-	-	-	-	-
1962	527	47	43	40	36	33	30	27	24	22	20	19	186	-	-	-	-	-	-	-
1963	1,328	116	108	100	92	83	75	68	61	55	52	47	43	428	-	-	-	-	-	-
1964	1,052	90	84	78	72	66	60	55	49	44	40	37	34	31	310	-	-	-	-	-
1965	1,234	103	97	90	84	78	71	65	59	53	48	43	40	37	33	333	-	-	-	-
1966	933	76	71	67	63	59	54	50	45	41	37	33	30	28	25	23	231	-	-	-
1967	1,767	141	132	125	117	110	102	94	86	79	71	64	58	52	49	44	40	403	-	-
1968	1,931	150	142	134	126	118	110	103	95	87	79	72	65	58	52	49	45	41	406	-
1969	2,615	198	188	178	167	157	148	138	129	119	109	99	90	81	73	66	61	56	51	509
1970	2,898	212	203	193	183	172	161	152	142	132	122	112	102	92	83	75	67	63	58	575
1971	3,384	239	230	220	210	198	186	175	165	154	144	133	122	111	100	90	81	73	68	686
1972	3,281	223	216	208	199	189	179	168	158	149	139	130	120	110	100	90	81	73	66	682
1973	5,983	394	380	367	354	339	323	305	287	270	253	237	221	204	187	170	154	139	125	1,274
1974	8,643	558	533	513	496	478	458	436	412	388	364	342	320	299	276	253	230	208	188	1,891
1975	9,895	630	598	571	550	532	513	491	467	442	416	391	367	344	320	296	271	247	223	2,228
1976	10,969	693	654	621	593	571	552	532	510	485	459	432	406	381	357	332	307	282	256	2,545
TOTAL	64,000	4,554	4,304	5,041	3,861	4,144	3,446	3,345	3,356	3,223	2,929	2,570	2,202	2,254	1,965	1,822	1,570	1,584	1,441	10,390

(1) BASED ON SECTION 1, EXHIBIT 4, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 4, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		19,440										83,440	
1977	23,851,125	51,909	59,009	64,154	62,173	64,171	62,279					64,154	0.269
1978	26,143,240	57,793	68,012	72,570	72,026	72,588	72,061					72,570	0.278
1979	28,061,666	67,664	78,231	86,491	83,311	86,604	83,536					86,491	0.308
1980	28,979,182	56,117	65,386	73,057	70,056	73,115	70,272					73,057	0.252
1981	30,141,508	55,105	66,000	73,104	71,184	73,161	71,341					73,104	0.243
1982	30,058,966	48,952	58,322	66,241	63,362	66,316	63,614	66,241	66,241	66,241		66,241	0.220
1983	30,607,324	59,167	75,543	81,808	82,728	81,776	82,638	81,777	82,066	81,893		81,808	0.267
1984	33,121,678	67,420	84,524	95,363	93,397	95,449	93,612	95,472	95,406	95,709		95,363	0.288
1985	35,713,654	67,054	85,764	97,191	95,714	97,339	95,917	97,381	97,075	97,401		97,191	0.272
1986	38,297,697	51,802	66,458	77,090	74,910	77,293	75,226	77,246	76,547	78,087		77,090	0.201
1987	41,065,403	57,447	75,011	87,975	85,397	88,211	85,793	88,001	87,300	88,880		87,975	0.214
1988	44,221,964	58,993	79,526	93,119	91,895	93,346	92,143	93,053	92,529	94,513		93,119	0.211
1989	47,110,000	53,869	76,489	87,750	89,712	87,809	89,445	87,599	88,868	88,980		87,750	0.186
1990	49,659,895	48,866	68,262	82,349	81,263	82,571	81,524	82,071	81,660	86,734		82,349	0.166
1991	50,856,501	47,143	67,586	82,427	81,665	82,697	81,905	82,007	81,107	85,288		82,427	0.162
1992	52,804,448	43,441	65,956	78,941	80,891	79,113	80,602	78,490	78,725	82,650		78,941	0.149
1993	55,132,894	38,044	56,571	72,105	70,422	70,598	70,125	71,646	72,157	76,476		72,105	0.131
1994	57,739,505	34,668	51,310	68,780	65,150	70,464	66,642	68,344	64,862	73,178		68,780	0.119
1995	60,949,772	26,937	43,017	56,114	55,712	60,213	57,600	55,665	54,143	61,026		56,114	0.092
1996	63,664,000	35,029	54,997	76,929	72,653	71,438	71,242	75,970	73,478	80,086		76,929	0.121
1997	68,077,000	27,952	45,453	64,973	61,846	68,681	64,400	63,944	63,528	72,597		64,973	0.095
1998	71,447,000	29,759	50,421	73,584	70,665	74,439	71,912	72,178	69,659	81,536		73,584	0.103
1999	75,244,663	30,748	53,849	81,179	77,732	79,830	78,123	79,362	77,106	88,604		81,179	0.108
2000	79,122,396	27,110	51,116	76,692	76,001	80,821	78,319	74,797	74,136	85,946		76,692	0.097
2001	80,396,857	26,613	52,153	81,311	79,868	83,400	81,447	79,155	76,735	85,584		81,311	0.101
2002	81,621,352	30,855	61,625	102,424	97,206	99,295	97,476	99,439	95,823	111,756		102,424	0.125
2003	82,433,234	26,700	59,331	97,345	97,798	98,488	98,239	94,164	96,500	102,474		97,459	0.118
2004	84,632,753	25,196	58,255	101,999	100,346	101,668	100,855	98,711	99,858	110,160		101,933	0.120
2005	86,912,307	20,315	50,386	92,496	90,697	91,843	91,124	89,281	87,744	102,385		92,300	0.106
2006	90,822,757	13,599	34,085	70,709	64,115	77,265	71,005	67,974	63,483	85,877		73,331	0.081
2007	93,702,820	12,655	39,642	76,610	77,924	78,690	78,502	73,526	75,269	83,899		77,650	0.083
2008	93,449,349	9,387	33,733	68,189	69,292	75,955	73,347	65,335	69,869	78,158		72,848	0.078
2009	86,544,195	6,593	31,064	60,587	66,682	69,791	68,943	58,205	62,995	72,712		67,030	0.077
2010	86,654,516	4,756	27,156	59,660	63,538	67,422	66,147	57,159	55,619	76,470		65,869	0.076
2011	90,275,208	2,883	23,992	62,189	65,961	67,250	66,938	59,789	57,910	73,118		66,744	0.074
2012	94,226,147	909	16,126	45,879	53,200	70,179	65,374	44,973	44,614	71,801		70,179	0.074
2013	97,052,931	35	2,230	23,332	28,692	72,716	69,362	20,714	21,488	72,907		72,716	0.075
2014	99,964,519					74,973	74,973					74,973	0.075
TOTAL		1,342,924	2,036,592	2,812,713	2,785,184	3,006,978	2,944,008	2,399,669	2,384,500	2,693,129		3,070,191	
EXLD PRIOR		1,323,485	2,036,592	2,812,713	2,785,184	3,006,978	2,944,008	2,399,669	2,384,500	2,693,129		2,986,752	
EXLD PRIOR & 2014		1,323,485	2,036,592	2,812,713	2,785,184	2,932,005	2,869,035	2,399,669	2,384,500	2,693,129		2,911,778	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 4, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 4, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 4, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 4, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 4, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 4, SHEET 9
(10) SECTION 1, EXHIBIT 4, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	51,909	1.236	64,154	0.269
1978	426	57,793	1.256	72,570	0.278
1979	414	67,664	1.278	86,491	0.308
1980	402	56,117	1.302	73,057	0.252
1981	390	55,105	1.327	73,104	0.243
1982	378	48,952	1.353	66,241	0.220
1983	366	59,167	1.383	81,808	0.267
1984	354	67,420	1.414	95,363	0.288
1985	342	67,054	1.449	97,191	0.272
1986	330	51,802	1.488	77,090	0.201
1987	318	57,447	1.531	87,975	0.214
1988	306	58,993	1.578	93,119	0.211
1989	294	53,869	1.629	87,750	0.186
1990	282	48,866	1.685	82,349	0.166
1991	270	47,143	1.748	82,427	0.162
1992	258	43,441	1.817	78,941	0.149
1993	246	38,044	1.895	72,105	0.131
1994	234	34,668	1.984	68,780	0.119
1995	222	26,937	2.083	56,114	0.092
1996	210	35,029	2.196	76,929	0.121
1997	198	27,952	2.324	64,973	0.095
1998	186	29,759	2.473	73,584	0.103
1999	174	30,748	2.640	81,179	0.108
2000	162	27,110	2.829	76,692	0.097
2001	150	26,613	3.055	81,311	0.101
2002	138	30,855	3.319	102,424	0.125
2003	126	26,700	3.646	97,345	0.118
2004	114	25,196	4.048	101,999	0.121
2005	102	20,315	4.553	92,496	0.106
2006	90	13,599	5.200	70,709	0.078
2007	78	12,655	6.054	76,610	0.082
2008	66	9,387	7.264	68,189	0.073
2009	54	6,593	9.189	60,587	0.070
2010	42	4,756	12.543	59,660	0.069
2011	30	2,883	21.575	62,189	0.069
2012	18	909	50.485	45,879	0.049
2013	6	35	671.448	23,332	0.024
2014	0				
TOTAL		1,323,485		2,812,713	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 4, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	59,009	1.054	62,173	0.261
1978	426	68,012	1.059	72,026	0.276
1979	414	78,231	1.065	83,311	0.297
1980	402	65,386	1.071	70,056	0.242
1981	390	66,000	1.079	71,184	0.236
1982	378	58,322	1.086	63,362	0.211
1983	366	75,543	1.095	82,728	0.270
1984	354	84,524	1.105	93,397	0.282
1985	342	85,764	1.116	95,714	0.268
1986	330	66,458	1.127	74,910	0.196
1987	318	75,011	1.138	85,397	0.208
1988	306	79,526	1.156	91,895	0.208
1989	294	76,489	1.173	89,712	0.190
1990	282	68,262	1.190	81,263	0.164
1991	270	67,586	1.208	81,665	0.161
1992	258	65,956	1.226	80,891	0.153
1993	246	56,571	1.245	70,422	0.128
1994	234	51,310	1.270	65,150	0.113
1995	222	43,017	1.295	55,712	0.091
1996	210	54,997	1.321	72,653	0.114
1997	198	45,453	1.361	61,846	0.091
1998	186	50,421	1.401	70,665	0.099
1999	174	53,849	1.444	77,732	0.103
2000	162	51,116	1.487	76,001	0.096
2001	150	52,153	1.531	79,868	0.099
2002	138	61,625	1.577	97,206	0.119
2003	126	59,331	1.648	97,798	0.119
2004	114	58,255	1.723	100,346	0.119
2005	102	50,386	1.800	90,697	0.104
2006	90	34,085	1.881	64,115	0.071
2007	78	39,642	1.966	77,924	0.083
2008	66	33,733	2.054	69,292	0.074
2009	54	31,064	2.147	66,682	0.077
2010	42	27,156	2.340	63,538	0.073
2011	30	23,992	2.749	65,961	0.073
2012	18	16,126	3.299	53,200	0.056
2013	6	2,230	12.866	28,692	0.030
2014	0				
TOTAL		2,036,592		2,785,184	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 4, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.269	64,242	80.9%	51,979	51,909	12,262	64,171	0.269
1978	26,143,240	0.278	72,661	79.6%	57,865	57,793	14,796	72,588	0.278
1979	28,061,666	0.310	87,010	78.2%	68,071	67,664	18,940	86,604	0.309
1980	28,979,182	0.253	73,305	76.8%	56,307	56,117	16,998	73,115	0.252
1981	30,141,508	0.243	73,338	75.4%	55,282	55,105	18,056	73,161	0.243
1982	30,058,966	0.221	66,529	73.9%	49,165	48,952	17,364	66,316	0.221
1983	30,607,324	0.267	81,694	72.3%	59,085	59,167	22,609	81,776	0.267
1984	33,121,678	0.289	95,657	70.7%	67,629	67,420	28,029	95,449	0.288
1985	35,713,654	0.273	97,668	69.0%	67,383	67,054	30,285	97,339	0.273
1986	38,297,697	0.203	77,709	67.2%	52,218	51,802	25,492	77,293	0.202
1987	41,065,403	0.216	88,656	65.3%	57,892	57,447	30,764	88,211	0.215
1988	44,221,964	0.212	93,739	63.4%	59,386	58,993	34,354	93,346	0.211
1989	47,110,000	0.187	87,904	61.4%	53,964	53,869	33,940	87,809	0.186
1990	49,659,895	0.167	82,896	59.3%	49,190	48,866	33,705	82,571	0.166
1991	50,856,501	0.163	83,057	57.2%	47,503	47,143	35,554	82,697	0.163
1992	52,804,448	0.150	79,324	55.0%	43,652	43,441	35,672	79,113	0.150
1993	55,132,894	0.125	68,916	52.8%	36,362	38,044	32,554	70,598	0.128
1994	57,739,505	0.125	72,174	50.4%	36,378	34,668	35,796	70,464	0.122
1995	60,949,772	0.105	63,997	48.0%	30,721	26,937	33,276	60,213	0.099
1996	63,664,000	0.105	66,847	45.5%	30,438	35,029	36,409	71,438	0.112
1997	68,077,000	0.105	71,481	43.0%	30,752	27,952	40,729	68,681	0.101
1998	71,447,000	0.105	75,019	40.4%	30,340	29,759	44,680	74,439	0.104
1999	75,244,663	0.105	79,007	37.9%	29,926	30,748	49,081	79,830	0.106
2000	79,122,396	0.105	83,079	35.3%	29,368	27,110	53,710	80,821	0.102
2001	80,396,857	0.105	84,417	32.7%	27,629	26,613	56,787	83,400	0.104
2002	81,621,352	0.120	97,946	30.1%	29,506	30,855	68,439	99,295	0.122
2003	82,433,234	0.120	98,920	27.4%	27,132	26,700	71,788	98,488	0.119
2004	84,632,753	0.120	101,559	24.7%	25,088	25,196	76,471	101,668	0.120
2005	86,912,307	0.105	91,659	22.0%	20,131	20,315	71,528	91,843	0.106
2006	90,822,757	0.087	78,826	19.2%	15,160	13,599	63,666	77,265	0.085
2007	93,702,820	0.084	79,101	16.5%	13,067	12,655	66,034	78,690	0.084
2008	93,449,349	0.083	77,194	13.8%	10,627	9,387	66,568	75,955	0.081
2009	86,544,195	0.082	70,915	10.9%	7,717	6,593	63,198	69,791	0.081
2010	86,654,516	0.079	68,094	8.0%	5,429	4,756	62,665	67,422	0.078
2011	90,275,208	0.075	67,496	4.6%	3,128	2,883	64,368	67,250	0.074
2012	94,226,147	0.075	70,670	2.0%	1,400	909	69,270	70,179	0.074
2013	97,052,931	0.075	72,790	0.1%	108	35	72,681	72,716	0.075
2014	99,964,519	0.075	74,973	0.0%			74,973	74,973	0.075
TOTAL			3,020,471		1,336,977	1,323,485	1,683,493	3,006,978	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 4, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 4, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.269	64,242	94.9%	60,973	59,009	3,269	62,279	0.261
1978	26,143,240	0.278	72,661	94.4%	68,612	68,012	4,049	72,061	0.276
1979	28,061,666	0.310	87,010	93.9%	81,706	78,231	5,305	83,536	0.298
1980	28,979,182	0.253	73,305	93.3%	68,419	65,386	4,886	70,272	0.242
1981	30,141,508	0.243	73,338	92.7%	67,996	66,000	5,342	71,341	0.237
1982	30,058,966	0.221	66,529	92.0%	61,237	58,322	5,292	63,614	0.212
1983	30,607,324	0.267	81,694	91.3%	74,598	75,543	7,095	82,638	0.270
1984	33,121,678	0.289	95,657	90.5%	86,570	84,524	9,087	93,612	0.283
1985	35,713,654	0.273	97,668	89.6%	87,515	85,764	10,154	95,917	0.269
1986	38,297,697	0.203	77,709	88.7%	68,941	66,458	8,768	75,226	0.196
1987	41,065,403	0.216	88,656	87.8%	77,874	75,011	10,782	85,793	0.209
1988	44,221,964	0.212	93,739	86.5%	81,123	79,526	12,617	92,143	0.208
1989	47,110,000	0.187	87,904	85.3%	74,948	76,489	12,956	89,445	0.190
1990	49,659,895	0.167	82,896	84.0%	69,633	68,262	13,262	81,524	0.164
1991	50,856,501	0.163	83,057	82.8%	68,738	67,586	14,319	81,905	0.161
1992	52,804,448	0.150	79,324	81.5%	64,678	65,956	14,646	80,602	0.153
1993	55,132,894	0.125	68,916	80.3%	55,362	56,571	13,554	70,125	0.127
1994	57,739,505	0.125	72,174	78.8%	56,842	51,310	15,332	66,642	0.115
1995	60,949,772	0.105	63,997	77.2%	49,414	43,017	14,583	57,600	0.095
1996	63,664,000	0.105	66,847	75.7%	50,602	54,997	16,245	71,242	0.112
1997	68,077,000	0.105	71,481	73.5%	52,534	45,453	18,947	64,400	0.095
1998	71,447,000	0.105	75,019	71.4%	53,529	50,421	21,491	71,912	0.101
1999	75,244,663	0.105	79,007	69.3%	54,732	53,849	24,275	78,123	0.104
2000	79,122,396	0.105	83,079	67.3%	55,876	51,116	27,202	78,319	0.099
2001	80,396,857	0.105	84,417	65.3%	55,123	52,153	29,294	81,447	0.101
2002	81,621,352	0.120	97,946	63.4%	62,094	61,625	35,852	97,476	0.119
2003	82,433,234	0.120	98,920	60.7%	60,011	59,331	38,909	98,239	0.119
2004	84,632,753	0.120	101,559	58.1%	58,959	58,255	42,600	100,855	0.119
2005	86,912,307	0.105	91,659	55.6%	50,920	50,386	40,739	91,124	0.105
2006	90,822,757	0.087	78,826	53.2%	41,905	34,085	36,921	71,005	0.078
2007	93,702,820	0.084	79,101	50.9%	40,241	39,642	38,860	78,502	0.084
2008	93,449,349	0.083	77,194	48.7%	37,580	33,733	39,615	73,347	0.078
2009	86,544,195	0.082	70,915	46.6%	33,036	31,064	37,879	68,943	0.080
2010	86,654,516	0.079	68,094	42.7%	29,103	27,156	38,991	66,147	0.076
2011	90,275,208	0.075	67,496	36.4%	24,551	23,992	42,945	66,938	0.074
2012	94,226,147	0.075	70,670	30.3%	21,421	16,126	49,249	65,374	0.069
2013	97,052,931	0.075	72,790	7.8%	5,657	2,230	67,132	69,362	0.071
2014	99,964,519	0.075	74,973	0.0%			74,973	74,973	0.075
TOTAL			3,020,471		2,113,055	2,036,592	907,416	2,944,008	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 4, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 4, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.003			1.346			
1978	26,143,240		1.004			1.346			
1979	28,061,666		1.004			1.346			
1980	28,979,182		1.004			1.346			
1981	30,141,508		1.005			1.346			
1982	30,058,966	158	1.005	159	309,825	1.346	416,992	66,241	0.220
1983	30,607,324	203	1.006	204	291,465	1.374	400,432	81,777	0.267
1984	33,121,678	227	1.009	229	297,006	1.404	416,906	95,472	0.288
1985	35,713,654	212	1.012	215	316,290	1.435	453,780	97,381	0.273
1986	38,297,697	183	1.017	186	283,068	1.466	414,904	77,246	0.202
1987	41,065,403	196	1.019	200	293,097	1.503	440,418	88,001	0.214
1988	44,221,964	205	1.026	210	287,769	1.538	442,613	93,053	0.210
1989	47,110,000	185	1.028	190	291,186	1.583	460,806	87,599	0.186
1990	49,659,895	196	1.029	202	249,316	1.633	407,079	82,071	0.165
1991	50,856,501	174	1.034	180	270,935	1.682	455,803	82,007	0.161
1992	52,804,448	164	1.037	170	264,885	1.742	461,390	78,490	0.149
1993	55,132,894	150	1.040	156	253,630	1.812	459,465	71,646	0.130
1994	57,739,505	138	1.044	144	251,215	1.888	474,194	68,344	0.118
1995	60,949,772	114	1.051	120	236,288	1.967	464,667	55,665	0.091
1996	63,664,000	134	1.058	142	261,408	2.050	535,846	75,970	0.119
1997	68,077,000	127	1.066	135	220,095	2.147	472,436	63,944	0.094
1998	71,447,000	133	1.077	143	223,752	2.251	503,755	72,178	0.101
1999	75,244,663	135	1.088	147	227,766	2.373	540,528	79,362	0.105
2000	79,122,396	128	1.095	140	211,800	2.521	533,879	74,797	0.095
2001	80,396,857	117	1.105	129	227,461	2.692	612,365	79,155	0.098
2002	81,621,352	151	1.112	168	204,340	2.898	592,250	99,439	0.122
2003	82,433,234	131	1.122	147	203,818	3.143	640,543	94,164	0.114
2004	84,632,753	136	1.141	155	185,268	3.432	635,873	98,711	0.117
2005	86,912,307	123	1.158	142	165,160	3.797	627,081	89,281	0.103
2006	90,822,757	100	1.180	118	135,987	4.238	576,265	67,974	0.075
2007	93,702,820	90	1.197	108	140,614	4.854	682,540	73,526	0.078
2008	93,449,349	81	1.237	100	115,887	5.628	652,191	65,335	0.070
2009	86,544,195	70	1.274	89	94,188	6.927	652,425	58,205	0.067
2010	86,654,516	69	1.377	95	68,931	8.727	601,571	57,159	0.066
2011	90,275,208	53	1.652	88	54,387	12.552	682,674	59,789	0.066
2012	94,226,147	39	2.033	79	23,302	24.348	567,343	44,973	0.048
2013	97,052,931	5	7.520	38	6,950	79.267	550,886	20,714	0.021
2014									
TOTAL		4,327		4,728				2,399,669	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 4, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 4, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 1, EXHIBIT 4, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	38	872	2,089	2,181	2,059	2,018	1,931	1,872	1,787	1,760	1,850	1,908	1,765	1,772	1,758	1,602	1,763	1,679	1,589	1,602	1,533	1,484	1,641	1,494	1,253	1,196	1,156	1,127	1,091	1,056	1,030	996						17,289	66,241
1983	20	622	2,394	2,456	2,273	2,211	2,207	2,217	2,313	2,289	2,266	2,025	2,158	2,133	1,998	2,213	2,196	1,996	2,092	1,995	1,888	2,069	1,938	1,761	1,778	1,728	1,623	1,613	1,580	1,586	1,529	1,480						21,419	82,066
1984	43	1,088	2,828	2,639	2,739	2,579	2,565	2,652	2,468	2,709	2,622	2,475	2,387	2,353	2,600	2,467	2,359	2,455	2,349	2,351	2,579	2,537	2,184	2,096	2,156	2,024	1,935	1,832	1,732	1,618	1,568	1,517						24,901	95,406
1985	55	1,248	2,748	2,633	2,734	2,761	2,786	2,818	3,248	2,667	2,870	2,633	2,602	2,583	2,503	2,442	3,311	2,319	2,288	2,703	2,343	2,067	1,960	1,931	1,938	1,783	1,751	1,664	1,663	1,612	1,562	1,511						25,336	97,075
1986	43	930	2,119	2,446	2,497	2,265	2,061	2,363	2,275	2,288	2,192	2,119	2,210	2,072	2,049	2,099	1,940	1,940	2,257	1,940	1,714	1,575	1,501	1,448	1,366	1,431	1,380	1,284	1,249	1,210	1,173	1,135						19,979	76,547
1987	29	760	2,294	2,707	2,922	2,571	2,685	2,364	2,391	2,496	2,403	2,438	2,275	2,379	2,404	2,367	2,317	2,711	2,412	2,084	2,014	1,911	1,824	1,797	1,714	1,616	1,564	1,500	1,459	1,414	1,370	1,326						22,785	87,300
1988	31	873	2,816	3,031	2,959	3,004	2,565	2,481	2,669	2,341	2,416	2,708	2,433	2,410	2,534	2,435	2,829	2,479	2,316	2,156	2,145	2,008	1,962	1,869	1,756	1,767	1,700	1,631	1,586	1,537	1,490	1,442						24,150	92,529
1989	29	765	2,345	2,482	2,759	2,305	2,384	2,358	2,411	2,505	2,440	2,319	2,318	2,319	2,341	2,571	2,395	2,301	2,244	2,184	2,140	2,037	1,969	2,016	1,935	1,870	1,800	1,726	1,679	1,627	1,577	1,526						23,194	88,868
1990	33	841	2,332	2,805	2,598	2,282	2,482	2,322	2,276	2,281	2,308	2,155	2,249	2,149	2,283	2,241	2,072	1,962	2,010	1,960	1,908	1,871	1,762	1,686	1,617	1,562	1,504	1,442	1,403	1,360	1,318	1,275						21,313	81,660
1991	25	1,118	2,395	2,775	2,438	2,451	2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	1,986	1,888	1,934	1,854	1,750	1,705	1,638	1,571	1,518	1,461	1,402	1,363	1,321	1,281	1,239						21,169	81,107
1992	23	1,206	2,098	2,488	2,130	2,306	2,532	2,124	2,223	2,176	2,207	2,086	2,282	2,153	2,044	2,000	1,978	1,919	1,897	1,914	1,851	1,805	1,733	1,665	1,597	1,543	1,485	1,424	1,386	1,343	1,302	1,259						20,547	78,725
1993	18	1,177	1,787	2,146	2,136	1,987	2,082	1,988	2,014	1,844	1,990	2,084	2,029	1,949	1,914	1,923	2,016	1,812	1,729	1,686	1,736	1,667	1,601	1,538	1,475	1,425	1,372	1,316	1,280	1,240	1,202	1,163						18,833	72,157
1994	61	1,440	2,092	2,259	2,145	1,927	1,889	1,989	1,899	1,886	2,139	1,921	1,778	1,816	1,640	1,689	1,606	1,567	1,528	1,396	1,353	1,300	1,248	1,199	1,150	1,111	1,070	1,026	998	967	937	907						16,929	64,862
1995	48	1,028	1,575	1,742	1,730	1,529	1,511	1,526	1,610	1,667	1,616	1,858	1,455	1,448	1,356	1,324	1,257	1,371	1,286	1,245	1,207	1,159	1,113	1,069	1,026	991	954	915	890	862	836	809						14,131	54,143
1996	105	1,370	2,158	2,370	2,263	2,299	2,220	2,108	2,201	2,151	2,048	2,094	2,033	2,095	2,004	1,886	1,853	1,770	1,726	1,670	1,620	1,556	1,493	1,435	1,376	1,330	1,280	1,228	1,194	1,157	1,122	1,085						19,178	73,478
1997	124	1,298	1,584	1,960	1,905	1,844	1,770	1,751	1,823	2,012	1,783	1,733	1,699	1,692	1,632	1,701	1,640	1,598	1,558	1,508	1,462	1,404	1,348	1,295	1,242	1,201	1,156	1,108	1,078	1,045	1,013	980						16,581	63,528
1998	162	1,310	1,901	2,509	2,134	1,962	2,329	2,115	2,002	2,127	2,008	1,918	1,876	1,909	1,757	1,740	1,726	1,681	1,640	1,587	1,539	1,478	1,419	1,363	1,308	1,264	1,216	1,166	1,135	1,100	1,066	1,031						18,181	69,659
1999	101	1,347	2,145	2,847	2,411	2,438	2,474	2,370	2,269	2,219	2,215	2,106	1,967	1,889	1,950	1,946	1,930	1,880	1,834	1,775	1,721	1,653	1,587	1,524	1,462	1,413	1,360	1,304	1,269	1,230	1,192	1,153						20,125	77,106
2000	119	1,361	2,024	2,639	2,318	2,116	2,114	1,957	2,138	2,013	2,198	2,089	2,031	1,994	1,915	1,911	1,896	1,847	1,801	1,743	1,690	1,623	1,558	1,497	1,436	1,388	1,336	1,281	1,246	1,208	1,170	1,132						19,349	74,136
2001	66	1,382	2,112	2,952	2,469	2,442	2,310	2,229	2,143	2,227	2,201	2,055	2,024	2,022	1,942	1,938	1,923	1,873	1,827	1,768	1,714	1,646	1,581	1,518	1,457	1,408	1,355	1,299	1,264	1,225	1,187	1,149						20,028	76,735
2002	201	1,922	2,557	3,829	3,183	2,963	2,774	2,880	2,621	2,667	2,626	2,632	2,518	2,516	2,416	2,411	2,392	2,330	2,273	2,199	2,132	2,048	1,966	1,889	1,812	1,751	1,685	1,616	1,572	1,524	1,477	1,429						25,010	95,823
2003	162	1,734	2,572	3,181	2,847	2,821	2,521	2,783	2,671	2,609	2,799	2,757	2,637	2,636	2,531	2,525	2,506	2,441	2,381	2,304	2,234	2,146	2,060	1,979	1,898	1,834	1,765	1,693	1,647	1,596	1,547	1,497						25,186	96,500
2004	213	2,113	2,674	3,093	2,884	2,975	2,820	2,707	2,854	2,865	2,869	2,826	2,703	2,702	2,594	2,589	2,568	2,502	2,440	2,361	2,290	2,199	2,111	2,028	1,946	1,880	1,810	1,736	1,688	1,636	1,586	1,534						26,063	99,858
2005	125	1,789	2,314	3,412	2,484	2,739	2,532	2,469	2,452	2,479	2,482	2,446	2,339	2,338	2,244	2,240	2,222	2,165	2,111	2,043	1,981	1,903	1,827	1,755	1,683	1,627	1,566	1,502	1,461	1,416	1,372	1,327						22,901	87,744
2006	101	1,379	1,929	2,582	1,889	2,095	1,872	1,751	1,739	1,758	1,760	1,734	1,659	1,658	1,592	1,588	1,576	1,535	1,497	1,449	1,405	1,349	1,295	1,245	1,194	1,154	1,110	1,065	1,036	1,004	973	941						16,569	63,483
2007	102	1,335	2,237	2,496	2,310	1,979	2,197	2,146	2,130	2,154	2,157	2,125	2,032	2,031	1,950	1,946	1,931	1,881	1,835	1,775	1,721	1,653	1,587	1,525	1,463	1,414	1,361	1,305	1,269	1,230	1,192	1,154						19,645	75,269
2008	102	1,215	1,921	1,988	2,062	2,100	2,055	2,007	1,993	2,015	2,018	1,988	1,901	1,900	1,824	1,820	1,806	1,759	1,716	1,661	1,610	1,547	1,485	1,426	1,368	1,322	1,273	1,221	1,187	1,151	1,115	1,079						18,236	69,869
2009	65	1,149	1,576	1,896	1,908	1,892	1,852	1,808	1,796	1,815	1,818	1,791	1,713	1,712	1,644	1,640	1,628	1,585	1,546	1,496	1,451	1,394	1,338	1,285	1,233	1,191	1,147	1,100	1,070	1,037	1,005	972						16,442	62,995
2010	125	1,057	1,684	1,890	1,656	1,642	1,608	1,570	1,559	1,576	1,578	1,555	1,487	1,486	1,427	1,424	1,413	1,376	1,342	1,299	1,260	1,210	1,162	1,116	1,070	1,034	996	955	929	900	872	844						14,516	55,619
2011	125	1,175	1,583	1,973	1,729	1,714	1,678	1,639	1,627	1,645	1,648	1,623	1,552	1,551	1,490	1,487	1,475	1,437	1,401	1,356	1,315	1,263	1,212	1,165	1,117	1,080	1,039	997	969	940	911	881						15,114	57,910
2012	54	855	1,223	1,525	1,336	1,325	1,297	1,266	1,257	1,271	1,273	1,254	1,199	1,199	1,151	1,149	1,140	1,110	1,083	1,048	1,016	976	937	900	863	834	803	770	749	726	704	681						11,644	44,614
2013	35	412	589	734	643	638	624	609	605	612	613	604	577	577	554	553	549	534	521	504	489	470	451	433	416	402	387	371	361	349	339	328						5,608	21,488
																																						Tail	
Factors	11.844	1.430	1.247	0.876	0.992	0.979	0.976	0.993	1.011	1.002	0.985	0.956	0.999	0.960	0.998	0.992	0.974	0.975	0.968	0.970	0.960	0.960	0.961	0.959	0.966	0.962	0.959	0.973	0.969	0.969	0.967							1.353	

Example: AY 2008 Age 78 of 2,055 = 2,100 x 0.979 and AY 2008 Age 90 of 2,007 = 2,055 x 0.976

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 4, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.353 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	51,909									
1978	26,143,240	57,793									
1979	28,061,666	67,664									
1980	28,979,182	56,117									
1981	30,141,508	55,105									
1982	30,058,966	48,952	1,419.898	-	1,419.898	216.83	159	48,952	17,289	66,241	0.220
1983	30,607,324	59,167	1,265.153	28.902	1,294.056	229.25	204	60,519	21,374	81,893	0.268
1984	33,121,678	67,420	1,226.308	60.189	1,286.498	240.08	229	70,729	24,980	95,709	0.289
1985	35,713,654	67,054	1,245.714	91.513	1,337.227	250.36	215	71,979	25,421	97,401	0.273
1986	38,297,697	51,802	1,083.078	123.466	1,206.544	257.14	186	57,707	20,381	78,087	0.204
1987	41,065,403	57,447	1,082.068	155.120	1,237.188	265.45	200	65,682	23,197	88,880	0.216
1988	44,221,964	58,993	1,019.218	187.502	1,206.721	275.62	210	69,845	24,668	94,513	0.214
1989	47,110,000	53,869	1,000.187	220.711	1,220.898	283.47	190	65,757	23,224	88,980	0.189
1990	49,659,895	48,866	819.120	255.301	1,074.421	295.33	202	64,096	22,637	86,734	0.175
1991	50,856,501	47,143	862.236	290.534	1,152.771	303.75	180	63,028	22,260	85,288	0.168
1992	52,804,448	43,441	804.761	326.745	1,131.505	317.53	170	61,079	21,572	82,650	0.157
1993	55,132,894	38,044	748.564	363.449	1,112.013	325.79	156	56,516	19,960	76,476	0.139
1994	57,739,505	34,668	716.147	400.982	1,117.129	336.17	144	54,079	19,099	73,178	0.127
1995	60,949,772	26,937	650.121	438.331	1,088.451	345.28	120	45,098	15,928	61,026	0.100
1996	63,664,000	35,029	689.919	475.761	1,165.680	357.55	142	59,184	20,902	80,086	0.126
1997	68,077,000	27,952	558.544	513.495	1,072.039	370.70	135	53,650	18,948	72,597	0.107
1998	71,447,000	29,759	537.781	551.101	1,088.883	386.97	143	60,255	21,281	81,536	0.114
1999	75,244,663	30,748	520.459	587.853	1,108.312	401.90	147	65,478	23,125	88,604	0.118
2000	79,122,396	27,110	464.400	623.594	1,087.994	416.98	140	63,514	22,432	85,946	0.109
2001	80,396,857	26,613	479.916	660.627	1,140.543	429.87	129	63,247	22,337	85,584	0.106
2002	81,621,352	30,855	415.883	697.282	1,113.165	441.62	168	82,588	29,168	111,756	0.137
2003	82,433,234	26,700	400.427	735.288	1,135.714	453.60	147	75,729	26,746	102,474	0.124
2004	84,632,753	25,196	346.960	774.053	1,121.014	468.52	155	81,409	28,752	110,160	0.130
2005	86,912,307	20,315	298.343	812.846	1,111.189	479.52	142	75,663	26,722	102,385	0.118
2006	90,822,757	13,599	232.046	850.879	1,082.926	496.64	118	63,463	22,414	85,877	0.095
2007	93,702,820	12,655	227.730	887.981	1,115.711	514.55	108	62,002	21,898	83,899	0.090
2008	93,449,349	9,387	179.780	926.433	1,106.212	522.13	100	57,759	20,399	78,158	0.084
2009	86,544,195	6,593	135.116	966.087	1,101.203	536.22	91	53,734	18,978	72,712	0.084
2010	86,654,516	4,756	92.444	1,005.928	1,098.372	541.58	95	56,512	19,959	76,470	0.088
2011	90,275,208	2,883	59.210	1,050.718	1,109.928	547.00	89	54,034	19,084	73,118	0.081
2012	94,226,147	909	18.921	1,085.851	1,104.772	565.05	85	53,061	18,740	71,801	0.076
2013	97,052,931	35	0.716	1,109.673	1,110.389	584.60	83	53,878	19,028	72,907	0.075
2014							90				
TOTAL		1,323,485					4,872	1,990,227	702,902	2,693,129	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 4, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 4, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.003					0.481					
1978	26,143,240	3.598	94,055,825		1.004					0.481					
1979	28,061,666	3.336	93,613,387		1.004					0.481					
1980	28,979,182	3.102	89,907,689		1.004					0.481					
1981	30,141,508	2.858	86,152,091		1.005					0.481					
1982	30,058,966	2.718	81,686,001	158	1.005	159	0.053%	0.019%		0.481	0.009%	0.053%	159	159	0.053%
1983	30,607,324	2.602	79,648,938	203	1.006	204	0.067%	0.026%		0.481	0.012%	0.067%	204	204	0.067%
1984	33,121,678	2.480	82,134,435	227	1.009	229	0.069%	0.028%		0.481	0.013%	0.069%	229	229	0.069%
1985	35,713,654	2.396	85,578,631	212	1.012	215	0.060%	0.025%		0.481	0.012%	0.060%	215	215	0.060%
1986	38,297,697	2.338	89,545,683	183	1.017	186	0.049%	0.021%	1.1%	0.481	0.010%	0.048%	184	186	0.049%
1987	41,065,403	2.262	92,902,249	196	1.019	200	0.049%	0.022%	-6.2%	0.481	0.010%	0.049%	200	200	0.049%
1988	44,221,964	2.161	95,580,917	205	1.026	210	0.048%	0.022%	-6.1%	0.481	0.011%	0.047%	209	210	0.047%
1989	47,110,000	2.114	99,591,072	185	1.028	190	0.040%	0.019%	-4.8%	0.496	0.009%	0.040%	188	190	0.040%
1990	49,659,895	2.039	101,254,967	196	1.029	202	0.041%	0.020%	-2.0%	0.512	0.010%	0.040%	201	202	0.041%
1991	50,856,501	1.979	100,654,884	174	1.034	180	0.035%	0.018%	-4.6%	0.527	0.009%	0.035%	179	180	0.035%
1992	52,804,448	1.879	99,199,664	164	1.037	170	0.032%	0.017%	-5.5%	0.544	0.009%	0.032%	170	170	0.032%
1993	55,132,894	1.846	101,763,581	150	1.040	156	0.028%	0.015%	-5.7%	0.561	0.009%	0.028%	155	156	0.028%
1994	57,739,505	1.786	103,144,617	138	1.044	144	0.025%	0.014%	-8.3%	0.578	0.008%	0.025%	144	144	0.025%
1995	60,949,772	1.737	105,860,639	114	1.051	120	0.020%	0.011%	-10.6%	0.596	0.007%	0.019%	118	120	0.020%
1996	63,664,000	1.681	107,011,928	134	1.058	142	0.022%	0.013%	-7.9%	0.614	0.008%	0.022%	141	142	0.022%
1997	68,077,000	1.609	109,565,780	127	1.066	135	0.020%	0.012%	-4.7%	0.633	0.008%	0.020%	134	135	0.020%
1998	71,447,000	1.535	109,703,410	133	1.077	143	0.020%	0.013%	-0.5%	0.653	0.009%	0.020%	143	143	0.020%
1999	75,244,663	1.486	111,784,761	135	1.088	147	0.020%	0.013%	2.9%	0.673	0.009%	0.019%	146	147	0.020%
2000	79,122,396	1.436	113,612,761	128	1.095	140	0.018%	0.012%	-0.8%	0.694	0.009%	0.018%	139	140	0.018%
2001	80,396,857	1.404	112,872,903	117	1.105	129	0.016%	0.011%	-2.1%	0.715	0.008%	0.016%	129	129	0.016%
2002	81,621,352	1.369	111,762,597	151	1.112	168	0.021%	0.015%	1.4%	0.737	0.011%	0.020%	167	168	0.021%
2003	82,433,234	1.332	109,823,635	131	1.122	147	0.018%	0.013%	2.4%	0.760	0.010%	0.017%	144	147	0.018%
2004	84,632,753	1.284	108,674,619	136	1.141	155	0.018%	0.014%	4.6%	0.784	0.011%	0.018%	153	155	0.018%
2005	86,912,307	1.253	108,922,029	123	1.158	142	0.016%	0.013%	2.2%	0.808	0.011%	0.016%	141	142	0.016%
2006	90,822,757	1.210	109,940,677	100	1.180	118	0.013%	0.011%	-6.7%	0.833	0.009%	0.013%	117	118	0.013%
2007	93,702,820	1.171	109,685,990	90	1.197	108	0.011%	0.010%	-8.7%	0.859	0.008%	0.011%	107	108	0.012%
2008	93,449,349	1.148	107,266,594	81	1.237	100	0.011%	0.009%	-10.7%	0.885	0.008%	0.011%	100	100	0.011%
2009	86,544,195	1.149	99,469,136	70	1.274	89	0.010%	0.009%	-8.5%	0.913	0.008%	0.011%	98	91	0.011%
2010	86,654,516	1.125	97,450,013	69	1.377	95	0.011%	0.010%	-2.8%	0.941	0.009%	0.011%	93	95	0.011%
2011	90,275,208	1.093	98,646,157	53	1.652	88	0.010%	0.009%	-1.6%	0.970	0.009%	0.010%	92	89	0.010%
2012	94,226,147	1.061	99,964,519	39	2.033	79	0.008%	0.008%	-3.3%	1.000	0.008%	0.010%	90	85	0.009%
2013	97,052,931	1.030	99,964,519	5	7.520	38	0.004%	0.004%	-17.7%	1.000	0.004%	0.009%	90	83	0.009%
2014	99,964,519	1.000	99,964,519	0						1.000		0.009%	90	90	0.009%
TOTAL				4,327		4,728							4,871	4,872	

	7 Year Average excluding 2013	0.009%
	10 Year Average excluding 2013	0.009%
	5 Year Average excluding 2011-2013	0.009%
	10 Year Average excluding 2011-2013	0.009%
	2006-2011 Average excluding 2009	0.009%
(16)	2014 Selected Frequency	0.009%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 4, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			64,154		0.269
1978	26,143,240			72,570		0.278
1979	28,061,666			86,491		0.308
1980	28,979,182			73,057		0.252
1981	30,141,508			73,104		0.243
1982	30,058,966	159	0.05%	66,241	416,611	0.220
1983	30,607,324	204	0.07%	81,808	401,020	0.267
1984	33,121,678	229	0.07%	95,363	416,431	0.288
1985	35,713,654	215	0.06%	97,191	452,051	0.272
1986	38,297,697	186	0.05%	77,090	414,461	0.201
1987	41,065,403	200	0.05%	87,975	439,873	0.214
1988	44,221,964	210	0.05%	93,119	443,423	0.211
1989	47,110,000	190	0.04%	87,750	461,840	0.186
1990	49,659,895	202	0.04%	82,349	407,666	0.166
1991	50,856,501	180	0.04%	82,427	457,928	0.162
1992	52,804,448	170	0.03%	78,941	464,360	0.149
1993	55,132,894	156	0.03%	72,105	462,210	0.131
1994	57,739,505	144	0.02%	68,780	477,642	0.119
1995	60,949,772	120	0.02%	56,114	467,613	0.092
1996	63,664,000	142	0.02%	76,929	541,757	0.121
1997	68,077,000	135	0.02%	64,973	481,281	0.095
1998	71,447,000	143	0.02%	73,584	514,571	0.103
1999	75,244,663	147	0.02%	81,179	552,237	0.108
2000	79,122,396	140	0.02%	76,692	547,798	0.097
2001	80,396,857	129	0.02%	81,311	630,317	0.101
2002	81,621,352	168	0.02%	102,424	609,667	0.125
2003	82,433,234	147	0.02%	97,459	662,988	0.118
2004	84,632,753	155	0.02%	101,933	657,631	0.120
2005	86,912,307	142	0.02%	92,300	649,998	0.106
2006	90,822,757	118	0.01%	73,331	621,452	0.081
2007	93,702,820	108	0.01%	77,650	718,979	0.083
2008	93,449,349	100	0.01%	72,848	728,483	0.078
2009	86,544,195	91	0.01%	67,030	736,588	0.077
2010	86,654,516	95	0.01%	65,869	693,360	0.076
2011	90,275,208	89	0.01%	66,744	749,935	0.074
2012	94,226,147	85	0.01%	70,179	825,630	0.074
2013	97,052,931	83	0.01%	72,716	876,097	0.075
2014		90		74,973	833,333	
TOTAL		4,872		2,986,752		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 4, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 4, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	19,440	14,952	82,952	68,000						5,231	4,488	(743)	83,440	82,952	488
1977	51,909	51,105	64,199	13,094	438	426	1.235	1.256	6.6%	860	804	(56)	64,154	64,199	(45)
1978	57,793	56,772	72,609	15,837	426	414	1.256	1.279	6.5%	1,028	1,021	(6)	72,570	72,609	(39)
1979	67,664	66,637	86,889	20,252	414	402	1.279	1.304	6.4%	1,299	1,027	(272)	86,491	86,889	(398)
1980	56,117	55,085	73,262	18,177	402	390	1.304	1.330	6.1%	1,102	1,032	(70)	73,057	73,262	(205)
1981	55,105	54,023	73,287	19,264	390	378	1.330	1.357	5.6%	1,081	1,083	2	73,104	73,287	(183)
1982	48,952	47,956	66,483	18,527	378	366	1.357	1.386	5.7%	1,051	996	(55)	66,241	66,483	(242)
1983	59,167	57,638	81,707	24,069	366	354	1.386	1.418	5.4%	1,299	1,529	230	81,808	81,707	101
1984	67,420	65,803	95,575	29,772	354	342	1.418	1.452	5.4%	1,618	1,618	(1)	95,363	95,575	(212)
1985	67,054	65,391	97,527	32,137	342	330	1.452	1.491	5.5%	1,757	1,663	(94)	97,191	97,527	(337)
1986	51,802	50,518	77,568	27,050	330	318	1.491	1.535	5.5%	1,490	1,284	(206)	77,090	77,568	(478)
1987	57,447	55,883	88,526	32,643	318	306	1.535	1.584	5.4%	1,771	1,564	(208)	87,975	88,526	(551)
1988	58,993	57,226	93,609	36,383	306	294	1.584	1.636	5.1%	1,866	1,767	(99)	93,119	93,609	(490)
1989	53,869	51,935	87,865	35,931	294	282	1.636	1.692	5.0%	1,780	1,935	154	87,750	87,865	(116)
1990	48,866	47,180	82,819	35,639	282	270	1.692	1.755	5.0%	1,771	1,686	(86)	82,349	82,819	(470)
1991	47,143	45,438	82,909	37,472	270	258	1.755	1.825	4.8%	1,794	1,705	(89)	82,427	82,909	(482)
1992	43,441	41,636	79,234	37,598	258	246	1.825	1.903	4.8%	1,787	1,805	18	78,941	79,234	(293)
1993	38,044	36,309	72,331	36,022	246	234	1.903	1.992	4.7%	1,700	1,736	36	72,105	72,331	(226)
1994	34,668	33,272	69,650	36,378	234	222	1.992	2.093	4.6%	1,691	1,396	(295)	68,780	69,650	(870)
1995	26,937	25,651	56,607	30,957	222	210	2.093	2.207	4.5%	1,391	1,286	(105)	56,114	56,607	(494)
1996	35,029	33,259	77,655	44,396	210	198	2.207	2.335	4.3%	1,929	1,770	(159)	76,929	77,655	(726)
1997	27,952	26,312	65,367	39,055	198	186	2.335	2.484	4.3%	1,684	1,640	(44)	64,973	65,367	(394)
1998	29,759	28,019	74,348	46,329	186	174	2.484	2.653	4.1%	1,908	1,740	(168)	73,584	74,348	(765)
1999	30,748	28,799	81,995	53,196	174	162	2.653	2.847	4.0%	2,102	1,950	(153)	81,179	81,995	(816)
2000	27,110	25,116	77,232	52,115	162	150	2.847	3.075	3.9%	2,009	1,994	(15)	76,692	77,232	(540)
2001	26,613	24,589	82,189	57,600	150	138	3.075	3.342	3.7%	2,139	2,024	(116)	81,311	82,189	(878)
2002	30,855	28,223	103,257	75,034	138	126	3.342	3.673	3.7%	2,779	2,632	(146)	102,424	103,257	(833)
2003	26,700	23,901	97,676	73,775	126	114	3.673	4.077	3.6%	2,637	2,799	162	97,459	97,676	(217)
2004	25,196	22,332	102,266	79,934	114	102	4.077	4.589	3.5%	2,795	2,865	70	101,933	102,266	(333)
2005	20,315	17,863	92,985	75,122	102	90	4.589	5.241	3.3%	2,516	2,452	(65)	92,300	92,985	(686)
2006	13,599	11,848	75,090	63,242	90	78	5.241	6.111	3.2%	2,054	1,751	(304)	73,331	75,090	(1,758)
2007	12,655	10,458	77,941	67,483	78	66	6.111	7.333	3.2%	2,131	2,197	66	77,650	77,941	(292)
2008	9,387	7,287	73,614	66,327	66	54	7.333	9.284	3.2%	2,130	2,100	(30)	72,848	73,614	(765)
2009	6,593	4,685	67,871	63,186	54	42	9.284	12.673	3.1%	1,976	1,908	(68)	67,030	67,871	(842)
2010	4,756	2,866	67,305	64,439	42	30	12.673	21.861	3.5%	2,240	1,890	(349)	65,869	67,305	(1,436)
2011	2,883	1,300	67,263	65,963	30	18	21.861	51.154	2.7%	1,762	1,583	(180)	66,744	67,263	(519)
2012	909	54	69,464	69,410	18	6	51.154	680.349	1.8%	1,257	855	(402)	70,179	69,464	714
2013	35		71,598	71,598	6		680.349		0.1%	105	35	(70)	72,716	71,598	1,118
2014									0.0%		0	0			
TOTAL	1,342,924	1,277,319	3,010,725	1,733,406						69,522	65,605	(3,916)	2,995,218	3,010,725	(15,508)
EXLD PRIOR	1,323,485	1,262,367	2,927,773	1,665,406						64,291	61,118	(3,173)	2,911,778	2,927,773	(15,995)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 4, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	274	225	1,023	726	714	1.019	1.021	11.0%	112	49	(63)
1954	38	28	152	714	702	1.021	1.024	10.9%	17	9	(7)
1955	280	207	928	702	690	1.024	1.027	10.2%	94	73	(22)
1956	66	56	143	690	678	1.027	1.030	10.7%	15	10	(5)
1957	133	105	353	678	666	1.030	1.034	11.1%	39	29	(11)
1958	325	247	940	666	654	1.034	1.038	11.2%	106	79	(27)
1959	438	335	1,134	654	642	1.038	1.043	11.2%	127	103	(24)
1960	439	329	1,274	642	630	1.043	1.049	11.0%	140	110	(30)
1961	333	265	847	630	618	1.049	1.055	10.7%	90	68	(22)
1962	176	148	517	618	606	1.055	1.062	10.3%	53	28	(25)
1963	446	342	1,331	606	594	1.062	1.069	9.9%	132	103	(29)
1964	360	273	1,058	594	582	1.069	1.077	9.6%	102	86	(15)
1965	418	323	1,231	582	570	1.077	1.085	9.4%	115	94	(21)
1966	284	223	787	570	558	1.085	1.095	9.2%	72	61	(11)
1967	586	464	1,877	558	546	1.095	1.105	8.9%	167	122	(45)
1968	617	476	1,927	546	534	1.105	1.116	8.6%	166	141	(24)
1969	828	623	3,020	534	522	1.116	1.128	8.3%	250	205	(45)
1970	875	657	2,818	522	510	1.128	1.140	7.9%	223	218	(4)
1971	1,015	776	3,518	510	498	1.140	1.154	7.5%	265	239	(26)
1972	982	725	3,620	498	486	1.154	1.168	7.3%	262	257	(6)
1973	1,779	1,386	6,665	486	474	1.168	1.183	7.0%	469	393	(76)
1974	2,548	1,967	9,171	474	462	1.183	1.199	6.9%	629	581	(48)
1975	2,952	2,267	11,203	462	450	1.199	1.216	6.7%	755	685	(70)
1976	3,248	2,505	12,465	450	438	1.216	1.235	6.7%	829	743	(86)
TOTAL	19,440	14,952	68,000						5,231	4,488	(743)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	59,009	58,844	64,199	5,356	438	426	1.054	1.059	8.7%	465	166	(299)	64,154	64,199	(45)
1978	68,012	67,500	72,609	5,109	426	414	1.059	1.065	8.6%	439	512	73	72,570	72,609	(39)
1979	78,231	77,693	86,889	9,196	414	402	1.065	1.071	8.5%	785	538	(247)	86,491	86,889	(398)
1980	65,386	64,997	73,262	8,265	402	390	1.071	1.079	8.5%	701	389	(312)	73,057	73,262	(205)
1981	66,000	65,812	73,287	7,475	390	378	1.079	1.086	8.4%	631	188	(443)	73,104	73,287	(183)
1982	58,322	57,934	66,483	8,549	378	366	1.086	1.095	8.4%	719	388	(331)	66,241	66,483	(242)
1983	75,543	75,074	81,707	6,632	366	354	1.095	1.105	8.6%	569	468	(100)	81,808	81,707	101
1984	84,524	84,187	95,575	11,388	354	342	1.105	1.116	8.6%	982	338	(644)	95,363	95,575	(212)
1985	85,764	85,307	97,527	12,220	342	330	1.116	1.127	7.9%	961	457	(504)	97,191	97,527	(337)
1986	66,458	65,918	77,568	11,650	330	318	1.127	1.138	7.2%	841	540	(301)	77,090	77,568	(478)
1987	75,011	74,257	88,526	14,269	318	306	1.138	1.156	9.6%	1,376	755	(621)	87,975	88,526	(551)
1988	79,526	77,976	93,609	15,633	306	294	1.156	1.173	8.7%	1,357	1,550	194	93,119	93,609	(490)
1989	76,489	75,444	87,865	12,422	294	282	1.173	1.190	7.9%	978	1,046	68	87,750	87,865	(116)
1990	68,262	67,165	82,819	15,654	282	270	1.190	1.208	7.2%	1,127	1,097	(30)	82,349	82,819	(470)
1991	67,586	66,980	82,909	15,929	270	258	1.208	1.226	6.6%	1,055	606	(449)	82,427	82,909	(482)
1992	65,956	65,293	79,234	13,941	258	246	1.226	1.245	6.1%	854	663	(191)	78,941	79,234	(293)
1993	56,571	55,609	72,331	16,722	246	234	1.245	1.270	7.4%	1,240	963	(277)	72,105	72,331	(226)
1994	51,310	50,737	69,650	18,913	234	222	1.270	1.295	6.8%	1,282	573	(709)	68,780	69,650	(870)
1995	43,017	41,990	56,607	14,617	222	210	1.295	1.321	6.2%	911	1,027	116	56,114	56,607	(494)
1996	54,997	55,011	77,655	22,645	210	198	1.321	1.361	8.3%	1,884	(13)	(1,897)	76,929	77,655	(726)
1997	45,453	44,819	65,367	20,548	198	186	1.361	1.401	7.5%	1,535	634	(901)	64,973	65,367	(394)
1998	50,421	49,434	74,348	24,915	186	174	1.401	1.456	8.6%	2,130	988	(1,143)	73,584	74,348	(765)
1999	53,849	52,894	81,995	29,101	174	162	1.456	1.513	7.6%	2,213	955	(1,258)	81,179	81,995	(816)
2000	51,116	50,770	77,232	26,462	162	150	1.513	1.572	6.8%	1,804	347	(1,458)	76,692	77,232	(540)
2001	52,153	51,296	82,189	30,893	150	138	1.572	1.633	6.2%	1,903	857	(1,046)	81,311	82,189	(878)
2002	61,625	60,321	103,257	42,935	138	126	1.633	1.715	7.0%	3,003	1,303	(1,699)	102,424	103,257	(833)
2003	59,331	57,289	97,676	40,388	126	114	1.715	1.801	6.2%	2,522	2,042	(480)	97,459	97,676	(217)
2004	58,255	56,451	102,266	45,815	114	102	1.801	1.891	5.6%	2,572	1,804	(768)	101,933	102,266	(333)
2005	50,386	49,051	92,985	43,934	102	90	1.891	1.985	5.1%	2,230	1,335	(895)	92,300	92,985	(686)
2006	34,085	34,422	75,090	40,668	90	78	1.985	2.084	4.6%	1,875	(338)	(2,213)	73,331	75,090	(1,758)
2007	39,642	38,333	77,941	39,608	78	66	2.084	2.189	4.2%	1,666	1,309	(357)	77,650	77,941	(292)
2008	33,733	33,358	73,614	40,256	66	54	2.189	2.298	3.9%	1,551	374	(1,176)	72,848	73,614	(765)
2009	31,064	29,067	67,871	38,805	54	42	2.298	2.505	6.0%	2,321	1,998	(323)	67,030	67,871	(842)
2010	27,156	25,824	67,305	41,481	42	30	2.505	2.943	9.0%	3,735	1,332	(2,404)	65,869	67,305	(1,436)
2011	23,992	21,071	67,263	46,192	30	18	2.943	3.532	7.9%	3,649	2,921	(728)	66,744	67,263	(519)
2012	16,126	2,716	69,464	66,749	18	6	3.532	13.422	22.5%	15,046	13,410	(1,636)	70,179	69,464	714
2013	2,230		71,598	71,598	6		13.422		7.5%	5,335	2,230	(3,105)	72,716	71,598	1,118
2014									0.0%		0	0			
TOTAL	2,036,592	1,990,842	2,927,773	936,931						74,245	45,750	(28,495)	2,911,778	2,927,773	(15,995)
EXLD PRIOR	2,036,592	1,990,842	2,927,773	936,931						74,245	45,750	(28,495)	2,911,778	2,927,773	(15,995)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	158	158	158	0	378	366	1.003	1.003	0.0%	0	0	0	159	158	1
1983	203	202	203	1	366	354	1.003	1.003	13.7%	0	1	1	204	203	1
1984	227	226	227	1	354	342	1.003	1.006	44.4%	0	1	1	229	227	2
1985	212	211	213	2	342	330	1.006	1.011	45.0%	1	1	0	215	213	2
1986	183	181	183	2	330	318	1.011	1.011	0.0%	0	2	2	186	183	3
1987	196	196	199	3	318	306	1.011	1.018	35.0%	1	0	(1)	200	199	1
1988	205	203	207	4	306	294	1.018	1.018	0.0%	0	2	2	210	207	3
1989	185	184	187	3	294	282	1.018	1.019	5.3%	0	1	1	190	187	3
1990	196	194	198	4	282	270	1.019	1.023	18.0%	1	2	1	202	198	4
1991	174	174	179	5	270	258	1.023	1.028	18.6%	1	0	(1)	180	179	1
1992	164	164	169	5	258	246	1.028	1.031	7.0%	0	0	0	170	169	1
1993	150	149	154	5	246	234	1.031	1.035	12.5%	1	1	0	156	154	2
1994	138	137	143	6	234	222	1.035	1.041	14.2%	1	1	0	144	143	1
1995	114	111	116	5	222	210	1.041	1.048	13.0%	1	3	2	120	116	4
1996	134	134	142	8	210	198	1.048	1.058	16.8%	1	0	(1)	142	142	0
1997	127	123	131	8	198	186	1.058	1.062	7.0%	1	4	3	135	131	4
1998	133	133	143	10	186	174	1.062	1.072	13.0%	1	0	(1)	143	143	0
1999	135	133	143	10	174	162	1.072	1.077	6.2%	1	2	1	147	143	4
2000	128	128	139	11	162	150	1.077	1.090	12.6%	1	0	(1)	140	139	1
2001	117	116	127	11	150	138	1.090	1.096	6.5%	1	1	0	129	127	2
2002	151	148	164	16	138	126	1.096	1.105	7.7%	1	3	2	168	164	4
2003	131	128	144	16	126	114	1.105	1.123	12.7%	2	3	1	147	144	3
2004	136	134	153	19	114	102	1.123	1.140	11.3%	2	2	0	155	153	2
2005	123	122	141	19	102	90	1.140	1.174	16.7%	3	1	(2)	142	141	1
2006	100	100	120	20	90	78	1.174	1.194	9.1%	2	0	(2)	118	120	(2)
2007	90	87	110	23	78	66	1.194	1.233	13.8%	3	3	0	108	110	(2)
2008	81	79	103	24	66	54	1.233	1.268	10.6%	3	2	(1)	100	103	(3)
2009	70	64	92	28	54	42	1.268	1.374	22.4%	6	6	0	91	92	(1)
2010	69	61	100	39	42	30	1.374	1.657	31.3%	12	8	(4)	95	100	(5)
2011	53	45	93	48	30	18	1.657	2.021	21.5%	10	8	(2)	89	93	(4)
2012	39	6	88	82	18	6	2.021	7.176	41.3%	34	33	(1)	85	88	(3)
2013	5		95	95	6		7.176		13.9%	13	5	(8)	83	95	(12)
2014	0									0			90		
TOTAL	4,327	4,231	4,764	533						104	96	(8)	4,872	4,764	18
EXLD PRIOR	4,327	4,231	4,764	533						104	96	(8)	4,872	4,764	18

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 4, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.1%	0.1%	48.8%
6	671.448	0.1%	1.8%	1.8%	49.7%
18	50.485	2.0%	2.7%	2.5%	50.8%
30	21.575	4.6%	3.3%	3.0%	51.4%
42	12.543	8.0%	2.9%	2.5%	51.7%
54	9.189	10.9%	2.9%	2.4%	52.2%
66	7.264	13.8%	2.8%	2.2%	52.7%
78	6.054	16.5%	2.7%	2.1%	53.3%
90	5.200	19.2%	2.7%	2.0%	53.8%
102	4.553	22.0%	2.7%	1.9%	54.4%
114	4.048	24.7%	2.7%	1.8%	54.9%
126	3.646	27.4%	2.7%	1.8%	55.4%
138	3.319	30.1%	2.6%	1.6%	55.9%
150	3.055	32.7%	2.6%	1.6%	56.4%
162	2.829	35.3%	2.5%	1.5%	57.0%
174	2.640	37.9%	2.6%	1.4%	57.5%
186	2.473	40.4%	2.6%	1.4%	58.0%
198	2.324	43.0%	2.5%	1.3%	58.4%
210	2.196	45.5%	2.5%	1.2%	58.8%
222	2.083	48.0%	2.4%	1.1%	59.3%
234	1.984	50.4%	2.4%	1.1%	59.7%
246	1.895	52.8%	2.3%	1.0%	60.1%
258	1.817	55.0%	2.2%	0.9%	60.5%
270	1.748	57.2%	2.1%	0.9%	60.9%
282	1.685	59.3%	2.0%	0.8%	61.3%
294	1.629	61.4%	2.0%	0.7%	61.7%
306	1.578	63.4%	1.9%	0.7%	62.2%
318	1.531	65.3%	1.9%	0.7%	62.6%
330	1.488	67.2%	1.8%	0.6%	63.0%
342	1.449	69.0%	1.7%	0.5%	63.4%
354	1.414	70.7%	1.6%	0.5%	63.8%
366	1.383	72.3%	1.6%	0.5%	64.2%
378	1.353	73.9%	1.5%	0.4%	64.7%
390	1.327	75.4%	1.4%	0.4%	65.2%
402	1.302	76.8%	1.4%	0.4%	65.7%
414	1.278	78.2%	1.4%	0.4%	66.1%
426	1.256	79.6%	1.3%	0.3%	66.5%
438	1.236	80.9%	1.2%	0.3%	66.9%
450	1.218	82.1%	1.1%	0.3%	67.5%
462	1.201	83.2%	1.1%	0.2%	68.0%
474	1.186	84.3%	1.0%	0.2%	68.6%
486	1.172	85.3%	1.0%	0.2%	69.2%
498	1.159	86.3%	0.9%	0.2%	69.9%
510	1.147	87.2%	0.9%	0.2%	70.5%
522	1.135	88.1%	0.9%	0.2%	71.2%
534	1.124	89.0%	0.8%	0.1%	71.8%
546	1.113	89.8%	0.8%	0.1%	72.5%
558	1.104	90.6%	0.7%	0.1%	73.1%
570	1.095	91.4%	0.7%	0.1%	73.8%
582	1.086	92.1%	0.7%	0.1%	74.5%
594	1.078	92.7%	0.6%	0.1%	75.3%
606	1.071	93.3%	0.6%	0.1%	76.1%
618	1.065	93.9%	0.5%	0.1%	77.0%
630	1.059	94.5%	0.5%	0.1%	77.9%
642	1.053	95.0%	0.5%	0.1%	78.9%
654	1.048	95.4%	0.4%	0.0%	80.1%
666	1.043	95.8%	0.4%	0.0%	81.4%
678	1.039	96.2%	0.3%	0.0%	82.9%
690	1.036	96.6%	0.3%	0.0%	84.7%
702	1.032	96.9%	0.3%	0.0%	86.7%
714	1.029	97.1%	0.3%	0.0%	89.0%
726	1.027	97.4%	0.2%	0.0%	91.6%
738	1.024	97.6%	0.2%	0.0%	94.6%
750	1.022	97.9%	2.1%	0.2%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	82,349	81,263	0.512	2.068	87,114	85,966	100%	87,114	0.086	0.166	0.167
1991	50,856,501	1.979	100,654,884	82,427	81,665	0.527	2.024	88,003	87,189	100%	88,003	0.087	0.162	0.163
1992	52,804,448	1.879	99,199,664	78,941	80,891	0.544	1.956	83,946	86,019	100%	83,946	0.085	0.149	0.150
1993	55,132,894	1.846	101,763,581	72,105	70,422	0.561	1.883	76,126	74,349	100%	76,126	0.075	0.131	0.125
1994	57,739,505	1.786	103,144,617	68,780	65,150	0.578	1.797	71,445	67,674	100%	71,445	0.069	0.119	0.125
1995	60,949,772	1.737	105,860,639	56,114	55,712	0.596	1.757	58,750	58,330	100%	58,750	0.055	0.092	0.105
1996	63,664,000	1.681	107,011,928	76,929	72,653	0.614	1.695	80,110	75,657	100%	80,110	0.075	0.121	0.105
1997	68,077,000	1.609	109,565,780	64,973	61,846	0.633	1.663	68,413	65,121	100%	68,413	0.062	0.095	0.105
1998	71,447,000	1.535	109,703,410	73,584	70,665	0.653	1.601	76,923	73,871	100%	76,923	0.070	0.103	0.105
1999	75,244,663	1.486	111,784,761	81,179	77,732	0.673	1.528	83,475	79,931	100%	83,475	0.075	0.108	0.105
2000	79,122,396	1.436	113,612,761	76,692	76,001	0.694	1.471	78,264	77,559	100%	78,264	0.069	0.097	0.105
2001	80,396,857	1.404	112,872,903	81,311	79,868	0.715	1.402	81,530	80,083	100%	81,530	0.072	0.101	0.105
2002	81,621,352	1.369	111,762,597	102,424	97,206	0.737	1.379	104,190	98,881	100%	104,190	0.093	0.125	0.120
2003	82,433,234	1.332	109,823,635	97,345	97,798	0.760	1.345	99,549	100,013	100%	99,549	0.091	0.118	0.120
2004	84,632,753	1.284	108,674,619	101,999	100,346	0.784	1.309	104,611	102,916	100%	104,611	0.096	0.121	0.120
2005	86,912,307	1.253	108,922,029	92,496	90,697	0.808	1.278	95,490	93,633	100%	95,490	0.088	0.106	0.105
2006	90,822,757	1.210	109,940,677	70,709	64,115	0.833	1.231	72,477	65,718	100%	72,477	0.066	0.078	0.087
2007	93,702,820	1.171	109,685,990	76,610	77,924	0.859	1.187	78,070	79,410	100%	78,070	0.071	0.082	0.084
2008	93,449,349	1.148	107,266,594	68,189	69,292	0.885	1.154	69,635	70,761	100%	69,635	0.065	0.073	0.083
2009	86,544,195	1.149	99,469,136	60,587	66,682	0.913	1.129	62,454	68,738	100%	62,454	0.063	0.070	0.082
2010	86,654,516	1.125	97,450,013	59,660	63,538	0.941	1.118	62,747	66,825	100%	62,747	0.064	0.069	0.079
2011	90,275,208	1.093	98,646,157	62,189	65,961	0.970	1.106	66,741	70,789	100%	66,741	0.068	0.069	0.075
2012	94,226,147	1.061	99,964,519	45,879	53,200	1.000	1.071	49,128	56,968	100%	49,128	0.049	0.049	0.075
2013	97,052,931	1.030	99,964,519	23,332	28,692	1.000	1.035	24,149	29,696	100%	24,149	0.024	0.024	0.075
2014		1.000				1.000	1.000	0	0	0%	0			0.075

	5 Year Average excluding 2012-2013	0.066	0.072
	7 Year Average excluding 2012-2013	0.069	0.078
	10 Year Weighted Average excluding 2012-2013	0.077	
	10 Year Weighted Average excluding 2011-2013	0.077	
	5 Year Average excluding 2011-2013	0.066	0.074
	5 Year Average excluding 2013	0.062	0.066
	7 Year Average excluding 2013	0.069	0.070
(14)	2014 Selected Loss Rate:	0.075	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 4, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 4, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.027	1.024	1.027									
1954	714	714	726	1.029	1.027	1.029									
1955	702	702	714	1.032	1.029	1.032									
1956	690	690	702	1.036	1.032	1.036									
1957	678	678	690	1.039	1.036	1.039									
1958	666	666	678	1.043	1.039	1.043									
1959	654	654	666	1.048	1.043	1.048									
1960	642	642	654	1.053	1.048	1.053									
1961	630	630	642	1.059	1.053	1.059									
1962	618	618	630	1.065	1.059	1.065									
1963	606	606	618	1.071	1.065	1.071									
1964	594	594	606	1.078	1.071	1.078									
1965	582	582	594	1.086	1.078	1.086									
1966	570	570	582	1.095	1.086	1.095									
1967	558	558	570	1.104	1.095	1.104									
1968	546	546	558	1.113	1.104	1.113									
1969	534	534	546	1.124	1.113	1.124									
1970	522	522	534	1.135	1.124	1.135									
1971	510	510	522	1.147	1.135	1.147									
1972	498	498	510	1.159	1.147	1.159									
1973	486	486	498	1.172	1.159	1.172									
1974	474	474	486	1.186	1.172	1.186									
1975	462	462	474	1.201	1.186	1.201									
1976	450	450	462	1.218	1.201	1.218									
1977	438	438	450	1.236	1.218	1.236	1.054	1.049	1.054	1.003	1.003	1.003	1.346	1.346	1.346
1978	426	426	438	1.256	1.236	1.256	1.059	1.054	1.059	1.004	1.003	1.004	1.346	1.346	1.346
1979	414	414	426	1.278	1.256	1.278	1.065	1.059	1.065	1.004	1.004	1.004	1.346	1.346	1.346
1980	402	402	414	1.302	1.278	1.302	1.071	1.065	1.071	1.004	1.004	1.004	1.346	1.346	1.346
1981	390	390	402	1.327	1.302	1.327	1.079	1.071	1.079	1.005	1.004	1.005	1.346	1.346	1.346
1982	378	378	390	1.353	1.327	1.353	1.086	1.079	1.086	1.005	1.005	1.005	1.346	1.346	1.346
1983	366	366	378	1.383	1.353	1.383	1.095	1.086	1.095	1.006	1.005	1.006	1.374	1.346	1.374
1984	354	354	366	1.414	1.383	1.414	1.105	1.095	1.105	1.009	1.006	1.009	1.404	1.374	1.404
1985	342	342	354	1.449	1.414	1.449	1.116	1.105	1.116	1.012	1.009	1.012	1.435	1.404	1.435
1986	330	330	342	1.488	1.449	1.488	1.127	1.116	1.127	1.017	1.012	1.017	1.466	1.435	1.466
1987	318	318	330	1.531	1.488	1.531	1.138	1.127	1.138	1.019	1.017	1.019	1.503	1.466	1.503
1988	306	306	318	1.578	1.531	1.578	1.156	1.138	1.156	1.026	1.019	1.026	1.538	1.503	1.538
1989	294	294	306	1.629	1.578	1.629	1.173	1.156	1.173	1.028	1.026	1.028	1.583	1.538	1.583
1990	282	282	294	1.685	1.629	1.685	1.190	1.173	1.190	1.029	1.028	1.029	1.633	1.583	1.633
1991	270	270	282	1.748	1.685	1.748	1.208	1.190	1.208	1.034	1.029	1.034	1.682	1.633	1.682
1992	258	258	270	1.817	1.748	1.817	1.226	1.208	1.226	1.037	1.034	1.037	1.742	1.682	1.742
1993	246	246	258	1.895	1.817	1.895	1.245	1.226	1.245	1.040	1.037	1.040	1.812	1.742	1.812
1994	234	234	246	1.984	1.895	1.984	1.270	1.245	1.270	1.044	1.040	1.044	1.888	1.812	1.888
1995	222	222	234	2.083	1.984	2.083	1.295	1.270	1.295	1.051	1.044	1.051	1.967	1.888	1.967
1996	210	210	222	2.196	2.083	2.196	1.321	1.295	1.321	1.058	1.051	1.058	2.050	1.967	2.050
1997	198	198	210	2.324	2.196	2.324	1.361	1.321	1.361	1.066	1.058	1.066	2.147	2.050	2.147
1998	186	186	198	2.473	2.324	2.473	1.401	1.361	1.401	1.077	1.066	1.077	2.251	2.147	2.251
1999	174	174	186	2.640	2.473	2.640	1.444	1.401	1.444	1.088	1.077	1.088	2.373	2.251	2.373
2000	162	162	174	2.829	2.640	2.829	1.487	1.444	1.487	1.095	1.088	1.095	2.521	2.373	2.521
2001	150	150	162	3.055	2.829	3.055	1.531	1.487	1.531	1.105	1.095	1.105	2.692	2.521	2.692
2002	138	138	150	3.319	3.055	3.319	1.577	1.531	1.577	1.112	1.105	1.112	2.898	2.692	2.898
2003	126	126	138	3.646	3.319	3.646	1.648	1.577	1.648	1.122	1.112	1.122	3.143	2.898	3.143
2004	114	114	126	4.048	3.646	4.048	1.723	1.648	1.723	1.141	1.122	1.141	3.432	3.143	3.432
2005	102	102	114	4.553	4.048	4.553	1.800	1.723	1.800	1.158	1.141	1.158	3.797	3.432	3.797
2006	90	90	102	5.200	4.553	5.200	1.881	1.800	1.881	1.180	1.158	1.180	4.238	3.797	4.238
2007	78	78	90	6.054	5.200	6.054	1.966	1.881	1.966	1.197	1.180	1.197	4.854	4.238	4.854
2008	66	66	78	7.264	6.054	7.264	2.054	1.966	2.054	1.237	1.197	1.237	5.628	4.854	5.628
2009	54	54	66	9.189	7.264	9.189	2.147	2.054	2.147	1.274	1.237	1.274	6.927	5.628	6.927
2010	42	42	54	12.543	9.189	12.543	2.340	2.147	2.340	1.377	1.274	1.377	8.727	6.927	8.727
2011	30	30	42	21.575	12.543	21.575	2.749	2.340	2.749	1.652	1.377	1.652	12.552	8.727	12.552
2012	18	18	30	50.485	21.575	50.485	3.299	2.749	3.299	2.033	1.652	2.033	24.348	12.552	24.348
2013	6	6	18	671.448	50.485	671.448	12.866	3.299	12.866	7.520	2.033	7.520	79.267	24.348	79.267

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 4, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 4, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 4, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 4, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 4, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 4, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	28.902	-	28.902
1984	354	354	366	60.189	28.902	60.189
1985	342	342	354	91.513	60.189	91.513
1986	330	330	342	123.466	91.513	123.466
1987	318	318	330	155.120	123.466	155.120
1988	306	306	318	187.502	155.120	187.502
1989	294	294	306	220.711	187.502	220.711
1990	282	282	294	255.301	220.711	255.301
1991	270	270	282	290.534	255.301	290.534
1992	258	258	270	326.745	290.534	326.745
1993	246	246	258	363.449	326.745	363.449
1994	234	234	246	400.982	363.449	400.982
1995	222	222	234	438.331	400.982	438.331
1996	210	210	222	475.761	438.331	475.761
1997	198	198	210	513.495	475.761	513.495
1998	186	186	198	551.101	513.495	551.101
1999	174	174	186	587.853	551.101	587.853
2000	162	162	174	623.594	587.853	623.594
2001	150	150	162	660.627	623.594	660.627
2002	138	138	150	697.282	660.627	697.282
2003	126	126	138	735.288	697.282	735.288
2004	114	114	126	774.053	735.288	774.053
2005	102	102	114	812.846	774.053	812.846
2006	90	90	102	850.879	812.846	850.879
2007	78	78	90	887.981	850.879	887.981
2008	66	66	78	926.433	887.981	926.433
2009	54	54	66	966.087	926.433	966.087
2010	42	42	54	1,005.928	966.087	1,005.928
2011	30	30	42	1,050.718	1,005.928	1,050.718
2012	18	18	30	1,085.851	1,050.718	1,085.851
2013	6	6	18	1,109.673	1,085.851	1,109.673

(1)	AGE
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)
(4)	FROM SECTION 1, EXHIBIT 4, SHEET 38; SELECTED CUM. BASED ON (2)
(5)	FROM SECTION 1, EXHIBIT 4, SHEET 38; SELECTED CUM. BASED ON (3)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	23	652	2,607	4,701	6,597	8,247	9,934	11,660	13,325	14,965	16,567	18,175	19,760	21,350	22,961	24,500	26,130	27,700	29,270	30,892	32,250	33,648	35,025	36,303	37,624	38,892	40,400	42,255	43,644	44,866	46,022	47,126	48,199	49,226	50,208	51,105	51,909	51,909
1978	26	724	2,938	5,268	7,384	9,513	11,672	13,892	16,022	18,143	20,162	22,074	23,976	25,887	27,789	29,686	31,519	33,240	34,919	36,400	38,097	39,549	41,032	42,388	43,708	45,303	47,347	48,848	50,125	51,307	52,464	53,582	54,667	55,720	56,772	57,793		57,793
1979	28	820	3,292	5,718	8,222	10,842	13,438	15,860	18,228	20,610	23,012	25,478	28,067	30,694	33,079	35,328	37,560	39,852	42,450	44,602	46,569	48,469	50,383	52,123	53,865	55,895	57,546	59,034	60,518	61,907	63,185	64,429	65,586	66,637	67,664			67,664
1980	29	776	2,831	4,784	6,761	8,810	10,896	12,889	14,824	16,784	18,704	20,699	22,853	24,914	26,913	28,925	30,880	32,803	34,631	36,495	38,199	39,957	41,591	43,121	44,879	46,368	47,712	48,995	50,292	51,549	52,786	54,015	55,085	56,117				56,117
1981	30	813	2,971	5,062	7,169	9,246	11,383	13,437	15,389	17,418	19,571	21,715	23,807	25,885	27,885	29,812	31,601	33,442	35,253	36,972	38,657	40,310	41,925	43,952	45,455	46,801	48,150	49,412	50,621	51,772	52,861	54,023	55,105					55,105
1982	38	910	3,000	5,181	7,240	9,258	11,188	13,060	14,847	16,606	18,456	20,364	22,129	23,900	25,658	27,260	29,023	30,703	32,291	33,894	35,426	36,910	38,551	40,046	41,299	42,496	43,652	44,779	45,870	46,926	47,956	48,952						48,952
1983	20	642	3,035	5,491	7,765	9,976	12,182	14,399	16,712	19,001	21,267	23,292	25,450	27,583	29,581	31,794	33,990	35,986	38,078	40,073	41,961	44,031	45,968	47,730	49,507	51,236	52,859	54,472	56,052	57,638	59,167							59,167
1984	43	1,130	3,958	6,598	9,336	11,915	14,481	17,132	19,600	22,309	24,932	27,407	29,794	32,147	34,747	37,214	39,573	42,028	44,377	46,727	49,307	51,844	54,028	56,124	58,281	60,304	62,239	64,071	65,803	67,420								67,420
1985	55	1,303	4,051	6,683	9,418	12,179	14,965	17,783	21,031	23,697	26,567	29,200	31,802	34,385	36,888	39,330	42,642	44,960	47,249	49,952	52,295	54,362	56,322	58,253	60,192	61,975	63,726	65,391	67,054									67,054
1986	43	973	3,092	5,537	8,034	10,299	12,360	14,723	16,998	19,286	21,478	23,597	25,807	27,879	29,928	32,026	33,966	35,906	38,163	40,103	41,817	43,392	44,892	46,340	47,706	49,138	50,518	51,802										51,802
1987	29	789	3,084	5,791	8,713	11,283	13,968	16,332	18,723	21,219	23,622	26,059	28,334	30,713	33,117	35,484	37,802	40,512	42,924	45,008	47,022	48,933	50,757	52,554	54,268	55,883	57,447											57,447
1988	31	905	3,720	6,752	9,711	12,715	15,280	17,760	20,429	22,770	25,186	27,894	30,327	32,737	35,271	37,706	40,535	43,014	45,330	47,486	49,630	51,638	53,601	55,470	57,226	58,993												58,993
1989	29	794	3,139	5,621	8,380	10,684	13,068	15,426	17,837	20,342	22,782	25,101	27,419	29,738	32,079	34,649	37,044	39,345	41,589	43,773	45,913	47,950	49,919	51,935	53,869													53,869
1990	33	874	3,206	6,011	8,609	10,891	13,372	15,695	17,970	20,252	22,559	24,714	26,963	29,112	31,395	33,636	35,708	37,670	39,680	41,640	43,548	45,419	47,180	48,866														48,866
1991	25	1,143	3,537	6,312	8,750	11,201	13,898	16,115	18,413	20,649	22,756	25,038	27,229	29,631	31,828	33,901	36,027	38,013	39,900	41,834	43,688	45,438	47,143															47,143
1992	23	1,229	3,327	5,814	7,944	10,250	12,782	14,907	17,129	19,305	21,512	23,598	25,881	28,033	30,077	32,077	34,055	35,974	37,871	39,785	41,636	43,441																43,441
1993	18	1,195	2,981	5,127	7,262	9,249	11,331	13,319	15,333	17,178	19,168	21,252	23,280	25,229	27,143	29,066	31,082	32,894	34,623	36,309	38,044																	38,044
1994	61	1,501	3,592	5,851	7,997	9,923	11,813	13,801	15,700	17,586	19,725	21,647	23,425	25,241	26,881	28,570	30,177	31,744	33,272	34,668																		34,668
1995	48	1,076	2,651	4,393	6,123	7,652	9,163	10,689	12,299	13,966	15,582	17,440	18,895	20,343	21,699	23,022	24,280	25,651	26,937																			26,937
1996	105	1,474	3,633	6,003	8,266	10,564	12,784	14,892	17,094	19,245	21,293	23,387	25,421	27,516	29,520	31,406	33,259	35,029																				35,029
1997	124	1,423	3,007	4,967	6,872	8,717	10,487	12,238	14,061	16,072	17,855	19,588	21,287	22,979	24,611	26,312	27,952																					27,952
1998	162	1,473	3,374	5,883	8,017	9,978	12,307	14,422	16,424	18,551	20,558	22,477	24,353	26,263	28,019	29,759																						29,759
1999	101	1,448	3,593	6,440	8,850	11,288	13,762	16,132	18,401	20,620	22,836	24,942	26,909	28,799	30,748																							30,748
2000	119	1,480	3,504	6,143	8,461	10,577	12,691	14,647	16,785	18,798	20,996	23,085	25,116	27,110																								27,110
2001	66	1,448	3,560	6,513	8,981	11,424	13,734	15,963	18,106	20,333	22,534	24,589	26,613																									26,613
2002	201	2,123	4,680	8,509	11,692	14,655	17,429	20,309	22,931	25,597	28,223	30,855																										30,855
2003	162	1,896	4,468	7,649	10,496	13,317	15,838	18,621	21,292	23,901	26,700																											26,700
2004	213	2,326	5,000	8,093	10,977	13,952	16,771	19,478	22,332	25,196																												25,196
2005	125	1,914	4,228	7,640	10,124	12,863	15,394	17,863	20,315																													20,315
2006	101	1,481	3,409	5,992	7,880	9,976	11,848	13,599																														13,599
2007	102	1,436	3,673	6,169	8,479	10,458	12,655																															12,655
2008	102	1,317	3,238	5,225	7,287	9,387																																9,387
2009	65	1,214	2,790	4,685	6,593																																	6,593
2010	125	1,181	2,866	4,756																																		4,756
2011	125	1,300	2,883																																			2,883
2012	54	909																																				909
2013	35																																					35
																																						1,323,485

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	28.065	4.000	1.803	1.403	1.250	1.205	1.174	1.143	1.123	1.107	1.097	1.087	1.080	1.075	1.067	1.067	1.060	1.057	1.055	1.044	1.043	1.041	1.036	1.036	1.034	1.039	1.046	1.033	1.028	1.026	1.024	1.023	1.021	1.020	1.018	1.016		
1978	28.065	4.060	1.793	1.402	1.288	1.227	1.190	1.153	1.132	1.111	1.095	1.086	1.080	1.073	1.068	1.062	1.055	1.051	1.042	1.047	1.038	1.037	1.033	1.031	1.036	1.045	1.032	1.026	1.024	1.023	1.021	1.020	1.019	1.019	1.018			
1979	29.180	4.015	1.737	1.438	1.319	1.239	1.180	1.149	1.131	1.117	1.107	1.102	1.094	1.078	1.068	1.063	1.061	1.065	1.051	1.044	1.041	1.040	1.035	1.033	1.038	1.030	1.026	1.025	1.023	1.021	1.020	1.018	1.016	1.015				
1980	26.997	3.650	1.690	1.413	1.303	1.237	1.183	1.150	1.132	1.114	1.107	1.104	1.090	1.080	1.075	1.068	1.062	1.056	1.054	1.047	1.046	1.041	1.037	1.041	1.033	1.029	1.027	1.026	1.025	1.024	1.023	1.020	1.019					
1981	27.005	3.652	1.704	1.416	1.290	1.231	1.180	1.145	1.132	1.124	1.110	1.096	1.087	1.077	1.069	1.060	1.058	1.054	1.049	1.046	1.043	1.040	1.048	1.034	1.030	1.029	1.026	1.024	1.023	1.021	1.022	1.020						
1982	23.689	3.295	1.727	1.397	1.279	1.209	1.167	1.137	1.119	1.111	1.103	1.087	1.080	1.074	1.062	1.065	1.058	1.052	1.050	1.045	1.042	1.044	1.039	1.031	1.029	1.027	1.026	1.024	1.023	1.022	1.021							
1983	32.854	4.729	1.809	1.414	1.285	1.221	1.182	1.161	1.137	1.119	1.095	1.093	1.084	1.072	1.075	1.069	1.059	1.058	1.052	1.047	1.049	1.044	1.038	1.037	1.035	1.032	1.031	1.029	1.028	1.027								
1984	26.410	3.502	1.667	1.415	1.276	1.215	1.183	1.144	1.138	1.118	1.099	1.087	1.079	1.081	1.071	1.063	1.062	1.056	1.053	1.055	1.051	1.042	1.039	1.038	1.035	1.032	1.029	1.027	1.025									
1985	23.530	3.109	1.650	1.409	1.293	1.229	1.188	1.183	1.127	1.121	1.099	1.089	1.081	1.073	1.066	1.084	1.054	1.051	1.057	1.047	1.040	1.036	1.034	1.033	1.030	1.028	1.026	1.025										
1986	22.837	3.178	1.791	1.451	1.282	1.200	1.191	1.155	1.135	1.114	1.099	1.094	1.080	1.074	1.070	1.061	1.057	1.063	1.051	1.043	1.038	1.035	1.032	1.029	1.030	1.028	1.025											
1987	27.217	3.908	1.878	1.505	1.295	1.238	1.169	1.146	1.133	1.113	1.103	1.087	1.084	1.078	1.071	1.065	1.072	1.060	1.049	1.045	1.041	1.037	1.035	1.033	1.030	1.028												
1988	28.804	4.113	1.815	1.438	1.309	1.202	1.162	1.150	1.115	1.106	1.108	1.087	1.079	1.077	1.069	1.075	1.061	1.054	1.048	1.045	1.040	1.038	1.035	1.032	1.031													
1989	27.815	3.955	1.791	1.491	1.275	1.223	1.180	1.156	1.140	1.120	1.102	1.092	1.085	1.079	1.080	1.069	1.062	1.057	1.053	1.049	1.044	1.041	1.040	1.037														
1990	26.629	3.668	1.875	1.432	1.265	1.228	1.174	1.145	1.127	1.114	1.096	1.091	1.080	1.078	1.071	1.062	1.055	1.053	1.049	1.046	1.043	1.039	1.036															
1991	45.891	3.096	1.784	1.386	1.280	1.241	1.160	1.143	1.121	1.102	1.100	1.087	1.088	1.074	1.065	1.063	1.055	1.050	1.048	1.044	1.040	1.038																
1992	53.177	2.707	1.748	1.366	1.290	1.247	1.166	1.149	1.127	1.114	1.097	1.097	1.083	1.073	1.066	1.062	1.056	1.053	1.051	1.047	1.043																	
1993	66.089	2.496	1.720	1.417	1.274	1.225	1.175	1.151	1.120	1.116	1.109	1.095	1.084	1.076	1.071	1.069	1.058	1.053	1.049	1.048																		
1994	24.620	2.394	1.629	1.367	1.241	1.190	1.168	1.138	1.120	1.122	1.097	1.082	1.078	1.065	1.063	1.056	1.052	1.048	1.042																			
1995	22.415	2.463	1.657	1.394	1.250	1.197	1.167	1.151	1.136	1.116	1.119	1.083	1.077	1.067	1.061	1.055	1.056	1.050																				
1996	14.101	2.464	1.652	1.377	1.278	1.210	1.165	1.148	1.126	1.106	1.098	1.087	1.082	1.073	1.064	1.059	1.053																					
1997	11.429	2.113	1.652	1.383	1.268	1.203	1.167	1.149	1.143	1.111	1.097	1.087	1.079	1.071	1.069	1.062																						
1998	9.073	2.291	1.744	1.363	1.245	1.233	1.172	1.139	1.129	1.108	1.093	1.083	1.078	1.067	1.062																							
1999	14.371	2.481	1.792	1.374	1.275	1.219	1.172	1.141	1.121	1.107	1.092	1.079	1.070	1.068																								
2000	12.480	2.368	1.753	1.377	1.250	1.200	1.154	1.146	1.120	1.117	1.100	1.088	1.079																									
2001	21.895	2.458	1.829	1.379	1.272	1.202	1.162	1.134	1.123	1.108	1.091	1.082																										
2002	10.580	2.204	1.818	1.374	1.253	1.189	1.165	1.129	1.116	1.103	1.093																											
2003	11.727	2.356	1.712	1.372	1.269	1.189	1.176	1.143	1.123	1.117																												
2004	10.936	2.150	1.619	1.356	1.271	1.202	1.161	1.147	1.128																													
2005	15.304	2.209	1.807	1.325	1.271	1.197	1.160	1.137																														
2006	14.625	2.303	1.757	1.315	1.266	1.188	1.148																															
2007	14.135	2.557	1.680	1.374	1.233	1.210																																
2008	12.946	2.458	1.614	1.395	1.288																																	
2009	18.660	2.299	1.679	1.407																																		
2010	9.485	2.426	1.660																																			
2011	10.373	2.217																																				
2012	16.896																																					
3 Yr Avg	12.251	2.314	1.651	1.392	1.262	1.198	1.157	1.142	1.122	1.109	1.095	1.083	1.076	1.069	1.065	1.059	1.054	1.050	1.047	1.046	1.042	1.039	1.037	1.034	1.030	1.028	1.027	1.027	1.025	1.023	1.022	1.019	1.018	1.018	1.018	1.016		
5 Yr Avg	13.672	2.392	1.678	1.363	1.266	1.197	1.162	1.138	1.122	1.110	1.094	1.084	1.078	1.069	1.064	1.060	1.055	1.051	1.048	1.047	1.042	1.039	1.036	1.033	1.031	1.030	1.027	1.026	1.025	1.023	1.021	1.020	1.019	1.018	1.018	1.016		
7 Yr Avg	13.874	2.353	1.688	1.364	1.264	1.197	1.161	1.140	1.123	1.110	1.095	1.084	1.078	1.069	1.065	1.061	1.055	1.052	1.048	1.046	1.041	1.038	1.036	1.034	1.031	1.029	1.027	1.026	1.024	1.023	1.022	1.020	1.019	1.018	1.018	1.016		
3 Yr Wtd	11.164	2.311	1.649	1.391	1.261	1.198	1.157	1.143	1.122	1.109	1.094	1.083	1.076	1.068	1.065	1.059	1.054	1.050	1.047	1.046	1.042	1.039	1.037	1.034	1.030	1.028	1.027	1.027	1.025	1.023	1.022	1.019	1.018	1.018	1.018	1.016		
5 Yr Wtd	12.586	2.396	1.679	1.359	1.266	1.197	1.163	1.138	1.122	1.110	1.094	1.084	1.078	1.069	1.064	1.061	1.055	1.051	1.048	1.047	1.042	1.039	1.036	1.033	1.031	1.030	1.028	1.026	1.025	1.023	1.021	1.020	1.019	1.018	1.018	1.016		
10 Yr Wtd	12.768	2.300	1.721	1.366	1.265	1.202	1.164	1.141	1.125	1.111	1.098	1.086	1.080	1.071	1.068	1.064	1.058	1.054	1.050	1.047	1.043	1.039	1.038	1.035	1.032	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.018	1.016		TAIL
Prior FY	13.300	2.340	1.725	1.365	1.266	1.200	1.166	1.142	1.125	1.110	1.099	1.087	1.080	1.073	1.068	1.064	1.058	1.054	1.051	1.047	1.043	1.039	1.038	1.034	1.033	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.020	1.020	1.018	1.017	1.016	1.216
Selected	13.300	2.340	1.720	1.365	1.265	1.200	1.164	1.142	1.125	1.110	1.098	1.086	1.080	1.071	1.068	1.064	1.058	1.054	1.050	1.047	1.043	1.039	1.038	1.035	1.032	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.019	1.018	1.016	1.015	
Cumulative	671.448	50.485	21.575	12.543	9.189	7.264	6.054	5.200	4.553	4.048	3.646	3.319	3.055	2.829	2.640	2.473	2.324	2.196	2.083	1.984	1.895	1.817	1.748	1.685	1.629	1.578	1.531	1.488	1.449	1.414	1.383	1.353	1.327	1.302	1.278	1.256	1.236	1.218

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										49,343	51,969	55,644	57,176	58,798	58,205	59,811	60,026	60,843	59,322	58,844	59,009	59,009
1978																									55,616	59,098	62,540	63,729	65,358	65,001	66,196	66,689	68,225	67,123	67,500	68,012		68,012
1979																								66,962	71,780	74,223	76,492	76,396	76,758	78,918	78,824	80,035	77,550	77,693	78,231			78,231
1980																							54,512	57,404	60,964	61,814	63,304	62,734	65,137	65,766	66,424	64,981	64,997	65,386				65,386
1981																						53,821	56,887	60,400	63,931	63,155	62,756	64,776	64,743	65,821	64,681	65,812	66,000					66,000
1982																					48,769	52,071	55,968	58,497	56,954	56,150	57,327	57,898	58,851	57,833	57,934	58,322						58,322
1983																				57,837	63,461	67,792	74,996	70,536	71,195	73,358	73,485	75,323	74,467	75,074	75,543							75,543
1984																			65,431	71,799	78,602	84,942	83,249	81,046	84,506	84,952	86,962	84,692	84,187	84,524								84,524
1985																		67,166	72,382	79,866	90,192	81,426	80,785	83,240	83,634	85,324	84,563	85,307	85,764									85,764
1986																	51,591	58,718	66,501	79,426	65,306	63,272	65,811	64,461	66,208	65,855	65,918	66,458										66,458
1987																57,359	64,474	73,419	83,496	72,228	71,323	73,354	73,202	75,231	73,909	74,257	75,011											75,011
1988															60,644	65,482	72,838	86,884	76,938	75,660	78,747	76,839	79,338	77,787	77,976	79,526												79,526
1989														53,811	59,680	65,155	74,663	70,292	70,631	73,724	72,586	75,542	74,394	75,444	76,489													76,489
1990													48,379	53,918	61,554	73,518	63,804	62,675	66,876	65,526	67,990	66,881	67,165	68,262														68,262
1991												48,212	54,152	59,930	68,257	61,743	61,558	66,066	63,429	66,372	66,422	66,980	67,586															67,586
1992											45,022	49,609	55,092	60,805	59,018	58,500	62,529	60,900	64,041	64,570	65,293	65,956																65,956
1993										36,486	40,646	48,029	56,472	50,897	50,958	54,043	53,689	56,561	55,771	55,609	56,571																	56,571
1994									36,173	39,473	46,213	51,627	48,078	48,303	49,580	48,642	50,948	50,896	50,737	51,310																		51,310
1995								28,025	29,584	34,047	39,483	38,269	37,587	40,274	39,404	40,870	40,965	41,990	43,017																			43,017
1996							36,652	40,994	45,932	56,448	49,414	50,866	53,200	52,785	55,519	54,993	55,011	54,997																				54,997
1997						28,397	30,714	35,742	45,476	38,873	39,416	42,508	40,443	43,173	43,395	44,819	45,453																					45,453
1998					30,873	32,669	39,204	44,180	43,518	44,089	47,856	46,776	49,024	48,611	49,434	50,421																						50,421
1999				32,714	37,496	43,594	54,257	46,955	46,362	51,428	50,785	53,731	53,410	52,894	53,849																							53,849
2000			24,760	29,100	34,109	37,366	38,690	38,152	43,702	44,575	49,488	49,809	50,770	51,116																								51,116
2001		21,303	27,431	39,431	47,291	41,471	41,823	45,160	47,724	50,617	49,756	51,296	52,153																									52,153
2002	9,125	26,494	35,038	50,958	51,285	50,207	54,915	56,642	59,726	59,386	60,321	61,625																										61,625
2003	9,068	26,159	39,288	40,769	42,831	47,681	49,597	54,747	56,157	57,289	59,331																											59,331
2004	10,773	36,942	37,801	41,313	48,679	49,400	54,261	55,258	56,451	58,255																												58,255
2005	5,442	29,526	32,886	43,775	42,995	46,818	48,227	49,051	50,386																													50,386
2006	5,442	21,642	27,089	33,285	35,841	35,243	34,422	34,085																														34,085
2007	6,030	24,304	29,797	34,984	38,113	38,333	39,642																															39,642
2008	6,163	23,266	29,267	30,060	33,358	33,733																																33,733
2009	3,417	20,988	25,430	29,067	31,064																																	31,064
2010	7,418	22,082	25,824	27,156																																		27,156
2011	6,872	21,071	23,992																																			23,992
2012	2,716	16,126																																				16,126
2013	2,230																																					2,230
																																						2,036,592

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.053	1.071	1.028	1.028	0.990	1.028	1.004	1.014	0.975	0.992	1.003		
1978																									1.063	1.058	1.019	1.026	0.995	1.018	1.007	1.023	0.984	1.006	1.008			
1979																								1.072	1.034	1.031	0.999	1.005	1.028	0.999	1.015	0.969	1.002	1.007				
1980																							1.053	1.062	1.014	1.024	0.991	1.038	1.010	1.010	0.978	1.000	1.006					
1981																						1.057	1.062	1.058	0.988	0.994	1.032	0.999	1.017	0.983	1.017	1.003						
1982																					1.068	1.075	1.045	0.974	0.986	1.021	1.010	1.016	0.983	1.002	1.007							
1983																				1.097	1.068	1.106	0.941	1.009	1.030	1.002	1.025	0.989	1.008	1.006								
1984																			1.097	1.095	1.081	0.980	0.974	1.043	1.005	1.024	0.974	0.994	1.004									
1985																		1.078	1.103	1.129	0.903	0.992	1.030	1.005	1.020	0.991	1.009	1.005										
1986																	1.138	1.133	1.194	0.822	0.969	1.040	0.979	1.027	0.995	1.001	1.008											
1987																1.124	1.139	1.137	0.865	0.987	1.028	0.998	1.028	0.982	1.005	1.010												
1988															1.080	1.112	1.193	0.886	0.983	1.041	0.976	1.033	0.980	1.002	1.020														
1989														1.109	1.092	1.146	0.941	1.005	1.044	0.985	1.041	0.985	1.014	1.014															
1990													1.114	1.142	1.194	0.868	0.982	1.067	0.980	1.038	0.984	1.004	1.016																
1991												1.123	1.107	1.139	0.905	0.997	1.073	0.960	1.046	1.001	1.008	1.009																	
1992											1.102	1.111	1.104	0.971	0.991	1.069	0.974	1.052	1.008	1.011	1.010																		
1993										1.114	1.182	1.176	0.901	1.001	1.061	0.993	1.054	0.986	0.997	1.017																			
1994									1.091	1.171	1.117	0.931	1.005	1.026	0.981	1.047	0.999	0.997	1.011																				
1995								1.056	1.151	1.160	0.969	0.982	1.071	0.978	1.037	1.002	1.025	1.024																					
1996							1.118	1.120	1.229	0.875	1.029	1.046	0.992	1.052	0.991	1.000	1.000																						
1997						1.082	1.164	1.272	0.855	1.014	1.078	0.951	1.068	1.005	1.033	1.014																							
1998					1.058	1.200	1.127	0.985	1.013	1.085	0.977	1.048	0.992	1.017	1.020																								
1999				1.146	1.163	1.245	0.865	0.987	1.109	0.987	1.058	0.994	0.990	1.018																									
2000			1.175	1.172	1.096	1.035	0.986	1.145	1.020	1.110	1.006	1.019	1.007																										
2001		1.288	1.437	1.199	0.877	1.008	1.080	1.057	1.061	0.983	1.031	1.017																											
2002	2.903	1.322	1.454	1.006	0.979	1.094	1.031	1.054	0.994	1.016	1.022																												
2003	2.885	1.502	1.038	1.051	1.113	1.040	1.104	1.026	1.020	1.036																													
2004	3.429	1.023	1.093	1.178	1.015	1.098	1.018	1.022	1.032																														
2005	5.426	1.114	1.331	0.982	1.089	1.030	1.017	1.027																															
2006	3.976	1.252	1.229	1.077	0.983	0.977	0.990																																
2007	4.030	1.226	1.174	1.089	1.006	1.034																																	
2008	3.775	1.258	1.027	1.110	1.011																																		
2009	6.142	1.212	1.143	1.069																																			
2010	2.977	1.169	1.052																																				
2011	3.066	1.139																																					
2012	5.938																																						
3 Yr Avg	3.994	1.173	1.074	1.089	1.000	1.014	1.009	1.025	1.015	1.011	1.020	1.010	0.996	1.013	1.014	1.006	1.008	1.002	1.006	1.010	1.001	0.999	1.004	1.000	1.006	1.001	0.997	0.996	0.998	0.997	1.001	1.013	0.997	0.996	1.000	1.003		
5 Yr Avg	4.380	1.201	1.125	1.065	1.021	1.036	1.032	1.037	1.025	1.026	1.019	1.006	1.010	1.014	1.012	1.012	1.010	1.004	1.009	1.010	1.004	1.006	1.004	1.006	1.009	1.006	1.005	1.001	1.004	1.000	1.005	1.000	1.001	0.996	1.000	1.003		
7 Yr Avg	4.272	1.196	1.150	1.079	1.028	1.040	1.032	1.046	1.036	1.033	1.029	1.008	1.018	1.014	1.016	1.018	1.015	1.013	1.010	1.011	1.002	1.009	1.003	1.012	1.009	1.006	1.007	1.007	1.006	1.001	1.009	1.000	1.001	0.996	1.000	1.003		
5 Yr Wtd	3.894	1.202	1.125	1.060	1.023	1.040	1.035	1.037	1.024	1.024	1.019	1.007	1.007	1.016	1.010	1.011	1.008	1.002	1.008	1.009	1.003	1.006	1.004	1.005	1.010	1.006	1.004	1.000	1.005	1.000	1.005	0.998	1.001	0.997	1.000	1.003		
7 Yr Wtd	3.928	1.193	1.152	1.078	1.028	1.044	1.035	1.042	1.034	1.031	1.028	1.010	1.014	1.015	1.014	1.018	1.014	1.013	1.010	1.011	1.002	1.008	1.003	1.012	1.010	1.006	1.006	1.005	1.007	1.001	1.009	0.998	1.001	0.997	1.000	1.003		
10 Yr Wtd	3.822	1.214	1.197	1.088	1.029	1.076	1.031	1.061	1.043	1.033	1.045	1.028	1.021	1.038	1.030	1.024	1.040	1.021	1.020	1.012	1.004	1.019	1.004	1.017	1.011	1.015	1.011	1.009	1.009	1.001	1.009	0.998	1.001	0.997	1.000	1.003		TAIL
Prior FY	3.800	1.200	1.175	1.090	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.039	1.039	1.039	1.039	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005		1.054
Selected	3.900	1.200	1.175	1.090	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.030	1.030	1.030	1.030	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005	1.005	
Cumulative	12.866	3.299	2.749	2.340	2.147	2.054	1.966	1.881	1.800	1.723	1.648	1.577	1.531	1.487	1.444	1.401	1.361	1.321	1.295	1.270	1.245	1.226	1.208	1.190	1.173	1.156	1.138	1.127	1.116	1.105	1.095	1.086	1.079	1.071	1.065	1.059	1.054	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										10,451	11,568	13,389	13,532	13,933	12,184	12,685	11,826	11,617	9,114	7,739	7,101	7,101
1978																									11,908	13,795	15,193	14,881	15,233	13,694	13,732	13,107	13,558	11,403	10,729	10,219		10,219
1979																								14,838	17,915	18,328	18,946	17,362	16,240	17,011	15,639	15,605	11,964	11,056	10,567			10,567
1980																							12,922	14,284	16,085	15,445	15,592	13,739	14,845	14,217	13,638	10,967	9,912	9,269				9,269
1981																						13,511	14,961	16,448	18,476	16,354	14,606	15,364	14,122	14,049	11,820	11,789	10,894					10,894
1982																					13,343	15,160	17,416	18,452	15,655	13,654	13,676	13,119	12,981	10,907	9,978	9,370						9,370
1983																				17,763	21,499	23,762	29,027	22,806	21,688	22,123	20,626	20,851	18,415	17,436	16,375							16,375
1984																			21,054	25,071	29,295	33,098	29,221	24,922	26,225	24,648	24,723	20,621	18,384	17,104								17,104
1985																		22,205	25,133	29,914	37,897	27,064	24,462	24,987	23,442	23,349	20,837	19,917	18,710									18,710
1986																	17,625	22,812	28,338	39,323	23,489	19,880	20,919	18,121	18,502	16,717	15,400	14,657										14,657
1987																21,874	26,673	32,907	40,572	27,220	24,301	24,421	22,445	22,677	19,641	18,373	17,564											17,564
1988															25,374	27,776	32,303	43,871	31,608	28,174	29,116	25,201	25,738	22,317	20,750	20,533												20,533
1989														24,073	27,602	30,506	37,619	30,947	29,042	29,951	26,674	27,592	24,476	23,509	22,620													22,620
1990													21,417	24,806	30,159	39,882	28,096	25,005	27,195	23,886	24,442	21,463	19,985	19,396														19,396
1991												23,174	26,923	30,299	36,429	27,841	25,531	28,053	23,529	24,539	22,734	21,542	20,443															20,443
1992											23,510	26,011	29,212	32,772	28,941	26,423	28,474	24,927	26,170	24,785	23,657	22,515																22,515
1993										19,308	21,479	26,777	33,191	25,668	23,815	24,977	22,607	23,667	21,148	19,300	18,527																	18,527
1994									20,473	21,887	26,488	29,981	24,653	23,062	22,699	20,072	20,772	19,152	17,465	16,642																		16,642
1995								17,337	17,285	20,081	23,901	20,829	18,692	19,931	17,705	17,848	16,686	16,340	16,080																			16,080
1996							23,867	26,102	28,838	37,203	28,121	27,478	27,779	25,270	25,999	23,588	21,752	19,969																				19,969
1997						19,680	20,227	23,505	31,415	22,800	21,561	22,920	19,156	20,195	18,784	18,507	17,501																					17,501
1998					22,857	22,691	26,897	29,758	27,094	25,538	27,297	24,299	24,671	22,348	21,415	20,662																						20,662
1999				26,274	28,645	32,305	40,495	30,823	27,961	30,808	27,949	28,789	26,501	24,095	23,100																							23,100
2000			21,256	22,957	25,648	26,789	26,000	23,504	26,916	25,777	28,492	26,723	25,653	24,006																								24,006
2001		19,855	23,871	32,918	38,310	30,047	28,089	29,197	29,618	30,284	27,223	26,706	25,540																									25,540
2002	8,924	24,371	30,358	42,449	39,593	35,553	37,485	36,333	36,796	33,789	32,099	30,770																										30,770
2003	8,907	24,263	34,820	33,120	32,334	34,364	33,760	36,125	34,865	33,388	32,631																											32,631
2004	10,560	34,616	32,802	33,221	37,702	35,448	37,490	35,780	34,119	33,058																												33,058
2005	5,317	27,612	28,658	36,135	32,871	33,955	32,832	31,188	30,071																													30,071
2006	5,341	20,161	23,679	27,293	27,960	25,267	22,575	20,486																														20,486
2007	5,929	22,868	26,123	28,815	29,634	27,875	26,987																															26,987
2008	6,061	21,948	26,029	24,834	26,071	24,346																																24,346
2009	3,352	19,775	22,640	24,381	24,471																																	24,471
2010	7,293	20,900	22,958	22,399																																		22,399
2011	6,747	19,771	21,110																																			21,110
2012	2,662	15,217																																				15,217
2013	2,195																																					2,195
																																						713,108

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										78.8%	77.7%	75.9%	76.3%	76.3%	79.1%	78.8%	80.3%	80.9%	84.6%	86.8%	88.0%	88.0%
1978																									78.6%	76.7%	75.7%	76.6%	76.7%	78.9%	79.3%	80.3%	80.1%	83.0%	84.1%	85.0%		85.0%
1979																								77.8%	75.0%	75.3%	75.2%	77.3%	78.8%	78.4%	80.2%	80.5%	84.6%	85.8%	86.5%			86.5%
1980																							76.3%	75.1%	73.6%	75.0%	75.4%	78.1%	77.2%	78.4%	79.5%	83.1%	84.7%	85.8%				85.8%
1981																						74.9%	73.7%	72.8%	71.1%	74.1%	76.7%	76.3%	78.2%	78.7%	81.7%	82.1%	83.5%					83.5%
1982																					72.6%	70.9%	68.9%	68.5%	72.5%	75.7%	76.1%	77.3%	77.9%	81.1%	82.8%	83.9%						83.9%
1983																				69.3%	66.1%	64.9%	61.3%	67.7%	69.5%	69.8%	71.9%	72.3%	75.3%	76.8%	78.3%							78.3%
1984																			67.8%	65.1%	62.7%	61.0%	64.9%	69.3%	69.0%	71.0%	71.6%	75.7%	78.2%	79.8%								79.8%
1985																		66.9%	65.3%	62.5%	58.0%	66.8%	69.7%	70.0%	72.0%	72.6%	75.4%	76.7%	78.2%									78.2%
1986																	65.8%	61.2%	57.4%	50.5%	64.0%	68.6%	68.2%	71.9%	72.1%	74.6%	76.6%	77.9%										77.9%
1987																61.9%	58.6%	55.2%	51.4%	62.3%	65.9%	66.7%	69.3%	69.9%	73.4%	75.3%	76.6%											76.6%
1988															58.2%	57.6%	55.7%	49.5%	58.9%	62.8%	63.0%	67.2%	67.6%	71.3%	73.4%	74.2%												74.2%
1989														55.3%	53.8%	53.2%	49.6%	56.0%	58.9%	59.4%	63.3%	63.5%	67.1%	68.8%	70.4%													70.4%
1990													55.7%	54.0%	51.0%	45.8%	56.0%	60.1%	59.3%	63.5%	64.1%	67.9%	70.2%	71.6%														71.6%
1991												51.9%	50.3%	49.4%	46.6%	54.9%	58.5%	57.5%	62.9%	63.0%	65.8%	67.8%	69.8%															69.8%
1992											47.8%	47.6%	47.0%	46.1%	51.0%	54.8%	54.5%	59.1%	59.1%	61.6%	63.8%	65.9%																65.9%
1993										47.1%	47.2%	44.2%	41.2%	49.6%	53.3%	53.8%	57.9%	58.2%	62.1%	65.3%	67.3%																	67.3%
1994									43.4%	44.6%	42.7%	41.9%	48.7%	52.3%	54.2%	58.7%	59.2%	62.4%	65.6%	67.6%																		67.6%
1995								38.1%	41.6%	41.0%	39.5%	45.6%	50.3%	50.5%	55.1%	56.3%	59.3%	61.1%	62.6%																			62.6%
1996							34.9%	36.3%	37.2%	34.1%	43.1%	46.0%	47.8%	52.1%	53.2%	57.1%	60.5%	63.7%																				63.7%
1997						30.7%	34.1%	34.2%	30.9%	41.3%	45.3%	46.1%	52.6%	53.2%	56.7%	58.7%	61.5%																					61.5%
1998					26.0%	30.5%	31.4%	32.6%	37.7%	42.1%	43.0%	48.1%	49.7%	54.0%	56.7%	59.0%																						59.0%
1999				19.7%	23.6%	25.9%	25.4%	34.4%	39.7%	40.1%	45.0%	46.4%	50.4%	54.4%	57.1%																							57.1%
2000			14.2%	21.1%	24.8%	28.3%	32.8%	38.4%	38.4%	42.2%	42.4%	46.3%	49.5%	53.0%																								53.0%
2001		6.8%	13.0%	16.5%	19.0%	27.5%	32.8%	35.3%	37.9%	40.2%	45.3%	47.9%	51.0%																									51.0%
2002	2.2%	8.0%	13.4%	16.7%	22.8%	29.2%	31.7%	35.9%	38.4%	43.1%	46.8%	50.1%																										50.1%
2003	1.8%	7.2%	11.4%	18.8%	24.5%	27.9%	31.9%	34.0%	37.9%	41.7%	45.0%																											45.0%
2004	2.0%	6.3%	13.2%	19.6%	22.6%	28.2%	30.9%	35.2%	39.6%	43.3%																												43.3%
2005	2.3%	6.5%	12.9%	17.5%	23.5%	27.5%	31.9%	36.4%	40.3%																													40.3%
2006	1.9%	6.8%	12.6%	18.0%	22.0%	28.3%	34.4%	39.9%																														39.9%
2007	1.7%	5.9%	12.3%	17.6%	22.2%	27.3%	31.9%																															31.9%
2008	1.7%	5.7%	11.1%	17.4%	21.8%	27.8%																																27.8%
2009	1.9%	5.8%	11.0%	16.1%	21.2%																																	21.2%
2010	1.7%	5.3%	11.1%	17.5%																																		17.5%
2011	1.8%	6.2%	12.0%																																			12.0%
2012	2.0%	5.6%																																				5.6%
2013	1.6%																																					1.6%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.07%	0.29%	0.51%	0.72%	0.90%	1.09%	1.28%	1.46%	1.64%	1.81%	1.99%	2.16%	2.34%	2.51%	2.68%	2.86%	3.03%	3.20%	3.38%	3.53%	3.68%	3.83%	3.97%	4.12%	4.26%	4.42%	4.63%	4.78%	4.91%	5.04%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	91,342,094
1978	0.00%	0.08%	0.31%	0.56%	0.79%	1.01%	1.24%	1.48%	1.70%	1.93%	2.14%	2.35%	2.55%	2.75%	2.95%	3.16%	3.35%	3.53%	3.71%	3.87%	4.05%	4.20%	4.36%	4.51%	4.65%	4.82%	5.03%	5.19%	5.33%	5.45%	5.58%	0.06%	0.06%	0.06%	0.06%	0.06%		94,055,825
1979	0.00%	0.09%	0.35%	0.61%	0.88%	1.16%	1.44%	1.69%	1.95%	2.20%	2.46%	2.72%	3.00%	3.28%	3.53%	3.77%	4.01%	4.26%	4.53%	4.76%	4.97%	5.18%	5.38%	5.57%	5.75%	5.97%	6.15%	6.31%	6.46%	6.61%	6.75%	0.07%	0.07%	0.07%	0.07%			93,613,387
1980	0.00%	0.09%	0.31%	0.53%	0.75%	0.98%	1.21%	1.43%	1.65%	1.87%	2.08%	2.30%	2.54%	2.77%	2.99%	3.22%	3.43%	3.65%	3.85%	4.06%	4.25%	4.44%	4.63%	4.80%	4.99%	5.16%	5.31%	5.45%	5.59%	5.73%	5.87%	0.06%	0.06%	0.06%				89,907,689
1981	0.00%	0.09%	0.34%	0.59%	0.83%	1.07%	1.32%	1.56%	1.79%	2.02%	2.27%	2.52%	2.76%	3.00%	3.24%	3.46%	3.67%	3.88%	4.09%	4.29%	4.49%	4.68%	4.87%	5.10%	5.28%	5.43%	5.59%	5.74%	5.88%	6.01%	6.14%	0.06%	0.06%					86,152,091
1982	0.00%	0.11%	0.37%	0.63%	0.89%	1.13%	1.37%	1.60%	1.82%	2.03%	2.26%	2.49%	2.71%	2.93%	3.14%	3.34%	3.55%	3.76%	3.95%	4.15%	4.34%	4.52%	4.72%	4.90%	5.06%	5.20%	5.34%	5.48%	5.62%	5.74%	5.87%	0.06%						81,686,001
1983	0.00%	0.08%	0.38%	0.69%	0.97%	1.25%	1.53%	1.81%	2.10%	2.39%	2.67%	2.92%	3.20%	3.46%	3.71%	3.99%	4.27%	4.52%	4.78%	5.03%	5.27%	5.53%	5.77%	5.99%	6.22%	6.43%	6.64%	6.84%	7.04%	7.24%	7.43%							79,648,938
1984	0.01%	0.14%	0.48%	0.80%	1.14%	1.45%	1.76%	2.09%	2.39%	2.72%	3.04%	3.34%	3.63%	3.91%	4.23%	4.53%	4.82%	5.12%	5.40%	5.69%	6.00%	6.31%	6.58%	6.83%	7.10%	7.34%	7.58%	7.80%	8.01%	8.21%								82,134,435
1985	0.01%	0.15%	0.47%	0.78%	1.10%	1.42%	1.75%	2.08%	2.46%	2.77%	3.10%	3.41%	3.72%	4.02%	4.31%	4.60%	4.98%	5.25%	5.52%	5.84%	6.11%	6.35%	6.58%	6.81%	7.03%	7.24%	7.45%	7.64%	7.84%									85,578,631
1986	0.00%	0.11%	0.35%	0.62%	0.90%	1.15%	1.38%	1.64%	1.90%	2.15%	2.40%	2.64%	2.88%	3.11%	3.34%	3.58%	3.79%	4.01%	4.26%	4.48%	4.67%	4.85%	5.01%	5.18%	5.33%	5.49%	5.64%	5.78%										89,545,683
1987	0.00%	0.08%	0.33%	0.62%	0.94%	1.21%	1.50%	1.76%	2.02%	2.28%	2.54%	2.81%	3.05%	3.31%	3.56%	3.82%	4.07%	4.36%	4.62%	4.84%	5.06%	5.27%	5.46%	5.66%	5.84%	6.02%	6.18%											92,902,249
1988	0.00%	0.09%	0.39%	0.71%	1.02%	1.33%	1.60%	1.86%	2.14%	2.38%	2.64%	2.92%	3.17%	3.43%	3.69%	3.94%	4.24%	4.50%	4.74%	4.97%	5.19%	5.40%	5.61%	5.80%	5.99%	6.17%												95,580,917
1989	0.00%	0.08%	0.32%	0.56%	0.84%	1.07%	1.31%	1.55%	1.79%	2.04%	2.29%	2.52%	2.75%	2.99%	3.22%	3.48%	3.72%	3.95%	4.18%	4.40%	4.61%	4.81%	5.01%	5.21%	5.41%													99,591,072
1990	0.00%	0.09%	0.32%	0.59%	0.85%	1.08%	1.32%	1.55%	1.77%	2.00%	2.23%	2.44%	2.66%	2.88%	3.10%	3.32%	3.53%	3.72%	3.92%	4.11%	4.30%	4.49%	4.66%	4.83%														101,254,967
1991	0.00%	0.11%	0.35%	0.63%	0.87%	1.11%	1.38%	1.60%	1.83%	2.05%	2.26%	2.49%	2.71%	2.94%	3.16%	3.37%	3.58%	3.78%	3.96%	4.16%	4.34%	4.51%	4.68%															100,654,884
1992	0.00%	0.12%	0.34%	0.59%	0.80%	1.03%	1.29%	1.50%	1.73%	1.95%	2.17%	2.38%	2.61%	2.83%	3.03%	3.23%	3.43%	3.63%	3.82%	4.01%	4.20%	4.38%																99,199,664
1993	0.00%	0.12%	0.29%	0.50%	0.71%	0.91%	1.11%	1.31%	1.51%	1.69%	1.88%	2.09%	2.29%	2.48%	2.67%	2.86%	3.05%	3.23%	3.40%	3.57%	3.74%																	101,763,581
1994	0.01%	0.15%	0.35%	0.57%	0.78%	0.96%	1.15%	1.34%	1.52%	1.71%	1.91%	2.10%	2.27%	2.45%	2.61%	2.77%	2.93%	3.08%	3.23%	3.36%																		103,144,617
1995	0.00%	0.10%	0.25%	0.41%	0.58%	0.72%	0.87%	1.01%	1.16%	1.32%	1.47%	1.65%	1.78%	1.92%	2.05%	2.17%	2.29%	2.42%	2.54%																			105,860,639
1996	0.01%	0.14%	0.34%	0.56%	0.77%	0.99%	1.19%	1.39%	1.60%	1.80%	1.99%	2.19%	2.38%	2.57%	2.76%	2.93%	3.11%	3.27%																				107,011,928
1997	0.01%	0.13%	0.27%	0.45%	0.63%	0.80%	0.96%	1.12%	1.28%	1.47%	1.63%	1.79%	1.94%	2.10%	2.25%	2.40%	2.55%																					109,565,780
1998	0.01%	0.13%	0.31%	0.54%	0.73%	0.91%	1.12%	1.31%	1.50%	1.69%	1.87%	2.05%	2.22%	2.39%	2.55%	2.71%																						109,703,410
1999	0.01%	0.13%	0.32%	0.58%	0.79%	1.01%	1.23%	1.44%	1.65%	1.84%	2.04%	2.23%	2.41%	2.58%	2.75%																							111,784,761
2000	0.01%	0.13%	0.31%	0.54%	0.74%	0.93%	1.12%	1.29%	1.48%	1.65%	1.85%	2.03%	2.21%	2.39%																								113,612,761
2001	0.01%	0.13%	0.32%	0.58%	0.80%	1.01%	1.22%	1.41%	1.60%	1.80%	2.00%	2.18%	2.36%																									112,872,903
2002	0.02%	0.19%	0.42%	0.76%	1.05%	1.31%	1.56%	1.82%	2.05%	2.29%	2.53%	2.76%																										111,762,597
2003	0.01%	0.17%	0.41%	0.70%	0.96%	1.21%	1.44%	1.70%	1.94%	2.18%	2.43%																											109,823,635
2004	0.02%	0.21%	0.46%	0.74%	1.01%	1.28%	1.54%	1.79%	2.05%	2.32%																												108,674,619
2005	0.01%	0.18%	0.39%	0.70%	0.93%	1.18%	1.41%	1.64%	1.87%																													108,922,029
2006	0.01%	0.13%	0.31%	0.55%	0.72%	0.91%	1.08%	1.24%																														109,940,677
2007	0.01%	0.13%	0.33%	0.56%	0.77%	0.95%	1.15%																															109,685,990
2008	0.01%	0.12%	0.30%	0.49%	0.68%	0.88%																																107,266,594
2009	0.01%	0.12%	0.28%	0.47%	0.66%																																	99,469,136
2010	0.01%	0.12%	0.29%	0.49%																																		97,450,013
2011	0.01%	0.13%	0.29%																																			98,646,157
2012	0.01%	0.10%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										5.40%	5.69%	6.09%	6.26%	6.44%	6.37%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	91,342,094
1978																									5.91%	6.28%	6.65%	6.78%	6.95%	6.91%	7.04%	0.07%	0.07%	0.07%	0.07%	0.07%		94,055,825
1979																								7.15%	7.67%	7.93%	8.17%	8.16%	8.20%	8.43%	8.42%	0.09%	0.08%	0.08%	0.08%			93,613,387
1980																							6.06%	6.38%	6.78%	6.88%	7.04%	6.98%	7.24%	7.31%	7.39%	0.07%	0.07%	0.07%				89,907,689
1981																						6.25%	6.60%	7.01%	7.42%	7.33%	7.28%	7.52%	7.52%	7.64%	7.51%	0.08%	0.08%					86,152,091
1982																					5.97%	6.37%	6.85%	7.16%	6.97%	6.87%	7.02%	7.09%	7.20%	7.08%	7.09%	0.07%						81,686,001
1983																				7.26%	7.97%	8.51%	9.42%	8.86%	8.94%	9.21%	9.23%	9.46%	9.35%	9.43%	9.48%							79,648,938
1984																			7.97%	8.74%	9.57%	10.34%	10.14%	9.87%	10.29%	10.34%	10.59%	10.31%	10.25%	10.29%								82,134,435
1985																		7.85%	8.46%	9.33%	10.54%	9.51%	9.44%	9.73%	9.77%	9.97%	9.88%	9.97%	10.02%									85,578,631
1986																	5.76%	6.56%	7.43%	8.87%	7.29%	7.07%	7.35%	7.20%	7.39%	7.35%	7.36%	7.42%										89,545,683
1987																6.17%	6.94%	7.90%	8.99%	7.77%	7.68%	7.90%	7.88%	8.10%	7.96%	7.99%	8.07%											92,902,249
1988															6.34%	6.85%	7.62%	9.09%	8.05%	7.92%	8.24%	8.04%	8.30%	8.14%	8.16%	8.32%												95,580,917
1989														5.40%	5.99%	6.54%	7.50%	7.06%	7.09%	7.40%	7.29%	7.59%	7.47%	7.58%	7.68%													99,591,072
1990													4.78%	5.32%	6.08%	7.26%	6.30%	6.19%	6.60%	6.47%	6.71%	6.61%	6.63%	6.74%														101,254,967
1991												4.79%	5.38%	5.95%	6.78%	6.13%	6.12%	6.56%	6.30%	6.59%	6.60%	6.65%	6.71%															100,654,884
1992											4.54%	5.00%	5.55%	6.13%	5.95%	5.90%	6.30%	6.14%	6.46%	6.51%	6.58%	6.65%																99,199,664
1993										3.59%	3.99%	4.72%	5.55%	5.00%	5.01%	5.31%	5.28%	5.56%	5.48%	5.46%	5.56%																	101,763,581
1994									3.51%	3.83%	4.48%	5.01%	4.66%	4.68%	4.81%	4.72%	4.94%	4.93%	4.92%	4.97%																		103,144,617
1995								2.65%	2.79%	3.22%	3.73%	3.62%	3.55%	3.80%	3.72%	3.86%	3.87%	3.97%	4.06%																			105,860,639
1996							3.43%	3.83%	4.29%	5.27%	4.62%	4.75%	4.97%	4.93%	5.19%	5.14%	5.14%	5.14%																				107,011,928
1997						2.59%	2.80%	3.26%	4.15%	3.55%	3.60%	3.88%	3.69%	3.94%	3.96%	4.09%	4.15%																					109,565,780
1998					2.81%	2.98%	3.57%	4.03%	3.97%	4.02%	4.36%	4.26%	4.47%	4.43%	4.51%	4.60%																						109,703,410
1999				2.93%	3.35%	3.90%	4.85%	4.20%	4.15%	4.60%	4.54%	4.81%	4.78%	4.73%	4.82%																							111,784,761
2000			2.18%	2.56%	3.00%	3.29%	3.41%	3.36%	3.85%	3.92%	4.36%	4.38%	4.47%	4.50%																								113,612,761
2001		1.89%	2.43%	3.49%	4.19%	3.67%	3.71%	4.00%	4.23%	4.48%	4.41%	4.54%	4.62%																									112,872,903
2002	0.82%	2.37%	3.13%	4.56%	4.59%	4.49%	4.91%	5.07%	5.34%	5.31%	5.40%	5.51%																										111,762,597
2003	0.83%	2.38%	3.58%	3.71%	3.90%	4.34%	4.52%	4.98%	5.11%	5.22%	5.40%																											109,823,635
2004	0.99%	3.40%	3.48%	3.80%	4.48%	4.55%	4.99%	5.08%	5.19%	5.36%																												108,674,619
2005	0.50%	2.71%	3.02%	4.02%	3.95%	4.30%	4.43%	4.50%	4.63%																													108,922,029
2006	0.50%	1.97%	2.46%	3.03%	3.26%	3.21%	3.13%	3.10%																														109,940,677
2007	0.55%	2.22%	2.72%	3.19%	3.47%	3.49%	3.61%																															109,685,990
2008	0.57%	2.17%	2.73%	2.80%	3.11%	3.14%																																107,266,594
2009	0.34%	2.11%	2.56%	2.92%	3.12%																																	99,469,136
2010	0.76%	2.27%	2.65%	2.79%																																		97,450,013
2011	0.70%	2.14%	2.43%																																			98,646,157
2012	0.29%	1.71%																																				94,226,147
2013	0.23%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

REPORTED DEATH CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	47	99	102	106	110	112	112	113	116	118	118	119	119	120	120	123	123	124	124	124	124	125	155	158	158	158	158	158	158	158	158	158						158
1983	36	116	124	130	130	132	137	137	138	138	139	139	140	142	144	144	145	145	145	145	145	190	193	195	197	197	200	200	201	202	203							203
1984	58	136	142	146	150	153	154	154	157	158	160	160	161	161	162	162	162	162	163	164	213	217	218	222	223	223	224	224	226	227								227
1985	68	129	136	140	147	148	149	150	153	156	158	158	158	158	158	158	158	158	158	203	206	208	209	210	210	210	211	211	212									212
1986	58	106	111	117	120	120	121	124	124	125	126	128	128	128	129	129	129	130	173	175	177	178	180	180	180	180	181	183										183
1987	51	118	120	125	127	128	128	129	131	132	132	135	136	136	136	137	138	187	192	193	193	193	195	196	196	196	196											196
1988	54	126	130	131	134	134	136	136	136	136	137	137	137	137	137	138	194	199	199	200	201	202	203	203	203	205												205
1989	40	98	104	104	105	106	106	106	109	109	109	109	109	109	109	174	175	177	180	181	181	182	182	184	185													185
1990	39	90	93	93	97	97	97	98	98	98	99	99	99	100	175	183	183	186	189	192	194	194	194	196														196
1991	24	54	56	57	58	59	59	59	59	60	60	61	61	165	170	171	172	174	174	174	174	174	174															174
1992	19	35	37	37	38	40	40	40	41	41	42	42	153	158	159	160	160	160	162	163	164	164																164
1993		19	26	29	41	96	103	108	112	119	138	140	141	143	145	145	147	149	149	149	150																	150
1994	1	16	20	42	95	105	108	111	116	129	130	130	131	132	133	136	136	137	137	138																		138
1995	1	11	35	73	83	91	94	98	105	105	105	106	107	108	108	108	109	111	114																			114
1996	5	49	87	98	105	110	115	124	126	128	129	132	133	134	134	134	134	134																				134
1997	20	65	73	84	91	95	103	105	106	110	113	115	116	118	120	123	127																					127
1998	22	66	82	99	108	115	117	120	122	127	129	130	130	133	133	133																						133
1999	12	63	83	98	116	121	123	125	126	129	130	132	133	133	135																							135
2000	16	65	81	104	109	110	112	113	120	121	127	127	128	128																								128
2001	9	67	86	100	102	104	108	110	113	116	116	116	117																									117
2002	28	81	98	127	136	138	142	144	145	147	148	151																										151
2003	25	72	87	106	113	115	118	122	127	128	131																											131
2004	25	78	91	108	119	125	131	132	134	136																												136
2005	14	72	80	104	112	116	120	122	123																													123
2006	14	60	73	90	95	98	100	100																														100
2007	15	53	68	79	87	87	90																															90
2008	15	53	65	73	79	81																																81
2009	11	45	54	64	70																																	70
2010	14	48	61	69																																		69
2011	14	45	53																																			53
2012	6	39																																				39
2013	5																																					5
																																						4,327

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.106	1.030	1.039	1.038	1.018	1.000	1.009	1.027	1.017	1.000	1.008	1.000	1.008	1.000	1.025	1.000	1.008	1.000	1.000	1.000	1.008	1.240	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	3.222	1.069	1.048	1.000	1.015	1.038	1.000	1.007	1.000	1.007	1.000	1.007	1.014	1.014	1.000	1.007	1.000	1.000	1.000	1.000	1.310	1.016	1.010	1.010	1.000	1.015	1.000	1.005	1.005	1.005								
1984	2.345	1.044	1.028	1.027	1.020	1.007	1.000	1.019	1.006	1.013	1.000	1.006	1.000	1.006	1.000	1.000	1.000	1.006	1.006	1.299	1.019	1.005	1.018	1.005	1.000	1.004	1.000	1.009	1.004									
1985	1.897	1.054	1.029	1.050	1.007	1.007	1.007	1.020	1.020	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.285	1.015	1.010	1.005	1.005	1.000	1.000	1.005	1.000	1.005										
1986	1.828	1.047	1.054	1.026	1.000	1.008	1.025	1.000	1.008	1.008	1.016	1.000	1.000	1.008	1.000	1.000	1.008	1.331	1.012	1.011	1.006	1.011	1.000	1.000	1.000	1.006	1.011											
1987	2.314	1.017	1.042	1.016	1.008	1.000	1.008	1.016	1.008	1.000	1.023	1.007	1.000	1.000	1.007	1.007	1.355	1.027	1.005	1.000	1.000	1.010	1.005	1.000	1.000	1.000												
1988	2.333	1.032	1.008	1.023	1.000	1.015	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.007	1.406	1.026	1.000	1.005	1.005	1.005	1.005	1.000	1.000	1.010													
1989	2.450	1.061	1.000	1.010	1.010	1.000	1.000	1.028	1.000	1.000	1.000	1.000	1.000	1.000	1.596	1.006	1.011	1.017	1.006	1.000	1.006	1.000	1.011	1.005														
1990	2.308	1.033	1.000	1.043	1.000	1.000	1.010	1.000	1.000	1.010	1.000	1.000	1.010	1.750	1.046	1.000	1.016	1.016	1.016	1.010	1.000	1.000	1.010															
1991	2.250	1.037	1.018	1.018	1.017	1.000	1.000	1.000	1.017	1.000	1.017	1.000	2.705	1.030	1.006	1.006	1.012	1.000	1.000	1.000	1.000	1.000																
1992	1.842	1.057	1.000	1.027	1.053	1.000	1.000	1.025	1.000	1.024	1.000	3.643	1.033	1.006	1.006	1.000	1.000	1.013	1.006	1.006	1.000																	
1993		1.368	1.115	1.414	2.341	1.073	1.049	1.037	1.063	1.160	1.014	1.007	1.014	1.014	1.000	1.014	1.014	1.000	1.000	1.007																		
1994	16.000	1.250	2.100	2.262	1.105	1.029	1.028	1.045	1.112	1.008	1.000	1.008	1.008	1.008	1.023	1.000	1.007	1.000	1.007																			
1995	11.000	3.182	2.086	1.137	1.096	1.033	1.043	1.071	1.000	1.000	1.010	1.009	1.009	1.000	1.000	1.009	1.018	1.027																				
1996	9.800	1.776	1.126	1.071	1.048	1.045	1.078	1.016	1.016	1.008	1.023	1.008	1.008	1.000	1.000	1.000	1.000																					
1997	3.250	1.123	1.151	1.083	1.044	1.084	1.019	1.010	1.038	1.027	1.018	1.009	1.017	1.017	1.025	1.033																						
1998	3.000	1.242	1.207	1.091	1.065	1.017	1.026	1.017	1.041	1.016	1.008	1.000	1.023	1.000	1.000																							
1999	5.250	1.317	1.181	1.184	1.043	1.017	1.016	1.008	1.024	1.008	1.015	1.008	1.000	1.015																								
2000	4.063	1.246	1.284	1.048	1.009	1.018	1.009	1.062	1.008	1.050	1.000	1.008	1.000																									
2001	7.444	1.284	1.163	1.020	1.020	1.038	1.019	1.027	1.027	1.000	1.000	1.009																										
2002	2.893	1.210	1.296	1.071	1.015	1.029	1.014	1.007	1.014	1.007	1.020																											
2003	2.880	1.208	1.218	1.066	1.018	1.026	1.034	1.041	1.008	1.023																												
2004	3.120	1.167	1.187	1.102	1.050	1.048	1.008	1.015	1.015																													
2005	5.143	1.111	1.300	1.077	1.036	1.034	1.017	1.008																														
2006	4.286	1.217	1.233	1.056	1.032	1.020	1.000																															
2007	3.533	1.283	1.162	1.101	1.000	1.034																																
2008	3.533	1.226	1.123	1.082	1.025																																	
2009	4.091	1.200	1.185	1.094																																		
2010	3.429	1.271	1.131																																			
2011	3.214	1.178																																				
2012	6.500																																					
3 Yr Avg	4.381	1.216	1.146	1.092	1.019	1.030	1.008	1.021	1.012	1.010	1.007	1.008	1.008	1.011	1.008	1.014	1.009	1.009	1.004	1.004	1.000	1.000	1.007	1.002	1.003	1.003	1.004	1.006	1.003	1.002	1.000							
5 Yr Avg	4.153	1.232	1.167	1.082	1.029	1.033	1.014	1.020	1.014	1.018	1.009	1.007	1.010	1.006	1.010	1.011	1.008	1.008	1.006	1.005	1.002	1.003	1.005	1.001	1.002	1.006	1.002	1.005	1.003	1.002	1.000							
7 Yr Avg	4.084	1.212	1.189	1.083	1.025	1.033	1.014	1.024	1.019	1.019	1.012	1.007	1.009	1.008	1.008	1.009	1.010	1.010	1.006	1.004	1.002	1.004	1.007	1.003	1.001	1.005	1.002	1.005	1.003	1.002	1.000							
3 Yr Wtd	3.882	1.217	1.144	1.093	1.019	1.030	1.009	1.021	1.012	1.010	1.008	1.008	1.008	1.010	1.008	1.014	1.008	1.008	1.004	1.004	1.000	1.000	1.007	1.002	1.003	1.003	1.003	1.006	1.003	1.003	1.000							
5 Yr Wtd	3.833	1.234	1.168	1.080	1.030	1.033	1.015	1.019	1.014	1.017	1.009	1.006	1.009	1.006	1.010	1.011	1.007	1.007	1.006	1.005	1.002	1.003	1.005	1.001	1.002	1.006	1.002	1.005	1.003	1.003	1.000							
10 Yr Wtd	3.693	1.203	1.206	1.070	1.025	1.028	1.016	1.021	1.019	1.015	1.011	1.102	1.097	1.066	1.058	1.044	1.043	1.037	1.032	1.033	1.029	1.021	1.009	1.003	1.001	1.005	1.002	1.005	1.003	1.003	1.000							TAIL
Prior FY	3.550	1.220	1.206	1.084	1.029	1.032	1.018	1.029	1.016	1.016	1.008	1.006	1.011	1.005	1.009	1.004	1.010	1.006	1.006	1.004	1.002	1.005	1.004	1.001	1.000	1.006	1.000	1.005	1.003	1.000								1.003
Selected	3.700	1.230	1.200	1.080	1.030	1.033	1.015	1.019	1.014	1.017	1.009	1.006	1.009	1.006	1.010	1.011	1.007	1.007	1.006	1.005	1.002	1.003	1.005	1.001	1.002	1.006	1.002	1.005	1.003	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Cumulative	7.520	2.033	1.652	1.377	1.274	1.237	1.197	1.180	1.158	1.141	1.122	1.112	1.105	1.095	1.088	1.077	1.066	1.058	1.051	1.044	1.040	1.037	1.034	1.029	1.028	1.026	1.019	1.017	1.012	1.009	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.003

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	818	9,195	29,409	48,875	65,817	82,658	99,896	115,575	127,990	140,733	156,409	171,128	185,957	199,170	213,821	221,629	235,963	247,602	260,414	273,335	285,694	295,281	248,719	253,455	261,388	268,960	276,277	283,412	290,316	297,000	303,518	309,825						309,825
1983	543	5,533	24,479	42,240	59,728	75,574	88,923	105,105	121,102	137,691	153,001	167,569	181,787	194,248	205,422	220,792	234,415	248,181	262,607	276,368	289,387	231,740	238,179	244,767	251,306	260,079	264,295	272,361	278,865	285,337	291,465							291,465
1984	738	8,311	27,874	45,189	62,242	77,879	94,031	111,249	124,840	141,199	155,823	171,291	185,053	199,671	214,489	229,717	244,276	259,431	272,249	284,922	231,487	238,913	247,835	252,813	261,348	270,422	277,854	286,031	291,162	297,006								297,006
1985	814	10,101	29,784	47,737	64,066	82,288	100,433	118,550	137,456	151,906	168,145	184,807	201,276	217,627	233,470	248,925	269,884	284,559	299,042	246,068	253,857	261,355	269,485	277,397	286,628	295,119	302,020	309,908	316,290									316,290
1986	734	9,177	27,852	47,329	66,953	85,825	102,146	118,734	137,084	154,287	170,461	184,351	201,615	217,801	231,998	248,266	263,303	276,199	220,596	229,160	236,252	243,774	249,403	257,445	265,036	272,986	279,104	283,068										283,068
1987	568	6,687	25,696	46,328	68,603	88,150	109,124	126,603	142,924	160,750	178,952	193,032	208,341	225,830	243,509	259,009	273,924	216,643	223,563	233,203	243,638	253,538	260,290	268,131	276,875	285,119	293,097											293,097
1988	582	7,179	28,619	51,539	72,467	94,887	112,351	130,590	150,213	167,427	183,838	203,606	221,362	238,956	257,450	273,231	208,944	216,150	227,790	237,429	246,918	255,634	264,042	273,250	281,901	287,769												287,769
1989	713	8,099	30,183	54,046	79,807	100,797	123,286	145,527	163,641	186,619	209,009	230,287	251,550	272,826	294,300	199,134	211,679	222,289	231,049	241,838	253,661	263,461	274,280	282,253	291,186													291,186
1990	842	9,712	34,474	64,637	88,753	112,274	137,858	160,149	183,369	206,649	227,871	249,635	272,352	291,117	179,401	183,802	195,124	202,527	209,949	216,874	224,474	234,117	243,198	249,316														249,316
1991	1,037	21,158	63,164	110,738	150,865	189,843	235,553	273,137	312,088	344,146	379,264	410,463	446,375	179,581	187,225	198,254	209,459	218,463	229,312	240,424	251,078	261,136	270,935															270,935
1992	1,216	35,105	89,906	157,147	209,056	256,261	319,553	372,663	417,791	470,862	512,198	561,864	169,154	177,426	189,165	200,481	212,846	224,836	233,773	244,080	253,878	264,885																264,885
1993		62,873	114,662	176,787	177,133	96,348	110,010	123,328	136,903	144,350	138,895	151,797	165,110	176,429	187,193	200,458	211,444	220,768	232,370	243,682	253,630																	253,630
1994	60,954	93,792	179,624	139,319	84,175	94,507	109,377	124,337	135,346	136,328	151,734	166,512	178,816	191,218	202,112	210,074	221,886	231,705	242,861	251,215																		251,215
1995	48,015	97,843	75,739	60,177	73,771	84,092	97,479	109,068	117,134	133,007	148,402	164,528	176,590	188,361	200,912	213,171	222,748	231,086	236,288																			236,288
1996	20,913	30,092	41,758	61,256	78,721	96,039	111,169	120,099	135,663	150,350	165,062	177,176	191,133	205,340	220,298	234,371	248,201	261,408																				261,408
1997	6,224	21,889	41,191	59,136	75,519	91,754	101,814	116,552	132,648	146,113	158,009	170,329	183,505	194,734	205,089	213,919	220,095																					220,095
1998	7,378	22,314	41,143	59,426	74,230	86,768	105,188	120,185	134,625	146,071	159,368	172,900	187,333	197,464	210,671	223,752																						223,752
1999	8,396	22,982	43,285	65,710	76,296	93,291	111,885	129,058	146,042	159,846	175,659	188,953	202,325	216,532	227,766																							227,766
2000	7,412	22,769	43,260	59,066	77,623	96,152	113,309	129,621	139,879	155,357	165,323	181,775	196,222	211,800																								211,800
2001	7,349	21,615	41,400	65,127	88,053	109,842	127,167	145,119	160,229	175,281	194,257	211,976	227,461																									227,461
2002	7,167	26,209	47,751	67,000	85,971	106,193	122,741	141,037	158,143	174,131	190,695	204,340																										204,340
2003	6,467	26,334	51,352	72,160	92,888	115,800	134,220	152,633	167,657	186,727	203,818																											203,818
2004	8,508	29,821	54,945	74,932	92,245	111,614	128,025	147,560	166,655	185,268																												185,268
2005	8,933	26,583	52,849	73,458	90,389	110,884	128,285	146,418	165,160																													165,160
2006	7,231	24,676	46,704	66,576	82,952	101,793	118,478	135,987																														135,987
2007	6,774	27,100	54,016	78,091	97,463	120,208	140,614																															140,614
2008	6,783	24,852	49,810	71,581	92,244	115,887																																115,887
2009	5,913	26,969	51,665	73,211	94,188																																	94,188
2010	8,896	24,612	46,981	68,931																																		68,931
2011	8,952	28,888	54,387																																			54,387
2012	8,964	23,302																																				23,302
2013	6,950																																					6,950

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	11.246	3.198	1.662	1.347	1.256	1.209	1.157	1.107	1.100	1.111	1.094	1.087	1.071	1.074	1.037	1.065	1.049	1.052	1.050	1.045	1.034	0.842	1.019	1.031	1.029	1.027	1.026	1.024	1.023	1.022	1.021							
1983	10.196	4.424	1.726	1.414	1.265	1.177	1.182	1.152	1.137	1.111	1.095	1.085	1.069	1.058	1.075	1.062	1.059	1.058	1.052	1.047	0.801	1.028	1.028	1.027	1.035	1.016	1.031	1.024	1.023	1.021								
1984	11.263	3.354	1.621	1.377	1.251	1.207	1.183	1.122	1.131	1.104	1.099	1.080	1.079	1.074	1.071	1.063	1.062	1.049	1.047	0.812	1.032	1.037	1.020	1.034	1.035	1.027	1.029	1.018	1.020									
1985	12.403	2.949	1.603	1.342	1.284	1.221	1.180	1.159	1.105	1.107	1.099	1.089	1.081	1.073	1.066	1.084	1.054	1.051	0.823	1.032	1.030	1.031	1.029	1.033	1.030	1.023	1.026	1.021										
1986	12.496	3.035	1.699	1.415	1.282	1.190	1.162	1.155	1.125	1.105	1.081	1.094	1.080	1.065	1.070	1.061	1.049	0.799	1.039	1.031	1.032	1.023	1.032	1.029	1.030	1.022	1.014											
1987	11.763	3.843	1.803	1.481	1.285	1.238	1.160	1.129	1.125	1.113	1.079	1.079	1.084	1.078	1.064	1.058	0.791	1.032	1.043	1.045	1.041	1.027	1.030	1.033	1.030	1.028												
1988	12.345	3.986	1.801	1.406	1.309	1.184	1.162	1.150	1.115	1.098	1.108	1.087	1.079	1.077	1.061	0.765	1.034	1.054	1.042	1.040	1.035	1.033	1.035	1.032	1.021													
1989	11.353	3.727	1.791	1.477	1.263	1.223	1.180	1.124	1.140	1.120	1.102	1.092	1.085	1.079	0.677	1.063	1.050	1.039	1.047	1.049	1.039	1.041	1.029	1.032														
1990	11.539	3.550	1.875	1.373	1.265	1.228	1.162	1.145	1.127	1.103	1.096	1.091	1.069	0.616	1.025	1.062	1.038	1.037	1.033	1.035	1.043	1.039	1.025															
1991	20.396	2.985	1.753	1.362	1.258	1.241	1.160	1.143	1.103	1.102	1.082	1.087	0.402	1.043	1.059	1.057	1.043	1.050	1.048	1.044	1.040	1.038																
1992	28.867	2.561	1.748	1.330	1.226	1.247	1.166	1.121	1.127	1.088	1.097	0.301	1.049	1.066	1.060	1.062	1.056	1.040	1.044	1.040	1.043																	
1993		1.824	1.542	1.002	0.544	1.142	1.121	1.110	1.054	0.962	1.093	1.088	1.069	1.061	1.071	1.055	1.044	1.053	1.049	1.041																		
1994	1.539	1.915	0.776	0.604	1.123	1.157	1.137	1.089	1.007	1.113	1.097	1.074	1.069	1.057	1.039	1.056	1.044	1.048	1.034																			
1995	2.038	0.774	0.795	1.226	1.140	1.159	1.119	1.074	1.136	1.116	1.109	1.073	1.067	1.067	1.061	1.045	1.037	1.023																				
1996	1.439	1.388	1.467	1.285	1.220	1.158	1.080	1.130	1.108	1.098	1.073	1.079	1.074	1.073	1.064	1.059	1.053																					
1997	3.517	1.882	1.436	1.277	1.215	1.110	1.145	1.138	1.102	1.081	1.078	1.077	1.061	1.053	1.043	1.029																						
1998	3.024	1.844	1.444	1.249	1.169	1.212	1.143	1.120	1.085	1.091	1.085	1.083	1.054	1.067	1.062																							
1999	2.737	1.883	1.518	1.161	1.223	1.199	1.153	1.132	1.095	1.099	1.076	1.071	1.070	1.052																								
2000	3.072	1.900	1.365	1.314	1.239	1.178	1.144	1.079	1.111	1.064	1.100	1.079	1.079																									
2001	2.941	1.915	1.573	1.352	1.247	1.158	1.141	1.104	1.094	1.108	1.091	1.073																										
2002	3.657	1.822	1.403	1.283	1.235	1.156	1.149	1.121	1.101	1.095	1.072																											
2003	4.072	1.950	1.405	1.287	1.247	1.159	1.137	1.098	1.114	1.092																												
2004	3.505	1.842	1.364	1.231	1.210	1.147	1.153	1.129	1.112																													
2005	2.976	1.988	1.390	1.230	1.227	1.157	1.141	1.128																														
2006	3.412	1.893	1.425	1.246	1.227	1.164	1.148																															
2007	4.000	1.993	1.446	1.248	1.233	1.170																																
2008	3.664	2.004	1.437	1.289	1.256																																	
2009	4.561	1.916	1.417	1.287																																		
2010	2.766	1.909	1.467																																			
2011	3.227	1.883																																				
2012	2.599																																					
3 Yr Avg	2.864	1.902	1.440	1.274	1.239	1.164	1.147	1.119	1.109	1.098	1.087	1.074	1.068	1.057	1.056	1.044	1.045	1.041	1.042	1.042	1.042	1.039	1.030	1.032	1.027	1.025	1.023	1.021	1.022	1.022	1.021							
5 Yr Avg	3.364	1.941	1.438	1.260	1.231	1.159	1.146	1.116	1.106	1.092	1.085	1.077	1.068	1.062	1.054	1.049	1.047	1.043	1.042	1.042	1.040	1.035	1.030	1.032	1.029	1.023	1.025	1.022	1.022	1.022	1.021							
7 Yr Avg	3.462	1.941	1.421	1.260	1.234	1.159	1.145	1.113	1.102	1.090	1.082	1.077	1.068	1.061	1.057	1.052	1.045	1.041	1.043	1.042	1.039	1.033	1.029	1.031	1.030	1.024	1.025	1.022	1.022	1.022	1.021							
3 Yr Wtd	2.864	1.902	1.440	1.274	1.239	1.164	1.147	1.118	1.109	1.098	1.087	1.074	1.068	1.057	1.057	1.045	1.045	1.041	1.042	1.042	1.042	1.039	1.030	1.032	1.027	1.025	1.023	1.021	1.022	1.022	1.021							
5 Yr Wtd	3.256	1.940	1.438	1.260	1.231	1.159	1.145	1.116	1.106	1.092	1.084	1.077	1.068	1.062	1.054	1.049	1.047	1.042	1.042	1.042	1.040	1.035	1.030	1.032	1.029	1.024	1.025	1.022	1.022	1.022	1.021							
10 Yr Wtd	3.399	1.919	1.429	1.275	1.235	1.169	1.145	1.117	1.105	1.095	1.087	0.874	0.925	0.996	1.001	1.017	1.013	1.012	1.014	1.013	1.010	1.011	1.028	1.031	1.030	1.024	1.025	1.022	1.022	1.022	1.021							TAIL
Prior FY	3.548	1.944	1.423	1.249	1.229	1.156	1.144	1.107	1.103	1.092	1.086	1.078	1.065	1.063	1.056	1.055	1.045	1.045	1.044	1.042	1.039	1.033	1.031	1.032	1.032	1.023	1.028	1.022	1.023	1.022								1.382
Selected	3.256	1.940	1.438	1.260	1.231	1.159	1.145	1.116	1.106	1.092	1.084	1.077	1.068	1.062	1.054	1.049	1.047	1.042	1.042	1.042	1.040	1.035	1.030	1.032	1.029	1.024	1.025	1.022	1.022	1.022	1.021							
Cumulative	79.267	24.348	12.552	8.727	6.927	5.628	4.854	4.238	3.797	3.432	3.143	2.898	2.692	2.521	2.373	2.251	2.147	2.050	1.967	1.888	1.812	1.742	1.682	1.633	1.583	1.538	1.503	1.466	1.435	1.404	1.374	1.346	1.346	1.346	1.346	1.346	1.346	1.346

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	242	5,725	18,866	32,583	45,534	58,224	70,367	82,138	93,376	104,443	116,077	128,077	139,175	150,317	161,374	171,449	182,537	193,099	203,090	213,167	222,805	232,139	242,462	251,861	259,744	267,268	274,539	281,630	288,490	295,132	301,610	307,876						307,876
1983	96	3,146	14,880	26,918	38,062	48,901	59,718	70,585	81,922	93,144	104,251	114,177	124,755	135,212	145,004	155,853	166,619	176,403	186,657	196,438	205,692	215,836	225,336	233,968	242,683	251,155	259,113	267,021	274,764	282,540	290,036							290,036
1984	187	4,936	17,284	28,810	40,770	52,032	63,235	74,814	85,589	97,421	108,872	119,679	130,103	140,380	151,735	162,507	172,807	183,527	193,784	204,049	215,313	226,393	235,931	245,085	254,501	263,337	271,788	279,786	287,348	294,412								294,412
1985	258	6,061	18,840	31,085	43,803	56,645	69,602	82,709	97,817	110,220	123,567	135,812	147,915	159,931	171,573	182,931	198,333	209,118	219,761	232,334	243,230	252,846	261,964	270,946	279,962	288,255	296,401	304,142	311,877									311,877
1986	229	5,230	16,621	29,771	43,196	55,371	66,450	79,156	91,389	103,688	115,474	126,865	138,746	149,884	160,902	172,184	182,613	193,042	205,178	215,608	224,820	233,289	241,357	249,141	256,486	264,180	271,601	278,503										278,503
1987	145	3,945	15,418	28,955	43,563	56,416	69,839	81,659	93,616	106,095	118,108	130,297	141,672	153,564	165,586	177,421	189,008	202,562	214,621	225,041	235,111	244,664	253,783	262,769	271,338	279,417	287,235											287,235
1988	150	4,308	17,716	32,151	46,241	60,547	72,760	84,573	97,281	108,429	119,932	132,829	144,412	155,890	167,955	179,552	193,024	204,828	215,858	226,123	236,336	245,895	255,240	264,142	272,505	280,917												280,917
1989	150	4,177	16,521	29,583	44,104	56,234	68,781	81,189	93,878	107,061	119,905	132,112	144,310	156,516	168,836	182,365	194,968	207,079	218,889	230,382	241,646	252,368	262,731	273,340	283,523													283,523
1990	162	4,327	15,872	29,758	42,619	53,914	66,199	77,696	88,961	100,255	111,679	122,346	133,480	144,117	155,421	166,514	176,771	186,485	196,437	206,138	215,584	224,845	233,566	241,911														241,911
1991	138	6,348	19,651	35,067	48,612	62,226	77,209	89,528	102,296	114,715	126,421	139,101	151,272	164,616	176,823	188,341	200,150	211,181	221,668	232,410	242,709	252,431	261,904															261,904
1992	136	7,228	19,568	34,203	46,730	60,297	75,189	87,686	100,761	113,561	126,543	138,814	152,239	164,902	176,925	188,688	200,325	211,611	222,772	234,029	244,918	255,536																255,536
1993	116	7,658	19,110	32,864	46,554	59,291	72,635	85,381	98,289	110,113	122,869	136,228	149,234	161,727	173,994	186,323	199,245	210,862	221,943	232,748	243,875																	243,875
1994	423	10,421	24,948	40,635	55,532	68,911	82,033	95,843	109,028	122,127	136,982	150,323	162,673	175,283	186,673	198,403	209,559	220,442	231,055	240,747																		240,747
1995	400	8,969	22,091	36,608	51,025	63,770	76,358	89,072	102,492	116,381	129,852	145,333	157,459	169,525	180,821	191,854	202,329	213,755	224,474																			224,474
1996	736	10,384	25,584	42,276	58,209	74,397	90,031	104,875	120,377	135,526	149,951	164,699	179,018	193,772	207,887	221,167	234,218	246,681																				246,681
1997	922	10,539	22,274	36,796	50,905	64,568	77,681	90,652	104,153	119,055	132,259	145,095	157,679	170,212	182,302	194,904	207,052																					207,052
1998	1,135	10,299	23,592	41,141	56,062	69,779	86,063	100,854	114,855	129,727	143,766	157,182	170,303	183,656	195,939	208,105																						208,105
1999	685	9,849	24,440	43,806	60,206	76,791	93,618	109,743	125,179	140,273	155,344	169,672	183,056	195,910	209,173																							209,173
2000	847	10,571	25,029	43,878	60,435	75,548	90,647	104,623	119,896	134,273	149,972	164,896	179,403	193,646																								193,646
2001	513	11,227	27,600	50,486	69,623	88,555	106,466	123,745	140,355	157,617	174,681	190,614	206,302																									206,302
2002	1,194	12,637	27,855	50,649	69,596	87,230	103,745	120,888	136,493	152,365	167,993	183,662																										183,662
2003	1,100	12,898	30,392	52,034	71,403	90,592	107,741	126,675	144,847	162,592	181,633																											181,633
2004	1,372	15,007	32,258	52,211	70,820	90,011	108,202	125,664	144,076	162,558																												162,558
2005	881	13,479	29,774	53,800	71,293	90,581	108,410	125,796	143,061																													143,061
2006	858	12,547	28,893	50,778	66,784	84,540	100,405	115,243																														115,243
2007	941	13,299	34,010	57,122	78,512	96,834	117,179																															117,179
2008	1,017	13,172	32,377	52,254	72,873	93,868																																93,868
2009	715	13,336	30,659	51,489	72,452																																	72,452
2010	1,311	12,435	30,167	50,066																																		50,066
2011	1,408	14,607	32,388																																			32,388
2012	633	10,691																																				10,691
2013	419																																					419

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					393,300	416,564	361,081	370,237	360,470	355,381	362,832	366,446	372,473	366,034	366,668	369,127						369,127
1983																				398,875	437,659	356,801	388,578	361,721	361,396	372,377	367,426	376,614	370,484	371,656	372,132							372,132
1984																			401,416	437,797	369,022	391,437	381,876	365,073	378,950	380,949	388,223	378,088	372,508	372,354								372,354
1985																		425,099	458,113	393,428	437,824	391,470	386,529	396,382	398,257	406,304	400,774	404,299	404,547									404,547
1986																	399,931	451,673	384,401	453,864	368,959	355,458	365,619	358,118	367,823	365,861	364,188	363,159										363,159
1987																418,675	467,203	392,614	434,877	374,239	369,550	380,074	375,395	383,830	377,085	378,860	382,711											382,711
1988															442,658	474,506	375,455	436,605	386,622	378,298	391,775	380,392	390,829	383,187	384,116	387,932												387,932
1989														493,677	547,527	374,455	426,645	397,130	392,393	407,313	401,029	415,066	408,761	410,019	413,457													413,457
1990													488,682	539,179	351,739	401,736	348,656	336,965	353,840	341,282	350,466	344,750	346,212	348,278														348,278
1991												790,365	887,739	363,213	401,512	361,068	357,898	379,690	364,535	381,450	381,736	384,942	388,424															388,424
1992											1,071,961	1,181,174	360,080	384,844	371,185	365,627	390,809	380,627	395,318	396,135	398,126	402,171																402,171
1993										306,603	294,540	343,065	400,508	355,922	351,432	372,711	365,230	379,607	374,303	373,211	377,141																	377,141
1994									311,833	305,993	355,485	397,131	367,010	365,929	372,779	357,661	374,618	371,500	370,343	371,811																		371,811
1995								285,974	281,755	324,258	376,031	361,026	351,280	372,907	364,847	378,430	375,828	378,289	377,343																			377,343
1996							318,712	330,600	364,539	440,996	383,053	385,346	399,999	393,921	414,319	410,399	410,527	410,429																				410,429
1997						298,911	298,192	340,405	429,017	353,388	348,811	369,632	348,648	365,875	361,623	364,383	357,901																					357,901
1998					285,866	284,081	335,076	368,169	356,709	347,154	370,975	359,814	377,111	365,495	371,684	379,109																						379,109
1999				333,815	323,238	360,278	441,114	375,639	367,951	398,667	390,653	407,055	401,580	397,700	398,879																							398,879
2000			305,685	279,806	312,923	339,691	345,448	337,625	364,179	368,387	389,668	392,195	396,639	399,347																								399,347
2001		317,952	318,964	394,309	463,642	398,759	387,250	410,547	422,332	436,354	428,935	442,204	445,749																									445,749
2002	325,893	327,088	357,526	401,244	377,098	363,822	386,722	393,347	411,906	403,986	407,578	408,112																										408,112
2003	362,730	363,326	451,581	384,613	379,032	414,616	420,318	448,743	442,181	447,569	452,906																											452,906
2004	430,922	473,613	415,401	382,532	409,064	395,201	414,208	418,623	421,277	428,345																												428,345
2005	388,701	410,078	411,078	420,909	383,882	403,602	401,889	402,059	409,640																													409,640
2006	388,748	360,696	371,077	369,833	377,271	359,619	344,223	340,846																														340,846
2007	402,016	458,575	438,184	442,838	438,078	440,613	440,467																															440,467
2008	410,874	438,972	450,256	411,776	422,256	416,453																																416,453
2009	310,658	466,407	470,932	454,166	443,776																																	443,776
2010	529,823	460,038	423,342	393,559																																		393,559
2011	490,853	468,254	452,688																																			452,688
2012	452,614	413,478																																				413,478
2013	446,000																																					446,000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					107,607	121,283	112,362	116,782	99,082	86,421	86,555	83,033	82,157	69,035	63,150	59,302						59,302
1983																				122,507	148,272	125,062	150,399	116,954	110,090	112,297	103,131	104,253	91,619	86,318	80,667							80,667
1984																			129,167	152,875	137,535	152,524	134,041	112,260	117,602	110,527	110,369	92,057	81,345	75,348								75,348
1985																		140,540	159,071	147,359	183,967	130,114	117,044	118,985	111,629	111,185	98,754	94,391	88,256									88,256
1986																	136,629	175,474	163,805	224,704	132,707	111,684	116,217	100,673	102,787	92,875	85,085	80,091										80,091
1987																159,666	193,279	175,971	211,314	141,036	125,911	126,536	115,105	115,698	100,210	93,741	89,614											89,614
1988															185,209	201,275	166,512	220,456	158,832	140,869	144,857	124,759	126,787	109,937	102,215	100,163												100,163
1989														220,851	253,227	175,321	214,966	174,842	161,344	165,475	147,368	151,604	134,481	127,766	122,271													122,271
1990													216,329	248,062	172,338	217,934	153,533	134,438	143,891	124,407	125,991	110,633	103,014	98,962														98,962
1991												379,903	441,364	183,632	214,287	162,815	148,439	161,226	135,223	141,026	130,658	123,807	117,489															117,489
1992											559,764	619,310	190,926	207,418	182,020	165,146	177,963	155,791	161,544	152,056	144,248	137,286																137,286
1993										162,253	155,645	191,268	235,399	179,493	164,239	172,253	153,786	158,838	141,933	129,530	123,511																	123,511
1994									176,488	169,665	203,751	230,619	188,194	174,710	170,666	147,587	152,732	139,795	127,482	120,596																		120,596
1995								176,906	164,621	191,251	227,629	196,498	174,691	184,546	163,935	165,259	153,080	147,203	141,055																			141,055
1996							207,543	210,500	228,876	290,646	217,991	208,170	208,866	188,581	194,021	176,028	162,326	149,021																				149,021
1997						207,157	196,377	223,852	296,369	207,275	190,802	199,303	165,142	171,141	156,534	150,464	137,806																					137,806
1998					211,636	197,313	229,888	247,984	222,084	201,083	211,607	186,914	189,778	168,031	161,012	155,356																						155,356
1999				268,105	246,943	266,986	329,229	246,581	221,909	238,821	214,994	218,102	199,255	181,168	171,113																							171,113
2000			262,425	220,740	235,300	243,539	232,138	208,004	224,300	213,030	224,345	210,420	200,417	187,548																								187,548
2001		296,337	277,564	329,182	375,588	288,917	260,082	265,429	262,104	261,072	234,678	230,228	218,289																									218,289
2002	318,726	300,879	309,774	334,244	291,127	257,629	263,982	252,310	253,763	229,855	216,882	203,772																										203,772
2003	356,263	336,993	400,229	312,453	286,145	298,815	286,098	296,110	274,524	260,842	249,089																											249,089
2004	422,414	443,791	360,456	307,600	316,820	283,587	286,183	271,064	254,621	243,077																												243,077
2005	379,768	383,495	358,229	347,452	293,493	292,718	273,604	255,641	244,479																													244,479
2006	381,517	336,021	324,373	303,257	294,319	257,826	225,745	204,859																														204,859
2007	395,241	431,475	384,168	364,747	340,615	320,405	299,853																															299,853
2008	404,092	414,120	400,445	340,195	330,012	300,566																																300,566
2009	304,745	439,438	419,267	380,955	349,589																																	349,589
2010	520,927	435,426	376,361	324,627																																		324,627
2011	481,901	439,366	398,300																																			398,300
2012	443,650	390,176																																				390,176
2013	439,050																																					439,050

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%						81,686,001
1983	0.00%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%							79,648,938
1984	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%								82,134,435
1985	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%									85,578,631
1986	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%										89,545,683
1987	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%											92,902,249
1988	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%												95,580,917
1989	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%													99,591,072
1990	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%														101,254,967
1991	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%															100,654,884
1992	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%																99,199,664
1993		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																	101,763,581
1994	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																		103,144,617
1995	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																			105,860,639
1996	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																				107,011,928
1997	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																					109,565,780
1998	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																						109,703,410
1999	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																							111,784,761
2000	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																								113,612,761
2001	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																									112,872,903
2002	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																										111,762,597
2003	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																											109,823,635
2004	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																												108,674,619
2005	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																													108,922,029
2006	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																														109,940,677
2007	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%																															109,685,990
2008	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%																																107,266,594
2009	0.00%	0.00%	0.01%	0.01%	0.01%																																	99,469,136
2010	0.00%	0.00%	0.01%	0.01%																																		97,450,013
2011	0.00%	0.00%	0.01%																																			98,646,157
2012	0.00%	0.00%																																				99,964,519
2013	0.00%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	242	5,483	13,141	13,717	12,951	12,690	12,143	11,772	11,238	11,067	11,634	12,000	11,098	11,142	11,057	10,075	11,088	10,561	9,992	10,076	9,638	9,334	10,323	9,399	7,883	7,524	7,271	7,091	6,860	6,642	6,478	6,267						159
1983	96	3,051	11,733	12,038	11,144	10,839	10,818	10,867	11,337	11,222	11,107	9,926	10,579	10,456	9,792	10,849	10,766	9,784	10,254	9,781	9,254	10,144	9,500	8,633	8,714	8,472	7,958	7,908	7,744	7,775	7,496							204
1984	187	4,749	12,348	11,526	11,960	11,262	11,202	11,579	10,775	11,832	11,451	10,808	10,424	10,277	11,355	10,772	10,299	10,721	10,257	10,265	11,264	11,081	9,537	9,154	9,416	8,836	8,451	7,998	7,562	7,064								229
1985	258	5,803	12,779	12,245	12,718	12,842	12,958	13,107	15,108	12,403	13,347	12,245	12,103	12,016	11,643	11,358	15,402	10,785	10,643	12,573	10,896	9,616	9,118	8,982	9,016	8,293	8,146	7,741	7,735									215
1986	229	5,001	11,392	13,150	13,424	12,175	11,079	12,706	12,233	12,299	11,786	11,392	11,881	11,139	11,018	11,282	10,429	10,429	12,136	10,430	9,213	8,469	8,068	7,783	7,346	7,694	7,421	6,902										186
1987	145	3,800	11,472	13,537	14,608	12,853	13,423	11,820	11,957	12,480	12,013	12,188	11,375	11,893	12,022	11,835	11,586	13,554	12,059	10,420	10,070	9,553	9,119	8,985	8,569	8,079	7,818											200
1988	150	4,158	13,409	14,434	14,090	14,307	12,213	11,812	12,708	11,148	11,503	12,896	11,584	11,478	12,065	11,596	13,472	11,803	11,030	10,265	10,212	9,560	9,345	8,901	8,363	8,412												210
1989	150	4,027	12,344	13,062	14,521	12,130	12,546	12,408	12,689	13,182	12,844	12,207	12,198	12,206	12,319	13,529	12,603	12,112	11,809	11,494	11,264	10,722	10,363	10,608	10,183													190
1990	162	4,164	11,545	13,887	12,861	11,295	12,285	11,497	11,265	11,294	11,424	10,667	11,134	10,638	11,304	11,093	10,257	9,714	9,952	9,701	9,446	9,261	8,721	8,344														202
1991	138	6,209	13,303	15,416	13,545	13,615	14,983	12,319	12,767	12,420	11,706	12,680	12,170	13,344	12,207	11,517	11,809	11,032	10,487	10,742	10,299	9,722	9,473															180
1992	136	7,092	12,340	14,635	12,527	13,567	14,892	12,497	13,076	12,799	12,982	12,271	13,425	12,663	12,024	11,762	11,638	11,285	11,162	11,257	10,889	10,618																170
1993	116	7,542	11,453	13,754	13,690	12,737	13,344	12,746	12,909	11,824	12,756	13,359	13,006	12,493	12,267	12,329	12,922	11,617	11,081	10,805	11,127																	156
1994	423	9,998	14,526	15,687	14,897	13,379	13,121	13,811	13,185	13,098	14,856	13,341	12,350	12,610	11,390	11,730	11,156	10,882	10,614	9,692																		144
1995	400	8,569	13,122	14,517	14,417	12,745	12,588	12,714	13,420	13,890	13,470	15,481	12,126	12,066	11,296	11,033	10,476	11,425	10,719																			120
1996	736	9,647	15,200	16,691	15,934	16,187	15,634	14,845	15,502	15,149	14,424	14,748	14,320	14,753	14,115	13,280	13,051	12,463																				142
1997	922	9,617	11,735	14,522	14,109	13,663	13,113	12,971	13,502	14,901	13,204	12,836	12,584	12,533	12,090	12,602	12,148																					135
1998	1,135	9,164	13,294	17,548	14,921	13,717	16,284	14,791	14,001	14,872	14,038	13,416	13,121	13,353	12,283	12,166																						143
1999	685	9,164	14,591	19,366	16,400	16,585	16,827	16,126	15,435	15,095	15,071	14,328	13,384	12,854	13,263																							147
2000	847	9,724	14,458	18,848	16,558	15,113	15,099	13,975	15,274	14,376	15,699	14,924	14,507	14,242																								140
2001	513	10,714	16,374	22,886	19,137	18,931	17,911	17,279	16,611	17,262	17,064	15,933	15,688																									129
2002	1,194	11,442	15,218	22,794	18,947	17,634	16,515	17,143	15,604	15,872	15,629	15,669																										168
2003	1,100	11,798	17,494	21,642	19,370	19,189	17,149	18,933	18,172	17,745	19,041																											147
2004	1,372	13,635	17,251	19,953	18,609	19,191	18,191	17,462	18,412	18,482																												155
2005	881	12,598	16,295	24,026	17,493	19,288	17,828	17,386	17,266																													142
2006	858	11,689	16,346	21,885	16,005	17,756	15,866	14,838																														118
2007	941	12,358	20,711	23,112	21,389	18,322	20,344																															108
2008	1,017	12,154	19,205	19,877	20,619	20,996																																100
2009	715	12,622	17,322	20,830	20,963																																	91
2010	1,311	11,124	17,731	19,899																																		95
2011	1,408	13,198	17,781																																			89
2012	633	10,059																																				85
2013	419																																					83
																																						4,872

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	22.689	2.396	1.044	0.944	0.980	0.957	0.969	0.955	0.985	1.051	1.031	0.925	1.004	0.992	0.911	1.101	0.952	0.946	1.008	0.957	0.968	1.106	0.910	0.839	0.954	0.966	0.975	0.968	0.968	0.975	0.967						
1983	31.854	3.846	1.026	0.926	0.973	0.998	1.005	1.043	0.990	0.990	0.894	1.066	0.988	0.936	1.108	0.992	0.909	1.048	0.954	0.946	1.096	0.936	0.909	1.009	0.972	0.939	0.994	0.979	1.004	0.964							
1984	25.410	2.600	0.933	1.038	0.942	0.995	1.034	0.931	1.098	0.968	0.944	0.964	0.986	1.105	0.949	0.956	1.041	0.957	1.001	1.097	0.984	0.861	0.960	1.029	0.938	0.956	0.946	0.946	0.934								
1985	22.530	2.202	0.958	1.039	1.010	1.009	1.012	1.153	0.821	1.076	0.917	0.988	0.993	0.969	0.976	1.356	0.700	0.987	1.181	0.867	0.882	0.948	0.985	1.004	0.920	0.982	0.950	0.999									
1986	21.837	2.278	1.154	1.021	0.907	0.910	1.147	0.963	1.005	0.958	0.967	1.043	0.938	0.989	1.024	0.924	1.000	1.164	0.859	0.883	0.919	0.953	0.965	0.944	1.047	0.965	0.930										
1987	26.217	3.019	1.180	1.079	0.880	1.044	0.881	1.012	1.044	0.963	1.015	0.933	1.045	1.011	0.984	0.979	1.170	0.890	0.864	0.966	0.949	0.955	0.985	0.954	0.943	0.968											
1988	27.804	3.225	1.076	0.976	1.015	0.854	0.967	1.076	0.877	1.032	1.121	0.898	0.991	1.051	0.961	1.162	0.876	0.935	0.931	0.995	0.936	0.978	0.953	0.939	1.006												
1989	26.815	3.065	1.058	1.112	0.835	1.034	0.989	1.023	1.039	0.974	0.950	0.999	1.001	1.009	1.098	0.932	0.961	0.975	0.973	0.980	0.952	0.966	1.024	0.960													
1990	25.629	2.772	1.203	0.926	0.878	1.088	0.936	0.980	1.003	1.011	0.934	1.044	0.955	1.063	0.981	0.925	0.947	1.025	0.975	0.974	0.980	0.942	0.957														
1991	44.891	2.143	1.159	0.879	1.005	1.100	0.822	1.036	0.973	0.943	1.083	0.960	1.096	0.915	0.943	1.025	0.934	0.951	1.024	0.959	0.944	0.974															
1992	52.177	1.740	1.186	0.856	1.083	1.098	0.839	1.046	0.979	1.014	0.945	1.094	0.943	0.950	0.978	0.989	0.970	0.989	1.009	0.967	0.975																
1993	65.089	1.519	1.201	0.995	0.930	1.048	0.955	1.013	0.916	1.079	1.047	0.974	0.961	0.982	1.005	1.048	0.899	0.954	0.975	1.030																	
1994	23.620	1.453	1.080	0.950	0.898	0.981	1.053	0.955	0.993	1.134	0.898	0.926	1.021	0.903	1.030	0.951	0.975	0.975	0.913																		
1995	21.415	1.531	1.106	0.993	0.884	0.988	1.010	1.056	1.035	0.970	1.149	0.783	0.995	0.936	0.977	0.950	1.091	0.938																			
1996	13.101	1.576	1.098	0.955	1.016	0.966	0.949	1.044	0.977	0.952	1.022	0.971	1.030	0.957	0.941	0.983	0.955																				
1997	10.429	1.220	1.238	0.972	0.968	0.960	0.989	1.041	1.104	0.886	0.972	0.980	0.996	0.965	1.042	0.964																					
1998	8.073	1.451	1.320	0.850	0.919	1.187	0.908	0.947	1.062	0.944	0.956	0.978	1.018	0.920	0.990																						
1999	13.371	1.592	1.327	0.847	1.011	1.015	0.958	0.957	0.978	0.998	0.951	0.934	0.960	1.032																							
2000	11.480	1.487	1.304	0.878	0.913	0.999	0.926	1.093	0.941	1.092	0.951	0.972	0.982																								
2001	20.895	1.528	1.398	0.836	0.989	0.946	0.965	0.961	1.039	0.989	0.934	0.985																									
2002	9.580	1.330	1.498	0.831	0.931	0.937	1.038	0.910	1.017	0.985	1.003																										
2003	10.727	1.483	1.237	0.895	0.991	0.894	1.104	0.960	0.977	1.073																											
2004	9.936	1.265	1.157	0.933	1.031	0.948	0.960	1.054	1.004																												
2005	14.304	1.293	1.474	0.728	1.103	0.924	0.975	0.993																													
2006	13.625	1.398	1.339	0.731	1.109	0.894	0.935																														
2007	13.135	1.676	1.116	0.925	0.857	1.110																															
2008	11.946	1.580	1.035	1.037	1.018																																
2009	17.660	1.372	1.203	1.006																																	
2010	8.485	1.594	1.122																																		
2011	9.373	1.347																																			
2012	15.896																																				
3 Yr Avg	11.251	1.438	1.120	0.990	0.995	0.976	0.957	1.002	0.999	1.015	0.962	0.964	0.987	0.972	0.991	0.965	1.007	0.956	0.966	0.985	0.966	0.961	0.978	0.951	0.999	0.971	0.942	0.975	0.969	0.970	0.967						
5 Yr Avg	12.672	1.514	1.163	0.886	1.024	0.954	1.003	0.976	0.996	1.027	0.959	0.970	0.997	0.962	0.996	0.979	0.978	0.961	0.979	0.982	0.958	0.963	0.977	0.960	0.971	0.962	0.959	0.973	0.969	0.970	0.967						
10 Yr Avg	12.509	1.434	1.258	0.880	0.995	0.985	0.976	0.996	1.013	1.002	0.988	0.960	1.000	0.962	0.999	0.993	0.978	0.979	0.970	0.972	0.962	0.962	0.961	0.960	0.969	0.963	0.959	0.973	0.969	0.970	0.967						
3 Yr Wtd	10.257	1.430	1.117	0.987	0.984	0.976	0.958	1.001	0.998	1.017	0.961	0.964	0.986	0.972	0.989	0.966	1.003	0.955	0.966	0.985	0.966	0.961	0.980	0.952	0.996	0.972	0.943	0.974	0.969	0.969	0.967						
5 Yr Wtd	11.636	1.509	1.156	0.879	1.015	0.953	1.003	0.976	0.996	1.027	0.958	0.970	0.997	0.962	0.994	0.980	0.973	0.961	0.979	0.982	0.957	0.963	0.978	0.961	0.967	0.962	0.959	0.973	0.969	0.969	0.967						
10 Yr Wtd	11.844	1.430	1.247	0.876	0.992	0.979	0.976	0.993	1.011	1.002	0.985	0.956	0.999	0.960	0.998	0.992	0.974	0.975	0.968	0.970	0.960	0.960	0.961	0.959	0.966	0.962	0.959	0.973	0.969	0.969	0.967						
Prior	11.439	1.522	1.222	0.864	1.010	0.919	1.007	0.991	0.991	1.000	0.952	0.967	1.000	0.937	0.997	0.985	0.970	0.977	0.991	0.975	0.952	0.959	0.984	0.975	0.961	0.961	0.966	0.964	0.987	0.975							
Selected	11.844	1.430	1.247	0.876	0.992	0.979	0.976	0.993	1.011	1.002	0.985	0.956	0.999	0.960	0.998	0.992	0.974	0.975	0.968	0.970	0.960	0.960	0.961	0.959	0.966	0.962	0.959	0.973	0.969	0.969	0.967						

TAIL: 1.353

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	1.115	25.289	60.604	63.263	59.728	58.527	56.000	54.290	51.828	51.040	53.654	55.343	51.184	51.385	50.995	46.465	51.138	48.707	46.081	46.472	44.452	43.048	47.608	43.347	36.358	34.700	33.533	32.701	31.640	30.631	29.874	28.902						
1983	0.418	13.307	51.181	52.511	48.610	47.279	47.187	47.402	49.451	48.950	48.450	43.298	46.145	45.611	42.714	47.324	46.961	42.679	44.729	42.665	40.364	44.249	41.438	37.657	38.011	36.956	34.714	34.495	33.778	33.917	32.700							
1984	0.778	19.781	51.434	48.009	49.817	46.910	46.661	48.230	44.882	49.283	47.696	45.016	43.418	42.807	47.295	44.870	42.900	44.655	42.724	42.755	46.917	46.154	39.726	38.130	39.220	36.806	35.199	33.314	31.499	29.424								
1985	1.029	23.179	51.044	48.908	50.800	51.293	51.756	52.353	60.345	49.540	53.311	48.910	48.342	47.995	46.503	45.366	61.520	43.077	42.511	50.221	43.522	38.407	36.421	35.875	36.013	33.125	32.537	30.919	30.894									
1986	0.891	19.447	44.301	51.140	52.206	47.349	43.085	49.414	47.574	47.829	45.834	44.301	46.202	43.318	42.847	43.876	40.557	40.558	47.195	40.561	35.827	32.934	31.377	30.268	28.567	29.921	28.860	26.840										
1987	0.546	14.316	43.219	50.997	55.032	48.421	50.566	44.527	45.043	47.014	45.256	45.915	42.852	44.801	45.290	44.585	43.648	51.060	45.430	39.255	37.936	35.988	34.353	33.850	32.282	30.436	29.452											
1988	0.543	15.086	48.650	52.370	51.121	51.907	44.312	42.857	46.108	40.448	41.736	46.790	42.028	41.645	43.773	42.074	48.880	42.825	40.020	37.244	37.052	34.685	33.906	32.296	30.341	30.522												
1989	0.530	14.207	43.546	46.079	51.225	42.792	44.260	43.773	44.764	46.503	45.312	43.064	43.031	43.059	43.459	47.726	44.460	42.728	41.659	40.547	39.735	37.826	36.558	37.422	35.924													
1990	0.550	14.101	39.091	47.021	43.546	38.246	41.598	38.928	38.145	38.243	38.682	36.117	37.699	36.019	38.277	37.560	34.729	32.893	33.699	32.847	31.985	31.358	29.530	28.255														
1991	0.455	20.442	43.797	50.752	44.593	44.821	49.326	40.557	42.032	40.888	38.538	41.745	40.067	43.932	40.189	37.917	38.877	36.318	34.524	35.365	33.907	32.007	31.187															
1992	0.428	22.334	38.863	46.090	39.453	42.725	46.900	39.356	41.180	40.309	40.885	38.644	42.280	39.879	37.867	37.043	36.651	35.541	35.151	35.452	34.291	33.438																
1993	0.356	23.149	35.154	42.217	42.020	39.096	40.958	39.123	39.623	36.292	39.153	41.006	39.921	38.346	37.654	37.844	39.665	35.657	34.012	33.165	34.154																	
1994	1.259	29.741	43.211	46.664	44.315	39.799	39.032	41.083	39.222	38.964	44.191	39.684	36.738	37.511	33.881	34.893	33.186	32.371	31.573	28.830																		
1995	1.159	24.817	38.003	42.044	41.755	36.912	36.459	36.822	38.866	40.227	39.012	44.837	35.119	34.946	32.715	31.953	30.340	33.090	31.045																			
1996	2.059	26.982	42.513	46.683	44.564	45.272	43.726	41.517	43.355	42.370	40.341	41.248	40.049	41.263	39.477	37.142	36.501	34.856																				
1997	2.488	25.943	31.656	39.174	38.061	36.856	35.373	34.991	36.422	40.198	35.620	34.626	33.945	33.809	32.614	33.995	32.772																					
1998	2.933	23.680	34.353	45.348	38.558	35.447	42.081	38.223	36.181	38.432	36.278	34.669	33.907	34.506	31.742	31.440																						
1999	1.705	22.801	36.305	48.187	40.805	41.266	41.869	40.123	38.406	37.558	37.500	35.650	33.303	31.982	33.000																							
2000	2.031	23.321	34.673	45.202	39.708	36.244	36.211	33.515	36.630	34.477	37.650	35.791	34.791	34.156																								
2001	1.193	24.923	38.090	53.239	44.519	44.040	41.666	40.196	38.641	40.156	39.695	37.065	36.494																									
2002	2.705	25.910	34.460	51.615	42.903	39.931	37.396	38.820	35.334	35.940	35.390	35.480																										
2003	2.425	26.010	38.567	47.711	42.702	42.303	37.807	41.740	40.062	39.121	41.978																											
2004	2.929	29.101	36.820	42.587	39.719	40.961	38.826	37.271	39.299	39.447																												
2005	1.837	26.272	33.982	50.104	36.480	40.224	37.180	36.257	36.006																													
2006	1.727	23.536	32.914	44.066	32.227	35.752	31.946	29.877																														
2007	1.829	24.017	40.251	44.917	41.569	35.609	39.538																															
2008	1.949	23.278	36.782	38.069	39.490	40.212																																
2009	1.333	23.538	32.304	38.847	39.094																																	
2010	2.421	20.540	32.740	36.743																																		
2011	2.574	24.129	32.507																																			
2012	1.120	17.801																																				
2013	0.716																																					1
3 Yr Avg	1.470	20.823	32.517	37.886	40.051	37.191	36.221	34.469	38.455	38.170	39.021	36.112	34.863	33.548	32.452	34.193	33.204	33.439	32.210	32.482	34.118	32.268	32.425	32.658	32.849	30.293	30.283	30.357	32.057	31.324	31.287	28.902						
5 Yr Avg	1.633	21.857	34.917	40.528	37.772	38.552	37.059	36.793	37.868	37.829	38.442	35.731	34.488	35.143	33.910	33.885	34.493	34.303	33.261	33.132	34.814	33.863	33.107	32.418	32.625	32.162	32.152	31.654	31.953	31.324	31.287	28.902						
10 Yr Avg	1.843	23.822	35.133	44.790	39.841	39.654	38.452	37.101	38.033	38.793	38.766	38.006	36.655	37.033	35.742	36.751	37.606	37.734	37.431	37.349	37.533	36.704	36.210	35.233	34.590	33.209	32.382	31.654	31.953	31.324	31.287	28.902						
Selected	1.843	23.822	35.133	44.790	39.841	39.654	38.452	37.101	38.033	38.793	38.766	38.006	36.655	37.033	35.742	36.751	37.606	37.734	37.431	37.349	37.533	36.704	36.210	35.233	34.590	33.209	32.382	31.654	31.953	31.324	31.287	28.902						
Cumulative	1111.516	1109.673	1085.851	1050.718	1005.928	966.087	926.433	887.981	850.879	812.846	774.053	735.288	697.282	660.627	623.594	587.853	551.101	513.495	475.761	438.331	400.982	363.449	326.745	290.534	255.301	220.711	187.502	155.120	123.466	91.513	60.189	28.902	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
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UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	47,484	(1)
15 times 3 Year Average Annual Payments	71,225	(2)
Incremental Development Method	73,548	(3)
'03 to '13 Exponential Curve Fit	65,023	(4)
'03 to '12 Exponential Curve Fit	62,567	(5)
'05 to '13 Exponential Curve Fit	76,067	(6)
'05 to '11 Exponential Curve Fit	68,630	(7)
Selected Unpaid Loss as of 6/30/2013	64,000	(8)
Actual FY 2013 Payments	4,488	(9)
Actual FY 2012 Payments	4,827	(10)
Actual FY 2011 Payments	4,931	(11)
Actual FY 2010 Payments	5,194	(12)
Unpaid Loss as of 6/30/2009	83,440	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $4,748
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $4,748
(3) SECTION 1, EXHIBIT 4, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 4, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 4, SHEET 46
(13) = SUM (8) THROUGH (12)

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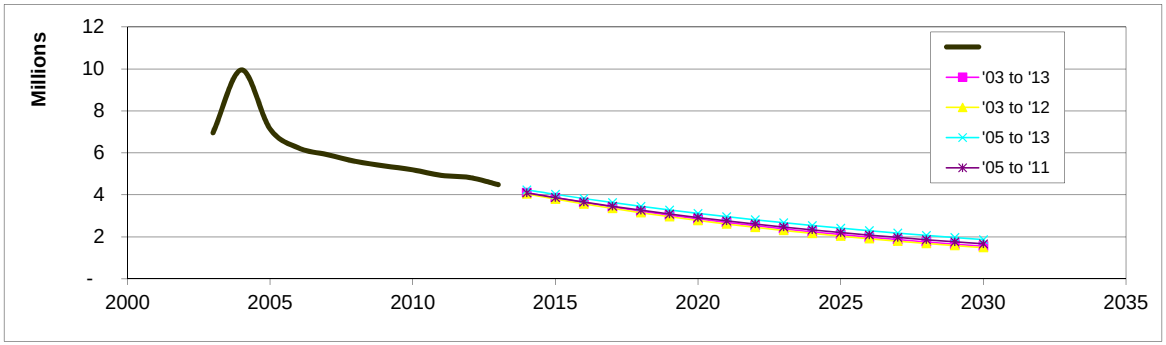
EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '13 CURVE FIT	'03 to '12 CURVE FIT	'05 to '13 CURVE FIT	'05 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	6,960				
2004	9,957				
2005	7,143				
2006	6,236				
2007	5,919				
2008	5,599				
2009	5,384				
2010	5,194				
2011	4,931				
2012	4,827				
2013	4,488				
2014		4,107	4,046	4,239	4,093
2015		3,866	3,801	4,027	3,870
2016		3,639	3,571	3,827	3,659
2017		3,425	3,355	3,636	3,459
2018		3,224	3,152	3,455	3,270
2019		3,034	2,961	3,282	3,091
2020		2,856	2,782	3,119	2,923
2021		2,688	2,614	2,963	2,763
2022		2,530	2,455	2,816	2,612
2023		2,381	2,307	2,675	2,470
2024		2,241	2,167	2,542	2,335
2025		2,110	2,036	2,415	2,207
2026		1,986	1,913	2,295	2,087
2027		1,869	1,797	2,180	1,973
2028		1,759	1,688	2,072	1,865
2029		1,656	1,586	1,968	1,763
2030		1,558	1,490	1,870	1,667

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '13 CURVE FIT	'03 to '12 CURVE FIT	'05 to '13 CURVE FIT	'05 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031	1,467	1,400	1,777	1,576
2032	1,381	1,315	1,688	1,490
2033	1,299	1,236	1,604	1,409
2034	1,223	1,161	1,524	1,332
2035	1,151	1,091	1,448	1,259
2036	1,084	1,025	1,376	1,190
2037	1,020	963	1,308	1,125
2038	960	904	1,242	1,064
2039	904	850	1,180	1,006
2040	850	798	1,122	951
2041	800	750	1,066	899
2042	753	704	1,013	850
2043	709	662	962	803
2044	667	622	914	760
2045	628	584	869	718
2046	591	549	825	679
2047	557	516	784	642
2048	524	484	745	607
2049	493	455	708	574
2050	464	427	673	542
2051	437	402	639	513
2052	411	377	607	485
2053	387	354	577	458
2054	364	333	548	433
2055	343	313	521	410
2056	323	294	495	387
2057	304	276	470	366
Total	65,023	62,567	76,067	68,630



(1) SECTION 1, EXHIBIT 4, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
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INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	20.073	20.07	74	1,484	1,484
1954	714	0.938	19.76	8	159	1,643
1955	702	0.900	18.68	58	1,078	2,721
1956	690	0.900	17.71	15	266	2,988
1957	678	0.901	16.87	31	516	3,504
1958	666	0.905	16.16	69	1,115	4,618
1959	654	0.909	15.61	95	1,490	6,108
1960	642	0.916	15.22	95	1,451	7,560
1961	630	0.925	14.99	75	1,128	8,687
1962	618	0.932	14.90	41	605	9,292
1963	606	0.936	14.88	103	1,527	10,819
1964	594	0.939	14.92	81	1,209	12,028
1965	582	0.940	14.97	95	1,418	13,446
1966	570	0.941	15.02	71	1,073	14,518
1967	558	0.945	15.14	134	2,030	16,549
1968	546	0.952	15.36	144	2,219	18,768
1969	534	0.958	15.68	192	3,005	21,773
1970	522	0.964	16.07	207	3,330	25,103
1971	510	0.968	16.52	235	3,889	28,993
1972	498	0.962	16.85	224	3,770	32,763
1973	486	0.955	17.06	403	6,876	39,639
1974	474	0.949	17.14	580	9,933	49,571
1975	462	0.945	17.13	664	11,371	60,942
1976	450	0.941	17.05	739	12,605	73,548
TOTAL				4,433	73,548	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 4, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 4, SHEET 42
(4) SECTION 1, EXHIBIT 4, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
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CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
20.073	18.821	16.939	15.245	13.741	12.431	11.306	10.358	9.576	8.921	8.351	7.845	7.375	6.938	6.557	6.241	5.979	5.761	5.575	5.364	5.124	4.863	4.593	4.321
	0.938	0.844	0.760	0.685	0.619	0.563	0.516	0.477	0.444	0.416	0.391	0.367	0.346	0.327	0.311	0.298	0.287	0.278	0.267	0.255	0.242	0.229	0.215
		0.900	0.810	0.730	0.660	0.601	0.550	0.509	0.474	0.444	0.417	0.392	0.369	0.348	0.332	0.318	0.306	0.296	0.285	0.272	0.258	0.244	0.230
			0.900	0.811	0.734	0.667	0.611	0.565	0.527	0.493	0.463	0.435	0.410	0.387	0.368	0.353	0.340	0.329	0.317	0.303	0.287	0.271	0.255
				0.901	0.815	0.742	0.679	0.628	0.585	0.548	0.515	0.484	0.455	0.430	0.409	0.392	0.378	0.366	0.352	0.336	0.319	0.301	0.283
					0.905	0.823	0.754	0.697	0.649	0.608	0.571	0.537	0.505	0.477	0.454	0.435	0.419	0.406	0.390	0.373	0.354	0.334	0.314
						0.909	0.833	0.770	0.718	0.672	0.631	0.593	0.558	0.527	0.502	0.481	0.463	0.448	0.431	0.412	0.391	0.370	0.348
							0.916	0.847	0.789	0.739	0.694	0.652	0.614	0.580	0.552	0.529	0.510	0.493	0.474	0.453	0.430	0.406	0.382
								0.925	0.861	0.806	0.757	0.712	0.670	0.633	0.603	0.577	0.556	0.538	0.518	0.495	0.470	0.443	0.417
									0.932	0.872	0.819	0.770	0.725	0.685	0.652	0.624	0.602	0.582	0.560	0.535	0.508	0.480	0.451
										0.936	0.879	0.827	0.778	0.735	0.700	0.670	0.646	0.625	0.601	0.574	0.545	0.515	0.484
											0.939	0.883	0.831	0.785	0.747	0.716	0.690	0.668	0.642	0.614	0.582	0.550	0.517
												0.940	0.884	0.836	0.796	0.762	0.734	0.711	0.684	0.653	0.620	0.585	0.551
													0.941	0.889	0.846	0.811	0.781	0.756	0.727	0.695	0.659	0.623	0.586
														0.945	0.900	0.862	0.830	0.803	0.773	0.739	0.701	0.662	0.623
															0.952	0.912	0.879	0.850	0.818	0.781	0.742	0.700	0.659
																0.958	0.923	0.893	0.859	0.821	0.779	0.736	0.692
																	0.964	0.932	0.897	0.857	0.813	0.768	0.723
																		0.968	0.931	0.889	0.844	0.797	0.750
																			0.962	0.919	0.872	0.824	0.775
																				0.955	0.907	0.856	0.806
																					0.949	0.896	0.843
																						0.945	0.888
																							0.941
20.073	19.759	18.683	17.715	16.868	16.165	15.611	15.218	14.994	14.900	14.884	14.922	14.967	15.022	15.142	15.364	15.678	16.069	16.516	16.854	17.057	17.137	17.130	17.055

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.941 means that the expected payments from 6/30/13-14 are 0.941 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.888 means that the expected payments from 6/30/14-15 are 0.888 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 4, SHEET 41, COLUMN (2)

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PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	13.300	-			13.300		543.282		55.170	451.131	671.448
18	1.5	2.340	3.641	1.553	2.356	2.340	1.449	40.848	104.732	26.088	64.859	50.485
30	2.5	1.720	2.089	1.381	1.681	1.720	1.257	17.457	28.763	16.794	27.534	21.575
42	3.5	1.365	1.482	1.290	1.433	1.365	0.872	10.149	13.767	12.165	16.377	12.543
54	4.5	1.265	1.279	1.234	1.309	1.265	0.991	7.435	9.289	9.427	11.429	9.189
66	5.5	1.200	1.210	1.194	1.235	1.200	0.955	5.878	7.264	7.641	8.734	7.264
78	6.5	1.164	1.165	1.166	1.188	1.164	0.985	4.898	6.005	6.397	7.070	6.054
90	7.5	1.142	1.139	1.143	1.155	1.142	1.007	4.207	5.156	5.488	5.951	5.200
102	8.5	1.125	1.123	1.126	1.131	1.125	1.003	3.684	4.527	4.801	5.152	4.553
114	9.5	1.110	1.110	1.111	1.113	1.110	0.995	3.275	4.030	4.265	4.555	4.048
126	10.5	1.098	1.098	1.099	1.099	1.098	0.989	2.950	3.632	3.838	4.093	3.646
138	11.5	1.086	1.088	1.089	1.087	1.086	0.966	2.686	3.307	3.491	3.726	3.319
150	12.5	1.080	1.078	1.081	1.078	1.080	1.006	2.472	3.039	3.205	3.427	3.055
162	13.5	1.071	1.073	1.073	1.070	1.071	0.965	2.289	2.818	2.965	3.180	2.829
174	14.5	1.068	1.066	1.067	1.064	1.068	1.015	2.136	2.626	2.762	2.971	2.640
186	15.5	1.064	1.062	1.062	1.058	1.064	1.005	2.001	2.465	2.589	2.793	2.473
198	16.5	1.058	1.059	1.057	1.054	1.058	0.974	1.881	2.320	2.438	2.639	2.324
210	17.5	1.054	1.054	1.052	1.050	1.054	0.983	1.777	2.192	2.308	2.505	2.196
222	18.5	1.050	1.050	1.048	1.046	1.050	0.971	1.686	2.080	2.193	2.387	2.083
234	19.5	1.047	1.046	1.045	1.043	1.047	0.983	1.605	1.981	2.092	2.282	1.984
246	20.5	1.043	1.043	1.042	1.040	1.043	0.961	1.534	1.893	2.002	2.188	1.895
258	21.5	1.039	1.040	1.039	1.038	1.039	0.955	1.470	1.815	1.921	2.104	1.817
270	22.5	1.038	1.037	1.036	1.035	1.038	0.992	1.415	1.745	1.849	2.028	1.748
282	23.5	1.035	1.035	1.034	1.033	1.035	0.955	1.364	1.684	1.784	1.959	1.685
294	24.5	1.032	1.032	1.032	1.031	1.032	0.957	1.318	1.627	1.725	1.896	1.629
306	25.5	1.031	1.030	1.030	1.030	1.031	0.993	1.277	1.576	1.672	1.838	1.578
318	26.5	1.029	1.029	1.028	1.028	1.029	0.974	1.239	1.531	1.623	1.785	1.531
330	27.5	1.027	1.027	1.027	1.027	1.027	0.946	1.204	1.488	1.578	1.735	1.488
342	28.5	1.025	1.025	1.025	1.026	1.025	0.951	1.173	1.448	1.538	1.690	1.449
354	29.5	1.023	1.023	1.024	1.025	1.023	0.952	1.144	1.413	1.500	1.648	1.414
366	30.5	1.022	1.022	1.022	1.023	1.022	0.969	1.119	1.381	1.465	1.608	1.383
378	31.5	1.020	1.020	1.021	1.022	1.020	0.939	1.095	1.352	1.433	1.571	1.353
390	32.5	1.019	1.019	1.020	1.022	1.019	0.968	1.073	1.325	1.403	1.537	1.327
402	33.5	1.019	1.018	1.019	1.021	1.019	0.992	1.053	1.301	1.376	1.505	1.302
414	34.5	1.018	1.017	1.018	1.020	1.018	0.988	1.034	1.278	1.350	1.474	1.278
426	35.5	1.016	1.017	1.017	1.019	1.016	0.907	1.0160	1.256	1.326	1.445	1.256
438	36.5		1.015	1.016	1.018	1.015	0.942		1.236	1.304	1.418	1.236
450	37.5		1.014	1.016	1.018	1.014	0.941		1.218	1.283	1.393	1.2178
462	38.5		1.013	1.015	1.017	1.013	0.945		1.201	1.263	1.368	1.201
474	39.5		1.012	1.014	1.017	1.012	0.949		1.186	1.245	1.345	1.186
486	40.5		1.011	1.013	1.016	1.011	0.955		1.172	1.227	1.324	1.172
498	41.5		1.011	1.013	1.015	1.011	0.962		1.159	1.211	1.303	1.159
510	42.5		1.010	1.012	1.015	1.010	0.968		1.147	1.196	1.283	1.147
522	43.5		1.010	1.012	1.015	1.010	0.964		1.135	1.181	1.264	1.135
534	44.5		1.009	1.011	1.014	1.009	0.958		1.124	1.168	1.246	1.124
546	45.5		1.009	1.011	1.014	1.009	0.952		1.113	1.155	1.229	1.113
558	46.5		1.008	1.010	1.013	1.008	0.945		1.104	1.142	1.212	1.104
570	47.5		1.008	1.010	1.013	1.008	0.941		1.095	1.131	1.196	1.095
582	48.5		1.007	1.009	1.013	1.007	0.940		1.086	1.120	1.181	1.086
594	49.5		1.007	1.009	1.012	1.007	0.939		1.078	1.109	1.166	1.078
606	50.5		1.006	1.009	1.012	1.006	0.936		1.071	1.099	1.152	1.071
618	51.5		1.006	1.008	1.012	1.006	0.932		1.065	1.090	1.139	1.065
630	52.5		1.005	1.008	1.011	1.005	0.925		1.059	1.081	1.126	1.059
642	53.5		1.005	1.008	1.011	1.005	0.916		1.053	1.072	1.113	1.053
654	54.5		1.004	1.007	1.011	1.004	0.909		1.048	1.064	1.101	1.048
666	55.5		1.004	1.007	1.010	1.004	0.905		1.043	1.056	1.089	1.043
678	56.5		1.004	1.007	1.010	1.004	0.901		1.039	1.049	1.078	1.039
690	57.5		1.003	1.007	1.010	1.003	0.900		1.036	1.042	1.067	1.036
702	58.5		1.003	1.006	1.010	1.003	0.900		1.032	1.035	1.057	1.032
714	59.5		1.003	1.006	1.010	1.003	0.938		1.029	1.029	1.046	1.029
726	60.5		1.002	1.006	1.009	1.002	0.912		1.027	1.022	1.037	1.027
738	61.5		1.002	1.006	1.009	1.002	0.912		1.024	1.016	1.027	1.024
750	62.5		1.002	1.005	1.009	1.002	0.912		1.022	1.011	1.018	1.022
TAIL	TAIL		1.020	1.005	1.009	1.020	9.929		1.020	1.005	1.009	1.020

60.5 TAIL DECAY 20.073 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 4, SHEET 44
(4) SECTION 1, EXHIBIT 4, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 4, SHEET 48
(5) SECTION 1, EXHIBIT 4, SHEET 44
(6) SECTION 1, EXHIBIT 4, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**7**
	To:	**34**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.998**
Inverse Power	**1.009**	**0.988**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.435				Slope=	-1.347			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.224				Intercept=	4.198			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	13.300	11.164	12.586	13.300	1.792	-2.549	-0.446	**2.115**	55.170	1.792	2.510	1.784	**6.956**	451.131
2	18	2.340	2.311	2.396	2.340	2.890	-0.584	0.032	**1.553**	26.088	2.890	0.293	0.304	**2.356**	64.859
3	30	1.720	1.649	1.679	1.720	3.401	-0.138	0.254	**1.381**	16.794	3.401	-0.329	-0.384	**1.681**	27.534
4	42	1.365	1.391	1.359	1.365	3.738	0.277	0.400	**1.290**	12.165	3.738	-1.008	-0.837	**1.433**	16.377
5	54	1.265	1.261	1.266	1.265	3.989	0.447	0.509	**1.234**	9.427	3.989	-1.328	-1.176	**1.309**	11.429
6	66	1.200	1.198	1.197	1.200	4.190	0.583	0.596	**1.194**	7.641	4.190	-1.609	-1.446	**1.235**	8.734
7	78	1.164	1.157	1.163	1.164	4.357	0.672	0.669	**1.166**	6.397	4.357	-1.807	-1.671	**1.188**	7.070
8	90	1.142	1.143	1.138	1.142	4.500	0.735	0.731	**1.143**	5.488	4.500	-1.952	-1.864	**1.155**	5.951
9	102	1.125	1.122	1.122	1.125	4.625	0.788	0.785	**1.126**	4.801	4.625	-2.081	-2.033	**1.131**	5.152
10	114	1.110	1.109	1.110	1.110	4.736	0.837	0.834	**1.111**	4.265	4.736	-2.204	-2.182	**1.113**	4.555
11	126	1.098	1.094	1.094	1.098	4.836	0.881	0.877	**1.099**	3.838	4.836	-2.320	-2.317	**1.099**	4.093
12	138	1.086	1.083	1.084	1.086	4.927	0.929	0.917	**1.089**	3.491	4.927	-2.448	-2.440	**1.087**	3.726
13	150	1.080	1.076	1.078	1.080	5.011	0.956	0.953	**1.081**	3.205	5.011	-2.525	-2.552	**1.078**	3.427
14	162	1.071	1.068	1.069	1.071	5.088	0.996	0.986	**1.073**	2.965	5.088	-2.638	-2.656	**1.070**	3.180
15	174	1.068	1.065	1.064	1.068	5.159	1.014	1.017	**1.067**	2.762	5.159	-2.692	-2.752	**1.064**	2.971
16	186	1.064	1.059	1.061	1.064	5.226	1.035	1.046	**1.062**	2.589	5.226	-2.753	-2.842	**1.058**	2.793
17	198	1.058	1.054	1.055	1.058	5.288	1.064	1.074	**1.057**	2.438	5.288	-2.840	-2.926	**1.054**	2.639
18	210	1.054	1.050	1.051	1.054	5.347	1.087	1.099	**1.052**	2.308	5.347	-2.914	-3.005	**1.050**	2.505
19	222	1.050	1.047	1.048	1.050	5.403	1.113	1.123	**1.048**	2.193	5.403	-2.996	-3.080	**1.046**	2.387
20	234	1.047	1.046	1.047	1.047	5.455	1.134	1.146	**1.045**	2.092	5.455	-3.062	-3.151	**1.043**	2.282
21	246	1.043	1.042	1.042	1.043	5.505	1.160	1.168	**1.042**	2.002	5.505	-3.147	-3.219	**1.040**	2.188
22	258	1.039	1.039	1.039	1.039	5.553	1.186	1.189	**1.039**	1.921	5.553	-3.236	-3.283	**1.038**	2.104
23	270	1.038	1.037	1.036	1.038	5.598	1.200	1.208	**1.036**	1.849	5.598	-3.282	-3.344	**1.035**	2.028
24	282	1.035	1.034	1.033	1.035	5.642	1.224	1.227	**1.034**	1.784	5.642	-3.366	-3.403	**1.033**	1.959
25	294	1.032	1.030	1.031	1.032	5.684	1.246	1.245	**1.032**	1.725	5.684	-3.443	-3.459	**1.031**	1.896
26	306	1.031	1.028	1.030	1.031	5.724	1.256	1.263	**1.030**	1.672	5.724	-3.482	-3.513	**1.030**	1.838
27	318	1.029	1.027	1.028	1.029	5.762	1.272	1.279	**1.028**	1.623	5.762	-3.539	-3.564	**1.028**	1.785
28	330	1.027	1.027	1.026	1.027	5.799	1.294	1.296	**1.027**	1.578	5.799	-3.623	-3.614	**1.027**	1.735
29	342	1.025	1.025	1.025	1.025	5.835	1.315	1.311	**1.025**	1.538	5.835	-3.699	-3.662	**1.026**	1.690
30	354	1.023	1.023	1.023	1.023	5.869	1.334	1.326	**1.024**	1.500	5.869	-3.772	-3.709	**1.025**	1.648
31	366	1.022	1.022	1.021	1.022	5.903	1.348	1.340	**1.022**	1.465	5.903	-3.827	-3.754	**1.023**	1.608
32	378	1.020	1.019	1.020	1.020	5.935	1.369	1.355	**1.021**	1.433	5.935	-3.911	-3.797	**1.022**	1.571
33	390	1.019	1.018	1.019	1.019	5.966	1.382	1.368	**1.020**	1.403	5.966	-3.963	-3.839	**1.022**	1.537
34	402	1.019	1.018	1.018	1.019	5.996	1.388	1.381	**1.019**	1.376	5.996	-3.990	-3.880	**1.021**	1.505
35	414	1.018	1.018	1.018	1.018	6.026	1.396	1.394	**1.018**	1.350	6.026	-4.020	-3.920	**1.020**	1.474
36	426	1.016	1.016	1.016	1.016	6.054	1.423	1.406	**1.017**	1.326	6.054	-4.135	-3.958	**1.019**	1.445
37	438					6.082		1.419	**1.016**	1.304	6.082		-3.996	**1.018**	1.418
38	450					6.109		1.430	**1.016**	1.283	6.109		-4.032	**1.018**	1.393
39	462					6.136		1.442	**1.015**	1.263	6.136		-4.068	**1.017**	1.368
40	474					6.161		1.453	**1.014**	1.245	6.161		-4.102	**1.017**	1.345
41	486					6.186		1.464	**1.013**	1.227	6.186		-4.136	**1.016**	1.324
42	498					6.211		1.474	**1.013**	1.211	6.211		-4.169	**1.015**	1.303
43	510					6.234		1.485	**1.012**	1.196	6.234		-4.201	**1.015**	1.283
44	522					6.258		1.495	**1.012**	1.181	6.258		-4.232	**1.015**	1.264
45	534					6.280		1.505	**1.011**	1.168	6.280		-4.263	**1.014**	1.246
46	546					6.303		1.514	**1.011**	1.155	6.303		-4.293	**1.014**	1.229
47	558					6.324		1.524	**1.010**	1.142	6.324		-4.322	**1.013**	1.212
48	570					6.346		1.533	**1.010**	1.131	6.346		-4.351	**1.013**	1.196
49	582					6.366		1.542	**1.009**	1.120	6.366		-4.379	**1.013**	1.181
50	594					6.387		1.551	**1.009**	1.109	6.387		-4.406	**1.012**	1.166
51	606					6.407		1.560	**1.009**	1.099	6.407		-4.433	**1.012**	1.152
52	618					6.426		1.568	**1.008**	1.090	6.426		-4.460	**1.012**	1.139
53	630					6.446		1.576	**1.008**	1.081	6.446		-4.485	**1.011**	1.126
54	642					6.465		1.585	**1.008**	1.072	6.465		-4.511	**1.011**	1.113
55	654					6.483		1.593	**1.007**	1.064	6.483		-4.536	**1.011**	1.101
56	666					6.501		1.601	**1.007**	1.056	6.501		-4.560	**1.010**	1.089
57	678					6.519		1.608	**1.007**	1.049	6.519		-4.584	**1.010**	1.078
58	690					6.537		1.616	**1.007**	1.042	6.537		-4.608	**1.010**	1.067
59	702					6.554		1.624	**1.006**	1.035	6.554		-4.631	**1.010**	1.057
60	714					6.571		1.631	**1.006**	1.029	6.571		-4.654	**1.010**	1.046
61	726					6.588		1.638	**1.006**	1.022	6.588		-4.677	**1.009**	1.037
62	738					6.604		1.645	**1.006**	1.016	6.604		-4.699	**1.009**	1.027
63	750					6.620		1.652	**1.005**	1.011	6.620		-4.720	**1.009**	1.018
64	762					6.636		1.659	**1.005**	1.005	6.636		-4.742	**1.009**	1.009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	13.300	11.768		
18	1.5	2.340	2.856	3.641	2.856
30	2.5	1.720	1.902	2.089	1.902
42	3.5	1.365	1.152	1.482	1.152
54	4.5	1.265	1.042	1.279	1.042
66	5.5	1.200	1.001	1.210	1.001
78	6.5	1.164	0.988	1.165	0.988
90	7.5	1.142	0.985	1.139	0.985
102	8.5	1.125	0.991	1.123	0.991
114	9.5	1.110	0.990	1.110	0.990
126	10.5	1.098	0.988	1.098	0.988
138	11.5	1.086	0.986	1.088	0.986
150	12.5	1.080	0.985	1.078	0.985
162	13.5	1.071	0.983	1.073	0.983
174	14.5	1.068	0.983	1.066	0.983
186	15.5	1.064	0.982	1.062	0.982
198	16.5	1.058	0.979	1.059	0.979
210	17.5	1.054	0.975	1.054	0.975
222	18.5	1.050	0.973	1.050	0.973
234	19.5	1.047	0.969	1.046	0.969
246	20.5	1.043	0.967	1.043	0.967
258	21.5	1.039	0.967	1.040	0.967
270	22.5	1.038	0.966	1.037	0.966
282	23.5	1.035	0.965	1.035	0.965
294	24.5	1.032	0.964	1.032	0.964
306	25.5	1.031	0.964	1.030	0.964
318	26.5	1.029	0.963	1.029	0.963
330	27.5	1.027	0.962	1.027	0.962
342	28.5	1.025	0.962	1.025	0.962
354	29.5	1.023	0.960	1.023	0.960
366	30.5	1.022	0.958	1.022	0.958
378	31.5	1.020	0.955	1.020	0.955
390	32.5	1.019	0.951	1.019	0.951
402	33.5	1.019	0.949	1.018	0.949
414	34.5	1.018	0.946	1.017	0.946
426	35.5	1.016	0.944	1.017	0.944
438	36.5		0.942	1.015	0.942
450	37.5		0.941	1.014	0.941
462	38.5		0.945	1.013	0.945
474	39.5		0.949	1.012	0.949
486	40.5		0.955	1.011	0.955
498	41.5		0.962	1.011	0.962
510	42.5		0.968	1.010	0.968
522	43.5		0.964	1.010	0.964
534	44.5		0.958	1.009	0.958
546	45.5		0.952	1.009	0.952
558	46.5		0.945	1.008	0.945
570	47.5		0.941	1.008	0.941
582	48.5		0.940	1.007	0.940
594	49.5		0.939	1.007	0.939
606	50.5		0.936	1.006	0.936
618	51.5		0.932	1.006	0.932
630	52.5		0.925	1.005	0.925
642	53.5		0.916	1.005	0.916
654	54.5		0.909	1.004	0.909
666	55.5		0.905	1.004	0.905
678	56.5		0.901	1.004	0.901
690	57.5		0.900	1.003	0.900
702	58.5		0.900	1.003	0.900
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 4, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 4, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
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1972																														
1973																														
1974																														916
1975																													993	1,487
1976																												1,076	1,306	1,099
1977	23	629	1,955	2,094	1,896	1,650	1,687	1,726	1,665	1,639	1,603	1,607	1,585	1,590	1,611	1,539	1,630	1,570	1,570	1,622	1,359	1,398	1,377	1,278	1,321	1,268	1,508	1,855	1,389	1,221
1978	26	698	2,214	2,330	2,116	2,129	2,159	2,220	2,130	2,121	2,019	1,912	1,902	1,911	1,902	1,898	1,832	1,721	1,679	1,481	1,696	1,452	1,482	1,357	1,320	1,594	2,045	1,501	1,277	1,182
1979	28	792	2,472	2,426	2,504	2,620	2,596	2,423	2,368	2,381	2,403	2,466	2,589	2,627	2,385	2,249	2,232	2,291	2,598	2,153	1,967	1,899	1,915	1,740	1,742	2,030	1,651	1,488	1,484	1,389
1980	29	747	2,055	1,953	1,977	2,049	2,086	1,993	1,935	1,961	1,920	1,995	2,153	2,061	1,999	2,012	1,955	1,923	1,828	1,864	1,704	1,758	1,633	1,530	1,758	1,490	1,344	1,282	1,297	1,258
1981	30	783	2,157	2,091	2,107	2,077	2,138	2,053	1,952	2,029	2,153	2,144	2,091	2,079	2,000	1,927	1,789	1,841	1,811	1,719	1,685	1,653	1,615	2,027	1,503	1,346	1,349	1,262	1,209	1,151
1982	38	872	2,089	2,181	2,059	2,018	1,931	1,872	1,787	1,760	1,850	1,908	1,765	1,772	1,758	1,602	1,763	1,679	1,589	1,602	1,533	1,484	1,641	1,494	1,253	1,196	1,156	1,127	1,091	1,056
1983	20	622	2,394	2,456	2,273	2,211	2,207	2,217	2,313	2,289	2,266	2,025	2,158	2,133	1,998	2,213	2,196	1,996	2,092	1,995	1,888	2,069	1,938	1,761	1,778	1,728	1,623	1,613	1,580	1,586
1984	43	1,088	2,828	2,639	2,739	2,579	2,565	2,652	2,468	2,709	2,622	2,475	2,387	2,353	2,600	2,467	2,359	2,455	2,349	2,351	2,579	2,537	2,184	2,096	2,156	2,024	1,935	1,832	1,732	1,618
1985	55	1,248	2,748	2,633	2,734	2,761	2,786	2,818	3,248	2,667	2,870	2,633	2,602	2,583	2,503	2,442	3,311	2,319	2,288	2,703	2,343	2,067	1,960	1,931	1,938	1,783	1,751	1,664	1,663	
1986	43	930	2,119	2,446	2,497	2,265	2,061	2,363	2,275	2,288	2,192	2,119	2,210	2,072	2,049	2,099	1,940	1,940	2,257	1,940	1,714	1,575	1,501	1,448	1,366	1,431	1,380	1,284		
1987	29	760	2,294	2,707	2,922	2,571	2,685	2,364	2,391	2,496	2,403	2,438	2,275	2,379	2,404	2,367	2,317	2,711	2,412	2,084	2,014	1,911	1,824	1,797	1,714	1,616	1,564			
1988	31	873	2,816	3,031	2,959	3,004	2,565	2,481	2,669	2,341	2,416	2,708	2,433	2,410	2,534	2,435	2,829	2,479	2,316	2,156	2,145	2,008	1,962	1,869	1,756	1,767				
1989	29	765	2,345	2,482	2,759	2,305	2,384	2,358	2,411	2,505	2,440	2,319	2,318	2,319	2,341	2,571	2,395	2,301	2,244	2,184	2,140	2,037	1,969	2,016	1,935					
1990	33	841	2,332	2,805	2,598	2,282	2,482	2,322	2,276	2,281	2,308	2,155	2,249	2,149	2,283	2,241	2,072	1,962	2,010	1,960	1,908	1,871	1,762	1,686						
1991	25	1,118	2,395	2,775	2,438	2,451	2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	2,126	1,986	1,888	1,934	1,854	1,750	1,705							
1992	23	1,206	2,098	2,488	2,130	2,306	2,532	2,124	2,223	2,176	2,207	2,086	2,282	2,153	2,044	2,000	1,978	1,919	1,897	1,914	1,851	1,805								
1993	18	1,177	1,787	2,146	2,136	1,987	2,082	1,988	2,014	1,844	1,990	2,084	2,029	1,949	1,914	1,923	2,016	1,812	1,729	1,686	1,736									
1994	61	1,440	2,092	2,259	2,145	1,927	1,889	1,989	1,899	1,886	2,139	1,921	1,778	1,816	1,640	1,689	1,606	1,567	1,528	1,396										
1995	48	1,028	1,575	1,742	1,730	1,529	1,511	1,526	1,610	1,667	1,616	1,858	1,455	1,448	1,356	1,324	1,257	1,371	1,286											
1996	105	1,370	2,158	2,370	2,263	2,299	2,220	2,108	2,201	2,151	2,048	2,094	2,033	2,095	2,004	1,886	1,853	1,770												
1997	124	1,298	1,584	1,960	1,905	1,844	1,770	1,751	1,823	2,012	1,783	1,733	1,699	1,692	1,632	1,701	1,640													
1998	162	1,310	1,901	2,509	2,134	1,962	2,329	2,115	2,002	2,127	2,008	1,918	1,876	1,909	1,757	1,740														
1999	101	1,347	2,145	2,847	2,411	2,438	2,474	2,370	2,269	2,219	2,215	2,106	1,967	1,889	1,950															
2000	119	1,361	2,024	2,639	2,318	2,116	2,114	1,957	2,138	2,013	2,198	2,089	2,031	1,994																
2001	66	1,382	2,112	2,952	2,469	2,442	2,310	2,229	2,143	2,227	2,201	2,055	2,024																	
2002	201	1,922	2,557	3,829	3,183	2,963	2,774	2,880	2,621	2,667	2,626	2,632																		
2003	162	1,734	2,572	3,181	2,847	2,821	2,521	2,783	2,671	2,609	2,799																			
2004	213	2,113	2,674	3,093	2,884	2,975	2,820	2,707	2,854	2,865																				
2005	125	1,789	2,314	3,412	2,484	2,739	2,532	2,469	2,452																					
2006	101	1,379	1,929	2,582	1,889	2,095	1,872	1,751																						
2007	102	1,335	2,237	2,496	2,310	1,979	2,197																							
2008	102	1,215	1,921	1,988	2,062	2,100																								
2009	65	1,149	1,576	1,896	1,908																									
2010	125	1,057	1,684	1,890																										
2011	125	1,175	1,583																											
2012	54	855																												
2013	35																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1973																														
1974																														1.474
1975																													1.498	0.674
1976																												1.214	0.841	0.929
1977	27.065	3.110	1.071	0.906	0.870	1.022	1.023	0.965	0.984	0.978	1.003	0.986	1.003	1.013	0.955	1.059	0.963	1.000	1.033	0.838	1.029	0.985	0.928	1.034	0.960	1.189	1.230	0.749	0.879	0.946
1978	27.065	3.173	1.052	0.908	1.006	1.014	1.029	0.959	0.996	0.952	0.947	0.995	1.005	0.995	0.998	0.966	0.939	0.976	0.882	1.145	0.856	1.021	0.915	0.973	1.207	1.282	0.734	0.851	0.925	0.979
1979	28.180	3.122	0.982	1.032	1.046	0.991	0.933	0.977	1.006	1.009	1.026	1.050	1.014	0.908	0.943	0.992	1.027	1.134	0.829	0.914	0.966	1.008	0.908	1.001	1.165	0.813	0.902	0.998	0.935	0.920
1980	25.997	2.752	0.950	1.012	1.036	1.018	0.955	0.971	1.013	0.979	1.039	1.079	0.957	0.970	1.006	0.972	0.983	0.951	1.019	0.914	1.032	0.929	0.937	1.149	0.847	0.902	0.954	1.011	0.970	0.983
1981	26.005	2.754	0.970	1.007	0.986	1.029	0.961	0.951	1.040	1.061	0.996	0.975	0.994	0.962	0.964	0.928	1.029	0.983	0.949	0.980	0.981	0.977	1.255	0.742	0.896	1.002	0.936	0.957	0.952	0.947
1982	22.689	2.396	1.044	0.944	0.980	0.957	0.969	0.955	0.985	1.051	1.031	0.925	1.004	0.992	0.911	1.101	0.952	0.946	1.008	0.957	0.968	1.106	0.910	0.839	0.954	0.966	0.975	0.968	0.968	0.975
1983	31.854	3.846	1.026	0.926	0.973	0.998	1.005	1.043	0.990	0.990	0.894	1.066	0.988	0.936	1.108	0.992	0.909	1.048	0.954	0.946	1.096	0.936	0.909	1.009	0.972	0.939	0.994	0.979	1.004	0.964
1984	25.410	2.600	0.933	1.038	0.942	0.995	1.034	0.931	1.098	0.968	0.944	0.964	0.986	1.105	0.949	0.956	1.041	0.957	1.001	1.097	0.984	0.861	0.960	1.029	0.938	0.956	0.946	0.946	0.934	
1985	22.530	2.202	0.958	1.039	1.010	1.009	1.012	1.153	0.821	1.076	0.917	0.988	0.993	0.969	0.976	1.356	0.700	0.987	1.181	0.867	0.882	0.948	0.985	1.004	0.920	0.982	0.950	0.999		
1986	21.837	2.278	1.154	1.021	0.907	0.910	1.147	0.963	1.005	0.958	0.967	1.043	0.938	0.989	1.024	0.924	1.000	1.164	0.859	0.883	0.919	0.953	0.965	0.944	1.047	0.965	0.930			
1987	26.217	3.019	1.180	1.079	0.880	1.044	0.881	1.012	1.044	0.963	1.015	0.933	1.045	1.011	0.984	0.979	1.170	0.890	0.864	0.966	0.949	0.955	0.985	0.954	0.943	0.968				
1988	27.804	3.225	1.076	0.976	1.015	0.854	0.967	1.076	0.877	1.032	1.121	0.898	0.991	1.051	0.961	1.162	0.876	0.935	0.931	0.995	0.936	0.978	0.953	0.939	1.006					
1989	26.815	3.065	1.058	1.112	0.835	1.034	0.989	1.023	1.039	0.974	0.950	0.999	1.001	1.009	1.098	0.932	0.961	0.975	0.973	0.980	0.952	0.966	1.024	0.960						
1990	25.629	2.772	1.203	0.926	0.878	1.088	0.936	0.980	1.003	1.011	0.934	1.044	0.955	1.063	0.981	0.925	0.947	1.025	0.975	0.974	0.980	0.942	0.957							
1991	44.891	2.143	1.159	0.879	1.005	1.100	0.822	1.036	0.973	0.943	1.083	0.960	1.096	0.915	0.943	1.025	0.934	0.951	1.024	0.959	0.944	0.974								
1992	52.177	1.740	1.186	0.856	1.083	1.098	0.839	1.046	0.979	1.014	0.945	1.094	0.943	0.950	0.978	0.989	0.970	0.989	1.009	0.967	0.975									
1993	65.089	1.519	1.201	0.995	0.930	1.048	0.955	1.013	0.916	1.079	1.047	0.974	0.961	0.982	1.005	1.048	0.899	0.954	0.975	1.030										
1994	23.620	1.453	1.080	0.950	0.898	0.981	1.053	0.955	0.993	1.134	0.898	0.926	1.021	0.903	1.030	0.951	0.975	0.975	0.913											
1995	21.415	1.531	1.106	0.993	0.884	0.988	1.010	1.056	1.035	0.970	1.149	0.783	0.995	0.936	0.977	0.950	1.091	0.938												
1996	13.101	1.576	1.098	0.955	1.016	0.966	0.949	1.044	0.977	0.952	1.022	0.971	1.030	0.957	0.941	0.983	0.955													
1997	10.429	1.220	1.238	0.972	0.968	0.960	0.989	1.041	1.104	0.886	0.972	0.980	0.996	0.965	1.042	0.964														
1998	8.073	1.451	1.320	0.850	0.919	1.187	0.908	0.947	1.062	0.944	0.956	0.978	1.018	0.920	0.990															
1999	13.371	1.592	1.327	0.847	1.011	1.015	0.958	0.957	0.978	0.998	0.951	0.934	0.960	1.032																
2000	11.480	1.487	1.304	0.878	0.913	0.999	0.926	1.093	0.941	1.092	0.951	0.972	0.982																	
2001	20.895	1.528	1.398	0.836	0.989	0.946	0.965	0.961	1.039	0.989	0.934	0.985																		
2002	9.580	1.330	1.498	0.831	0.931	0.937	1.038	0.910	1.017	0.985	1.003																			
2003	10.727	1.483	1.237	0.895	0.991	0.894	1.104	0.960	0.977	1.073																				
2004	9.936	1.265	1.157	0.933	1.031	0.948	0.960	1.054	1.004																					
2005	14.304	1.293	1.474	0.728	1.103	0.924	0.975	0.993																						
2006	13.625	1.398	1.339	0.731	1.109	0.894	0.935																							
2007	13.135	1.676	1.116	0.925	0.857	1.110																								
2008	11.946	1.580	1.035	1.037	1.018																									
2009	17.660	1.372	1.203	1.006																										
2010	8.485	1.594	1.122																											
2011	9.373	1.347																												
2012	15.896																													
Latest diag	15.896	1.347	1.122	1.006	1.018	1.110	0.935	0.993	1.004	1.073	1.003	0.985	0.982	1.032	0.990	0.964	0.955	0.938	0.913	1.030	0.975	0.974	0.957	0.960	1.006	0.968	0.930	0.999	0.934	0.964
5 Yr Avg	12.672	1.514	1.163	0.886	1.024	0.954	1.003	0.976	0.996	1.027	0.959	0.970	0.997	0.962	0.996	0.979	0.978	0.961	0.979	0.982	0.958	0.963	0.977	0.960	0.971	0.962	0.959	0.970	0.966	0.958
10 Yr Avg	12.509	1.434	1.258	0.880	0.995	0.985	0.976	0.996	1.013	1.002	0.988	0.960	1.000	0.962	0.999	0.993	0.978	0.979	0.970	0.972	0.962	0.962	0.990	0.957	0.969	0.978	0.955	0.967	0.991	0.979
5 Yr Wtd	11.586	1.518	1.161	0.861	1.022	0.947	1.006	0.975	0.996	1.026	0.960	0.969	0.997	0.963	0.994	0.982	0.969	0.962	0.982	0.981	0.957	0.963	0.978	0.961	0.965	0.962	0.958	0.970	0.965	0.957
7 Yr Wtd	12.126	1.456	1.211	0.879	1.001	0.945	0.990	0.986	1.002	0.997	0.970	0.945	1.000	0.957	0.993	0.991	0.960	0.974	0.972	0.981	0.951	0.959	0.976	0.979	0.965	0.967	0.955	0.979	0.955	0.959
10 Yr Wtd	11.768	1.415	1.266	0.868	0.992	0.976	0.979	0.992	1.010	1.003	0.984	0.961	1.000	0.963	0.999	0.996	0.972	0.976	0.970	0.970	0.961	0.955	0.987	0.955	0.967	0.973	0.947	0.954	0.977	0.960
Selected	11.768	1.415	1.266	0.868	0.992	0.976	0.979	0.992	1.010	1.003	0.984	0.961	1.000	0.963	0.999	0.996	0.972	0.976	0.970	0.970	0.961	0.955	0.987	0.955	0.967	0.973	0.947	0.954	0.977	0.960
Loss $ Weight	1,046	13,801	21,046	27,320	24,354	24,666	23,942	23,012	23,175	22,555	21,633	20,492	19,175	19,347	18,777	19,147	19,772	19,877	19,568	19,955	20,283	19,630	18,447	18,125	17,158	16,410	15,798	14,908	14,028	13,046
Center Wtd Avg	11.768	1.630	1.215	1.062	1.006	0.959	0.990	0.991	0.993	0.991	0.992	0.983	0.981	0.984	0.986	0.981	0.982	0.977	0.970	0.966	0.968	0.966	0.965	0.967	0.966	0.959	0.964	0.962	0.962	0.963
Geometric Mean	11.768	2.856	1.902	1.152	1.042	1.001	0.988	0.985	0.991	0.990	0.988	0.986	0.985	0.983	0.983	0.982	0.979	0.975	0.973	0.969	0.967	0.967	0.966	0.965	0.964	0.964	0.963	0.962	0.962	0.960

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
DEATH

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				38	38	39	32	23	21	12	9	9	9	9
1955																			71	72	74	81	71	71	71	71	71	64	73	
1956																		60	116	42	34	34	34	30	26	19	11	10		
1957																	69	67	70	67	67	58	56	47	29	29	29			
1958																110	340	128	101	84	84	84	84	84	79	79				
1959															112	123	176	152	129	122	122	122	115	97	103					
1960														113	189	103	98	99	96	109	110	110	110	110						
1961													121	117	120	113	109	104	101	101	92	72	68							
1962												94	101	85	72	70	64	58	53	52	44	28								
1963											163	154	173	156	125	130	137	120	110	112	103									
1964										147	152	117	99	94	90	96	96	89	89	86										
1965									128	200	127	116	116	116	112	110	110	103	94											
1966								112	120	129	112	104	96	115	84	74	65	61												
1967							188	339	166	159	160	152	147	148	164	152	122													
1968						219	319	207	192	180	164	164	164	160	151	141														
1969					332	450	319	269	248	213	201	199	195	229	205															
1970				422	598	353	329	306	259	246	225	226	206	218																
1971			431	477	376	340	319	317	276	271	256	249	239																	
1972		332	596	368	298	287	272	254	242	233	250	257																		
1973	598	1,091	827	575	580	527	480	472	462	452	393																			
1974	1,350	895	815	816	762	723	704	647	616	581																				
1975	1,002	863	798	778	787	773	747	747	685																					
1976	1,021	970	959	907	875	804	826	743																						
1977	1,156	1,105	1,073	1,027	981	897	804																							
1978	1,157	1,118	1,084	1,053	1,052	1,021																								
1979	1,278	1,244	1,157	1,051	1,027																									
1980	1,237	1,229	1,070	1,032																										
1981	1,089	1,162	1,083																											
1982	1,030	996																												
1983	1,529																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.990	1.019	0.825	0.736	0.887	0.556	0.821	1.000	1.000	1.000	
1955																			1.006	1.034	1.098	0.877	1.000	1.000	1.000	1.000	0.903	1.129		
1956																		1.956	0.361	0.816	0.997	1.000	0.870	0.867	0.751	0.559	0.958			
1957																	0.968	1.039	0.963	1.000	0.863	0.971	0.834	0.625	0.973	1.000				
1958																3.091	0.376	0.787	0.831	1.000	1.000	1.000	1.000	0.948	0.990					
1959															1.101	1.427	0.867	0.848	0.947	1.000	1.000	0.940	0.846	1.063						
1960														1.682	0.542	0.956	1.012	0.968	1.135	1.007	1.000	1.000	1.000							
1961													0.962	1.033	0.938	0.965	0.952	0.970	1.000	0.916	0.786	0.943								
1962												1.071	0.844	0.843	0.982	0.908	0.907	0.913	0.979	0.848	0.643									
1963											0.945	1.119	0.902	0.803	1.042	1.049	0.879	0.918	1.014	0.924										
1964										1.031	0.769	0.847	0.949	0.962	1.069	0.997	0.922	1.000	0.974											
1965									1.564	0.634	0.920	1.000	1.000	0.966	0.981	1.000	0.929	0.920												
1966								1.072	1.076	0.868	0.929	0.927	1.199	0.732	0.876	0.878	0.937													
1967							1.800	0.490	0.956	1.012	0.947	0.964	1.011	1.108	0.923	0.803														
1968						1.460	0.649	0.928	0.935	0.915	1.000	0.997	0.977	0.945	0.933															
1969					1.354	0.709	0.843	0.922	0.862	0.942	0.989	0.982	1.174	0.896																
1970				1.418	0.590	0.934	0.930	0.846	0.951	0.913	1.006	0.908	1.062																	
1971			1.105	0.788	0.905	0.939	0.992	0.871	0.981	0.948	0.970	0.962																		
1972		1.796	0.617	0.812	0.962	0.947	0.934	0.953	0.961	1.075	1.027																			
1973	1.825	0.758	0.696	1.009	0.908	0.911	0.983	0.980	0.979	0.868																				
1974	0.663	0.911	1.001	0.935	0.949	0.973	0.919	0.952	0.944																					
1975	0.862	0.925	0.974	1.012	0.982	0.967	1.000	0.916																						
1976	0.950	0.989	0.946	0.965	0.919	1.027	0.900																							
1977	0.956	0.972	0.957	0.956	0.914	0.896																								
1978	0.966	0.970	0.971	0.999	0.971																									
1979	0.973	0.930	0.909	0.977																										
1980	0.994	0.871	0.964																											
1981	1.066	0.932																												
1982	0.967																													
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Latest diag	0.967	0.932	0.964	0.977	0.971	0.896	0.900	0.916	0.944	0.868	1.027	0.962	1.062	0.896	0.933	0.803	0.937	0.920	0.974	0.924	0.643	0.943	1.000	1.063	0.990	1.000	0.958	1.129	1.000	
5 Yr Avg	0.993	0.935	0.949	0.982	0.947	0.955	0.947	0.934	0.963	0.949	0.998	0.963	1.085	0.930	0.957	0.945	0.915	0.944	1.020	0.939	0.886	0.971	0.910	0.901	0.854	0.845	0.954	1.064	1.000	
10 Yr Avg	1.022	1.005	0.914	0.987	0.945	0.976	0.995	0.893	1.021	0.921	0.950	0.978	1.008	0.997	0.939	1.207	0.875	1.032	0.921	0.953	0.934	0.944	0.898	0.898	0.854	0.845	0.954	1.064	1.000	
5 Yr Wtd	0.993	0.933	0.949	0.980	0.946	0.956	0.945	0.936	0.961	0.936	0.998	0.960	1.079	0.933	0.952	0.942	0.912	0.945	1.025	0.951	0.922	0.970	0.921	0.940	0.924	0.919	0.920	1.112	1.000	
7 Yr Wtd	0.982	0.939	0.958	0.977	0.943	0.954	0.948	0.926	0.948	0.941	0.987	0.961	1.057	0.916	0.969	0.942	0.933	0.927	0.981	0.963	0.919	0.959	0.921	0.936	0.924	0.919	0.920	1.112	1.000	
10 Yr Wtd	0.978	0.945	0.917	0.982	0.930	0.953	0.955	0.890	0.983	0.915	0.960	0.974	1.015	0.986	0.912	1.217	0.775	0.979	0.905	0.963	0.945	0.950	0.921	0.936	0.924	0.919	0.920	1.112	1.000	
Selected	0.978	0.945	0.917	0.982	0.930	0.953	0.955	0.890	0.983	0.915	0.960	0.974	1.015	0.986	0.925	0.950	0.930	0.930	0.950	0.950	0.940	0.940	0.920	0.900	0.900	0.900	0.900	0.900	0.900	
Loss $ Weight	11,849	10,672	9,462	8,083	7,336	6,175	5,119	4,301	3,265	2,663	2,040	1,738	1,535	1,438	1,314	1,113	1,317	980	959	846	768	628	570	462	330	209	120	84	82	
Center Wtd Avg	0.958	0.957	0.952	0.944	0.946	0.947	0.940	0.941	0.939	0.937	0.966	0.963	0.973	0.973	0.964	0.946	0.936	0.941	0.939	0.942	0.942	0.933	0.924	0.917	0.907	0.900	0.900	0.900	0.900	
Geometric Mean	0.958	0.955	0.951	0.949	0.946	0.944	0.942	0.941	0.945	0.949	0.955	0.962	0.968	0.964	0.958	0.952	0.945	0.941	0.940	0.939	0.936	0.932	0.925	0.916	0.909	0.905	0.901	0.900	0.900	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**24**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.049**	**0.941**
Inverse Power	**1.059**	**0.945**
Selected Tail	**1.049**	

						Weibull Curve Fitting					Inverse Power Curve Fitting				
		----FROM INCURRED TRIANGLE----			SELECTED	Slope=	0.577				Slope=	-2.688			
						Intercept=	-1.828				Intercept=	11.032			
PERIOD	AGE	SELECTED	5 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.900	3.894	3.928	3.900	1.792	-1.216	-0.795	**2.752**	44.191	1.792	1.065	6.216	**501.679**	
2	18	1.200	1.202	1.193	1.200	2.890	0.583	-0.161	**1.745**	16.059	2.890	-1.609	3.263	**27.125**	23001.744
3	30	1.175	1.125	1.152	1.175	3.401	0.644	0.133	**1.468**	9.203	3.401	-1.743	1.890	**7.618**	847.992
4	42	1.090	1.060	1.078	1.090	3.738	0.914	0.328	**1.333**	6.268	3.738	-2.408	0.985	**3.679**	111.315
5	54	1.045	1.023	1.028	1.045	3.989	1.146	0.472	**1.252**	4.703	3.989	-3.101	0.310	**2.363**	30.259
6	66	1.045	1.040	1.044	1.045	4.190	1.146	0.588	**1.198**	3.757	4.190	-3.101	-0.230	**1.795**	12.804
7	78	1.045	1.035	1.035	1.045	4.357	1.146	0.685	**1.160**	3.136	4.357	-3.101	-0.679	**1.507**	7.134
8	90	1.045	1.037	1.042	1.045	4.500	1.146	0.767	**1.131**	2.705	4.500	-3.101	-1.063	**1.345**	4.733
9	102	1.045	1.024	1.034	1.045	4.625	1.146	0.839	**1.110**	2.391	4.625	-3.101	-1.400	**1.247**	3.518
10	114	1.045	1.024	1.031	1.045	4.736	1.146	0.904	**1.093**	2.155	4.736	-3.101	-1.699	**1.183**	2.822
11	126	1.045	1.019	1.028	1.045	4.836	1.146	0.961	**1.079**	1.972	4.836	-3.101	-1.968	**1.140**	2.386
12	138	1.030	1.007	1.010	1.030	4.927	1.263	1.014	**1.068**	1.828	4.927	-3.507	-2.212	**1.109**	2.093
13	150	1.030	1.007	1.014	1.030	5.011	1.263	1.062	**1.059**	1.712	5.011	-3.507	-2.436	**1.087**	1.887
14	162	1.030	1.016	1.015	1.030	5.088	1.263	1.106	**1.051**	1.617	5.088	-3.507	-2.643	**1.071**	1.735
15	174	1.030	1.010	1.014	1.030	5.159	1.263	1.147	**1.045**	1.538	5.159	-3.507	-2.835	**1.059**	1.620
16	186	1.030	1.011	1.018	1.030	5.226	1.263	1.186	**1.039**	1.472	5.226	-3.507	-3.015	**1.049**	1.530
17	198	1.030	1.008	1.014	1.030	5.288	1.263	1.222	**1.035**	1.416	5.288	-3.507	-3.183	**1.041**	1.458
18	210	1.020	1.002	1.013	1.020	5.347	1.369	1.256	**1.031**	1.369	5.347	-3.912	-3.341	**1.035**	1.400
19	222	1.020	1.008	1.010	1.020	5.403	1.369	1.288	**1.027**	1.328	5.403	-3.912	-3.490	**1.030**	1.352
20	234	1.020	1.009	1.011	1.020	5.455	1.369	1.318	**1.024**	1.292	5.455	-3.912	-3.632	**1.026**	1.312
21	246	1.015	1.003	1.002	1.015	5.505	1.439	1.347	**1.022**	1.262	5.505	-4.200	-3.766	**1.023**	1.278
22	258	1.015	1.006	1.008	1.015	5.553	1.439	1.375	**1.020**	1.235	5.553	-4.200	-3.894	**1.020**	1.250
23	270	1.015	1.004	1.003	1.015	5.598	1.439	1.401	**1.018**	1.211	5.598	-4.200	-4.016	**1.018**	1.225
24	282	1.015	1.005	1.012	1.015	5.642	1.439	1.426	**1.016**	1.190	5.642	-4.200	-4.133	**1.016**	1.203
25	294	1.015	1.010	1.010	1.015	5.684	1.439	1.450	**1.014**	1.172	5.684	-4.200	-4.245	**1.014**	1.184
26	306	1.015	1.006	1.006	1.015	5.724	1.439	1.473	**1.013**	1.155	5.724	-4.200	-4.353	**1.013**	1.167
27	318	1.010	1.004	1.006	1.010	5.762	1.529	1.495	**1.012**	1.140	5.762	-4.605	-4.456	**1.012**	1.152
28	330	1.010	1.000	1.005	1.010	5.799	1.529	1.517	**1.011**	1.127	5.799	-4.605	-4.556	**1.011**	1.139
29	342	1.010	1.005	1.007	1.010	5.835	1.529	1.537	**1.010**	1.115	5.835	-4.605	-4.652	**1.010**	1.127
30	354	1.009	1.000	1.001	1.009	5.869	1.552	1.557	**1.009**	1.105	5.869	-4.711	-4.744	**1.009**	1.117
31	366	1.008	1.005	1.009	1.008	5.903	1.576	1.576	**1.008**	1.095	5.903	-4.828	-4.834	**1.008**	1.107
32	378	1.007	0.998	0.998	1.007	5.935	1.595	1.595	**1.007**	1.086	5.935	-4.921	-4.921	**1.007**	1.098
33	390	1.007	1.001	1.001	1.007	5.966	1.613	1.613	**1.007**	1.079	5.966	-5.011	-5.005	**1.007**	1.090
34	402	1.006	0.997	0.997	1.006	5.996	1.630	1.630	**1.006**	1.071	5.996	-5.100	-5.086	**1.006**	1.083
35	414	1.006	1.000	1.000	1.006	6.026	1.647	1.647	**1.006**	1.065	6.026	-5.188	-5.165	**1.006**	1.076
36	426	1.005	1.003	1.003	1.005	6.054	1.664	1.664	**1.005**	1.059	6.054	-5.275	-5.242	**1.005**	1.070
37	438					6.082		1.680	**1.005**	1.054	6.082		-5.317	**1.005**	1.065
38	450					6.109		1.696	**1.004**	1.049	6.109		-5.389	**1.005**	1.059
39	462					6.136		1.711	**1.004**	1.044	6.136		-5.460	**1.004**	1.055
40	474					6.161		1.725	**1.004**	1.040	6.161		-5.529	**1.004**	1.050
41	486					6.186		1.740	**1.003**	1.036	6.186		-5.596	**1.004**	1.046
42	498					6.211		1.754	**1.003**	1.033	6.211		-5.662	**1.003**	1.042
43	510					6.234		1.768	**1.003**	1.030	6.234		-5.726	**1.003**	1.039
44	522					6.258		1.781	**1.003**	1.027	6.258		-5.788	**1.003**	1.035
45	534					6.280		1.794	**1.002**	1.024	6.280		-5.850	**1.003**	1.032
46	546					6.303		1.807	**1.002**	1.021	6.303		-5.909	**1.003**	1.029
47	558					6.324		1.820	**1.002**	1.019	6.324		-5.968	**1.003**	1.026
48	570					6.346		1.832	**1.002**	1.017	6.346		-6.025	**1.002**	1.024
49	582					6.366		1.844	**1.002**	1.015	6.366		-6.081	**1.002**	1.021
50	594					6.387		1.856	**1.002**	1.013	6.387		-6.136	**1.002**	1.019
51	606					6.407		1.867	**1.002**	1.012	6.407		-6.190	**1.002**	1.017
52	618					6.426		1.879	**1.001**	1.010	6.426		-6.242	**1.002**	1.015
53	630					6.446		1.890	**1.001**	1.008	6.446		-6.294	**1.002**	1.013
54	642					6.465		1.900	**1.001**	1.007	6.465		-6.345	**1.002**	1.011
55	654					6.483		1.911	**1.001**	1.006	6.483		-6.394	**1.002**	1.009
56	666					6.501		1.922	**1.001**	1.005	6.501		-6.443	**1.002**	1.007
57	678					6.519		1.932	**1.001**	1.004	6.519		-6.491	**1.002**	1.006
58	690					6.537		1.942	**1.001**	1.003	6.537		-6.538	**1.001**	1.004
59	702					6.554		1.952	**1.001**	1.002	6.554		-6.585	**1.001**	1.003
60	714					6.571		1.962	**1.001**	1.001	6.571		-6.630	**1.001**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

DEATH

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**50**
	To:	**59**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.020**	**0.995**
Inverse Power	**1.026**	**0.992**
Selected Tail	**1.020**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	0.951				Slope=	-5.174			
		IMPLIED	SELECTED	Intercept=	-4.471				Intercept=	28.085			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.766	**16.408**		1.792		18.814		
2	18	3.641	3.641	2.890	-1.136	-1.721	**6.107**		2.890	0.971	13.130		
3	30	2.089	2.089	3.401	-0.429	-1.235	**3.964**	23088.426	3.401	0.085	10.487	**35853.479**	
4	42	1.482	1.482	3.738	0.116	-0.915	**3.031**	5825.089	3.738	-0.729	8.746	**6288.046**	
5	54	1.279	1.279	3.989	0.421	-0.676	**2.508**	1922.135	3.989	-1.277	7.446	**1713.887**	
6	66	1.210	1.210	4.190	0.561	-0.485	**2.175**	766.285	4.190	-1.562	6.408	**607.471**	
7	78	1.165	1.165	4.357	0.671	-0.326	**1.945**	352.243	4.357	-1.804	5.543	**256.523**	
8	90	1.139	1.139	4.500	0.744	-0.190	**1.778**	181.067	4.500	-1.974	4.803	**122.864**	
9	102	1.123	1.123	4.625	0.793	-0.071	**1.650**	101.866	4.625	-2.093	4.155	**64.771**	
10	114	1.110	1.110	4.736	0.839	0.035	**1.551**	61.732	4.736	-2.209	3.580	**36.867**	
11	126	1.098	1.098	4.836	0.882	0.130	**1.471**	39.812	4.836	-2.321	3.062	**22.370**	
12	138	1.088	1.088	4.927	0.921	0.217	**1.406**	27.065	4.927	-2.427	2.591	**14.347**	
13	150	1.078	1.078	5.011	0.964	0.296	**1.353**	19.247	5.011	-2.546	2.160	**9.670**	
14	162	1.073	1.073	5.088	0.989	0.369	**1.308**	14.229	5.088	-2.619	1.762	**6.822**	96440.037
15	174	1.066	1.066	5.159	1.025	0.437	**1.270**	10.879	5.159	-2.724	1.392	**5.023**	14136.311
16	186	1.062	1.062	5.226	1.043	0.501	**1.238**	8.566	5.226	-2.776	1.047	**3.849**	2814.519
17	198	1.059	1.059	5.288	1.062	0.560	**1.210**	6.920	5.288	-2.835	0.723	**3.061**	731.285
18	210	1.054	1.054	5.347	1.090	0.616	**1.186**	5.719	5.347	-2.922	0.419	**2.520**	238.872
19	222	1.050	1.050	5.403	1.113	0.669	**1.165**	4.821	5.403	-2.994	0.131	**2.140**	94.777
20	234	1.046	1.046	5.455	1.138	0.719	**1.147**	4.136	5.455	-3.076	-0.141	**1.869**	44.279
21	246	1.043	1.043	5.505	1.158	0.767	**1.131**	3.605	5.505	-3.141	-0.400	**1.671**	23.697
22	258	1.040	1.040	5.553	1.183	0.812	**1.118**	3.186	5.553	-3.224	-0.646	**1.524**	14.186
23	270	1.037	1.037	5.598	1.207	0.855	**1.105**	2.851	5.598	-3.309	-0.881	**1.414**	9.308
24	282	1.035	1.035	5.642	1.221	0.896	**1.094**	2.579	5.642	-3.355	-1.106	**1.331**	6.582
25	294	1.032	1.032	5.684	1.243	0.936	**1.085**	2.357	5.684	-3.436	-1.322	**1.267**	4.946
26	306	1.030	1.030	5.724	1.264	0.974	**1.076**	2.173	5.724	-3.512	-1.529	**1.217**	3.905
27	318	1.029	1.029	5.762	1.275	1.011	**1.068**	2.019	5.762	-3.550	-1.728	**1.178**	3.209
28	330	1.027	1.027	5.799	1.290	1.046	**1.062**	1.890	5.799	-3.606	-1.920	**1.147**	2.725
29	342	1.025	1.025	5.835	1.312	1.080	**1.056**	1.780	5.835	-3.688	-2.104	**1.122**	2.376
30	354	1.023	1.023	5.869	1.332	1.113	**1.050**	1.687	5.869	-3.764	-2.283	**1.102**	2.118
31	366	1.022	1.022	5.903	1.350	1.145	**1.045**	1.606	5.903	-3.838	-2.455	**1.086**	1.922
32	378	1.020	1.020	5.935	1.365	1.175	**1.041**	1.537	5.935	-3.894	-2.622	**1.073**	1.770
33	390	1.019	1.019	5.966	1.386	1.205	**1.037**	1.476	5.966	-3.981	-2.784	**1.062**	1.650
34	402	1.018	1.018	5.996	1.399	1.234	**1.033**	1.424	5.996	-4.034	-2.941	**1.053**	1.554
35	414	1.017	1.017	6.026	1.406	1.262	**1.030**	1.378	6.026	-4.064	-3.093	**1.045**	1.476
36	426	1.017	1.017	6.054	1.414	1.289	**1.027**	1.338	6.054	-4.096	-3.241	**1.039**	1.412
37	438	1.015	1.015	6.082	1.441	1.315	**1.025**	1.302	6.082	-4.210	-3.385	**1.034**	1.359
38	450	1.014	1.014	6.109	1.459	1.341	**1.022**	1.271	6.109	-4.286	-3.524	**1.029**	1.315
39	462	1.013	1.013	6.136	1.475	1.366	**1.020**	1.243	6.136	-4.357	-3.661	**1.026**	1.277
40	474	1.012	1.012	6.161	1.489	1.391	**1.018**	1.218	6.161	-4.422	-3.793	**1.023**	1.245
41	486	1.011	1.011	6.186	1.502	1.414	**1.017**	1.196	6.186	-4.479	-3.923	**1.020**	1.217
42	498	1.011	1.011	6.211	1.513	1.438	**1.015**	1.177	6.211	-4.529	-4.049	**1.017**	1.194
43	510	1.010	1.010	6.234	1.522	1.460	**1.014**	1.159	6.234	-4.573	-4.172	**1.015**	1.173
44	522	1.010	1.010	6.258	1.533	1.482	**1.012**	1.144	6.258	-4.620	-4.292	**1.014**	1.156
45	534	1.009	1.009	6.280	1.544	1.504	**1.011**	1.130	6.280	-4.673	-4.410	**1.012**	1.140
46	546	1.009	1.009	6.303	1.556	1.525	**1.010**	1.117	6.303	-4.732	-4.525	**1.011**	1.126
47	558	1.008	1.008	6.324	1.570	1.546	**1.009**	1.106	6.324	-4.797	-4.637	**1.010**	1.114
48	570	1.008	1.008	6.346	1.584	1.566	**1.008**	1.096	6.346	-4.866	-4.747	**1.009**	1.104
49	582	1.007	1.007	6.366	1.598	1.586	**1.008**	1.087	6.366	-4.936	-4.855	**1.008**	1.094
50	594	1.007	1.007	6.387	1.612	1.605	**1.007**	1.078	6.387	-5.005	-4.961	**1.007**	1.086
51	606	1.006	1.006	6.407	1.626	1.624	**1.006**	1.071	6.407	-5.078	-5.064	**1.006**	1.078
52	618	1.006	1.006	6.426	1.641	1.643	**1.006**	1.064	6.426	-5.155	-5.166	**1.006**	1.071
53	630	1.005	1.005	6.446	1.657	1.661	**1.005**	1.058	6.446	-5.239	-5.265	**1.005**	1.065
54	642	1.005	1.005	6.465	1.675	1.679	**1.005**	1.053	6.465	-5.332	-5.363	**1.005**	1.060
55	654	1.004	1.004	6.483	1.693	1.697	**1.004**	1.048	6.483	-5.432	-5.459	**1.004**	1.055
56	666	1.004	1.004	6.501	1.712	1.714	**1.004**	1.043	6.501	-5.536	-5.553	**1.004**	1.050
57	678	1.004	1.004	6.519	1.731	1.731	**1.004**	1.039	6.519	-5.644	-5.645	**1.004**	1.046
58	690	1.003	1.003	6.537	1.750	1.748	**1.003**	1.036	6.537	-5.753	-5.736	**1.003**	1.043
59	702	1.003	1.003	6.554	1.769	1.764	**1.003**	1.032	6.554	-5.862	-5.825	**1.003**	1.039
60	714	1.000		6.571		1.780	**1.003**	1.029	6.571		-5.913	**1.003**	1.036

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		227	677	450	90.4%	407	
1977	23,851,125	191,237	191,328	91	89.8%	81	0.802
1978	26,143,240	215,345	215,479	134	89.1%	120	0.824
1979	28,061,666	258,740	258,944	204	88.3%	180	0.923
1980	28,979,182	253,443	253,692	250	87.5%	218	0.875
1981	30,141,508	248,831	249,125	294	86.5%	254	0.827
1982	30,058,966	237,911	238,258	346	85.9%	297	0.793
1983	30,607,324	253,433	253,881	448	85.4%	382	0.829
1984	33,121,678	309,645	310,322	677	85.1%	577	0.937
1985	35,713,654	353,135	354,066	931	84.6%	787	0.991
1986	38,297,697	369,153	370,356	1,203	84.5%	1,017	0.967
1987	41,065,403	395,707	397,257	1,551	84.1%	1,304	0.967
1988	44,221,964	415,661	417,612	1,950	83.7%	1,632	0.944
1989	47,110,000	425,346	427,698	2,352	83.1%	1,956	0.908
1990	49,659,895	398,003	400,604	2,602	82.7%	2,152	0.807
1991	50,856,501	358,619	361,439	2,820	82.6%	2,330	0.711
1992	52,804,448	311,744	314,706	2,962	82.6%	2,448	0.596
1993	55,132,894	288,434	291,805	3,371	82.9%	2,795	0.529
1994	57,739,505	271,316	275,168	3,851	82.9%	3,193	0.477
1995	60,949,772	250,440	254,833	4,393	83.2%	3,654	0.418
1996	63,664,000	230,544	235,574	5,030	83.5%	4,198	0.370
1997	68,077,000	227,225	233,360	6,136	83.6%	5,129	0.343
1998	71,447,000	246,100	254,275	8,175	83.6%	6,835	0.356
1999	75,244,663	282,400	294,013	11,613	83.7%	9,717	0.391
2000	79,122,396	311,844	327,904	16,060	83.9%	13,468	0.414
2001	80,396,857	307,493	327,584	20,091	84.1%	16,906	0.407
2002	81,621,352	303,744	328,859	25,115	84.3%	21,169	0.403
2003	82,433,234	279,201	308,676	29,475	84.4%	24,887	0.374
2004	84,632,753	254,193	288,480	34,287	84.5%	28,957	0.341
2005	86,912,307	241,823	283,552	41,729	84.5%	35,263	0.326
2006	90,822,757	220,698	270,716	50,018	84.6%	42,323	0.298
2007	93,702,820	212,405	276,574	64,170	84.8%	54,425	0.295
2008	93,449,349	199,155	281,120	81,965	85.1%	69,751	0.301
2009	86,544,195	141,647	228,940	87,293	85.3%	74,481	0.265
2010	86,654,516	122,625	240,926	118,300	85.4%	101,021	0.278
2011	90,275,208	91,286	243,531	152,244	85.4%	130,027	0.270
2012	94,226,147	52,771	257,739	204,968	85.5%	175,315	0.274
2013	48,526,466	6,457	137,163	130,706	85.6%	111,876	0.283
2014		0	0				
TOTAL		9,537,980	10,656,237	1,118,257	85.1%	951,535	
EXLD PRIOR		9,537,754	10,655,560	1,117,807	85.1%	951,128	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	450	136	97	68	48	33	22	15	10	7	5	3	2	1	1	1	0	0	0	0
1977	91	25	19	14	10	7	5	4	2	1	1	1	0	0	0	0	0	0	0	0
1978	134	32	28	21	16	11	8	5	4	3	2	1	1	1	0	0	0	0	0	0
1979	204	43	39	34	26	19	14	10	7	5	3	2	1	1	1	0	0	0	0	0
1980	250	49	42	38	33	25	19	13	9	6	5	3	2	1	1	1	0	0	0	0
1981	294	49	48	41	37	32	25	19	13	9	6	5	3	2	1	1	1	0	0	1
1982	346	65	47	46	40	36	31	24	18	12	9	6	4	3	2	1	1	1	0	1
1983	448	79	69	50	49	42	38	33	25	19	13	9	6	5	3	2	1	1	1	1
1984	677	130	97	85	61	60	52	46	40	31	23	16	12	8	6	4	2	2	1	2
1985	931	158	148	110	97	69	69	59	53	46	35	26	19	13	9	7	4	3	2	4
1986	1,203	229	165	155	115	101	73	72	62	55	48	37	28	19	14	9	7	5	3	6
1987	1,551	261	246	177	166	124	108	78	77	66	59	51	39	30	21	15	10	7	5	10
1988	1,950	320	274	258	186	175	130	114	82	81	69	62	54	41	31	22	16	11	8	15
1989	2,352	355	328	281	265	190	179	133	117	84	83	71	64	55	42	32	22	16	11	24
1990	2,602	398	332	307	263	248	178	168	125	109	79	78	67	60	52	40	30	21	15	32
1991	2,820	472	359	300	277	237	224	161	151	113	99	71	70	60	54	47	36	27	19	43
1992	2,962	507	411	313	261	241	207	195	140	132	98	86	62	61	52	47	41	31	23	54
1993	3,371	624	470	381	290	242	224	192	181	130	122	91	80	57	57	48	44	38	29	71
1994	3,851	672	589	443	360	274	228	211	181	170	123	115	86	75	54	54	46	41	36	95
1995	4,393	826	622	545	411	333	253	211	195	167	158	114	107	79	70	50	50	42	38	121
1996	5,030	969	764	575	504	380	308	234	196	181	155	146	105	99	73	64	46	46	39	147
1997	6,136	1,153	960	757	570	499	376	305	232	194	179	153	144	104	98	73	64	46	45	184
1998	8,175	1,490	1,256	1,046	824	621	544	410	332	253	211	195	167	157	113	106	79	69	50	250
1999	11,613	2,160	1,722	1,453	1,210	953	718	629	474	384	292	244	225	193	182	131	123	92	80	347
2000	16,060	3,109	2,409	1,921	1,620	1,349	1,063	801	702	528	429	326	272	251	215	203	146	137	102	476
2001	20,091	4,046	3,106	2,406	1,919	1,618	1,348	1,062	800	701	528	428	326	272	251	215	203	146	137	578
2002	25,115	4,946	4,062	3,118	2,416	1,927	1,625	1,353	1,066	803	704	530	430	327	273	252	216	203	146	718
2003	29,475	5,871	4,648	3,818	2,930	2,270	1,811	1,527	1,272	1,002	755	661	498	404	307	256	237	203	191	812
2004	34,287	6,639	5,507	4,360	3,581	2,749	2,130	1,698	1,432	1,193	940	708	620	467	379	288	241	222	190	941
2005	41,729	8,171	6,498	5,390	4,267	3,505	2,690	2,084	1,662	1,402	1,168	920	693	607	457	371	282	235	217	1,108
2006	50,018	10,005	7,835	6,231	5,169	4,092	3,361	2,580	1,999	1,594	1,344	1,120	882	665	582	438	356	271	226	1,271
2007	64,170	13,272	10,180	7,972	6,341	5,260	4,164	3,420	2,625	2,034	1,622	1,368	1,139	898	676	592	446	362	275	1,523
2008	81,965	17,612	13,310	10,210	7,995	6,359	5,275	4,176	3,430	2,632	2,040	1,627	1,372	1,142	900	678	594	447	363	1,803
2009	87,293	18,810	14,715	11,121	8,530	6,680	5,313	4,407	3,489	2,866	2,199	1,704	1,359	1,146	955	752	567	496	374	1,810
2010	118,300	24,756	20,157	15,769	11,917	9,141	7,159	5,693	4,723	3,739	3,071	2,357	1,826	1,456	1,228	1,023	806	607	532	2,340
2011	152,244	31,477	25,273	20,577	16,098	12,166	9,332	7,308	5,812	4,821	3,817	3,135	2,406	1,864	1,487	1,254	1,044	823	620	2,932
2012	204,968	43,868	33,308	26,743	21,774	17,034	12,873	9,875	7,733	6,150	5,102	4,039	3,317	2,546	1,973	1,573	1,327	1,105	871	3,758
2013	130,706	56,752	45,184	34,307	27,545	22,427	17,545	13,260	10,171	7,965	6,335	5,255	4,160	3,417	2,622	2,032	1,620	1,367	1,138	4,768
TOTAL	1,118,257	260,538	205,327	161,443	128,221	101,532	79,720	62,584	49,641	39,689	31,928	25,764	20,649	16,590	13,243	10,683	8,708	7,124	5,789	26,247

(1) SECTION 1, EXHIBIT 5, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	6	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	12	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	5	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	11	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	48	15	10	8	5	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0
1974	120	37	26	18	13	9	5	4	3	2	1	1	1	0	0	0	0	0	0	0
1975	114	35	24	17	12	9	6	4	3	2	1	1	1	0	0	0	0	0	0	0
1976	134	39	29	20	14	10	7	5	3	2	1	1	1	0	0	0	0	0	0	0
TOTAL	450	136	97	68	48	33	22	15	10	7	5	3	2	1	1	1	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 5, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		227										677	
1977	23,851,125	191,237	191,237	191,328	191,244	191,328	191,244					191,328	0.802
1978	26,143,240	215,345	215,358	215,479	215,376	215,479	215,376					215,479	0.824
1979	28,061,666	258,740	258,785	258,944	258,827	258,944	258,827					258,944	0.923
1980	28,979,182	253,443	253,449	253,692	253,496	253,692	253,496					253,692	0.875
1981	30,141,508	248,831	248,913	249,125	248,985	249,125	248,985					249,125	0.827
1982	30,058,966	237,911	237,916	238,258	238,052	238,258	238,052	238,258	238,258	238,258		238,258	0.793
1983	30,607,324	253,433	253,566	253,881	253,691	253,881	253,691	253,862	253,876	253,864		253,881	0.829
1984	33,121,678	309,645	309,897	310,322	310,158	310,322	310,159	310,264	310,443	310,270		310,322	0.937
1985	35,713,654	353,135	353,433	354,066	353,809	354,066	353,810	354,005	354,166	354,013		354,066	0.991
1986	38,297,697	369,153	369,325	370,356	369,899	370,356	369,900	370,290	370,218	370,302		370,356	0.967
1987	41,065,403	395,707	395,953	397,257	396,675	397,257	396,676	397,174	397,241	397,201		397,257	0.967
1988	44,221,964	415,661	415,974	417,612	416,965	417,612	416,966	417,516	417,170	417,602		417,612	0.944
1989	47,110,000	425,346	425,701	427,698	426,974	427,698	426,977	427,587	427,449	427,745		427,698	0.908
1990	49,659,895	398,003	398,708	400,604	400,002	400,604	400,004	400,492	401,523	400,873		400,604	0.807
1991	50,856,501	358,619	359,400	361,439	360,799	361,439	360,802	361,337	362,141	361,873		361,439	0.711
1992	52,804,448	311,744	312,536	314,706	314,016	314,706	314,019	314,619	315,182	315,585		314,706	0.596
1993	55,132,894	288,434	289,218	291,805	291,148	291,805	291,153	291,723	292,626	293,004		291,805	0.529
1994	57,739,505	271,316	272,402	275,168	274,607	275,167	274,611	275,090	277,284	276,637		275,168	0.477
1995	60,949,772	250,440	251,625	254,833	254,008	254,833	254,016	254,776	256,236	256,382		254,833	0.418
1996	63,664,000	230,544	231,559	235,574	234,389	235,575	234,404	235,528	236,578	237,095		235,574	0.370
1997	68,077,000	227,225	229,046	233,360	232,486	233,731	232,708	233,309	236,299	234,465		233,360	0.343
1998	71,447,000	246,100	248,401	254,275	253,215	254,381	253,298	254,248	258,025	254,789		254,275	0.356
1999	75,244,663	282,400	285,353	294,013	291,639	293,176	291,233	294,005	299,971	293,100		294,013	0.391
2000	79,122,396	311,844	315,721	327,904	324,398	325,960	323,430	327,917	332,707	324,790		327,904	0.414
2001	80,396,857	307,493	312,998	327,584	323,819	325,749	322,945	327,539	333,495	321,750		327,584	0.407
2002	81,621,352	303,744	310,063	328,859	323,043	327,142	322,373	328,787	334,548	320,598		328,859	0.403
2003	82,433,234	279,201	286,957	308,635	301,132	309,046	301,688	308,240	314,151	298,928		308,676	0.374
2004	84,632,753	254,193	263,754	288,289	279,598	289,244	280,548	287,883	295,866	276,627		288,480	0.341
2005	86,912,307	241,823	253,750	283,520	272,725	283,629	273,528	283,120	292,813	267,803		283,552	0.326
2006	90,822,757	220,698	236,035	270,410	258,826	271,177	260,213	270,119	285,574	250,183		270,716	0.298
2007	93,702,820	212,405	232,777	276,488	261,519	276,661	263,247	276,399	288,506	250,096		276,574	0.295
2008	93,449,349	199,155	224,559	282,572	261,404	280,152	263,232	282,206	296,296	246,401		281,120	0.301
2009	86,544,195	141,647	165,817	227,104	202,293	229,727	208,023	226,603	231,328	194,251		228,940	0.265
2010	86,654,516	122,625	150,336	233,961	197,557	242,667	210,631	233,358	230,600	199,233		240,926	0.278
2011	90,275,208	91,286	122,871	228,160	185,992	245,238	209,964	227,902	222,070	196,112		243,531	0.270
2012	94,226,147	52,771	90,668	222,901	176,277	257,739	221,087	222,641	216,422	189,646		257,739	0.274
2013	97,052,931	6,457	23,477	204,556	175,732	274,327	263,125	203,832	190,098	197,154		274,327	0.283
2014	99,964,519					284,899	284,899					284,899	0.285
TOTAL		9,537,980	9,797,538	10,664,737	10,384,777	11,076,792	10,849,340	9,490,627	9,569,159	9,226,630		11,078,299	
EXLD PRIOR		9,537,754	9,797,538	10,664,737	10,384,777	11,076,792	10,849,340	9,490,627	9,569,159	9,226,630		11,077,622	
EXLD PRIOR & 2014		9,537,754	9,797,538	10,664,737	10,384,777	10,791,894	10,564,441	9,490,627	9,569,159	9,226,630		10,792,724	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 5, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 5, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 5, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 5, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 5, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 5, SHEET 9
(10) SECTION 1, EXHIBIT 5, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	191,237	1.000	191,328	0.802
1978	426	215,345	1.001	215,479	0.824
1979	414	258,740	1.001	258,944	0.923
1980	402	253,443	1.001	253,692	0.875
1981	390	248,831	1.001	249,125	0.827
1982	378	237,911	1.001	238,258	0.793
1983	366	253,433	1.002	253,881	0.829
1984	354	309,645	1.002	310,322	0.937
1985	342	353,135	1.003	354,066	0.991
1986	330	369,153	1.003	370,356	0.967
1987	318	395,707	1.004	397,257	0.967
1988	306	415,661	1.005	417,612	0.944
1989	294	425,346	1.006	427,698	0.908
1990	282	398,003	1.007	400,604	0.807
1991	270	358,619	1.008	361,439	0.711
1992	258	311,744	1.010	314,706	0.596
1993	246	288,434	1.012	291,805	0.529
1994	234	271,316	1.014	275,168	0.477
1995	222	250,440	1.018	254,833	0.418
1996	210	230,544	1.022	235,574	0.370
1997	198	227,225	1.027	233,360	0.343
1998	186	246,100	1.033	254,275	0.356
1999	174	282,400	1.041	294,013	0.391
2000	162	311,844	1.052	327,904	0.414
2001	150	307,493	1.065	327,584	0.407
2002	138	303,744	1.083	328,859	0.403
2003	126	279,201	1.105	308,635	0.374
2004	114	254,193	1.134	288,289	0.341
2005	102	241,823	1.172	283,520	0.326
2006	90	220,698	1.225	270,410	0.298
2007	78	212,405	1.302	276,488	0.295
2008	66	199,155	1.419	282,572	0.302
2009	54	141,647	1.603	227,104	0.262
2010	42	122,625	1.908	233,961	0.270
2011	30	91,286	2.499	228,160	0.253
2012	18	52,771	4.224	222,901	0.237
2013	6	6,457	31.680	204,556	0.211
2014	0				
TOTAL		9,537,754		10,664,737	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 5, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	191,237	1.000	191,244	0.802
1978	426	215,358	1.000	215,376	0.824
1979	414	258,785	1.000	258,827	0.922
1980	402	253,449	1.000	253,496	0.875
1981	390	248,913	1.000	248,985	0.826
1982	378	237,916	1.001	238,052	0.792
1983	366	253,566	1.000	253,691	0.829
1984	354	309,897	1.001	310,158	0.936
1985	342	353,433	1.001	353,809	0.991
1986	330	369,325	1.002	369,899	0.966
1987	318	395,953	1.002	396,675	0.966
1988	306	415,974	1.002	416,965	0.943
1989	294	425,701	1.003	426,974	0.906
1990	282	398,708	1.003	400,002	0.805
1991	270	359,400	1.004	360,799	0.709
1992	258	312,536	1.005	314,016	0.595
1993	246	289,218	1.007	291,148	0.528
1994	234	272,402	1.008	274,607	0.476
1995	222	251,625	1.009	254,008	0.417
1996	210	231,559	1.012	234,389	0.368
1997	198	229,046	1.015	232,486	0.342
1998	186	248,401	1.019	253,215	0.354
1999	174	285,353	1.022	291,639	0.388
2000	162	315,721	1.027	324,398	0.410
2001	150	312,998	1.035	323,819	0.403
2002	138	310,063	1.042	323,043	0.396
2003	126	286,957	1.049	301,132	0.365
2004	114	263,754	1.060	279,598	0.330
2005	102	253,750	1.075	272,725	0.314
2006	90	236,035	1.097	258,826	0.285
2007	78	232,777	1.123	261,519	0.279
2008	66	224,559	1.164	261,404	0.280
2009	54	165,817	1.220	202,293	0.234
2010	42	150,336	1.314	197,557	0.228
2011	30	122,871	1.514	185,992	0.206
2012	18	90,668	1.944	176,277	0.187
2013	6	23,477	7.485	175,732	0.181
2014	0				
TOTAL		9,797,538		10,384,777	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 5, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.802	191,329	100.0%	191,239	191,237	91	191,328	0.802
1978	26,143,240	0.824	215,475	99.9%	215,341	215,345	134	215,479	0.824
1979	28,061,666	0.923	258,945	99.9%	258,741	258,740	204	258,944	0.923
1980	28,979,182	0.875	253,697	99.9%	253,448	253,443	250	253,692	0.875
1981	30,141,508	0.826	249,118	99.9%	248,824	248,831	294	249,125	0.827
1982	30,058,966	0.793	238,266	99.9%	237,920	237,911	346	238,258	0.793
1983	30,607,324	0.829	253,883	99.8%	253,435	253,433	448	253,881	0.829
1984	33,121,678	0.937	310,309	99.8%	309,631	309,645	677	310,322	0.937
1985	35,713,654	0.991	354,070	99.7%	353,139	353,135	931	354,066	0.991
1986	38,297,697	0.967	370,374	99.7%	369,172	369,153	1,203	370,356	0.967
1987	41,065,403	0.967	397,286	99.6%	395,735	395,707	1,551	397,257	0.967
1988	44,221,964	0.944	417,645	99.5%	415,695	415,661	1,951	417,612	0.944
1989	47,110,000	0.908	427,736	99.4%	425,383	425,346	2,353	427,698	0.908
1990	49,659,895	0.807	400,590	99.4%	397,989	398,003	2,602	400,604	0.807
1991	50,856,501	0.711	361,425	99.2%	358,605	358,619	2,820	361,439	0.711
1992	52,804,448	0.596	314,707	99.1%	311,744	311,744	2,962	314,706	0.596
1993	55,132,894	0.529	291,815	98.8%	288,444	288,434	3,371	291,805	0.529
1994	57,739,505	0.477	275,136	98.6%	271,285	271,316	3,851	275,167	0.477
1995	60,949,772	0.418	254,855	98.3%	250,461	250,440	4,393	254,833	0.418
1996	63,664,000	0.370	235,589	97.9%	230,558	230,544	5,030	235,575	0.370
1997	68,077,000	0.364	247,462	97.4%	240,956	227,225	6,507	233,731	0.343
1998	71,447,000	0.360	257,560	96.8%	249,279	246,100	8,281	254,381	0.356
1999	75,244,663	0.363	272,814	96.1%	262,038	282,400	10,775	293,176	0.390
2000	79,122,396	0.364	288,227	95.1%	274,110	311,844	14,117	325,960	0.412
2001	80,396,857	0.370	297,661	93.9%	279,405	307,493	18,256	325,749	0.405
2002	81,621,352	0.375	306,375	92.4%	282,977	303,744	23,398	327,142	0.401
2003	82,433,234	0.380	312,952	90.5%	283,106	279,201	29,846	309,046	0.375
2004	84,632,753	0.350	296,361	88.2%	261,311	254,193	35,051	289,244	0.342
2005	86,912,307	0.327	284,263	85.3%	242,458	241,823	41,806	283,629	0.326
2006	90,822,757	0.302	274,584	81.6%	224,105	220,698	50,479	271,177	0.299
2007	93,702,820	0.296	277,235	76.8%	212,979	212,405	64,256	276,661	0.295
2008	93,449,349	0.294	274,374	70.5%	193,377	199,155	80,997	280,152	0.300
2009	86,544,195	0.270	234,075	62.4%	145,995	141,647	88,080	229,727	0.265
2010	86,654,516	0.291	252,255	52.4%	132,214	122,625	120,042	242,667	0.280
2011	90,275,208	0.284	256,629	40.0%	102,676	91,286	153,952	245,238	0.272
2012	94,226,147	0.285	268,545	23.7%	63,576	52,771	204,968	257,739	0.274
2013	97,052,931	0.285	276,601	3.2%	8,731	6,457	267,870	274,327	0.283
2014	99,964,519	0.285	284,899	0.0%			284,899	284,899	0.285
TOTAL			11,035,122		9,496,084	9,537,754	1,539,039	11,076,792	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 5, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.802	191,329	100.0%	191,322	191,237	7	191,244	0.802
1978	26,143,240	0.824	215,475	100.0%	215,457	215,358	18	215,376	0.824
1979	28,061,666	0.923	258,945	100.0%	258,903	258,785	42	258,827	0.922
1980	28,979,182	0.875	253,697	100.0%	253,650	253,449	47	253,496	0.875
1981	30,141,508	0.826	249,118	100.0%	249,047	248,913	72	248,985	0.826
1982	30,058,966	0.793	238,266	99.9%	238,130	237,916	136	238,052	0.792
1983	30,607,324	0.829	253,883	100.0%	253,758	253,566	125	253,691	0.829
1984	33,121,678	0.937	310,309	99.9%	310,047	309,897	261	310,159	0.936
1985	35,713,654	0.991	354,070	99.9%	353,693	353,433	377	353,810	0.991
1986	38,297,697	0.967	370,374	99.8%	369,800	369,325	574	369,900	0.966
1987	41,065,403	0.967	397,286	99.8%	396,563	395,953	723	396,676	0.966
1988	44,221,964	0.944	417,645	99.8%	416,653	415,974	992	416,966	0.943
1989	47,110,000	0.908	427,736	99.7%	426,461	425,701	1,275	426,977	0.906
1990	49,659,895	0.807	400,590	99.7%	399,295	398,708	1,296	400,004	0.805
1991	50,856,501	0.711	361,425	99.6%	360,024	359,400	1,401	360,802	0.709
1992	52,804,448	0.596	314,707	99.5%	313,223	312,536	1,483	314,019	0.595
1993	55,132,894	0.529	291,815	99.3%	289,880	289,218	1,935	291,153	0.528
1994	57,739,505	0.477	275,136	99.2%	272,927	272,402	2,209	274,611	0.476
1995	60,949,772	0.418	254,855	99.1%	252,464	251,625	2,391	254,016	0.417
1996	63,664,000	0.370	235,589	98.8%	232,744	231,559	2,845	234,404	0.368
1997	68,077,000	0.364	247,462	98.5%	243,801	229,046	3,662	232,708	0.342
1998	71,447,000	0.360	257,560	98.1%	252,663	248,401	4,897	253,298	0.355
1999	75,244,663	0.363	272,814	97.8%	266,934	285,353	5,880	291,233	0.387
2000	79,122,396	0.364	288,227	97.3%	280,517	315,721	7,710	323,430	0.409
2001	80,396,857	0.370	297,661	96.7%	287,714	312,998	9,947	322,945	0.402
2002	81,621,352	0.375	306,375	96.0%	294,065	310,063	12,310	322,373	0.395
2003	82,433,234	0.380	312,952	95.3%	298,220	286,957	14,732	301,688	0.366
2004	84,632,753	0.350	296,361	94.3%	279,568	263,754	16,793	280,548	0.331
2005	86,912,307	0.327	284,263	93.0%	264,485	253,750	19,779	273,528	0.315
2006	90,822,757	0.302	274,584	91.2%	250,406	236,035	24,178	260,213	0.287
2007	93,702,820	0.296	277,235	89.0%	246,766	232,777	30,469	263,247	0.281
2008	93,449,349	0.294	274,374	85.9%	235,701	224,559	38,673	263,232	0.282
2009	86,544,195	0.270	234,075	82.0%	191,868	165,817	42,206	208,023	0.240
2010	86,654,516	0.291	252,255	76.1%	191,960	150,336	60,295	210,631	0.243
2011	90,275,208	0.284	256,629	66.1%	169,536	122,871	87,093	209,964	0.233
2012	94,226,147	0.285	268,545	51.4%	138,125	90,668	130,419	221,087	0.235
2013	97,052,931	0.285	276,601	13.4%	36,953	23,477	239,648	263,125	0.271
2014	99,964,519	0.285	284,899	0.0%			284,899	284,899	0.285
TOTAL			11,035,122		9,983,321	9,797,538	1,051,802	10,849,340	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 5, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.001			
1978	26,143,240		1.000			1.001			
1979	28,061,666		1.000			1.001			
1980	28,979,182		1.000			1.001			
1981	30,141,508		1.000			1.001			
1982	30,058,966	26,299	1.000	26,299	9,046	1.001	9,060	238,258	0.793
1983	30,607,324	27,401	1.000	27,401	9,249	1.002	9,265	253,862	0.829
1984	33,121,678	32,567	1.000	32,567	9,508	1.002	9,527	310,264	0.937
1985	35,713,654	35,591	1.000	35,591	9,922	1.002	9,946	354,005	0.991
1986	38,297,697	36,431	1.000	36,432	10,133	1.003	10,164	370,290	0.967
1987	41,065,403	38,365	1.000	38,366	10,314	1.004	10,352	397,174	0.967
1988	44,221,964	40,978	1.000	40,979	10,144	1.004	10,189	417,516	0.944
1989	47,110,000	41,820	1.000	41,821	10,171	1.005	10,224	427,587	0.908
1990	49,659,895	41,513	1.000	41,514	9,587	1.006	9,647	400,492	0.806
1991	50,856,501	38,636	1.000	38,638	9,282	1.008	9,352	361,337	0.711
1992	52,804,448	37,322	1.000	37,325	8,353	1.009	8,429	314,619	0.596
1993	55,132,894	36,649	1.000	36,653	7,870	1.011	7,959	291,723	0.529
1994	57,739,505	34,828	1.000	34,833	7,790	1.014	7,897	275,090	0.476
1995	60,949,772	32,001	1.000	32,006	7,826	1.017	7,960	254,776	0.418
1996	63,664,000	28,493	1.000	28,500	8,091	1.021	8,264	235,528	0.370
1997	68,077,000	25,533	1.000	25,541	8,899	1.026	9,135	233,309	0.343
1998	71,447,000	24,833	1.000	24,844	9,910	1.033	10,234	254,248	0.356
1999	75,244,663	24,848	1.001	24,863	11,365	1.040	11,825	294,005	0.391
2000	79,122,396	24,165	1.001	24,185	12,905	1.051	13,559	327,917	0.414
2001	80,396,857	21,260	1.001	21,284	14,463	1.064	15,389	327,539	0.407
2002	81,621,352	19,908	1.002	19,939	15,257	1.081	16,490	328,787	0.403
2003	82,433,234	18,274	1.002	18,314	15,279	1.102	16,831	308,240	0.374
2004	84,632,753	15,927	1.003	15,980	15,960	1.129	18,016	287,883	0.340
2005	86,912,307	14,047	1.005	14,114	17,215	1.165	20,059	283,120	0.326
2006	90,822,757	11,828	1.007	11,911	18,659	1.215	22,678	270,119	0.297
2007	93,702,820	11,053	1.010	11,166	19,217	1.288	24,754	276,399	0.295
2008	93,449,349	10,211	1.015	10,365	19,504	1.396	27,227	282,206	0.302
2009	86,544,195	8,182	1.024	8,374	17,312	1.563	27,059	226,603	0.262
2010	86,654,516	8,749	1.035	9,059	14,016	1.838	25,759	233,358	0.269
2011	90,275,208	8,637	1.065	9,198	10,569	2.344	24,778	227,902	0.252
2012	94,226,147	7,344	1.170	8,589	7,186	3.607	25,921	222,641	0.236
2013	97,052,931	1,835	4.123	7,565	3,519	7.657	26,944	203,832	0.210
2014									
TOTAL		785,528		794,215				9,490,627	

(1)	PROVIDED BY THE BWC	(6)	SECTION 1, EXHIBIT 5, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 1, EXHIBIT 5, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 1, EXHIBIT 5, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	7,269	35,387	33,469	27,137	25,714	23,543	20,485	16,775	12,514	9,430	7,156	5,851	3,867	2,332	1,492	990	837	759	456	362	304	310	249	265	266	202	108	90	100	73	65	57						346	238,258
1983	6,944	36,553	39,908	31,632	29,844	25,701	20,400	15,659	12,131	10,002	7,511	5,147	3,109	1,849	1,291	994	916	745	487	495	359	261	281	189	185	211	167	155	125	99	85	74						369	253,876
1984	9,043	47,464	52,547	41,961	37,220	30,135	22,284	17,466	14,399	11,238	7,528	4,448	2,800	1,854	1,502	1,082	1,026	957	810	784	617	417	408	336	258	139	255	201	258	212	185	162						451	310,443
1985	10,754	56,804	63,940	50,306	42,199	32,698	24,525	19,272	15,126	9,942	6,561	4,161	3,274	2,191	2,057	1,451	1,221	1,008	1,004	773	756	593	553	466	326	333	250	344	247	196	171	149						515	354,166
1986	11,102	59,428	67,485	50,076	41,149	34,487	29,477	23,336	15,683	9,860	6,411	4,147	2,791	2,548	2,016	1,606	1,311	1,145	1,003	789	759	586	390	397	347	326	313	184	171	135	118	103						538	370,218
1987	11,884	64,005	72,609	53,150	45,473	39,532	33,515	23,970	15,746	9,735	6,233	3,866	3,310	2,057	1,814	1,782	1,287	1,131	905	577	555	510	427	484	424	445	277	247	230	182	159	139						577	397,241
1988	13,194	70,283	79,174	59,724	51,003	41,663	30,519	20,025	12,744	8,635	5,196	4,431	3,391	2,505	2,271	1,896	1,703	1,505	1,408	887	831	846	603	536	442	246	203	181	168	133	116	102						606	417,170
1989	13,942	75,081	87,547	65,358	52,983	38,117	26,069	17,989	12,129	7,499	6,334	3,845	3,088	2,699	2,121	1,698	1,607	1,443	1,304	950	934	963	750	519	373	317	261	233	217	172	150	131						621	427,449
1990	14,678	78,996	81,410	63,911	45,690	31,081	21,618	15,150	9,352	7,739	5,109	4,091	3,508	2,873	2,233	1,846	1,560	1,415	1,174	1,080	990	985	803	711	591	502	414	369	344	272	237	207						583	401,523
1991	15,010	98,081	73,731	49,533	33,862	22,661	16,115	10,976	8,375	5,647	4,412	3,605	3,255	2,746	2,239	1,832	1,266	1,233	1,014	889	792	679	667	584	485	413	340	303	282	224	195	170						526	362,141
1992	14,298	94,822	62,468	38,851	26,027	18,464	12,364	9,362	6,409	4,567	3,980	3,644	3,163	2,494	2,021	1,807	1,546	1,485	1,280	1,169	878	645	542	475	395	336	276	247	230	182	159	139						458	315,182
1993	15,557	91,146	55,525	32,956	21,917	15,129	13,163	8,287	6,070	5,628	4,250	3,468	2,726	2,549	2,153	1,756	1,435	1,437	1,361	1,137	782	670	564	494	410	349	287	256	239	189	165	144						425	292,626
1994	13,608	90,599	49,687	28,611	19,683	15,944	10,859	8,146	6,465	5,220	4,349	3,783	2,893	2,340	1,888	1,832	1,531	1,415	1,364	1,099	957	820	690	604	502	427	351	314	292	231	202	176						403	277,284
1995	14,649	84,130	41,178	24,877	19,505	13,362	10,525	8,336	6,794	5,487	4,830	3,811	2,859	2,421	2,026	1,704	1,504	1,313	1,129	895	779	668	561	492	408	347	286	255	238	188	164	143						372	256,236
1996	13,813	74,064	36,160	24,492	16,807	12,628	10,177	8,400	6,980	5,903	4,815	3,671	3,038	2,798	2,311	1,848	1,528	1,109	980	777	676	580	487	427	355	302	248	222	206	163	143	125						344	236,578
1997	12,617	66,866	36,284	24,043	17,615	14,251	11,980	9,686	7,704	6,339	4,856	3,676	3,203	2,689	2,101	1,724	1,591	1,424	1,259	998	868	744	626	548	455	387	319	285	265	210	183	160						343	236,299
1998	13,226	73,030	39,735	26,333	20,050	16,001	13,704	10,404	8,092	6,278	4,520	3,633	3,378	3,129	2,498	2,087	1,780	1,594	1,408	1,116	972	833	700	613	509	433	357	319	296	235	205	179						375	258,025
1999	13,856	75,547	45,386	32,845	24,844	19,918	16,482	12,731	9,541	7,720	6,256	5,467	4,744	3,939	3,126	2,622	2,237	2,003	1,770	1,403	1,221	1,046	880	771	640	545	448	400	372	295	257	225						436	299,971
2000	14,885	82,192	54,548	36,798	28,241	22,694	17,675	13,104	10,540	8,310	7,498	6,214	5,245	3,898	3,144	2,638	2,250	2,015	1,780	1,411	1,228	1,053	885	775	644	548	451	403	375	297	259	226						483	332,707
2001	13,880	82,575	53,383	37,620	28,464	21,649	16,990	13,179	10,834	9,555	8,144	6,334	4,885	4,097	3,305	2,773	2,365	2,117	1,871	1,483	1,291	1,106	930	815	677	576	474	423	394	312	272	238						484	333,495
2002	12,885	80,608	53,859	38,726	28,480	22,700	17,469	14,153	12,084	9,649	7,251	5,880	4,871	4,086	3,295	2,765	2,358	2,111	1,866	1,479	1,287	1,103	928	812	675	574	473	422	393	311	271	237						486	334,548
2003	13,799	74,518	52,065	35,069	25,897	20,587	16,182	13,560	11,448	9,142	6,934	5,603	4,642	3,894	3,140	2,635	2,247	2,012	1,778	1,409	1,226	1,051	884	774	643	547	451	402	374	296	259	226						456	314,151
2004	12,259	67,263	46,000	32,650	24,623	19,893	17,419	14,254	11,242	8,591	6,903	5,578	4,621	3,876	3,126	2,623	2,237	2,003	1,770	1,403	1,221	1,047	880	771	640	545	449	400	372	295	257	225						430	295,866
2005	10,527	61,852	43,338	32,795	26,952	22,625	18,394	14,522	10,818	8,717	7,004	5,660	4,689	3,933	3,172	2,661	2,270	2,032	1,796	1,423	1,239	1,062	893	782	650	553	455	406	378	299	261	228						425	292,813
2006	8,789	55,067	41,923	31,988	27,096	22,857	18,754	14,223	11,361	9,154	7,356	5,943	4,924	4,130	3,331	2,795	2,384	2,134	1,886	1,495	1,301	1,115	938	821	682	580	478	427	397	314	274	240						415	285,574
2007	8,533	53,908	43,174	36,608	29,286	23,513	17,382	13,680	10,927	8,805	7,075	5,717	4,736	3,973	3,204	2,688	2,293	2,053	1,814	1,438	1,251	1,073	902	790	656	558	460	410	382	302	264	231						419	288,506
2008	8,010	54,515	48,735	37,232	28,083	22,581	18,063	14,216	11,356	9,150	7,352	5,941	4,922	4,128	3,330	2,794	2,382	2,133	1,885	1,494	1,300	1,115	937	821	682	580	478	426	397	314	274	240						430	296,296
2009	7,174	47,400	38,254	27,901	20,919	16,912	13,529	10,648	8,505	6,853	5,506	4,449	3,686	3,092	2,494	2,092	1,784	1,598	1,412	1,119	974	835	702	615	511	434	358	319	297	235	205	179						336	231,328
2010	7,401	50,701	38,162	26,361	20,421	16,510	13,207	10,394	8,302	6,690	5,375	4,343	3,599	3,018	2,434	2,042	1,742	1,560	1,378	1,092	951	815	685	600	499	424	349	312	290	230	200	175						335	230,600
2011	8,173	48,412	34,701	25,665	19,882	16,074	12,858	10,120	8,083	6,513	5,233	4,229	3,504	2,939	2,370	1,988	1,696	1,519	1,342	1,064	926	793	667	584	485	413	340	304	282	224	195	171						323	222,070
2012	7,246	45,524	34,318	25,381	19,662	15,896	12,716	10,008	7,994	6,441	5,176	4,182	3,465	2,906	2,344	1,967	1,677	1,502	1,327	1,052	915	785	660	578	480	408	336	300	279	221	193	169						314	216,422
2013	6,457	39,967	30,129	22,283	17,262	13,956	11,163	8,786	7,018	5,655	4,544	3,671	3,042	2,551	2,058	1,726	1,472	1,319	1,165	923	804	689	579	507	421	359	295	264	245	194	169	148						276	190,098
																																						Tail	
Factors	6.190	0.754	0.740	0.775	0.808	0.800	0.787	0.799	0.806	0.804	0.808	0.829	0.839	0.806	0.839	0.853	0.895	0.884	0.793	0.870	0.857	0.841	0.876	0.831	0.851	0.824	0.892	0.930	0.792	0.872	0.874							1.001	

Example: AY 2008 Age 78 of 18,063 = 22,581 x 0.800 and AY 2008 Age 90 of 14,216 = 18,063 x 0.787

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 5, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	191,237									
1978	26,143,240	215,345									
1979	28,061,666	258,740									
1980	28,979,182	253,443									
1981	30,141,508	248,831									
1982	30,058,966	237,911	44.439	-	44.439	203.57	26,299	237,911	346	238,258	0.793
1983	30,607,324	253,433	43.113	0.011	43.124	214.53	27,401	253,496	369	253,864	0.829
1984	33,121,678	309,645	42.297	0.024	42.321	224.79	32,567	309,820	451	310,270	0.937
1985	35,713,654	353,135	42.413	0.044	42.456	233.94	35,591	353,499	514	354,013	0.991
1986	38,297,697	369,153	42.197	0.070	42.266	240.13	36,432	369,764	538	370,302	0.967
1987	41,065,403	395,707	41.594	0.096	41.690	247.97	38,366	396,624	577	397,201	0.967
1988	44,221,964	415,661	39.310	0.126	39.437	258.03	40,979	416,995	607	417,602	0.944
1989	47,110,000	425,346	38.387	0.160	38.547	264.95	41,821	427,123	621	427,745	0.908
1990	49,659,895	398,003	34.759	0.200	34.959	275.82	41,514	400,291	582	400,873	0.807
1991	50,856,501	358,619	32.686	0.249	32.935	283.96	38,638	361,347	526	361,873	0.712
1992	52,804,448	311,744	28.091	0.305	28.396	297.32	37,325	315,126	458	315,585	0.598
1993	55,132,894	288,434	25.845	0.371	26.216	304.48	36,653	292,578	426	293,004	0.531
1994	57,739,505	271,316	24.847	0.450	25.298	313.48	34,833	276,236	402	276,637	0.479
1995	60,949,772	250,440	24.287	0.540	24.827	322.18	32,006	256,009	372	256,382	0.421
1996	63,664,000	230,544	24.250	0.653	24.903	333.58	28,500	236,751	344	237,095	0.372
1997	68,077,000	227,225	25.661	0.779	26.440	346.69	25,541	234,125	341	234,465	0.344
1998	71,447,000	246,100	27.347	0.924	28.272	362.22	24,844	254,419	370	254,789	0.357
1999	75,244,663	282,400	30.235	1.100	31.335	375.66	24,863	292,674	426	293,100	0.390
2000	79,122,396	311,844	33.089	1.324	34.413	389.68	24,185	324,318	472	324,790	0.410
2001	80,396,857	307,493	36.057	1.617	37.674	400.68	21,284	321,282	467	321,750	0.400
2002	81,621,352	303,744	36.947	1.994	38.941	412.31	19,939	320,133	466	320,598	0.393
2003	82,433,234	279,201	35.990	2.487	38.477	423.59	18,314	298,494	434	298,928	0.363
2004	84,632,753	254,193	36.331	3.149	39.480	437.83	15,980	276,225	402	276,627	0.327
2005	86,912,307	241,823	38.239	4.046	42.285	448.07	14,114	267,414	389	267,803	0.308
2006	90,822,757	220,698	39.895	5.264	45.159	464.44	11,911	249,819	363	250,183	0.275
2007	93,702,820	212,405	39.584	6.956	46.540	480.56	11,166	249,733	363	250,096	0.267
2008	93,449,349	199,155	39.483	9.296	48.779	486.64	10,365	246,044	358	246,401	0.264
2009	86,544,195	141,647	33.804	12.486	46.290	500.21	8,377	193,968	282	194,251	0.224
2010	86,654,516	122,625	26.784	16.670	43.454	505.21	9,062	198,943	289	199,233	0.230
2011	90,275,208	91,286	19.437	22.260	41.697	510.26	9,204	195,827	285	196,112	0.217
2012	94,226,147	52,771	11.567	29.943	41.510	527.10	8,655	189,371	276	189,646	0.201
2013	97,052,931	6,457	1.363	40.193	41.556	545.34	8,687	196,867	286	197,154	0.203
2014							9,047				
TOTAL		9,537,754					804,463	9,213,226	13,404	9,226,630	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 5, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 5, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.282					
1978	26,143,240	3.598	94,055,825		1.000					0.282					
1979	28,061,666	3.336	93,613,387		1.000					0.282					
1980	28,979,182	3.102	89,907,689		1.000					0.282					
1981	30,141,508	2.858	86,152,091		1.000					0.282					
1982	30,058,966	2.718	81,686,001	26,299	1.000	26,299	8.749%	3.220%		0.282	0.907%	8.749%	26,299	26,299	8.749%
1983	30,607,324	2.602	79,648,938	27,401	1.000	27,401	8.952%	3.440%		0.268	0.923%	8.952%	27,401	27,401	8.952%
1984	33,121,678	2.480	82,134,435	32,567	1.000	32,567	9.833%	3.965%		0.256	1.013%	9.833%	32,567	32,567	9.833%
1985	35,713,654	2.396	85,578,631	35,591	1.000	35,591	9.966%	4.159%		0.243	1.012%	9.966%	35,591	35,591	9.966%
1986	38,297,697	2.338	89,545,683	36,431	1.000	36,432	9.513%	4.068%	6.8%	0.232	0.943%	9.513%	36,432	36,432	9.513%
1987	41,065,403	2.262	92,902,249	38,365	1.000	38,366	9.343%	4.130%	4.0%	0.221	0.912%	9.343%	38,366	38,366	9.343%
1988	44,221,964	2.161	95,580,917	40,978	1.000	40,979	9.267%	4.287%	1.5%	0.210	0.902%	9.267%	40,979	40,979	9.267%
1989	47,110,000	2.114	99,591,072	41,820	1.000	41,821	8.877%	4.199%	0.7%	0.219	0.920%	8.877%	41,821	41,821	8.877%
1990	49,659,895	2.039	101,254,967	41,513	1.000	41,514	8.360%	4.100%	0.3%	0.228	0.935%	8.360%	41,515	41,514	8.360%
1991	50,856,501	1.979	100,654,884	38,636	1.000	38,638	7.597%	3.839%	-1.9%	0.238	0.912%	7.597%	38,638	38,638	7.597%
1992	52,804,448	1.879	99,199,664	37,322	1.000	37,325	7.069%	3.763%	-3.4%	0.248	0.932%	7.069%	37,325	37,325	7.069%
1993	55,132,894	1.846	101,763,581	36,649	1.000	36,653	6.648%	3.602%	-3.9%	0.258	0.929%	6.648%	36,652	36,653	6.648%
1994	57,739,505	1.786	103,144,617	34,828	1.000	34,833	6.033%	3.377%	-4.4%	0.269	0.907%	6.033%	34,833	34,833	6.033%
1995	60,949,772	1.737	105,860,639	32,001	1.000	32,006	5.251%	3.023%	-5.7%	0.304	0.918%	5.251%	32,006	32,006	5.251%
1996	63,664,000	1.681	107,011,928	28,493	1.000	28,500	4.477%	2.663%	-8.3%	0.343	0.913%	4.476%	28,499	28,500	4.477%
1997	68,077,000	1.609	109,565,780	25,533	1.000	25,541	3.752%	2.331%	-10.5%	0.388	0.903%	3.752%	25,541	25,541	3.752%
1998	71,447,000	1.535	109,703,410	24,833	1.000	24,844	3.477%	2.265%	-10.1%	0.410	0.929%	3.477%	24,844	24,844	3.477%
1999	75,244,663	1.486	111,784,761	24,848	1.001	24,863	3.304%	2.224%	-7.5%	0.434	0.965%	3.304%	24,860	24,863	3.304%
2000	79,122,396	1.436	113,612,761	24,165	1.001	24,185	3.057%	2.129%	-4.8%	0.459	0.978%	3.056%	24,179	24,185	3.057%
2001	80,396,857	1.404	112,872,903	21,260	1.001	21,284	2.647%	1.886%	-4.7%	0.486	0.916%	2.647%	21,284	21,284	2.647%
2002	81,621,352	1.369	111,762,597	19,908	1.002	19,939	2.443%	1.784%	-6.2%	0.514	0.917%	2.443%	19,941	19,939	2.443%
2003	82,433,234	1.332	109,823,635	18,274	1.002	18,314	2.222%	1.668%	-7.3%	0.544	0.907%	2.222%	18,314	18,314	2.222%
2004	84,632,753	1.284	108,674,619	15,927	1.003	15,980	1.888%	1.470%	-8.3%	0.626	0.920%	1.888%	15,976	15,980	1.888%
2005	86,912,307	1.253	108,922,029	14,047	1.005	14,114	1.624%	1.296%	-9.0%	0.719	0.932%	1.624%	14,114	14,114	1.624%
2006	90,822,757	1.210	109,940,677	11,828	1.007	11,911	1.311%	1.083%	-11.7%	0.826	0.895%	1.311%	11,910	11,911	1.311%
2007	93,702,820	1.171	109,685,990	11,053	1.010	11,166	1.192%	1.018%	-12.1%	0.898	0.914%	1.192%	11,165	11,166	1.192%
2008	93,449,349	1.148	107,266,594	10,211	1.015	10,365	1.109%	0.966%	-10.2%	0.976	0.943%	1.109%	10,359	10,365	1.109%
2009	86,544,195	1.149	99,469,136	8,182	1.024	8,374	0.968%	0.842%	-9.3%	1.061	0.893%	0.980%	8,482	8,377	0.968%
2010	86,654,516	1.125	97,450,013	8,749	1.035	9,059	1.045%	0.930%	-4.8%	0.965	0.897%	1.055%	9,141	9,062	1.046%
2011	90,275,208	1.093	98,646,157	8,637	1.065	9,198	1.019%	0.932%	-2.1%	0.960	0.895%	1.030%	9,299	9,204	1.020%
2012	94,226,147	1.061	99,964,519	7,344	1.170	8,589	0.912%	0.859%	-1.3%	1.000	0.859%	0.960%	9,047	8,655	0.919%
2013	97,052,931	1.030	99,964,519	1,835	4.123	7,565	0.779%	0.757%	-2.9%	1.000	0.757%	0.932%	9,047	8,687	0.895%
2014	99,964,519	1.000	99,964,519	0						1.000		0.905%	9,047	9,047	0.905%
TOTAL				785,528		794,215							805,473	804,463	

	7 Year Average excluding 2013	0.900%
	10 Year Average excluding 2013	0.906%
	5 Year Average excluding 2011-2013	0.909%
	10 Year Average excluding 2011-2013	0.914%
	2006-2011 Average excluding 2009	0.909%
(16)	2014 Selected Frequency	0.905%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 5, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BY DELOITTE CONSULTING BASED ON (11)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			191,328		0.802
1978	26,143,240			215,479		0.824
1979	28,061,666			258,944		0.923
1980	28,979,182			253,692		0.875
1981	30,141,508			249,125		0.827
1982	30,058,966	26,299	8.75%	238,258	9,060	0.793
1983	30,607,324	27,401	8.95%	253,881	9,265	0.829
1984	33,121,678	32,567	9.83%	310,322	9,529	0.937
1985	35,713,654	35,591	9.97%	354,066	9,948	0.991
1986	38,297,697	36,432	9.51%	370,356	10,166	0.967
1987	41,065,403	38,366	9.34%	397,257	10,354	0.967
1988	44,221,964	40,979	9.27%	417,612	10,191	0.944
1989	47,110,000	41,821	8.88%	427,698	10,227	0.908
1990	49,659,895	41,514	8.36%	400,604	9,650	0.807
1991	50,856,501	38,638	7.60%	361,439	9,354	0.711
1992	52,804,448	37,325	7.07%	314,706	8,432	0.596
1993	55,132,894	36,653	6.65%	291,805	7,961	0.529
1994	57,739,505	34,833	6.03%	275,168	7,900	0.477
1995	60,949,772	32,006	5.25%	254,833	7,962	0.418
1996	63,664,000	28,500	4.48%	235,574	8,266	0.370
1997	68,077,000	25,541	3.75%	233,360	9,137	0.343
1998	71,447,000	24,844	3.48%	254,275	10,235	0.356
1999	75,244,663	24,863	3.30%	294,013	11,825	0.391
2000	79,122,396	24,185	3.06%	327,904	13,558	0.414
2001	80,396,857	21,284	2.65%	327,584	15,391	0.407
2002	81,621,352	19,939	2.44%	328,859	16,493	0.403
2003	82,433,234	18,314	2.22%	308,676	16,855	0.374
2004	84,632,753	15,980	1.89%	288,480	18,053	0.341
2005	86,912,307	14,114	1.62%	283,552	20,090	0.326
2006	90,822,757	11,911	1.31%	270,716	22,728	0.298
2007	93,702,820	11,166	1.19%	276,574	24,769	0.295
2008	93,449,349	10,365	1.11%	281,120	27,122	0.301
2009	86,544,195	8,377	0.97%	228,940	27,330	0.265
2010	86,654,516	9,062	1.05%	240,926	26,586	0.278
2011	90,275,208	9,204	1.02%	243,531	26,459	0.270
2012	94,226,147	8,655	0.92%	257,739	29,779	0.274
2013	97,052,931	8,687	0.90%	274,327	31,579	0.283
2014		9,047		284,899	31,492	
TOTAL		804,463		11,077,622		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	227	210	735	525						89	17	(72)	677	735	(58)
1977	191,237	191,220	191,435	215	438	426	1.001	1.001	15.2%	33	17	(16)	191,328	191,435	(107)
1978	215,345	215,313	215,594	281	426	414	1.001	1.001	14.0%	39	32	(8)	215,479	215,594	(115)
1979	258,740	258,708	259,097	389	414	402	1.001	1.002	13.3%	52	32	(20)	258,944	259,097	(153)
1980	253,443	253,413	253,850	437	402	390	1.002	1.002	12.8%	56	30	(26)	253,692	253,850	(158)
1981	248,831	248,736	249,240	504	390	378	1.002	1.002	14.8%	75	95	21	249,125	249,240	(115)
1982	237,911	237,855	238,408	553	378	366	1.002	1.002	12.8%	71	57	(14)	238,258	238,408	(150)
1983	253,433	253,349	254,051	703	366	354	1.002	1.003	16.1%	113	85	(29)	253,881	254,051	(170)
1984	309,645	309,433	310,415	982	354	342	1.003	1.003	12.6%	124	212	89	310,322	310,415	(92)
1985	353,135	352,888	354,189	1,301	342	330	1.003	1.004	13.9%	180	247	67	354,066	354,189	(123)
1986	369,153	368,969	370,584	1,614	330	318	1.004	1.004	15.7%	253	184	(70)	370,356	370,584	(228)
1987	395,707	395,429	397,444	2,015	318	306	1.004	1.005	14.1%	284	277	(7)	397,257	397,444	(187)
1988	415,661	415,415	417,895	2,480	306	294	1.005	1.006	14.6%	361	246	(115)	417,612	417,895	(283)
1989	425,346	424,973	427,930	2,958	294	282	1.006	1.007	14.1%	418	373	(45)	427,698	427,930	(232)
1990	398,003	397,292	400,549	3,257	282	270	1.007	1.008	15.0%	489	711	222	400,604	400,549	56
1991	358,619	357,952	361,419	3,467	270	258	1.008	1.010	15.2%	528	667	139	361,439	361,419	20
1992	311,744	311,099	314,744	3,645	258	246	1.010	1.012	17.2%	626	645	19	314,706	314,744	(38)
1993	288,434	287,651	291,720	4,069	246	234	1.012	1.014	17.0%	690	782	92	291,805	291,720	84
1994	271,316	270,217	274,862	4,644	234	222	1.014	1.017	17.5%	811	1,099	289	275,168	274,862	306
1995	250,440	249,311	254,610	5,300	222	210	1.017	1.021	18.8%	997	1,129	132	254,833	254,610	222
1996	230,544	229,435	235,484	6,049	210	198	1.021	1.026	19.0%	1,147	1,109	(38)	235,574	235,484	91
1997	227,225	225,634	232,972	7,338	198	186	1.026	1.033	18.4%	1,354	1,591	237	233,360	232,972	389
1998	246,100	244,013	253,753	9,740	186	174	1.033	1.040	17.9%	1,748	2,087	340	254,275	253,753	522
1999	282,400	279,275	293,046	13,771	174	162	1.040	1.049	18.3%	2,523	3,126	603	294,013	293,046	967
2000	311,844	307,945	327,234	19,289	162	150	1.049	1.063	20.3%	3,911	3,898	(12)	327,904	327,234	670
2001	307,493	302,608	326,649	24,042	150	138	1.063	1.079	19.9%	4,788	4,885	97	327,584	326,649	934
2002	303,744	297,864	328,033	30,169	138	126	1.079	1.102	20.6%	6,204	5,880	(325)	328,859	328,033	826
2003	279,201	272,267	307,613	35,346	126	114	1.102	1.130	19.3%	6,837	6,934	97	308,676	307,613	1,063
2004	254,193	245,602	287,118	41,516	114	102	1.130	1.168	20.2%	8,392	8,591	199	288,480	287,118	1,362
2005	241,823	231,005	281,592	50,587	102	90	1.168	1.220	20.0%	10,136	10,818	682	283,552	281,592	1,960
2006	220,698	206,475	267,302	60,827	90	78	1.220	1.293	20.5%	12,465	14,223	1,758	270,716	267,302	3,415
2007	212,405	195,023	274,987	79,964	78	66	1.293	1.409	22.0%	17,591	17,382	(209)	276,574	274,987	1,587
2008	199,155	176,574	279,801	103,227	66	54	1.409	1.592	21.9%	22,656	22,581	(75)	281,120	279,801	1,319
2009	141,647	120,728	232,226	111,498	54	42	1.592	1.895	21.2%	23,674	20,919	(2,754)	228,940	232,226	(3,286)
2010	122,625	96,264	244,160	147,896	42	30	1.895	2.501	21.3%	31,526	26,361	(5,165)	240,926	244,160	(3,234)
2011	91,286	56,585	258,570	201,985	30	18	2.501	4.252	21.5%	43,477	34,701	(8,776)	243,531	258,570	(15,040)
2012	52,771	7,246	276,636	269,389	18	6	4.252	32.103	21.1%	56,731	45,524	(11,207)	257,739	276,636	(18,897)
2013	6,457		286,392	286,392	6		32.103		3.1%	8,921	6,457	(2,464)	274,327	286,392	(12,065)
2014									0.0%		0	0			
TOTAL	9,537,980	9,293,976	10,832,338	1,538,362						270,369	244,004	(26,365)	10,793,400	10,832,338	(38,938)
EXLD PRIOR	9,537,754	9,293,767	10,831,603	1,537,837						270,280	243,987	(26,293)	10,792,724	10,831,603	(38,879)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 5, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	-	-	-	726	714	1.000	1.000	32.4%	-	-	-
1954	-	-	-	714	702	1.000	1.000	28.1%	-	-	-
1955	-	-	-	702	690	1.000	1.000	25.4%	-	-	-
1956	-	-	-	690	678	1.000	1.000	23.5%	-	-	-
1957	0	0	-	678	666	1.000	1.000	22.1%	-	-	-
1958	-	-	-	666	654	1.000	1.000	21.1%	-	-	-
1959	-	-	-	654	642	1.000	1.000	20.4%	-	-	-
1960	-	-	-	642	630	1.000	1.000	19.8%	-	-	-
1961	-	-	-	630	618	1.000	1.000	19.3%	-	-	-
1962	-	-	-	618	606	1.000	1.000	19.0%	-	-	-
1963	-	-	-	606	594	1.000	1.000	18.7%	-	-	-
1964	-	-	-	594	582	1.000	1.000	18.5%	-	-	-
1965	-	-	-	582	570	1.000	1.000	18.4%	-	-	-
1966	4	4	-	570	558	1.000	1.000	18.3%	-	-	-
1967	-	-	-	558	546	1.000	1.000	18.2%	-	-	-
1968	-	-	-	546	534	1.000	1.000	16.3%	-	-	-
1969	5	5	26	534	522	1.000	1.000	19.5%	5	-	(5)
1970	11	11	-	522	510	1.000	1.000	19.6%	-	-	-
1971	4	4	3	510	498	1.000	1.000	18.0%	1	-	(1)
1972	3	3	12	498	486	1.000	1.000	17.8%	2	-	(2)
1973	28	28	110	486	474	1.000	1.001	17.1%	19	-	(19)
1974	74	68	119	474	462	1.001	1.001	16.8%	20	6	(14)
1975	56	50	183	462	450	1.001	1.001	16.6%	30	6	(24)
1976	41	36	73	450	438	1.001	1.001	16.7%	12	5	(7)
TOTAL	227	210	525						89	17	(72)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	191,237	191,254	191,435	181	438	426	1.000	1.000	100.0%	181	(16)	(198)	191,328	191,435	(107)
1978	215,358	215,315	215,594	279	426	414	1.000	1.000	100.0%	279	43	(236)	215,479	215,594	(115)
1979	258,785	258,767	259,097	330	414	402	1.000	1.000	12.7%	42	18	(24)	258,944	259,097	(153)
1980	253,449	253,436	253,850	414	402	390	1.000	1.000	191.2%	792	13	(779)	253,692	253,850	(158)
1981	248,913	248,811	249,240	429	390	378	1.000	1.000	79.6%	341	102	(239)	249,125	249,240	(115)
1982	237,916	237,917	238,408	491	378	366	1.000	1.000	-55.9%	(274)	(1)	273	238,258	238,408	(150)
1983	253,566	253,481	254,051	570	366	354	1.000	1.000	57.8%	330	86	(244)	253,881	254,051	(170)
1984	309,897	309,765	310,415	650	354	342	1.000	1.001	28.0%	182	133	(49)	310,322	310,415	(92)
1985	353,433	353,266	354,189	923	342	330	1.001	1.001	40.1%	370	167	(203)	354,066	354,189	(123)
1986	369,325	369,387	370,584	1,197	330	318	1.001	1.002	38.5%	461	(61)	(523)	370,356	370,584	(228)
1987	395,953	395,773	397,444	1,672	318	306	1.002	1.002	24.7%	412	180	(232)	397,257	397,444	(187)
1988	415,974	415,896	417,895	1,999	306	294	1.002	1.003	25.6%	512	77	(435)	417,612	417,895	(283)
1989	425,701	425,642	427,930	2,288	294	282	1.003	1.004	9.4%	215	60	(156)	427,698	427,930	(232)
1990	398,708	398,177	400,549	2,372	282	270	1.004	1.004	15.2%	361	531	170	400,604	400,549	56
1991	359,400	358,786	361,419	2,633	270	258	1.004	1.005	10.5%	277	614	338	361,439	361,419	20
1992	312,536	311,990	314,744	2,755	258	246	1.005	1.006	24.5%	674	546	(128)	314,706	314,744	(38)
1993	289,218	288,874	291,720	2,847	246	234	1.006	1.008	17.9%	511	344	(167)	291,805	291,720	84
1994	272,402	271,686	274,862	3,176	234	222	1.008	1.009	17.0%	540	716	177	275,168	274,862	306
1995	251,625	251,022	254,610	3,589	222	210	1.009	1.012	25.4%	912	604	(308)	254,833	254,610	222
1996	231,559	230,995	235,484	4,489	210	198	1.012	1.015	19.8%	888	564	(324)	235,574	235,484	91
1997	229,046	227,405	232,972	5,567	198	186	1.015	1.019	18.0%	1,001	1,641	640	233,360	232,972	389
1998	248,401	246,882	253,753	6,871	186	174	1.019	1.021	12.7%	872	1,519	646	254,275	253,753	522
1999	285,353	283,439	293,046	9,606	174	162	1.021	1.026	17.0%	1,634	1,914	279	294,013	293,046	967
2000	315,721	313,493	327,234	13,741	162	150	1.026	1.032	18.9%	2,590	2,228	(363)	327,904	327,234	670
2001	312,998	309,759	326,649	16,890	150	138	1.032	1.038	15.5%	2,616	3,239	622	327,584	326,649	934
2002	310,063	306,421	328,033	21,612	138	126	1.038	1.046	16.7%	3,614	3,642	28	328,859	328,033	826
2003	286,957	283,269	307,613	24,343	126	114	1.046	1.057	17.6%	4,286	3,687	(599)	308,676	307,613	1,063
2004	263,754	258,759	287,118	28,359	114	102	1.057	1.070	17.7%	5,025	4,995	(30)	288,480	287,118	1,362
2005	253,750	247,629	281,592	33,963	102	90	1.070	1.091	21.5%	7,300	6,121	(1,179)	283,552	281,592	1,960
2006	236,035	228,185	267,302	39,117	90	78	1.091	1.116	19.9%	7,782	7,850	68	270,716	267,302	3,415
2007	232,777	220,474	274,987	54,513	78	66	1.116	1.155	22.6%	12,337	12,303	(34)	276,574	274,987	1,587
2008	224,559	208,892	279,801	70,909	66	54	1.155	1.209	22.5%	15,952	15,667	(285)	281,120	279,801	1,319
2009	165,817	150,600	232,226	81,626	54	42	1.209	1.312	27.3%	22,261	15,218	(7,043)	228,940	232,226	(3,286)
2010	150,336	131,523	244,160	112,637	42	30	1.312	1.515	30.1%	33,901	18,813	(15,088)	240,926	244,160	(3,234)
2011	122,871	96,545	258,570	162,025	30	18	1.515	1.969	30.9%	50,137	26,326	(23,811)	243,531	258,570	(15,040)
2012	90,668	24,130	276,636	252,505	18	6	1.969	7.583	43.3%	109,326	66,537	(42,789)	257,739	276,636	(18,897)
2013	23,477		286,392	286,392	6		7.583		13.2%	37,770	23,477	(14,293)	274,327	286,392	(12,065)
2014									0.0%		0	0			
TOTAL	9,797,538	9,577,644	10,831,603	1,253,959						326,411	219,894	(106,516)	10,792,724	10,831,603	(38,879)
EXLD PRIOR	9,797,538	9,577,644	10,831,603	1,253,959						326,411	219,894	(106,516)	10,792,724	10,831,603	(38,879)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	26,299	26,299	26,299	0	378	366	1.000	1.000	0.0%	0	0	0	26,299	26,299	0
1983	27,401	27,401	27,401	0	366	354	1.000	1.000	0.0%	0	0	0	27,401	27,401	0
1984	32,567	32,567	32,567	0	354	342	1.000	1.000	0.0%	0	0	0	32,567	32,567	0
1985	35,591	35,591	35,592	1	342	330	1.000	1.000	99.0%	1	0	(1)	35,591	35,592	(1)
1986	36,431	36,431	36,432	1	330	318	1.000	1.000	0.0%	0	0	0	36,432	36,432	0
1987	38,365	38,365	38,366	1	318	306	1.000	1.000	35.0%	0	0	0	38,366	38,366	0
1988	40,978	40,978	40,980	2	306	294	1.000	1.000	32.8%	1	0	(1)	40,979	40,980	(1)
1989	41,820	41,820	41,823	3	294	282	1.000	1.000	16.8%	1	0	(1)	41,821	41,823	(2)
1990	41,513	41,512	41,515	3	282	270	1.000	1.000	13.8%	0	1	1	41,514	41,515	(1)
1991	38,636	38,634	38,638	4	270	258	1.000	1.000	21.1%	1	2	1	38,638	38,638	0
1992	37,322	37,321	37,326	5	258	246	1.000	1.000	23.9%	1	1	0	37,325	37,326	(1)
1993	36,649	36,648	36,654	6	246	234	1.000	1.000	19.4%	1	1	0	36,653	36,654	(1)
1994	34,828	34,828	34,835	7	234	222	1.000	1.000	20.9%	1	0	(1)	34,833	34,835	(2)
1995	32,001	31,998	32,006	8	222	210	1.000	1.000	26.0%	2	3	1	32,006	32,006	0
1996	28,493	28,491	28,501	10	210	198	1.000	1.000	27.5%	3	2	(1)	28,500	28,501	(1)
1997	25,533	25,531	25,543	12	198	186	1.000	1.000	24.5%	3	2	(1)	25,541	25,543	(2)
1998	24,833	24,830	24,846	16	186	174	1.000	1.001	24.7%	4	3	(1)	24,844	24,846	(2)
1999	24,848	24,842	24,863	21	174	162	1.001	1.001	24.9%	5	6	1	24,863	24,863	0
2000	24,165	24,153	24,181	28	162	150	1.001	1.001	27.0%	8	12	4	24,185	24,181	4
2001	21,260	21,252	21,286	34	150	138	1.001	1.002	26.5%	9	8	(1)	21,284	21,286	(2)
2002	19,908	19,895	19,938	43	138	126	1.002	1.002	27.0%	12	13	1	19,939	19,938	1
2003	18,274	18,251	18,310	59	126	114	1.002	1.003	32.2%	19	23	4	18,314	18,310	4
2004	15,927	15,906	15,981	75	114	102	1.003	1.005	31.6%	24	21	(3)	15,980	15,981	(1)
2005	14,047	14,026	14,125	99	102	90	1.005	1.007	32.7%	32	21	(11)	14,114	14,125	(11)
2006	11,828	11,793	11,911	118	90	78	1.007	1.010	29.7%	35	35	0	11,911	11,911	0
2007	11,053	11,006	11,168	162	78	66	1.010	1.015	31.3%	51	47	(4)	11,166	11,168	(2)
2008	10,211	10,128	10,358	230	66	54	1.015	1.023	34.9%	80	83	3	10,365	10,358	7
2009	8,182	8,116	8,398	282	54	42	1.023	1.035	33.9%	96	66	(30)	8,377	8,398	(21)
2010	8,749	8,548	9,103	555	42	30	1.035	1.065	44.9%	249	201	(48)	9,062	9,103	(41)
2011	8,637	8,045	9,469	1,424	30	18	1.065	1.171	58.4%	831	592	(239)	9,204	9,469	(265)
2012	7,344	2,085	9,464	7,379	18	6	1.171	4.129	80.7%	5,955	5,259	(696)	8,655	9,464	(809)
2013	1,835		9,737	9,737	6		4.129		24.2%	2,358	1,835	(523)	8,687	9,737	(1,050)
2014	0									0			9,047		
TOTAL	785,528	777,291	797,616	20,325						9,783	8,237	(1,546)	804,463	797,616	(2,200)
EXLD PRIOR	785,528	777,291	797,616	20,325						9,783	8,237	(1,546)	804,463	797,616	(2,200)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 5, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.2%	3.1%	84.4%
6	31.680	3.2%	20.5%	19.7%	85.6%
18	4.224	23.7%	16.3%	15.1%	85.5%
30	2.499	40.0%	12.4%	11.0%	85.4%
42	1.908	52.4%	10.0%	8.5%	85.4%
54	1.603	62.4%	8.1%	6.7%	85.3%
66	1.419	70.5%	6.3%	5.0%	85.1%
78	1.302	76.8%	4.8%	3.6%	84.8%
90	1.225	81.6%	3.7%	2.7%	84.6%
102	1.172	85.3%	2.9%	2.0%	84.5%
114	1.134	88.2%	2.3%	1.5%	84.5%
126	1.105	90.5%	1.9%	1.2%	84.4%
138	1.083	92.4%	1.5%	0.9%	84.3%
150	1.065	93.9%	1.2%	0.7%	84.1%
162	1.052	95.1%	0.9%	0.5%	83.9%
174	1.041	96.1%	0.7%	0.4%	83.7%
186	1.033	96.8%	0.6%	0.3%	83.6%
198	1.027	97.4%	0.5%	0.3%	83.6%
210	1.022	97.9%	0.4%	0.2%	83.5%
222	1.018	98.3%	0.3%	0.2%	83.2%
234	1.014	98.6%	0.2%	0.1%	82.9%
246	1.012	98.8%	0.2%	0.1%	82.9%
258	1.010	99.1%	0.2%	0.1%	82.6%
270	1.008	99.2%	0.1%	0.1%	82.6%
282	1.007	99.4%	0.1%	0.0%	82.7%
294	1.006	99.4%	0.1%	0.0%	83.1%
306	1.005	99.5%	0.1%	0.0%	83.7%
318	1.004	99.6%	0.1%	0.0%	84.1%
330	1.003	99.7%	0.1%	0.0%	84.5%
342	1.003	99.7%	0.0%	0.0%	84.6%
354	1.002	99.8%	0.0%	0.0%	85.1%
366	1.002	99.8%	0.0%	0.0%	85.4%
378	1.001	99.9%	0.0%	0.0%	85.9%
390	1.001	99.9%	0.0%	0.0%	86.5%
402	1.001	99.9%	0.0%	0.0%	87.5%
414	1.001	99.9%	0.0%	0.0%	88.3%
426	1.001	99.9%	0.0%	0.0%	89.1%
438	1.000	100.0%	0.0%	0.0%	89.8%
450	1.000	100.0%	0.0%	0.0%	90.1%
462	1.000	100.0%	0.0%	0.0%	90.4%
474	1.000	100.0%	0.0%	0.0%	90.6%
486	1.000	100.0%	0.0%	0.0%	90.7%
498	1.000	100.0%	0.0%	0.0%	90.8%
510	1.000	100.0%	0.0%	0.0%	91.0%
522	1.000	100.0%	0.0%	0.0%	91.0%
534	1.000	100.0%	0.0%	0.0%	90.9%
546	1.000	100.0%	0.0%	0.0%	91.1%
558	1.000	100.0%	0.0%	0.0%	91.2%
570	1.000	100.0%	0.0%	0.0%	91.2%
582	1.000	100.0%	0.0%	0.0%	91.3%
594	1.000	100.0%	0.0%	0.0%	91.4%
606	1.000	100.0%	0.0%	0.0%	91.4%
618	1.000	100.0%	0.0%	0.0%	91.5%
630	1.000	100.0%	0.0%	0.0%	91.6%
642	1.000	100.0%	0.0%	0.0%	91.7%
654	1.000	100.0%	0.0%	0.0%	91.8%
666	1.000	100.0%	0.0%	0.0%	91.9%
678	1.000	100.0%	0.0%	0.0%	92.1%
690	1.000	100.0%	0.0%	0.0%	92.4%
702	1.000	100.0%	0.0%	0.0%	92.7%
714	1.000	100.0%	0.0%	0.0%	93.3%
726	1.000	100.0%	0.0%	0.0%	94.2%
738	1.000	100.0%	0.0%	0.0%	95.7%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	400,604	400,002	0.228	3.077	281,230	280,807	100%	281,230	0.278	0.807	0.807
1991	50,856,501	1.979	100,654,884	361,439	360,799	0.238	3.156	271,085	270,605	100%	271,085	0.269	0.711	0.711
1992	52,804,448	1.879	99,199,664	314,706	314,016	0.248	3.237	252,174	251,620	100%	252,174	0.254	0.596	0.596
1993	55,132,894	1.846	101,763,581	291,805	291,148	0.258	3.320	249,810	249,248	100%	249,810	0.245	0.529	0.529
1994	57,739,505	1.786	103,144,617	275,168	274,607	0.269	3.405	251,675	251,162	100%	251,675	0.244	0.477	0.477
1995	60,949,772	1.737	105,860,639	254,833	254,008	0.304	3.492	270,115	269,242	100%	270,115	0.255	0.418	0.418
1996	63,664,000	1.681	107,011,928	235,574	234,389	0.343	3.581	289,384	287,928	100%	289,384	0.270	0.370	0.370
1997	68,077,000	1.609	109,565,780	233,360	232,486	0.388	3.256	294,468	293,365	100%	294,468	0.269	0.343	0.364
1998	71,447,000	1.535	109,703,410	254,275	253,215	0.410	2.960	308,667	307,380	100%	308,667	0.281	0.356	0.360
1999	75,244,663	1.486	111,784,761	294,013	291,639	0.434	2.691	343,343	340,570	100%	343,343	0.307	0.391	0.363
2000	79,122,396	1.436	113,612,761	327,904	324,398	0.459	2.446	368,369	364,431	100%	368,369	0.324	0.414	0.364
2001	80,396,857	1.404	112,872,903	327,584	323,819	0.486	2.224	354,026	349,958	100%	354,026	0.314	0.407	0.370
2002	81,621,352	1.369	111,762,597	328,859	323,043	0.514	2.022	341,899	335,853	100%	341,899	0.306	0.403	0.375
2003	82,433,234	1.332	109,823,635	308,635	301,132	0.544	1.838	308,680	301,176	100%	308,680	0.281	0.374	0.380
2004	84,632,753	1.284	108,674,619	288,289	279,598	0.626	1.671	301,287	292,203	100%	301,287	0.277	0.341	0.350
2005	86,912,307	1.253	108,922,029	283,520	272,725	0.719	1.519	309,616	297,828	100%	309,616	0.284	0.326	0.327
2006	90,822,757	1.210	109,940,677	270,410	258,826	0.826	1.381	308,567	295,349	100%	308,567	0.281	0.298	0.302
2007	93,702,820	1.171	109,685,990	276,488	261,519	0.898	1.255	311,762	294,884	100%	311,762	0.284	0.295	0.296
2008	93,449,349	1.148	107,266,594	282,572	261,404	0.976	1.141	314,844	291,258	100%	314,844	0.294	0.302	0.294
2009	86,544,195	1.149	99,469,136	227,104	202,293	1.061	1.141	275,045	244,996	100%	275,045	0.277	0.262	0.270
2010	86,654,516	1.125	97,450,013	233,961	197,557	0.965	1.141	257,590	217,509	100%	257,590	0.264	0.270	0.291
2011	90,275,208	1.093	98,646,157	228,160	185,992	0.960	1.141	249,954	203,758	100%	249,954	0.253	0.253	0.284
2012	94,226,147	1.061	99,964,519	222,901	176,277	1.000	1.092	243,414	192,499	100%	243,414	0.244	0.237	0.285
2013	97,052,931	1.030	99,964,519	204,556	175,732	1.000	1.045	213,761	183,640	100%	213,761	0.214	0.211	0.285
2014		1.000				1.000	1.000	0	0	0%	0			0.285

	5 Year Average excluding 2012-2013	0.274	0.277
	7 Year Average excluding 2012-2013	0.277	0.287
	10 Year Weighted Average excluding 2012-2013	0.281	
	10 Year Weighted Average excluding 2011-2013	0.287	
	5 Year Average excluding 2011-2013	0.280	0.286
	5 Year Average excluding 2013	0.266	0.265
	7 Year Average excluding 2013	0.277	0.274
(14)	2014 Selected Loss Rate:	0.285	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 5, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 5, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

TT, WL, LMWL, LM, TP, CO

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.002	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.001	1.002
1984	354	354	366	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1985	342	342	354	1.003	1.002	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1986	330	330	342	1.003	1.003	1.003	1.002	1.001	1.002	1.000	1.000	1.000	1.003	1.002	1.003
1987	318	318	330	1.004	1.003	1.004	1.002	1.002	1.002	1.000	1.000	1.000	1.004	1.003	1.004
1988	306	306	318	1.005	1.004	1.005	1.002	1.002	1.002	1.000	1.000	1.000	1.004	1.004	1.004
1989	294	294	306	1.006	1.005	1.006	1.003	1.002	1.003	1.000	1.000	1.000	1.005	1.004	1.005
1990	282	282	294	1.007	1.006	1.007	1.003	1.003	1.003	1.000	1.000	1.000	1.006	1.005	1.006
1991	270	270	282	1.008	1.007	1.008	1.004	1.003	1.004	1.000	1.000	1.000	1.008	1.006	1.008
1992	258	258	270	1.010	1.008	1.010	1.005	1.004	1.005	1.000	1.000	1.000	1.009	1.008	1.009
1993	246	246	258	1.012	1.010	1.012	1.007	1.005	1.007	1.000	1.000	1.000	1.011	1.009	1.011
1994	234	234	246	1.014	1.012	1.014	1.008	1.007	1.008	1.000	1.000	1.000	1.014	1.011	1.014
1995	222	222	234	1.018	1.014	1.018	1.009	1.008	1.009	1.000	1.000	1.000	1.017	1.014	1.017
1996	210	210	222	1.022	1.018	1.022	1.012	1.009	1.012	1.000	1.000	1.000	1.021	1.017	1.021
1997	198	198	210	1.027	1.022	1.027	1.015	1.012	1.015	1.000	1.000	1.000	1.026	1.021	1.026
1998	186	186	198	1.033	1.027	1.033	1.019	1.015	1.019	1.000	1.000	1.000	1.033	1.026	1.033
1999	174	174	186	1.041	1.033	1.041	1.022	1.019	1.022	1.001	1.000	1.001	1.040	1.033	1.040
2000	162	162	174	1.052	1.041	1.052	1.027	1.022	1.027	1.001	1.001	1.001	1.051	1.040	1.051
2001	150	150	162	1.065	1.052	1.065	1.035	1.027	1.035	1.001	1.001	1.001	1.064	1.051	1.064
2002	138	138	150	1.083	1.065	1.083	1.042	1.035	1.042	1.002	1.001	1.002	1.081	1.064	1.081
2003	126	126	138	1.105	1.083	1.105	1.049	1.042	1.049	1.002	1.002	1.002	1.102	1.081	1.102
2004	114	114	126	1.134	1.105	1.134	1.060	1.049	1.060	1.003	1.002	1.003	1.129	1.102	1.129
2005	102	102	114	1.172	1.134	1.172	1.075	1.060	1.075	1.005	1.003	1.005	1.165	1.129	1.165
2006	90	90	102	1.225	1.172	1.225	1.097	1.075	1.097	1.007	1.005	1.007	1.215	1.165	1.215
2007	78	78	90	1.302	1.225	1.302	1.123	1.097	1.123	1.010	1.007	1.010	1.288	1.215	1.288
2008	66	66	78	1.419	1.302	1.419	1.164	1.123	1.164	1.015	1.010	1.015	1.396	1.288	1.396
2009	54	54	66	1.603	1.419	1.603	1.220	1.164	1.220	1.024	1.015	1.024	1.563	1.396	1.563
2010	42	42	54	1.908	1.603	1.908	1.314	1.220	1.314	1.035	1.024	1.035	1.838	1.563	1.838
2011	30	30	42	2.499	1.908	2.499	1.514	1.314	1.514	1.065	1.035	1.065	2.344	1.838	2.344
2012	18	18	30	4.224	2.499	4.224	1.944	1.514	1.944	1.170	1.065	1.170	3.607	2.344	3.607
2013	6	6	18	31.680	4.224	31.680	7.485	1.944	7.485	4.123	1.170	4.123	7.657	3.607	7.657

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 5, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 5, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 5, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 5, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 5, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 5, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	0.011	-	0.011
1984	354	354	366	0.024	0.011	0.024
1985	342	342	354	0.044	0.024	0.044
1986	330	330	342	0.070	0.044	0.070
1987	318	318	330	0.096	0.070	0.096
1988	306	306	318	0.126	0.096	0.126
1989	294	294	306	0.160	0.126	0.160
1990	282	282	294	0.200	0.160	0.200
1991	270	270	282	0.249	0.200	0.249
1992	258	258	270	0.305	0.249	0.305
1993	246	246	258	0.371	0.305	0.371
1994	234	234	246	0.450	0.371	0.450
1995	222	222	234	0.540	0.450	0.540
1996	210	210	222	0.653	0.540	0.653
1997	198	198	210	0.779	0.653	0.779
1998	186	186	198	0.924	0.779	0.924
1999	174	174	186	1.100	0.924	1.100
2000	162	162	174	1.324	1.100	1.324
2001	150	150	162	1.617	1.324	1.617
2002	138	138	150	1.994	1.617	1.994
2003	126	126	138	2.487	1.994	2.487
2004	114	114	126	3.149	2.487	3.149
2005	102	102	114	4.046	3.149	4.046
2006	90	90	102	5.264	4.046	5.264
2007	78	78	90	6.956	5.264	6.956
2008	66	66	78	9.296	6.956	9.296
2009	54	54	66	12.486	9.296	12.486
2010	42	42	54	16.670	12.486	16.670
2011	30	30	42	22.260	16.670	22.260
2012	18	18	30	29.943	22.260	29.943
2013	6	6	18	40.193	29.943	40.193

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 5, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 5, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	5,654	33,908	60,085	76,307	89,207	101,327	113,227	125,269	137,390	148,921	159,171	167,578	174,061	178,853	182,400	185,010	187,084	188,457	189,229	189,764	190,127	190,317	190,491	190,576	190,663	190,731	190,811	190,866	190,938	191,000	191,051	191,084	191,116	191,168	191,199	191,220	191,237	191,237
1978	6,255	37,506	65,754	83,693	100,164	115,904	131,659	147,284	161,860	174,793	185,497	193,778	199,800	204,161	207,481	210,053	211,505	212,422	213,021	213,425	213,671	214,024	214,160	214,340	214,479	214,608	214,713	214,812	214,886	214,994	215,097	215,150	215,215	215,253	215,313	215,345		215,345
1979	6,790	40,765	72,768	95,056	115,553	135,985	157,099	177,648	196,227	211,903	224,033	233,093	240,249	245,670	249,765	252,451	254,004	255,036	255,811	256,424	256,860	257,167	257,384	257,542	257,780	257,967	258,083	258,158	258,233	258,345	258,479	258,584	258,659	258,708	258,740			258,740
1980	7,161	42,358	74,899	98,636	121,127	143,621	165,850	186,296	203,138	216,179	225,853	233,182	239,059	243,697	246,730	248,325	249,539	250,317	250,761	251,209	251,540	251,897	252,147	252,322	252,519	252,740	252,928	253,039	253,106	253,183	253,294	253,361	253,413	253,443				253,443
1981	7,139	42,868	77,281	103,249	128,303	152,093	173,745	192,040	206,509	217,243	225,170	231,615	236,829	240,102	242,143	243,529	244,578	245,219	245,786	246,230	246,527	246,813	247,073	247,305	247,603	247,842	248,071	248,257	248,396	248,528	248,650	248,736	248,831					248,831
1982	7,269	42,655	76,124	103,261	128,976	152,519	173,004	189,779	202,292	211,722	218,878	224,729	228,596	230,928	232,419	233,409	234,247	235,006	235,461	235,824	236,128	236,438	236,687	236,952	237,218	237,419	237,527	237,617	237,717	237,790	237,855	237,911						237,911
1983	6,944	43,498	83,406	115,037	144,881	170,582	190,982	206,641	218,772	228,774	236,285	241,432	244,541	246,389	247,680	248,674	249,590	250,335	250,823	251,318	251,677	251,938	252,219	252,408	252,592	252,803	252,970	253,125	253,250	253,349	253,433							253,433
1984	9,043	56,506	109,053	151,015	188,234	218,369	240,652	258,118	272,517	283,755	291,283	295,731	298,530	300,384	301,885	302,968	303,993	304,950	305,761	306,544	307,161	307,578	307,986	308,322	308,580	308,719	308,974	309,175	309,433	309,645								309,645
1985	10,754	67,558	131,498	181,804	224,002	256,701	281,225	300,498	315,623	325,566	332,127	336,288	339,562	341,753	343,810	345,261	346,482	347,490	348,494	349,268	350,024	350,617	351,169	351,635	351,961	352,295	352,544	352,888	353,135									353,135
1986	11,102	70,530	138,015	188,091	229,240	263,727	293,205	316,541	332,224	342,084	348,495	352,642	355,434	357,981	359,997	361,603	362,915	364,060	365,063	365,852	366,611	367,197	367,587	367,983	368,330	368,657	368,969	369,153										369,153
1987	11,884	75,890	148,498	201,649	247,122	286,654	320,169	344,139	359,885	369,620	375,853	379,720	383,030	385,087	386,901	388,683	389,970	391,101	392,007	392,583	393,138	393,648	394,075	394,560	394,984	395,429	395,707											395,707
1988	13,194	83,477	162,651	222,375	273,378	315,041	345,560	365,585	378,329	386,964	392,161	396,592	399,982	402,488	404,759	406,655	408,358	409,863	411,271	412,158	412,989	413,834	414,437	414,973	415,415	415,661												415,661
1989	13,942	89,024	176,571	241,929	294,912	333,029	359,098	377,087	389,217	396,715	403,049	406,894	409,983	412,682	414,804	416,502	418,109	419,552	420,856	421,806	422,740	423,703	424,453	424,973	425,346													425,346
1990	14,678	93,674	175,084	238,995	284,685	315,766	337,384	352,534	361,886	369,625	374,734	378,825	382,333	385,206	387,439	389,285	390,845	392,260	393,434	394,514	395,504	396,489	397,292	398,003														398,003
1991	15,010	113,091	186,822	236,355	270,217	292,878	308,993	319,969	328,344	333,991	338,403	342,008	345,263	348,009	350,248	352,080	353,345	354,579	355,593	356,482	357,274	357,952	358,619															358,619
1992	14,298	109,120	171,588	210,439	236,466	254,930	267,294	276,657	283,066	287,633	291,613	295,256	298,419	300,913	302,934	304,741	306,287	307,772	309,052	310,221	311,099	311,744																311,744
1993	15,557	106,703	162,228	195,184	217,101	232,230	245,394	253,680	259,750	265,379	269,629	273,097	275,823	278,372	280,525	282,281	283,716	285,153	286,514	287,651	288,434																	288,434
1994	13,608	104,207	153,894	182,505	202,187	218,132	228,990	237,136	243,601	248,821	253,170	256,954	259,847	262,186	264,075	265,907	267,438	268,853	270,217	271,316																		271,316
1995	14,649	98,779	139,957	164,834	184,339	197,701	208,225	216,561	223,355	228,842	233,673	237,484	240,343	242,763	244,790	246,494	247,998	249,311	250,440																			250,440
1996	13,813	87,878	124,038	148,530	165,337	177,966	188,143	196,543	203,523	209,426	214,241	217,911	220,949	223,748	226,059	227,907	229,435	230,544																				230,544
1997	12,617	79,483	115,767	139,810	157,426	171,676	183,656	193,342	201,046	207,385	212,241	215,917	219,120	221,809	223,910	225,634	227,225																					227,225
1998	13,226	86,256	125,991	152,325	172,375	188,376	202,080	212,484	220,576	226,854	231,375	235,007	238,385	241,514	244,013	246,100																						246,100
1999	13,856	89,402	134,788	167,633	192,477	212,395	228,877	241,607	251,149	258,869	265,125	270,592	275,335	279,275	282,400																							282,400
2000	14,885	97,078	151,626	188,424	216,664	239,358	257,033	270,137	280,678	288,988	296,485	302,700	307,945	311,844																								311,844
2001	13,880	96,455	149,838	187,458	215,921	237,571	254,561	267,740	278,574	288,129	296,274	302,608	307,493																									307,493
2002	12,885	93,492	147,352	186,078	214,558	237,258	254,727	268,880	280,964	290,614	297,864	303,744																										303,744
2003	13,799	88,317	140,382	175,452	201,349	221,936	238,117	251,677	263,125	272,267	279,201																											279,201
2004	12,259	79,522	125,522	158,172	182,795	202,688	220,107	234,361	245,602	254,193																												254,193
2005	10,527	72,379	115,717	148,512	175,464	198,089	216,483	231,005	241,823																													241,823
2006	8,789	63,857	105,780	137,768	164,864	187,721	206,475	220,698																														220,698
2007	8,533	62,442	105,616	142,224	171,510	195,023	212,405																															212,405
2008	8,010	62,525	111,259	148,491	176,574	199,155																																199,155
2009	7,174	54,574	92,827	120,728	141,647																																	141,647
2010	7,401	58,102	96,264	122,625																																		122,625
2011	8,173	56,585	91,286																																			91,286
2012	7,246	52,771																																				52,771
2013	6,457																																					6,457
																																						9,537,754

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	5.997	1.772	1.270	1.169	1.136	1.117	1.106	1.097	1.084	1.069	1.053	1.039	1.028	1.020	1.014	1.011	1.007	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.996	1.753	1.273	1.197	1.157	1.136	1.119	1.099	1.080	1.061	1.045	1.031	1.022	1.016	1.012	1.007	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
1979	6.003	1.785	1.306	1.216	1.177	1.155	1.131	1.105	1.080	1.057	1.040	1.031	1.023	1.017	1.011	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1980	5.915	1.768	1.317	1.228	1.186	1.155	1.123	1.090	1.064	1.045	1.032	1.025	1.019	1.012	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	6.005	1.803	1.336	1.243	1.185	1.142	1.105	1.075	1.052	1.036	1.029	1.023	1.014	1.009	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000						
1982	5.868	1.785	1.356	1.249	1.183	1.134	1.097	1.066	1.047	1.034	1.027	1.017	1.010	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000							
1983	6.264	1.917	1.379	1.259	1.177	1.120	1.082	1.059	1.046	1.033	1.022	1.013	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000								
1984	6.249	1.930	1.385	1.246	1.160	1.102	1.073	1.056	1.041	1.027	1.015	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001									
1985	6.282	1.946	1.383	1.232	1.146	1.096	1.069	1.050	1.032	1.020	1.013	1.010	1.006	1.006	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001										
1986	6.353	1.957	1.363	1.219	1.150	1.112	1.080	1.050	1.030	1.019	1.012	1.008	1.007	1.006	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000											
1987	6.386	1.957	1.358	1.226	1.160	1.117	1.075	1.046	1.027	1.017	1.010	1.009	1.005	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001												
1988	6.327	1.948	1.367	1.229	1.152	1.097	1.058	1.035	1.023	1.013	1.011	1.009	1.006	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001													
1989	6.385	1.983	1.370	1.219	1.129	1.078	1.050	1.032	1.019	1.016	1.010	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001														
1990	6.382	1.869	1.365	1.191	1.109	1.068	1.045	1.027	1.021	1.014	1.011	1.009	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002															
1991	7.534	1.652	1.265	1.143	1.084	1.055	1.036	1.026	1.017	1.013	1.011	1.010	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002																
1992	7.632	1.572	1.226	1.124	1.078	1.048	1.035	1.023	1.016	1.014	1.012	1.011	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.002																	
1993	6.859	1.520	1.203	1.112	1.070	1.057	1.034	1.024	1.022	1.016	1.013	1.010	1.009	1.008	1.006	1.005	1.005	1.005	1.004	1.003																		
1994	7.658	1.477	1.186	1.108	1.079	1.050	1.036	1.027	1.021	1.017	1.015	1.011	1.009	1.007	1.007	1.006	1.005	1.005	1.004																			
1995	6.743	1.417	1.178	1.118	1.072	1.053	1.040	1.031	1.025	1.021	1.016	1.012	1.010	1.008	1.007	1.006	1.005	1.005																				
1996	6.362	1.411	1.197	1.113	1.076	1.057	1.045	1.036	1.029	1.023	1.017	1.014	1.013	1.010	1.008	1.007	1.005																					
1997	6.300	1.457	1.208	1.126	1.091	1.070	1.053	1.040	1.032	1.023	1.017	1.015	1.012	1.009	1.008	1.007																						
1998	6.522	1.461	1.209	1.132	1.093	1.073	1.051	1.038	1.028	1.020	1.016	1.014	1.013	1.010	1.009																							
1999	6.452	1.508	1.244	1.148	1.103	1.078	1.056	1.039	1.031	1.024	1.021	1.018	1.014	1.011																								
2000	6.522	1.562	1.243	1.150	1.105	1.074	1.051	1.039	1.030	1.026	1.021	1.017	1.013																									
2001	6.949	1.553	1.251	1.152	1.100	1.072	1.052	1.040	1.034	1.028	1.021	1.016																										
2002	7.256	1.576	1.263	1.153	1.106	1.074	1.056	1.045	1.034	1.025	1.020																											
2003	6.400	1.590	1.250	1.148	1.102	1.073	1.057	1.045	1.035	1.025																												
2004	6.487	1.578	1.260	1.156	1.109	1.086	1.065	1.048	1.035																													
2005	6.876	1.599	1.283	1.181	1.129	1.093	1.067	1.047																														
2006	7.265	1.657	1.302	1.197	1.139	1.100	1.069																															
2007	7.318	1.691	1.347	1.206	1.137	1.089																																
2008	7.806	1.779	1.335	1.189	1.128																																	
2009	7.607	1.701	1.301	1.173																																		
2010	7.850	1.657	1.274																																			
2011	6.923	1.613																																				
2012	7.282																																					
3 Yr Avg	7.352	1.657	1.303	1.189	1.135	1.094	1.067	1.047	1.035	1.026	1.021	1.017	1.013	1.010	1.008	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	7.494	1.688	1.312	1.189	1.128	1.088	1.063	1.045	1.034	1.026	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.436	1.671	1.300	1.179	1.121	1.084	1.059	1.043	1.032	1.025	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	7.338	1.656	1.305	1.190	1.134	1.094	1.067	1.047	1.035	1.026	1.021	1.017	1.013	1.010	1.008	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	7.487	1.690	1.313	1.190	1.128	1.088	1.062	1.045	1.034	1.026	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	7.084	1.636	1.283	1.168	1.115	1.080	1.057	1.042	1.031	1.024	1.018	1.014	1.011	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	7.550	1.700	1.320	1.190	1.130	1.090	1.060	1.044	1.034	1.025	1.021	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	7.500	1.690	1.310	1.190	1.130	1.090	1.062	1.045	1.034	1.026	1.021	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	31.680	4.224	2.499	1.908	1.603	1.419	1.302	1.225	1.172	1.134	1.105	1.083	1.065	1.052	1.041	1.033	1.027	1.022	1.018	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										190,885	191,022	191,043	191,081	191,065	191,121	191,118	191,168	191,281	191,263	191,254	191,237	191,237
1978																									214,622	214,885	214,908	214,939	214,990	215,110	215,223	215,212	215,314	215,301	215,315	215,358		215,358
1979																								258,122	258,189	258,636	258,655	258,335	258,520	258,570	258,722	258,713	258,786	258,767	258,785			258,785
1980																							252,819	252,787	252,772	253,139	253,547	253,279	253,366	253,387	253,493	253,432	253,436	253,449				253,449
1981																						247,968	247,959	248,013	248,134	248,621	248,666	248,582	248,748	248,806	248,825	248,811	248,913					248,913
1982																					236,730	237,208	237,419	237,523	237,667	237,755	237,852	237,697	237,791	237,840	237,917	237,916						237,916
1983																				251,929	252,319	252,493	252,830	252,833	252,879	253,193	253,347	253,440	253,452	253,481	253,566							253,566
1984																			307,340	308,023	308,331	308,870	309,507	308,856	308,948	309,077	309,426	309,520	309,765	309,897								309,897
1985																		349,400	350,554	350,810	351,496	352,095	352,528	352,527	352,575	352,901	352,826	353,266	353,433									353,433
1986																	366,649	366,351	366,941	367,106	367,988	368,363	368,796	368,777	368,837	369,059	369,387	369,325										369,325
1987																393,398	393,546	393,261	393,618	393,653	393,928	394,402	394,857	395,367	395,410	395,773	395,953											395,953
1988															412,750	410,574	411,925	412,668	413,805	413,505	414,195	415,553	415,714	415,609	415,896	415,974												415,974
1989														420,762	420,981	420,203	421,865	422,509	423,919	423,806	424,531	425,270	425,266	425,642	425,701													425,701
1990													392,009	392,816	394,041	393,216	394,888	395,711	396,458	396,489	397,293	397,730	398,177	398,708														398,708
1991												352,050	352,336	354,993	356,424	355,719	356,283	356,805	357,544	358,112	358,186	358,786	359,400															359,400
1992											303,025	304,404	305,610	306,440	308,183	308,068	309,415	310,142	311,112	311,433	311,990	312,536																312,536
1993										280,386	280,949	280,483	281,524	283,476	284,968	284,966	286,241	287,661	288,290	288,874	289,218																	289,218
1994									259,488	265,034	264,850	265,276	266,600	268,119	269,373	269,109	270,437	270,599	271,686	272,402																		272,402
1995								234,937	241,417	243,621	244,037	243,998	245,146	247,002	248,575	249,992	250,176	251,022	251,625																			251,625
1996							210,365	218,428	220,064	223,172	224,690	225,165	226,583	228,719	229,936	229,999	230,995	231,559																				231,559
1997						202,241	214,044	218,070	220,370	221,514	223,839	223,710	225,173	226,561	226,969	227,405	229,046																					229,046
1998					217,382	228,233	232,770	236,325	239,850	242,068	242,795	242,681	244,103	245,421	246,882	248,401																						248,401
1999				232,754	248,271	253,528	260,469	267,462	271,846	275,270	277,437	280,785	281,604	283,439	285,353																							285,353
2000			226,537	269,872	277,109	282,910	289,367	295,812	300,873	304,991	309,730	310,798	313,493	315,721																								315,721
2001		163,235	231,522	267,205	274,899	281,965	285,831	292,779	298,269	305,016	307,262	309,759	312,998																									312,998
2002	23,156	192,031	232,216	264,745	274,862	281,655	287,856	295,408	303,774	304,285	306,421	310,063																										310,063
2003	42,582	180,208	221,037	252,155	257,519	263,315	268,995	276,804	279,636	283,269	286,957																											286,957
2004	40,745	164,826	198,390	227,582	234,515	240,788	251,796	253,884	258,759	263,754																												263,754
2005	38,608	151,376	183,822	213,328	223,761	237,011	241,546	247,629	253,750																													253,750
2006	35,095	129,930	162,855	192,087	213,479	219,043	228,185	236,035																														236,035
2007	33,296	132,059	165,753	200,829	208,907	220,474	232,777																															232,777
2008	31,161	129,153	176,916	190,891	208,892	224,559																																224,559
2009	29,212	111,888	131,026	150,600	165,817																																	165,817
2010	29,692	97,226	131,523	150,336																																		150,336
2011	24,479	96,545	122,871																																			122,871
2012	24,130	90,668																																				90,668
2013	23,477																																					23,477
																																						9,797,538

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000		
1978																									1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000			
1979																								1.000	1.002	1.000	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000				
1980																							1.000	1.000	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000					
1981																						1.000	1.000	1.000	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000						
1982																					1.002	1.001	1.000	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000							
1983																				1.002	1.001	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000								
1984																			1.002	1.001	1.002	1.002	0.998	1.000	1.000	1.001	1.000	1.001	1.000									
1985																		1.003	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.001	1.000										
1986																	0.999	1.002	1.000	1.002	1.001	1.001	1.000	1.000	1.001	1.001	1.000											
1987																1.000	0.999	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.001	1.000												
1988															0.995	1.003	1.002	1.003	0.999	1.002	1.003	1.000	1.000	1.001	1.000														
1989														1.001	0.998	1.004	1.002	1.003	1.000	1.002	1.002	1.000	1.001	1.000															
1990													1.002	1.003	0.998	1.004	1.002	1.002	1.000	1.002	1.001	1.001	1.001																
1991												1.001	1.008	1.004	0.998	1.002	1.001	1.002	1.002	1.000	1.002	1.002																	
1992											1.005	1.004	1.003	1.006	1.000	1.004	1.002	1.003	1.001	1.002	1.002																		
1993										1.002	0.998	1.004	1.007	1.005	1.000	1.004	1.005	1.002	1.002	1.001																			
1994									1.021	0.999	1.002	1.005	1.006	1.005	0.999	1.005	1.001	1.004	1.003																				
1995								1.028	1.009	1.002	1.000	1.005	1.008	1.006	1.006	1.001	1.003	1.002																					
1996							1.038	1.007	1.014	1.007	1.002	1.006	1.009	1.005	1.000	1.004	1.002																						
1997						1.058	1.019	1.011	1.005	1.010	0.999	1.007	1.006	1.002	1.002	1.007																							
1998					1.050	1.020	1.015	1.015	1.009	1.003	1.000	1.006	1.005	1.006	1.006																								
1999				1.067	1.021	1.027	1.027	1.016	1.013	1.008	1.012	1.003	1.007	1.007																									
2000			1.191	1.027	1.021	1.023	1.022	1.017	1.014	1.016	1.003	1.009	1.007																										
2001		1.418	1.154	1.029	1.026	1.014	1.024	1.019	1.023	1.007	1.008	1.010																											
2002	8.293	1.209	1.140	1.038	1.025	1.022	1.026	1.028	1.002	1.007	1.012																												
2003	4.232	1.227	1.141	1.021	1.023	1.022	1.029	1.010	1.013	1.013																													
2004	4.045	1.204	1.147	1.030	1.027	1.046	1.008	1.019	1.019																														
2005	3.921	1.214	1.161	1.049	1.059	1.019	1.025	1.025																															
2006	3.702	1.253	1.179	1.111	1.026	1.042	1.034																																
2007	3.966	1.255	1.212	1.040	1.055	1.056																																	
2008	4.145	1.370	1.079	1.094	1.075																																		
2009	3.830	1.171	1.149	1.101																																			
2010	3.274	1.353	1.143																																				
2011	3.944	1.273																																					
2012	3.757																																						
3 Yr Avg	3.659	1.265	1.124	1.079	1.052	1.039	1.023	1.018	1.011	1.009	1.008	1.007	1.006	1.005	1.003	1.004	1.002	1.003	1.002	1.001	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	3.790	1.284	1.153	1.079	1.048	1.037	1.025	1.020	1.014	1.010	1.007	1.007	1.007	1.005	1.003	1.004	1.003	1.003	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	3.803	1.270	1.153	1.064	1.041	1.031	1.024	1.019	1.013	1.009	1.005	1.006	1.007	1.005	1.002	1.004	1.002	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	3.789	1.284	1.152	1.077	1.048	1.036	1.025	1.020	1.014	1.010	1.007	1.007	1.007	1.005	1.003	1.004	1.003	1.003	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	3.803	1.267	1.152	1.060	1.040	1.030	1.024	1.019	1.013	1.009	1.006	1.007	1.007	1.005	1.002	1.004	1.002	1.003	1.001	1.001	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	3.902	1.246	1.150	1.050	1.034	1.028	1.023	1.017	1.012	1.007	1.004	1.006	1.006	1.005	1.000	1.004	1.002	1.002	1.001	1.001	1.002	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	3.850	1.300	1.155	1.085	1.047	1.035	1.023	1.019	1.012	1.010	1.008	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.000
Selected	3.850	1.284	1.152	1.077	1.048	1.036	1.025	1.020	1.014	1.010	1.007	1.007	1.007	1.005	1.003	1.004	1.003	1.003	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	7.485	1.944	1.514	1.314	1.220	1.164	1.123	1.097	1.075	1.060	1.049	1.042	1.035	1.027	1.022	1.019	1.015	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										153	211	177	143	64	70	34	51	113	64	33	0	0
1978																									143	276	194	127	104	116	126	62	100	48	2	14		14
1979																								580	409	669	571	177	287	225	244	129	128	60	45			45
1980																							672	465	252	399	619	240	260	204	199	72	23	6				6
1981																						1,155	886	708	530	779	595	325	352	278	175	75	82					82
1982																					603	770	732	572	450	336	325	80	74	51	62	4						4
1983																				612	643	555	611	425	287	389	377	315	202	132	133							133
1984																			1,579	1,478	1,170	1,292	1,521	534	368	358	452	345	332	252								252
1985																		1,910	2,060	1,543	1,472	1,478	1,359	892	614	607	281	378	297									297
1986																	3,735	2,292	1,878	1,254	1,377	1,166	1,209	794	506	402	417	172										172
1987																4,715	3,576	2,160	1,611	1,070	790	754	782	807	426	343	246											246
1988															7,990	3,919	3,567	2,805	2,534	1,347	1,207	1,719	1,276	636	481	312												312
1989														8,080	6,177	3,701	3,756	2,957	3,062	2,000	1,791	1,567	812	669	356													356
1990													9,677	7,609	6,603	3,931	4,043	3,451	3,024	1,975	1,789	1,241	885	706														706
1991												10,043	7,073	6,984	6,176	3,639	2,938	2,226	1,951	1,630	913	834	781															781
1992											11,412	9,148	7,191	5,528	5,249	3,326	3,127	2,370	2,060	1,212	891	791																791
1993										15,007	11,320	7,386	5,701	5,103	4,443	2,685	2,524	2,508	1,776	1,222	784																	784
1994									15,887	16,213	11,679	8,322	6,753	5,933	5,298	3,202	2,999	1,746	1,469	1,086																		1,086
1995								18,375	18,062	14,778	10,365	6,514	4,803	4,239	3,785	3,498	2,178	1,711	1,186																			1,186
1996							22,222	21,885	16,541	13,746	10,449	7,254	5,634	4,972	3,878	2,092	1,560	1,015																				1,015
1997						30,565	30,388	24,728	19,325	14,129	11,598	7,793	6,053	4,752	3,060	1,771	1,821																					1,821
1998					45,008	39,857	30,690	23,841	19,274	15,214	11,420	7,674	5,718	3,907	2,869	2,301																						2,301
1999				65,121	55,795	41,133	31,592	25,854	20,697	16,401	12,312	10,193	6,269	4,165	2,953																							2,953
2000			74,912	81,448	60,444	43,551	32,333	25,675	20,195	16,003	13,244	8,098	5,548	3,877																								3,877
2001		66,780	81,684	79,747	58,978	44,394	31,270	25,039	19,695	16,886	10,988	7,152	5,506																									5,506
2002	10,271	98,538	84,864	78,667	60,304	44,396	33,129	26,528	22,809	13,671	8,557	6,319																										6,319
2003	28,783	91,891	80,654	76,703	56,171	41,379	30,878	25,127	16,511	11,002	7,756																											7,756
2004	28,487	85,304	72,869	69,410	51,720	38,100	31,689	19,523	13,157	9,561																												9,561
2005	28,081	78,996	68,105	64,816	48,297	38,922	25,063	16,624	11,926																													11,926
2006	26,306	66,073	57,076	54,319	48,614	31,322	21,710	15,337																														15,337
2007	24,762	69,618	60,137	58,605	37,398	25,451	20,372																															20,372
2008	23,151	66,628	65,656	42,399	32,318	25,404																																25,404
2009	22,038	57,315	38,198	29,872	24,170																																	24,170
2010	22,291	39,123	35,259	27,711																																		27,711
2011	16,306	39,960	31,585																																			31,585
2012	16,884	37,897																																				37,897
2013	17,020																																					17,020
																																						259,785

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
1978																									99.9%	99.9%	99.9%	99.9%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								99.8%	99.8%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							99.7%	99.8%	99.9%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%				100.0%
1981																						99.5%	99.6%	99.7%	99.8%	99.7%	99.8%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%					100.0%
1982																					99.7%	99.7%	99.7%	99.8%	99.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				99.8%	99.7%	99.8%	99.8%	99.8%	99.9%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%							99.9%
1984																			99.5%	99.5%	99.6%	99.6%	99.5%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%								99.9%
1985																		99.5%	99.4%	99.6%	99.6%	99.6%	99.6%	99.7%	99.8%	99.8%	99.9%	99.9%	99.9%									99.9%
1986																	99.0%	99.4%	99.5%	99.7%	99.6%	99.7%	99.7%	99.8%	99.9%	99.9%	99.9%	100.0%										100.0%
1987																98.8%	99.1%	99.5%	99.6%	99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	99.9%	99.9%											99.9%
1988															98.1%	99.0%	99.1%	99.3%	99.4%	99.7%	99.7%	99.6%	99.7%	99.8%	99.9%	99.9%												99.9%
1989														98.1%	98.5%	99.1%	99.1%	99.3%	99.3%	99.5%	99.6%	99.6%	99.8%	99.8%	99.9%													99.9%
1990													97.5%	98.1%	98.3%	99.0%	99.0%	99.1%	99.2%	99.5%	99.5%	99.7%	99.8%	99.8%														99.8%
1991												97.1%	98.0%	98.0%	98.3%	99.0%	99.2%	99.4%	99.5%	99.5%	99.7%	99.8%	99.8%															99.8%
1992											96.2%	97.0%	97.6%	98.2%	98.3%	98.9%	99.0%	99.2%	99.3%	99.6%	99.7%	99.7%																99.7%
1993										94.6%	96.0%	97.4%	98.0%	98.2%	98.4%	99.1%	99.1%	99.1%	99.4%	99.6%	99.7%																	99.7%
1994									93.9%	93.9%	95.6%	96.9%	97.5%	97.8%	98.0%	98.8%	98.9%	99.4%	99.5%	99.6%																		99.6%
1995								92.2%	92.5%	93.9%	95.8%	97.3%	98.0%	98.3%	98.5%	98.6%	99.1%	99.3%	99.5%																			99.5%
1996							89.4%	90.0%	92.5%	93.8%	95.3%	96.8%	97.5%	97.8%	98.3%	99.1%	99.3%	99.6%																				99.6%
1997						84.9%	85.8%	88.7%	91.2%	93.6%	94.8%	96.5%	97.3%	97.9%	98.7%	99.2%	99.2%																					99.2%
1998					79.3%	82.5%	86.8%	89.9%	92.0%	93.7%	95.3%	96.8%	97.7%	98.4%	98.8%	99.1%																						99.1%
1999				72.0%	77.5%	83.8%	87.9%	90.3%	92.4%	94.0%	95.6%	96.4%	97.8%	98.5%	99.0%																							99.0%
2000			66.9%	69.8%	78.2%	84.6%	88.8%	91.3%	93.3%	94.8%	95.7%	97.4%	98.2%	98.8%																								98.8%
2001		59.1%	64.7%	70.2%	78.5%	84.3%	89.1%	91.4%	93.4%	94.5%	96.4%	97.7%	98.2%																									98.2%
2002	55.6%	48.7%	63.5%	70.3%	78.1%	84.2%	88.5%	91.0%	92.5%	95.5%	97.2%	98.0%																										98.0%
2003	32.4%	49.0%	63.5%	69.6%	78.2%	84.3%	88.5%	90.9%	94.1%	96.1%	97.3%																											97.3%
2004	30.1%	48.2%	63.3%	69.5%	77.9%	84.2%	87.4%	92.3%	94.9%	96.4%																												96.4%
2005	27.3%	47.8%	63.0%	69.6%	78.4%	83.6%	89.6%	93.3%	95.3%																													95.3%
2006	25.0%	49.1%	65.0%	71.7%	77.2%	85.7%	90.5%	93.5%																														93.5%
2007	25.6%	47.3%	63.7%	70.8%	82.1%	88.5%	91.2%																															91.2%
2008	25.7%	48.4%	62.9%	77.8%	84.5%	88.7%																																88.7%
2009	24.6%	48.8%	70.8%	80.2%	85.4%																																	85.4%
2010	24.9%	59.8%	73.2%	81.6%																																		81.6%
2011	33.4%	58.6%	74.3%																																			74.3%
2012	30.0%	58.2%																																				58.2%
2013	27.5%																																					27.5%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.62%	3.71%	6.58%	8.35%	9.77%	11.09%	12.40%	13.71%	15.04%	16.30%	17.43%	18.35%	19.06%	19.58%	19.97%	20.25%	20.48%	20.63%	20.72%	20.78%	20.81%	20.84%	20.85%	20.86%	20.87%	20.88%	20.89%	20.90%	20.90%	20.91%	20.92%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	91,342,094
1978	0.67%	3.99%	6.99%	8.90%	10.65%	12.32%	14.00%	15.66%	17.21%	18.58%	19.72%	20.60%	21.24%	21.71%	22.06%	22.33%	22.49%	22.58%	22.65%	22.69%	22.72%	22.76%	22.77%	22.79%	22.80%	22.82%	22.83%	22.84%	22.85%	22.86%	22.87%	0.23%	0.23%	0.23%	0.23%	0.23%		94,055,825
1979	0.73%	4.35%	7.77%	10.15%	12.34%	14.53%	16.78%	18.98%	20.96%	22.64%	23.93%	24.90%	25.66%	26.24%	26.68%	26.97%	27.13%	27.24%	27.33%	27.39%	27.44%	27.47%	27.49%	27.51%	27.54%	27.56%	27.57%	27.58%	27.59%	27.60%	27.61%	0.28%	0.28%	0.28%	0.28%			93,613,387
1980	0.80%	4.71%	8.33%	10.97%	13.47%	15.97%	18.45%	20.72%	22.59%	24.04%	25.12%	25.94%	26.59%	27.11%	27.44%	27.62%	27.76%	27.84%	27.89%	27.94%	27.98%	28.02%	28.05%	28.06%	28.09%	28.11%	28.13%	28.14%	28.15%	28.16%	28.17%	0.28%	0.28%	0.28%				89,907,689
1981	0.83%	4.98%	8.97%	11.98%	14.89%	17.65%	20.17%	22.29%	23.97%	25.22%	26.14%	26.88%	27.49%	27.87%	28.11%	28.27%	28.39%	28.46%	28.53%	28.58%	28.62%	28.65%	28.68%	28.71%	28.74%	28.77%	28.79%	28.82%	28.83%	28.85%	28.86%	0.29%	0.29%					86,152,091
1982	0.89%	5.22%	9.32%	12.64%	15.79%	18.67%	21.18%	23.23%	24.76%	25.92%	26.79%	27.51%	27.98%	28.27%	28.45%	28.57%	28.68%	28.77%	28.83%	28.87%	28.91%	28.94%	28.98%	29.01%	29.04%	29.06%	29.08%	29.09%	29.10%	29.11%	29.12%	0.29%						81,686,001
1983	0.87%	5.46%	10.47%	14.44%	18.19%	21.42%	23.98%	25.94%	27.47%	28.72%	29.67%	30.31%	30.70%	30.93%	31.10%	31.22%	31.34%	31.43%	31.49%	31.55%	31.60%	31.63%	31.67%	31.69%	31.71%	31.74%	31.76%	31.78%	31.80%	31.81%	31.82%							79,648,938
1984	1.10%	6.88%	13.28%	18.39%	22.92%	26.59%	29.30%	31.43%	33.18%	34.55%	35.46%	36.01%	36.35%	36.57%	36.76%	36.89%	37.01%	37.13%	37.23%	37.32%	37.40%	37.45%	37.50%	37.54%	37.57%	37.59%	37.62%	37.64%	37.67%	37.70%								82,134,435
1985	1.26%	7.89%	15.37%	21.24%	26.18%	30.00%	32.86%	35.11%	36.88%	38.04%	38.81%	39.30%	39.68%	39.93%	40.17%	40.34%	40.49%	40.60%	40.72%	40.81%	40.90%	40.97%	41.03%	41.09%	41.13%	41.17%	41.20%	41.24%	41.26%									85,578,631
1986	1.24%	7.88%	15.41%	21.01%	25.60%	29.45%	32.74%	35.35%	37.10%	38.20%	38.92%	39.38%	39.69%	39.98%	40.20%	40.38%	40.53%	40.66%	40.77%	40.86%	40.94%	41.01%	41.05%	41.09%	41.13%	41.17%	41.20%	41.23%										89,545,683
1987	1.28%	8.17%	15.98%	21.71%	26.60%	30.86%	34.46%	37.04%	38.74%	39.79%	40.46%	40.87%	41.23%	41.45%	41.65%	41.84%	41.98%	42.10%	42.20%	42.26%	42.32%	42.37%	42.42%	42.47%	42.52%	42.56%	42.59%											92,902,249
1988	1.38%	8.73%	17.02%	23.27%	28.60%	32.96%	36.15%	38.25%	39.58%	40.49%	41.03%	41.49%	41.85%	42.11%	42.35%	42.55%	42.72%	42.88%	43.03%	43.12%	43.21%	43.30%	43.36%	43.42%	43.46%	43.49%												95,580,917
1989	1.40%	8.94%	17.73%	24.29%	29.61%	33.44%	36.06%	37.86%	39.08%	39.83%	40.47%	40.86%	41.17%	41.44%	41.65%	41.82%	41.98%	42.13%	42.26%	42.35%	42.45%	42.54%	42.62%	42.67%	42.71%													99,591,072
1990	1.45%	9.25%	17.29%	23.60%	28.12%	31.19%	33.32%	34.82%	35.74%	36.50%	37.01%	37.41%	37.76%	38.04%	38.26%	38.45%	38.60%	38.74%	38.86%	38.96%	39.06%	39.16%	39.24%	39.31%														101,254,967
1991	1.49%	11.24%	18.56%	23.48%	26.85%	29.10%	30.70%	31.79%	32.62%	33.18%	33.62%	33.98%	34.30%	34.57%	34.80%	34.98%	35.10%	35.23%	35.33%	35.42%	35.49%	35.56%	35.63%															100,654,884
1992	1.44%	11.00%	17.30%	21.21%	23.84%	25.70%	26.95%	27.89%	28.53%	29.00%	29.40%	29.76%	30.08%	30.33%	30.54%	30.72%	30.88%	31.03%	31.15%	31.27%	31.36%	31.43%																99,199,664
1993	1.53%	10.49%	15.94%	19.18%	21.33%	22.82%	24.11%	24.93%	25.52%	26.08%	26.50%	26.84%	27.10%	27.35%	27.57%	27.74%	27.88%	28.02%	28.15%	28.27%	28.34%																	101,763,581
1994	1.32%	10.10%	14.92%	17.69%	19.60%	21.15%	22.20%	22.99%	23.62%	24.12%	24.55%	24.91%	25.19%	25.42%	25.60%	25.78%	25.93%	26.07%	26.20%	26.30%																		103,144,617
1995	1.38%	9.33%	13.22%	15.57%	17.41%	18.68%	19.67%	20.46%	21.10%	21.62%	22.07%	22.43%	22.70%	22.93%	23.12%	23.28%	23.43%	23.55%	23.66%																			105,860,639
1996	1.29%	8.21%	11.59%	13.88%	15.45%	16.63%	17.58%	18.37%	19.02%	19.57%	20.02%	20.36%	20.65%	20.91%	21.12%	21.30%	21.44%	21.54%																				107,011,928
1997	1.15%	7.25%	10.57%	12.76%	14.37%	15.67%	16.76%	17.65%	18.35%	18.93%	19.37%	19.71%	20.00%	20.24%	20.44%	20.59%	20.74%																					109,565,780
1998	1.21%	7.86%	11.48%	13.89%	15.71%	17.17%	18.42%	19.37%	20.11%	20.68%	21.09%	21.42%	21.73%	22.02%	22.24%	22.43%																						109,703,410
1999	1.24%	8.00%	12.06%	15.00%	17.22%	19.00%	20.47%	21.61%	22.47%	23.16%	23.72%	24.21%	24.63%	24.98%	25.26%																							111,784,761
2000	1.31%	8.54%	13.35%	16.58%	19.07%	21.07%	22.62%	23.78%	24.70%	25.44%	26.10%	26.64%	27.10%	27.45%																								113,612,761
2001	1.23%	8.55%	13.27%	16.61%	19.13%	21.05%	22.55%	23.72%	24.68%	25.53%	26.25%	26.81%	27.24%																									112,872,903
2002	1.15%	8.37%	13.18%	16.65%	19.20%	21.23%	22.79%	24.06%	25.14%	26.00%	26.65%	27.18%																										111,762,597
2003	1.26%	8.04%	12.78%	15.98%	18.33%	20.21%	21.68%	22.92%	23.96%	24.79%	25.42%																											109,823,635
2004	1.13%	7.32%	11.55%	14.55%	16.82%	18.65%	20.25%	21.57%	22.60%	23.39%																												108,674,619
2005	0.97%	6.65%	10.62%	13.63%	16.11%	18.19%	19.88%	21.21%	22.20%																													108,922,029
2006	0.80%	5.81%	9.62%	12.53%	15.00%	17.07%	18.78%	20.07%																														109,940,677
2007	0.78%	5.69%	9.63%	12.97%	15.64%	17.78%	19.36%																															109,685,990
2008	0.75%	5.83%	10.37%	13.84%	16.46%	18.57%																																107,266,594
2009	0.72%	5.49%	9.33%	12.14%	14.24%																																	99,469,136
2010	0.76%	5.96%	9.88%	12.58%																																		97,450,013
2011	0.83%	5.74%	9.25%																																			98,646,157
2012	0.77%	5.60%																																				94,226,147
2013	0.67%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										20.90%	20.91%	20.92%	20.92%	20.92%	20.92%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	91,342,094
1978																									22.82%	22.85%	22.85%	22.85%	22.86%	22.87%	22.88%	0.23%	0.23%	0.23%	0.23%	0.23%		94,055,825
1979																								27.57%	27.58%	27.63%	27.63%	27.60%	27.62%	27.62%	27.64%	0.28%	0.28%	0.28%	0.28%			93,613,387
1980																							28.12%	28.12%	28.11%	28.16%	28.20%	28.17%	28.18%	28.18%	28.19%	0.28%	0.28%	0.28%				89,907,689
1981																						28.78%	28.78%	28.79%	28.80%	28.86%	28.86%	28.85%	28.87%	28.88%	28.88%	0.29%	0.29%					86,152,091
1982																					28.98%	29.04%	29.06%	29.08%	29.10%	29.11%	29.12%	29.10%	29.11%	29.12%	29.13%	0.29%						81,686,001
1983																				31.63%	31.68%	31.70%	31.74%	31.74%	31.75%	31.79%	31.81%	31.82%	31.82%	31.82%	31.84%							79,648,938
1984																			37.42%	37.50%	37.54%	37.61%	37.68%	37.60%	37.61%	37.63%	37.67%	37.68%	37.71%	37.73%								82,134,435
1985																		40.83%	40.96%	40.99%	41.07%	41.14%	41.19%	41.19%	41.20%	41.24%	41.23%	41.28%	41.30%									85,578,631
1986																	40.95%	40.91%	40.98%	41.00%	41.10%	41.14%	41.19%	41.18%	41.19%	41.21%	41.25%	41.24%										89,545,683
1987																42.35%	42.36%	42.33%	42.37%	42.37%	42.40%	42.45%	42.50%	42.56%	42.56%	42.60%	42.62%											92,902,249
1988															43.18%	42.96%	43.10%	43.17%	43.29%	43.26%	43.33%	43.48%	43.49%	43.48%	43.51%	43.52%												95,580,917
1989														42.25%	42.27%	42.19%	42.36%	42.42%	42.57%	42.55%	42.63%	42.70%	42.70%	42.74%	42.74%													99,591,072
1990													38.72%	38.79%	38.92%	38.83%	39.00%	39.08%	39.15%	39.16%	39.24%	39.28%	39.32%	39.38%														101,254,967
1991												34.98%	35.00%	35.27%	35.41%	35.34%	35.40%	35.45%	35.52%	35.58%	35.59%	35.65%	35.71%															100,654,884
1992											30.55%	30.69%	30.81%	30.89%	31.07%	31.06%	31.19%	31.26%	31.36%	31.39%	31.45%	31.51%																99,199,664
1993										27.55%	27.61%	27.56%	27.66%	27.86%	28.00%	28.00%	28.13%	28.27%	28.33%	28.39%	28.42%																	101,763,581
1994									25.16%	25.70%	25.68%	25.72%	25.85%	25.99%	26.12%	26.09%	26.22%	26.23%	26.34%	26.41%																		103,144,617
1995								22.19%	22.81%	23.01%	23.05%	23.05%	23.16%	23.33%	23.48%	23.62%	23.63%	23.71%	23.77%																			105,860,639
1996							19.66%	20.41%	20.56%	20.85%	21.00%	21.04%	21.17%	21.37%	21.49%	21.49%	21.59%	21.64%																				107,011,928
1997						18.46%	19.54%	19.90%	20.11%	20.22%	20.43%	20.42%	20.55%	20.68%	20.72%	20.76%	20.90%																					109,565,780
1998					19.82%	20.80%	21.22%	21.54%	21.86%	22.07%	22.13%	22.12%	22.25%	22.37%	22.50%	22.64%																						109,703,410
1999				20.82%	22.21%	22.68%	23.30%	23.93%	24.32%	24.62%	24.82%	25.12%	25.19%	25.36%	25.53%																							111,784,761
2000			19.94%	23.75%	24.39%	24.90%	25.47%	26.04%	26.48%	26.84%	27.26%	27.36%	27.59%	27.79%																								113,612,761
2001		14.46%	20.51%	23.67%	24.35%	24.98%	25.32%	25.94%	26.43%	27.02%	27.22%	27.44%	27.73%																									112,872,903
2002	2.07%	17.18%	20.78%	23.69%	24.59%	25.20%	25.76%	26.43%	27.18%	27.23%	27.42%	27.74%																										111,762,597
2003	3.88%	16.41%	20.13%	22.96%	23.45%	23.98%	24.49%	25.20%	25.46%	25.79%	26.13%																											109,823,635
2004	3.75%	15.17%	18.26%	20.94%	21.58%	22.16%	23.17%	23.36%	23.81%	24.27%																												108,674,619
2005	3.54%	13.90%	16.88%	19.59%	20.54%	21.76%	22.18%	22.73%	23.30%																													108,922,029
2006	3.19%	11.82%	14.81%	17.47%	19.42%	19.92%	20.76%	21.47%																														109,940,677
2007	3.04%	12.04%	15.11%	18.31%	19.05%	20.10%	21.22%																															109,685,990
2008	2.90%	12.04%	16.49%	17.80%	19.47%	20.93%																																107,266,594
2009	2.94%	11.25%	13.17%	15.14%	16.67%																																	99,469,136
2010	3.05%	9.98%	13.50%	15.43%																																		97,450,013
2011	2.48%	9.79%	12.46%																																			98,646,157
2012	2.56%	9.62%																																				94,226,147
2013	2.42%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

REPORTED TT, WL, LMWL, LM, TP, CO CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	11,532	25,073	25,575	25,786	25,946	26,074	26,154	26,196	26,230	26,248	26,258	26,268	26,274	26,279	26,282	26,288	26,290	26,293	26,294	26,295	26,297	26,297	26,297	26,297	26,297	26,297	26,299	26,299	26,299	26,299	26,299	26,299						26,299
1983	11,381	26,149	26,707	26,953	27,090	27,202	27,265	27,305	27,337	27,357	27,370	27,379	27,382	27,386	27,389	27,391	27,392	27,394	27,396	27,397	27,397	27,397	27,397	27,399	27,399	27,400	27,400	27,400	27,401	27,401	27,401							27,401
1984	14,085	31,170	31,839	32,117	32,268	32,375	32,446	32,483	32,505	32,528	32,536	32,544	32,548	32,550	32,552	32,553	32,555	32,558	32,560	32,561	32,561	32,563	32,565	32,565	32,566	32,566	32,566	32,566	32,567	32,567								32,567
1985	15,303	34,086	34,769	35,049	35,226	35,365	35,463	35,504	35,531	35,549	35,557	35,563	35,569	35,572	35,573	35,576	35,579	35,582	35,582	35,584	35,588	35,589	35,590	35,590	35,590	35,591	35,591	35,591	35,591									35,591
1986	15,773	34,876	35,626	35,907	36,079	36,200	36,286	36,324	36,346	36,367	36,385	36,395	36,402	36,407	36,415	36,420	36,423	36,424	36,425	36,426	36,428	36,428	36,428	36,430	36,430	36,431	36,431	36,431										36,431
1987	16,222	36,729	37,477	37,803	37,993	38,122	38,210	38,255	38,288	38,304	38,321	38,328	38,337	38,342	38,346	38,350	38,353	38,358	38,361	38,363	38,363	38,364	38,365	38,365	38,365	38,365	38,365											38,365
1988	17,820	39,269	40,091	40,444	40,639	40,763	40,845	40,890	40,911	40,929	40,936	40,953	40,958	40,963	40,964	40,967	40,973	40,973	40,974	40,974	40,975	40,977	40,977	40,977	40,978	40,978												40,978
1989	18,117	40,014	40,897	41,220	41,427	41,573	41,663	41,712	41,733	41,754	41,769	41,779	41,789	41,797	41,802	41,808	41,810	41,812	41,813	41,816	41,819	41,820	41,820	41,820	41,820													41,820
1990	18,328	39,833	40,684	41,019	41,190	41,289	41,352	41,400	41,425	41,445	41,466	41,477	41,486	41,489	41,492	41,494	41,500	41,505	41,506	41,506	41,508	41,509	41,512	41,513														41,513
1991	17,282	36,990	37,832	38,172	38,341	38,437	38,510	38,539	38,565	38,583	38,594	38,607	38,611	38,619	38,623	38,625	38,626	38,630	38,631	38,633	38,633	38,634	38,636															38,636
1992	16,118	35,767	36,557	36,842	37,003	37,120	37,180	37,220	37,240	37,258	37,276	37,285	37,294	37,304	37,308	37,312	37,316	37,316	37,321	37,321	37,321	37,322																37,322
1993	8,223	31,853	34,990	35,764	36,080	36,266	36,409	36,489	36,524	36,556	36,579	36,601	36,608	36,618	36,629	36,632	36,638	36,643	36,645	36,648	36,649																	36,649
1994	6,633	30,465	33,239	33,939	34,275	34,458	34,566	34,626	34,682	34,727	34,757	34,778	34,791	34,802	34,807	34,813	34,819	34,824	34,828	34,828																		34,828
1995	6,982	28,694	30,729	31,253	31,509	31,642	31,745	31,818	31,873	31,913	31,937	31,955	31,968	31,979	31,986	31,994	31,994	31,998	32,001																			32,001
1996	6,786	25,712	27,357	27,882	28,082	28,216	28,303	28,368	28,409	28,427	28,448	28,454	28,465	28,470	28,480	28,487	28,491	28,493																				28,493
1997	6,207	22,855	24,440	24,894	25,097	25,242	25,329	25,393	25,438	25,468	25,488	25,501	25,515	25,525	25,530	25,531	25,533																					25,533
1998	6,394	22,232	23,765	24,235	24,429	24,570	24,667	24,718	24,746	24,766	24,784	24,800	24,813	24,825	24,830	24,833																						24,833
1999	6,666	22,172	23,614	24,152	24,406	24,552	24,653	24,707	24,744	24,774	24,811	24,828	24,837	24,842	24,848																							24,848
2000	6,651	21,430	23,015	23,522	23,740	23,868	23,957	24,008	24,056	24,097	24,128	24,146	24,153	24,165																								24,165
2001	5,650	18,763	20,266	20,672	20,881	21,002	21,084	21,126	21,184	21,225	21,245	21,252	21,260																									21,260
2002	5,014	17,618	18,956	19,383	19,565	19,673	19,748	19,811	19,857	19,882	19,895	19,908																										19,908
2003	5,067	16,079	17,368	17,772	17,929	18,040	18,117	18,180	18,227	18,251	18,274																											18,274
2004	4,429	13,980	15,105	15,474	15,622	15,740	15,826	15,879	15,906	15,927																												15,927
2005	3,505	12,204	13,271	13,629	13,785	13,912	13,985	14,026	14,047																													14,047
2006	2,886	10,146	11,142	11,471	11,632	11,736	11,793	11,828																														11,828
2007	2,650	9,330	10,414	10,763	10,916	11,006	11,053																															11,053
2008	2,435	8,755	9,737	10,036	10,128	10,211																																10,211
2009	2,073	7,235	7,934	8,116	8,182																																	8,182
2010	2,155	7,856	8,548	8,749																																		8,749
2011	2,375	8,045	8,637																																			8,637
2012	2,085	7,344																																				7,344
2013	1,835																																					1,835
																																						785,528

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.174	1.020	1.008	1.006	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.298	1.021	1.009	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.213	1.021	1.009	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.227	1.020	1.008	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.211	1.022	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.264	1.020	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.204	1.021	1.009	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.209	1.022	1.008	1.005	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.173	1.021	1.008	1.004	1.002	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.140	1.023	1.009	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.219	1.022	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.874	1.098	1.022	1.009	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	4.593	1.091	1.021	1.010	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	4.110	1.071	1.017	1.008	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	3.789	1.064	1.019	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	3.682	1.069	1.019	1.008	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000																						
1998	3.477	1.069	1.020	1.008	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000																							
1999	3.326	1.065	1.023	1.011	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000																								
2000	3.222	1.074	1.022	1.009	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.000	1.000																									
2001	3.321	1.080	1.020	1.010	1.006	1.004	1.002	1.003	1.002	1.001	1.000	1.000																										
2002	3.514	1.076	1.023	1.009	1.006	1.004	1.003	1.002	1.001	1.001	1.001																											
2003	3.173	1.080	1.023	1.009	1.006	1.004	1.003	1.003	1.001	1.001																												
2004	3.156	1.080	1.024	1.010	1.008	1.005	1.003	1.002	1.001																													
2005	3.482	1.087	1.027	1.011	1.009	1.005	1.003	1.001																														
2006	3.516	1.098	1.030	1.014	1.009	1.005	1.003																															
2007	3.521	1.116	1.034	1.014	1.008	1.004																																
2008	3.595	1.112	1.031	1.009	1.008																																	
2009	3.490	1.097	1.023	1.008																																		
2010	3.645	1.088	1.024																																			
2011	3.387	1.074																																				
2012	3.522																																					
3 Yr Avg	3.518	1.086	1.026	1.011	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.528	1.097	1.028	1.011	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.525	1.096	1.027	1.011	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.514	1.086	1.026	1.011	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.527	1.098	1.028	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.404	1.089	1.025	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								1.000
Selected	3.525	1.098	1.028	1.012	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.123	1.170	1.065	1.035	1.024	1.015	1.010	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	630	1,701	2,977	4,005	4,971	5,849	6,615	7,245	7,712	8,066	8,336	8,555	8,700	8,788	8,843	8,879	8,910	8,938	8,955	8,968	8,979	8,991	9,001	9,011	9,021	9,028	9,032	9,035	9,039	9,042	9,044	9,046						9,046
1983	610	1,663	3,123	4,268	5,348	6,271	7,005	7,568	8,003	8,363	8,633	8,818	8,931	8,997	9,043	9,079	9,112	9,138	9,155	9,173	9,186	9,196	9,206	9,212	9,219	9,226	9,232	9,238	9,242	9,246	9,249							9,249
1984	642	1,813	3,425	4,702	5,833	6,745	7,417	7,946	8,384	8,723	8,953	9,087	9,172	9,228	9,274	9,307	9,338	9,366	9,391	9,414	9,433	9,446	9,458	9,468	9,476	9,480	9,488	9,494	9,501	9,508								9,508
1985	703	1,982	3,782	5,187	6,359	7,259	7,930	8,464	8,883	9,158	9,341	9,456	9,547	9,607	9,665	9,705	9,738	9,766	9,794	9,815	9,835	9,852	9,867	9,880	9,889	9,898	9,905	9,915	9,922									9,922
1986	704	2,022	3,874	5,238	6,354	7,285	8,080	8,714	9,141	9,406	9,578	9,689	9,764	9,833	9,886	9,929	9,964	9,995	10,022	10,044	10,064	10,080	10,091	10,101	10,111	10,119	10,128	10,133										10,133
1987	733	2,066	3,962	5,334	6,504	7,519	8,379	8,996	9,399	9,650	9,808	9,907	9,991	10,043	10,090	10,135	10,168	10,196	10,219	10,233	10,248	10,261	10,272	10,284	10,295	10,307	10,314											10,314
1988	740	2,126	4,057	5,498	6,727	7,729	8,460	8,941	9,248	9,455	9,580	9,684	9,766	9,826	9,881	9,926	9,967	10,003	10,037	10,059	10,079	10,099	10,114	10,127	10,138	10,144												10,144
1989	770	2,225	4,317	5,869	7,119	8,011	8,619	9,040	9,326	9,501	9,649	9,739	9,811	9,873	9,923	9,962	10,000	10,034	10,065	10,087	10,109	10,132	10,150	10,162	10,171													10,171
1990	801	2,352	4,304	5,826	6,912	7,648	8,159	8,515	8,736	8,918	9,037	9,133	9,216	9,285	9,338	9,382	9,418	9,451	9,479	9,505	9,528	9,552	9,571	9,587														9,587
1991	869	3,057	4,938	6,192	7,048	7,620	8,024	8,302	8,514	8,656	8,768	8,859	8,942	9,011	9,068	9,115	9,148	9,179	9,205	9,227	9,248	9,265	9,282															9,282
1992	887	3,051	4,694	5,712	6,390	6,868	7,189	7,433	7,601	7,720	7,823	7,919	8,002	8,067	8,120	8,167	8,208	8,248	8,281	8,312	8,336	8,353																8,353
1993	1,892	3,350	4,636	5,458	6,017	6,404	6,740	6,952	7,112	7,260	7,371	7,461	7,535	7,602	7,659	7,706	7,744	7,782	7,819	7,849	7,870																	7,870
1994	2,051	3,421	4,630	5,377	5,899	6,330	6,625	6,849	7,024	7,165	7,284	7,388	7,469	7,534	7,587	7,638	7,681	7,720	7,759	7,790																		7,790
1995	2,098	3,442	4,555	5,274	5,850	6,248	6,559	6,806	7,008	7,171	7,317	7,432	7,518	7,591	7,653	7,704	7,751	7,791	7,826																			7,826
1996	2,036	3,418	4,534	5,327	5,888	6,307	6,647	6,928	7,164	7,367	7,531	7,658	7,762	7,859	7,937	8,000	8,053	8,091																				8,091
1997	2,033	3,478	4,737	5,616	6,273	6,801	7,251	7,614	7,903	8,143	8,327	8,467	8,588	8,690	8,770	8,838	8,899																					8,899
1998	2,068	3,880	5,302	6,285	7,056	7,667	8,192	8,596	8,914	9,160	9,336	9,476	9,607	9,729	9,827	9,910																						9,910
1999	2,079	4,032	5,708	6,941	7,886	8,651	9,284	9,779	10,150	10,449	10,686	10,899	11,086	11,242	11,365																							11,365
2000	2,238	4,530	6,588	8,011	9,127	10,028	10,729	11,252	11,668	11,993	12,288	12,536	12,750	12,905																								12,905
2001	2,457	5,141	7,394	9,068	10,341	11,312	12,074	12,673	13,150	13,575	13,946	14,239	14,463																									14,463
2002	2,570	5,307	7,773	9,600	10,966	12,060	12,899	13,572	14,149	14,617	14,972	15,257																										15,257
2003	2,723	5,493	8,083	9,872	11,230	12,302	13,143	13,844	14,436	14,918	15,279																											15,279
2004	2,768	5,688	8,310	10,222	11,701	12,877	13,908	14,759	15,441	15,960																												15,960
2005	3,003	5,931	8,720	10,897	12,729	14,239	15,480	16,470	17,215																													17,215
2006	3,045	6,294	9,494	12,010	14,173	15,995	17,508	18,659																														18,659
2007	3,220	6,693	10,142	13,214	15,712	17,720	19,217																															19,217
2008	3,289	7,142	11,426	14,796	17,434	19,504																																19,504
2009	3,461	7,543	11,700	14,875	17,312																																	17,312
2010	3,434	7,396	11,262	14,016																																		14,016
2011	3,441	7,034	10,569																																			10,569
2012	3,476	7,186																																				7,186
2013	3,519																																					3,519

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.699	1.750	1.345	1.241	1.177	1.131	1.095	1.065	1.046	1.033	1.026	1.017	1.010	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.726	1.877	1.367	1.253	1.173	1.117	1.080	1.057	1.045	1.032	1.021	1.013	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000								
1984	2.824	1.889	1.373	1.241	1.156	1.100	1.071	1.055	1.041	1.026	1.015	1.009	1.006	1.005	1.004	1.003	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001									
1985	2.820	1.908	1.372	1.226	1.141	1.093	1.067	1.050	1.031	1.020	1.012	1.010	1.006	1.006	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001										
1986	2.873	1.916	1.352	1.213	1.147	1.109	1.078	1.049	1.029	1.018	1.012	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000											
1987	2.820	1.918	1.346	1.219	1.156	1.114	1.074	1.045	1.027	1.016	1.010	1.008	1.005	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001												
1988	2.871	1.909	1.355	1.223	1.149	1.095	1.057	1.034	1.022	1.013	1.011	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001													
1989	2.891	1.941	1.359	1.213	1.125	1.076	1.049	1.032	1.019	1.016	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001														
1990	2.936	1.830	1.354	1.186	1.107	1.067	1.044	1.026	1.021	1.013	1.011	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002															
1991	3.520	1.615	1.254	1.138	1.081	1.053	1.035	1.025	1.017	1.013	1.010	1.009	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002																
1992	3.439	1.538	1.217	1.119	1.075	1.047	1.034	1.023	1.016	1.013	1.012	1.010	1.008	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.002																	
1993	1.771	1.384	1.177	1.103	1.064	1.053	1.032	1.023	1.021	1.015	1.012	1.010	1.009	1.007	1.006	1.005	1.005	1.005	1.004	1.003																		
1994	1.667	1.354	1.161	1.097	1.073	1.047	1.034	1.026	1.020	1.017	1.014	1.011	1.009	1.007	1.007	1.006	1.005	1.005	1.004																			
1995	1.641	1.323	1.158	1.109	1.068	1.050	1.038	1.030	1.023	1.020	1.016	1.012	1.010	1.008	1.007	1.006	1.005	1.004																				
1996	1.679	1.327	1.175	1.105	1.071	1.054	1.042	1.034	1.028	1.022	1.017	1.014	1.012	1.010	1.008	1.007	1.005																					
1997	1.711	1.362	1.186	1.117	1.084	1.066	1.050	1.038	1.030	1.023	1.017	1.014	1.012	1.009	1.008	1.007																						
1998	1.876	1.366	1.186	1.123	1.087	1.069	1.049	1.037	1.028	1.019	1.015	1.014	1.013	1.010	1.008																							
1999	1.940	1.416	1.216	1.136	1.097	1.073	1.053	1.038	1.029	1.023	1.020	1.017	1.014	1.011																								
2000	2.024	1.454	1.216	1.139	1.099	1.070	1.049	1.037	1.028	1.025	1.020	1.017	1.012																									
2001	2.093	1.438	1.226	1.140	1.094	1.067	1.050	1.038	1.032	1.027	1.021	1.016																										
2002	2.065	1.465	1.235	1.142	1.100	1.070	1.052	1.043	1.033	1.024	1.019																											
2003	2.017	1.472	1.221	1.138	1.095	1.068	1.053	1.043	1.033	1.024																												
2004	2.055	1.461	1.230	1.145	1.101	1.080	1.061	1.046	1.034																													
2005	1.975	1.470	1.250	1.168	1.119	1.087	1.064	1.045																														
2006	2.067	1.508	1.265	1.180	1.129	1.095	1.066																															
2007	2.078	1.515	1.303	1.189	1.128	1.084																																
2008	2.171	1.600	1.295	1.178	1.119																																	
2009	2.180	1.551	1.271	1.164																																		
2010	2.153	1.523	1.245																																			
2011	2.044	1.503																																				
2012	2.067																																					
3 Yr Avg	2.088	1.525	1.270	1.177	1.125	1.089	1.064	1.045	1.033	1.025	1.020	1.017	1.013	1.010	1.008	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000							
5 Yr Avg	2.123	1.538	1.276	1.176	1.119	1.083	1.059	1.043	1.032	1.025	1.019	1.016	1.013	1.010	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000							
7 Yr Avg	2.109	1.524	1.266	1.166	1.113	1.079	1.056	1.041	1.031	1.024	1.018	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000							
3 Yr Wtd	2.088	1.526	1.270	1.177	1.125	1.089	1.064	1.045	1.033	1.025	1.020	1.017	1.013	1.010	1.008	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000							
5 Yr Wtd	2.123	1.539	1.276	1.176	1.120	1.084	1.060	1.043	1.032	1.025	1.019	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000							
10 Yr Wtd	2.084	1.511	1.257	1.161	1.110	1.078	1.056	1.041	1.031	1.023	1.018	1.014	1.011	1.008	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000							TAIL
Prior FY	2.126	1.541	1.278	1.174	1.116	1.081	1.057	1.042	1.031	1.024	1.019	1.015	1.012	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000				1.002
Selected	2.123	1.539	1.276	1.176	1.120	1.084	1.060	1.043	1.032	1.025	1.019	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000							
Cumulative	7.657	3.607	2.344	1.838	1.563	1.396	1.288	1.215	1.165	1.129	1.102	1.081	1.064	1.051	1.040	1.033	1.026	1.021	1.017	1.014	1.011	1.009	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	276	1,622	2,895	3,926	4,904	5,799	6,578	7,216	7,692	8,051	8,323	8,545	8,692	8,781	8,838	8,875	8,907	8,936	8,953	8,967	8,979	8,990	9,000	9,010	9,020	9,028	9,032	9,035	9,039	9,042	9,044	9,046						9,046
1983	253	1,587	3,044	4,198	5,287	6,225	6,970	7,541	7,984	8,349	8,623	8,811	8,925	8,992	9,039	9,075	9,109	9,136	9,154	9,172	9,185	9,194	9,205	9,212	9,218	9,226	9,232	9,238	9,242	9,246	9,249							9,249
1984	278	1,735	3,349	4,637	5,780	6,705	7,389	7,926	8,368	8,713	8,944	9,081	9,167	9,224	9,270	9,303	9,334	9,364	9,389	9,413	9,432	9,444	9,457	9,467	9,475	9,480	9,487	9,493	9,501	9,508								9,508
1985	302	1,898	3,695	5,108	6,294	7,213	7,902	8,443	8,868	9,147	9,332	9,449	9,541	9,602	9,660	9,701	9,735	9,763	9,792	9,813	9,835	9,851	9,867	9,880	9,889	9,898	9,905	9,915	9,922									9,922
1986	305	1,936	3,788	5,163	6,292	7,239	8,048	8,689	9,119	9,390	9,566	9,679	9,756	9,826	9,881	9,925	9,961	9,993	10,020	10,042	10,063	10,079	10,090	10,101	10,110	10,119	10,128	10,133										10,133
1987	310	1,978	3,871	5,256	6,441	7,472	8,345	8,970	9,380	9,634	9,797	9,897	9,984	10,037	10,084	10,131	10,164	10,194	10,218	10,233	10,247	10,260	10,271	10,284	10,295	10,307	10,314											10,314
1988	322	2,037	3,969	5,427	6,671	7,688	8,433	8,921	9,232	9,443	9,570	9,678	9,761	9,822	9,877	9,924	9,965	10,002	10,036	10,058	10,078	10,099	10,113	10,126	10,137	10,143												10,143
1989	333	2,129	4,222	5,785	7,052	7,963	8,587	9,017	9,307	9,486	9,637	9,729	9,803	9,868	9,919	9,959	9,998	10,032	10,063	10,086	10,108	10,131	10,149	10,162	10,171													10,171
1990	354	2,256	4,217	5,757	6,858	7,606	8,127	8,492	8,717	8,904	9,027	9,125	9,210	9,279	9,333	9,377	9,415	9,449	9,477	9,503	9,527	9,551	9,570	9,587														9,587
1991	388	2,927	4,835	6,117	6,994	7,580	7,997	8,281	8,498	8,644	8,758	8,852	8,936	9,007	9,065	9,112	9,145	9,177	9,203	9,226	9,247	9,264	9,282															9,282
1992	383	2,924	4,597	5,638	6,335	6,830	7,161	7,412	7,584	7,706	7,813	7,910	7,995	8,062	8,116	8,165	8,206	8,246	8,280	8,311	8,335	8,352																8,352
1993	424	2,911	4,426	5,325	5,923	6,336	6,695	6,921	7,087	7,240	7,356	7,451	7,525	7,595	7,654	7,701	7,741	7,780	7,817	7,848	7,869																	7,869
1994	391	2,992	4,418	5,239	5,804	6,262	6,574	6,808	6,993	7,143	7,268	7,377	7,460	7,527	7,581	7,634	7,678	7,718	7,758	7,789																		7,789
1995	458	3,086	4,373	5,150	5,760	6,177	6,506	6,766	6,979	7,150	7,301	7,420	7,509	7,585	7,648	7,701	7,748	7,790	7,825																			7,825
1996	485	3,083	4,352	5,212	5,801	6,244	6,601	6,896	7,141	7,348	7,517	7,646	7,753	7,851	7,932	7,997	8,050	8,089																				8,089
1997	494	3,112	4,533	5,474	6,164	6,722	7,191	7,570	7,871	8,120	8,310	8,454	8,579	8,684	8,767	8,834	8,896																					8,896
1998	532	3,472	5,071	6,131	6,938	7,582	8,134	8,553	8,878	9,131	9,313	9,459	9,595	9,721	9,822	9,906																						9,906
1999	557	3,596	5,421	6,742	7,741	8,543	9,206	9,718	10,101	10,412	10,663	10,883	11,074	11,233	11,358																							11,358
2000	615	4,014	6,269	7,791	8,959	9,897	10,628	11,170	11,605	11,949	12,259	12,516	12,733	12,894																								12,894
2001	652	4,532	7,040	8,807	10,145	11,162	11,960	12,579	13,088	13,537	13,920	14,218	14,447																									14,447
2002	646	4,689	7,390	9,332	10,761	11,899	12,775	13,485	14,091	14,575	14,939	15,234																										15,234
2003	753	4,822	7,665	9,580	10,994	12,118	13,002	13,742	14,367	14,867	15,245																											15,245
2004	767	4,976	7,855	9,898	11,439	12,684	13,774	14,666	15,369	15,907																												15,907
2005	746	5,128	8,199	10,522	12,432	14,035	15,338	16,367	17,134																													17,134
2006	738	5,361	8,881	11,566	13,841	15,760	17,335	18,529																														18,529
2007	764	5,592	9,459	12,737	15,360	17,466	19,022																															19,022
2008	773	6,032	10,734	14,326	17,036	19,214																																19,214
2009	856	6,515	11,081	14,412	16,909																																	16,909
2010	817	6,412	10,623	13,532																																		13,532
2011	888	6,148	9,918																																			9,918
2012	837	6,097																																				6,097
2013	743																																					743

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					9,002	9,020	9,028	9,032	9,038	9,041	9,044	9,038	9,042	9,044	9,047	9,047						9,047
1983																				9,196	9,210	9,216	9,228	9,228	9,230	9,241	9,246	9,250	9,250	9,251	9,254							9,254
1984																			9,439	9,460	9,469	9,485	9,504	9,484	9,487	9,491	9,501	9,504	9,512	9,516								9,516
1985																		9,820	9,852	9,859	9,877	9,893	9,905	9,905	9,907	9,915	9,913	9,926	9,930									9,930
1986																	10,066	10,058	10,074	10,078	10,102	10,112	10,124	10,123	10,125	10,130	10,139	10,138										10,138
1987																10,258	10,261	10,252	10,261	10,261	10,268	10,281	10,292	10,305	10,307	10,316	10,321											10,321
1988															10,076	10,022	10,054	10,072	10,099	10,092	10,108	10,141	10,145	10,142	10,149	10,151												10,151
1989														10,067	10,071	10,051	10,090	10,105	10,138	10,135	10,152	10,169	10,169	10,178	10,179													10,179
1990													9,449	9,468	9,497	9,476	9,515	9,534	9,552	9,553	9,571	9,582	9,592	9,604														9,604
1991												9,119	9,125	9,192	9,228	9,210	9,224	9,236	9,255	9,270	9,272	9,287	9,302															9,302
1992											8,129	8,164	8,195	8,215	8,261	8,257	8,292	8,311	8,336	8,345	8,360	8,374																8,374
1993										7,670	7,681	7,663	7,690	7,741	7,780	7,779	7,813	7,850	7,867	7,882	7,892																	7,892
1994									7,482	7,632	7,620	7,628	7,663	7,704	7,739	7,730	7,767	7,770	7,801	7,821																		7,821
1995								7,384	7,574	7,634	7,641	7,636	7,668	7,724	7,771	7,814	7,819	7,845	7,863																			7,863
1996							7,433	7,700	7,746	7,851	7,898	7,913	7,960	8,034	8,074	8,074	8,108	8,127																				8,127
1997						8,012	8,451	8,588	8,663	8,698	8,782	8,773	8,825	8,876	8,890	8,907	8,971																					8,971
1998					8,899	9,289	9,437	9,561	9,692	9,774	9,796	9,786	9,838	9,886	9,943	10,003																						10,003
1999				9,637	10,173	10,326	10,565	10,825	10,986	11,111	11,182	11,309	11,338	11,410	11,484																							11,484
2000			9,843	11,473	11,673	11,853	12,079	12,321	12,507	12,657	12,837	12,872	12,979	13,065																								13,065
2001		8,700	11,424	12,926	13,165	13,426	13,557	13,859	14,080	14,371	14,463	14,576	14,722																									14,722
2002	4,618	10,900	12,250	13,659	14,049	14,317	14,576	14,911	15,298	15,305	15,402	15,575																										15,575
2003	8,404	11,208	12,727	14,188	14,363	14,596	14,848	15,226	15,342	15,521	15,703																											15,703
2004	9,200	11,790	13,134	14,707	15,012	15,298	15,910	15,989	16,268	16,560																												16,560
2005	11,015	12,404	13,851	15,653	16,232	17,036	17,272	17,655	18,064																													18,064
2006	12,160	12,806	14,616	16,745	18,353	18,664	19,349	19,956																														19,956
2007	12,564	14,154	15,916	18,659	19,138	20,032	21,060																															21,060
2008	12,797	14,752	18,169	19,021	20,625	21,992																																21,992
2009	14,092	15,465	16,514	18,556	20,266																																	20,266
2010	13,778	12,376	15,386	17,183																																		17,183
2011	10,307	12,001	14,226																																			14,226
2012	11,573	12,346																																				12,346
2013	12,794																																					12,794

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					23	29	28	22	17	13	12	3	3	2	2	0						0
1983																				22	23	20	22	16	10	14	14	11	7	5	5							5
1984																			49	45	36	40	47	16	11	11	14	11	10	8								8
1985																		54	58	43	41	42	38	25	17	17	8	11	8									8
1986																	103	63	52	34	38	32	33	22	14	11	11	5										5
1987																123	93	56	42	28	21	20	20	21	11	9	6											6
1988															195	96	87	68	62	33	29	42	31	16	12	8												8
1989														193	148	89	90	71	73	48	43	37	19	16	9													9
1990													233	183	159	95	97	83	73	48	43	30	21	17														17
1991												260	183	181	160	94	76	58	50	42	24	22	20															20
1992											306	245	193	148	141	89	84	64	55	32	24	21																21
1993										411	309	202	156	139	121	73	69	68	48	33	21																	21
1994									458	467	336	239	194	170	152	92	86	50	42	31																		31
1995								578	567	463	325	204	150	133	118	109	68	53	37																			37
1996							785	771	582	484	367	255	198	175	136	73	55	36																				36
1997						1,211	1,200	974	760	555	455	306	237	186	120	69	71																					71
1998					1,842	1,622	1,244	965	779	614	461	309	230	157	116	93																						93
1999				2,696	2,286	1,675	1,281	1,046	836	662	496	411	252	168	119																							119
2000			3,255	3,463	2,546	1,825	1,350	1,069	839	664	549	335	230	160																								160
2001		3,559	4,031	3,858	2,824	2,114	1,483	1,185	930	796	517	337	259																									259
2002	2,048	5,593	4,477	4,059	3,082	2,257	1,678	1,339	1,149	688	430	317																										317
2003	5,681	5,715	4,644	4,316	3,133	2,294	1,704	1,382	906	603	424																											424
2004	6,432	6,102	4,824	4,486	3,311	2,421	2,002	1,229	827	600																												600
2005	8,012	6,473	5,132	4,756	3,504	2,798	1,792	1,185	849																													849
2006	9,115	6,512	5,123	4,735	4,179	2,669	1,841	1,297																														1,297
2007	9,344	7,462	5,775	5,445	3,426	2,312	1,843																															1,843
2008	9,508	7,610	6,743	4,225	3,191	2,488																																2,488
2009	10,631	7,922	4,815	3,681	2,954																																	2,954
2010	10,344	4,980	4,125	3,167																																		3,167
2011	6,866	4,967	3,657																																			3,657
2012	8,098	5,160																																				5,160
2013	9,275																																					9,275

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982	1.41%	3.07%	3.13%	3.16%	3.18%	3.19%	3.20%	3.21%	3.21%	3.21%	3.21%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%						81,686,001
1983	1.43%	3.28%	3.35%	3.38%	3.40%	3.42%	3.42%	3.43%	3.43%	3.43%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%	3.44%							79,648,938
1984	1.71%	3.79%	3.88%	3.91%	3.93%	3.94%	3.95%	3.95%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.96%	3.97%	3.97%								82,134,435
1985	1.79%	3.98%	4.06%	4.10%	4.12%	4.13%	4.14%	4.15%	4.15%	4.15%	4.15%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%									85,578,631
1986	1.76%	3.89%	3.98%	4.01%	4.03%	4.04%	4.05%	4.06%	4.06%	4.06%	4.06%	4.06%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%										89,545,683
1987	1.75%	3.95%	4.03%	4.07%	4.09%	4.10%	4.11%	4.12%	4.12%	4.12%	4.12%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%	4.13%											92,902,249
1988	1.86%	4.11%	4.19%	4.23%	4.25%	4.26%	4.27%	4.28%	4.28%	4.28%	4.28%	4.28%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%	4.29%												95,580,917
1989	1.82%	4.02%	4.11%	4.14%	4.16%	4.17%	4.18%	4.19%	4.19%	4.19%	4.19%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%													99,591,072
1990	1.81%	3.93%	4.02%	4.05%	4.07%	4.08%	4.08%	4.09%	4.09%	4.09%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%														101,254,967
1991	1.72%	3.67%	3.76%	3.79%	3.81%	3.82%	3.83%	3.83%	3.83%	3.83%	3.83%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%															100,654,884
1992	1.62%	3.61%	3.69%	3.71%	3.73%	3.74%	3.75%	3.75%	3.75%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%	3.76%																99,199,664
1993	0.81%	3.13%	3.44%	3.51%	3.55%	3.56%	3.58%	3.59%	3.59%	3.59%	3.59%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%																	101,763,581
1994	0.64%	2.95%	3.22%	3.29%	3.32%	3.34%	3.35%	3.36%	3.36%	3.37%	3.37%	3.37%	3.37%	3.37%	3.37%	3.38%	3.38%	3.38%	3.38%	3.38%																		103,144,617
1995	0.66%	2.71%	2.90%	2.95%	2.98%	2.99%	3.00%	3.01%	3.01%	3.01%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%																			105,860,639
1996	0.63%	2.40%	2.56%	2.61%	2.62%	2.64%	2.64%	2.65%	2.65%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%																				107,011,928
1997	0.57%	2.09%	2.23%	2.27%	2.29%	2.30%	2.31%	2.32%	2.32%	2.32%	2.33%	2.33%	2.33%	2.33%	2.33%	2.33%	2.33%																					109,565,780
1998	0.58%	2.03%	2.17%	2.21%	2.23%	2.24%	2.25%	2.25%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%																						109,703,410
1999	0.60%	1.98%	2.11%	2.16%	2.18%	2.20%	2.21%	2.21%	2.21%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%																							111,784,761
2000	0.59%	1.89%	2.03%	2.07%	2.09%	2.10%	2.11%	2.11%	2.12%	2.12%	2.12%	2.13%	2.13%	2.13%																								113,612,761
2001	0.50%	1.66%	1.80%	1.83%	1.85%	1.86%	1.87%	1.87%	1.88%	1.88%	1.88%	1.88%	1.88%																									112,872,903
2002	0.45%	1.58%	1.70%	1.73%	1.75%	1.76%	1.77%	1.77%	1.78%	1.78%	1.78%	1.78%																										111,762,597
2003	0.46%	1.46%	1.58%	1.62%	1.63%	1.64%	1.65%	1.66%	1.66%	1.66%	1.66%																											109,823,635
2004	0.41%	1.29%	1.39%	1.42%	1.44%	1.45%	1.46%	1.46%	1.46%	1.47%																												108,674,619
2005	0.32%	1.12%	1.22%	1.25%	1.27%	1.28%	1.28%	1.29%	1.29%																													108,922,029
2006	0.26%	0.92%	1.01%	1.04%	1.06%	1.07%	1.07%	1.08%																														109,940,677
2007	0.24%	0.85%	0.95%	0.98%	1.00%	1.00%	1.01%																															109,685,990
2008	0.23%	0.82%	0.91%	0.94%	0.94%	0.95%																																107,266,594
2009	0.21%	0.73%	0.80%	0.82%	0.82%																																	99,469,136
2010	0.22%	0.81%	0.88%	0.90%																																		97,450,013
2011	0.24%	0.82%	0.88%																																			98,646,157
2012	0.21%	0.73%																																				99,964,519
2013	0.18%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	276	1,346	1,273	1,032	978	895	779	638	476	359	272	222	147	89	57	38	32	29	17	14	12	12	9	10	10	8	4	3	4	3	2	2						26,299
1983	253	1,334	1,456	1,154	1,089	938	744	571	443	365	274	188	113	67	47	36	33	27	18	18	13	10	10	7	7	8	6	6	5	4	3							27,401
1984	278	1,457	1,614	1,288	1,143	925	684	536	442	345	231	137	86	57	46	33	31	29	25	24	19	13	13	10	8	4	8	6	8	7								32,567
1985	302	1,596	1,797	1,413	1,186	919	689	541	425	279	184	117	92	62	58	41	34	28	28	22	21	17	16	13	9	9	7	10	7									35,591
1986	305	1,631	1,852	1,375	1,129	947	809	641	430	271	176	114	77	70	55	44	36	31	28	22	21	16	11	11	10	9	9	5										36,432
1987	310	1,668	1,893	1,385	1,185	1,030	874	625	410	254	162	101	86	54	47	46	34	29	24	15	14	13	11	13	11	12	7											38,366
1988	322	1,715	1,932	1,457	1,245	1,017	745	489	311	211	127	108	83	61	55	46	42	37	34	22	20	21	15	13	11	6												40,979
1989	333	1,795	2,093	1,563	1,267	911	623	430	290	179	151	92	74	65	51	41	38	35	31	23	22	23	18	12	9													41,821
1990	354	1,903	1,961	1,540	1,101	749	521	365	225	186	123	99	85	69	54	44	38	34	28	26	24	24	19	17														41,514
1991	388	2,538	1,908	1,282	876	586	417	284	217	146	114	93	84	71	58	47	33	32	26	23	20	18	17															38,638
1992	383	2,540	1,674	1,041	697	495	331	251	172	122	107	98	85	67	54	48	41	40	34	31	24	17																37,325
1993	424	2,487	1,515	899	598	413	359	226	166	154	116	95	74	70	59	48	39	39	37	31	21																	36,653
1994	391	2,601	1,426	821	565	458	312	234	186	150	125	109	83	67	54	53	44	41	39	32																		34,833
1995	458	2,629	1,287	777	609	417	329	260	212	171	151	119	89	76	63	53	47	41	35																			32,006
1996	485	2,599	1,269	859	590	443	357	295	245	207	169	129	107	98	81	65	54	39																				28,500
1997	494	2,618	1,421	941	690	558	469	379	302	248	190	144	125	105	82	68	62																					25,541
1998	532	2,940	1,599	1,060	807	644	552	419	326	253	182	146	136	126	101	84																						24,844
1999	557	3,039	1,825	1,321	999	801	663	512	384	311	252	220	191	158	126																							24,863
2000	615	3,398	2,255	1,522	1,168	938	731	542	436	344	310	257	217	161																								24,185
2001	652	3,880	2,508	1,768	1,337	1,017	798	619	509	449	383	298	230																									21,284
2002	646	4,043	2,701	1,942	1,428	1,138	876	710	606	484	364	295																										19,939
2003	753	4,069	2,843	1,915	1,414	1,124	884	740	625	499	379																											18,314
2004	767	4,209	2,879	2,043	1,541	1,245	1,090	892	703	538																												15,980
2005	746	4,382	3,071	2,324	1,910	1,603	1,303	1,029	766																													14,114
2006	738	4,623	3,520	2,686	2,275	1,919	1,575	1,194																														11,911
2007	764	4,828	3,867	3,279	2,623	2,106	1,557																															11,166
2008	773	5,260	4,702	3,592	2,709	2,179																																10,365
2009	856	5,658	4,567	3,331	2,497																																	8,377
2010	817	5,595	4,211	2,909																																		9,062
2011	888	5,260	3,770																																			9,204
2012	837	5,260																																				8,655
2013	743																																					8,687
																																						804,463

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	4.868	0.946	0.811	0.948	0.916	0.870	0.819	0.746	0.754	0.759	0.818	0.661	0.603	0.640	0.664	0.846	0.906	0.600	0.795	0.839	1.020	0.804	1.062	1.005	0.758	0.534	0.838	1.107	0.726	0.896	0.874						
1983	5.264	1.092	0.793	0.943	0.861	0.794	0.768	0.775	0.824	0.751	0.685	0.604	0.595	0.698	0.770	0.921	0.814	0.654	1.017	0.724	0.728	1.078	0.670	0.978	1.142	0.790	0.934	0.801	0.795	0.854							
1984	5.249	1.107	0.799	0.887	0.810	0.739	0.784	0.824	0.780	0.670	0.591	0.629	0.662	0.810	0.721	0.948	0.933	0.846	0.967	0.787	0.676	0.978	0.824	0.769	0.539	1.833	0.788	1.284	0.823								
1985	5.282	1.126	0.787	0.839	0.775	0.750	0.786	0.785	0.657	0.660	0.634	0.787	0.669	0.939	0.705	0.841	0.826	0.996	0.770	0.978	0.784	0.932	0.843	0.700	1.023	0.749	1.379	0.718									
1986	5.353	1.136	0.742	0.822	0.838	0.855	0.792	0.672	0.629	0.650	0.647	0.673	0.913	0.791	0.797	0.816	0.874	0.875	0.787	0.962	0.772	0.665	1.018	0.875	0.940	0.958	0.587										
1987	5.386	1.134	0.732	0.856	0.869	0.848	0.715	0.657	0.618	0.640	0.620	0.856	0.622	0.882	0.982	0.723	0.879	0.800	0.637	0.963	0.918	0.837	1.135	0.876	1.049	0.622											
1988	5.327	1.127	0.754	0.854	0.817	0.733	0.656	0.636	0.678	0.602	0.853	0.765	0.739	0.907	0.835	0.898	0.884	0.935	0.630	0.937	1.018	0.713	0.889	0.824	0.557												
1989	5.385	1.166	0.747	0.811	0.719	0.684	0.690	0.674	0.618	0.845	0.607	0.803	0.874	0.786	0.800	0.947	0.898	0.904	0.728	0.984	1.031	0.779	0.692	0.719													
1990	5.382	1.031	0.785	0.715	0.680	0.696	0.701	0.617	0.828	0.660	0.801	0.857	0.819	0.777	0.827	0.845	0.907	0.830	0.920	0.917	0.995	0.815	0.885														
1991	6.534	0.752	0.672	0.684	0.669	0.711	0.681	0.763	0.674	0.781	0.817	0.903	0.844	0.815	0.818	0.691	0.975	0.822	0.876	0.891	0.857	0.982															
1992	6.632	0.659	0.622	0.670	0.709	0.670	0.757	0.685	0.712	0.872	0.915	0.868	0.788	0.811	0.894	0.856	0.961	0.862	0.913	0.751	0.735																
1993	5.859	0.609	0.594	0.665	0.690	0.870	0.630	0.733	0.927	0.755	0.816	0.786	0.935	0.844	0.816	0.818	1.001	0.947	0.835	0.688																	
1994	6.658	0.548	0.576	0.688	0.810	0.681	0.750	0.794	0.807	0.833	0.870	0.765	0.809	0.807	0.970	0.836	0.924	0.964	0.806																		
1995	5.743	0.489	0.604	0.784	0.685	0.788	0.792	0.815	0.808	0.880	0.789	0.750	0.847	0.837	0.841	0.882	0.873	0.860																			
1996	5.362	0.488	0.677	0.686	0.751	0.806	0.825	0.831	0.846	0.816	0.762	0.828	0.921	0.826	0.800	0.827	0.726																				
1997	5.300	0.543	0.663	0.733	0.809	0.841	0.808	0.795	0.823	0.766	0.757	0.872	0.839	0.781	0.821	0.922																					
1998	5.522	0.544	0.663	0.761	0.798	0.856	0.759	0.778	0.776	0.720	0.804	0.930	0.926	0.798	0.835																						
1999	5.452	0.601	0.724	0.756	0.802	0.827	0.772	0.749	0.809	0.810	0.874	0.868	0.830	0.793																							
2000	5.522	0.664	0.675	0.767	0.804	0.779	0.741	0.804	0.788	0.902	0.829	0.844	0.743																								
2001	5.949	0.646	0.705	0.757	0.761	0.785	0.776	0.822	0.882	0.852	0.778	0.771																									
2002	6.256	0.668	0.719	0.735	0.797	0.770	0.810	0.854	0.798	0.751	0.811																										
2003	5.400	0.699	0.674	0.738	0.795	0.786	0.838	0.844	0.799	0.758																											
2004	5.487	0.684	0.710	0.754	0.808	0.876	0.818	0.789	0.764																												
2005	5.876	0.701	0.757	0.822	0.839	0.813	0.789	0.745																													
2006	6.265	0.761	0.763	0.847	0.844	0.821	0.758																														
2007	6.318	0.801	0.848	0.800	0.803	0.739																															
2008	6.806	0.894	0.764	0.754	0.804																																
2009	6.607	0.807	0.729	0.750																																	
2010	6.850	0.753	0.691																																		
2011	5.923	0.717																																			
2012	6.282																																				
3 Yr Avg	6.352	0.759	0.728	0.768	0.817	0.791	0.789	0.793	0.787	0.787	0.806	0.828	0.833	0.791	0.819	0.877	0.841	0.924	0.851	0.776	0.862	0.859	0.822	0.806	0.849	0.776	0.918	0.934	0.781	0.875	0.874						
5 Yr Avg	6.494	0.794	0.759	0.795	0.820	0.807	0.803	0.811	0.806	0.815	0.819	0.857	0.852	0.807	0.853	0.857	0.897	0.891	0.870	0.846	0.927	0.825	0.924	0.799	0.821	0.990	0.905	0.978	0.781	0.875	0.874						
10 Yr Avg	6.182	0.748	0.736	0.772	0.806	0.805	0.787	0.801	0.809	0.809	0.828	0.848	0.809	0.842	0.852	0.903	0.880	0.790	0.886	0.852	0.858	0.891	0.843	0.858	0.914	0.905	0.978	0.781	0.875	0.874							
3 Yr Wtd	6.339	0.760	0.729	0.767	0.815	0.788	0.785	0.787	0.786	0.786	0.804	0.823	0.820	0.792	0.820	0.878	0.834	0.923	0.849	0.766	0.863	0.848	0.820	0.807	0.847	0.762	0.891	0.902	0.792	0.872	0.874						
5 Yr Wtd	6.481	0.794	0.757	0.790	0.819	0.801	0.797	0.804	0.803	0.808	0.816	0.844	0.837	0.804	0.845	0.860	0.886	0.894	0.866	0.832	0.926	0.818	0.896	0.797	0.830	0.877	0.892	0.930	0.792	0.872	0.874						
10 Yr Wtd	6.190	0.754	0.740	0.775	0.808	0.800	0.787	0.799	0.806	0.804	0.808	0.829	0.839	0.806	0.839	0.853	0.895	0.884	0.793	0.870	0.857	0.841	0.876	0.831	0.851	0.824	0.892	0.930	0.792	0.872	0.874						
Prior	6.494	0.804	0.771	0.794	0.819	0.815	0.806	0.822	0.815	0.810	0.809	0.866	0.869	0.808	0.843	0.843	0.943	0.890	0.853	0.886	0.969	0.763	0.887	0.808	0.943	0.885	0.997	1.065	0.763	0.896							
																																					TAIL
Selected	6.190	0.754	0.740	0.775	0.808	0.800	0.787	0.799	0.806	0.804	0.808	0.829	0.839	0.806	0.839	0.853	0.895	0.884	0.793	0.870	0.857	0.841	0.876	0.831	0.851	0.824	0.892	0.930	0.792	0.872	0.874						1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	1.358	6.610	6.252	5.069	4.803	4.398	3.826	3.133	2.337	1.761	1.337	1.093	0.722	0.436	0.279	0.185	0.156	0.142	0.085	0.068	0.057	0.058	0.047	0.049	0.050	0.038	0.020	0.017	0.019	0.014	0.012	0.011						
1983	1.181	6.218	6.789	5.381	5.077	4.372	3.470	2.664	2.064	1.701	1.278	0.876	0.529	0.315	0.220	0.169	0.156	0.127	0.083	0.084	0.061	0.044	0.048	0.032	0.031	0.036	0.028	0.026	0.021	0.017	0.014							
1984	1.235	6.483	7.178	5.732	5.084	4.116	3.044	2.386	1.967	1.535	1.028	0.608	0.382	0.253	0.205	0.148	0.140	0.131	0.111	0.107	0.084	0.057	0.056	0.046	0.035	0.019	0.035	0.027	0.035	0.029								
1985	1.292	6.822	7.679	6.042	5.068	3.927	2.945	2.315	1.817	1.194	0.788	0.500	0.393	0.263	0.247	0.174	0.147	0.121	0.121	0.093	0.091	0.071	0.066	0.056	0.039	0.040	0.030	0.041	0.030									
1986	1.269	6.793	7.714	5.724	4.704	3.942	3.369	2.667	1.793	1.127	0.733	0.474	0.319	0.291	0.230	0.184	0.150	0.131	0.115	0.090	0.087	0.067	0.045	0.045	0.040	0.037	0.036	0.021										
1987	1.249	6.728	7.632	5.587	4.780	4.155	3.523	2.520	1.655	1.023	0.655	0.406	0.348	0.216	0.191	0.187	0.135	0.119	0.095	0.061	0.058	0.054	0.045	0.051	0.045	0.047	0.029											
1988	1.248	6.647	7.488	5.648	4.824	3.940	2.886	1.894	1.205	0.817	0.491	0.419	0.321	0.237	0.215	0.179	0.161	0.142	0.133	0.084	0.079	0.080	0.057	0.051	0.042	0.023												
1989	1.258	6.776	7.901	5.899	4.782	3.440	2.353	1.624	1.095	0.677	0.572	0.347	0.279	0.244	0.191	0.153	0.145	0.130	0.118	0.086	0.084	0.087	0.068	0.047	0.034													
1990	1.282	6.899	7.110	5.582	3.990	2.714	1.888	1.323	0.817	0.676	0.446	0.357	0.306	0.251	0.195	0.161	0.136	0.124	0.103	0.094	0.086	0.086	0.070	0.062														
1991	1.368	8.940	6.720	4.515	3.086	2.065	1.469	1.000	0.763	0.515	0.402	0.329	0.297	0.250	0.204	0.167	0.115	0.112	0.092	0.081	0.072	0.062	0.061															
1992	1.288	8.544	5.629	3.501	2.345	1.664	1.114	0.844	0.578	0.411	0.359	0.328	0.285	0.225	0.182	0.163	0.139	0.134	0.115	0.105	0.079	0.058																
1993	1.394	8.167	4.975	2.953	1.964	1.356	1.179	0.743	0.544	0.504	0.381	0.311	0.244	0.228	0.193	0.157	0.129	0.129	0.122	0.102	0.070																	
1994	1.246	8.297	4.550	2.620	1.803	1.460	0.994	0.746	0.592	0.478	0.398	0.346	0.265	0.214	0.173	0.168	0.140	0.130	0.125	0.101																		
1995	1.421	8.159	3.993	2.412	1.892	1.296	1.021	0.808	0.659	0.532	0.468	0.370	0.277	0.235	0.197	0.165	0.146	0.127	0.109																			
1996	1.453	7.790	3.804	2.576	1.768	1.328	1.070	0.884	0.734	0.621	0.506	0.386	0.320	0.294	0.243	0.194	0.161	0.117																				
1997	1.425	7.551	4.098	2.715	1.989	1.609	1.353	1.094	0.870	0.716	0.548	0.415	0.362	0.304	0.237	0.195	0.180																					
1998	1.470	8.115	4.416	2.926	2.228	1.778	1.523	1.156	0.899	0.698	0.502	0.404	0.375	0.348	0.278	0.232																						
1999	1.483	8.088	4.859	3.517	2.660	2.133	1.765	1.363	1.022	0.827	0.670	0.585	0.508	0.422	0.335																							
2000	1.579	8.721	5.788	3.905	2.997	2.408	1.875	1.390	1.118	0.882	0.796	0.659	0.557	0.414																								
2001	1.628	9.683	6.260	4.411	3.338	2.539	1.992	1.545	1.270	1.120	0.955	0.743	0.573																									
2002	1.567	9.805	6.551	4.711	3.464	2.761	2.125	1.722	1.470	1.174	0.882	0.715																										
2003	1.779	9.606	6.712	4.521	3.338	2.654	2.086	1.748	1.476	1.178	0.894																											
2004	1.752	9.614	6.575	4.667	3.519	2.843	2.490	2.037	1.607	1.228																												
2005	1.665	9.780	6.853	5.186	4.262	3.578	2.909	2.296	1.711																													
2006	1.589	9.954	7.578	5.782	4.898	4.132	3.390	2.571																														
2007	1.590	10.046	8.046	6.822	5.458	4.382	3.239																															
2008	1.588	10.808	9.662	7.381	5.568	4.477																																
2009	1.712	11.312	9.129	6.658	4.992																																	
2010	1.617	11.074	8.336	5.758																																		
2011	1.740	10.308	7.389																																			
2012	1.588	9.979																																				
2013	1.363																																					1
3 Yr Avg	1.564	10.454	8.285	6.599	5.339	4.330	3.179	2.302	1.598	1.193	0.910	0.706	0.546	0.394	0.283	0.207	0.162	0.125	0.119	0.103	0.074	0.069	0.066	0.053	0.040	0.036	0.032	0.030	0.029	0.020	0.013	0.011						
5 Yr Avg	1.604	10.696	8.512	6.481	5.036	3.882	2.823	2.075	1.507	1.116	0.839	0.621	0.475	0.356	0.258	0.191	0.151	0.127	0.113	0.097	0.078	0.075	0.060	0.051	0.040	0.033	0.032	0.027	0.026	0.020	0.013	0.011						
10 Yr Avg	1.620	10.248	7.683	5.590	4.183	3.191	2.339	1.692	1.218	0.898	0.662	0.493	0.377	0.293	0.224	0.176	0.145	0.126	0.113	0.090	0.079	0.067	0.056	0.049	0.039	0.034	0.030	0.027	0.026	0.020	0.013							
Selected	1.621	10.251	7.683	5.590	4.183	3.191	2.339	1.692	1.218	0.898	0.662	0.493	0.377	0.293	0.224	0.176	0.145	0.126	0.113	0.090	0.079	0.067	0.056	0.049	0.039	0.034	0.030	0.027	0.026	0.020	0.013	0.011						
Cumulative	41.814	40.193	29.943	22.260	16.670	12.486	9.296	6.956	5.264	4.046	3.149	2.487	1.994	1.617	1.324	1.100	0.924	0.779	0.653	0.540	0.450	0.371	0.305	0.249	0.200	0.160	0.126	0.096	0.070	0.044	0.024	0.011	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	551	(1)
15 times 3 Year Average Annual Payments	826	(2)
Incremental Development Method	88	(3)
'03 to '11 Exponential Curve Fit	469	(4)
'03 to '12 Exponential Curve Fit	396	(5)
'03 to '13 Exponential Curve Fit	195	(6)
'04 to '12 Exponential Curve Fit	467	(7)
Selected Unpaid Loss as of 6/30/2013	450	(8)
Actual FY 2013 Payments	17	(9)
Actual FY 2012 Payments	49	(10)
Actual FY 2011 Payments	99	(11)
Actual FY 2010 Payments	62	(12)
Unpaid Loss as of 6/30/2009	677	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $55
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $55
(3) SECTION 1, EXHIBIT 5, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 5, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 5, SHEET 46
(13) = SUM (8) THROUGH (12)

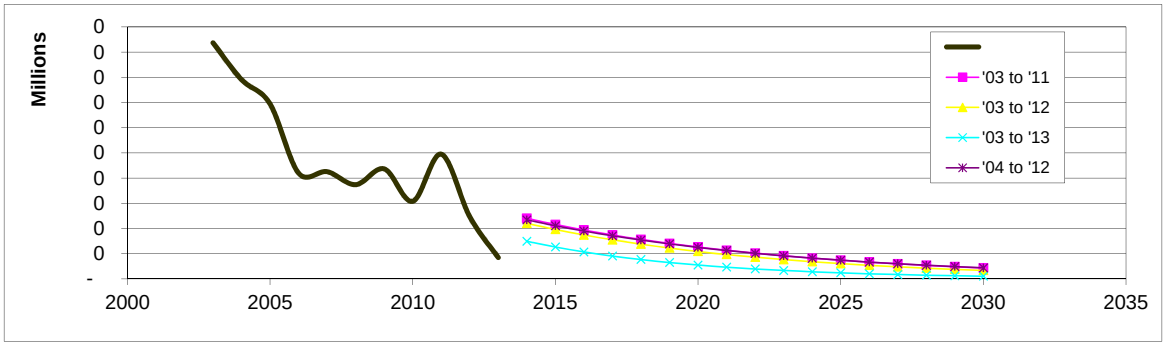
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '11 CURVE FIT	'03 to '12 CURVE FIT	'03 to '13 CURVE FIT	'04 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	187				
2004	158				
2005	139				
2006	84				
2007	85				
2008	75				
2009	87				
2010	62				
2011	99				
2012	49				
2013	17				
2014		48	44	30	47
2015		43	39	25	42
2016		39	35	21	38
2017		35	31	18	34
2018		31	28	15	31
2019		28	25	13	28
2020		25	22	11	25
2021		23	19	9	23
2022		20	17	8	20
2023		18	15	7	18
2024		16	14	6	16
2025		15	12	5	15
2026		13	11	4	13
2027		12	10	3	12
2028		11	9	3	11
2029		10	8	2	10
2030		9	7	2	9

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '11 CURVE FIT	'03 to '12 CURVE FIT	'03 to '13 CURVE FIT	'04 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	8	6	2	8
2032	7	5	1	7
2033	6	5	1	6
2034	6	4	1	6
2035	5	4	1	5
2036	5	3	1	5
2037	4	3	1	4
2038	4	3	1	4
2039	3	2	0	3
2040	3	2	0	3
2041	3	2	0	3
2042	2	2	0	3
2043	2	1	0	2
2044	2	1	0	2
2045	2	1	0	2
2046	2	1	0	2
2047	1	1	0	1
2048	1	1	0	1
2049	1	1	0	1
2050	1	1	0	1
2051	1	1	0	1
2052	1	1	0	1
2053	1	0	0	1
2054	1	0	0	1
2055	1	0	0	1
2056	1	0	0	1
2057	0	0	0	1
Total	469	396	195	467



(1) SECTION 1, EXHIBIT 5, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	3.507	3.51	-	-	-
1954	714	0.643	2.90	-	-	-
1955	702	0.645	2.51	-	-	-
1956	690	0.647	2.28	-	-	-
1957	678	0.650	2.13	-	-	-
1958	666	0.652	2.04	-	-	-
1959	654	0.655	1.99	-	-	-
1960	642	0.657	1.96	-	-	-
1961	630	0.659	1.95	-	-	-
1962	618	0.662	1.96	-	-	-
1963	606	0.664	1.96	-	-	-
1964	594	0.667	1.98	-	-	-
1965	582	0.670	1.99	-	-	-
1966	570	0.672	2.01	-	-	-
1967	558	0.675	2.03	-	-	-
1968	546	0.727	2.20	-	-	-
1969	534	0.609	1.95	1	1	1
1970	522	0.670	1.98	1	2	4
1971	510	0.734	2.19	0	1	5
1972	498	0.683	2.18	1	2	7
1973	486	0.710	2.26	4	9	16
1974	474	0.705	2.29	10	23	39
1975	462	0.748	2.46	9	22	62
1976	450	0.767	2.66	10	26	88
TOTAL				36	88	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 5, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 5, SHEET 42
(4) SECTION 1, EXHIBIT 5, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
3.507	2.254	1.454	0.942	0.612	0.399	0.261	0.172	0.113	0.075	0.050	0.033	0.022	0.015	0.010	0.007	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
	0.643	0.415	0.268	0.174	0.114	0.074	0.049	0.032	0.021	0.014	0.009	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
		0.645	0.418	0.271	0.177	0.116	0.076	0.050	0.033	0.022	0.015	0.010	0.007	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000
			0.647	0.421	0.274	0.180	0.118	0.078	0.051	0.034	0.023	0.015	0.010	0.007	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
				0.650	0.424	0.277	0.182	0.120	0.080	0.053	0.035	0.024	0.016	0.011	0.008	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.000
					0.652	0.427	0.280	0.185	0.122	0.081	0.054	0.036	0.024	0.016	0.012	0.007	0.005	0.004	0.002	0.002	0.001	0.001	0.001
						0.655	0.430	0.284	0.188	0.125	0.083	0.056	0.037	0.025	0.018	0.011	0.008	0.006	0.004	0.003	0.002	0.001	0.001
							0.657	0.433	0.287	0.191	0.127	0.085	0.057	0.039	0.028	0.017	0.011	0.008	0.006	0.004	0.003	0.002	0.002
								0.659	0.436	0.290	0.193	0.130	0.087	0.059	0.043	0.026	0.017	0.013	0.009	0.006	0.004	0.003	0.003
									0.662	0.440	0.293	0.196	0.132	0.089	0.065	0.039	0.026	0.019	0.013	0.009	0.007	0.005	0.004
										0.664	0.443	0.297	0.200	0.135	0.098	0.060	0.040	0.029	0.020	0.014	0.010	0.007	0.006
											0.667	0.447	0.300	0.203	0.147	0.090	0.060	0.044	0.030	0.021	0.015	0.011	0.009
												0.670	0.450	0.304	0.221	0.135	0.090	0.066	0.045	0.032	0.023	0.017	0.013
													0.672	0.454	0.330	0.201	0.135	0.099	0.068	0.048	0.034	0.025	0.019
														0.675	0.491	0.299	0.200	0.147	0.100	0.071	0.050	0.038	0.029
															0.727	0.443	0.297	0.218	0.149	0.106	0.074	0.056	0.043
																0.609	0.408	0.300	0.205	0.145	0.102	0.077	0.059
																	0.670	0.492	0.336	0.238	0.168	0.126	0.096
																		0.734	0.501	0.356	0.251	0.188	0.144
																			0.683	0.485	0.342	0.256	0.196
																				0.710	0.500	0.374	0.287
																					0.705	0.527	0.404
																						0.748	0.574
																							0.767
3.507	2.897	2.514	2.275	2.128	2.040	1.990	1.964	1.954	1.956	1.964	1.977	1.993	2.012	2.033	2.205	1.953	1.978	2.187	2.176	2.255	2.295	2.463	2.657

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.767 means that the expected payments from 6/30/13-14 are 0.767 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.574 means that the expected payments from 6/30/14-15 are 0.574 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 5, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	7.500	-			7.500		31.665		10.062	2,015.815	31.680
18	1.5	1.690	2.673	1.556	5.021	1.690	0.796	4.222	8.091	3.868	19.603	4.224
30	2.5	1.310	1.545	1.302	1.895	1.310	0.759	2.498	3.027	2.486	3.904	2.499
42	3.5	1.190	1.210	1.189	1.333	1.190	0.803	1.907	1.960	1.909	2.061	1.908
54	4.5	1.130	1.132	1.127	1.159	1.130	0.814	1.603	1.620	1.606	1.546	1.603
66	5.5	1.090	1.090	1.089	1.088	1.090	0.782	1.418	1.431	1.425	1.335	1.419
78	6.5	1.062	1.065	1.064	1.054	1.062	0.756	1.301	1.313	1.308	1.227	1.302
90	7.5	1.045	1.047	1.047	1.035	1.045	0.767	1.225	1.232	1.230	1.164	1.225
102	8.5	1.034	1.035	1.035	1.024	1.034	0.783	1.172	1.177	1.174	1.124	1.172
114	9.5	1.026	1.026	1.027	1.018	1.026	0.795	1.134	1.137	1.134	1.097	1.134
126	10.5	1.021	1.021	1.021	1.013	1.021	0.829	1.105	1.108	1.104	1.078	1.105
138	11.5	1.016	1.016	1.016	1.010	1.016	0.792	1.082	1.086	1.082	1.064	1.083
150	12.5	1.013	1.013	1.012	1.008	1.013	0.821	1.065	1.069	1.065	1.054	1.065
162	13.5	1.010	1.011	1.010	1.006	1.010	0.768	1.051	1.055	1.052	1.046	1.052
174	14.5	1.008	1.008	1.008	1.005	1.008	0.775	1.041	1.043	1.041	1.039	1.041
186	15.5	1.006	1.006	1.006	1.004	1.006	0.797	1.033	1.035	1.033	1.034	1.033
198	16.5	1.005	1.005	1.005	1.003	1.005	0.843	1.027	1.028	1.027	1.030	1.027
210	17.5	1.004	1.004	1.004	1.003	1.004	0.833	1.021	1.023	1.022	1.026	1.022
222	18.5	1.003	1.004	1.003	1.002	1.003	0.788	1.017	1.019	1.018	1.023	1.018
234	19.5	1.002	1.003	1.003	1.002	1.002	0.753	1.014	1.015	1.015	1.021	1.014
246	20.5	1.002	1.002	1.002	1.002	1.002	0.876	1.011	1.012	1.012	1.018	1.012
258	21.5	1.002	1.002	1.002	1.002	1.002	0.753	1.009	1.010	1.010	1.016	1.010
270	22.5	1.001	1.001	1.001	1.001	1.001	0.811	1.007	1.008	1.008	1.015	1.008
282	23.5	1.001	1.001	1.001	1.001	1.001	0.761	1.006	1.007	1.007	1.013	1.007
294	24.5	1.001	1.001	1.001	1.001	1.001	0.834	1.005	1.006	1.006	1.012	1.006
306	25.5	1.001	1.001	1.001	1.001	1.001	0.924	1.004	1.005	1.005	1.011	1.005
318	26.5	1.001	1.001	1.001	1.001	1.001	0.857	1.003	1.004	1.004	1.010	1.004
330	27.5	1.001	1.001	1.001	1.001	1.001	0.942	1.003	1.003	1.003	1.009	1.003
342	28.5	1.000	1.001	1.000	1.001	1.000	0.720	1.002	1.003	1.003	1.008	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	0.940	1.002	1.002	1.002	1.008	1.002
366	30.5	1.000	1.000	1.000	1.001	1.000	0.744	1.001	1.002	1.002	1.007	1.002
378	31.5	1.000	1.000	1.000	1.001	1.000	0.876	1.001	1.001	1.002	1.007	1.001
390	32.5	1.000	1.000	1.000	1.000	1.000	0.719	1.001	1.001	1.001	1.006	1.001
402	33.5	1.000	1.000	1.000	1.000	1.000	0.992	1.001	1.001	1.001	1.006	1.001
414	34.5	1.000	1.000	1.000	1.000	1.000	0.854	1.000	1.001	1.001	1.005	1.001
426	35.5	1.000	1.000	1.000	1.000	1.000	0.898	1.0001	1.001	1.001	1.005	1.001
438	36.5		1.000	1.000	1.000	1.000	0.868		1.000	1.001	1.004	1.000
450	37.5		1.000	1.000	1.000	1.000	0.767		1.000	1.001	1.004	1.0003
462	38.5		1.000	1.000	1.000	1.000	0.748		1.000	1.000	1.004	1.000
474	39.5		1.000	1.000	1.000	1.000	0.705		1.000	1.000	1.003	1.000
486	40.5		1.000	1.000	1.000	1.000	0.710		1.000	1.000	1.003	1.000
498	41.5		1.000	1.000	1.000	1.000	0.683		1.000	1.000	1.003	1.000
510	42.5		1.000	1.000	1.000	1.000	0.734		1.000	1.000	1.003	1.000
522	43.5		1.000	1.000	1.000	1.000	0.670		1.000	1.000	1.002	1.000
534	44.5		1.000	1.000	1.000	1.000	0.609		1.000	1.000	1.002	1.000
546	45.5		1.000	1.000	1.000	1.000	0.727		1.000	1.000	1.002	1.000
558	46.5		1.000	1.000	1.000	1.000	0.675		1.000	1.000	1.002	1.000
570	47.5		1.000	1.000	1.000	1.000	0.672		1.000	1.000	1.002	1.000
582	48.5		1.000	1.000	1.000	1.000	0.670		1.000	1.000	1.002	1.000
594	49.5		1.000	1.000	1.000	1.000	0.667		1.000	1.000	1.001	1.000
606	50.5		1.000	1.000	1.000	1.000	0.664		1.000	1.000	1.001	1.000
618	51.5		1.000	1.000	1.000	1.000	0.662		1.000	1.000	1.001	1.000
630	52.5		1.000	1.000	1.000	1.000	0.659		1.000	1.000	1.001	1.000
642	53.5		1.000	1.000	1.000	1.000	0.657		1.000	1.000	1.001	1.000
654	54.5		1.000	1.000	1.000	1.000	0.655		1.000	1.000	1.001	1.000
666	55.5		1.000	1.000	1.000	1.000	0.652		1.000	1.000	1.001	1.000
678	56.5		1.000	1.000	1.000	1.000	0.650		1.000	1.000	1.001	1.000
690	57.5		1.000	1.000	1.000	1.000	0.647		1.000	1.000	1.001	1.000
702	58.5		1.000	1.000	1.000	1.000	0.645		1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	0.643		1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	0.641		1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	0.638		1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	0.636		1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.706		1.000	1.000	1.000	1.000

60.5 TAIL DECAY 3.507 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 5, SHEET 44
(4) SECTION 1, EXHIBIT 5, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 5, SHEET 48
(5) SECTION 1, EXHIBIT 5, SHEET 44
(6) SECTION 1, EXHIBIT 5, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**1.000**
Inverse Power	**1.000**	**0.960**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.685				Slope=	-2.942			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.950				Intercept=	9.894			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.500	7.338	7.487	7.500	1.792	-1.944	-0.723	**2.601**	10.062	1.792	1.872	4.623	**102.833**	2015.815
2	18	1.690	1.656	1.690	1.690	2.890	-0.110	0.029	**1.556**	3.868	2.890	-0.371	1.391	**5.021**	19.603
3	30	1.310	1.305	1.313	1.310	3.401	0.365	0.379	**1.302**	2.486	3.401	-1.171	-0.111	**1.895**	3.904
4	42	1.190	1.190	1.190	1.190	3.738	0.607	0.609	**1.189**	1.909	3.738	-1.661	-1.101	**1.333**	2.061
5	54	1.130	1.134	1.128	1.130	3.989	0.771	0.781	**1.127**	1.606	3.989	-2.040	-1.840	**1.159**	1.546
6	66	1.090	1.094	1.088	1.090	4.190	0.914	0.918	**1.089**	1.425	4.190	-2.408	-2.431	**1.088**	1.335
7	78	1.062	1.067	1.062	1.062	4.357	1.042	1.033	**1.064**	1.308	4.357	-2.774	-2.922	**1.054**	1.227
8	90	1.045	1.047	1.045	1.045	4.500	1.145	1.131	**1.047**	1.230	4.500	-3.100	-3.343	**1.035**	1.164
9	102	1.034	1.035	1.034	1.034	4.625	1.230	1.216	**1.035**	1.174	4.625	-3.388	-3.711	**1.024**	1.124
10	114	1.026	1.026	1.026	1.026	4.736	1.302	1.293	**1.027**	1.134	4.736	-3.651	-4.038	**1.018**	1.097
11	126	1.021	1.021	1.020	1.020	4.836	1.371	1.361	**1.021**	1.104	4.836	-3.920	-4.333	**1.013**	1.078
12	138	1.016	1.017	1.016	1.016	4.927	1.419	1.423	**1.016**	1.082	4.927	-4.118	-4.601	**1.010**	1.064
13	150	1.013	1.013	1.013	1.013	5.011	1.469	1.480	**1.012**	1.065	5.011	-4.331	-4.846	**1.008**	1.054
14	162	1.010	1.010	1.010	1.010	5.088	1.530	1.533	**1.010**	1.052	5.088	-4.608	-5.072	**1.006**	1.046
15	174	1.008	1.008	1.008	1.008	5.159	1.585	1.582	**1.008**	1.041	5.159	-4.873	-5.282	**1.005**	1.039
16	186	1.006	1.007	1.006	1.006	5.226	1.632	1.628	**1.006**	1.033	5.226	-5.107	-5.479	**1.004**	1.034
17	198	1.005	1.005	1.005	1.005	5.288	1.666	1.671	**1.005**	1.027	5.288	-5.284	-5.663	**1.003**	1.030
18	210	1.004	1.005	1.004	1.004	5.347	1.700	1.711	**1.004**	1.022	5.347	-5.472	-5.836	**1.003**	1.026
19	222	1.003	1.004	1.003	1.003	5.403	1.744	1.749	**1.003**	1.018	5.403	-5.714	-5.999	**1.002**	1.023
20	234	1.002	1.003	1.002	1.002	5.455	1.792	1.785	**1.003**	1.015	5.455	-6.001	-6.154	**1.002**	1.021
21	246	1.002	1.002	1.002	1.002	5.505	1.814	1.819	**1.002**	1.012	5.505	-6.135	-6.301	**1.002**	1.018
22	258	1.002	1.002	1.002	1.002	5.553	1.860	1.852	**1.002**	1.010	5.553	-6.421	-6.441	**1.002**	1.016
23	270	1.001	1.001	1.001	1.001	5.598	1.892	1.883	**1.001**	1.008	5.598	-6.632	-6.575	**1.001**	1.015
24	282	1.001	1.001	1.001	1.001	5.642	1.933	1.913	**1.001**	1.007	5.642	-6.907	-6.703	**1.001**	1.013
25	294	1.001	1.001	1.001	1.001	5.684	1.959	1.941	**1.001**	1.006	5.684	-7.089	-6.825	**1.001**	1.012
26	306	1.001	1.001	1.001	1.001	5.724	1.970	1.969	**1.001**	1.005	5.724	-7.169	-6.943	**1.001**	1.011
27	318	1.001	1.001	1.001	1.001	5.762	1.991	1.995	**1.001**	1.004	5.762	-7.324	-7.056	**1.001**	1.010
28	330	1.001	1.001	1.001	1.001	5.799	2.000	2.020	**1.001**	1.003	5.799	-7.385	-7.165	**1.001**	1.009
29	342	1.000	1.000	1.000	1.000	5.835	2.043	2.045	**1.000**	1.003	5.835	-7.714	-7.270	**1.001**	1.008
30	354	1.000	1.000	1.000	1.000	5.869	2.051	2.068	**1.000**	1.002	5.869	-7.776	-7.372	**1.001**	1.008
31	366	1.000	1.000	1.000	1.000	5.903	2.088	2.091	**1.000**	1.002	5.903	-8.072	-7.470	**1.001**	1.007
32	378	1.000	1.000	1.000	1.000	5.935	2.105	2.113	**1.000**	1.002	5.935	-8.205	-7.565	**1.001**	1.007
33	390	1.000	1.000	1.000	1.000	5.966	2.144	2.135	**1.000**	1.001	5.966	-8.535	-7.657	**1.000**	1.006
34	402	1.000	1.000	1.000	1.000	5.996	2.145	2.155	**1.000**	1.001	5.996	-8.544	-7.746	**1.000**	1.006
35	414	1.000	1.000	1.000	1.000	6.026	2.164	2.175	**1.000**	1.001	6.026	-8.702	-7.832	**1.000**	1.005
36	426	1.000	1.000	1.000	1.000	6.054	2.176	2.195	**1.000**	1.001	6.054	-8.810	-7.916	**1.000**	1.005
37	438					6.082		2.214	**1.000**	1.001	6.082		-7.998	**1.000**	1.004
38	450					6.109		2.233	**1.000**	1.001	6.109		-8.078	**1.000**	1.004
39	462					6.136		2.251	**1.000**	1.000	6.136		-8.155	**1.000**	1.004
40	474					6.161		2.268	**1.000**	1.000	6.161		-8.231	**1.000**	1.003
41	486					6.186		2.285	**1.000**	1.000	6.186		-8.304	**1.000**	1.003
42	498					6.211		2.302	**1.000**	1.000	6.211		-8.376	**1.000**	1.003
43	510					6.234		2.318	**1.000**	1.000	6.234		-8.446	**1.000**	1.003
44	522					6.258		2.334	**1.000**	1.000	6.258		-8.514	**1.000**	1.002
45	534					6.280		2.350	**1.000**	1.000	6.280		-8.581	**1.000**	1.002
46	546					6.303		2.365	**1.000**	1.000	6.303		-8.647	**1.000**	1.002
47	558					6.324		2.380	**1.000**	1.000	6.324		-8.710	**1.000**	1.002
48	570					6.346		2.394	**1.000**	1.000	6.346		-8.773	**1.000**	1.002
49	582					6.366		2.409	**1.000**	1.000	6.366		-8.834	**1.000**	1.002
50	594					6.387		2.423	**1.000**	1.000	6.387		-8.894	**1.000**	1.001
51	606					6.407		2.436	**1.000**	1.000	6.407		-8.953	**1.000**	1.001
52	618					6.426		2.450	**1.000**	1.000	6.426		-9.011	**1.000**	1.001
53	630					6.446		2.463	**1.000**	1.000	6.446		-9.067	**1.000**	1.001
54	642					6.465		2.476	**1.000**	1.000	6.465		-9.123	**1.000**	1.001
55	654					6.483		2.488	**1.000**	1.000	6.483		-9.177	**1.000**	1.001
56	666					6.501		2.501	**1.000**	1.000	6.501		-9.231	**1.000**	1.001
57	678					6.519		2.513	**1.000**	1.000	6.519		-9.283	**1.000**	1.001
58	690					6.537		2.525	**1.000**	1.000	6.537		-9.335	**1.000**	1.001
59	702					6.554		2.537	**1.000**	1.000	6.554		-9.386	**1.000**	1.000
60	714					6.571		2.549	**1.000**	1.000	6.571		-9.436	**1.000**	1.000
61	726					6.588		2.560	**1.000**	1.000	6.588		-9.485	**1.000**	1.000
62	738					6.604		2.571	**1.000**	1.000	6.604		-9.533	**1.000**	1.000
63	750					6.620		2.582	**1.000**	1.000	6.620		-9.580	**1.000**	1.000
64	762					6.636		2.593	**1.000**	1.000	6.636		-9.627	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	7.500	6.084		
18	1.5	1.690	1.930	2.673	1.930
30	2.5	1.310	1.335	1.545	1.335
42	3.5	1.190	0.887	1.210	0.887
54	4.5	1.130	0.825	1.132	0.825
66	5.5	1.090	0.785	1.090	0.785
78	6.5	1.062	0.793	1.065	0.793
90	7.5	1.045	0.800	1.047	0.800
102	8.5	1.034	0.804	1.035	0.804
114	9.5	1.026	0.808	1.026	0.808
126	10.5	1.020	0.812	1.021	0.812
138	11.5	1.016	0.819	1.016	0.819
150	12.5	1.013	0.825	1.013	0.825
162	13.5	1.010	0.832	1.011	0.832
174	14.5	1.008	0.839	1.008	0.839
186	15.5	1.006	0.847	1.006	0.847
198	16.5	1.005	0.854	1.005	0.854
210	17.5	1.004	0.856	1.004	0.856
222	18.5	1.003	0.855	1.004	0.855
234	19.5	1.002	0.857	1.003	0.857
246	20.5	1.002	0.856	1.002	0.856
258	21.5	1.002	0.854	1.002	0.854
270	22.5	1.001	0.855	1.001	0.855
282	23.5	1.001	0.856	1.001	0.856
294	24.5	1.001	0.855	1.001	0.855
306	25.5	1.001	0.859	1.001	0.859
318	26.5	1.001	0.864	1.001	0.864
330	27.5	1.001	0.870	1.001	0.870
342	28.5	1.000	0.882	1.001	0.882
354	29.5	1.000	0.884	1.000	0.884
366	30.5	1.000	0.866	1.000	0.866
378	31.5	1.000	0.866	1.000	0.866
390	32.5	1.000	0.873	1.000	0.873
402	33.5	1.000	0.866	1.000	0.866
414	34.5	1.000	0.872	1.000	0.872
426	35.5	1.000	0.888	1.000	0.888
438	36.5		0.868	1.000	0.868
450	37.5		0.767	1.000	0.767
462	38.5		0.748	1.000	0.748
474	39.5		0.705	1.000	0.705
486	40.5		0.710	1.000	0.710
498	41.5		0.683	1.000	0.683
510	42.5		0.734	1.000	0.734
522	43.5		0.670	1.000	0.670
534	44.5		0.609	1.000	0.609
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5			1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 5, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 5, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1972																														
1973																														
1974																														54
1975																													34	39
1976																												79	16	27
1977	5,654	28,254	26,177	16,222	12,900	12,120	11,900	12,041	12,122	11,531	10,250	8,407	6,483	4,792	3,547	2,610	2,075	1,373	771	536	363	190	174	84	88	68	80	55	73	62
1978	6,255	31,251	28,248	17,939	16,471	15,740	15,756	15,624	14,577	12,932	10,704	8,281	6,022	4,361	3,319	2,572	1,453	916	600	404	246	353	136	179	140	129	105	99	74	108
1979	6,790	33,975	32,003	22,289	20,497	20,432	21,114	20,549	18,579	15,677	12,130	9,060	7,156	5,421	4,094	2,687	1,552	1,032	775	613	437	307	217	158	238	187	116	74	75	112
1980	7,161	35,197	32,541	23,736	22,492	22,494	22,228	20,446	16,842	13,041	9,674	7,329	5,877	4,638	3,033	1,594	1,214	778	444	448	332	357	250	175	197	220	188	111	67	77
1981	7,139	35,729	34,413	25,968	25,054	23,790	21,652	18,295	14,469	10,734	7,927	6,445	5,214	3,273	2,042	1,385	1,049	641	567	444	296	286	260	232	298	239	229	185	139	132
1982	7,269	35,387	33,469	27,137	25,714	23,543	20,485	16,775	12,514	9,430	7,156	5,851	3,867	2,332	1,492	990	837	759	456	362	304	310	249	265	266	202	108	90	100	73
1983	6,944	36,553	39,908	31,632	29,844	25,701	20,400	15,659	12,131	10,002	7,511	5,147	3,109	1,849	1,291	994	916	745	487	495	359	261	281	189	185	211	167	155	125	99
1984	9,043	47,464	52,547	41,961	37,220	30,135	22,284	17,466	14,399	11,238	7,528	4,448	2,800	1,854	1,502	1,082	1,026	957	810	784	617	417	408	336	258	139	255	201	258	212
1985	10,754	56,804	63,940	50,306	42,199	32,698	24,525	19,272	15,126	9,942	6,561	4,161	3,274	2,191	2,057	1,451	1,221	1,008	1,004	773	756	593	553	466	326	333	250	344	247	
1986	11,102	59,428	67,485	50,076	41,149	34,487	29,477	23,336	15,683	9,860	6,411	4,147	2,791	2,548	2,016	1,606	1,311	1,145	1,003	789	759	586	390	397	347	326	313	184		
1987	11,884	64,005	72,609	53,150	45,473	39,532	33,515	23,970	15,746	9,735	6,233	3,866	3,310	2,057	1,814	1,782	1,287	1,131	905	577	555	510	427	484	424	445	277			
1988	13,194	70,283	79,174	59,724	51,003	41,663	30,519	20,025	12,744	8,635	5,196	4,431	3,391	2,505	2,271	1,896	1,703	1,505	1,408	887	831	846	603	536	442	246				
1989	13,942	75,081	87,547	65,358	52,983	38,117	26,069	17,989	12,129	7,499	6,334	3,845	3,088	2,699	2,121	1,698	1,607	1,443	1,304	950	934	963	750	519	373					
1990	14,678	78,996	81,410	63,911	45,690	31,081	21,618	15,150	9,352	7,739	5,109	4,091	3,508	2,873	2,233	1,846	1,560	1,415	1,174	1,080	990	985	803	711						
1991	15,010	98,081	73,731	49,533	33,862	22,661	16,115	10,976	8,375	5,647	4,412	3,605	3,255	2,746	2,239	1,832	1,266	1,233	1,014	889	792	679	667							
1992	14,298	94,822	62,468	38,851	26,027	18,464	12,364	9,362	6,409	4,567	3,980	3,644	3,163	2,494	2,021	1,807	1,546	1,485	1,280	1,169	878	645								
1993	15,557	91,146	55,525	32,956	21,917	15,129	13,163	8,287	6,070	5,628	4,250	3,468	2,726	2,549	2,153	1,756	1,435	1,437	1,361	1,137	782									
1994	13,608	90,599	49,687	28,611	19,683	15,944	10,859	8,146	6,465	5,220	4,349	3,783	2,893	2,340	1,888	1,832	1,531	1,415	1,364	1,099										
1995	14,649	84,130	41,178	24,877	19,505	13,362	10,525	8,336	6,794	5,487	4,830	3,811	2,859	2,421	2,026	1,704	1,504	1,313	1,129											
1996	13,813	74,064	36,160	24,492	16,807	12,628	10,177	8,400	6,980	5,903	4,815	3,671	3,038	2,798	2,311	1,848	1,528	1,109												
1997	12,617	66,866	36,284	24,043	17,615	14,251	11,980	9,686	7,704	6,339	4,856	3,676	3,203	2,689	2,101	1,724	1,591													
1998	13,226	73,030	39,735	26,333	20,050	16,001	13,704	10,404	8,092	6,278	4,520	3,633	3,378	3,129	2,498	2,087														
1999	13,856	75,547	45,386	32,845	24,844	19,918	16,482	12,731	9,541	7,720	6,256	5,467	4,744	3,939	3,126															
2000	14,885	82,192	54,548	36,798	28,241	22,694	17,675	13,104	10,540	8,310	7,498	6,214	5,245	3,898																
2001	13,880	82,575	53,383	37,620	28,464	21,649	16,990	13,179	10,834	9,555	8,144	6,334	4,885																	
2002	12,885	80,608	53,859	38,726	28,480	22,700	17,469	14,153	12,084	9,649	7,251	5,880																		
2003	13,799	74,518	52,065	35,069	25,897	20,587	16,182	13,560	11,448	9,142	6,934																			
2004	12,259	67,263	46,000	32,650	24,623	19,893	17,419	14,254	11,242	8,591																				
2005	10,527	61,852	43,338	32,795	26,952	22,625	18,394	14,522	10,818																					
2006	8,789	55,067	41,923	31,988	27,096	22,857	18,754	14,223																						
2007	8,533	53,908	43,174	36,608	29,286	23,513	17,382																							
2008	8,010	54,515	48,735	37,232	28,083	22,581																								
2009	7,174	47,400	38,254	27,901	20,919																									
2010	7,401	50,701	38,162	26,361																										
2011	8,173	48,412	34,701																											
2012	7,246	45,524																												
2013	6,457																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1972																														
1973																														
1974																														1.391
1975																													1.168	1.248
1976																												0.196	1.727	0.704
1977	4.997	0.927	0.620	0.795	0.940	0.982	1.012	1.007	0.951	0.889	0.820	0.771	0.739	0.740	0.736	0.795	0.662	0.562	0.695	0.677	0.524	0.918	0.482	1.044	0.775	1.174	0.683	1.329	0.854	0.822
1978	4.996	0.904	0.635	0.918	0.956	1.001	0.992	0.933	0.887	0.828	0.774	0.727	0.724	0.761	0.775	0.565	0.631	0.654	0.673	0.610	1.433	0.385	1.322	0.778	0.926	0.812	0.939	0.751	1.457	0.958
1979	5.003	0.942	0.696	0.920	0.997	1.033	0.973	0.904	0.844	0.774	0.747	0.790	0.758	0.755	0.656	0.578	0.665	0.750	0.791	0.712	0.702	0.708	0.727	1.508	0.786	0.620	0.642	1.012	1.483	1.195
1980	4.915	0.925	0.729	0.948	1.000	0.988	0.920	0.824	0.774	0.742	0.758	0.802	0.789	0.654	0.526	0.761	0.641	0.571	1.009	0.741	1.074	0.700	0.702	1.123	1.118	0.855	0.589	0.606	1.144	1.452
1981	5.005	0.963	0.755	0.965	0.950	0.910	0.845	0.791	0.742	0.739	0.813	0.809	0.628	0.624	0.679	0.757	0.612	0.884	0.784	0.667	0.967	0.906	0.895	1.284	0.800	0.961	0.808	0.751	0.948	0.922
1982	4.868	0.946	0.811	0.948	0.916	0.870	0.819	0.746	0.754	0.759	0.818	0.661	0.603	0.640	0.664	0.846	0.906	0.600	0.795	0.839	1.020	0.804	1.062	1.005	0.758	0.534	0.838	1.107	0.726	0.896
1983	5.264	1.092	0.793	0.943	0.861	0.794	0.768	0.775	0.824	0.751	0.685	0.604	0.595	0.698	0.770	0.921	0.814	0.654	1.017	0.724	0.728	1.078	0.670	0.978	1.142	0.790	0.934	0.801	0.795	0.854
1984	5.249	1.107	0.799	0.887	0.810	0.739	0.784	0.824	0.780	0.670	0.591	0.629	0.662	0.810	0.721	0.948	0.933	0.846	0.967	0.787	0.676	0.978	0.824	0.769	0.539	1.833	0.788	1.284	0.823	
1985	5.282	1.126	0.787	0.839	0.775	0.750	0.786	0.785	0.657	0.660	0.634	0.787	0.669	0.939	0.705	0.841	0.826	0.996	0.770	0.978	0.784	0.932	0.843	0.700	1.023	0.749	1.379	0.718		
1986	5.353	1.136	0.742	0.822	0.838	0.855	0.792	0.672	0.629	0.650	0.647	0.673	0.913	0.791	0.797	0.816	0.874	0.875	0.787	0.962	0.772	0.665	1.018	0.875	0.940	0.958	0.587			
1987	5.386	1.134	0.732	0.856	0.869	0.848	0.715	0.657	0.618	0.640	0.620	0.856	0.622	0.882	0.982	0.723	0.879	0.800	0.637	0.963	0.918	0.837	1.135	0.876	1.049	0.622				
1988	5.327	1.127	0.754	0.854	0.817	0.733	0.656	0.636	0.678	0.602	0.853	0.765	0.739	0.907	0.835	0.898	0.884	0.935	0.630	0.937	1.018	0.713	0.889	0.824	0.557					
1989	5.385	1.166	0.747	0.811	0.719	0.684	0.690	0.674	0.618	0.845	0.607	0.803	0.874	0.786	0.800	0.947	0.898	0.904	0.728	0.984	1.031	0.779	0.692	0.719						
1990	5.382	1.031	0.785	0.715	0.680	0.696	0.701	0.617	0.828	0.660	0.801	0.857	0.819	0.777	0.827	0.845	0.907	0.830	0.920	0.917	0.995	0.815	0.885							
1991	6.534	0.752	0.672	0.684	0.669	0.711	0.681	0.763	0.674	0.781	0.817	0.903	0.844	0.815	0.818	0.691	0.975	0.822	0.876	0.891	0.857	0.982								
1992	6.632	0.659	0.622	0.670	0.709	0.670	0.757	0.685	0.712	0.872	0.915	0.868	0.788	0.811	0.894	0.856	0.961	0.862	0.913	0.751	0.735									
1993	5.859	0.609	0.594	0.665	0.690	0.870	0.630	0.733	0.927	0.755	0.816	0.786	0.935	0.844	0.816	0.818	1.001	0.947	0.835	0.688										
1994	6.658	0.548	0.576	0.688	0.810	0.681	0.750	0.794	0.807	0.833	0.870	0.765	0.809	0.807	0.970	0.836	0.924	0.964	0.806											
1995	5.743	0.489	0.604	0.784	0.685	0.788	0.792	0.815	0.808	0.880	0.789	0.750	0.847	0.837	0.841	0.882	0.873	0.860												
1996	5.362	0.488	0.677	0.686	0.751	0.806	0.825	0.831	0.846	0.816	0.762	0.828	0.921	0.826	0.800	0.827	0.726													
1997	5.300	0.543	0.663	0.733	0.809	0.841	0.808	0.795	0.823	0.766	0.757	0.872	0.839	0.781	0.821	0.922														
1998	5.522	0.544	0.663	0.761	0.798	0.856	0.759	0.778	0.776	0.720	0.804	0.930	0.926	0.798	0.835															
1999	5.452	0.601	0.724	0.756	0.802	0.827	0.772	0.749	0.809	0.810	0.874	0.868	0.830	0.793																
2000	5.522	0.664	0.675	0.767	0.804	0.779	0.741	0.804	0.788	0.902	0.829	0.844	0.743																	
2001	5.949	0.646	0.705	0.757	0.761	0.785	0.776	0.822	0.882	0.852	0.778	0.771																		
2002	6.256	0.668	0.719	0.735	0.797	0.770	0.810	0.854	0.798	0.751	0.811																			
2003	5.400	0.699	0.674	0.738	0.795	0.786	0.838	0.844	0.799	0.758																				
2004	5.487	0.684	0.710	0.754	0.808	0.876	0.818	0.789	0.764																					
2005	5.876	0.701	0.757	0.822	0.839	0.813	0.789	0.745																						
2006	6.265	0.761	0.763	0.847	0.844	0.821	0.758																							
2007	6.318	0.801	0.848	0.800	0.803	0.739																								
2008	6.806	0.894	0.764	0.754	0.804																									
2009	6.607	0.807	0.729	0.750																										
2010	6.850	0.753	0.691																											
2011	5.923	0.717																												
2012	6.282																													
Latest diag	6.282	0.717	0.691	0.750	0.804	0.739	0.758	0.745	0.764	0.758	0.811	0.771	0.743	0.793	0.835	0.922	0.726	0.860	0.806	0.688	0.735	0.982	0.885	0.719	0.557	0.622	0.587	0.718	0.823	0.854
5 Yr Avg	6.494	0.794	0.759	0.795	0.820	0.807	0.803	0.811	0.806	0.815	0.819	0.857	0.852	0.807	0.853	0.857	0.897	0.891	0.870	0.846	0.927	0.825	0.924	0.799	0.821	0.990	0.905	0.932	0.887	1.064
10 Yr Avg	6.182	0.748	0.736	0.772	0.806	0.805	0.787	0.801	0.809	0.809	0.809	0.828	0.848	0.809	0.842	0.852	0.903	0.880	0.790	0.886	0.852	0.858	0.891	0.915	0.871	0.873	0.819	0.856	1.113	1.044
5 Yr Wtd	6.487	0.796	0.761	0.795	0.819	0.805	0.802	0.810	0.806	0.813	0.818	0.847	0.839	0.805	0.850	0.856	0.896	0.893	0.868	0.838	0.931	0.816	0.890	0.796	0.829	0.867	0.893	0.890	0.860	1.049
7 Yr Wtd	6.426	0.775	0.753	0.781	0.813	0.797	0.789	0.801	0.803	0.798	0.805	0.834	0.837	0.811	0.851	0.832	0.907	0.886	0.810	0.862	0.909	0.812	0.877	0.805	0.846	0.843	0.842	0.871	0.969	1.013
10 Yr Wtd	6.084	0.741	0.734	0.772	0.805	0.802	0.787	0.801	0.808	0.808	0.809	0.827	0.841	0.808	0.840	0.851	0.901	0.883	0.791	0.874	0.868	0.834	0.875	0.866	0.855	0.825	0.828	0.842	0.980	1.041
Selected	6.084	0.741	0.734	0.772	0.805	0.802	0.787	0.801	0.808	0.808	0.809	0.827	0.841	0.808	0.840	0.851	0.901	0.883	0.791	0.874	0.868	0.834	0.875	0.866	0.855	0.825	0.840	0.842	0.980	1.041
Loss $ Weight	84,569	559,161	440,211	336,951	268,040	219,017	170,451	129,815	99,284	76,975	59,454	45,936	36,134	29,004	22,596	18,135	15,271	13,487	11,942	9,350	7,894	6,485	5,131	4,134	3,117	2,549	2,007	1,498	1,173	941
Center Wtd Avg	6.084	1.155	1.023	0.762	0.773	0.791	0.801	0.800	0.800	0.808	0.815	0.816	0.823	0.831	0.842	0.848	0.854	0.861	0.865	0.850	0.842	0.864	0.859	0.852	0.858	0.849	0.857	0.879	0.878	0.889
Geometric Mean	6.084	1.930	1.335	0.887	0.825	0.785	0.793	0.800	0.804	0.808	0.812	0.819	0.825	0.832	0.839	0.847	0.854	0.856	0.855	0.857	0.856	0.854	0.855	0.856	0.855	0.859	0.864	0.870	0.882	0.884

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	1	0	0	0	0							
1962												1	0	0	2	2	1	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										1	0	0	0	0	0	0	0	0	0	0										
1965									1	2	3	1	0	4	0	0	0	0	0											
1966								0	0	0	0	0	0	1	2	1	0	0												
1967							0	0	0	0	0	0	3	0	0	0	0													
1968						0	1	2	4	0	0	0	0	0	0	0														
1969					0	1	4	6	0	0	0	0	3	3	0															
1970				4	3	3	4	6	3	3	1	10	0	0																
1971			0	7	5	0	7	4	3	2	1	0	0																	
1972		7	8	3	5	5	10	11	1	1	1	0																		
1973	6	7	9	9	8	14	15	13	5	10	0																			
1974	75	33	9	17	15	13	19	38	11	6																				
1975	49	27	13	10	10	16	17	17	6																					
1976	19	27	14	28	6	23	6	5																						
1977	51	32	33	51	31	21	17																							
1978	103	53	65	39	60	32																								
1979	134	105	75	49	32																									
1980	112	66	52	30																										
1981	122	86	95																											
1982	65	57																												
1983	85																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.571	0.983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	1.247	0.299	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									2.065	1.578	0.187	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	2.986	0.549	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						3.525	2.934	2.334	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	3.869	1.462	0.000	0.000	0.000	0.000	0.000	1.155	0.000																
1970				0.627	1.382	1.141	1.453	0.447	1.043	0.353	10.460	0.000	0.000																	
1971			55.033	0.723	0.000	0.000	0.664	0.636	0.866	0.518	0.246	0.000																		
1972		1.193	0.432	1.392	0.989	2.018	1.112	0.133	0.417	1.990	0.000																			
1973	1.126	1.314	0.940	0.977	1.603	1.134	0.831	0.412	1.975	0.000																				
1974	0.432	0.289	1.850	0.877	0.855	1.450	2.015	0.290	0.517																					
1975	0.540	0.473	0.811	0.974	1.604	1.036	1.042	0.359																						
1976	1.455	0.507	2.002	0.229	3.646	0.265	0.818																							
1977	0.636	1.005	1.579	0.608	0.680	0.796																								
1978	0.509	1.233	0.597	1.551	0.526																									
1979	0.787	0.713	0.655	0.654																										
1980	0.595	0.781	0.578																											
1981	0.706	1.108																												
1982	0.874																													
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Latest diag	0.874	1.108	0.578	0.654	0.526	0.796	0.818	0.359	0.517	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.694	0.968	1.082	0.803	1.462	0.936	1.164	0.366	0.964	0.572	2.141	0.000	0.231	0.597	0.110	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.766	0.861	6.448	0.861	1.129	1.524	1.233	0.461	0.688	0.444	1.089	0.000	0.115	0.356	0.278	0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Wtd	0.685	0.933	0.828	0.788	0.856	0.848	1.259	0.321	0.944	0.210	2.731	0.547	0.668	0.308	0.704	0.000	0.000		0.000					0.000						
7 Yr Wtd	0.705	0.872	0.864	0.804	0.907	0.980	1.219	0.309	0.819	0.235	2.731	0.517	1.434	0.308	0.926	0.165	0.000		0.000					0.000						
10 Yr Wtd	0.670	0.841	0.878	0.807	0.892	1.020	1.242	0.341	0.865	0.367	1.625	0.452	1.434	0.524	0.929	0.158	0.000		0.000					0.000						
Selected	0.700	0.841	0.878	0.807	0.892	1.100	1.242	0.341	0.865	0.367	1.625	0.452	1.434	0.524	0.929	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loss $ Weight	814	493	373	243	175	128	99	101	33	24	7	11	6	8	4	4	1	0	1	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	0.907	0.868	0.793	0.875	0.926	0.871	0.900	0.871	0.779	0.500	0.765	0.671	0.902	0.642	0.718	0.484	0.418	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Geometric Mean	0.866	0.866	0.873	0.866	0.872	0.888	0.868	0.767	0.748	0.705	0.710	0.683	0.734	0.670	0.609	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**1**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.946**
Inverse Power	**1.003**	**0.919**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.674				Slope=	-2.480			
						Intercept=	-1.759				Intercept=	6.688			
PERIOD	AGE	SELECTED	5 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.850	3.789	3.803	3.850	1.792	-1.201	-0.551	**2.282**	6.024	1.792	1.047	2.244	**10.429**	24.551
2	18	1.284	1.284	1.267	1.284	2.890	0.411	0.190	**1.425**	2.640	2.890	-1.257	-0.481	**1.618**	2.354
3	30	1.152	1.152	1.152	1.152	3.401	0.706	0.535	**1.222**	1.852	3.401	-1.885	-1.748	**1.174**	1.455
4	42	1.077	1.077	1.060	1.077	3.738	0.969	0.761	**1.133**	1.516	3.738	-2.562	-2.582	**1.076**	1.239
5	54	1.048	1.048	1.040	1.048	3.989	1.126	0.931	**1.086**	1.338	3.989	-3.036	-3.205	**1.041**	1.152
6	66	1.036	1.036	1.030	1.036	4.190	1.211	1.066	**1.058**	1.232	4.190	-3.320	-3.703	**1.025**	1.107
7	78	1.025	1.025	1.024	1.025	4.357	1.317	1.179	**1.040**	1.164	4.357	-3.707	-4.117	**1.016**	1.080
8	90	1.020	1.020	1.019	1.020	4.500	1.366	1.275	**1.029**	1.119	4.500	-3.899	-4.472	**1.011**	1.063
9	102	1.014	1.014	1.013	1.014	4.625	1.457	1.360	**1.021**	1.088	4.625	-4.277	-4.783	**1.008**	1.051
10	114	1.010	1.010	1.009	1.010	4.736	1.526	1.435	**1.015**	1.066	4.736	-4.588	-5.059	**1.006**	1.042
11	126	1.007	1.007	1.006	1.007	4.836	1.597	1.502	**1.011**	1.050	4.836	-4.929	-5.307	**1.005**	1.036
12	138	1.007	1.007	1.007	1.007	4.927	1.602	1.563	**1.009**	1.038	4.927	-4.955	-5.532	**1.004**	1.031
13	150	1.007	1.007	1.007	1.007	5.011	1.606	1.620	**1.006**	1.029	5.011	-4.976	-5.739	**1.003**	1.026
14	162	1.005	1.005	1.005	1.005	5.088	1.656	1.672	**1.005**	1.023	5.088	-5.233	-5.930	**1.003**	1.023
15	174	1.003	1.003	1.002	1.003	5.159	1.785	1.720	**1.004**	1.018	5.159	-5.954	-6.107	**1.002**	1.020
16	186	1.004	1.004	1.004	1.004	5.226	1.696	1.765	**1.003**	1.014	5.226	-5.449	-6.273	**1.002**	1.018
17	198	1.003	1.003	1.002	1.003	5.288	1.774	1.807	**1.002**	1.011	5.288	-5.892	-6.428	**1.002**	1.016
18	210	1.003	1.003	1.003	1.003	5.347	1.776	1.846	**1.002**	1.009	5.347	-5.904	-6.574	**1.001**	1.015
19	222	1.001	1.001	1.001	1.001	5.403	1.887	1.884	**1.001**	1.007	5.403	-6.596	-6.711	**1.001**	1.013
20	234	1.001	1.001	1.001	1.001	5.455	1.882	1.919	**1.001**	1.006	5.455	-6.566	-6.842	**1.001**	1.012
21	246	1.002	1.002	1.002	1.002	5.505	1.833	1.953	**1.001**	1.004	5.505	-6.250	-6.966	**1.001**	1.011
22	258	1.001	1.001	1.001	1.001	5.553	1.958	1.985	**1.001**	1.004	5.553	-7.082	-7.084	**1.001**	1.010
23	270	1.001	1.001	1.000	1.001	5.598	1.994	2.016	**1.001**	1.003	5.598	-7.345	-7.197	**1.001**	1.009
24	282	1.000	1.000	1.000	1.000	5.642	2.114	2.045	**1.000**	1.002	5.642	-8.277	-7.305	**1.001**	1.008
25	294	1.001	1.001	1.001	1.001	5.684	2.003	2.073	**1.000**	1.002	5.684	-7.408	-7.408	**1.001**	1.008
26	306	1.001	1.001	1.000	1.001	5.724	2.014	2.100	**1.000**	1.002	5.724	-7.493	-7.507	**1.001**	1.007
27	318	1.000	1.000	1.000	1.000	5.762	2.106	2.126	**1.000**	1.001	5.762	-8.216	-7.603	**1.000**	1.007
28	330	1.000	1.000	1.000	1.000	5.799	2.032	2.151	**1.000**	1.001	5.799	-7.626	-7.695	**1.000**	1.006
29	342	1.000	1.000	1.000	1.000	5.835	2.130	2.175	**1.000**	1.001	5.835	-8.412	-7.783	**1.000**	1.006
30	354	1.000	1.000	1.000	1.000	5.869	2.074	2.199	**1.000**	1.001	5.869	-7.955	-7.869	**1.000**	1.005
31	366	1.000	1.000	1.000	1.000	5.903		2.221	**1.000**	1.001	5.903		-7.951	**1.000**	1.005
32	378	1.000	1.000	1.000	1.000	5.935	2.100	2.243	**1.000**	1.000	5.935	-8.166	-8.031	**1.000**	1.004
33	390	1.000	1.000	1.000	1.000	5.966	2.218	2.264	**1.000**	1.000	5.966	-9.189	-8.109	**1.000**	1.004
34	402	1.000	1.000	1.000	1.000	5.996	2.373	2.284	**1.000**	1.000	5.996	-10.731	-8.184	**1.000**	1.004
35	414	1.000	1.000	1.000	1.000	6.026	2.243	2.304	**1.000**	1.000	6.026	-9.417	-8.257	**1.000**	1.004
36	426	1.000	1.000	1.000	1.000	6.054	2.303	2.323	**1.000**	1.000	6.054	-10.008	-8.328	**1.000**	1.003
37	438					6.082		2.342	**1.000**	1.000	6.082		-8.397	**1.000**	1.003
38	450					6.109		2.360	**1.000**	1.000	6.109		-8.464	**1.000**	1.003
39	462					6.136		2.378	**1.000**	1.000	6.136		-8.529	**1.000**	1.003
40	474					6.161		2.395	**1.000**	1.000	6.161		-8.593	**1.000**	1.002
41	486					6.186		2.412	**1.000**	1.000	6.186		-8.655	**1.000**	1.002
42	498					6.211		2.429	**1.000**	1.000	6.211		-8.715	**1.000**	1.002
43	510					6.234		2.445	**1.000**	1.000	6.234		-8.774	**1.000**	1.002
44	522					6.258		2.460	**1.000**	1.000	6.258		-8.832	**1.000**	1.002
45	534					6.280		2.476	**1.000**	1.000	6.280		-8.888	**1.000**	1.002
46	546					6.303		2.491	**1.000**	1.000	6.303		-8.943	**1.000**	1.001
47	558					6.324		2.505	**1.000**	1.000	6.324		-8.997	**1.000**	1.001
48	570					6.346		2.520	**1.000**	1.000	6.346		-9.050	**1.000**	1.001
49	582					6.366		2.534	**1.000**	1.000	6.366		-9.102	**1.000**	1.001
50	594					6.387		2.548	**1.000**	1.000	6.387		-9.152	**1.000**	1.001
51	606					6.407		2.561	**1.000**	1.000	6.407		-9.202	**1.000**	1.001
52	618					6.426		2.574	**1.000**	1.000	6.426		-9.251	**1.000**	1.001
53	630					6.446		2.587	**1.000**	1.000	6.446		-9.298	**1.000**	1.001
54	642					6.465		2.600	**1.000**	1.000	6.465		-9.345	**1.000**	1.001
55	654					6.483		2.612	**1.000**	1.000	6.483		-9.391	**1.000**	1.000
56	666					6.501		2.625	**1.000**	1.000	6.501		-9.436	**1.000**	1.000
57	678					6.519		2.637	**1.000**	1.000	6.519		-9.480	**1.000**	1.000
58	690					6.537		2.649	**1.000**	1.000	6.537		-9.524	**1.000**	1.000
59	702					6.554		2.660	**1.000**	1.000	6.554		-9.567	**1.000**	1.000
60	714					6.571		2.672	**1.000**	1.000	6.571		-9.609	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**40**
	To:	**58**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.996**
Inverse Power	**1.000**	**0.993**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.470				Slope=	-15.836			
		IMPLIED	SELECTED	Intercept=	-6.771				Intercept=	87.758			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-4.137	**63.141**		1.792		59.384		
2	18	2.673	2.673	2.890	-0.758	-2.522	**12.965**	70244.066	2.890	0.514	41.987		
3	30	1.545	1.545	3.401	0.041	-1.772	**6.394**	5417.770	3.401	-0.607	33.898		
4	42	1.210	1.210	3.738	0.560	-1.277	**4.109**	847.335	3.738	-1.561	28.569		
5	54	1.132	1.132	3.989	0.766	-0.907	**3.012**	206.230	3.989	-2.027	24.590		
6	66	1.090	1.090	4.190	0.913	-0.612	**2.390**	68.479	4.190	-2.404	21.412		
7	78	1.065	1.065	4.357	1.026	-0.367	**2.001**	28.653	4.357	-2.726	18.767		
8	90	1.047	1.047	4.500	1.133	-0.157	**1.740**	14.323	4.500	-3.058	16.501		
9	102	1.035	1.035	4.625	1.223	0.027	**1.557**	8.232	4.625	-3.362	14.519		
10	114	1.026	1.026	4.736	1.298	0.191	**1.425**	5.287	4.736	-3.635	12.757		
11	126	1.021	1.021	4.836	1.362	0.338	**1.326**	3.711	4.836	-3.884	11.172	**71133.735**	
12	138	1.016	1.016	4.927	1.424	0.472	**1.252**	2.798	4.927	-4.140	9.732	**16844.381**	
13	150	1.013	1.013	5.011	1.468	0.594	**1.195**	2.235	5.011	-4.326	8.411	**4498.684**	
14	162	1.011	1.011	5.088	1.513	0.708	**1.151**	1.870	5.088	-4.528	7.193	**1330.550**	
15	174	1.008	1.008	5.159	1.569	0.813	**1.117**	1.624	5.159	-4.793	6.061	**429.805**	
16	186	1.006	1.006	5.226	1.620	0.911	**1.091**	1.453	5.226	-5.047	5.005	**150.143**	
17	198	1.005	1.005	5.288	1.663	1.002	**1.070**	1.332	5.288	-5.271	4.015	**56.416**	
18	210	1.004	1.004	5.347	1.695	1.089	**1.054**	1.245	5.347	-5.445	3.083	**22.826**	12309.315
19	222	1.004	1.004	5.403	1.729	1.171	**1.041**	1.181	5.403	-5.633	2.203	**10.053**	539.274
20	234	1.003	1.003	5.455	1.771	1.248	**1.032**	1.134	5.455	-5.872	1.369	**4.933**	53.643
21	246	1.002	1.002	5.505	1.818	1.322	**1.024**	1.099	5.505	-6.158	0.578	**2.782**	10.874
22	258	1.002	1.002	5.553	1.840	1.392	**1.018**	1.073	5.553	-6.296	-0.177	**1.838**	3.909
23	270	1.001	1.001	5.598	1.884	1.458	**1.014**	1.054	5.598	-6.580	-0.897	**1.408**	2.127
24	282	1.001	1.001	5.642	1.915	1.522	**1.010**	1.040	5.642	-6.788	-1.585	**1.205**	1.511
25	294	1.001	1.001	5.684	1.955	1.584	**1.008**	1.029	5.684	-7.064	-2.245	**1.106**	1.254
26	306	1.001	1.001	5.724	1.980	1.642	**1.006**	1.021	5.724	-7.242	-2.879	**1.056**	1.134
27	318	1.001	1.001	5.762	1.990	1.699	**1.004**	1.016	5.762	-7.316	-3.488	**1.031**	1.073
28	330	1.001	1.001	5.799	2.010	1.753	**1.003**	1.011	5.799	-7.464	-4.074	**1.017**	1.041
29	342	1.001	1.001	5.835	2.016	1.806	**1.002**	1.008	5.835	-7.511	-4.640	**1.010**	1.024
30	354	1.000	1.000	5.869	2.059	1.857	**1.002**	1.006	5.869	-7.838	-5.186	**1.006**	1.014
31	366	1.000	1.000	5.903	2.069	1.906	**1.001**	1.004	5.903	-7.920	-5.714	**1.003**	1.009
32	378	1.000	1.000	5.935	2.106	1.953	**1.001**	1.003	5.935	-8.217	-6.225	**1.002**	1.005
33	390	1.000	1.000	5.966	2.121	1.999	**1.001**	1.002	5.966	-8.341	-6.720	**1.001**	1.003
34	402	1.000	1.000	5.996	2.161	2.044	**1.000**	1.002	5.996	-8.679	-7.200	**1.001**	1.002
35	414	1.000	1.000	6.026	2.161	2.087	**1.000**	1.001	6.026	-8.681	-7.665	**1.000**	1.001
36	426	1.000	1.000	6.054	2.177	2.129	**1.000**	1.001	6.054	-8.820	-8.118	**1.000**	1.001
37	438	1.000	1.000	6.082	2.192	2.170	**1.000**	1.001	6.082	-8.951	-8.558	**1.000**	1.001
38	450	1.000	1.000	6.109	2.221	2.209	**1.000**	1.000	6.109	-9.216	-8.986	**1.000**	1.000
39	462	1.000	1.000	6.136	2.252	2.248	**1.000**	1.000	6.136	-9.507	-9.403	**1.000**	1.000
40	474	1.000	1.000	6.161	2.288	2.286	**1.000**	1.000	6.161	-9.857	-9.809	**1.000**	1.000
41	486	1.000	1.000	6.186	2.322	2.322	**1.000**	1.000	6.186	-10.200	-10.205	**1.000**	1.000
42	498	1.000	1.000	6.211	2.359	2.358	**1.000**	1.000	6.211	-10.581	-10.591	**1.000**	1.000
43	510	1.000	1.000	6.234	2.388	2.393	**1.000**	1.000	6.234	-10.890	-10.968	**1.000**	1.000
44	522	1.000	1.000	6.258	2.424	2.428	**1.000**	1.000	6.258	-11.291	-11.336	**1.000**	1.000
45	534	1.000	1.000	6.280	2.467	2.461	**1.000**	1.000	6.280	-11.786	-11.696	**1.000**	1.000
46	546	1.000	1.000	6.303		2.494	**1.000**	1.000	6.303		-12.048	**1.000**	1.000
47	558	1.000	1.000	6.324		2.526	**1.000**	1.000	6.324		-12.392	**1.000**	1.000
48	570	1.000	1.000	6.346		2.557	**1.000**	1.000	6.346		-12.729	**1.000**	1.000
49	582	1.000	1.000	6.366		2.587	**1.000**	1.000	6.366		-13.059	**1.000**	1.000
50	594	1.000	1.000	6.387		2.617	**1.000**	1.000	6.387		-13.382	**1.000**	1.000
51	606	1.000	1.000	6.407		2.647	**1.000**	1.000	6.407		-13.699	**1.000**	1.000
52	618	1.000	1.000	6.426		2.676	**1.000**	1.000	6.426		-14.010	**1.000**	1.000
53	630	1.000	1.000	6.446		2.704	**1.000**	1.000	6.446		-14.314	**1.000**	1.000
54	642	1.000	1.000	6.465		2.732	**1.000**	1.000	6.465		-14.613	**1.000**	1.000
55	654	1.000	1.000	6.483		2.759	**1.000**	1.000	6.483		-14.906	**1.000**	1.000
56	666	1.000	1.000	6.501		2.786	**1.000**	1.000	6.501		-15.194	**1.000**	1.000
57	678	1.000	1.000	6.519		2.812	**1.000**	1.000	6.519		-15.477	**1.000**	1.000
58	690	1.000	1.000	6.537		2.838	**1.000**	1.000	6.537		-15.755	**1.000**	1.000
59	702	1.000	1.000	6.554		2.863	**1.000**	1.000	6.554		-16.028	**1.000**	1.000
60	714	1.000		6.571		2.888	**1.000**	1.000	6.571		-16.296	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		207	623	417	90.4%	377	
1977	23,851,125	177,867	177,952	84	89.8%	76	0.746
1978	26,143,240	200,731	200,856	125	89.1%	112	0.768
1979	28,061,666	238,824	239,012	188	88.3%	166	0.852
1980	28,979,182	234,687	234,917	230	87.5%	201	0.811
1981	30,141,508	230,527	230,796	269	86.5%	233	0.766
1982	30,058,966	220,912	221,227	314	85.9%	270	0.736
1983	30,607,324	235,921	236,323	402	85.4%	343	0.772
1984	33,121,678	289,696	290,315	619	85.1%	527	0.877
1985	35,713,654	329,958	330,802	844	84.6%	714	0.926
1986	38,297,697	331,000	332,059	1,059	84.5%	895	0.867
1987	41,065,403	332,931	334,243	1,312	84.1%	1,103	0.814
1988	44,221,964	348,847	350,498	1,652	83.7%	1,383	0.793
1989	47,110,000	355,219	357,216	1,997	83.1%	1,660	0.758
1990	49,659,895	330,936	333,150	2,215	82.7%	1,832	0.671
1991	50,856,501	301,039	303,469	2,429	82.6%	2,007	0.597
1992	52,804,448	260,005	262,544	2,539	82.6%	2,098	0.497
1993	55,132,894	235,947	238,755	2,808	82.9%	2,328	0.433
1994	57,739,505	224,430	227,664	3,234	82.9%	2,681	0.394
1995	60,949,772	205,837	209,508	3,671	83.2%	3,054	0.344
1996	63,664,000	193,482	197,750	4,268	83.5%	3,562	0.311
1997	68,077,000	185,652	190,666	5,015	83.6%	4,192	0.280
1998	71,447,000	200,933	207,654	6,722	83.6%	5,620	0.291
1999	75,244,663	228,577	238,182	9,605	83.7%	8,037	0.317
2000	79,122,396	247,604	260,899	13,294	83.9%	11,149	0.330
2001	80,396,857	243,826	260,439	16,613	84.1%	13,979	0.324
2002	81,621,352	248,580	269,347	20,767	84.3%	17,504	0.330
2003	82,433,234	231,276	255,577	24,301	84.4%	20,519	0.310
2004	84,632,753	210,635	238,657	28,022	84.5%	23,666	0.282
2005	86,912,307	196,985	230,673	33,688	84.5%	28,468	0.265
2006	90,822,757	180,100	219,918	39,818	84.6%	33,692	0.242
2007	93,702,820	173,997	224,556	50,559	84.8%	42,881	0.240
2008	93,449,349	163,260	227,263	64,003	85.1%	54,466	0.243
2009	86,544,195	120,533	188,003	67,471	85.3%	57,569	0.217
2010	86,654,516	106,789	197,716	90,927	85.4%	77,646	0.228
2011	90,275,208	83,065	200,072	117,008	85.4%	99,932	0.222
2012	94,226,147	49,886	209,374	159,488	85.5%	136,414	0.222
2013	48,526,466	6,400	111,943	105,543	85.6%	90,338	0.231
2014		0	0		100.0%		
TOTAL		8,157,098	9,040,620	883,522	85.1%	751,695	
EXLD PRIOR		8,156,891	9,039,996	883,105	85.1%	751,318	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	417	127	91	64	45	31	21	14	9	6	4	3	2	1	1	1	0	0	0	0
1977	84	23	18	13	9	7	5	3	2	1	1	1	0	0	0	0	0	0	0	0
1978	125	30	26	20	15	11	7	5	4	3	2	1	1	1	0	0	0	0	0	0
1979	188	39	36	31	24	18	13	9	6	4	3	2	1	1	1	0	0	0	0	0
1980	230	46	38	35	30	23	17	12	9	6	4	3	2	1	1	1	0	0	0	0
1981	269	43	45	37	34	30	23	17	12	9	6	4	3	2	1	1	1	0	0	1
1982	314	57	41	43	36	33	29	22	16	12	8	6	4	3	2	1	1	1	0	1
1983	402	67	60	44	45	38	35	31	23	18	12	9	6	4	3	2	1	1	1	1
1984	619	124	83	74	54	56	47	43	38	29	22	15	11	7	5	4	2	2	1	2
1985	844	141	141	94	84	61	63	53	49	43	33	25	17	12	8	6	4	3	2	4
1986	1,059	204	143	145	96	85	62	64	54	50	43	33	25	17	12	8	6	4	3	6
1987	1,312	219	212	148	153	100	87	64	66	55	50	43	33	25	18	12	8	6	4	8
1988	1,652	287	227	221	154	160	103	90	66	69	57	52	45	35	26	18	13	9	7	13
1989	1,997	317	293	230	224	156	163	105	91	67	70	58	53	46	35	27	19	13	9	20
1990	2,215	340	298	274	217	211	147	153	99	86	63	66	55	50	43	33	25	17	12	27
1991	2,429	424	307	269	248	196	191	133	138	89	78	57	60	49	45	39	30	23	16	36
1992	2,539	448	366	264	232	215	168	164	114	120	76	67	49	51	42	39	34	26	20	45
1993	2,808	514	407	333	237	211	196	150	147	102	109	68	59	43	46	38	36	31	24	58
1994	3,234	581	486	385	314	223	199	186	141	139	96	103	64	56	41	44	36	34	29	78
1995	3,671	728	530	442	352	287	202	182	171	127	125	87	95	57	50	37	40	32	31	99
1996	4,268	835	680	495	414	329	268	189	170	160	119	117	81	88	54	47	35	37	30	123
1997	5,015	955	801	655	472	390	314	257	177	162	154	109	109	75	85	49	43	32	35	147
1998	6,722	1,259	1,040	873	714	515	425	342	280	192	177	168	119	119	82	93	53	46	35	198
1999	9,605	1,834	1,456	1,203	1,010	825	595	492	396	323	222	204	195	138	138	95	108	62	54	269
2000	13,294	2,582	2,045	1,624	1,341	1,126	920	664	548	441	361	248	228	217	153	154	105	120	69	360
2001	16,613	3,332	2,580	2,043	1,622	1,340	1,125	919	663	548	441	360	248	228	217	153	154	105	120	428
2002	20,767	4,089	3,345	2,590	2,051	1,628	1,345	1,129	923	665	550	443	362	249	229	218	154	154	106	550
2003	24,301	4,781	3,843	3,143	2,434	1,928	1,530	1,264	1,061	868	625	517	416	340	234	215	205	145	145	617
2004	28,022	5,228	4,484	3,605	2,948	2,283	1,808	1,435	1,186	995	814	587	485	390	319	219	201	192	136	714
2005	33,688	6,260	5,117	4,389	3,528	2,886	2,235	1,770	1,405	1,161	974	796	574	474	382	312	215	197	188	832
2006	39,818	7,514	6,003	4,906	4,209	3,383	2,767	2,143	1,697	1,347	1,113	934	764	551	455	366	299	206	189	978
2007	50,559	10,037	7,646	6,108	4,993	4,283	3,443	2,816	2,180	1,727	1,371	1,133	951	777	560	463	373	304	209	1,187
2008	64,003	13,286	10,066	7,668	6,126	5,007	4,295	3,452	2,824	2,187	1,732	1,375	1,136	953	779	562	464	374	305	1,401
2009	67,471	13,992	11,100	8,410	6,407	5,118	4,183	3,588	2,885	2,359	1,827	1,447	1,149	949	797	651	469	388	312	1,425
2010	90,927	18,630	14,994	11,895	9,012	6,866	5,485	4,483	3,845	3,091	2,528	1,958	1,551	1,231	1,017	854	698	503	416	1,862
2011	117,008	24,182	19,018	15,306	12,143	9,200	7,009	5,599	4,576	3,926	3,156	2,581	1,999	1,583	1,257	1,038	871	712	514	2,325
2012	159,488	35,663	25,589	20,125	16,197	12,850	9,736	7,417	5,925	4,843	4,154	3,339	2,731	2,115	1,675	1,330	1,099	922	754	3,004
2013	105,543	53,171	36,733	26,359	20,728	16,683	13,235	10,028	7,639	6,103	4,988	4,279	3,439	2,813	2,178	1,725	1,370	1,132	950	3,871
TOTAL	883,522	212,387	160,389	124,565	98,954	78,791	62,497	49,487	39,636	32,131	26,169	21,297	17,119	13,753	10,991	8,854	7,171	5,834	4,724	20,693

(1) SECTION 1, EXHIBIT 5A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	6	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	5	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	6	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	27	11	7	5	4	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1974	122	37	26	18	13	9	5	4	3	2	1	1	1	0	0	0	0	0	0	0
1975	115	35	24	17	12	9	6	4	3	2	1	1	1	0	0	0	0	0	0	0
1976	133	38	29	20	14	10	7	5	3	2	1	1	1	0	0	0	0	0	0	0
TOTAL	417	127	91	64	45	31	21	14	9	6	4	3	2	1	1	1	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 5A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			207					623
1977	23,851,125	0.746	177,867	1.000	177,952	177,952	177,952	177,952
1978	26,143,240	0.768	200,731	1.001	200,856	200,856	200,856	200,856
1979	28,061,666	0.852	238,824	1.001	239,007	239,007	239,007	239,012
1980	28,979,182	0.811	234,687	1.001	234,912	234,912	234,912	234,917
1981	30,141,508	0.766	230,527	1.001	230,791	230,791	230,791	230,796
1982	30,058,966	0.736	220,912	1.001	221,223	221,223	221,223	221,227
1983	30,607,324	0.772	235,921	1.002	236,321	236,321	236,321	236,323
1984	33,121,678	0.876	289,696	1.002	290,312	290,312	290,312	290,315
1985	35,713,654	0.926	329,958	1.003	330,802	330,802	330,802	330,802
1986	38,297,697	0.867	331,000	1.003	332,048	332,048	332,048	332,059
1987	41,065,403	0.814	332,931	1.004	334,195	334,195	334,195	334,243
1988	44,221,964	0.793	348,847	1.005	350,451	350,451	350,451	350,498
1989	47,110,000	0.758	355,219	1.005	357,158	357,158	357,158	357,216
1990	49,659,895	0.671	330,936	1.006	333,073	333,073	333,073	333,150
1991	50,856,501	0.597	301,039	1.008	303,407	303,407	303,407	303,469
1992	52,804,448	0.497	260,005	1.010	262,505	262,505	262,505	262,544
1993	55,132,894	0.433	235,947	1.012	238,741	238,742	238,742	238,755
1994	57,739,505	0.394	224,430	1.015	227,686	227,685	227,685	227,664
1995	60,949,772	0.344	205,837	1.018	209,567	209,567	209,567	209,508
1996	63,664,000	0.311	193,482	1.023	197,850	197,850	197,850	197,750
1997	68,077,000	0.297	185,652	1.028	190,830	191,141	191,141	190,666
1998	71,447,000	0.295	200,933	1.034	207,827	207,918	207,918	207,654
1999	75,244,663	0.296	228,577	1.043	238,295	237,673	237,673	238,182
2000	79,122,396	0.298	247,604	1.053	260,751	259,485	259,485	260,899
2001	80,396,857	0.303	243,826	1.067	260,178	259,120	259,120	260,439
2002	81,621,352	0.307	248,580	1.085	269,636	268,140	268,140	269,347
2003	82,433,234	0.310	231,276	1.106	255,875	255,873	255,873	255,577
2004	84,632,753	0.286	210,635	1.134	238,865	239,269	239,269	238,657
2005	86,912,307	0.267	196,985	1.170	230,411	230,699	230,699	230,673
2006	90,822,757	0.247	180,100	1.218	219,306	220,232	220,232	219,918
2007	93,702,820	0.242	173,997	1.286	223,834	224,462	224,462	224,556
2008	93,449,349	0.240	163,260	1.387	226,511	225,897	225,897	227,263
2009	86,544,195	0.221	120,533	1.543	185,960	187,862	187,862	188,003
2010	86,654,516	0.238	106,789	1.798	191,981	198,304	198,304	197,716
2011	90,275,208	0.232	83,065	2.283	189,650	200,977	200,977	200,072
2012	94,226,147	0.233	49,886	3.642	181,667	209,145	209,145	209,374
2013	97,052,931	0.233	6,400	26.038	166,639	223,848	223,848	223,886
2014	99,964,519	0.233				232,917	232,917	232,917
TOTAL			8,157,098		9,047,073	9,381,821	9,381,821	9,385,480
EXLD PRIOR			8,156,891		9,047,073	9,381,821	9,381,821	9,384,856

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 5A, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 5A, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	207	***3 YEAR SUM***	***392***	***423***	450		417	623
1977	177,867	177,952	84	91	91	1.000	84	177,952
1978	200,731	200,856	125	134	134	1.000	125	200,856
1979	238,824	239,007	183	198	204	1.030	188	239,012
1980	234,687	234,912	225	244	250	1.022	230	234,917
1981	230,527	230,791	265	289	294	1.017	269	230,796
1982	220,912	221,223	311	342	346	1.012	314	221,227
1983	235,921	236,321	400	445	448	1.007	402	236,323
1984	289,696	290,312	616	674	677	1.006	619	290,315
1985	329,958	330,802	844	931	931	1.000	844	330,802
1986	331,000	332,048	1,049	1,191	1,203	1.010	1,059	332,059
1987	332,931	334,195	1,264	1,494	1,551	1.038	1,312	334,243
1988	348,847	350,451	1,605	1,895	1,950	1.029	1,652	350,498
1989	355,219	357,158	1,939	2,284	2,352	1.030	1,997	357,216
1990	330,936	333,073	2,137	2,511	2,602	1.036	2,215	333,150
1991	301,039	303,407	2,368	2,749	2,820	1.026	2,429	303,469
1992	260,005	262,505	2,500	2,917	2,962	1.016	2,539	262,544
1993	235,947	238,742	2,795	3,355	3,371	1.005	2,808	238,755
1994	224,430	227,685	3,255	3,877	3,851	0.993	3,234	227,664
1995	205,837	209,567	3,730	4,463	4,393	0.984	3,671	209,508
1996	193,482	197,850	4,369	5,149	5,030	0.977	4,268	197,750
1997	185,652	191,141	5,490	6,717	6,136	0.913	5,015	190,666
1998	200,933	207,918	6,985	8,495	8,175	0.962	6,722	207,654
1999	228,577	237,673	9,096	10,998	11,613	1.056	9,605	238,182
2000	247,604	259,485	11,880	14,352	16,060	1.119	13,294	260,899
2001	243,826	259,120	15,294	18,496	20,091	1.086	16,613	260,439
2002	248,580	268,140	19,560	23,655	25,115	1.062	20,767	269,347
2003	231,276	255,873	24,597	29,834	29,475	0.988	24,301	255,577
2004	210,635	239,269	28,634	35,036	34,287	0.979	28,022	238,657
2005	196,985	230,699	33,714	41,762	41,729	0.999	33,688	230,673
2006	180,100	220,232	40,132	50,413	50,018	0.992	39,818	219,918
2007	173,997	224,462	50,465	64,050	64,170	1.002	50,559	224,556
2008	163,260	225,897	62,638	80,216	81,965	1.022	64,003	227,263
2009	120,533	187,862	67,329	87,110	87,293	1.002	67,471	188,003
2010	106,789	198,304	91,515	119,066	118,300	0.994	90,927	197,716
2011	83,065	200,977	117,913	153,422	152,244	0.992	117,008	200,072
2012	49,886	209,145	159,259	204,674	204,968	1.001	159,488	209,374
2013	6,400	223,848	217,448	267,823	267,870	1.000	217,486	223,886
2014		232,917	232,917	284,899	284,899	1.000	232,917	232,917
TOTAL	8,157,098	9,381,821	1,225,321	1,536,672	1,540,319		1,228,382	9,385,480
EXLD PRIOR	8,156,891		1,224,929	1,536,249	1,539,869		1,227,965	9,384,856

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.269					
1978	26,143,240	3.598	94,055,825		1.000					0.269					
1979	28,061,666	3.336	93,613,387		1.000					0.269					
1980	28,979,182	3.102	89,907,689		1.000					0.269					
1981	30,141,508	2.858	86,152,091		1.000					0.269					
1982	30,058,966	2.718	81,686,001	26,171	1.000	26,171	8.707%	3.204%		0.269	0.862%	8.707%	26,171	26,171	8.707%
1983	30,607,324	2.602	79,648,938	27,282	1.000	27,282	8.914%	3.425%		0.256	0.878%	8.914%	27,282	27,282	8.914%
1984	33,121,678	2.480	82,134,435	32,464	1.000	32,464	9.801%	3.953%		0.244	0.965%	9.801%	32,464	32,464	9.801%
1985	35,713,654	2.396	85,578,631	35,469	1.000	35,469	9.931%	4.145%		0.233	0.964%	9.932%	35,469	35,469	9.931%
1986	38,297,697	2.338	89,545,683	36,345	1.000	36,346	9.490%	4.059%	6.9%	0.221	0.899%	9.490%	36,346	36,346	9.490%
1987	41,065,403	2.262	92,902,249	38,285	1.000	38,286	9.323%	4.121%	4.0%	0.211	0.869%	9.323%	38,286	38,286	9.323%
1988	44,221,964	2.161	95,580,917	40,883	1.000	40,884	9.245%	4.277%	1.5%	0.201	0.859%	9.245%	40,884	40,884	9.245%
1989	47,110,000	2.114	99,591,072	41,724	1.000	41,725	8.857%	4.190%	0.7%	0.209	0.877%	8.857%	41,725	41,725	8.857%
1990	49,659,895	2.039	101,254,967	41,403	1.000	41,404	8.338%	4.089%	0.3%	0.218	0.891%	8.338%	41,404	41,404	8.338%
1991	50,856,501	1.979	100,654,884	38,525	1.000	38,527	7.576%	3.828%	-1.9%	0.227	0.869%	7.576%	38,527	38,527	7.576%
1992	52,804,448	1.879	99,199,664	37,199	1.000	37,202	7.045%	3.750%	-3.5%	0.236	0.887%	7.045%	37,202	37,202	7.045%
1993	55,132,894	1.846	101,763,581	36,516	1.000	36,520	6.624%	3.589%	-3.9%	0.246	0.884%	6.624%	36,519	36,520	6.624%
1994	57,739,505	1.786	103,144,617	34,688	1.000	34,692	6.008%	3.363%	-4.4%	0.257	0.863%	6.008%	34,692	34,692	6.008%
1995	60,949,772	1.737	105,860,639	31,846	1.000	31,851	5.226%	3.009%	-5.7%	0.290	0.872%	5.226%	31,850	31,851	5.226%
1996	63,664,000	1.681	107,011,928	28,351	1.000	28,358	4.454%	2.650%	-8.3%	0.328	0.868%	4.454%	28,356	28,358	4.454%
1997	68,077,000	1.609	109,565,780	25,374	1.000	25,382	3.728%	2.317%	-10.5%	0.370	0.858%	3.728%	25,382	25,382	3.728%
1998	71,447,000	1.535	109,703,410	24,693	1.000	24,704	3.458%	2.252%	-10.1%	0.392	0.882%	3.458%	24,704	24,704	3.458%
1999	75,244,663	1.486	111,784,761	24,648	1.001	24,663	3.278%	2.206%	-7.5%	0.415	0.915%	3.277%	24,659	24,663	3.278%
2000	79,122,396	1.436	113,612,761	23,949	1.001	23,969	3.029%	2.110%	-4.9%	0.439	0.925%	3.028%	23,962	23,969	3.029%
2001	80,396,857	1.404	112,872,903	21,045	1.001	21,069	2.621%	1.867%	-4.8%	0.464	0.867%	2.621%	21,069	21,069	2.621%
2002	81,621,352	1.369	111,762,597	19,690	1.002	19,721	2.416%	1.765%	-6.3%	0.491	0.867%	2.417%	19,724	19,721	2.416%
2003	82,433,234	1.332	109,823,635	18,072	1.002	18,113	2.197%	1.649%	-7.3%	0.520	0.857%	2.197%	18,114	18,113	2.197%
2004	84,632,753	1.284	108,674,619	15,725	1.003	15,780	1.864%	1.452%	-8.3%	0.597	0.868%	1.864%	15,776	15,780	1.865%
2005	86,912,307	1.253	108,922,029	13,832	1.005	13,902	1.600%	1.276%	-9.1%	0.687	0.877%	1.600%	13,902	13,902	1.600%
2006	90,822,757	1.210	109,940,677	11,620	1.007	11,706	1.289%	1.065%	-11.9%	0.789	0.841%	1.289%	11,705	11,706	1.289%
2007	93,702,820	1.171	109,685,990	10,850	1.011	10,966	1.170%	1.000%	-12.3%	0.858	0.858%	1.170%	10,966	10,966	1.170%
2008	93,449,349	1.148	107,266,594	10,050	1.016	10,208	1.092%	0.952%	-10.3%	0.933	0.888%	1.091%	10,200	10,208	1.092%
2009	86,544,195	1.149	99,469,136	8,046	1.024	8,241	0.952%	0.829%	-9.3%	1.014	0.840%	0.994%	8,602	8,250	0.953%
2010	86,654,516	1.125	97,450,013	8,614	1.037	8,930	1.030%	0.916%	-4.8%	0.922	0.844%	1.031%	8,933	8,930	1.031%
2011	90,275,208	1.093	98,646,157	8,514	1.067	9,082	1.006%	0.921%	-2.0%	0.960	0.884%	1.061%	9,577	9,113	1.009%
2012	94,226,147	1.061	99,964,519	7,237	1.169	8,459	0.898%	0.846%	-1.3%	1.000	0.846%	1.030%	9,705	8,639	0.917%
2013	97,052,931	1.030	99,964,519	1,821	4.102	7,469	0.770%	0.747%	-2.8%	1.000	0.747%	1.000%	9,705	9,160	0.944%
2014	99,964,519	1.000	99,964,519	0						1.000			0	0	0.000%
TOTAL				780,931		789,544							793,863	791,456	

7 Year Average excluding 2013	0.857%
10 Year Average excluding 2013	0.860%
5 Year Average excluding 2011-2013	0.854%
10 Year Average excluding 2011-2013	0.861%
2006-2011 Average excluding 2009	0.863%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 5A, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BY DELOITTE CONSULTING BASED ON (11)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			177,952		0.746
1978	26,143,240			200,856		0.768
1979	28,061,666			239,012		0.852
1980	28,979,182			234,917		0.811
1981	30,141,508			230,796		0.766
1982	30,058,966	26,171	8.71%	221,227	8,453	0.736
1983	30,607,324	27,282	8.91%	236,323	8,662	0.772
1984	33,121,678	32,464	9.80%	290,315	8,943	0.877
1985	35,713,654	35,469	9.93%	330,802	9,327	0.926
1986	38,297,697	36,346	9.49%	332,059	9,136	0.867
1987	41,065,403	38,286	9.32%	334,243	8,730	0.814
1988	44,221,964	40,884	9.25%	350,498	8,573	0.793
1989	47,110,000	41,725	8.86%	357,216	8,561	0.758
1990	49,659,895	41,404	8.34%	333,150	8,046	0.671
1991	50,856,501	38,527	7.58%	303,469	7,877	0.597
1992	52,804,448	37,202	7.05%	262,544	7,057	0.497
1993	55,132,894	36,520	6.62%	238,755	6,538	0.433
1994	57,739,505	34,692	6.01%	227,664	6,562	0.394
1995	60,949,772	31,851	5.23%	209,508	6,578	0.344
1996	63,664,000	28,358	4.45%	197,750	6,973	0.311
1997	68,077,000	25,382	3.73%	190,666	7,512	0.280
1998	71,447,000	24,704	3.46%	207,654	8,406	0.291
1999	75,244,663	24,663	3.28%	238,182	9,657	0.317
2000	79,122,396	23,969	3.03%	260,899	10,885	0.330
2001	80,396,857	21,069	2.62%	260,439	12,361	0.324
2002	81,621,352	19,721	2.42%	269,347	13,658	0.330
2003	82,433,234	18,113	2.20%	255,577	14,110	0.310
2004	84,632,753	15,780	1.86%	238,657	15,124	0.282
2005	86,912,307	13,902	1.60%	230,673	16,593	0.265
2006	90,822,757	11,706	1.29%	219,918	18,787	0.242
2007	93,702,820	10,966	1.17%	224,556	20,477	0.240
2008	93,449,349	10,208	1.09%	227,263	22,263	0.243
2009	86,544,195	8,250	0.95%	188,003	22,788	0.217
2010	86,654,516	8,930	1.03%	197,716	22,141	0.228
2011	90,275,208	9,113	1.01%	200,072	21,955	0.222
2012	94,226,147	8,639	0.92%	209,374	24,236	0.222
2013	97,052,931	9,160	0.94%	223,886	24,442	0.231
2014				232,917		
TOTAL		791,456		9,384,856		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5A, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	333,073		0.228	3.077	233,822	0	100%	233,822	0.231	0.671	0.671
1991	50,856,501	1.979	100,654,884	303,407		0.238	3.156	227,560	0	100%	227,560	0.226	0.597	0.597
1992	52,804,448	1.879	99,199,664	262,505		0.248	3.237	210,344	0	100%	210,344	0.212	0.497	0.497
1993	55,132,894	1.846	101,763,581	238,741		0.258	3.320	204,384	0	100%	204,384	0.201	0.433	0.433
1994	57,739,505	1.786	103,144,617	227,686		0.269	3.405	208,247	0	100%	208,247	0.202	0.394	0.394
1995	60,949,772	1.737	105,860,639	209,567		0.304	3.492	222,135	0	100%	222,135	0.210	0.344	0.344
1996	63,664,000	1.681	107,011,928	197,850		0.343	3.581	243,043	0	100%	243,043	0.227	0.311	0.311
1997	68,077,000	1.609	109,565,780	190,830		0.388	3.256	240,800	0	100%	240,800	0.220	0.280	0.297
1998	71,447,000	1.535	109,703,410	207,827		0.410	2.960	252,283	0	100%	252,283	0.230	0.291	0.295
1999	75,244,663	1.486	111,784,761	238,295		0.434	2.691	278,277	0	100%	278,277	0.249	0.317	0.296
2000	79,122,396	1.436	113,612,761	260,751		0.459	2.446	292,929	0	100%	292,929	0.258	0.330	0.298
2001	80,396,857	1.404	112,872,903	260,178		0.486	2.224	281,179	0	100%	281,179	0.249	0.324	0.303
2002	81,621,352	1.369	111,762,597	269,636		0.514	2.022	280,327	0	100%	280,327	0.251	0.330	0.307
2003	82,433,234	1.332	109,823,635	255,875		0.544	1.838	255,912	0	100%	255,912	0.233	0.310	0.310
2004	84,632,753	1.284	108,674,619	238,865		0.626	1.671	249,634	0	100%	249,634	0.230	0.282	0.286
2005	86,912,307	1.253	108,922,029	230,411		0.719	1.519	251,619	0	100%	251,619	0.231	0.265	0.267
2006	90,822,757	1.210	109,940,677	219,306		0.826	1.381	250,253	0	100%	250,253	0.228	0.241	0.247
2007	93,702,820	1.171	109,685,990	223,834		0.898	1.255	252,391	0	100%	252,391	0.230	0.239	0.242
2008	93,449,349	1.148	107,266,594	226,511		0.976	1.141	252,381	0	100%	252,381	0.235	0.242	0.240
2009	86,544,195	1.149	99,469,136	185,960		1.061	1.141	225,215	0	100%	225,215	0.226	0.215	0.221
2010	86,654,516	1.125	97,450,013	191,981		0.965	1.141	211,371	0	100%	211,371	0.217	0.222	0.238
2011	90,275,208	1.093	98,646,157	189,650		0.960	1.141	207,765	0	100%	207,765	0.211	0.210	0.232
2012	94,226,147	1.061	99,964,519	181,667		1.000	1.092	198,385	0	100%	198,385	0.198	0.193	0.233
2013	97,052,931	1.030	99,964,519	166,639		1.000	1.045	174,138	0	100%	174,138	0.174	0.172	0.233
2014		1.000				1.000	1.000	0	0	0%	0			0.233

	5 Year Average excluding 2012-2013	0.224	0.226
	7 Year Average excluding 2012-2013	0.225	0.233
	10 Year Weighted Average excluding 2012-2013	0.230	
	10 Year Weighted Average excluding 2011-2013	0.233	
	5 Year Average excluding 2011-2013	0.227	0.232
	5 Year Average excluding 2013	0.218	0.216
	7 Year Average excluding 2013	0.225	0.223
(14)	2014 Selected Loss Rate:	0.233	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 5A, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000			
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000			
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000			
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000			
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000			
1983	366	366	378	1.002	1.001	1.002				1.000	1.000	1.000			
1984	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000			
1985	342	342	354	1.003	1.002	1.003				1.000	1.000	1.000			
1986	330	330	342	1.003	1.003	1.003				1.000	1.000	1.000			
1987	318	318	330	1.004	1.003	1.004				1.000	1.000	1.000			
1988	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000			
1989	294	294	306	1.005	1.005	1.005				1.000	1.000	1.000			
1990	282	282	294	1.006	1.005	1.006				1.000	1.000	1.000			
1991	270	270	282	1.008	1.006	1.008				1.000	1.000	1.000			
1992	258	258	270	1.010	1.008	1.010				1.000	1.000	1.000			
1993	246	246	258	1.012	1.010	1.012				1.000	1.000	1.000			
1994	234	234	246	1.015	1.012	1.015				1.000	1.000	1.000			
1995	222	222	234	1.018	1.015	1.018				1.000	1.000	1.000			
1996	210	210	222	1.023	1.018	1.023				1.000	1.000	1.000			
1997	198	198	210	1.028	1.023	1.028				1.000	1.000	1.000			
1998	186	186	198	1.034	1.028	1.034				1.000	1.000	1.000			
1999	174	174	186	1.043	1.034	1.043				1.001	1.000	1.001			
2000	162	162	174	1.053	1.043	1.053				1.001	1.001	1.001			
2001	150	150	162	1.067	1.053	1.067				1.001	1.001	1.001			
2002	138	138	150	1.085	1.067	1.085				1.002	1.001	1.002			
2003	126	126	138	1.106	1.085	1.106				1.002	1.002	1.002			
2004	114	114	126	1.134	1.106	1.134				1.003	1.002	1.003			
2005	102	102	114	1.170	1.134	1.170				1.005	1.003	1.005			
2006	90	90	102	1.218	1.170	1.218				1.007	1.005	1.007			
2007	78	78	90	1.286	1.218	1.286				1.011	1.007	1.011			
2008	66	66	78	1.387	1.286	1.387				1.016	1.011	1.016			
2009	54	54	66	1.543	1.387	1.543				1.024	1.016	1.024			
2010	42	42	54	1.798	1.543	1.798				1.037	1.024	1.037			
2011	30	30	42	2.283	1.798	2.283				1.067	1.037	1.067			
2012	18	18	30	3.642	2.283	3.642				1.169	1.067	1.169			
2013	6	6	18	26.038	3.642	26.038				4.102	1.169	4.102			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 5A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 5A, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 5A, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 5A, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) N/A
(14) N/A
(15) N/A

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY TOTAL
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	5,645	33,555	58,659	73,703	85,505	96,537	107,303	118,310	129,670	140,631	150,410	158,320	164,254	168,444	171,328	173,361	174,983	175,968	176,467	176,778	177,035	177,169	177,285	177,336	177,388	177,428	177,486	177,537	177,607	177,666	177,699	177,731	177,762	177,806	177,830	177,851	177,867	177,867
1978	6,244	37,119	64,190	80,836	96,099	110,641	125,145	139,620	153,374	165,652	175,674	183,203	188,404	191,939	194,582	196,656	197,812	198,484	198,841	199,131	199,313	199,600	199,699	199,845	199,951	200,040	200,134	200,230	200,301	200,408	200,510	200,554	200,601	200,640	200,700	200,731		200,731
1979	6,779	40,350	71,088	91,986	111,180	130,319	149,996	169,202	186,738	201,367	212,401	220,215	225,931	230,066	233,082	234,821	235,592	236,167	236,637	237,013	237,341	237,531	237,681	237,788	237,990	238,132	238,232	238,295	238,363	238,446	238,568	238,671	238,745	238,793	238,824			238,824
1980	7,149	41,929	73,165	95,465	116,613	137,700	158,508	177,860	193,673	205,491	213,840	219,769	224,311	227,936	230,200	231,190	231,855	232,293	232,561	232,872	233,119	233,370	233,556	233,679	233,854	234,062	234,244	234,343	234,405	234,469	234,577	234,634	234,669	234,687				234,687
1981	7,127	42,422	75,478	99,954	123,569	145,980	166,487	183,655	196,830	206,138	212,630	217,717	221,753	224,173	225,460	226,316	227,032	227,397	227,806	228,186	228,432	228,663	228,888	229,102	229,375	229,583	229,785	229,969	230,107	230,238	230,357	230,432	230,527					230,527
1982	7,257	42,210	74,325	99,941	124,205	146,589	166,001	181,574	192,737	200,694	206,510	211,187	214,224	215,776	216,769	217,342	217,947	218,531	218,888	219,153	219,375	219,627	219,861	220,115	220,372	220,557	220,639	220,690	220,765	220,815	220,877	220,912						220,912
1983	6,932	43,044	81,534	111,589	140,139	164,574	183,580	197,660	208,069	216,429	222,743	226,954	229,052	230,296	231,197	231,935	232,617	233,219	233,613	234,027	234,333	234,560	234,819	234,991	235,159	235,351	235,509	235,637	235,747	235,841	235,921							235,921
1984	9,030	55,981	107,034	147,464	183,212	211,887	232,433	247,612	259,727	269,107	275,182	278,455	280,386	281,710	282,916	283,793	284,621	285,455	286,143	286,820	287,405	287,795	288,174	288,450	288,690	288,826	289,070	289,251	289,497	289,696								289,696
1985	10,741	67,087	129,444	177,891	218,365	248,969	270,822	287,368	300,312	308,471	313,395	316,200	318,596	320,218	321,902	323,055	324,073	324,913	325,730	326,412	327,106	327,643	328,148	328,580	328,863	329,168	329,405	329,734	329,958									329,958
1986	11,086	69,952	135,558	183,220	220,873	250,337	273,907	292,572	304,245	310,656	314,799	317,625	319,620	321,567	323,124	324,386	325,454	326,412	327,267	327,953	328,647	329,207	329,575	329,944	330,227	330,530	330,838	331,000										331,000
1987	11,867	75,279	145,496	194,115	232,354	262,271	286,791	301,606	309,414	313,971	317,165	319,630	322,181	323,851	325,314	326,756	327,867	328,903	329,717	330,208	330,672	331,121	331,506	331,922	332,303	332,687	332,931											332,931
1988	13,175	82,727	158,192	210,758	251,925	284,576	304,816	315,701	322,275	326,830	329,859	332,949	335,505	337,449	339,303	340,929	342,424	343,727	344,993	345,787	346,544	347,206	347,745	348,242	348,624	348,847												348,847
1989	13,923	88,015	169,338	225,299	268,792	296,053	311,287	320,915	327,338	331,810	336,478	339,435	341,891	344,168	345,931	347,442	348,896	350,161	351,329	352,183	352,990	353,795	354,432	354,894	355,219													355,219
1990	14,651	92,436	167,375	222,937	258,112	277,011	288,757	297,058	302,490	307,906	311,603	314,690	317,313	319,653	321,549	323,161	324,464	325,684	326,730	327,715	328,645	329,540	330,294	330,936														330,936
1991	14,980	111,008	178,177	219,155	242,295	255,603	264,931	271,458	277,106	281,058	284,289	287,010	289,607	291,886	293,797	295,349	296,470	297,529	298,396	299,179	299,894	300,467	301,039															301,039
1992	14,264	106,141	161,572	190,314	207,186	218,230	225,572	231,931	236,365	239,762	242,848	245,667	248,257	250,421	252,247	253,818	255,205	256,514	257,619	258,653	259,413	260,005																260,005
1993	15,418	102,247	149,371	172,921	186,477	195,087	203,523	208,800	212,909	216,991	220,204	222,982	225,219	227,370	229,180	230,664	231,901	233,150	234,300	235,307	235,947																	235,947
1994	13,532	99,520	140,364	161,206	173,796	184,102	191,222	196,994	201,615	205,627	209,044	212,150	214,500	216,443	218,050	219,645	220,986	222,168	223,413	224,430																		224,430
1995	14,462	93,221	127,504	145,532	158,916	167,357	174,176	179,804	184,613	188,533	192,178	195,149	197,463	199,474	201,153	202,577	203,812	204,889	205,837																			205,837
1996	13,606	84,402	114,309	132,251	144,147	153,003	159,961	166,110	171,360	175,874	179,803	182,918	185,493	187,796	189,755	191,287	192,560	193,482																				193,482
1997	12,503	75,303	103,330	120,794	133,418	143,259	151,766	158,970	164,833	169,757	173,546	176,425	179,036	181,155	182,823	184,268	185,652																					185,652
1998	13,041	79,526	110,155	129,279	143,302	154,760	165,253	173,406	179,889	184,891	188,558	191,496	194,226	196,887	199,036	200,933																						200,933
1999	13,630	82,485	117,651	141,687	159,648	174,724	187,072	196,465	203,461	209,517	214,519	218,888	222,703	225,964	228,577																							228,577
2000	14,655	88,243	128,241	155,098	176,052	192,861	205,539	215,084	223,118	229,434	235,274	240,166	244,429	247,604																								247,604
2001	13,511	84,081	124,919	154,094	175,476	191,080	203,397	213,049	220,956	228,232	234,493	239,680	243,826																									243,826
2002	12,564	85,381	129,614	160,079	181,300	197,878	211,013	221,851	231,060	238,261	243,829	248,580																										248,580
2003	13,576	83,117	126,749	154,108	173,754	188,807	200,558	210,392	218,944	225,904	231,276																											231,276
2004	12,145	75,265	113,705	139,025	157,164	171,591	184,555	195,509	204,093	210,635																												210,635
2005	10,377	68,029	103,846	129,026	149,006	165,271	178,476	189,074	196,985																													196,985
2006	8,680	60,218	94,308	118,429	138,081	154,779	168,999	180,100																														180,100
2007	8,438	58,707	93,569	121,215	143,066	160,563	173,997																															173,997
2008	7,936	58,859	97,418	124,938	146,017	163,260																																163,260
2009	7,090	51,099	82,052	104,294	120,533																																	120,533
2010	7,334	54,865	86,217	106,789																																		106,789
2011	8,087	53,956	83,065																																			83,065
2012	7,148	49,886																																				49,886
2013	6,400																																					6,400
																																						8,156,891

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	5.944	1.748	1.256	1.160	1.129	1.112	1.103	1.096	1.085	1.070	1.053	1.037	1.026	1.017	1.012	1.009	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	5.944	1.729	1.259	1.189	1.151	1.131	1.116	1.099	1.080	1.060	1.043	1.028	1.019	1.014	1.011	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000			
1979	5.952	1.762	1.294	1.209	1.172	1.151	1.128	1.104	1.078	1.055	1.037	1.026	1.018	1.013	1.007	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
1980	5.865	1.745	1.305	1.222	1.181	1.151	1.122	1.089	1.061	1.041	1.028	1.021	1.016	1.010	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	5.952	1.779	1.324	1.236	1.181	1.140	1.103	1.072	1.047	1.031	1.024	1.019	1.011	1.006	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000						
1982	5.817	1.761	1.345	1.243	1.180	1.132	1.094	1.061	1.041	1.029	1.023	1.014	1.007	1.005	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000							
1983	6.209	1.894	1.369	1.256	1.174	1.115	1.077	1.053	1.040	1.029	1.019	1.009	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000								
1984	6.200	1.912	1.378	1.242	1.157	1.097	1.065	1.049	1.036	1.023	1.012	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001									
1985	6.246	1.929	1.374	1.228	1.140	1.088	1.061	1.045	1.027	1.016	1.009	1.008	1.005	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001										
1986	6.310	1.938	1.352	1.206	1.133	1.094	1.068	1.040	1.021	1.013	1.009	1.006	1.006	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000											
1987	6.344	1.933	1.334	1.197	1.129	1.093	1.052	1.026	1.015	1.010	1.008	1.008	1.005	1.005	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001												
1988	6.279	1.912	1.332	1.195	1.130	1.071	1.036	1.021	1.014	1.009	1.009	1.008	1.006	1.005	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001													
1989	6.322	1.924	1.330	1.193	1.101	1.051	1.031	1.020	1.014	1.014	1.009	1.007	1.007	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001														
1990	6.309	1.811	1.332	1.158	1.073	1.042	1.029	1.018	1.018	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002															
1991	7.410	1.605	1.230	1.106	1.055	1.036	1.025	1.021	1.014	1.011	1.010	1.009	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002																
1992	7.441	1.522	1.178	1.089	1.053	1.034	1.028	1.019	1.014	1.013	1.012	1.011	1.009	1.007	1.006	1.005	1.005	1.004	1.004	1.003	1.002																	
1993	6.632	1.461	1.158	1.078	1.046	1.043	1.026	1.020	1.019	1.015	1.013	1.010	1.010	1.008	1.006	1.005	1.005	1.005	1.004	1.003																		
1994	7.354	1.410	1.148	1.078	1.059	1.039	1.030	1.023	1.020	1.017	1.015	1.011	1.009	1.007	1.007	1.006	1.005	1.006	1.005																			
1995	6.446	1.368	1.141	1.092	1.053	1.041	1.032	1.027	1.021	1.019	1.015	1.012	1.010	1.008	1.007	1.006	1.005	1.005																				
1996	6.204	1.354	1.157	1.090	1.061	1.045	1.038	1.032	1.026	1.022	1.017	1.014	1.012	1.010	1.008	1.007	1.005																					
1997	6.023	1.372	1.169	1.105	1.074	1.059	1.047	1.037	1.030	1.022	1.017	1.015	1.012	1.009	1.008	1.008																						
1998	6.098	1.385	1.174	1.108	1.080	1.068	1.049	1.037	1.028	1.020	1.016	1.014	1.014	1.011	1.010																							
1999	6.052	1.426	1.204	1.127	1.094	1.071	1.050	1.036	1.030	1.024	1.020	1.017	1.015	1.012																								
2000	6.022	1.453	1.209	1.135	1.095	1.066	1.046	1.037	1.028	1.025	1.021	1.018	1.013																									
2001	6.223	1.486	1.234	1.139	1.089	1.064	1.047	1.037	1.033	1.027	1.022	1.017																										
2002	6.795	1.518	1.235	1.133	1.091	1.066	1.051	1.042	1.031	1.023	1.019																											
2003	6.122	1.525	1.216	1.127	1.087	1.062	1.049	1.041	1.032	1.024																												
2004	6.197	1.511	1.223	1.130	1.092	1.076	1.059	1.044	1.032																													
2005	6.556	1.527	1.242	1.155	1.109	1.080	1.059	1.042																														
2006	6.938	1.566	1.256	1.166	1.121	1.092	1.066																															
2007	6.957	1.594	1.295	1.180	1.122	1.084																																
2008	7.417	1.655	1.282	1.169	1.118																																	
2009	7.207	1.606	1.271	1.156																																		
2010	7.481	1.571	1.239																																			
2011	6.672	1.539																																				
2012	6.979																																					
3 Yr Avg	7.044	1.572	1.264	1.168	1.120	1.085	1.061	1.042	1.032	1.025	1.021	1.017	1.014	1.011	1.009	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	7.151	1.593	1.269	1.165	1.112	1.079	1.057	1.041	1.031	1.025	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.093	1.580	1.258	1.155	1.106	1.075	1.054	1.040	1.031	1.024	1.019	1.015	1.012	1.009	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	7.032	1.572	1.265	1.169	1.120	1.085	1.061	1.042	1.032	1.025	1.021	1.017	1.014	1.011	1.009	1.007	1.005	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	7.146	1.594	1.269	1.165	1.112	1.078	1.057	1.041	1.031	1.025	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	6.761	1.556	1.247	1.147	1.101	1.072	1.052	1.039	1.029	1.023	1.018	1.014	1.011	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	7.300	1.615	1.280	1.167	1.110	1.076	1.055	1.042	1.031	1.025	1.019	1.016	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	7.150	1.595	1.270	1.165	1.112	1.079	1.056	1.041	1.031	1.025	1.020	1.017	1.013	1.010	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	26.038	3.642	2.283	1.798	1.543	1.387	1.286	1.218	1.170	1.134	1.106	1.085	1.067	1.053	1.043	1.034	1.028	1.023	1.018	1.015	1.012	1.010	1.008	1.006	1.005	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY TOTAL

REPORTED TEMPORARY TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	11,495	24,978	25,468	25,676	25,826	25,952	26,029	26,069	26,103	26,120	26,130	26,140	26,145	26,151	26,154	26,160	26,162	26,165	26,166	26,167	26,169	26,169	26,169	26,169	26,169	26,169	26,171	26,171	26,171	26,171	26,171	26,171						26,171
1983	11,354	26,066	26,595	26,834	26,966	27,079	27,140	27,181	27,214	27,235	27,250	27,258	27,263	27,267	27,270	27,272	27,273	27,275	27,277	27,278	27,278	27,278	27,278	27,280	27,280	27,281	27,281	27,281	27,282	27,282	27,282							27,282
1984	14,058	31,101	31,745	32,014	32,163	32,267	32,339	32,377	32,399	32,422	32,429	32,439	32,444	32,446	32,449	32,450	32,452	32,455	32,457	32,458	32,458	32,460	32,462	32,462	32,463	32,463	32,463	32,463	32,464	32,464								32,464
1985	15,266	33,992	34,656	34,929	35,109	35,245	35,340	35,381	35,407	35,426	35,434	35,440	35,446	35,449	35,450	35,453	35,456	35,459	35,459	35,461	35,466	35,467	35,468	35,468	35,468	35,469	35,469	35,469	35,469									35,469
1986	15,745	34,809	35,549	35,820	35,991	36,114	36,197	36,234	36,256	36,278	36,295	36,305	36,314	36,320	36,328	36,334	36,337	36,339	36,340	36,341	36,343	36,343	36,343	36,344	36,344	36,345	36,345	36,345										36,345
1987	16,212	36,695	37,431	37,748	37,932	38,056	38,136	38,174	38,207	38,222	38,240	38,247	38,256	38,261	38,265	38,269	38,272	38,277	38,280	38,282	38,283	38,284	38,285	38,285	38,285	38,285	38,285											38,285
1988	17,803	39,214	40,027	40,373	40,559	40,678	40,755	40,797	40,816	40,834	40,841	40,858	40,863	40,868	40,869	40,872	40,878	40,878	40,879	40,879	40,880	40,882	40,882	40,882	40,883	40,883												40,883
1989	18,100	39,959	40,830	41,148	41,340	41,479	41,567	41,612	41,634	41,657	41,673	41,683	41,694	41,702	41,707	41,713	41,715	41,717	41,718	41,721	41,722	41,724	41,724	41,724	41,724													41,724
1990	18,297	39,752	40,592	40,920	41,084	41,183	41,242	41,291	41,315	41,336	41,356	41,367	41,376	41,379	41,383	41,385	41,390	41,395	41,396	41,396	41,398	41,399	41,402	41,403														41,403
1991	17,247	36,907	37,734	38,065	38,227	38,328	38,397	38,426	38,451	38,470	38,480	38,494	38,499	38,506	38,511	38,514	38,515	38,519	38,520	38,522	38,522	38,523	38,525															38,525
1992	16,080	35,665	36,440	36,725	36,883	36,991	37,052	37,094	37,115	37,133	37,151	37,161	37,171	37,181	37,185	37,189	37,193	37,193	37,198	37,198	37,198	37,199																37,199
1993	8,217	31,800	34,886	35,631	35,945	36,126	36,271	36,353	36,388	36,423	36,446	36,470	36,476	36,485	36,495	36,498	36,505	36,510	36,512	36,515	36,516																	36,516
1994	6,623	30,392	33,123	33,806	34,125	34,312	34,422	34,481	34,536	34,580	34,610	34,629	34,644	34,660	34,667	34,673	34,679	34,684	34,688	34,688																		34,688
1995	6,970	28,578	30,584	31,104	31,353	31,482	31,588	31,662	31,715	31,754	31,778	31,797	31,812	31,824	31,831	31,839	31,839	31,843	31,846																			31,846
1996	6,769	25,604	27,223	27,737	27,935	28,070	28,156	28,222	28,265	28,282	28,304	28,311	28,323	28,328	28,338	28,345	28,349	28,351																				28,351
1997	6,189	22,730	24,295	24,741	24,944	25,081	25,170	25,235	25,279	25,309	25,327	25,340	25,355	25,365	25,371	25,372	25,374																					25,374
1998	6,373	22,110	23,618	24,083	24,277	24,421	24,524	24,576	24,606	24,625	24,643	24,658	24,672	24,685	24,690	24,693																						24,693
1999	6,636	22,018	23,426	23,949	24,196	24,344	24,443	24,501	24,538	24,569	24,606	24,626	24,635	24,641	24,648																							24,648
2000	6,626	21,251	22,795	23,297	23,511	23,644	23,736	23,789	23,837	23,877	23,908	23,929	23,936	23,949																								23,949
2001	5,625	18,572	20,049	20,447	20,653	20,778	20,859	20,903	20,960	21,006	21,029	21,037	21,045																									21,045
2002	4,987	17,455	18,751	19,162	19,339	19,445	19,524	19,585	19,633	19,663	19,677	19,690																										19,690
2003	5,038	15,934	17,170	17,563	17,723	17,834	17,912	17,976	18,025	18,049	18,072																											18,072
2004	4,405	13,839	14,911	15,264	15,410	15,528	15,621	15,677	15,704	15,725																												15,725
2005	3,480	12,050	13,064	13,417	13,568	13,693	13,769	13,811	13,832																													13,832
2006	2,859	10,008	10,948	11,267	11,431	11,532	11,581	11,620																														11,620
2007	2,626	9,195	10,198	10,556	10,711	10,802	10,850																															10,850
2008	2,412	8,618	9,563	9,863	9,961	10,050																																10,050
2009	2,050	7,118	7,796	7,975	8,046																																	8,046
2010	2,130	7,742	8,416	8,614																																		8,614
2011	2,355	7,935	8,514																																			8,514
2012	2,069	7,237																																				7,237
2013	1,821																																					1,821
																																						780,931

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.173	1.020	1.008	1.006	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.296	1.020	1.009	1.005	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.212	1.021	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.227	1.020	1.008	1.005	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.211	1.021	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.263	1.020	1.008	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.203	1.021	1.009	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.208	1.022	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.173	1.021	1.008	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.140	1.022	1.009	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.218	1.022	1.008	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.870	1.097	1.021	1.009	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	4.589	1.090	1.021	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	4.100	1.070	1.017	1.008	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	3.783	1.063	1.019	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																					
1997	3.673	1.069	1.018	1.008	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000																						
1998	3.469	1.068	1.020	1.008	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000																							
1999	3.318	1.064	1.022	1.010	1.006	1.004	1.002	1.002	1.001	1.002	1.001	1.000	1.000	1.000																								
2000	3.207	1.073	1.022	1.009	1.006	1.004	1.002	1.002	1.002	1.001	1.001	1.000	1.001																									
2001	3.302	1.080	1.020	1.010	1.006	1.004	1.002	1.003	1.002	1.001	1.000	1.000																										
2002	3.500	1.074	1.022	1.009	1.005	1.004	1.003	1.002	1.002	1.001	1.001																											
2003	3.163	1.078	1.023	1.009	1.006	1.004	1.004	1.003	1.001	1.001																												
2004	3.142	1.077	1.024	1.010	1.008	1.006	1.004	1.002	1.001																													
2005	3.463	1.084	1.027	1.011	1.009	1.006	1.003	1.002																														
2006	3.501	1.094	1.029	1.015	1.009	1.004	1.003																															
2007	3.502	1.109	1.035	1.015	1.008	1.004																																
2008	3.573	1.110	1.031	1.010	1.009																																	
2009	3.472	1.095	1.023	1.009																																		
2010	3.635	1.087	1.024																																			
2011	3.369	1.073																																				
2012	3.498																																					
3 Yr Avg	3.501	1.085	1.026	1.011	1.009	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.509	1.095	1.028	1.012	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.507	1.093	1.028	1.011	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.496	1.085	1.026	1.011	1.009	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.509	1.096	1.029	1.012	1.009	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.388	1.086	1.025	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	3.507	1.099	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								1.000
Selected	3.509	1.096	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.102	1.169	1.067	1.037	1.024	1.016	1.011	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		10	28	18	90.4%	17	
1977	23,851,125	7,706	7,710	4	89.8%	3	0.032
1978	26,143,240	8,307	8,312	5	89.1%	5	0.032
1979	28,061,666	12,685	12,694	9	88.3%	8	0.045
1980	28,979,182	11,369	11,378	8	87.5%	7	0.039
1981	30,141,508	10,807	10,816	9	86.5%	8	0.036
1982	30,058,966	9,592	9,600	9	85.9%	7	0.032
1983	30,607,324	9,324	9,335	11	85.4%	9	0.031
1984	33,121,678	10,492	10,506	15	85.1%	12	0.032
1985	35,713,654	11,378	11,395	17	84.6%	15	0.032
1986	38,297,697	7,221	7,234	12	84.5%	10	0.019
1987	41,065,403	0	0		84.1%		-
1988	44,221,964	0	0		83.7%		-
1989	47,110,000	0	0		83.1%		-
1990	49,659,895	0	0		82.7%		-
1991	50,856,501	0	0		82.6%		-
1992	52,804,448	0	0		82.6%		-
1993	55,132,894	0	0		82.9%		-
1994	57,739,505	0	0		82.9%		-
1995	60,949,772	0	0		83.2%		-
1996	63,664,000	0	0		83.5%		-
1997	68,077,000	0	0		83.6%		-
1998	71,447,000	0	0		83.6%		-
1999	75,244,663	0	0		83.7%		-
2000	79,122,396	0	0		83.9%		-
2001	80,396,857	0	0		84.1%		-
2002	81,621,352	0	0		84.3%		-
2003	82,433,234	0	0		84.4%		-
2004	84,632,753	0	0		84.5%		-
2005	86,912,307	0	0		84.5%		-
2006	90,822,757	0	0		84.6%		-
2007	93,702,820	0	0		84.8%		-
2008	93,449,349	0	0		85.1%		-
2009	86,544,195	0	0		85.3%		-
2010	86,654,516	0	0		85.4%		-
2011	90,275,208	0	0		85.4%		-
2012	94,226,147	0	0		85.5%		-
2013	48,526,466	0	0		85.6%		-
2014		0	0		100.0%		
TOTAL		98,893	99,010	117	86.7%	102	
EXLD PRIOR		98,883	98,981	99	86.0%	85	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	18	4	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	5	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	9	1	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	8	1	1	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	9	1	1	1	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	9	1	1	0	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1983	11	3	1	1	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1984	15	2	3	1	1	0	1	2	1	1	1	1	0	0	0	0	0	0	0	0
1985	17	2	2	3	1	1	1	1	2	1	1	1	1	0	0	0	0	0	0	0
1986	12	1	1	1	2	1	1	0	0	1	1	1	1	0	0	0	0	0	0	0
1987		0	0																	0
1988		0	0																	0
1989		0	0																	0
1990		0	0																	0
1991		0	0																	0
1992		0	0																	0
1993		0	0																	0
1994		0	0																	0
1995		0	0																	0
1996		0	0																	0
1997		0	0																	0
1998		0	0																	0
1999		0	0																	0
2000		0	0																	0
2001		0	0																	0
2002		0	0																	0
2003		0	0																	0
2004		0	0																	0
2005		0	0																	0
2006		0	0																	0
2007		0	0																	0
2008		0	0																	0
2009		0	0																	0
2010		0	0																	0
2011		0	0																	0
2012		0	0																	0
2013		0	0																	0
TOTAL	117	17	15	14	11	9	8	7	7	6	5	3	2	2	1	1	1	0	0	0

(1) SECTION 1, EXHIBIT 5B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	18	4	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18	4	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 5B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
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TEMPORARY PARTIAL & CO (<1987)
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			10					28
1977	23,851,125	0.032	7,706	1.000	7,710	7,710	7,710	7,710
1978	26,143,240	0.032	8,307	1.001	8,312	8,312	8,312	8,312
1979	28,061,666	0.045	12,685	1.001	12,694	12,694	12,694	12,694
1980	28,979,182	0.039	11,369	1.001	11,378	11,378	11,378	11,378
1981	30,141,508	0.036	10,807	1.001	10,816	10,816	10,816	10,816
1982	30,058,966	0.032	9,592	1.001	9,600	9,600	9,600	9,600
1983	30,607,324	0.031	9,324	1.001	9,335	9,335	9,335	9,335
1984	33,121,678	0.032	10,492	1.001	10,506	10,506	10,506	10,506
1985	35,713,654	0.032	11,378	1.002	11,395	11,395	11,395	11,395
1986	38,297,697	0.019	7,221	1.002	7,233	7,233	7,233	7,234
1987	41,065,403			1.002			-	-
1988	44,221,964			1.002			-	-
1989	47,110,000			1.003			-	-
1990	49,659,895			1.004			-	-
1991	50,856,501			1.005			-	-
1992	52,804,448			1.006			-	-
1993	55,132,894			1.008			-	-
1994	57,739,505			1.011			-	-
1995	60,949,772			1.016			-	-
1996	63,664,000			1.023			-	-
1997	68,077,000			1.033			-	-
1998	71,447,000			1.050			-	-
1999	75,244,663			1.075			-	-
2000	79,122,396			1.115			-	-
2001	80,396,857			1.183			-	-
2002	81,621,352			1.299			-	-
2003	82,433,234			1.488			-	-
2004	84,632,753			1.790			-	-
2005	86,912,307			2.289			-	-
2006	90,822,757			3.089			-	-
2007	93,702,820			4.488			-	-
2008	93,449,349			6.965			-	-
2009	86,544,195			11.990			-	-
2010	86,654,516			28.078			-	-
2011	90,275,208			121.439			-	-
2012	94,226,147			476.854			-	-
2013	97,052,931			476.854			-	-
2014	99,964,519						-	-
TOTAL			98,893		98,980	98,980	98,980	99,010
EXLD PRIOR			98,883		98,980	98,980	98,980	98,981

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 5B, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 5B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
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ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	10	***3 YEAR SUM***	***17***	***423***	450		18	28
1977	7,706	7,710	4	91	91	1.000	4	7,710
1978	8,307	8,312	5	134	134	1.000	5	8,312
1979	12,685	12,694	9	198	204	1.030	9	12,694
1980	11,369	11,378	8	244	250	1.022	8	11,378
1981	10,807	10,816	9	289	294	1.017	9	10,816
1982	9,592	9,600	8	342	346	1.012	9	9,600
1983	9,324	9,335	11	445	448	1.007	11	9,335
1984	10,492	10,506	14	674	677	1.006	15	10,506
1985	11,378	11,395	17	931	931	1.000	17	11,395
1986	7,221	7,233	12	1,191	1,203	1.010	12	7,234
1987		-	-	1,494	1,551	1.038	-	-
1988		-	-	1,895	1,950	1.029	-	-
1989		-	-	2,284	2,352	1.030	-	-
1990		-	-	2,511	2,602	1.036	-	-
1991		-	-	2,749	2,820	1.026	-	-
1992		-	-	2,917	2,962	1.016	-	-
1993		-	-	3,355	3,371	1.005	-	-
1994		-	-	3,877	3,851	0.993	-	-
1995		-	-	4,463	4,393	0.984	-	-
1996		-	-	5,149	5,030	0.977	-	-
1997		-	-	6,717	6,136	0.913	-	-
1998		-	-	8,495	8,175	0.962	-	-
1999		-	-	10,998	11,613	1.056	-	-
2000		-	-	14,352	16,060	1.119	-	-
2001		-	-	18,496	20,091	1.086	-	-
2002		-	-	23,655	25,115	1.062	-	-
2003		-	-	29,834	29,475	0.988	-	-
2004		-	-	35,036	34,287	0.979	-	-
2005		-	-	41,762	41,729	0.999	-	-
2006		-	-	50,413	50,018	0.992	-	-
2007		-	-	64,050	64,170	1.002	-	-
2008		-	-	80,216	81,965	1.022	-	-
2009		-	-	87,110	87,293	1.002	-	-
2010		-	-	119,066	118,300	0.994	-	-
2011		-	-	153,422	152,244	0.992	-	-
2012		-	-	204,674	204,968	1.001	-	-
2013		-	-	267,823	267,870	1.000	-	-
2014		-	-	284,899	284,899	1.000	-	-
TOTAL	98,893	98,980	115	1,536,672	1,540,319		117	99,010
EXLD PRIOR	98,883		98	1,536,249	1,539,869		99	98,981

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.269					
1978	26,143,240	3.598	94,055,825		1.000					0.269					
1979	28,061,666	3.336	93,613,387		1.000					0.269					
1980	28,979,182	3.102	89,907,689		1.000					0.269					
1981	30,141,508	2.858	86,152,091		1.000					0.269					
1982	30,058,966	2.718	81,686,001	848	1.000	848	0.282%	0.104%		0.269	0.028%	0.282%	847	848	0.282%
1983	30,607,324	2.602	79,648,938	745	1.000	745	0.243%	0.094%		0.256	0.024%	0.243%	745	745	0.243%
1984	33,121,678	2.480	82,134,435	828	1.000	828	0.250%	0.101%		0.244	0.025%	0.250%	828	828	0.250%
1985	35,713,654	2.396	85,578,631	881	1.000	881	0.247%	0.103%		0.233	0.024%	0.247%	881	881	0.247%
1986	38,297,697	2.338	89,545,683	514	1.000	514	0.134%	0.057%	-10.3%	0.221	0.013%	0.134%	514	514	0.134%
1987	41,065,403	2.262	92,902,249	0	1.000	0	0.000%	0.000%		0.211	0.000%	0.000%			
1988	44,221,964	2.161	95,580,917	0	1.000	0	0.000%	0.000%		0.201	0.000%	0.000%			
1989	47,110,000	2.114	99,591,072	0	1.000	0	0.000%	0.000%		0.209	0.000%	0.000%			
1990	49,659,895	2.039	101,254,967	0	1.000	0	0.000%	0.000%		0.218	0.000%	0.000%			
1991	50,856,501	1.979	100,654,884	0	1.000	0	0.000%	0.000%		0.227	0.000%	0.000%			
1992	52,804,448	1.879	99,199,664	0	1.000	0	0.000%	0.000%		0.236	0.000%	0.000%			
1993	55,132,894	1.846	101,763,581	0	1.000	0	0.000%	0.000%		0.246	0.000%	0.000%			
1994	57,739,505	1.786	103,144,617	0	1.000	0	0.000%	0.000%		0.257	0.000%	0.000%			
1995	60,949,772	1.737	105,860,639	0	1.000	0	0.000%	0.000%		0.290	0.000%	0.000%			
1996	63,664,000	1.681	107,011,928	0	1.000	0	0.000%	0.000%		0.328	0.000%	0.000%			
1997	68,077,000	1.609	109,565,780	0	1.000	0	0.000%	0.000%		0.370	0.000%	0.000%			
1998	71,447,000	1.535	109,703,410	0	1.000	0	0.000%	0.000%		0.392	0.000%	0.000%			
1999	75,244,663	1.486	111,784,761	0	1.001	0	0.000%	0.000%		0.415	0.000%	0.000%			
2000	79,122,396	1.436	113,612,761	0	1.001	0	0.000%	0.000%		0.439	0.000%	0.000%			
2001	80,396,857	1.404	112,872,903	0	1.001	0	0.000%	0.000%		0.464	0.000%	0.000%			
2002	81,621,352	1.369	111,762,597	0	1.002	0	0.000%	0.000%		0.491	0.000%	0.000%			
2003	82,433,234	1.332	109,823,635	0	1.002	0	0.000%	0.000%		0.520	0.000%	0.000%			
2004	84,632,753	1.284	108,674,619	0	1.003	0	0.000%	0.000%		0.597	0.000%	0.000%			
2005	86,912,307	1.253	108,922,029	0	1.005	0	0.000%	0.000%		0.687	0.000%	0.000%			
2006	90,822,757	1.210	109,940,677	0	1.007	0	0.000%	0.000%		0.789	0.000%	0.000%			
2007	93,702,820	1.171	109,685,990	0	1.010	0	0.000%	0.000%		0.858	0.000%	0.000%			
2008	93,449,349	1.148	107,266,594	0	1.015	0	0.000%	0.000%		0.933	0.000%	0.000%			
2009	86,544,195	1.149	99,469,136	0	1.024	0	0.000%	0.000%		1.014	0.000%	0.000%			
2010	86,654,516	1.125	97,450,013	0	1.035	0	0.000%	0.000%		0.922	0.000%	0.000%			
2011	90,275,208	1.093	98,646,157	0	1.065	0	0.000%	0.000%		0.960	0.000%	0.000%			
2012	94,226,147	1.061	99,964,519	0	1.166	0	0.000%	0.000%		1.000	0.000%	0.000%			
2013	97,052,931	1.030	99,964,519	0	4.111	0	0.000%	0.000%		1.000	0.000%	0.000%			
2014	99,964,519	1.000	99,964,519	0						1.000					
TOTAL				3,816		3,816							3,815	3,816	

7 Year Average excluding 2013	0.000%
10 Year Average excluding 2013	0.000%
5 Year Average excluding 2011-2013	0.000%
10 Year Average excluding 2011-2013	0.000%
2006-2011 Average excluding 2009	0.000%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 5B, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			7,710		0.032
1978	26,143,240			8,312		0.032
1979	28,061,666			12,694		0.045
1980	28,979,182			11,378		0.039
1981	30,141,508			10,816		0.036
1982	30,058,966	848	0.28%	9,600	11,321	0.032
1983	30,607,324	745	0.24%	9,335	12,531	0.031
1984	33,121,678	828	0.25%	10,506	12,689	0.032
1985	35,713,654	881	0.25%	11,395	12,935	0.032
1986	38,297,697	514	0.13%	7,234	14,073	0.019
1987	41,065,403					
1988	44,221,964					
1989	47,110,000					
1990	49,659,895					
1991	50,856,501					
1992	52,804,448					
1993	55,132,894					
1994	57,739,505					
1995	60,949,772					
1996	63,664,000					
1997	68,077,000					
1998	71,447,000					
1999	75,244,663					
2000	79,122,396					
2001	80,396,857					
2002	81,621,352					
2003	82,433,234					
2004	84,632,753					
2005	86,912,307					
2006	90,822,757					
2007	93,702,820					
2008	93,449,349					
2009	86,544,195					
2010	86,654,516					
2011	90,275,208					
2012	94,226,147					
2013	97,052,931					
2014						
TOTAL		3,816		98,981		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5B, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	0		0.228	3.077	0	0	100%	0	0.000	0.000	0.000
1991	50,856,501	1.979	100,654,884	0		0.238	3.156	0	0	100%	0	0.000	0.000	0.000
1992	52,804,448	1.879	99,199,664	0		0.248	3.237	0	0	100%	0	0.000	0.000	
1993	55,132,894	1.846	101,763,581	0		0.258	3.320	0	0	100%	0	0.000	0.000	
1994	57,739,505	1.786	103,144,617	0		0.269	3.405	0	0	100%	0	0.000	0.000	
1995	60,949,772	1.737	105,860,639	0		0.304	3.492	0	0	100%	0	0.000	0.000	
1996	63,664,000	1.681	107,011,928	0		0.343	3.581	0	0	100%	0	0.000	0.000	
1997	68,077,000	1.609	109,565,780	0		0.388	3.256	0	0	100%	0	0.000	0.000	
1998	71,447,000	1.535	109,703,410	0		0.410	2.960	0	0	100%	0	0.000	0.000	
1999	75,244,663	1.486	111,784,761	0		0.434	2.691	0	0	100%	0	0.000	0.000	
2000	79,122,396	1.436	113,612,761	0		0.459	2.446	0	0	100%	0	0.000	0.000	
2001	80,396,857	1.404	112,872,903	0		0.486	2.224	0	0	100%	0	0.000	0.000	
2002	81,621,352	1.369	111,762,597	0		0.514	2.022	0	0	100%	0	0.000	0.000	
2003	82,433,234	1.332	109,823,635	0		0.544	1.838	0	0	100%	0	0.000	0.000	
2004	84,632,753	1.284	108,674,619	0		0.626	1.671	0	0	100%	0	0.000	0.000	
2005	86,912,307	1.253	108,922,029	0		0.719	1.519	0	0	100%	0	0.000	0.000	
2006	90,822,757	1.210	109,940,677	0		0.826	1.381	0	0	100%	0	0.000	0.000	
2007	93,702,820	1.171	109,685,990	0		0.898	1.255	0	0	100%	0	0.000	0.000	
2008	93,449,349	1.148	107,266,594	0		0.976	1.141	0	0	100%	0	0.000	0.000	
2009	86,544,195	1.149	99,469,136	0		1.061	1.141	0	0	100%	0	0.000	0.000	
2010	86,654,516	1.125	97,450,013	0		0.965	1.141	0	0	100%	0	0.000	0.000	
2011	90,275,208	1.093	98,646,157	0		0.960	1.141	0	0	100%	0	0.000	0.000	
2012	94,226,147	1.061	99,964,519	0		1.000	1.092	0	0	100%	0	0.000	0.000	
2013	97,052,931	1.030	99,964,519	0		1.000	1.045	0	0	100%	0	0.000	0.000	
2014		1.000				1.000	1.000	0	0	0%	0			0.000

	5 Year Average excluding 2012-2013	0.000	0.000
	7 Year Average excluding 2012-2013	0.000	0.000
	10 Year Weighted Average excluding 2012-2013	0.000	
	10 Year Weighted Average excluding 2011-2013	0.000	
	5 Year Average excluding 2011-2013	0.000	0.000
	5 Year Average excluding 2013	0.000	0.000
	7 Year Average excluding 2013	0.000	0.000
(14)	2014 Selected Loss Rate:	0.000	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 5B, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

TEMPORARY PARTIAL & CO (<1987)

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000			
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000			
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000			
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000			
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000			
1983	366	366	378	1.001	1.001	1.001				1.000	1.000	1.000			
1984	354	354	366	1.001	1.001	1.001				1.000	1.000	1.000			
1985	342	342	354	1.002	1.001	1.002				1.000	1.000	1.000			
1986	330	330	342	1.002	1.002	1.002				1.000	1.000	1.000			
1987	318	318	330	1.002	1.002	1.002				1.000	1.000	1.000			
1988	306	306	318	1.002	1.002	1.002				1.000	1.000	1.000			
1989	294	294	306	1.003	1.002	1.003				1.000	1.000	1.000			
1990	282	282	294	1.004	1.003	1.004				1.000	1.000	1.000			
1991	270	270	282	1.005	1.004	1.005				1.000	1.000	1.000			
1992	258	258	270	1.006	1.005	1.006				1.000	1.000	1.000			
1993	246	246	258	1.008	1.006	1.008				1.000	1.000	1.000			
1994	234	234	246	1.011	1.008	1.011				1.000	1.000	1.000			
1995	222	222	234	1.016	1.011	1.016				1.000	1.000	1.000			
1996	210	210	222	1.023	1.016	1.023				1.000	1.000	1.000			
1997	198	198	210	1.033	1.023	1.033				1.000	1.000	1.000			
1998	186	186	198	1.050	1.033	1.050				1.000	1.000	1.000			
1999	174	174	186	1.075	1.050	1.075				1.001	1.000	1.001			
2000	162	162	174	1.115	1.075	1.115				1.001	1.001	1.001			
2001	150	150	162	1.183	1.115	1.183				1.001	1.001	1.001			
2002	138	138	150	1.299	1.183	1.299				1.002	1.001	1.002			
2003	126	126	138	1.488	1.299	1.488				1.002	1.002	1.002			
2004	114	114	126	1.790	1.488	1.790				1.003	1.002	1.003			
2005	102	102	114	2.289	1.790	2.289				1.005	1.003	1.005			
2006	90	90	102	3.089	2.289	3.089				1.007	1.005	1.007			
2007	78	78	90	4.488	3.089	4.488				1.010	1.007	1.010			
2008	66	66	78	6.965	4.488	6.965				1.015	1.010	1.015			
2009	54	54	66	11.990	6.965	11.990				1.024	1.015	1.024			
2010	42	42	54	28.078	11.990	28.078				1.035	1.024	1.035			
2011	30	30	42	121.439	28.078	121.439				1.065	1.035	1.065			
2012	18	18	30	476.854	121.439	476.854				1.166	1.065	1.166			
2013	6	6	18	476.854	476.854	476.854				4.111	1.166	4.111			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 5B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 5B, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 5B, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 5B, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) N/A
(14) N/A
(15) N/A

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	23	70	277	685	1,258	1,969	2,697	3,269	3,689	4,014	4,385	4,824	5,285	5,746	6,179	6,591	6,964	7,220	7,421	7,505	7,555	7,593	7,623	7,656	7,672	7,677	7,681	7,683	7,686	7,704	7,705	7,705	7,705	7,706	7,706	7,706	7,706
1978	0	25	77	306	758	1,392	2,179	2,988	3,604	4,122	4,700	5,337	5,954	6,482	6,917	7,330	7,602	7,836	8,061	8,150	8,204	8,233	8,250	8,262	8,280	8,299	8,304	8,305	8,305	8,305	8,307	8,307	8,307	8,307	8,307	8,307		8,307
1979	0	28	84	332	823	1,511	2,430	3,394	4,179	4,972	5,806	6,719	7,734	8,733	9,726	10,645	11,415	11,872	12,167	12,349	12,450	12,529	12,579	12,620	12,637	12,649	12,656	12,665	12,671	12,677	12,680	12,683	12,684	12,685	12,685			12,685
1980	0	29	87	343	849	1,616	2,525	3,276	4,039	4,976	5,952	6,905	7,832	8,664	9,374	9,947	10,473	10,803	10,960	11,078	11,146	11,226	11,281	11,315	11,332	11,342	11,348	11,353	11,358	11,361	11,364	11,365	11,367	11,369				11,369
1981	0	29	90	354	903	1,625	2,299	3,077	4,078	5,141	6,067	6,982	7,929	8,699	9,413	9,895	10,209	10,464	10,609	10,674	10,707	10,740	10,760	10,773	10,781	10,800	10,803	10,804	10,805	10,805	10,806	10,807	10,807					10,807
1982	0	30	90	397	1,010	1,567	2,178	3,031	3,942	4,808	5,639	6,580	7,321	8,013	8,489	8,889	9,114	9,274	9,364	9,431	9,484	9,515	9,530	9,540	9,550	9,562	9,568	9,572	9,576	9,578	9,581	9,592						9,592
1983	0	30	101	364	701	1,235	2,035	2,949	3,901	4,939	5,908	6,722	7,652	8,216	8,603	8,832	9,034	9,155	9,205	9,251	9,262	9,291	9,296	9,300	9,303	9,307	9,309	9,321	9,322	9,323	9,324							9,324
1984	0	62	137	361	801	1,436	2,265	3,340	4,620	6,017	7,259	8,348	9,166	9,661	9,914	10,063	10,210	10,308	10,394	10,432	10,455	10,461	10,465	10,483	10,486	10,488	10,490	10,491	10,491	10,492								10,492
1985	0	4	30	330	890	1,634	2,486	3,669	5,078	6,537	7,978	9,217	10,004	10,499	10,768	10,957	11,070	11,134	11,205	11,242	11,274	11,300	11,327	11,332	11,350	11,372	11,374	11,376	11,378									11,378
1986	0	0	37	261	607	1,028	1,745	2,572	3,452	4,555	5,522	6,130	6,480	6,735	6,927	7,030	7,092	7,121	7,148	7,161	7,181	7,189	7,200	7,207	7,214	7,217	7,220	7,221										7,221
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											-
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												-
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													-
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														-
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															-
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																-
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	-
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																		-
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			-
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																				-
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																					-
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						-
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																							-
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								-
2001	0	0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						98,883

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977		3.041	3.954	2.476	1.836	1.566	1.370	1.212	1.129	1.088	1.092	1.100	1.096	1.087	1.075	1.067	1.057	1.037	1.028	1.011	1.007	1.005	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
1978		3.041	3.954	2.476	1.836	1.566	1.371	1.206	1.144	1.140	1.135	1.116	1.089	1.067	1.060	1.037	1.031	1.029	1.011	1.007	1.004	1.002	1.001	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979		3.041	3.954	2.476	1.836	1.608	1.397	1.231	1.190	1.168	1.157	1.151	1.129	1.114	1.095	1.072	1.040	1.025	1.015	1.008	1.006	1.004	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980		3.041	3.954	2.476	1.904	1.563	1.297	1.233	1.232	1.196	1.160	1.134	1.106	1.082	1.061	1.053	1.032	1.015	1.011	1.006	1.007	1.005	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981		3.041	3.954	2.548	1.799	1.415	1.339	1.325	1.261	1.180	1.151	1.136	1.097	1.082	1.051	1.032	1.025	1.014	1.006	1.003	1.003	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982		3.041	4.396	2.545	1.552	1.390	1.391	1.301	1.220	1.173	1.167	1.113	1.094	1.059	1.047	1.025	1.018	1.010	1.007	1.006	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001							
1983		3.317	3.596	1.927	1.761	1.648	1.449	1.323	1.266	1.196	1.138	1.138	1.074	1.047	1.027	1.023	1.013	1.005	1.005	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000								
1984		2.190	2.638	2.221	1.793	1.577	1.475	1.383	1.302	1.206	1.150	1.098	1.054	1.026	1.015	1.015	1.010	1.008	1.004	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000									
1985		8.044	10.927	2.700	1.836	1.521	1.476	1.384	1.287	1.220	1.155	1.085	1.049	1.026	1.018	1.010	1.006	1.006	1.003	1.003	1.002	1.002	1.000	1.002	1.002	1.000	1.000	1.000										
1986			6.961	2.326	1.695	1.696	1.474	1.342	1.319	1.212	1.110	1.057	1.039	1.029	1.015	1.009	1.004	1.004	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000											
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3 Yr Avg		4.517	6.842	2.415	1.775	1.598	1.475	1.370	1.303	1.213	1.138	1.080	1.048	1.027	1.016	1.011	1.006	1.006	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg		3.927	5.704	2.344	1.727	1.567	1.453	1.347	1.279	1.202	1.144	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg		3.674	5.204	2.392	1.763	1.544	1.415	1.327	1.270	1.198	1.147	1.109	1.073	1.050	1.033	1.024	1.015	1.009	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd																									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd																							1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd																		1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	476.854	476.854	121.439	28.078	11.990	6.965	4.488	3.089	2.289	1.790	1.488	1.299	1.183	1.115	1.075	1.050	1.033	1.023	1.016	1.011	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)

REPORTED TEMPORARY PARTIAL & CO (<1987) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	73	298	417	468	517	603	673	729	767	799	815	829	839	846	847	847	847	847	847	847	847	847	847	847	847	847	847	847	847	847	847	848						848
1983	45	193	275	331	412	525	600	658	690	712	726	740	744	744	744	745	745	745	745	745	745	745	745	745	745	745	745	745	745	745	745							745
1984	53	206	296	395	480	607	691	746	781	808	826	826	827	828	828	828	828	828	828	828	828	828	828	828	828	828	828	828	828	828								828
1985	55	223	329	417	521	635	735	793	834	867	880	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881	881									881
1986	48	137	200	271	329	390	441	477	504	512	513	513	513	513	513	513	513	513	513	513	513	513	513	514	514	514	514	514										514
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AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
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1981																																						
1982	4.082	1.399	1.122	1.105	1.166	1.116	1.083	1.052	1.042	1.020	1.017	1.012	1.008	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
1983	4.289	1.425	1.204	1.245	1.274	1.143	1.097	1.049	1.032	1.020	1.019	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	3.887	1.437	1.334	1.215	1.265	1.138	1.080	1.047	1.035	1.022	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	4.055	1.475	1.267	1.249	1.219	1.157	1.079	1.052	1.040	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.854	1.460	1.355	1.214	1.185	1.131	1.082	1.057	1.016	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000											
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3 Yr Avg	3.599	1.457	1.319	1.226	1.223	1.142	1.080	1.052	1.030	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
5 Yr Avg	3.833	1.439	1.257	1.206	1.222	1.137	1.084	1.051	1.033	1.016	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
7 Yr Avg	3.833	1.439	1.257	1.206	1.222	1.137	1.084	1.051	1.033	1.016	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
3 Yr Wtd	3.628	1.458	1.313	1.228	1.227	1.144	1.080	1.051	1.032	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
5 Yr Wtd	3.858	1.435	1.241	1.200	1.222	1.138	1.084	1.051	1.034	1.017	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
10 Yr Wtd	3.858	1.435	1.241	1.200	1.222	1.138	1.084	1.051	1.034	1.017	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001							TAIL
Prior FY	3.525	1.100	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								1.000
Selected	3.525	1.095	1.029	1.012	1.008	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.111	1.166	1.065	1.035	1.024	1.015	1.010	1.007	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		90.4%		
1977	23,851,125	0	0		89.8%		-
1978	26,143,240	0	0		89.1%		-
1979	28,061,666	0	0		88.3%		-
1980	28,979,182	0	0		87.5%		-
1981	30,141,508	0	0		86.5%		-
1982	30,058,966	0	0		85.9%		-
1983	30,607,324	0	0		85.4%		-
1984	33,121,678	0	0		85.1%		-
1985	35,713,654	0	0		84.6%		-
1986	38,297,697	17,009	17,036	27	84.5%	23	0.044
1987	41,065,403	47,165	47,250	85	84.1%	72	0.115
1988	44,221,964	48,585	48,692	107	83.7%	89	0.110
1989	47,110,000	50,487	50,611	124	83.1%	103	0.107
1990	49,659,895	49,807	49,945	138	82.7%	114	0.101
1991	50,856,501	41,760	41,895	134	82.6%	111	0.082
1992	52,804,448	36,368	36,507	138	82.6%	114	0.069
1993	55,132,894	35,195	35,361	166	82.9%	138	0.064
1994	57,739,505	29,995	30,162	168	82.9%	139	0.052
1995	60,949,772	26,618	26,799	181	83.2%	150	0.044
1996	63,664,000	20,764	20,953	190	83.5%	158	0.033
1997	68,077,000	20,425	20,676	251	83.6%	210	0.030
1998	71,447,000	19,475	19,860	385	83.6%	322	0.028
1999	75,244,663	24,888	25,490	602	83.7%	503	0.034
2000	79,122,396	29,083	30,019	937	83.9%	785	0.038
2001	80,396,857	30,058	31,411	1,353	84.1%	1,139	0.039
2002	81,621,352	27,949	29,862	1,913	84.3%	1,613	0.037
2003	82,433,234	24,556	27,099	2,543	84.4%	2,147	0.033
2004	84,632,753	21,656	25,067	3,411	84.5%	2,880	0.030
2005	86,912,307	22,553	27,265	4,713	84.5%	3,982	0.031
2006	90,822,757	18,500	24,734	6,234	84.6%	5,275	0.027
2007	93,702,820	16,724	25,312	8,588	84.8%	7,284	0.027
2008	93,449,349	13,109	24,595	11,486	85.1%	9,775	0.026
2009	86,544,195	6,858	19,371	12,513	85.3%	10,676	0.022
2010	86,654,516	4,230	20,745	16,515	85.4%	14,103	0.024
2011	90,275,208	1,887	21,640	19,753	85.4%	16,871	0.024
2012	94,226,147	767	23,510	22,744	85.5%	19,453	0.025
2013	48,526,466	44	12,122	12,078	85.6%	10,338	0.025
2014		0	0		100.0%		
TOTAL		686,511	813,990	127,478	85.2%	108,570	
EXLD PRIOR		686,511	813,990	127,478	85.2%	108,570	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977		0	0																	0
1978		0	0																	0
1979		0	0																	0
1980		0	0																	0
1981		0	0																	0
1982		0	0																	0
1983		0	0																	0
1984		0	0																	0
1985		0	0																	0
1986	27	3	3	2	2	2	2	1	1	3	2	2	1	1	1	0	0	0	0	0
1987	85	9	9	8	7	6	5	4	4	4	7	6	5	4	2	2	1	1	1	1
1988	107	20	9	9	8	7	6	5	4	4	4	7	6	5	4	3	2	1	1	2
1989	124	13	20	9	9	8	8	6	5	5	4	4	8	7	5	4	3	2	1	3
1990	138	15	13	20	9	9	8	7	6	5	5	4	4	7	6	5	4	3	2	4
1991	134	19	13	11	17	7	8	7	6	5	4	4	3	3	6	5	4	3	2	5
1992	138	22	16	11	9	15	6	7	6	5	5	4	3	3	3	5	5	4	3	6
1993	166	33	21	16	10	9	14	6	6	6	5	4	4	3	3	3	5	5	4	9
1994	168	27	28	18	13	9	8	12	5	5	5	4	4	3	3	2	2	5	4	10
1995	181	34	24	25	16	12	8	7	11	4	5	4	4	3	3	2	2	2	4	13
1996	190	50	26	18	19	12	9	6	5	8	3	4	3	3	2	2	2	2	2	13
1997	251	69	48	25	18	18	12	9	6	5	8	3	3	3	3	2	2	2	2	14
1998	385	113	75	53	28	19	20	13	10	6	6	9	4	4	3	3	2	2	2	17
1999	602	157	131	87	61	32	22	23	15	11	7	6	10	4	4	4	4	3	2	22
2000	937	267	176	146	97	68	36	25	26	17	12	8	7	11	5	5	4	4	3	27
2001	1,353	420	267	175	146	97	68	36	25	26	17	12	8	7	11	5	5	4	4	30
2002	1,913	557	422	268	176	146	97	68	36	25	26	17	13	8	7	11	5	5	4	35
2003	2,543	759	523	397	252	165	138	91	64	34	23	24	16	12	8	7	11	4	4	37
2004	3,411	1,026	712	491	372	236	155	129	86	60	32	22	23	15	11	7	6	10	4	38
2005	4,713	1,376	1,004	697	480	364	231	152	126	84	59	31	22	22	14	11	7	6	10	42
2006	6,234	1,716	1,319	962	668	461	349	222	146	121	80	56	30	21	21	14	10	7	6	49
2007	8,588	2,248	1,746	1,342	979	680	469	355	226	148	123	82	57	30	21	22	14	11	7	56
2008	11,486	2,886	2,255	1,751	1,346	982	682	470	356	226	149	124	82	58	30	21	22	14	11	63
2009	12,513	2,918	2,412	1,884	1,463	1,125	821	570	393	298	189	124	103	69	48	25	18	18	12	62
2010	16,515	3,111	3,126	2,584	2,019	1,568	1,205	879	610	421	319	203	133	111	73	52	27	19	20	79
2011	19,753	2,925	3,176	3,192	2,638	2,061	1,601	1,230	898	623	430	326	207	136	113	75	53	28	19	100
2012	22,744	1,868	3,095	3,361	3,377	2,792	2,181	1,694	1,302	950	659	455	345	219	144	119	79	56	29	126
2013	12,078	800	1,924	3,183	3,462	3,479	2,875	2,246	1,744	1,341	978	679	468	355	225	148	123	82	57	160
TOTAL	127,478	23,460	22,593	20,745	17,702	14,389	11,042	8,281	6,128	4,450	3,166	2,228	1,575	1,125	781	564	422	300	219	1,024

(1) SECTION 1, EXHIBIT 5C, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5C, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 1, EXHIBIT 5C, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5C, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	23,851,125			1.000			-	-
1978	26,143,240			1.001			-	-
1979	28,061,666			1.001			-	-
1980	28,979,182			1.001			-	-
1981	30,141,508			1.001			-	-
1982	30,058,966			1.001			-	-
1983	30,607,324			1.001			-	-
1984	33,121,678			1.001			-	-
1985	35,713,654			1.001			-	-
1986	38,297,697	0.044	17,009	1.002	17,035	17,035	17,035	17,036
1987	41,065,403	0.115	47,165	1.002	47,247	47,247	47,247	47,250
1988	44,221,964	0.110	48,585	1.002	48,689	48,689	48,689	48,692
1989	47,110,000	0.107	50,487	1.002	50,607	50,607	50,607	50,611
1990	49,659,895	0.101	49,807	1.003	49,940	49,940	49,940	49,945
1991	50,856,501	0.082	41,760	1.003	41,891	41,891	41,891	41,895
1992	52,804,448	0.069	36,368	1.004	36,505	36,505	36,505	36,507
1993	55,132,894	0.064	35,195	1.005	35,361	35,360	35,360	35,361
1994	57,739,505	0.052	29,995	1.006	30,164	30,164	30,164	30,162
1995	60,949,772	0.044	26,618	1.007	26,802	26,801	26,801	26,799
1996	63,664,000	0.033	20,764	1.009	20,958	20,958	20,958	20,953
1997	68,077,000	0.032	20,425	1.013	20,687	20,700	20,700	20,676
1998	71,447,000	0.032	19,475	1.018	19,826	19,875	19,875	19,860
1999	75,244,663	0.032	24,888	1.024	25,495	25,458	25,458	25,490
2000	79,122,396	0.032	29,083	1.034	30,078	29,920	29,920	30,019
2001	80,396,857	0.032	30,058	1.050	31,564	31,304	31,304	31,411
2002	81,621,352	0.033	27,949	1.072	29,958	29,751	29,751	29,862
2003	82,433,234	0.033	24,556	1.103	27,097	27,130	27,130	27,099
2004	84,632,753	0.031	21,656	1.155	25,009	25,141	25,141	25,067
2005	86,912,307	0.029	22,553	1.233	27,813	27,269	27,269	27,265
2006	90,822,757	0.027	18,500	1.353	25,029	24,783	24,783	24,734
2007	93,702,820	0.026	16,724	1.544	25,828	25,296	25,296	25,312
2008	93,449,349	0.026	13,109	1.876	24,598	24,350	24,350	24,595
2009	86,544,195	0.024	6,858	2.552	17,500	19,345	19,345	19,371
2010	86,654,516	0.026	4,230	4.019	17,001	20,852	20,852	20,745
2011	90,275,208	0.025	1,887	8.641	16,303	21,793	21,793	21,640
2012	94,226,147	0.025	767	27.868	21,365	23,478	23,478	23,510
2013	97,052,931	0.025	44	362.286	15,940	24,240	24,240	24,244
2014	99,964,519	0.025				24,991	24,991	24,991
TOTAL			686,511		806,289	850,873	850,873	851,103
EXLD PRIOR			686,511		806,289	850,873	850,873	851,103

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5C, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 5C, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 5C, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***423***	450		-	-
1977		-	-	91	91	1.000	-	-
1978		-	-	134	134	1.000	-	-
1979		-	-	198	204	1.030	-	-
1980		-	-	244	250	1.022	-	-
1981		-	-	289	294	1.017	-	-
1982		-	-	342	346	1.012	-	-
1983		-	-	445	448	1.007	-	-
1984		-	-	674	677	1.006	-	-
1985		-	-	931	931	1.000	-	-
1986	17,009	17,035	27	1,191	1,203	1.010	27	17,036
1987	47,165	47,247	82	1,494	1,551	1.038	85	47,250
1988	48,585	48,689	104	1,895	1,950	1.029	107	48,692
1989	50,487	50,607	120	2,284	2,352	1.030	124	50,611
1990	49,807	49,940	134	2,511	2,602	1.036	138	49,945
1991	41,760	41,891	131	2,749	2,820	1.026	134	41,895
1992	36,368	36,505	136	2,917	2,962	1.016	138	36,507
1993	35,195	35,360	166	3,355	3,371	1.005	166	35,361
1994	29,995	30,164	169	3,877	3,851	0.993	168	30,162
1995	26,618	26,801	184	4,463	4,393	0.984	181	26,799
1996	20,764	20,958	194	5,149	5,030	0.977	190	20,953
1997	20,425	20,700	275	6,717	6,136	0.913	251	20,676
1998	19,475	19,875	400	8,495	8,175	0.962	385	19,860
1999	24,888	25,458	570	10,998	11,613	1.056	602	25,490
2000	29,083	29,920	837	14,352	16,060	1.119	937	30,019
2001	30,058	31,304	1,246	18,496	20,091	1.086	1,353	31,411
2002	27,949	29,751	1,802	23,655	25,115	1.062	1,913	29,862
2003	24,556	27,130	2,574	29,834	29,475	0.988	2,543	27,099
2004	21,656	25,141	3,485	35,036	34,287	0.979	3,411	25,067
2005	22,553	27,269	4,716	41,762	41,729	0.999	4,713	27,265
2006	18,500	24,783	6,283	50,413	50,018	0.992	6,234	24,734
2007	16,724	25,296	8,572	64,050	64,170	1.002	8,588	25,312
2008	13,109	24,350	11,241	80,216	81,965	1.022	11,486	24,595
2009	6,858	19,345	12,487	87,110	87,293	1.002	12,513	19,371
2010	4,230	20,852	16,622	119,066	118,300	0.994	16,515	20,745
2011	1,887	21,793	19,906	153,422	152,244	0.992	19,753	21,640
2012	767	23,478	22,711	204,674	204,968	1.001	22,744	23,510
2013	44	24,240	24,196	267,823	267,870	1.000	24,200	24,244
2014		24,991	24,991	284,899	284,899	1.000	24,991	24,991
TOTAL	686,511	850,873	164,361	1,536,672	1,540,319		164,592	851,103
EXLD PRIOR	686,511		164,361	1,536,249	1,539,869		164,592	851,103

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.269					
1978	26,143,240	3.598	94,055,825		1.000					0.269					
1979	28,061,666	3.336	93,613,387		1.000					0.269					
1980	28,979,182	3.102	89,907,689		1.000					0.269					
1981	30,141,508	2.858	86,152,091		1.000					0.269					
1982	30,058,966	2.718	81,686,001		1.000					0.269					
1983	30,607,324	2.602	79,648,938		1.000					0.256					
1984	33,121,678	2.480	82,134,435		1.000					0.244					
1985	35,713,654	2.396	85,578,631		1.000					0.233					
1986	38,297,697	2.338	89,545,683	628	1.000	628	0.164%	0.070%		0.221	0.016%	0.164%	628	628	0.164%
1987	41,065,403	2.262	92,902,249	1,845	1.000	1,845	0.449%	0.199%		0.211	0.042%	0.449%	1,845	1,845	0.449%
1988	44,221,964	2.161	95,580,917	2,003	1.000	2,003	0.453%	0.210%		0.201	0.042%	0.453%	2,003	2,003	0.453%
1989	47,110,000	2.114	99,591,072	2,190	1.000	2,190	0.465%	0.220%		0.209	0.046%	0.465%	2,191	2,190	0.465%
1990	49,659,895	2.039	101,254,967	2,218	1.000	2,219	0.447%	0.219%	26.9%	0.218	0.048%	0.447%	2,219	2,219	0.447%
1991	50,856,501	1.979	100,654,884	2,074	1.001	2,076	0.408%	0.206%	1.2%	0.227	0.047%	0.408%	2,076	2,076	0.408%
1992	52,804,448	1.879	99,199,664	1,970	1.001	1,972	0.373%	0.199%	-1.7%	0.236	0.047%	0.373%	1,972	1,972	0.373%
1993	55,132,894	1.846	101,763,581	1,853	1.001	1,856	0.337%	0.182%	-4.6%	0.246	0.045%	0.337%	1,856	1,856	0.337%
1994	57,739,505	1.786	103,144,617	1,826	1.002	1,830	0.317%	0.177%	-5.3%	0.257	0.046%	0.317%	1,830	1,830	0.317%
1995	60,949,772	1.737	105,860,639	1,689	1.002	1,693	0.278%	0.160%	-6.0%	0.290	0.046%	0.278%	1,693	1,693	0.278%
1996	63,664,000	1.681	107,011,928	1,499	1.003	1,503	0.236%	0.140%	-7.9%	0.328	0.046%	0.236%	1,504	1,503	0.236%
1997	68,077,000	1.609	109,565,780	1,522	1.004	1,528	0.224%	0.139%	-7.4%	0.370	0.052%	0.225%	1,529	1,528	0.224%
1998	71,447,000	1.535	109,703,410	1,419	1.005	1,427	0.200%	0.130%	-7.3%	0.392	0.051%	0.200%	1,426	1,427	0.200%
1999	75,244,663	1.486	111,784,761	1,601	1.007	1,612	0.214%	0.144%	-2.8%	0.415	0.060%	0.214%	1,614	1,612	0.214%
2000	79,122,396	1.436	113,612,761	1,689	1.010	1,706	0.216%	0.150%	1.7%	0.439	0.066%	0.216%	1,707	1,706	0.216%
2001	80,396,857	1.404	112,872,903	1,587	1.014	1,609	0.200%	0.143%	1.9%	0.464	0.066%	0.200%	1,611	1,609	0.200%
2002	81,621,352	1.369	111,762,597	1,627	1.017	1,654	0.203%	0.148%	2.5%	0.491	0.073%	0.203%	1,656	1,654	0.203%
2003	82,433,234	1.332	109,823,635	1,441	1.023	1,474	0.179%	0.134%	-1.6%	0.520	0.070%	0.179%	1,476	1,474	0.179%
2004	84,632,753	1.284	108,674,619	1,329	1.032	1,371	0.162%	0.126%	-4.0%	0.597	0.075%	0.162%	1,375	1,371	0.162%
2005	86,912,307	1.253	108,922,029	1,233	1.047	1,290	0.148%	0.118%	-5.2%	0.687	0.081%	0.149%	1,292	1,290	0.148%
2006	90,822,757	1.210	109,940,677	1,050	1.065	1,119	0.123%	0.102%	-8.4%	0.789	0.080%	0.123%	1,121	1,119	0.123%
2007	93,702,820	1.171	109,685,990	1,051	1.097	1,153	0.123%	0.105%	-6.8%	0.858	0.090%	0.123%	1,152	1,153	0.123%
2008	93,449,349	1.148	107,266,594	969	1.148	1,112	0.119%	0.104%	-5.0%	0.933	0.097%	0.120%	1,122	1,114	0.119%
2009	86,544,195	1.149	99,469,136	726	1.240	900	0.104%	0.090%	-5.1%	1.014	0.092%	0.102%	883	897	0.104%
2010	86,654,516	1.125	97,450,013	681	1.414	963	0.111%	0.099%	-2.1%	0.922	0.091%	0.110%	952	960	0.111%
2011	90,275,208	1.093	98,646,157	482	1.832	883	0.098%	0.089%	-3.6%	0.960	0.086%	0.102%	925	902	0.100%
2012	94,226,147	1.061	99,964,519	309	2.991	924	0.098%	0.092%	-2.4%	1.000	0.092%	0.095%	900	908	0.096%
2013	97,052,931	1.030	99,964,519	35	19.839	694	0.072%	0.069%	-5.8%	1.000	0.069%	0.093%	900	889	0.092%
2014	99,964,519	1.000	99,964,519	0						1.000		0.090%	900	900	0.090%
TOTAL				38,546		41,235							42,358	42,328	

7 Year Average excluding 2013	0.090%
10 Year Average excluding 2013	0.085%
5 Year Average excluding 2011-2013	0.090%
10 Year Average excluding 2011-2013	0.082%
2006-2011 Average excluding 2009	0.089%
(16) 2014 Selected Frequency	0.090%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 5C, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125					
1978	26,143,240					
1979	28,061,666					
1980	28,979,182					
1981	30,141,508					
1982	30,058,966					
1983	30,607,324					
1984	33,121,678					
1985	35,713,654					
1986	38,297,697	628	0.16%	17,036	27,127	0.044
1987	41,065,403	1,845	0.45%	47,250	25,610	0.115
1988	44,221,964	2,003	0.45%	48,692	24,309	0.110
1989	47,110,000	2,190	0.46%	50,611	23,110	0.107
1990	49,659,895	2,219	0.45%	49,945	22,508	0.101
1991	50,856,501	2,076	0.41%	41,895	20,180	0.082
1992	52,804,448	1,972	0.37%	36,507	18,513	0.069
1993	55,132,894	1,856	0.34%	35,361	19,052	0.064
1994	57,739,505	1,830	0.32%	30,162	16,482	0.052
1995	60,949,772	1,693	0.28%	26,799	15,829	0.044
1996	63,664,000	1,503	0.24%	20,953	13,941	0.033
1997	68,077,000	1,528	0.22%	20,676	13,531	0.030
1998	71,447,000	1,427	0.20%	19,860	13,917	0.028
1999	75,244,663	1,612	0.21%	25,490	15,812	0.034
2000	79,122,396	1,706	0.22%	30,019	17,596	0.038
2001	80,396,857	1,609	0.20%	31,411	19,522	0.039
2002	81,621,352	1,654	0.20%	29,862	18,054	0.037
2003	82,433,234	1,474	0.18%	27,099	18,385	0.033
2004	84,632,753	1,371	0.16%	25,067	18,283	0.030
2005	86,912,307	1,290	0.15%	27,265	21,136	0.031
2006	90,822,757	1,119	0.12%	24,734	22,104	0.027
2007	93,702,820	1,153	0.12%	25,312	21,953	0.027
2008	93,449,349	1,114	0.12%	24,595	22,078	0.026
2009	86,544,195	897	0.10%	19,371	21,595	0.022
2010	86,654,516	960	0.11%	20,745	21,610	0.024
2011	90,275,208	902	0.10%	21,640	23,991	0.024
2012	94,226,147	908	0.10%	23,510	25,893	0.025
2013	97,052,931	889	0.09%	24,244	27,272	0.025
2014		900		24,991	27,778	
TOTAL		42,328		851,103		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5C, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	49,940		0.228	3.077	35,059	0	100%	35,059	0.035	0.101	0.101
1991	50,856,501	1.979	100,654,884	41,891		0.238	3.156	31,419	0	100%	31,419	0.031	0.082	0.082
1992	52,804,448	1.879	99,199,664	36,505		0.248	3.237	29,251	0	100%	29,251	0.029	0.069	0.069
1993	55,132,894	1.846	101,763,581	35,361		0.258	3.320	30,272	0	100%	30,272	0.030	0.064	0.064
1994	57,739,505	1.786	103,144,617	30,164		0.269	3.405	27,588	0	100%	27,588	0.027	0.052	0.052
1995	60,949,772	1.737	105,860,639	26,802		0.304	3.492	28,409	0	100%	28,409	0.027	0.044	0.044
1996	63,664,000	1.681	107,011,928	20,958		0.343	3.581	25,745	0	100%	25,745	0.024	0.033	0.033
1997	68,077,000	1.609	109,565,780	20,687		0.388	3.256	26,104	0	100%	26,104	0.024	0.030	0.032
1998	71,447,000	1.535	109,703,410	19,826		0.410	2.960	24,067	0	100%	24,067	0.022	0.028	0.032
1999	75,244,663	1.486	111,784,761	25,495		0.434	2.691	29,773	0	100%	29,773	0.027	0.034	0.032
2000	79,122,396	1.436	113,612,761	30,078		0.459	2.446	33,790	0	100%	33,790	0.030	0.038	0.032
2001	80,396,857	1.404	112,872,903	31,564		0.486	2.224	34,112	0	100%	34,112	0.030	0.039	0.032
2002	81,621,352	1.369	111,762,597	29,958		0.514	2.022	31,145	0	100%	31,145	0.028	0.037	0.033
2003	82,433,234	1.332	109,823,635	27,097		0.544	1.838	27,101	0	100%	27,101	0.025	0.033	0.033
2004	84,632,753	1.284	108,674,619	25,009		0.626	1.671	26,136	0	100%	26,136	0.024	0.030	0.031
2005	86,912,307	1.253	108,922,029	27,813		0.719	1.519	30,374	0	100%	30,374	0.028	0.032	0.029
2006	90,822,757	1.210	109,940,677	25,029		0.826	1.381	28,561	0	100%	28,561	0.026	0.028	0.027
2007	93,702,820	1.171	109,685,990	25,828		0.898	1.255	29,123	0	100%	29,123	0.027	0.028	0.026
2008	93,449,349	1.148	107,266,594	24,598		0.976	1.141	27,407	0	100%	27,407	0.026	0.026	0.026
2009	86,544,195	1.149	99,469,136	17,500		1.061	1.141	21,195	0	100%	21,195	0.021	0.020	0.024
2010	86,654,516	1.125	97,450,013	17,001		0.965	1.141	18,719	0	100%	18,719	0.019	0.020	0.026
2011	90,275,208	1.093	98,646,157	16,303		0.960	1.141	17,860	0	100%	17,860	0.018	0.018	0.025
2012	94,226,147	1.061	99,964,519	21,365		1.000	1.092	23,331	0	100%	23,331	0.023	0.023	0.025
2013	97,052,931	1.030	99,964,519	15,940		1.000	1.045	16,657	0	100%	16,657	0.017	0.016	0.025
2014		1.000				1.000	1.000	0	0	0%	0			0.025

	5 Year Average excluding 2012-2013	0.022	0.022
	7 Year Average excluding 2012-2013	0.024	0.024
	10 Year Weighted Average excluding 2012-2013	0.024	
	10 Year Weighted Average excluding 2011-2013	0.025	
	5 Year Average excluding 2011-2013	0.024	0.024
	5 Year Average excluding 2013	0.022	0.021
	7 Year Average excluding 2013	0.024	0.023
(14)	2014 Selected Loss Rate:	0.025	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 5C, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

WL, LMWL & CO (>1986)

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000			
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000			
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000			
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000			
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000			
1983	366	366	378	1.001	1.001	1.001				1.000	1.000	1.000			
1984	354	354	366	1.001	1.001	1.001				1.000	1.000	1.000			
1985	342	342	354	1.001	1.001	1.001				1.000	1.000	1.000			
1986	330	330	342	1.002	1.001	1.002				1.000	1.000	1.000			
1987	318	318	330	1.002	1.002	1.002				1.000	1.000	1.000			
1988	306	306	318	1.002	1.002	1.002				1.000	1.000	1.000			
1989	294	294	306	1.002	1.002	1.002				1.000	1.000	1.000			
1990	282	282	294	1.003	1.002	1.003				1.000	1.000	1.000			
1991	270	270	282	1.003	1.003	1.003				1.001	1.000	1.001			
1992	258	258	270	1.004	1.003	1.004				1.001	1.001	1.001			
1993	246	246	258	1.005	1.004	1.005				1.001	1.001	1.001			
1994	234	234	246	1.006	1.005	1.006				1.002	1.001	1.002			
1995	222	222	234	1.007	1.006	1.007				1.002	1.002	1.002			
1996	210	210	222	1.009	1.007	1.009				1.003	1.002	1.003			
1997	198	198	210	1.013	1.009	1.013				1.004	1.003	1.004			
1998	186	186	198	1.018	1.013	1.018				1.005	1.004	1.005			
1999	174	174	186	1.024	1.018	1.024				1.007	1.005	1.007			
2000	162	162	174	1.034	1.024	1.034				1.010	1.007	1.010			
2001	150	150	162	1.050	1.034	1.050				1.014	1.010	1.014			
2002	138	138	150	1.072	1.050	1.072				1.017	1.014	1.017			
2003	126	126	138	1.103	1.072	1.103				1.023	1.017	1.023			
2004	114	114	126	1.155	1.103	1.155				1.032	1.023	1.032			
2005	102	102	114	1.233	1.155	1.233				1.047	1.032	1.047			
2006	90	90	102	1.353	1.233	1.353				1.065	1.047	1.065			
2007	78	78	90	1.544	1.353	1.544				1.097	1.065	1.097			
2008	66	66	78	1.876	1.544	1.876				1.148	1.097	1.148			
2009	54	54	66	2.552	1.876	2.552				1.240	1.148	1.240			
2010	42	42	54	4.019	2.552	4.019				1.414	1.240	1.414			
2011	30	30	42	8.641	4.019	8.641				1.832	1.414	1.832			
2012	18	18	30	27.868	8.641	27.868				2.991	1.832	2.991			
2013	6	6	18	362.286	27.868	362.286				19.839	2.991	19.839			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 5C, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 5C, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 5C, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 5C, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) N/A
(14) N/A
(15) N/A

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
WL, LMWL & CO (>1986)

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				-
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					-
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							-
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								-
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									-
1986	0	0	40	393	1,428	3,493	6,603	9,364	12,108	14,218	15,340	15,947	16,288	16,530	16,677	16,766	16,839	16,898	16,944	16,986	16,999	17,002	17,004	17,004	17,009	17,009	17,009	17,009										17,009
1987	0	28	479	2,234	6,171	12,688	20,093	28,718	36,364	41,356	44,258	45,542	46,107	46,385	46,638	46,796	46,884	46,953	47,013	47,060	47,085	47,095	47,095	47,104	47,126	47,143	47,165											47,165
1988	0	22	655	3,282	9,040	15,855	25,329	34,011	39,903	43,787	45,793	46,888	47,493	47,860	48,100	48,216	48,294	48,392	48,440	48,461	48,495	48,547	48,561	48,568	48,570	48,585												48,585
1989	1	85	1,215	5,174	11,472	20,765	30,986	38,948	44,413	47,202	48,472	49,061	49,517	49,745	49,907	50,014	50,070	50,149	50,199	50,244	50,300	50,359	50,425	50,467	50,487													50,487
1990	2	146	1,671	5,924	14,407	25,369	34,510	40,843	44,409	46,390	47,487	48,182	48,660	48,959	49,178	49,352	49,519	49,616	49,700	49,741	49,751	49,757	49,767	49,807														49,807
1991	2	212	1,835	7,580	16,766	25,201	31,411	35,363	37,641	38,948	39,764	40,235	40,617	40,976	41,187	41,334	41,424	41,508	41,579	41,616	41,634	41,705	41,760															41,760
1992	1	216	2,863	10,406	18,072	24,829	29,386	31,895	33,433	34,254	34,800	35,275	35,633	35,842	35,940	36,071	36,145	36,193	36,254	36,305	36,339	36,368																36,368
1993	3	585	4,238	10,895	18,032	23,758	27,725	30,042	31,508	32,501	33,180	33,631	33,959	34,259	34,463	34,612	34,770	34,928	35,036	35,118	35,195																	35,195
1994	15	899	4,731	10,730	16,588	20,972	23,887	25,605	26,808	27,555	28,210	28,734	29,150	29,392	29,584	29,693	29,793	29,892	29,961	29,995																		29,995
1995	29	1,025	4,641	9,218	13,414	16,823	19,288	21,097	22,432	23,542	24,449	25,125	25,536	25,840	26,036	26,220	26,377	26,516	26,618																			26,618
1996	62	1,249	3,869	7,216	10,318	12,572	14,570	16,103	17,417	18,534	19,184	19,586	19,892	20,196	20,378	20,559	20,699	20,764																				20,764
1997	56	1,015	3,258	6,178	8,951	11,518	13,707	15,521	16,983	18,095	18,863	19,383	19,739	19,949	20,147	20,303	20,425																					20,425
1998	68	1,041	3,132	5,943	8,843	11,449	13,615	15,351	16,525	17,459	18,037	18,488	18,904	19,183	19,385	19,475																						19,475
1999	81	1,069	3,172	6,270	9,957	13,351	16,444	18,924	20,742	21,994	22,913	23,643	24,191	24,611	24,888																							24,888
2000	77	1,058	3,534	7,687	12,065	16,287	20,177	22,838	24,555	26,005	27,099	27,981	28,589	29,083																								29,083
2001	56	1,134	4,166	8,777	13,685	18,098	21,509	23,919	25,860	27,434	28,736	29,518	30,058																									30,058
2002	58	1,037	3,880	8,093	12,699	16,729	19,588	21,928	24,007	25,830	27,142	27,949																										27,949
2003	89	1,187	3,644	7,398	10,933	14,345	17,296	19,893	21,823	23,382	24,556																											24,556
2004	55	916	3,004	6,142	9,836	13,333	16,192	18,376	20,157	21,656																												21,656
2005	98	1,014	2,936	6,150	9,738	13,640	17,204	20,164	22,553																													22,553
2006	60	797	2,434	5,457	9,373	13,146	16,327	18,500																														18,500
2007	56	842	2,905	6,480	10,277	14,056	16,724																															16,724
2008	49	710	2,862	6,467	9,967	13,109																																13,109
2009	59	784	2,466	4,795	6,858																																	6,858
2010	54	730	2,107	4,230																																		4,230
2011	70	726	1,887																																			1,887
2012	71	767																																				767
2013	44																																					44
																																						686,511

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																																						
1983																																						
1984																																						
1985																																						
1986			9.711	3.633	2.446	1.890	1.418	1.293	1.174	1.079	1.040	1.021	1.015	1.009	1.005	1.004	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	126.222	17.393	4.660	2.762	2.056	1.584	1.429	1.266	1.137	1.070	1.029	1.012	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000												
1988	197.675	30.364	5.007	2.754	1.754	1.598	1.343	1.173	1.097	1.046	1.024	1.013	1.008	1.005	1.002	1.002	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000													
1989	110.862	14.340	4.258	2.217	1.810	1.492	1.257	1.140	1.063	1.027	1.012	1.009	1.005	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000														
1990	72.260	11.443	3.546	2.432	1.761	1.360	1.183	1.087	1.045	1.024	1.015	1.010	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.001															
1991	97.079	8.653	4.131	2.212	1.503	1.246	1.126	1.064	1.035	1.021	1.012	1.010	1.009	1.005	1.004	1.002	1.002	1.002	1.001	1.000	1.002	1.001																
1992	268.636	13.262	3.635	1.737	1.374	1.184	1.085	1.048	1.025	1.016	1.014	1.010	1.006	1.003	1.004	1.002	1.001	1.002	1.001	1.001	1.001																	
1993	181.402	7.250	2.571	1.655	1.318	1.167	1.084	1.049	1.032	1.021	1.014	1.010	1.009	1.006	1.004	1.005	1.005	1.003	1.002	1.002																		
1994	60.212	5.260	2.268	1.546	1.264	1.139	1.072	1.047	1.028	1.024	1.019	1.014	1.008	1.007	1.004	1.003	1.003	1.002	1.001																			
1995	35.049	4.526	1.986	1.455	1.254	1.147	1.094	1.063	1.049	1.039	1.028	1.016	1.012	1.008	1.007	1.006	1.005	1.004																				
1996	20.254	3.098	1.865	1.430	1.218	1.159	1.105	1.082	1.064	1.035	1.021	1.016	1.015	1.009	1.009	1.007	1.003																					
1997	18.060	3.211	1.896	1.449	1.287	1.190	1.132	1.094	1.065	1.042	1.028	1.018	1.011	1.010	1.008	1.006																						
1998	15.350	3.008	1.897	1.488	1.295	1.189	1.128	1.076	1.056	1.033	1.025	1.023	1.015	1.011	1.005																							
1999	13.163	2.968	1.977	1.588	1.341	1.232	1.151	1.096	1.060	1.042	1.032	1.023	1.017	1.011																								
2000	13.736	3.341	2.175	1.570	1.350	1.239	1.132	1.075	1.059	1.042	1.033	1.022	1.017																									
2001	20.420	3.674	2.107	1.559	1.322	1.188	1.112	1.081	1.061	1.047	1.027	1.018																										
2002	17.757	3.741	2.086	1.569	1.317	1.171	1.119	1.095	1.076	1.051	1.030																											
2003	13.333	3.070	2.030	1.478	1.312	1.206	1.150	1.097	1.071	1.050																												
2004	16.522	3.280	2.045	1.601	1.356	1.214	1.135	1.097	1.074																													
2005	10.325	2.896	2.095	1.584	1.401	1.261	1.172	1.118																														
2006	13.314	3.053	2.242	1.718	1.403	1.242	1.133																															
2007	15.094	3.448	2.231	1.586	1.368	1.190																																
2008	14.432	4.031	2.260	1.541	1.315																																	
2009	13.336	3.146	1.945	1.430																																		
2010	13.623	2.885	2.008																																			
2011	10.297	2.599																																				
2012	10.846																																					
3 Yr Avg	11.589	2.877	2.071	1.519	1.362	1.231	1.147	1.104	1.074	1.049	1.030	1.021	1.016	1.011	1.007	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000											
5 Yr Avg	12.507	3.222	2.137	1.572	1.368	1.223	1.142	1.098	1.068	1.046	1.029	1.021	1.015	1.010	1.006	1.005	1.004	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
7 Yr Avg	12.992	3.151	2.118	1.563	1.353	1.210	1.136	1.094	1.066	1.044	1.028	1.019	1.014	1.009	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
3 Yr Wtd	11.412	2.884	2.084	1.528	1.361	1.230	1.147	1.104	1.074	1.049	1.030	1.021	1.017	1.011	1.007	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000											
5 Yr Wtd	12.276	3.224	2.148	1.575	1.368	1.222	1.141	1.097	1.068	1.047	1.029	1.021	1.015	1.010	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											
10 Yr Wtd	12.816	3.217	2.105	1.563	1.346	1.212	1.136	1.091	1.064	1.041	1.025	1.016	1.011	1.007	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000											TAIL
Prior FY	13.500	3.280	2.155	1.580	1.360	1.215	1.135	1.089	1.065	1.044	1.028	1.021	1.014	1.008	1.006	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	13.000	3.225	2.150	1.575	1.360	1.215	1.141	1.097	1.068	1.047	1.029	1.021	1.015	1.010	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	362.286	27.868	8.641	4.019	2.552	1.876	1.544	1.353	1.233	1.155	1.103	1.072	1.050	1.034	1.024	1.018	1.013	1.009	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
WL, LMWL & CO (>1986)

REPORTED WL, LMWL & CO (>1986) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																																						
1983																																						
1984																																						
1985																																						
1986	1	35	92	165	259	352	455	512	569	599	609	611	617	618	622	623	625	627	627	627	627	628	628	628	628	628	628	628										628
1987	32	182	363	636	887	1,183	1,451	1,664	1,747	1,788	1,811	1,820	1,825	1,829	1,835	1,838	1,839	1,841	1,841	1,842	1,842	1,842	1,842	1,843	1,845	1,845	1,845											1,845
1988	41	243	482	780	1,110	1,443	1,734	1,862	1,917	1,948	1,964	1,973	1,979	1,987	1,992	1,995	1,996	1,997	1,999	2,001	2,003	2,003	2,003	2,003	2,003	2,003												2,003
1989	57	327	623	1,017	1,386	1,779	1,986	2,075	2,122	2,140	2,146	2,157	2,160	2,167	2,169	2,169	2,173	2,177	2,180	2,183	2,188	2,189	2,189	2,190	2,190													2,190
1990	70	346	747	1,222	1,672	1,912	2,032	2,104	2,134	2,163	2,175	2,182	2,188	2,199	2,203	2,207	2,213	2,213	2,214	2,215	2,215	2,216	2,216	2,218														2,218
1991	78	365	835	1,433	1,725	1,867	1,955	1,985	2,008	2,029	2,039	2,046	2,055	2,060	2,062	2,065	2,068	2,069	2,070	2,070	2,071	2,074	2,074															2,074
1992	94	454	1,116	1,507	1,716	1,827	1,880	1,903	1,922	1,936	1,941	1,948	1,956	1,958	1,961	1,967	1,967	1,969	1,970	1,970	1,970	1,970																1,970
1993	5	228	810	1,264	1,527	1,659	1,732	1,764	1,789	1,803	1,815	1,823	1,833	1,840	1,846	1,846	1,849	1,851	1,852	1,852	1,853																	1,853
1994	18	397	953	1,327	1,537	1,634	1,696	1,737	1,763	1,778	1,795	1,814	1,815	1,815	1,816	1,819	1,822	1,825	1,825	1,826																		1,826
1995	32	474	974	1,248	1,425	1,507	1,561	1,597	1,625	1,639	1,657	1,664	1,669	1,675	1,679	1,681	1,684	1,686	1,689																			1,689
1996	49	524	922	1,157	1,271	1,329	1,393	1,432	1,454	1,466	1,471	1,476	1,482	1,488	1,494	1,498	1,499	1,499																				1,499
1997	68	588	956	1,173	1,282	1,356	1,400	1,446	1,468	1,485	1,495	1,504	1,510	1,515	1,519	1,521	1,522																					1,522
1998	53	489	856	1,055	1,195	1,266	1,316	1,352	1,368	1,378	1,391	1,399	1,404	1,412	1,416	1,419																						1,419
1999	82	583	917	1,159	1,317	1,413	1,470	1,509	1,540	1,564	1,577	1,588	1,593	1,598	1,601																							1,601
2000	81	539	950	1,233	1,396	1,507	1,564	1,603	1,630	1,648	1,659	1,678	1,683	1,689																								1,689
2001	60	513	932	1,179	1,320	1,428	1,487	1,508	1,533	1,560	1,578	1,586	1,587																									1,587
2002	59	547	986	1,246	1,395	1,467	1,514	1,561	1,587	1,614	1,623	1,627																										1,627
2003	82	554	880	1,108	1,215	1,288	1,340	1,382	1,407	1,428	1,441																											1,441
2004	62	492	794	980	1,124	1,199	1,242	1,284	1,313	1,329																												1,329
2005	76	475	741	937	1,038	1,123	1,184	1,214	1,233																													1,233
2006	42	342	589	768	874	968	1,024	1,050																														1,050
2007	55	352	590	790	929	1,003	1,051																															1,051
2008	43	320	588	790	907	969																																969
2009	51	326	522	638	726																																	726
2010	53	341	542	681																																		681
2011	57	329	482																																			482
2012	41	309																																				309
2013	35																																					35
																																						38,546

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																																						
1983																																						
1984																																						
1985																																						
1986	35.000	2.629	1.793	1.570	1.359	1.293	1.125	1.111	1.053	1.017	1.003	1.010	1.002	1.006	1.002	1.003	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000											
1987	5.688	1.995	1.752	1.395	1.334	1.227	1.147	1.050	1.023	1.013	1.005	1.003	1.002	1.003	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000												
1988	5.927	1.984	1.618	1.423	1.300	1.202	1.074	1.030	1.016	1.008	1.005	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000													
1989	5.737	1.905	1.632	1.363	1.284	1.116	1.045	1.023	1.008	1.003	1.005	1.001	1.003	1.001	1.000	1.002	1.002	1.001	1.001	1.002	1.000	1.000	1.000	1.000														
1990	4.943	2.159	1.636	1.368	1.144	1.063	1.035	1.014	1.014	1.006	1.003	1.003	1.005	1.002	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.001															
1991	4.679	2.288	1.716	1.204	1.082	1.047	1.015	1.012	1.010	1.005	1.003	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000																
1992	4.830	2.458	1.350	1.139	1.065	1.029	1.012	1.010	1.007	1.003	1.004	1.004	1.001	1.002	1.003	1.000	1.001	1.001	1.000	1.000	1.000																	
1993	45.600	3.553	1.560	1.208	1.086	1.044	1.018	1.014	1.008	1.007	1.004	1.005	1.004	1.003	1.000	1.002	1.001	1.001	1.000	1.001																		
1994	22.056	2.401	1.392	1.158	1.063	1.038	1.024	1.015	1.009	1.010	1.011	1.001	1.000	1.001	1.002	1.002	1.002	1.000	1.001																			
1995	14.813	2.055	1.281	1.142	1.058	1.036	1.023	1.018	1.009	1.011	1.004	1.003	1.004	1.002	1.001	1.002	1.001	1.002																				
1996	10.694	1.760	1.255	1.099	1.046	1.048	1.028	1.015	1.008	1.003	1.003	1.004	1.004	1.004	1.003	1.001	1.000																					
1997	8.647	1.626	1.227	1.093	1.058	1.032	1.033	1.015	1.012	1.007	1.006	1.004	1.003	1.003	1.001	1.001																						
1998	9.226	1.751	1.232	1.133	1.059	1.039	1.027	1.012	1.007	1.009	1.006	1.004	1.006	1.003	1.002																							
1999	7.110	1.573	1.264	1.136	1.073	1.040	1.027	1.021	1.016	1.008	1.007	1.003	1.003	1.002																								
2000	6.654	1.763	1.298	1.132	1.080	1.038	1.025	1.017	1.011	1.007	1.011	1.003	1.004																									
2001	8.550	1.817	1.265	1.120	1.082	1.041	1.014	1.017	1.018	1.012	1.005	1.001																										
2002	9.271	1.803	1.264	1.120	1.052	1.032	1.031	1.017	1.017	1.006	1.002																											
2003	6.756	1.588	1.259	1.097	1.060	1.040	1.031	1.018	1.015	1.009																												
2004	7.935	1.614	1.234	1.147	1.067	1.036	1.034	1.023	1.012																													
2005	6.250	1.560	1.265	1.108	1.082	1.054	1.025	1.016																														
2006	8.143	1.722	1.304	1.138	1.108	1.058	1.025																															
2007	6.400	1.676	1.339	1.176	1.080	1.048																																
2008	7.442	1.838	1.344	1.148	1.068																																	
2009	6.392	1.601	1.222	1.138																																		
2010	6.434	1.589	1.256																																			
2011	5.772	1.465																																				
2012	7.537																																					
3 Yr Avg	6.581	1.552	1.274	1.154	1.085	1.053	1.028	1.019	1.015	1.009	1.006	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
5 Yr Avg	6.715	1.634	1.293	1.142	1.081	1.047	1.029	1.018	1.015	1.008	1.006	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
7 Yr Avg	6.874	1.636	1.281	1.136	1.074	1.044	1.027	1.018	1.014	1.008	1.006	1.003	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
3 Yr Wtd	6.483	1.552	1.277	1.155	1.085	1.053	1.028	1.019	1.015	1.009	1.006	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
5 Yr Wtd	6.633	1.633	1.295	1.140	1.080	1.047	1.030	1.018	1.015	1.008	1.006	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
10 Yr Wtd	6.833	1.646	1.273	1.130	1.074	1.042	1.027	1.017	1.012	1.008	1.006	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000											TAIL
Prior FY	6.440	1.684	1.295	1.142	1.077	1.043	1.027	1.018	1.015	1.008	1.007	1.004	1.004	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000												1.000
Selected	6.633	1.633	1.295	1.140	1.080	1.047	1.030	1.018	1.015	1.008	1.006	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	19.839	2.991	1.832	1.414	1.240	1.148	1.097	1.065	1.047	1.032	1.023	1.017	1.014	1.010	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		10	25	15	90.4%	13	
1977	23,851,125	5,663	5,666	3	89.8%	2	0.024
1978	26,143,240	6,306	6,310	4	89.1%	4	0.024
1979	28,061,666	7,230	7,238	8	88.3%	7	0.026
1980	28,979,182	7,386	7,397	11	87.5%	10	0.026
1981	30,141,508	7,498	7,513	16	86.5%	14	0.025
1982	30,058,966	7,407	7,431	23	85.9%	20	0.025
1983	30,607,324	8,188	8,223	35	85.4%	29	0.027
1984	33,121,678	9,457	9,501	44	85.1%	37	0.029
1985	35,713,654	11,799	11,869	70	84.6%	59	0.033
1986	38,297,697	13,924	14,028	104	84.5%	88	0.037
1987	41,065,403	15,611	15,764	154	84.1%	129	0.038
1988	44,221,964	18,230	18,421	192	83.7%	160	0.042
1989	47,110,000	19,640	19,871	231	83.1%	192	0.042
1990	49,659,895	17,260	17,509	249	82.7%	206	0.035
1991	50,856,501	15,819	16,076	256	82.6%	212	0.032
1992	52,804,448	15,371	15,656	285	82.6%	236	0.030
1993	55,132,894	17,292	17,688	396	82.9%	329	0.032
1994	57,739,505	16,892	17,341	450	82.9%	373	0.030
1995	60,949,772	17,985	18,526	541	83.2%	450	0.030
1996	63,664,000	16,299	16,872	573	83.5%	478	0.027
1997	68,077,000	21,148	22,018	870	83.6%	727	0.032
1998	71,447,000	25,693	26,761	1,068	83.6%	893	0.037
1999	75,244,663	28,936	30,342	1,406	83.7%	1,177	0.040
2000	79,122,396	35,156	36,985	1,829	83.9%	1,534	0.047
2001	80,396,857	33,609	35,734	2,124	84.1%	1,788	0.044
2002	81,621,352	27,215	29,650	2,435	84.3%	2,052	0.036
2003	82,433,234	23,369	26,000	2,631	84.4%	2,221	0.032
2004	84,632,753	21,902	24,756	2,854	84.5%	2,410	0.029
2005	86,912,307	22,286	25,614	3,328	84.5%	2,813	0.029
2006	90,822,757	22,098	26,064	3,966	84.6%	3,356	0.029
2007	93,702,820	21,684	26,707	5,023	84.8%	4,260	0.029
2008	93,449,349	22,786	29,262	6,476	85.1%	5,511	0.031
2009	86,544,195	14,257	21,566	7,309	85.3%	6,236	0.025
2010	86,654,516	11,606	22,464	10,858	85.4%	9,272	0.026
2011	90,275,208	6,335	21,818	15,483	85.4%	13,224	0.024
2012	94,226,147	2,118	24,855	22,737	85.5%	19,447	0.026
2013	48,526,466	13	13,098	13,085	85.6%	11,200	0.027
2014		0	0		100.0%		
TOTAL		595,478	702,618	107,140	85.1%	91,168	
EXLD PRIOR		595,468	702,593	107,125	85.1%	91,155	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	15	6	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1977	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	8	3	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	11	3	3	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	16	5	3	3	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1982	23	7	5	3	3	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1983	35	9	8	5	4	4	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1984	44	4	10	10	6	4	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1985	70	15	5	13	12	7	5	5	2	2	1	1	1	0	0	0	0	0	0	0
1986	104	21	18	6	15	14	9	6	6	2	2	1	1	1	1	0	0	0	0	0
1987	154	33	25	21	7	18	16	10	7	7	2	2	2	1	1	1	0	0	0	0
1988	192	14	39	29	24	8	21	19	11	8	8	3	2	2	1	1	1	0	0	1
1989	231	25	15	41	31	26	9	22	20	12	9	9	3	3	2	1	1	1	1	1
1990	249	44	22	13	37	28	23	8	20	18	11	8	8	3	2	2	1	1	1	1
1991	256	30	40	20	12	34	25	21	7	18	16	10	7	7	2	2	2	1	1	2
1992	285	37	29	38	19	12	32	24	20	7	17	16	10	7	7	2	2	2	1	3
1993	396	77	41	33	43	22	13	36	27	23	8	19	17	11	8	8	3	2	2	4
1994	450	65	74	40	32	42	21	13	35	26	22	7	19	17	10	7	7	3	2	6
1995	541	65	69	79	43	34	44	23	14	36	28	23	8	19	17	11	8	8	3	9
1996	573	85	58	62	71	39	30	39	20	12	33	25	21	7	17	16	10	7	7	11
1997	870	129	111	76	80	91	50	40	50	26	16	41	32	26	9	22	19	12	9	23
1998	1,068	117	141	120	83	87	99	54	43	54	29	18	45	34	28	10	24	21	13	35
1999	1,406	168	136	163	139	96	101	114	63	50	63	33	20	52	40	33	12	27	24	55
2000	1,829	259	188	151	182	155	107	113	128	70	56	70	37	23	57	44	36	13	30	89
2001	2,124	295	259	188	151	182	155	107	112	127	70	56	70	37	23	57	44	36	13	119
2002	2,435	300	296	260	188	152	182	156	107	113	128	70	56	70	37	23	58	45	37	133
2003	2,631	332	282	278	244	177	143	171	146	101	106	120	66	52	66	35	22	54	42	159
2004	2,854	386	311	265	261	229	166	134	161	137	95	99	113	62	49	62	33	20	51	189
2005	3,328	535	378	305	259	255	224	163	131	157	134	93	97	110	61	48	61	32	20	234
2006	3,966	774	513	362	292	248	245	215	156	126	151	129	89	93	106	58	46	58	31	244
2007	5,023	987	788	522	369	297	253	249	219	159	128	153	131	90	95	108	59	47	59	279
2008	6,476	1,440	989	790	523	370	298	253	250	219	159	128	154	132	91	95	108	60	47	339
2009	7,309	1,901	1,203	827	660	437	309	249	212	209	183	133	107	129	110	76	80	90	50	323
2010	10,858	3,015	2,037	1,289	886	708	469	331	267	227	224	197	142	115	138	118	81	85	97	399
2011	15,483	4,370	3,078	2,079	1,316	904	722	478	338	272	232	228	201	145	117	141	120	83	87	506
2012	22,737	6,336	4,624	3,257	2,200	1,393	957	764	506	358	288	245	242	212	154	124	149	127	88	628
2013	13,085	2,781	6,526	4,765	3,355	2,266	1,435	986	787	521	368	297	252	249	219	158	128	153	131	737
TOTAL	107,140	24,674	22,330	16,120	11,554	8,342	6,172	4,809	3,870	3,102	2,589	2,236	1,953	1,710	1,470	1,264	1,115	990	846	4,530

(1) SECTION 1, EXHIBIT 5D, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5D, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	11	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	15	6	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 5D, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 5D, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			10					25
1977	23,851,125	0.024	5,663	1.000	5,666	5,666	5,666	5,666
1978	26,143,240	0.024	6,306	1.001	6,310	6,310	6,310	6,310
1979	28,061,666	0.026	7,230	1.001	7,237	7,237	7,237	7,238
1980	28,979,182	0.026	7,386	1.001	7,397	7,397	7,397	7,397
1981	30,141,508	0.025	7,498	1.002	7,513	7,513	7,513	7,513
1982	30,058,966	0.025	7,407	1.003	7,430	7,430	7,430	7,431
1983	30,607,324	0.027	8,188	1.004	8,222	8,222	8,222	8,223
1984	33,121,678	0.029	9,457	1.005	9,500	9,500	9,500	9,501
1985	35,713,654	0.033	11,799	1.006	11,869	11,869	11,869	11,869
1986	38,297,697	0.037	13,924	1.007	14,027	14,027	14,027	14,028
1987	41,065,403	0.038	15,611	1.009	15,758	15,758	15,758	15,764
1988	44,221,964	0.042	18,230	1.010	18,416	18,416	18,416	18,421
1989	47,110,000	0.042	19,640	1.011	19,865	19,865	19,865	19,871
1990	49,659,895	0.035	17,260	1.014	17,500	17,500	17,500	17,509
1991	50,856,501	0.032	15,819	1.016	16,069	16,069	16,069	16,076
1992	52,804,448	0.030	15,371	1.018	15,651	15,651	15,651	15,656
1993	55,132,894	0.032	17,292	1.023	17,687	17,687	17,687	17,688
1994	57,739,505	0.030	16,892	1.027	17,344	17,344	17,344	17,341
1995	60,949,772	0.030	17,985	1.031	18,534	18,535	18,535	18,526
1996	63,664,000	0.027	16,299	1.036	16,885	16,885	16,885	16,872
1997	68,077,000	0.034	21,148	1.042	22,044	22,101	22,101	22,018
1998	71,447,000	0.034	25,693	1.048	26,917	26,803	26,803	26,761
1999	75,244,663	0.034	28,936	1.054	30,507	30,267	30,267	30,342
2000	79,122,396	0.035	35,156	1.064	37,395	36,791	36,791	36,985
2001	80,396,857	0.035	33,609	1.075	36,114	35,565	35,565	35,734
2002	81,621,352	0.036	27,215	1.086	29,550	29,509	29,509	29,650
2003	82,433,234	0.036	23,369	1.099	25,675	26,032	26,032	26,000
2004	84,632,753	0.033	21,902	1.116	24,441	24,819	24,819	24,756
2005	86,912,307	0.031	22,286	1.141	25,431	25,617	25,617	25,614
2006	90,822,757	0.029	22,098	1.182	26,111	26,096	26,096	26,064
2007	93,702,820	0.028	21,684	1.236	26,800	26,698	26,698	26,707
2008	93,449,349	0.028	22,786	1.322	30,133	29,124	29,124	29,262
2009	86,544,195	0.026	14,257	1.490	21,244	21,550	21,550	21,566
2010	86,654,516	0.028	11,606	1.843	21,386	22,534	22,534	22,464
2011	90,275,208	0.027	6,335	2.792	17,684	21,938	21,938	21,818
2012	94,226,147	0.027	2,118	9.296	19,687	24,822	24,822	24,855
2013	97,052,931	0.027	13	1,022.547	13,346	26,192	26,192	26,196
2014	99,964,519	0.027				26,990	26,990	26,990
TOTAL			595,478		693,346	742,328	742,328	742,707
EXLD PRIOR			595,468		693,346	742,328	742,328	742,682

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5D, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 5D, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 5D, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	10	***3 YEAR SUM***	***14***	***423***	450		15	25
1977	5,663	5,666	3	91	91	1.000	3	5,666
1978	6,306	6,310	4	134	134	1.000	4	6,310
1979	7,230	7,237	7	198	204	1.030	8	7,238
1980	7,386	7,397	11	244	250	1.022	11	7,397
1981	7,498	7,513	16	289	294	1.017	16	7,513
1982	7,407	7,430	23	342	346	1.012	23	7,431
1983	8,188	8,222	34	445	448	1.007	35	8,223
1984	9,457	9,500	43	674	677	1.006	44	9,501
1985	11,799	11,869	70	931	931	1.000	70	11,869
1986	13,924	14,027	103	1,191	1,203	1.010	104	14,028
1987	15,611	15,758	148	1,494	1,551	1.038	154	15,764
1988	18,230	18,416	186	1,895	1,950	1.029	192	18,421
1989	19,640	19,865	225	2,284	2,352	1.030	231	19,871
1990	17,260	17,500	240	2,511	2,602	1.036	249	17,509
1991	15,819	16,069	250	2,749	2,820	1.026	256	16,076
1992	15,371	15,651	281	2,917	2,962	1.016	285	15,656
1993	17,292	17,687	395	3,355	3,371	1.005	396	17,688
1994	16,892	17,344	453	3,877	3,851	0.993	450	17,341
1995	17,985	18,535	549	4,463	4,393	0.984	541	18,526
1996	16,299	16,885	586	5,149	5,030	0.977	573	16,872
1997	21,148	22,101	952	6,717	6,136	0.913	870	22,018
1998	25,693	26,803	1,110	8,495	8,175	0.962	1,068	26,761
1999	28,936	30,267	1,332	10,998	11,613	1.056	1,406	30,342
2000	35,156	36,791	1,635	14,352	16,060	1.119	1,829	36,985
2001	33,609	35,565	1,956	18,496	20,091	1.086	2,124	35,734
2002	27,215	29,509	2,293	23,655	25,115	1.062	2,435	29,650
2003	23,369	26,032	2,663	29,834	29,475	0.988	2,631	26,000
2004	21,902	24,819	2,916	35,036	34,287	0.979	2,854	24,756
2005	22,286	25,617	3,331	41,762	41,729	0.999	3,328	25,614
2006	22,098	26,096	3,997	50,413	50,018	0.992	3,966	26,064
2007	21,684	26,698	5,013	64,050	64,170	1.002	5,023	26,707
2008	22,786	29,124	6,338	80,216	81,965	1.022	6,476	29,262
2009	14,257	21,550	7,294	87,110	87,293	1.002	7,309	21,566
2010	11,606	22,534	10,928	119,066	118,300	0.994	10,858	22,464
2011	6,335	21,938	15,603	153,422	152,244	0.992	15,483	21,818
2012	2,118	24,822	22,704	204,674	204,968	1.001	22,737	24,855
2013	13	26,192	26,179	267,823	267,870	1.000	26,183	26,196
2014		26,990	26,990	284,899	284,899	1.000	26,990	26,990
TOTAL	595,478	742,328	146,874	1,536,672	1,540,319		147,228	742,707
EXLD PRIOR	595,468		146,860	1,536,249	1,539,869		147,213	742,682

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 1, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.001					0.269					
1978	26,143,240	3.598	94,055,825		1.001					0.269					
1979	28,061,666	3.336	93,613,387		1.001					0.269					
1980	28,979,182	3.102	89,907,689		1.001					0.269					
1981	30,141,508	2.858	86,152,091		1.001					0.269					
1982	30,058,966	2.718	81,686,001	788	1.001	789	0.263%	0.097%		0.269	0.026%	0.263%	789	789	0.262%
1983	30,607,324	2.602	79,648,938	1,043	1.002	1,045	0.341%	0.131%		0.256	0.034%	0.341%	1,045	1,045	0.341%
1984	33,121,678	2.480	82,134,435	1,249	1.003	1,253	0.378%	0.153%		0.244	0.037%	0.378%	1,253	1,253	0.378%
1985	35,713,654	2.396	85,578,631	1,504	1.004	1,509	0.423%	0.176%		0.233	0.041%	0.423%	1,510	1,509	0.423%
1986	38,297,697	2.338	89,545,683	1,724	1.005	1,732	0.452%	0.193%	18.4%	0.221	0.043%	0.452%	1,733	1,732	0.452%
1987	41,065,403	2.262	92,902,249	1,917	1.006	1,928	0.470%	0.208%	12.2%	0.211	0.044%	0.470%	1,928	1,928	0.469%
1988	44,221,964	2.161	95,580,917	2,295	1.006	2,309	0.522%	0.242%	11.4%	0.201	0.049%	0.522%	2,308	2,309	0.522%
1989	47,110,000	2.114	99,591,072	2,643	1.007	2,661	0.565%	0.267%	11.1%	0.209	0.056%	0.565%	2,660	2,661	0.565%
1990	49,659,895	2.039	101,254,967	2,665	1.007	2,685	0.541%	0.265%	9.2%	0.218	0.058%	0.541%	2,686	2,685	0.541%
1991	50,856,501	1.979	100,654,884	2,766	1.009	2,790	0.549%	0.277%	7.0%	0.227	0.063%	0.549%	2,790	2,790	0.549%
1992	52,804,448	1.879	99,199,664	2,892	1.010	2,921	0.553%	0.294%	4.4%	0.236	0.070%	0.553%	2,922	2,921	0.553%
1993	55,132,894	1.846	101,763,581	3,032	1.011	3,067	0.556%	0.301%	3.5%	0.246	0.074%	0.556%	3,068	3,067	0.556%
1994	57,739,505	1.786	103,144,617	2,668	1.013	2,702	0.468%	0.262%	0.6%	0.257	0.067%	0.468%	2,703	2,702	0.468%
1995	60,949,772	1.737	105,860,639	2,583	1.014	2,618	0.430%	0.247%	-3.4%	0.290	0.072%	0.430%	2,619	2,618	0.430%
1996	63,664,000	1.681	107,011,928	2,288	1.014	2,321	0.365%	0.217%	-7.8%	0.328	0.071%	0.365%	2,321	2,321	0.365%
1997	68,077,000	1.609	109,565,780	2,646	1.016	2,689	0.395%	0.245%	-5.8%	0.370	0.091%	0.395%	2,689	2,689	0.395%
1998	71,447,000	1.535	109,703,410	3,268	1.018	3,327	0.466%	0.303%	2.9%	0.392	0.119%	0.466%	3,328	3,327	0.466%
1999	75,244,663	1.486	111,784,761	3,510	1.020	3,581	0.476%	0.320%	8.9%	0.415	0.133%	0.476%	3,583	3,581	0.476%
2000	79,122,396	1.436	113,612,761	3,956	1.022	4,044	0.511%	0.356%	13.4%	0.439	0.156%	0.512%	4,048	4,044	0.511%
2001	80,396,857	1.404	112,872,903	4,136	1.026	4,243	0.528%	0.376%	10.7%	0.464	0.174%	0.528%	4,243	4,243	0.528%
2002	81,621,352	1.369	111,762,597	3,279	1.029	3,374	0.413%	0.302%	1.5%	0.491	0.148%	0.413%	3,374	3,374	0.413%
2003	82,433,234	1.332	109,823,635	2,608	1.034	2,696	0.327%	0.245%	-6.7%	0.520	0.128%	0.327%	2,693	2,696	0.327%
2004	84,632,753	1.284	108,674,619	2,321	1.040	2,415	0.285%	0.222%	-12.8%	0.597	0.133%	0.285%	2,410	2,414	0.285%
2005	86,912,307	1.253	108,922,029	2,157	1.048	2,262	0.260%	0.208%	-13.9%	0.687	0.143%	0.261%	2,265	2,262	0.260%
2006	90,822,757	1.210	109,940,677	1,930	1.062	2,049	0.226%	0.186%	-10.7%	0.789	0.147%	0.226%	2,051	2,049	0.226%
2007	93,702,820	1.171	109,685,990	1,900	1.081	2,054	0.219%	0.187%	-6.9%	0.858	0.161%	0.219%	2,055	2,054	0.219%
2008	93,449,349	1.148	107,266,594	1,844	1.115	2,056	0.220%	0.192%	-3.9%	0.933	0.179%	0.221%	2,061	2,056	0.220%
2009	86,544,195	1.149	99,469,136	1,343	1.174	1,577	0.182%	0.159%	-5.0%	1.014	0.161%	0.176%	1,521	1,569	0.181%
2010	86,654,516	1.125	97,450,013	1,196	1.300	1,555	0.179%	0.160%	-4.7%	0.922	0.147%	0.189%	1,639	1,574	0.182%
2011	90,275,208	1.093	98,646,157	813	1.626	1,322	0.146%	0.134%	-8.2%	0.960	0.129%	0.176%	1,593	1,426	0.158%
2012	94,226,147	1.061	99,964,519	393	3.459	1,359	0.144%	0.136%	-8.2%	1.000	0.136%	0.164%	1,549	1,494	0.159%
2013	97,052,931	1.030	99,964,519	11	119.139	1,311	0.135%	0.131%	-5.3%	1.000	0.131%	0.160%	1,549	1,547	0.159%
2014	99,964,519	1.000	99,964,519	0						1.000		0.155%	1,549	1,549	0.155%
TOTAL				69,368		74,242							76,533	76,278	

7 Year Average excluding 2013	0.151%
10 Year Average excluding 2013	0.146%
5 Year Average excluding 2011-2013	0.159%
10 Year Average excluding 2011-2013	0.152%
2006-2011 Average excluding 2009	0.152%
(16) 2014 Selected Frequency	0.155%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 5D, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			5,666		0.024
1978	26,143,240			6,310		0.024
1979	28,061,666			7,238		0.026
1980	28,979,182			7,397		0.026
1981	30,141,508			7,513		0.025
1982	30,058,966	789	0.26%	7,431	9,418	0.025
1983	30,607,324	1,045	0.34%	8,223	7,868	0.027
1984	33,121,678	1,253	0.38%	9,501	7,582	0.029
1985	35,713,654	1,509	0.42%	11,869	7,865	0.033
1986	38,297,697	1,732	0.45%	14,028	8,099	0.037
1987	41,065,403	1,928	0.47%	15,764	8,176	0.038
1988	44,221,964	2,309	0.52%	18,421	7,978	0.042
1989	47,110,000	2,661	0.56%	19,871	7,468	0.042
1990	49,659,895	2,685	0.54%	17,509	6,521	0.035
1991	50,856,501	2,790	0.55%	16,076	5,762	0.032
1992	52,804,448	2,921	0.55%	15,656	5,360	0.030
1993	55,132,894	3,067	0.56%	17,688	5,767	0.032
1994	57,739,505	2,702	0.47%	17,341	6,418	0.030
1995	60,949,772	2,618	0.43%	18,526	7,076	0.030
1996	63,664,000	2,321	0.36%	16,872	7,269	0.027
1997	68,077,000	2,689	0.39%	22,018	8,188	0.032
1998	71,447,000	3,327	0.47%	26,761	8,044	0.037
1999	75,244,663	3,581	0.48%	30,342	8,473	0.040
2000	79,122,396	4,044	0.51%	36,985	9,146	0.047
2001	80,396,857	4,243	0.53%	35,734	8,422	0.044
2002	81,621,352	3,374	0.41%	29,650	8,788	0.036
2003	82,433,234	2,696	0.33%	26,000	9,644	0.032
2004	84,632,753	2,414	0.29%	24,756	10,255	0.029
2005	86,912,307	2,262	0.26%	25,614	11,324	0.029
2006	90,822,757	2,049	0.23%	26,064	12,720	0.029
2007	93,702,820	2,054	0.22%	26,707	13,002	0.029
2008	93,449,349	2,056	0.22%	29,262	14,232	0.031
2009	86,544,195	1,569	0.18%	21,566	13,745	0.025
2010	86,654,516	1,574	0.18%	22,464	14,272	0.026
2011	90,275,208	1,426	0.16%	21,818	15,300	0.024
2012	94,226,147	1,494	0.16%	24,855	16,636	0.026
2013	97,052,931	1,547	0.16%	26,196	16,934	0.027
2014		1,549		26,990	17,419	
TOTAL		76,278		742,682		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 5D, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	17,500		0.228	3.077	12,285	0	100%	12,285	0.012	0.035	0.035
1991	50,856,501	1.979	100,654,884	16,069		0.238	3.156	12,052	0	100%	12,052	0.012	0.032	0.032
1992	52,804,448	1.879	99,199,664	15,651		0.248	3.237	12,541	0	100%	12,541	0.013	0.030	0.030
1993	55,132,894	1.846	101,763,581	17,687		0.258	3.320	15,141	0	100%	15,141	0.015	0.032	0.032
1994	57,739,505	1.786	103,144,617	17,344		0.269	3.405	15,864	0	100%	15,864	0.015	0.030	0.030
1995	60,949,772	1.737	105,860,639	18,534		0.304	3.492	19,646	0	100%	19,646	0.019	0.030	0.030
1996	63,664,000	1.681	107,011,928	16,885		0.343	3.581	20,742	0	100%	20,742	0.019	0.027	0.027
1997	68,077,000	1.609	109,565,780	22,044		0.388	3.256	27,816	0	100%	27,816	0.025	0.032	0.034
1998	71,447,000	1.535	109,703,410	26,917		0.410	2.960	32,675	0	100%	32,675	0.030	0.038	0.034
1999	75,244,663	1.486	111,784,761	30,507		0.434	2.691	35,626	0	100%	35,626	0.032	0.041	0.034
2000	79,122,396	1.436	113,612,761	37,395		0.459	2.446	42,010	0	100%	42,010	0.037	0.047	0.035
2001	80,396,857	1.404	112,872,903	36,114		0.486	2.224	39,029	0	100%	39,029	0.035	0.045	0.035
2002	81,621,352	1.369	111,762,597	29,550		0.514	2.022	30,722	0	100%	30,722	0.027	0.036	0.036
2003	82,433,234	1.332	109,823,635	25,675		0.544	1.838	25,679	0	100%	25,679	0.023	0.031	0.036
2004	84,632,753	1.284	108,674,619	24,441		0.626	1.671	25,543	0	100%	25,543	0.024	0.029	0.033
2005	86,912,307	1.253	108,922,029	25,431		0.719	1.519	27,772	0	100%	27,772	0.025	0.029	0.031
2006	90,822,757	1.210	109,940,677	26,111		0.826	1.381	29,795	0	100%	29,795	0.027	0.029	0.029
2007	93,702,820	1.171	109,685,990	26,800		0.898	1.255	30,219	0	100%	30,219	0.028	0.029	0.028
2008	93,449,349	1.148	107,266,594	30,133		0.976	1.141	33,575	0	100%	33,575	0.031	0.032	0.028
2009	86,544,195	1.149	99,469,136	21,244		1.061	1.141	25,729	0	100%	25,729	0.026	0.025	0.026
2010	86,654,516	1.125	97,450,013	21,386		0.965	1.141	23,546	0	100%	23,546	0.024	0.025	0.028
2011	90,275,208	1.093	98,646,157	17,684		0.960	1.141	19,373	0	100%	19,373	0.020	0.020	0.027
2012	94,226,147	1.061	99,964,519	19,687		1.000	1.092	21,498	0	100%	21,498	0.022	0.021	0.027
2013	97,052,931	1.030	99,964,519	13,346		1.000	1.045	13,946	0	100%	13,946	0.014	0.014	0.027
2014		1.000				1.000	1.000	0	0	0%	0			0.027

	5 Year Average excluding 2012-2013	0.026	0.026
	7 Year Average excluding 2012-2013	0.026	0.027
	10 Year Weighted Average excluding 2012-2013	0.026	
	10 Year Weighted Average excluding 2011-2013	0.027	
	5 Year Average excluding 2011-2013	0.027	0.028
	5 Year Average excluding 2013	0.024	0.024
	7 Year Average excluding 2013	0.026	0.026
(14)	2014 Selected Loss Rate:	0.027	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 5D, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LIVING MAINTENANCE

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.001	1.001	1.001			
1978	426	426	438	1.001	1.000	1.001				1.001	1.001	1.001			
1979	414	414	426	1.001	1.001	1.001				1.001	1.001	1.001			
1980	402	402	414	1.001	1.001	1.001				1.001	1.001	1.001			
1981	390	390	402	1.002	1.001	1.002				1.001	1.001	1.001			
1982	378	378	390	1.003	1.002	1.003				1.001	1.001	1.001			
1983	366	366	378	1.004	1.003	1.004				1.002	1.001	1.002			
1984	354	354	366	1.005	1.004	1.005				1.003	1.002	1.003			
1985	342	342	354	1.006	1.005	1.006				1.004	1.003	1.004			
1986	330	330	342	1.007	1.006	1.007				1.005	1.004	1.005			
1987	318	318	330	1.009	1.007	1.009				1.006	1.005	1.006			
1988	306	306	318	1.010	1.009	1.010				1.006	1.006	1.006			
1989	294	294	306	1.011	1.010	1.011				1.007	1.006	1.007			
1990	282	282	294	1.014	1.011	1.014				1.007	1.007	1.007			
1991	270	270	282	1.016	1.014	1.016				1.009	1.007	1.009			
1992	258	258	270	1.018	1.016	1.018				1.010	1.009	1.010			
1993	246	246	258	1.023	1.018	1.023				1.011	1.010	1.011			
1994	234	234	246	1.027	1.023	1.027				1.013	1.011	1.013			
1995	222	222	234	1.031	1.027	1.031				1.014	1.013	1.014			
1996	210	210	222	1.036	1.031	1.036				1.014	1.014	1.014			
1997	198	198	210	1.042	1.036	1.042				1.016	1.014	1.016			
1998	186	186	198	1.048	1.042	1.048				1.018	1.016	1.018			
1999	174	174	186	1.054	1.048	1.054				1.020	1.018	1.020			
2000	162	162	174	1.064	1.054	1.064				1.022	1.020	1.022			
2001	150	150	162	1.075	1.064	1.075				1.026	1.022	1.026			
2002	138	138	150	1.086	1.075	1.086				1.029	1.026	1.029			
2003	126	126	138	1.099	1.086	1.099				1.034	1.029	1.034			
2004	114	114	126	1.116	1.099	1.116				1.040	1.034	1.040			
2005	102	102	114	1.141	1.116	1.141				1.048	1.040	1.048			
2006	90	90	102	1.182	1.141	1.182				1.062	1.048	1.062			
2007	78	78	90	1.236	1.182	1.236				1.081	1.062	1.081			
2008	66	66	78	1.322	1.236	1.322				1.115	1.081	1.115			
2009	54	54	66	1.490	1.322	1.490				1.174	1.115	1.174			
2010	42	42	54	1.843	1.490	1.843				1.300	1.174	1.300			
2011	30	30	42	2.792	1.843	2.792				1.626	1.300	1.626			
2012	18	18	30	9.296	2.792	9.296				3.459	1.626	3.459			
2013	6	6	18	1,022.547	9.296	1,022.547				119.139	3.459	119.139			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 5D, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 5D, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 5D, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 5D, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) N/A
(14) N/A
(15) N/A

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LIVING MAINTENANCE
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	9	330	1,356	2,327	3,017	3,532	3,955	4,262	4,452	4,600	4,747	4,873	4,983	5,124	5,325	5,470	5,510	5,525	5,542	5,565	5,586	5,594	5,614	5,617	5,620	5,631	5,648	5,648	5,648	5,648	5,648	5,648	5,649	5,656	5,663	5,663	5,663	5,663
1978	10	361	1,486	2,551	3,307	3,871	4,335	4,676	4,882	5,018	5,123	5,239	5,442	5,740	5,982	6,066	6,091	6,102	6,119	6,143	6,155	6,191	6,211	6,233	6,247	6,270	6,276	6,277	6,280	6,280	6,280	6,288	6,306	6,306	6,306	6,306		6,306
1979	11	388	1,596	2,738	3,549	4,155	4,673	5,051	5,310	5,564	5,826	6,159	6,584	6,871	6,957	6,985	6,997	6,997	7,007	7,061	7,069	7,107	7,124	7,134	7,154	7,186	7,195	7,198	7,198	7,222	7,230	7,230	7,230	7,230	7,230			7,230
1980	11	401	1,648	2,828	3,665	4,305	4,816	5,159	5,426	5,711	6,061	6,508	6,916	7,097	7,156	7,188	7,211	7,220	7,239	7,258	7,275	7,301	7,311	7,328	7,333	7,335	7,335	7,342	7,342	7,353	7,353	7,362	7,376	7,386				7,386
1981	12	417	1,714	2,941	3,831	4,489	4,959	5,308	5,602	5,964	6,473	6,916	7,146	7,230	7,270	7,318	7,336	7,358	7,371	7,371	7,387	7,410	7,424	7,430	7,448	7,459	7,483	7,483	7,485	7,485	7,487	7,497	7,498					7,498
1982	12	416	1,709	2,923	3,761	4,362	4,825	5,174	5,614	6,219	6,728	6,962	7,051	7,139	7,160	7,178	7,186	7,201	7,209	7,240	7,268	7,296	7,296	7,296	7,296	7,301	7,320	7,355	7,376	7,396	7,397	7,407						7,407
1983	12	423	1,770	3,085	4,041	4,773	5,367	6,032	6,802	7,406	7,634	7,756	7,837	7,878	7,880	7,907	7,939	7,961	8,005	8,040	8,081	8,087	8,105	8,117	8,131	8,145	8,152	8,167	8,181	8,184	8,188							8,188
1984	13	463	1,883	3,190	4,221	5,046	5,954	7,166	8,171	8,631	8,843	8,928	8,978	9,013	9,056	9,112	9,162	9,187	9,223	9,292	9,300	9,322	9,347	9,389	9,404	9,404	9,414	9,433	9,445	9,457								9,457
1985	13	467	2,024	3,583	4,748	6,097	7,918	9,460	10,233	10,558	10,754	10,872	10,962	11,035	11,140	11,249	11,338	11,443	11,559	11,614	11,644	11,674	11,694	11,723	11,749	11,755	11,765	11,778	11,799									11,799
1986	16	578	2,379	4,218	6,332	8,869	10,951	12,033	12,419	12,655	12,835	12,941	13,046	13,150	13,270	13,422	13,530	13,629	13,704	13,753	13,783	13,800	13,809	13,828	13,882	13,902	13,903	13,924										13,924
1987	17	583	2,523	5,300	8,596	11,695	13,285	13,814	14,107	14,293	14,430	14,548	14,742	14,851	14,949	15,131	15,219	15,245	15,277	15,315	15,381	15,432	15,474	15,534	15,556	15,599	15,611											15,611
1988	19	728	3,803	8,334	12,413	14,610	15,416	15,873	16,152	16,347	16,509	16,755	16,985	17,179	17,356	17,510	17,640	17,745	17,838	17,911	17,950	18,081	18,132	18,163	18,221	18,230												18,230
1989	19	924	6,017	11,456	14,648	16,212	16,825	17,224	17,465	17,704	18,099	18,399	18,575	18,769	18,966	19,046	19,143	19,243	19,328	19,379	19,449	19,549	19,597	19,612	19,640													19,640
1990	25	1,092	6,039	10,134	12,166	13,386	14,116	14,633	14,987	15,329	15,644	15,953	16,360	16,594	16,711	16,772	16,862	16,960	17,004	17,057	17,107	17,192	17,230	17,260														17,260
1991	27	1,871	6,811	9,620	11,157	12,074	12,650	13,148	13,597	13,985	14,350	14,763	15,038	15,146	15,263	15,396	15,452	15,541	15,618	15,687	15,746	15,780	15,819															15,819
1992	34	2,764	7,153	9,720	11,209	11,871	12,335	12,831	13,268	13,617	13,965	14,315	14,529	14,650	14,747	14,852	14,937	15,065	15,179	15,264	15,347	15,371																15,371
1993	135	3,871	8,619	11,368	12,593	13,385	14,146	14,838	15,333	15,886	16,245	16,484	16,645	16,743	16,883	17,005	17,046	17,075	17,178	17,226	17,292																	17,292
1994	60	3,788	8,799	10,569	11,803	13,058	13,882	14,538	15,178	15,639	15,917	16,070	16,197	16,352	16,440	16,569	16,659	16,793	16,844	16,892																		16,892
1995	158	4,533	7,813	10,083	12,008	13,521	14,761	15,661	16,310	16,768	17,045	17,209	17,343	17,450	17,601	17,697	17,809	17,905	17,985																			17,985
1996	146	2,226	5,859	9,062	10,872	12,391	13,612	14,330	14,746	15,018	15,253	15,407	15,565	15,755	15,926	16,061	16,176	16,299																				16,299
1997	58	3,165	9,179	12,838	15,057	16,899	18,184	18,851	19,229	19,533	19,832	20,109	20,346	20,705	20,940	21,063	21,148																					21,148
1998	118	5,688	12,704	17,102	20,230	22,167	23,213	23,727	24,161	24,505	24,780	25,023	25,256	25,445	25,592	25,693																						25,693
1999	144	5,848	13,965	19,676	22,872	24,319	25,361	26,219	26,945	27,359	27,693	28,061	28,442	28,700	28,936																							28,936
2000	154	7,777	19,851	25,639	28,547	30,210	31,317	32,215	33,005	33,548	34,112	34,553	34,928	35,156																								35,156
2001	314	11,240	20,752	24,586	26,760	28,392	29,656	30,772	31,759	32,463	33,044	33,409	33,609																									33,609
2002	262	7,074	13,857	17,906	20,558	22,652	24,126	25,101	25,897	26,523	26,893	27,215																										27,215
2003	133	4,014	9,989	13,946	16,662	18,784	20,263	21,392	22,358	22,981	23,369																											23,369
2004	58	3,342	8,813	13,005	15,796	17,764	19,360	20,475	21,352	21,902																												21,902
2005	52	3,337	8,935	13,336	16,720	19,178	20,803	21,767	22,286																													22,286
2006	49	2,841	9,038	13,882	17,410	19,796	21,149	22,098																														22,098
2007	39	2,892	9,142	14,528	18,167	20,404	21,684																															21,684
2008	25	2,956	10,980	17,087	20,591	22,786																																22,786
2009	25	2,691	8,309	11,639	14,257																																	14,257
2010	13	2,507	7,940	11,606																																		11,606
2011	16	1,903	6,335																																			6,335
2012	28	2,118																																				2,118
2013	13																																					13
																																						595,468

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	34.933	4.113	1.716	1.296	1.171	1.120	1.078	1.045	1.033	1.032	1.026	1.023	1.028	1.039	1.027	1.007	1.003	1.003	1.004	1.004	1.001	1.004	1.001	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000		
1978	34.933	4.113	1.716	1.296	1.171	1.120	1.078	1.044	1.028	1.021	1.023	1.039	1.055	1.042	1.014	1.004	1.002	1.003	1.004	1.002	1.006	1.003	1.004	1.002	1.004	1.001	1.000	1.000	1.000	1.000	1.001	1.003	1.000	1.000	1.000			
1979	34.933	4.113	1.716	1.296	1.171	1.125	1.081	1.051	1.048	1.047	1.057	1.069	1.044	1.013	1.004	1.002	1.000	1.001	1.008	1.001	1.005	1.002	1.001	1.003	1.005	1.001	1.000	1.000	1.003	1.001	1.000	1.000	1.000	1.000				
1980	34.933	4.113	1.716	1.296	1.175	1.119	1.071	1.052	1.053	1.061	1.074	1.063	1.026	1.008	1.004	1.003	1.001	1.003	1.003	1.002	1.004	1.001	1.002	1.001	1.000	1.000	1.001	1.000	1.002	1.000	1.001	1.002	1.001					
1981	34.933	4.113	1.716	1.303	1.172	1.105	1.070	1.055	1.065	1.085	1.068	1.033	1.012	1.006	1.007	1.002	1.003	1.002	1.000	1.002	1.003	1.002	1.001	1.002	1.001	1.003	1.000	1.000	1.000	1.000	1.001	1.000						
1982	34.933	4.113	1.710	1.286	1.160	1.106	1.072	1.085	1.108	1.082	1.035	1.013	1.013	1.003	1.002	1.001	1.002	1.001	1.004	1.004	1.004	1.000	1.000	1.000	1.001	1.003	1.005	1.003	1.003	1.000	1.001							
1983	34.933	4.184	1.743	1.310	1.181	1.124	1.124	1.128	1.089	1.031	1.016	1.010	1.005	1.000	1.003	1.004	1.003	1.005	1.004	1.005	1.001	1.002	1.002	1.002	1.002	1.001	1.002	1.002	1.000	1.000								
1984	35.341	4.065	1.694	1.323	1.195	1.180	1.203	1.140	1.056	1.024	1.010	1.006	1.004	1.005	1.006	1.006	1.003	1.004	1.007	1.001	1.002	1.003	1.004	1.002	1.000	1.001	1.002	1.001	1.001									
1985	35.720	4.334	1.770	1.325	1.284	1.299	1.195	1.082	1.032	1.019	1.011	1.008	1.007	1.010	1.010	1.008	1.009	1.010	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.002										
1986	35.461	4.119	1.773	1.501	1.401	1.235	1.099	1.032	1.019	1.014	1.008	1.008	1.008	1.009	1.012	1.008	1.007	1.006	1.004	1.002	1.001	1.001	1.001	1.004	1.001	1.000	1.001											
1987	33.426	4.327	2.101	1.622	1.360	1.136	1.040	1.021	1.013	1.010	1.008	1.013	1.007	1.007	1.012	1.006	1.002	1.002	1.003	1.004	1.003	1.003	1.004	1.001	1.003	1.001												
1988	38.676	5.225	2.191	1.489	1.177	1.055	1.030	1.018	1.012	1.010	1.015	1.014	1.011	1.010	1.009	1.007	1.006	1.005	1.004	1.002	1.007	1.003	1.002	1.003	1.000													
1989	49.106	6.511	1.904	1.279	1.107	1.038	1.024	1.014	1.014	1.022	1.017	1.010	1.010	1.010	1.004	1.005	1.005	1.004	1.003	1.004	1.005	1.002	1.001	1.001														
1990	43.279	5.530	1.678	1.200	1.100	1.055	1.037	1.024	1.023	1.021	1.020	1.026	1.014	1.007	1.004	1.005	1.006	1.003	1.003	1.003	1.005	1.002	1.002															
1991	68.781	3.640	1.412	1.160	1.082	1.048	1.039	1.034	1.029	1.026	1.029	1.019	1.007	1.008	1.009	1.004	1.006	1.005	1.004	1.004	1.002	1.003																
1992	82.244	2.588	1.359	1.153	1.059	1.039	1.040	1.034	1.026	1.026	1.025	1.015	1.008	1.007	1.007	1.006	1.009	1.008	1.006	1.005	1.002																	
1993	28.648	2.226	1.319	1.108	1.063	1.057	1.049	1.033	1.036	1.023	1.015	1.010	1.006	1.008	1.007	1.002	1.002	1.006	1.003	1.004																		
1994	62.685	2.323	1.201	1.117	1.106	1.063	1.047	1.044	1.030	1.018	1.010	1.008	1.010	1.005	1.008	1.005	1.008	1.003	1.003																			
1995	28.668	1.724	1.291	1.191	1.126	1.092	1.061	1.041	1.028	1.017	1.010	1.008	1.006	1.009	1.005	1.006	1.005	1.004																				
1996	15.254	2.632	1.547	1.200	1.140	1.099	1.053	1.029	1.018	1.016	1.010	1.010	1.012	1.011	1.008	1.007	1.008																					
1997	54.574	2.900	1.399	1.173	1.122	1.076	1.037	1.020	1.016	1.015	1.014	1.012	1.018	1.011	1.006	1.004																						
1998	48.400	2.233	1.346	1.183	1.096	1.047	1.022	1.018	1.014	1.011	1.010	1.009	1.007	1.006	1.004																							
1999	40.498	2.388	1.409	1.162	1.063	1.043	1.034	1.028	1.015	1.012	1.013	1.014	1.009	1.008																								
2000	50.549	2.552	1.292	1.113	1.058	1.037	1.029	1.025	1.016	1.017	1.013	1.011	1.007																									
2001	35.835	1.846	1.185	1.088	1.061	1.044	1.038	1.032	1.022	1.018	1.011	1.006																										
2002	27.013	1.959	1.292	1.148	1.102	1.065	1.040	1.032	1.024	1.014	1.012																											
2003	30.067	2.489	1.396	1.195	1.127	1.079	1.056	1.045	1.028	1.017																												
2004	57.237	2.637	1.476	1.215	1.125	1.090	1.058	1.043	1.026																													
2005	64.515	2.678	1.493	1.254	1.147	1.085	1.046	1.024																														
2006	57.740	3.181	1.536	1.254	1.137	1.068	1.045																															
2007	73.667	3.161	1.589	1.250	1.123	1.063																																
2008	119.074	3.714	1.556	1.205	1.107																																	
2009	107.838	3.088	1.401	1.225																																		
2010	186.465	3.167	1.462																																			
2011	122.695	3.329																																				
2012	75.503																																					
3 Yr Avg	128.221	3.195	1.473	1.227	1.122	1.072	1.050	1.037	1.026	1.016	1.012	1.010	1.008	1.008	1.006	1.006	1.007	1.005	1.004	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.002	1.002	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000		
5 Yr Avg	122.315	3.292	1.509	1.238	1.128	1.077	1.049	1.035	1.023	1.016	1.012	1.010	1.011	1.009	1.006	1.005	1.006	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000		
7 Yr Avg	106.141	3.188	1.502	1.228	1.124	1.071	1.044	1.033	1.021	1.015	1.012	1.010	1.010	1.008	1.007	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000		
3 Yr Wtd	114.515	3.181	1.481	1.226	1.121	1.072	1.049	1.037	1.026	1.016	1.012	1.010	1.008	1.008	1.006	1.006	1.007	1.005	1.004	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000		
5 Yr Wtd	114.015	3.298	1.514	1.237	1.127	1.076	1.049	1.035	1.023	1.016	1.012	1.010	1.010	1.009	1.006	1.005	1.006	1.005	1.004	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000		
10 Yr Wtd	65.172	2.782	1.406	1.181	1.099	1.059	1.039	1.029	1.021	1.015	1.012	1.010	1.009	1.008	1.006	1.005	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000		TAIL
Prior FY	110.000	3.270	1.530	1.240	1.130	1.070	1.045	1.034	1.021	1.015	1.012	1.011	1.010	1.009	1.007	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001
Selected	110.000	3.330	1.515	1.237	1.127	1.070	1.046	1.035	1.023	1.016	1.012	1.010	1.010	1.009	1.006	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Cumulative	1022.55	9.296	2.792	1.843	1.490	1.322	1.236	1.182	1.141	1.116	1.099	1.086	1.075	1.064	1.054	1.048	1.042	1.036	1.031	1.027	1.023	1.018	1.016	1.014	1.011	1.010	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LIVING MAINTENANCE

REPORTED LIVING MAINTENANCE CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2	120	264	374	439	490	531	569	638	699	731	746	755	762	766	767	769	772	774	778	781	782	782	782	782	782	782	783	786	787	788	788						788
1983	18	276	470	594	683	753	802	862	933	968	993	999	1,012	1,017	1,019	1,023	1,026	1,030	1,033	1,034	1,035	1,036	1,036	1,037	1,037	1,040	1,040	1,041	1,042	1,042	1,043							1,043
1984	19	247	464	630	745	840	945	1,076	1,130	1,157	1,179	1,190	1,198	1,203	1,212	1,217	1,224	1,229	1,235	1,238	1,240	1,240	1,242	1,245	1,246	1,246	1,247	1,249	1,249	1,249								1,249
1985	9	243	543	743	877	1,054	1,230	1,319	1,375	1,403	1,420	1,429	1,437	1,448	1,456	1,463	1,466	1,479	1,483	1,489	1,489	1,493	1,495	1,498	1,500	1,502	1,502	1,503	1,504									1,504
1986	23	301	624	868	1,129	1,360	1,495	1,572	1,597	1,621	1,638	1,647	1,654	1,664	1,672	1,687	1,695	1,700	1,705	1,711	1,713	1,714	1,714	1,718	1,721	1,722	1,723	1,724										1,724
1987	14	272	718	1,043	1,385	1,568	1,702	1,743	1,780	1,799	1,813	1,825	1,847	1,859	1,870	1,885	1,890	1,893	1,897	1,903	1,907	1,909	1,914	1,916	1,916	1,917	1,917											1,917
1988	15	362	987	1,490	1,781	1,953	2,043	2,089	2,119	2,140	2,162	2,186	2,208	2,233	2,249	2,256	2,264	2,267	2,271	2,275	2,278	2,284	2,288	2,292	2,294	2,295												2,295
1989	14	519	1,391	1,882	2,180	2,319	2,396	2,437	2,460	2,489	2,537	2,559	2,576	2,589	2,604	2,608	2,615	2,622	2,629	2,633	2,637	2,640	2,641	2,641	2,643													2,643
1990	17	540	1,420	1,973	2,202	2,329	2,405	2,441	2,475	2,515	2,547	2,571	2,606	2,620	2,630	2,633	2,640	2,645	2,649	2,653	2,656	2,660	2,662	2,665														2,665
1991	16	764	1,774	2,174	2,377	2,463	2,508	2,563	2,603	2,641	2,673	2,699	2,717	2,728	2,734	2,744	2,746	2,749	2,752	2,755	2,760	2,763	2,766															2,766
1992	30	1,081	2,034	2,413	2,567	2,615	2,671	2,725	2,758	2,789	2,818	2,837	2,852	2,858	2,863	2,876	2,883	2,887	2,888	2,890	2,891	2,892																2,892
1993	82	1,318	2,195	2,496	2,611	2,706	2,807	2,858	2,898	2,939	2,969	2,984	2,990	2,996	3,007	3,014	3,019	3,021	3,027	3,029	3,032																	3,032
1994	49	1,139	1,829	2,016	2,185	2,333	2,405	2,481	2,534	2,575	2,599	2,611	2,620	2,634	2,641	2,648	2,654	2,664	2,666	2,668																		2,668
1995	100	1,201	1,675	1,948	2,149	2,269	2,363	2,427	2,470	2,492	2,523	2,540	2,549	2,562	2,571	2,573	2,578	2,583	2,583																			2,583
1996	89	767	1,398	1,725	1,910	2,016	2,099	2,154	2,188	2,208	2,235	2,248	2,257	2,270	2,275	2,280	2,284	2,288																				2,288
1997	42	981	1,796	2,139	2,306	2,427	2,499	2,538	2,565	2,585	2,601	2,613	2,621	2,634	2,643	2,644	2,646																					2,646
1998	81	1,536	2,355	2,720	2,959	3,067	3,126	3,155	3,191	3,210	3,227	3,240	3,249	3,259	3,263	3,268																						3,268
1999	97	1,520	2,470	2,923	3,145	3,244	3,320	3,372	3,414	3,443	3,462	3,484	3,501	3,508	3,510																							3,510
2000	100	1,817	3,033	3,431	3,603	3,691	3,756	3,819	3,857	3,877	3,911	3,937	3,950	3,956																								3,956
2001	171	2,447	3,343	3,630	3,795	3,895	3,965	4,016	4,053	4,091	4,121	4,130	4,136																									4,136
2002	155	1,671	2,435	2,773	2,952	3,080	3,153	3,196	3,229	3,253	3,268	3,279																										3,279
2003	75	974	1,726	2,073	2,261	2,395	2,449	2,510	2,565	2,590	2,608																											2,608
2004	46	779	1,496	1,863	2,039	2,134	2,211	2,272	2,298	2,321																												2,321
2005	32	739	1,396	1,721	1,902	2,027	2,108	2,135	2,157																													2,157
2006	21	607	1,273	1,563	1,748	1,847	1,901	1,930																														1,930
2007	17	553	1,196	1,557	1,760	1,847	1,900																															1,900
2008	13	570	1,278	1,639	1,763	1,844																																1,844
2009	15	494	1,015	1,214	1,343																																	1,343
2010	10	488	969	1,196																																		1,196
2011	12	365	813																																			813
2012	17	393																																				393
2013	11																																					11
																																						69,368

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	60.000	2.200	1.417	1.174	1.116	1.084	1.072	1.121	1.096	1.046	1.021	1.012	1.009	1.005	1.001	1.003	1.004	1.003	1.005	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.004	1.001	1.001	1.000							
1983	15.333	1.703	1.264	1.150	1.102	1.065	1.075	1.082	1.038	1.026	1.006	1.013	1.005	1.002	1.004	1.003	1.004	1.003	1.001	1.001	1.001	1.000	1.001	1.000	1.003	1.000	1.001	1.001	1.000	1.001								
1984	13.000	1.879	1.358	1.183	1.128	1.125	1.139	1.050	1.024	1.019	1.009	1.007	1.004	1.007	1.004	1.006	1.004	1.005	1.002	1.002	1.000	1.002	1.002	1.001	1.000	1.001	1.002	1.000	1.000									
1985	27.000	2.235	1.368	1.180	1.202	1.167	1.072	1.042	1.020	1.012	1.006	1.006	1.008	1.006	1.005	1.002	1.009	1.003	1.004	1.000	1.003	1.001	1.002	1.001	1.001	1.000	1.001	1.001										
1986	13.087	2.073	1.391	1.301	1.205	1.099	1.052	1.016	1.015	1.010	1.005	1.004	1.006	1.005	1.009	1.005	1.003	1.003	1.004	1.001	1.001	1.000	1.002	1.002	1.001	1.001	1.001											
1987	19.429	2.640	1.453	1.328	1.132	1.085	1.024	1.021	1.011	1.008	1.007	1.012	1.006	1.006	1.008	1.003	1.002	1.002	1.003	1.002	1.001	1.003	1.001	1.000	1.001	1.000												
1988	24.133	2.727	1.510	1.195	1.097	1.046	1.023	1.014	1.010	1.010	1.011	1.010	1.011	1.007	1.003	1.004	1.001	1.002	1.002	1.001	1.003	1.002	1.002	1.001	1.000													
1989	37.071	2.680	1.353	1.158	1.064	1.033	1.017	1.009	1.012	1.019	1.009	1.007	1.005	1.006	1.002	1.003	1.003	1.003	1.002	1.002	1.001	1.000	1.000	1.001														
1990	31.765	2.630	1.389	1.116	1.058	1.033	1.015	1.014	1.016	1.013	1.009	1.014	1.005	1.004	1.001	1.003	1.002	1.002	1.002	1.001	1.002	1.001	1.001															
1991	47.750	2.322	1.225	1.093	1.036	1.018	1.022	1.016	1.015	1.012	1.010	1.007	1.004	1.002	1.004	1.001	1.001	1.001	1.001	1.002	1.001	1.001																
1992	36.033	1.882	1.186	1.064	1.019	1.021	1.020	1.012	1.011	1.010	1.007	1.005	1.002	1.002	1.005	1.002	1.001	1.000	1.001	1.000	1.000																	
1993	16.073	1.665	1.137	1.046	1.036	1.037	1.018	1.014	1.014	1.010	1.005	1.002	1.002	1.004	1.002	1.002	1.001	1.002	1.001	1.001																		
1994	23.245	1.606	1.102	1.084	1.068	1.031	1.032	1.021	1.016	1.009	1.005	1.003	1.005	1.003	1.003	1.002	1.004	1.001	1.001																			
1995	12.010	1.395	1.163	1.103	1.056	1.041	1.027	1.018	1.009	1.012	1.007	1.004	1.005	1.004	1.001	1.002	1.002	1.000																				
1996	8.618	1.823	1.234	1.107	1.055	1.041	1.026	1.016	1.009	1.012	1.006	1.004	1.006	1.002	1.002	1.002	1.002																					
1997	23.357	1.831	1.191	1.078	1.052	1.030	1.016	1.011	1.008	1.006	1.005	1.003	1.005	1.003	1.000	1.001																						
1998	18.963	1.533	1.155	1.088	1.036	1.019	1.009	1.011	1.006	1.005	1.004	1.003	1.003	1.001	1.002																							
1999	15.670	1.625	1.183	1.076	1.031	1.023	1.016	1.012	1.008	1.006	1.006	1.005	1.002	1.001																								
2000	18.170	1.669	1.131	1.050	1.024	1.018	1.017	1.010	1.005	1.009	1.007	1.003	1.002																									
2001	14.310	1.366	1.086	1.045	1.026	1.018	1.013	1.009	1.009	1.007	1.002	1.001																										
2002	10.781	1.457	1.139	1.065	1.043	1.024	1.014	1.010	1.007	1.005	1.003																											
2003	12.987	1.772	1.201	1.091	1.059	1.023	1.025	1.022	1.010	1.007																												
2004	16.935	1.920	1.245	1.094	1.047	1.036	1.028	1.011	1.010																													
2005	23.094	1.889	1.233	1.105	1.066	1.040	1.013	1.010																														
2006	28.905	2.097	1.228	1.118	1.057	1.029	1.015																															
2007	32.529	2.163	1.302	1.130	1.049	1.029																																
2008	43.846	2.242	1.282	1.076	1.046																																	
2009	32.933	2.055	1.196	1.106																																		
2010	48.800	1.986	1.234																																			
2011	30.417	2.227																																				
2012	23.118																																					
3 Yr Avg	34.111	2.089	1.238	1.104	1.051	1.033	1.019	1.015	1.009	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000							
5 Yr Avg	35.823	2.135	1.248	1.107	1.053	1.031	1.019	1.013	1.008	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000							
7 Yr Avg	34.364	2.094	1.246	1.103	1.052	1.028	1.018	1.012	1.008	1.006	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000							
3 Yr Wtd	31.949	2.076	1.241	1.103	1.051	1.033	1.019	1.015	1.009	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000							
5 Yr Wtd	34.478	2.134	1.251	1.107	1.053	1.031	1.019	1.012	1.008	1.007	1.005	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000							
10 Yr Wtd	23.109	1.878	1.192	1.079	1.041	1.024	1.016	1.012	1.008	1.008	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000							TAIL
Prior FY	36.851	2.114	1.249	1.104	1.056	1.030	1.017	1.012	1.008	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.001								1.001
Selected	34.448	2.127	1.251	1.107	1.053	1.031	1.019	1.012	1.008	1.006	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	119.139	3.459	1.626	1.300	1.174	1.115	1.081	1.062	1.048	1.040	1.034	1.029	1.026	1.022	1.020	1.018	1.016	1.014	1.014	1.013	1.011	1.010	1.009	1.007	1.007	1.006	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		174	474	300	88.6%	266	
1977	23,851,125	33,614	33,638	24	86.0%	21	0.141
1978	26,143,240	33,310	33,339	29	85.3%	25	0.128
1979	28,061,666	53,644	53,699	56	84.6%	47	0.191
1980	28,979,182	49,934	49,992	58	83.2%	49	0.173
1981	30,141,508	52,029	52,108	78	84.0%	66	0.173
1982	30,058,966	53,878	53,975	97	83.7%	81	0.180
1983	30,607,324	61,273	61,408	136	83.7%	114	0.201
1984	33,121,678	74,566	74,768	202	83.7%	169	0.226
1985	35,713,654	82,259	82,531	272	83.7%	228	0.231
1986	38,297,697	81,068	81,384	315	83.1%	262	0.213
1987	41,065,403	87,656	88,047	391	82.2%	321	0.214
1988	44,221,964	87,362	87,828	466	82.1%	382	0.199
1989	47,110,000	87,840	88,407	566	82.3%	466	0.188
1990	49,659,895	96,143	96,880	736	82.1%	604	0.195
1991	50,856,501	86,537	87,363	825	82.7%	682	0.172
1992	52,804,448	78,409	79,335	926	83.0%	769	0.150
1993	55,132,894	76,638	77,796	1,158	83.8%	970	0.141
1994	57,739,505	83,373	84,867	1,495	83.3%	1,244	0.147
1995	60,949,772	77,578	79,226	1,649	82.8%	1,366	0.130
1996	63,664,000	75,103	76,985	1,882	82.4%	1,551	0.121
1997	68,077,000	71,588	73,740	2,152	82.3%	1,771	0.108
1998	71,447,000	73,970	76,728	2,759	82.7%	2,280	0.107
1999	75,244,663	79,719	83,353	3,634	82.7%	3,007	0.111
2000	79,122,396	86,606	91,399	4,792	82.7%	3,962	0.116
2001	80,396,857	80,197	85,776	5,578	83.1%	4,635	0.107
2002	81,621,352	82,099	89,303	7,204	83.4%	6,009	0.109
2003	82,433,234	76,152	84,856	8,704	83.9%	7,304	0.103
2004	84,632,753	74,351	85,034	10,683	84.0%	8,969	0.100
2005	86,912,307	67,634	79,934	12,300	83.9%	10,318	0.092
2006	90,822,757	61,558	76,186	14,628	84.1%	12,305	0.084
2007	93,702,820	57,601	76,040	18,439	84.8%	15,635	0.081
2008	93,449,349	52,436	75,021	22,584	85.2%	19,249	0.080
2009	86,544,195	33,674	56,515	22,841	85.1%	19,443	0.065
2010	86,654,516	26,808	56,775	29,967	85.1%	25,508	0.066
2011	90,275,208	18,361	59,273	40,912	85.9%	35,152	0.066
2012	94,226,147	5,828	60,962	55,134	86.5%	47,675	0.065
2013	48,526,466	327	31,955	31,628	84.7%	26,801	0.066
2014		0	0				
TOTAL		2,361,301	2,666,904	305,603	85.0%	259,705	
EXLD PRIOR		2,361,127	2,666,429	305,303	85.0%	259,440	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 6, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	300	70	56	44	35	28	22	16	11	7	5	3	1	1	0	0	0	0	0	0
1977	24	5	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0
1978	29	5	5	4	3	3	2	2	1	1	1	1	1	0	0	0	0	0	0	0
1979	56	9	8	7	6	5	4	3	3	2	2	2	1	1	1	0	0	0	0	0
1980	58	6	8	7	7	6	5	4	3	3	2	2	2	1	1	1	0	0	0	0
1981	78	17	7	9	8	7	6	5	4	3	3	2	2	2	1	1	1	0	0	0
1982	97	16	18	7	9	8	7	6	5	4	3	3	2	2	2	1	1	1	0	0
1983	136	25	18	21	8	10	9	8	7	6	5	4	3	3	2	2	2	1	1	1
1984	202	37	31	22	25	10	12	11	10	9	7	6	5	4	3	3	2	2	1	2
1985	272	49	41	34	25	28	11	14	12	11	10	8	6	5	4	3	3	3	2	4
1986	315	47	48	40	33	24	27	11	14	12	11	10	8	6	5	4	3	3	3	6
1987	391	50	51	52	43	36	26	30	11	15	13	12	10	8	7	6	4	4	3	9
1988	466	76	50	51	52	43	36	26	29	11	15	13	12	10	8	7	6	4	4	12
1989	566	98	76	50	51	53	44	36	26	30	11	15	13	12	10	8	7	6	4	16
1990	736	116	107	84	55	56	58	48	40	29	33	13	16	14	13	11	9	7	6	23
1991	825	161	104	97	75	49	50	52	43	36	26	29	11	15	13	12	10	8	7	26
1992	926	176	146	95	88	68	45	46	47	39	33	24	27	10	13	12	11	9	7	30
1993	1,158	250	173	144	93	86	67	44	45	46	38	32	23	26	10	13	11	11	9	36
1994	1,495	231	273	189	157	102	94	73	48	49	51	42	35	25	28	11	14	13	12	50
1995	1,649	254	216	255	176	146	95	88	68	45	46	47	39	32	24	27	10	13	12	57
1996	1,882	280	247	210	247	171	142	92	85	66	43	44	46	38	32	23	26	10	13	67
1997	2,152	349	268	236	201	237	164	136	88	81	64	42	42	44	36	30	22	25	10	76
1998	2,759	519	363	279	246	209	247	171	142	92	85	66	43	44	46	38	31	23	26	89
1999	3,634	638	564	395	303	267	227	268	185	154	100	92	72	47	48	50	41	34	25	125
2000	4,792	807	699	618	433	332	293	249	294	203	169	109	101	79	52	53	54	45	37	164
2001	5,578	1,081	758	656	580	406	312	275	234	276	191	158	103	95	74	48	49	51	42	190
2002	7,204	1,396	1,125	789	683	604	423	325	286	243	287	199	165	107	99	77	50	51	53	241
2003	8,704	1,807	1,336	1,077	755	654	578	405	311	274	233	275	190	158	102	94	74	48	49	282
2004	10,683	2,015	1,800	1,331	1,073	752	651	576	403	310	273	232	274	189	157	102	94	73	48	330
2005	12,300	2,240	1,897	1,695	1,253	1,010	708	613	542	380	292	257	218	258	178	148	96	89	69	356
2006	14,628	2,905	2,135	1,808	1,615	1,194	963	675	585	517	362	278	245	208	246	170	141	91	84	405
2007	18,439	4,198	2,828	2,079	1,760	1,573	1,163	938	657	569	503	352	271	238	203	239	166	137	89	477
2008	22,584	5,056	3,990	2,688	1,976	1,674	1,495	1,105	891	625	541	478	335	257	227	193	227	157	131	538
2009	22,841	4,499	4,106	3,241	2,183	1,605	1,359	1,214	898	724	507	440	389	272	209	184	157	185	128	543
2010	29,967	6,042	4,712	4,301	3,395	2,287	1,681	1,424	1,272	940	758	531	460	407	285	219	193	164	193	702
2011	40,912	10,289	6,174	4,815	4,395	3,469	2,337	1,718	1,455	1,300	961	775	543	470	416	291	224	197	168	915
2012	55,134	13,757	10,406	6,244	4,870	4,445	3,508	2,363	1,737	1,471	1,314	972	784	549	476	421	295	226	199	1,095
2013	31,628	6,795	14,170	10,718	6,431	5,016	4,578	3,614	2,434	1,790	1,516	1,354	1,001	807	566	490	433	303	233	1,333
TOTAL	305,603	66,369	59,018	44,394	33,353	26,676	21,452	16,684	12,931	10,375	8,513	6,920	5,500	4,447	3,597	2,992	2,469	1,996	1,669	8,202

(1) SECTION 1, EXHIBIT 6, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	2	1	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
1959	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
1960	1	1	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1963	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1964	5	2	1	1	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-
1965	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1966	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	6	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	5	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1969	8	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	8	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	51	12	11	9	7	5	3	2	1	1	0	0	0	0	0	0	0	0	0	0
1972	12	3	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1973	59	13	10	8	8	6	5	4	2	1	1	0	0	0	0	0	0	0	0	0
1974	62	13	11	8	7	6	5	4	3	2	1	1	0	0	0	0	0	0	0	0
1975	34	7	6	5	4	3	3	2	2	1	1	0	0	0	0	0	0	0	0	0
1976	44	9	7	6	5	4	3	3	2	2	1	1	1	0	0	0	0	0	0	0
TOTAL	300	70	56	44	35	28	22	16	11	7	5	3	1	1	0	0	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 6, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		174										474	
1977	23,851,125	33,614	33,614	33,638	33,618	33,638	33,618					33,638	0.141
1978	26,143,240	33,310	33,310	33,339	33,317	33,339	33,317					33,339	0.128
1979	28,061,666	53,644	53,644	53,699	53,661	53,699	53,661					53,699	0.191
1980	28,979,182	49,934	49,934	49,992	49,956	49,992	49,956					49,992	0.173
1981	30,141,508	52,029	52,029	52,108	52,070	52,108	52,070					52,108	0.173
1982	30,058,966	53,878	53,878	53,975	53,935	53,975	53,935	53,975	53,975	53,975		53,975	0.180
1983	30,607,324	61,273	61,273	61,408	61,359	61,408	61,359	61,398	61,385	61,398		61,408	0.201
1984	33,121,678	74,566	74,566	74,768	74,707	74,768	74,707	74,769	74,819	74,776		74,768	0.226
1985	35,713,654	82,259	82,259	82,531	82,468	82,531	82,468	82,535	82,495	82,553		82,531	0.231
1986	38,297,697	81,068	81,068	81,384	81,317	81,384	81,317	81,388	81,395	81,430		81,384	0.213
1987	41,065,403	87,656	87,656	88,047	87,971	88,047	87,971	88,053	88,253	88,137		88,047	0.214
1988	44,221,964	87,362	87,362	87,828	87,743	87,827	87,743	87,831	88,271	87,956		87,828	0.199
1989	47,110,000	87,840	87,840	88,407	88,323	88,407	88,324	88,425	88,622	88,595		88,407	0.188
1990	49,659,895	96,143	96,143	96,880	96,785	96,880	96,785	96,898	97,021	97,171		96,880	0.195
1991	50,856,501	86,537	86,537	87,363	87,257	87,363	87,258	87,380	87,615	87,757		87,363	0.172
1992	52,804,448	78,409	78,409	79,335	79,230	79,335	79,231	79,350	79,612	79,801		79,335	0.150
1993	55,132,894	76,638	76,638	77,796	77,671	77,796	77,673	77,823	77,917	78,323		77,796	0.141
1994	57,739,505	83,373	83,373	84,867	84,715	84,868	84,718	84,894	84,945	85,594		84,867	0.147
1995	60,949,772	77,578	77,578	79,226	79,084	79,232	79,091	79,244	79,632	79,999		79,226	0.130
1996	63,664,000	75,103	75,103	76,985	76,854	76,974	76,846	77,005	76,841	77,784		76,985	0.121
1997	68,077,000	71,588	71,588	73,740	73,620	73,765	73,647	73,760	73,795	74,602		73,740	0.108
1998	71,447,000	73,970	73,972	76,728	76,585	76,749	76,609	76,744	77,029	77,738		76,728	0.107
1999	75,244,663	79,719	79,719	83,353	83,200	83,273	83,130	83,364	82,562	84,406		83,353	0.111
2000	79,122,396	86,606	86,615	91,399	91,204	91,103	90,930	91,415	90,330	92,560		91,399	0.116
2001	80,396,857	80,197	80,198	85,776	85,499	85,932	85,666	85,773	85,086	86,606		85,776	0.107
2002	81,621,352	82,099	82,104	89,303	88,918	89,389	89,030	89,206	89,821	90,150		89,303	0.109
2003	82,433,234	76,152	76,155	84,783	84,372	85,509	85,106	84,690	83,594	85,600		84,856	0.103
2004	84,632,753	74,351	74,352	85,018	84,602	85,098	84,730	84,822	83,487	85,740		85,034	0.100
2005	86,912,307	67,634	67,649	79,889	79,458	80,039	79,667	79,566	76,896	80,347		79,934	0.092
2006	90,822,757	61,558	61,561	76,129	75,706	76,272	75,924	75,549	72,738	75,578		76,186	0.084
2007	93,702,820	57,601	57,618	76,579	76,200	75,502	75,233	75,963	77,873	76,731		76,040	0.081
2008	93,449,349	52,436	52,467	77,032	76,673	73,680	73,472	76,312	75,964	74,827		75,021	0.080
2009	86,544,195	33,674	33,709	55,900	55,517	56,779	56,535	55,206	53,180	55,795		56,515	0.065
2010	86,654,516	26,808	26,888	53,403	53,141	57,619	57,452	52,705	51,693	56,231		56,775	0.066
2011	90,275,208	18,361	18,450	54,864	53,419	59,763	59,185	52,763	52,700	56,340		59,273	0.066
2012	94,226,147	5,828	6,142	51,374	48,014	60,962	60,376	49,809	46,259	57,464		60,962	0.065
2013	97,052,931	327	535	44,345	39,321	63,910	63,718	42,907	39,889	60,342		63,910	0.066
2014	99,964,519					65,977	65,977					65,977	0.066
TOTAL		2,361,301	2,361,937	2,663,194	2,647,489	2,764,891	2,758,435	2,431,523	2,415,694	2,476,305		2,764,835	
EXLD PRIOR		2,361,127	2,361,937	2,663,194	2,647,489	2,764,891	2,758,435	2,431,523	2,415,694	2,476,305		2,764,361	
EXLD PRIOR & 2014		2,361,127	2,361,937	2,663,194	2,647,489	2,698,915	2,692,458	2,431,523	2,415,694	2,476,305		2,698,384	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 6, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 6, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 6, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 6, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 6, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 6, SHEET 9
(10) SECTION 1, EXHIBIT 6, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	33,614	1.001	33,638	0.141
1978	426	33,310	1.001	33,339	0.128
1979	414	53,644	1.001	53,699	0.191
1980	402	49,934	1.001	49,992	0.173
1981	390	52,029	1.002	52,108	0.173
1982	378	53,878	1.002	53,975	0.180
1983	366	61,273	1.002	61,408	0.201
1984	354	74,566	1.003	74,768	0.226
1985	342	82,259	1.003	82,531	0.231
1986	330	81,068	1.004	81,384	0.213
1987	318	87,656	1.004	88,047	0.214
1988	306	87,362	1.005	87,828	0.199
1989	294	87,840	1.006	88,407	0.188
1990	282	96,143	1.008	96,880	0.195
1991	270	86,537	1.010	87,363	0.172
1992	258	78,409	1.012	79,335	0.150
1993	246	76,638	1.015	77,796	0.141
1994	234	83,373	1.018	84,867	0.147
1995	222	77,578	1.021	79,226	0.130
1996	210	75,103	1.025	76,985	0.121
1997	198	71,588	1.030	73,740	0.108
1998	186	73,970	1.037	76,728	0.107
1999	174	79,719	1.046	83,353	0.111
2000	162	86,606	1.055	91,399	0.116
2001	150	80,197	1.070	85,776	0.107
2002	138	82,099	1.088	89,303	0.109
2003	126	76,152	1.113	84,783	0.103
2004	114	74,351	1.143	85,018	0.100
2005	102	67,634	1.181	79,889	0.092
2006	90	61,558	1.237	76,129	0.084
2007	78	57,601	1.329	76,579	0.082
2008	66	52,436	1.469	77,032	0.082
2009	54	33,674	1.660	55,900	0.065
2010	42	26,808	1.992	53,403	0.062
2011	30	18,361	2.988	54,864	0.061
2012	18	5,828	8.815	51,374	0.055
2013	6	327	135.748	44,345	0.046
2014	0				
TOTAL		2,361,127		2,663,194	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 6, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	33,614	1.000	33,618	0.141
1978	426	33,310	1.000	33,317	0.127
1979	414	53,644	1.000	53,661	0.191
1980	402	49,934	1.000	49,956	0.172
1981	390	52,029	1.001	52,070	0.173
1982	378	53,878	1.001	53,935	0.179
1983	366	61,273	1.001	61,359	0.200
1984	354	74,566	1.002	74,707	0.226
1985	342	82,259	1.003	82,468	0.231
1986	330	81,068	1.003	81,317	0.212
1987	318	87,656	1.004	87,971	0.214
1988	306	87,362	1.004	87,743	0.198
1989	294	87,840	1.005	88,323	0.187
1990	282	96,143	1.007	96,785	0.195
1991	270	86,537	1.008	87,257	0.172
1992	258	78,409	1.010	79,230	0.150
1993	246	76,638	1.013	77,671	0.141
1994	234	83,373	1.016	84,715	0.147
1995	222	77,578	1.019	79,084	0.130
1996	210	75,103	1.023	76,854	0.121
1997	198	71,588	1.028	73,620	0.108
1998	186	73,972	1.035	76,585	0.107
1999	174	79,719	1.044	83,200	0.111
2000	162	86,615	1.053	91,204	0.115
2001	150	80,198	1.066	85,499	0.106
2002	138	82,104	1.083	88,918	0.109
2003	126	76,155	1.108	84,372	0.102
2004	114	74,352	1.138	84,602	0.100
2005	102	67,649	1.175	79,458	0.091
2006	90	61,561	1.230	75,706	0.083
2007	78	57,618	1.322	76,200	0.081
2008	66	52,467	1.461	76,673	0.082
2009	54	33,709	1.647	55,517	0.064
2010	42	26,888	1.976	53,141	0.061
2011	30	18,450	2.895	53,419	0.059
2012	18	6,142	7.817	48,014	0.051
2013	6	535	73.484	39,321	0.041
2014	0				
TOTAL		2,361,937		2,647,489	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 6, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.141	33,635	99.9%	33,611	33,614	24	33,638	0.141
1978	26,143,240	0.128	33,336	99.9%	33,307	33,310	29	33,339	0.128
1979	28,061,666	0.191	53,691	99.9%	53,635	53,644	56	53,699	0.191
1980	28,979,182	0.172	49,984	99.9%	49,926	49,934	58	49,992	0.173
1981	30,141,508	0.173	52,102	99.8%	52,024	52,029	78	52,108	0.173
1982	30,058,966	0.180	53,971	99.8%	53,874	53,878	97	53,975	0.180
1983	30,607,324	0.201	61,407	99.8%	61,272	61,273	136	61,408	0.201
1984	33,121,678	0.226	74,768	99.7%	74,566	74,566	202	74,768	0.226
1985	35,713,654	0.231	82,527	99.7%	82,255	82,259	272	82,531	0.231
1986	38,297,697	0.212	81,369	99.6%	81,054	81,068	315	81,384	0.213
1987	41,065,403	0.214	88,046	99.6%	87,655	87,656	391	88,047	0.214
1988	44,221,964	0.198	87,749	99.5%	87,284	87,362	465	87,827	0.199
1989	47,110,000	0.188	88,403	99.4%	87,837	87,840	566	88,407	0.188
1990	49,659,895	0.195	96,870	99.2%	96,133	96,143	736	96,880	0.195
1991	50,856,501	0.172	87,358	99.1%	86,533	86,537	825	87,363	0.172
1992	52,804,448	0.150	79,310	98.8%	78,384	78,409	926	79,335	0.150
1993	55,132,894	0.141	77,795	98.5%	76,637	76,638	1,158	77,796	0.141
1994	57,739,505	0.147	84,891	98.2%	83,396	83,373	1,495	84,868	0.147
1995	60,949,772	0.130	79,488	97.9%	77,834	77,578	1,654	79,232	0.130
1996	63,664,000	0.120	76,512	97.6%	74,641	75,103	1,871	76,974	0.121
1997	68,077,000	0.110	74,593	97.1%	72,416	71,588	2,177	73,765	0.108
1998	71,447,000	0.108	77,301	96.4%	74,522	73,970	2,779	76,749	0.107
1999	75,244,663	0.108	81,525	95.6%	77,970	79,719	3,555	83,273	0.111
2000	79,122,396	0.108	85,758	94.8%	81,261	86,606	4,497	91,103	0.115
2001	80,396,857	0.110	88,181	93.5%	82,446	80,197	5,735	85,932	0.107
2002	81,621,352	0.111	90,370	91.9%	83,080	82,099	7,290	89,389	0.110
2003	82,433,234	0.111	91,910	89.8%	82,554	76,152	9,357	85,509	0.104
2004	84,632,753	0.101	85,660	87.5%	74,913	74,351	10,747	85,098	0.101
2005	86,912,307	0.093	80,862	84.7%	68,458	67,634	12,404	80,039	0.092
2006	90,822,757	0.085	76,873	80.9%	62,159	61,558	14,714	76,272	0.084
2007	93,702,820	0.077	72,235	75.2%	54,334	57,601	17,901	75,502	0.081
2008	93,449,349	0.071	66,534	68.1%	45,290	52,436	21,244	73,680	0.079
2009	86,544,195	0.067	58,109	60.2%	35,005	33,674	23,104	56,779	0.066
2010	86,654,516	0.071	61,869	50.2%	31,058	26,808	30,811	57,619	0.066
2011	90,275,208	0.069	62,227	33.5%	20,825	18,361	41,402	59,763	0.066
2012	94,226,147	0.066	62,189	11.3%	7,055	5,828	55,134	60,962	0.065
2013	97,052,931	0.066	64,055	0.7%	472	327	63,583	63,910	0.066
2014	99,964,519	0.066	65,977	0.0%			65,977	65,977	0.066
TOTAL			2,769,442		2,365,677	2,361,127	403,765	2,764,891	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 6, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 6, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.141	33,635	100.0%	33,631	33,614	4	33,618	0.141
1978	26,143,240	0.128	33,336	100.0%	33,330	33,310	7	33,317	0.127
1979	28,061,666	0.191	53,691	100.0%	53,673	53,644	17	53,661	0.191
1980	28,979,182	0.172	49,984	100.0%	49,962	49,934	22	49,956	0.172
1981	30,141,508	0.173	52,102	99.9%	52,062	52,029	40	52,070	0.173
1982	30,058,966	0.180	53,971	99.9%	53,914	53,878	57	53,935	0.179
1983	30,607,324	0.201	61,407	99.9%	61,321	61,273	87	61,359	0.200
1984	33,121,678	0.226	74,768	99.8%	74,627	74,566	141	74,707	0.226
1985	35,713,654	0.231	82,527	99.7%	82,318	82,259	209	82,468	0.231
1986	38,297,697	0.212	81,369	99.7%	81,120	81,068	249	81,317	0.212
1987	41,065,403	0.214	88,046	99.6%	87,731	87,656	315	87,971	0.214
1988	44,221,964	0.198	87,749	99.6%	87,368	87,362	381	87,743	0.198
1989	47,110,000	0.188	88,403	99.5%	87,920	87,840	483	88,324	0.187
1990	49,659,895	0.195	96,870	99.3%	96,228	96,143	642	96,785	0.195
1991	50,856,501	0.172	87,358	99.2%	86,638	86,537	720	87,258	0.172
1992	52,804,448	0.150	79,310	99.0%	78,489	78,409	821	79,231	0.150
1993	55,132,894	0.141	77,795	98.7%	76,760	76,638	1,035	77,673	0.141
1994	57,739,505	0.147	84,891	98.4%	83,546	83,373	1,345	84,718	0.147
1995	60,949,772	0.130	79,488	98.1%	77,975	77,578	1,514	79,091	0.130
1996	63,664,000	0.120	76,512	97.7%	74,769	75,103	1,743	76,846	0.121
1997	68,077,000	0.110	74,593	97.2%	72,534	71,588	2,059	73,647	0.108
1998	71,447,000	0.108	77,301	96.6%	74,664	73,972	2,637	76,609	0.107
1999	75,244,663	0.108	81,525	95.8%	78,113	79,719	3,412	83,130	0.110
2000	79,122,396	0.108	85,758	95.0%	81,442	86,615	4,316	90,930	0.115
2001	80,396,857	0.110	88,181	93.8%	82,714	80,198	5,468	85,666	0.107
2002	81,621,352	0.111	90,370	92.3%	83,444	82,104	6,926	89,030	0.109
2003	82,433,234	0.111	91,910	90.3%	82,959	76,155	8,951	85,106	0.103
2004	84,632,753	0.101	85,660	87.9%	75,282	74,352	10,378	84,730	0.100
2005	86,912,307	0.093	80,862	85.1%	68,845	67,649	12,018	79,667	0.092
2006	90,822,757	0.085	76,873	81.3%	62,510	61,561	14,363	75,924	0.084
2007	93,702,820	0.077	72,235	75.6%	54,620	57,618	17,615	75,233	0.080
2008	93,449,349	0.071	66,534	68.4%	45,529	52,467	21,005	73,472	0.079
2009	86,544,195	0.067	58,109	60.7%	35,283	33,709	22,826	56,535	0.065
2010	86,654,516	0.071	61,869	50.6%	31,305	26,888	30,564	57,452	0.066
2011	90,275,208	0.069	62,227	34.5%	21,492	18,450	40,735	59,185	0.066
2012	94,226,147	0.066	62,189	12.8%	7,955	6,142	54,234	60,376	0.064
2013	97,052,931	0.066	64,055	1.4%	872	535	63,183	63,718	0.066
2014	99,964,519	0.066	65,977	0.0%			65,977	65,977	0.066
TOTAL			2,769,442		2,372,943	2,361,937	396,498	2,758,435	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 6, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 6, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.002			
1978	26,143,240		1.000			1.002			
1979	28,061,666		1.000			1.002			
1980	28,979,182		1.000			1.002			
1981	30,141,508		1.000			1.002			
1982	30,058,966	15,022	1.000	15,022	3,587	1.002	3,593	53,975	0.180
1983	30,607,324	16,054	1.000	16,055	3,817	1.002	3,824	61,398	0.201
1984	33,121,678	19,957	1.000	19,959	3,736	1.003	3,746	74,769	0.226
1985	35,713,654	22,029	1.000	22,032	3,734	1.003	3,746	82,535	0.231
1986	38,297,697	22,633	1.000	22,636	3,582	1.004	3,595	81,388	0.213
1987	41,065,403	24,521	1.000	24,525	3,575	1.004	3,590	88,053	0.214
1988	44,221,964	25,724	1.000	25,731	3,396	1.005	3,413	87,831	0.199
1989	47,110,000	26,471	1.000	26,480	3,318	1.006	3,339	88,425	0.188
1990	49,659,895	26,157	1.000	26,167	3,676	1.007	3,703	96,898	0.195
1991	50,856,501	23,375	1.000	23,385	3,702	1.009	3,737	87,380	0.172
1992	52,804,448	22,293	1.001	22,306	3,517	1.011	3,557	79,350	0.150
1993	55,132,894	21,586	1.001	21,601	3,550	1.015	3,603	77,823	0.141
1994	57,739,505	21,776	1.001	21,794	3,829	1.017	3,895	84,894	0.147
1995	60,949,772	20,363	1.001	20,383	3,810	1.020	3,888	79,244	0.130
1996	63,664,000	18,868	1.001	18,895	3,980	1.024	4,076	77,005	0.121
1997	68,077,000	17,897	1.002	17,932	4,000	1.028	4,113	73,760	0.108
1998	71,447,000	17,845	1.003	17,899	4,145	1.034	4,288	76,744	0.107
1999	75,244,663	18,673	1.005	18,758	4,269	1.041	4,444	83,364	0.111
2000	79,122,396	19,281	1.007	19,407	4,492	1.049	4,710	91,415	0.116
2001	80,396,857	17,457	1.009	17,621	4,594	1.060	4,868	85,773	0.107
2002	81,621,352	17,685	1.014	17,937	4,642	1.071	4,973	89,206	0.109
2003	82,433,234	16,922	1.027	17,382	4,500	1.083	4,872	84,690	0.103
2004	84,632,753	15,768	1.041	16,409	4,715	1.096	5,169	84,822	0.100
2005	86,912,307	14,078	1.056	14,861	4,804	1.114	5,354	79,566	0.092
2006	90,822,757	12,121	1.079	13,081	5,079	1.137	5,775	75,549	0.083
2007	93,702,820	11,694	1.164	13,607	4,926	1.133	5,583	75,963	0.081
2008	93,449,349	9,673	1.258	12,172	5,421	1.157	6,270	76,312	0.082
2009	86,544,195	6,656	1.377	9,165	5,059	1.191	6,023	55,206	0.064
2010	86,654,516	5,948	1.586	9,432	4,507	1.240	5,588	52,705	0.061
2011	90,275,208	4,083	2.164	8,835	4,497	1.328	5,972	52,763	0.058
2012	94,226,147	1,105	7.682	8,488	5,274	1.113	5,868	49,809	0.053
2013	97,052,931	33	162.468	5,361	9,899	0.808	8,003	42,907	0.044
2014									
TOTAL		533,748		565,319				2,431,523	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 6, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 6, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 1, EXHIBIT 6, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	111	897	5,843	11,978	7,407	5,266	4,457	4,204	3,498	2,427	2,299	1,598	1,023	916	624	304	201	162	92	80	81	54	35	39	34	18	24	42	36	45	69	13						97	53,975
1983	132	1,066	7,014	14,584	7,993	5,833	5,217	4,718	3,513	2,994	2,191	1,771	1,185	954	437	357	334	208	148	168	92	58	78	48	29	47	41	18	31	9	7	1						110	61,385
1984	162	1,364	9,521	16,897	9,581	7,610	6,564	5,374	5,069	3,528	2,450	1,879	1,393	754	474	337	254	246	202	105	99	91	98	92	120	118	31	28	55	70	100	18						135	74,819
1985	173	1,311	9,190	17,798	12,310	8,679	6,818	7,401	5,598	3,715	2,679	2,081	1,242	709	580	415	386	224	129	127	127	108	81	65	80	64	70	67	33	33	47	9						148	82,495
1986	150	1,247	7,068	19,365	11,825	8,013	8,173	6,542	4,713	3,746	3,274	1,920	1,132	983	592	426	247	254	208	166	203	167	214	142	104	68	79	48	49	49	70	13						146	81,395
1987	223	1,688	7,799	20,468	12,591	9,705	8,231	6,679	5,066	4,266	2,948	1,973	1,416	949	685	562	427	295	285	239	216	178	209	247	108	97	108	92	95	93	133	25						159	88,253
1988	223	1,690	7,453	18,411	13,082	11,401	8,432	7,160	5,491	3,162	2,532	2,062	1,448	1,061	669	690	418	433	276	340	163	185	153	152	93	183	148	126	130	128	183	34						159	88,271
1989	240	1,823	6,195	17,034	17,117	10,517	8,974	7,576	4,766	3,095	2,526	1,882	1,270	1,077	727	522	568	501	369	256	220	173	178	114	119	122	99	84	87	85	122	23						159	88,622
1990	420	2,976	13,819	20,096	13,481	10,347	9,605	6,589	4,638	3,361	2,270	1,733	1,302	1,068	898	889	756	397	354	286	265	190	245	160	113	116	94	80	82	81	116	21						175	97,021
1991	468	4,329	12,657	15,854	13,610	10,978	7,194	5,503	3,705	2,447	1,846	1,539	1,060	950	803	808	545	509	321	283	291	628	209	171	120	123	100	85	88	86	123	23						158	87,615
1992	434	4,003	10,779	16,750	13,681	8,094	6,127	4,874	3,262	2,091	1,863	1,266	928	788	841	622	474	387	337	331	207	274	196	160	113	116	94	80	82	81	116	21						143	79,612
1993	592	4,622	12,322	18,131	10,843	7,495	5,860	4,309	2,694	2,344	1,771	1,158	966	732	570	666	513	359	309	201	181	234	168	137	96	99	80	68	70	69	99	18						140	77,917
1994	766	6,001	15,422	17,817	11,302	7,843	6,297	4,235	3,317	2,188	1,663	1,516	1,566	773	690	566	462	484	236	228	194	252	180	147	104	106	86	73	76	74	107	20						153	84,945
1995	687	6,877	14,828	15,981	10,287	6,756	5,010	3,819	2,652	2,360	1,722	2,124	1,268	852	697	497	488	361	309	264	226	292	209	171	120	123	100	85	88	86	124	23						143	79,632
1996	1,002	6,125	14,417	16,012	9,760	6,633	5,156	3,865	2,573	1,946	2,117	1,545	974	743	724	515	687	309	223	191	162	210	151	123	87	89	72	61	63	62	89	16						138	76,841
1997	853	5,873	14,025	14,345	8,331	6,063	4,802	3,931	2,740	2,582	2,275	1,441	1,204	934	968	749	470	336	242	207	177	228	164	134	94	97	78	67	69	68	97	18						133	73,795
1998	967	7,004	15,407	13,913	9,241	6,629	4,659	4,060	3,269	2,693	1,886	1,425	722	990	489	616	540	385	278	238	203	262	188	154	108	111	90	77	79	78	111	21						139	77,029
1999	968	6,595	16,587	15,173	9,621	6,878	5,564	4,669	3,919	2,136	2,250	1,804	1,572	1,417	566	470	411	293	212	181	154	200	143	117	82	85	69	58	60	59	85	16						149	82,562
2000	878	6,926	18,824	16,438	10,160	7,694	7,091	6,030	4,010	2,298	2,279	1,665	1,427	887	618	513	449	320	231	198	169	218	156	128	90	92	75	64	66	64	92	17						163	90,330
2001	775	5,878	17,846	15,292	10,714	7,190	7,757	4,061	3,201	2,572	1,724	2,074	1,115	945	658	546	478	341	246	211	180	232	167	136	96	98	80	68	70	69	98	18						153	85,086
2002	602	6,990	18,032	15,696	11,996	8,401	5,524	5,208	3,291	2,555	1,785	2,019	1,441	1,221	850	705	617	441	318	272	232	300	215	176	124	127	103	88	90	89	127	23						162	89,821
2003	805	6,286	18,138	16,017	10,196	6,841	5,768	5,262	3,060	2,094	1,687	1,537	1,097	929	647	537	470	336	242	207	177	228	164	134	94	97	78	67	69	68	97	18						150	83,594
2004	609	7,807	18,453	15,414	9,302	6,640	6,200	4,824	3,065	2,036	1,689	1,538	1,098	930	648	537	470	336	242	207	177	229	164	134	94	97	79	67	69	68	97	18						150	83,487
2005	828	8,225	18,790	12,963	8,543	6,217	5,193	4,456	2,418	1,685	1,398	1,273	909	770	536	445	389	278	201	172	146	189	136	111	78	80	65	55	57	56	80	15						138	76,896
2006	857	7,135	17,894	13,284	7,825	5,602	5,278	3,684	2,315	1,613	1,338	1,219	870	737	513	426	373	266	192	164	140	181	130	106	75	77	62	53	55	54	77	14						131	72,738
2007	716	8,703	17,454	11,253	7,502	5,904	6,069	5,034	3,164	2,205	1,829	1,665	1,189	1,007	702	582	509	364	263	224	191	248	177	145	102	105	85	72	75	73	105	19						140	77,873
2008	709	10,087	16,597	11,425	7,719	5,899	5,418	4,494	2,824	1,968	1,632	1,487	1,061	899	626	520	455	325	234	200	171	221	158	129	91	94	76	65	67	65	94	17						137	75,964
2009	492	6,425	11,954	9,534	5,269	3,909	3,590	2,978	1,872	1,304	1,082	985	703	596	415	344	301	215	155	133	113	146	105	86	60	62	50	43	44	43	62	11						96	53,180
2010	449	5,734	12,160	8,465	5,294	3,927	3,607	2,992	1,880	1,310	1,087	990	706	598	417	346	303	216	156	133	114	147	105	86	61	62	51	43	44	43	62	12						93	51,693
2011	347	5,804	12,211	8,716	5,451	4,044	3,714	3,081	1,936	1,349	1,119	1,019	727	616	429	356	312	223	161	137	117	152	109	89	62	64	52	44	46	45	64	12						95	52,700
2012	321	5,507	10,606	7,570	4,734	3,512	3,226	2,676	1,681	1,172	972	885	632	535	373	309	271	193	140	119	102	132	94	77	54	56	45	38	40	39	56	10						83	46,259
2013	327	4,743	9,134	6,520	4,077	3,025	2,778	2,304	1,448	1,009	837	762	544	461	321	266	233	166	120	103	88	113	81	66	47	48	39	33	34	33	48	9						72	39,889
																																						Tail	
Factors	14.519	1.926	0.714	0.625	0.742	0.918	0.829	0.628	0.697	0.829	0.911	0.714	0.847	0.697	0.829	0.875	0.714	0.722	0.855	0.853	1.294	0.717	0.817	0.704	1.027	0.812	0.850	1.031	0.982	1.433	0.185							1.002	

Example: AY 2008 Age 78 of 5,418 = 5,899 x 0.918 and AY 2008 Age 90 of 4,494 = 5,418 x 0.829

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 6, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	33,614									
1978	26,143,240	33,310									
1979	28,061,666	53,644									
1980	28,979,182	49,934									
1981	30,141,508	52,029									
1982	30,058,966	53,878	35.418	-	35.418	101.27	15,022	53,878	97	53,975	0.180
1983	30,607,324	61,273	34.887	0.008	34.895	109.40	16,055	61,287	110	61,398	0.201
1984	33,121,678	74,566	32.838	0.033	32.871	113.77	19,959	74,641	135	74,776	0.226
1985	35,713,654	82,259	31.043	0.055	31.098	120.27	22,032	82,404	149	82,553	0.231
1986	38,297,697	81,068	28.021	0.074	28.096	127.81	22,636	81,284	147	81,430	0.213
1987	41,065,403	87,656	25.291	0.093	25.384	141.32	24,525	87,978	159	88,137	0.215
1988	44,221,964	87,362	23.215	0.116	23.331	146.25	25,731	87,798	158	87,956	0.199
1989	47,110,000	87,840	21.634	0.146	21.780	153.34	26,480	88,435	159	88,595	0.188
1990	49,659,895	96,143	19.934	0.177	20.110	184.32	26,167	96,996	175	97,171	0.196
1991	50,856,501	86,537	17.500	0.215	17.715	211.45	23,385	87,599	158	87,757	0.173
1992	52,804,448	78,409	16.335	0.260	16.595	215.19	22,306	79,657	144	79,801	0.151
1993	55,132,894	76,638	15.578	0.314	15.891	227.75	21,601	78,182	141	78,323	0.142
1994	57,739,505	83,373	14.729	0.365	15.094	259.73	21,794	85,440	154	85,594	0.148
1995	60,949,772	77,578	14.465	0.425	14.890	263.12	20,383	79,855	144	79,999	0.131
1996	63,664,000	75,103	14.584	0.494	15.078	272.54	18,895	77,644	140	77,784	0.122
1997	68,077,000	71,588	14.448	0.581	15.030	276.31	17,932	74,467	134	74,602	0.110
1998	71,447,000	73,970	14.134	0.693	14.828	292.38	17,899	77,598	140	77,738	0.109
1999	75,244,663	79,719	14.475	0.824	15.298	293.61	18,758	84,254	152	84,406	0.112
2000	79,122,396	86,606	14.456	0.966	15.422	308.70	19,407	92,393	167	92,560	0.117
2001	80,396,857	80,197	14.606	1.139	15.744	311.61	17,621	86,450	156	86,606	0.108
2002	81,621,352	82,099	14.141	1.359	15.500	323.68	17,937	89,988	162	90,150	0.110
2003	82,433,234	76,152	13.668	1.668	15.336	320.54	17,382	85,446	154	85,600	0.104
2004	84,632,753	74,351	13.395	2.024	15.419	338.27	16,409	85,585	154	85,740	0.101
2005	86,912,307	67,634	13.193	2.452	15.644	344.95	14,862	80,203	145	80,347	0.092
2006	90,822,757	61,558	13.433	3.030	16.463	350.19	13,086	75,442	136	75,578	0.083
2007	93,702,820	57,601	11.781	3.884	15.665	363.14	13,464	76,593	138	76,731	0.082
2008	93,449,349	52,436	11.745	4.985	16.730	372.85	11,974	74,692	135	74,827	0.080
2009	86,544,195	33,674	9.562	6.253	15.815	380.93	9,245	55,694	100	55,795	0.064
2010	86,654,516	26,808	7.303	7.988	15.291	384.74	9,541	56,130	101	56,231	0.065
2011	90,275,208	18,361	5.154	10.632	15.786	388.59	9,168	56,238	101	56,340	0.062
2012	94,226,147	5,828	1.595	14.100	15.694	401.41	9,105	57,361	103	57,464	0.061
2013	97,052,931	327	0.086	15.726	15.811	415.30	9,173	60,234	109	60,342	0.062
2014							9,197				
TOTAL		2,361,127					579,131	2,471,848	4,456	2,476,305	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 6, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 6, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.479					
1978	26,143,240	3.598	94,055,825		1.000					0.479					
1979	28,061,666	3.336	93,613,387		1.000					0.479					
1980	28,979,182	3.102	89,907,689		1.000					0.479					
1981	30,141,508	2.858	86,152,091		1.000					0.479					
1982	30,058,966	2.718	81,686,001	15,022	1.000	15,022	4.998%	1.839%		0.479	0.882%	4.998%	15,022	15,022	4.998%
1983	30,607,324	2.602	79,648,938	16,054	1.000	16,055	5.246%	2.016%		0.417	0.840%	5.246%	16,055	16,055	5.245%
1984	33,121,678	2.480	82,134,435	19,957	1.000	19,959	6.026%	2.430%		0.363	0.881%	6.026%	19,958	19,959	6.026%
1985	35,713,654	2.396	85,578,631	22,029	1.000	22,032	6.169%	2.574%		0.355	0.915%	6.169%	22,031	22,032	6.169%
1986	38,297,697	2.338	89,545,683	22,633	1.000	22,636	5.911%	2.528%	9.2%	0.348	0.881%	5.911%	22,636	22,636	5.911%
1987	41,065,403	2.262	92,902,249	24,521	1.000	24,525	5.972%	2.640%	6.0%	0.342	0.902%	5.972%	24,524	24,525	5.972%
1988	44,221,964	2.161	95,580,917	25,724	1.000	25,731	5.819%	2.692%	2.3%	0.335	0.902%	5.818%	25,730	25,731	5.819%
1989	47,110,000	2.114	99,591,072	26,471	1.000	26,480	5.621%	2.659%	1.3%	0.349	0.928%	5.621%	26,480	26,480	5.621%
1990	49,659,895	2.039	101,254,967	26,157	1.000	26,167	5.269%	2.584%	0.5%	0.363	0.939%	5.269%	26,165	26,167	5.269%
1991	50,856,501	1.979	100,654,884	23,375	1.000	23,385	4.598%	2.323%	-2.9%	0.379	0.880%	4.598%	23,384	23,385	4.598%
1992	52,804,448	1.879	99,199,664	22,293	1.001	22,306	4.224%	2.249%	-4.8%	0.394	0.887%	4.223%	22,300	22,306	4.224%
1993	55,132,894	1.846	101,763,581	21,586	1.001	21,601	3.918%	2.123%	-5.7%	0.411	0.872%	3.918%	21,599	21,601	3.918%
1994	57,739,505	1.786	103,144,617	21,776	1.001	21,794	3.775%	2.113%	-4.8%	0.428	0.904%	3.774%	21,791	21,794	3.775%
1995	60,949,772	1.737	105,860,639	20,363	1.001	20,383	3.344%	1.925%	-4.3%	0.465	0.896%	3.343%	20,378	20,383	3.344%
1996	63,664,000	1.681	107,011,928	18,868	1.001	18,895	2.968%	1.766%	-5.6%	0.506	0.893%	2.967%	18,891	18,895	2.968%
1997	68,077,000	1.609	109,565,780	17,897	1.002	17,932	2.634%	1.637%	-6.8%	0.550	0.899%	2.633%	17,928	17,932	2.634%
1998	71,447,000	1.535	109,703,410	17,845	1.003	17,899	2.505%	1.632%	-6.6%	0.550	0.897%	2.505%	17,895	17,899	2.505%
1999	75,244,663	1.486	111,784,761	18,673	1.005	18,758	2.493%	1.678%	-3.5%	0.550	0.922%	2.493%	18,756	18,758	2.493%
2000	79,122,396	1.436	113,612,761	19,281	1.007	19,407	2.453%	1.708%	-0.4%	0.550	0.939%	2.453%	19,405	19,407	2.453%
2001	80,396,857	1.404	112,872,903	17,457	1.009	17,621	2.192%	1.561%	-0.5%	0.550	0.858%	2.192%	17,626	17,621	2.192%
2002	81,621,352	1.369	111,762,597	17,685	1.014	17,937	2.198%	1.605%	-1.0%	0.550	0.882%	2.199%	17,948	17,937	2.198%
2003	82,433,234	1.332	109,823,635	16,922	1.027	17,382	2.109%	1.583%	-1.8%	0.550	0.870%	2.111%	17,398	17,382	2.109%
2004	84,632,753	1.284	108,674,619	15,768	1.041	16,409	1.939%	1.510%	-2.3%	0.604	0.912%	1.940%	16,421	16,409	1.939%
2005	86,912,307	1.253	108,922,029	14,078	1.056	14,861	1.710%	1.364%	-3.3%	0.664	0.905%	1.711%	14,868	14,862	1.710%
2006	90,822,757	1.210	109,940,677	12,121	1.079	13,081	1.440%	1.190%	-7.2%	0.729	0.868%	1.448%	13,154	13,086	1.441%
2007	93,702,820	1.171	109,685,990	11,694	1.164	13,607	1.452%	1.241%	-7.0%	0.801	0.994%	1.344%	12,593	13,464	1.437%
2008	93,449,349	1.148	107,266,594	9,673	1.258	12,172	1.303%	1.135%	-6.4%	0.881	0.999%	1.199%	11,207	11,974	1.281%
2009	86,544,195	1.149	99,469,136	6,656	1.377	9,165	1.059%	0.921%	-8.0%	0.968	0.892%	1.093%	9,457	9,245	1.068%
2010	86,654,516	1.125	97,450,013	5,948	1.586	9,432	1.088%	0.968%	-6.9%	0.922	0.892%	1.123%	9,728	9,541	1.101%
2011	90,275,208	1.093	98,646,157	4,083	2.164	8,835	0.979%	0.896%	-7.8%	0.960	0.860%	1.047%	9,454	9,168	1.016%
2012	94,226,147	1.061	99,964,519	1,105	7.682	8,488	0.901%	0.849%	-5.9%	1.000	0.849%	0.976%	9,197	9,105	0.966%
2013	97,052,931	1.030	99,964,519	33	162.468	5,361	0.552%	0.536%	-11.4%	1.000	0.536%	0.948%	9,197	9,173	0.945%
2014	99,964,519	1.000	99,964,519	0						1.000		0.920%	9,197	9,197	0.920%
TOTAL				533,748		565,319							578,371	579,131	

7 Year Average excluding 2013	0.908%
10 Year Average excluding 2013	0.904%
5 Year Average excluding 2011-2013	0.929%
10 Year Average excluding 2011-2013	0.907%
2006-2011 Average excluding 2009	0.923%
(16) 2014 Selected Frequency	0.920%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 6, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			33,638		0.141
1978	26,143,240			33,339		0.128
1979	28,061,666			53,699		0.191
1980	28,979,182			49,992		0.173
1981	30,141,508			52,108		0.173
1982	30,058,966	15,022	5.00%	53,975	3,593	0.180
1983	30,607,324	16,055	5.25%	61,408	3,825	0.201
1984	33,121,678	19,959	6.03%	74,768	3,746	0.226
1985	35,713,654	22,032	6.17%	82,531	3,746	0.231
1986	38,297,697	22,636	5.91%	81,384	3,595	0.213
1987	41,065,403	24,525	5.97%	88,047	3,590	0.214
1988	44,221,964	25,731	5.82%	87,828	3,413	0.199
1989	47,110,000	26,480	5.62%	88,407	3,339	0.188
1990	49,659,895	26,167	5.27%	96,880	3,702	0.195
1991	50,856,501	23,385	4.60%	87,363	3,736	0.172
1992	52,804,448	22,306	4.22%	79,335	3,557	0.150
1993	55,132,894	21,601	3.92%	77,796	3,601	0.141
1994	57,739,505	21,794	3.77%	84,867	3,894	0.147
1995	60,949,772	20,383	3.34%	79,226	3,887	0.130
1996	63,664,000	18,895	2.97%	76,985	4,074	0.121
1997	68,077,000	17,932	2.63%	73,740	4,112	0.108
1998	71,447,000	17,899	2.51%	76,728	4,287	0.107
1999	75,244,663	18,758	2.49%	83,353	4,444	0.111
2000	79,122,396	19,407	2.45%	91,399	4,710	0.116
2001	80,396,857	17,621	2.19%	85,776	4,868	0.107
2002	81,621,352	17,937	2.20%	89,303	4,979	0.109
2003	82,433,234	17,382	2.11%	84,856	4,882	0.103
2004	84,632,753	16,409	1.94%	85,034	5,182	0.100
2005	86,912,307	14,862	1.71%	79,934	5,378	0.092
2006	90,822,757	13,086	1.44%	76,186	5,822	0.084
2007	93,702,820	13,464	1.44%	76,040	5,648	0.081
2008	93,449,349	11,974	1.28%	75,021	6,265	0.080
2009	86,544,195	9,245	1.07%	56,515	6,113	0.065
2010	86,654,516	9,541	1.10%	56,775	5,951	0.066
2011	90,275,208	9,168	1.02%	59,273	6,465	0.066
2012	94,226,147	9,105	0.97%	60,962	6,695	0.065
2013	97,052,931	9,173	0.95%	63,910	6,967	0.066
2014		9,197		65,977	7,174	
TOTAL		579,131		2,764,361		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	174	157	482	325						85	17	(67)	474	482	(8)
1977	33,614	33,611	33,647	36	438	426	1.001	1.001	25.9%	9	3	(7)	33,638	33,647	(9)
1978	33,310	33,304	33,350	46	426	414	1.001	1.001	23.9%	11	7	(4)	33,339	33,350	(11)
1979	53,644	53,632	53,728	96	414	402	1.001	1.002	22.0%	21	12	(9)	53,699	53,728	(28)
1980	49,934	49,927	50,037	110	402	390	1.002	1.002	19.4%	21	8	(14)	49,992	50,037	(45)
1981	52,029	52,005	52,144	139	390	378	1.002	1.003	17.2%	24	24	0	52,108	52,144	(36)
1982	53,878	53,865	54,036	171	378	366	1.003	1.003	15.8%	27	13	(14)	53,975	54,036	(61)
1983	61,273	61,265	61,496	231	366	354	1.003	1.004	15.9%	37	7	(29)	61,408	61,496	(88)
1984	74,566	74,497	74,823	326	354	342	1.004	1.004	13.7%	45	70	25	74,768	74,823	(54)
1985	82,259	82,226	82,635	409	342	330	1.004	1.005	12.1%	49	33	(16)	82,531	82,635	(104)
1986	81,068	81,020	81,473	452	330	318	1.005	1.006	10.8%	49	48	(1)	81,384	81,473	(89)
1987	87,656	87,548	88,095	547	318	306	1.006	1.006	10.5%	58	108	51	88,047	88,095	(48)
1988	87,362	87,179	87,803	623	306	294	1.006	1.007	12.6%	78	183	104	87,828	87,803	25
1989	87,840	87,722	88,455	733	294	282	1.007	1.008	14.4%	105	119	14	88,407	88,455	(48)
1990	96,143	95,983	96,960	977	282	270	1.008	1.010	17.7%	173	160	(13)	96,880	96,960	(80)
1991	86,537	86,328	87,389	1,060	270	258	1.010	1.012	17.0%	180	209	29	87,363	87,389	(26)
1992	78,409	78,136	79,268	1,132	258	246	1.012	1.014	15.1%	170	274	103	79,335	79,268	67
1993	76,638	76,457	77,777	1,320	246	234	1.014	1.017	15.8%	209	181	(28)	77,796	77,777	19
1994	83,373	83,145	84,859	1,714	234	222	1.017	1.021	16.0%	274	228	(46)	84,867	84,859	8
1995	77,578	77,268	79,164	1,896	222	210	1.021	1.025	15.7%	297	309	13	79,226	79,164	63
1996	75,103	74,794	77,040	2,246	210	198	1.025	1.030	17.9%	401	309	(92)	76,985	77,040	(55)
1997	71,588	71,118	73,738	2,620	198	186	1.030	1.037	18.0%	471	470	(1)	73,740	73,738	2
1998	73,970	73,353	76,664	3,311	186	174	1.037	1.045	17.7%	587	616	30	76,728	76,664	64
1999	79,719	79,152	83,552	4,400	174	162	1.045	1.056	18.0%	792	566	(225)	83,353	83,552	(199)
2000	86,606	85,719	91,720	6,001	162	150	1.056	1.070	19.5%	1,171	887	(284)	91,399	91,720	(321)
2001	80,197	79,082	86,057	6,975	150	138	1.070	1.088	19.3%	1,344	1,115	(229)	85,776	86,057	(281)
2002	82,099	80,081	89,153	9,072	138	126	1.088	1.113	20.3%	1,843	2,019	176	89,303	89,153	150
2003	76,152	74,465	85,364	10,899	126	114	1.113	1.144	19.4%	2,113	1,687	(426)	84,856	85,364	(508)
2004	74,351	72,315	85,641	13,326	114	102	1.144	1.182	18.1%	2,414	2,036	(378)	85,034	85,641	(608)
2005	67,634	65,216	81,018	15,802	102	90	1.182	1.239	20.1%	3,175	2,418	(757)	79,934	81,018	(1,084)
2006	61,558	57,874	77,385	19,511	90	78	1.239	1.332	22.6%	4,410	3,684	(726)	76,186	77,385	(1,199)
2007	57,601	51,532	75,517	23,985	78	66	1.332	1.469	22.0%	5,267	6,069	802	76,040	75,517	523
2008	52,436	46,537	75,141	28,604	66	54	1.469	1.667	20.2%	5,787	5,899	113	75,021	75,141	(120)
2009	33,674	28,405	58,440	30,035	54	42	1.667	2.017	20.6%	6,199	5,269	(930)	56,515	58,440	(1,924)
2010	26,808	18,343	59,864	41,521	42	30	2.017	3.046	24.9%	10,348	8,465	(1,883)	56,775	59,864	(3,089)
2011	18,361	6,150	65,551	59,400	30	18	3.046	8.987	24.4%	14,503	12,211	(2,292)	59,273	65,551	(6,277)
2012	5,828	321	68,967	68,646	18	6	8.987	130.308	10.4%	7,167	5,507	(1,660)	60,962	68,967	(8,005)
2013	327		71,598	71,598	6		130.308		0.8%	549	327	(223)	63,910	71,598	(7,688)
2014									0.0%		0	0			
TOTAL	2,361,301	2,299,735	2,730,029	430,294						70,462	61,566	(8,896)	2,698,859	2,730,029	(31,170)
EXLD PRIOR	2,361,127	2,299,578	2,729,547	429,969						70,378	61,549	(8,829)	2,698,384	2,729,547	(31,163)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 6, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	-	-	-	726	714	1.000	1.000	70.8%	-	-	-
1954	0	0	-	714	702	1.000	1.000	69.4%	-	-	-
1955	-	-	-	702	690	1.000	1.000	68.1%	-	-	-
1956	-	-	-	690	678	1.000	1.000	66.8%	-	-	-
1957	-	-	-	678	666	1.000	1.000	65.6%	-	-	-
1958	6	6	4	666	654	1.000	1.000	64.3%	3	-	(3)
1959	-	-	-	654	642	1.000	1.000	71.4%	-	-	-
1960	7	7	1	642	630	1.000	1.000	69.6%	1	-	(1)
1961	-	-	-	630	618	1.000	1.000	64.1%	-	-	-
1962	-	-	-	618	606	1.000	1.000	58.2%	-	-	-
1963	-	-	-	606	594	1.000	1.000	54.0%	-	-	-
1964	9	9	3	594	582	1.000	1.000	53.2%	2	-	(2)
1965	2	1	-	582	570	1.000	1.000	50.1%	-	1	1
1966	1	1	-	570	558	1.000	1.000	45.7%	-	-	-
1967	6	-	-	558	546	1.000	1.000	41.2%	-	6	6
1968	5	5	4	546	534	1.000	1.000	36.6%	1	-	(1)
1969	6	5	13	534	522	1.000	1.000	29.7%	4	1	(3)
1970	5	3	2	522	510	1.000	1.000	25.2%	1	2	1
1971	30	30	143	510	498	1.000	1.000	23.8%	34	-	(34)
1972	6	2	-	498	486	1.000	1.000	24.1%	-	4	4
1973	27	27	79	486	474	1.000	1.000	24.5%	19	-	(19)
1974	34	34	52	474	462	1.000	1.000	26.1%	14	-	(14)
1975	16	16	23	462	450	1.000	1.001	28.7%	7	0	(6)
1976	14	10	-	450	438	1.001	1.001	28.4%	-	3	3
TOTAL	174	157	325						85	17	(67)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	33,614	33,611	33,647	36	438	426	1.000	1.000	100.0%	36	3	(33)	33,638	33,647	(9)
1978	33,310	33,304	33,350	46	426	414	1.000	1.000	100.0%	46	7	(40)	33,339	33,350	(11)
1979	53,644	53,632	53,728	96	414	402	1.000	1.000	36.1%	34	12	(23)	53,699	53,728	(28)
1980	49,934	49,927	50,037	110	402	390	1.000	1.001	83.3%	92	8	(84)	49,992	50,037	(45)
1981	52,029	52,005	52,144	139	390	378	1.001	1.001	31.1%	43	24	(19)	52,108	52,144	(36)
1982	53,878	53,865	54,036	171	378	366	1.001	1.001	34.4%	59	13	(46)	53,975	54,036	(61)
1983	61,273	61,265	61,496	231	366	354	1.001	1.002	33.4%	77	7	(70)	61,408	61,496	(88)
1984	74,566	74,497	74,823	326	354	342	1.002	1.002	26.6%	87	70	(17)	74,768	74,823	(54)
1985	82,259	82,226	82,635	409	342	330	1.002	1.003	18.9%	77	33	(44)	82,531	82,635	(104)
1986	81,068	81,020	81,473	452	330	318	1.003	1.003	16.4%	74	48	(26)	81,384	81,473	(89)
1987	87,656	87,548	88,095	547	318	306	1.003	1.004	17.1%	94	108	15	88,047	88,095	(48)
1988	87,362	87,179	87,803	623	306	294	1.004	1.005	20.2%	126	183	57	87,828	87,803	25
1989	87,840	87,722	88,455	733	294	282	1.005	1.006	19.5%	143	119	(24)	88,407	88,455	(48)
1990	96,143	95,983	96,960	977	282	270	1.006	1.008	21.1%	206	160	(46)	96,880	96,960	(80)
1991	86,537	86,328	87,389	1,060	270	258	1.008	1.010	22.2%	235	209	(26)	87,363	87,389	(26)
1992	78,409	78,136	79,268	1,132	258	246	1.010	1.013	22.8%	259	274	15	79,335	79,268	67
1993	76,638	76,457	77,777	1,320	246	234	1.013	1.016	16.4%	217	181	(36)	77,796	77,777	19
1994	83,373	83,147	84,859	1,711	234	222	1.016	1.019	16.7%	285	225	(60)	84,867	84,859	8
1995	77,578	77,269	79,164	1,895	222	210	1.019	1.023	16.1%	304	308	4	79,226	79,164	63
1996	75,103	74,794	77,040	2,246	210	198	1.023	1.029	18.5%	416	309	(107)	76,985	77,040	(55)
1997	71,588	71,118	73,738	2,620	198	186	1.029	1.036	19.2%	502	470	(32)	73,740	73,738	2
1998	73,972	73,353	76,664	3,311	186	174	1.036	1.044	18.2%	602	619	17	76,728	76,664	64
1999	79,719	79,160	83,552	4,393	174	162	1.044	1.054	17.8%	781	559	(222)	83,353	83,552	(199)
2000	86,615	85,722	91,720	5,998	162	150	1.054	1.068	19.9%	1,194	892	(302)	91,399	91,720	(321)
2001	80,198	79,082	86,057	6,975	150	138	1.068	1.085	18.7%	1,306	1,116	(190)	85,776	86,057	(281)
2002	82,104	80,084	89,153	9,069	138	126	1.085	1.110	20.7%	1,873	2,021	147	89,303	89,153	150
2003	76,155	74,466	85,364	10,897	126	114	1.110	1.139	19.0%	2,072	1,689	(383)	84,856	85,364	(508)
2004	74,352	72,318	85,641	13,324	114	102	1.139	1.176	18.2%	2,429	2,034	(395)	85,034	85,641	(608)
2005	67,649	65,227	81,018	15,791	102	90	1.176	1.230	20.2%	3,196	2,422	(774)	79,934	81,018	(1,084)
2006	61,561	57,885	77,385	19,500	90	78	1.230	1.323	23.3%	4,534	3,676	(858)	76,186	77,385	(1,199)
2007	57,618	51,553	75,517	23,964	78	66	1.323	1.457	22.3%	5,343	6,065	722	76,040	75,517	523
2008	52,467	46,608	75,141	28,533	66	54	1.457	1.647	20.1%	5,734	5,859	125	75,021	75,141	(120)
2009	33,709	28,442	58,440	29,998	54	42	1.647	1.985	20.8%	6,246	5,267	(979)	56,515	58,440	(1,924)
2010	26,888	18,421	59,864	41,443	42	30	1.985	2.917	24.5%	10,159	8,468	(1,692)	56,775	59,864	(3,089)
2011	18,450	6,212	65,551	59,339	30	18	2.917	7.745	24.5%	14,559	12,238	(2,321)	59,273	65,551	(6,277)
2012	6,142	512	68,967	68,455	18	6	7.745	65.835	11.6%	7,919	5,630	(2,289)	60,962	68,967	(8,005)
2013	535		71,598	71,598	6		65.835		1.5%	1,088	535	(552)	63,910	71,598	(7,688)
2014									0.0%		0	0			
TOTAL	2,361,937	2,300,079	2,729,547	429,467						72,446	61,857	(10,589)	2,698,384	2,729,547	(31,163)
EXLD PRIOR	2,361,937	2,300,079	2,729,547	429,467						72,446	61,857	(10,589)	2,698,384	2,729,547	(31,163)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	15,022	15,021	15,021	0	378	366	1.000	1.000	0.0%	0	1	1	15,022	15,021	1
1983	16,054	16,054	16,054	0	366	354	1.000	1.000	0.0%	0	0	0	16,055	16,054	1
1984	19,957	19,955	19,955	0	354	342	1.000	1.000	0.0%	0	2	2	19,959	19,955	4
1985	22,029	22,028	22,028	0	342	330	1.000	1.000	100.0%	0	1	1	22,032	22,028	4
1986	22,633	22,632	22,633	1	330	318	1.000	1.000	58.3%	1	1	0	22,636	22,633	3
1987	24,521	24,515	24,518	3	318	306	1.000	1.000	64.0%	2	6	4	24,525	24,518	7
1988	25,724	25,719	25,723	4	306	294	1.000	1.000	12.7%	1	5	4	25,731	25,723	8
1989	26,471	26,469	26,474	5	294	282	1.000	1.000	14.9%	1	2	1	26,480	26,474	6
1990	26,157	26,153	26,159	6	282	270	1.000	1.000	19.0%	1	4	3	26,167	26,159	8
1991	23,375	23,371	23,378	7	270	258	1.000	1.000	28.8%	2	4	2	23,385	23,378	7
1992	22,293	22,285	22,293	8	258	246	1.000	1.000	17.2%	1	8	7	22,306	22,293	13
1993	21,586	21,580	21,591	11	246	234	1.000	1.000	24.7%	3	6	3	21,601	21,591	10
1994	21,776	21,766	21,778	12	234	222	1.000	1.001	12.0%	1	10	9	21,794	21,778	16
1995	20,363	20,340	20,356	16	222	210	1.001	1.001	29.7%	5	23	18	20,383	20,356	27
1996	18,868	18,856	18,878	22	210	198	1.001	1.001	32.7%	7	12	5	18,895	18,878	17
1997	17,897	17,871	17,907	36	198	186	1.001	1.002	41.7%	15	26	11	17,932	17,907	25
1998	17,845	17,815	17,878	63	186	174	1.002	1.004	42.7%	27	30	3	17,899	17,878	21
1999	18,673	18,641	18,746	105	174	162	1.004	1.006	37.0%	39	32	(7)	18,758	18,746	12
2000	19,281	19,231	19,396	165	162	150	1.006	1.009	34.2%	56	50	(6)	19,407	19,396	11
2001	17,457	17,381	17,622	241	150	138	1.009	1.014	38.1%	92	76	(16)	17,621	17,622	(1)
2002	17,685	17,480	17,939	459	138	126	1.014	1.026	46.5%	213	205	(8)	17,937	17,939	(2)
2003	16,922	16,780	17,463	683	126	114	1.026	1.041	34.6%	236	142	(94)	17,382	17,463	(81)
2004	15,768	15,583	16,466	883	114	102	1.041	1.057	27.0%	239	185	(54)	16,409	16,466	(57)
2005	14,078	13,747	14,862	1,115	102	90	1.057	1.081	28.5%	318	331	13	14,862	14,862	0
2006	12,121	11,281	13,074	1,793	90	78	1.081	1.159	45.3%	812	840	28	13,086	13,074	12
2007	11,694	10,470	13,012	2,542	78	66	1.159	1.243	29.8%	758	1,224	466	13,464	13,012	452
2008	9,673	8,765	11,899	3,134	66	54	1.243	1.358	25.8%	809	908	99	11,974	11,899	75
2009	6,656	5,793	9,191	3,398	54	42	1.358	1.568	27.3%	927	863	(64)	9,245	9,191	54
2010	5,948	4,268	9,323	5,055	42	30	1.568	2.159	32.5%	1,644	1,680	36	9,541	9,323	218
2011	4,083	1,127	9,592	8,465	30	18	2.159	7.664	38.3%	3,239	2,956	(283)	9,168	9,592	(424)
2012	1,105	66	9,748	9,682	18	6	7.664	174.731	12.5%	1,215	1,039	(176)	9,105	9,748	(643)
2013	33		9,737	9,737	6		174.731		0.6%	56	33	(23)	9,173	9,737	(564)
2014	0									0			9,197		
TOTAL	533,748	523,043	570,694	47,651						10,720	10,705	(15)	579,131	570,694	(760)
EXLD PRIOR	533,748	523,043	570,694	47,651						10,720	10,705	(15)	579,131	570,694	(760)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 6, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.7%	0.7%	83.2%
6	135.748	0.7%	10.6%	10.2%	84.7%
18	8.815	11.3%	22.1%	20.5%	86.5%
30	2.988	33.5%	16.7%	14.9%	85.9%
42	1.992	50.2%	10.0%	8.6%	85.1%
54	1.660	60.2%	7.8%	6.4%	85.1%
66	1.469	68.1%	7.1%	5.6%	85.2%
78	1.329	75.2%	5.6%	4.3%	84.8%
90	1.237	80.9%	3.8%	2.8%	84.1%
102	1.181	84.7%	2.8%	2.0%	83.9%
114	1.143	87.5%	2.4%	1.6%	84.0%
126	1.113	89.8%	2.1%	1.4%	83.9%
138	1.088	91.9%	1.6%	1.0%	83.4%
150	1.070	93.5%	1.3%	0.8%	83.1%
162	1.055	94.8%	0.9%	0.5%	82.7%
174	1.046	95.6%	0.8%	0.4%	82.7%
186	1.037	96.4%	0.7%	0.4%	82.7%
198	1.030	97.1%	0.5%	0.2%	82.3%
210	1.025	97.6%	0.4%	0.2%	82.4%
222	1.021	97.9%	0.3%	0.2%	82.8%
234	1.018	98.2%	0.3%	0.1%	83.3%
246	1.015	98.5%	0.3%	0.1%	83.8%
258	1.012	98.8%	0.2%	0.1%	83.0%
270	1.010	99.1%	0.2%	0.1%	82.7%
282	1.008	99.2%	0.1%	0.0%	82.1%
294	1.006	99.4%	0.1%	0.0%	82.3%
306	1.005	99.5%	0.1%	0.0%	82.1%
318	1.004	99.6%	0.1%	0.0%	82.2%
330	1.004	99.6%	0.1%	0.0%	83.1%
342	1.003	99.7%	0.1%	0.0%	83.7%
354	1.003	99.7%	0.0%	0.0%	83.7%
366	1.002	99.8%	0.0%	0.0%	83.7%
378	1.002	99.8%	0.0%	0.0%	83.7%
390	1.002	99.8%	0.0%	0.0%	84.0%
402	1.001	99.9%	0.0%	0.0%	83.2%
414	1.001	99.9%	0.0%	0.0%	84.6%
426	1.001	99.9%	0.0%	0.0%	85.3%
438	1.001	99.9%	0.0%	0.0%	86.0%
450	1.001	99.9%	0.0%	0.0%	86.6%
462	1.000	100.0%	0.0%	0.0%	87.0%
474	1.000	100.0%	0.0%	0.0%	87.6%
486	1.000	100.0%	0.0%	0.0%	88.3%
498	1.000	100.0%	0.0%	0.0%	89.0%
510	1.000	100.0%	0.0%	0.0%	90.0%
522	1.000	100.0%	0.0%	0.0%	91.1%
534	1.000	100.0%	0.0%	0.0%	92.0%
546	1.000	100.0%	0.0%	0.0%	92.8%
558	1.000	100.0%	0.0%	0.0%	93.5%
570	1.000	100.0%	0.0%	0.0%	93.8%
582	1.000	100.0%	0.0%	0.0%	94.0%
594	1.000	100.0%	0.0%	0.0%	94.1%
606	1.000	100.0%	0.0%	0.0%	94.2%
618	1.000	100.0%	0.0%	0.0%	94.2%
630	1.000	100.0%	0.0%	0.0%	94.3%
642	1.000	100.0%	0.0%	0.0%	94.5%
654	1.000	100.0%	0.0%	0.0%	94.6%
666	1.000	100.0%	0.0%	0.0%	94.7%
678	1.000	100.0%	0.0%	0.0%	94.8%
690	1.000	100.0%	0.0%	0.0%	94.9%
702	1.000	100.0%	0.0%	0.0%	95.1%
714	1.000	100.0%	0.0%	0.0%	95.3%
726	1.000	100.0%	0.0%	0.0%	95.7%
738	1.000	100.0%	0.0%	0.0%	96.4%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	96,880	96,785	0.363	2.283	80,395	80,316	100%	80,395	0.079	0.195	0.195
1991	50,856,501	1.979	100,654,884	87,363	87,257	0.379	2.206	72,964	72,876	100%	72,964	0.072	0.172	0.172
1992	52,804,448	1.879	99,199,664	79,335	79,230	0.394	2.132	66,687	66,598	100%	66,687	0.067	0.150	0.150
1993	55,132,894	1.846	101,763,581	77,796	77,671	0.411	2.059	65,814	65,709	100%	65,814	0.065	0.141	0.141
1994	57,739,505	1.786	103,144,617	84,867	84,715	0.428	1.990	72,259	72,129	100%	72,259	0.070	0.147	0.147
1995	60,949,772	1.737	105,860,639	79,226	79,084	0.465	1.923	70,842	70,715	100%	70,842	0.067	0.130	0.130
1996	63,664,000	1.681	107,011,928	76,985	76,854	0.506	1.857	72,294	72,171	100%	72,294	0.068	0.121	0.120
1997	68,077,000	1.609	109,565,780	73,740	73,620	0.550	1.795	72,723	72,604	100%	72,723	0.066	0.108	0.110
1998	71,447,000	1.535	109,703,410	76,728	76,585	0.550	1.734	73,111	72,974	100%	73,111	0.067	0.107	0.108
1999	75,244,663	1.486	111,784,761	83,353	83,200	0.550	1.675	76,737	76,597	100%	76,737	0.069	0.111	0.108
2000	79,122,396	1.436	113,612,761	91,399	91,204	0.550	1.619	81,299	81,126	100%	81,299	0.072	0.116	0.108
2001	80,396,857	1.404	112,872,903	85,776	85,499	0.550	1.564	73,717	73,480	100%	73,717	0.065	0.107	0.110
2002	81,621,352	1.369	111,762,597	89,303	88,918	0.550	1.511	74,153	73,834	100%	74,153	0.066	0.109	0.111
2003	82,433,234	1.332	109,823,635	84,783	84,372	0.550	1.460	68,020	67,689	100%	68,020	0.062	0.103	0.111
2004	84,632,753	1.284	108,674,619	85,018	84,602	0.604	1.411	72,419	72,065	100%	72,419	0.067	0.100	0.101
2005	86,912,307	1.253	108,922,029	79,889	79,458	0.664	1.363	72,252	71,862	100%	72,252	0.066	0.092	0.093
2006	90,822,757	1.210	109,940,677	76,129	75,706	0.729	1.317	73,102	72,696	100%	73,102	0.066	0.084	0.085
2007	93,702,820	1.171	109,685,990	76,579	76,200	0.801	1.272	78,074	77,687	100%	78,074	0.071	0.082	0.077
2008	93,449,349	1.148	107,266,594	77,032	76,673	0.881	1.229	83,385	82,996	100%	83,385	0.078	0.082	0.071
2009	86,544,195	1.149	99,469,136	55,900	55,517	0.968	1.188	64,246	63,806	100%	64,246	0.065	0.065	0.067
2010	86,654,516	1.125	97,450,013	53,403	53,141	0.922	1.148	56,476	56,199	100%	56,476	0.058	0.062	0.071
2011	90,275,208	1.093	98,646,157	54,864	53,419	0.960	1.109	58,396	56,857	100%	58,396	0.059	0.061	0.069
2012	94,226,147	1.061	99,964,519	51,374	48,014	1.000	1.071	55,033	51,434	100%	55,033	0.055	0.055	0.066
2013	97,052,931	1.030	99,964,519	44,345	39,321	1.000	1.035	45,897	40,697	100%	45,897	0.046	0.046	0.066
2014		1.000				1.000	1.000	0	0	0%	0			0.066

	5 Year Average excluding 2012-2013	0.066	0.070
	7 Year Average excluding 2012-2013	0.066	0.075
	10 Year Weighted Average excluding 2012-2013	0.066	
	10 Year Weighted Average excluding 2011-2013	0.067	
	5 Year Average excluding 2011-2013	0.068	0.075
	5 Year Average excluding 2013	0.063	0.065
	7 Year Average excluding 2013	0.066	0.070
(14)	2014 Selected Loss Rate:	0.066	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 6, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 6, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	426	426	438	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	414	414	426	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1980	402	402	414	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1981	390	390	402	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1982	378	378	390	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1983	366	366	378	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1984	354	354	366	1.003	1.002	1.003	1.002	1.001	1.002	1.000	1.000	1.000	1.003	1.002	1.003
1985	342	342	354	1.003	1.003	1.003	1.003	1.002	1.003	1.000	1.000	1.000	1.003	1.003	1.003
1986	330	330	342	1.004	1.003	1.004	1.003	1.003	1.003	1.000	1.000	1.000	1.004	1.003	1.004
1987	318	318	330	1.004	1.004	1.004	1.004	1.003	1.004	1.000	1.000	1.000	1.004	1.004	1.004
1988	306	306	318	1.005	1.004	1.005	1.004	1.004	1.004	1.000	1.000	1.000	1.005	1.004	1.005
1989	294	294	306	1.006	1.005	1.006	1.005	1.004	1.005	1.000	1.000	1.000	1.006	1.005	1.006
1990	282	282	294	1.008	1.006	1.008	1.007	1.005	1.007	1.000	1.000	1.000	1.007	1.006	1.007
1991	270	270	282	1.010	1.008	1.010	1.008	1.007	1.008	1.000	1.000	1.000	1.009	1.007	1.009
1992	258	258	270	1.012	1.010	1.012	1.010	1.008	1.010	1.001	1.000	1.001	1.011	1.009	1.011
1993	246	246	258	1.015	1.012	1.015	1.013	1.010	1.013	1.001	1.001	1.001	1.015	1.011	1.015
1994	234	234	246	1.018	1.015	1.018	1.016	1.013	1.016	1.001	1.001	1.001	1.017	1.015	1.017
1995	222	222	234	1.021	1.018	1.021	1.019	1.016	1.019	1.001	1.001	1.001	1.020	1.017	1.020
1996	210	210	222	1.025	1.021	1.025	1.023	1.019	1.023	1.001	1.001	1.001	1.024	1.020	1.024
1997	198	198	210	1.030	1.025	1.030	1.028	1.023	1.028	1.002	1.001	1.002	1.028	1.024	1.028
1998	186	186	198	1.037	1.030	1.037	1.035	1.028	1.035	1.003	1.002	1.003	1.034	1.028	1.034
1999	174	174	186	1.046	1.037	1.046	1.044	1.035	1.044	1.005	1.003	1.005	1.041	1.034	1.041
2000	162	162	174	1.055	1.046	1.055	1.053	1.044	1.053	1.007	1.005	1.007	1.049	1.041	1.049
2001	150	150	162	1.070	1.055	1.070	1.066	1.053	1.066	1.009	1.007	1.009	1.060	1.049	1.060
2002	138	138	150	1.088	1.070	1.088	1.083	1.066	1.083	1.014	1.009	1.014	1.071	1.060	1.071
2003	126	126	138	1.113	1.088	1.113	1.108	1.083	1.108	1.027	1.014	1.027	1.083	1.071	1.083
2004	114	114	126	1.143	1.113	1.143	1.138	1.108	1.138	1.041	1.027	1.041	1.096	1.083	1.096
2005	102	102	114	1.181	1.143	1.181	1.175	1.138	1.175	1.056	1.041	1.056	1.114	1.096	1.114
2006	90	90	102	1.237	1.181	1.237	1.230	1.175	1.230	1.079	1.056	1.079	1.137	1.114	1.137
2007	78	78	90	1.329	1.237	1.329	1.322	1.230	1.322	1.164	1.079	1.164	1.133	1.137	1.133
2008	66	66	78	1.469	1.329	1.469	1.461	1.322	1.461	1.258	1.164	1.258	1.157	1.133	1.157
2009	54	54	66	1.660	1.469	1.660	1.647	1.461	1.647	1.377	1.258	1.377	1.191	1.157	1.191
2010	42	42	54	1.992	1.660	1.992	1.976	1.647	1.976	1.586	1.377	1.586	1.240	1.191	1.240
2011	30	30	42	2.988	1.992	2.988	2.895	1.976	2.895	2.164	1.586	2.164	1.328	1.240	1.328
2012	18	18	30	8.815	2.988	8.815	7.817	2.895	7.817	7.682	2.164	7.682	1.113	1.328	1.113
2013	6	6	18	135.748	8.815	135.748	73.484	7.817	73.484	162.468	7.682	162.468	0.808	1.113	0.808

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 6, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 6, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 6, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 6, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 6, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 6, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	0.008	-	0.008
1984	354	354	366	0.033	0.008	0.033
1985	342	342	354	0.055	0.033	0.055
1986	330	330	342	0.074	0.055	0.074
1987	318	318	330	0.093	0.074	0.093
1988	306	306	318	0.116	0.093	0.116
1989	294	294	306	0.146	0.116	0.146
1990	282	282	294	0.177	0.146	0.177
1991	270	270	282	0.215	0.177	0.215
1992	258	258	270	0.260	0.215	0.260
1993	246	246	258	0.314	0.260	0.314
1994	234	234	246	0.365	0.314	0.365
1995	222	222	234	0.425	0.365	0.425
1996	210	210	222	0.494	0.425	0.494
1997	198	198	210	0.581	0.494	0.581
1998	186	186	198	0.693	0.581	0.693
1999	174	174	186	0.824	0.693	0.824
2000	162	162	174	0.966	0.824	0.966
2001	150	150	162	1.139	0.966	1.139
2002	138	138	150	1.359	1.139	1.359
2003	126	126	138	1.668	1.359	1.668
2004	114	114	126	2.024	1.668	2.024
2005	102	102	114	2.452	2.024	2.452
2006	90	90	102	3.030	2.452	3.030
2007	78	78	90	3.884	3.030	3.884
2008	66	66	78	4.985	3.884	4.985
2009	54	54	66	6.253	4.985	6.253
2010	42	42	54	7.988	6.253	7.988
2011	30	30	42	10.632	7.988	10.632
2012	18	18	30	14.100	10.632	14.100
2013	6	6	18	15.726	14.100	15.726

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 6, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 6, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	117	1,002	4,629	11,247	15,256	18,226	20,852	23,238	25,174	26,770	28,171	29,377	30,346	31,123	31,710	32,298	32,616	32,807	33,050	33,131	33,186	33,281	33,332	33,376	33,392	33,407	33,443	33,507	33,538	33,566	33,583	33,585	33,597	33,608	33,610	33,611	33,614	33,614
1978	105	910	4,462	11,084	15,089	18,065	20,698	23,118	25,113	26,732	28,095	29,270	30,270	30,988	31,653	32,114	32,428	32,683	32,848	32,942	33,007	33,067	33,103	33,146	33,178	33,190	33,210	33,232	33,244	33,260	33,278	33,286	33,291	33,303	33,304	33,310		33,310
1979	173	1,496	7,285	18,051	24,564	29,402	33,647	37,526	40,743	43,417	45,694	47,645	49,183	50,504	51,322	51,922	52,444	52,771	52,965	53,095	53,163	53,267	53,334	53,365	53,398	53,416	53,441	53,457	53,491	53,563	53,574	53,596	53,605	53,632	53,644			53,644
1980	121	1,072	6,309	16,593	22,793	27,466	31,723	35,500	38,445	40,928	43,085	44,722	46,354	47,379	48,045	48,535	49,009	49,253	49,418	49,510	49,595	49,647	49,689	49,725	49,759	49,787	49,823	49,836	49,845	49,868	49,890	49,913	49,927	49,934				49,934
1981	118	1,059	6,619	17,692	24,386	29,512	33,941	37,900	41,163	43,724	45,712	47,583	48,845	49,795	50,488	50,900	51,164	51,328	51,467	51,574	51,648	51,711	51,751	51,824	51,833	51,872	51,896	51,918	51,942	51,961	51,977	52,005	52,029					52,029
1982	111	1,008	6,851	18,829	26,236	31,503	35,960	40,164	43,662	46,089	48,388	49,987	51,009	51,925	52,549	52,853	53,054	53,216	53,308	53,388	53,469	53,523	53,558	53,597	53,631	53,649	53,673	53,715	53,751	53,796	53,865	53,878						53,878
1983	132	1,198	8,212	22,796	30,789	36,622	41,838	46,556	50,069	53,062	55,253	57,024	58,209	59,163	59,600	59,957	60,291	60,499	60,647	60,814	60,906	60,965	61,043	61,091	61,119	61,166	61,207	61,225	61,257	61,265	61,273							61,273
1984	162	1,526	11,048	27,944	37,525	45,135	51,699	57,073	62,142	65,670	68,120	69,998	71,392	72,146	72,619	72,956	73,211	73,456	73,659	73,764	73,862	73,953	74,052	74,144	74,264	74,382	74,413	74,442	74,497	74,566								74,566
1985	173	1,483	10,673	28,471	40,781	49,460	56,279	63,679	69,277	72,992	75,672	77,753	78,994	79,703	80,283	80,697	81,084	81,308	81,437	81,564	81,691	81,799	81,890	81,945	82,025	82,089	82,159	82,226	82,259									82,259
1986	150	1,396	8,464	27,829	39,655	47,668	55,841	62,383	67,096	70,841	74,115	76,035	77,167	78,150	78,743	79,168	79,415	79,669	79,877	80,043	80,246	80,414	80,628	80,769	80,873	80,941	81,020	81,068										81,068
1987	223	1,911	9,710	30,178	42,769	52,473	60,705	67,384	72,449	76,715	79,663	81,636	83,052	84,000	84,685	85,247	85,674	85,969	86,254	86,493	86,709	86,887	87,096	87,343	87,451	87,548	87,656											87,656
1988	223	1,913	9,367	27,778	40,860	52,261	60,693	67,853	73,344	76,505	79,037	81,099	82,547	83,608	84,277	84,966	85,385	85,818	86,094	86,434	86,596	86,781	86,934	87,087	87,179	87,362												87,362
1989	240	2,063	8,258	25,293	42,410	52,926	61,901	69,477	74,243	77,338	79,864	81,745	83,015	84,093	84,820	85,342	85,910	86,411	86,781	87,036	87,256	87,430	87,608	87,722	87,840													87,840
1990	420	3,395	17,215	37,311	50,792	61,139	70,744	77,333	81,970	85,331	87,601	89,334	90,637	91,704	92,602	93,492	94,247	94,644	94,998	95,284	95,549	95,738	95,983	96,143														96,143
1991	468	4,798	17,454	33,308	46,918	57,896	65,090	70,593	74,298	76,746	78,592	80,130	81,190	82,141	82,943	83,751	84,296	84,805	85,126	85,410	85,701	86,328	86,537															86,537
1992	434	4,437	15,216	31,966	45,647	53,741	59,868	64,741	68,003	70,095	71,957	73,223	74,150	74,938	75,779	76,401	76,874	77,262	77,598	77,929	78,136	78,409																78,409
1993	592	5,213	17,535	35,666	46,509	54,004	59,864	64,174	66,867	69,211	70,982	72,141	73,106	73,839	74,409	75,074	75,587	75,947	76,256	76,457	76,638																	76,638
1994	766	6,767	22,189	40,006	51,308	59,151	65,449	69,684	73,001	75,188	76,852	78,367	79,933	80,707	81,396	81,963	82,425	82,909	83,145	83,373																		83,373
1995	687	7,564	22,392	38,373	48,660	55,415	60,425	64,245	66,897	69,257	70,980	73,104	74,373	75,224	75,921	76,418	76,907	77,268	77,578																			77,578
1996	1,002	7,126	21,543	37,556	47,316	53,949	59,105	62,969	65,543	67,489	69,606	71,152	72,125	72,869	73,592	74,107	74,794	75,103																				75,103
1997	853	6,726	20,751	35,096	43,427	49,490	54,292	58,223	60,963	63,546	65,821	67,262	68,467	69,401	70,369	71,118	71,588																					71,588
1998	967	7,971	23,377	37,290	46,531	53,161	57,819	61,879	65,148	67,841	69,727	71,152	71,874	72,864	73,353	73,970																						73,970
1999	968	7,563	24,150	39,323	48,944	55,821	61,386	66,054	69,973	72,110	74,360	76,164	77,736	79,152	79,719																							79,719
2000	878	7,804	26,627	43,065	53,225	60,920	68,011	74,040	78,051	80,349	82,628	84,293	85,719	86,606																								86,606
2001	775	6,653	24,499	39,791	50,505	57,694	65,451	69,512	72,713	75,285	77,008	79,082	80,197																									80,197
2002	602	7,592	25,624	41,320	53,316	61,717	67,241	72,449	75,740	78,296	80,081	82,099																										82,099
2003	805	7,091	25,229	41,245	51,441	58,281	64,049	69,311	72,371	74,465	76,152																											76,152
2004	609	8,416	26,869	42,283	51,585	58,225	64,426	69,250	72,315	74,351																												74,351
2005	828	9,053	27,844	40,807	49,350	55,567	60,760	65,216	67,634																													67,634
2006	857	7,993	25,886	39,170	46,995	52,596	57,874	61,558																														61,558
2007	716	9,419	26,873	38,127	45,629	51,532	57,601																															57,601
2008	709	10,796	27,393	38,818	46,537	52,436																																52,436
2009	492	6,917	18,871	28,405	33,674																																	33,674
2010	449	6,183	18,343	26,808																																		26,808
2011	347	6,150	18,361																																			18,361
2012	321	5,828																																				5,828
2013	327																																					327
																																						2,361,127

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	8.564	4.620	2.430	1.356	1.195	1.144	1.114	1.083	1.063	1.052	1.043	1.033	1.026	1.019	1.019	1.010	1.006	1.007	1.002	1.002	1.003	1.002	1.001	1.000	1.000	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1978	8.630	4.906	2.484	1.361	1.197	1.146	1.117	1.086	1.064	1.051	1.042	1.034	1.024	1.021	1.015	1.010	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
1979	8.622	4.871	2.478	1.361	1.197	1.144	1.115	1.086	1.066	1.052	1.043	1.032	1.027	1.016	1.012	1.010	1.006	1.004	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000				
1980	8.862	5.886	2.630	1.374	1.205	1.155	1.119	1.083	1.065	1.053	1.038	1.036	1.022	1.014	1.010	1.010	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981	8.951	6.251	2.673	1.378	1.210	1.150	1.117	1.086	1.062	1.045	1.041	1.027	1.019	1.014	1.008	1.005	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000						
1982	9.089	6.797	2.748	1.393	1.201	1.141	1.117	1.087	1.056	1.050	1.033	1.020	1.018	1.012	1.006	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000							
1983	9.060	6.853	2.776	1.351	1.189	1.142	1.113	1.075	1.060	1.041	1.032	1.021	1.016	1.007	1.006	1.006	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000								
1984	9.429	7.238	2.529	1.343	1.203	1.145	1.104	1.089	1.057	1.037	1.028	1.020	1.011	1.007	1.005	1.003	1.003	1.003	1.001	1.001	1.001	1.001	1.002	1.002	1.000	1.000	1.001	1.001										
1985	8.591	7.195	2.668	1.432	1.213	1.138	1.131	1.088	1.054	1.037	1.027	1.016	1.009	1.007	1.005	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000										
1986	9.334	6.061	3.288	1.425	1.202	1.171	1.117	1.076	1.056	1.046	1.026	1.015	1.013	1.008	1.005	1.003	1.003	1.003	1.002	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001											
1987	8.555	5.081	3.108	1.417	1.227	1.157	1.110	1.075	1.059	1.038	1.025	1.017	1.011	1.008	1.007	1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.001	1.001												
1988	8.572	4.896	2.966	1.471	1.279	1.161	1.118	1.081	1.043	1.033	1.026	1.018	1.013	1.008	1.008	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001	1.002													
1989	8.600	4.003	3.063	1.677	1.248	1.170	1.122	1.069	1.042	1.033	1.024	1.016	1.013	1.009	1.006	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001														
1990	8.092	5.070	2.167	1.361	1.204	1.157	1.093	1.060	1.041	1.027	1.020	1.015	1.012	1.010	1.010	1.008	1.004	1.004	1.003	1.003	1.002	1.003	1.002															
1991	10.246	3.638	1.908	1.409	1.234	1.124	1.085	1.052	1.033	1.024	1.020	1.013	1.012	1.010	1.010	1.007	1.006	1.004	1.003	1.003	1.007	1.002																
1992	10.216	3.429	2.101	1.428	1.177	1.114	1.081	1.050	1.031	1.027	1.018	1.013	1.011	1.011	1.008	1.006	1.005	1.004	1.004	1.003	1.004																	
1993	8.813	3.364	2.034	1.304	1.161	1.109	1.072	1.042	1.035	1.026	1.016	1.013	1.010	1.008	1.009	1.007	1.005	1.004	1.003	1.002																		
1994	8.834	3.279	1.803	1.283	1.153	1.106	1.065	1.048	1.030	1.022	1.020	1.020	1.010	1.009	1.007	1.006	1.006	1.003	1.003																			
1995	11.006	2.960	1.714	1.268	1.139	1.090	1.063	1.041	1.035	1.025	1.030	1.017	1.011	1.009	1.007	1.006	1.005	1.004																				
1996	7.116	3.023	1.743	1.260	1.140	1.096	1.065	1.041	1.030	1.031	1.022	1.014	1.010	1.010	1.007	1.009	1.004																					
1997	7.887	3.085	1.691	1.237	1.140	1.097	1.072	1.047	1.042	1.036	1.022	1.018	1.014	1.014	1.011	1.007																						
1998	8.244	2.933	1.595	1.248	1.142	1.088	1.070	1.053	1.041	1.028	1.020	1.010	1.014	1.007	1.008																							
1999	7.809	3.193	1.628	1.245	1.141	1.100	1.076	1.059	1.031	1.031	1.024	1.021	1.018	1.007																								
2000	8.886	3.412	1.617	1.236	1.145	1.116	1.089	1.054	1.029	1.028	1.020	1.017	1.010																									
2001	8.586	3.683	1.624	1.269	1.142	1.134	1.062	1.046	1.035	1.023	1.027	1.014																										
2002	12.609	3.375	1.613	1.290	1.158	1.090	1.077	1.045	1.034	1.023	1.025																											
2003	8.810	3.558	1.635	1.247	1.133	1.099	1.082	1.044	1.029	1.023																												
2004	13.821	3.192	1.574	1.220	1.129	1.106	1.075	1.044	1.028																													
2005	10.930	3.076	1.466	1.209	1.126	1.093	1.073	1.037																														
2006	9.323	3.239	1.513	1.200	1.119	1.100	1.064																															
2007	13.151	2.853	1.419	1.197	1.129	1.118																																
2008	15.228	2.537	1.417	1.199	1.127																																	
2009	14.061	2.728	1.505	1.186																																		
2010	13.775	2.967	1.461																																			
2011	17.735	2.985																																				
2012	18.158																																					
3 Yr Avg	16.556	2.893	1.461	1.194	1.125	1.104	1.071	1.042	1.030	1.023	1.024	1.017	1.014	1.009	1.009	1.007	1.005	1.004	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	15.791	2.814	1.463	1.198	1.126	1.103	1.074	1.043	1.031	1.026	1.023	1.016	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	14.490	2.912	1.479	1.208	1.132	1.106	1.075	1.047	1.033	1.027	1.023	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	16.265	2.887	1.455	1.194	1.125	1.104	1.071	1.042	1.030	1.023	1.024	1.017	1.014	1.009	1.009	1.007	1.005	1.004	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	15.480	2.783	1.460	1.199	1.126	1.103	1.075	1.043	1.031	1.026	1.023	1.016	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	12.693	3.031	1.523	1.227	1.135	1.105	1.074	1.047	1.033	1.027	1.023	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	14.500	2.950	1.510	1.210	1.135	1.103	1.075	1.048	1.033	1.028	1.023	1.017	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	15.400	2.950	1.500	1.200	1.130	1.105	1.075	1.047	1.033	1.027	1.024	1.017	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	135.748	8.815	2.988	1.992	1.660	1.469	1.329	1.237	1.181	1.143	1.113	1.088	1.070	1.055	1.046	1.037	1.030	1.025	1.021	1.018	1.015	1.012	1.010	1.008	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										33,407	33,444	33,508	33,538	33,566	33,583	33,585	33,597	33,608	33,610	33,611	33,614	33,614
1978																									33,178	33,191	33,211	33,233	33,245	33,261	33,278	33,286	33,291	33,303	33,304	33,310		33,310
1979																								53,365	53,398	53,417	53,443	53,457	53,493	53,564	53,574	53,596	53,605	53,632	53,644			53,644
1980																							49,689	49,725	49,759	49,788	49,825	49,837	49,846	49,868	49,890	49,913	49,927	49,934				49,934
1981																						51,712	51,751	51,824	51,834	51,873	51,898	51,920	51,942	51,961	51,977	52,005	52,029					52,029
1982																					53,469	53,523	53,558	53,597	53,631	53,650	53,675	53,717	53,753	53,796	53,865	53,878						53,878
1983																				60,815	60,907	60,965	61,043	61,091	61,120	61,168	61,207	61,225	61,257	61,265	61,273							61,273
1984																			73,660	73,764	73,862	73,953	74,052	74,144	74,265	74,382	74,413	74,442	74,497	74,566								74,566
1985																		81,312	81,438	81,564	81,691	81,799	81,880	81,945	82,025	82,089	82,159	82,226	82,259									82,259
1986																	79,422	79,674	79,878	80,044	80,247	80,414	80,628	80,769	80,873	80,941	81,020	81,068										81,068
1987																85,256	85,683	85,975	86,255	86,493	86,709	86,887	87,098	87,343	87,451	87,548	87,656											87,656
1988															84,279	84,975	85,392	85,825	86,095	86,434	86,597	86,781	86,934	87,087	87,179	87,362												87,362
1989														84,097	84,822	85,349	85,919	86,418	86,782	87,037	87,256	87,430	87,608	87,722	87,840													87,840
1990													90,646	91,708	92,604	93,500	94,256	94,651	94,999	95,286	95,549	95,738	95,983	96,143														96,143
1991												80,143	81,196	82,143	82,945	83,760	84,303	84,811	85,126	85,411	85,702	86,328	86,537															86,537
1992											71,973	73,233	74,156	74,941	75,781	76,407	76,880	77,262	77,598	77,929	78,136	78,409																78,409
1993										69,229	70,994	72,150	73,113	73,841	74,410	75,081	75,589	75,950	76,256	76,457	76,638																	76,638
1994									73,028	75,203	76,863	78,376	79,941	80,709	81,398	81,963	82,425	82,909	83,147	83,373																		83,373
1995								64,292	66,922	69,272	70,991	73,115	74,378	75,227	75,922	76,420	76,907	77,269	77,578																			77,578
1996							59,166	63,016	65,564	67,501	69,617	71,161	72,130	72,869	73,596	74,107	74,794	75,103																				75,103
1997						49,569	54,349	58,268	60,983	63,559	65,831	67,269	68,475	69,417	70,369	71,118	71,588																					71,588
1998					46,664	53,230	57,874	61,920	65,172	67,857	69,736	71,153	71,876	72,868	73,353	73,972																						73,972
1999				39,611	49,066	55,895	61,440	66,103	69,998	72,122	74,368	76,167	77,738	79,160	79,719																							79,719
2000			27,059	43,344	53,359	60,999	68,074	74,090	78,073	80,364	82,641	84,294	85,722	86,615																								86,615
2001		7,945	24,864	40,042	50,624	57,770	65,517	69,550	72,733	75,291	77,015	79,082	80,198																									80,198
2002	1,489	8,874	25,988	41,565	53,444	61,791	67,298	72,491	75,767	78,324	80,084	82,104																										82,104
2003	1,745	8,278	25,553	41,486	51,555	58,345	64,092	69,355	72,380	74,466	76,155																											76,155
2004	1,484	9,534	27,173	42,509	51,689	58,283	64,443	69,254	72,318	74,352																												74,352
2005	1,635	10,144	28,126	40,997	49,389	55,591	60,791	65,227	67,649																													67,649
2006	1,560	8,972	26,151	39,317	47,075	52,625	57,885	61,561																														61,561
2007	1,410	10,409	27,222	38,284	45,692	51,553	57,618																															57,618
2008	1,397	11,659	27,830	38,922	46,608	52,467																																52,467
2009	876	7,334	18,990	28,442	33,709																																	33,709
2010	812	6,410	18,421	26,888																																		26,888
2011	421	6,212	18,450																																			18,450
2012	512	6,142																																				6,142
2013	535																																					535
																																						2,361,937

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000			
1979																								1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.000				
1980																							1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981																						1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000						
1982																					1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000							
1983																				1.002	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000								
1984																			1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.000	1.000	1.001	1.001									
1985																		1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000										
1986																	1.003	1.003	1.002	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001											
1987																1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.001	1.001												
1988															1.008	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001	1.002													
1989														1.009	1.006	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001														
1990													1.012	1.010	1.010	1.008	1.004	1.004	1.003	1.003	1.002	1.003	1.002															
1991												1.013	1.012	1.010	1.010	1.006	1.006	1.004	1.003	1.003	1.007	1.002																
1992											1.017	1.013	1.011	1.011	1.008	1.006	1.005	1.004	1.004	1.003	1.004																	
1993										1.025	1.016	1.013	1.010	1.008	1.009	1.007	1.005	1.004	1.003	1.002																		
1994									1.030	1.022	1.020	1.020	1.010	1.009	1.007	1.006	1.006	1.003	1.003																			
1995								1.041	1.035	1.025	1.030	1.017	1.011	1.009	1.007	1.006	1.005	1.004																				
1996							1.065	1.040	1.030	1.031	1.022	1.014	1.010	1.010	1.007	1.009	1.004																					
1997						1.096	1.072	1.047	1.042	1.036	1.022	1.018	1.014	1.014	1.011	1.007																						
1998					1.141	1.087	1.070	1.053	1.041	1.028	1.020	1.010	1.014	1.007	1.008																							
1999				1.239	1.139	1.099	1.076	1.059	1.030	1.031	1.024	1.021	1.018	1.007																								
2000			1.602	1.231	1.143	1.116	1.088	1.054	1.029	1.028	1.020	1.017	1.010																									
2001		3.129	1.610	1.264	1.141	1.134	1.062	1.046	1.035	1.023	1.027	1.014																										
2002	5.960	2.929	1.599	1.286	1.156	1.089	1.077	1.045	1.034	1.022	1.025																											
2003	4.745	3.087	1.624	1.243	1.132	1.099	1.082	1.044	1.029	1.023																												
2004	6.423	2.850	1.564	1.216	1.128	1.106	1.075	1.044	1.028																													
2005	6.203	2.773	1.458	1.205	1.126	1.094	1.073	1.037																														
2006	5.751	2.915	1.503	1.197	1.118	1.100	1.064																															
2007	7.382	2.615	1.406	1.193	1.128	1.118																																
2008	8.345	2.387	1.399	1.197	1.126																																	
2009	8.374	2.589	1.498	1.185																																		
2010	7.896	2.874	1.460																																			
2011	14.749	2.970																																				
2012	11.995																																					
3 Yr Avg	11.547	2.811	1.452	1.192	1.124	1.104	1.070	1.042	1.030	1.023	1.024	1.017	1.014	1.009	1.009	1.007	1.005	1.004	1.003	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	10.272	2.687	1.453	1.196	1.125	1.103	1.074	1.043	1.031	1.026	1.023	1.016	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	9.213	2.732	1.470	1.205	1.130	1.106	1.074	1.047	1.032	1.027	1.023	1.016	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	9.397	2.639	1.449	1.196	1.125	1.103	1.074	1.043	1.031	1.025	1.023	1.016	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Wtd	8.177	2.702	1.468	1.207	1.131	1.105	1.075	1.047	1.032	1.027	1.023	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	7.180	2.777	1.512	1.223	1.134	1.104	1.074	1.047	1.033	1.027	1.023	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.002	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	8.500	2.655	1.470	1.205	1.130	1.102	1.075	1.047	1.032	1.026	1.023	1.016	1.014	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000			1.000
Selected	9.400	2.700	1.465	1.200	1.127	1.105	1.075	1.047	1.032	1.027	1.023	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	73.484	7.817	2.895	1.976	1.647	1.461	1.322	1.230	1.175	1.138	1.108	1.083	1.066	1.053	1.044	1.035	1.028	1.023	1.019	1.016	1.013	1.010	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										1	1	0	0	0	0	0	0	0	0	0	0	-
1978																									0	1	1	0	0	0	0	0	0	0	(0)	0		-
1979																								0	0	2	2	1	1	0	0	0	(0)	(0)	0			-
1980																							0	0	0	1	2	1	1	0	0	0	0	0				-
1981																						0	0	0	0	2	1	2	0	0	0	0	0					-
1982																					0	0	0	0	0	1	2	2	2	0	0	0						-
1983																				0	0	0	0	0	0	2	0	0	0	0	0							-
1984																			1	0	0	0	0	0	1	0	0	0	0	0								-
1985																		4	1	0	0	0	0	0	0	0	0	0	0									-
1986																	7	5	1	0	0	0	0	0	0	0	0	0										-
1987																9	8	6	1	1	0	0	2	0	0	0	0											-
1988															2	9	7	7	1	1	0	0	0	0	(0)	0												-
1989														4	2	7	9	6	1	0	0	1	0	0	0													-
1990													9	3	2	8	9	7	1	2	0	0	0	0														-
1991												12	6	3	2	9	6	5	0	1	1	0	0															-
1992											16	10	6	2	2	6	6	0	0	(0)	0	0																-
1993										18	12	9	6	3	1	6	1	3	0	0	0																	-
1994									27	14	11	9	8	2	1	0	0	0	3	0																		-
1995								48	24	14	11	11	5	2	1	2	0	1	0																			-
1996							61	47	21	13	11	9	5	0	4	0	0	0																				-
1997						79	57	45	19	13	10	7	8	17	0	0	0																					-
1998					133	69	54	41	24	15	9	2	2	4	0	3																						3
1999				288	122	74	54	48	25	12	8	4	3	7	0																							-
2000			431	279	134	80	63	49	22	15	13	2	3	8																								8
2001		1,293	366	251	120	75	66	39	19	6	7	(0)	1																									1
2002	887	1,282	364	245	128	74	57	41	27	28	3	5																										5
2003	940	1,187	324	240	114	63	43	44	9	1	3																											3
2004	875	1,117	304	225	104	58	17	4	3	1																												1
2005	807	1,091	282	190	39	24	32	11	14																													14
2006	703	979	265	147	80	28	11	3																														3
2007	694	989	349	158	63	21	17																															17
2008	688	863	436	104	71	30																																30
2009	384	416	118	37	35																																	35
2010	363	227	77	80																																		80
2011	74	62	89																																			89
2012	191	314																																				314
2013	208																																					208
																																						810

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						99.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					99.7%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				99.3%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			98.4%	99.4%	99.7%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		83.7%	98.5%	99.4%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002	40.4%	85.6%	98.6%	99.4%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003	46.1%	85.7%	98.7%	99.4%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%																											100.0%
2004	41.0%	88.3%	98.9%	99.5%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005	50.6%	89.2%	99.0%	99.5%	99.9%	100.0%	99.9%	100.0%	100.0%																													100.0%
2006	55.0%	89.1%	99.0%	99.6%	99.8%	99.9%	100.0%	100.0%																														100.0%
2007	50.8%	90.5%	98.7%	99.6%	99.9%	100.0%	100.0%																															100.0%
2008	50.7%	92.6%	98.4%	99.7%	99.8%	99.9%																																99.9%
2009	56.2%	94.3%	99.4%	99.9%	99.9%																																	99.9%
2010	55.3%	96.5%	99.6%	99.7%																																		99.7%
2011	82.3%	99.0%	99.5%																																			99.5%
2012	62.7%	94.9%																																				94.9%
2013	61.0%																																					61.0%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.01%	0.11%	0.51%	1.23%	1.67%	2.00%	2.28%	2.54%	2.76%	2.93%	3.08%	3.22%	3.32%	3.41%	3.47%	3.54%	3.57%	3.59%	3.62%	3.63%	3.63%	3.64%	3.65%	3.65%	3.66%	3.66%	3.66%	3.67%	3.67%	3.67%	3.68%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	91,342,094
1978	0.01%	0.10%	0.47%	1.18%	1.60%	1.92%	2.20%	2.46%	2.67%	2.84%	2.99%	3.11%	3.22%	3.29%	3.37%	3.41%	3.45%	3.47%	3.49%	3.50%	3.51%	3.52%	3.52%	3.52%	3.53%	3.53%	3.53%	3.53%	3.53%	3.54%	3.54%	0.04%	0.04%	0.04%	0.04%	0.04%		94,055,825
1979	0.02%	0.16%	0.78%	1.93%	2.62%	3.14%	3.59%	4.01%	4.35%	4.64%	4.88%	5.09%	5.25%	5.39%	5.48%	5.55%	5.60%	5.64%	5.66%	5.67%	5.68%	5.69%	5.70%	5.70%	5.70%	5.71%	5.71%	5.71%	5.71%	5.72%	5.72%	0.06%	0.06%	0.06%	0.06%			93,613,387
1980	0.01%	0.12%	0.70%	1.85%	2.54%	3.05%	3.53%	3.95%	4.28%	4.55%	4.79%	4.97%	5.16%	5.27%	5.34%	5.40%	5.45%	5.48%	5.50%	5.51%	5.52%	5.52%	5.53%	5.53%	5.53%	5.54%	5.54%	5.54%	5.54%	5.55%	5.55%	0.06%	0.06%	0.06%				89,907,689
1981	0.01%	0.12%	0.77%	2.05%	2.83%	3.43%	3.94%	4.40%	4.78%	5.08%	5.31%	5.52%	5.67%	5.78%	5.86%	5.91%	5.94%	5.96%	5.97%	5.99%	5.99%	6.00%	6.01%	6.02%	6.02%	6.02%	6.02%	6.03%	6.03%	6.03%	6.03%	0.06%	0.06%					86,152,091
1982	0.01%	0.12%	0.84%	2.31%	3.21%	3.86%	4.40%	4.92%	5.35%	5.64%	5.92%	6.12%	6.24%	6.36%	6.43%	6.47%	6.49%	6.51%	6.53%	6.54%	6.55%	6.55%	6.56%	6.56%	6.57%	6.57%	6.57%	6.58%	6.58%	6.59%	6.59%	0.07%						81,686,001
1983	0.02%	0.15%	1.03%	2.86%	3.87%	4.60%	5.25%	5.85%	6.29%	6.66%	6.94%	7.16%	7.31%	7.43%	7.48%	7.53%	7.57%	7.60%	7.61%	7.64%	7.65%	7.65%	7.66%	7.67%	7.67%	7.68%	7.68%	7.69%	7.69%	7.69%	7.69%							79,648,938
1984	0.02%	0.19%	1.35%	3.40%	4.57%	5.50%	6.29%	6.95%	7.57%	8.00%	8.29%	8.52%	8.69%	8.78%	8.84%	8.88%	8.91%	8.94%	8.97%	8.98%	8.99%	9.00%	9.02%	9.03%	9.04%	9.06%	9.06%	9.06%	9.07%	9.08%								82,134,435
1985	0.02%	0.17%	1.25%	3.33%	4.77%	5.78%	6.58%	7.44%	8.10%	8.53%	8.84%	9.09%	9.23%	9.31%	9.38%	9.43%	9.47%	9.50%	9.52%	9.53%	9.55%	9.56%	9.57%	9.58%	9.58%	9.59%	9.60%	9.61%	9.61%									85,578,631
1986	0.02%	0.16%	0.95%	3.11%	4.43%	5.32%	6.24%	6.97%	7.49%	7.91%	8.28%	8.49%	8.62%	8.73%	8.79%	8.84%	8.87%	8.90%	8.92%	8.94%	8.96%	8.98%	9.00%	9.02%	9.03%	9.04%	9.05%	9.05%										89,545,683
1987	0.02%	0.21%	1.05%	3.25%	4.60%	5.65%	6.53%	7.25%	7.80%	8.26%	8.57%	8.79%	8.94%	9.04%	9.12%	9.18%	9.22%	9.25%	9.28%	9.31%	9.33%	9.35%	9.38%	9.40%	9.41%	9.42%	9.44%											92,902,249
1988	0.02%	0.20%	0.98%	2.91%	4.27%	5.47%	6.35%	7.10%	7.67%	8.00%	8.27%	8.48%	8.64%	8.75%	8.82%	8.89%	8.93%	8.98%	9.01%	9.04%	9.06%	9.08%	9.10%	9.11%	9.12%	9.14%												95,580,917
1989	0.02%	0.21%	0.83%	2.54%	4.26%	5.31%	6.22%	6.98%	7.45%	7.77%	8.02%	8.21%	8.34%	8.44%	8.52%	8.57%	8.63%	8.68%	8.71%	8.74%	8.76%	8.78%	8.80%	8.81%	8.82%													99,591,072
1990	0.04%	0.34%	1.70%	3.68%	5.02%	6.04%	6.99%	7.64%	8.10%	8.43%	8.65%	8.82%	8.95%	9.06%	9.15%	9.23%	9.31%	9.35%	9.38%	9.41%	9.44%	9.46%	9.48%	9.50%														101,254,967
1991	0.05%	0.48%	1.73%	3.31%	4.66%	5.75%	6.47%	7.01%	7.38%	7.62%	7.81%	7.96%	8.07%	8.16%	8.24%	8.32%	8.37%	8.43%	8.46%	8.49%	8.51%	8.58%	8.60%															100,654,884
1992	0.04%	0.45%	1.53%	3.22%	4.60%	5.42%	6.04%	6.53%	6.86%	7.07%	7.25%	7.38%	7.47%	7.55%	7.64%	7.70%	7.75%	7.79%	7.82%	7.86%	7.88%	7.90%																99,199,664
1993	0.06%	0.51%	1.72%	3.50%	4.57%	5.31%	5.88%	6.31%	6.57%	6.80%	6.98%	7.09%	7.18%	7.26%	7.31%	7.38%	7.43%	7.46%	7.49%	7.51%	7.53%																	101,763,581
1994	0.07%	0.66%	2.15%	3.88%	4.97%	5.73%	6.35%	6.76%	7.08%	7.29%	7.45%	7.60%	7.75%	7.82%	7.89%	7.95%	7.99%	8.04%	8.06%	8.08%																		103,144,617
1995	0.06%	0.71%	2.12%	3.62%	4.60%	5.23%	5.71%	6.07%	6.32%	6.54%	6.71%	6.91%	7.03%	7.11%	7.17%	7.22%	7.26%	7.30%	7.33%																			105,860,639
1996	0.09%	0.67%	2.01%	3.51%	4.42%	5.04%	5.52%	5.88%	6.12%	6.31%	6.50%	6.65%	6.74%	6.81%	6.88%	6.93%	6.99%	7.02%																				107,011,928
1997	0.08%	0.61%	1.89%	3.20%	3.96%	4.52%	4.96%	5.31%	5.56%	5.80%	6.01%	6.14%	6.25%	6.33%	6.42%	6.49%	6.53%																					109,565,780
1998	0.09%	0.73%	2.13%	3.40%	4.24%	4.85%	5.27%	5.64%	5.94%	6.18%	6.36%	6.49%	6.55%	6.64%	6.69%	6.74%																						109,703,410
1999	0.09%	0.68%	2.16%	3.52%	4.38%	4.99%	5.49%	5.91%	6.26%	6.45%	6.65%	6.81%	6.95%	7.08%	7.13%																							111,784,761
2000	0.08%	0.69%	2.34%	3.79%	4.68%	5.36%	5.99%	6.52%	6.87%	7.07%	7.27%	7.42%	7.54%	7.62%																								113,612,761
2001	0.07%	0.59%	2.17%	3.53%	4.47%	5.11%	5.80%	6.16%	6.44%	6.67%	6.82%	7.01%	7.11%																									112,872,903
2002	0.05%	0.68%	2.29%	3.70%	4.77%	5.52%	6.02%	6.48%	6.78%	7.01%	7.17%	7.35%																										111,762,597
2003	0.07%	0.65%	2.30%	3.76%	4.68%	5.31%	5.83%	6.31%	6.59%	6.78%	6.93%																											109,823,635
2004	0.06%	0.77%	2.47%	3.89%	4.75%	5.36%	5.93%	6.37%	6.65%	6.84%																												108,674,619
2005	0.08%	0.83%	2.56%	3.75%	4.53%	5.10%	5.58%	5.99%	6.21%																													108,922,029
2006	0.08%	0.73%	2.35%	3.56%	4.27%	4.78%	5.26%	5.60%																														109,940,677
2007	0.07%	0.86%	2.45%	3.48%	4.16%	4.70%	5.25%																															109,685,990
2008	0.07%	1.01%	2.55%	3.62%	4.34%	4.89%																																107,266,594
2009	0.05%	0.70%	1.90%	2.86%	3.39%																																	99,469,136
2010	0.05%	0.63%	1.88%	2.75%																																		97,450,013
2011	0.04%	0.62%	1.86%																																			98,646,157
2012	0.03%	0.62%																																				94,226,147
2013	0.03%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										3.66%	3.66%	3.67%	3.67%	3.67%	3.68%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	91,342,094
1978																									3.53%	3.53%	3.53%	3.53%	3.53%	3.54%	3.54%	0.04%	0.04%	0.04%	0.04%	0.04%		94,055,825
1979																								5.70%	5.70%	5.71%	5.71%	5.71%	5.71%	5.72%	5.72%	0.06%	0.06%	0.06%	0.06%			93,613,387
1980																							5.53%	5.53%	5.53%	5.54%	5.54%	5.54%	5.54%	5.55%	5.55%	0.06%	0.06%	0.06%				89,907,689
1981																						6.00%	6.01%	6.02%	6.02%	6.02%	6.02%	6.03%	6.03%	6.03%	6.03%	0.06%	0.06%					86,152,091
1982																					6.55%	6.55%	6.56%	6.56%	6.57%	6.57%	6.57%	6.58%	6.58%	6.59%	6.59%	0.07%						81,686,001
1983																				7.64%	7.65%	7.65%	7.66%	7.67%	7.67%	7.68%	7.68%	7.69%	7.69%	7.69%	7.69%							79,648,938
1984																			8.97%	8.98%	8.99%	9.00%	9.02%	9.03%	9.04%	9.06%	9.06%	9.06%	9.07%	9.08%								82,134,435
1985																		9.50%	9.52%	9.53%	9.55%	9.56%	9.57%	9.58%	9.58%	9.59%	9.60%	9.61%	9.61%									85,578,631
1986																	8.87%	8.90%	8.92%	8.94%	8.96%	8.98%	9.00%	9.02%	9.03%	9.04%	9.05%	9.05%										89,545,683
1987																9.18%	9.22%	9.25%	9.28%	9.31%	9.33%	9.35%	9.38%	9.40%	9.41%	9.42%	9.44%											92,902,249
1988															8.82%	8.89%	8.93%	8.98%	9.01%	9.04%	9.06%	9.08%	9.10%	9.11%	9.12%	9.14%												95,580,917
1989														8.44%	8.52%	8.57%	8.63%	8.68%	8.71%	8.74%	8.76%	8.78%	8.80%	8.81%	8.82%													99,591,072
1990													8.95%	9.06%	9.15%	9.23%	9.31%	9.35%	9.38%	9.41%	9.44%	9.46%	9.48%	9.50%														101,254,967
1991												7.96%	8.07%	8.16%	8.24%	8.32%	8.38%	8.43%	8.46%	8.49%	8.51%	8.58%	8.60%															100,654,884
1992											7.26%	7.38%	7.48%	7.55%	7.64%	7.70%	7.75%	7.79%	7.82%	7.86%	7.88%	7.90%																99,199,664
1993										6.80%	6.98%	7.09%	7.18%	7.26%	7.31%	7.38%	7.43%	7.46%	7.49%	7.51%	7.53%																	101,763,581
1994									7.08%	7.29%	7.45%	7.60%	7.75%	7.82%	7.89%	7.95%	7.99%	8.04%	8.06%	8.08%																		103,144,617
1995								6.07%	6.32%	6.54%	6.71%	6.91%	7.03%	7.11%	7.17%	7.22%	7.26%	7.30%	7.33%																			105,860,639
1996							5.53%	5.89%	6.13%	6.31%	6.51%	6.65%	6.74%	6.81%	6.88%	6.93%	6.99%	7.02%																				107,011,928
1997						4.52%	4.96%	5.32%	5.57%	5.80%	6.01%	6.14%	6.25%	6.34%	6.42%	6.49%	6.53%																					109,565,780
1998					4.25%	4.85%	5.28%	5.64%	5.94%	6.19%	6.36%	6.49%	6.55%	6.64%	6.69%	6.74%																						109,703,410
1999				3.54%	4.39%	5.00%	5.50%	5.91%	6.26%	6.45%	6.65%	6.81%	6.95%	7.08%	7.13%																							111,784,761
2000			2.38%	3.82%	4.70%	5.37%	5.99%	6.52%	6.87%	7.07%	7.27%	7.42%	7.55%	7.62%																								113,612,761
2001		0.70%	2.20%	3.55%	4.49%	5.12%	5.80%	6.16%	6.44%	6.67%	6.82%	7.01%	7.11%																									112,872,903
2002	0.13%	0.79%	2.33%	3.72%	4.78%	5.53%	6.02%	6.49%	6.78%	7.01%	7.17%	7.35%																										111,762,597
2003	0.16%	0.75%	2.33%	3.78%	4.69%	5.31%	5.84%	6.32%	6.59%	6.78%	6.93%																											109,823,635
2004	0.14%	0.88%	2.50%	3.91%	4.76%	5.36%	5.93%	6.37%	6.65%	6.84%																												108,674,619
2005	0.15%	0.93%	2.58%	3.76%	4.53%	5.10%	5.58%	5.99%	6.21%																													108,922,029
2006	0.14%	0.82%	2.38%	3.58%	4.28%	4.79%	5.27%	5.60%																														109,940,677
2007	0.13%	0.95%	2.48%	3.49%	4.17%	4.70%	5.25%																															109,685,990
2008	0.13%	1.09%	2.59%	3.63%	4.35%	4.89%																																107,266,594
2009	0.09%	0.74%	1.91%	2.86%	3.39%																																	99,469,136
2010	0.08%	0.66%	1.89%	2.76%																																		97,450,013
2011	0.04%	0.63%	1.87%																																			98,646,157
2012	0.05%	0.65%																																				94,226,147
2013	0.06%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL & PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	5,152	12,662	13,429	13,788	14,006	14,280	14,511	14,683	14,785	14,855	14,906	14,953	14,988	15,001	15,006	15,013	15,016	15,017	15,017	15,018	15,018	15,018	15,019	15,019	15,019	15,019	15,021	15,021	15,021	15,021	15,021	15,022						15,022
1983	4,920	13,317	14,161	14,611	14,905	15,271	15,576	15,734	15,828	15,894	15,950	16,008	16,022	16,037	16,043	16,046	16,046	16,047	16,047	16,049	16,050	16,051	16,052	16,053	16,054	16,054	16,054	16,054	16,054	16,054	16,054							16,054
1984	6,372	16,228	17,317	17,940	18,423	18,997	19,358	19,537	19,679	19,783	19,871	19,912	19,931	19,940	19,944	19,948	19,949	19,949	19,951	19,952	19,954	19,954	19,954	19,954	19,954	19,954	19,954	19,954	19,955	19,957								19,957
1985	6,813	17,438	18,800	19,575	20,280	20,988	21,303	21,568	21,742	21,892	21,962	21,991	22,001	22,008	22,011	22,016	22,021	22,021	22,023	22,023	22,024	22,024	22,024	22,026	22,026	22,026	22,026	22,028	22,029									22,029
1986	6,833	17,723	19,189	20,090	20,749	21,251	21,659	21,957	22,280	22,437	22,518	22,571	22,595	22,606	22,613	22,618	22,619	22,621	22,624	22,625	22,626	22,626	22,626	22,626	22,626	22,626	22,632	22,633										22,633
1987	7,017	18,994	20,637	21,666	22,328	22,847	23,323	23,825	24,092	24,257	24,374	24,438	24,467	24,478	24,488	24,492	24,494	24,500	24,502	24,507	24,510	24,511	24,513	24,513	24,513	24,515	24,521											24,521
1988	7,813	19,911	21,646	22,701	23,404	24,070	24,816	25,153	25,386	25,541	25,620	25,662	25,684	25,699	25,703	25,705	25,708	25,708	25,709	25,711	25,714	25,715	25,715	25,716	25,719	25,724												25,724
1989	7,859	20,367	22,268	23,403	24,265	25,187	25,682	25,992	26,190	26,311	26,382	26,408	26,429	26,440	26,450	26,462	26,464	26,465	26,465	26,467	26,467	26,467	26,467	26,469	26,471													26,471
1990	8,025	20,458	22,262	23,498	24,551	25,154	25,527	25,801	25,961	26,033	26,083	26,107	26,124	26,130	26,134	26,137	26,139	26,141	26,143	26,144	26,144	26,144	26,153	26,157														26,157
1991	7,210	18,129	20,007	21,404	22,165	22,594	22,874	23,085	23,189	23,246	23,299	23,318	23,336	23,348	23,357	23,358	23,362	23,362	23,362	23,363	23,365	23,371	23,375															23,375
1992	6,590	17,591	19,833	20,881	21,410	21,702	21,938	22,077	22,155	22,195	22,225	22,247	22,257	22,266	22,270	22,270	22,274	22,275	22,275	22,275	22,285	22,293																22,293
1993	108	597	5,027	11,928	15,444	17,574	19,056	20,079	20,601	20,871	21,111	21,271	21,383	21,455	21,489	21,524	21,549	21,565	21,576	21,580	21,586																	21,586
1994	121	703	6,197	12,460	15,590	17,584	18,999	19,974	20,517	20,866	21,074	21,269	21,552	21,638	21,687	21,721	21,744	21,752	21,766	21,776																		21,776
1995	98	859	6,658	11,735	14,656	16,376	17,633	18,538	19,047	19,378	19,575	20,034	20,168	20,227	20,274	20,304	20,323	20,340	20,363																			20,363
1996	106	791	5,821	10,875	13,614	15,194	16,357	17,257	17,695	17,967	18,334	18,597	18,725	18,779	18,820	18,839	18,856	18,868																				18,868
1997	100	775	5,949	10,396	12,692	14,236	15,389	16,182	16,646	17,089	17,494	17,649	17,739	17,806	17,838	17,871	17,897																					17,897
1998	120	929	6,274	10,484	12,800	14,320	15,334	16,155	16,765	17,191	17,425	17,673	17,751	17,784	17,815	17,845																						17,845
1999	118	923	6,567	10,800	13,214	14,683	15,868	16,943	17,589	17,882	18,252	18,487	18,582	18,641	18,673																							18,673
2000	101	1,017	7,118	11,441	13,611	15,202	16,637	17,802	18,287	18,563	18,900	19,138	19,231	19,281																								19,281
2001	92	1,088	6,619	10,242	12,420	13,989	15,558	16,280	16,658	17,018	17,167	17,381	17,457																									17,457
2002	75	1,036	6,549	10,354	12,930	14,473	15,448	16,692	17,124	17,331	17,480	17,685																										17,685
2003	98	1,039	6,550	10,523	12,681	13,849	15,035	16,294	16,594	16,780	16,922																											16,922
2004	73	1,062	6,627	10,184	11,858	13,043	14,143	15,276	15,583	15,768																												15,768
2005	88	1,066	6,453	9,286	10,905	12,098	12,847	13,747	14,078																													14,078
2006	91	1,216	5,932	8,483	9,922	10,646	11,281	12,121																														12,121
2007	75	1,822	6,453	8,590	9,661	10,470	11,694																															11,694
2008	80	1,998	5,871	7,713	8,765	9,673																																9,673
2009	55	1,358	4,244	5,793	6,656																																	6,656
2010	54	1,184	4,268	5,948																																		5,948
2011	64	1,127	4,083																																			4,083
2012	66	1,105																																				1,105
2013	33																																					33
																																						533,748

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.458	1.061	1.027	1.016	1.020	1.016	1.012	1.007	1.005	1.003	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.707	1.063	1.032	1.020	1.025	1.020	1.010	1.006	1.004	1.004	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.547	1.067	1.036	1.027	1.031	1.019	1.009	1.007	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.560	1.078	1.041	1.036	1.035	1.015	1.012	1.008	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.594	1.083	1.047	1.033	1.024	1.019	1.014	1.015	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.707	1.087	1.050	1.031	1.023	1.021	1.022	1.011	1.007	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.548	1.087	1.049	1.031	1.028	1.031	1.014	1.009	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.592	1.093	1.051	1.037	1.038	1.020	1.012	1.008	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.549	1.088	1.056	1.045	1.025	1.015	1.011	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.514	1.104	1.070	1.036	1.019	1.012	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.669	1.127	1.053	1.025	1.014	1.011	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	5.528	8.420	2.373	1.295	1.138	1.084	1.054	1.026	1.013	1.011	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000																		
1994	5.810	8.815	2.011	1.251	1.128	1.080	1.051	1.027	1.017	1.010	1.009	1.013	1.004	1.002	1.002	1.001	1.000	1.001	1.000																			
1995	8.765	7.751	1.763	1.249	1.117	1.077	1.051	1.027	1.017	1.010	1.023	1.007	1.003	1.002	1.001	1.001	1.001	1.001																				
1996	7.462	7.359	1.868	1.252	1.116	1.077	1.055	1.025	1.015	1.020	1.014	1.007	1.003	1.002	1.001	1.001	1.001																					
1997	7.750	7.676	1.748	1.221	1.122	1.081	1.052	1.029	1.027	1.024	1.009	1.005	1.004	1.002	1.002	1.001																						
1998	7.742	6.753	1.671	1.221	1.119	1.071	1.054	1.038	1.025	1.014	1.014	1.004	1.002	1.002	1.002																							
1999	7.822	7.115	1.645	1.224	1.111	1.081	1.068	1.038	1.017	1.021	1.013	1.005	1.003	1.002																								
2000	10.069	6.999	1.607	1.190	1.117	1.094	1.070	1.027	1.015	1.018	1.013	1.005	1.003																									
2001	11.826	6.084	1.547	1.213	1.126	1.112	1.046	1.023	1.022	1.009	1.012	1.004																										
2002	13.813	6.321	1.581	1.249	1.119	1.067	1.081	1.026	1.012	1.009	1.012																											
2003	10.602	6.304	1.607	1.205	1.092	1.086	1.084	1.018	1.011	1.008																												
2004	14.548	6.240	1.537	1.164	1.100	1.084	1.080	1.020	1.012																													
2005	12.114	6.053	1.439	1.174	1.109	1.062	1.070	1.024																														
2006	13.363	4.878	1.430	1.170	1.073	1.060	1.074																															
2007	24.293	3.542	1.331	1.125	1.084	1.117																																
2008	24.975	2.938	1.314	1.136	1.104																																	
2009	24.691	3.125	1.365	1.149																																		
2010	21.926	3.605	1.394																																			
2011	17.609	3.623																																				
2012	16.742																																					
3 Yr Avg	18.759	3.451	1.357	1.137	1.087	1.079	1.075	1.021	1.012	1.009	1.012	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	21.189	3.367	1.367	1.151	1.094	1.082	1.078	1.022	1.014	1.013	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	20.514	3.966	1.401	1.160	1.097	1.084	1.072	1.025	1.016	1.015	1.012	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	18.565	3.433	1.353	1.135	1.086	1.079	1.075	1.021	1.012	1.009	1.012	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	21.229	3.327	1.365	1.152	1.094	1.081	1.078	1.022	1.014	1.013	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	17.442	4.418	1.463	1.181	1.105	1.083	1.067	1.027	1.017	1.014	1.013	1.006	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	22.800	3.550	1.377	1.155	1.092	1.072	1.072	1.023	1.015	1.014	1.012	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								1.000
Selected	21.150	3.550	1.365	1.152	1.094	1.081	1.078	1.022	1.014	1.013	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	162.468	7.682	2.164	1.586	1.377	1.258	1.164	1.079	1.056	1.041	1.027	1.014	1.009	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	22	80	510	1,366	1,873	2,206	2,478	2,735	2,953	3,103	3,246	3,343	3,403	3,461	3,502	3,520	3,533	3,544	3,550	3,555	3,560	3,564	3,566	3,569	3,571	3,572	3,573	3,576	3,578	3,581	3,586	3,587						3,587
1983	27	90	580	1,560	2,066	2,398	2,686	2,959	3,163	3,339	3,464	3,562	3,633	3,689	3,715	3,737	3,757	3,770	3,779	3,789	3,795	3,798	3,803	3,806	3,807	3,810	3,813	3,814	3,816	3,816	3,817							3,817
1984	25	94	638	1,558	2,037	2,376	2,671	2,921	3,158	3,320	3,428	3,515	3,582	3,618	3,641	3,657	3,670	3,682	3,692	3,697	3,702	3,706	3,711	3,716	3,722	3,728	3,729	3,731	3,733	3,736								3,736
1985	25	85	568	1,454	2,011	2,357	2,642	2,952	3,186	3,334	3,446	3,536	3,590	3,622	3,647	3,665	3,682	3,692	3,698	3,704	3,709	3,714	3,718	3,720	3,724	3,727	3,730	3,733	3,734									3,734
1986	22	79	441	1,385	1,911	2,243	2,578	2,841	3,011	3,157	3,291	3,369	3,415	3,457	3,482	3,500	3,511	3,522	3,531	3,538	3,547	3,554	3,563	3,570	3,574	3,577	3,580	3,582										3,582
1987	32	101	471	1,393	1,915	2,297	2,603	2,828	3,007	3,163	3,268	3,341	3,394	3,432	3,458	3,481	3,498	3,509	3,520	3,529	3,538	3,545	3,553	3,563	3,568	3,571	3,575											3,575
1988	29	96	433	1,224	1,746	2,171	2,446	2,698	2,889	2,995	3,085	3,160	3,214	3,253	3,279	3,305	3,321	3,338	3,349	3,362	3,368	3,375	3,381	3,386	3,390	3,396												3,396
1989	31	101	371	1,081	1,748	2,101	2,410	2,673	2,835	2,939	3,027	3,095	3,141	3,181	3,207	3,225	3,246	3,265	3,279	3,288	3,297	3,303	3,310	3,314	3,318													3,318
1990	52	166	773	1,588	2,069	2,431	2,771	2,997	3,157	3,278	3,359	3,422	3,469	3,510	3,543	3,577	3,606	3,621	3,634	3,645	3,655	3,662	3,670	3,676														3,676
1991	65	265	872	1,556	2,117	2,562	2,846	3,058	3,204	3,301	3,373	3,436	3,479	3,518	3,551	3,586	3,608	3,630	3,644	3,656	3,668	3,694	3,702															3,702
1992	66	252	767	1,531	2,132	2,476	2,729	2,933	3,069	3,158	3,238	3,291	3,332	3,366	3,403	3,431	3,451	3,469	3,484	3,499	3,506	3,517																3,517
1993	5,477	8,733	3,488	2,990	3,011	3,073	3,142	3,196	3,246	3,316	3,362	3,391	3,419	3,442	3,463	3,488	3,508	3,522	3,534	3,543	3,550																	3,550
1994	6,331	9,626	3,581	3,211	3,291	3,364	3,445	3,489	3,558	3,603	3,647	3,685	3,709	3,730	3,753	3,773	3,791	3,812	3,820	3,829																		3,829
1995	7,013	8,805	3,363	3,270	3,320	3,384	3,427	3,466	3,512	3,574	3,626	3,649	3,688	3,719	3,745	3,764	3,784	3,799	3,810																			3,810
1996	9,448	9,009	3,701	3,453	3,476	3,551	3,613	3,649	3,704	3,756	3,797	3,826	3,852	3,880	3,910	3,934	3,967	3,980																				3,980
1997	8,528	8,679	3,488	3,376	3,422	3,476	3,528	3,598	3,662	3,719	3,762	3,811	3,860	3,898	3,945	3,980	4,000																					4,000
1998	8,057	8,580	3,726	3,557	3,635	3,712	3,771	3,830	3,886	3,946	4,002	4,026	4,049	4,097	4,118	4,145																						4,145
1999	8,207	8,194	3,677	3,641	3,704	3,802	3,869	3,899	3,978	4,033	4,074	4,120	4,183	4,246	4,269																							4,269
2000	8,695	7,673	3,741	3,764	3,910	4,007	4,088	4,159	4,268	4,328	4,372	4,404	4,457	4,492																								4,492
2001	8,421	6,115	3,701	3,885	4,066	4,124	4,207	4,270	4,365	4,424	4,486	4,550	4,594																									4,594
2002	8,029	7,329	3,913	3,991	4,123	4,264	4,353	4,340	4,423	4,518	4,581	4,642																										4,642
2003	8,213	6,825	3,852	3,920	4,057	4,208	4,260	4,254	4,361	4,438	4,500																											4,500
2004	8,342	7,925	4,054	4,152	4,350	4,464	4,555	4,533	4,641	4,715																												4,715
2005	9,412	8,493	4,315	4,394	4,525	4,593	4,729	4,744	4,804																													4,804
2006	9,421	6,573	4,364	4,617	4,736	4,940	5,130	5,079																														5,079
2007	9,550	5,170	4,164	4,438	4,723	4,922	4,926																															4,926
2008	8,862	5,403	4,666	5,033	5,309	5,421																																5,421
2009	8,944	5,094	4,447	4,903	5,059																																	5,059
2010	8,313	5,222	4,298	4,507																																		4,507
2011	5,419	5,457	4,497																																			4,497
2012	4,863	5,274																																				5,274
2013	9,899																																					9,899

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	3.698	6.409	2.677	1.372	1.178	1.123	1.104	1.080	1.051	1.046	1.030	1.018	1.017	1.012	1.005	1.004	1.003	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000							
1983	3.347	6.445	2.690	1.324	1.161	1.120	1.102	1.069	1.055	1.038	1.028	1.020	1.015	1.007	1.006	1.006	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000								
1984	3.702	6.783	2.442	1.308	1.166	1.124	1.094	1.081	1.051	1.033	1.025	1.019	1.010	1.006	1.004	1.003	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.002	1.002	1.000	1.000	1.001	1.001									
1985	3.357	6.673	2.562	1.383	1.172	1.121	1.118	1.079	1.046	1.033	1.026	1.016	1.009	1.007	1.005	1.005	1.003	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000										
1986	3.599	5.598	3.141	1.380	1.174	1.149	1.102	1.060	1.048	1.042	1.023	1.014	1.012	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.003	1.002	1.001	1.001	1.001	1.001											
1987	3.160	4.676	2.960	1.375	1.199	1.133	1.087	1.063	1.052	1.033	1.022	1.016	1.011	1.008	1.006	1.005	1.003	1.003	1.003	1.002	1.002	1.002	1.003	1.001	1.001	1.001												
1988	3.364	4.503	2.828	1.427	1.244	1.126	1.103	1.071	1.037	1.030	1.024	1.017	1.012	1.008	1.008	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.002	1.001	1.002													
1989	3.319	3.661	2.914	1.617	1.202	1.147	1.109	1.061	1.037	1.030	1.023	1.015	1.013	1.008	1.006	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001														
1990	3.174	4.659	2.053	1.303	1.175	1.140	1.082	1.053	1.038	1.025	1.019	1.014	1.012	1.010	1.009	1.008	1.004	1.004	1.003	1.003	1.002	1.002	1.002															
1991	4.075	3.297	1.784	1.360	1.211	1.110	1.075	1.048	1.030	1.022	1.019	1.012	1.011	1.009	1.010	1.006	1.006	1.004	1.003	1.003	1.007	1.002																
1992	3.827	3.042	1.995	1.393	1.161	1.102	1.075	1.047	1.029	1.025	1.017	1.012	1.010	1.011	1.008	1.006	1.005	1.004	1.004	1.002	1.003																	
1993	1.594	0.399	0.857	1.007	1.020	1.022	1.017	1.016	1.022	1.014	1.009	1.008	1.007	1.006	1.007	1.006	1.004	1.004	1.002	1.002																		
1994	1.520	0.372	0.897	1.025	1.022	1.024	1.013	1.020	1.013	1.012	1.010	1.007	1.006	1.006	1.005	1.005	1.006	1.002	1.002																			
1995	1.256	0.382	0.972	1.015	1.019	1.013	1.011	1.013	1.018	1.015	1.006	1.011	1.009	1.007	1.005	1.005	1.004	1.003																				
1996	0.954	0.411	0.933	1.006	1.022	1.018	1.010	1.015	1.014	1.011	1.008	1.007	1.007	1.008	1.006	1.008	1.003																					
1997	1.018	0.402	0.968	1.014	1.016	1.015	1.020	1.018	1.015	1.012	1.013	1.013	1.010	1.012	1.009	1.005																						
1998	1.065	0.434	0.955	1.022	1.021	1.016	1.016	1.015	1.016	1.014	1.006	1.006	1.012	1.005	1.007																							
1999	0.998	0.449	0.990	1.017	1.026	1.018	1.008	1.020	1.014	1.010	1.011	1.015	1.015	1.005																								
2000	0.883	0.488	1.006	1.039	1.025	1.020	1.017	1.026	1.014	1.010	1.007	1.012	1.008																									
2001	0.726	0.605	1.050	1.047	1.014	1.020	1.015	1.022	1.013	1.014	1.014	1.010																										
2002	0.913	0.534	1.020	1.033	1.034	1.021	0.997	1.019	1.021	1.014	1.013																											
2003	0.831	0.564	1.018	1.035	1.037	1.012	0.999	1.025	1.018	1.014																												
2004	0.950	0.512	1.024	1.048	1.026	1.020	0.995	1.024	1.016																													
2005	0.902	0.508	1.018	1.030	1.015	1.030	1.003	1.013																														
2006	0.698	0.664	1.058	1.026	1.043	1.038	0.990																															
2007	0.541	0.806	1.066	1.064	1.042	1.001																																
2008	0.610	0.864	1.079	1.055	1.021																																	
2009	0.569	0.873	1.103	1.032																																		
2010	0.628	0.823	1.049																																			
2011	1.007	0.824																																				
2012	1.085																																					
3 Yr Avg	0.907	0.840	1.077	1.050	1.035	1.023	0.996	1.021	1.018	1.014	1.012	1.012	1.012	1.008	1.007	1.006	1.004	1.003	1.003	1.003	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
5 Yr Avg	0.780	0.838	1.071	1.041	1.029	1.020	0.997	1.021	1.017	1.012	1.010	1.011	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
7 Yr Avg	0.734	0.766	1.057	1.041	1.031	1.020	1.002	1.021	1.016	1.013	1.010	1.010	1.009	1.007	1.007	1.006	1.005	1.004	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
3 Yr Wtd	0.858	0.839	1.077	1.050	1.035	1.023	0.996	1.020	1.018	1.014	1.012	1.012	1.011	1.007	1.007	1.006	1.004	1.003	1.003	1.003	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
5 Yr Wtd	0.727	0.838	1.071	1.041	1.029	1.020	0.997	1.020	1.017	1.013	1.011	1.011	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
10 Yr Wtd	0.755	0.670	1.049	1.041	1.029	1.020	1.005	1.020	1.016	1.013	1.010	1.010	1.009	1.008	1.007	1.006	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							TAIL
Prior FY	0.641	0.799	1.065	1.045	1.033	1.025	1.002	1.023	1.016	1.013	1.010	1.011	1.011	1.008	1.007	1.006	1.005	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001								1.003
Selected	0.727	0.838	1.071	1.041	1.029	1.020	0.997	1.020	1.017	1.013	1.011	1.011	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
Cumulative	0.808	1.113	1.328	1.240	1.191	1.157	1.133	1.137	1.114	1.096	1.083	1.071	1.060	1.049	1.041	1.034	1.028	1.024	1.020	1.017	1.015	1.011	1.009	1.007	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	7	67	456	1,253	1,747	2,097	2,394	2,674	2,907	3,068	3,221	3,328	3,396	3,457	3,498	3,518	3,532	3,543	3,549	3,554	3,559	3,563	3,565	3,568	3,570	3,571	3,573	3,576	3,578	3,581	3,586	3,587						3,587
1983	8	75	512	1,420	1,918	2,281	2,606	2,900	3,119	3,305	3,441	3,552	3,626	3,685	3,712	3,734	3,755	3,768	3,777	3,788	3,794	3,797	3,802	3,805	3,807	3,810	3,812	3,813	3,815	3,816	3,816							3,816
1984	8	76	554	1,400	1,880	2,261	2,590	2,859	3,113	3,290	3,413	3,507	3,577	3,615	3,638	3,655	3,668	3,680	3,691	3,696	3,701	3,705	3,710	3,715	3,721	3,727	3,728	3,730	3,732	3,736								3,736
1985	8	67	484	1,292	1,851	2,245	2,554	2,890	3,144	3,313	3,435	3,529	3,585	3,618	3,644	3,663	3,680	3,690	3,696	3,702	3,708	3,713	3,716	3,719	3,723	3,726	3,729	3,732	3,734									3,734
1986	7	62	374	1,229	1,752	2,106	2,467	2,756	2,964	3,130	3,274	3,359	3,409	3,452	3,479	3,497	3,508	3,520	3,529	3,536	3,545	3,552	3,562	3,568	3,573	3,576	3,579	3,581										3,581
1987	9	78	396	1,231	1,744	2,140	2,475	2,748	2,954	3,128	3,248	3,329	3,386	3,425	3,453	3,476	3,493	3,505	3,517	3,527	3,536	3,543	3,551	3,561	3,566	3,570	3,574											3,574
1988	9	74	364	1,080	1,588	2,031	2,359	2,637	2,850	2,973	3,072	3,152	3,208	3,249	3,275	3,302	3,318	3,335	3,346	3,359	3,365	3,373	3,379	3,385	3,388	3,395												3,395
1989	9	78	312	955	1,602	1,999	2,338	2,624	2,804	2,921	3,016	3,087	3,135	3,176	3,203	3,223	3,244	3,263	3,277	3,287	3,295	3,302	3,308	3,313	3,317													3,317
1990	16	130	658	1,426	1,941	2,336	2,704	2,955	3,133	3,261	3,348	3,414	3,464	3,505	3,539	3,573	3,602	3,617	3,630	3,641	3,651	3,659	3,668	3,674														3,674
1991	20	205	746	1,424	2,006	2,476	2,783	3,019	3,177	3,282	3,361	3,427	3,472	3,513	3,547	3,581	3,605	3,626	3,640	3,652	3,665	3,692	3,701															3,701
1992	19	199	682	1,433	2,046	2,409	2,684	2,902	3,049	3,142	3,226	3,283	3,324	3,360	3,397	3,425	3,446	3,464	3,479	3,494	3,503	3,515																3,515
1993	27	241	812	1,651	2,153	2,500	2,771	2,971	3,096	3,204	3,286	3,340	3,384	3,418	3,445	3,476	3,499	3,516	3,530	3,540	3,548																	3,548
1994	35	310	1,018	1,836	2,354	2,714	3,003	3,197	3,350	3,450	3,526	3,596	3,668	3,703	3,735	3,761	3,782	3,804	3,815	3,825																		3,825
1995	34	371	1,099	1,883	2,387	2,719	2,964	3,152	3,282	3,398	3,482	3,587	3,649	3,691	3,725	3,749	3,773	3,791	3,806																			3,806
1996	53	377	1,140	1,988	2,504	2,855	3,128	3,333	3,469	3,572	3,684	3,766	3,817	3,857	3,895	3,922	3,958	3,975																				3,975
1997	48	375	1,157	1,957	2,422	2,760	3,028	3,247	3,400	3,544	3,671	3,751	3,818	3,870	3,924	3,966	3,992																					3,992
1998	54	445	1,306	2,083	2,600	2,970	3,230	3,457	3,640	3,790	3,896	3,975	4,016	4,071	4,098	4,133																						4,133
1999	52	403	1,287	2,096	2,609	2,976	3,273	3,521	3,730	3,844	3,964	4,060	4,144	4,220	4,250																							4,250
2000	45	402	1,372	2,219	2,743	3,139	3,504	3,815	4,022	4,140	4,258	4,343	4,417	4,463																								4,463
2001	44	378	1,390	2,258	2,866	3,274	3,714	3,945	4,127	4,272	4,370	4,488	4,551																									4,551
2002	34	423	1,429	2,304	2,972	3,441	3,749	4,039	4,223	4,365	4,465	4,577																										4,577
2003	46	408	1,451	2,373	2,959	3,353	3,685	3,988	4,164	4,284	4,381																											4,381
2004	37	513	1,637	2,577	3,144	3,548	3,926	4,220	4,407	4,531																												4,531
2005	56	609	1,873	2,746	3,321	3,739	4,088	4,388	4,551																													4,551
2006	66	611	1,978	2,993	3,591	4,019	4,423	4,704																														4,704
2007	53	700	1,996	2,832	3,389	3,827	4,278																															4,278
2008	59	902	2,288	3,242	3,887	4,379																																4,379
2009	53	748	2,041	3,072	3,642																																	3,642
2010	47	648	1,923	2,810																																		2,810
2011	38	671	2,003																																			2,003
2012	35	640																																				640
2013	36																																					36

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					3,560	3,564	3,566	3,569	3,571	3,572	3,573	3,576	3,579	3,581	3,586	3,587						3,587
1983																				3,789	3,795	3,798	3,803	3,806	3,807	3,810	3,813	3,814	3,816	3,816	3,817							3,817
1984																			3,692	3,697	3,702	3,706	3,711	3,716	3,722	3,728	3,729	3,731	3,733	3,736								3,736
1985																		3,692	3,698	3,704	3,709	3,714	3,718	3,720	3,724	3,727	3,730	3,733	3,734									3,734
1986																	3,511	3,522	3,531	3,538	3,547	3,554	3,563	3,570	3,574	3,577	3,580	3,582										3,582
1987																3,481	3,498	3,509	3,520	3,529	3,538	3,545	3,553	3,563	3,568	3,571	3,575											3,575
1988															3,279	3,306	3,322	3,338	3,349	3,362	3,368	3,375	3,381	3,386	3,390	3,396												3,396
1989														3,181	3,207	3,225	3,247	3,265	3,279	3,289	3,297	3,303	3,310	3,314	3,318													3,318
1990													3,470	3,510	3,543	3,577	3,606	3,621	3,634	3,645	3,655	3,662	3,670	3,676														3,676
1991												3,437	3,479	3,518	3,551	3,586	3,609	3,630	3,644	3,656	3,668	3,694	3,702															3,702
1992											3,238	3,292	3,332	3,366	3,403	3,431	3,452	3,469	3,484	3,499	3,506	3,517																3,517
1993										3,317	3,363	3,392	3,419	3,442	3,463	3,488	3,508	3,522	3,534	3,543	3,550																	3,550
1994									3,559	3,604	3,647	3,685	3,709	3,730	3,753	3,773	3,791	3,812	3,820	3,829																		3,829
1995								3,468	3,513	3,575	3,627	3,650	3,688	3,719	3,745	3,764	3,784	3,799	3,810																			3,810
1996							3,617	3,652	3,705	3,757	3,797	3,826	3,852	3,880	3,911	3,934	3,967	3,980																				3,980
1997						3,482	3,532	3,601	3,663	3,719	3,763	3,812	3,860	3,899	3,945	3,980	4,000																					4,000
1998					3,646	3,717	3,774	3,833	3,887	3,947	4,002	4,026	4,049	4,097	4,118	4,145																						4,145
1999				3,668	3,713	3,807	3,872	3,901	3,980	4,033	4,075	4,120	4,184	4,247	4,269																							4,269
2000			3,801	3,788	3,920	4,013	4,092	4,162	4,269	4,329	4,373	4,405	4,458	4,492																								4,492
2001		7,303	3,757	3,910	4,076	4,130	4,211	4,272	4,366	4,424	4,486	4,550	4,594																									4,594
2002	19,852	8,566	3,968	4,014	4,133	4,269	4,356	4,343	4,425	4,519	4,581	4,643																										4,643
2003	17,801	7,967	3,901	3,942	4,066	4,213	4,263	4,256	4,362	4,438	4,500																											4,500
2004	20,334	8,977	4,100	4,174	4,359	4,469	4,557	4,533	4,641	4,715																												4,715
2005	18,583	9,516	4,359	4,415	4,529	4,595	4,732	4,745	4,805																													4,805
2006	17,144	7,378	4,408	4,635	4,744	4,943	5,131	5,079																														5,079
2007	18,799	5,713	4,219	4,457	4,730	4,924	4,927																															4,927
2008	17,464	5,835	4,740	5,046	5,317	5,424																																5,424
2009	15,922	5,400	4,474	4,910	5,064																																	5,064
2010	15,033	5,414	4,316	4,521																																		4,521
2011	6,581	5,512	4,519																																			4,519
2012	7,758	5,558																																				5,558
2013	16,215																																					16,215

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	(0)	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												1	0	0	0	0	0	0	0	0	0	0	0															-
1992											1	0	0	0	0	0	0	0	0	(0)	0	0																-
1993										1	1	0	0	0	0	0	0	0	0	0	0																	-
1994									1	1	1	0	0	0	0	0	0	0	0	0																		-
1995								3	1	1	1	1	0	0	0	0	0	0	0																			-
1996							4	3	1	1	1	0	0	0	0	0	0	0																				-
1997						6	4	3	1	1	1	0	0	1	0	0	0																					-
1998					10	5	4	3	1	1	1	0	0	0	0	0																						0
1999				27	9	5	3	3	1	1	0	0	0	0	0																							-
2000			61	24	10	5	4	3	1	1	1	0	0	0																								0
2001		1,188	55	25	10	5	4	2	1	0	0	(0)	0																									0
2002	11,823	1,237	56	24	10	5	4	2	2	2	0	0																										0
2003	9,588	1,143	49	23	9	5	3	3	1	0	0																											0
2004	11,992	1,052	46	22	9	4	1	0	0	0																												0
2005	9,171	1,023	44	20	4	2	2	1	1																													1
2006	7,723	805	45	17	8	3	1	0																														0
2007	9,249	543	54	18	7	2	1																															1
2008	8,602	432	74	13	8	3																																3
2009	6,978	307	28	6	5																																	5
2010	6,721	192	18	14																																		14
2011	1,162	55	22																																			22
2012	2,895	284																																				284
2013	6,316																																					6,316

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982	0.63%	1.55%	1.64%	1.69%	1.71%	1.75%	1.78%	1.80%	1.81%	1.82%	1.82%	1.83%	1.83%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%						81,686,001
1983	0.62%	1.67%	1.78%	1.83%	1.87%	1.92%	1.96%	1.98%	1.99%	2.00%	2.00%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%							79,648,938
1984	0.78%	1.98%	2.11%	2.18%	2.24%	2.31%	2.36%	2.38%	2.40%	2.41%	2.42%	2.42%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%	2.43%								82,134,435
1985	0.80%	2.04%	2.20%	2.29%	2.37%	2.45%	2.49%	2.52%	2.54%	2.56%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%									85,578,631
1986	0.76%	1.98%	2.14%	2.24%	2.32%	2.37%	2.42%	2.45%	2.49%	2.51%	2.51%	2.52%	2.52%	2.52%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%										89,545,683
1987	0.76%	2.04%	2.22%	2.33%	2.40%	2.46%	2.51%	2.56%	2.59%	2.61%	2.62%	2.63%	2.63%	2.63%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%											92,902,249
1988	0.82%	2.08%	2.26%	2.38%	2.45%	2.52%	2.60%	2.63%	2.66%	2.67%	2.68%	2.68%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%	2.69%												95,580,917
1989	0.79%	2.05%	2.24%	2.35%	2.44%	2.53%	2.58%	2.61%	2.63%	2.64%	2.65%	2.65%	2.65%	2.65%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%	2.66%													99,591,072
1990	0.79%	2.02%	2.20%	2.32%	2.42%	2.48%	2.52%	2.55%	2.56%	2.57%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%														101,254,967
1991	0.72%	1.80%	1.99%	2.13%	2.20%	2.24%	2.27%	2.29%	2.30%	2.31%	2.31%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%	2.32%															100,654,884
1992	0.66%	1.77%	2.00%	2.10%	2.16%	2.19%	2.21%	2.23%	2.23%	2.24%	2.24%	2.24%	2.24%	2.24%	2.24%	2.24%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%																99,199,664
1993	0.01%	0.06%	0.49%	1.17%	1.52%	1.73%	1.87%	1.97%	2.02%	2.05%	2.07%	2.09%	2.10%	2.11%	2.11%	2.12%	2.12%	2.12%	2.12%	2.12%	2.12%																	101,763,581
1994	0.01%	0.07%	0.60%	1.21%	1.51%	1.70%	1.84%	1.94%	1.99%	2.02%	2.04%	2.06%	2.09%	2.10%	2.10%	2.11%	2.11%	2.11%	2.11%	2.11%																		103,144,617
1995	0.01%	0.08%	0.63%	1.11%	1.38%	1.55%	1.67%	1.75%	1.80%	1.83%	1.85%	1.89%	1.91%	1.91%	1.92%	1.92%	1.92%	1.92%	1.92%																			105,860,639
1996	0.01%	0.07%	0.54%	1.02%	1.27%	1.42%	1.53%	1.61%	1.65%	1.68%	1.71%	1.74%	1.75%	1.75%	1.76%	1.76%	1.76%	1.76%																				107,011,928
1997	0.01%	0.07%	0.54%	0.95%	1.16%	1.30%	1.40%	1.48%	1.52%	1.56%	1.60%	1.61%	1.62%	1.63%	1.63%	1.63%	1.63%																					109,565,780
1998	0.01%	0.08%	0.57%	0.96%	1.17%	1.31%	1.40%	1.47%	1.53%	1.57%	1.59%	1.61%	1.62%	1.62%	1.62%	1.63%																						109,703,410
1999	0.01%	0.08%	0.59%	0.97%	1.18%	1.31%	1.42%	1.52%	1.57%	1.60%	1.63%	1.65%	1.66%	1.67%	1.67%																							111,784,761
2000	0.01%	0.09%	0.63%	1.01%	1.20%	1.34%	1.46%	1.57%	1.61%	1.63%	1.66%	1.68%	1.69%	1.70%																								113,612,761
2001	0.01%	0.10%	0.59%	0.91%	1.10%	1.24%	1.38%	1.44%	1.48%	1.51%	1.52%	1.54%	1.55%																									112,872,903
2002	0.01%	0.09%	0.59%	0.93%	1.16%	1.29%	1.38%	1.49%	1.53%	1.55%	1.56%	1.58%																										111,762,597
2003	0.01%	0.09%	0.60%	0.96%	1.15%	1.26%	1.37%	1.48%	1.51%	1.53%	1.54%																											109,823,635
2004	0.01%	0.10%	0.61%	0.94%	1.09%	1.20%	1.30%	1.41%	1.43%	1.45%																												108,674,619
2005	0.01%	0.10%	0.59%	0.85%	1.00%	1.11%	1.18%	1.26%	1.29%																													108,922,029
2006	0.01%	0.11%	0.54%	0.77%	0.90%	0.97%	1.03%	1.10%																														109,940,677
2007	0.01%	0.17%	0.59%	0.78%	0.88%	0.95%	1.07%																															109,685,990
2008	0.01%	0.19%	0.55%	0.72%	0.82%	0.90%																																107,266,594
2009	0.01%	0.14%	0.43%	0.58%	0.67%																																	99,469,136
2010	0.01%	0.12%	0.44%	0.61%																																		97,450,013
2011	0.01%	0.11%	0.41%																																			98,646,157
2012	0.01%	0.11%																																				99,964,519
2013	0.00%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	7	60	389	797	493	351	297	280	233	162	153	106	68	61	42	20	13	11	6	5	5	4	2	3	2	1	2	3	2	3	5	1						15,022
1983	8	66	437	908	498	363	325	294	219	186	136	110	74	59	27	22	21	13	9	10	6	4	5	3	2	3	3	1	2	1	0							16,055
1984	8	68	477	847	480	381	329	269	254	177	123	94	70	38	24	17	13	12	10	5	5	5	5	5	6	6	2	1	3	3								19,959
1985	8	59	417	808	559	394	309	336	254	169	122	94	56	32	26	19	18	10	6	6	6	5	4	3	4	3	3	3	2									22,032
1986	7	55	312	856	522	354	361	289	208	165	145	85	50	43	26	19	11	11	9	7	9	7	9	6	5	3	3	2										22,636
1987	9	69	318	835	513	396	336	272	207	174	120	80	58	39	28	23	17	12	12	10	9	7	9	10	4	4	4											24,525
1988	9	66	290	716	508	443	328	278	213	123	98	80	56	41	26	27	16	17	11	13	6	7	6	6	4	7												25,731
1989	9	69	234	643	646	397	339	286	180	117	95	71	48	41	27	20	21	19	14	10	8	7	7	4	4													26,480
1990	16	114	528	768	515	395	367	252	177	128	87	66	50	41	34	34	29	15	14	11	10	7	9	6														26,167
1991	20	185	541	678	582	469	308	235	158	105	79	66	45	41	34	35	23	22	14	12	12	27	9															23,385
1992	19	179	483	751	613	363	275	219	146	94	84	57	42	35	38	28	21	17	15	15	9	12																22,306
1993	27	214	570	839	502	347	271	199	125	109	82	54	45	34	26	31	24	17	14	9	8																	21,601
1994	35	275	708	818	519	360	289	194	152	100	76	70	72	35	32	26	21	22	11	10																		21,794
1995	34	337	727	784	505	331	246	187	130	116	84	104	62	42	34	24	24	18	15																			20,383
1996	53	324	763	847	517	351	273	205	136	103	112	82	52	39	38	27	36	16																				18,895
1997	48	328	782	800	465	338	268	219	153	144	127	80	67	52	54	42	26																					17,932
1998	54	391	861	777	516	370	260	227	183	150	105	80	40	55	27	34																						17,899
1999	52	352	884	809	513	367	297	249	209	114	120	96	84	76	30																							18,758
2000	45	357	970	847	524	396	365	311	207	118	117	86	74	46																								19,407
2001	44	334	1,013	868	608	408	440	230	182	146	98	118	63																									17,621
2002	34	390	1,005	875	669	468	308	290	183	142	100	113																										17,937
2003	46	362	1,043	921	587	394	332	303	176	120	97																											17,382
2004	37	476	1,125	939	567	405	378	294	187	124																												16,409
2005	56	553	1,264	872	575	418	349	300	163																													14,862
2006	66	545	1,367	1,015	598	428	403	282																														13,086
2007	53	646	1,296	836	557	438	451																															13,464
2008	59	842	1,386	954	645	493																																11,974
2009	53	695	1,293	1,031	570																																	9,245
2010	47	601	1,275	887																																		9,541
2011	38	633	1,332																																			9,168
2012	35	605																																				9,105
2013	36																																					9,173
																																						579,131

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	8.089	6.514	2.050	0.618	0.711	0.846	0.943	0.832	0.694	0.947	0.695	0.640	0.895	0.681	0.487	0.663	0.804	0.568	0.866	1.017	0.669	0.638	1.131	0.879	0.527	1.316	1.764	0.869	1.230	1.536	0.185							
1983	8.060	6.579	2.079	0.548	0.730	0.894	0.904	0.745	0.852	0.732	0.809	0.669	0.805	0.458	0.818	0.935	0.623	0.710	1.137	0.548	0.632	1.339	0.617	0.595	1.643	0.865	0.452	1.707	0.276	0.864								
1984	8.429	6.978	1.775	0.567	0.794	0.863	0.819	0.943	0.696	0.694	0.767	0.742	0.541	0.628	0.711	0.755	0.966	0.823	0.518	0.939	0.925	1.081	0.937	1.300	0.986	0.262	0.915	1.941	1.264									
1985	7.591	7.011	1.937	0.692	0.705	0.786	1.085	0.756	0.664	0.721	0.777	0.597	0.571	0.818	0.715	0.931	0.581	0.574	0.984	1.003	0.850	0.748	0.801	1.242	0.798	1.093	0.951	0.497										
1986	8.334	5.669	2.740	0.611	0.678	1.020	0.800	0.720	0.795	0.874	0.586	0.590	0.868	0.602	0.719	0.580	1.027	0.820	0.798	1.223	0.823	1.279	0.662	0.736	0.651	1.169	0.605											
1987	7.555	4.621	2.624	0.615	0.771	0.848	0.811	0.758	0.842	0.691	0.669	0.718	0.670	0.722	0.822	0.760	0.690	0.965	0.839	0.905	0.825	1.171	1.183	0.438	0.893	1.119												
1988	7.572	4.410	2.470	0.711	0.872	0.740	0.849	0.767	0.576	0.801	0.814	0.702	0.733	0.630	1.031	0.607	1.036	0.636	1.231	0.480	1.134	0.831	0.993	0.609	1.973													
1989	7.600	3.398	2.749	1.005	0.614	0.853	0.844	0.629	0.649	0.816	0.745	0.675	0.848	0.675	0.718	1.089	0.882	0.737	0.692	0.861	0.788	1.028	0.641	1.041														
1990	7.092	4.644	1.454	0.671	0.768	0.928	0.686	0.704	0.725	0.675	0.763	0.751	0.820	0.841	0.990	0.850	0.526	0.890	0.809	0.925	0.718	1.290	0.654															
1991	9.246	2.923	1.253	0.858	0.807	0.655	0.765	0.673	0.661	0.754	0.833	0.689	0.897	0.845	1.007	0.675	0.934	0.630	0.884	1.027	2.157	0.333																
1992	9.216	2.693	1.554	0.817	0.592	0.757	0.796	0.669	0.641	0.891	0.680	0.733	0.849	1.067	0.740	0.762	0.818	0.869	0.983	0.624	1.325																	
1993	7.813	2.666	1.471	0.598	0.691	0.782	0.735	0.625	0.870	0.756	0.654	0.834	0.758	0.778	1.168	0.770	0.701	0.861	0.650	0.900																		
1994	7.834	2.570	1.155	0.634	0.694	0.803	0.673	0.783	0.659	0.760	0.911	1.033	0.494	0.892	0.821	0.816	1.049	0.486	0.968																			
1995	10.006	2.156	1.078	0.644	0.657	0.742	0.762	0.694	0.890	0.730	1.234	0.597	0.672	0.818	0.714	0.982	0.740	0.856																				
1996	6.116	2.354	1.111	0.610	0.680	0.777	0.750	0.666	0.756	1.088	0.730	0.630	0.763	0.974	0.711	1.335	0.449																					
1997	6.887	2.388	1.023	0.581	0.728	0.792	0.819	0.697	0.942	0.881	0.633	0.836	0.776	1.036	0.774	0.627																						
1998	7.244	2.200	0.903	0.664	0.717	0.703	0.871	0.805	0.824	0.700	0.756	0.507	1.370	0.495	1.259																							
1999	6.809	2.515	0.915	0.634	0.715	0.809	0.839	0.839	0.545	1.053	0.802	0.871	0.901	0.400																								
2000	7.886	2.718	0.873	0.618	0.757	0.922	0.850	0.665	0.573	0.992	0.730	0.857	0.622																									
2001	7.586	3.036	0.857	0.701	0.671	1.079	0.524	0.788	0.803	0.670	1.203	0.538																										
2002	11.609	2.580	0.870	0.764	0.700	0.658	0.943	0.632	0.776	0.698	1.131																											
2003	7.810	2.885	0.883	0.637	0.671	0.843	0.912	0.582	0.684	0.806																												
2004	12.821	2.363	0.835	0.603	0.714	0.934	0.778	0.635	0.664																													
2005	9.930	2.285	0.690	0.659	0.728	0.835	0.858	0.543																														
2006	8.323	2.508	0.742	0.589	0.716	0.942	0.698																															
2007	12.151	2.006	0.645	0.667	0.787	1.028																																
2008	14.228	1.645	0.688	0.676	0.764																																	
2009	13.061	1.861	0.797	0.553																																		
2010	12.775	2.121	0.696																																			
2011	16.735	2.104																																				
2012	17.158																																					
3 Yr Avg	15.556	2.028	0.727	0.632	0.756	0.935	0.778	0.587	0.708	0.725	1.022	0.755	0.965	0.643	0.915	0.982	0.746	0.734	0.867	0.850	1.400	0.883	0.763	0.696	1.172	1.127	0.824	1.381	0.924	1.200	0.185							
5 Yr Avg	14.791	1.947	0.714	0.629	0.742	0.916	0.838	0.636	0.700	0.844	0.924	0.722	0.887	0.744	0.856	0.906	0.751	0.740	0.859	0.867	1.224	0.930	0.827	0.813	1.060	0.902	0.937	1.253	0.924	1.200	0.185							
10 Yr Avg	12.499	2.236	0.770	0.647	0.722	0.875	0.809	0.685	0.746	0.838	0.878	0.744	0.810	0.814	0.890	0.851	0.783	0.775	0.884	0.889	1.018	0.974	0.847	0.855	1.067	0.971	0.937	1.253	0.924	1.200	0.185							
3 Yr Wtd	15.308	2.021	0.727	0.628	0.755	0.937	0.774	0.586	0.708	0.720	1.004	0.736	0.893	0.610	0.865	0.926	0.691	0.712	0.860	0.829	1.458	0.616	0.742	0.616	1.113	1.126	0.797	1.112	0.982	1.433	0.185							
5 Yr Wtd	14.519	1.926	0.714	0.625	0.742	0.918	0.829	0.628	0.697	0.829	0.911	0.714	0.847	0.697	0.829	0.875	0.714	0.722	0.855	0.853	1.294	0.717	0.817	0.704	1.027	0.812	0.850	1.031	0.982	1.433	0.185							
10 Yr Wtd	12.151	2.157	0.762	0.644	0.722	0.876	0.795	0.677	0.733	0.826	0.863	0.727	0.782	0.774	0.870	0.828	0.749	0.754	0.870	0.849	1.089	0.817	0.822	0.776	1.025	0.842	0.850	1.031	0.982	1.433	0.185							
Prior	13.000	2.000	0.712	0.637	0.723	0.838	0.784	0.655	0.670	0.805	0.810	0.747	0.866	0.828	0.814	0.928	0.844	0.724	0.805	0.765	1.198	1.123	0.859	0.747	0.914	0.773	0.947	1.332	0.805	1.536								
Selected	14.519	1.926	0.714	0.625	0.742	0.918	0.829	0.628	0.697	0.829	0.911	0.714	0.847	0.697	0.829	0.875	0.714	0.722	0.855	0.853	1.294	0.717	0.817	0.704	1.027	0.812	0.850	1.031	0.982	1.433	0.185							1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.073	0.590	3.841	7.874	4.869	3.462	2.930	2.764	2.300	1.596	1.511	1.051	0.672	0.602	0.410	0.200	0.132	0.107	0.060	0.052	0.053	0.036	0.023	0.026	0.023	0.012	0.016	0.028	0.024	0.029	0.045	0.008						
1983	0.075	0.607	3.994	8.303	4.551	3.321	2.970	2.686	2.000	1.704	1.247	1.009	0.675	0.543	0.249	0.203	0.190	0.118	0.084	0.096	0.052	0.033	0.044	0.027	0.016	0.027	0.023	0.010	0.018	0.005	0.004							
1984	0.071	0.601	4.193	7.441	4.219	3.351	2.891	2.367	2.232	1.554	1.079	0.827	0.614	0.332	0.209	0.148	0.112	0.108	0.089	0.046	0.043	0.040	0.043	0.041	0.053	0.052	0.014	0.012	0.024	0.031								
1985	0.065	0.495	3.468	6.717	4.646	3.275	2.573	2.793	2.113	1.402	1.011	0.785	0.469	0.267	0.219	0.157	0.146	0.085	0.049	0.048	0.048	0.041	0.030	0.024	0.030	0.024	0.026	0.025	0.012									
1986	0.052	0.431	2.443	6.694	4.087	2.770	2.825	2.261	1.629	1.295	1.132	0.664	0.391	0.340	0.205	0.147	0.085	0.088	0.072	0.057	0.070	0.058	0.074	0.049	0.036	0.023	0.027	0.017										
1987	0.064	0.487	2.250	5.905	3.633	2.800	2.375	1.927	1.462	1.231	0.851	0.569	0.408	0.274	0.197	0.162	0.123	0.085	0.082	0.069	0.062	0.051	0.060	0.071	0.031	0.028	0.031											
1988	0.059	0.449	1.981	4.892	3.476	3.030	2.241	1.903	1.459	0.840	0.673	0.548	0.385	0.282	0.178	0.183	0.111	0.115	0.073	0.090	0.043	0.049	0.041	0.040	0.025	0.049												
1989	0.059	0.449	1.526	4.195	4.216	2.590	2.210	1.866	1.174	0.762	0.622	0.463	0.313	0.265	0.179	0.129	0.140	0.123	0.091	0.063	0.054	0.043	0.044	0.028	0.029													
1990	0.087	0.617	2.865	4.167	2.795	2.145	1.991	1.366	0.962	0.697	0.471	0.359	0.270	0.221	0.186	0.184	0.157	0.082	0.073	0.059	0.055	0.039	0.051	0.033														
1991	0.095	0.876	2.560	3.206	2.752	2.220	1.455	1.113	0.749	0.495	0.373	0.311	0.214	0.192	0.162	0.163	0.110	0.103	0.065	0.057	0.059	0.127	0.042															
1992	0.090	0.834	2.246	3.490	2.850	1.686	1.276	1.015	0.680	0.436	0.388	0.264	0.193	0.164	0.175	0.130	0.099	0.081	0.070	0.069	0.043	0.057																
1993	0.120	0.939	2.505	3.685	2.204	1.524	1.191	0.876	0.548	0.476	0.360	0.235	0.196	0.149	0.116	0.135	0.104	0.073	0.063	0.041	0.037																	
1994	0.135	1.060	2.724	3.148	1.997	1.386	1.112	0.748	0.586	0.386	0.294	0.268	0.277	0.137	0.122	0.100	0.082	0.086	0.042	0.040																		
1995	0.128	1.282	2.765	2.980	1.918	1.260	0.934	0.712	0.495	0.440	0.321	0.396	0.236	0.159	0.130	0.093	0.091	0.067	0.058																			
1996	0.194	1.189	2.800	3.109	1.895	1.288	1.001	0.750	0.500	0.378	0.411	0.300	0.189	0.144	0.141	0.100	0.133	0.060																				
1997	0.172	1.185	2.831	2.895	1.681	1.224	0.969	0.793	0.553	0.521	0.459	0.291	0.243	0.189	0.195	0.151	0.095																					
1998	0.185	1.338	2.944	2.659	1.766	1.267	0.890	0.776	0.625	0.515	0.360	0.272	0.138	0.189	0.094	0.118																						
1999	0.176	1.197	3.012	2.755	1.747	1.249	1.010	0.848	0.712	0.388	0.409	0.328	0.285	0.257	0.103																							
2000	0.147	1.156	3.142	2.744	1.696	1.284	1.184	1.006	0.669	0.384	0.380	0.278	0.238	0.148																								
2001	0.141	1.070	3.250	2.785	1.951	1.309	1.413	0.740	0.583	0.468	0.314	0.378	0.203																									
2002	0.104	1.204	3.106	2.704	2.066	1.447	0.952	0.897	0.567	0.440	0.307	0.348																										
2003	0.144	1.128	3.255	2.875	1.830	1.228	1.035	0.944	0.549	0.376	0.303																											
2004	0.110	1.407	3.324	2.777	1.676	1.196	1.117	0.869	0.552	0.367																												
2005	0.162	1.604	3.665	2.529	1.666	1.213	1.013	0.869	0.472																													
2006	0.187	1.557	3.905	2.899	1.708	1.222	1.152	0.804																														
2007	0.146	1.780	3.570	2.302	1.534	1.207	1.241																															
2008	0.159	2.259	3.718	2.559	1.729	1.321																																
2009	0.140	1.824	3.394	2.707	1.496																																	
2010	0.122	1.562	3.313	2.306																																		
2011	0.097	1.629	3.428																																			
2012	0.088	1.507																																				
2013	0.086																																					0
3 Yr Avg	0.090	1.566	3.378	2.524	1.587	1.250	1.135	0.847	0.524	0.394	0.308	0.334	0.242	0.198	0.131	0.123	0.106	0.071	0.054	0.050	0.046	0.074	0.046	0.034	0.028	0.033	0.028	0.018	0.018	0.022	0.025	0.008						
5 Yr Avg	0.107	1.756	3.484	2.554	1.627	1.232	1.112	0.877	0.545	0.407	0.343	0.321	0.222	0.185	0.132	0.112	0.101	0.073	0.059	0.053	0.050	0.063	0.048	0.044	0.030	0.035	0.024	0.018	0.020	0.022	0.025	0.008						
10 Yr Avg	0.130	1.626	3.468	2.644	1.735	1.268	1.101	0.855	0.578	0.428	0.356	0.309	0.220	0.173	0.142	0.130	0.112	0.088	0.069	0.059	0.051	0.054	0.045	0.038	0.030	0.031	0.023	0.018	0.020	0.022	0.025							
Selected	0.130	1.626	3.468	2.644	1.735	1.268	1.101	0.855	0.578	0.428	0.356	0.309	0.220	0.173	0.142	0.130	0.112	0.088	0.069	0.059	0.051	0.054	0.045	0.038	0.030	0.031	0.023	0.018	0.020	0.022	0.025	0.008						
Cumulative	15.855	15.726	14.100	10.632	7.988	6.253	4.985	3.884	3.030	2.452	2.024	1.668	1.359	1.139	0.966	0.824	0.693	0.581	0.494	0.425	0.365	0.314	0.260	0.215	0.177	0.146	0.116	0.093	0.074	0.055	0.033	0.008	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	452	(1)
15 times 3 Year Average Annual Payments	678	(2)
Incremental Development Method	101	(3)
'03 to '11 Exponential Curve Fit	399	(4)
'03 to '12 Exponential Curve Fit	671	(5)
'04 to '13 Exponential Curve Fit	186	(6)
'05 to '13 Exponential Curve Fit	144	(7)
Selected Unpaid Loss as of 6/30/2013	300	(8)
Actual FY 2013 Payments	17	(9)
Actual FY 2012 Payments	73	(10)
Actual FY 2011 Payments	46	(11)
Actual FY 2010 Payments	39	(12)
Unpaid Loss as of 6/30/2009	474	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $45
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $45
(3) SECTION 1, EXHIBIT 6, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 6, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 6, SHEET 46
(13) = SUM (8) THROUGH (12)

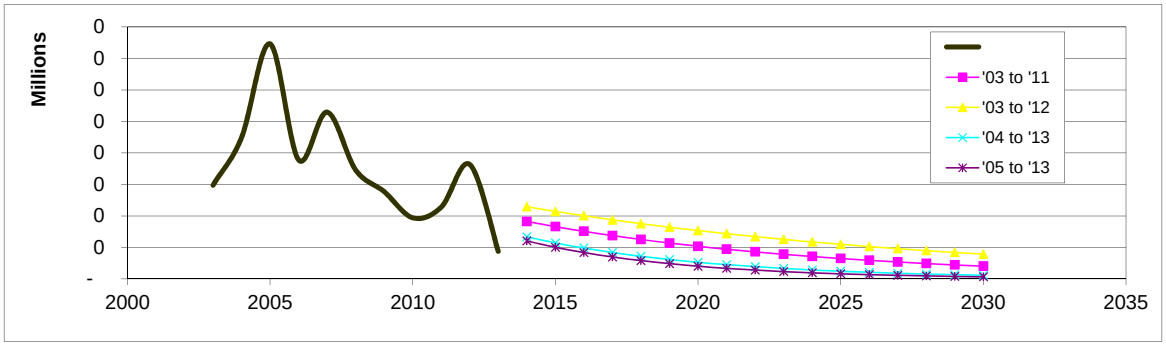
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '11 CURVE FIT	'03 to '12 CURVE FIT	'04 to '13 CURVE FIT	'05 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	59				
2004	90				
2005	149				
2006	76				
2007	106				
2008	69				
2009	55				
2010	39				
2011	46				
2012	73				
2013	17				
2014		36	46	27	24
2015		33	43	23	20
2016		30	40	20	17
2017		27	37	17	14
2018		25	35	14	12
2019		23	33	12	10
2020		21	31	11	8
2021		19	29	9	7
2022		17	27	8	6
2023		16	25	7	5
2024		14	23	6	4
2025		13	22	5	3
2026		12	21	4	3
2027		11	19	4	2
2028		10	18	3	2
2029		9	17	3	2
2030		8	16	2	1

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '11 CURVE FIT	'03 to '12 CURVE FIT	'04 to '13 CURVE FIT	'05 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	7	15	2	1
2032	7	14	2	1
2033	6	13	1	1
2034	6	12	1	1
2035	5	11	1	1
2036	5	11	1	0
2037	4	10	1	0
2038	4	9	1	0
2039	3	9	1	0
2040	3	8	0	0
2041	3	8	0	0
2042	3	7	0	0
2043	2	7	0	0
2044	2	6	0	0
2045	2	6	0	0
2046	2	5	0	0
2047	2	5	0	0
2048	1	5	0	0
2049	1	4	0	0
2050	1	4	0	0
2051	1	4	0	0
2052	1	4	0	0
2053	1	3	0	0
2054	1	3	0	0
2055	1	3	0	0
2056	1	3	0	0
2057	1	3	0	0
Total	399	671	186	144



(1) SECTION 1, EXHIBIT 6, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	1.673	1.67	-	-	-
1954	714	0.470	1.26	-	-	-
1955	702	0.478	1.08	-	-	-
1956	690	0.486	1.01	-	-	-
1957	678	0.495	0.99	-	-	-
1958	666	0.501	1.00	1	1	1
1959	654	0.509	1.02	0	0	1
1960	642	0.532	1.07	0	0	1
1961	630	0.533	1.10	-	-	1
1962	618	0.519	1.09	0	0	1
1963	606	0.542	1.13	0	0	1
1964	594	0.545	1.16	1	2	3
1965	582	0.560	1.21	1	1	3
1966	570	0.634	1.40	0	0	3
1967	558	0.756	1.81	1	2	6
1968	546	0.771	2.17	1	2	7
1969	534	0.857	2.72	1	3	10
1970	522	0.903	3.36	1	3	13
1971	510	0.832	3.62	5	17	30
1972	498	0.783	3.62	1	4	34
1973	486	0.835	3.86	5	20	54
1974	474	0.814	3.96	5	21	75
1975	462	0.797	3.95	3	12	86
1976	450	0.872	4.32	3	15	101
TOTAL				29	101	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 6, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 6, SHEET 42
(4) SECTION 1, EXHIBIT 6, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
1.673	0.786	0.376	0.183	0.090	0.045	0.023	0.012	0.007	0.003	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.470	0.225	0.109	0.054	0.027	0.014	0.007	0.004	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		0.478	0.233	0.115	0.058	0.029	0.016	0.008	0.004	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			0.486	0.241	0.121	0.061	0.033	0.017	0.009	0.005	0.003	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				0.495	0.248	0.126	0.067	0.036	0.019	0.010	0.005	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
					0.501	0.255	0.136	0.072	0.037	0.020	0.011	0.006	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001
						0.509	0.271	0.144	0.075	0.041	0.022	0.012	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.002	0.001	0.001
							0.532	0.283	0.147	0.080	0.043	0.024	0.015	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.002	0.002
								0.533	0.276	0.150	0.082	0.046	0.029	0.022	0.017	0.014	0.013	0.011	0.009	0.007	0.006	0.005	0.004
									0.519	0.281	0.153	0.086	0.054	0.041	0.032	0.027	0.025	0.020	0.016	0.013	0.011	0.009	0.008
										0.542	0.295	0.165	0.105	0.079	0.061	0.052	0.047	0.039	0.031	0.026	0.021	0.017	0.015
											0.545	0.305	0.193	0.146	0.113	0.097	0.087	0.073	0.057	0.047	0.039	0.031	0.027
												0.560	0.355	0.268	0.207	0.177	0.160	0.133	0.104	0.087	0.071	0.057	0.049
													0.634	0.479	0.370	0.317	0.286	0.238	0.186	0.156	0.127	0.101	0.088
														0.756	0.583	0.500	0.451	0.375	0.294	0.246	0.200	0.159	0.139
															0.771	0.661	0.597	0.497	0.389	0.325	0.265	0.211	0.184
																0.857	0.774	0.644	0.504	0.421	0.343	0.273	0.239
																	0.903	0.751	0.588	0.491	0.400	0.319	0.278
																		0.832	0.651	0.544	0.443	0.353	0.308
																			0.783	0.654	0.533	0.425	0.370
																				0.835	0.680	0.543	0.473
																					0.814	0.649	0.566
																						0.797	0.696
																							0.872
1.673	1.256	1.079	1.011	0.995	1.000	1.017	1.073	1.105	1.092	1.134	1.163	1.211	1.401	1.815	2.171	2.718	3.359	3.625	3.621	3.860	3.958	3.954	4.321

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.872 means that the expected payments from 6/30/13-14 are 0.872 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.696 means that the expected payments from 6/30/14-15 are 0.696 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 6, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	15.400	-			15.400		135.650		10.702	5,589.110	135.748
18	1.5	2.950	3.477	1.570	6.621	2.950	2.085	8.808	16.015	4.068	35.909	8.815
30	2.5	1.500	2.106	1.312	2.204	1.500	0.756	2.986	4.606	2.591	5.423	2.988
42	3.5	1.200	1.320	1.196	1.436	1.200	0.600	1.991	2.187	1.975	2.461	1.992
54	4.5	1.130	1.141	1.132	1.204	1.130	0.780	1.659	1.656	1.651	1.714	1.660
66	5.5	1.105	1.091	1.093	1.112	1.105	0.913	1.468	1.452	1.458	1.423	1.469
78	6.5	1.075	1.072	1.068	1.067	1.075	0.789	1.329	1.331	1.334	1.280	1.329
90	7.5	1.047	1.053	1.050	1.044	1.047	0.674	1.236	1.241	1.249	1.200	1.237
102	8.5	1.033	1.035	1.038	1.030	1.033	0.735	1.180	1.179	1.190	1.149	1.181
114	9.5	1.027	1.025	1.029	1.021	1.027	0.847	1.143	1.139	1.147	1.116	1.143
126	10.5	1.024	1.021	1.022	1.016	1.024	0.893	1.113	1.112	1.115	1.092	1.113
138	11.5	1.017	1.018	1.017	1.012	1.017	0.739	1.087	1.089	1.090	1.075	1.088
150	12.5	1.013	1.012	1.014	1.009	1.013	0.806	1.069	1.070	1.072	1.063	1.070
162	13.5	1.009	1.011	1.011	1.007	1.009	0.701	1.055	1.057	1.057	1.053	1.055
174	14.5	1.008	1.007	1.009	1.006	1.008	0.866	1.045	1.046	1.046	1.045	1.046
186	15.5	1.007	1.006	1.007	1.005	1.007	0.884	1.037	1.038	1.037	1.039	1.037
198	16.5	1.005	1.006	1.005	1.004	1.005	0.700	1.029	1.032	1.030	1.034	1.030
210	17.5	1.004	1.004	1.004	1.003	1.004	0.768	1.024	1.026	1.025	1.029	1.025
222	18.5	1.003	1.003	1.004	1.003	1.003	0.881	1.021	1.022	1.020	1.026	1.021
234	19.5	1.003	1.003	1.003	1.002	1.003	0.851	1.017	1.019	1.017	1.023	1.018
246	20.5	1.003	1.002	1.002	1.002	1.003	1.179	1.014	1.016	1.014	1.021	1.015
258	21.5	1.002	1.003	1.002	1.002	1.002	0.692	1.011	1.013	1.011	1.018	1.012
270	22.5	1.002	1.002	1.002	1.002	1.002	0.829	1.009	1.010	1.009	1.017	1.010
282	23.5	1.001	1.002	1.001	1.001	1.001	0.648	1.007	1.009	1.008	1.015	1.008
294	24.5	1.001	1.001	1.001	1.001	1.001	0.924	1.006	1.007	1.007	1.013	1.006
306	25.5	1.001	1.001	1.001	1.001	1.001	0.781	1.005	1.006	1.005	1.012	1.005
318	26.5	1.001	1.001	1.001	1.001	1.001	0.654	1.004	1.005	1.005	1.011	1.004
330	27.5	1.001	1.001	1.001	1.001	1.001	1.020	1.003	1.004	1.004	1.010	1.004
342	28.5	1.001	1.001	1.001	1.001	1.001	1.033	1.003	1.003	1.003	1.009	1.003
354	29.5	1.000	1.001	1.000	1.001	1.000	0.829	1.002	1.003	1.003	1.009	1.003
366	30.5	1.000	1.000	1.000	1.001	1.000	0.831	1.001	1.002	1.002	1.008	1.002
378	31.5	1.000	1.000	1.000	1.001	1.000	0.727	1.001	1.002	1.002	1.007	1.002
390	32.5	1.000	1.000	1.000	1.001	1.000	1.126	1.001	1.002	1.002	1.007	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	0.385	1.000	1.001	1.001	1.006	1.001
414	34.5	1.000	1.000	1.000	1.000	1.000	1.292	1.000	1.001	1.001	1.006	1.001
426	35.5	1.000	1.000	1.000	1.000	1.000	0.885	1.0001	1.001	1.001	1.005	1.001
438	36.5		1.000	1.000	1.000	1.000	0.920		1.001	1.001	1.005	1.001
450	37.5		1.000	1.000	1.000	1.000	0.872		1.001	1.001	1.004	1.0006
462	38.5		1.000	1.000	1.000	1.000	0.797		1.000	1.001	1.004	1.000
474	39.5		1.000	1.000	1.000	1.000	0.814		1.000	1.001	1.004	1.000
486	40.5		1.000	1.000	1.000	1.000	0.835		1.000	1.000	1.003	1.000
498	41.5		1.000	1.000	1.000	1.000	0.783		1.000	1.000	1.003	1.000
510	42.5		1.000	1.000	1.000	1.000	0.832		1.000	1.000	1.003	1.000
522	43.5		1.000	1.000	1.000	1.000	0.903		1.000	1.000	1.003	1.000
534	44.5		1.000	1.000	1.000	1.000	0.857		1.000	1.000	1.002	1.000
546	45.5		1.000	1.000	1.000	1.000	0.771		1.000	1.000	1.002	1.000
558	46.5		1.000	1.000	1.000	1.000	0.756		1.000	1.000	1.002	1.000
570	47.5		1.000	1.000	1.000	1.000	0.634		1.000	1.000	1.002	1.000
582	48.5		1.000	1.000	1.000	1.000	0.560		1.000	1.000	1.002	1.000
594	49.5		1.000	1.000	1.000	1.000	0.545		1.000	1.000	1.002	1.000
606	50.5		1.000	1.000	1.000	1.000	0.542		1.000	1.000	1.001	1.000
618	51.5		1.000	1.000	1.000	1.000	0.519		1.000	1.000	1.001	1.000
630	52.5		1.000	1.000	1.000	1.000	0.533		1.000	1.000	1.001	1.000
642	53.5		1.000	1.000	1.000	1.000	0.532		1.000	1.000	1.001	1.000
654	54.5		1.000	1.000	1.000	1.000	0.509		1.000	1.000	1.001	1.000
666	55.5		1.000	1.000	1.000	1.000	0.501		1.000	1.000	1.001	1.000
678	56.5		1.000	1.000	1.000	1.000	0.495		1.000	1.000	1.001	1.000
690	57.5		1.000	1.000	1.000	1.000	0.486		1.000	1.000	1.001	1.000
702	58.5		1.000	1.000	1.000	1.000	0.478		1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	0.470		1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	0.462		1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	0.454		1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	0.446		1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	0.762		1.000	1.000	1.000	1.000

60.5 TAIL DECAY 1.673 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 6, SHEET 44
(4) SECTION 1, EXHIBIT 6, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 6, SHEET 48
(5) SECTION 1, EXHIBIT 6, SHEET 44
(6) SECTION 1, EXHIBIT 6, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**31**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.997**
Inverse Power	**1.000**	**0.970**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.683				Slope=	-3.017			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.962				Intercept=	10.447			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	15.400	16.265	15.480	15.400	1.792	-2.701	-0.738	**2.631**	10.702	1.792	2.667	5.041	**155.649**	5589.110
2	18	2.950	2.887	2.783	2.950	2.890	-0.882	0.013	**1.570**	4.068	2.890	0.668	1.727	**6.621**	35.909
3	30	1.500	1.455	1.460	1.500	3.401	0.094	0.362	**1.312**	2.591	3.401	-0.693	0.185	**2.204**	5.423
4	42	1.200	1.194	1.199	1.200	3.738	0.583	0.592	**1.196**	1.975	3.738	-1.609	-0.830	**1.436**	2.461
5	54	1.130	1.125	1.126	1.130	3.989	0.771	0.764	**1.132**	1.651	3.989	-2.040	-1.588	**1.204**	1.714
6	66	1.105	1.104	1.103	1.105	4.190	0.856	0.901	**1.093**	1.458	4.190	-2.254	-2.194	**1.112**	1.423
7	78	1.075	1.071	1.075	1.075	4.357	0.979	1.015	**1.068**	1.334	4.357	-2.590	-2.698	**1.067**	1.280
8	90	1.047	1.042	1.043	1.047	4.500	1.133	1.113	**1.050**	1.249	4.500	-3.058	-3.129	**1.044**	1.200
9	102	1.033	1.030	1.031	1.033	4.625	1.237	1.199	**1.038**	1.190	4.625	-3.411	-3.507	**1.030**	1.149
10	114	1.027	1.023	1.026	1.027	4.736	1.291	1.275	**1.029**	1.147	4.736	-3.610	-3.843	**1.021**	1.116
11	126	1.024	1.024	1.023	1.023	4.836	1.329	1.343	**1.022**	1.115	4.836	-3.754	-4.145	**1.016**	1.092
12	138	1.017	1.017	1.016	1.016	4.927	1.424	1.405	**1.017**	1.090	4.927	-4.136	-4.419	**1.012**	1.075
13	150	1.013	1.014	1.013	1.013	5.011	1.463	1.462	**1.014**	1.072	5.011	-4.307	-4.671	**1.009**	1.063
14	162	1.009	1.009	1.009	1.009	5.088	1.544	1.515	**1.011**	1.057	5.088	-4.676	-4.903	**1.007**	1.053
15	174	1.008	1.009	1.008	1.008	5.159	1.576	1.564	**1.009**	1.046	5.159	-4.828	-5.118	**1.006**	1.045
16	186	1.007	1.007	1.007	1.007	5.226	1.603	1.609	**1.007**	1.037	5.226	-4.959	-5.320	**1.005**	1.039
17	198	1.005	1.005	1.005	1.005	5.288	1.673	1.652	**1.005**	1.030	5.288	-5.323	-5.508	**1.004**	1.034
18	210	1.004	1.004	1.004	1.004	5.347	1.722	1.692	**1.004**	1.025	5.347	-5.592	-5.686	**1.003**	1.029
19	222	1.003	1.003	1.003	1.003	5.403	1.745	1.730	**1.004**	1.020	5.403	-5.723	-5.853	**1.003**	1.026
20	234	1.003	1.003	1.003	1.003	5.455	1.773	1.766	**1.003**	1.017	5.455	-5.888	-6.012	**1.002**	1.023
21	246	1.003	1.004	1.003	1.003	5.505	1.745	1.800	**1.002**	1.014	5.505	-5.725	-6.163	**1.002**	1.021
22	258	1.002	1.002	1.002	1.002	5.553	1.808	1.833	**1.002**	1.011	5.553	-6.096	-6.307	**1.002**	1.018
23	270	1.002	1.002	1.002	1.002	5.598	1.839	1.864	**1.002**	1.009	5.598	-6.286	-6.444	**1.002**	1.017
24	282	1.001	1.001	1.001	1.001	5.642	1.905	1.893	**1.001**	1.008	5.642	-6.721	-6.575	**1.001**	1.015
25	294	1.001	1.001	1.001	1.001	5.684	1.917	1.922	**1.001**	1.007	5.684	-6.802	-6.701	**1.001**	1.013
26	306	1.001	1.001	1.001	1.001	5.724	1.953	1.949	**1.001**	1.005	5.724	-7.050	-6.822	**1.001**	1.012
27	318	1.001	1.001	1.001	1.001	5.762	2.012	1.976	**1.001**	1.005	5.762	-7.475	-6.938	**1.001**	1.011
28	330	1.001	1.001	1.001	1.001	5.799	2.009	2.001	**1.001**	1.004	5.799	-7.456	-7.049	**1.001**	1.010
29	342	1.001	1.001	1.001	1.001	5.835	2.005	2.025	**1.001**	1.003	5.835	-7.424	-7.157	**1.001**	1.009
30	354	1.000	1.001	1.000	1.000	5.869	2.030	2.049	**1.000**	1.003	5.869	-7.612	-7.261	**1.001**	1.009
31	366	1.000	1.000	1.000	1.000	5.903	2.054	2.072	**1.000**	1.002	5.903	-7.797	-7.362	**1.001**	1.008
32	378	1.000	1.000	1.000	1.000	5.935	2.094	2.094	**1.000**	1.002	5.935	-8.117	-7.459	**1.001**	1.007
33	390	1.000	1.000	1.000	1.000	5.966	2.079	2.115	**1.000**	1.002	5.966	-7.998	-7.553	**1.001**	1.007
34	402	1.000	1.000	1.000	1.000	5.996	2.192	2.136	**1.000**	1.001	5.996	-8.954	-7.645	**1.000**	1.006
35	414	1.000	1.000	1.000	1.000	6.026	2.163	2.156	**1.000**	1.001	6.026	-8.698	-7.734	**1.000**	1.006
36	426	1.000	1.000	1.000	1.000	6.054	2.177	2.175	**1.000**	1.001	6.054	-8.820	-7.820	**1.000**	1.005
37	438					6.082		2.194	**1.000**	1.001	6.082		-7.904	**1.000**	1.005
38	450					6.109		2.213	**1.000**	1.001	6.109		-7.985	**1.000**	1.004
39	462					6.136		2.231	**1.000**	1.001	6.136		-8.065	**1.000**	1.004
40	474					6.161		2.248	**1.000**	1.001	6.161		-8.142	**1.000**	1.004
41	486					6.186		2.265	**1.000**	1.000	6.186		-8.217	**1.000**	1.003
42	498					6.211		2.282	**1.000**	1.000	6.211		-8.291	**1.000**	1.003
43	510					6.234		2.298	**1.000**	1.000	6.234		-8.363	**1.000**	1.003
44	522					6.258		2.314	**1.000**	1.000	6.258		-8.433	**1.000**	1.003
45	534					6.280		2.330	**1.000**	1.000	6.280		-8.502	**1.000**	1.002
46	546					6.303		2.345	**1.000**	1.000	6.303		-8.569	**1.000**	1.002
47	558					6.324		2.360	**1.000**	1.000	6.324		-8.634	**1.000**	1.002
48	570					6.346		2.374	**1.000**	1.000	6.346		-8.698	**1.000**	1.002
49	582					6.366		2.389	**1.000**	1.000	6.366		-8.761	**1.000**	1.002
50	594					6.387		2.403	**1.000**	1.000	6.387		-8.823	**1.000**	1.002
51	606					6.407		2.416	**1.000**	1.000	6.407		-8.883	**1.000**	1.001
52	618					6.426		2.430	**1.000**	1.000	6.426		-8.942	**1.000**	1.001
53	630					6.446		2.443	**1.000**	1.000	6.446		-9.000	**1.000**	1.001
54	642					6.465		2.456	**1.000**	1.000	6.465		-9.057	**1.000**	1.001
55	654					6.483		2.468	**1.000**	1.000	6.483		-9.113	**1.000**	1.001
56	666					6.501		2.481	**1.000**	1.000	6.501		-9.168	**1.000**	1.001
57	678					6.519		2.493	**1.000**	1.000	6.519		-9.222	**1.000**	1.001
58	690					6.537		2.505	**1.000**	1.000	6.537		-9.275	**1.000**	1.001
59	702					6.554		2.517	**1.000**	1.000	6.554		-9.327	**1.000**	1.000
60	714					6.571		2.528	**1.000**	1.000	6.571		-9.378	**1.000**	1.000
61	726					6.588		2.540	**1.000**	1.000	6.588		-9.428	**1.000**	1.000
62	738					6.604		2.551	**1.000**	1.000	6.604		-9.478	**1.000**	1.000
63	750					6.620		2.562	**1.000**	1.000	6.620		-9.526	**1.000**	1.000
64	762					6.636		2.573	**1.000**	1.000	6.636		-9.574	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	15.400	11.693		
18	1.5	2.950	2.649	3.477	2.649
30	2.5	1.500	1.673	2.106	1.673
42	3.5	1.200	0.961	1.320	0.961
54	4.5	1.130	0.844	1.141	0.844
66	5.5	1.105	0.792	1.091	0.792
78	6.5	1.075	0.759	1.072	0.759
90	7.5	1.047	0.760	1.053	0.760
102	8.5	1.033	0.771	1.035	0.771
114	9.5	1.027	0.778	1.025	0.778
126	10.5	1.023	0.781	1.021	0.781
138	11.5	1.016	0.784	1.018	0.784
150	12.5	1.013	0.794	1.012	0.794
162	13.5	1.009	0.798	1.011	0.798
174	14.5	1.008	0.801	1.007	0.801
186	15.5	1.007	0.801	1.006	0.801
198	16.5	1.005	0.810	1.006	0.810
210	17.5	1.004	0.821	1.004	0.821
222	18.5	1.003	0.839	1.003	0.839
234	19.5	1.003	0.850	1.003	0.850
246	20.5	1.003	0.871	1.002	0.871
258	21.5	1.002	0.875	1.003	0.875
270	22.5	1.002	0.877	1.002	0.877
282	23.5	1.001	0.873	1.002	0.873
294	24.5	1.001	0.894	1.001	0.894
306	25.5	1.001	0.902	1.001	0.902
318	26.5	1.001	0.919	1.001	0.919
330	27.5	1.001	0.929	1.001	0.929
342	28.5	1.001	0.946	1.001	0.946
354	29.5	1.000	0.921	1.001	0.921
366	30.5	1.000	0.890	1.000	0.890
378	31.5	1.000	0.876	1.000	0.876
390	32.5	1.000	0.895	1.000	0.895
402	33.5	1.000	0.891	1.000	0.891
414	34.5	1.000	0.880	1.000	0.880
426	35.5	1.000	0.894	1.000	0.894
438	36.5		0.920	1.000	0.920
450	37.5		0.872	1.000	0.872
462	38.5		0.797	1.000	0.797
474	39.5		0.814	1.000	0.814
486	40.5		0.835	1.000	0.835
498	41.5		0.783	1.000	0.783
510	42.5		0.832	1.000	0.832
522	43.5		0.903	1.000	0.903
534	44.5		0.857	1.000	0.857
546	45.5		0.771	1.000	0.771
558	46.5		0.756	1.000	0.756
570	47.5		0.634	1.000	0.634
582	48.5		0.560	1.000	0.560
594	49.5		0.545	1.000	0.545
606	50.5		0.542	1.000	0.542
618	51.5		0.519	1.000	0.519
630	52.5		0.533	1.000	0.533
642	53.5		0.532	1.000	0.532
654	54.5		0.509	1.000	0.509
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 6, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 6, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1974																														10
1975																													4	9
1976																												4	12	19
1977	117	885	3,627	6,618	4,009	2,970	2,627	2,386	1,936	1,596	1,401	1,206	969	777	587	588	318	191	243	81	55	95	51	44	16	15	37	64	31	28
1978	105	804	3,553	6,621	4,006	2,976	2,633	2,420	1,995	1,619	1,364	1,174	1,000	718	666	461	314	255	165	95	64	61	36	43	32	13	20	22	12	16
1979	173	1,322	5,790	10,765	6,514	4,838	4,244	3,880	3,217	2,675	2,276	1,951	1,538	1,322	818	600	522	328	193	130	68	103	67	31	33	18	25	15	35	72
1980	121	951	5,237	10,284	6,200	4,673	4,257	3,777	2,945	2,483	2,158	1,637	1,632	1,025	666	490	473	244	166	92	85	52	42	36	33	28	36	13	10	23
1981	118	941	5,560	11,073	6,694	5,126	4,429	3,959	3,263	2,561	1,988	1,871	1,263	949	693	412	264	164	139	108	74	63	40	73	9	38	25	22	24	19
1982	111	897	5,843	11,978	7,407	5,266	4,457	4,204	3,498	2,427	2,299	1,598	1,023	916	624	304	201	162	92	80	81	54	35	39	34	18	24	42	36	45
1983	132	1,066	7,014	14,584	7,993	5,833	5,217	4,718	3,513	2,994	2,191	1,771	1,185	954	437	357	334	208	148	168	92	58	78	48	29	47	41	18	31	9
1984	162	1,364	9,521	16,897	9,581	7,610	6,564	5,374	5,069	3,528	2,450	1,879	1,393	754	474	337	254	246	202	105	99	91	98	92	120	118	31	28	55	70
1985	173	1,311	9,190	17,798	12,310	8,679	6,818	7,401	5,598	3,715	2,679	2,081	1,242	709	580	415	386	224	129	127	127	108	81	65	80	64	70	67	33	
1986	150	1,247	7,068	19,365	11,825	8,013	8,173	6,542	4,713	3,746	3,274	1,920	1,132	983	592	426	247	254	208	166	203	167	214	142	104	68	79	48		
1987	223	1,688	7,799	20,468	12,591	9,705	8,231	6,679	5,066	4,266	2,948	1,973	1,416	949	685	562	427	295	285	239	216	178	209	247	108	97	108			
1988	223	1,690	7,453	18,411	13,082	11,401	8,432	7,160	5,491	3,162	2,532	2,062	1,448	1,061	669	690	418	433	276	340	163	185	153	152	93	183				
1989	240	1,823	6,195	17,034	17,117	10,517	8,974	7,576	4,766	3,095	2,526	1,882	1,270	1,077	727	522	568	501	369	256	220	173	178	114	119					
1990	420	2,976	13,819	20,096	13,481	10,347	9,605	6,589	4,638	3,361	2,270	1,733	1,302	1,068	898	889	756	397	354	286	265	190	245	160						
1991	468	4,329	12,657	15,854	13,610	10,978	7,194	5,503	3,705	2,447	1,846	1,539	1,060	950	803	808	545	509	321	283	291	628	209							
1992	434	4,003	10,779	16,750	13,681	8,094	6,127	4,874	3,262	2,091	1,863	1,266	928	788	841	622	474	387	337	331	207	274								
1993	592	4,622	12,322	18,131	10,843	7,495	5,860	4,309	2,694	2,344	1,771	1,158	966	732	570	666	513	359	309	201	181									
1994	766	6,001	15,422	17,817	11,302	7,843	6,297	4,235	3,317	2,188	1,663	1,516	1,566	773	690	566	462	484	236	228										
1995	687	6,877	14,828	15,981	10,287	6,756	5,010	3,819	2,652	2,360	1,722	2,124	1,268	852	697	497	488	361	309											
1996	1,002	6,125	14,417	16,012	9,760	6,633	5,156	3,865	2,573	1,946	2,117	1,545	974	743	724	515	687	309												
1997	853	5,873	14,025	14,345	8,331	6,063	4,802	3,931	2,740	2,582	2,275	1,441	1,204	934	968	749	470													
1998	967	7,004	15,407	13,913	9,241	6,629	4,659	4,060	3,269	2,693	1,886	1,425	722	990	489	616														
1999	968	6,595	16,587	15,173	9,621	6,878	5,564	4,669	3,919	2,136	2,250	1,804	1,572	1,417	566															
2000	878	6,926	18,824	16,438	10,160	7,694	7,091	6,030	4,010	2,298	2,279	1,665	1,427	887																
2001	775	5,878	17,846	15,292	10,714	7,190	7,757	4,061	3,201	2,572	1,724	2,074	1,115																	
2002	602	6,990	18,032	15,696	11,996	8,401	5,524	5,208	3,291	2,555	1,785	2,019																		
2003	805	6,286	18,138	16,017	10,196	6,841	5,768	5,262	3,060	2,094	1,687																			
2004	609	7,807	18,453	15,414	9,302	6,640	6,200	4,824	3,065	2,036																				
2005	828	8,225	18,790	12,963	8,543	6,217	5,193	4,456	2,418																					
2006	857	7,135	17,894	13,284	7,825	5,602	5,278	3,684																						
2007	716	8,703	17,454	11,253	7,502	5,904	6,069																							
2008	709	10,087	16,597	11,425	7,719	5,899																								
2009	492	6,425	11,954	9,534	5,269																									
2010	449	5,734	12,160	8,465																										
2011	347	5,804	12,211																											
2012	321	5,507																												
2013	327																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1971																														
1972																														
1973																														
1974																														0.761
1975																													2.426	4.934
1976																												2.607	1.606	0.880
1977	7.564	4.099	1.825	0.606	0.741	0.884	0.908	0.812	0.824	0.877	0.861	0.804	0.801	0.756	1.003	0.540	0.603	1.270	0.333	0.677	1.734	0.535	0.858	0.375	0.890	2.517	1.740	0.488	0.887	0.637
1978	7.630	4.418	1.864	0.605	0.743	0.885	0.919	0.825	0.811	0.842	0.861	0.851	0.718	0.927	0.692	0.681	0.812	0.649	0.573	0.679	0.944	0.590	1.194	0.746	0.396	1.550	1.128	0.553	1.313	1.090
1979	7.622	4.379	1.859	0.605	0.743	0.877	0.914	0.829	0.831	0.851	0.857	0.788	0.859	0.619	0.733	0.870	0.628	0.590	0.674	0.523	1.517	0.649	0.455	1.085	0.543	1.403	0.611	2.255	2.057	0.148
1980	7.862	5.508	1.964	0.603	0.754	0.911	0.887	0.780	0.843	0.869	0.759	0.997	0.628	0.650	0.736	0.965	0.516	0.679	0.556	0.919	0.610	0.820	0.858	0.922	0.844	1.264	0.360	0.745	2.349	0.979
1981	7.951	5.911	1.992	0.605	0.766	0.864	0.894	0.824	0.785	0.776	0.941	0.675	0.752	0.730	0.594	0.641	0.621	0.847	0.777	0.683	0.859	0.627	1.834	0.128	4.087	0.641	0.901	1.065	0.808	0.848
1982	8.089	6.514	2.050	0.618	0.711	0.846	0.943	0.832	0.694	0.947	0.695	0.640	0.895	0.681	0.487	0.663	0.804	0.568	0.866	1.017	0.669	0.638	1.131	0.879	0.527	1.316	1.764	0.869	1.230	1.536
1983	8.060	6.579	2.079	0.548	0.730	0.894	0.904	0.745	0.852	0.732	0.809	0.669	0.805	0.458	0.818	0.935	0.623	0.710	1.137	0.548	0.632	1.339	0.617	0.595	1.643	0.865	0.452	1.707	0.276	0.864
1984	8.429	6.978	1.775	0.567	0.794	0.863	0.819	0.943	0.696	0.694	0.767	0.742	0.541	0.628	0.711	0.755	0.966	0.823	0.518	0.939	0.925	1.081	0.937	1.300	0.986	0.262	0.915	1.941	1.264	
1985	7.591	7.011	1.937	0.692	0.705	0.786	1.085	0.756	0.664	0.721	0.777	0.597	0.571	0.818	0.715	0.931	0.581	0.574	0.984	1.003	0.850	0.748	0.801	1.242	0.798	1.093	0.951	0.497		
1986	8.334	5.669	2.740	0.611	0.678	1.020	0.800	0.720	0.795	0.874	0.586	0.590	0.868	0.602	0.719	0.580	1.027	0.820	0.798	1.223	0.823	1.279	0.662	0.736	0.651	1.169	0.605			
1987	7.555	4.621	2.624	0.615	0.771	0.848	0.811	0.758	0.842	0.691	0.669	0.718	0.670	0.722	0.822	0.760	0.690	0.965	0.839	0.905	0.825	1.171	1.183	0.438	0.893	1.119				
1988	7.572	4.410	2.470	0.711	0.872	0.740	0.849	0.767	0.576	0.801	0.814	0.702	0.733	0.630	1.031	0.607	1.036	0.636	1.231	0.480	1.134	0.831	0.993	0.609	1.973					
1989	7.600	3.398	2.749	1.005	0.614	0.853	0.844	0.629	0.649	0.816	0.745	0.675	0.848	0.675	0.718	1.089	0.882	0.737	0.692	0.861	0.788	1.028	0.641	1.041						
1990	7.092	4.644	1.454	0.671	0.768	0.928	0.686	0.704	0.725	0.675	0.763	0.751	0.820	0.841	0.990	0.850	0.526	0.890	0.809	0.925	0.718	1.290	0.654							
1991	9.246	2.923	1.253	0.858	0.807	0.655	0.765	0.673	0.661	0.754	0.833	0.689	0.897	0.845	1.007	0.675	0.934	0.630	0.884	1.027	2.157	0.333								
1992	9.216	2.693	1.554	0.817	0.592	0.757	0.796	0.669	0.641	0.891	0.680	0.733	0.849	1.067	0.740	0.762	0.818	0.869	0.983	0.624	1.325									
1993	7.813	2.666	1.471	0.598	0.691	0.782	0.735	0.625	0.870	0.756	0.654	0.834	0.758	0.778	1.168	0.770	0.701	0.861	0.650	0.900										
1994	7.834	2.570	1.155	0.634	0.694	0.803	0.673	0.783	0.659	0.760	0.911	1.033	0.494	0.892	0.821	0.816	1.049	0.486	0.968											
1995	10.006	2.156	1.078	0.644	0.657	0.742	0.762	0.694	0.890	0.730	1.234	0.597	0.672	0.818	0.714	0.982	0.740	0.856												
1996	6.116	2.354	1.111	0.610	0.680	0.777	0.750	0.666	0.756	1.088	0.730	0.630	0.763	0.974	0.711	1.335	0.449													
1997	6.887	2.388	1.023	0.581	0.728	0.792	0.819	0.697	0.942	0.881	0.633	0.836	0.776	1.036	0.774	0.627														
1998	7.244	2.200	0.903	0.664	0.717	0.703	0.871	0.805	0.824	0.700	0.756	0.507	1.370	0.495	1.259															
1999	6.809	2.515	0.915	0.634	0.715	0.809	0.839	0.839	0.545	1.053	0.802	0.871	0.901	0.400																
2000	7.886	2.718	0.873	0.618	0.757	0.922	0.850	0.665	0.573	0.992	0.730	0.857	0.622																	
2001	7.586	3.036	0.857	0.701	0.671	1.079	0.524	0.788	0.803	0.670	1.203	0.538																		
2002	11.609	2.580	0.870	0.764	0.700	0.658	0.943	0.632	0.776	0.698	1.131																			
2003	7.810	2.885	0.883	0.637	0.671	0.843	0.912	0.582	0.684	0.806																				
2004	12.821	2.363	0.835	0.603	0.714	0.934	0.778	0.635	0.664																					
2005	9.930	2.285	0.690	0.659	0.728	0.835	0.858	0.543																						
2006	8.323	2.508	0.742	0.589	0.716	0.942	0.698																							
2007	12.151	2.006	0.645	0.667	0.787	1.028																								
2008	14.228	1.645	0.688	0.676	0.764																									
2009	13.061	1.861	0.797	0.553																										
2010	12.775	2.121	0.696																											
2011	16.735	2.104																												
2012	17.158																													
Latest diag	17.158	2.104	0.696	0.553	0.764	1.028	0.698	0.543	0.664	0.806	1.131	0.538	0.622	0.400	1.259	0.627	0.449	0.856	0.968	0.900	1.325	0.333	0.654	1.041	1.973	1.119	0.605	0.497	1.264	0.864
5 Yr Avg	14.791	1.947	0.714	0.629	0.742	0.916	0.838	0.636	0.700	0.844	0.924	0.722	0.887	0.744	0.856	0.906	0.751	0.740	0.859	0.867	1.224	0.930	0.827	0.813	1.060	0.902	0.937	1.216	1.186	0.875
10 Yr Avg	12.499	2.236	0.770	0.647	0.722	0.875	0.809	0.685	0.746	0.838	0.878	0.744	0.810	0.814	0.890	0.851	0.783	0.775	0.884	0.889	1.018	0.974	0.945	0.789	1.294	1.068	0.943	1.273	1.422	1.268
5 Yr Wtd	14.480	1.915	0.709	0.630	0.740	0.914	0.838	0.631	0.695	0.834	0.906	0.718	0.843	0.698	0.825	0.875	0.725	0.719	0.854	0.857	1.266	0.734	0.816	0.701	1.048	0.836	0.831	1.012	1.055	0.751
7 Yr Wtd	12.694	2.054	0.727	0.627	0.721	0.893	0.783	0.665	0.688	0.820	0.836	0.686	0.755	0.730	0.850	0.823	0.716	0.745	0.874	0.797	1.147	0.791	0.825	0.759	1.047	0.838	0.781	1.088	1.243	0.762
10 Yr Wtd	11.693	2.209	0.773	0.650	0.719	0.869	0.799	0.680	0.732	0.828	0.861	0.733	0.776	0.783	0.871	0.825	0.756	0.754	0.870	0.845	1.090	0.818	0.851	0.724	1.054	0.900	0.879	0.942	1.232	0.916
Selected	11.693	2.209	0.773	0.650	0.719	0.869	0.799	0.680	0.732	0.828	0.861	0.733	0.776	0.783	0.871	0.825	0.756	0.754	0.870	0.845	1.090	0.818	0.851	0.724	1.054	0.900	0.879	0.942	1.232	0.916
Loss $ Weight	5,655	71,714	161,683	129,342	89,225	67,265	59,102	46,185	31,549	23,273	19,388	16,771	11,742	9,067	7,245	6,450	5,381	4,037	3,003	2,456	1,971	2,052	1,500	1,132	730	679	458	340	279	307
Center Wtd Avg	11.693	1.462	1.088	0.944	0.748	0.729	0.765	0.789	0.767	0.749	0.783	0.803	0.802	0.783	0.800	0.803	0.818	0.803	0.828	0.855	0.892	0.878	0.906	0.846	0.862	0.875	0.984	0.949	0.929	0.911
Geometric Mean	11.693	2.649	1.673	0.961	0.844	0.792	0.759	0.760	0.771	0.778	0.781	0.784	0.794	0.798	0.801	0.801	0.810	0.821	0.839	0.850	0.871	0.875	0.877	0.873	0.894	0.902	0.919	0.929	0.946	0.921

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				2	1	1	1	1	1	1	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																3	0	0	0	0	0	0	0	0	6	0				
1959															0	0	0	0	0	0	1	0	0	0	0					
1960														1	0	0	0	0	0	0	4	3	1	0						
1961													2	6	22	0	0	4	0	0	0	0	0							
1962												0	0	0	1	6	3	1	0	0	0	0								
1963											2	0	0	0	0	0	1	0	0	0	0									
1964										0	0	0	0	0	0	18	4	3	2	0										
1965									3	5	6	4	1	3	3	1	0	0	1											
1966								3	20	2	0	1	0	0	1	0	0	0												
1967							11	9	27	3	9	3	0	0	0	0	6													
1968						1	0	0	0	0	1	0	0	4	1	0														
1969					3	1	0	3	10	5	0	0	2	3	1															
1970				0	0	1	1	3	1	0	0	3	0	2																
1971			5	4	5	7	5	5	2	0	4	26	0																	
1972		5	2	4	6	10	4	0	1	1	0	4																		
1973	2	4	0	9	22	0	12	6	5	16	0																			
1974	8	19	5	17	32	3	5	17	12	0																				
1975	43	12	9	3	3	11	0	5	0																					
1976	16	12	4	9	6	5	0	3																						
1977	18	2	12	11	1	2	3																							
1978	18	8	5	12	1	7																								
1979	11	22	9	27	12																									
1980	22	24	13	8																										
1981	16	28	24																											
1982	69	13																												
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.656	1.038	0.963	1.000	1.000	1.000	0.269	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.662	0.374	0.000							
1961													3.196	3.718	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	6.207	0.419	0.519	0.000	0.000	0.000	0.000									
1963											0.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.227	0.623	0.761	0.000											
1965									1.938	1.210	0.652	0.304	2.459	1.089	0.282	0.507	0.000	0.000												
1966								7.904	0.122	0.085	5.191	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.841	2.995	0.126	2.516	0.391	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	6.000	0.000	0.000	0.000	0.266	0.000															
1969					0.259	0.000	0.000	2.934	0.494	0.047	0.000	0.000	1.091	0.417																
1970				0.000	0.000	0.889	3.042	0.493	0.058	0.000	0.000	0.147	4.250																	
1971			0.786	1.134	1.474	0.683	1.157	0.316	0.000	0.000	6.787	0.000																		
1972		0.516	1.703	1.321	1.880	0.349	0.063	6.092	0.480	0.000	0.000																			
1973	2.401	0.000	0.000	2.418	0.000	0.000	0.505	0.848	3.264	0.000																				
1974	2.508	0.260	3.324	1.924	0.095	1.634	3.469	0.705	0.000																					
1975	0.293	0.736	0.330	1.148	3.097	0.000	0.000	0.026																						
1976	0.738	0.346	2.174	0.629	0.799	0.000	0.000																							
1977	0.116	5.734	0.944	0.132	1.231	1.500																								
1978	0.469	0.614	2.363	0.047	11.807																									
1979	2.108	0.387	3.147	0.422																										
1980	1.071	0.554	0.573																											
1981	1.756	0.853																												
1982	0.185																													
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2012																														
Latest diag	0.185	0.853	0.573	0.422	11.807	1.500	0.000	0.026	0.000	0.000	0.000	0.000	4.250	0.417	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.118	1.628	1.840	0.476	3.406	0.627	0.807	1.597	0.760	0.009	1.357	0.029	1.068	0.354	0.056	0.147	0.229	0.152	0.000	0.000	0.132	0.075	0.000	0.000	0.200	0.067	0.000	0.000	0.000	
10 Yr Avg	1.164	1.000	1.534	0.918	2.064	0.506	0.908	2.231	0.648	0.986	1.327	0.045	1.100	0.549	0.649	0.115	0.114	0.076	0.000	0.066	0.189	0.167	0.143	0.167	0.200	0.067	0.000	0.000	0.000	
5 Yr Wtd	0.705	0.740	1.567	0.365	0.621	0.956	1.575	0.599	0.795	0.187	7.061	0.084	2.890	0.682	3.598	0.630	0.450	0.365	0.000		0.577	0.374	0.000		0.160	0.269	0.000			
7 Yr Wtd	0.647	0.696	1.521	0.872	0.524	0.737	1.547	0.791	0.703	0.522	2.808	0.106	2.752	0.682	4.008	0.578	0.929	0.365	0.000		0.577	0.374	0.547	6.254	0.160	0.269	0.000			
10 Yr Wtd	0.656	0.609	1.612	0.903	0.583	0.717	1.433	1.530	0.409	0.603	1.935	0.104	2.893	1.773	0.882	0.512	0.929	0.365	0.000	3.176	0.673	0.562	0.547	6.254	0.160	0.269	0.000			
Selected	0.656	0.609	1.612	0.903	0.583	0.717	1.433	1.530	0.409	0.603	1.935	0.104	2.893	1.773	0.882	0.512	0.929	0.365	0.000	0.500	0.673	0.562	0.547	0.500	0.500	0.500	0.000	0.000	0.000	
Loss $ Weight	227	145	83	104	87	46	28	52	78	33	20	43	4	17	29	25	14	8	3	0	6	4	2	1	7	1	0	0	0	
Center Wtd Avg	0.957	0.862	0.799	0.860	1.012	0.939	0.809	0.863	0.996	0.773	0.600	0.898	0.981	0.720	1.045	0.908	0.691	0.579	0.650	0.434	0.488	0.603	0.565	0.521	0.495	0.484	0.482	0.000	0.000	
Geometric Mean	0.890	0.876	0.895	0.891	0.880	0.894	0.920	0.872	0.797	0.814	0.835	0.783	0.832	0.903	0.857	0.771	0.756	0.634	0.560	0.545	0.542	0.519	0.533	0.532	0.509	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**20**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.952**
Inverse Power	**1.001**	**0.940**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
						Slope=	0.752				Slope=	-5.339			
						Intercept=	-2.361				Intercept=	23.512			
PERIOD	AGE	SELECTED	5 YR WTD	7 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	9.400	9.397	8.177	8.700	1.792	-2.103	-1.013	**3.285**	19.926	1.792	2.041	13.946		
2	18	2.700	2.639	2.702	2.700	2.890	-0.771	-0.187	**1.774**	6.066	2.890	0.531	8.080	**3230.326**	
3	30	1.465	1.449	1.468	1.465	3.401	0.138	0.197	**1.420**	3.420	3.401	-0.766	5.353	**212.167**	
4	42	1.200	1.196	1.207	1.197	3.738	0.590	0.451	**1.263**	2.409	3.738	-1.625	3.556	**36.029**	11250.487
5	54	1.127	1.125	1.131	1.127	3.989	0.781	0.640	**1.177**	1.907	3.989	-2.064	2.214	**10.156**	312.264
6	66	1.105	1.103	1.105	1.105	4.190	0.856	0.791	**1.124**	1.621	4.190	-2.254	1.143	**4.136**	30.748
7	78	1.075	1.074	1.075	1.074	4.357	0.982	0.916	**1.089**	1.442	4.357	-2.599	0.251	**2.285**	7.434
8	90	1.047	1.043	1.047	1.043	4.500	1.158	1.024	**1.066**	1.324	4.500	-3.140	-0.513	**1.599**	3.253
9	102	1.032	1.031	1.032	1.031	4.625	1.254	1.118	**1.049**	1.242	4.625	-3.472	-1.181	**1.307**	2.035
10	114	1.027	1.025	1.027	1.025	4.736	1.307	1.202	**1.037**	1.183	4.736	-3.670	-1.775	**1.169**	1.557
11	126	1.023	1.023	1.023	1.023	4.836	1.330	1.277	**1.028**	1.141	4.836	-3.758	-2.309	**1.099**	1.331
12	138	1.016	1.016	1.016	1.016	4.927	1.424	1.345	**1.022**	1.109	4.927	-4.136	-2.795	**1.061**	1.211
13	150	1.012	1.013	1.012	1.013	5.011	1.467	1.408	**1.017**	1.085	5.011	-4.323	-3.240	**1.039**	1.141
14	162	1.009	1.009	1.009	1.009	5.088	1.546	1.466	**1.013**	1.067	5.088	-4.683	-3.651	**1.026**	1.098
15	174	1.008	1.008	1.008	1.008	5.159	1.580	1.520	**1.010**	1.053	5.159	-4.847	-4.033	**1.018**	1.071
16	186	1.007	1.007	1.007	1.007	5.226	1.606	1.570	**1.008**	1.042	5.226	-4.976	-4.389	**1.012**	1.052
17	198	1.005	1.005	1.005	1.005	5.288	1.672	1.617	**1.007**	1.034	5.288	-5.316	-4.723	**1.009**	1.039
18	210	1.004	1.004	1.004	1.004	5.347	1.720	1.661	**1.005**	1.027	5.347	-5.578	-5.037	**1.006**	1.030
19	222	1.003	1.003	1.003	1.003	5.403	1.750	1.703	**1.004**	1.022	5.403	-5.749	-5.334	**1.005**	1.023
20	234	1.003	1.003	1.003	1.003	5.455	1.775	1.743	**1.003**	1.018	5.455	-5.897	-5.615	**1.004**	1.018
21	246	1.003	1.003	1.003	1.003	5.505	1.741	1.780	**1.003**	1.014	5.505	-5.701	-5.882	**1.003**	1.015
22	258	1.002	1.002	1.002	1.002	5.553	1.809	1.816	**1.002**	1.012	5.553	-6.099	-6.136	**1.002**	1.012
23	270	1.002	1.002	1.002	1.002	5.598	1.839	1.850	**1.002**	1.009	5.598	-6.289	-6.379	**1.002**	1.010
24	282	1.001	1.001	1.001	1.001	5.642	1.908	1.883	**1.001**	1.008	5.642	-6.736	-6.611	**1.001**	1.008
25	294	1.001	1.001	1.001	1.001	5.684	1.896	1.914	**1.001**	1.006	5.684	-6.657	-6.833	**1.001**	1.007
26	306	1.001	1.001	1.001	1.001	5.724	1.956	1.945	**1.001**	1.005	5.724	-7.072	-7.047	**1.001**	1.005
27	318	1.001	1.001	1.001	1.001	5.762	2.009	1.973	**1.001**	1.004	5.762	-7.457	-7.252	**1.001**	1.005
28	330	1.001	1.001	1.001	1.001	5.799	2.016	2.001	**1.001**	1.003	5.799	-7.507	-7.450	**1.001**	1.004
29	342	1.001	1.001	1.001	1.001	5.835	2.015	2.028	**1.001**	1.003	5.835	-7.497	-7.641	**1.000**	1.003
30	354	1.000	1.000	1.000	1.000	5.869	2.039	2.054	**1.000**	1.002	5.869	-7.681	-7.825	**1.000**	1.003
31	366	1.000	1.000	1.000	1.000	5.903	2.060	2.079	**1.000**	1.002	5.903	-7.842	-8.003	**1.000**	1.002
32	378	1.000	1.000	1.000	1.000	5.935	2.101	2.104	**1.000**	1.002	5.935	-8.175	-8.175	**1.000**	1.002
33	390	1.000	1.000	1.000	1.000	5.966	2.078	2.127	**1.000**	1.001	5.966	-7.990	-8.342	**1.000**	1.002
34	402	1.000	1.000	1.000	1.000	5.996	2.208	2.150	**1.000**	1.001	5.996	-9.093	-8.504	**1.000**	1.002
35	414	1.000	1.000	1.000	1.000	6.026	2.195	2.172	**1.000**	1.001	6.026	-8.982	-8.661	**1.000**	1.001
36	426	1.000	1.000	1.000	1.000	6.054	2.182	2.193	**1.000**	1.001	6.054	-8.861	-8.813	**1.000**	1.001
37	438					6.082		2.214	**1.000**	1.001	6.082		-8.962	**1.000**	1.001
38	450					6.109		2.235	**1.000**	1.001	6.109		-9.106	**1.000**	1.001
39	462					6.136		2.254	**1.000**	1.000	6.136		-9.247	**1.000**	1.001
40	474					6.161		2.274	**1.000**	1.000	6.161		-9.383	**1.000**	1.001
41	486					6.186		2.293	**1.000**	1.000	6.186		-9.517	**1.000**	1.001
42	498					6.211		2.311	**1.000**	1.000	6.211		-9.647	**1.000**	1.001
43	510					6.234		2.329	**1.000**	1.000	6.234		-9.774	**1.000**	1.000
44	522					6.258		2.346	**1.000**	1.000	6.258		-9.898	**1.000**	1.000
45	534					6.280		2.363	**1.000**	1.000	6.280		-10.020	**1.000**	1.000
46	546					6.303		2.380	**1.000**	1.000	6.303		-10.139	**1.000**	1.000
47	558					6.324		2.396	**1.000**	1.000	6.324		-10.255	**1.000**	1.000
48	570					6.346		2.413	**1.000**	1.000	6.346		-10.368	**1.000**	1.000
49	582					6.366		2.428	**1.000**	1.000	6.366		-10.479	**1.000**	1.000
50	594					6.387		2.444	**1.000**	1.000	6.387		-10.588	**1.000**	1.000
51	606					6.407		2.459	**1.000**	1.000	6.407		-10.695	**1.000**	1.000
52	618					6.426		2.473	**1.000**	1.000	6.426		-10.800	**1.000**	1.000
53	630					6.446		2.488	**1.000**	1.000	6.446		-10.903	**1.000**	1.000
54	642					6.465		2.502	**1.000**	1.000	6.465		-11.003	**1.000**	1.000
55	654					6.483		2.516	**1.000**	1.000	6.483		-11.102	**1.000**	1.000
56	666					6.501		2.530	**1.000**	1.000	6.501		-11.199	**1.000**	1.000
57	678					6.519		2.543	**1.000**	1.000	6.519		-11.295	**1.000**	1.000
58	690					6.537		2.556	**1.000**	1.000	6.537		-11.388	**1.000**	1.000
59	702					6.554		2.569	**1.000**	1.000	6.554		-11.480	**1.000**	1.000
60	714					6.571		2.582	**1.000**	1.000	6.571		-11.571	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**51**
	To:	**63**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**1.000**
Inverse Power	**1.000**	**1.000**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	2.350				Slope=	-33.821			
		IMPLIED	SELECTED	Intercept=	-12.482				Intercept=	203.567			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-8.271	**3909.553**		1.792		142.968		
2	18	3.477	3.477	2.890	-1.081	-5.689	**296.057**		2.890	0.907	105.811		
3	30	2.106	2.106	3.401	-0.440	-4.488	**89.463**		3.401	0.101	88.535		
4	42	1.320	1.320	3.738	0.348	-3.697	**40.843**		3.738	-1.139	77.155		
5	54	1.141	1.141	3.989	0.739	-3.107	**22.850**		3.989	-1.961	68.655		
6	66	1.091	1.091	4.190	0.910	-2.635	**14.449**		4.190	-2.396	61.868		
7	78	1.072	1.072	4.357	0.993	-2.242	**9.924**		4.357	-2.629	56.218		
8	90	1.053	1.053	4.500	1.095	-1.906	**7.239**		4.500	-2.937	51.378		
9	102	1.035	1.035	4.625	1.223	-1.612	**5.529**	71397.457	4.625	-3.364	47.145		
10	114	1.025	1.025	4.736	1.313	-1.350	**4.381**	12914.142	4.736	-3.694	43.383		
11	126	1.021	1.021	4.836	1.362	-1.115	**3.577**	2948.042	4.836	-3.884	39.998		
12	138	1.018	1.018	4.927	1.396	-0.901	**2.997**	824.080	4.927	-4.021	36.921		
13	150	1.012	1.012	5.011	1.480	-0.705	**2.566**	274.998	5.011	-4.382	34.101		
14	162	1.011	1.011	5.088	1.516	-0.524	**2.239**	107.187	5.088	-4.545	31.498		
15	174	1.007	1.007	5.159	1.592	-0.357	**1.986**	47.881	5.159	-4.906	29.082		
16	186	1.006	1.006	5.226	1.622	-0.200	**1.789**	24.106	5.226	-5.058	26.826		
17	198	1.006	1.006	5.288	1.645	-0.053	**1.632**	13.478	5.288	-5.177	24.711		
18	210	1.004	1.004	5.347	1.710	0.085	**1.507**	8.258	5.347	-5.525	22.721		
19	222	1.003	1.003	5.403	1.754	0.216	**1.407**	5.479	5.403	-5.772	20.842		
20	234	1.003	1.003	5.455	1.773	0.340	**1.325**	3.896	5.455	-5.888	19.061		
21	246	1.002	1.002	5.505	1.797	0.457	**1.259**	2.939	5.505	-6.028	17.370		
22	258	1.003	1.003	5.553	1.769	0.569	**1.206**	2.334	5.553	-5.862	15.759		
23	270	1.002	1.002	5.598	1.830	0.676	**1.163**	1.935	5.598	-6.230	14.222		
24	282	1.002	1.002	5.642	1.860	0.778	**1.128**	1.664	5.642	-6.423	12.751		
25	294	1.001	1.001	5.684	1.922	0.876	**1.100**	1.476	5.684	-6.835	11.341	**84240.432**	
26	306	1.001	1.001	5.724	1.933	0.970	**1.077**	1.342	5.724	-6.906	9.988	**21773.127**	
27	318	1.001	1.001	5.762	1.965	1.061	**1.059**	1.246	5.762	-7.136	8.687	**5928.786**	
28	330	1.001	1.001	5.799	2.022	1.148	**1.045**	1.177	5.799	-7.549	7.435	**1694.617**	
29	342	1.001	1.001	5.835	2.017	1.232	**1.034**	1.127	5.835	-7.512	6.227	**507.027**	
30	354	1.001	1.001	5.869	2.016	1.313	**1.025**	1.090	5.869	-7.506	5.060	**158.626**	
31	366	1.000	1.000	5.903	2.045	1.391	**1.018**	1.063	5.903	-7.729	3.933	**52.047**	58093.811
32	378	1.000	1.000	5.935	2.071	1.467	**1.013**	1.044	5.935	-7.930	2.842	**18.144**	1116.186
33	390	1.000	1.000	5.966	2.108	1.540	**1.009**	1.031	5.966	-8.228	1.785	**6.957**	61.519
34	402	1.000	1.000	5.996	2.094	1.612	**1.007**	1.021	5.996	-8.113	0.760	**3.138**	8.842
35	414	1.000	1.000	6.026	2.206	1.681	**1.005**	1.014	6.026	-9.082	-0.235	**1.790**	2.818
36	426	1.000	1.000	6.054	2.176	1.748	**1.003**	1.010	6.054	-8.810	-1.202	**1.301**	1.574
37	438	1.000	1.000	6.082	2.186	1.813	**1.002**	1.006	6.082	-8.904	-2.141	**1.118**	1.210
38	450	1.000	1.000	6.109	2.202	1.877	**1.001**	1.004	6.109	-9.040	-3.055	**1.047**	1.083
39	462	1.000	1.000	6.136	2.226	1.939	**1.001**	1.003	6.136	-9.267	-3.945	**1.019**	1.034
40	474	1.000	1.000	6.161	2.248	1.999	**1.001**	1.002	6.161	-9.472	-4.813	**1.008**	1.014
41	486	1.000	1.000	6.186	2.267	2.058	**1.000**	1.001	6.186	-9.652	-5.658	**1.003**	1.006
42	498	1.000	1.000	6.211	2.292	2.115	**1.000**	1.001	6.211	-9.897	-6.483	**1.002**	1.003
43	510	1.000	1.000	6.234	2.311	2.171	**1.000**	1.000	6.234	-10.082	-7.288	**1.001**	1.001
44	522	1.000	1.000	6.258	2.321	2.226	**1.000**	1.000	6.258	-10.183	-8.075	**1.000**	1.001
45	534	1.000	1.000	6.280	2.336	2.279	**1.000**	1.000	6.280	-10.337	-8.844	**1.000**	1.000
46	546	1.000	1.000	6.303	2.361	2.331	**1.000**	1.000	6.303	-10.597	-9.595	**1.000**	1.000
47	558	1.000	1.000	6.324	2.387	2.382	**1.000**	1.000	6.324	-10.877	-10.331	**1.000**	1.000
48	570	1.000	1.000	6.346	2.428	2.432	**1.000**	1.000	6.346	-11.333	-11.050	**1.000**	1.000
49	582	1.000	1.000	6.366	2.478	2.481	**1.000**	1.000	6.366	-11.913	-11.755	**1.000**	1.000
50	594	1.000	1.000	6.387	2.527	2.529	**1.000**	1.000	6.387	-12.520	-12.445	**1.000**	1.000
51	606	1.000	1.000	6.407	2.575	2.576	**1.000**	1.000	6.407	-13.133	-13.122	**1.000**	1.000
52	618	1.000	1.000	6.426	2.624	2.622	**1.000**	1.000	6.426	-13.789	-13.785	**1.000**	1.000
53	630	1.000	1.000	6.446	2.668	2.668	**1.000**	1.000	6.446	-14.418	-14.435	**1.000**	1.000
54	642	1.000	1.000	6.465	2.711	2.712	**1.000**	1.000	6.465	-15.049	-15.073	**1.000**	1.000
55	654	1.000	1.000	6.483	2.755	2.756	**1.000**	1.000	6.483	-15.725	-15.700	**1.000**	1.000
56	666	1.000	1.000	6.501		2.798	**1.000**	1.000	6.501		-16.315	**1.000**	1.000
57	678	1.000	1.000	6.519		2.840	**1.000**	1.000	6.519		-16.919	**1.000**	1.000
58	690	1.000	1.000	6.537		2.881	**1.000**	1.000	6.537		-17.512	**1.000**	1.000
59	702	1.000	1.000	6.554		2.922	**1.000**	1.000	6.554		-18.095	**1.000**	1.000
60	714	1.000		6.571		2.962	**1.000**	1.000	6.571		-18.668	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		88	336	248	88.6%	220	
1977	23,851,125	27,923	27,943	20	86.0%	17	0.117
1978	26,143,240	28,338	28,363	25	85.3%	21	0.108
1979	28,061,666	45,340	45,385	45	84.6%	38	0.162
1980	28,979,182	44,002	44,052	51	83.2%	42	0.152
1981	30,141,508	46,500	46,561	61	84.0%	51	0.154
1982	30,058,966	48,426	48,506	80	83.7%	67	0.161
1983	30,607,324	54,593	54,703	111	83.7%	93	0.179
1984	33,121,678	67,005	67,164	159	83.7%	133	0.203
1985	35,713,654	73,710	73,923	213	83.7%	178	0.207
1986	38,297,697	72,448	72,696	248	83.1%	206	0.190
1987	41,065,403	74,440	74,718	278	82.2%	229	0.182
1988	44,221,964	73,771	74,101	330	82.1%	271	0.168
1989	47,110,000	73,873	74,274	401	82.3%	330	0.158
1990	49,659,895	74,362	74,823	460	82.1%	378	0.151
1991	50,856,501	64,134	64,603	470	82.7%	388	0.127
1992	52,804,448	60,128	60,705	577	83.0%	479	0.115
1993	55,132,894	57,672	58,340	667	83.8%	559	0.106
1994	57,739,505	57,574	58,361	787	83.3%	655	0.101
1995	60,949,772	54,246	55,250	1,004	82.8%	832	0.091
1996	63,664,000	52,465	53,664	1,199	82.4%	988	0.084
1997	68,077,000	49,827	51,219	1,393	82.3%	1,146	0.075
1998	71,447,000	51,086	52,913	1,827	82.7%	1,511	0.074
1999	75,244,663	57,076	59,536	2,460	82.7%	2,036	0.079
2000	79,122,396	61,250	64,545	3,295	82.7%	2,725	0.082
2001	80,396,857	59,178	62,993	3,815	83.1%	3,170	0.078
2002	81,621,352	58,860	63,851	4,991	83.4%	4,163	0.078
2003	82,433,234	56,946	63,198	6,252	83.9%	5,247	0.077
2004	84,632,753	52,513	60,345	7,832	84.0%	6,576	0.071
2005	86,912,307	48,301	57,464	9,162	83.9%	7,686	0.066
2006	90,822,757	42,043	52,953	10,911	84.1%	9,178	0.058
2007	93,702,820	42,141	56,344	14,203	84.8%	12,043	0.060
2008	93,449,349	35,775	53,240	17,464	85.2%	14,885	0.057
2009	86,544,195	24,784	42,480	17,696	85.1%	15,063	0.049
2010	86,654,516	20,540	43,712	23,172	85.1%	19,723	0.050
2011	90,275,208	12,636	44,104	31,468	85.9%	27,038	0.049
2012	94,226,147	2,681	45,422	42,742	86.5%	36,959	0.048
2013	48,526,466	0	23,284	23,284	84.7%	19,730	0.048
2014		0	0		100.0%		
TOTAL		1,826,674	2,056,074	229,400	85.0%	195,052	
EXLD PRIOR		1,826,586	2,055,738	229,152	85.0%	194,832	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	248	49	40	32	25	20	16	12	9	6	4	2	1	1	0	0	0	0	0	0
1977	20	4	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0
1978	25	4	4	3	3	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0
1979	45	6	7	6	5	4	3	3	2	2	2	1	1	1	1	0	0	0	0	0
1980	51	6	6	7	6	5	4	3	3	2	2	2	1	1	1	1	0	0	0	0
1981	61	6	6	6	7	6	6	4	4	3	2	2	2	2	1	1	1	0	0	0
1982	80	16	7	7	7	7	7	6	5	4	3	2	2	2	2	1	1	1	0	0
1983	111	21	18	7	8	7	8	7	6	5	4	4	3	2	2	2	1	1	1	1
1984	159	23	26	22	10	9	9	10	9	8	6	5	4	3	3	3	2	2	1	2
1985	213	38	25	28	24	10	10	10	11	10	9	7	6	5	4	3	3	2	2	3
1986	248	39	37	24	28	24	10	10	10	11	10	9	7	6	5	4	3	3	2	5
1987	278	36	39	36	22	28	26	8	11	9	11	10	9	7	6	5	4	3	3	8
1988	330	55	36	39	35	22	28	26	8	11	9	11	10	9	7	6	5	4	3	10
1989	401	72	55	36	39	35	21	27	26	8	11	9	11	10	9	7	6	5	4	14
1990	460	83	69	52	34	38	32	18	27	28	6	12	8	11	10	9	7	6	5	17
1991	470	83	71	58	43	28	32	27	15	23	25	5	10	7	10	9	8	6	5	19
1992	577	127	80	67	55	42	27	31	26	15	21	23	5	9	7	9	8	7	6	23
1993	667	119	122	76	64	53	40	26	29	25	14	20	22	5	9	6	9	8	7	27
1994	787	161	109	120	71	63	50	38	24	28	23	12	20	24	4	10	6	9	8	34
1995	1,004	199	160	115	120	74	63	52	39	25	29	24	13	20	22	4	9	6	9	42
1996	1,199	227	193	156	112	117	72	61	50	38	24	28	23	13	20	22	4	9	6	49
1997	1,393	246	217	185	149	107	112	69	59	48	36	23	27	22	12	19	21	4	9	53
1998	1,827	380	256	226	193	155	111	117	71	61	50	38	24	28	23	13	19	22	4	64
1999	2,460	479	413	278	245	209	168	121	127	78	67	54	41	26	30	25	14	21	24	74
2000	3,295	598	526	453	304	269	230	185	133	139	85	73	60	45	29	33	28	15	23	107
2001	3,815	721	561	493	425	286	253	216	173	124	130	80	68	56	42	27	31	26	14	122
2002	4,991	1,023	751	584	513	442	297	263	224	180	130	136	83	71	58	44	28	32	27	142
2003	6,252	1,473	979	719	559	492	423	285	252	215	173	124	130	80	68	56	42	27	31	161
2004	7,832	1,610	1,467	975	716	557	490	422	284	251	214	172	124	129	79	68	56	42	27	192
2005	9,162	1,792	1,516	1,382	919	674	524	461	397	267	236	201	162	116	122	75	64	52	39	206
2006	10,911	2,178	1,708	1,445	1,317	876	643	500	439	378	255	225	192	154	111	116	71	61	50	234
2007	14,203	3,569	2,120	1,663	1,407	1,282	852	626	487	428	368	248	219	187	150	108	113	69	59	276
2008	17,464	3,961	3,393	2,016	1,581	1,337	1,219	810	595	463	407	350	236	208	178	143	103	108	66	319
2009	17,696	3,510	3,217	2,755	1,637	1,284	1,086	990	658	483	376	330	284	191	169	144	116	83	87	312
2010	23,172	4,635	3,677	3,371	2,886	1,715	1,345	1,138	1,037	689	506	394	346	298	200	177	151	122	87	419
2011	31,468	7,782	4,736	3,759	3,444	2,949	1,752	1,374	1,163	1,060	704	517	402	354	304	205	181	155	124	517
2012	42,742	11,059	7,831	4,769	3,784	3,468	2,974	1,763	1,384	1,171	1,067	709	519	405	356	306	206	182	156	643
2013	23,284	2,770	11,391	8,072	4,912	3,898	3,572	3,063	1,816	1,426	1,206	1,100	730	535	417	366	315	212	188	823
TOTAL	229,400	49,159	45,870	34,043	25,712	20,596	16,519	12,782	9,613	7,722	6,227	4,962	3,807	3,043	2,470	2,025	1,635	1,304	1,076	4,918

(1) SECTION 1, EXHIBIT 6A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1966	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	9	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	7	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1969	12	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	8	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	21	7	6	5	4	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1972	17	3	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1973	10	4	3	3	2	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1974	48	10	9	7	6	5	4	3	3	2	1	0	0	0	0	0	0	0	0	0
1975	50	7	6	5	4	3	3	2	2	1	1	0	0	0	0	0	0	0	0	0
1976	64	9	7	6	5	4	3	3	2	2	1	1	1	0	0	0	0	0	0	0
TOTAL	248	49	40	32	25	20	16	12	9	6	4	2	1	1	0	0	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 6A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6A, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			88					336
1977	23,851,125	0.117	27,923	1.001	27,943	27,943	27,943	27,943
1978	26,143,240	0.108	28,338	1.001	28,363	28,363	28,363	28,363
1979	28,061,666	0.162	45,340	1.001	45,385	45,385	45,385	45,385
1980	28,979,182	0.152	44,002	1.001	44,052	44,052	44,052	44,052
1981	30,141,508	0.154	46,500	1.001	46,559	46,559	46,559	46,561
1982	30,058,966	0.161	48,426	1.002	48,502	48,502	48,502	48,506
1983	30,607,324	0.179	54,593	1.002	54,700	54,700	54,700	54,703
1984	33,121,678	0.203	67,005	1.002	67,158	67,158	67,158	67,164
1985	35,713,654	0.207	73,710	1.003	73,916	73,916	73,916	73,923
1986	38,297,697	0.190	72,448	1.003	72,690	72,689	72,689	72,696
1987	41,065,403	0.182	74,440	1.004	74,725	74,725	74,725	74,718
1988	44,221,964	0.168	73,771	1.005	74,111	74,111	74,111	74,101
1989	47,110,000	0.158	73,873	1.006	74,287	74,287	74,287	74,274
1990	49,659,895	0.151	74,362	1.007	74,865	74,864	74,864	74,823
1991	50,856,501	0.127	64,134	1.008	64,661	64,661	64,661	64,603
1992	52,804,448	0.115	60,128	1.010	60,751	60,751	60,751	60,705
1993	55,132,894	0.106	57,672	1.013	58,398	58,398	58,398	58,340
1994	57,739,505	0.101	57,574	1.015	58,460	58,460	58,460	58,361
1995	60,949,772	0.095	54,246	1.019	55,272	55,325	55,325	55,250
1996	63,664,000	0.088	52,465	1.023	53,677	53,728	53,728	53,664
1997	68,077,000	0.080	49,827	1.028	51,215	51,305	51,305	51,219
1998	71,447,000	0.079	51,086	1.035	52,876	53,000	53,000	52,913
1999	75,244,663	0.079	57,076	1.043	59,535	59,538	59,538	59,536
2000	79,122,396	0.079	61,250	1.053	64,503	64,413	64,413	64,545
2001	80,396,857	0.080	59,178	1.066	63,071	63,159	63,159	62,993
2002	81,621,352	0.081	58,860	1.083	63,738	63,919	63,919	63,851
2003	82,433,234	0.082	56,946	1.111	63,292	63,686	63,686	63,198
2004	84,632,753	0.074	52,513	1.143	60,033	60,361	60,361	60,345
2005	86,912,307	0.068	48,301	1.183	57,131	57,441	57,441	57,464
2006	90,822,757	0.062	42,043	1.236	51,981	52,791	52,791	52,953
2007	93,702,820	0.056	42,141	1.347	56,774	55,757	55,757	56,344
2008	93,449,349	0.052	35,775	1.501	53,702	52,019	52,019	53,240
2009	86,544,195	0.049	24,784	1.715	42,512	42,506	42,506	42,480
2010	86,654,516	0.052	20,540	2.110	43,336	44,341	44,341	43,712
2011	90,275,208	0.050	12,636	3.291	41,587	44,318	44,318	44,104
2012	94,226,147	0.048	2,681	16.456	44,113	45,161	45,161	45,422
2013	97,052,931	0.048		204.057		46,357	46,357	46,568
2014	99,964,519	0.048				47,983	47,983	47,983
TOTAL			1,826,674		2,027,872	2,126,631	2,126,631	2,127,341
EXLD PRIOR			1,826,586		2,027,872	2,126,631	2,126,631	2,127,005

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 6A, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 6A, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	88	***3 YEAR SUM***	***90***	***109***	300		248	336
1977	27,923	27,943	20	24	24	1.000	20	27,943
1978	28,338	28,363	25	29	29	1.000	25	28,363
1979	45,340	45,385	45	56	56	1.001	45	45,385
1980	44,002	44,052	50	58	58	1.006	51	44,052
1981	46,500	46,559	58	75	78	1.045	61	46,561
1982	48,426	48,502	77	93	97	1.041	80	48,506
1983	54,593	54,700	107	131	136	1.033	111	54,703
1984	67,005	67,158	153	194	202	1.043	159	67,164
1985	73,710	73,916	206	263	272	1.033	213	73,923
1986	72,448	72,689	241	307	315	1.026	248	72,696
1987	74,440	74,725	286	401	391	0.975	278	74,718
1988	73,771	74,111	340	480	466	0.971	330	74,101
1989	73,873	74,287	414	585	566	0.968	401	74,274
1990	74,362	74,864	502	803	736	0.917	460	74,823
1991	64,134	64,661	527	926	825	0.891	470	64,603
1992	60,128	60,751	623	999	926	0.927	577	60,705
1993	57,672	58,398	725	1,258	1,158	0.920	667	58,340
1994	57,574	58,460	886	1,682	1,495	0.888	787	58,361
1995	54,246	55,325	1,079	1,773	1,649	0.930	1,004	55,250
1996	52,465	53,728	1,264	1,984	1,882	0.949	1,199	53,664
1997	49,827	51,305	1,479	2,285	2,152	0.942	1,393	51,219
1998	51,086	53,000	1,914	2,889	2,759	0.955	1,827	52,913
1999	57,076	59,538	2,462	3,638	3,634	0.999	2,460	59,536
2000	61,250	64,413	3,163	4,600	4,792	1.042	3,295	64,545
2001	59,178	63,159	3,981	5,821	5,578	0.958	3,815	62,993
2002	58,860	63,919	5,059	7,302	7,204	0.987	4,991	63,851
2003	56,946	63,686	6,740	9,382	8,704	0.928	6,252	63,198
2004	52,513	60,361	7,848	10,704	10,683	0.998	7,832	60,345
2005	48,301	57,441	9,140	12,269	12,300	1.002	9,162	57,464
2006	42,043	52,791	10,748	14,411	14,628	1.015	10,911	52,953
2007	42,141	55,757	13,616	17,677	18,439	1.043	14,203	56,344
2008	35,775	52,019	16,244	21,006	22,584	1.075	17,464	53,240
2009	24,784	42,506	17,722	22,874	22,841	0.999	17,696	42,480
2010	20,540	44,341	23,801	30,781	29,967	0.974	23,172	43,712
2011	12,636	44,318	31,682	41,190	40,912	0.993	31,468	44,104
2012	2,681	45,161	42,480	54,797	55,134	1.006	42,742	45,422
2013		46,357	46,357	63,295	63,583	1.005	46,568	46,568
2014		47,983	47,983	65,977	65,977	1.000	47,983	47,983
TOTAL	1,826,674	2,126,631	300,136	403,130	403,534		300,667	2,127,341
EXLD PRIOR	1,826,586		300,046	403,021	403,234		300,419	2,127,005

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 6A TO 6B
(5) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 6, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.479					
1978	26,143,240	3.598	94,055,825		1.000					0.479					
1979	28,061,666	3.336	93,613,387		1.000					0.479					
1980	28,979,182	3.102	89,907,689		1.000					0.479					
1981	30,141,508	2.858	86,152,091		1.000					0.479					
1982	30,058,966	2.718	81,686,001	14,739	1.000	14,739	4.903%	1.804%		0.479	0.865%	4.904%	14,739	14,739	4.903%
1983	30,607,324	2.602	79,648,938	15,789	1.000	15,790	5.159%	1.982%		0.417	0.827%	5.159%	15,790	15,790	5.159%
1984	33,121,678	2.480	82,134,435	19,627	1.000	19,629	5.926%	2.390%		0.363	0.866%	5.926%	19,628	19,629	5.926%
1985	35,713,654	2.396	85,578,631	21,722	1.000	21,725	6.083%	2.539%		0.355	0.902%	6.083%	21,726	21,725	6.083%
1986	38,297,697	2.338	89,545,683	22,347	1.000	22,351	5.836%	2.496%	9.4%	0.348	0.870%	5.836%	22,351	22,351	5.836%
1987	41,065,403	2.262	92,902,249	24,189	1.000	24,195	5.892%	2.604%	6.1%	0.342	0.890%	5.892%	24,194	24,195	5.892%
1988	44,221,964	2.161	95,580,917	25,411	1.000	25,420	5.748%	2.659%	2.4%	0.335	0.891%	5.748%	25,419	25,420	5.748%
1989	47,110,000	2.114	99,591,072	26,112	1.000	26,123	5.545%	2.623%	1.3%	0.349	0.915%	5.545%	26,123	26,123	5.545%
1990	49,659,895	2.039	101,254,967	25,787	1.000	25,799	5.195%	2.548%	0.5%	0.363	0.926%	5.195%	25,797	25,799	5.195%
1991	50,856,501	1.979	100,654,884	22,989	1.000	23,000	4.523%	2.285%	-3.0%	0.379	0.865%	4.523%	23,000	23,000	4.523%
1992	52,804,448	1.879	99,199,664	21,945	1.001	21,958	4.158%	2.214%	-4.9%	0.394	0.873%	4.158%	21,955	21,958	4.158%
1993	55,132,894	1.846	101,763,581	21,236	1.001	21,250	3.854%	2.088%	-5.8%	0.411	0.858%	3.854%	21,250	21,250	3.854%
1994	57,739,505	1.786	103,144,617	21,320	1.001	21,338	3.696%	2.069%	-4.9%	0.428	0.885%	3.695%	21,337	21,338	3.696%
1995	60,949,772	1.737	105,860,639	19,940	1.001	19,959	3.275%	1.885%	-4.4%	0.465	0.877%	3.274%	19,956	19,959	3.275%
1996	63,664,000	1.681	107,011,928	18,471	1.001	18,497	2.905%	1.728%	-5.8%	0.506	0.874%	2.905%	18,496	18,497	2.905%
1997	68,077,000	1.609	109,565,780	17,488	1.002	17,522	2.574%	1.599%	-6.9%	0.550	0.879%	2.574%	17,521	17,522	2.574%
1998	71,447,000	1.535	109,703,410	17,438	1.003	17,491	2.448%	1.594%	-6.6%	0.550	0.876%	2.448%	17,492	17,491	2.448%
1999	75,244,663	1.486	111,784,761	18,263	1.005	18,347	2.438%	1.641%	-3.5%	0.550	0.902%	2.438%	18,347	18,347	2.438%
2000	79,122,396	1.436	113,612,761	18,852	1.007	18,977	2.398%	1.670%	-0.4%	0.550	0.918%	2.399%	18,979	18,977	2.398%
2001	80,396,857	1.404	112,872,903	17,115	1.010	17,280	2.149%	1.531%	-0.4%	0.550	0.841%	2.151%	17,289	17,280	2.149%
2002	81,621,352	1.369	111,762,597	17,329	1.015	17,584	2.154%	1.573%	-1.0%	0.550	0.865%	2.156%	17,597	17,584	2.154%
2003	82,433,234	1.332	109,823,635	16,600	1.028	17,065	2.070%	1.554%	-1.7%	0.550	0.854%	2.072%	17,084	17,066	2.070%
2004	84,632,753	1.284	108,674,619	15,407	1.042	16,057	1.897%	1.478%	-2.3%	0.604	0.892%	1.898%	16,065	16,058	1.897%
2005	86,912,307	1.253	108,922,029	13,756	1.058	14,549	1.674%	1.336%	-3.3%	0.664	0.886%	1.674%	14,551	14,549	1.674%
2006	90,822,757	1.210	109,940,677	11,777	1.082	12,738	1.403%	1.159%	-7.3%	0.729	0.845%	1.412%	12,820	12,745	1.403%
2007	93,702,820	1.171	109,685,990	11,408	1.169	13,330	1.423%	1.215%	-7.1%	0.801	0.974%	1.300%	12,182	13,165	1.405%
2008	93,449,349	1.148	107,266,594	9,374	1.267	11,874	1.271%	1.107%	-6.5%	0.881	0.975%	1.160%	10,841	11,657	1.247%
2009	86,544,195	1.149	99,469,136	6,454	1.391	8,976	1.037%	0.902%	-8.0%	0.968	0.873%	1.057%	9,148	9,024	1.043%
2010	86,654,516	1.125	97,450,013	5,736	1.611	9,238	1.066%	0.948%	-6.8%	0.922	0.874%	1.086%	9,411	9,303	1.074%
2011	90,275,208	1.093	98,646,157	3,839	2.228	8,553	0.947%	0.867%	-8.0%	0.960	0.832%	1.013%	9,145	8,879	0.984%
2012	94,226,147	1.061	99,964,519	890	9.468	8,427	0.894%	0.843%	-5.7%	1.000	0.843%	0.944%	8,897	8,847	0.939%
2013	97,052,931	1.030	99,964,519	0	5,681.095	0	0.000%	0.000%		1.000	0.000%	0.917%	8,897	8,895	0.917%
2014	99,964,519	1.000	99,964,519	0						1.000		0.890%	8,897	8,897	0.890%
TOTAL				523,350		549,781							566,925	568,059	

7 Year Average excluding 2013	0.888%
10 Year Average excluding 2013	0.885%
5 Year Average excluding 2011-2013	0.908%
10 Year Average excluding 2011-2013	0.888%
2006-2011 Average excluding 2009	0.900%
(16) 2014 Selected Frequency	0.890%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 6A, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			27,943		0.117
1978	26,143,240			28,363		0.108
1979	28,061,666			45,385		0.162
1980	28,979,182			44,052		0.152
1981	30,141,508			46,561		0.154
1982	30,058,966	14,739	4.90%	48,506	3,291	0.161
1983	30,607,324	15,790	5.16%	54,703	3,464	0.179
1984	33,121,678	19,629	5.93%	67,164	3,422	0.203
1985	35,713,654	21,725	6.08%	73,923	3,403	0.207
1986	38,297,697	22,351	5.84%	72,696	3,252	0.190
1987	41,065,403	24,195	5.89%	74,718	3,088	0.182
1988	44,221,964	25,420	5.75%	74,101	2,915	0.168
1989	47,110,000	26,123	5.55%	74,274	2,843	0.158
1990	49,659,895	25,799	5.20%	74,823	2,900	0.151
1991	50,856,501	23,000	4.52%	64,603	2,809	0.127
1992	52,804,448	21,958	4.16%	60,705	2,765	0.115
1993	55,132,894	21,250	3.85%	58,340	2,745	0.106
1994	57,739,505	21,338	3.70%	58,361	2,735	0.101
1995	60,949,772	19,959	3.27%	55,250	2,768	0.091
1996	63,664,000	18,497	2.91%	53,664	2,901	0.084
1997	68,077,000	17,522	2.57%	51,219	2,923	0.075
1998	71,447,000	17,491	2.45%	52,913	3,025	0.074
1999	75,244,663	18,347	2.44%	59,536	3,245	0.079
2000	79,122,396	18,977	2.40%	64,545	3,401	0.082
2001	80,396,857	17,280	2.15%	62,993	3,645	0.078
2002	81,621,352	17,584	2.15%	63,851	3,631	0.078
2003	82,433,234	17,066	2.07%	63,198	3,703	0.077
2004	84,632,753	16,058	1.90%	60,345	3,758	0.071
2005	86,912,307	14,549	1.67%	57,464	3,950	0.066
2006	90,822,757	12,745	1.40%	52,953	4,155	0.058
2007	93,702,820	13,165	1.40%	56,344	4,280	0.060
2008	93,449,349	11,657	1.25%	53,240	4,567	0.057
2009	86,544,195	9,024	1.04%	42,480	4,707	0.049
2010	86,654,516	9,303	1.07%	43,712	4,699	0.050
2011	90,275,208	8,879	0.98%	44,104	4,967	0.049
2012	94,226,147	8,847	0.94%	45,422	5,134	0.048
2013	97,052,931	8,895	0.92%	46,568	5,235	0.048
2014		8,897		47,983	5,393	
TOTAL		568,059		2,127,005		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6A, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

% PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	74,865		0.363	2.283	62,126	0	100%	62,126	0.061	0.151	0.151
1991	50,856,501	1.979	100,654,884	64,661		0.379	2.206	54,004	0	100%	54,004	0.054	0.127	0.127
1992	52,804,448	1.879	99,199,664	60,751		0.394	2.132	51,066	0	100%	51,066	0.051	0.115	0.115
1993	55,132,894	1.846	101,763,581	58,398		0.411	2.059	49,404	0	100%	49,404	0.049	0.106	0.106
1994	57,739,505	1.786	103,144,617	58,460		0.428	1.990	49,775	0	100%	49,775	0.048	0.101	0.101
1995	60,949,772	1.737	105,860,639	55,272		0.465	1.923	49,423	0	100%	49,423	0.047	0.091	0.095
1996	63,664,000	1.681	107,011,928	53,677		0.506	1.857	50,406	0	100%	50,406	0.047	0.084	0.088
1997	68,077,000	1.609	109,565,780	51,215		0.550	1.795	50,508	0	100%	50,508	0.046	0.075	0.080
1998	71,447,000	1.535	109,703,410	52,876		0.550	1.734	50,383	0	100%	50,383	0.046	0.074	0.079
1999	75,244,663	1.486	111,784,761	59,535		0.550	1.675	54,810	0	100%	54,810	0.049	0.079	0.079
2000	79,122,396	1.436	113,612,761	64,503		0.550	1.619	57,375	0	100%	57,375	0.051	0.082	0.079
2001	80,396,857	1.404	112,872,903	63,071		0.550	1.564	54,204	0	100%	54,204	0.048	0.078	0.080
2002	81,621,352	1.369	111,762,597	63,738		0.550	1.511	52,926	0	100%	52,926	0.047	0.078	0.081
2003	82,433,234	1.332	109,823,635	63,292		0.550	1.460	50,778	0	100%	50,778	0.046	0.077	0.082
2004	84,632,753	1.284	108,674,619	60,033		0.604	1.411	51,137	0	100%	51,137	0.047	0.071	0.074
2005	86,912,307	1.253	108,922,029	57,131		0.664	1.363	51,669	0	100%	51,669	0.047	0.066	0.068
2006	90,822,757	1.210	109,940,677	51,981		0.729	1.317	49,914	0	100%	49,914	0.045	0.057	0.062
2007	93,702,820	1.171	109,685,990	56,774		0.801	1.272	57,883	0	100%	57,883	0.053	0.061	0.056
2008	93,449,349	1.148	107,266,594	53,702		0.881	1.229	58,131	0	100%	58,131	0.054	0.057	0.052
2009	86,544,195	1.149	99,469,136	42,512		0.968	1.188	48,859	0	100%	48,859	0.049	0.049	0.049
2010	86,654,516	1.125	97,450,013	43,336		0.922	1.148	45,830	0	100%	45,830	0.047	0.050	0.052
2011	90,275,208	1.093	98,646,157	41,587		0.960	1.109	44,264	0	100%	44,264	0.045	0.046	0.050
2012	94,226,147	1.061	99,964,519	44,113		1.000	1.071	47,255	0	100%	47,255	0.047	0.047	0.048
2013	97,052,931	1.030	99,964,519	0		1.000	1.035	0	0	100%	0	0.000	0.000	0.048
2014		1.000				1.000	1.000	0	0	0%	0			0.048

	5 Year Average excluding 2012-2013	0.050	0.053
	7 Year Average excluding 2012-2013	0.049	0.055
	10 Year Weighted Average excluding 2012-2013	0.048	
	10 Year Weighted Average excluding 2011-2013	0.048	
	5 Year Average excluding 2011-2013	0.050	0.055
	5 Year Average excluding 2013	0.048	0.050
	7 Year Average excluding 2013	0.049	0.052
(14)	2014 Selected Loss Rate:	0.048	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 6A, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001				1.000	1.000	1.000			
1978	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000			
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000			
1982	378	378	390	1.002	1.001	1.002				1.000	1.000	1.000			
1983	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000			
1984	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000			
1985	342	342	354	1.003	1.002	1.003				1.000	1.000	1.000			
1986	330	330	342	1.003	1.003	1.003				1.000	1.000	1.000			
1987	318	318	330	1.004	1.003	1.004				1.000	1.000	1.000			
1988	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000			
1989	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000			
1990	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000			
1991	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000			
1992	258	258	270	1.010	1.008	1.010				1.001	1.000	1.001			
1993	246	246	258	1.013	1.010	1.013				1.001	1.001	1.001			
1994	234	234	246	1.015	1.013	1.015				1.001	1.001	1.001			
1995	222	222	234	1.019	1.015	1.019				1.001	1.001	1.001			
1996	210	210	222	1.023	1.019	1.023				1.001	1.001	1.001			
1997	198	198	210	1.028	1.023	1.028				1.002	1.001	1.002			
1998	186	186	198	1.035	1.028	1.035				1.003	1.002	1.003			
1999	174	174	186	1.043	1.035	1.043				1.005	1.003	1.005			
2000	162	162	174	1.053	1.043	1.053				1.007	1.005	1.007			
2001	150	150	162	1.066	1.053	1.066				1.010	1.007	1.010			
2002	138	138	150	1.083	1.066	1.083				1.015	1.010	1.015			
2003	126	126	138	1.111	1.083	1.111				1.028	1.015	1.028			
2004	114	114	126	1.143	1.111	1.143				1.042	1.028	1.042			
2005	102	102	114	1.183	1.143	1.183				1.058	1.042	1.058			
2006	90	90	102	1.236	1.183	1.236				1.082	1.058	1.082			
2007	78	78	90	1.347	1.236	1.347				1.169	1.082	1.169			
2008	66	66	78	1.501	1.347	1.501				1.267	1.169	1.267			
2009	54	54	66	1.715	1.501	1.715				1.391	1.267	1.391			
2010	42	42	54	2.110	1.715	2.110				1.611	1.391	1.611			
2011	30	30	42	3.291	2.110	3.291				2.228	1.611	2.228			
2012	18	18	30	16.456	3.291	16.456				9.468	2.228	9.468			
2013	6	6	18	204.057	16.456	204.057				5,681.095	9.468	5,681.095			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 6A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 6A, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 6A, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 6A, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) N/A
(14) N/A
(15) N/A

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	60	2,531	8,252	11,666	14,275	16,587	18,700	20,418	21,831	23,097	24,221	25,128	25,850	26,401	26,960	27,273	27,460	27,592	27,673	27,726	27,760	27,791	27,816	27,826	27,840	27,845	27,854	27,872	27,889	27,898	27,899	27,911	27,917	27,918	27,920	27,923	27,923
1978	0	61	2,572	8,385	11,854	14,506	16,856	19,026	20,845	22,334	23,604	24,685	25,594	26,260	26,886	27,308	27,593	27,840	27,993	28,080	28,134	28,177	28,212	28,233	28,257	28,264	28,275	28,291	28,298	28,315	28,320	28,329	28,334	28,335	28,335	28,338		28,338
1979	0	99	4,174	13,609	19,240	23,544	27,315	30,811	33,756	36,188	38,248	40,026	41,440	42,676	43,440	43,998	44,426	44,705	44,846	44,954	45,009	45,091	45,129	45,151	45,185	45,203	45,228	45,240	45,260	45,283	45,294	45,316	45,325	45,328	45,340			45,340
1980	0	98	4,139	13,496	19,080	23,381	27,322	30,830	33,565	35,864	37,878	39,412	40,918	41,856	42,421	42,873	43,225	43,441	43,575	43,652	43,722	43,774	43,815	43,851	43,873	43,898	43,914	43,926	43,935	43,957	43,974	43,981	43,994	44,002				44,002
1981	0	106	4,497	14,663	20,783	25,545	29,634	33,315	36,382	38,811	40,653	42,431	43,630	44,460	45,105	45,496	45,754	45,895	46,025	46,120	46,192	46,238	46,278	46,320	46,328	46,359	46,377	46,399	46,419	46,434	46,450	46,476	46,500					46,500
1982	0	115	4,862	15,983	22,802	27,740	31,912	35,870	39,182	41,440	43,600	45,132	46,100	46,811	47,349	47,627	47,789	47,919	48,011	48,089	48,143	48,190	48,224	48,242	48,277	48,295	48,316	48,343	48,375	48,392	48,413	48,426						48,426
1983	0	133	5,812	19,328	26,646	32,102	37,007	41,398	44,651	47,527	49,530	51,163	52,218	53,035	53,378	53,623	53,807	53,943	54,068	54,182	54,239	54,297	54,375	54,417	54,445	54,492	54,533	54,551	54,577	54,585	54,593							54,593
1984	0	184	8,049	23,810	32,620	39,723	45,859	50,924	55,739	59,094	61,424	63,188	64,517	65,140	65,529	65,809	66,031	66,180	66,336	66,433	66,509	66,599	66,677	66,727	66,808	66,861	66,884	66,898	66,941	67,005								67,005
1985	0	192	7,912	24,340	35,563	43,487	49,799	56,761	62,011	65,379	67,895	69,897	70,887	71,548	72,014	72,371	72,681	72,845	72,974	73,075	73,203	73,302	73,367	73,432	73,511	73,572	73,616	73,677	73,710									73,710
1986	0	136	5,530	23,642	34,541	41,954	49,715	55,893	60,215	63,570	66,535	68,289	69,219	70,009	70,546	70,912	71,134	71,369	71,541	71,669	71,834	71,946	72,123	72,216	72,280	72,332	72,403	72,448										72,448
1987	0	70	5,478	23,916	34,927	43,715	51,319	57,214	61,546	65,333	67,877	69,627	70,853	71,613	72,224	72,683	73,044	73,283	73,518	73,699	73,832	73,919	74,089	74,197	74,269	74,358	74,440											74,440
1988	0	0	4,896	21,457	33,173	43,347	50,854	57,128	62,097	64,949	67,198	68,880	70,006	70,859	71,422	71,916	72,178	72,538	72,796	73,020	73,167	73,320	73,460	73,564	73,652	73,771												73,771
1989	0	52	3,627	18,556	34,148	43,171	51,121	58,125	62,358	65,094	67,273	68,934	70,065	70,927	71,449	71,878	72,306	72,660	72,950	73,141	73,331	73,481	73,645	73,754	73,873													73,873
1990	0	0	9,990	26,118	36,953	45,775	54,158	59,674	63,406	66,226	68,238	69,615	70,607	71,421	72,087	72,537	72,958	73,311	73,562	73,754	73,920	74,067	74,224	74,362														74,362
1991	0	479	9,619	21,925	32,696	41,567	47,494	51,813	54,820	56,988	58,615	59,930	60,713	61,373	61,975	62,552	62,931	63,220	63,451	63,659	63,854	64,009	64,134															64,134
1992	0	295	7,956	21,620	33,218	39,929	44,882	49,093	51,778	53,459	55,004	56,076	56,874	57,529	58,125	58,583	58,904	59,147	59,438	59,744	59,940	60,128																60,128
1993	0	319	9,015	24,051	32,731	39,052	44,079	47,767	50,077	51,671	53,055	54,056	54,904	55,567	56,059	56,489	56,851	57,144	57,338	57,492	57,672																	57,672
1994	0	370	11,242	24,739	32,907	39,140	43,609	46,838	49,324	51,106	52,415	53,572	54,938	55,595	56,106	56,519	56,915	57,122	57,358	57,574																		57,574
1995	0	727	11,643	23,582	31,597	36,845	40,978	44,115	46,240	47,960	49,256	50,914	51,815	52,459	52,990	53,381	53,710	54,010	54,246																			54,246
1996	0	612	10,869	23,065	30,547	35,608	39,788	42,898	44,993	46,511	48,235	49,487	50,355	50,912	51,432	51,806	52,200	52,465																				52,465
1997	0	692	11,169	21,902	28,435	33,428	37,411	40,392	42,499	44,435	46,080	47,109	47,894	48,553	49,011	49,451	49,827																					49,827
1998	0	941	11,798	22,488	29,219	34,578	38,214	41,390	44,108	46,272	47,770	49,052	49,708	50,234	50,670	51,086																						51,086
1999	0	1,021	13,518	25,147	32,897	38,370	42,870	46,747	49,835	51,615	53,405	54,850	55,826	56,572	57,076																							57,076
2000	0	1,130	15,165	28,208	35,919	41,921	47,368	51,768	54,761	56,522	58,284	59,624	60,571	61,250																								61,250
2001	0	1,563	15,605	27,221	35,356	41,365	47,494	50,663	53,165	55,344	56,698	58,273	59,178																									59,178
2002	0	1,519	15,756	27,976	36,787	42,903	47,324	51,611	54,050	55,942	57,292	58,860																										58,860
2003	0	1,606	16,005	28,807	36,868	42,278	47,099	51,665	53,755	55,462	56,946																											56,946
2004	0	1,714	16,350	28,303	35,142	40,215	44,798	48,766	50,860	52,513																												52,513
2005	0	1,858	16,606	26,782	33,520	38,569	42,587	46,199	48,301																													48,301
2006	0	2,176	15,801	25,218	31,160	35,143	38,702	42,043																														42,043
2007	0	3,960	18,313	26,890	32,472	37,076	42,141																															42,141
2008	0	4,696	17,829	25,783	31,164	35,775																																35,775
2009	0	3,400	13,298	20,355	24,784																																	24,784
2010	0	2,763	13,188	20,540																																		20,540
2011	0	2,523	12,636																																			12,636
2012	0	2,681																																				2,681
2013	0																																					-
																																						1,826,586

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977		42.338	3.261	1.414	1.224	1.162	1.127	1.092	1.069	1.058	1.049	1.037	1.029	1.021	1.021	1.012	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978		42.338	3.261	1.414	1.224	1.162	1.129	1.096	1.071	1.057	1.046	1.037	1.026	1.024	1.016	1.010	1.009	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
1979		42.338	3.261	1.414	1.224	1.160	1.128	1.096	1.072	1.057	1.046	1.035	1.030	1.018	1.013	1.010	1.006	1.003	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000				
1980		42.338	3.261	1.414	1.225	1.169	1.128	1.089	1.068	1.056	1.040	1.038	1.023	1.014	1.011	1.008	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1981		42.338	3.261	1.417	1.229	1.160	1.124	1.092	1.067	1.047	1.044	1.028	1.019	1.014	1.009	1.006	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.001						
1982		42.338	3.287	1.427	1.217	1.150	1.124	1.092	1.058	1.052	1.035	1.021	1.015	1.012	1.006	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000							
1983		43.672	3.325	1.379	1.205	1.153	1.119	1.079	1.064	1.042	1.033	1.021	1.016	1.006	1.005	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000									
1984		43.721	2.958	1.370	1.218	1.154	1.110	1.095	1.060	1.039	1.029	1.021	1.010	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001									
1985		41.277	3.076	1.461	1.223	1.145	1.140	1.092	1.054	1.038	1.029	1.014	1.009	1.007	1.005	1.004	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000										
1986		40.777	4.275	1.461	1.215	1.185	1.124	1.077	1.056	1.047	1.026	1.014	1.011	1.008	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001										
1987		77.765	4.366	1.460	1.252	1.174	1.115	1.076	1.062	1.039	1.026	1.018	1.011	1.009	1.006	1.005	1.003	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001												
1988			4.383	1.546	1.307	1.173	1.123	1.087	1.046	1.035	1.025	1.016	1.012	1.008	1.007	1.004	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.002													
1989		70.176	5.116	1.840	1.264	1.184	1.137	1.073	1.044	1.033	1.025	1.016	1.012	1.007	1.006	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.002														
1990			2.614	1.415	1.239	1.183	1.102	1.063	1.044	1.030	1.020	1.014	1.012	1.009	1.006	1.006	1.005	1.003	1.003	1.002	1.002	1.002	1.002															
1991		20.099	2.279	1.491	1.271	1.143	1.091	1.058	1.040	1.029	1.022	1.013	1.011	1.010	1.009	1.006	1.005	1.004	1.003	1.003	1.002	1.002																
1992		26.971	2.717	1.536	1.202	1.124	1.094	1.055	1.032	1.029	1.019	1.014	1.012	1.010	1.008	1.005	1.004	1.005	1.005	1.003	1.003																	
1993		28.271	2.668	1.361	1.193	1.129	1.084	1.048	1.032	1.027	1.019	1.016	1.012	1.009	1.008	1.006	1.005	1.003	1.003	1.003																		
1994		30.359	2.200	1.330	1.189	1.114	1.074	1.053	1.036	1.026	1.022	1.025	1.012	1.009	1.007	1.007	1.004	1.004	1.004																			
1995		16.023	2.025	1.340	1.166	1.112	1.077	1.048	1.037	1.027	1.034	1.018	1.012	1.010	1.007	1.006	1.006	1.004																				
1996		17.758	2.122	1.324	1.166	1.117	1.078	1.049	1.034	1.037	1.026	1.018	1.011	1.010	1.007	1.008	1.005																					
1997		16.148	1.961	1.298	1.176	1.119	1.080	1.052	1.046	1.037	1.022	1.017	1.014	1.009	1.009	1.008																						
1998		12.543	1.906	1.299	1.183	1.105	1.083	1.066	1.049	1.032	1.027	1.013	1.011	1.009	1.008																							
1999		13.238	1.860	1.308	1.166	1.117	1.090	1.066	1.036	1.035	1.027	1.018	1.013	1.009																								
2000		13.421	1.860	1.273	1.167	1.130	1.093	1.058	1.032	1.031	1.023	1.016	1.011																									
2001		9.986	1.744	1.299	1.170	1.148	1.067	1.049	1.041	1.024	1.028	1.016																										
2002		10.369	1.776	1.315	1.166	1.103	1.091	1.047	1.035	1.024	1.027																											
2003		9.967	1.800	1.280	1.147	1.114	1.097	1.040	1.032	1.027																												
2004		9.540	1.731	1.242	1.144	1.114	1.089	1.043	1.032																													
2005		8.936	1.613	1.252	1.151	1.104	1.085	1.045																														
2006		7.260	1.596	1.236	1.128	1.101	1.086																															
2007		4.624	1.468	1.208	1.142	1.137																																
2008		3.797	1.446	1.209	1.148																																	
2009		3.911	1.531	1.218																																		
2010		4.773	1.557																																			
2011		5.008																																				
2012																																						
3 Yr Avg		4.564	1.511	1.211	1.139	1.114	1.087	1.043	1.033	1.025	1.026	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg		4.423	1.520	1.224	1.143	1.114	1.089	1.045	1.034	1.028	1.026	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg		5.473	1.563	1.235	1.147	1.117	1.087	1.050	1.037	1.030	1.026	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd		4.504	1.505	1.211	1.139	1.114	1.087	1.043	1.033	1.025	1.026	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd		4.340	1.515	1.225	1.143	1.114	1.090	1.045	1.034	1.028	1.026	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd		5.942	1.624	1.255	1.153	1.118	1.086	1.051	1.037	1.030	1.025	1.017	1.012	1.009	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	12.400	4.800	1.560	1.240	1.145	1.115	1.087	1.048	1.036	1.030	1.025	1.017	1.012	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001
Selected	12.400	5.000	1.560	1.230	1.143	1.114	1.090	1.045	1.035	1.029	1.026	1.016	1.012	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	204.057	16.456	3.291	2.110	1.715	1.501	1.347	1.236	1.183	1.143	1.111	1.083	1.066	1.053	1.043	1.035	1.028	1.023	1.019	1.015	1.013	1.010	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
% PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	4,987	12,372	13,144	13,505	13,726	13,998	14,233	14,404	14,508	14,577	14,626	14,672	14,707	14,722	14,727	14,732	14,735	14,735	14,735	14,736	14,736	14,736	14,737	14,737	14,737	14,737	14,737	14,737	14,737	14,737	14,738	14,739						14,739
1983	4,731	12,998	13,867	14,322	14,625	15,000	15,308	15,469	15,565	15,632	15,687	15,744	15,759	15,773	15,778	15,781	15,781	15,782	15,782	15,784	15,785	15,786	15,787	15,788	15,789	15,789	15,789	15,789	15,789	15,789	15,789							15,789
1984	6,134	15,842	16,951	17,584	18,077	18,653	19,020	19,201	19,345	19,451	19,540	19,580	19,600	19,609	19,613	19,617	19,618	19,618	19,619	19,620	19,622	19,622	19,622	19,622	19,622	19,622	19,622	19,622	19,624	19,627								19,627
1985	6,591	17,078	18,451	19,235	19,951	20,673	20,991	21,256	21,431	21,585	21,657	21,686	21,695	21,702	21,705	21,710	21,714	21,715	21,717	21,717	21,718	21,718	21,718	21,719	21,719	21,719	21,719	21,721	21,722									21,722
1986	6,632	17,373	18,862	19,781	20,450	20,966	21,371	21,666	21,985	22,145	22,226	22,280	22,307	22,319	22,326	22,330	22,331	22,333	22,336	22,337	22,338	22,338	22,338	22,339	22,339	22,339	22,345	22,347										22,347
1987	6,815	18,617	20,282	21,313	21,977	22,500	22,978	23,488	23,756	23,927	24,045	24,110	24,137	24,149	24,159	24,164	24,166	24,172	24,174	24,176	24,178	24,179	24,180	24,180	24,180	24,183	24,189											24,189
1988	7,576	19,521	21,277	22,349	23,067	23,737	24,490	24,833	25,070	25,227	25,310	25,351	25,374	25,389	25,393	25,395	25,397	25,397	25,398	25,400	25,401	25,402	25,402	25,402	25,405	25,411												25,411
1989	7,611	19,948	21,868	23,016	23,885	24,811	25,316	25,630	25,830	25,952	26,022	26,047	26,069	26,080	26,090	26,101	26,103	26,105	26,105	26,108	26,108	26,108	26,108	26,110	26,112													26,112
1990	7,774	20,018	21,850	23,097	24,155	24,771	25,145	25,425	25,587	25,659	25,712	25,734	25,751	25,758	25,762	25,765	25,769	25,771	25,773	25,774	25,774	25,774	25,783	25,787														25,787
1991	6,976	17,698	19,604	21,009	21,776	22,211	22,487	22,698	22,803	22,859	22,912	22,933	22,949	22,962	22,971	22,973	22,977	22,977	22,977	22,978	22,980	22,985	22,989															22,989
1992	6,378	17,207	19,465	20,530	21,064	21,357	21,595	21,733	21,811	21,852	21,883	21,904	21,914	21,922	21,925	21,925	21,927	21,928	21,928	21,928	21,938	21,945																21,945
1993	17	187	4,564	11,527	15,057	17,203	18,689	19,713	20,243	20,516	20,754	20,917	21,033	21,103	21,138	21,172	21,197	21,214	21,225	21,229	21,236																	21,236
1994	13	203	5,681	11,970	15,105	17,107	18,524	19,500	20,044	20,398	20,607	20,804	21,092	21,178	21,227	21,261	21,286	21,295	21,309	21,320																		21,320
1995	4	395	6,182	11,277	14,210	15,935	17,195	18,103	18,615	18,948	19,148	19,609	19,743	19,801	19,850	19,880	19,900	19,916	19,940																			19,940
1996		355	5,365	10,438	13,191	14,773	15,937	16,846	17,288	17,562	17,931	18,193	18,325	18,381	18,422	18,441	18,458	18,471																				18,471
1997		359	5,498	9,958	12,270	13,829	14,982	15,772	16,237	16,680	17,084	17,238	17,330	17,397	17,429	17,463	17,488																					17,488
1998	3	500	5,805	10,033	12,358	13,887	14,901	15,728	16,339	16,777	17,011	17,263	17,342	17,377	17,408	17,438																						17,438
1999		515	6,128	10,365	12,789	14,260	15,442	16,516	17,171	17,466	17,838	18,073	18,169	18,229	18,263																							18,263
2000		576	6,651	10,988	13,166	14,758	16,193	17,360	17,845	18,126	18,466	18,708	18,802	18,852																								18,852
2001		766	6,270	9,910	12,082	13,654	15,224	15,939	16,318	16,678	16,827	17,040	17,115																									17,115
2002		693	6,186	9,996	12,563	14,103	15,086	16,333	16,767	16,975	17,122	17,329																										17,329
2003		713	6,206	10,191	12,358	13,525	14,715	15,978	16,273	16,458	16,600																											16,600
2004		693	6,251	9,815	11,487	12,678	13,780	14,916	15,219	15,407																												15,407
2005	1	719	6,095	8,930	10,557	11,758	12,512	13,418	13,756																													13,756
2006	1	876	5,578	8,129	9,575	10,302	10,935	11,777																														11,777
2007		1,533	6,159	8,290	9,362	10,176	11,408																															11,408
2008		1,731	5,587	7,417	8,467	9,374																																9,374
2009	2	1,162	4,041	5,587	6,454																																	6,454
2010		952	4,051	5,736																																		5,736
2011	1	888	3,839																																			3,839
2012		890																																				890
2013																																						
																																						523,350

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.481	1.062	1.027	1.016	1.020	1.017	1.012	1.007	1.005	1.003	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.747	1.067	1.033	1.021	1.026	1.021	1.011	1.006	1.004	1.004	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.583	1.070	1.037	1.028	1.032	1.020	1.010	1.007	1.005	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.591	1.080	1.042	1.037	1.036	1.015	1.013	1.008	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.620	1.086	1.049	1.034	1.025	1.019	1.014	1.015	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.732	1.089	1.051	1.031	1.024	1.021	1.022	1.011	1.007	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.577	1.090	1.050	1.032	1.029	1.032	1.014	1.010	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.621	1.096	1.052	1.038	1.039	1.020	1.012	1.008	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.575	1.092	1.057	1.046	1.026	1.015	1.011	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.537	1.108	1.072	1.037	1.020	1.012	1.009	1.005	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.698	1.131	1.055	1.026	1.014	1.011	1.006	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	11.000	24.406	2.526	1.306	1.143	1.086	1.055	1.027	1.013	1.012	1.008	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000																		
1994	15.615	27.985	2.107	1.262	1.133	1.083	1.053	1.028	1.018	1.010	1.010	1.014	1.004	1.002	1.002	1.001	1.000	1.001	1.001																			
1995	98.750	15.651	1.824	1.260	1.121	1.079	1.053	1.028	1.018	1.011	1.024	1.007	1.003	1.002	1.002	1.001	1.001	1.001																				
1996		15.113	1.946	1.264	1.120	1.079	1.057	1.026	1.016	1.021	1.015	1.007	1.003	1.002	1.001	1.001	1.001																					
1997		15.315	1.811	1.232	1.127	1.083	1.053	1.029	1.027	1.024	1.009	1.005	1.004	1.002	1.002	1.001																						
1998	166.667	16.610	1.728	1.232	1.124	1.073	1.055	1.039	1.027	1.014	1.015	1.005	1.002	1.002	1.002																							
1999		11.899	1.691	1.234	1.115	1.083	1.070	1.040	1.017	1.021	1.013	1.005	1.003	1.002																								
2000		11.547	1.652	1.198	1.121	1.097	1.072	1.028	1.016	1.019	1.013	1.005	1.003																									
2001		8.185	1.581	1.219	1.130	1.115	1.047	1.024	1.022	1.009	1.013	1.004																										
2002		8.926	1.616	1.257	1.123	1.070	1.083	1.027	1.012	1.009	1.012																											
2003		8.704	1.642	1.213	1.094	1.088	1.086	1.018	1.011	1.009																												
2004		9.020	1.570	1.170	1.104	1.087	1.082	1.020	1.012																													
2005	719.000	8.477	1.465	1.182	1.114	1.064	1.072	1.025																														
2006	876.000	6.368	1.457	1.178	1.076	1.061	1.077																															
2007		4.018	1.346	1.129	1.087	1.121																																
2008		3.228	1.328	1.142	1.107																																	
2009	581.000	3.478	1.383	1.155																																		
2010		4.255	1.416																																			
2011	888.000	4.323																																				
2012																																						
3 Yr Avg	781.667	4.019	1.375	1.142	1.090	1.082	1.077	1.021	1.012	1.009	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	646.133	3.860	1.386	1.157	1.097	1.084	1.080	1.023	1.015	1.013	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	477.862	4.878	1.424	1.167	1.101	1.087	1.074	1.026	1.017	1.015	1.013	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd		3.974	1.370	1.140	1.089	1.081	1.077	1.021	1.012	1.009	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd		3.779	1.383	1.158	1.098	1.084	1.080	1.023	1.015	1.013	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd		5.421	1.489	1.188	1.108	1.086	1.069	1.028	1.018	1.015	1.013	1.006	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	600.000	4.000	1.397	1.161	1.096	1.075	1.074	1.024	1.016	1.014	1.013	1.006	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	600.000	4.250	1.383	1.158	1.098	1.084	1.080	1.023	1.015	1.014	1.013	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5681.095	9.468	2.228	1.611	1.391	1.267	1.169	1.082	1.058	1.042	1.028	1.015	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		86	138	52	88.6%	46	
1977	23,851,125	5,691	5,696	4	86.0%	4	0.024
1978	26,143,240	4,972	4,976	4	85.3%	4	0.019
1979	28,061,666	8,304	8,315	10	84.6%	9	0.030
1980	28,979,182	5,932	5,940	8	83.2%	6	0.020
1981	30,141,508	5,529	5,546	17	84.0%	14	0.018
1982	30,058,966	5,452	5,469	17	83.7%	14	0.018
1983	30,607,324	6,680	6,705	25	83.7%	21	0.022
1984	33,121,678	7,561	7,604	43	83.7%	36	0.023
1985	35,713,654	8,548	8,608	60	83.7%	50	0.024
1986	38,297,697	8,620	8,688	68	83.1%	56	0.023
1987	41,065,403	13,216	13,329	112	82.2%	92	0.032
1988	44,221,964	13,591	13,727	136	82.1%	111	0.031
1989	47,110,000	13,967	14,133	166	82.3%	136	0.030
1990	49,659,895	21,781	22,057	276	82.1%	227	0.044
1991	50,856,501	22,404	22,759	356	82.7%	294	0.045
1992	52,804,448	18,281	18,630	349	83.0%	290	0.035
1993	55,132,894	18,966	19,456	491	83.8%	411	0.035
1994	57,739,505	25,799	26,506	707	83.3%	589	0.046
1995	60,949,772	23,332	23,977	645	82.8%	534	0.039
1996	63,664,000	22,638	23,322	683	82.4%	563	0.037
1997	68,077,000	21,761	22,521	760	82.3%	625	0.033
1998	71,447,000	22,884	23,815	931	82.7%	770	0.033
1999	75,244,663	22,642	23,817	1,174	82.7%	972	0.032
2000	79,122,396	25,356	26,854	1,497	82.7%	1,238	0.034
2001	80,396,857	21,019	22,783	1,764	83.1%	1,466	0.028
2002	81,621,352	23,240	25,452	2,213	83.4%	1,846	0.031
2003	82,433,234	19,206	21,658	2,451	83.9%	2,057	0.026
2004	84,632,753	21,839	24,689	2,851	84.0%	2,394	0.029
2005	86,912,307	19,333	22,471	3,137	83.9%	2,632	0.026
2006	90,822,757	19,515	23,233	3,718	84.1%	3,127	0.026
2007	93,702,820	15,460	19,696	4,236	84.8%	3,592	0.021
2008	93,449,349	16,661	21,781	5,120	85.2%	4,364	0.023
2009	86,544,195	8,890	14,035	5,145	85.1%	4,380	0.016
2010	86,654,516	6,268	13,063	6,796	85.1%	5,785	0.015
2011	90,275,208	5,726	15,170	9,444	85.9%	8,114	0.017
2012	94,226,147	3,148	15,540	12,393	86.5%	10,716	0.016
2013	48,526,466	327	8,671	8,344	84.7%	7,071	0.018
2014		0	0		100.0%		
TOTAL		534,627	610,829	76,202	84.8%	64,653	
EXLD PRIOR		534,541	610,691	76,150	84.8%	64,607	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 3
(3) SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	52	20	16	12	10	8	6	4	3	2	1	0	0	0	0	0	0	0	0	0
1977	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	10	3	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1980	8	0	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	17	11	0	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1982	17	0	11	0	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1983	25	4	0	13	0	3	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1984	43	14	5	0	16	0	3	1	1	1	1	1	0	0	0	0	0	0	0	0
1985	60	11	16	6	0	17	0	4	1	1	1	1	1	1	0	0	0	0	0	0
1986	68	8	12	16	6	0	17	0	4	1	1	1	1	1	1	0	0	0	0	1
1987	112	14	11	17	21	8	1	21	1	5	2	2	2	1	1	1	1	1	1	1
1988	136	21	14	12	17	22	8	1	21	1	5	2	2	2	1	1	1	1	1	2
1989	166	26	22	14	12	18	22	9	1	22	1	5	2	2	2	1	1	1	1	3
1990	276	33	38	32	21	18	25	30	13	1	26	1	8	3	3	3	2	2	1	5
1991	356	78	34	39	32	21	18	25	28	13	1	24	1	8	3	3	3	2	2	7
1992	349	49	66	28	32	27	18	15	21	25	11	1	22	1	6	3	3	2	2	7
1993	491	131	51	68	29	33	28	18	16	22	25	11	1	22	1	7	3	3	2	9
1994	707	70	164	69	86	39	43	36	24	21	27	30	15	1	25	1	8	4	4	16
1995	645	55	56	140	56	72	32	36	30	20	17	23	26	12	1	22	1	7	3	15
1996	683	53	53	54	136	54	70	31	35	29	19	16	22	25	12	1	22	1	7	18
1997	760	104	51	51	52	130	52	67	29	33	28	18	16	22	24	12	1	21	1	24
1998	931	139	108	53	53	54	135	54	70	31	35	29	19	16	22	25	12	1	22	26
1999	1,174	158	151	117	58	58	59	147	59	76	33	38	31	21	18	24	27	13	1	51
2000	1,497	209	174	166	129	63	63	64	161	64	84	36	41	34	23	20	27	30	14	58
2001	1,764	359	197	163	156	121	59	59	60	151	60	78	34	39	32	21	18	25	28	68
2002	2,213	373	374	205	170	162	126	62	62	63	157	63	82	36	40	33	22	19	26	100
2003	2,451	334	357	358	196	163	155	120	59	59	60	151	60	78	34	39	32	21	18	120
2004	2,851	405	333	355	357	195	162	154	120	59	59	60	150	60	78	34	39	32	21	138
2005	3,137	448	381	313	335	336	184	152	145	113	55	55	56	141	56	73	32	36	30	150
2006	3,718	727	427	363	298	319	320	175	145	139	108	53	53	54	135	54	70	30	35	172
2007	4,236	629	707	416	354	291	310	312	170	141	135	105	51	51	52	131	52	68	30	201
2008	5,120	1,095	598	673	395	336	276	295	296	162	134	128	100	49	49	50	125	50	65	219
2009	5,145	989	889	485	546	321	273	224	240	241	132	109	104	81	40	40	40	101	40	230
2010	6,796	1,407	1,036	930	509	572	336	286	235	251	252	138	114	109	85	42	42	42	106	284
2011	9,444	2,507	1,437	1,057	951	520	585	344	292	240	257	258	141	117	111	87	43	42	43	398
2012	12,393	2,698	2,575	1,475	1,086	977	535	600	353	300	247	263	264	145	120	114	89	44	44	452
2013	8,344	4,025	2,779	2,647	1,519	1,118	1,006	551	619	364	309	254	271	272	149	124	118	91	45	510
TOTAL	76,202	17,210	13,148	10,351	7,641	6,080	4,933	3,902	3,317	2,652	2,286	1,958	1,693	1,405	1,127	967	834	692	593	3,284

(1) SECTION 1, EXHIBIT 6B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	1	1	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	0	1	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1963	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1964	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-
1965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	15	5	4	4	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1972	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	21	9	7	6	5	4	3	3	2	1	0	0	0	0	0	0	0	0	0	0
1974	12	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	52	20	16	12	10	8	6	4	3	2	1	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 1, EXHIBIT 6B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 6B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			86					138
1977	23,851,125	0.024	5,691	1.001	5,696	5,696	5,696	5,696
1978	26,143,240	0.019	4,972	1.001	4,976	4,976	4,976	4,976
1979	28,061,666	0.030	8,304	1.001	8,315	8,315	8,315	8,315
1980	28,979,182	0.021	5,932	1.001	5,940	5,940	5,940	5,940
1981	30,141,508	0.018	5,529	1.003	5,545	5,545	5,545	5,546
1982	30,058,966	0.018	5,452	1.003	5,469	5,469	5,469	5,469
1983	30,607,324	0.022	6,680	1.004	6,704	6,704	6,704	6,705
1984	33,121,678	0.023	7,561	1.005	7,602	7,602	7,602	7,604
1985	35,713,654	0.024	8,548	1.007	8,606	8,606	8,606	8,608
1986	38,297,697	0.023	8,620	1.008	8,686	8,686	8,686	8,688
1987	41,065,403	0.032	13,216	1.009	13,332	13,332	13,332	13,329
1988	44,221,964	0.031	13,591	1.010	13,732	13,731	13,731	13,727
1989	47,110,000	0.030	13,967	1.012	14,138	14,138	14,138	14,133
1990	49,659,895	0.044	21,781	1.014	22,082	22,082	22,082	22,057
1991	50,856,501	0.045	22,404	1.018	22,803	22,803	22,803	22,759
1992	52,804,448	0.035	18,281	1.021	18,657	18,658	18,658	18,630
1993	55,132,894	0.035	18,966	1.028	19,498	19,499	19,499	19,456
1994	57,739,505	0.046	25,799	1.031	26,595	26,595	26,595	26,506
1995	60,949,772	0.035	23,332	1.034	24,115	24,025	24,025	23,977
1996	63,664,000	0.032	22,638	1.036	23,460	23,358	23,358	23,322
1997	68,077,000	0.029	21,761	1.042	22,674	22,568	22,568	22,521
1998	71,447,000	0.029	22,884	1.049	24,012	23,859	23,859	23,815
1999	75,244,663	0.029	22,642	1.057	23,926	23,818	23,818	23,817
2000	79,122,396	0.029	25,356	1.067	27,043	26,793	26,793	26,854
2001	80,396,857	0.029	21,019	1.084	22,790	22,860	22,860	22,783
2002	81,621,352	0.030	23,240	1.102	25,605	25,482	25,482	25,452
2003	82,433,234	0.030	19,206	1.120	21,508	21,849	21,849	21,658
2004	84,632,753	0.027	21,839	1.142	24,933	24,695	24,695	24,689
2005	86,912,307	0.025	19,333	1.168	22,587	22,463	22,463	22,471
2006	90,822,757	0.023	19,515	1.216	23,722	23,177	23,177	23,233
2007	93,702,820	0.021	15,460	1.265	19,552	19,521	19,521	19,696
2008	93,449,349	0.019	16,661	1.363	22,712	21,424	21,424	21,781
2009	86,544,195	0.018	8,890	1.493	13,270	14,043	14,043	14,035
2010	86,654,516	0.019	6,268	1.724	10,805	13,248	13,248	13,063
2011	90,275,208	0.019	5,726	2.319	13,277	15,234	15,234	15,170
2012	94,226,147	0.018	3,148	3.652	11,495	15,464	15,464	15,540
2013	97,052,931	0.018	327	32.869	10,737	17,265	17,265	17,342
2014	99,964,519	0.018				17,994	17,994	17,994
TOTAL			534,627		606,600	637,516	637,516	637,494
EXLD PRIOR			534,541		606,600	637,516	637,516	637,356

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 6B, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 1, EXHIBIT 6B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	86	***3 YEAR SUM***	***19***	***109***	300		52	138
1977	5,691	5,696	4	24	24	1.000	4	5,696
1978	4,972	4,976	4	29	29	1.000	4	4,976
1979	8,304	8,315	10	56	56	1.001	10	8,315
1980	5,932	5,940	8	58	58	1.006	8	5,940
1981	5,529	5,545	16	75	78	1.045	17	5,546
1982	5,452	5,469	16	93	97	1.041	17	5,469
1983	6,680	6,704	24	131	136	1.033	25	6,705
1984	7,561	7,602	41	194	202	1.043	43	7,604
1985	8,548	8,606	58	263	272	1.033	60	8,608
1986	8,620	8,686	66	307	315	1.026	68	8,688
1987	13,216	13,332	115	401	391	0.975	112	13,329
1988	13,591	13,731	140	480	466	0.971	136	13,727
1989	13,967	14,138	171	585	566	0.968	166	14,133
1990	21,781	22,082	301	803	736	0.917	276	22,057
1991	22,404	22,803	399	926	825	0.891	356	22,759
1992	18,281	18,658	376	999	926	0.927	349	18,630
1993	18,966	19,499	533	1,258	1,158	0.920	491	19,456
1994	25,799	26,595	796	1,682	1,495	0.888	707	26,506
1995	23,332	24,025	693	1,773	1,649	0.930	645	23,977
1996	22,638	23,358	720	1,984	1,882	0.949	683	23,322
1997	21,761	22,568	806	2,285	2,152	0.942	760	22,521
1998	22,884	23,859	975	2,889	2,759	0.955	931	23,815
1999	22,642	23,818	1,175	3,638	3,634	0.999	1,174	23,817
2000	25,356	26,793	1,437	4,600	4,792	1.042	1,497	26,854
2001	21,019	22,860	1,841	5,821	5,578	0.958	1,764	22,783
2002	23,240	25,482	2,243	7,302	7,204	0.987	2,213	25,452
2003	19,206	21,849	2,643	9,382	8,704	0.928	2,451	21,658
2004	21,839	24,695	2,857	10,704	10,683	0.998	2,851	24,689
2005	19,333	22,463	3,130	12,269	12,300	1.002	3,137	22,471
2006	19,515	23,177	3,662	14,411	14,628	1.015	3,718	23,233
2007	15,460	19,521	4,061	17,677	18,439	1.043	4,236	19,696
2008	16,661	21,424	4,762	21,006	22,584	1.075	5,120	21,781
2009	8,890	14,043	5,153	22,874	22,841	0.999	5,145	14,035
2010	6,268	13,248	6,980	30,781	29,967	0.974	6,796	13,063
2011	5,726	15,234	9,508	41,190	40,912	0.993	9,444	15,170
2012	3,148	15,464	12,317	54,797	55,134	1.006	12,393	15,540
2013	327	17,265	16,938	63,295	63,583	1.005	17,015	17,342
2014		17,994	17,994	65,977	65,977	1.000	17,994	17,994
TOTAL	534,627	637,516	102,994	403,130	403,534		102,867	637,494
EXLD PRIOR	534,541		102,975	403,021	403,234		102,815	637,356

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 6A TO 6B
(5) SECTION 1, EXHIBIT 6, SHEET 3, COL. 12 - SECTION 1, EXHIBIT 6, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.479					
1978	26,143,240	3.598	94,055,825		1.000					0.479					
1979	28,061,666	3.336	93,613,387		1.000					0.479					
1980	28,979,182	3.102	89,907,689		1.000					0.479					
1981	30,141,508	2.858	86,152,091		1.000					0.479					
1982	30,058,966	2.718	81,686,001	764	1.000	764	0.254%	0.094%		0.479	0.045%	0.254%	764	764	0.254%
1983	30,607,324	2.602	79,648,938	753	1.000	753	0.246%	0.095%		0.417	0.039%	0.246%	753	753	0.246%
1984	33,121,678	2.480	82,134,435	880	1.000	880	0.266%	0.107%		0.363	0.039%	0.266%	880	880	0.266%
1985	35,713,654	2.396	85,578,631	862	1.001	862	0.242%	0.101%		0.355	0.036%	0.242%	863	862	0.241%
1986	38,297,697	2.338	89,545,683	824	1.001	824	0.215%	0.092%	0.3%	0.348	0.032%	0.215%	825	824	0.215%
1987	41,065,403	2.262	92,902,249	904	1.001	905	0.220%	0.097%	-0.9%	0.342	0.033%	0.220%	905	905	0.220%
1988	44,221,964	2.161	95,580,917	857	1.001	858	0.194%	0.090%	-3.8%	0.335	0.030%	0.194%	858	858	0.194%
1989	47,110,000	2.114	99,591,072	889	1.001	890	0.189%	0.089%	-2.6%	0.349	0.031%	0.189%	890	890	0.189%
1990	49,659,895	2.039	101,254,967	884	1.001	885	0.178%	0.087%	-1.9%	0.363	0.032%	0.178%	886	885	0.178%
1991	50,856,501	1.979	100,654,884	808	1.002	810	0.159%	0.080%	-4.0%	0.379	0.030%	0.159%	810	810	0.159%
1992	52,804,448	1.879	99,199,664	738	1.003	740	0.140%	0.075%	-4.6%	0.394	0.029%	0.140%	740	740	0.140%
1993	55,132,894	1.846	101,763,581	777	1.005	781	0.142%	0.077%	-4.5%	0.411	0.032%	0.142%	781	781	0.142%
1994	57,739,505	1.786	103,144,617	866	1.005	870	0.151%	0.084%	-1.2%	0.428	0.036%	0.151%	871	870	0.151%
1995	60,949,772	1.737	105,860,639	788	1.006	793	0.130%	0.075%	-0.2%	0.465	0.035%	0.130%	792	793	0.130%
1996	63,664,000	1.681	107,011,928	768	1.007	773	0.121%	0.072%	-0.9%	0.506	0.037%	0.121%	773	773	0.121%
1997	68,077,000	1.609	109,565,780	724	1.009	731	0.107%	0.067%	-4.3%	0.550	0.037%	0.107%	731	731	0.107%
1998	71,447,000	1.535	109,703,410	718	1.011	726	0.102%	0.066%	-5.8%	0.550	0.036%	0.101%	722	726	0.102%
1999	75,244,663	1.486	111,784,761	708	1.014	718	0.095%	0.064%	-3.9%	0.550	0.035%	0.095%	716	718	0.095%
2000	79,122,396	1.436	113,612,761	743	1.016	755	0.095%	0.066%	-2.0%	0.550	0.037%	0.095%	754	755	0.095%
2001	80,396,857	1.404	112,872,903	559	1.021	570	0.071%	0.051%	-5.3%	0.550	0.028%	0.071%	570	570	0.071%
2002	81,621,352	1.369	111,762,597	604	1.028	621	0.076%	0.056%	-5.7%	0.550	0.031%	0.076%	620	621	0.076%
2003	82,433,234	1.332	109,823,635	541	1.036	560	0.068%	0.051%	-6.2%	0.550	0.028%	0.068%	560	560	0.068%
2004	84,632,753	1.284	108,674,619	589	1.045	615	0.073%	0.057%	-3.1%	0.604	0.034%	0.073%	614	615	0.073%
2005	86,912,307	1.253	108,922,029	551	1.057	582	0.067%	0.053%	1.3%	0.664	0.035%	0.067%	582	582	0.067%
2006	90,822,757	1.210	109,940,677	531	1.071	569	0.063%	0.052%	-1.0%	0.729	0.038%	0.063%	570	569	0.063%
2007	93,702,820	1.171	109,685,990	448	1.087	487	0.052%	0.044%	-3.6%	0.801	0.036%	0.053%	500	488	0.052%
2008	93,449,349	1.148	107,266,594	463	1.117	517	0.055%	0.048%	-4.9%	0.881	0.042%	0.048%	445	510	0.055%
2009	86,544,195	1.149	99,469,136	292	1.160	339	0.039%	0.034%	-9.3%	0.968	0.033%	0.043%	375	344	0.040%
2010	86,654,516	1.125	97,450,013	309	1.217	376	0.043%	0.039%	-8.2%	0.922	0.036%	0.045%	386	378	0.044%
2011	90,275,208	1.093	98,646,157	303	1.355	410	0.045%	0.042%	-3.5%	0.960	0.040%	0.042%	375	401	0.044%
2012	94,226,147	1.061	99,964,519	227	1.622	368	0.039%	0.037%	-3.3%	1.000	0.037%	0.039%	365	367	0.039%
2013	97,052,931	1.030	99,964,519	33	6.488	214	0.022%	0.021%	-9.3%	1.000	0.021%	0.038%	365	342	0.035%
2014	99,964,519	1.000	99,964,519	0						1.000		0.037%	365	365	0.037%
TOTAL				20,705		21,547							22,004	22,030	

7 Year Average excluding 2013	0.037%
10 Year Average excluding 2013	0.036%
5 Year Average excluding 2011-2013	0.037%
10 Year Average excluding 2011-2013	0.034%
2006-2011 Average excluding 2009	0.038%
(16) 2014 Selected Frequency	0.037%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 6B, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			5,696		0.024
1978	26,143,240			4,976		0.019
1979	28,061,666			8,315		0.030
1980	28,979,182			5,940		0.020
1981	30,141,508			5,546		0.018
1982	30,058,966	764	0.25%	5,469	7,159	0.018
1983	30,607,324	753	0.25%	6,705	8,905	0.022
1984	33,121,678	880	0.27%	7,604	8,641	0.023
1985	35,713,654	862	0.24%	8,608	9,986	0.024
1986	38,297,697	824	0.22%	8,688	10,543	0.023
1987	41,065,403	905	0.22%	13,329	14,728	0.032
1988	44,221,964	858	0.19%	13,727	15,999	0.031
1989	47,110,000	890	0.19%	14,133	15,880	0.030
1990	49,659,895	885	0.18%	22,057	24,923	0.044
1991	50,856,501	810	0.16%	22,759	28,098	0.045
1992	52,804,448	740	0.14%	18,630	25,176	0.035
1993	55,132,894	781	0.14%	19,456	24,912	0.035
1994	57,739,505	870	0.15%	26,506	30,467	0.046
1995	60,949,772	793	0.13%	23,977	30,235	0.039
1996	63,664,000	773	0.12%	23,322	30,170	0.037
1997	68,077,000	731	0.11%	22,521	30,808	0.033
1998	71,447,000	726	0.10%	23,815	32,803	0.033
1999	75,244,663	718	0.10%	23,817	33,171	0.032
2000	79,122,396	755	0.10%	26,854	35,568	0.034
2001	80,396,857	570	0.07%	22,783	39,971	0.028
2002	81,621,352	621	0.08%	25,452	40,986	0.031
2003	82,433,234	560	0.07%	21,658	38,674	0.026
2004	84,632,753	615	0.07%	24,689	40,145	0.029
2005	86,912,307	582	0.07%	22,471	38,609	0.026
2006	90,822,757	569	0.06%	23,233	40,831	0.026
2007	93,702,820	488	0.05%	19,696	40,361	0.021
2008	93,449,349	510	0.05%	21,781	42,709	0.023
2009	86,544,195	344	0.04%	14,035	40,800	0.016
2010	86,654,516	378	0.04%	13,063	34,559	0.015
2011	90,275,208	401	0.04%	15,170	37,829	0.017
2012	94,226,147	367	0.04%	15,540	42,344	0.016
2013	97,052,931	342	0.04%	17,342	50,707	0.018
2014		365		17,994	49,315	
TOTAL		22,030		637,356		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 6B, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	22,082		0.363	2.283	18,325	0	100%	18,325	0.018	0.044	0.044
1991	50,856,501	1.979	100,654,884	22,803		0.379	2.206	19,045	0	100%	19,045	0.019	0.045	0.045
1992	52,804,448	1.879	99,199,664	18,657		0.394	2.132	15,683	0	100%	15,683	0.016	0.035	0.035
1993	55,132,894	1.846	101,763,581	19,498		0.411	2.059	16,495	0	100%	16,495	0.016	0.035	0.035
1994	57,739,505	1.786	103,144,617	26,595		0.428	1.990	22,644	0	100%	22,644	0.022	0.046	0.046
1995	60,949,772	1.737	105,860,639	24,115		0.465	1.923	21,563	0	100%	21,563	0.020	0.040	0.035
1996	63,664,000	1.681	107,011,928	23,460		0.506	1.857	22,030	0	100%	22,030	0.021	0.037	0.032
1997	68,077,000	1.609	109,565,780	22,674		0.550	1.795	22,361	0	100%	22,361	0.020	0.033	0.029
1998	71,447,000	1.535	109,703,410	24,012		0.550	1.734	22,880	0	100%	22,880	0.021	0.034	0.029
1999	75,244,663	1.486	111,784,761	23,926		0.550	1.675	22,027	0	100%	22,027	0.020	0.032	0.029
2000	79,122,396	1.436	113,612,761	27,043		0.550	1.619	24,055	0	100%	24,055	0.021	0.034	0.029
2001	80,396,857	1.404	112,872,903	22,790		0.550	1.564	19,586	0	100%	19,586	0.017	0.028	0.029
2002	81,621,352	1.369	111,762,597	25,605		0.550	1.511	21,261	0	100%	21,261	0.019	0.031	0.030
2003	82,433,234	1.332	109,823,635	21,508		0.550	1.460	17,255	0	100%	17,255	0.016	0.026	0.030
2004	84,632,753	1.284	108,674,619	24,933		0.604	1.411	21,239	0	100%	21,239	0.020	0.029	0.027
2005	86,912,307	1.253	108,922,029	22,587		0.664	1.363	20,428	0	100%	20,428	0.019	0.026	0.025
2006	90,822,757	1.210	109,940,677	23,722		0.729	1.317	22,779	0	100%	22,779	0.021	0.026	0.023
2007	93,702,820	1.171	109,685,990	19,552		0.801	1.272	19,933	0	100%	19,933	0.018	0.021	0.021
2008	93,449,349	1.148	107,266,594	22,712		0.881	1.229	24,585	0	100%	24,585	0.023	0.024	0.019
2009	86,544,195	1.149	99,469,136	13,270		0.968	1.188	15,251	0	100%	15,251	0.015	0.015	0.018
2010	86,654,516	1.125	97,450,013	10,805		0.922	1.148	11,427	0	100%	11,427	0.012	0.012	0.019
2011	90,275,208	1.093	98,646,157	13,277		0.960	1.109	14,131	0	100%	14,131	0.014	0.015	0.019
2012	94,226,147	1.061	99,964,519	11,495		1.000	1.071	12,314	0	100%	12,314	0.012	0.012	0.018
2013	97,052,931	1.030	99,964,519	10,737		1.000	1.035	11,113	0	100%	11,113	0.011	0.011	0.018
2014		1.000				1.000	1.000	0	0	0%	0			0.018

	5 Year Average excluding 2012-2013	0.016	0.018
	7 Year Average excluding 2012-2013	0.017	0.020
	10 Year Weighted Average excluding 2012-2013	0.018	
	10 Year Weighted Average excluding 2011-2013	0.018	
	5 Year Average excluding 2011-2013	0.018	0.020
	5 Year Average excluding 2013	0.015	0.016
	7 Year Average excluding 2013	0.017	0.018
(14)	2014 Selected Loss Rate:	0.018	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 6B, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001				1.000	1.000	1.000			
1978	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000			
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000			
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000			
1981	390	390	402	1.003	1.001	1.003				1.000	1.000	1.000			
1982	378	378	390	1.003	1.003	1.003				1.000	1.000	1.000			
1983	366	366	378	1.004	1.003	1.004				1.000	1.000	1.000			
1984	354	354	366	1.005	1.004	1.005				1.000	1.000	1.000			
1985	342	342	354	1.007	1.005	1.007				1.001	1.000	1.001			
1986	330	330	342	1.008	1.007	1.008				1.001	1.001	1.001			
1987	318	318	330	1.009	1.008	1.009				1.001	1.001	1.001			
1988	306	306	318	1.010	1.009	1.010				1.001	1.001	1.001			
1989	294	294	306	1.012	1.010	1.012				1.001	1.001	1.001			
1990	282	282	294	1.014	1.012	1.014				1.001	1.001	1.001			
1991	270	270	282	1.018	1.014	1.018				1.002	1.001	1.002			
1992	258	258	270	1.021	1.018	1.021				1.003	1.002	1.003			
1993	246	246	258	1.028	1.021	1.028				1.005	1.003	1.005			
1994	234	234	246	1.031	1.028	1.031				1.005	1.005	1.005			
1995	222	222	234	1.034	1.031	1.034				1.006	1.005	1.006			
1996	210	210	222	1.036	1.034	1.036				1.007	1.006	1.007			
1997	198	198	210	1.042	1.036	1.042				1.009	1.007	1.009			
1998	186	186	198	1.049	1.042	1.049				1.011	1.009	1.011			
1999	174	174	186	1.057	1.049	1.057				1.014	1.011	1.014			
2000	162	162	174	1.067	1.057	1.067				1.016	1.014	1.016			
2001	150	150	162	1.084	1.067	1.084				1.021	1.016	1.021			
2002	138	138	150	1.102	1.084	1.102				1.028	1.021	1.028			
2003	126	126	138	1.120	1.102	1.120				1.036	1.028	1.036			
2004	114	114	126	1.142	1.120	1.142				1.045	1.036	1.045			
2005	102	102	114	1.168	1.142	1.168				1.057	1.045	1.057			
2006	90	90	102	1.216	1.168	1.216				1.071	1.057	1.071			
2007	78	78	90	1.265	1.216	1.265				1.087	1.071	1.087			
2008	66	66	78	1.363	1.265	1.363				1.117	1.087	1.117			
2009	54	54	66	1.493	1.363	1.493				1.160	1.117	1.160			
2010	42	42	54	1.724	1.493	1.724				1.217	1.160	1.217			
2011	30	30	42	2.319	1.724	2.319				1.355	1.217	1.355			
2012	18	18	30	3.652	2.319	3.652				1.622	1.355	1.622			
2013	6	6	18	32.869	3.652	32.869				6.488	1.622	6.488			

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 6B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 6B, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 1, EXHIBIT 6B, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 6B, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) N/A
(14) N/A
(15) N/A

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT PARTIAL
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	117	942	2,098	2,995	3,590	3,951	4,265	4,537	4,756	4,939	5,073	5,156	5,219	5,273	5,308	5,338	5,343	5,348	5,458	5,458	5,460	5,522	5,541	5,559	5,567	5,567	5,599	5,653	5,666	5,677	5,685	5,686	5,686	5,691	5,691	5,691	5,691	5,691
1978	105	849	1,890	2,699	3,235	3,559	3,842	4,092	4,268	4,398	4,491	4,585	4,676	4,728	4,767	4,806	4,835	4,843	4,855	4,863	4,873	4,891	4,891	4,913	4,921	4,927	4,935	4,942	4,946	4,946	4,958	4,958	4,958	4,968	4,968	4,972		4,972
1979	173	1,397	3,111	4,441	5,324	5,858	6,332	6,715	6,987	7,230	7,445	7,618	7,742	7,828	7,882	7,924	8,017	8,066	8,118	8,141	8,154	8,176	8,205	8,213	8,213	8,213	8,213	8,217	8,232	8,280	8,280	8,280	8,280	8,304	8,304			8,304
1980	121	974	2,169	3,097	3,712	4,085	4,400	4,669	4,879	5,063	5,207	5,310	5,436	5,523	5,624	5,663	5,784	5,812	5,843	5,858	5,873	5,873	5,874	5,874	5,886	5,889	5,909	5,910	5,910	5,911	5,916	5,932	5,932	5,932				5,932
1981	118	953	2,122	3,029	3,603	3,967	4,307	4,584	4,781	4,913	5,059	5,151	5,215	5,334	5,383	5,404	5,410	5,433	5,442	5,454	5,456	5,473	5,473	5,504	5,505	5,512	5,520	5,520	5,523	5,527	5,527	5,529	5,529					5,529
1982	111	893	1,989	2,846	3,435	3,763	4,048	4,294	4,479	4,649	4,789	4,855	4,909	5,114	5,200	5,225	5,265	5,297	5,297	5,298	5,326	5,333	5,333	5,354	5,354	5,354	5,357	5,372	5,376	5,404	5,452	5,452						5,452
1983	132	1,065	2,400	3,468	4,143	4,519	4,831	5,158	5,418	5,535	5,723	5,862	5,991	6,128	6,222	6,334	6,484	6,556	6,578	6,632	6,668	6,668	6,668	6,673	6,674	6,674	6,674	6,674	6,680	6,680	6,680							6,680
1984	162	1,342	2,999	4,135	4,905	5,412	5,840	6,149	6,403	6,576	6,695	6,810	6,875	7,006	7,090	7,147	7,180	7,277	7,323	7,331	7,353	7,355	7,375	7,418	7,456	7,521	7,530	7,543	7,556	7,561								7,561
1985	173	1,292	2,761	4,131	5,218	5,973	6,479	6,918	7,266	7,613	7,777	7,855	8,107	8,155	8,269	8,326	8,403	8,463	8,463	8,488	8,488	8,497	8,513	8,513	8,514	8,517	8,543	8,548	8,548									8,548
1986	150	1,261	2,934	4,187	5,113	5,714	6,126	6,490	6,881	7,271	7,580	7,746	7,948	8,142	8,196	8,256	8,282	8,300	8,337	8,375	8,413	8,468	8,505	8,553	8,594	8,609	8,617	8,620										8,620
1987	223	1,841	4,232	6,262	7,842	8,758	9,385	10,170	10,903	11,382	11,786	12,009	12,198	12,387	12,461	12,564	12,631	12,686	12,735	12,794	12,877	12,968	13,007	13,146	13,183	13,191	13,216											13,216
1988	223	1,913	4,471	6,321	7,687	8,914	9,839	10,725	11,246	11,557	11,839	12,219	12,541	12,749	12,855	13,050	13,206	13,280	13,298	13,414	13,429	13,461	13,474	13,522	13,528	13,591												13,591
1989	240	2,011	4,631	6,736	8,262	9,755	10,779	11,351	11,885	12,243	12,590	12,812	12,951	13,166	13,371	13,464	13,604	13,752	13,831	13,895	13,926	13,948	13,962	13,967	13,967													13,967
1990	420	3,395	7,225	11,193	13,839	15,364	16,586	17,659	18,564	19,105	19,363	19,719	20,030	20,283	20,515	20,954	21,289	21,333	21,436	21,530	21,629	21,671	21,759	21,781														21,781
1991	468	4,319	7,836	11,383	14,222	16,329	17,596	18,780	19,478	19,757	19,977	20,201	20,477	20,767	20,968	21,199	21,365	21,585	21,675	21,750	21,847	22,320	22,404															22,404
1992	434	4,142	7,260	10,346	12,429	13,812	14,986	15,649	16,226	16,635	16,953	17,147	17,277	17,409	17,654	17,818	17,970	18,115	18,160	18,185	18,196	18,281																18,281
1993	592	4,894	8,520	11,615	13,778	14,953	15,785	16,407	16,790	17,540	17,927	18,085	18,202	18,271	18,350	18,585	18,737	18,803	18,918	18,966	18,966																	18,966
1994	766	6,397	10,947	15,267	18,401	20,012	21,839	22,846	23,677	24,082	24,436	24,795	24,995	25,112	25,291	25,443	25,510	25,787	25,787	25,799																		25,799
1995	687	6,837	10,749	14,790	17,063	18,570	19,448	20,130	20,657	21,297	21,724	22,190	22,558	22,765	22,931	23,037	23,197	23,259	23,332																			23,332
1996	1,002	6,514	10,674	14,491	16,768	18,341	19,316	20,072	20,550	20,978	21,371	21,665	21,770	21,956	22,161	22,301	22,594	22,638																				22,638
1997	853	6,035	9,582	13,194	14,992	16,062	16,880	17,831	18,464	19,111	19,741	20,154	20,572	20,847	21,358	21,667	21,761																					21,761
1998	967	7,030	11,579	14,803	17,312	18,582	19,605	20,489	21,041	21,569	21,957	22,100	22,166	22,630	22,683	22,884																						22,884
1999	968	6,542	10,632	14,176	16,047	17,451	18,516	19,307	20,139	20,495	20,955	21,314	21,910	22,581	22,642																							22,642
2000	878	6,674	11,462	14,857	17,306	18,999	20,642	22,272	23,289	23,826	24,344	24,668	25,149	25,356																								25,356
2001	775	5,090	8,893	12,570	15,148	16,330	17,957	18,849	19,548	19,941	20,311	20,809	21,019																									21,019
2002	602	6,073	9,868	13,345	16,529	18,814	19,917	20,838	21,690	22,354	22,789	23,240																										23,240
2003	805	5,485	9,223	12,439	14,573	16,004	16,950	17,646	18,617	19,003	19,206																											19,206
2004	609	6,702	10,519	13,981	16,443	18,011	19,628	20,484	21,455	21,839																												21,839
2005	828	7,195	11,237	14,025	15,830	16,998	18,173	19,017	19,333																													19,333
2006	857	5,816	10,085	13,952	15,835	17,453	19,172	19,515																														19,515
2007	716	5,459	8,561	11,237	13,157	14,456	15,460																															15,460
2008	709	6,100	9,564	13,036	15,373	16,661																																16,661
2009	492	3,517	5,573	8,050	8,890																																	8,890
2010	449	3,420	5,155	6,268																																		6,268
2011	347	3,627	5,726																																			5,726
2012	321	3,148																																				3,148
2013	327																																					327
																																						534,541

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	8.053	2.227	1.427	1.199	1.100	1.080	1.064	1.048	1.039	1.027	1.016	1.012	1.010	1.007	1.006	1.001	1.001	1.021	1.000	1.000	1.011	1.004	1.003	1.001	1.000	1.006	1.010	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000		
1978	8.053	2.227	1.427	1.199	1.100	1.080	1.065	1.043	1.030	1.021	1.021	1.020	1.011	1.008	1.008	1.006	1.002	1.002	1.002	1.002	1.004	1.000	1.004	1.002	1.001	1.002	1.001	1.001	1.000	1.002	1.000	1.000	1.002	1.000	1.001			
1979	8.053	2.227	1.427	1.199	1.100	1.081	1.061	1.040	1.035	1.030	1.023	1.016	1.011	1.007	1.005	1.012	1.006	1.007	1.003	1.002	1.003	1.004	1.001	1.000	1.000	1.000	1.000	1.002	1.006	1.000	1.000	1.000	1.003	1.000				
1980	8.053	2.227	1.427	1.199	1.100	1.077	1.061	1.045	1.038	1.028	1.020	1.024	1.016	1.018	1.007	1.021	1.005	1.005	1.003	1.003	1.000	1.000	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.001	1.003	1.000	1.000					
1981	8.053	2.227	1.427	1.189	1.101	1.086	1.064	1.043	1.028	1.030	1.018	1.012	1.023	1.009	1.004	1.001	1.004	1.002	1.002	1.000	1.003	1.000	1.006	1.000	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000						
1982	8.053	2.227	1.431	1.207	1.096	1.076	1.061	1.043	1.038	1.030	1.014	1.011	1.042	1.017	1.005	1.008	1.006	1.000	1.000	1.005	1.001	1.000	1.004	1.000	1.000	1.000	1.003	1.001	1.005	1.009	1.000							
1983	8.053	2.253	1.445	1.195	1.091	1.069	1.068	1.050	1.022	1.034	1.024	1.022	1.023	1.015	1.018	1.024	1.011	1.003	1.008	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000								
1984	8.292	2.234	1.379	1.186	1.103	1.079	1.053	1.041	1.027	1.018	1.017	1.009	1.019	1.012	1.008	1.005	1.013	1.006	1.001	1.003	1.000	1.003	1.006	1.005	1.009	1.001	1.002	1.002	1.001									
1985	7.481	2.137	1.496	1.263	1.145	1.085	1.068	1.050	1.048	1.022	1.010	1.032	1.006	1.014	1.007	1.009	1.007	1.000	1.003	1.000	1.001	1.002	1.000	1.000	1.000	1.003	1.001	1.000										
1986	8.427	2.327	1.427	1.221	1.117	1.072	1.060	1.060	1.057	1.042	1.022	1.026	1.024	1.007	1.007	1.003	1.002	1.004	1.005	1.005	1.007	1.004	1.006	1.005	1.002	1.001	1.000											
1987	8.240	2.299	1.480	1.252	1.117	1.072	1.084	1.072	1.044	1.036	1.019	1.016	1.015	1.006	1.008	1.005	1.004	1.004	1.005	1.006	1.007	1.003	1.011	1.003	1.001	1.002												
1988	8.572	2.337	1.414	1.216	1.160	1.104	1.090	1.049	1.028	1.024	1.032	1.026	1.017	1.008	1.015	1.012	1.006	1.001	1.009	1.001	1.002	1.001	1.004	1.000	1.005													
1989	8.385	2.302	1.455	1.227	1.181	1.105	1.053	1.047	1.030	1.028	1.018	1.011	1.017	1.016	1.007	1.010	1.011	1.006	1.005	1.002	1.002	1.001	1.000	1.000														
1990	8.092	2.128	1.549	1.236	1.110	1.080	1.065	1.051	1.029	1.014	1.018	1.016	1.013	1.011	1.021	1.016	1.002	1.005	1.004	1.005	1.002	1.004	1.001															
1991	9.224	1.814	1.453	1.249	1.148	1.078	1.067	1.037	1.014	1.011	1.011	1.014	1.014	1.010	1.011	1.008	1.010	1.004	1.003	1.004	1.022	1.004																
1992	9.537	1.753	1.425	1.201	1.111	1.085	1.044	1.037	1.025	1.019	1.011	1.008	1.008	1.014	1.009	1.009	1.008	1.002	1.001	1.001	1.005																	
1993	8.274	1.741	1.363	1.186	1.085	1.056	1.039	1.023	1.045	1.022	1.009	1.007	1.004	1.004	1.013	1.008	1.004	1.006	1.003	1.000																		
1994	8.350	1.711	1.395	1.205	1.088	1.091	1.046	1.036	1.017	1.015	1.015	1.008	1.005	1.007	1.006	1.003	1.011	1.000	1.000																			
1995	9.949	1.572	1.376	1.154	1.088	1.047	1.035	1.026	1.031	1.020	1.021	1.017	1.009	1.007	1.005	1.007	1.003	1.003																				
1996	6.504	1.639	1.358	1.157	1.094	1.053	1.039	1.024	1.021	1.019	1.014	1.005	1.009	1.009	1.006	1.013	1.002																					
1997	7.076	1.588	1.377	1.136	1.071	1.051	1.056	1.036	1.035	1.033	1.021	1.021	1.013	1.024	1.014	1.004																						
1998	7.271	1.647	1.278	1.170	1.073	1.055	1.045	1.027	1.025	1.018	1.006	1.003	1.021	1.002	1.009																							
1999	6.755	1.625	1.333	1.132	1.088	1.061	1.043	1.043	1.018	1.022	1.017	1.028	1.031	1.003																								
2000	7.600	1.717	1.296	1.165	1.098	1.086	1.079	1.046	1.023	1.022	1.013	1.019	1.008																									
2001	6.570	1.747	1.413	1.205	1.078	1.100	1.050	1.037	1.020	1.019	1.025	1.010																										
2002	10.086	1.625	1.352	1.239	1.138	1.059	1.046	1.041	1.031	1.019	1.020																											
2003	6.815	1.682	1.349	1.172	1.098	1.059	1.041	1.055	1.021	1.011																												
2004	11.007	1.569	1.329	1.176	1.095	1.090	1.044	1.047	1.018																													
2005	8.687	1.562	1.248	1.129	1.074	1.069	1.046	1.017																														
2006	6.784	1.734	1.383	1.135	1.102	1.098	1.018																															
2007	7.621	1.568	1.313	1.171	1.099	1.069																																
2008	8.604	1.568	1.363	1.179	1.084																																	
2009	7.150	1.585	1.444	1.104																																		
2010	7.620	1.507	1.216																																			
2011	10.460	1.578																																				
2012	9.806																																					
3 Yr Avg	9.295	1.557	1.341	1.152	1.095	1.079	1.036	1.040	1.023	1.016	1.019	1.019	1.020	1.010	1.010	1.008	1.005	1.003	1.001	1.002	1.009	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.002	1.003	1.001	1.000	1.002	1.000	1.000	1.000		
5 Yr Avg	8.728	1.561	1.344	1.144	1.091	1.077	1.039	1.039	1.022	1.019	1.016	1.016	1.016	1.009	1.008	1.007	1.005	1.003	1.002	1.002	1.006	1.003	1.004	1.002	1.003	1.001	1.001	1.001	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000		
7 Yr Avg	8.292	1.586	1.328	1.152	1.099	1.078	1.046	1.041	1.022	1.021	1.017	1.015	1.014	1.008	1.009	1.007	1.006	1.004	1.004	1.003	1.007	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000		
3 Yr Wtd	9.130	1.557	1.348	1.158	1.095	1.080	1.036	1.040	1.023	1.016	1.019	1.019	1.019	1.009	1.010	1.008	1.005	1.003	1.001	1.002	1.010	1.003	1.002	1.001	1.002	1.002	1.001	1.001	1.002	1.003	1.001	1.000	1.002	1.000	1.000	1.000		
5 Yr Wtd	8.549	1.563	1.349	1.146	1.091	1.078	1.039	1.039	1.023	1.019	1.016	1.016	1.016	1.009	1.008	1.007	1.005	1.003	1.002	1.003	1.007	1.003	1.004	1.001	1.003	1.002	1.001	1.001	1.001	1.002	1.001	1.000	1.002	1.000	1.000	1.000		
10 Yr Wtd	8.229	1.601	1.341	1.169	1.096	1.075	1.047	1.037	1.024	1.020	1.016	1.013	1.012	1.009	1.010	1.009	1.006	1.003	1.003	1.003	1.006	1.003	1.003	1.002	1.002	1.001	1.002	1.001	1.002	1.002	1.001	1.000	1.002	1.000	1.000	1.000		TAIL
Prior FY	8.000	1.585	1.345	1.160	1.100	1.075	1.051	1.046	1.023	1.022	1.016	1.015	1.013	1.010	1.010	1.008	1.006	1.004	1.004	1.003	1.003	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001
Selected	9.000	1.575	1.345	1.155	1.095	1.078	1.040	1.040	1.023	1.020	1.016	1.016	1.017	1.009	1.007	1.007	1.005	1.003	1.003	1.003	1.007	1.003	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000	
Cumulative	32.869	3.652	2.319	1.724	1.493	1.363	1.265	1.216	1.168	1.142	1.120	1.102	1.084	1.067	1.057	1.049	1.042	1.036	1.034	1.031	1.028	1.021	1.018	1.014	1.012	1.010	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
PERMANENT PARTIAL

REPORTED PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	229	560	644	680	699	717	726	734	737	740	744	747	750	752	756	758	758	759	759	760	760	761	761	761	761	761	763	763	763	764	764	764						764
1983	239	568	642	688	701	714	724	729	732	737	740	742	743	745	748	749	750	752	752	752	752	752	752	753	753	753	753	753	753	753	753							753
1984	317	700	766	804	826	846	852	856	859	862	865	868	868	870	871	871	873	873	874	874	875	876	878	878	879	879	880	880	880	880								880
1985	301	655	752	797	818	831	841	846	853	853	854	856	857	857	859	860	861	861	861	861	861	861	861	862	862	862	862	862	862									862
1986	268	629	703	740	755	766	783	794	801	806	809	811	813	814	815	818	819	819	821	821	822	822	822	823	824	824	824	824										824
1987	264	689	773	821	840	855	864	872	877	878	880	881	885	887	891	893	893	896	896	899	900	902	903	903	903	903	904											904
1988	309	689	751	781	796	809	823	830	836	839	839	844	846	849	850	853	854	854	854	854	856	856	856	857	857	857												857
1989	314	735	781	818	831	845	852	859	866	871	874	878	880	881	881	883	886	886	886	887	887	888	888	889	889													889
1990	326	742	782	813	833	846	856	859	862	867	869	873	874	875	876	877	878	879	881	882	883	883	884	884														884
1991	283	685	726	751	765	775	783	785	787	791	793	795	800	801	801	802	802	803	803	803	803	807	808															808
1992	259	605	644	667	684	695	703	711	713	718	721	724	724	729	730	731	733	733	734	735	735	738																738
1993	91	415	551	620	660	688	710	729	735	742	757	758	761	763	764	769	770	774	776	777	777																	777
1994	108	510	637	716	764	791	813	824	838	841	850	853	856	856	859	861	862	865	865	866																		866
1995	94	468	578	659	692	719	741	750	757	765	770	774	779	782	783	786	786	787	788																			788
1996	106	445	558	626	664	691	709	717	727	737	748	756	759	763	765	765	767	768																				768
1997	100	423	530	602	629	649	664	684	689	692	703	712	715	717	721	722	724																					724
1998	117	437	542	599	635	652	666	675	687	694	700	704	708	712	713	718																						718
1999	118	418	511	579	613	631	650	662	676	685	690	695	703	706	708																							708
2000	101	444	557	614	642	667	685	701	718	725	731	735	741	743																								743
2001	92	333	416	448	476	499	518	532	540	547	550	555	559																									559
2002	75	350	435	488	530	553	566	574	582	590	597	604																										604
2003	98	340	414	458	484	504	513	524	531	536	541																											541
2004	73	375	450	498	535	550	566	570	582	589																												589
2005	87	355	435	480	499	521	537	548	551																													551
2006	90	350	425	480	496	509	525	531																														531
2007	75	306	362	399	418	435	448																															448
2008	80	290	367	409	439	463																																463
2009	53	207	245	275	292																																	292
2010	54	246	283	309																																		309
2011	63	254	303																																			303
2012	66	227																																				227
2013	33																																					33
																																						20,705

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.445	1.150	1.056	1.028	1.026	1.013	1.011	1.004	1.004	1.005	1.004	1.004	1.003	1.005	1.003	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.001	1.000	1.000							
1983	2.377	1.130	1.072	1.019	1.019	1.014	1.007	1.004	1.007	1.004	1.003	1.001	1.003	1.004	1.001	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.208	1.094	1.050	1.027	1.024	1.007	1.005	1.004	1.003	1.003	1.003	1.000	1.002	1.001	1.000	1.002	1.000	1.001	1.000	1.001	1.001	1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000									
1985	2.176	1.148	1.060	1.026	1.016	1.012	1.006	1.008	1.000	1.001	1.002	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000										
1986	2.347	1.118	1.053	1.020	1.015	1.022	1.014	1.009	1.006	1.004	1.002	1.002	1.001	1.001	1.004	1.001	1.000	1.002	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000											
1987	2.610	1.122	1.062	1.023	1.018	1.011	1.009	1.006	1.001	1.002	1.001	1.005	1.002	1.005	1.002	1.000	1.003	1.000	1.003	1.001	1.002	1.001	1.000	1.000	1.000	1.001												
1988	2.230	1.090	1.040	1.019	1.016	1.017	1.009	1.007	1.004	1.000	1.006	1.002	1.004	1.001	1.004	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.001	1.000	1.000													
1989	2.341	1.063	1.047	1.016	1.017	1.008	1.008	1.008	1.006	1.003	1.005	1.002	1.001	1.000	1.002	1.003	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.000														
1990	2.276	1.054	1.040	1.025	1.016	1.012	1.004	1.003	1.006	1.002	1.005	1.001	1.001	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.000	1.001	1.000															
1991	2.420	1.060	1.034	1.019	1.013	1.010	1.003	1.003	1.005	1.003	1.003	1.006	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.005	1.001																
1992	2.336	1.064	1.036	1.025	1.016	1.012	1.011	1.003	1.007	1.004	1.004	1.000	1.007	1.001	1.001	1.003	1.000	1.001	1.001	1.000	1.004																	
1993	4.560	1.328	1.125	1.065	1.042	1.032	1.027	1.008	1.010	1.020	1.001	1.004	1.003	1.001	1.007	1.001	1.005	1.003	1.001	1.000																		
1994	4.722	1.249	1.124	1.067	1.035	1.028	1.014	1.017	1.004	1.011	1.004	1.004	1.000	1.004	1.002	1.001	1.003	1.000	1.001																			
1995	4.979	1.235	1.140	1.050	1.039	1.031	1.012	1.009	1.011	1.007	1.005	1.006	1.004	1.001	1.004	1.000	1.001	1.001																				
1996	4.198	1.254	1.122	1.061	1.041	1.026	1.011	1.014	1.014	1.015	1.011	1.004	1.005	1.003	1.000	1.003	1.001																					
1997	4.230	1.253	1.136	1.045	1.032	1.023	1.030	1.007	1.004	1.016	1.013	1.004	1.003	1.006	1.001	1.003																						
1998	3.735	1.240	1.105	1.060	1.027	1.021	1.014	1.018	1.010	1.009	1.006	1.006	1.006	1.001	1.007																							
1999	3.542	1.222	1.133	1.059	1.029	1.030	1.018	1.021	1.013	1.007	1.007	1.012	1.004	1.003																								
2000	4.396	1.255	1.102	1.046	1.039	1.027	1.023	1.024	1.010	1.008	1.005	1.008	1.003																									
2001	3.620	1.249	1.077	1.063	1.048	1.038	1.027	1.015	1.013	1.005	1.009	1.007																										
2002	4.667	1.243	1.122	1.086	1.043	1.024	1.014	1.014	1.014	1.012	1.012																											
2003	3.469	1.218	1.106	1.057	1.041	1.018	1.021	1.013	1.009	1.009																												
2004	5.137	1.200	1.107	1.074	1.028	1.029	1.007	1.021	1.012																													
2005	4.080	1.225	1.103	1.040	1.044	1.031	1.020	1.005																														
2006	3.889	1.214	1.129	1.033	1.026	1.031	1.011																															
2007	4.080	1.183	1.102	1.048	1.041	1.030																																
2008	3.625	1.266	1.114	1.073	1.055																																	
2009	3.906	1.184	1.122	1.062																																		
2010	4.556	1.150	1.092																																			
2011	4.032	1.193																																				
2012	3.439																																					
3 Yr Avg	4.009	1.176	1.110	1.061	1.041	1.031	1.013	1.013	1.012	1.009	1.009	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	3.911	1.195	1.112	1.051	1.039	1.028	1.015	1.014	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.932	1.202	1.110	1.055	1.040	1.029	1.018	1.016	1.012	1.010	1.009	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	3.973	1.175	1.109	1.061	1.040	1.031	1.013	1.013	1.012	1.009	1.009	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	3.873	1.197	1.113	1.049	1.038	1.028	1.015	1.014	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd	3.992	1.210	1.108	1.058	1.039	1.028	1.019	1.016	1.011	1.010	1.007	1.005	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	4.003	1.202	1.114	1.053	1.035	1.027	1.018	1.018	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	4.000	1.197	1.113	1.049	1.038	1.028	1.015	1.014	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	6.488	1.622	1.355	1.217	1.160	1.117	1.087	1.071	1.057	1.045	1.036	1.028	1.021	1.016	1.014	1.011	1.009	1.007	1.006	1.005	1.005	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		3,263	10,763	7,500	86.6%	6,497	
1977	23,851,125	25,709	27,186	1,477	84.0%	1,241	0.114
1978	26,143,240	26,339	28,130	1,791	83.3%	1,493	0.108
1979	28,061,666	38,388	41,409	3,021	82.4%	2,489	0.148
1980	28,979,182	33,470	36,465	2,995	81.3%	2,436	0.126
1981	30,141,508	34,545	38,087	3,543	80.5%	2,853	0.126
1982	30,058,966	36,514	40,741	4,228	79.6%	3,364	0.136
1983	30,607,324	40,791	46,197	5,405	79.0%	4,268	0.151
1984	33,121,678	51,934	59,933	8,000	78.6%	6,291	0.181
1985	35,713,654	60,546	71,270	10,724	78.2%	8,381	0.200
1986	38,297,697	69,500	83,446	13,946	77.4%	10,799	0.218
1987	41,065,403	77,114	94,439	17,325	76.6%	13,263	0.230
1988	44,221,964	82,330	102,843	20,514	75.6%	15,503	0.233
1989	47,110,000	92,032	117,722	25,690	74.8%	19,229	0.250
1990	49,659,895	104,844	137,463	32,619	74.1%	24,160	0.277
1991	50,856,501	99,618	134,138	34,520	73.3%	25,306	0.264
1992	52,804,448	100,948	139,735	38,787	72.5%	28,120	0.265
1993	55,132,894	103,003	146,715	43,711	71.6%	31,318	0.266
1994	57,739,505	104,907	153,909	49,002	70.8%	34,676	0.267
1995	60,949,772	99,854	151,330	51,476	70.0%	36,015	0.248
1996	63,664,000	97,111	152,177	55,066	69.1%	38,061	0.239
1997	68,077,000	97,328	157,855	60,527	68.2%	41,303	0.232
1998	71,447,000	108,372	181,919	73,547	67.3%	49,489	0.255
1999	75,244,663	123,749	215,002	91,253	66.3%	60,486	0.286
2000	79,122,396	136,153	246,726	110,572	65.6%	72,482	0.312
2001	80,396,857	131,789	249,803	118,014	64.8%	76,508	0.311
2002	81,621,352	143,835	285,323	141,488	64.1%	90,750	0.350
2003	82,433,234	128,391	272,418	144,028	63.6%	91,660	0.330
2004	84,632,753	121,570	270,913	149,343	63.1%	94,258	0.320
2005	86,912,307	102,478	248,454	145,976	62.8%	91,648	0.286
2006	90,822,757	83,249	227,998	144,749	62.6%	90,651	0.251
2007	93,702,820	65,539	212,488	146,949	63.0%	92,519	0.227
2008	93,449,349	41,752	192,550	150,797	63.9%	96,420	0.206
2009	86,544,195	23,925	177,028	153,103	64.3%	98,495	0.205
2010	86,654,516	19,124	184,100	164,976	64.4%	106,278	0.212
2011	90,275,208	7,557	193,215	185,658	64.6%	119,981	0.214
2012	94,226,147	1,349	206,958	205,608	64.2%	132,011	0.220
2013	48,526,466	6	106,759	106,753	62.0%	66,220	0.220
2014		0	0				
TOTAL		2,718,926	5,443,606	2,724,679	65.6%	1,786,922	
EXLD PRIOR		2,715,663	5,432,842	2,717,179	65.5%	1,780,424	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 7, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 7, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 7, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	7,500	1,464	1,253	1,095	870	699	549	423	320	244	164	126	76	49	30	25	18	14	15	67
1977	1,477	214	200	183	163	145	126	104	86	70	53	39	29	20	13	9	5	3	1	13
1978	1,791	263	221	207	190	168	150	131	108	89	73	55	40	30	21	14	9	5	3	14
1979	3,021	384	388	326	304	279	248	221	193	159	131	107	81	59	44	31	21	13	8	25
1980	2,995	335	338	341	287	268	246	218	194	170	140	115	94	71	52	39	27	18	12	29
1981	3,543	415	350	353	357	300	280	257	228	203	177	146	120	98	75	55	40	29	19	42
1982	4,228	438	443	374	378	381	320	299	274	244	217	190	157	128	105	80	58	43	31	66
1983	5,405	612	497	503	424	428	433	363	339	311	277	246	215	177	146	119	90	66	49	109
1984	8,000	987	794	645	652	550	556	561	471	440	404	359	319	279	230	189	155	117	86	205
1985	10,724	1,211	1,173	944	766	776	654	661	667	561	524	480	427	380	332	274	225	184	139	346
1986	13,946	1,390	1,418	1,374	1,105	897	908	766	774	781	656	613	562	500	445	388	321	263	216	569
1987	17,325	1,542	1,573	1,605	1,555	1,251	1,016	1,028	867	876	884	743	694	636	566	503	439	363	298	888
1988	20,514	1,647	1,680	1,713	1,747	1,693	1,362	1,106	1,119	944	953	963	809	755	693	616	548	479	395	1,291
1989	25,690	2,209	1,885	1,923	1,961	2,000	1,938	1,559	1,266	1,281	1,081	1,091	1,102	926	865	793	705	627	548	1,930
1990	32,619	2,621	2,579	2,201	2,245	2,290	2,336	2,263	1,821	1,478	1,496	1,262	1,274	1,287	1,081	1,010	926	823	733	2,893
1991	34,520	2,690	2,558	2,517	2,148	2,191	2,234	2,279	2,208	1,777	1,443	1,460	1,231	1,244	1,256	1,055	985	904	803	3,538
1992	38,787	2,827	2,802	2,664	2,622	2,237	2,282	2,328	2,374	2,301	1,851	1,503	1,521	1,283	1,295	1,308	1,099	1,027	941	4,523
1993	43,711	2,987	2,968	2,942	2,798	2,753	2,349	2,396	2,444	2,493	2,416	1,943	1,578	1,597	1,347	1,360	1,374	1,154	1,078	5,737
1994	49,002	3,147	3,134	3,113	3,086	2,935	2,888	2,464	2,513	2,564	2,615	2,534	2,039	1,655	1,675	1,413	1,427	1,441	1,211	7,149
1995	51,476	3,295	3,094	3,081	3,061	3,034	2,886	2,839	2,423	2,471	2,521	2,571	2,491	2,004	1,628	1,647	1,389	1,403	1,417	8,219
1996	55,066	3,302	3,314	3,112	3,098	3,078	3,051	2,902	2,855	2,436	2,485	2,535	2,586	2,505	2,016	1,637	1,656	1,397	1,411	9,690
1997	60,527	3,406	3,425	3,437	3,228	3,214	3,193	3,165	3,010	2,962	2,527	2,578	2,629	2,682	2,599	2,091	1,698	1,718	1,449	11,515
1998	73,547	3,793	3,926	3,947	3,961	3,720	3,704	3,680	3,648	3,469	3,413	2,913	2,971	3,030	3,091	2,995	2,409	1,957	1,980	14,941
1999	91,253	4,331	4,483	4,640	4,665	4,682	4,396	4,377	4,349	4,311	4,100	4,034	3,442	3,511	3,581	3,653	3,540	2,848	2,312	19,998
2000	110,572	5,855	4,970	5,144	5,324	5,353	5,372	5,045	5,023	4,991	4,947	4,704	4,629	3,950	4,029	4,110	4,192	4,062	3,268	25,602
2001	118,014	6,062	5,928	5,032	5,208	5,391	5,420	5,439	5,108	5,086	5,053	5,009	4,763	4,687	4,000	4,080	4,161	4,244	4,113	29,230
2002	141,488	7,144	6,901	6,748	5,729	5,929	6,137	6,170	6,192	5,815	5,790	5,752	5,702	5,422	5,335	4,553	4,644	4,737	4,832	37,956
2003	144,028	7,788	6,879	6,645	6,498	5,516	5,709	5,909	5,941	5,962	5,599	5,575	5,539	5,491	5,221	5,138	4,384	4,472	4,561	41,201
2004	149,343	7,786	7,654	6,761	6,531	6,386	5,422	5,611	5,808	5,839	5,860	5,503	5,479	5,444	5,396	5,132	5,049	4,309	4,395	44,977
2005	145,976	8,186	7,184	7,062	6,238	6,026	5,892	5,002	5,177	5,358	5,387	5,407	5,077	5,055	5,023	4,979	4,735	4,659	3,976	45,553
2006	144,749	8,672	7,631	6,696	6,583	5,815	5,617	5,493	4,663	4,826	4,995	5,022	5,040	4,733	4,713	4,682	4,641	4,414	4,343	46,170
2007	146,949	10,651	8,166	7,186	6,305	6,199	5,476	5,289	5,172	4,391	4,544	4,703	4,729	4,746	4,457	4,438	4,409	4,370	4,156	47,564
2008	150,797	13,672	9,939	7,620	6,705	5,884	5,784	5,110	4,936	4,826	4,097	4,241	4,389	4,413	4,429	4,159	4,141	4,114	4,078	48,262
2009	153,103	11,934	12,799	9,304	7,133	6,277	5,508	5,415	4,783	4,621	4,518	3,836	3,970	4,109	4,131	4,146	3,893	3,876	3,851	48,998
2010	164,976	11,677	11,949	12,816	9,316	7,142	6,285	5,515	5,422	4,789	4,627	4,524	3,840	3,975	4,114	4,136	4,151	3,898	3,881	52,917
2011	185,658	13,789	12,165	12,449	13,351	9,705	7,441	6,548	5,746	5,648	4,989	4,820	4,713	4,001	4,141	4,286	4,309	4,325	4,061	59,171
2012	205,608	11,825	14,393	12,698	12,993	13,935	10,130	7,766	6,834	5,997	5,896	5,208	5,031	4,919	4,176	4,322	4,473	4,498	4,514	66,000
2013	106,753	1,735	12,180	14,824	13,079	13,383	14,354	10,434	7,999	7,039	6,177	6,073	5,364	5,182	5,067	4,301	4,452	4,608	4,633	72,629
TOTAL	2,724,679	172,285	173,232	164,223	152,664	142,912	132,652	121,137	113,357	107,824	103,080	98,982	94,754	91,036	87,416	83,764	80,800	77,481	73,815	760,025

(1) SECTION 1, EXHIBIT 7, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 7, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	62	7	6	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	9	2	1	1	1	1	0	0	3	-	-	-	-	-	-	-	-	-	-	-
1959	49	1	9	7	5	4	3	2	2	15	-	-	-	-	-	-	-	-	-	-
1960	4	0	0	1	1	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-
1961	62	10	4	1	9	7	5	4	3	2	2	15	-	-	-	-	-	-	-	-
1962	19	4	2	1	0	2	2	1	1	1	1	0	3	-	-	-	-	-	-	-
1963	18	5	3	2	1	0	1	1	1	1	0	0	0	2	-	-	-	-	-	-
1964	20	6	4	2	1	1	0	1	1	1	0	0	0	0	2	-	-	-	-	-
1965	105	33	22	14	8	4	2	1	4	3	2	2	1	1	1	6	-	-	-	-
1966	98	30	22	14	9	5	3	1	0	3	2	1	1	1	1	0	4	-	-	-
1967	83	25	18	13	8	5	3	2	1	0	2	1	1	1	0	0	0	2	-	-
1968	121	35	25	19	13	9	6	3	2	1	0	2	1	1	1	1	0	0	3	-
1969	81	22	17	12	9	7	4	3	2	1	0	0	1	1	0	0	0	0	0	1
1970	326	82	67	51	37	28	20	13	8	5	3	1	0	2	2	1	1	1	1	4
1971	195	46	38	31	23	17	13	9	6	4	2	1	1	0	1	1	1	0	0	2
1972	888	196	162	133	109	82	60	45	32	21	13	8	4	2	1	4	3	2	2	9
1973	990	200	175	144	118	97	73	54	40	28	19	12	7	4	2	0	3	3	2	9
1974	1,426	264	235	205	169	139	114	86	63	47	33	22	14	8	4	2	1	4	3	13
1975	2,013	347	308	274	240	198	162	133	101	74	55	39	25	16	10	5	2	1	5	19
1976	933	148	135	120	107	93	77	63	52	39	29	21	15	10	6	4	2	1	0	9
TOTAL	7,500	1,464	1,253	1,095	870	699	549	423	320	244	164	126	76	49	30	25	18	14	15	67

(1) BASED ON SECTION 1, EXHIBIT 7, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 7, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		3,263										10,763	
1977	23,851,125	25,709	25,709	27,186	27,186	27,189	27,189					27,186	0.114
1978	26,143,240	26,339	26,339	28,130	28,130	28,136	28,136					28,130	0.108
1979	28,061,666	38,388	38,388	41,409	41,409	41,410	41,410					41,409	0.148
1980	28,979,182	33,470	33,470	36,465	36,465	36,467	36,467					36,465	0.126
1981	30,141,508	34,545	34,545	38,087	38,087	38,091	38,091					38,087	0.126
1982	30,058,966	36,514	36,514	40,741	40,741	40,744	40,744	40,741	40,741	40,741		40,741	0.136
1983	30,607,324	40,791	40,791	46,197	46,197	46,222	46,222	46,184	46,083	45,952		46,197	0.151
1984	33,121,678	51,934	51,934	59,933	59,933	59,942	59,942	59,877	60,640	59,199		59,933	0.181
1985	35,713,654	60,546	60,546	71,270	71,270	71,320	71,320	71,208	71,534	69,756		71,270	0.200
1986	38,297,697	69,500	69,500	83,446	83,446	83,502	83,502	83,363	82,950	80,784		83,446	0.218
1987	41,065,403	77,114	77,114	94,439	94,439	94,526	94,526	94,354	89,580	90,991		94,439	0.230
1988	44,221,964	82,330	82,330	102,843	102,843	102,937	102,937	102,723	95,926	99,372		102,843	0.233
1989	47,110,000	92,032	92,032	117,722	117,722	117,855	117,855	117,254	108,643	114,228		117,722	0.250
1990	49,659,895	104,844	104,844	137,463	137,463	137,650	137,650	136,770	125,477	133,220		137,463	0.277
1991	50,856,501	99,618	99,618	134,138	134,138	134,230	134,230	133,203	123,585	130,821		134,138	0.264
1992	52,804,448	100,948	100,948	139,735	139,735	139,798	139,798	138,190	125,307	137,665		139,735	0.265
1993	55,132,894	103,003	103,003	146,715	146,715	146,909	146,909	144,984	126,411	146,655		146,715	0.266
1994	57,739,505	104,907	104,907	153,909	153,909	154,060	154,060	151,075	138,945	157,203		153,909	0.267
1995	60,949,772	99,854	99,854	151,330	151,330	159,251	159,251	148,068	132,956	156,961		151,330	0.248
1996	63,664,000	97,111	97,111	152,177	152,177	159,706	159,706	148,006	136,748	159,350		152,177	0.239
1997	68,077,000	97,328	97,328	157,855	157,855	166,876	166,876	152,674	128,354	165,672		157,855	0.232
1998	71,447,000	108,372	108,372	181,919	181,919	187,400	187,400	174,734	137,711	186,085		181,919	0.255
1999	75,244,663	123,749	123,749	215,002	215,002	214,743	214,743	205,639	177,965	214,395		215,002	0.286
2000	79,122,396	136,153	136,153	246,726	246,726	241,262	241,262	234,629	193,529	244,849		246,726	0.312
2001	80,396,857	131,789	131,789	249,803	249,803	250,272	250,272	236,860	195,319	245,947		249,803	0.311
2002	81,621,352	143,835	143,835	286,267	286,267	276,825	276,825	271,085	237,333	276,668		285,323	0.350
2003	82,433,234	128,391	128,391	270,861	270,861	277,091	277,091	256,614	211,507	270,079		272,418	0.330
2004	84,632,753	121,570	121,570	273,141	273,141	267,571	267,571	259,443	224,288	270,752		270,913	0.320
2005	86,912,307	102,478	102,478	248,665	248,665	248,281	248,281	236,451	220,002	250,480		248,454	0.286
2006	90,822,757	83,249	83,249	222,206	222,206	230,480	230,480	212,266	203,732	223,947		227,998	0.251
2007	93,702,820	65,539	65,539	201,175	201,175	214,484	214,484	194,523	253,818	195,543		212,488	0.227
2008	93,449,349	41,752	41,752	161,482	161,482	194,185	194,185	159,677	189,441	156,642		192,550	0.206
2009	86,544,195	23,925	23,925	122,144	122,144	177,028	177,028	123,026	130,378	127,215		177,028	0.205
2010	86,654,516	19,124	19,124	142,059	142,059	184,100	184,100	143,991	152,413	141,555		184,100	0.212
2011	90,275,208	7,557	7,557	115,918	115,918	193,215	193,215	122,399	116,187	146,951		193,215	0.214
2012	94,226,147	1,349	1,349	165,594	165,594	206,958	206,958	160,650	162,052	161,311		206,958	0.220
2013	97,052,931	6	6	276,106	276,106	213,518	213,518	312,690	205,361	168,934		213,518	0.220
2014	99,964,519					219,922	219,922					219,922	0.220
TOTAL		2,718,926	2,715,663	5,340,259	5,340,259	5,784,157	5,784,157	5,073,352	4,644,915	5,069,923		5,770,286	
EXLD PRIOR		2,715,663	2,715,663	5,340,259	5,340,259	5,784,157	5,784,157	5,073,352	4,644,915	5,069,923		5,759,523	
EXLD PRIOR & 2014		2,715,663	2,715,663	5,340,259	5,340,259	5,564,235	5,564,235	5,073,352	4,644,915	5,069,923		5,539,601	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 7, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 7, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 7, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 7, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 7, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 7, SHEET 9
(10) SECTION 1, EXHIBIT 7, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	25,709	1.057	27,186	0.114
1978	426	26,339	1.068	28,130	0.108
1979	414	38,388	1.079	41,409	0.148
1980	402	33,470	1.089	36,465	0.126
1981	390	34,545	1.103	38,087	0.126
1982	378	36,514	1.116	40,741	0.136
1983	366	40,791	1.133	46,197	0.151
1984	354	51,934	1.154	59,933	0.181
1985	342	60,546	1.177	71,270	0.200
1986	330	69,500	1.201	83,446	0.218
1987	318	77,114	1.225	94,439	0.230
1988	306	82,330	1.249	102,843	0.233
1989	294	92,032	1.279	117,722	0.250
1990	282	104,844	1.311	137,463	0.277
1991	270	99,618	1.347	134,138	0.264
1992	258	100,948	1.384	139,735	0.265
1993	246	103,003	1.424	146,715	0.266
1994	234	104,907	1.467	153,909	0.267
1995	222	99,854	1.516	151,330	0.248
1996	210	97,111	1.567	152,177	0.239
1997	198	97,328	1.622	157,855	0.232
1998	186	108,372	1.679	181,919	0.255
1999	174	123,749	1.737	215,002	0.286
2000	162	136,153	1.812	246,726	0.312
2001	150	131,789	1.895	249,803	0.311
2002	138	143,835	1.990	286,267	0.351
2003	126	128,391	2.110	270,861	0.329
2004	114	121,570	2.247	273,141	0.323
2005	102	102,478	2.427	248,665	0.286
2006	90	83,249	2.669	222,206	0.245
2007	78	65,539	3.070	201,175	0.215
2008	66	41,752	3.868	161,482	0.173
2009	54	23,925	5.105	122,144	0.141
2010	42	19,124	7.428	142,059	0.164
2011	30	7,557	15.339	115,918	0.128
2012	18	1,349	122.714	165,594	0.176
2013	6	6	46,017.717	276,106	0.284
2014	0				
TOTAL		2,715,663		5,340,259	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 7, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	25,709	1.057	27,186	0.114
1978	426	26,339	1.068	28,130	0.108
1979	414	38,388	1.079	41,409	0.148
1980	402	33,470	1.089	36,465	0.126
1981	390	34,545	1.103	38,087	0.126
1982	378	36,514	1.116	40,741	0.136
1983	366	40,791	1.133	46,197	0.151
1984	354	51,934	1.154	59,933	0.181
1985	342	60,546	1.177	71,270	0.200
1986	330	69,500	1.201	83,446	0.218
1987	318	77,114	1.225	94,439	0.230
1988	306	82,330	1.249	102,843	0.233
1989	294	92,032	1.279	117,722	0.250
1990	282	104,844	1.311	137,463	0.277
1991	270	99,618	1.347	134,138	0.264
1992	258	100,948	1.384	139,735	0.265
1993	246	103,003	1.424	146,715	0.266
1994	234	104,907	1.467	153,909	0.267
1995	222	99,854	1.516	151,330	0.248
1996	210	97,111	1.567	152,177	0.239
1997	198	97,328	1.622	157,855	0.232
1998	186	108,372	1.679	181,919	0.255
1999	174	123,749	1.737	215,002	0.286
2000	162	136,153	1.812	246,726	0.312
2001	150	131,789	1.895	249,803	0.311
2002	138	143,835	1.990	286,267	0.351
2003	126	128,391	2.110	270,861	0.329
2004	114	121,570	2.247	273,141	0.323
2005	102	102,478	2.427	248,665	0.286
2006	90	83,249	2.669	222,206	0.245
2007	78	65,539	3.070	201,175	0.215
2008	66	41,752	3.868	161,482	0.173
2009	54	23,925	5.105	122,144	0.141
2010	42	19,124	7.428	142,059	0.164
2011	30	7,557	15.339	115,918	0.128
2012	18	1,349	122.714	165,594	0.176
2013	6	6	46,017.717	276,106	0.284
2014	0				
TOTAL		2,715,663		5,340,259	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 7, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.114	27,257	94.6%	25,776	25,709	1,480	27,189	0.114
1978	26,143,240	0.108	28,218	93.6%	26,421	26,339	1,797	28,136	0.108
1979	28,061,666	0.148	41,430	92.7%	38,408	38,388	3,022	41,410	0.148
1980	28,979,182	0.126	36,489	91.8%	33,492	33,470	2,997	36,467	0.126
1981	30,141,508	0.126	38,129	90.7%	34,582	34,545	3,546	38,091	0.126
1982	30,058,966	0.136	40,772	89.6%	36,541	36,514	4,231	40,744	0.136
1983	30,607,324	0.152	46,416	88.3%	40,985	40,791	5,431	46,222	0.151
1984	33,121,678	0.181	60,001	86.7%	51,993	51,934	8,009	59,942	0.181
1985	35,713,654	0.200	71,599	85.0%	60,826	60,546	10,773	71,320	0.200
1986	38,297,697	0.219	83,778	83.3%	69,777	69,500	14,001	83,502	0.218
1987	41,065,403	0.231	94,910	81.7%	77,498	77,114	17,412	94,526	0.230
1988	44,221,964	0.234	103,313	80.1%	82,706	82,330	20,607	102,937	0.233
1989	47,110,000	0.251	118,334	78.2%	92,510	92,032	25,824	117,855	0.250
1990	49,659,895	0.278	138,251	76.3%	105,445	104,844	32,806	137,650	0.277
1991	50,856,501	0.264	134,498	74.3%	99,886	99,618	34,613	134,230	0.264
1992	52,804,448	0.265	139,961	72.2%	101,112	100,948	38,850	139,798	0.265
1993	55,132,894	0.267	147,367	70.2%	103,462	103,003	43,906	146,909	0.266
1994	57,739,505	0.267	154,382	68.2%	105,230	104,907	49,153	154,060	0.267
1995	60,949,772	0.286	174,616	66.0%	115,219	99,854	59,397	159,251	0.261
1996	63,664,000	0.272	172,985	63.8%	110,390	97,111	62,595	159,706	0.251
1997	68,077,000	0.266	181,382	61.7%	111,834	97,328	69,548	166,876	0.245
1998	71,447,000	0.274	195,475	59.6%	116,448	108,372	79,028	187,400	0.262
1999	75,244,663	0.285	214,392	57.6%	123,398	123,749	90,994	214,743	0.285
2000	79,122,396	0.296	234,534	55.2%	129,426	136,153	105,108	241,262	0.305
2001	80,396,857	0.312	250,797	52.8%	132,314	131,789	118,483	250,272	0.311
2002	81,621,352	0.327	267,290	50.2%	134,300	143,835	132,990	276,825	0.339
2003	82,433,234	0.343	282,706	47.4%	134,006	128,391	148,701	277,091	0.336
2004	84,632,753	0.311	263,103	44.5%	117,102	121,570	146,001	267,571	0.316
2005	86,912,307	0.285	248,012	41.2%	102,209	102,478	145,804	248,281	0.286
2006	90,822,757	0.259	235,437	37.5%	88,206	83,249	147,231	230,480	0.254
2007	93,702,820	0.236	220,915	32.6%	71,970	65,539	148,946	214,484	0.229
2008	93,449,349	0.220	205,589	25.9%	53,156	41,752	152,433	194,185	0.208
2009	86,544,195	0.220	190,397	19.6%	37,294	23,925	153,103	177,028	0.205
2010	86,654,516	0.220	190,640	13.5%	25,664	19,124	164,976	184,100	0.212
2011	90,275,208	0.220	198,605	6.5%	12,948	7,557	185,658	193,215	0.214
2012	94,226,147	0.220	207,298	0.8%	1,689	1,349	205,608	206,958	0.220
2013	97,052,931	0.220	213,516	0.0%	5	6	213,512	213,518	0.220
2014	99,964,519	0.220	219,922	0.0%			219,922	219,922	0.220
TOTAL			5,872,718		2,804,224	2,715,663	3,068,494	5,784,157	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 7, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 7, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.114	27,257	94.6%	25,776	25,709	1,480	27,189	0.114
1978	26,143,240	0.108	28,218	93.6%	26,421	26,339	1,797	28,136	0.108
1979	28,061,666	0.148	41,430	92.7%	38,408	38,388	3,022	41,410	0.148
1980	28,979,182	0.126	36,489	91.8%	33,492	33,470	2,997	36,467	0.126
1981	30,141,508	0.126	38,129	90.7%	34,582	34,545	3,546	38,091	0.126
1982	30,058,966	0.136	40,772	89.6%	36,541	36,514	4,231	40,744	0.136
1983	30,607,324	0.152	46,416	88.3%	40,985	40,791	5,431	46,222	0.151
1984	33,121,678	0.181	60,001	86.7%	51,993	51,934	8,009	59,942	0.181
1985	35,713,654	0.200	71,599	85.0%	60,826	60,546	10,773	71,320	0.200
1986	38,297,697	0.219	83,778	83.3%	69,777	69,500	14,001	83,502	0.218
1987	41,065,403	0.231	94,910	81.7%	77,498	77,114	17,412	94,526	0.230
1988	44,221,964	0.234	103,313	80.1%	82,706	82,330	20,607	102,937	0.233
1989	47,110,000	0.251	118,334	78.2%	92,510	92,032	25,824	117,855	0.250
1990	49,659,895	0.278	138,251	76.3%	105,445	104,844	32,806	137,650	0.277
1991	50,856,501	0.264	134,498	74.3%	99,886	99,618	34,613	134,230	0.264
1992	52,804,448	0.265	139,961	72.2%	101,112	100,948	38,850	139,798	0.265
1993	55,132,894	0.267	147,367	70.2%	103,462	103,003	43,906	146,909	0.266
1994	57,739,505	0.267	154,382	68.2%	105,230	104,907	49,153	154,060	0.267
1995	60,949,772	0.286	174,616	66.0%	115,219	99,854	59,397	159,251	0.261
1996	63,664,000	0.272	172,985	63.8%	110,390	97,111	62,595	159,706	0.251
1997	68,077,000	0.266	181,382	61.7%	111,834	97,328	69,548	166,876	0.245
1998	71,447,000	0.274	195,475	59.6%	116,448	108,372	79,028	187,400	0.262
1999	75,244,663	0.285	214,392	57.6%	123,398	123,749	90,994	214,743	0.285
2000	79,122,396	0.296	234,534	55.2%	129,426	136,153	105,108	241,262	0.305
2001	80,396,857	0.312	250,797	52.8%	132,314	131,789	118,483	250,272	0.311
2002	81,621,352	0.327	267,290	50.2%	134,300	143,835	132,990	276,825	0.339
2003	82,433,234	0.343	282,706	47.4%	134,006	128,391	148,701	277,091	0.336
2004	84,632,753	0.311	263,103	44.5%	117,102	121,570	146,001	267,571	0.316
2005	86,912,307	0.285	248,012	41.2%	102,209	102,478	145,804	248,281	0.286
2006	90,822,757	0.259	235,437	37.5%	88,206	83,249	147,231	230,480	0.254
2007	93,702,820	0.236	220,915	32.6%	71,970	65,539	148,946	214,484	0.229
2008	93,449,349	0.220	205,589	25.9%	53,156	41,752	152,433	194,185	0.208
2009	86,544,195	0.220	190,397	19.6%	37,294	23,925	153,103	177,028	0.205
2010	86,654,516	0.220	190,640	13.5%	25,664	19,124	164,976	184,100	0.212
2011	90,275,208	0.220	198,605	6.5%	12,948	7,557	185,658	193,215	0.214
2012	94,226,147	0.220	207,298	0.8%	1,689	1,349	205,608	206,958	0.220
2013	97,052,931	0.220	213,516	0.0%	5	6	213,512	213,518	0.220
2014	99,964,519	0.220	219,922	0.0%			219,922	219,922	0.220
TOTAL			5,872,718		2,804,224	2,715,663	3,068,494	5,784,157	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 7, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 7, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.012			1.093			
1978	26,143,240		1.013			1.093			
1979	28,061,666		1.015			1.093			
1980	28,979,182		1.017			1.093			
1981	30,141,508		1.019			1.093			
1982	30,058,966	4,967	1.021	5,070	7,351	1.093	8,035	40,741	0.136
1983	30,607,324	5,496	1.023	5,623	7,422	1.107	8,214	46,184	0.151
1984	33,121,678	7,451	1.027	7,649	6,970	1.123	7,828	59,877	0.181
1985	35,713,654	8,624	1.030	8,885	7,021	1.142	8,014	71,208	0.199
1986	38,297,697	9,427	1.035	9,754	7,372	1.159	8,546	83,363	0.218
1987	41,065,403	10,830	1.040	11,265	7,120	1.176	8,376	94,354	0.230
1988	44,221,964	12,271	1.045	12,828	6,709	1.193	8,007	102,723	0.232
1989	47,110,000	13,714	1.051	14,420	6,711	1.212	8,131	117,254	0.249
1990	49,659,895	14,522	1.058	15,367	7,220	1.233	8,900	136,770	0.275
1991	50,856,501	14,154	1.066	15,081	7,038	1.255	8,832	133,203	0.262
1992	52,804,448	14,858	1.075	15,970	6,794	1.274	8,653	138,190	0.262
1993	55,132,894	15,568	1.084	16,882	6,616	1.298	8,588	144,984	0.263
1994	57,739,505	16,846	1.095	18,442	6,227	1.315	8,192	151,075	0.262
1995	60,949,772	16,586	1.107	18,363	6,020	1.339	8,063	148,068	0.243
1996	63,664,000	16,205	1.120	18,143	5,993	1.361	8,158	148,006	0.232
1997	68,077,000	16,164	1.134	18,323	6,021	1.384	8,332	152,674	0.224
1998	71,447,000	16,349	1.150	18,795	6,629	1.403	9,297	174,734	0.245
1999	75,244,663	16,785	1.171	19,653	7,373	1.419	10,463	205,639	0.273
2000	79,122,396	17,981	1.197	21,522	7,572	1.440	10,902	234,629	0.297
2001	80,396,857	16,558	1.231	20,382	7,959	1.460	11,621	236,860	0.295
2002	81,621,352	17,302	1.276	22,073	8,313	1.477	12,281	271,085	0.332
2003	82,433,234	16,436	1.332	21,894	7,812	1.500	11,721	256,614	0.311
2004	84,632,753	15,109	1.398	21,118	8,046	1.527	12,286	259,443	0.307
2005	86,912,307	13,065	1.475	19,265	7,844	1.565	12,274	236,451	0.272
2006	90,822,757	10,395	1.587	16,497	8,009	1.607	12,867	212,266	0.234
2007	93,702,820	7,696	1.794	13,807	8,516	1.654	14,089	194,523	0.208
2008	93,449,349	4,231	2.204	9,327	9,868	1.735	17,120	159,677	0.171
2009	86,544,195	2,341	2.822	6,606	10,220	1.822	18,625	123,026	0.142
2010	86,654,516	1,892	3.668	6,940	10,108	2.053	20,747	143,991	0.166
2011	90,275,208	1,064	6.511	6,928	7,102	2.488	17,668	122,399	0.136
2012	94,226,147	210	31.253	6,563	6,426	3.809	24,478	160,650	0.170
2013	97,052,931	3	3,125.315	9,376	2,000	16.675	33,350	312,690	0.322
2014									
TOTAL		355,100		452,815				5,073,352	

(1)	PROVIDED BY THE BWC	(6)	SECTION 1, EXHIBIT 7, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 1, EXHIBIT 7, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 1, EXHIBIT 7, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	6	82	462	629	606	578	552	471	510	813	630	1,278	2,645	3,445	3,295	3,651	2,185	2,197	2,310	1,791	1,230	812	981	1,004	1,184	1,705	616	129	80	295	339						4,228	40,741
1983	0	6	88	459	602	567	625	659	561	896	911	1,363	3,161	4,409	4,237	3,920	2,263	2,624	1,684	1,800	1,583	993	621	787	1,537	2,049	758	456	280	448	444	510						4,782	46,083
1984	0	13	154	695	878	836	824	809	1,029	1,251	1,836	4,295	5,670	5,711	5,089	2,513	2,967	2,690	2,298	1,812	615	1,107	1,204	1,692	2,495	1,171	398	336	766	781	1,123	1,291						6,292	60,640
1985	0	0	80	718	899	848	883	1,175	1,481	1,949	4,879	5,829	5,888	5,937	4,714	3,438	3,317	2,431	2,525	961	1,012	1,949	2,422	3,064	1,637	839	532	367	773	872	1,253	1,440						7,423	71,534
1986	0	11	92	513	953	1,086	1,313	1,485	1,945	5,123	7,728	6,859	6,074	4,397	3,909	3,245	3,434	2,947	1,533	1,915	1,819	3,726	3,972	1,942	1,358	671	503	947	863	973	1,399	1,607						8,607	82,950
1987	0	77	126	551	1,075	1,554	1,383	2,353	5,684	9,504	9,519	6,580	4,481	5,499	2,955	2,574	3,214	2,406	1,502	2,589	1,965	4,639	2,448	1,823	548	1,210	856	519	473	533	766	880						9,295	89,580
1988	0	8	156	680	1,508	1,472	2,656	6,567	8,911	9,636	7,662	5,708	4,115	4,153	4,084	2,945	2,301	2,199	2,327	3,620	5,243	2,197	960	1,158	952	1,113	774	469	428	482	693	796						9,954	95,926
1989	0	0	89	912	1,427	3,361	8,273	9,479	10,613	7,938	6,384	5,581	6,105	4,277	3,512	3,079	2,194	2,276	3,138	5,357	3,284	1,348	507	1,498	1,401	1,249	869	527	480	541	778	894						11,273	108,643
1990	0	0	169	1,014	3,286	11,902	11,803	11,235	9,252	7,981	5,894	4,613	4,193	3,933	2,753	3,264	3,201	4,715	6,200	3,565	1,968	934	1,252	1,717	1,583	1,411	981	595	542	611	879	1,010						13,020	125,477
1991	0	10	240	1,945	11,063	13,605	11,594	10,066	6,777	5,818	4,978	4,708	3,589	3,750	1,813	1,661	3,102	4,555	3,533	2,369	992	1,466	1,986	2,051	1,891	1,685	1,172	711	648	730	1,050	1,206						12,824	123,585
1992	0	22	479	9,191	14,691	13,741	11,625	7,300	5,851	4,358	4,301	3,787	2,637	2,854	2,350	3,250	5,334	3,575	1,800	750	967	2,084	1,718	1,774	1,636	1,458	1,014	615	560	632	908	1,043						13,003	125,307
1993	0	56	3,067	11,664	15,763	12,688	9,120	6,618	5,711	5,269	4,351	2,959	2,396	2,354	4,163	7,129	3,299	2,278	1,231	1,428	1,460	1,596	1,315	1,358	1,252	1,116	776	471	429	484	695	799						13,117	126,411
1994	0	373	6,720	13,832	15,437	10,632	7,552	6,217	5,127	3,926	3,613	2,228	3,592	5,031	7,743	3,473	2,940	1,367	2,009	3,095	2,438	2,664	2,196	2,268	2,091	1,863	1,296	786	716	807	1,160	1,334						14,418	138,945
1995	12	623	7,837	15,495	13,557	10,475	7,170	4,825	3,900	3,577	3,378	4,228	4,327	7,532	5,385	2,602	1,038	1,219	2,672	2,631	2,072	2,264	1,866	1,927	1,777	1,584	1,102	668	609	686	986	1,134						13,796	132,956
1996	0	590	8,521	12,034	12,951	9,789	6,655	5,355	3,994	3,697	4,658	5,340	8,860	4,652	3,082	1,829	1,684	3,420	3,094	3,046	2,399	2,622	2,161	2,232	2,057	1,834	1,276	773	705	794	1,142	1,312						14,190	136,748
1997	13	786	8,660	13,206	10,996	9,014	7,065	5,562	4,065	5,615	7,193	10,268	5,619	3,284	1,964	1,887	2,131	2,098	1,898	1,868	1,472	1,608	1,325	1,369	1,262	1,125	782	474	432	487	701	805						13,319	128,354
1998	1	1,132	9,519	13,720	12,606	10,143	6,550	6,399	6,501	9,202	11,555	7,692	4,687	3,677	3,158	1,831	1,617	1,591	1,440	1,417	1,117	1,220	1,005	1,038	957	853	594	360	328	370	531	611						14,290	137,711
1999	1	1,095	10,328	14,501	13,560	11,043	9,303	8,161	12,022	16,708	9,452	5,848	3,258	3,940	4,529	3,877	3,424	3,370	3,049	3,002	2,365	2,584	2,129	2,199	2,028	1,807	1,257	762	694	783	1,125	1,293						18,467	177,965
2000	2	1,308	11,513	16,259	14,201	12,827	9,763	18,241	19,441	10,216	7,723	4,235	5,714	4,709	4,194	3,590	3,170	3,120	2,823	2,779	2,189	2,392	1,972	2,036	1,877	1,673	1,164	706	643	725	1,042	1,198						20,082	193,529
2001	2	1,298	12,665	15,312	14,440	14,135	19,092	20,254	11,133	8,429	4,039	5,822	5,167	4,850	4,319	3,698	3,265	3,214	2,908	2,863	2,255	2,464	2,031	2,097	1,934	1,723	1,199	727	662	747	1,073	1,233						20,267	195,319
2002	0	1,359	11,934	19,184	17,492	21,163	27,697	16,708	8,244	5,022	6,670	8,363	7,348	6,897	6,142	5,259	4,644	4,570	4,135	4,071	3,207	3,504	2,888	2,982	2,750	2,451	1,705	1,034	942	1,062	1,526	1,754						24,627	237,333
2003	2	1,322	15,009	18,993	19,720	23,070	19,076	11,282	6,760	5,875	7,282	6,623	5,820	5,463	4,865	4,165	3,678	3,620	3,275	3,224	2,540	2,775	2,287	2,362	2,178	1,941	1,350	819	746	841	1,209	1,389						21,947	211,507
2004	26	1,801	16,529	23,228	20,997	13,665	16,827	9,703	9,514	9,279	8,451	7,687	6,755	6,340	5,646	4,834	4,269	4,201	3,801	3,742	2,948	3,221	2,655	2,742	2,528	2,253	1,567	950	866	976	1,403	1,612						23,273	224,288
2005	0	1,680	18,854	20,946	13,889	12,823	11,993	11,558	10,736	9,904	9,020	8,205	7,209	6,767	6,026	5,159	4,556	4,484	4,057	3,994	3,146	3,438	2,833	2,926	2,698	2,405	1,672	1,014	924	1,042	1,497	1,721						22,829	220,002
2006	6	3,251	17,830	14,105	9,741	10,440	15,560	12,316	10,116	9,332	8,499	7,731	6,793	6,376	5,678	4,861	4,293	4,225	3,822	3,763	2,965	3,239	2,670	2,757	2,542	2,266	1,576	956	871	982	1,411	1,622						21,140	203,732
2007	16	2,775	11,130	9,495	8,561	12,398	21,164	17,863	14,671	13,534	12,327	11,212	9,852	9,247	8,235	7,050	6,226	6,127	5,544	5,458	4,300	4,698	3,872	3,999	3,687	3,286	2,286	1,386	1,263	1,424	2,046	2,352						26,338	253,818
2008	1	1,062	7,340	9,799	10,532	13,017	14,799	12,490	10,259	9,463	8,619	7,840	6,889	6,466	5,758	4,930	4,353	4,284	3,876	3,816	3,006	3,285	2,707	2,796	2,578	2,298	1,598	969	883	995	1,431	1,644						19,657	189,441
2009	3	1,111	6,213	8,311	8,287	8,576	9,749	8,228	6,758	6,235	5,678	5,165	4,538	4,260	3,794	3,248	2,868	2,823	2,554	2,514	1,981	2,164	1,784	1,842	1,698	1,514	1,053	638	582	656	943	1,083						13,529	130,378
2010	5	1,032	7,357	10,731	9,619	9,954	11,316	9,551	7,844	7,236	6,591	5,995	5,267	4,944	4,403	3,770	3,329	3,276	2,964	2,918	2,299	2,512	2,070	2,138	1,971	1,757	1,222	741	675	761	1,094	1,257						15,815	152,413
2011	3	832	6,722	8,083	7,246	7,498	8,524	7,194	5,909	5,451	4,965	4,516	3,968	3,724	3,317	2,839	2,507	2,468	2,233	2,198	1,732	1,892	1,559	1,610	1,485	1,323	921	558	509	573	824	947						12,056	116,187
2012	1	1,349	9,364	11,260	10,093	10,445	11,874	10,021	8,231	7,593	6,915	6,290	5,527	5,188	4,620	3,955	3,493	3,438	3,110	3,062	2,412	2,636	2,172	2,243	2,068	1,843	1,282	778	708	799	1,148	1,319						16,815	162,052
2013	6	1,709	11,866	14,269	12,790	13,236	15,047	12,699	10,430	9,622	8,763	7,971	7,004	6,574	5,855	5,012	4,426	4,356	3,941	3,880	3,057	3,340	2,753	2,843	2,621	2,336	1,625	985	898	1,012	1,455	1,672						21,309	205,361
Factors	284.878	6.942	1.202	0.896	1.035	1.137	0.844	0.821	0.922	0.911	0.910	0.879	0.939	0.891	0.856	0.883	0.984	0.905	0.984	0.788	1.093	0.824	1.033	0.922	0.891	0.696	0.606	0.911	1.128	1.437	1.149							Tail 1.116	

Example: AY 2008 Age 78 of 14,799 = 13,017 x 1.137 and AY 2008 Age 90 of 12,490 = 14,799 x 0.844

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 7, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.116 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	25,709									
1978	26,143,240	26,339									
1979	28,061,666	38,388									
1980	28,979,182	33,470									
1981	30,141,508	34,545									
1982	30,058,966	36,514	22.011	-	22.011	327.20	5,070	36,514	4,228	40,741	0.136
1983	30,607,324	40,791	21.231	0.205	21.435	341.69	5,623	41,184	4,768	45,952	0.150
1984	33,121,678	51,934	18.933	0.409	19.342	358.57	7,650	53,056	6,143	59,199	0.179
1985	35,713,654	60,546	18.364	0.598	18.962	371.07	8,885	62,517	7,238	69,756	0.195
1986	38,297,697	69,500	18.735	0.782	19.517	380.29	9,755	72,402	8,383	80,784	0.211
1987	41,065,403	77,114	17.415	1.002	18.417	393.04	11,266	81,549	9,442	90,991	0.222
1988	44,221,964	82,330	16.448	1.345	17.792	390.15	12,830	89,060	10,311	99,372	0.225
1989	47,110,000	92,032	15.953	1.793	17.746	400.00	14,422	102,375	11,853	114,228	0.242
1990	49,659,895	104,844	16.280	2.260	18.540	419.00	15,370	119,396	13,824	133,220	0.268
1991	50,856,501	99,618	15.431	2.731	18.162	428.00	15,083	117,246	13,575	130,821	0.257
1992	52,804,448	100,948	14.265	3.170	17.435	443.00	15,974	123,380	14,285	137,665	0.261
1993	55,132,894	103,003	13.259	3.660	16.919	460.00	16,888	131,438	15,218	146,655	0.266
1994	57,739,505	104,907	11.798	4.047	15.845	482.00	18,448	140,891	16,312	157,203	0.272
1995	60,949,772	99,854	11.025	4.507	15.532	493.00	18,371	140,674	16,287	156,961	0.258
1996	63,664,000	97,111	10.470	4.928	15.398	511.00	18,151	142,815	16,535	159,350	0.250
1997	68,077,000	97,328	10.188	5.355	15.543	521.00	18,336	148,481	17,191	165,672	0.243
1998	71,447,000	108,372	10.650	5.739	16.389	541.00	18,810	166,776	19,309	186,085	0.260
1999	75,244,663	123,749	11.094	6.132	17.226	567.00	19,673	192,148	22,247	214,395	0.285
2000	79,122,396	136,153	10.726	6.562	17.288	589.00	21,551	219,442	25,407	244,849	0.309
2001	80,396,857	131,789	10.442	7.023	17.465	618.00	20,422	220,426	25,521	245,947	0.306
2002	81,621,352	143,835	10.353	7.495	17.848	628.00	22,122	247,959	28,709	276,668	0.339
2003	82,433,234	128,391	9.079	8.038	17.116	644.00	21,959	242,054	28,025	270,079	0.328
2004	84,632,753	121,570	8.666	8.632	17.298	662.00	21,191	242,658	28,095	270,752	0.320
2005	86,912,307	102,478	7.812	9.301	17.113	678.00	19,348	224,488	25,991	250,480	0.288
2006	90,822,757	83,249	7.127	10.057	17.184	704.00	16,591	200,709	23,238	223,947	0.247
2007	93,702,820	65,539	6.582	11.018	17.599	730.00	13,641	175,252	20,291	195,543	0.209
2008	93,449,349	41,752	5.200	12.285	17.485	751.00	10,691	140,388	16,254	156,642	0.168
2009	86,544,195	23,925	3.581	13.484	17.065	767.00	8,711	114,015	13,201	127,215	0.147
2010	86,654,516	19,124	2.601	14.656	17.257	775.00	9,486	126,867	14,689	141,555	0.163
2011	90,275,208	7,557	0.973	15.983	16.956	783.00	9,920	131,703	15,249	146,951	0.163
2012	94,226,147	1,349	0.161	17.072	17.233	809.00	10,370	144,573	16,739	161,311	0.171
2013	97,052,931	6	0.001	17.233	17.234	837.00	10,496	151,404	17,530	168,934	0.174
2014							10,496				
TOTAL		2,715,663					477,600	4,543,839	526,084	5,069,923	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 7, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 7, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.012					1.786					
1978	26,143,240	3.598	94,055,825		1.013					1.786					
1979	28,061,666	3.336	93,613,387		1.015					1.786					
1980	28,979,182	3.102	89,907,689		1.017					1.786					
1981	30,141,508	2.858	86,152,091		1.019					1.786					
1982	30,058,966	2.718	81,686,001	4,967	1.021	5,070	1.687%	0.621%		1.786	1.109%	1.687%	5,070	5,070	1.687%
1983	30,607,324	2.602	79,648,938	5,496	1.023	5,623	1.837%	0.706%		1.488	1.051%	1.838%	5,627	5,623	1.837%
1984	33,121,678	2.480	82,134,435	7,451	1.027	7,649	2.310%	0.931%		1.240	1.155%	2.311%	7,654	7,650	2.310%
1985	35,713,654	2.396	85,578,631	8,624	1.030	8,885	2.488%	1.038%		1.128	1.171%	2.491%	8,895	8,885	2.488%
1986	38,297,697	2.338	89,545,683	9,427	1.035	9,754	2.547%	1.089%	16.3%	1.025	1.117%	2.549%	9,763	9,755	2.547%
1987	41,065,403	2.262	92,902,249	10,830	1.040	11,265	2.743%	1.213%	13.2%	0.932	1.130%	2.748%	11,284	11,266	2.743%
1988	44,221,964	2.161	95,580,917	12,271	1.045	12,828	2.901%	1.342%	9.3%	0.847	1.137%	2.907%	12,855	12,830	2.901%
1989	47,110,000	2.114	99,591,072	13,714	1.051	14,420	3.061%	1.448%	9.1%	0.807	1.168%	3.069%	14,457	14,422	3.061%
1990	49,659,895	2.039	101,254,967	14,522	1.058	15,367	3.095%	1.518%	8.8%	0.768	1.166%	3.103%	15,408	15,370	3.095%
1991	50,856,501	1.979	100,654,884	14,154	1.066	15,081	2.965%	1.498%	5.6%	0.732	1.097%	2.973%	15,120	15,083	2.966%
1992	52,804,448	1.879	99,199,664	14,858	1.075	15,970	3.024%	1.610%	4.1%	0.697	1.122%	3.034%	16,020	15,974	3.025%
1993	55,132,894	1.846	101,763,581	15,568	1.084	16,882	3.062%	1.659%	3.4%	0.664	1.101%	3.075%	16,951	16,888	3.063%
1994	57,739,505	1.786	103,144,617	16,846	1.095	18,442	3.194%	1.788%	4.4%	0.632	1.130%	3.207%	18,515	18,448	3.195%
1995	60,949,772	1.737	105,860,639	16,586	1.107	18,363	3.013%	1.735%	4.1%	0.645	1.119%	3.026%	18,446	18,371	3.014%
1996	63,664,000	1.681	107,011,928	16,205	1.120	18,143	2.850%	1.695%	1.5%	0.658	1.116%	2.863%	18,225	18,151	2.851%
1997	68,077,000	1.609	109,565,780	16,164	1.134	18,323	2.692%	1.672%	-0.4%	0.672	1.123%	2.707%	18,430	18,336	2.693%
1998	71,447,000	1.535	109,703,410	16,349	1.150	18,795	2.631%	1.713%	-1.2%	0.652	1.117%	2.647%	18,915	18,810	2.633%
1999	75,244,663	1.486	111,784,761	16,785	1.171	19,653	2.612%	1.758%	0.4%	0.633	1.113%	2.630%	19,786	19,673	2.615%
2000	79,122,396	1.436	113,612,761	17,981	1.197	21,522	2.720%	1.894%	2.8%	0.615	1.164%	2.742%	21,697	21,551	2.724%
2001	80,396,857	1.404	112,872,903	16,558	1.231	20,382	2.535%	1.806%	2.6%	0.597	1.078%	2.562%	20,594	20,422	2.540%
2002	81,621,352	1.369	111,762,597	17,302	1.276	22,073	2.704%	1.975%	3.2%	0.579	1.144%	2.732%	22,299	22,122	2.710%
2003	82,433,234	1.332	109,823,635	16,436	1.332	21,894	2.656%	1.994%	3.0%	0.563	1.121%	2.687%	22,153	21,959	2.664%
2004	84,632,753	1.284	108,674,619	15,109	1.398	21,118	2.495%	1.943%	1.5%	0.625	1.215%	2.526%	21,375	21,191	2.504%
2005	86,912,307	1.253	108,922,029	13,065	1.475	19,265	2.217%	1.769%	-0.6%	0.694	1.228%	2.246%	19,524	19,348	2.226%
2006	90,822,757	1.210	109,940,677	10,395	1.587	16,497	1.816%	1.501%	-6.5%	0.772	1.158%	1.844%	16,750	16,591	1.827%
2007	93,702,820	1.171	109,685,990	7,696	1.794	13,807	1.473%	1.259%	-11.1%	0.857	1.079%	1.434%	13,433	13,641	1.456%
2008	93,449,349	1.148	107,266,594	4,231	2.204	9,327	0.998%	0.870%	-17.7%	0.953	0.828%	1.265%	11,823	10,691	1.144%
2009	86,544,195	1.149	99,469,136	2,341	2.822	6,606	0.763%	0.664%	-22.2%	1.059	0.703%	1.140%	9,867	8,711	1.007%
2010	86,654,516	1.125	97,450,013	1,892	3.668	6,940	0.801%	0.712%	-19.2%	0.980	0.698%	1.205%	10,440	9,486	1.095%
2011	90,275,208	1.093	98,646,157	1,064	6.511	6,928	0.767%	0.702%	-12.8%	0.990	0.695%	1.159%	10,462	9,920	1.099%
2012	94,226,147	1.061	99,964,519	210	31.253	6,563	0.697%	0.657%	-4.9%	1.000	0.657%	1.114%	10,496	10,370	1.101%
2013	97,052,931	1.030	99,964,519	3	3,125.315	9,376	0.966%	0.938%	6.3%	1.000	0.938%	1.082%	10,496	10,496	1.081%
2014	99,964,519	1.000	99,964,519	0						1.000		1.050%	10,496	10,496	1.050%
TOTAL				355,100		452,815							483,325	477,600	

	7 Year Average excluding 2013	0.831%
	10 Year Average excluding 2013	0.938%
	5 Year Average excluding 2009-2013	1.102%
	10 Year Average excluding 2009-2013	1.113%
	2006-2011 Average excluding 2009	0.892%
(16)	2014 Selected Frequency	1.050%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 7, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			27,186		0.114
1978	26,143,240			28,130		0.108
1979	28,061,666			41,409		0.148
1980	28,979,182			36,465		0.126
1981	30,141,508			38,087		0.126
1982	30,058,966	5,070	1.69%	40,741	8,036	0.136
1983	30,607,324	5,623	1.84%	46,197	8,216	0.151
1984	33,121,678	7,650	2.31%	59,933	7,834	0.181
1985	35,713,654	8,885	2.49%	71,270	8,021	0.200
1986	38,297,697	9,755	2.55%	83,446	8,554	0.218
1987	41,065,403	11,266	2.74%	94,439	8,383	0.230
1988	44,221,964	12,830	2.90%	102,843	8,016	0.233
1989	47,110,000	14,422	3.06%	117,722	8,163	0.250
1990	49,659,895	15,370	3.10%	137,463	8,944	0.277
1991	50,856,501	15,083	2.97%	134,138	8,893	0.264
1992	52,804,448	15,974	3.03%	139,735	8,748	0.265
1993	55,132,894	16,888	3.06%	146,715	8,688	0.266
1994	57,739,505	18,448	3.20%	153,909	8,343	0.267
1995	60,949,772	18,371	3.01%	151,330	8,237	0.248
1996	63,664,000	18,151	2.85%	152,177	8,384	0.239
1997	68,077,000	18,336	2.69%	157,855	8,609	0.232
1998	71,447,000	18,810	2.63%	181,919	9,671	0.255
1999	75,244,663	19,673	2.61%	215,002	10,929	0.286
2000	79,122,396	21,551	2.72%	246,726	11,448	0.312
2001	80,396,857	20,422	2.54%	249,803	12,232	0.311
2002	81,621,352	22,122	2.71%	285,323	12,898	0.350
2003	82,433,234	21,959	2.66%	272,418	12,406	0.330
2004	84,632,753	21,191	2.50%	270,913	12,784	0.320
2005	86,912,307	19,348	2.23%	248,454	12,841	0.286
2006	90,822,757	16,591	1.83%	227,998	13,742	0.251
2007	93,702,820	13,641	1.46%	212,488	15,577	0.227
2008	93,449,349	10,691	1.14%	192,550	18,010	0.206
2009	86,544,195	8,711	1.01%	177,028	20,322	0.205
2010	86,654,516	9,486	1.09%	184,100	19,408	0.212
2011	90,275,208	9,920	1.10%	193,215	19,477	0.214
2012	94,226,147	10,370	1.10%	206,958	19,957	0.220
2013	97,052,931	10,496	1.08%	213,518	20,343	0.220
2014		10,496		219,922	20,952	
TOTAL		477,600		5,759,523		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 7, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 7, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	3,263	2,482	12,482	10,000						1,705	781	(924)	10,763	12,482	(1,719)
1977	25,709	25,478	27,264	1,786	438	426	1.060	1.070	13.1%	234	231	(3)	27,186	27,264	(79)
1978	26,339	26,215	28,334	2,119	426	414	1.070	1.081	12.4%	263	124	(139)	28,130	28,334	(204)
1979	38,388	38,045	41,581	3,535	414	402	1.081	1.093	12.0%	425	343	(82)	41,409	41,581	(172)
1980	33,470	33,095	36,637	3,541	402	390	1.093	1.107	12.0%	426	375	(51)	36,465	36,637	(172)
1981	34,545	34,355	38,601	4,247	390	378	1.107	1.124	12.1%	515	190	(325)	38,087	38,601	(514)
1982	36,514	36,174	41,255	5,081	378	366	1.124	1.140	10.7%	543	339	(203)	40,741	41,255	(514)
1983	40,791	40,347	46,935	6,588	366	354	1.140	1.163	12.2%	807	444	(363)	46,197	46,935	(738)
1984	51,934	51,152	60,694	9,542	354	342	1.163	1.187	10.7%	1,023	781	(242)	59,933	60,694	(761)
1985	60,546	59,773	72,342	12,569	342	330	1.187	1.210	9.5%	1,195	773	(422)	71,270	72,342	(1,072)
1986	69,500	68,553	84,627	16,074	330	318	1.210	1.234	8.5%	1,371	947	(424)	83,446	84,627	(1,181)
1987	77,114	76,258	96,022	19,764	318	306	1.234	1.259	7.7%	1,525	856	(669)	94,439	96,022	(1,583)
1988	82,330	81,217	104,720	23,503	306	294	1.259	1.289	8.3%	1,949	1,113	(837)	102,843	104,720	(1,877)
1989	92,032	90,630	119,896	29,266	294	282	1.289	1.323	8.1%	2,356	1,401	(955)	117,722	119,896	(2,174)
1990	104,844	103,127	140,384	37,257	282	270	1.323	1.361	8.0%	2,991	1,717	(1,274)	137,463	140,384	(2,921)
1991	99,618	97,632	136,891	39,259	270	258	1.361	1.402	7.5%	2,929	1,986	(943)	134,138	136,891	(2,754)
1992	100,948	98,864	142,777	43,913	258	246	1.402	1.444	6.8%	2,966	2,084	(882)	139,735	142,777	(3,042)
1993	103,003	101,543	151,046	49,503	246	234	1.444	1.488	6.2%	3,046	1,460	(1,586)	146,715	151,046	(4,331)
1994	104,907	101,812	156,595	54,783	234	222	1.488	1.538	6.3%	3,462	3,095	(366)	153,909	156,595	(2,686)
1995	99,854	97,182	154,555	57,374	222	210	1.538	1.590	5.8%	3,304	2,672	(632)	151,330	154,555	(3,226)
1996	97,111	93,691	154,220	60,528	210	198	1.590	1.646	5.4%	3,279	3,420	140	152,177	154,220	(2,043)
1997	97,328	95,197	162,182	66,985	198	186	1.646	1.704	5.0%	3,332	2,131	(1,201)	157,855	162,182	(4,327)
1998	108,372	106,541	188,406	81,865	186	174	1.704	1.768	4.9%	4,049	1,831	(2,218)	181,919	188,406	(6,487)
1999	123,749	119,220	219,892	100,672	174	162	1.768	1.844	5.1%	5,126	4,529	(597)	215,002	219,892	(4,890)
2000	136,153	131,445	254,077	122,633	162	150	1.844	1.933	5.1%	6,309	4,709	(1,600)	246,726	254,077	(7,352)
2001	131,789	126,622	256,745	130,123	150	138	1.933	2.030	4.9%	6,319	5,167	(1,152)	249,803	256,745	(6,942)
2002	143,835	135,472	288,408	152,936	138	126	2.030	2.151	5.2%	7,970	8,363	393	285,323	288,408	(3,085)
2003	128,391	121,109	279,003	157,894	126	114	2.151	2.291	5.0%	7,948	7,282	(667)	272,418	279,003	(6,584)
2004	121,570	112,290	273,610	161,319	114	102	2.291	2.475	5.4%	8,752	9,279	527	270,913	273,610	(2,697)
2005	102,478	91,742	248,592	156,851	102	90	2.475	2.697	5.3%	8,317	10,736	2,419	248,454	248,592	(138)
2006	83,249	70,932	228,480	157,548	90	78	2.697	3.048	6.3%	10,001	12,316	2,315	227,998	228,480	(483)
2007	65,539	44,374	209,756	165,382	78	66	3.048	3.764	8.5%	14,060	21,164	7,104	212,488	209,756	2,732
2008	41,752	28,735	198,665	169,930	66	54	3.764	4.780	7.1%	12,136	13,017	881	192,550	198,665	(6,115)
2009	23,925	15,638	179,836	164,198	54	42	4.780	6.956	7.6%	12,545	8,287	(4,257)	177,028	179,836	(2,807)
2010	19,124	8,393	190,176	181,783	42	30	6.956	14.363	8.0%	14,487	10,731	(3,757)	184,100	190,176	(6,076)
2011	7,557	835	204,019	203,185	30	18	14.363	114.905	6.1%	12,487	6,722	(5,764)	193,215	204,019	(10,804)
2012	1,349	1	212,138	212,137	18	6	114.905	43,089.484	0.9%	1,841	1,349	(492)	206,958	212,138	(5,180)
2013	6		219,567	219,567	6		43,089.484		0.0%	5	6	1	213,518	219,567	(6,049)
2014									0.0%		0	0			
TOTAL	2,718,926	2,566,173	5,661,413	3,095,240						172,002	152,754	(19,249)	5,550,365	5,661,413	(111,048)
EXLD PRIOR	2,715,663	2,563,691	5,648,931	3,085,240						170,297	151,972	(18,325)	5,539,601	5,648,931	(109,329)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 7, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 7, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	10	10	43	726	714	1.000	1.000	16.1%	7	-	(7)
1954	-	-	-	714	702	1.000	1.000	17.4%	-	-	-
1955	-	-	-	702	690	1.000	1.000	1.8%	-	-	-
1956	18	18	895	690	678	1.000	1.000	3.4%	30	-	(30)
1957	-	-	-	678	666	1.000	1.000	6.3%	-	-	-
1958	-	-	-	666	654	1.000	1.000	11.3%	-	-	-
1959	26	26	61	654	642	1.000	1.000	18.1%	11	-	(11)
1960	0	0	-	642	630	1.000	1.001	25.4%	-	-	-
1961	47	23	-	630	618	1.001	1.001	31.2%	-	24	24
1962	22	22	103	618	606	1.001	1.001	34.0%	35	-	(35)
1963	7	7	31	606	594	1.001	1.002	34.2%	10	-	(10)
1964	23	23	43	594	582	1.002	1.003	33.2%	14	-	(14)
1965	140	133	351	582	570	1.003	1.004	31.2%	110	8	(102)
1966	118	118	31	570	558	1.004	1.006	29.1%	9	-	(9)
1967	75	75	450	558	546	1.006	1.008	27.5%	124	-	(124)
1968	79	72	259	546	534	1.008	1.011	25.5%	66	8	(58)
1969	61	52	187	534	522	1.011	1.015	23.4%	44	9	(34)
1970	263	232	297	522	510	1.015	1.019	21.7%	64	31	(33)
1971	96	93	378	510	498	1.019	1.024	20.1%	76	4	(73)
1972	213	14	131	498	486	1.024	1.029	18.7%	25	198	174
1973	506	388	2,483	486	474	1.029	1.036	17.5%	435	118	(317)
1974	462	422	1,104	474	462	1.036	1.043	16.5%	182	39	(142)
1975	863	560	1,368	462	450	1.043	1.051	15.3%	209	304	94
1976	234	196	1,786	450	438	1.051	1.060	14.2%	254	39	(215)
TOTAL	3,263	2,482	10,000						1,705	781	(924)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	25,709	25,478	27,264	1,786	438	426	1.060	1.070	13.1%	234	231	(3)	27,186	27,264	(79)
1978	26,339	26,215	28,334	2,119	426	414	1.070	1.081	12.4%	263	124	(139)	28,130	28,334	(204)
1979	38,388	38,045	41,581	3,535	414	402	1.081	1.093	12.0%	425	343	(82)	41,409	41,581	(172)
1980	33,470	33,095	36,637	3,541	402	390	1.093	1.107	12.0%	426	375	(51)	36,465	36,637	(172)
1981	34,545	34,355	38,601	4,247	390	378	1.107	1.124	12.1%	515	190	(325)	38,087	38,601	(514)
1982	36,514	36,174	41,255	5,081	378	366	1.124	1.140	10.7%	543	339	(203)	40,741	41,255	(514)
1983	40,791	40,347	46,935	6,588	366	354	1.140	1.163	12.2%	807	444	(363)	46,197	46,935	(738)
1984	51,934	51,152	60,694	9,542	354	342	1.163	1.187	10.7%	1,023	781	(242)	59,933	60,694	(761)
1985	60,546	59,773	72,342	12,569	342	330	1.187	1.210	9.5%	1,195	773	(422)	71,270	72,342	(1,072)
1986	69,500	68,553	84,627	16,074	330	318	1.210	1.234	8.5%	1,371	947	(424)	83,446	84,627	(1,181)
1987	77,114	76,258	96,022	19,764	318	306	1.234	1.259	7.7%	1,525	856	(669)	94,439	96,022	(1,583)
1988	82,330	81,217	104,720	23,503	306	294	1.259	1.289	8.3%	1,949	1,113	(837)	102,843	104,720	(1,877)
1989	92,032	90,630	119,896	29,266	294	282	1.289	1.323	8.1%	2,356	1,401	(955)	117,722	119,896	(2,174)
1990	104,844	103,127	140,384	37,257	282	270	1.323	1.361	8.0%	2,991	1,717	(1,274)	137,463	140,384	(2,921)
1991	99,618	97,632	136,891	39,259	270	258	1.361	1.402	7.5%	2,929	1,986	(943)	134,138	136,891	(2,754)
1992	100,948	98,864	142,777	43,913	258	246	1.402	1.444	6.8%	2,966	2,084	(882)	139,735	142,777	(3,042)
1993	103,003	101,543	151,046	49,503	246	234	1.444	1.488	6.2%	3,046	1,460	(1,586)	146,715	151,046	(4,331)
1994	104,907	101,812	156,595	54,783	234	222	1.488	1.538	6.3%	3,462	3,095	(366)	153,909	156,595	(2,686)
1995	99,854	97,182	154,555	57,374	222	210	1.538	1.590	5.8%	3,304	2,672	(632)	151,330	154,555	(3,226)
1996	97,111	93,691	154,220	60,528	210	198	1.590	1.646	5.4%	3,279	3,420	140	152,177	154,220	(2,043)
1997	97,328	95,197	162,182	66,985	198	186	1.646	1.704	5.0%	3,332	2,131	(1,201)	157,855	162,182	(4,327)
1998	108,372	106,541	188,406	81,865	186	174	1.704	1.768	4.9%	4,049	1,831	(2,218)	181,919	188,406	(6,487)
1999	123,749	119,220	219,892	100,672	174	162	1.768	1.844	5.1%	5,126	4,529	(597)	215,002	219,892	(4,890)
2000	136,153	131,445	254,077	122,633	162	150	1.844	1.933	5.1%	6,309	4,709	(1,600)	246,726	254,077	(7,352)
2001	131,789	126,622	256,745	130,123	150	138	1.933	2.030	4.9%	6,319	5,167	(1,152)	249,803	256,745	(6,942)
2002	143,835	135,472	288,408	152,936	138	126	2.030	2.151	5.2%	7,970	8,363	393	285,323	288,408	(3,085)
2003	128,391	121,109	279,003	157,894	126	114	2.151	2.291	5.0%	7,948	7,282	(667)	272,418	279,003	(6,584)
2004	121,570	112,290	273,610	161,319	114	102	2.291	2.475	5.4%	8,752	9,279	527	270,913	273,610	(2,697)
2005	102,478	91,742	248,592	156,851	102	90	2.475	2.697	5.3%	8,317	10,736	2,419	248,454	248,592	(138)
2006	83,249	70,932	228,480	157,548	90	78	2.697	3.048	6.3%	10,001	12,316	2,315	227,998	228,480	(483)
2007	65,539	44,374	209,756	165,382	78	66	3.048	3.764	8.5%	14,060	21,164	7,104	212,488	209,756	2,732
2008	41,752	28,735	198,665	169,930	66	54	3.764	4.780	7.1%	12,136	13,017	881	192,550	198,665	(6,115)
2009	23,925	15,638	179,836	164,198	54	42	4.780	6.956	7.6%	12,545	8,287	(4,257)	177,028	179,836	(2,807)
2010	19,124	8,393	190,176	181,783	42	30	6.956	14.363	8.0%	14,487	10,731	(3,757)	184,100	190,176	(6,076)
2011	7,557	835	204,019	203,185	30	18	14.363	114.905	6.1%	12,487	6,722	(5,764)	193,215	204,019	(10,804)
2012	1,349	1	212,138	212,137	18	6	114.905	43,089.484	0.9%	1,841	1,349	(492)	206,958	212,138	(5,180)
2013	6		219,567	219,567	6		43,089.484		0.0%	5	6	1	213,518	219,567	(6,049)
2014									0.0%		0	0			
TOTAL	2,715,663	2,563,691	5,648,931	3,085,240						170,297	151,972	(18,325)	5,539,601	5,648,931	(109,329)
EXLD PRIOR	2,715,663	2,563,691	5,648,931	3,085,240						170,297	151,972	(18,325)	5,539,601	5,648,931	(109,329)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 7, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	4,967	4,956	5,091	135	378	366	1.027	1.027	0.0%	0	11	11	5,070	5,091	(21)
1983	5,496	5,476	5,643	167	366	354	1.027	1.031	10.6%	18	20	2	5,623	5,643	(20)
1984	7,451	7,421	7,672	251	354	342	1.031	1.034	9.4%	24	30	6	7,650	7,672	(22)
1985	8,624	8,583	8,910	327	342	330	1.034	1.038	10.8%	35	41	6	8,885	8,910	(25)
1986	9,427	9,384	9,794	410	330	318	1.038	1.044	12.5%	51	43	(8)	9,755	9,794	(39)
1987	10,830	10,786	11,335	549	318	306	1.044	1.051	13.5%	74	44	(30)	11,266	11,335	(69)
1988	12,271	12,218	12,947	729	306	294	1.051	1.060	14.0%	102	53	(49)	12,830	12,947	(117)
1989	13,714	13,640	14,579	939	294	282	1.060	1.069	12.5%	118	74	(44)	14,422	14,579	(157)
1990	14,522	14,451	15,595	1,144	282	270	1.069	1.079	12.2%	139	71	(68)	15,370	15,595	(225)
1991	14,154	14,064	15,358	1,294	270	258	1.079	1.092	13.0%	168	90	(78)	15,083	15,358	(275)
1992	14,858	14,766	16,329	1,563	258	246	1.092	1.106	11.9%	187	92	(95)	15,974	16,329	(355)
1993	15,568	15,474	17,340	1,866	246	234	1.106	1.121	11.1%	206	94	(112)	16,888	17,340	(452)
1994	16,846	16,704	19,004	2,300	234	222	1.121	1.138	11.1%	256	142	(114)	18,448	19,004	(556)
1995	16,586	16,451	19,013	2,562	222	210	1.138	1.156	10.2%	260	135	(125)	18,371	19,013	(642)
1996	16,205	16,039	18,860	2,821	210	198	1.156	1.176	9.9%	280	166	(114)	18,151	18,860	(709)
1997	16,164	16,000	19,177	3,177	198	186	1.176	1.199	9.7%	309	164	(145)	18,336	19,177	(841)
1998	16,349	16,131	19,811	3,680	186	174	1.199	1.228	10.8%	397	218	(179)	18,810	19,811	(1,001)
1999	16,785	16,461	20,841	4,380	174	162	1.228	1.266	11.6%	509	324	(185)	19,673	20,841	(1,168)
2000	17,981	17,559	23,088	5,529	162	150	1.266	1.315	12.3%	677	422	(255)	21,551	23,088	(1,537)
2001	16,558	16,106	22,199	6,093	150	138	1.315	1.378	12.7%	776	452	(324)	20,422	22,199	(1,777)
2002	17,302	16,692	24,319	7,627	138	126	1.378	1.457	12.5%	952	610	(342)	22,122	24,319	(2,197)
2003	16,436	15,776	24,450	8,674	126	114	1.457	1.550	11.6%	1,006	660	(346)	21,959	24,450	(2,491)
2004	15,109	14,381	23,881	9,500	114	102	1.550	1.661	10.8%	1,028	728	(300)	21,191	23,881	(2,690)
2005	13,065	12,089	21,937	9,848	102	90	1.661	1.815	11.4%	1,121	976	(145)	19,348	21,937	(2,589)
2006	10,395	9,138	19,018	9,880	90	78	1.815	2.081	13.6%	1,343	1,257	(86)	16,591	19,018	(2,427)
2007	7,696	5,741	15,412	9,671	78	66	2.081	2.562	14.8%	1,431	1,955	524	13,641	15,412	(1,771)
2008	4,231	2,905	12,734	9,829	66	54	2.562	3.139	10.5%	1,034	1,326	292	10,691	12,734	(2,043)
2009	2,341	1,732	10,973	9,241	54	42	3.139	3.891	8.3%	766	609	(157)	8,711	10,973	(2,262)
2010	1,892	1,061	11,398	10,337	42	30	3.891	6.420	12.0%	1,240	831	(409)	9,486	11,398	(1,912)
2011	1,064	194	12,165	11,971	30	18	6.420	28.249	12.5%	1,494	870	(624)	9,920	12,165	(2,245)
2012	210	1	12,406	12,405	18	6	28.249	2,542.377	3.5%	434	209	(225)	10,370	12,406	(2,036)
2013	3		12,410	12,410	6		2,542.377		0.0%	5	3	(2)	10,496	12,410	(1,914)
2014	0									0			10,496		
TOTAL	355,100	342,380	503,689	161,309						16,440	12,720	(3,720)	477,600	503,689	(36,585)
EXLD PRIOR	355,100	342,380	503,689	161,309						16,440	12,720	(3,720)	477,600	503,689	(36,585)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 7, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	60.8%
6	46017.717	0.0%	0.8%	0.8%	62.0%
18	122.714	0.8%	5.7%	5.3%	64.2%
30	15.339	6.5%	6.9%	6.2%	64.6%
42	7.428	13.5%	6.1%	5.2%	64.4%
54	5.105	19.6%	6.3%	5.2%	64.3%
66	3.868	25.9%	6.7%	5.3%	63.9%
78	3.070	32.6%	4.9%	3.7%	63.0%
90	2.669	37.5%	3.7%	2.7%	62.6%
102	2.427	41.2%	3.3%	2.3%	62.8%
114	2.247	44.5%	2.9%	2.0%	63.1%
126	2.110	47.4%	2.8%	1.8%	63.6%
138	1.990	50.2%	2.5%	1.6%	64.1%
150	1.895	52.8%	2.4%	1.5%	64.8%
162	1.812	55.2%	2.4%	1.4%	65.6%
174	1.737	57.6%	2.0%	1.1%	66.3%
186	1.679	59.6%	2.1%	1.1%	67.3%
198	1.622	61.7%	2.2%	1.1%	68.2%
210	1.567	63.8%	2.2%	1.1%	69.1%
222	1.516	66.0%	2.2%	1.0%	70.0%
234	1.467	68.2%	2.0%	0.9%	70.8%
246	1.424	70.2%	2.0%	0.9%	71.6%
258	1.384	72.2%	2.0%	0.9%	72.5%
270	1.347	74.3%	2.0%	0.8%	73.3%
282	1.311	76.3%	1.9%	0.7%	74.1%
294	1.279	78.2%	1.9%	0.7%	74.8%
306	1.249	80.1%	1.6%	0.6%	75.6%
318	1.225	81.7%	1.6%	0.6%	76.6%
330	1.201	83.3%	1.7%	0.6%	77.4%
342	1.177	85.0%	1.7%	0.5%	78.2%
354	1.154	86.7%	1.6%	0.5%	78.6%
366	1.133	88.3%	1.3%	0.4%	79.0%
378	1.116	89.6%	1.1%	0.3%	79.6%
390	1.103	90.7%	1.1%	0.3%	80.5%
402	1.089	91.8%	0.9%	0.2%	81.3%
414	1.079	92.7%	0.9%	0.2%	82.4%
426	1.068	93.6%	0.9%	0.2%	83.3%
438	1.057	94.6%	0.8%	0.2%	84.0%
450	1.049	95.4%	0.7%	0.2%	84.9%
462	1.041	96.1%	0.7%	0.1%	85.7%
474	1.033	96.8%	0.6%	0.1%	86.5%
486	1.027	97.4%	0.5%	0.1%	87.2%
498	1.022	97.9%	0.5%	0.1%	87.9%
510	1.017	98.4%	0.4%	0.1%	88.4%
522	1.013	98.7%	0.3%	0.1%	88.8%
534	1.009	99.1%	0.3%	0.0%	89.2%
546	1.007	99.3%	0.2%	0.0%	89.3%
558	1.005	99.5%	0.1%	0.0%	89.1%
570	1.003	99.7%	0.1%	0.0%	88.8%
582	1.002	99.8%	0.1%	0.0%	88.0%
594	1.002	99.8%	0.0%	0.0%	86.7%
606	1.001	99.9%	0.0%	0.0%	84.9%
618	1.001	99.9%	0.0%	0.0%	82.9%
630	1.001	99.9%	0.0%	0.0%	81.4%
642	1.001	99.9%	0.0%	0.0%	81.3%
654	1.000	100.0%	0.0%	0.0%	82.9%
666	1.000	100.0%	0.0%	0.0%	85.8%
678	1.000	100.0%	0.0%	0.0%	86.2%
690	1.000	100.0%	0.0%	0.0%	86.9%
702	1.000	100.0%	0.0%	0.0%	88.0%
714	1.000	100.0%	0.0%	0.0%	89.7%
726	1.000	100.0%	0.0%	0.0%	91.9%
738	1.000	100.0%	0.0%	0.0%	94.7%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	137,463	137,463	0.768	2.208	233,285	233,285	100%	233,285	0.230	0.277	0.278
1991	50,856,501	1.979	100,654,884	134,138	134,138	0.732	2.208	216,802	216,802	100%	216,802	0.215	0.264	0.264
1992	52,804,448	1.879	99,199,664	139,735	139,735	0.697	2.208	215,094	215,094	100%	215,094	0.217	0.265	0.265
1993	55,132,894	1.846	101,763,581	146,715	146,715	0.664	2.208	215,083	215,083	100%	215,083	0.211	0.266	0.267
1994	57,739,505	1.786	103,144,617	153,909	153,909	0.632	2.208	214,886	214,886	100%	214,886	0.208	0.267	0.267
1995	60,949,772	1.737	105,860,639	151,330	151,330	0.645	2.208	215,597	215,597	100%	215,597	0.204	0.248	0.286
1996	63,664,000	1.681	107,011,928	152,177	152,177	0.658	2.208	221,228	221,228	100%	221,228	0.207	0.239	0.272
1997	68,077,000	1.609	109,565,780	157,855	157,855	0.672	2.113	224,083	224,083	100%	224,083	0.205	0.232	0.266
1998	71,447,000	1.535	109,703,410	181,919	181,919	0.652	2.022	239,925	239,925	100%	239,925	0.219	0.255	0.274
1999	75,244,663	1.486	111,784,761	215,002	215,002	0.633	1.935	263,442	263,442	100%	263,442	0.236	0.286	0.285
2000	79,122,396	1.436	113,612,761	246,726	246,726	0.615	1.852	280,868	280,868	100%	280,868	0.247	0.312	0.296
2001	80,396,857	1.404	112,872,903	249,803	249,803	0.597	1.772	264,200	264,200	100%	264,200	0.234	0.311	0.312
2002	81,621,352	1.369	111,762,597	286,267	286,267	0.579	1.696	281,289	281,289	100%	281,289	0.252	0.351	0.327
2003	82,433,234	1.332	109,823,635	270,861	270,861	0.563	1.623	247,272	247,272	100%	247,272	0.225	0.329	0.343
2004	84,632,753	1.284	108,674,619	273,141	273,141	0.625	1.553	265,129	265,129	100%	265,129	0.244	0.323	0.311
2005	86,912,307	1.253	108,922,029	248,665	248,665	0.694	1.486	256,641	256,641	100%	256,641	0.236	0.286	0.285
2006	90,822,757	1.210	109,940,677	222,206	222,206	0.772	1.422	243,841	243,841	100%	243,841	0.222	0.245	0.259
2007	93,702,820	1.171	109,685,990	201,175	201,175	0.857	1.361	234,729	234,729	100%	234,729	0.214	0.215	0.236
2008	93,449,349	1.148	107,266,594	161,482	161,482	0.953	1.302	200,336	200,336	100%	200,336	0.187	0.173	0.220
2009	86,544,195	1.149	99,469,136	122,144	122,144	1.059	1.246	161,120	161,120	100%	161,120	0.162	0.141	0.220
2010	86,654,516	1.125	97,450,013	142,059	142,059	0.980	1.193	166,037	166,037	100%	166,037	0.170	0.164	0.220
2011	90,275,208	1.093	98,646,157	115,918	115,918	0.990	1.141	130,959	130,959	100%	130,959	0.133	0.128	0.220
2012	94,226,147	1.061	99,964,519	165,594	165,594	1.000	1.092	180,833	180,833	100%	180,833	0.181	0.176	0.220
2013	97,052,931	1.030	99,964,519	276,106	276,106	1.000	1.045	288,531	288,531	100%	288,531	0.289	0.284	0.220
2014		1.000				1.000	1.000	0	0	0%	0			0.220

	5 Year Average excluding 2012-2013	0.173	0.164
	7 Year Average excluding 2012-2013	0.189	0.193
	10 Year Weighted Average excluding 2010-2013	0.223	
	20 Year Weighted Average excluding 2009-2013	0.221	
	5 Year Average excluding 2011-2013	0.191	0.187
	5 Year Average excluding 2013	0.167	0.156
	7 Year Average excluding 2013	0.189	0.177
(14)	2014 Selected Loss Rate:	0.220	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 7, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 1, EXHIBIT 7, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.001	1.000	1.001									
1961	630	630	642	1.001	1.001	1.001									
1962	618	618	630	1.001	1.001	1.001									
1963	606	606	618	1.001	1.001	1.001									
1964	594	594	606	1.002	1.001	1.002									
1965	582	582	594	1.002	1.002	1.002									
1966	570	570	582	1.003	1.002	1.003									
1967	558	558	570	1.005	1.003	1.005									
1968	546	546	558	1.007	1.005	1.007									
1969	534	534	546	1.009	1.007	1.009									
1970	522	522	534	1.013	1.009	1.013									
1971	510	510	522	1.017	1.013	1.017									
1972	498	498	510	1.022	1.017	1.022									
1973	486	486	498	1.027	1.022	1.027									
1974	474	474	486	1.033	1.027	1.033									
1975	462	462	474	1.041	1.033	1.041									
1976	450	450	462	1.049	1.041	1.049									
1977	438	438	450	1.057	1.049	1.057	1.057	1.049	1.057	1.012	1.011	1.012	1.093	1.093	1.093
1978	426	426	438	1.068	1.057	1.068	1.068	1.057	1.068	1.013	1.012	1.013	1.093	1.093	1.093
1979	414	414	426	1.079	1.068	1.079	1.079	1.068	1.079	1.015	1.013	1.015	1.093	1.093	1.093
1980	402	402	414	1.089	1.079	1.089	1.089	1.079	1.089	1.017	1.015	1.017	1.093	1.093	1.093
1981	390	390	402	1.103	1.089	1.103	1.103	1.089	1.103	1.019	1.017	1.019	1.093	1.093	1.093
1982	378	378	390	1.116	1.103	1.116	1.116	1.103	1.116	1.021	1.019	1.021	1.093	1.093	1.093
1983	366	366	378	1.133	1.116	1.133	1.133	1.116	1.133	1.023	1.021	1.023	1.107	1.093	1.107
1984	354	354	366	1.154	1.133	1.154	1.154	1.133	1.154	1.027	1.023	1.027	1.123	1.107	1.123
1985	342	342	354	1.177	1.154	1.177	1.177	1.154	1.177	1.030	1.027	1.030	1.142	1.123	1.142
1986	330	330	342	1.201	1.177	1.201	1.201	1.177	1.201	1.035	1.030	1.035	1.159	1.142	1.159
1987	318	318	330	1.225	1.201	1.225	1.225	1.201	1.225	1.040	1.035	1.040	1.176	1.159	1.176
1988	306	306	318	1.249	1.225	1.249	1.249	1.225	1.249	1.045	1.040	1.045	1.193	1.176	1.193
1989	294	294	306	1.279	1.249	1.279	1.279	1.249	1.279	1.051	1.045	1.051	1.212	1.193	1.212
1990	282	282	294	1.311	1.279	1.311	1.311	1.279	1.311	1.058	1.051	1.058	1.233	1.212	1.233
1991	270	270	282	1.347	1.311	1.347	1.347	1.311	1.347	1.066	1.058	1.066	1.255	1.233	1.255
1992	258	258	270	1.384	1.347	1.384	1.384	1.347	1.384	1.075	1.066	1.075	1.274	1.255	1.274
1993	246	246	258	1.424	1.384	1.424	1.424	1.384	1.424	1.084	1.075	1.084	1.298	1.274	1.298
1994	234	234	246	1.467	1.424	1.467	1.467	1.424	1.467	1.095	1.084	1.095	1.315	1.298	1.315
1995	222	222	234	1.516	1.467	1.516	1.516	1.467	1.516	1.107	1.095	1.107	1.339	1.315	1.339
1996	210	210	222	1.567	1.516	1.567	1.567	1.516	1.567	1.120	1.107	1.120	1.361	1.339	1.361
1997	198	198	210	1.622	1.567	1.622	1.622	1.567	1.622	1.134	1.120	1.134	1.384	1.361	1.384
1998	186	186	198	1.679	1.622	1.679	1.679	1.622	1.679	1.150	1.134	1.150	1.403	1.384	1.403
1999	174	174	186	1.737	1.679	1.737	1.737	1.679	1.737	1.171	1.150	1.171	1.419	1.403	1.419
2000	162	162	174	1.812	1.737	1.812	1.812	1.737	1.812	1.197	1.171	1.197	1.440	1.419	1.440
2001	150	150	162	1.895	1.812	1.895	1.895	1.812	1.895	1.231	1.197	1.231	1.460	1.440	1.460
2002	138	138	150	1.990	1.895	1.990	1.990	1.895	1.990	1.276	1.231	1.276	1.477	1.460	1.477
2003	126	126	138	2.110	1.990	2.110	2.110	1.990	2.110	1.332	1.276	1.332	1.500	1.477	1.500
2004	114	114	126	2.247	2.110	2.247	2.247	2.110	2.247	1.398	1.332	1.398	1.527	1.500	1.527
2005	102	102	114	2.427	2.247	2.427	2.427	2.247	2.427	1.475	1.398	1.475	1.565	1.527	1.565
2006	90	90	102	2.669	2.427	2.669	2.669	2.427	2.669	1.587	1.475	1.587	1.607	1.565	1.607
2007	78	78	90	3.070	2.669	3.070	3.070	2.669	3.070	1.794	1.587	1.794	1.654	1.607	1.654
2008	66	66	78	3.868	3.070	3.868	3.868	3.070	3.868	2.204	1.794	2.204	1.735	1.654	1.735
2009	54	54	66	5.105	3.868	5.105	5.105	3.868	5.105	2.822	2.204	2.822	1.822	1.735	1.822
2010	42	42	54	7.428	5.105	7.428	7.428	5.105	7.428	3.668	2.822	3.668	2.053	1.822	2.053
2011	30	30	42	15.339	7.428	15.339	15.339	7.428	15.339	6.511	3.668	6.511	2.488	2.053	2.488
2012	18	18	30	122.714	15.339	122.714	122.714	15.339	122.714	31.253	6.511	31.253	3.809	2.488	3.809
2013	6	6	18	46,017.717	122.714	46,017.717	46,017.717	122.714	46,017.717	3,125.315	31.253	3,125.315	16.675	3.809	16.675

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 7, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 7, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 7, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 7, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 7, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 7, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	0.205	-	0.205
1984	354	354	366	0.409	0.205	0.409
1985	342	342	354	0.598	0.409	0.598
1986	330	330	342	0.782	0.598	0.782
1987	318	318	330	1.002	0.782	1.002
1988	306	306	318	1.345	1.002	1.345
1989	294	294	306	1.793	1.345	1.793
1990	282	282	294	2.260	1.793	2.260
1991	270	270	282	2.731	2.260	2.731
1992	258	258	270	3.170	2.731	3.170
1993	246	246	258	3.660	3.170	3.660
1994	234	234	246	4.047	3.660	4.047
1995	222	222	234	4.507	4.047	4.507
1996	210	210	222	4.928	4.507	4.928
1997	198	198	210	5.355	4.928	5.355
1998	186	186	198	5.739	5.355	5.739
1999	174	174	186	6.132	5.739	6.132
2000	162	162	174	6.562	6.132	6.562
2001	150	150	162	7.023	6.562	7.023
2002	138	138	150	7.495	7.023	7.495
2003	126	126	138	8.038	7.495	8.038
2004	114	114	126	8.632	8.038	8.632
2005	102	102	114	9.301	8.632	9.301
2006	90	90	102	10.057	9.301	10.057
2007	78	78	90	11.018	10.057	11.018
2008	66	66	78	12.285	11.018	12.285
2009	54	54	66	13.484	12.285	13.484
2010	42	42	54	14.656	13.484	14.656
2011	30	30	42	15.983	14.656	15.983
2012	18	18	30	17.072	15.983	17.072
2013	6	6	18	17.233	17.072	17.233

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	5	69	433	954	1,445	1,878	2,302	2,700	3,100	3,535	3,879	4,206	4,590	4,910	5,230	5,775	6,596	8,837	10,657	12,641	14,968	16,838	18,250	19,322	20,191	20,922	21,724	22,252	22,921	23,744	24,730	25,131	25,336	25,461	25,478	25,709	25,709
1978	0	5	74	469	1,033	1,564	2,032	2,492	2,952	3,357	3,734	4,128	4,489	4,830	5,391	6,026	6,888	8,799	10,836	13,363	16,165	17,471	18,847	19,904	21,463	22,123	22,858	23,088	23,749	24,397	25,203	25,592	25,902	25,986	26,215	26,339		26,339
1979	0	6	90	568	1,250	1,893	2,471	3,061	3,624	4,090	4,561	5,023	5,556	6,308	7,135	8,151	11,370	14,992	18,455	21,727	24,016	26,413	28,293	29,689	30,923	31,969	32,895	33,650	34,391	35,851	36,824	37,158	37,535	38,045	38,388			38,388
1980	0	6	92	579	1,276	1,930	2,523	3,104	3,654	4,158	4,583	4,941	5,663	6,567	7,610	10,370	13,231	15,942	19,341	21,198	22,523	23,928	25,476	26,776	27,389	28,314	28,679	29,978	31,258	32,189	32,792	33,010	33,095	33,470				33,470
1981	0	7	104	654	1,434	2,122	2,683	3,262	3,940	4,560	5,141	5,922	6,926	7,984	10,781	13,841	17,167	19,856	22,042	24,167	25,637	27,225	28,439	29,124	29,819	30,665	31,312	32,931	33,556	34,023	34,142	34,355	34,545					34,545
1982	0	6	88	550	1,179	1,785	2,364	2,915	3,387	3,897	4,711	5,340	6,618	9,263	12,708	16,003	19,654	21,839	24,036	26,346	28,137	29,367	30,179	31,159	32,164	33,348	35,053	35,669	35,798	35,879	36,174	36,514						36,514
1983	0	6	94	553	1,155	1,722	2,347	3,006	3,567	4,463	5,374	6,737	9,898	14,307	18,544	22,464	24,728	27,351	29,035	30,835	32,418	33,411	34,033	34,820	36,356	38,406	39,164	39,620	39,900	40,347	40,791							40,791
1984	0	13	168	862	1,740	2,576	3,401	4,209	5,238	6,489	8,325	12,620	18,290	24,001	29,090	31,603	34,570	37,260	39,558	41,370	41,984	43,092	44,295	45,988	48,482	49,653	50,051	50,387	51,152	51,934								51,934
1985	0	0	80	798	1,697	2,545	3,428	4,603	6,084	8,032	12,911	18,741	24,629	30,566	35,280	38,718	42,035	44,465	46,990	47,952	48,964	50,913	53,335	56,399	58,036	58,874	59,407	59,773	60,546									60,546
1986	0	11	103	616	1,569	2,656	3,968	5,453	7,398	12,521	20,248	27,107	33,181	37,578	41,487	44,731	48,165	51,112	52,645	54,560	56,380	60,106	64,078	66,021	67,379	68,050	68,553	69,500										69,500
1987	0	77	203	755	1,829	3,384	4,766	7,120	12,803	22,307	31,826	38,407	42,887	48,386	51,342	53,916	57,130	59,536	61,037	63,626	65,591	70,229	72,678	74,500	75,048	76,258	77,114											77,114
1988	0	8	164	844	2,352	3,824	6,481	13,048	21,958	31,594	39,256	44,963	49,078	53,231	57,316	60,260	62,561	64,760	67,087	70,708	75,951	78,148	79,107	80,265	81,217	82,330												82,330
1989	0	0	89	1,001	2,428	5,789	14,061	23,540	34,153	42,091	48,475	54,056	60,160	64,438	67,949	71,028	73,222	75,498	78,636	83,993	87,277	88,625	89,132	90,630	92,032													92,032
1990	0	0	169	1,183	4,470	16,372	28,175	39,410	48,662	56,642	62,536	67,149	71,342	75,275	78,028	81,292	84,493	89,208	95,408	98,973	100,941	101,874	103,127	104,844														104,844
1991	0	10	250	2,195	13,258	26,863	38,457	48,523	55,300	61,118	66,096	70,804	74,393	78,143	79,955	81,616	84,718	89,273	92,806	95,174	96,166	97,632	99,618															99,618
1992	0	22	501	9,692	24,383	38,124	49,749	57,049	62,900	67,258	71,559	75,346	77,984	80,838	83,188	86,438	91,772	95,347	97,148	97,897	98,864	100,948																100,948
1993	0	56	3,122	14,786	30,549	43,237	52,357	58,975	64,686	69,955	74,306	77,265	79,662	82,016	86,179	93,307	96,607	98,884	100,115	101,543	103,003																	103,003
1994	0	373	7,093	20,925	36,362	46,994	54,546	60,763	65,890	69,816	73,429	75,657	79,248	84,280	92,022	95,496	98,436	99,803	101,812	104,907																		104,907
1995	12	635	8,472	23,967	37,524	47,999	55,170	59,994	63,895	67,472	70,850	75,078	79,405	86,937	92,322	94,925	95,962	97,182	99,854																			99,854
1996	0	590	9,111	21,145	34,096	43,885	50,540	55,894	59,889	63,586	68,244	73,584	82,444	87,096	90,178	92,007	93,691	97,111																				97,111
1997	13	799	9,459	22,665	33,661	42,675	49,739	55,301	59,366	64,981	72,174	82,442	88,061	91,345	93,310	95,197	97,328																					97,328
1998	1	1,133	10,652	24,372	36,978	47,121	53,671	60,070	66,570	75,772	87,327	95,019	99,706	103,383	106,541	108,372																						108,372
1999	1	1,096	11,424	25,925	39,485	50,528	59,831	67,992	80,014	96,722	106,174	112,022	115,279	119,220	123,749																							123,749
2000	2	1,311	12,824	29,083	43,284	56,111	65,874	84,115	103,557	113,773	121,495	125,731	131,445	136,153																								136,153
2001	2	1,300	13,965	29,277	43,717	57,853	76,944	97,198	108,331	116,761	120,800	126,622	131,789																									131,789
2002	0	1,359	13,292	32,476	49,968	71,131	98,828	115,536	123,780	128,802	135,472	143,835																										143,835
2003	2	1,324	16,333	35,326	55,046	78,116	97,192	108,474	115,234	121,109	128,391																											128,391
2004	26	1,827	18,356	41,584	62,581	76,246	93,073	102,776	112,290	121,570																												121,570
2005	0	1,680	20,533	41,479	55,368	68,191	80,184	91,742	102,478																													102,478
2006	6	3,256	21,087	35,191	44,932	55,372	70,932	83,249																														83,249
2007	16	2,791	13,921	23,416	31,977	44,374	65,539																															65,539
2008	1	1,063	8,403	18,203	28,735	41,752																																41,752
2009	3	1,113	7,327	15,638	23,925																																	23,925
2010	5	1,037	8,393	19,124																																		19,124
2011	3	835	7,557																																			7,557
2012	1	1,349																																				1,349
2013	6																																					6
																																						2,715,663

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977		14.859	6.298	2.203	1.514	1.299	1.226	1.173	1.148	1.140	1.097	1.085	1.091	1.070	1.065	1.104	1.142	1.340	1.206	1.186	1.184	1.125	1.084	1.059	1.045	1.036	1.038	1.024	1.030	1.036	1.042	1.016	1.008	1.005	1.001	1.009	
1978		14.859	6.298	2.203	1.514	1.299	1.227	1.185	1.137	1.112	1.106	1.087	1.076	1.116	1.118	1.143	1.277	1.232	1.233	1.210	1.081	1.079	1.056	1.078	1.031	1.033	1.010	1.029	1.027	1.033	1.015	1.012	1.003	1.009	1.005		
1979		14.859	6.298	2.203	1.514	1.305	1.239	1.184	1.129	1.115	1.101	1.106	1.135	1.131	1.142	1.395	1.319	1.231	1.177	1.105	1.100	1.071	1.049	1.042	1.034	1.029	1.023	1.022	1.042	1.027	1.009	1.010	1.014	1.009			
1980		14.859	6.298	2.203	1.513	1.307	1.230	1.177	1.138	1.102	1.078	1.146	1.160	1.159	1.363	1.276	1.205	1.213	1.096	1.063	1.062	1.065	1.051	1.023	1.034	1.013	1.045	1.043	1.030	1.019	1.007	1.003	1.011				
1981		14.859	6.298	2.192	1.480	1.265	1.216	1.208	1.157	1.127	1.152	1.169	1.153	1.350	1.284	1.240	1.157	1.110	1.096	1.061	1.062	1.045	1.024	1.024	1.028	1.021	1.052	1.019	1.014	1.003	1.006	1.006					
1982		14.859	6.248	2.145	1.514	1.324	1.233	1.162	1.151	1.209	1.134	1.239	1.400	1.372	1.259	1.228	1.111	1.101	1.096	1.068	1.044	1.028	1.033	1.032	1.037	1.051	1.018	1.004	1.002	1.008	1.009						
1983		14.545	5.880	2.090	1.491	1.363	1.281	1.187	1.251	1.204	1.254	1.469	1.445	1.296	1.211	1.101	1.106	1.062	1.062	1.051	1.031	1.019	1.023	1.044	1.056	1.020	1.012	1.007	1.011	1.011							
1984		12.599	5.149	2.018	1.481	1.320	1.238	1.244	1.239	1.283	1.516	1.449	1.312	1.212	1.086	1.094	1.078	1.062	1.046	1.015	1.026	1.028	1.038	1.054	1.024	1.008	1.007	1.015	1.015								
1985			10.000	2.127	1.499	1.347	1.343	1.322	1.320	1.607	1.451	1.314	1.241	1.154	1.097	1.086	1.058	1.057	1.020	1.021	1.040	1.048	1.057	1.029	1.014	1.009	1.006	1.013									
1986		9.124	5.966	2.548	1.692	1.494	1.374	1.357	1.693	1.617	1.339	1.224	1.133	1.104	1.078	1.077	1.061	1.030	1.036	1.033	1.066	1.066	1.030	1.021	1.010	1.007	1.014										
1987		2.628	3.712	2.424	1.850	1.409	1.494	1.798	1.742	1.427	1.207	1.117	1.128	1.061	1.050	1.060	1.042	1.025	1.042	1.031	1.071	1.035	1.025	1.007	1.016	1.011											
1988		21.166	5.146	2.788	1.626	1.695	2.013	1.683	1.439	1.243	1.145	1.092	1.085	1.077	1.051	1.038	1.035	1.036	1.054	1.074	1.029	1.012	1.015	1.012	1.014												
1989			11.269	2.425	2.384	2.429	1.674	1.451	1.232	1.152	1.115	1.113	1.071	1.054	1.045	1.031	1.031	1.042	1.068	1.039	1.015	1.006	1.017	1.015													
1990			7.000	3.777	3.663	1.721	1.399	1.235	1.164	1.104	1.074	1.062	1.055	1.037	1.042	1.039	1.056	1.070	1.037	1.020	1.009	1.012	1.017														
1991		26.263	8.796	6.041	2.026	1.432	1.262	1.140	1.105	1.081	1.071	1.051	1.050	1.023	1.021	1.038	1.054	1.040	1.026	1.010	1.015	1.020															
1992		22.670	19.345	2.516	1.564	1.305	1.147	1.103	1.069	1.064	1.053	1.035	1.037	1.029	1.039	1.062	1.039	1.019	1.008	1.010	1.021																
1993		56.168	4.736	2.066	1.415	1.211	1.126	1.097	1.081	1.062	1.040	1.031	1.030	1.051	1.083	1.035	1.024	1.012	1.014	1.014																	
1994		18.996	2.950	1.738	1.292	1.161	1.114	1.084	1.060	1.052	1.030	1.047	1.063	1.092	1.038	1.031	1.014	1.020	1.030																		
1995	52.903	13.345	2.829	1.566	1.279	1.149	1.087	1.065	1.056	1.050	1.060	1.058	1.095	1.062	1.028	1.011	1.013	1.027																			
1996		15.436	2.321	1.612	1.287	1.152	1.106	1.071	1.062	1.073	1.078	1.120	1.056	1.035	1.020	1.018	1.036																				
1997	60.534	11.837	2.396	1.485	1.268	1.166	1.112	1.074	1.095	1.111	1.142	1.068	1.037	1.022	1.020	1.022																					
1998	1887.962	9.404	2.288	1.517	1.274	1.139	1.119	1.108	1.138	1.152	1.088	1.049	1.037	1.031	1.017																						
1999	952.773	10.426	2.269	1.523	1.280	1.184	1.136	1.177	1.209	1.098	1.055	1.029	1.034	1.038																							
2000	582.492	9.785	2.268	1.488	1.296	1.174	1.277	1.231	1.099	1.068	1.035	1.045	1.036																								
2001	753.512	10.744	2.096	1.493	1.323	1.330	1.263	1.115	1.078	1.035	1.048	1.041																									
2002		9.784	2.443	1.539	1.424	1.389	1.169	1.071	1.041	1.052	1.062																										
2003	735.506	12.337	2.163	1.558	1.419	1.244	1.116	1.062	1.051	1.060																											
2004	71.637	10.048	2.265	1.505	1.218	1.221	1.104	1.093	1.083																												
2005		12.224	2.020	1.335	1.232	1.176	1.144	1.117																													
2006	577.373	6.476	1.669	1.277	1.232	1.281	1.174																														
2007	170.204	4.987	1.682	1.366	1.388	1.477																															
2008	817.746	7.905	2.166	1.579	1.453																																
2009	445.359	6.581	2.134	1.530																																	
2010	207.322	8.097	2.278																																		
2011	256.874	9.052																																			
2012	2249.058																																				
3 Yr Avg	904.418	7.910	2.193	1.491	1.358	1.311	1.141	1.091	1.058	1.049	1.048	1.038	1.036	1.030	1.019	1.017	1.021	1.020	1.017	1.012	1.015	1.013	1.016	1.012	1.013	1.009	1.009	1.012	1.010	1.008	1.007	1.006	1.009	1.008	1.003	1.009	
5 Yr Avg	795.272	7.324	1.986	1.417	1.305	1.280	1.141	1.092	1.070	1.062	1.058	1.047	1.040	1.037	1.025	1.024	1.025	1.024	1.023	1.019	1.018	1.017	1.021	1.017	1.016	1.011	1.011	1.012	1.014	1.014	1.009	1.009	1.009	1.008	1.003	1.009	
7 Yr Avg	674.848	7.903	2.031	1.450	1.338	1.303	1.178	1.124	1.100	1.082	1.073	1.059	1.051	1.047	1.035	1.031	1.034	1.033	1.034	1.028	1.032	1.028	1.028	1.026	1.025	1.018	1.022	1.018	1.020	1.020	1.015	1.009	1.009	1.008	1.003	1.009	
3 Yr Wtd	363.942	7.798	2.196	1.478	1.339	1.290	1.138	1.089	1.057	1.049	1.049	1.039	1.036	1.031	1.019	1.017	1.021	1.020	1.018	1.012	1.015	1.013	1.016	1.012	1.013	1.009	1.009	1.012	1.010	1.008	1.007	1.006	1.010	1.008	1.003	1.009	
5 Yr Wtd	426.668	6.668	1.887	1.381	1.279	1.263	1.140	1.090	1.069	1.061	1.056	1.045	1.039	1.037	1.025	1.024	1.025	1.023	1.023	1.018	1.017	1.016	1.020	1.016	1.015	1.010	1.011	1.012	1.014	1.014	1.009	1.009	1.010	1.008	1.003	1.009	
10 Yr Wtd	262.550	8.303	2.060	1.457	1.318	1.260	1.161	1.110	1.087	1.071	1.061	1.050	1.046	1.042	1.035	1.032	1.033	1.032	1.032	1.026	1.029	1.025	1.026	1.023	1.023	1.017	1.019	1.018	1.020	1.018	1.013	1.009	1.010	1.008	1.003	1.009	TAIL
Prior FY	375.000	8.000	2.065	1.455	1.270	1.235	1.130	1.090	1.080	1.065	1.060	1.050	1.048	1.043	1.038	1.035	1.035	1.034	1.034	1.030	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	1.009	1.051
Selected	375.000	8.000	2.065	1.455	1.320	1.260	1.150	1.100	1.080	1.065	1.060	1.050	1.046	1.043	1.035	1.035	1.035	1.034	1.033	1.030	1.029	1.028	1.027	1.025	1.024	1.020	1.020	1.020	1.020	1.019	1.015	1.012	1.012	1.010	1.010	1.010	1.008	
Cumulative	46017.7	122.714	15.339	7.428	5.105	3.868	3.070	2.669	2.427	2.247	2.110	1.990	1.895	1.812	1.737	1.679	1.622	1.567	1.516	1.467	1.424	1.384	1.347	1.311	1.279	1.249	1.225	1.201	1.177	1.154	1.133	1.116	1.103	1.089	1.079	1.068	1.057	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										20,191	20,922	21,724	22,252	22,921	23,744	24,730	25,131	25,336	25,461	25,478	25,709	25,709
1978																									21,463	22,123	22,858	23,088	23,749	24,397	25,203	25,592	25,902	25,986	26,215	26,339		26,339
1979																								29,689	30,923	31,969	32,895	33,650	34,391	35,851	36,824	37,158	37,535	38,045	38,388			38,388
1980																							25,476	26,776	27,389	28,314	28,679	29,978	31,258	32,189	32,792	33,010	33,095	33,470				33,470
1981																						27,225	28,439	29,124	29,819	30,665	31,312	32,931	33,556	34,023	34,142	34,355	34,545					34,545
1982																					28,137	29,367	30,179	31,159	32,164	33,348	35,053	35,669	35,798	35,879	36,174	36,514						36,514
1983																				30,835	32,418	33,411	34,033	34,820	36,356	38,406	39,164	39,620	39,900	40,347	40,791							40,791
1984																			39,558	41,370	41,984	43,092	44,295	45,988	48,482	49,653	50,051	50,387	51,152	51,934								51,934
1985																		44,465	46,990	47,952	48,964	50,913	53,335	56,399	58,036	58,874	59,407	59,773	60,546									60,546
1986																	48,165	51,112	52,645	54,560	56,380	60,106	64,078	66,021	67,379	68,050	68,553	69,500										69,500
1987																53,916	57,130	59,536	61,037	63,626	65,591	70,229	72,678	74,500	75,048	76,258	77,114											77,114
1988															57,316	60,260	62,561	64,760	67,087	70,708	75,951	78,148	79,107	80,265	81,217	82,330												82,330
1989														64,438	67,949	71,028	73,222	75,498	78,636	83,993	87,277	88,625	89,132	90,630	92,032													92,032
1990													71,342	75,275	78,028	81,292	84,493	89,208	95,408	98,973	100,941	101,874	103,127	104,844														104,844
1991												70,804	74,393	78,143	79,955	81,616	84,718	89,273	92,806	95,174	96,166	97,632	99,618															99,618
1992											71,559	75,346	77,984	80,838	83,188	86,438	91,772	95,347	97,148	97,897	98,864	100,948																100,948
1993										69,955	74,306	77,265	79,662	82,016	86,179	93,307	96,607	98,884	100,115	101,543	103,003																	103,003
1994									65,890	69,816	73,429	75,657	79,248	84,280	92,022	95,496	98,436	99,803	101,812	104,907																		104,907
1995								59,994	63,895	67,472	70,850	75,078	79,405	86,937	92,322	94,925	95,962	97,182	99,854																			99,854
1996							50,540	55,894	59,889	63,586	68,244	73,584	82,444	87,096	90,178	92,007	93,691	97,111																				97,111
1997						42,675	49,739	55,301	59,366	64,981	72,174	82,442	88,061	91,345	93,310	95,197	97,328																					97,328
1998					36,978	47,121	53,671	60,070	66,570	75,772	87,327	95,019	99,706	103,383	106,541	108,372																						108,372
1999				25,925	39,485	50,528	59,831	67,992	80,014	96,722	106,174	112,022	115,279	119,220	123,749																							123,749
2000			12,824	29,083	43,284	56,111	65,874	84,115	103,557	113,773	121,495	125,731	131,445	136,153																								136,153
2001		1,300	13,965	29,277	43,717	57,853	76,944	97,198	108,331	116,761	120,800	126,622	131,789																									131,789
2002	0	1,359	13,292	32,476	49,968	71,131	98,828	115,536	123,780	128,802	135,472	143,835																										143,835
2003	2	1,324	16,333	35,326	55,046	78,116	97,192	108,474	115,234	121,109	128,391																											128,391
2004	26	1,827	18,356	41,584	62,581	76,246	93,073	102,776	112,290	121,570																												121,570
2005	0	1,680	20,533	41,479	55,368	68,191	80,184	91,742	102,478																													102,478
2006	6	3,256	21,087	35,191	44,932	55,372	70,932	83,249																														83,249
2007	16	2,791	13,921	23,416	31,977	44,374	65,539																															65,539
2008	1	1,063	8,403	18,203	28,735	41,752																																41,752
2009	3	1,113	7,327	15,638	23,925																																	23,925
2010	5	1,037	8,393	19,124																																		19,124
2011	3	835	7,557																																			7,557
2012	1	1,349																																				1,349
2013	6																																					6
																																						2,715,663

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977																										1.036	1.038	1.024	1.030	1.036	1.042	1.016	1.008	1.005	1.001	1.009	
1978																									1.031	1.033	1.010	1.029	1.027	1.033	1.015	1.012	1.003	1.009	1.005		
1979																								1.042	1.034	1.029	1.023	1.022	1.042	1.027	1.009	1.010	1.014	1.009			
1980																							1.051	1.023	1.034	1.013	1.045	1.043	1.030	1.019	1.007	1.003	1.011				
1981																						1.045	1.024	1.024	1.028	1.021	1.052	1.019	1.014	1.003	1.006	1.006					
1982																					1.044	1.028	1.033	1.032	1.037	1.051	1.018	1.004	1.002	1.008	1.009						
1983																				1.051	1.031	1.019	1.023	1.044	1.056	1.020	1.012	1.007	1.011	1.011							
1984																			1.046	1.015	1.026	1.028	1.038	1.054	1.024	1.008	1.007	1.015	1.015								
1985																		1.057	1.020	1.021	1.040	1.048	1.057	1.029	1.014	1.009	1.006	1.013									
1986																	1.061	1.030	1.036	1.033	1.066	1.066	1.030	1.021	1.010	1.007	1.014										
1987																1.060	1.042	1.025	1.042	1.031	1.071	1.035	1.025	1.007	1.016	1.011											
1988															1.051	1.038	1.035	1.036	1.054	1.074	1.029	1.012	1.015	1.012	1.014												
1989														1.054	1.045	1.031	1.031	1.042	1.068	1.039	1.015	1.006	1.017	1.015													
1990													1.055	1.037	1.042	1.039	1.056	1.070	1.037	1.020	1.009	1.012	1.017														
1991												1.051	1.050	1.023	1.021	1.038	1.054	1.040	1.026	1.010	1.015	1.020															
1992											1.053	1.035	1.037	1.029	1.039	1.062	1.039	1.019	1.008	1.010	1.021																
1993										1.062	1.040	1.031	1.030	1.051	1.083	1.035	1.024	1.012	1.014	1.014																	
1994									1.060	1.052	1.030	1.047	1.063	1.092	1.038	1.031	1.014	1.020	1.030																		
1995								1.065	1.056	1.050	1.060	1.058	1.095	1.062	1.028	1.011	1.013	1.027																			
1996							1.106	1.071	1.062	1.073	1.078	1.120	1.056	1.035	1.020	1.018	1.036																				
1997						1.166	1.112	1.074	1.095	1.111	1.142	1.068	1.037	1.022	1.020	1.022																					
1998					1.274	1.139	1.119	1.108	1.138	1.152	1.088	1.049	1.037	1.031	1.017																						
1999				1.523	1.280	1.184	1.136	1.177	1.209	1.098	1.055	1.029	1.034	1.038																							
2000			2.268	1.488	1.296	1.174	1.277	1.231	1.099	1.068	1.035	1.045	1.036																								
2001		10.744	2.096	1.493	1.323	1.330	1.263	1.115	1.078	1.035	1.048	1.041																									
2002		9.784	2.443	1.539	1.424	1.389	1.169	1.071	1.041	1.052	1.062																										
2003	735.506	12.337	2.163	1.558	1.419	1.244	1.116	1.062	1.051	1.060																											
2004	71.637	10.048	2.265	1.505	1.218	1.221	1.104	1.093	1.083																												
2005		12.224	2.020	1.335	1.232	1.176	1.144	1.117																													
2006	577.373	6.476	1.669	1.277	1.232	1.281	1.174																														
2007	170.204	4.987	1.682	1.366	1.388	1.477																															
2008	817.746	7.905	2.166	1.579	1.453																																
2009	445.359	6.581	2.134	1.530																																	
2010	207.322	8.097	2.278																																		
2011	256.874	9.052																																			
2012	2249.058																																				
3 Yr Avg	904.418	7.910	2.193	1.491	1.358	1.311	1.141	1.091	1.058	1.049	1.048	1.038	1.036	1.030	1.019	1.017	1.021	1.020	1.017	1.012	1.015	1.013	1.016	1.012	1.013	1.009	1.009	1.012	1.010	1.008	1.007	1.014	1.009	1.008	1.003	1.009	
5 Yr Avg	795.272	7.324	1.986	1.417	1.305	1.280	1.141	1.092	1.070	1.062	1.058	1.047	1.040	1.037	1.025	1.024	1.025	1.024	1.023	1.019	1.018	1.017	1.021	1.017	1.016	1.011	1.011	1.012	1.014	1.014	1.009	1.009	1.009	1.008	1.003	1.009	
7 Yr Avg	674.848	7.903	2.031	1.450	1.338	1.303	1.178	1.124	1.100	1.082	1.073	1.059	1.051	1.047	1.035	1.031	1.034	1.033	1.034	1.028	1.032	1.028	1.028	1.026	1.025	1.018	1.022	1.018	1.020	1.020	1.015	1.009	1.009	1.008	1.003	1.009	
5 Yr Wtd	426.668	6.668	1.887	1.381	1.279	1.263	1.140	1.090	1.069	1.061	1.056	1.045	1.039	1.037	1.025	1.024	1.025	1.023	1.023	1.018	1.017	1.016	1.020	1.016	1.015	1.010	1.011	1.012	1.014	1.014	1.009	1.009	1.010	1.008	1.003	1.009	
7 Yr Wtd	329.924	7.407	1.986	1.435	1.324	1.291	1.172	1.117	1.091	1.075	1.067	1.054	1.049	1.046	1.034	1.031	1.033	1.032	1.032	1.026	1.028	1.025	1.025	1.022	1.021	1.015	1.018	1.016	1.019	1.018	1.013	1.009	1.010	1.008	1.003	1.009	
10 Yr Wtd	262.550	8.303	2.060	1.457	1.318	1.260	1.161	1.110	1.087	1.071	1.061	1.050	1.046	1.042	1.035	1.032	1.033	1.032	1.032	1.026	1.029	1.025	1.026	1.023	1.023	1.017	1.019	1.018	1.020	1.018	1.013	1.009	1.010	1.008	1.003	1.009	TAIL
Prior FY	375.000	8.000	2.065	1.455	1.270	1.235	1.130	1.090	1.080	1.065	1.060	1.050	1.048	1.043	1.038	1.035	1.035	1.034	1.034	1.030	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	1.060
Selected	375.000	8.000	2.065	1.455	1.320	1.260	1.150	1.100	1.080	1.065	1.060	1.050	1.046	1.043	1.035	1.035	1.035	1.034	1.033	1.030	1.029	1.028	1.027	1.025	1.024	1.020	1.020	1.020	1.020	1.019	1.015	1.012	1.012	1.010	1.010	1.010	1.008
Cumulative	46017.717	122.714	15.339	7.428	5.105	3.868	3.070	2.669	2.427	2.247	2.110	1.990	1.895	1.812	1.737	1.679	1.622	1.567	1.516	1.467	1.424	1.384	1.347	1.311	1.279	1.249	1.225	1.201	1.177	1.154	1.133	1.116	1.103	1.089	1.079	1.068	1.057	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																														100.0%
2007	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																																100.0%
2009	100.0%	100.0%	100.0%	100.0%	100.0%																																	100.0%
2010	100.0%	100.0%	100.0%	100.0%																																		100.0%
2011	100.0%	100.0%	100.0%																																			100.0%
2012	100.0%	100.0%																																				100.0%
2013	100.0%																																					100.0%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.01%	0.05%	0.10%	0.16%	0.21%	0.25%	0.30%	0.34%	0.39%	0.42%	0.46%	0.50%	0.54%	0.57%	0.63%	0.72%	0.97%	1.17%	1.38%	1.64%	1.84%	2.00%	2.12%	2.21%	2.29%	2.38%	2.44%	2.51%	2.60%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	91,342,094
1978	0.00%	0.00%	0.01%	0.05%	0.11%	0.17%	0.22%	0.26%	0.31%	0.36%	0.40%	0.44%	0.48%	0.51%	0.57%	0.64%	0.73%	0.94%	1.15%	1.42%	1.72%	1.86%	2.00%	2.12%	2.28%	2.35%	2.43%	2.45%	2.53%	2.59%	2.68%	0.03%	0.03%	0.03%	0.03%	0.03%		94,055,825
1979	0.00%	0.00%	0.01%	0.06%	0.13%	0.20%	0.26%	0.33%	0.39%	0.44%	0.49%	0.54%	0.59%	0.67%	0.76%	0.87%	1.21%	1.60%	1.97%	2.32%	2.57%	2.82%	3.02%	3.17%	3.30%	3.42%	3.51%	3.59%	3.67%	3.83%	3.93%	0.04%	0.04%	0.04%	0.04%			93,613,387
1980	0.00%	0.00%	0.01%	0.06%	0.14%	0.21%	0.28%	0.35%	0.41%	0.46%	0.51%	0.55%	0.63%	0.73%	0.85%	1.15%	1.47%	1.77%	2.15%	2.36%	2.51%	2.66%	2.83%	2.98%	3.05%	3.15%	3.19%	3.33%	3.48%	3.58%	3.65%	0.04%	0.04%	0.04%				89,907,689
1981	0.00%	0.00%	0.01%	0.08%	0.17%	0.25%	0.31%	0.38%	0.46%	0.53%	0.60%	0.69%	0.80%	0.93%	1.25%	1.61%	1.99%	2.30%	2.56%	2.81%	2.98%	3.16%	3.30%	3.38%	3.46%	3.56%	3.63%	3.82%	3.89%	3.95%	3.96%	0.04%	0.04%					86,152,091
1982	0.00%	0.00%	0.01%	0.07%	0.14%	0.22%	0.29%	0.36%	0.41%	0.48%	0.58%	0.65%	0.81%	1.13%	1.56%	1.96%	2.41%	2.67%	2.94%	3.23%	3.44%	3.60%	3.69%	3.81%	3.94%	4.08%	4.29%	4.37%	4.38%	4.39%	4.43%	0.04%						81,686,001
1983	0.00%	0.00%	0.01%	0.07%	0.15%	0.22%	0.29%	0.38%	0.45%	0.56%	0.67%	0.85%	1.24%	1.80%	2.33%	2.82%	3.10%	3.43%	3.65%	3.87%	4.07%	4.19%	4.27%	4.37%	4.56%	4.82%	4.92%	4.97%	5.01%	5.07%	5.12%							79,648,938
1984	0.00%	0.00%	0.02%	0.11%	0.21%	0.31%	0.41%	0.51%	0.64%	0.79%	1.01%	1.54%	2.23%	2.92%	3.54%	3.85%	4.21%	4.54%	4.82%	5.04%	5.11%	5.25%	5.39%	5.60%	5.90%	6.05%	6.09%	6.13%	6.23%	6.32%								82,134,435
1985	0.00%	0.00%	0.01%	0.09%	0.20%	0.30%	0.40%	0.54%	0.71%	0.94%	1.51%	2.19%	2.88%	3.57%	4.12%	4.52%	4.91%	5.20%	5.49%	5.60%	5.72%	5.95%	6.23%	6.59%	6.78%	6.88%	6.94%	6.98%	7.07%									85,578,631
1986	0.00%	0.00%	0.01%	0.07%	0.18%	0.30%	0.44%	0.61%	0.83%	1.40%	2.26%	3.03%	3.71%	4.20%	4.63%	5.00%	5.38%	5.71%	5.88%	6.09%	6.30%	6.71%	7.16%	7.37%	7.52%	7.60%	7.66%	7.76%										89,545,683
1987	0.00%	0.01%	0.02%	0.08%	0.20%	0.36%	0.51%	0.77%	1.38%	2.40%	3.43%	4.13%	4.62%	5.21%	5.53%	5.80%	6.15%	6.41%	6.57%	6.85%	7.06%	7.56%	7.82%	8.02%	8.08%	8.21%	8.30%											92,902,249
1988	0.00%	0.00%	0.02%	0.09%	0.25%	0.40%	0.68%	1.37%	2.30%	3.31%	4.11%	4.70%	5.13%	5.57%	6.00%	6.30%	6.55%	6.78%	7.02%	7.40%	7.95%	8.18%	8.28%	8.40%	8.50%	8.61%												95,580,917
1989	0.00%	0.00%	0.01%	0.10%	0.24%	0.58%	1.41%	2.36%	3.43%	4.23%	4.87%	5.43%	6.04%	6.47%	6.82%	7.13%	7.35%	7.58%	7.90%	8.43%	8.76%	8.90%	8.95%	9.10%	9.24%													99,591,072
1990	0.00%	0.00%	0.02%	0.12%	0.44%	1.62%	2.78%	3.89%	4.81%	5.59%	6.18%	6.63%	7.05%	7.43%	7.71%	8.03%	8.34%	8.81%	9.42%	9.77%	9.97%	10.06%	10.18%	10.35%														101,254,967
1991	0.00%	0.00%	0.02%	0.22%	1.32%	2.67%	3.82%	4.82%	5.49%	6.07%	6.57%	7.03%	7.39%	7.76%	7.94%	8.11%	8.42%	8.87%	9.22%	9.46%	9.55%	9.70%	9.90%															100,654,884
1992	0.00%	0.00%	0.05%	0.98%	2.46%	3.84%	5.02%	5.75%	6.34%	6.78%	7.21%	7.60%	7.86%	8.15%	8.39%	8.71%	9.25%	9.61%	9.79%	9.87%	9.97%	10.18%																99,199,664
1993	0.00%	0.01%	0.31%	1.45%	3.00%	4.25%	5.14%	5.80%	6.36%	6.87%	7.30%	7.59%	7.83%	8.06%	8.47%	9.17%	9.49%	9.72%	9.84%	9.98%	10.12%																	101,763,581
1994	0.00%	0.04%	0.69%	2.03%	3.53%	4.56%	5.29%	5.89%	6.39%	6.77%	7.12%	7.34%	7.68%	8.17%	8.92%	9.26%	9.54%	9.68%	9.87%	10.17%																		103,144,617
1995	0.00%	0.06%	0.80%	2.26%	3.54%	4.53%	5.21%	5.67%	6.04%	6.37%	6.69%	7.09%	7.50%	8.21%	8.72%	8.97%	9.06%	9.18%	9.43%																			105,860,639
1996	0.00%	0.06%	0.85%	1.98%	3.19%	4.10%	4.72%	5.22%	5.60%	5.94%	6.38%	6.88%	7.70%	8.14%	8.43%	8.60%	8.76%	9.07%																				107,011,928
1997	0.00%	0.07%	0.86%	2.07%	3.07%	3.89%	4.54%	5.05%	5.42%	5.93%	6.59%	7.52%	8.04%	8.34%	8.52%	8.69%	8.88%																					109,565,780
1998	0.00%	0.10%	0.97%	2.22%	3.37%	4.30%	4.89%	5.48%	6.07%	6.91%	7.96%	8.66%	9.09%	9.42%	9.71%	9.88%																						109,703,410
1999	0.00%	0.10%	1.02%	2.32%	3.53%	4.52%	5.35%	6.08%	7.16%	8.65%	9.50%	10.02%	10.31%	10.67%	11.07%																							111,784,761
2000	0.00%	0.12%	1.13%	2.56%	3.81%	4.94%	5.80%	7.40%	9.11%	10.01%	10.69%	11.07%	11.57%	11.98%																								113,612,761
2001	0.00%	0.12%	1.24%	2.59%	3.87%	5.13%	6.82%	8.61%	9.60%	10.34%	10.70%	11.22%	11.68%																									112,872,903
2002	0.00%	0.12%	1.19%	2.91%	4.47%	6.36%	8.84%	10.34%	11.08%	11.52%	12.12%	12.87%																										111,762,597
2003	0.00%	0.12%	1.49%	3.22%	5.01%	7.11%	8.85%	9.88%	10.49%	11.03%	11.69%																											109,823,635
2004	0.00%	0.17%	1.69%	3.83%	5.76%	7.02%	8.56%	9.46%	10.33%	11.19%																												108,674,619
2005	0.00%	0.15%	1.89%	3.81%	5.08%	6.26%	7.36%	8.42%	9.41%																													108,922,029
2006	0.00%	0.30%	1.92%	3.20%	4.09%	5.04%	6.45%	7.57%																														109,940,677
2007	0.00%	0.25%	1.27%	2.13%	2.92%	4.05%	5.98%																															109,685,990
2008	0.00%	0.10%	0.78%	1.70%	2.68%	3.89%																																107,266,594
2009	0.00%	0.11%	0.74%	1.57%	2.41%																																	99,469,136
2010	0.00%	0.11%	0.86%	1.96%																																		97,450,013
2011	0.00%	0.08%	0.77%																																			98,646,157
2012	0.00%	0.14%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										2.21%	2.29%	2.38%	2.44%	2.51%	2.60%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	91,342,094
1978																									2.28%	2.35%	2.43%	2.45%	2.53%	2.59%	2.68%	0.03%	0.03%	0.03%	0.03%	0.03%		94,055,825
1979																								3.17%	3.30%	3.42%	3.51%	3.59%	3.67%	3.83%	3.93%	0.04%	0.04%	0.04%	0.04%			93,613,387
1980																							2.83%	2.98%	3.05%	3.15%	3.19%	3.33%	3.48%	3.58%	3.65%	0.04%	0.04%	0.04%				89,907,689
1981																						3.16%	3.30%	3.38%	3.46%	3.56%	3.63%	3.82%	3.89%	3.95%	3.96%	0.04%	0.04%					86,152,091
1982																					3.44%	3.60%	3.69%	3.81%	3.94%	4.08%	4.29%	4.37%	4.38%	4.39%	4.43%	0.04%						81,686,001
1983																				3.87%	4.07%	4.19%	4.27%	4.37%	4.56%	4.82%	4.92%	4.97%	5.01%	5.07%	5.12%							79,648,938
1984																			4.82%	5.04%	5.11%	5.25%	5.39%	5.60%	5.90%	6.05%	6.09%	6.13%	6.23%	6.32%								82,134,435
1985																		5.20%	5.49%	5.60%	5.72%	5.95%	6.23%	6.59%	6.78%	6.88%	6.94%	6.98%	7.07%									85,578,631
1986																	5.38%	5.71%	5.88%	6.09%	6.30%	6.71%	7.16%	7.37%	7.52%	7.60%	7.66%	7.76%										89,545,683
1987																5.80%	6.15%	6.41%	6.57%	6.85%	7.06%	7.56%	7.82%	8.02%	8.08%	8.21%	8.30%											92,902,249
1988															6.00%	6.30%	6.55%	6.78%	7.02%	7.40%	7.95%	8.18%	8.28%	8.40%	8.50%	8.61%												95,580,917
1989														6.47%	6.82%	7.13%	7.35%	7.58%	7.90%	8.43%	8.76%	8.90%	8.95%	9.10%	9.24%													99,591,072
1990													7.05%	7.43%	7.71%	8.03%	8.34%	8.81%	9.42%	9.77%	9.97%	10.06%	10.18%	10.35%														101,254,967
1991												7.03%	7.39%	7.76%	7.94%	8.11%	8.42%	8.87%	9.22%	9.46%	9.55%	9.70%	9.90%															100,654,884
1992											7.21%	7.60%	7.86%	8.15%	8.39%	8.71%	9.25%	9.61%	9.79%	9.87%	9.97%	10.18%																99,199,664
1993										6.87%	7.30%	7.59%	7.83%	8.06%	8.47%	9.17%	9.49%	9.72%	9.84%	9.98%	10.12%																	101,763,581
1994									6.39%	6.77%	7.12%	7.34%	7.68%	8.17%	8.92%	9.26%	9.54%	9.68%	9.87%	10.17%																		103,144,617
1995								5.67%	6.04%	6.37%	6.69%	7.09%	7.50%	8.21%	8.72%	8.97%	9.06%	9.18%	9.43%																			105,860,639
1996							4.72%	5.22%	5.60%	5.94%	6.38%	6.88%	7.70%	8.14%	8.43%	8.60%	8.76%	9.07%																				107,011,928
1997						3.89%	4.54%	5.05%	5.42%	5.93%	6.59%	7.52%	8.04%	8.34%	8.52%	8.69%	8.88%																					109,565,780
1998					3.37%	4.30%	4.89%	5.48%	6.07%	6.91%	7.96%	8.66%	9.09%	9.42%	9.71%	9.88%																						109,703,410
1999				2.32%	3.53%	4.52%	5.35%	6.08%	7.16%	8.65%	9.50%	10.02%	10.31%	10.67%	11.07%																							111,784,761
2000			1.13%	2.56%	3.81%	4.94%	5.80%	7.40%	9.11%	10.01%	10.69%	11.07%	11.57%	11.98%																								113,612,761
2001		0.12%	1.24%	2.59%	3.87%	5.13%	6.82%	8.61%	9.60%	10.34%	10.70%	11.22%	11.68%																									112,872,903
2002	0.00%	0.12%	1.19%	2.91%	4.47%	6.36%	8.84%	10.34%	11.08%	11.52%	12.12%	12.87%																										111,762,597
2003	0.00%	0.12%	1.49%	3.22%	5.01%	7.11%	8.85%	9.88%	10.49%	11.03%	11.69%																											109,823,635
2004	0.00%	0.17%	1.69%	3.83%	5.76%	7.02%	8.56%	9.46%	10.33%	11.19%																												108,674,619
2005	0.00%	0.15%	1.89%	3.81%	5.08%	6.26%	7.36%	8.42%	9.41%																													108,922,029
2006	0.00%	0.30%	1.92%	3.20%	4.09%	5.04%	6.45%	7.57%																														109,940,677
2007	0.00%	0.25%	1.27%	2.13%	2.92%	4.05%	5.98%																															109,685,990
2008	0.00%	0.10%	0.78%	1.70%	2.68%	3.89%																																107,266,594
2009	0.00%	0.11%	0.74%	1.57%	2.41%																																	99,469,136
2010	0.00%	0.11%	0.86%	1.96%																																		97,450,013
2011	0.00%	0.08%	0.77%																																			98,646,157
2012	0.00%	0.14%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

REPORTED LUMP SUM SETTLEMENT CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		1	48	158	301	453	607	765	871	1,023	1,195	1,442	1,643	2,193	2,844	3,402	3,835	4,091	4,266	4,401	4,500	4,586	4,647	4,689	4,728	4,785	4,861	4,903	4,922	4,940	4,956	4,967						4,967
1983		3	47	166	313	451	609	736	899	1,092	1,396	1,658	2,256	2,991	3,646	4,123	4,396	4,621	4,771	4,901	4,988	5,059	5,116	5,165	5,223	5,341	5,403	5,433	5,461	5,476	5,496							5,496
1984		5	66	229	443	651	833	1,062	1,363	1,788	2,100	2,893	3,953	4,842	5,524	5,915	6,230	6,485	6,649	6,781	6,869	6,941	7,009	7,100	7,238	7,325	7,364	7,395	7,421	7,451								7,451
1985	1	4	84	265	473	656	928	1,240	1,719	2,080	2,966	4,111	5,211	6,079	6,674	7,068	7,357	7,581	7,744	7,871	7,960	8,052	8,169	8,345	8,458	8,517	8,543	8,583	8,624									8,624
1986	1	10	65	247	476	715	1,047	1,539	1,889	2,845	4,181	5,461	6,465	7,138	7,605	7,923	8,200	8,419	8,543	8,670	8,774	8,907	9,138	9,251	9,311	9,345	9,384	9,427										9,427
1987	1	7	54	236	514	836	1,332	1,810	2,927	4,518	5,988	7,170	7,972	8,607	8,979	9,255	9,500	9,685	9,827	9,949	10,112	10,400	10,608	10,703	10,741	10,786	10,830											10,830
1988	1	9	64	267	629	1,155	1,691	2,971	4,778	6,425	7,797	8,790	9,500	10,012	10,378	10,681	10,924	11,111	11,275	11,471	11,785	11,998	12,097	12,157	12,218	12,271												12,271
1989	3	7	78	329	783	1,383	2,815	4,811	6,657	8,253	9,357	10,222	10,918	11,433	11,851	12,146	12,342	12,510	12,750	13,125	13,365	13,493	13,567	13,640	13,714													13,714
1990	4	17	93	448	1,077	2,547	4,528	6,526	8,220	9,471	10,576	11,299	11,884	12,290	12,596	12,857	13,056	13,355	13,791	14,112	14,271	14,357	14,451	14,522														14,522
1991	2	13	147	637	2,078	3,992	5,998	7,748	8,972	9,988	10,724	11,327	11,800	12,155	12,408	12,609	12,912	13,408	13,706	13,886	13,976	14,064	14,154															14,154
1992	1	27	219	1,331	3,506	5,751	7,812	9,251	10,376	11,144	11,792	12,293	12,643	12,953	13,186	13,576	14,103	14,437	14,599	14,672	14,766	14,858																14,858
1993		31	511	2,312	4,787	7,399	9,244	10,525	11,465	12,112	12,635	13,017	13,353	13,628	14,019	14,668	15,049	15,246	15,349	15,474	15,568																	15,568
1994		79	1,219	3,538	6,395	8,777	10,500	11,588	12,373	13,005	13,539	13,927	14,252	14,694	15,641	16,184	16,413	16,548	16,704	16,846																		16,846
1995		187	1,561	4,273	6,930	9,141	10,519	11,511	12,180	12,706	13,207	13,571	14,137	15,229	15,840	16,145	16,309	16,451	16,586																			16,586
1996		160	1,903	4,559	7,178	9,183	10,390	11,259	11,838	12,348	12,792	13,411	14,655	15,373	15,675	15,863	16,039	16,205																				16,205
1997	2	249	2,255	5,092	7,523	9,176	10,293	11,055	11,675	12,137	12,841	14,232	15,160	15,544	15,789	16,000	16,164																					16,164
1998	2	391	2,814	5,621	7,671	9,212	10,191	10,957	11,536	12,446	14,006	15,059	15,556	15,866	16,131	16,349																						16,349
1999	5	414	2,788	5,434	7,556	9,151	10,226	10,980	12,033	13,804	14,977	15,602	16,050	16,461	16,785																							16,785
2000	3	527	3,175	6,056	8,264	9,841	10,860	12,373	14,479	15,769	16,485	17,044	17,559	17,981																								17,981
2001	5	422	2,989	5,527	7,401	8,897	10,577	12,988	14,336	15,014	15,523	16,106	16,558																									16,558
2002		411	3,024	5,644	7,653	9,620	12,572	14,594	15,385	15,991	16,692	17,302																										17,302
2003	4	394	3,102	5,736	7,810	10,257	12,844	14,206	15,029	15,776	16,436																											16,436
2004	2	491	3,406	6,371	8,498	10,196	11,944	13,202	14,381	15,109																												15,109
2005	2	458	3,649	6,354	7,602	8,897	10,548	12,089	13,065																													13,065
2006	2	699	3,841	5,370	6,193	7,366	9,138	10,395																														10,395
2007	7	716	2,406	3,350	4,128	5,741	7,696																															7,696
2008	2	287	1,206	2,144	2,905	4,231																																4,231
2009	4	223	985	1,732	2,341																																	2,341
2010	2	232	1,061	1,892																																		1,892
2011	3	194	1,064																																			1,064
2012	1	210																																				210
2013	3																																					3
																																						355,100

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		48.000	3.292	1.905	1.505	1.340	1.260	1.139	1.175	1.168	1.207	1.139	1.335	1.297	1.196	1.127	1.067	1.043	1.032	1.022	1.019	1.013	1.009	1.008	1.012	1.016	1.009	1.004	1.004	1.003	1.002							
1983		15.667	3.532	1.886	1.441	1.350	1.209	1.221	1.215	1.278	1.188	1.361	1.326	1.219	1.131	1.066	1.051	1.032	1.027	1.018	1.014	1.011	1.010	1.011	1.023	1.012	1.006	1.005	1.003	1.004								
1984		13.200	3.470	1.934	1.470	1.280	1.275	1.283	1.312	1.174	1.378	1.366	1.225	1.141	1.071	1.053	1.041	1.025	1.020	1.013	1.010	1.010	1.013	1.019	1.012	1.005	1.004	1.004	1.004									
1985	4.000	21.000	3.155	1.785	1.387	1.415	1.336	1.386	1.210	1.426	1.386	1.268	1.167	1.098	1.059	1.041	1.030	1.022	1.016	1.011	1.012	1.015	1.022	1.014	1.007	1.003	1.005	1.005										
1986	10.000	6.500	3.800	1.927	1.502	1.464	1.470	1.227	1.506	1.470	1.306	1.184	1.104	1.065	1.042	1.035	1.027	1.015	1.015	1.012	1.015	1.026	1.012	1.006	1.004	1.004	1.005											
1987	7.000	7.714	4.370	2.178	1.626	1.593	1.359	1.617	1.544	1.325	1.197	1.112	1.080	1.043	1.031	1.026	1.019	1.015	1.012	1.016	1.028	1.020	1.009	1.004	1.004	1.004												
1988	9.000	7.111	4.172	2.356	1.836	1.464	1.757	1.608	1.345	1.214	1.127	1.081	1.054	1.037	1.029	1.023	1.017	1.015	1.017	1.027	1.018	1.008	1.005	1.005	1.004													
1989	2.333	11.143	4.218	2.380	1.766	2.035	1.709	1.384	1.240	1.134	1.092	1.068	1.047	1.037	1.025	1.016	1.014	1.019	1.029	1.018	1.010	1.005	1.005	1.005														
1990	4.250	5.471	4.817	2.404	2.365	1.778	1.441	1.260	1.152	1.117	1.068	1.052	1.034	1.025	1.021	1.015	1.023	1.033	1.023	1.011	1.006	1.007	1.005															
1991	6.500	11.308	4.333	3.262	1.921	1.503	1.292	1.158	1.113	1.074	1.056	1.042	1.030	1.021	1.016	1.024	1.038	1.022	1.013	1.006	1.006	1.006																
1992	27.000	8.111	6.078	2.634	1.640	1.358	1.184	1.122	1.074	1.058	1.042	1.028	1.025	1.018	1.030	1.039	1.024	1.011	1.005	1.006	1.006																	
1993		16.484	4.524	2.071	1.546	1.249	1.139	1.089	1.056	1.043	1.030	1.026	1.021	1.029	1.046	1.026	1.013	1.007	1.008	1.006																		
1994		15.430	2.902	1.808	1.372	1.196	1.104	1.068	1.051	1.041	1.029	1.023	1.031	1.064	1.035	1.014	1.008	1.009	1.009																			
1995		8.348	2.737	1.622	1.319	1.151	1.094	1.058	1.043	1.039	1.028	1.042	1.077	1.040	1.019	1.010	1.009	1.008																				
1996		11.894	2.396	1.574	1.279	1.131	1.084	1.051	1.043	1.036	1.048	1.093	1.049	1.020	1.012	1.011	1.010																					
1997	124.500	9.056	2.258	1.477	1.220	1.122	1.074	1.056	1.040	1.058	1.108	1.065	1.025	1.016	1.013	1.010																						
1998	195.500	7.197	1.998	1.365	1.201	1.106	1.075	1.053	1.079	1.125	1.075	1.033	1.020	1.017	1.014																							
1999	82.800	6.734	1.949	1.391	1.211	1.117	1.074	1.096	1.147	1.085	1.042	1.029	1.026	1.020																								
2000	175.667	6.025	1.907	1.365	1.191	1.104	1.139	1.170	1.089	1.045	1.034	1.030	1.024																									
2001	84.400	7.083	1.849	1.339	1.202	1.189	1.228	1.104	1.047	1.034	1.038	1.028																										
2002		7.358	1.866	1.356	1.257	1.307	1.161	1.054	1.039	1.044	1.037																											
2003	98.500	7.873	1.849	1.362	1.313	1.252	1.106	1.058	1.050	1.042																												
2004	245.500	6.937	1.871	1.334	1.200	1.171	1.105	1.089	1.051																													
2005	229.000	7.967	1.741	1.196	1.170	1.186	1.146	1.081																														
2006	349.500	5.495	1.398	1.153	1.189	1.241	1.138																															
2007	102.286	3.360	1.392	1.232	1.391	1.341																																
2008	143.500	4.202	1.778	1.355	1.456																																	
2009	55.750	4.417	1.758	1.352																																		
2010	116.000	4.573	1.783																																			
2011	64.667	5.485																																				
2012	210.000																																					
3 Yr Avg	130.222	4.825	1.773	1.313	1.346	1.256	1.130	1.076	1.047	1.040	1.036	1.029	1.023	1.017	1.013	1.011	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.004	1.003	1.003	1.002							
5 Yr Avg	117.983	4.407	1.622	1.258	1.281	1.238	1.131	1.077	1.055	1.050	1.045	1.037	1.029	1.022	1.019	1.014	1.013	1.012	1.012	1.010	1.009	1.009	1.007	1.007	1.006	1.006	1.006	1.004	1.003	1.003	1.002							
7 Yr Avg	148.815	5.071	1.675	1.283	1.282	1.241	1.146	1.093	1.072	1.062	1.055	1.046	1.036	1.029	1.024	1.019	1.018	1.016	1.015	1.013	1.013	1.012	1.010	1.009	1.009	1.007	1.006	1.004	1.003	1.003	1.002							
3 Yr Wtd	106.000	4.792	1.774	1.297	1.311	1.244	1.128	1.075	1.046	1.040	1.036	1.029	1.023	1.017	1.013	1.010	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.004	1.004	1.005	1.004	1.004	1.003	1.002							
5 Yr Wtd	95.500	4.069	1.525	1.223	1.242	1.229	1.130	1.076	1.055	1.049	1.044	1.036	1.028	1.022	1.019	1.014	1.013	1.011	1.011	1.009	1.009	1.009	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.003	1.002							
10 Yr Wtd	134.621	5.784	1.719	1.301	1.238	1.195	1.125	1.081	1.062	1.054	1.046	1.039	1.033	1.027	1.023	1.018	1.017	1.015	1.014	1.012	1.012	1.011	1.009	1.008	1.008	1.006	1.005	1.004	1.004	1.003	1.002							TAIL
Prior FY	90.000	4.400	1.650	1.240	1.225	1.231	1.147	1.093	1.071	1.064	1.057	1.048	1.039	1.031	1.025	1.019	1.017	1.016	1.015	1.013	1.013	1.012	1.010	1.009	1.008	1.007	1.005	1.004	1.003	1.003								1.027
Selected	100.000	4.800	1.775	1.300	1.280	1.229	1.130	1.076	1.055	1.049	1.044	1.036	1.028	1.022	1.019	1.014	1.013	1.011	1.011	1.009	1.009	1.009	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	
Cumulative	3125.315	31.253	6.511	3.668	2.822	2.204	1.794	1.587	1.475	1.398	1.332	1.276	1.231	1.197	1.171	1.150	1.134	1.120	1.107	1.095	1.084	1.075	1.066	1.058	1.051	1.045	1.040	1.035	1.030	1.027	1.023	1.021	1.019	1.017	1.015	1.013	1.012	1.011

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		5,921	1,833	3,479	3,918	3,941	3,894	3,811	3,888	3,810	3,942	3,704	4,028	4,224	4,468	4,704	5,125	5,338	5,634	5,986	6,253	6,404	6,494	6,645	6,803	6,969	7,211	7,275	7,273	7,263	7,299	7,351						7,351
1983		2,154	2,000	3,329	3,690	3,819	3,854	4,084	3,968	4,087	3,849	4,063	4,387	4,783	5,086	5,449	5,625	5,919	6,086	6,292	6,499	6,604	6,652	6,741	6,961	7,191	7,249	7,292	7,306	7,368	7,422							7,422
1984		2,659	2,538	3,766	3,928	3,958	4,082	3,963	3,843	3,629	3,964	4,362	4,627	4,957	5,266	5,343	5,549	5,746	5,949	6,101	6,112	6,208	6,320	6,477	6,698	6,779	6,797	6,814	6,893	6,970								6,970
1985	0	0	950	3,012	3,588	3,880	3,694	3,712	3,539	3,862	4,353	4,559	4,726	5,028	5,286	5,478	5,714	5,865	6,068	6,092	6,151	6,323	6,529	6,758	6,862	6,913	6,954	6,964	7,021									7,021
1986	0	1,131	1,588	2,493	3,297	3,714	3,790	3,543	3,916	4,401	4,843	4,964	5,132	5,264	5,455	5,646	5,874	6,071	6,162	6,293	6,426	6,748	7,012	7,137	7,236	7,282	7,305	7,372										7,372
1987	0	11,052	3,765	3,197	3,559	4,047	3,578	3,933	4,374	4,937	5,315	5,357	5,380	5,622	5,718	5,826	6,014	6,147	6,211	6,395	6,486	6,753	6,851	6,961	6,987	7,070	7,120											7,120
1988	0	861	2,562	3,160	3,739	3,311	3,832	4,392	4,596	4,917	5,035	5,115	5,166	5,317	5,523	5,642	5,727	5,828	5,950	6,164	6,445	6,513	6,539	6,602	6,647	6,709												6,709
1989	0	0	1,139	3,043	3,101	4,186	4,995	4,893	5,130	5,100	5,181	5,288	5,510	5,636	5,734	5,848	5,933	6,035	6,168	6,399	6,530	6,568	6,570	6,644	6,711													6,711
1990	0	0	1,818	2,641	4,150	6,428	6,222	6,039	5,920	5,981	5,913	5,943	6,003	6,125	6,195	6,323	6,472	6,680	6,918	7,013	7,073	7,096	7,136	7,220														7,220
1991	0	731	1,697	3,445	6,380	6,729	6,412	6,263	6,164	6,119	6,163	6,251	6,304	6,429	6,444	6,473	6,561	6,658	6,771	6,854	6,881	6,942	7,038															7,038
1992	0	819	2,288	7,282	6,955	6,629	6,368	6,167	6,062	6,035	6,068	6,129	6,168	6,241	6,309	6,367	6,507	6,604	6,654	6,672	6,695	6,794																6,794
1993		1,793	6,110	6,396	6,382	5,844	5,664	5,603	5,642	5,776	5,881	5,936	5,966	6,018	6,147	6,361	6,419	6,486	6,523	6,562	6,616																	6,616
1994		4,727	5,819	5,914	5,686	5,354	5,195	5,244	5,325	5,368	5,424	5,432	5,561	5,736	5,883	5,901	5,997	6,031	6,095	6,227																		6,227
1995		3,395	5,427	5,609	5,415	5,251	5,245	5,212	5,246	5,310	5,365	5,532	5,617	5,709	5,828	5,879	5,884	5,907	6,020																			6,020
1996		3,689	4,788	4,638	4,750	4,779	4,864	4,964	5,059	5,149	5,335	5,487	5,626	5,665	5,753	5,800	5,841	5,993																				5,993
1997	6,600	3,209	4,194	4,451	4,474	4,651	4,832	5,002	5,085	5,354	5,621	5,793	5,809	5,877	5,910	5,950	6,021																					6,021
1998	300	2,897	3,785	4,336	4,821	5,115	5,267	5,482	5,771	6,088	6,235	6,310	6,410	6,516	6,605	6,629																						6,629
1999	230	2,647	4,097	4,771	5,226	5,522	5,851	6,192	6,650	7,007	7,089	7,180	7,183	7,243	7,373																							7,373
2000	750	2,487	4,039	4,802	5,238	5,702	6,066	6,798	7,152	7,215	7,370	7,377	7,486	7,572																								7,572
2001	345	3,080	4,672	5,297	5,907	6,502	7,275	7,484	7,557	7,777	7,782	7,862	7,959																									7,959
2002		3,305	4,396	5,754	6,529	7,394	7,861	7,917	8,046	8,055	8,116	8,313																										8,313
2003	450	3,360	5,265	6,159	7,048	7,616	7,567	7,636	7,667	7,677	7,812																											7,812
2004	12,750	3,720	5,389	6,527	7,364	7,478	7,792	7,785	7,808	8,046																												8,046
2005	0	3,667	5,627	6,528	7,283	7,664	7,602	7,589	7,844																													7,844
2006	2,820	4,659	5,490	6,553	7,255	7,517	7,762	8,009																														8,009
2007	2,343	3,899	5,786	6,990	7,746	7,729	8,516																															8,516
2008	650	3,704	6,968	8,490	9,891	9,868																																9,868
2009	625	4,993	7,438	9,029	10,220																																	10,220
2010	2,500	4,468	7,911	10,108																																		10,108
2011	1,083	4,303	7,102																																			7,102
2012	600	6,426																																				6,426
2013	2,000																																					2,000

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		0.310	1.898	1.126	1.006	0.988	0.979	1.020	0.980	1.035	0.940	1.088	1.049	1.058	1.053	1.089	1.042	1.055	1.062	1.044	1.024	1.014	1.023	1.024	1.024	1.035	1.009	1.000	0.999	1.005	1.007							
1983		0.928	1.665	1.108	1.035	1.009	1.060	0.971	1.030	0.942	1.056	1.080	1.090	1.063	1.071	1.032	1.052	1.028	1.034	1.033	1.016	1.007	1.013	1.033	1.033	1.008	1.006	1.002	1.008	1.007								
1984		0.955	1.484	1.043	1.008	1.032	0.971	0.970	0.944	1.092	1.100	1.061	1.071	1.062	1.015	1.039	1.035	1.035	1.025	1.002	1.016	1.018	1.025	1.034	1.012	1.003	1.002	1.012	1.011									
1985			3.170	1.191	1.081	0.952	1.005	0.953	1.091	1.127	1.047	1.037	1.064	1.051	1.036	1.043	1.027	1.035	1.004	1.010	1.028	1.033	1.035	1.015	1.007	1.006	1.001	1.008										
1986		1.404	1.570	1.322	1.127	1.020	0.935	1.105	1.124	1.100	1.025	1.034	1.026	1.036	1.035	1.040	1.034	1.015	1.021	1.021	1.050	1.039	1.018	1.014	1.006	1.003	1.009											
1987		0.341	0.849	1.113	1.137	0.884	1.099	1.112	1.129	1.076	1.008	1.004	1.045	1.017	1.019	1.032	1.022	1.010	1.030	1.014	1.041	1.015	1.016	1.004	1.012	1.007												
1988		2.976	1.234	1.183	0.885	1.157	1.146	1.046	1.070	1.024	1.016	1.010	1.029	1.039	1.022	1.015	1.018	1.021	1.036	1.046	1.011	1.004	1.010	1.007	1.009													
1989			2.672	1.019	1.350	1.193	0.980	1.049	0.994	1.016	1.021	1.042	1.023	1.017	1.020	1.015	1.017	1.022	1.038	1.020	1.006	1.000	1.011	1.010														
1990			1.453	1.571	1.549	0.968	0.971	0.980	1.010	0.989	1.005	1.010	1.020	1.011	1.021	1.024	1.032	1.036	1.014	1.009	1.003	1.006	1.012															
1991		2.323	2.030	1.852	1.055	0.953	0.977	0.984	0.993	1.007	1.014	1.009	1.020	1.002	1.004	1.014	1.015	1.017	1.012	1.004	1.009	1.014																
1992		2.795	3.183	0.955	0.953	0.961	0.968	0.983	0.996	1.005	1.010	1.006	1.012	1.011	1.009	1.022	1.015	1.008	1.003	1.003	1.015																	
1993		3.407	1.047	0.998	0.916	0.969	0.989	1.007	1.024	1.018	1.009	1.005	1.009	1.021	1.035	1.009	1.010	1.006	1.006	1.008																		
1994		1.231	1.016	0.961	0.942	0.970	1.009	1.016	1.008	1.010	1.002	1.024	1.031	1.026	1.003	1.016	1.006	1.011	1.022																			
1995		1.599	1.034	0.965	0.970	0.999	0.994	1.007	1.012	1.010	1.031	1.015	1.016	1.021	1.009	1.001	1.004	1.019																				
1996		1.298	0.969	1.024	1.006	1.018	1.021	1.019	1.018	1.036	1.028	1.025	1.007	1.015	1.008	1.007	1.026																					
1997	0.486	1.307	1.061	1.005	1.039	1.039	1.035	1.016	1.053	1.050	1.031	1.003	1.012	1.006	1.007	1.012																						
1998	9.657	1.307	1.145	1.112	1.061	1.030	1.041	1.053	1.055	1.024	1.012	1.016	1.017	1.014	1.004																							
1999	11.507	1.548	1.164	1.095	1.057	1.060	1.058	1.074	1.054	1.012	1.013	1.000	1.008	1.018																								
2000	3.316	1.624	1.189	1.091	1.089	1.064	1.121	1.052	1.009	1.021	1.001	1.015	1.012																									
2001	8.928	1.517	1.134	1.115	1.101	1.119	1.029	1.010	1.029	1.001	1.010	1.012																										
2002		1.330	1.309	1.135	1.132	1.063	1.007	1.016	1.001	1.008	1.024																											
2003	7.467	1.567	1.170	1.144	1.081	0.994	1.009	1.004	1.001	1.018																												
2004	0.292	1.449	1.211	1.128	1.015	1.042	0.999	1.003	1.030																													
2005		1.534	1.160	1.116	1.052	0.992	0.998	1.034																														
2006	1.652	1.178	1.194	1.107	1.036	1.033	1.032																															
2007	1.664	1.484	1.208	1.108	0.998	1.102																																
2008	5.699	1.881	1.218	1.165	0.998																																	
2009	7.988	1.490	1.214	1.132																																		
2010	1.787	1.771	1.278																																			
2011	3.972	1.650																																				
2012	10.710																																					
3 Yr Avg	5.490	1.637	1.237	1.135	1.011	1.042	1.010	1.014	1.011	1.009	1.012	1.009	1.012	1.012	1.006	1.007	1.012	1.012	1.010	1.005	1.009	1.007	1.011	1.007	1.009	1.005	1.004	1.007	1.006	1.006	1.007							
5 Yr Avg	6.031	1.655	1.222	1.126	1.020	1.032	1.009	1.013	1.014	1.012	1.012	1.009	1.011	1.015	1.006	1.009	1.012	1.012	1.011	1.009	1.009	1.008	1.013	1.010	1.009	1.005	1.006	1.005	1.006	1.006	1.007							
7 Yr Avg	4.782	1.570	1.212	1.129	1.045	1.049	1.028	1.028	1.026	1.019	1.017	1.012	1.015	1.017	1.011	1.012	1.015	1.017	1.019	1.015	1.019	1.016	1.018	1.017	1.015	1.010	1.006	1.005	1.006	1.006	1.007							
3 Yr Wtd	3.633	1.631	1.238	1.137	1.009	1.042	1.010	1.013	1.011	1.009	1.012	1.009	1.012	1.013	1.006	1.007	1.012	1.012	1.010	1.005	1.009	1.007	1.011	1.007	1.009	1.005	1.004	1.007	1.006	1.006	1.007							
5 Yr Wtd	4.378	1.648	1.226	1.128	1.018	1.032	1.009	1.013	1.014	1.012	1.012	1.009	1.011	1.015	1.006	1.009	1.012	1.012	1.011	1.009	1.009	1.008	1.013	1.010	1.009	1.005	1.006	1.005	1.006	1.006	1.007							
10 Yr Wtd	1.813	1.531	1.212	1.126	1.050	1.049	1.030	1.027	1.025	1.018	1.016	1.012	1.014	1.014	1.012	1.014	1.017	1.016	1.018	1.013	1.019	1.015	1.018	1.017	1.015	1.010	1.006	1.005	1.006	1.006	1.007							TAIL
Prior FY	3.300	1.517	1.201	1.123	1.059	1.042	1.029	1.024	1.023	1.018	1.014	1.011	1.015	1.014	1.014	1.015	1.017	1.018	1.018	1.016	1.020	1.015	1.019	1.018	1.015	1.013	1.014	1.016	1.017	1.017								1.110
Selected	4.378	1.531	1.212	1.126	1.050	1.049	1.030	1.027	1.025	1.018	1.016	1.012	1.014	1.014	1.012	1.014	1.017	1.016	1.018	1.013	1.019	1.015	1.018	1.017	1.015	1.015	1.015	1.015	1.016	1.015	1.012							
Cumulative	16.675	3.809	2.488	2.053	1.822	1.735	1.654	1.607	1.565	1.527	1.500	1.477	1.460	1.440	1.419	1.403	1.384	1.361	1.339	1.315	1.298	1.274	1.255	1.233	1.212	1.193	1.176	1.159	1.142	1.123	1.107	1.093	1.093	1.093	1.093	1.093	1.093	1.093

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	1	17	108	233	352	466	575	668	769	929	1,053	1,305	1,827	2,506	3,156	3,877	4,308	4,741	5,196	5,550	5,792	5,952	6,146	6,344	6,577	6,914	7,035	7,061	7,077	7,135	7,202						7,202
1983	0	1	17	98	205	306	417	535	634	794	956	1,198	1,760	2,544	3,298	3,995	4,398	4,864	5,164	5,484	5,765	5,942	6,052	6,192	6,466	6,830	6,965	7,046	7,096	7,175	7,254							7,254
1984	0	2	22	113	227	337	445	550	685	848	1,088	1,650	2,391	3,137	3,803	4,131	4,519	4,871	5,171	5,408	5,488	5,633	5,790	6,011	6,338	6,491	6,543	6,586	6,687	6,789								6,789
1985	0	0	9	90	191	286	386	518	685	904	1,453	2,109	2,772	3,440	3,971	4,358	4,731	5,005	5,289	5,397	5,511	5,730	6,003	6,348	6,532	6,626	6,686	6,727	6,814									6,814
1986	0	1	11	63	161	272	407	559	758	1,284	2,076	2,779	3,401	3,852	4,253	4,585	4,937	5,240	5,397	5,593	5,780	6,162	6,569	6,768	6,907	6,976	7,027	7,125										7,125
1987	0	7	18	67	162	300	423	632	1,136	1,980	2,825	3,409	3,807	4,295	4,557	4,786	5,071	5,285	5,418	5,648	5,822	6,234	6,451	6,613	6,661	6,769	6,845											6,845
1988	0	1	13	66	183	298	505	1,017	1,711	2,463	3,060	3,505	3,825	4,149	4,467	4,697	4,876	5,048	5,229	5,511	5,920	6,091	6,166	6,256	6,330	6,417												6,417
1989	0	0	6	69	168	401	975	1,632	2,368	2,919	3,361	3,748	4,171	4,468	4,712	4,925	5,077	5,235	5,453	5,824	6,052	6,145	6,180	6,284	6,381													6,381
1990	0	0	11	77	291	1,065	1,833	2,564	3,166	3,685	4,069	4,369	4,642	4,898	5,077	5,289	5,497	5,804	6,207	6,439	6,567	6,628	6,710	6,821														6,821
1991	0	1	17	146	879	1,781	2,550	3,217	3,666	4,052	4,382	4,694	4,932	5,181	5,301	5,411	5,617	5,919	6,153	6,310	6,376	6,473	6,605															6,605
1992	0	1	31	607	1,526	2,387	3,114	3,571	3,938	4,210	4,480	4,717	4,882	5,061	5,208	5,411	5,745	5,969	6,082	6,129	6,189	6,320																6,320
1993	0	3	185	876	1,809	2,560	3,100	3,492	3,830	4,142	4,400	4,575	4,717	4,856	5,103	5,525	5,720	5,855	5,928	6,013	6,099																	6,099
1994	0	20	384	1,134	1,971	2,547	2,957	3,294	3,572	3,784	3,980	4,101	4,296	4,569	4,988	5,176	5,336	5,410	5,519	5,687																		5,687
1995	1	35	461	1,305	2,043	2,613	3,003	3,266	3,478	3,673	3,857	4,087	4,322	4,732	5,025	5,167	5,224	5,290	5,435																			5,435
1996	0	33	502	1,165	1,878	2,418	2,784	3,079	3,299	3,503	3,760	4,054	4,542	4,798	4,968	5,069	5,162	5,350																				5,350
1997	1	44	516	1,236	1,836	2,327	2,713	3,016	3,238	3,544	3,936	4,496	4,803	4,982	5,089	5,192	5,308																					5,308
1998	0	60	566	1,296	1,966	2,505	2,853	3,193	3,539	4,028	4,643	5,052	5,301	5,496	5,664	5,761																						5,761
1999	0	56	581	1,318	2,007	2,568	3,041	3,456	4,067	4,916	5,397	5,694	5,860	6,060	6,290																							6,290
2000	0	61	595	1,349	2,008	2,604	3,057	3,903	4,805	5,279	5,638	5,834	6,099	6,318																								6,318
2001	0	64	684	1,434	2,141	2,833	3,768	4,759	5,305	5,717	5,915	6,200	6,453																									6,453
2002	0	61	601	1,468	2,259	3,215	4,467	5,223	5,595	5,822	6,124	6,502																										6,502
2003	0	60	744	1,609	2,507	3,557	4,426	4,940	5,248	5,515	5,847																											5,847
2004	1	86	866	1,962	2,953	3,598	4,392	4,850	5,299	5,737																												5,737
2005	0	87	1,061	2,144	2,862	3,524	4,144	4,742	5,297																													5,297
2006	0	196	1,271	2,121	2,708	3,337	4,275	5,018																														5,018
2007	1	205	1,021	1,717	2,344	3,253	4,805																															4,805
2008	0	99	786	1,703	2,688	3,905																																3,905
2009	0	128	841	1,795	2,747																																	2,747
2010	1	109	885	2,016																																		2,016
2011	0	84	762																																			762
2012	0	130																																				130
2013	1																																					1

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					6,253	6,404	6,494	6,645	6,803	6,969	7,211	7,275	7,273	7,263	7,299	7,351						7,351
1983																				6,292	6,499	6,604	6,652	6,741	6,961	7,191	7,249	7,292	7,306	7,368	7,422							7,422
1984																			5,949	6,101	6,112	6,208	6,320	6,477	6,698	6,779	6,797	6,814	6,893	6,970								6,970
1985																		5,865	6,068	6,092	6,151	6,323	6,529	6,758	6,862	6,913	6,954	6,964	7,021									7,021
1986																	5,874	6,071	6,162	6,293	6,426	6,748	7,012	7,137	7,236	7,282	7,305	7,372										7,372
1987																5,826	6,014	6,147	6,211	6,395	6,486	6,753	6,851	6,961	6,987	7,070	7,120											7,120
1988															5,523	5,642	5,727	5,828	5,950	6,164	6,445	6,513	6,539	6,602	6,647	6,709												6,709
1989														5,636	5,734	5,848	5,933	6,035	6,168	6,399	6,530	6,568	6,570	6,644	6,711													6,711
1990													6,003	6,125	6,195	6,323	6,472	6,680	6,918	7,013	7,073	7,096	7,136	7,220														7,220
1991												6,251	6,304	6,429	6,444	6,473	6,561	6,658	6,771	6,854	6,881	6,942	7,038															7,038
1992											6,068	6,129	6,168	6,241	6,309	6,367	6,507	6,604	6,654	6,672	6,695	6,794																6,794
1993										5,776	5,881	5,936	5,966	6,018	6,147	6,361	6,419	6,486	6,523	6,562	6,616																	6,616
1994									5,325	5,368	5,424	5,432	5,561	5,736	5,883	5,901	5,997	6,031	6,095	6,227																		6,227
1995								5,212	5,246	5,310	5,365	5,532	5,617	5,709	5,828	5,879	5,884	5,907	6,020																			6,020
1996							4,864	4,964	5,059	5,149	5,335	5,487	5,626	5,665	5,753	5,800	5,841	5,993																				5,993
1997						4,651	4,832	5,002	5,085	5,354	5,621	5,793	5,809	5,877	5,910	5,950	6,021																					6,021
1998					4,821	5,115	5,267	5,482	5,771	6,088	6,235	6,310	6,410	6,516	6,605	6,629																						6,629
1999				4,771	5,226	5,522	5,851	6,192	6,650	7,007	7,089	7,180	7,183	7,243	7,373																							7,373
2000			4,039	4,802	5,238	5,702	6,066	6,798	7,152	7,215	7,370	7,377	7,486	7,572																								7,572
2001		3,080	4,672	5,297	5,907	6,502	7,275	7,484	7,557	7,777	7,782	7,862	7,959																									7,959
2002		3,305	4,396	5,754	6,529	7,394	7,861	7,917	8,046	8,055	8,116	8,313																										8,313
2003	450	3,360	5,265	6,159	7,048	7,616	7,567	7,636	7,667	7,677	7,812																											7,812
2004	12,750	3,720	5,389	6,527	7,364	7,478	7,792	7,785	7,808	8,046																												8,046
2005	0	3,667	5,627	6,528	7,283	7,664	7,602	7,589	7,844																													7,844
2006	2,820	4,659	5,490	6,553	7,255	7,517	7,762	8,009																														8,009
2007	2,343	3,899	5,786	6,990	7,746	7,729	8,516																															8,516
2008	650	3,704	6,968	8,490	9,891	9,868																																9,868
2009	625	4,993	7,438	9,029	10,220																																	10,220
2010	2,500	4,468	7,911	10,108																																		10,108
2011	1,083	4,303	7,102																																			7,102
2012	600	6,426																																				6,426
2013	2,000																																					2,000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0	0																									-
2002		0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982		0.00%	0.01%	0.02%	0.04%	0.06%	0.07%	0.09%	0.11%	0.13%	0.15%	0.18%	0.20%	0.27%	0.35%	0.42%	0.47%	0.50%	0.52%	0.54%	0.55%	0.56%	0.57%	0.57%	0.58%	0.59%	0.60%	0.60%	0.60%	0.60%	0.61%	0.61%						81,686,001
1983		0.00%	0.01%	0.02%	0.04%	0.06%	0.08%	0.09%	0.11%	0.14%	0.18%	0.21%	0.28%	0.38%	0.46%	0.52%	0.55%	0.58%	0.60%	0.62%	0.63%	0.64%	0.64%	0.65%	0.66%	0.67%	0.68%	0.68%	0.69%	0.69%	0.69%							79,648,938
1984		0.00%	0.01%	0.03%	0.05%	0.08%	0.10%	0.13%	0.17%	0.22%	0.26%	0.35%	0.48%	0.59%	0.67%	0.72%	0.76%	0.79%	0.81%	0.83%	0.84%	0.85%	0.85%	0.86%	0.88%	0.89%	0.90%	0.90%	0.90%	0.91%								82,134,435
1985	0.00%	0.00%	0.01%	0.03%	0.06%	0.08%	0.11%	0.14%	0.20%	0.24%	0.35%	0.48%	0.61%	0.71%	0.78%	0.83%	0.86%	0.89%	0.90%	0.92%	0.93%	0.94%	0.95%	0.98%	0.99%	1.00%	1.00%	1.00%	1.01%									85,578,631
1986	0.00%	0.00%	0.01%	0.03%	0.05%	0.08%	0.12%	0.17%	0.21%	0.32%	0.47%	0.61%	0.72%	0.80%	0.85%	0.88%	0.92%	0.94%	0.95%	0.97%	0.98%	0.99%	1.02%	1.03%	1.04%	1.04%	1.05%	1.05%										89,545,683
1987	0.00%	0.00%	0.01%	0.03%	0.06%	0.09%	0.14%	0.19%	0.32%	0.49%	0.64%	0.77%	0.86%	0.93%	0.97%	1.00%	1.02%	1.04%	1.06%	1.07%	1.09%	1.12%	1.14%	1.15%	1.16%	1.16%	1.17%											92,902,249
1988	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.18%	0.31%	0.50%	0.67%	0.82%	0.92%	0.99%	1.05%	1.09%	1.12%	1.14%	1.16%	1.18%	1.20%	1.23%	1.26%	1.27%	1.27%	1.28%	1.28%												95,580,917
1989	0.00%	0.00%	0.01%	0.03%	0.08%	0.14%	0.28%	0.48%	0.67%	0.83%	0.94%	1.03%	1.10%	1.15%	1.19%	1.22%	1.24%	1.26%	1.28%	1.32%	1.34%	1.35%	1.36%	1.37%	1.38%													99,591,072
1990	0.00%	0.00%	0.01%	0.04%	0.11%	0.25%	0.45%	0.64%	0.81%	0.94%	1.04%	1.12%	1.17%	1.21%	1.24%	1.27%	1.29%	1.32%	1.36%	1.39%	1.41%	1.42%	1.43%	1.43%														101,254,967
1991	0.00%	0.00%	0.01%	0.06%	0.21%	0.40%	0.60%	0.77%	0.89%	0.99%	1.07%	1.13%	1.17%	1.21%	1.23%	1.25%	1.28%	1.33%	1.36%	1.38%	1.39%	1.40%	1.41%															100,654,884
1992	0.00%	0.00%	0.02%	0.13%	0.35%	0.58%	0.79%	0.93%	1.05%	1.12%	1.19%	1.24%	1.27%	1.31%	1.33%	1.37%	1.42%	1.46%	1.47%	1.48%	1.49%	1.50%																99,199,664
1993		0.00%	0.05%	0.23%	0.47%	0.73%	0.91%	1.03%	1.13%	1.19%	1.24%	1.28%	1.31%	1.34%	1.38%	1.44%	1.48%	1.50%	1.51%	1.52%	1.53%																	101,763,581
1994		0.01%	0.12%	0.34%	0.62%	0.85%	1.02%	1.12%	1.20%	1.26%	1.31%	1.35%	1.38%	1.42%	1.52%	1.57%	1.59%	1.60%	1.62%	1.63%																		103,144,617
1995		0.02%	0.15%	0.40%	0.65%	0.86%	0.99%	1.09%	1.15%	1.20%	1.25%	1.28%	1.34%	1.44%	1.50%	1.53%	1.54%	1.55%	1.57%																			105,860,639
1996		0.01%	0.18%	0.43%	0.67%	0.86%	0.97%	1.05%	1.11%	1.15%	1.20%	1.25%	1.37%	1.44%	1.46%	1.48%	1.50%	1.51%																				107,011,928
1997	0.00%	0.02%	0.21%	0.46%	0.69%	0.84%	0.94%	1.01%	1.07%	1.11%	1.17%	1.30%	1.38%	1.42%	1.44%	1.46%	1.48%																					109,565,780
1998	0.00%	0.04%	0.26%	0.51%	0.70%	0.84%	0.93%	1.00%	1.05%	1.13%	1.28%	1.37%	1.42%	1.45%	1.47%	1.49%																						109,703,410
1999	0.00%	0.04%	0.25%	0.49%	0.68%	0.82%	0.91%	0.98%	1.08%	1.23%	1.34%	1.40%	1.44%	1.47%	1.50%																							111,784,761
2000	0.00%	0.05%	0.28%	0.53%	0.73%	0.87%	0.96%	1.09%	1.27%	1.39%	1.45%	1.50%	1.55%	1.58%																								113,612,761
2001	0.00%	0.04%	0.26%	0.49%	0.66%	0.79%	0.94%	1.15%	1.27%	1.33%	1.38%	1.43%	1.47%																									112,872,903
2002		0.04%	0.27%	0.50%	0.68%	0.86%	1.12%	1.31%	1.38%	1.43%	1.49%	1.55%																										111,762,597
2003	0.00%	0.04%	0.28%	0.52%	0.71%	0.93%	1.17%	1.29%	1.37%	1.44%	1.50%																											109,823,635
2004	0.00%	0.05%	0.31%	0.59%	0.78%	0.94%	1.10%	1.21%	1.32%	1.39%																												108,674,619
2005	0.00%	0.04%	0.34%	0.58%	0.70%	0.82%	0.97%	1.11%	1.20%																													108,922,029
2006	0.00%	0.06%	0.35%	0.49%	0.56%	0.67%	0.83%	0.95%																														109,940,677
2007	0.00%	0.07%	0.22%	0.31%	0.38%	0.52%	0.70%																															109,685,990
2008	0.00%	0.03%	0.11%	0.20%	0.27%	0.39%																																107,266,594
2009	0.00%	0.02%	0.10%	0.17%	0.24%																																	99,469,136
2010	0.00%	0.02%	0.11%	0.19%																																		97,450,013
2011	0.00%	0.02%	0.11%																																			98,646,157
2012	0.00%	0.02%																																				99,964,519
2013	0.00%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	1	16	91	124	120	114	109	93	101	160	124	252	522	679	650	720	431	433	456	353	243	160	193	198	234	336	122	25	16	58	67						5,070
1983	0	1	16	82	107	101	111	117	100	159	162	242	562	784	753	697	403	467	299	320	282	177	111	140	273	364	135	81	50	80	79							5,623
1984	0	2	20	91	115	109	108	106	134	164	240	561	741	747	665	329	388	352	300	237	80	145	157	221	326	153	52	44	100	102								7,650
1985	0	0	9	81	101	95	99	132	167	219	549	656	663	668	531	387	373	274	284	108	114	219	273	345	184	94	60	41	87									8,885
1986	0	1	9	53	98	111	135	152	199	525	792	703	623	451	401	333	352	302	157	196	186	382	407	199	139	69	52	97										9,755
1987	0	7	11	49	95	138	123	209	504	844	845	584	398	488	262	228	285	214	133	230	174	412	217	162	49	107	76											11,266
1988	0	1	12	53	118	115	207	512	695	751	597	445	321	324	318	230	179	171	181	282	409	171	75	90	74	87												12,830
1989	0	0	6	63	99	233	574	657	736	550	443	387	423	297	243	214	152	158	218	371	228	93	35	104	97													14,422
1990	0	0	11	66	214	774	768	731	602	519	383	300	273	256	179	212	208	307	403	232	128	61	81	112														15,370
1991	0	1	16	129	733	902	769	667	449	386	330	312	238	249	120	110	206	302	234	157	66	97	132															15,083
1992	0	1	30	575	920	860	728	457	366	273	269	237	165	179	147	203	334	224	113	47	61	130																15,974
1993	0	3	182	691	933	751	540	392	338	312	258	175	142	139	246	422	195	135	73	85	86																	16,888
1994	0	20	364	750	837	576	409	337	278	213	196	121	195	273	420	188	159	74	109	168																		18,448
1995	1	34	427	843	738	570	390	263	212	195	184	230	236	410	293	142	56	66	145																			18,371
1996	0	33	469	663	714	539	367	295	220	204	257	294	488	256	170	101	93	188																				18,151
1997	1	43	472	720	600	492	385	303	222	306	392	560	306	179	107	103	116																					18,336
1998	0	60	506	729	670	539	348	340	346	489	614	409	249	195	168	97																						18,810
1999	0	56	525	737	689	561	473	415	611	849	480	297	166	200	230																							19,673
2000	0	61	534	754	659	595	453	846	902	474	358	197	265	218																								21,551
2001	0	64	620	750	707	692	935	992	545	413	198	285	253																									20,422
2002	0	61	539	867	791	957	1,252	755	373	227	302	378																										22,122
2003	0	60	684	865	898	1,051	869	514	308	268	332																											21,959
2004	1	85	780	1,096	991	645	794	458	449	438																												21,191
2005	0	87	974	1,083	718	663	620	597	555																													19,348
2006	0	196	1,075	850	587	629	938	742																														16,591
2007	1	203	816	696	628	909	1,552																															13,641
2008	0	99	687	917	985	1,218																																10,691
2009	0	128	713	954	951																																	8,711
2010	1	109	776	1,131																																		9,486
2011	0	84	678																																			9,920
2012	0	130																																				10,370
2013	1																																					10,496
																																						477,600

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	13.859	5.627	1.363	0.963	0.954	0.954	0.854	1.083	1.594	0.774	2.029	2.069	1.303	0.957	1.108	0.598	1.005	1.052	0.775	0.687	0.660	1.209	1.024	1.179	1.440	0.361	0.209	0.624	3.674	1.149						
1983	0.000	13.545	5.240	1.313	0.942	1.102	1.054	0.851	1.598	1.016	1.497	2.318	1.395	0.961	0.925	0.577	1.159	0.642	1.069	0.880	0.627	0.626	1.266	1.953	1.334	0.370	0.601	0.613	1.600	0.992							
1984	0.000	11.599	4.506	1.263	0.953	0.986	0.981	1.272	1.216	1.467	2.339	1.320	1.007	0.891	0.494	1.181	0.907	0.854	0.789	0.339	1.802	1.087	1.406	1.474	0.469	0.340	0.844	2.281	1.020								
1985	0.000	0.000	9.000	1.252	0.943	1.041	1.331	1.260	1.316	2.504	1.195	1.010	1.008	0.794	0.729	0.965	0.733	1.039	0.381	1.054	1.925	1.243	1.265	0.534	0.512	0.635	0.688	2.109									
1986	0.000	8.124	5.577	1.860	1.140	1.208	1.131	1.310	2.635	1.508	0.888	0.886	0.724	0.889	0.830	1.058	0.858	0.520	1.249	0.950	2.048	1.066	0.489	0.699	0.494	0.749	1.884										
1987	0.000	1.628	4.378	1.950	1.446	0.890	1.702	2.415	1.672	1.002	0.691	0.681	1.227	0.537	0.871	1.248	0.749	0.624	1.724	0.759	2.361	0.528	0.745	0.300	2.210	0.707											
1988	0.000	20.166	4.352	2.219	0.976	1.804	2.472	1.357	1.081	0.795	0.745	0.721	1.009	0.983	0.721	0.781	0.956	1.058	1.556	1.448	0.419	0.437	1.207	0.822	1.169												
1989	0.000	0.000	10.269	1.564	2.355	2.462	1.146	1.120	0.748	0.804	0.874	1.094	0.701	0.821	0.877	0.712	1.038	1.379	1.707	0.613	0.410	0.376	2.956	0.935													
1990	0.000	0.000	6.000	3.240	3.622	0.992	0.952	0.823	0.863	0.738	0.783	0.909	0.938	0.700	1.186	0.980	1.473	1.315	0.575	0.552	0.475	1.341	1.371														
1991	0.000	25.263	8.105	5.688	1.230	0.852	0.868	0.673	0.859	0.856	0.946	0.762	1.045	0.483	0.916	1.868	1.468	0.776	0.671	0.419	1.477	1.355															
1992	0.000	21.670	19.192	1.598	0.935	0.846	0.628	0.802	0.745	0.987	0.881	0.696	1.082	0.823	1.383	1.642	0.670	0.504	0.416	1.290	2.156																
1993	0.000	55.168	3.803	1.351	0.805	0.719	0.726	0.863	0.923	0.826	0.680	0.810	0.982	1.768	1.712	0.463	0.690	0.540	1.160	1.023																	
1994	0.000	17.996	2.058	1.116	0.689	0.710	0.823	0.825	0.766	0.920	0.617	1.612	1.401	1.539	0.449	0.847	0.465	1.469	1.541																		
1995	51.903	12.582	1.977	0.875	0.773	0.685	0.673	0.808	0.917	0.944	1.252	1.023	1.741	0.715	0.483	0.399	1.175	2.191																			
1996	0.000	14.436	1.412	1.076	0.756	0.680	0.805	0.746	0.925	1.260	1.146	1.659	0.525	0.663	0.593	0.921	2.030																				
1997	59.534	11.019	1.525	0.833	0.820	0.784	0.787	0.731	1.381	1.281	1.427	0.547	0.585	0.598	0.961	1.129																					
1998	1886.962	8.408	1.441	0.919	0.805	0.646	0.977	1.016	1.416	1.256	0.666	0.609	0.784	0.859	0.580																						
1999	951.773	9.436	1.404	0.935	0.814	0.842	0.877	1.473	1.390	0.566	0.619	0.557	1.210	1.149																							
2000	581.492	8.800	1.412	0.873	0.903	0.761	1.868	1.066	0.525	0.756	0.548	1.349	0.824																								
2001	752.512	9.757	1.209	0.943	0.979	1.351	1.061	0.550	0.757	0.479	1.442	0.887																									
2002	0.000	8.784	1.608	0.912	1.210	1.309	0.603	0.493	0.609	1.328	1.254																										
2003	734.506	11.353	1.265	1.038	1.170	0.827	0.591	0.599	0.869	1.239																											
2004	70.637	9.176	1.405	0.904	0.651	1.231	0.577	0.981	0.975																												
2005	0.000	11.224	1.111	0.663	0.923	0.935	0.964	0.929																													
2006	576.373	5.485	0.791	0.691	1.072	1.490	0.792																														
2007	169.204	4.011	0.853	0.902	1.448	1.707																															
2008	816.746	6.913	1.335	1.075	1.236																																
2009	444.359	5.593	1.338	0.997																																	
2010	206.322	7.131	1.459																																		
2011	255.874	8.083																																			
2012	2248.058																																				
3 Yr Avg	903.418	6.936	1.377	0.991	1.252	1.378	0.777	0.836	0.818	1.016	1.081	0.931	0.939	0.869	0.711	0.816	1.223	1.400	1.039	0.910	1.369	1.024	1.845	0.686	1.291	0.697	1.139	1.668	1.082	2.333	1.149						
5 Yr Avg	794.272	6.346	1.155	0.865	1.066	1.238	0.705	0.710	0.747	0.874	0.906	0.790	0.786	0.797	0.613	0.752	1.006	1.096	0.872	0.779	0.987	0.807	1.354	0.658	0.971	0.560	0.876	1.303	1.082	2.333	1.149						
10 Yr Avg	552.208	7.775	1.237	0.900	1.041	1.110	0.910	0.858	0.977	1.003	0.965	0.975	1.018	0.930	0.914	0.974	1.071	1.038	1.098	0.845	1.370	0.872	1.324	0.968	1.053	0.707	0.876	1.303	1.082	2.333	1.149						
3 Yr Wtd	353.562	6.768	1.380	0.999	1.253	1.413	0.764	0.836	0.826	0.916	1.002	0.878	0.903	0.879	0.677	0.769	1.065	1.188	1.016	0.738	1.134	0.988	1.598	0.618	1.004	0.693	1.115	1.425	1.128	1.437	1.149						
5 Yr Wtd	415.916	5.891	1.119	0.860	1.040	1.225	0.686	0.672	0.706	0.749	0.802	0.709	0.712	0.780	0.545	0.649	0.821	0.841	0.738	0.637	0.621	0.648	0.817	0.604	0.661	0.475	0.606	0.911	1.128	1.437	1.149						
10 Yr Wtd	284.640	6.942	1.202	0.896	1.035	1.137	0.844	0.821	0.922	0.911	0.910	0.879	0.939	0.891	0.856	0.883	0.984	0.905	0.984	0.788	1.093	0.824	1.033	0.922	0.891	0.695	0.606	0.911	1.128	1.437	1.149						
Prior	270.335	7.052	1.191	0.888	0.985	1.031	0.852	0.811	0.909	0.881	0.875	0.865	0.952	0.861	0.858	0.913	0.918	0.882	0.928	0.792	0.991	0.797	1.013	0.921	0.873	0.694	0.494	0.711	1.270	1.000							
																																					TAIL
Selected	284.878	6.942	1.202	0.896	1.035	1.137	0.844	0.821	0.922	0.911	0.910	0.879	0.939	0.891	0.856	0.883	0.984	0.905	0.984	0.788	1.093	0.824	1.033	0.922	0.891	0.696	0.606	0.911	1.128	1.437	1.149						1.116

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	0.004	0.049	0.278	0.379	0.365	0.349	0.333	0.284	0.308	0.490	0.380	0.770	1.594	2.077	1.986	2.201	1.317	1.324	1.393	1.079	0.742	0.489	0.591	0.605	0.714	1.028	0.372	0.078	0.048	0.178	0.205						
1983	0.000	0.003	0.046	0.239	0.313	0.295	0.325	0.343	0.292	0.466	0.474	0.710	1.645	2.295	2.205	2.040	1.178	1.366	0.876	0.937	0.824	0.517	0.323	0.410	0.800	1.067	0.395	0.237	0.146	0.233	0.231							
1984	0.000	0.005	0.056	0.253	0.320	0.305	0.300	0.295	0.375	0.456	0.669	1.566	2.067	2.082	1.855	0.916	1.082	0.981	0.838	0.661	0.224	0.404	0.439	0.617	0.909	0.427	0.145	0.122	0.279	0.285								
1985	0.000	0.000	0.024	0.218	0.273	0.257	0.268	0.356	0.449	0.591	1.480	1.768	1.786	1.801	1.430	1.043	1.006	0.737	0.766	0.291	0.307	0.591	0.735	0.929	0.497	0.254	0.161	0.111	0.234									
1986	0.000	0.003	0.025	0.138	0.257	0.293	0.354	0.400	0.524	1.381	2.083	1.849	1.637	1.185	1.054	0.875	0.926	0.794	0.413	0.516	0.490	1.004	1.071	0.524	0.366	0.181	0.136	0.255										
1987	0.000	0.017	0.028	0.125	0.243	0.351	0.312	0.531	1.284	2.146	2.150	1.486	1.012	1.242	0.667	0.581	0.726	0.543	0.339	0.585	0.444	1.048	0.553	0.412	0.124	0.273	0.193											
1988	0.000	0.002	0.031	0.136	0.301	0.294	0.531	1.312	1.780	1.925	1.531	1.140	0.822	0.830	0.816	0.588	0.460	0.439	0.465	0.723	1.047	0.439	0.192	0.231	0.190	0.222												
1989	0.000	0.000	0.015	0.158	0.247	0.583	1.434	1.643	1.840	1.376	1.107	0.967	1.058	0.741	0.609	0.534	0.380	0.395	0.544	0.929	0.569	0.234	0.088	0.260	0.243													
1990	0.000	0.000	0.026	0.157	0.510	1.848	1.833	1.745	1.437	1.239	0.915	0.716	0.651	0.611	0.427	0.507	0.497	0.732	0.963	0.554	0.306	0.145	0.194	0.267														
1991	0.000	0.001	0.037	0.301	1.714	2.108	1.796	1.559	1.050	0.901	0.771	0.729	0.556	0.581	0.281	0.257	0.481	0.706	0.547	0.367	0.154	0.227	0.308															
1992	0.000	0.003	0.068	1.299	2.076	1.942	1.643	1.032	0.827	0.616	0.608	0.535	0.373	0.403	0.332	0.459	0.754	0.505	0.254	0.106	0.137	0.295																
1993	0.000	0.007	0.395	1.501	2.029	1.633	1.174	0.852	0.735	0.678	0.560	0.381	0.308	0.303	0.536	0.918	0.425	0.293	0.158	0.184	0.188																	
1994	0.000	0.042	0.756	1.556	1.736	1.196	0.849	0.699	0.577	0.441	0.406	0.251	0.404	0.566	0.871	0.391	0.331	0.154	0.226	0.348																		
1995	0.001	0.069	0.865	1.711	1.497	1.157	0.792	0.533	0.431	0.395	0.373	0.467	0.478	0.832	0.595	0.287	0.115	0.135	0.295																			
1996	0.000	0.064	0.919	1.297	1.396	1.055	0.718	0.577	0.431	0.399	0.502	0.576	0.955	0.502	0.332	0.197	0.182	0.369																				
1997	0.001	0.082	0.906	1.382	1.151	0.944	0.740	0.582	0.425	0.588	0.753	1.075	0.588	0.344	0.206	0.198	0.223																					
1998	0.000	0.111	0.935	1.348	1.239	0.997	0.644	0.629	0.639	0.904	1.135	0.756	0.461	0.361	0.310	0.180																						
1999	0.000	0.098	0.926	1.300	1.216	0.990	0.834	0.732	1.078	1.498	0.847	0.524	0.292	0.353	0.406																							
2000	0.000	0.103	0.907	1.281	1.119	1.011	0.769	1.437	1.532	0.805	0.608	0.334	0.450	0.371																								
2001	0.000	0.103	1.004	1.213	1.144	1.120	1.513	1.605	0.882	0.668	0.320	0.461	0.409																									
2002	0.000	0.098	0.859	1.381	1.259	1.523	1.994	1.203	0.593	0.361	0.480	0.602																										
2003	0.000	0.093	1.061	1.343	1.394	1.631	1.349	0.798	0.478	0.415	0.515																											
2004	0.002	0.128	1.178	1.656	1.497	0.974	1.199	0.692	0.678	0.661																												
2005	0.000	0.128	1.437	1.597	1.059	0.978	0.914	0.881	0.818																													
2006	0.000	0.278	1.527	1.208	0.834	0.894	1.332	1.054																														
2007	0.002	0.279	1.118	0.954	0.860	1.245	2.125																															
2008	0.000	0.132	0.914	1.221	1.312	1.621																																
2009	0.000	0.166	0.930	1.244	1.240																																	
2010	0.001	0.140	1.001	1.460																																		
2011	0.000	0.107	0.865																																			
2012	0.000	0.161																																				
2013	0.001																																					0
3 Yr Avg	0.000	0.136	0.932	1.308	1.137	1.253	1.457	0.876	0.658	0.479	0.438	0.466	0.384	0.362	0.307	0.192	0.173	0.219	0.226	0.213	0.159	0.222	0.197	0.253	0.186	0.226	0.163	0.163	0.220	0.189	0.205	0.205						
5 Yr Avg	0.000	0.141	0.966	1.217	1.061	1.142	1.384	0.926	0.690	0.582	0.554	0.535	0.440	0.386	0.370	0.251	0.255	0.291	0.296	0.312	0.271	0.268	0.267	0.339	0.284	0.272	0.206	0.220	0.184	0.189	0.205	0.205						
10 Yr Avg	0.001	0.161	1.089	1.327	1.172	1.199	1.267	0.961	0.755	0.669	0.594	0.543	0.472	0.462	0.430	0.393	0.385	0.427	0.421	0.460	0.387	0.490	0.439	0.471	0.467	0.448	0.343	0.220	0.184	0.189	0.205							
Selected	0.001	0.161	1.089	1.327	1.172	1.199	1.267	0.961	0.755	0.669	0.594	0.543	0.472	0.462	0.430	0.393	0.385	0.427	0.421	0.460	0.387	0.490	0.439	0.471	0.467	0.448	0.343	0.220	0.184	0.189	0.205	0.205						
Cumulative	17.234	17.233	17.072	15.983	14.656	13.484	12.285	11.018	10.057	9.301	8.632	8.038	7.495	7.023	6.562	6.132	5.739	5.355	4.928	4.507	4.047	3.660	3.170	2.731	2.260	1.793	1.345	1.002	0.782	0.598	0.409	0.205	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	7,349	(1)
15 times 3 Year Average Annual Payments	11,024	(2)
Incremental Development Method	3,358	(3)
'03 to '10 Exponential Curve Fit	9,202	(4)
'03 to '12 Exponential Curve Fit	3,647	(5)
'05 to '13 Exponential Curve Fit	2,767	(6)
'10 to '12 Exponential Curve Fit	5,427	(7)
Selected Unpaid Loss as of 6/30/2013	7,500	(8)
Actual FY 2013 Payments	781	(9)
Actual FY 2012 Payments	848	(10)
Actual FY 2011 Payments	576	(11)
Actual FY 2010 Payments	1,058	(12)
Unpaid Loss as of 6/30/2009	10,763	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $735
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $735
(3) SECTION 1, EXHIBIT 7, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 7, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 7, SHEET 46
(13) = SUM (8) THROUGH (12)

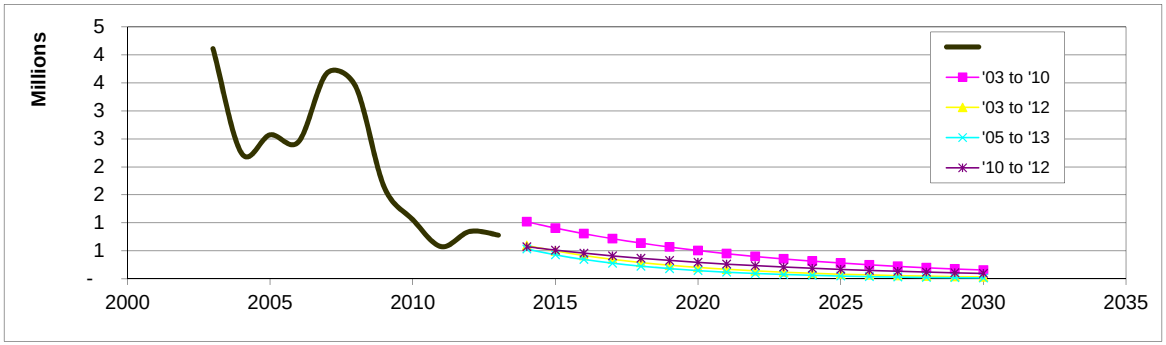
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '12 CURVE FIT	'05 to '13 CURVE FIT	'10 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	4,112				
2004	2,245				
2005	2,573				
2006	2,450				
2007	3,679				
2008	3,437				
2009	1,638				
2010	1,058				
2011	576				
2012	848				
2013	781				
2014		1,019	596	533	575
2015		907	499	430	515
2016		807	417	347	460
2017		718	349	280	412
2018		639	292	226	369
2019		569	244	183	330
2020		506	204	148	295
2021		450	171	119	264
2022		401	143	96	236
2023		357	120	78	212
2024		317	100	63	189
2025		282	84	51	169
2026		251	70	41	152
2027		224	59	33	136
2028		199	49	27	121
2029		177	41	22	109
2030		158	34	17	97

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '10 CURVE FIT	'03 to '12 CURVE FIT	'05 to '13 CURVE FIT	'10 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	140	29	14	87
2032	125	24	11	78
2033	111	20	9	70
2034	99	17	7	62
2035	88	14	6	56
2036	78	12	5	50
2037	70	10	4	45
2038	62	8	3	40
2039	55	7	3	36
2040	49	6	2	32
2041	44	5	2	29
2042	39	4	1	26
2043	35	3	1	23
2044	31	3	1	21
2045	27	2	1	18
2046	24	2	1	16
2047	22	2	0	15
2048	19	1	0	13
2049	17	1	0	12
2050	15	1	0	11
2051	14	1	0	9
2052	12	1	0	8
2053	11	1	0	8
2054	10	0	0	7
2055	9	0	0	6
2056	8	0	0	5
2057	7	0	0	5
Total	9,202	3,647	2,767	5,427



(1) SECTION 1, EXHIBIT 7, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	12.676	12.68	2	28	28
1954	714	0.755	10.32	-	-	28
1955	702	0.757	8.57	-	-	28
1956	690	0.759	7.27	-	-	28
1957	678	0.762	6.30	-	-	28
1958	666	6.963	50.80	0	4	32
1959	654	0.293	15.17	1	22	54
1960	642	0.431	6.97	0	2	55
1961	630	0.534	4.26	7	28	83
1962	618	0.588	3.09	3	8	91
1963	606	0.641	2.62	3	8	99
1964	594	0.658	2.38	4	9	108
1965	582	0.708	2.40	20	47	155
1966	570	0.741	2.52	17	44	199
1967	558	0.733	2.58	14	37	236
1968	546	0.757	2.71	20	54	290
1969	534	0.820	3.04	12	36	327
1970	522	0.821	3.31	44	146	473
1971	510	0.826	3.56	25	87	560
1972	498	0.873	3.98	100	397	958
1973	486	0.890	4.44	100	443	1,401
1974	474	0.889	4.83	132	638	2,039
1975	462	0.917	5.35	168	901	2,940
1976	450	0.934	5.93	70	418	3,358
TOTAL				743	3,358	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 7, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 7, SHEET 42
(4) SECTION 1, EXHIBIT 7, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
12.676	9.568	7.243	5.499	4.188	29.160	8.542	3.680	1.966	1.157	0.741	0.488	0.345	0.256	0.188	0.142	0.116	0.095	0.079	0.069	0.061	0.054	0.050	0.047
	0.755	0.571	0.434	0.330	2.300	0.674	0.290	0.155	0.091	0.058	0.038	0.027	0.020	0.015	0.011	0.009	0.008	0.006	0.005	0.005	0.004	0.004	0.004
		0.757	0.575	0.438	3.048	0.893	0.385	0.206	0.121	0.077	0.051	0.036	0.027	0.020	0.015	0.012	0.010	0.008	0.007	0.006	0.006	0.005	0.005
			0.759	0.578	4.026	1.179	0.508	0.271	0.160	0.102	0.067	0.048	0.035	0.026	0.020	0.016	0.013	0.011	0.010	0.008	0.008	0.007	0.006
				0.762	5.302	1.553	0.669	0.358	0.210	0.135	0.089	0.063	0.047	0.034	0.026	0.021	0.017	0.014	0.013	0.011	0.010	0.009	0.008
					6.963	2.040	0.879	0.469	0.276	0.177	0.116	0.082	0.061	0.045	0.034	0.028	0.023	0.019	0.016	0.015	0.013	0.012	0.011
						0.293	0.126	0.067	0.040	0.025	0.017	0.012	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002
							0.431	0.230	0.135	0.087	0.057	0.040	0.030	0.022	0.017	0.014	0.011	0.009	0.008	0.007	0.006	0.006	0.005
								0.534	0.314	0.201	0.133	0.094	0.070	0.051	0.039	0.032	0.026	0.021	0.019	0.017	0.015	0.014	0.013
									0.588	0.377	0.248	0.176	0.130	0.095	0.072	0.059	0.049	0.040	0.035	0.031	0.028	0.025	0.024
										0.641	0.422	0.299	0.221	0.162	0.123	0.101	0.083	0.068	0.060	0.053	0.047	0.043	0.040
											0.658	0.466	0.345	0.253	0.192	0.157	0.129	0.106	0.093	0.083	0.073	0.067	0.063
												0.708	0.524	0.384	0.291	0.238	0.196	0.162	0.141	0.126	0.112	0.102	0.096
													0.741	0.543	0.411	0.337	0.276	0.228	0.199	0.177	0.158	0.145	0.135
														0.733	0.555	0.455	0.373	0.308	0.269	0.239	0.213	0.195	0.182
															0.757	0.620	0.509	0.420	0.367	0.327	0.290	0.266	0.249
																0.820	0.673	0.556	0.485	0.432	0.384	0.352	0.329
																	0.821	0.678	0.592	0.527	0.468	0.429	0.401
																		0.826	0.721	0.642	0.570	0.523	0.488
																			0.873	0.777	0.691	0.633	0.592
																				0.890	0.791	0.726	0.678
																					0.889	0.815	0.761
																						0.917	0.856
																							0.934
12.676	10.323	8.572	7.267	6.296	50.800	15.174	6.968	4.257	3.092	2.621	2.385	2.396	2.515	2.577	2.707	3.038	3.315	3.563	3.983	4.435	4.832	5.348	5.928

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.934 means that the expected payments from 6/30/13-14 are 0.934 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.856 means that the expected payments from 6/30/14-15 are 0.856 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 7, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	375.000	-			375.000		43,518.285		77.603	348.748	46,017.717
18	1.5	8.000	9.870	1.868	2.525	8.000	7.019	116.049	367.798	25.498	37.462	122.714
30	2.5	2.065	4.379	1.547	1.693	2.065	1.217	14.506	37.263	13.654	14.835	15.339
42	3.5	1.455	1.645	1.390	1.413	1.455	0.882	7.025	8.509	8.826	8.760	7.428
54	4.5	1.320	1.334	1.296	1.280	1.320	1.023	4.828	5.172	6.349	6.201	5.105
66	5.5	1.260	1.239	1.234	1.205	1.260	1.073	3.658	3.876	4.897	4.845	3.868
78	6.5	1.150	1.192	1.189	1.159	1.150	0.727	2.903	3.129	3.969	4.019	3.070
90	7.5	1.100	1.118	1.156	1.127	1.100	0.767	2.524	2.624	3.337	3.468	2.669
102	8.5	1.080	1.082	1.131	1.105	1.080	0.880	2.295	2.347	2.886	3.077	2.427
114	9.5	1.065	1.070	1.111	1.088	1.065	0.877	2.125	2.169	2.552	2.785	2.247
126	10.5	1.060	1.058	1.095	1.076	1.060	0.983	1.995	2.027	2.297	2.558	2.110
138	11.5	1.050	1.051	1.082	1.066	1.050	0.883	1.882	1.915	2.098	2.378	1.990
150	12.5	1.046	1.043	1.071	1.058	1.046	0.966	1.793	1.823	1.939	2.231	1.895
162	13.5	1.043	1.040	1.062	1.051	1.043	0.978	1.714	1.748	1.811	2.109	1.812
174	14.5	1.035	1.037	1.054	1.046	1.035	0.849	1.643	1.681	1.705	2.006	1.737
186	15.5	1.035	1.031	1.048	1.042	1.035	1.035	1.587	1.621	1.617	1.918	1.679
198	16.5	1.035	1.031	1.042	1.038	1.035	1.035	1.534	1.573	1.543	1.841	1.622
210	17.5	1.034	1.031	1.038	1.034	1.034	1.005	1.482	1.525	1.480	1.775	1.567
222	18.5	1.033	1.030	1.034	1.032	1.033	1.004	1.433	1.479	1.426	1.715	1.516
234	19.5	1.030	1.030	1.030	1.029	1.030	0.939	1.387	1.436	1.380	1.663	1.467
246	20.5	1.029	1.027	1.027	1.027	1.029	0.996	1.347	1.393	1.340	1.616	1.424
258	21.5	1.028	1.025	1.024	1.025	1.028	0.994	1.309	1.357	1.305	1.573	1.384
270	22.5	1.027	1.024	1.022	1.023	1.027	0.991	1.273	1.323	1.274	1.535	1.347
282	23.5	1.025	1.023	1.020	1.022	1.025	0.951	1.240	1.292	1.247	1.500	1.311
294	24.5	1.024	1.022	1.018	1.020	1.024	0.984	1.210	1.263	1.223	1.468	1.279
306	25.5	1.020	1.020	1.016	1.019	1.020	0.853	1.181	1.236	1.202	1.438	1.249
318	26.5	1.020	1.017	1.015	1.018	1.020	1.020	1.158	1.211	1.183	1.411	1.225
330	27.5	1.020	1.017	1.013	1.017	1.020	1.020	1.135	1.190	1.166	1.386	1.201
342	28.5	1.020	1.018	1.012	1.016	1.020	1.020	1.113	1.170	1.151	1.363	1.177
354	29.5	1.019	1.017	1.011	1.015	1.019	0.969	1.091	1.150	1.137	1.341	1.154
366	30.5	1.015	1.016	1.010	1.015	1.015	0.804	1.071	1.130	1.125	1.321	1.133
378	31.5	1.012	1.013	1.009	1.014	1.012	0.812	1.055	1.112	1.114	1.302	1.116
390	32.5	1.012	1.010	1.008	1.013	1.012	1.012	1.043	1.099	1.104	1.284	1.103
402	33.5	1.010	1.010	1.008	1.013	1.010	0.843	1.030	1.088	1.094	1.267	1.089
414	34.5	1.010	1.009	1.007	1.012	1.010	1.010	1.020	1.076	1.086	1.251	1.079
426	35.5	1.010	1.009	1.006	1.012	1.010	1.010	1.0100	1.067	1.079	1.236	1.068
438	36.5		1.008	1.006	1.011	1.008	0.840		1.057	1.072	1.222	1.057
450	37.5		1.008	1.005	1.011	1.008	0.934		1.049	1.065	1.209	1.0487
462	38.5		1.007	1.005	1.010	1.007	0.917		1.041	1.060	1.196	1.041
474	39.5		1.006	1.005	1.010	1.006	0.889		1.033	1.054	1.184	1.033
486	40.5		1.005	1.004	1.009	1.005	0.890		1.027	1.050	1.172	1.027
498	41.5		1.005	1.004	1.009	1.005	0.873		1.022	1.045	1.161	1.022
510	42.5		1.004	1.004	1.009	1.004	0.826		1.017	1.041	1.151	1.017
522	43.5		1.003	1.003	1.008	1.003	0.821		1.013	1.037	1.141	1.013
534	44.5		1.003	1.003	1.008	1.003	0.820		1.009	1.034	1.131	1.009
546	45.5		1.002	1.003	1.008	1.002	0.757		1.007	1.031	1.122	1.007
558	46.5		1.001	1.003	1.008	1.001	0.733		1.005	1.028	1.113	1.005
570	47.5		1.001	1.002	1.007	1.001	0.741		1.003	1.025	1.105	1.003
582	48.5		1.001	1.002	1.007	1.001	0.708		1.002	1.023	1.097	1.002
594	49.5		1.000	1.002	1.007	1.000	0.658		1.002	1.020	1.089	1.002
606	50.5		1.000	1.002	1.007	1.000	0.641		1.001	1.018	1.082	1.001
618	51.5		1.000	1.002	1.007	1.000	0.588		1.001	1.016	1.074	1.001
630	52.5		1.000	1.002	1.006	1.000	0.534		1.001	1.014	1.068	1.001
642	53.5		1.000	1.002	1.006	1.000	0.431		1.001	1.013	1.061	1.001
654	54.5		1.000	1.001	1.006	1.000	0.293		1.000	1.011	1.054	1.000
666	55.5		1.000	1.001	1.006	1.000	6.963		1.000	1.009	1.048	1.000
678	56.5		1.000	1.001	1.006	1.000	0.762		1.000	1.008	1.042	1.000
690	57.5		1.000	1.001	1.005	1.000	0.759		1.000	1.007	1.036	1.000
702	58.5		1.000	1.001	1.005	1.000	0.757		1.000	1.006	1.031	1.000
714	59.5		1.000	1.001	1.005	1.000	0.755		1.000	1.005	1.025	1.000
726	60.5		1.000	1.001	1.005	1.000	0.753		1.000	1.003	1.020	1.000
738	61.5		1.000	1.001	1.005	1.000	0.750		1.000	1.003	1.015	1.000
750	62.5		1.000	1.001	1.005	1.000	0.748		1.000	1.002	1.010	1.000
TAIL	TAIL		1.000	1.001	1.005	1.000	10.878		1.000	1.001	1.005	1.000

60.5 TAIL DECAY 12.676 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 7, SHEET 44
(4) SECTION 1, EXHIBIT 7, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 7, SHEET 48
(5) SECTION 1, EXHIBIT 7, SHEET 44
(6) SECTION 1, EXHIBIT 7, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.904**
Inverse Power	**1.005**	**0.970**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.596				Slope=	-1.543			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-1.988				Intercept=	4.882			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	375.000	363.942	426.668	375.000	1.792	-5.926	-0.920	**3.043**	77.603	1.792	5.924	2.117	**9.309**	348.748
2	18	8.000	7.798	6.668	8.000	2.890	-2.013	-0.266	**1.868**	25.498	2.890	1.946	0.422	**2.525**	37.462
3	30	2.065	2.196	1.887	2.065	3.401	-0.412	0.039	**1.547**	13.654	3.401	0.063	-0.366	**1.693**	14.835
4	42	1.455	1.478	1.381	1.455	3.738	0.151	0.239	**1.390**	8.826	3.738	-0.787	-0.885	**1.413**	8.760
5	54	1.320	1.339	1.279	1.315	3.989	0.357	0.389	**1.296**	6.349	3.989	-1.155	-1.273	**1.280**	6.201
6	66	1.260	1.290	1.263	1.260	4.190	0.456	0.509	**1.234**	4.897	4.190	-1.347	-1.583	**1.205**	4.845
7	78	1.150	1.138	1.140	1.150	4.357	0.711	0.608	**1.189**	3.969	4.357	-1.897	-1.840	**1.159**	4.019
8	90	1.100	1.089	1.090	1.100	4.500	0.875	0.694	**1.156**	3.337	4.500	-2.303	-2.061	**1.127**	3.468
9	102	1.080	1.057	1.069	1.085	4.625	0.935	0.768	**1.131**	2.886	4.625	-2.465	-2.254	**1.105**	3.077
10	114	1.065	1.049	1.061	1.070	4.736	1.003	0.835	**1.111**	2.552	4.736	-2.659	-2.426	**1.088**	2.785
11	126	1.060	1.049	1.056	1.060	4.836	1.055	0.894	**1.095**	2.297	4.836	-2.813	-2.580	**1.076**	2.558
12	138	1.050	1.039	1.045	1.050	4.927	1.113	0.948	**1.082**	2.098	4.927	-2.996	-2.721	**1.066**	2.378
13	150	1.046	1.036	1.039	1.046	5.011	1.139	0.998	**1.071**	1.939	5.011	-3.079	-2.849	**1.058**	2.231
14	162	1.043	1.031	1.037	1.043	5.088	1.160	1.044	**1.062**	1.811	5.088	-3.147	-2.968	**1.051**	2.109
15	174	1.035	1.019	1.025	1.035	5.159	1.220	1.087	**1.054**	1.705	5.159	-3.352	-3.078	**1.046**	2.006
16	186	1.035	1.017	1.024	1.035	5.226	1.220	1.126	**1.048**	1.617	5.226	-3.352	-3.181	**1.042**	1.918
17	198	1.035	1.021	1.025	1.035	5.288	1.220	1.164	**1.042**	1.543	5.288	-3.352	-3.278	**1.038**	1.841
18	210	1.034	1.020	1.023	1.034	5.347	1.228	1.199	**1.038**	1.480	5.347	-3.381	-3.369	**1.034**	1.775
19	222	1.033	1.018	1.023	1.034	5.403	1.228	1.232	**1.034**	1.426	5.403	-3.381	-3.454	**1.032**	1.715
20	234	1.030	1.012	1.018	1.030	5.455	1.263	1.263	**1.030**	1.380	5.455	-3.507	-3.536	**1.029**	1.663
21	246	1.029	1.015	1.017	1.029	5.505	1.272	1.293	**1.027**	1.340	5.505	-3.540	-3.613	**1.027**	1.616
22	258	1.028	1.013	1.016	1.028	5.553	1.282	1.321	**1.024**	1.305	5.553	-3.576	-3.686	**1.025**	1.573
23	270	1.027	1.016	1.020	1.027	5.598	1.292	1.348	**1.022**	1.274	5.598	-3.612	-3.756	**1.023**	1.535
24	282	1.025	1.012	1.016	1.025	5.642	1.312	1.374	**1.020**	1.247	5.642	-3.689	-3.824	**1.022**	1.500
25	294	1.024	1.013	1.015	1.024	5.684	1.323	1.399	**1.018**	1.223	5.684	-3.730	-3.888	**1.020**	1.468
26	306	1.020	1.009	1.010	1.020	5.724	1.369	1.423	**1.016**	1.202	5.724	-3.912	-3.950	**1.019**	1.438
27	318	1.020	1.009	1.011	1.020	5.762	1.369	1.446	**1.015**	1.183	5.762	-3.912	-4.009	**1.018**	1.411
28	330	1.020	1.012	1.012	1.020	5.799	1.369	1.468	**1.013**	1.166	5.799	-3.912	-4.066	**1.017**	1.386
29	342	1.020	1.010	1.014	1.020	5.835	1.369	1.489	**1.012**	1.151	5.835	-3.912	-4.121	**1.016**	1.363
30	354	1.019	1.008	1.014	1.019	5.869	1.382	1.510	**1.011**	1.137	5.869	-3.963	-4.174	**1.015**	1.341
31	366	1.015	1.007	1.009	1.015	5.903	1.439	1.530	**1.010**	1.125	5.903	-4.200	-4.226	**1.015**	1.321
32	378	1.012	1.006	1.009	1.012	5.935	1.489	1.549	**1.009**	1.114	5.935	-4.423	-4.276	**1.014**	1.302
33	390	1.012	1.010	1.010	1.012	5.966	1.489	1.568	**1.008**	1.104	5.966	-4.423	-4.324	**1.013**	1.284
34	402	1.010	1.008	1.008	1.010	5.996	1.529	1.586	**1.008**	1.094	5.996	-4.605	-4.371	**1.013**	1.267
35	414	1.010	1.003	1.003	1.010	6.026	1.529	1.603	**1.007**	1.086	6.026	-4.605	-4.416	**1.012**	1.251
36	426	1.010	1.009	1.009	1.009	6.054	1.554	1.620	**1.006**	1.079	6.054	-4.719	-4.460	**1.012**	1.236
37	438					6.082		1.637	**1.006**	1.072	6.082		-4.503	**1.011**	1.222
38	450					6.109		1.653	**1.005**	1.065	6.109		-4.545	**1.011**	1.209
39	462					6.136		1.669	**1.005**	1.060	6.136		-4.585	**1.010**	1.196
40	474					6.161		1.684	**1.005**	1.054	6.161		-4.625	**1.010**	1.184
41	486					6.186		1.699	**1.004**	1.050	6.186		-4.663	**1.009**	1.172
42	498					6.211		1.713	**1.004**	1.045	6.211		-4.701	**1.009**	1.161
43	510					6.234		1.728	**1.004**	1.041	6.234		-4.738	**1.009**	1.151
44	522					6.258		1.741	**1.003**	1.037	6.258		-4.774	**1.008**	1.141
45	534					6.280		1.755	**1.003**	1.034	6.280		-4.809	**1.008**	1.131
46	546					6.303		1.768	**1.003**	1.031	6.303		-4.843	**1.008**	1.122
47	558					6.324		1.781	**1.003**	1.028	6.324		-4.877	**1.008**	1.113
48	570					6.346		1.794	**1.002**	1.025	6.346		-4.909	**1.007**	1.105
49	582					6.366		1.806	**1.002**	1.023	6.366		-4.942	**1.007**	1.097
50	594					6.387		1.818	**1.002**	1.020	6.387		-4.973	**1.007**	1.089
51	606					6.407		1.830	**1.002**	1.018	6.407		-5.004	**1.007**	1.082
52	618					6.426		1.842	**1.002**	1.016	6.426		-5.034	**1.007**	1.074
53	630					6.446		1.854	**1.002**	1.014	6.446		-5.064	**1.006**	1.068
54	642					6.465		1.865	**1.002**	1.013	6.465		-5.093	**1.006**	1.061
55	654					6.483		1.876	**1.001**	1.011	6.483		-5.122	**1.006**	1.054
56	666					6.501		1.887	**1.001**	1.009	6.501		-5.150	**1.006**	1.048
57	678					6.519		1.897	**1.001**	1.008	6.519		-5.177	**1.006**	1.042
58	690					6.537		1.908	**1.001**	1.007	6.537		-5.204	**1.005**	1.036
59	702					6.554		1.918	**1.001**	1.006	6.554		-5.231	**1.005**	1.031
60	714					6.571		1.928	**1.001**	1.005	6.571		-5.257	**1.005**	1.025
61	726					6.588		1.938	**1.001**	1.003	6.588		-5.283	**1.005**	1.020
62	738					6.604		1.948	**1.001**	1.003	6.604		-5.308	**1.005**	1.015
63	750					6.620		1.957	**1.001**	1.002	6.620		-5.333	**1.005**	1.010
64	762					6.636		1.967	**1.001**	1.001	6.636		-5.357	**1.005**	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	375.000	261.550		
18	1.5	8.000	8.894	9.870	8.894
30	2.5	2.065	3.862	4.379	3.862
42	3.5	1.455	1.251	1.645	1.251
54	4.5	1.315	1.069	1.334	1.069
66	5.5	1.260	0.997	1.239	0.997
78	6.5	1.150	0.931	1.192	0.931
90	7.5	1.100	0.907	1.118	0.907
102	8.5	1.085	0.902	1.082	0.902
114	9.5	1.070	0.895	1.070	0.895
126	10.5	1.060	0.890	1.058	0.890
138	11.5	1.050	0.895	1.051	0.895
150	12.5	1.046	0.901	1.043	0.901
162	13.5	1.043	0.900	1.040	0.900
174	14.5	1.035	0.902	1.037	0.902
186	15.5	1.035	0.907	1.031	0.907
198	16.5	1.035	0.919	1.031	0.919
210	17.5	1.034	0.922	1.031	0.922
222	18.5	1.034	0.926	1.030	0.926
234	19.5	1.030	0.920	1.030	0.920
246	20.5	1.029	0.921	1.027	0.921
258	21.5	1.028	0.902	1.025	0.902
270	22.5	1.027	0.896	1.024	0.896
282	23.5	1.025	0.880	1.023	0.880
294	24.5	1.024	0.883	1.022	0.883
306	25.5	1.020	0.874	1.020	0.874
318	26.5	1.020	0.886	1.017	0.886
330	27.5	1.020	0.886	1.017	0.886
342	28.5	1.020	0.896	1.018	0.896
354	29.5	1.019	0.877	1.017	0.877
366	30.5	1.015	0.869	1.016	0.869
378	31.5	1.012	0.854	1.013	0.854
390	32.5	1.012	0.861	1.010	0.861
402	33.5	1.010	0.865	1.010	0.865
414	34.5	1.010	0.898	1.009	0.898
426	35.5	1.009	0.911	1.009	0.911
438	36.5		0.941	1.008	0.941
450	37.5		0.934	1.008	0.934
462	38.5		0.917	1.007	0.917
474	39.5		0.889	1.006	0.889
486	40.5		0.890	1.005	0.890
498	41.5		0.873	1.005	0.873
510	42.5		0.826	1.004	0.826
522	43.5		0.821	1.003	0.821
534	44.5		0.820	1.003	0.820
546	45.5		0.757	1.002	0.757
558	46.5		0.733	1.001	0.733
570	47.5		0.741	1.001	0.741
582	48.5		0.708	1.001	0.708
594	49.5		0.658	1.000	0.658
606	50.5		0.641	1.000	0.641
618	51.5		0.588	1.000	0.588
630	52.5		0.534	1.000	0.534
642	53.5		0.431	1.000	0.431
654	54.5		0.293	1.000	0.293
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 7, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 7, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1972																														
1973																														
1974																														856
1975																													312	437
1976																												836	231	520
1977	0	5	64	364	521	491	432	424	398	400	435	344	328	383	320	320	545	821	2,241	1,820	1,984	2,327	1,870	1,412	1,072	870	731	802	528	669
1978	0	5	69	394	564	531	468	461	460	405	377	394	361	341	560	635	862	1,910	2,038	2,527	2,801	1,306	1,376	1,057	1,560	660	735	230	661	648
1979	0	6	84	477	683	643	577	590	563	466	471	462	533	753	826	1,016	3,219	3,622	3,463	3,272	2,289	2,398	1,880	1,396	1,234	1,046	925	755	741	1,460
1980	0	6	86	487	697	654	593	581	550	505	424	359	722	904	1,043	2,760	2,861	2,711	3,399	1,856	1,325	1,405	1,548	1,301	612	926	365	1,298	1,281	930
1981	0	7	97	550	780	688	561	579	679	620	581	781	1,004	1,058	2,797	3,060	3,326	2,689	2,187	2,124	1,471	1,588	1,214	685	695	846	648	1,619	624	468
1982	0	6	82	462	629	606	578	552	471	510	813	630	1,278	2,645	3,445	3,295	3,651	2,185	2,197	2,310	1,791	1,230	812	981	1,004	1,184	1,705	616	129	80
1983	0	6	88	459	602	567	625	659	561	896	911	1,363	3,161	4,409	4,237	3,920	2,263	2,624	1,684	1,800	1,583	993	621	787	1,537	2,049	758	456	280	448
1984	0	13	154	695	878	836	824	809	1,029	1,251	1,836	4,295	5,670	5,711	5,089	2,513	2,967	2,690	2,298	1,812	615	1,107	1,204	1,692	2,495	1,171	398	336	766	781
1985	0	0	80	718	899	848	883	1,175	1,481	1,949	4,879	5,829	5,888	5,937	4,714	3,438	3,317	2,431	2,525	961	1,012	1,949	2,422	3,064	1,637	839	532	367	773	
1986	0	11	92	513	953	1,086	1,313	1,485	1,945	5,123	7,728	6,859	6,074	4,397	3,909	3,245	3,434	2,947	1,533	1,915	1,819	3,726	3,972	1,942	1,358	671	503	947		
1987	0	77	126	551	1,075	1,554	1,383	2,353	5,684	9,504	9,519	6,580	4,481	5,499	2,955	2,574	3,214	2,406	1,502	2,589	1,965	4,639	2,448	1,823	548	1,210	856			
1988	0	8	156	680	1,508	1,472	2,656	6,567	8,911	9,636	7,662	5,708	4,115	4,153	4,084	2,945	2,301	2,199	2,327	3,620	5,243	2,197	960	1,158	952	1,113				
1989	0	0	89	912	1,427	3,361	8,273	9,479	10,613	7,938	6,384	5,581	6,105	4,277	3,512	3,079	2,194	2,276	3,138	5,357	3,284	1,348	507	1,498	1,401					
1990	0	0	169	1,014	3,286	11,902	11,803	11,235	9,252	7,981	5,894	4,613	4,193	3,933	2,753	3,264	3,201	4,715	6,200	3,565	1,968	934	1,252	1,717						
1991	0	10	240	1,945	11,063	13,605	11,594	10,066	6,777	5,818	4,978	4,708	3,589	3,750	1,813	1,661	3,102	4,555	3,533	2,369	992	1,466	1,986							
1992	0	22	479	9,191	14,691	13,741	11,625	7,300	5,851	4,358	4,301	3,787	2,637	2,854	2,350	3,250	5,334	3,575	1,800	750	967	2,084								
1993	0	56	3,067	11,664	15,763	12,688	9,120	6,618	5,711	5,269	4,351	2,959	2,396	2,354	4,163	7,129	3,299	2,278	1,231	1,428	1,460									
1994	0	373	6,720	13,832	15,437	10,632	7,552	6,217	5,127	3,926	3,613	2,228	3,592	5,031	7,743	3,473	2,940	1,367	2,009	3,095										
1995	12	623	7,837	15,495	13,557	10,475	7,170	4,825	3,900	3,577	3,378	4,228	4,327	7,532	5,385	2,602	1,038	1,219	2,672											
1996	0	590	8,521	12,034	12,951	9,789	6,655	5,355	3,994	3,697	4,658	5,340	8,860	4,652	3,082	1,829	1,684	3,420												
1997	13	786	8,660	13,206	10,996	9,014	7,065	5,562	4,065	5,615	7,193	10,268	5,619	3,284	1,964	1,887	2,131													
1998	1	1,132	9,519	13,720	12,606	10,143	6,550	6,399	6,501	9,202	11,555	7,692	4,687	3,677	3,158	1,831														
1999	1	1,095	10,328	14,501	13,560	11,043	9,303	8,161	12,022	16,708	9,452	5,848	3,258	3,940	4,529															
2000	2	1,308	11,513	16,259	14,201	12,827	9,763	18,241	19,441	10,216	7,723	4,235	5,714	4,709																
2001	2	1,298	12,665	15,312	14,440	14,135	19,092	20,254	11,133	8,429	4,039	5,822	5,167																	
2002	0	1,359	11,934	19,184	17,492	21,163	27,697	16,708	8,244	5,022	6,670	8,363																		
2003	2	1,322	15,009	18,993	19,720	23,070	19,076	11,282	6,760	5,875	7,282																			
2004	26	1,801	16,529	23,228	20,997	13,665	16,827	9,703	9,514	9,279																				
2005	0	1,680	18,854	20,946	13,889	12,823	11,993	11,558	10,736																					
2006	6	3,251	17,830	14,105	9,741	10,440	15,560	12,316																						
2007	16	2,775	11,130	9,495	8,561	12,398	21,164																							
2008	1	1,062	7,340	9,799	10,532	13,017																								
2009	3	1,111	6,213	8,311	8,287																									
2010	5	1,032	7,357	10,731																										
2011	3	832	6,722																											
2012	1	1,349																												
2013	6																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1972																														
1973																														
1974																														0.485
1975																													1.403	0.824
1976																												0.277	2.249	0.877
1977	0.000	13.859	5.680	1.430	0.942	0.881	0.981	0.938	1.005	1.087	0.791	0.953	1.169	0.834	1.001	1.700	1.507	2.730	0.812	1.090	1.173	0.804	0.755	0.759	0.811	0.840	1.098	0.658	1.269	1.229
1978	0.000	13.859	5.680	1.430	0.942	0.881	0.985	0.999	0.880	0.931	1.045	0.915	0.946	1.643	1.134	1.357	2.216	1.067	1.240	1.109	0.466	1.054	0.768	1.476	0.423	1.114	0.313	2.876	0.980	1.243
1979	0.000	13.859	5.680	1.430	0.942	0.898	1.022	0.955	0.827	1.011	0.982	1.153	1.413	1.098	1.230	3.167	1.125	0.956	0.945	0.700	1.048	0.784	0.743	0.884	0.848	0.885	0.816	0.982	1.970	0.667
1980	0.000	13.859	5.680	1.430	0.939	0.907	0.979	0.947	0.918	0.840	0.845	2.013	1.252	1.154	2.647	1.037	0.947	1.254	0.546	0.714	1.060	1.102	0.840	0.471	1.511	0.395	3.555	0.987	0.726	0.649
1981	0.000	13.859	5.680	1.417	0.882	0.816	1.031	1.173	0.914	0.936	1.345	1.285	1.055	2.643	1.094	1.087	0.808	0.813	0.972	0.692	1.080	0.764	0.565	1.014	1.217	0.766	2.500	0.385	0.749	0.254
1982	0.000	13.859	5.627	1.363	0.963	0.954	0.954	0.854	1.083	1.594	0.774	2.029	2.069	1.303	0.957	1.108	0.598	1.005	1.052	0.775	0.687	0.660	1.209	1.024	1.179	1.440	0.361	0.209	0.624	3.674
1983	0.000	13.545	5.240	1.313	0.942	1.102	1.054	0.851	1.598	1.016	1.497	2.318	1.395	0.961	0.925	0.577	1.159	0.642	1.069	0.880	0.627	0.626	1.266	1.953	1.334	0.370	0.601	0.613	1.600	0.992
1984	0.000	11.599	4.506	1.263	0.953	0.986	0.981	1.272	1.216	1.467	2.339	1.320	1.007	0.891	0.494	1.181	0.907	0.854	0.789	0.339	1.802	1.087	1.406	1.474	0.469	0.340	0.844	2.281	1.020	
1985	0.000	0.000	9.000	1.252	0.943	1.041	1.331	1.260	1.316	2.504	1.195	1.010	1.008	0.794	0.729	0.965	0.733	1.039	0.381	1.054	1.925	1.243	1.265	0.534	0.512	0.635	0.688	2.109		
1986	0.000	8.124	5.577	1.860	1.140	1.208	1.131	1.310	2.635	1.508	0.888	0.886	0.724	0.889	0.830	1.058	0.858	0.520	1.249	0.950	2.048	1.066	0.489	0.699	0.494	0.749	1.884			
1987	0.000	1.628	4.378	1.950	1.446	0.890	1.702	2.415	1.672	1.002	0.691	0.681	1.227	0.537	0.871	1.248	0.749	0.624	1.724	0.759	2.361	0.528	0.745	0.300	2.210	0.707				
1988	0.000	20.166	4.352	2.219	0.976	1.804	2.472	1.357	1.081	0.795	0.745	0.721	1.009	0.983	0.721	0.781	0.956	1.058	1.556	1.448	0.419	0.437	1.207	0.822	1.169					
1989	0.000	0.000	10.269	1.564	2.355	2.462	1.146	1.120	0.748	0.804	0.874	1.094	0.701	0.821	0.877	0.712	1.038	1.379	1.707	0.613	0.410	0.376	2.956	0.935						
1990	0.000	0.000	6.000	3.240	3.622	0.992	0.952	0.823	0.863	0.738	0.783	0.909	0.938	0.700	1.186	0.980	1.473	1.315	0.575	0.552	0.475	1.341	1.371							
1991	0.000	25.263	8.105	5.688	1.230	0.852	0.868	0.673	0.859	0.856	0.946	0.762	1.045	0.483	0.916	1.868	1.468	0.776	0.671	0.419	1.477	1.355								
1992	0.000	21.670	19.192	1.598	0.935	0.846	0.628	0.802	0.745	0.987	0.881	0.696	1.082	0.823	1.383	1.642	0.670	0.504	0.416	1.290	2.156									
1993	0.000	55.168	3.803	1.351	0.805	0.719	0.726	0.863	0.923	0.826	0.680	0.810	0.982	1.768	1.712	0.463	0.690	0.540	1.160	1.023										
1994	0.000	17.996	2.058	1.116	0.689	0.710	0.823	0.825	0.766	0.920	0.617	1.612	1.401	1.539	0.449	0.847	0.465	1.469	1.541											
1995	51.903	12.582	1.977	0.875	0.773	0.685	0.673	0.808	0.917	0.944	1.252	1.023	1.741	0.715	0.483	0.399	1.175	2.191												
1996	0.000	14.436	1.412	1.076	0.756	0.680	0.805	0.746	0.925	1.260	1.146	1.659	0.525	0.663	0.593	0.921	2.030													
1997	59.534	11.019	1.525	0.833	0.820	0.784	0.787	0.731	1.381	1.281	1.427	0.547	0.585	0.598	0.961	1.129														
1998	1886.962	8.408	1.441	0.919	0.805	0.646	0.977	1.016	1.416	1.256	0.666	0.609	0.784	0.859	0.580															
1999	951.773	9.436	1.404	0.935	0.814	0.842	0.877	1.473	1.390	0.566	0.619	0.557	1.210	1.149																
2000	581.492	8.800	1.412	0.873	0.903	0.761	1.868	1.066	0.525	0.756	0.548	1.349	0.824																	
2001	752.512	9.757	1.209	0.943	0.979	1.351	1.061	0.550	0.757	0.479	1.442	0.887																		
2002	0.000	8.784	1.608	0.912	1.210	1.309	0.603	0.493	0.609	1.328	1.254																			
2003	734.506	11.353	1.265	1.038	1.170	0.827	0.591	0.599	0.869	1.239																				
2004	70.637	9.176	1.405	0.904	0.651	1.231	0.577	0.981	0.975																					
2005	0.000	11.224	1.111	0.663	0.923	0.935	0.964	0.929																						
2006	576.373	5.485	0.791	0.691	1.072	1.490	0.792																							
2007	169.204	4.011	0.853	0.902	1.448	1.707																								
2008	816.746	6.913	1.335	1.075	1.236																									
2009	444.359	5.593	1.338	0.997																										
2010	206.322	7.131	1.459																											
2011	255.874	8.083																												
2012	2248.058																													
Latest diag	2248.058	8.083	1.459	0.997	1.236	1.707	0.792	0.929	0.975	1.239	1.254	0.887	0.824	1.149	0.580	1.129	2.030	2.191	1.541	1.023	2.156	1.355	1.371	0.935	1.169	0.707	1.884	2.109	1.020	0.992
5 Yr Avg	794.272	6.346	1.155	0.865	1.066	1.238	0.705	0.710	0.747	0.874	0.906	0.790	0.786	0.797	0.613	0.752	1.006	1.096	0.872	0.779	0.987	0.807	1.354	0.658	0.971	0.560	0.876	1.120	0.944	1.247
10 Yr Avg	552.208	7.775	1.237	0.900	1.041	1.110	0.910	0.858	0.977	1.003	0.965	0.975	1.018	0.930	0.914	0.974	1.071	1.038	1.098	0.845	1.370	0.872	1.248	0.923	1.094	0.740	1.266	1.138	1.259	1.089
5 Yr Wtd	425.668	5.691	1.052	0.814	0.978	1.169	0.675	0.667	0.705	0.760	0.810	0.722	0.720	0.785	0.545	0.656	0.830	0.865	0.759	0.644	0.645	0.676	0.891	0.622	0.716	0.513	0.699	0.758	0.879	0.719
7 Yr Wtd	328.924	6.426	1.133	0.875	1.056	1.220	0.834	0.812	0.879	0.883	0.927	0.866	0.910	0.985	0.790	0.895	1.026	1.030	0.997	0.807	1.010	0.833	1.010	0.830	0.864	0.677	1.149	0.843	1.074	0.864
10 Yr Wtd	261.550	7.330	1.202	0.886	1.010	1.108	0.841	0.816	0.907	0.907	0.910	0.883	0.935	0.901	0.835	0.875	0.990	0.942	0.994	0.793	1.051	0.826	0.996	0.820	0.916	0.700	1.017	0.822	1.160	0.813
Selected	261.550	7.330	1.202	0.886	1.010	1.108	0.841	0.816	0.907	0.907	0.910	0.883	0.935	0.901	0.835	0.875	0.990	0.942	0.994	0.793	1.051	0.826	0.996	0.820	0.916	0.700	1.017	0.843	1.160	0.813
Loss $ Weight	66	16,213	118,919	150,104	137,860	144,582	157,024	120,184	92,410	77,621	65,563	56,983	46,257	41,784	36,940	30,005	27,224	28,011	25,945	25,648	19,325	20,442	16,184	15,348	12,239	11,054	7,425	7,426	6,013	6,442
Center Wtd Avg	261.550	2.065	1.303	1.223	0.999	0.934	0.941	0.920	0.866	0.878	0.907	0.907	0.896	0.888	0.905	0.903	0.920	0.919	0.949	0.919	0.925	0.890	0.923	0.857	0.887	0.848	0.900	0.880	0.919	0.886
Geometric Mean	261.550	8.894	3.862	1.251	1.069	0.997	0.931	0.907	0.902	0.895	0.890	0.895	0.901	0.900	0.902	0.907	0.919	0.922	0.926	0.920	0.921	0.902	0.896	0.880	0.883	0.874	0.886	0.886	0.896	0.877

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	50	0	0	0	0	0	0	0
1955																			0	0	0	0	0	3	0	0	0	0	0	
1956																		0	0	0	5	0	0	0	0	3	15	0		
1957																	3	0	0	0	5	0	0	0	0	0	0			
1958																0	0	8	1	7	0	10	0	0	0	0				
1959															0	0	0	0	10	31	0	0	20	6	0					
1960														68	36	7	8	42	296	10	0	0	0	0						
1961													120	13	53	61	29	2	0	1	22	0	24							
1962												23	14	6	0	23	9	0	2	0	20	0								
1963											51	10	34	20	17	0	43	1	0	6	0									
1964										120	38	91	33	100	22	22	8	7	8	0										
1965									100	27	113	28	339	1	43	61	11	60	8											
1966								73	166	14	42	6	33	56	0	113	5	0												
1967							58	76	72	85	140	39	42	9	0	66	0													
1968						143	59	213	104	444	174	83	10	28	34	8														
1969					157	35	28	25	245	26	24	4	25	23	9															
1970				290	95	116	91	211	191	55	160	39	33	31																
1971			157	117	223	209	199	204	73	31	24	38	4																	
1972		280	237	200	311	112	37	425	1	1	12	198																		
1973	461	238	181	114	227	753	75	90	84	215	118																			
1974	416	329	470	540	392	358	171	165	87	39																				
1975	360	335	413	545	106	437	23	99	304																					
1976	456	572	679	213	66	11	118	39																						
1977	823	986	401	206	125	17	231																							
1978	806	389	310	84	229	124																								
1979	974	334	376	511	343																									
1980	603	218	85	375																										
1981	119	213	190																											
1982	295	339																												
1983	444																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	5.000	0.000				
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1958																0.000	0.000	0.125	7.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	3.100	0.000	0.000	0.000	0.300	0.000						
1960														0.524	0.188	1.260	4.914	7.111	0.034	0.015	0.000	0.000	0.000							
1961													0.106	4.185	1.146	0.472	0.052	0.000	0.000	37.183	0.000	0.000								
1962												0.643	0.405	0.000	0.000	0.414	0.000	0.000	0.000	0.000	0.000									
1963											0.200	3.315	0.597	0.835	0.000	0.000	0.021	0.000	0.000	0.000										
1964										0.320	2.380	0.357	3.071	0.216	1.007	0.354	0.935	1.097	0.000											
1965									0.271	4.183	0.252	11.912	0.003	39.091	1.419	0.184	5.384	0.124												
1966								2.257	0.084	3.026	0.131	5.990	1.681	0.000	0.000	0.044	0.000													
1967							1.294	0.953	1.178	1.650	0.275	1.094	0.214	0.000	0.000	0.000														
1968						0.410	3.637	0.486	4.289	0.392	0.480	0.119	2.788	1.236	0.220															
1969					0.221	0.813	0.894	9.718	0.107	0.916	0.173	6.024	0.900	0.416																
1970				0.329	1.211	0.784	2.330	0.904	0.287	2.924	0.242	0.844	0.958																	
1971			0.744	1.913	0.936	0.952	1.025	0.358	0.421	0.782	1.583	0.092																		
1972		0.845	0.845	1.551	0.361	0.334	11.349	0.003	0.800	12.198	16.273																			
1973	0.517	0.758	0.631	1.990	3.325	0.100	1.190	0.932	2.565	0.550																				
1974	0.790	1.431	1.148	0.727	0.912	0.476	0.965	0.532	0.450																					
1975	0.930	1.234	1.318	0.194	4.136	0.054	4.241	3.053																						
1976	1.253	1.188	0.313	0.312	0.171	10.440	0.326																							
1977	1.198	0.407	0.513	0.609	0.135	13.655																								
1978	0.483	0.797	0.270	2.733	0.541																									
1979	0.343	1.128	1.356	0.672																										
1980	0.361	0.391	4.398																											
1981	1.787	0.895																												
1982	1.149																													
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Latest diag	1.149	0.895	4.398	0.672	0.541	13.655	0.326	3.053	0.450	0.550	16.273	0.092	0.958	0.416	0.220	0.000	0.000	0.124	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.825	0.723	1.370	0.904	1.179	4.945	3.614	0.976	0.905	3.474	3.750	1.635	1.308	8.149	0.529	0.116	1.268	0.244	0.007	7.440	0.000	0.000	0.060	0.000	0.000	1.250	0.000	0.000	0.000	
10 Yr Avg	0.881	0.907	1.154	1.103	1.195	2.802	2.725	1.920	1.045	2.694	2.199	3.039	1.072	4.650	0.398	0.273	1.131	0.846	1.013	3.720	0.000	0.000	0.043	0.000	0.000	1.250	0.000	0.000	0.000	
5 Yr Wtd	0.534	0.637	0.749	0.558	1.031	0.392	1.922	0.559	0.780	1.034	0.920	0.558	1.024	0.745	2.729	0.255	0.899	0.250	0.054	0.892	0.224	4.632	0.300	0.000		5.000	0.000			
7 Yr Wtd	0.748	0.806	0.904	0.673	1.245	0.450	1.724	0.808	1.034	0.762	0.705	2.051	0.480	0.529	2.530	0.303	0.984	2.900	0.172	0.869	0.181	4.632	0.129	0.000		5.000	0.000			
10 Yr Wtd	0.744	0.859	0.877	0.751	1.124	0.471	1.798	0.839	0.835	0.832	0.689	1.570	0.419	0.662	1.761	0.322	1.027	2.714	0.172	0.961	0.181	9.895	0.129	0.000		5.000	0.000			
Selected	0.744	0.859	0.877	0.751	1.124	0.600	1.798	0.839	0.835	0.832	0.689	1.570	0.419	0.662	1.761	0.322	1.027	0.800	0.700	0.700	0.600	0.500	0.500	0.500	0.500	0.500	0.000	0.000	0.000	
Loss $ Weight	5,296	3,952	3,343	2,903	2,117	2,171	1,032	1,546	1,326	937	846	537	567	286	214	360	113	119	324	55	52	10	94	9	0	3	15	0	0	
Center Wtd Avg	0.897	0.806	0.842	0.842	0.921	0.923	0.970	0.904	0.989	0.888	0.843	0.830	0.910	0.897	0.672	0.818	0.823	0.610	0.766	0.709	0.651	0.574	0.532	0.500	0.438	0.222	0.083	0.000	0.000	
Geometric Mean	0.869	0.854	0.861	0.865	0.898	0.911	0.941	0.934	0.917	0.889	0.890	0.873	0.826	0.821	0.820	0.757	0.733	0.741	0.708	0.658	0.641	0.588	0.534	0.431	0.293	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM SETTLEMENT

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.889**
Inverse Power	**1.000**	**0.811**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.610				Slope=	-10.826			
		IMPLIED	SELECTED	Intercept=	-8.232				Intercept=	61.195			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-5.348	**210.597**		1.792		41.797		
2	18	9.870	9.870	2.890	-2.237	-3.579	**36.334**		2.890	2.183	29.904		
3	30	4.379	4.379	3.401	-1.350	-2.756	**16.249**		3.401	1.218	24.374		
4	42	1.645	1.645	3.738	-0.066	-2.215	**9.668**		3.738	-0.438	20.731		
5	54	1.334	1.334	3.989	0.325	-1.810	**6.625**		3.989	-1.096	18.010		
6	66	1.239	1.239	4.190	0.498	-1.487	**4.943**	75841.974	4.190	-1.432	15.838		
7	78	1.192	1.192	4.357	0.602	-1.218	**3.905**	15343.764	4.357	-1.650	14.029		
8	90	1.118	1.118	4.500	0.809	-0.988	**3.216**	3928.882	4.500	-2.134	12.480		
9	102	1.082	1.082	4.625	0.948	-0.786	**2.733**	1221.646	4.625	-2.501	11.125	**67850.181**	
10	114	1.070	1.070	4.736	1.002	-0.607	**2.380**	447.017	4.736	-2.657	9.921	**20352.722**	
11	126	1.058	1.058	4.836	1.065	-0.446	**2.115**	187.794	4.836	-2.843	8.837	**6888.225**	
12	138	1.051	1.051	4.927	1.109	-0.300	**1.910**	88.789	4.927	-2.983	7.853	**2573.333**	
13	150	1.043	1.043	5.011	1.160	-0.165	**1.750**	46.476	5.011	-3.149	6.950	**1044.029**	
14	162	1.040	1.040	5.088	1.184	-0.041	**1.621**	26.564	5.088	-3.230	6.117	**454.370**	
15	174	1.037	1.037	5.159	1.202	0.074	**1.517**	16.387	5.159	-3.291	5.343	**210.160**	
16	186	1.031	1.031	5.226	1.257	0.181	**1.432**	10.802	5.226	-3.484	4.621	**102.606**	
17	198	1.031	1.031	5.288	1.253	0.282	**1.362**	7.544	5.288	-3.471	3.944	**52.638**	
18	210	1.031	1.031	5.347	1.252	0.376	**1.304**	5.539	5.347	-3.468	3.307	**28.310**	
19	222	1.030	1.030	5.403	1.259	0.466	**1.255**	4.249	5.403	-3.491	2.706	**15.964**	
20	234	1.030	1.030	5.455	1.261	0.551	**1.214**	3.385	5.455	-3.498	2.136	**9.463**	8208.268
21	246	1.027	1.027	5.505	1.293	0.631	**1.180**	2.788	5.505	-3.618	1.594	**5.925**	867.376
22	258	1.025	1.025	5.553	1.307	0.708	**1.151**	2.362	5.553	-3.672	1.079	**3.941**	146.391
23	270	1.024	1.024	5.598	1.318	0.781	**1.127**	2.052	5.598	-3.713	0.587	**2.798**	37.147
24	282	1.023	1.023	5.642	1.332	0.851	**1.106**	1.821	5.642	-3.766	0.116	**2.123**	13.277
25	294	1.022	1.022	5.684	1.351	0.918	**1.089**	1.646	5.684	-3.839	-0.335	**1.715**	6.255
26	306	1.020	1.020	5.724	1.363	0.983	**1.074**	1.511	5.724	-3.888	-0.768	**1.464**	3.647
27	318	1.017	1.017	5.762	1.404	1.044	**1.062**	1.407	5.762	-4.052	-1.185	**1.306**	2.492
28	330	1.017	1.017	5.799	1.404	1.104	**1.051**	1.325	5.799	-4.052	-1.586	**1.205**	1.908
29	342	1.018	1.018	5.835	1.401	1.162	**1.043**	1.260	5.835	-4.041	-1.973	**1.139**	1.584
30	354	1.017	1.017	5.869	1.406	1.217	**1.035**	1.208	5.869	-4.063	-2.346	**1.096**	1.390
31	366	1.016	1.016	5.903	1.420	1.271	**1.029**	1.167	5.903	-4.122	-2.707	**1.067**	1.269
32	378	1.013	1.013	5.935	1.478	1.323	**1.024**	1.134	5.935	-4.372	-3.056	**1.047**	1.189
33	390	1.010	1.010	5.966	1.525	1.373	**1.020**	1.107	5.966	-4.585	-3.394	**1.034**	1.136
34	402	1.010	1.010	5.996	1.524	1.422	**1.016**	1.086	5.996	-4.579	-3.723	**1.024**	1.099
35	414	1.009	1.009	6.026	1.554	1.469	**1.013**	1.069	6.026	-4.723	-4.041	**1.018**	1.073
36	426	1.009	1.009	6.054	1.551	1.515	**1.011**	1.055	6.054	-4.708	-4.350	**1.013**	1.055
37	438	1.008	1.008	6.082	1.568	1.560	**1.009**	1.044	6.082	-4.789	-4.651	**1.010**	1.041
38	450	1.008	1.008	6.109	1.584	1.603	**1.007**	1.035	6.109	-4.866	-4.944	**1.007**	1.031
39	462	1.007	1.007	6.136	1.603	1.646	**1.006**	1.028	6.136	-4.960	-5.229	**1.005**	1.024
40	474	1.006	1.006	6.161	1.628	1.687	**1.005**	1.022	6.161	-5.085	-5.506	**1.004**	1.019
41	486	1.005	1.005	6.186	1.651	1.727	**1.004**	1.017	6.186	-5.208	-5.777	**1.003**	1.014
42	498	1.005	1.005	6.211	1.678	1.767	**1.003**	1.014	6.211	-5.349	-6.041	**1.002**	1.011
43	510	1.004	1.004	6.234	1.714	1.805	**1.002**	1.011	6.234	-5.545	-6.299	**1.002**	1.009
44	522	1.003	1.003	6.258	1.749	1.842	**1.002**	1.008	6.258	-5.746	-6.550	**1.001**	1.007
45	534	1.003	1.003	6.280	1.784	1.879	**1.001**	1.007	6.280	-5.949	-6.796	**1.001**	1.006
46	546	1.002	1.002	6.303	1.830	1.915	**1.001**	1.005	6.303	-6.230	-7.037	**1.001**	1.005
47	558	1.001	1.001	6.324	1.879	1.950	**1.001**	1.004	6.324	-6.542	-7.272	**1.001**	1.004
48	570	1.001	1.001	6.346	1.924	1.984	**1.001**	1.003	6.346	-6.844	-7.503	**1.001**	1.003
49	582	1.001	1.001	6.366	1.973	2.018	**1.001**	1.002	6.366	-7.191	-7.728	**1.000**	1.002
50	594	1.000	1.000	6.387	2.029	2.050	**1.000**	1.002	6.387	-7.609	-7.949	**1.000**	1.002
51	606	1.000	1.000	6.407	2.086	2.083	**1.000**	1.001	6.407	-8.055	-8.166	**1.000**	1.002
52	618	1.000	1.000	6.426	2.150	2.114	**1.000**	1.001	6.426	-8.586	-8.378	**1.000**	1.001
53	630	1.000	1.000	6.446	2.221	2.145	**1.000**	1.001	6.446	-9.213	-8.586	**1.000**	1.001
54	642	1.000	1.000	6.465	2.308	2.175	**1.000**	1.001	6.465	-10.055	-8.791	**1.000**	1.001
55	654	1.000	1.000	6.483	2.423	2.205	**1.000**	1.000	6.483	-11.283	-8.991	**1.000**	1.001
56	666	1.000	1.000	6.501		2.235	**1.000**	1.000	6.501		-9.188	**1.000**	1.001
57	678	1.000	1.000	6.519		2.263	**1.000**	1.000	6.519		-9.381	**1.000**	1.001
58	690	1.000	1.000	6.537		2.292	**1.000**	1.000	6.537		-9.571	**1.000**	1.000
59	702	1.000	1.000	6.554		2.319	**1.000**	1.000	6.554		-9.758	**1.000**	1.000
60	714	1.000		6.571		2.347	**1.000**	1.000	6.571		-9.941	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		364	914	550	83.8%	461	
1977	23,851,125	15,054	15,310	256	82.5%	211	0.064
1978	26,143,240	15,588	15,901	313	82.1%	257	0.061
1979	28,061,666	14,867	15,211	344	81.5%	280	0.054
1980	28,979,182	12,628	12,955	327	80.4%	263	0.045
1981	30,141,508	10,357	10,668	311	80.1%	249	0.035
1982	30,058,966	10,410	10,784	374	80.4%	301	0.036
1983	30,607,324	8,904	9,280	376	80.3%	302	0.030
1984	33,121,678	10,116	10,611	496	79.9%	396	0.032
1985	35,713,654	10,279	10,885	606	80.3%	487	0.030
1986	38,297,697	10,597	11,335	737	80.2%	591	0.030
1987	41,065,403	10,238	11,059	822	79.7%	655	0.027
1988	44,221,964	9,346	10,234	888	79.7%	708	0.023
1989	47,110,000	10,960	12,215	1,255	80.0%	1,004	0.026
1990	49,659,895	10,424	11,822	1,399	79.7%	1,115	0.024
1991	50,856,501	8,505	9,886	1,381	79.9%	1,103	0.019
1992	52,804,448	7,709	9,244	1,535	80.2%	1,231	0.018
1993	55,132,894	6,938	8,637	1,698	80.4%	1,365	0.016
1994	57,739,505	7,586	9,841	2,255	80.2%	1,809	0.017
1995	60,949,772	7,716	10,510	2,794	80.0%	2,236	0.017
1996	63,664,000	7,089	10,139	3,049	79.4%	2,422	0.016
1997	68,077,000	7,752	11,641	3,889	78.5%	3,054	0.017
1998	71,447,000	10,246	16,233	5,986	77.6%	4,647	0.023
1999	75,244,663	10,627	17,930	7,303	76.9%	5,613	0.024
2000	79,122,396	11,607	21,151	9,544	76.2%	7,277	0.027
2001	80,396,857	10,024	19,728	9,703	75.4%	7,312	0.025
2002	81,621,352	10,647	23,027	12,380	74.6%	9,231	0.028
2003	82,433,234	9,274	22,640	13,366	73.9%	9,872	0.027
2004	84,632,753	9,728	26,499	16,772	73.3%	12,297	0.031
2005	86,912,307	8,400	26,459	18,059	72.4%	13,074	0.030
2006	90,822,757	10,645	43,280	32,635	71.6%	23,365	0.048
2007	93,702,820	6,524	43,781	37,257	70.8%	26,375	0.047
2008	93,449,349	6,936	51,122	44,186	69.7%	30,808	0.055
2009	86,544,195	5,602	53,051	47,449	68.5%	32,504	0.061
2010	86,654,516	4,873	57,273	52,401	66.9%	35,045	0.066
2011	90,275,208	8,585	68,472	59,886	65.4%	39,193	0.076
2012	94,226,147	4,146	72,464	68,318	64.0%	43,735	0.077
2013	48,526,466	23	36,326	36,303	62.7%	22,759	0.075
2014		0	0				
TOTAL		341,316	838,516	497,201	69.1%	343,606	
EXLD PRIOR		340,952	837,602	496,651	69.1%	343,145	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 8, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 8, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 8, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	550	95	81	69	58	48	38	31	25	20	16	12	10	8	7	7	6	5	4	12
1977	256	38	34	29	26	23	20	17	14	11	9	7	6	4	3	1	3	2	2	8
1978	313	47	40	35	30	27	24	21	17	14	12	9	7	6	4	3	2	3	2	10
1979	344	45	45	38	33	29	26	23	20	17	14	11	9	7	5	4	3	1	3	12
1980	327	35	38	38	32	28	25	22	19	17	14	12	9	8	6	5	3	2	1	12
1981	311	41	28	31	31	27	23	20	18	16	14	12	10	8	6	5	4	3	2	11
1982	374	60	42	29	32	32	27	24	21	19	16	14	12	10	8	6	5	4	3	13
1983	376	54	52	36	25	27	27	23	20	18	16	14	12	10	8	7	5	4	3	14
1984	496	66	62	59	41	28	31	31	27	23	20	18	16	14	12	10	8	6	5	20
1985	606	98	68	63	61	42	29	32	32	27	24	21	19	16	14	12	10	8	6	25
1986	737	106	102	70	66	63	44	30	33	33	28	25	22	19	17	15	12	10	8	33
1987	822	102	103	99	69	64	62	43	29	32	33	28	24	21	19	17	14	12	10	40
1988	888	127	95	96	92	63	59	57	40	27	30	30	26	22	20	18	15	13	11	46
1989	1,255	195	152	113	114	110	76	71	68	47	33	36	36	31	27	23	21	18	16	68
1990	1,399	184	189	147	109	111	106	73	69	66	46	31	35	35	30	26	23	20	18	81
1991	1,381	211	154	158	123	92	92	89	61	57	55	38	26	29	29	25	22	19	17	83
1992	1,535	244	197	144	148	115	86	86	83	57	54	51	36	25	27	27	23	20	18	93
1993	1,698	264	228	185	135	138	107	80	81	78	54	50	48	34	23	25	25	22	19	104
1994	2,255	319	301	260	210	153	157	122	91	92	88	61	57	55	38	26	29	29	25	140
1995	2,794	386	341	322	277	225	164	168	131	97	98	94	65	61	58	41	28	31	31	176
1996	3,049	354	372	329	310	268	217	158	162	126	94	95	91	63	59	56	39	27	30	199
1997	3,889	388	407	427	378	356	307	249	181	186	145	108	109	105	72	68	65	45	31	263
1998	5,986	564	540	568	596	527	497	428	347	253	260	202	150	152	146	101	94	90	63	410
1999	7,303	691	622	597	627	658	582	549	473	383	279	287	223	166	168	161	111	104	100	522
2000	9,544	929	815	734	704	739	776	686	647	558	452	330	338	263	196	198	190	131	123	734
2001	9,703	802	866	760	685	657	690	724	640	604	521	421	308	315	245	183	184	177	122	799
2002	12,380	1,018	939	1,014	890	802	769	808	848	750	707	609	493	360	369	287	214	216	208	1,079
2003	13,366	1,096	1,009	931	1,005	882	795	762	800	840	743	701	604	489	357	366	285	212	214	1,275
2004	16,772	1,427	1,258	1,159	1,068	1,154	1,013	912	875	919	965	853	804	694	562	410	420	327	243	1,710
2005	18,059	1,244	1,431	1,261	1,162	1,071	1,157	1,015	915	877	921	967	855	806	695	563	411	421	327	1,958
2006	32,635	2,275	2,091	2,405	2,120	1,953	1,801	1,945	1,707	1,538	1,475	1,549	1,626	1,438	1,356	1,169	946	691	708	3,842
2007	37,257	2,486	2,424	2,228	2,562	2,259	2,081	1,919	2,072	1,818	1,639	1,572	1,650	1,733	1,532	1,444	1,245	1,008	736	4,848
2008	44,186	2,438	2,786	2,716	2,497	2,871	2,531	2,332	2,150	2,322	2,038	1,836	1,761	1,849	1,942	1,716	1,618	1,396	1,130	6,257
2009	47,449	2,235	2,494	2,851	2,779	2,555	2,938	2,590	2,386	2,200	2,376	2,085	1,879	1,802	1,892	1,987	1,756	1,656	1,428	7,559
2010	52,401	1,647	2,391	2,668	3,049	2,973	2,733	3,143	2,771	2,552	2,353	2,542	2,230	2,010	1,928	2,024	2,125	1,879	1,771	9,613
2011	59,886	2,021	1,819	2,640	2,946	3,367	3,283	3,018	3,470	3,060	2,818	2,599	2,807	2,463	2,219	2,129	2,235	2,347	2,075	12,572
2012	68,318	2,116	2,234	2,011	2,919	3,257	3,722	3,629	3,336	3,836	3,382	3,115	2,873	3,103	2,723	2,453	2,353	2,471	2,594	16,191
2013	36,303	2,261	2,180	2,301	2,071	3,006	3,355	3,834	3,738	3,436	3,951	3,484	3,209	2,959	3,196	2,804	2,527	2,424	2,545	19,348
TOTAL	497,201	28,708	29,030	29,621	30,081	30,800	30,470	29,765	28,418	27,028	25,791	23,929	22,494	21,190	20,016	18,420	17,081	15,854	14,651	90,179

(1) SECTION 1, EXHIBIT 8, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 8, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	2	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1963	4	0	1	1	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1966	7	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	7	1	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	20	4	3	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	-
1969	15	3	2	2	2	1	1	0	1	1	1	0	0	0	0	0	0	0	0	0
1970	33	7	5	4	3	3	2	1	1	1	1	1	1	1	1	0	0	0	0	0
1971	19	4	3	3	2	2	1	1	1	0	1	1	0	0	0	0	0	0	0	0
1972	33	6	5	4	3	3	2	2	1	1	0	1	1	1	0	0	0	0	0	1
1973	75	13	12	10	8	6	5	4	3	2	2	1	2	1	1	1	1	1	1	2
1974	109	18	16	14	12	10	8	6	5	4	3	2	1	2	2	1	1	1	1	3
1975	118	19	17	15	13	11	9	7	6	5	4	3	2	1	2	1	1	1	1	3
1976	104	16	14	13	11	9	8	7	5	4	3	3	2	1	1	1	1	1	1	3
TOTAL	550	95	81	69	58	48	38	31	25	20	16	12	10	8	7	7	6	5	4	12

(1) BASED ON SECTION 1, EXHIBIT 8, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 8, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		364										914	
1977	23,851,125	15,054	15,054	15,310	15,310	15,308	15,308					15,310	0.064
1978	26,143,240	15,588	15,588	15,901	15,901	15,901	15,901					15,901	0.061
1979	28,061,666	14,867	14,867	15,211	15,211	15,211	15,211					15,211	0.054
1980	28,979,182	12,628	12,628	12,955	12,955	12,954	12,954					12,955	0.045
1981	30,141,508	10,357	10,357	10,668	10,668	10,667	10,667					10,668	0.035
1982	30,058,966	10,410	10,410	10,784	10,784	10,784	10,784	10,784	10,784	10,784		10,784	0.036
1983	30,607,324	8,904	8,904	9,280	9,280	9,279	9,279	9,288	9,307	9,281		9,280	0.030
1984	33,121,678	10,116	10,116	10,611	10,611	10,596	10,596	10,642	10,738	10,619		10,611	0.032
1985	35,713,654	10,279	10,279	10,885	10,885	10,876	10,876	10,939	11,307	10,944		10,885	0.030
1986	38,297,697	10,597	10,597	11,335	11,335	11,332	11,332	11,389	11,499	11,382		11,335	0.030
1987	41,065,403	10,238	10,238	11,059	11,059	11,050	11,050	11,097	11,397	11,072		11,059	0.027
1988	44,221,964	9,346	9,346	10,234	10,234	10,223	10,223	10,270	10,528	10,249		10,234	0.023
1989	47,110,000	10,960	10,960	12,215	12,215	12,186	12,186	12,252	12,608	12,122		12,215	0.026
1990	49,659,895	10,424	10,424	11,822	11,822	11,800	11,800	11,872	11,836	11,741		11,822	0.024
1991	50,856,501	8,505	8,505	9,886	9,886	9,875	9,875	9,918	9,706	9,770		9,886	0.019
1992	52,804,448	7,709	7,709	9,244	9,244	9,202	9,202	9,264	9,895	9,052		9,244	0.018
1993	55,132,894	6,938	6,938	8,637	8,637	8,603	8,603	8,649	8,673	8,549		8,637	0.016
1994	57,739,505	7,586	7,586	9,841	9,841	9,703	9,703	9,834	10,402	9,591		9,841	0.017
1995	60,949,772	7,716	7,716	10,510	10,510	10,308	10,308	10,609	9,074	10,109		10,510	0.017
1996	63,664,000	7,089	7,089	10,139	10,139	10,153	10,153	10,172	9,043	9,812		10,139	0.016
1997	68,077,000	7,752	7,752	11,641	11,641	11,391	11,391	11,679	11,681	11,239		11,641	0.017
1998	71,447,000	10,246	10,246	16,233	16,233	16,834	16,834	16,259	14,198	15,165		16,233	0.023
1999	75,244,663	10,627	10,627	17,930	17,930	18,289	18,289	17,856	15,783	16,642		17,930	0.024
2000	79,122,396	11,607	11,607	21,151	21,151	22,318	22,318	20,976	15,259	20,005		21,151	0.027
2001	80,396,857	10,024	10,024	19,728	19,728	21,888	21,888	19,466	17,334	18,647		19,728	0.025
2002	81,621,352	10,647	10,647	22,944	22,944	23,771	23,771	22,657	20,007	21,365		23,027	0.028
2003	82,433,234	9,274	9,274	22,283	22,283	23,712	23,712	21,628	20,988	20,150		22,640	0.027
2004	84,632,753	9,728	9,728	26,880	26,880	25,929	25,929	26,206	22,144	23,019		26,499	0.031
2005	86,912,307	8,400	8,400	26,693	26,693	26,268	26,268	25,387	18,454	22,108		26,459	0.030
2006	90,822,757	10,645	10,645	40,423	40,423	44,505	44,505	38,524	23,845	24,295		43,280	0.048
2007	93,702,820	6,524	6,524	30,965	30,965	46,042	46,042	28,842	22,103	22,243		43,781	0.047
2008	93,449,349	6,936	6,936	42,139	42,139	51,594	51,594	38,131	24,377	24,604		51,122	0.055
2009	86,544,195	5,602	5,602	45,438	45,438	53,051	53,051	40,497	16,337	28,520		53,051	0.061
2010	86,654,516	4,873	4,873	51,380	51,380	57,273	57,273	43,966	11,599	30,930		57,273	0.066
2011	90,275,208	8,585	8,585	135,788	135,788	68,472	68,472	116,198	27,261	39,814		68,472	0.076
2012	94,226,147	4,146	4,146	124,581	124,581	72,464	72,464	106,448	33,574	35,300		72,464	0.077
2013	97,052,931	23	23	10,397	10,397	72,651	72,651	6,218	1,670	34,458		72,651	0.075
2014	99,964,519					74,973	74,973					74,973	0.075
TOTAL		341,316	340,952	893,119	893,119	957,436	957,436	757,917	473,410	563,582		949,815	
EXLD PRIOR		340,952	340,952	893,119	893,119	957,436	957,436	757,917	473,410	563,582		948,901	
EXLD PRIOR & 2014		340,952	340,952	893,119	893,119	882,463	882,463	757,917	473,410	563,582		873,928	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 8, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 8, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 8, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 8, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 8, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 8, SHEET 9
(10) SECTION 1, EXHIBIT 8, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	15,054	1.017	15,310	0.064
1978	426	15,588	1.020	15,901	0.061
1979	414	14,867	1.023	15,211	0.054
1980	402	12,628	1.026	12,955	0.045
1981	390	10,357	1.030	10,668	0.035
1982	378	10,410	1.036	10,784	0.036
1983	366	8,904	1.042	9,280	0.030
1984	354	10,116	1.049	10,611	0.032
1985	342	10,279	1.059	10,885	0.030
1986	330	10,597	1.070	11,335	0.030
1987	318	10,238	1.080	11,059	0.027
1988	306	9,346	1.095	10,234	0.023
1989	294	10,960	1.114	12,215	0.026
1990	282	10,424	1.134	11,822	0.024
1991	270	8,505	1.162	9,886	0.019
1992	258	7,709	1.199	9,244	0.018
1993	246	6,938	1.245	8,637	0.016
1994	234	7,586	1.297	9,841	0.017
1995	222	7,716	1.362	10,510	0.017
1996	210	7,089	1.430	10,139	0.016
1997	198	7,752	1.502	11,641	0.017
1998	186	10,246	1.584	16,233	0.023
1999	174	10,627	1.687	17,930	0.024
2000	162	11,607	1.822	21,151	0.027
2001	150	10,024	1.968	19,728	0.025
2002	138	10,647	2.155	22,944	0.028
2003	126	9,274	2.403	22,283	0.027
2004	114	9,728	2.763	26,880	0.032
2005	102	8,400	3.178	26,693	0.031
2006	90	10,645	3.797	40,423	0.045
2007	78	6,524	4.747	30,965	0.033
2008	66	6,936	6.076	42,139	0.045
2009	54	5,602	8.111	45,438	0.053
2010	42	4,873	10.544	51,380	0.059
2011	30	8,585	15.816	135,788	0.150
2012	18	4,146	30.051	124,581	0.132
2013	6	23	450.770	10,397	0.011
2014	0				
TOTAL		340,952		893,119	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 8, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	15,054	1.017	15,310	0.064
1978	426	15,588	1.020	15,901	0.061
1979	414	14,867	1.023	15,211	0.054
1980	402	12,628	1.026	12,955	0.045
1981	390	10,357	1.030	10,668	0.035
1982	378	10,410	1.036	10,784	0.036
1983	366	8,904	1.042	9,280	0.030
1984	354	10,116	1.049	10,611	0.032
1985	342	10,279	1.059	10,885	0.030
1986	330	10,597	1.070	11,335	0.030
1987	318	10,238	1.080	11,059	0.027
1988	306	9,346	1.095	10,234	0.023
1989	294	10,960	1.114	12,215	0.026
1990	282	10,424	1.134	11,822	0.024
1991	270	8,505	1.162	9,886	0.019
1992	258	7,709	1.199	9,244	0.018
1993	246	6,938	1.245	8,637	0.016
1994	234	7,586	1.297	9,841	0.017
1995	222	7,716	1.362	10,510	0.017
1996	210	7,089	1.430	10,139	0.016
1997	198	7,752	1.502	11,641	0.017
1998	186	10,246	1.584	16,233	0.023
1999	174	10,627	1.687	17,930	0.024
2000	162	11,607	1.822	21,151	0.027
2001	150	10,024	1.968	19,728	0.025
2002	138	10,647	2.155	22,944	0.028
2003	126	9,274	2.403	22,283	0.027
2004	114	9,728	2.763	26,880	0.032
2005	102	8,400	3.178	26,693	0.031
2006	90	10,645	3.797	40,423	0.045
2007	78	6,524	4.747	30,965	0.033
2008	66	6,936	6.076	42,139	0.045
2009	54	5,602	8.111	45,438	0.053
2010	42	4,873	10.544	51,380	0.059
2011	30	8,585	15.816	135,788	0.150
2012	18	4,146	30.051	124,581	0.132
2013	6	23	450.770	10,397	0.011
2014	0				
TOTAL		340,952		893,119	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 8, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.064	15,233	98.3%	14,979	15,054	255	15,308	0.064
1978	26,143,240	0.061	15,930	98.0%	15,617	15,588	313	15,901	0.061
1979	28,061,666	0.054	15,232	97.7%	14,887	14,867	344	15,211	0.054
1980	28,979,182	0.045	12,923	97.5%	12,596	12,628	326	12,954	0.045
1981	30,141,508	0.035	10,642	97.1%	10,332	10,357	310	10,667	0.035
1982	30,058,966	0.036	10,776	96.5%	10,402	10,410	374	10,784	0.036
1983	30,607,324	0.030	9,240	95.9%	8,865	8,904	374	9,279	0.030
1984	33,121,678	0.031	10,295	95.3%	9,814	10,116	481	10,596	0.032
1985	35,713,654	0.030	10,725	94.4%	10,128	10,279	597	10,876	0.030
1986	38,297,697	0.029	11,291	93.5%	10,557	10,597	734	11,332	0.030
1987	41,065,403	0.027	10,930	92.6%	10,118	10,238	812	11,050	0.027
1988	44,221,964	0.023	10,104	91.3%	9,228	9,346	876	10,223	0.023
1989	47,110,000	0.025	11,936	89.7%	10,710	10,960	1,226	12,186	0.026
1990	49,659,895	0.023	11,635	88.2%	10,258	10,424	1,376	11,800	0.024
1991	50,856,501	0.019	9,808	86.0%	8,438	8,505	1,370	9,875	0.019
1992	52,804,448	0.017	8,989	83.4%	7,496	7,709	1,493	9,202	0.017
1993	55,132,894	0.015	8,465	80.3%	6,800	6,938	1,665	8,603	0.016
1994	57,739,505	0.016	9,238	77.1%	7,122	7,586	2,117	9,703	0.017
1995	60,949,772	0.016	9,752	73.4%	7,160	7,716	2,592	10,308	0.017
1996	63,664,000	0.016	10,186	69.9%	7,122	7,089	3,064	10,153	0.016
1997	68,077,000	0.016	10,892	66.6%	7,254	7,752	3,639	11,391	0.017
1998	71,447,000	0.025	17,862	63.1%	11,275	10,246	6,587	16,834	0.024
1999	75,244,663	0.025	18,811	59.3%	11,149	10,627	7,662	18,289	0.024
2000	79,122,396	0.030	23,737	54.9%	13,026	11,607	10,710	22,318	0.028
2001	80,396,857	0.030	24,119	50.8%	12,256	10,024	11,863	21,888	0.027
2002	81,621,352	0.030	24,486	46.4%	11,363	10,647	13,124	23,771	0.029
2003	82,433,234	0.030	24,730	41.6%	10,292	9,274	14,438	23,712	0.029
2004	84,632,753	0.030	25,390	36.2%	9,189	9,728	16,201	25,929	0.031
2005	86,912,307	0.030	26,074	31.5%	8,205	8,400	17,868	26,268	0.030
2006	90,822,757	0.051	45,964	26.3%	12,104	10,645	33,859	44,505	0.049
2007	93,702,820	0.053	50,067	21.1%	10,548	6,524	39,519	46,042	0.049
2008	93,449,349	0.057	53,457	16.5%	8,799	6,936	44,659	51,594	0.055
2009	86,544,195	0.063	54,122	12.3%	6,673	5,602	47,449	53,051	0.061
2010	86,654,516	0.067	57,891	9.5%	5,490	4,873	52,401	57,273	0.066
2011	90,275,208	0.071	63,928	6.3%	4,042	8,585	59,886	68,472	0.076
2012	94,226,147	0.075	70,670	3.3%	2,352	4,146	68,318	72,464	0.077
2013	97,052,931	0.075	72,790	0.2%	161	23	72,628	72,651	0.075
2014	99,964,519	0.075	74,973	0.0%			74,973	74,973	0.075
TOTAL			963,292		346,807	340,952	616,484	957,436	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 8, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 8, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.064	15,233	98.3%	14,979	15,054	255	15,308	0.064
1978	26,143,240	0.061	15,930	98.0%	15,617	15,588	313	15,901	0.061
1979	28,061,666	0.054	15,232	97.7%	14,887	14,867	344	15,211	0.054
1980	28,979,182	0.045	12,923	97.5%	12,596	12,628	326	12,954	0.045
1981	30,141,508	0.035	10,642	97.1%	10,332	10,357	310	10,667	0.035
1982	30,058,966	0.036	10,776	96.5%	10,402	10,410	374	10,784	0.036
1983	30,607,324	0.030	9,240	95.9%	8,865	8,904	374	9,279	0.030
1984	33,121,678	0.031	10,295	95.3%	9,814	10,116	481	10,596	0.032
1985	35,713,654	0.030	10,725	94.4%	10,128	10,279	597	10,876	0.030
1986	38,297,697	0.029	11,291	93.5%	10,557	10,597	734	11,332	0.030
1987	41,065,403	0.027	10,930	92.6%	10,118	10,238	812	11,050	0.027
1988	44,221,964	0.023	10,104	91.3%	9,228	9,346	876	10,223	0.023
1989	47,110,000	0.025	11,936	89.7%	10,710	10,960	1,226	12,186	0.026
1990	49,659,895	0.023	11,635	88.2%	10,258	10,424	1,376	11,800	0.024
1991	50,856,501	0.019	9,808	86.0%	8,438	8,505	1,370	9,875	0.019
1992	52,804,448	0.017	8,989	83.4%	7,496	7,709	1,493	9,202	0.017
1993	55,132,894	0.015	8,465	80.3%	6,800	6,938	1,665	8,603	0.016
1994	57,739,505	0.016	9,238	77.1%	7,122	7,586	2,117	9,703	0.017
1995	60,949,772	0.016	9,752	73.4%	7,160	7,716	2,592	10,308	0.017
1996	63,664,000	0.016	10,186	69.9%	7,122	7,089	3,064	10,153	0.016
1997	68,077,000	0.016	10,892	66.6%	7,254	7,752	3,639	11,391	0.017
1998	71,447,000	0.025	17,862	63.1%	11,275	10,246	6,587	16,834	0.024
1999	75,244,663	0.025	18,811	59.3%	11,149	10,627	7,662	18,289	0.024
2000	79,122,396	0.030	23,737	54.9%	13,026	11,607	10,710	22,318	0.028
2001	80,396,857	0.030	24,119	50.8%	12,256	10,024	11,863	21,888	0.027
2002	81,621,352	0.030	24,486	46.4%	11,363	10,647	13,124	23,771	0.029
2003	82,433,234	0.030	24,730	41.6%	10,292	9,274	14,438	23,712	0.029
2004	84,632,753	0.030	25,390	36.2%	9,189	9,728	16,201	25,929	0.031
2005	86,912,307	0.030	26,074	31.5%	8,205	8,400	17,868	26,268	0.030
2006	90,822,757	0.051	45,964	26.3%	12,104	10,645	33,859	44,505	0.049
2007	93,702,820	0.053	50,067	21.1%	10,548	6,524	39,519	46,042	0.049
2008	93,449,349	0.057	53,457	16.5%	8,799	6,936	44,659	51,594	0.055
2009	86,544,195	0.063	54,122	12.3%	6,673	5,602	47,449	53,051	0.061
2010	86,654,516	0.067	57,891	9.5%	5,490	4,873	52,401	57,273	0.066
2011	90,275,208	0.071	63,928	6.3%	4,042	8,585	59,886	68,472	0.076
2012	94,226,147	0.075	70,670	3.3%	2,352	4,146	68,318	72,464	0.077
2013	97,052,931	0.075	72,790	0.2%	161	23	72,628	72,651	0.075
2014	99,964,519	0.075	74,973	0.0%			74,973	74,973	0.075
TOTAL			963,292		346,807	340,952	616,484	957,436	

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 8, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 1, EXHIBIT 8, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.012			1.012			
1978	26,143,240		1.013			1.012			
1979	28,061,666		1.015			1.012			
1980	28,979,182		1.018			1.012			
1981	30,141,508		1.021			1.012			
1982	30,058,966	975	1.024	998	10,677	1.012	10,804	10,784	0.036
1983	30,607,324	910	1.027	935	9,785	1.015	9,934	9,288	0.030
1984	33,121,678	966	1.032	997	10,472	1.020	10,677	10,642	0.032
1985	35,713,654	994	1.037	1,031	10,341	1.026	10,613	10,939	0.031
1986	38,297,697	956	1.043	997	11,085	1.031	11,426	11,389	0.030
1987	41,065,403	863	1.046	903	11,863	1.036	12,288	11,097	0.027
1988	44,221,964	764	1.055	806	12,234	1.041	12,735	10,270	0.023
1989	47,110,000	800	1.066	853	13,700	1.048	14,361	12,252	0.026
1990	49,659,895	753	1.081	814	13,843	1.054	14,588	11,872	0.024
1991	50,856,501	602	1.096	660	14,128	1.063	15,025	9,918	0.020
1992	52,804,448	520	1.121	583	14,825	1.072	15,898	9,264	0.018
1993	55,132,894	520	1.147	596	13,343	1.087	14,503	8,649	0.016
1994	57,739,505	528	1.181	624	14,368	1.098	15,770	9,834	0.017
1995	60,949,772	505	1.216	614	15,279	1.131	17,276	10,609	0.017
1996	63,664,000	480	1.253	602	14,769	1.145	16,910	10,172	0.016
1997	68,077,000	503	1.308	658	15,412	1.152	17,757	11,679	0.017
1998	71,447,000	587	1.363	800	17,455	1.164	20,322	16,259	0.023
1999	75,244,663	589	1.424	839	18,042	1.180	21,289	17,856	0.024
2000	79,122,396	673	1.498	1,008	17,247	1.207	20,812	20,976	0.027
2001	80,396,857	568	1.598	908	17,649	1.215	21,441	19,466	0.024
2002	81,621,352	581	1.723	1,001	18,326	1.235	22,631	22,657	0.028
2003	82,433,234	479	1.869	895	19,361	1.247	24,153	21,628	0.026
2004	84,632,753	459	2.100	964	21,193	1.283	27,192	26,206	0.031
2005	86,912,307	375	2.369	888	22,400	1.276	28,582	25,387	0.029
2006	90,822,757	278	2.808	781	38,292	1.289	49,353	38,524	0.042
2007	93,702,820	228	3.547	809	28,612	1.246	35,661	28,842	0.031
2008	93,449,349	174	4.720	821	39,861	1.165	46,433	38,131	0.041
2009	86,544,195	92	6.843	630	60,891	1.056	64,323	40,497	0.047
2010	86,654,516	109	10.265	1,119	44,704	0.879	39,294	43,966	0.051
2011	90,275,208	154	17.964	2,766	55,748	0.753	42,003	116,198	0.129
2012	94,226,147	28	33.233	931	148,057	0.773	114,395	106,448	0.113
2013	97,052,931	2	249.249	498	11,532	1.082	12,474	6,218	0.006
2014									
TOTAL		17,015		28,328				757,917	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 8, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 8, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 1, EXHIBIT 8, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	62	185	177	327	552	792	854	897	903	716	588	524	477	529	334	323	264	198	197	286	137	133	146	65	109	153	127	124	121	54	55						374	10,784
1983	0	44	131	125	232	391	562	748	850	720	641	591	547	488	393	398	203	246	217	141	249	150	86	151	183	43	106	88	33	70	78	79						323	9,307
1984	0	50	148	141	261	441	683	801	720	652	559	721	482	531	512	442	413	342	271	325	242	144	160	158	184	312	149	26	70	177	124	126						373	10,738
1985	0	50	151	144	266	478	776	829	692	642	677	696	701	535	575	379	545	401	277	172	192	68	141	145	210	170	119	89	162	263	185	188						392	11,307
1986	0	36	109	104	242	537	687	596	650	870	735	827	827	536	477	439	420	488	327	296	90	280	272	251	166	127	118	88	102	166	116	118						399	11,499
1987	0	28	83	109	235	329	444	479	703	722	871	820	540	574	551	455	419	360	341	314	291	444	447	198	217	87	175	114	131	214	151	153						395	11,397
1988	0	117	283	137	223	303	533	808	647	1,038	635	596	477	432	449	317	310	277	355	311	196	264	192	170	123	155	153	99	114	186	131	133						365	10,528
1989	0	83	190	137	233	380	579	719	894	827	598	737	627	633	468	416	365	553	258	347	596	383	330	385	222	193	190	123	142	232	163	166						437	12,608
1990	0	104	84	121	247	504	647	853	552	727	672	614	718	634	580	617	424	396	359	316	343	426	302	184	155	135	133	86	100	162	114	116						411	11,836
1991	0	48	154	113	289	450	621	586	591	497	520	592	467	376	543	461	220	388	347	574	267	245	156	134	113	98	97	63	73	118	83	85						337	9,706
1992	0	26	70	142	271	547	526	685	487	650	302	623	354	494	354	353	213	375	287	370	250	330	282	242	204	177	175	114	131	214	150	153						343	9,895
1993	0	20	34	110	269	427	553	428	599	352	327	473	452	358	313	436	364	374	377	458	213	218	186	160	135	117	115	75	87	141	99	101						301	8,673
1994	0	35	313	235	376	564	559	308	451	541	358	484	461	368	480	533	372	392	327	429	317	325	277	238	201	175	172	112	129	210	148	150						361	10,402
1995	0	268	435	275	295	590	609	511	641	617	444	459	518	610	482	342	265	217	136	155	115	117	100	86	73	63	62	40	47	76	53	54						315	9,074
1996	0	336	110	251	391	295	456	555	504	640	598	745	360	508	528	275	308	229	189	216	160	163	140	120	101	88	87	56	65	106	74	76						314	9,043
1997	0	273	235	435	477	466	394	392	614	444	564	914	505	513	690	443	394	433	356	407	301	308	263	226	191	166	163	106	122	200	140	142						405	11,681
1998	33	193	416	666	472	548	685	1,332	683	586	1,170	869	954	695	493	453	348	382	314	359	265	272	232	200	168	146	144	94	108	176	124	126						493	14,198
1999	8	474	263	351	738	780	872	1,176	741	935	1,514	738	666	761	610	533	410	450	370	423	313	320	274	235	198	172	170	110	127	208	146	148						548	15,783
2000	0	262	812	627	656	1,254	1,503	1,424	904	948	971	865	1,003	379	365	319	245	269	222	253	187	192	164	141	119	103	102	66	76	124	87	89						529	15,259
2001	11	604	936	521	708	870	840	1,286	1,009	701	1,215	536	788	726	699	611	470	516	425	485	358	367	314	270	227	197	195	127	146	238	167	170						601	17,334
2002	26	342	175	694	843	1,004	1,442	1,093	1,715	1,314	948	1,052	910	839	808	707	543	596	491	561	414	424	363	312	263	228	225	146	169	275	193	196						694	20,007
2003	0	509	954	517	899	1,095	980	1,158	1,210	661	1,290	1,189	1,029	949	914	799	614	674	555	634	469	480	410	352	297	258	255	165	191	311	219	222						728	20,988
2004	25	806	854	712	958	1,258	1,340	1,321	1,438	1,017	1,224	1,128	977	900	867	758	583	640	527	601	445	455	389	334	282	245	242	157	181	295	207	211						768	22,144
2005	237	604	755	1,081	1,022	1,197	932	1,680	893	756	910	839	726	669	644	563	433	475	391	447	330	338	289	249	210	182	180	117	135	219	154	157						640	18,454
2006	85	1,667	2,055	1,035	889	1,834	1,817	1,263	1,072	907	1,092	1,007	871	803	774	676	520	571	470	537	397	406	347	298	252	219	216	140	162	263	185	188						827	23,845
2007	16	1,170	762	1,016	1,219	1,122	1,219	1,372	1,165	986	1,186	1,093	947	873	840	735	565	620	510	583	431	441	377	324	273	237	234	152	176	286	201	204						767	22,103
2008	176	548	1,580	2,809	628	1,195	1,262	1,421	1,206	1,020	1,228	1,132	980	903	870	761	585	642	528	603	446	457	390	336	283	246	242	157	182	296	208	211						846	24,377
2009	42	1,633	2,157	1,268	503	683	721	812	689	583	702	647	560	516	497	435	334	367	302	345	255	261	223	192	162	140	139	90	104	169	119	121						567	16,337
2010	9	3,408	1,083	373	298	405	427	481	408	346	416	383	332	306	295	258	198	217	179	204	151	155	132	114	96	83	82	53	62	100	70	72						402	11,599
2011	1,458	6,029	1,099	988	789	1,072	1,131	1,274	1,081	915	1,101	1,015	879	810	780	682	524	575	474	541	400	410	350	301	254	220	217	141	163	266	187	190						946	27,261
2012	1,969	2,176	1,649	1,482	1,184	1,609	1,698	1,912	1,623	1,373	1,653	1,524	1,319	1,216	1,171	1,024	787	864	711	812	600	615	525	452	381	331	326	212	245	399	280	285						1,165	33,574
2013	23	114	86	77	62	84	89	100	85	72	86	80	69	63	61	53	41	45	37	42	31	32	27	24	20	17	17	11	13	21	15	15						58	1,670
Factors	4.924	0.758	0.899	0.799	1.359	1.056	1.126	0.849	0.846	1.204	0.922	0.866	0.922	0.963	0.874	0.769	1.098	0.823	1.142	0.739	1.024	0.854	0.859	0.843	0.868	0.986	0.650	1.154	1.631	0.703	1.016							Tail 1.036	

Example: AY 2008 Age 78 of 1,262 = 1,195 x 1.056 and AY 2008 Age 90 of 1,421 = 1,262 x 1.126

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 8, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.036 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	15,054									
1978	26,143,240	15,588									
1979	28,061,666	14,867									
1980	28,979,182	12,628									
1981	30,141,508	10,357									
1982	30,058,966	10,410	56.351	-	56.351	185.11	998	10,410	374	10,784	0.036
1983	30,607,324	8,904	48.522	0.300	48.822	196.27	935	8,959	322	9,281	0.030
1984	33,121,678	10,116	49.382	0.660	50.041	205.46	997	10,251	368	10,619	0.032
1985	35,713,654	10,279	46.461	1.293	47.754	214.58	1,031	10,565	380	10,944	0.031
1986	38,297,697	10,597	48.209	1.773	49.982	220.48	997	10,987	395	11,382	0.030
1987	41,065,403	10,238	49.821	2.193	52.014	227.56	903	10,688	384	11,072	0.027
1988	44,221,964	9,346	49.094	2.871	51.965	235.91	807	9,893	356	10,249	0.023
1989	47,110,000	10,960	52.899	3.575	56.474	242.90	853	11,701	421	12,122	0.026
1990	49,659,895	10,424	50.571	4.415	54.986	253.22	814	11,334	407	11,741	0.024
1991	50,856,501	8,505	49.520	5.391	54.912	260.23	660	9,431	339	9,770	0.019
1992	52,804,448	7,709	48.662	6.491	55.153	271.74	583	8,738	314	9,052	0.017
1993	55,132,894	6,938	41.698	7.898	49.596	279.18	596	8,252	297	8,549	0.016
1994	57,739,505	7,586	42.134	9.282	51.416	288.55	624	9,258	333	9,591	0.017
1995	60,949,772	7,716	42.353	11.211	53.563	296.24	615	9,759	351	10,109	0.017
1996	63,664,000	7,089	38.320	12.876	51.196	306.80	603	9,471	340	9,812	0.015
1997	68,077,000	7,752	37.050	14.803	51.853	317.50	659	10,849	390	11,239	0.017
1998	71,447,000	10,246	38.569	16.533	55.102	331.25	802	14,639	526	15,165	0.021
1999	75,244,663	10,627	36.737	18.798	55.535	344.37	840	16,065	577	16,642	0.022
2000	79,122,396	11,607	32.161	21.345	53.506	357.34	1,010	19,311	694	20,005	0.025
2001	80,396,857	10,024	29.880	23.774	53.654	369.07	909	18,000	647	18,647	0.023
2002	81,621,352	10,647	28.112	26.340	54.453	378.74	1,000	20,623	741	21,365	0.026
2003	82,433,234	9,274	26.641	29.236	55.877	388.94	895	19,451	699	20,150	0.024
2004	84,632,753	9,728	25.289	32.476	57.765	401.53	958	22,220	799	23,019	0.027
2005	86,912,307	8,400	22.837	35.182	58.018	410.99	895	21,341	767	22,108	0.025
2006	90,822,757	10,645	31.769	38.219	69.988	425.78	787	23,452	843	24,295	0.027
2007	93,702,820	6,524	18.278	41.879	60.157	441.18	809	21,471	772	22,243	0.024
2008	93,449,349	6,936	18.663	45.244	63.907	448.29	829	23,750	854	24,604	0.026
2009	86,544,195	5,602	12.398	48.529	60.926	460.14	982	27,530	990	28,520	0.033
2010	86,654,516	4,873	9.910	50.812	60.722	464.74	1,058	29,857	1,073	30,930	0.036
2011	90,275,208	8,585	15.383	53.480	68.863	469.39	1,189	38,433	1,381	39,814	0.044
2012	94,226,147	4,146	7.808	56.371	64.179	484.88	1,095	34,075	1,225	35,300	0.037
2013	97,052,931	23	0.042	60.401	60.443	501.66	1,097	33,263	1,196	34,458	0.036
2014							1,100				
TOTAL		340,952					28,930	544,027	19,555	563,582	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 8, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 8, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.012					0.840					
1978	26,143,240	3.598	94,055,825		1.013					0.840					
1979	28,061,666	3.336	93,613,387		1.015					0.840					
1980	28,979,182	3.102	89,907,689		1.018					0.840					
1981	30,141,508	2.858	86,152,091		1.021					0.840					
1982	30,058,966	2.718	81,686,001	975	1.024	998	0.332%	0.122%		0.840	0.103%	0.332%	999	998	0.332%
1983	30,607,324	2.602	79,648,938	910	1.027	935	0.305%	0.117%		0.903	0.106%	0.305%	935	935	0.305%
1984	33,121,678	2.480	82,134,435	966	1.032	997	0.301%	0.121%		0.971	0.118%	0.300%	994	997	0.301%
1985	35,713,654	2.396	85,578,631	994	1.037	1,031	0.289%	0.120%		1.045	0.126%	0.289%	1,032	1,031	0.289%
1986	38,297,697	2.338	89,545,683	956	1.043	997	0.260%	0.111%	-1.6%	1.123	0.125%	0.261%	998	997	0.260%
1987	41,065,403	2.262	92,902,249	863	1.046	903	0.220%	0.097%	-4.5%	1.208	0.117%	0.220%	903	903	0.220%
1988	44,221,964	2.161	95,580,917	764	1.055	806	0.182%	0.084%	-9.0%	1.299	0.110%	0.183%	809	807	0.182%
1989	47,110,000	2.114	99,591,072	800	1.066	853	0.181%	0.086%	-9.1%	1.396	0.120%	0.181%	852	853	0.181%
1990	49,659,895	2.039	101,254,967	753	1.081	814	0.164%	0.080%	-7.5%	1.501	0.121%	0.164%	816	814	0.164%
1991	50,856,501	1.979	100,654,884	602	1.096	660	0.130%	0.066%	-8.0%	1.614	0.106%	0.130%	663	660	0.130%
1992	52,804,448	1.879	99,199,664	520	1.121	583	0.110%	0.059%	-9.4%	1.736	0.102%	0.111%	584	583	0.110%
1993	55,132,894	1.846	101,763,581	520	1.147	596	0.108%	0.059%	-10.2%	1.685	0.099%	0.108%	596	596	0.108%
1994	57,739,505	1.786	103,144,617	528	1.181	624	0.108%	0.060%	-6.6%	1.636	0.099%	0.108%	625	624	0.108%
1995	60,949,772	1.737	105,860,639	505	1.216	614	0.101%	0.058%	-2.1%	1.589	0.092%	0.102%	619	615	0.101%
1996	63,664,000	1.681	107,011,928	480	1.253	602	0.094%	0.056%	-1.0%	1.542	0.087%	0.096%	610	603	0.095%
1997	68,077,000	1.609	109,565,780	503	1.308	658	0.097%	0.060%	-0.2%	1.497	0.090%	0.098%	664	659	0.097%
1998	71,447,000	1.535	109,703,410	587	1.363	800	0.112%	0.073%	4.2%	1.454	0.106%	0.113%	808	802	0.112%
1999	75,244,663	1.486	111,784,761	589	1.424	839	0.111%	0.075%	8.1%	1.412	0.106%	0.112%	842	840	0.112%
2000	79,122,396	1.436	113,612,761	673	1.498	1,008	0.127%	0.089%	12.0%	1.370	0.122%	0.128%	1,015	1,010	0.128%
2001	80,396,857	1.404	112,872,903	568	1.598	908	0.113%	0.080%	8.1%	1.330	0.107%	0.113%	912	909	0.113%
2002	81,621,352	1.369	111,762,597	581	1.723	1,001	0.123%	0.090%	4.9%	1.292	0.116%	0.122%	1,000	1,000	0.123%
2003	82,433,234	1.332	109,823,635	479	1.869	895	0.109%	0.082%	1.8%	1.254	0.102%	0.109%	895	895	0.109%
2004	84,632,753	1.284	108,674,619	459	2.100	964	0.114%	0.089%	0.1%	1.218	0.108%	0.113%	953	958	0.113%
2005	86,912,307	1.253	108,922,029	375	2.369	888	0.102%	0.082%	0.2%	1.182	0.096%	0.104%	901	895	0.103%
2006	90,822,757	1.210	109,940,677	278	2.808	781	0.086%	0.071%	-4.5%	1.148	0.081%	0.087%	790	787	0.087%
2007	93,702,820	1.171	109,685,990	228	3.547	809	0.086%	0.074%	-4.1%	1.114	0.082%	0.086%	809	809	0.086%
2008	93,449,349	1.148	107,266,594	174	4.720	821	0.088%	0.077%	-3.9%	1.082	0.083%	0.089%	831	829	0.089%
2009	86,544,195	1.149	99,469,136	92	6.843	630	0.073%	0.063%	-4.2%	1.050	0.066%	0.120%	1,042	982	0.113%
2010	86,654,516	1.125	97,450,013	109	10.265	1,119	0.129%	0.115%	8.4%	1.020	0.117%	0.121%	1,051	1,058	0.122%
2011	90,275,208	1.093	98,646,157	154	17.964	2,766	0.306%	0.280%	36.0%	0.990	0.278%	0.121%	1,096	1,189	0.132%
2012	94,226,147	1.061	99,964,519	28	33.233	931	0.099%	0.093%	20.7%	1.000	0.093%	0.117%	1,100	1,095	0.116%
2013	97,052,931	1.030	99,964,519	2	249.249	498	0.051%	0.050%	-6.6%	1.000	0.050%	0.113%	1,100	1,097	0.113%
2014	99,964,519	1.000	99,964,519	0						1.000		0.110%	1,100	1,100	0.110%
TOTAL				17,015		28,328							28,943	28,930	

7 Year Average excluding 2012-2013	0.115%
10 Year Average excluding 2012-2013	0.113%
5 Year Average excluding 2011-2013	0.086%
10 Year Average excluding 2011-2013	0.096%
2006-2011 Average excluding 2009	0.128%
(16) 2014 Selected Frequency	0.110%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 8, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			15,310		0.064
1978	26,143,240			15,901		0.061
1979	28,061,666			15,211		0.054
1980	28,979,182			12,955		0.045
1981	30,141,508			10,668		0.035
1982	30,058,966	998	0.33%	10,784	10,806	0.036
1983	30,607,324	935	0.31%	9,280	9,925	0.030
1984	33,121,678	997	0.30%	10,611	10,643	0.032
1985	35,713,654	1,031	0.29%	10,885	10,558	0.030
1986	38,297,697	997	0.26%	11,335	11,369	0.030
1987	41,065,403	903	0.22%	11,059	12,247	0.027
1988	44,221,964	807	0.18%	10,234	12,682	0.023
1989	47,110,000	853	0.18%	12,215	14,320	0.026
1990	49,659,895	814	0.16%	11,822	14,524	0.024
1991	50,856,501	660	0.13%	9,886	14,979	0.019
1992	52,804,448	583	0.11%	9,244	15,856	0.018
1993	55,132,894	596	0.11%	8,637	14,491	0.016
1994	57,739,505	624	0.11%	9,841	15,771	0.017
1995	60,949,772	615	0.10%	10,510	17,089	0.017
1996	63,664,000	603	0.09%	10,139	16,814	0.016
1997	68,077,000	659	0.10%	11,641	17,665	0.017
1998	71,447,000	802	0.11%	16,233	20,240	0.023
1999	75,244,663	840	0.11%	17,930	21,345	0.024
2000	79,122,396	1,010	0.13%	21,151	20,942	0.027
2001	80,396,857	909	0.11%	19,728	21,703	0.025
2002	81,621,352	1,000	0.12%	23,027	23,027	0.028
2003	82,433,234	895	0.11%	22,640	25,296	0.027
2004	84,632,753	958	0.11%	26,499	27,661	0.031
2005	86,912,307	895	0.10%	26,459	29,564	0.030
2006	90,822,757	787	0.09%	43,280	54,994	0.048
2007	93,702,820	809	0.09%	43,781	54,117	0.047
2008	93,449,349	829	0.09%	51,122	61,667	0.055
2009	86,544,195	982	0.11%	53,051	54,024	0.061
2010	86,654,516	1,058	0.12%	57,273	54,134	0.066
2011	90,275,208	1,189	0.13%	68,472	57,588	0.076
2012	94,226,147	1,095	0.12%	72,464	66,177	0.077
2013	97,052,931	1,097	0.11%	72,651	66,227	0.075
2014		1,100		74,973	68,182	
TOTAL		28,930		948,901		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 8, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 8, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	364	276	1,176	900						154	88	(66)	914	1,176	(262)
1977	15,054	14,957	15,229	272	438	426	1.015	1.018	15.2%	41	97	56	15,310	15,229	81
1978	15,588	15,588	15,923	335	426	414	1.018	1.021	14.9%	50	0	(50)	15,901	15,923	(22)
1979	14,867	14,845	15,222	377	414	402	1.021	1.025	15.0%	57	22	(35)	15,211	15,222	(11)
1980	12,628	12,538	12,912	374	402	390	1.025	1.030	14.6%	54	90	35	12,955	12,912	43
1981	10,357	10,273	10,632	359	390	378	1.030	1.035	14.3%	51	84	33	10,668	10,632	36
1982	10,410	10,355	10,776	421	378	366	1.035	1.041	13.5%	57	55	(2)	10,784	10,776	9
1983	8,904	8,826	9,236	409	366	354	1.041	1.046	11.9%	49	78	29	9,280	9,236	45
1984	10,116	9,939	10,483	544	354	342	1.046	1.055	14.6%	80	177	97	10,611	10,483	128
1985	10,279	10,117	10,757	639	342	330	1.055	1.063	12.7%	81	162	80	10,885	10,757	128
1986	10,597	10,509	11,274	765	330	318	1.063	1.073	12.4%	95	88	(6)	11,335	11,274	61
1987	10,238	10,062	10,924	862	318	306	1.073	1.086	14.0%	121	175	55	11,059	10,924	135
1988	9,346	9,192	10,119	927	306	294	1.086	1.101	13.9%	129	155	26	10,234	10,119	115
1989	10,960	10,738	11,999	1,260	294	282	1.101	1.117	12.8%	161	222	61	12,215	11,999	216
1990	10,424	10,240	11,705	1,465	282	270	1.117	1.143	16.1%	236	184	(51)	11,822	11,705	118
1991	8,505	8,349	9,782	1,433	270	258	1.143	1.172	14.6%	209	156	(53)	9,886	9,782	104
1992	7,709	7,379	8,949	1,569	258	246	1.172	1.213	16.5%	258	330	71	9,244	8,949	296
1993	6,938	6,726	8,457	1,732	246	234	1.213	1.258	14.4%	249	213	(36)	8,637	8,457	179
1994	7,586	7,158	9,451	2,293	234	222	1.258	1.320	15.6%	358	429	71	9,841	9,451	390
1995	7,716	7,580	10,509	2,929	222	210	1.320	1.386	12.9%	379	136	(243)	10,510	10,509	0
1996	7,089	6,860	10,033	3,174	210	198	1.386	1.463	11.9%	377	229	(148)	10,139	10,033	105
1997	7,752	7,358	11,354	3,996	198	186	1.463	1.543	10.1%	405	394	(11)	11,641	11,354	287
1998	10,246	9,794	16,171	6,377	186	174	1.543	1.651	10.8%	686	453	(233)	16,233	16,171	62
1999	10,627	10,017	18,028	8,011	174	162	1.651	1.800	11.3%	902	610	(292)	17,930	18,028	(98)
2000	11,607	11,229	22,047	10,819	162	150	1.800	1.963	9.4%	1,022	379	(643)	21,151	22,047	(896)
2001	10,024	9,237	20,174	10,937	150	138	1.963	2.160	8.6%	943	788	(155)	19,728	20,174	(446)
2002	10,647	9,596	23,399	13,803	138	126	2.160	2.419	8.5%	1,167	1,052	(116)	23,027	23,399	(372)
2003	9,274	7,984	22,856	14,872	126	114	2.419	2.782	8.4%	1,252	1,290	38	22,640	22,856	(216)
2004	9,728	8,711	26,931	18,220	114	102	2.782	3.199	6.8%	1,243	1,017	(226)	26,499	26,931	(431)
2005	8,400	7,507	27,342	19,835	102	90	3.199	3.823	6.9%	1,370	893	(477)	26,459	27,342	(882)
2006	10,645	9,382	45,830	36,448	90	78	3.823	4.855	7.0%	2,553	1,263	(1,289)	43,280	45,830	(2,550)
2007	6,524	5,305	46,634	41,329	78	66	4.855	6.239	5.4%	2,248	1,219	(1,030)	43,781	46,634	(2,854)
2008	6,936	5,741	52,898	47,157	66	54	6.239	8.485	4.8%	2,268	1,195	(1,073)	51,122	52,898	(1,776)
2009	5,602	5,099	54,575	49,475	54	42	8.485	11.667	3.5%	1,739	503	(1,237)	53,051	54,575	(1,523)
2010	4,873	4,500	59,270	54,771	42	30	11.667	18.667	3.4%	1,860	373	(1,487)	57,273	59,270	(1,997)
2011	8,585	7,486	69,583	62,096	30	18	18.667	39.201	2.9%	1,788	1,099	(689)	68,472	69,583	(1,111)
2012	4,146	1,969	69,429	67,459	18	6	39.201	784.012	2.4%	1,637	2,176	539	72,464	69,429	3,035
2013	23		71,598	71,598	6		784.012		0.1%	91	23	(68)	72,651	71,598	1,053
2014									0.0%		0	0			
TOTAL	341,316	323,421	883,664	560,243						26,418	17,895	(8,523)	874,842	883,664	(8,822)
EXLD PRIOR	340,952	323,145	882,488	559,343						26,264	17,807	(8,457)	873,928	882,488	(8,560)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 8, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 8, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	-	-	-	726	714	1.000	1.000	10.5%	-	-	-
1954	-	-	-	714	702	1.000	1.000	11.3%	-	-	-
1955	-	-	-	702	690	1.000	1.000	12.0%	-	-	-
1956	-	-	-	690	678	1.000	1.000	12.7%	-	-	-
1957	-	-	-	678	666	1.000	1.001	13.4%	-	-	-
1958	3	3	-	666	654	1.001	1.001	13.9%	-	-	-
1959	-	-	-	654	642	1.001	1.001	14.5%	-	-	-
1960	-	-	-	642	630	1.001	1.001	14.9%	-	-	-
1961	4	4	-	630	618	1.001	1.001	15.3%	-	-	-
1962	-	-	-	618	606	1.001	1.001	15.6%	-	-	-
1963	3	-	-	606	594	1.001	1.001	10.1%	-	3	3
1964	-	-	-	594	582	1.001	1.001	14.2%	-	-	-
1965	2	2	-	582	570	1.001	1.002	16.8%	-	-	-
1966	8	4	-	570	558	1.002	1.002	18.2%	-	4	4
1967	4	4	-	558	546	1.002	1.003	18.7%	-	-	-
1968	20	12	115	546	534	1.003	1.003	19.0%	22	8	(14)
1969	9	2	20	534	522	1.003	1.004	18.9%	4	7	3
1970	29	27	14	522	510	1.004	1.005	18.6%	3	2	(1)
1971	9	6	58	510	498	1.005	1.006	18.5%	11	3	(8)
1972	20	14	147	498	486	1.006	1.007	18.1%	27	6	(21)
1973	55	45	15	486	474	1.007	1.009	17.5%	3	10	7
1974	84	39	173	474	462	1.009	1.011	16.6%	29	45	16
1975	62	60	151	462	450	1.011	1.013	16.4%	25	1	(23)
1976	55	55	207	450	438	1.013	1.015	15.6%	32	-	(32)
TOTAL	364	276	900						154	88	(66)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	15,054	14,957	15,229	272	438	426	1.015	1.018	15.2%	41	97	56	15,310	15,229	81
1978	15,588	15,588	15,923	335	426	414	1.018	1.021	14.9%	50	0	(50)	15,901	15,923	(22)
1979	14,867	14,845	15,222	377	414	402	1.021	1.025	15.0%	57	22	(35)	15,211	15,222	(11)
1980	12,628	12,538	12,912	374	402	390	1.025	1.030	14.6%	54	90	35	12,955	12,912	43
1981	10,357	10,273	10,632	359	390	378	1.030	1.035	14.3%	51	84	33	10,668	10,632	36
1982	10,410	10,355	10,776	421	378	366	1.035	1.041	13.5%	57	55	(2)	10,784	10,776	9
1983	8,904	8,826	9,236	409	366	354	1.041	1.046	11.9%	49	78	29	9,280	9,236	45
1984	10,116	9,939	10,483	544	354	342	1.046	1.055	14.6%	80	177	97	10,611	10,483	128
1985	10,279	10,117	10,757	639	342	330	1.055	1.063	12.7%	81	162	80	10,885	10,757	128
1986	10,597	10,509	11,274	765	330	318	1.063	1.073	12.4%	95	88	(6)	11,335	11,274	61
1987	10,238	10,062	10,924	862	318	306	1.073	1.086	14.0%	121	175	55	11,059	10,924	135
1988	9,346	9,192	10,119	927	306	294	1.086	1.101	13.9%	129	155	26	10,234	10,119	115
1989	10,960	10,738	11,999	1,260	294	282	1.101	1.117	12.8%	161	222	61	12,215	11,999	216
1990	10,424	10,240	11,705	1,465	282	270	1.117	1.143	16.1%	236	184	(51)	11,822	11,705	118
1991	8,505	8,349	9,782	1,433	270	258	1.143	1.172	14.6%	209	156	(53)	9,886	9,782	104
1992	7,709	7,379	8,949	1,569	258	246	1.172	1.213	16.5%	258	330	71	9,244	8,949	296
1993	6,938	6,726	8,457	1,732	246	234	1.213	1.258	14.4%	249	213	(36)	8,637	8,457	179
1994	7,586	7,158	9,451	2,293	234	222	1.258	1.320	15.6%	358	429	71	9,841	9,451	390
1995	7,716	7,580	10,509	2,929	222	210	1.320	1.386	12.9%	379	136	(243)	10,510	10,509	0
1996	7,089	6,860	10,033	3,174	210	198	1.386	1.463	11.9%	377	229	(148)	10,139	10,033	105
1997	7,752	7,358	11,354	3,996	198	186	1.463	1.543	10.1%	405	394	(11)	11,641	11,354	287
1998	10,246	9,794	16,171	6,377	186	174	1.543	1.651	10.8%	686	453	(233)	16,233	16,171	62
1999	10,627	10,017	18,028	8,011	174	162	1.651	1.800	11.3%	902	610	(292)	17,930	18,028	(98)
2000	11,607	11,229	22,047	10,819	162	150	1.800	1.963	9.4%	1,022	379	(643)	21,151	22,047	(896)
2001	10,024	9,237	20,174	10,937	150	138	1.963	2.160	8.6%	943	788	(155)	19,728	20,174	(446)
2002	10,647	9,596	23,399	13,803	138	126	2.160	2.419	8.5%	1,167	1,052	(116)	23,027	23,399	(372)
2003	9,274	7,984	22,856	14,872	126	114	2.419	2.782	8.4%	1,252	1,290	38	22,640	22,856	(216)
2004	9,728	8,711	26,931	18,220	114	102	2.782	3.199	6.8%	1,243	1,017	(226)	26,499	26,931	(431)
2005	8,400	7,507	27,342	19,835	102	90	3.199	3.823	6.9%	1,370	893	(477)	26,459	27,342	(882)
2006	10,645	9,382	45,830	36,448	90	78	3.823	4.855	7.0%	2,553	1,263	(1,289)	43,280	45,830	(2,550)
2007	6,524	5,305	46,634	41,329	78	66	4.855	6.239	5.4%	2,248	1,219	(1,030)	43,781	46,634	(2,854)
2008	6,936	5,741	52,898	47,157	66	54	6.239	8.485	4.8%	2,268	1,195	(1,073)	51,122	52,898	(1,776)
2009	5,602	5,099	54,575	49,475	54	42	8.485	11.667	3.5%	1,739	503	(1,237)	53,051	54,575	(1,523)
2010	4,873	4,500	59,270	54,771	42	30	11.667	18.667	3.4%	1,860	373	(1,487)	57,273	59,270	(1,997)
2011	8,585	7,486	69,583	62,096	30	18	18.667	39.201	2.9%	1,788	1,099	(689)	68,472	69,583	(1,111)
2012	4,146	1,969	69,429	67,459	18	6	39.201	784.012	2.4%	1,637	2,176	539	72,464	69,429	3,035
2013	23		71,598	71,598	6		784.012		0.1%	91	23	(68)	72,651	71,598	1,053
2014									0.0%		0	0			
TOTAL	340,952	323,145	882,488	559,343						26,264	17,807	(8,457)	873,928	882,488	(8,560)
EXLD PRIOR	340,952	323,145	882,488	559,343						26,264	17,807	(8,457)	873,928	882,488	(8,560)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 8, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	975	973	998	25	378	366	1.026	1.026	0.0%	0	2	2	998	998	0
1983	910	907	932	25	366	354	1.026	1.028	7.3%	2	3	1	935	932	3
1984	966	958	990	32	354	342	1.028	1.033	14.6%	5	8	3	997	990	7
1985	994	986	1,023	37	342	330	1.033	1.038	12.2%	5	8	3	1,031	1,023	8
1986	956	952	991	39	330	318	1.038	1.041	8.3%	3	4	1	997	991	6
1987	863	854	897	43	318	306	1.041	1.050	17.3%	7	9	2	903	897	6
1988	764	757	803	46	306	294	1.050	1.060	15.6%	7	7	0	807	803	4
1989	800	791	850	59	294	282	1.060	1.074	17.6%	10	9	(1)	853	850	3
1990	753	744	810	66	282	270	1.074	1.088	14.9%	10	9	(1)	814	810	4
1991	602	593	660	67	270	258	1.088	1.113	20.0%	13	9	(4)	660	660	0
1992	520	503	571	68	258	246	1.113	1.136	15.1%	10	17	7	583	571	12
1993	520	507	592	85	246	234	1.136	1.168	17.0%	14	13	(1)	596	592	4
1994	528	517	622	105	234	222	1.168	1.204	15.0%	16	11	(5)	624	622	2
1995	505	496	618	122	222	210	1.204	1.245	13.9%	17	9	(8)	615	618	(3)
1996	480	473	618	145	210	198	1.245	1.306	16.0%	23	7	(16)	603	618	(15)
1997	503	490	669	179	198	186	1.306	1.365	12.3%	22	13	(9)	659	669	(10)
1998	587	572	819	247	186	174	1.365	1.432	11.5%	28	15	(13)	802	819	(17)
1999	589	564	853	289	174	162	1.432	1.512	10.8%	31	25	(6)	840	853	(13)
2000	673	635	1,028	393	162	150	1.512	1.619	11.5%	45	38	(7)	1,010	1,028	(18)
2001	568	529	925	396	150	138	1.619	1.749	10.7%	42	39	(3)	909	925	(16)
2002	581	539	1,032	493	138	126	1.749	1.914	10.4%	51	42	(9)	1,000	1,032	(32)
2003	479	427	925	498	126	114	1.914	2.165	11.2%	56	52	(4)	895	925	(30)
2004	459	398	979	581	114	102	2.165	2.460	9.3%	54	61	7	958	979	(21)
2005	375	330	966	636	102	90	2.460	2.927	9.8%	63	45	(18)	895	966	(71)
2006	278	233	873	640	90	78	2.927	3.747	10.2%	65	45	(20)	787	873	(86)
2007	228	174	874	700	78	66	3.747	5.023	8.5%	59	54	(5)	809	874	(65)
2008	174	134	1,126	992	66	54	5.023	7.515	7.6%	76	40	(36)	829	1,126	(297)
2009	92	68	1,065	997	54	42	7.515	11.347	4.9%	49	24	(25)	982	1,065	(83)
2010	109	100	1,149	1,049	42	30	11.347	20.652	4.2%	44	9	(35)	1,058	1,149	(91)
2011	154	146	1,264	1,118	30	18	20.652	41.305	2.5%	28	8	(20)	1,189	1,264	(75)
2012	28	15	1,157	1,142	18	6	41.305	309.786	2.1%	24	13	(11)	1,095	1,157	(62)
2013	2		1,146	1,146	6		309.786		0.3%	4	2	(2)	1,097	1,146	(49)
2014	0									0			1,100		
TOTAL	17,015	16,365	28,825	12,460						883	650	(233)	28,930	28,825	(995)
EXLD PRIOR	17,015	16,365	28,825	12,460						883	650	(233)	28,930	28,825	(995)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 8, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	61.6%
6	450.770	0.2%	3.1%	3.0%	62.7%
18	30.051	3.3%	3.0%	2.8%	64.0%
30	15.816	6.3%	3.2%	2.8%	65.4%
42	10.544	9.5%	2.8%	2.4%	66.9%
54	8.111	12.3%	4.1%	3.4%	68.5%
66	6.076	16.5%	4.6%	3.6%	69.7%
78	4.747	21.1%	5.3%	4.0%	70.8%
90	3.797	26.3%	5.1%	3.8%	71.6%
102	3.178	31.5%	4.7%	3.3%	72.4%
114	2.763	36.2%	5.4%	3.7%	73.3%
126	2.403	41.6%	4.8%	3.1%	73.9%
138	2.155	46.4%	4.4%	2.8%	74.6%
150	1.968	50.8%	4.1%	2.4%	75.4%
162	1.822	54.9%	4.4%	2.5%	76.2%
174	1.687	59.3%	3.9%	2.1%	76.9%
186	1.584	63.1%	3.5%	1.9%	77.6%
198	1.502	66.6%	3.3%	1.7%	78.5%
210	1.430	69.9%	3.5%	1.7%	79.4%
222	1.362	73.4%	3.7%	1.7%	80.0%
234	1.297	77.1%	3.2%	1.5%	80.2%
246	1.245	80.3%	3.1%	1.3%	80.4%
258	1.199	83.4%	2.6%	1.1%	80.2%
270	1.162	86.0%	2.1%	0.9%	79.9%
282	1.134	88.2%	1.6%	0.6%	79.7%
294	1.114	89.7%	1.6%	0.6%	80.0%
306	1.095	91.3%	1.2%	0.4%	79.7%
318	1.080	92.6%	0.9%	0.3%	79.7%
330	1.070	93.5%	0.9%	0.3%	80.2%
342	1.059	94.4%	0.9%	0.3%	80.3%
354	1.049	95.3%	0.6%	0.2%	79.9%
366	1.042	95.9%	0.6%	0.2%	80.3%
378	1.036	96.5%	0.6%	0.2%	80.4%
390	1.030	97.1%	0.4%	0.1%	80.1%
402	1.026	97.5%	0.3%	0.1%	80.4%
414	1.023	97.7%	0.3%	0.1%	81.5%
426	1.020	98.0%	0.3%	0.1%	82.1%
438	1.017	98.3%	0.3%	0.1%	82.5%
450	1.014	98.6%	0.2%	0.0%	83.0%
462	1.012	98.8%	0.2%	0.0%	83.4%
474	1.010	99.0%	0.2%	0.0%	83.9%
486	1.008	99.2%	0.2%	0.0%	84.2%
498	1.007	99.3%	0.1%	0.0%	84.5%
510	1.006	99.4%	0.1%	0.0%	84.6%
522	1.005	99.5%	0.1%	0.0%	84.6%
534	1.004	99.6%	0.1%	0.0%	84.5%
546	1.003	99.7%	0.1%	0.0%	84.3%
558	1.002	99.8%	0.0%	0.0%	84.0%
570	1.002	99.8%	0.0%	0.0%	83.7%
582	1.001	99.9%	0.0%	0.0%	83.4%
594	1.001	99.9%	0.0%	0.0%	83.4%
606	1.001	99.9%	0.0%	0.0%	84.2%
618	1.001	99.9%	0.0%	0.0%	86.0%
630	1.001	99.9%	0.0%	0.0%	86.6%
642	1.001	99.9%	0.0%	0.0%	87.3%
654	1.000	100.0%	0.0%	0.0%	88.1%
666	1.000	100.0%	0.0%	0.0%	88.9%
678	1.000	100.0%	0.0%	0.0%	89.8%
690	1.000	100.0%	0.0%	0.0%	90.9%
702	1.000	100.0%	0.0%	0.0%	92.1%
714	1.000	100.0%	0.0%	0.0%	93.4%
726	1.000	100.0%	0.0%	0.0%	94.8%
738	1.000	100.0%	0.0%	0.0%	96.3%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	11,822	11,822	1.501	2.283	40,530	40,530	100%	40,530	0.040	0.024	0.023
1991	50,856,501	1.979	100,654,884	9,886	9,886	1.614	2.206	35,210	35,210	100%	35,210	0.035	0.019	0.019
1992	52,804,448	1.879	99,199,664	9,244	9,244	1.736	2.132	34,206	34,206	100%	34,206	0.034	0.018	0.017
1993	55,132,894	1.846	101,763,581	8,637	8,637	1.685	2.059	29,977	29,977	100%	29,977	0.029	0.016	0.015
1994	57,739,505	1.786	103,144,617	9,841	9,841	1.636	1.990	32,042	32,042	100%	32,042	0.031	0.017	0.016
1995	60,949,772	1.737	105,860,639	10,510	10,510	1.589	1.923	32,099	32,099	100%	32,099	0.030	0.017	0.016
1996	63,664,000	1.681	107,011,928	10,139	10,139	1.542	1.857	29,047	29,047	100%	29,047	0.027	0.016	0.016
1997	68,077,000	1.609	109,565,780	11,641	11,641	1.497	1.795	31,285	31,285	100%	31,285	0.029	0.017	0.016
1998	71,447,000	1.535	109,703,410	16,233	16,233	1.454	1.734	40,922	40,922	100%	40,922	0.037	0.023	0.025
1999	75,244,663	1.486	111,784,761	17,930	17,930	1.412	1.675	42,400	42,400	100%	42,400	0.038	0.024	0.025
2000	79,122,396	1.436	113,612,761	21,151	21,151	1.370	1.619	46,919	46,919	100%	46,919	0.041	0.027	0.030
2001	80,396,857	1.404	112,872,903	19,728	19,728	1.330	1.564	41,050	41,050	100%	41,050	0.036	0.025	0.030
2002	81,621,352	1.369	111,762,597	22,944	22,944	1.292	1.511	44,785	44,785	100%	44,785	0.040	0.028	0.030
2003	82,433,234	1.332	109,823,635	22,283	22,283	1.254	1.460	40,799	40,799	100%	40,799	0.037	0.027	0.030
2004	84,632,753	1.284	108,674,619	26,880	26,880	1.218	1.411	46,166	46,166	100%	46,166	0.042	0.032	0.030
2005	86,912,307	1.253	108,922,029	26,693	26,693	1.182	1.363	43,005	43,005	100%	43,005	0.039	0.031	0.030
2006	90,822,757	1.210	109,940,677	40,423	40,423	1.148	1.317	61,091	61,091	100%	61,091	0.056	0.045	0.051
2007	93,702,820	1.171	109,685,990	30,965	30,965	1.114	1.272	43,897	43,897	100%	43,897	0.040	0.033	0.053
2008	93,449,349	1.148	107,266,594	42,139	42,139	1.082	1.229	56,037	56,037	100%	56,037	0.052	0.045	0.057
2009	86,544,195	1.149	99,469,136	45,438	45,438	1.050	1.188	56,680	56,680	100%	56,680	0.057	0.053	0.063
2010	86,654,516	1.125	97,450,013	51,380	51,380	1.020	1.148	60,121	60,121	100%	60,121	0.062	0.059	0.067
2011	90,275,208	1.093	98,646,157	135,788	135,788	0.990	1.109	149,045	149,045	100%	149,045	0.151	0.150	0.071
2012	94,226,147	1.061	99,964,519	124,581	124,581	1.000	1.071	133,454	133,454	100%	133,454	0.134	0.132	0.075
2013	97,052,931	1.030	99,964,519	10,397	10,397	1.000	1.035	10,761	10,761	100%	10,761	0.011	0.011	0.075
2014		1.000				1.000	1.000	0	0	0%	0			0.075

	5 Year Average excluding 2012-2013	0.072	0.068
	7 Year Average excluding 2012-2013	0.065	0.059
	10 Year Weighted Average excluding 2012-2013	0.057	
	10 Year Weighted Average excluding 2011-2013	0.046	
	5 Year Average excluding 2011-2013	0.053	0.047
	5 Year Average excluding 2013	0.091	0.088
	7 Year Average excluding 2013	0.065	0.074
(14)	2014 Selected Loss Rate:	0.075	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 1, EXHIBIT 8, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 1, EXHIBIT 8, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.001	1.000	1.001									
1961	630	630	642	1.001	1.001	1.001									
1962	618	618	630	1.001	1.001	1.001									
1963	606	606	618	1.001	1.001	1.001									
1964	594	594	606	1.001	1.001	1.001									
1965	582	582	594	1.001	1.001	1.001									
1966	570	570	582	1.002	1.001	1.002									
1967	558	558	570	1.002	1.002	1.002									
1968	546	546	558	1.003	1.002	1.003									
1969	534	534	546	1.004	1.003	1.004									
1970	522	522	534	1.005	1.004	1.005									
1971	510	510	522	1.006	1.005	1.006									
1972	498	498	510	1.007	1.006	1.007									
1973	486	486	498	1.008	1.007	1.008									
1974	474	474	486	1.010	1.008	1.010									
1975	462	462	474	1.012	1.010	1.012									
1976	450	450	462	1.014	1.012	1.014									
1977	438	438	450	1.017	1.014	1.017	1.017	1.014	1.017	1.012	1.010	1.012	1.012	1.012	1.012
1978	426	426	438	1.020	1.017	1.020	1.020	1.017	1.020	1.013	1.012	1.013	1.012	1.012	1.012
1979	414	414	426	1.023	1.020	1.023	1.023	1.020	1.023	1.015	1.013	1.015	1.012	1.012	1.012
1980	402	402	414	1.026	1.023	1.026	1.026	1.023	1.026	1.018	1.015	1.018	1.012	1.012	1.012
1981	390	390	402	1.030	1.026	1.030	1.030	1.026	1.030	1.021	1.018	1.021	1.012	1.012	1.012
1982	378	378	390	1.036	1.030	1.036	1.036	1.030	1.036	1.024	1.021	1.024	1.012	1.012	1.012
1983	366	366	378	1.042	1.036	1.042	1.042	1.036	1.042	1.027	1.024	1.027	1.015	1.012	1.015
1984	354	354	366	1.049	1.042	1.049	1.049	1.042	1.049	1.032	1.027	1.032	1.020	1.015	1.020
1985	342	342	354	1.059	1.049	1.059	1.059	1.049	1.059	1.037	1.032	1.037	1.026	1.020	1.026
1986	330	330	342	1.070	1.059	1.070	1.070	1.059	1.070	1.043	1.037	1.043	1.031	1.026	1.031
1987	318	318	330	1.080	1.070	1.080	1.080	1.070	1.080	1.046	1.043	1.046	1.036	1.031	1.036
1988	306	306	318	1.095	1.080	1.095	1.095	1.080	1.095	1.055	1.046	1.055	1.041	1.036	1.041
1989	294	294	306	1.114	1.095	1.114	1.114	1.095	1.114	1.066	1.055	1.066	1.048	1.041	1.048
1990	282	282	294	1.134	1.114	1.134	1.134	1.114	1.134	1.081	1.066	1.081	1.054	1.048	1.054
1991	270	270	282	1.162	1.134	1.162	1.162	1.134	1.162	1.096	1.081	1.096	1.063	1.054	1.063
1992	258	258	270	1.199	1.162	1.199	1.199	1.162	1.199	1.121	1.096	1.121	1.072	1.063	1.072
1993	246	246	258	1.245	1.199	1.245	1.245	1.199	1.245	1.147	1.121	1.147	1.087	1.072	1.087
1994	234	234	246	1.297	1.245	1.297	1.297	1.245	1.297	1.181	1.147	1.181	1.098	1.087	1.098
1995	222	222	234	1.362	1.297	1.362	1.362	1.297	1.362	1.216	1.181	1.216	1.131	1.098	1.131
1996	210	210	222	1.430	1.362	1.430	1.430	1.362	1.430	1.253	1.216	1.253	1.145	1.131	1.145
1997	198	198	210	1.502	1.430	1.502	1.502	1.430	1.502	1.308	1.253	1.308	1.152	1.145	1.152
1998	186	186	198	1.584	1.502	1.584	1.584	1.502	1.584	1.363	1.308	1.363	1.164	1.152	1.164
1999	174	174	186	1.687	1.584	1.687	1.687	1.584	1.687	1.424	1.363	1.424	1.180	1.164	1.180
2000	162	162	174	1.822	1.687	1.822	1.822	1.687	1.822	1.498	1.424	1.498	1.207	1.180	1.207
2001	150	150	162	1.968	1.822	1.968	1.968	1.822	1.968	1.598	1.498	1.598	1.215	1.207	1.215
2002	138	138	150	2.155	1.968	2.155	2.155	1.968	2.155	1.723	1.598	1.723	1.235	1.215	1.235
2003	126	126	138	2.403	2.155	2.403	2.403	2.155	2.403	1.869	1.723	1.869	1.247	1.235	1.247
2004	114	114	126	2.763	2.403	2.763	2.763	2.403	2.763	2.100	1.869	2.100	1.283	1.247	1.283
2005	102	102	114	3.178	2.763	3.178	3.178	2.763	3.178	2.369	2.100	2.369	1.276	1.283	1.276
2006	90	90	102	3.797	3.178	3.797	3.797	3.178	3.797	2.808	2.369	2.808	1.289	1.276	1.289
2007	78	78	90	4.747	3.797	4.747	4.747	3.797	4.747	3.547	2.808	3.547	1.246	1.289	1.246
2008	66	66	78	6.076	4.747	6.076	6.076	4.747	6.076	4.720	3.547	4.720	1.165	1.246	1.165
2009	54	54	66	8.111	6.076	8.111	8.111	6.076	8.111	6.843	4.720	6.843	1.056	1.165	1.056
2010	42	42	54	10.544	8.111	10.544	10.544	8.111	10.544	10.265	6.843	10.265	0.879	1.056	0.879
2011	30	30	42	15.816	10.544	15.816	15.816	10.544	15.816	17.964	10.265	17.964	0.753	0.879	0.753
2012	18	18	30	30.051	15.816	30.051	30.051	15.816	30.051	33.233	17.964	33.233	0.773	0.753	0.773
2013	6	6	18	450.770	30.051	450.770	450.770	30.051	450.770	249.249	33.233	249.249	1.082	0.773	1.082

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 8, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 8, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 8, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 8, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 8, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 8, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	0.300	-	0.300
1984	354	354	366	0.660	0.300	0.660
1985	342	342	354	1.293	0.660	1.293
1986	330	330	342	1.773	1.293	1.773
1987	318	318	330	2.193	1.773	2.193
1988	306	306	318	2.871	2.193	2.871
1989	294	294	306	3.575	2.871	3.575
1990	282	282	294	4.415	3.575	4.415
1991	270	270	282	5.391	4.415	5.391
1992	258	258	270	6.491	5.391	6.491
1993	246	246	258	7.898	6.491	7.898
1994	234	234	246	9.282	7.898	9.282
1995	222	222	234	11.211	9.282	11.211
1996	210	210	222	12.876	11.211	12.876
1997	198	198	210	14.803	12.876	14.803
1998	186	186	198	16.533	14.803	16.533
1999	174	174	186	18.798	16.533	18.798
2000	162	162	174	21.345	18.798	21.345
2001	150	150	162	23.774	21.345	23.774
2002	138	138	150	26.340	23.774	26.340
2003	126	126	138	29.236	26.340	29.236
2004	114	114	126	32.476	29.236	32.476
2005	102	102	114	35.182	32.476	35.182
2006	90	90	102	38.219	35.182	38.219
2007	78	78	90	41.879	38.219	41.879
2008	66	66	78	45.244	41.879	45.244
2009	54	54	66	48.529	45.244	48.529
2010	42	42	54	50.812	48.529	50.812
2011	30	30	42	53.480	50.812	53.480
2012	18	18	30	56.371	53.480	56.371
2013	6	6	18	60.401	56.371	60.401

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	98	391	670	1,187	2,060	3,313	4,664	5,970	7,233	8,342	9,327	10,194	10,970	11,611	12,085	12,446	12,738	13,045	13,287	13,632	13,838	13,974	14,090	14,174	14,282	14,384	14,503	14,614	14,692	14,765	14,815	14,914	14,931	14,957	14,957	15,054	15,054
1978	0	103	410	703	1,245	2,162	3,476	4,893	6,263	7,588	8,751	9,785	10,727	11,571	12,193	12,642	13,033	13,382	13,769	14,165	14,405	14,604	14,745	14,865	14,948	15,014	15,135	15,228	15,306	15,364	15,404	15,432	15,488	15,518	15,588	15,588		15,588
1979	0	90	358	615	1,089	1,889	3,038	4,276	5,474	6,632	7,649	8,605	9,455	10,177	10,758	11,224	11,811	12,287	12,770	13,063	13,282	13,439	13,697	13,880	13,979	14,103	14,223	14,358	14,426	14,480	14,565	14,648	14,789	14,845	14,867			14,867
1980	0	78	310	532	943	1,636	2,631	3,703	4,740	5,743	6,693	7,544	8,221	8,747	9,155	9,580	10,044	10,573	10,900	11,051	11,176	11,271	11,493	11,642	11,755	11,881	11,950	12,080	12,211	12,323	12,426	12,507	12,538	12,628				12,628
1981	0	56	223	382	677	1,176	1,890	2,661	3,407	4,252	5,114	5,817	6,403	6,899	7,318	7,677	8,031	8,282	8,558	8,750	8,918	9,166	9,329	9,469	9,609	9,690	9,812	9,915	10,031	10,103	10,154	10,273	10,357					10,357
1982	0	62	247	424	750	1,302	2,094	2,948	3,845	4,748	5,464	6,052	6,576	7,053	7,582	7,917	8,240	8,504	8,702	8,899	9,185	9,322	9,455	9,601	9,666	9,775	9,928	10,055	10,179	10,300	10,355	10,410						10,410
1983	0	44	175	300	532	924	1,485	2,233	3,083	3,804	4,445	5,036	5,582	6,070	6,463	6,861	7,063	7,309	7,526	7,667	7,916	8,066	8,152	8,303	8,486	8,529	8,635	8,724	8,756	8,826	8,904							8,904
1984	0	50	197	339	600	1,041	1,724	2,524	3,245	3,896	4,456	5,176	5,658	6,190	6,701	7,143	7,555	7,898	8,169	8,494	8,736	8,880	9,040	9,198	9,382	9,694	9,843	9,869	9,939	10,116								10,116
1985	0	50	201	345	611	1,088	1,865	2,693	3,385	4,027	4,703	5,399	6,100	6,635	7,210	7,589	8,134	8,534	8,812	8,983	9,175	9,243	9,384	9,529	9,739	9,909	10,028	10,117	10,279									10,279
1986	0	36	145	249	491	1,028	1,715	2,311	2,961	3,831	4,566	5,393	6,220	6,756	7,233	7,672	8,093	8,581	8,908	9,205	9,295	9,575	9,847	10,098	10,264	10,391	10,509	10,597										10,597
1987	0	28	111	220	455	784	1,228	1,707	2,411	3,133	4,004	4,824	5,364	5,938	6,489	6,943	7,362	7,722	8,063	8,377	8,668	9,113	9,560	9,758	9,975	10,062	10,238											10,238
1988	0	117	400	537	760	1,063	1,596	2,404	3,051	4,089	4,724	5,319	5,796	6,228	6,677	6,994	7,304	7,581	7,936	8,247	8,443	8,707	8,899	9,069	9,192	9,346												9,346
1989	0	83	273	410	643	1,024	1,603	2,322	3,216	4,043	4,642	5,378	6,005	6,638	7,105	7,521	7,886	8,439	8,697	9,043	9,639	10,023	10,353	10,738	10,960													10,960
1990	0	104	188	309	555	1,060	1,707	2,560	3,112	3,839	4,511	5,125	5,843	6,477	7,056	7,674	8,098	8,494	8,853	9,169	9,512	9,938	10,240	10,424														10,424
1991	0	48	203	315	605	1,055	1,675	2,262	2,853	3,350	3,870	4,461	4,928	5,304	5,846	6,308	6,528	6,916	7,263	7,837	8,104	8,349	8,505															8,505
1992	0	26	96	238	509	1,056	1,582	2,267	2,753	3,403	3,705	4,329	4,683	5,177	5,531	5,885	6,098	6,473	6,760	7,130	7,379	7,709																7,709
1993	0	20	54	163	432	859	1,412	1,841	2,439	2,792	3,119	3,592	4,045	4,403	4,715	5,152	5,516	5,890	6,267	6,726	6,938																	6,938
1994	0	35	348	583	959	1,523	2,083	2,390	2,841	3,382	3,740	4,224	4,685	5,053	5,533	6,066	6,438	6,830	7,158	7,586																		7,586
1995	0	268	703	978	1,273	1,863	2,473	2,984	3,625	4,243	4,686	5,146	5,664	6,274	6,757	7,099	7,364	7,580	7,716																			7,716
1996	0	336	446	696	1,087	1,382	1,838	2,393	2,897	3,538	4,136	4,881	5,241	5,749	6,277	6,552	6,860	7,089																				7,089
1997	0	273	508	944	1,421	1,887	2,281	2,673	3,286	3,730	4,294	5,207	5,713	6,225	6,915	7,358	7,752																					7,752
1998	33	226	642	1,308	1,779	2,328	3,012	4,344	5,027	5,612	6,783	7,651	8,606	9,301	9,794	10,246																						10,246
1999	8	482	746	1,097	1,835	2,615	3,487	4,662	5,403	6,338	7,852	8,590	9,256	10,017	10,627																							10,627
2000	0	262	1,075	1,702	2,357	3,611	5,115	6,539	7,442	8,390	9,361	10,226	11,229	11,607																								11,607
2001	11	615	1,551	2,073	2,780	3,650	4,490	5,776	6,785	7,486	8,701	9,237	10,024																									10,024
2002	26	367	542	1,236	2,079	3,083	4,525	5,618	7,333	8,647	9,596	10,647																										10,647
2003	0	509	1,463	1,980	2,879	3,974	4,954	6,113	7,323	7,984	9,274																											9,274
2004	25	831	1,684	2,396	3,354	4,612	5,952	7,273	8,711	9,728																												9,728
2005	237	841	1,595	2,677	3,699	4,896	5,827	7,507	8,400																													8,400
2006	85	1,752	3,807	4,842	5,731	7,565	9,382	10,645																														10,645
2007	16	1,186	1,947	2,964	4,183	5,305	6,524																															6,524
2008	176	724	2,304	5,113	5,741	6,936																																6,936
2009	42	1,674	3,832	5,099	5,602																																	5,602
2010	9	3,417	4,500	4,873																																		4,873
2011	1,458	7,486	8,585																																			8,585
2012	1,969	4,146																																				4,146
2013	23																																					23
																																						340,952

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.153	1.118	1.093	1.076	1.058	1.041	1.030	1.023	1.024	1.019	1.026	1.015	1.010	1.008	1.006	1.008	1.007	1.008	1.008	1.005	1.005	1.003	1.007	1.001	1.002	1.000	1.007		
1978		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.153	1.118	1.096	1.079	1.054	1.037	1.031	1.027	1.029	1.029	1.017	1.014	1.010	1.008	1.006	1.004	1.008	1.006	1.005	1.004	1.003	1.002	1.004	1.002	1.005	1.000			
1979		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.153	1.125	1.099	1.076	1.057	1.043	1.052	1.040	1.039	1.023	1.017	1.012	1.019	1.013	1.007	1.009	1.009	1.009	1.005	1.004	1.006	1.006	1.010	1.004	1.001				
1980		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.211	1.166	1.127	1.090	1.064	1.047	1.046	1.048	1.053	1.031	1.014	1.011	1.009	1.020	1.013	1.010	1.011	1.006	1.011	1.011	1.009	1.008	1.007	1.002	1.007					
1981		3.988	1.714	1.771	1.736	1.608	1.408	1.280	1.248	1.203	1.138	1.101	1.077	1.061	1.049	1.046	1.031	1.033	1.022	1.019	1.028	1.018	1.015	1.015	1.008	1.013	1.011	1.012	1.007	1.005	1.012	1.008						
1982		3.988	1.714	1.771	1.736	1.608	1.408	1.304	1.235	1.151	1.108	1.087	1.073	1.075	1.044	1.041	1.032	1.023	1.023	1.032	1.015	1.014	1.015	1.007	1.011	1.016	1.013	1.012	1.012	1.005	1.005							
1983		3.988	1.714	1.771	1.736	1.608	1.504	1.381	1.234	1.169	1.133	1.109	1.087	1.065	1.062	1.030	1.035	1.030	1.019	1.032	1.019	1.011	1.018	1.022	1.005	1.012	1.010	1.004	1.008	1.009								
1984		3.988	1.714	1.771	1.736	1.656	1.464	1.285	1.201	1.144	1.162	1.093	1.094	1.083	1.066	1.058	1.045	1.034	1.040	1.028	1.016	1.018	1.018	1.020	1.033	1.015	1.003	1.007	1.018									
1985		3.988	1.714	1.771	1.782	1.713	1.445	1.257	1.190	1.168	1.148	1.130	1.088	1.087	1.053	1.072	1.049	1.032	1.019	1.021	1.007	1.015	1.015	1.022	1.017	1.012	1.009	1.016										
1986		3.988	1.714	1.973	2.092	1.668	1.347	1.281	1.294	1.192	1.181	1.153	1.086	1.071	1.061	1.055	1.060	1.038	1.033	1.010	1.030	1.028	1.025	1.016	1.012	1.011	1.008											
1987		3.988	1.983	2.066	1.722	1.566	1.390	1.412	1.300	1.278	1.205	1.112	1.107	1.093	1.070	1.060	1.049	1.044	1.039	1.035	1.051	1.049	1.021	1.022	1.009	1.017												
1988		3.422	1.343	1.416	1.398	1.501	1.506	1.269	1.340	1.155	1.126	1.090	1.075	1.072	1.047	1.044	1.038	1.047	1.039	1.024	1.031	1.022	1.019	1.014	1.017													
1989		3.301	1.501	1.569	1.591	1.566	1.448	1.385	1.257	1.148	1.159	1.117	1.105	1.070	1.059	1.048	1.070	1.031	1.040	1.066	1.040	1.033	1.037	1.021														
1990		1.802	1.645	1.799	1.908	1.611	1.500	1.216	1.234	1.175	1.136	1.140	1.109	1.090	1.087	1.055	1.049	1.042	1.036	1.037	1.045	1.030	1.018															
1991		4.203	1.557	1.918	1.744	1.588	1.350	1.261	1.174	1.155	1.153	1.105	1.076	1.102	1.079	1.035	1.059	1.050	1.079	1.034	1.030	1.019																
1992		3.711	2.478	2.138	2.073	1.498	1.433	1.215	1.236	1.089	1.168	1.082	1.106	1.068	1.064	1.036	1.062	1.044	1.055	1.035	1.045																	
1993		2.739	3.040	2.650	1.987	1.644	1.303	1.325	1.144	1.117	1.152	1.126	1.088	1.071	1.093	1.071	1.068	1.064	1.073	1.032																		
1994		10.040	1.676	1.646	1.588	1.367	1.148	1.189	1.190	1.106	1.130	1.109	1.079	1.095	1.096	1.061	1.061	1.048	1.060																			
1995		2.624	1.391	1.301	1.464	1.327	1.207	1.215	1.170	1.105	1.098	1.101	1.108	1.077	1.051	1.037	1.029	1.018																				
1996		1.326	1.562	1.561	1.271	1.330	1.302	1.211	1.221	1.169	1.180	1.074	1.097	1.092	1.044	1.047	1.033																					
1997		1.861	1.856	1.506	1.328	1.209	1.172	1.230	1.135	1.151	1.213	1.097	1.090	1.111	1.064	1.054																						
1998	6.851	2.838	2.038	1.361	1.308	1.294	1.442	1.157	1.117	1.209	1.128	1.125	1.081	1.053	1.046																							
1999	58.721	1.546	1.471	1.673	1.425	1.334	1.337	1.159	1.173	1.239	1.094	1.078	1.082	1.061																								
2000		4.098	1.584	1.385	1.532	1.416	1.278	1.138	1.127	1.116	1.092	1.098	1.034																									
2001	55.108	2.521	1.336	1.341	1.313	1.230	1.286	1.175	1.103	1.162	1.062	1.085																										
2002	14.388	1.477	2.281	1.682	1.483	1.468	1.242	1.305	1.179	1.110	1.110																											
2003		2.874	1.353	1.454	1.380	1.247	1.234	1.198	1.090	1.162																												
2004	33.220	2.028	1.423	1.400	1.375	1.291	1.222	1.198	1.117																													
2005	3.552	1.897	1.678	1.382	1.324	1.190	1.288	1.119																														
2006	20.637	2.173	1.272	1.184	1.320	1.240	1.135																															
2007	74.102	1.643	1.522	1.411	1.268	1.230																																
2008	4.113	3.183	2.219	1.123	1.208																																	
2009	40.125	2.288	1.331	1.099																																		
2010	369.494	1.317	1.083																																			
2011	5.136	1.147																																				
2012	2.105																																					
3 Yr Avg	125.578	1.584	1.544	1.211	1.265	1.220	1.215	1.172	1.129	1.145	1.088	1.087	1.066	1.075	1.051	1.046	1.041	1.043	1.063	1.034	1.040	1.027	1.025	1.019	1.013	1.014	1.007	1.009	1.013	1.006	1.008	1.007	1.004	1.003	1.000	1.007		
5 Yr Avg	84.195	1.916	1.485	1.240	1.299	1.239	1.224	1.199	1.123	1.158	1.097	1.097	1.077	1.079	1.060	1.054	1.051	1.045	1.060	1.041	1.038	1.031	1.024	1.019	1.018	1.014	1.009	1.010	1.011	1.007	1.006	1.006	1.004	1.003	1.000	1.007		
7 Yr Avg	73.673	1.950	1.504	1.293	1.337	1.271	1.241	1.185	1.129	1.164	1.126	1.094	1.081	1.080	1.065	1.049	1.052	1.042	1.054	1.037	1.039	1.028	1.022	1.020	1.015	1.014	1.009	1.009	1.009	1.006	1.006	1.006	1.004	1.003	1.000	1.007		
3 Yr Wtd	4.380	1.345	1.418	1.178	1.265	1.223	1.201	1.170	1.128	1.143	1.089	1.088	1.063	1.070	1.051	1.046	1.041	1.041	1.062	1.034	1.040	1.028	1.025	1.019	1.013	1.014	1.007	1.009	1.013	1.006	1.008	1.007	1.004	1.003	1.000	1.007		
5 Yr Wtd	4.775	1.461	1.397	1.206	1.291	1.239	1.213	1.194	1.123	1.153	1.096	1.096	1.071	1.075	1.058	1.053	1.049	1.044	1.059	1.042	1.038	1.031	1.024	1.019	1.018	1.014	1.009	1.010	1.011	1.007	1.006	1.006	1.003	1.003	1.000	1.007		
10 Yr Wtd	5.618	1.611	1.432	1.277	1.335	1.279	1.247	1.184	1.136	1.153	1.115	1.096	1.079	1.079	1.066	1.049	1.051	1.042	1.046	1.032	1.031	1.024	1.020	1.017	1.013	1.011	1.009	1.009	1.008	1.006	1.005	1.006	1.003	1.003	1.000	1.007		TAIL
Prior FY	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.013
Selected	15.000	1.900	1.500	1.300	1.335	1.280	1.250	1.195	1.150	1.150	1.115	1.095	1.080	1.080	1.065	1.055	1.050	1.050	1.050	1.042	1.038	1.032	1.025	1.018	1.018	1.014	1.010	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	
Cumulative	450.770	30.051	15.816	10.544	8.111	6.076	4.747	3.797	3.178	2.763	2.403	2.155	1.968	1.822	1.687	1.584	1.502	1.430	1.362	1.297	1.245	1.199	1.162	1.134	1.114	1.095	1.080	1.070	1.059	1.049	1.042	1.036	1.030	1.026	1.023	1.020	1.017	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										14,282	14,384	14,503	14,614	14,692	14,765	14,815	14,914	14,931	14,957	14,957	15,054	15,054
1978																									14,948	15,014	15,135	15,228	15,306	15,364	15,404	15,432	15,488	15,518	15,588	15,588		15,588
1979																								13,880	13,979	14,103	14,223	14,358	14,426	14,480	14,565	14,648	14,789	14,845	14,867			14,867
1980																							11,493	11,642	11,755	11,881	11,950	12,080	12,211	12,323	12,426	12,507	12,538	12,628				12,628
1981																						9,166	9,329	9,469	9,609	9,690	9,812	9,915	10,031	10,103	10,154	10,273	10,357					10,357
1982																					9,185	9,322	9,455	9,601	9,666	9,775	9,928	10,055	10,179	10,300	10,355	10,410						10,410
1983																				7,667	7,916	8,066	8,152	8,303	8,486	8,529	8,635	8,724	8,756	8,826	8,904							8,904
1984																			8,169	8,494	8,736	8,880	9,040	9,198	9,382	9,694	9,843	9,869	9,939	10,116								10,116
1985																		8,534	8,812	8,983	9,175	9,243	9,384	9,529	9,739	9,909	10,028	10,117	10,279									10,279
1986																	8,093	8,581	8,908	9,205	9,295	9,575	9,847	10,098	10,264	10,391	10,509	10,597										10,597
1987																6,943	7,362	7,722	8,063	8,377	8,668	9,113	9,560	9,758	9,975	10,062	10,238											10,238
1988															6,677	6,994	7,304	7,581	7,936	8,247	8,443	8,707	8,899	9,069	9,192	9,346												9,346
1989														6,638	7,105	7,521	7,886	8,439	8,697	9,043	9,639	10,023	10,353	10,738	10,960													10,960
1990													5,843	6,477	7,056	7,674	8,098	8,494	8,853	9,169	9,512	9,938	10,240	10,424														10,424
1991												4,461	4,928	5,304	5,846	6,308	6,528	6,916	7,263	7,837	8,104	8,349	8,505															8,505
1992											3,705	4,329	4,683	5,177	5,531	5,885	6,098	6,473	6,760	7,130	7,379	7,709																7,709
1993										2,792	3,119	3,592	4,045	4,403	4,715	5,152	5,516	5,890	6,267	6,726	6,938																	6,938
1994									2,841	3,382	3,740	4,224	4,685	5,053	5,533	6,066	6,438	6,830	7,158	7,586																		7,586
1995								2,984	3,625	4,243	4,686	5,146	5,664	6,274	6,757	7,099	7,364	7,580	7,716																			7,716
1996							1,838	2,393	2,897	3,538	4,136	4,881	5,241	5,749	6,277	6,552	6,860	7,089																				7,089
1997						1,887	2,281	2,673	3,286	3,730	4,294	5,207	5,713	6,225	6,915	7,358	7,752																					7,752
1998					1,779	2,328	3,012	4,344	5,027	5,612	6,783	7,651	8,606	9,301	9,794	10,246																						10,246
1999				1,097	1,835	2,615	3,487	4,662	5,403	6,338	7,852	8,590	9,256	10,017	10,627																							10,627
2000			1,075	1,702	2,357	3,611	5,115	6,539	7,442	8,390	9,361	10,226	11,229	11,607																								11,607
2001		615	1,551	2,073	2,780	3,650	4,490	5,776	6,785	7,486	8,701	9,237	10,024																									10,024
2002	26	367	542	1,236	2,079	3,083	4,525	5,618	7,333	8,647	9,596	10,647																										10,647
2003	0	509	1,463	1,980	2,879	3,974	4,954	6,113	7,323	7,984	9,274																											9,274
2004	25	831	1,684	2,396	3,354	4,612	5,952	7,273	8,711	9,728																												9,728
2005	237	841	1,595	2,677	3,699	4,896	5,827	7,507	8,400																													8,400
2006	85	1,752	3,807	4,842	5,731	7,565	9,382	10,645																														10,645
2007	16	1,186	1,947	2,964	4,183	5,305	6,524																															6,524
2008	176	724	2,304	5,113	5,741	6,936																																6,936
2009	42	1,674	3,832	5,099	5,602																																	5,602
2010	9	3,417	4,500	4,873																																		4,873
2011	1,458	7,486	8,585																																			8,585
2012	1,969	4,146																																				4,146
2013	23																																					23
																																						340,952

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.007	1.008	1.008	1.005	1.005	1.003	1.007	1.001	1.002	1.000	1.007		
1978																									1.004	1.008	1.006	1.005	1.004	1.003	1.002	1.004	1.002	1.005	1.000			
1979																								1.007	1.009	1.009	1.009	1.005	1.004	1.006	1.006	1.010	1.004	1.001				
1980																							1.013	1.010	1.011	1.006	1.011	1.011	1.009	1.008	1.007	1.002	1.007					
1981																						1.018	1.015	1.015	1.008	1.013	1.011	1.012	1.007	1.005	1.012	1.008						
1982																					1.015	1.014	1.015	1.007	1.011	1.016	1.013	1.012	1.012	1.005	1.005							
1983																				1.032	1.019	1.011	1.018	1.022	1.005	1.012	1.010	1.004	1.008	1.009								
1984																			1.040	1.028	1.016	1.018	1.018	1.020	1.033	1.015	1.003	1.007	1.018									
1985																		1.032	1.019	1.021	1.007	1.015	1.015	1.022	1.017	1.012	1.009	1.016										
1986																	1.060	1.038	1.033	1.010	1.030	1.028	1.025	1.016	1.012	1.011	1.008											
1987																1.060	1.049	1.044	1.039	1.035	1.051	1.049	1.021	1.022	1.009	1.017												
1988															1.047	1.044	1.038	1.047	1.039	1.024	1.031	1.022	1.019	1.014	1.017													
1989														1.070	1.059	1.048	1.070	1.031	1.040	1.066	1.040	1.033	1.037	1.021														
1990													1.109	1.090	1.087	1.055	1.049	1.042	1.036	1.037	1.045	1.030	1.018															
1991												1.105	1.076	1.102	1.079	1.035	1.059	1.050	1.079	1.034	1.030	1.019																
1992											1.168	1.082	1.106	1.068	1.064	1.036	1.062	1.044	1.055	1.035	1.045																	
1993										1.117	1.152	1.126	1.088	1.071	1.093	1.071	1.068	1.064	1.073	1.032																		
1994									1.190	1.106	1.130	1.109	1.079	1.095	1.096	1.061	1.061	1.048	1.060																			
1995								1.215	1.170	1.105	1.098	1.101	1.108	1.077	1.051	1.037	1.029	1.018																				
1996							1.302	1.211	1.221	1.169	1.180	1.074	1.097	1.092	1.044	1.047	1.033																					
1997						1.209	1.172	1.230	1.135	1.151	1.213	1.097	1.090	1.111	1.064	1.054																						
1998					1.308	1.294	1.442	1.157	1.117	1.209	1.128	1.125	1.081	1.053	1.046																							
1999				1.673	1.425	1.334	1.337	1.159	1.173	1.239	1.094	1.078	1.082	1.061																								
2000			1.584	1.385	1.532	1.416	1.278	1.138	1.127	1.116	1.092	1.098	1.034																									
2001		2.521	1.336	1.341	1.313	1.230	1.286	1.175	1.103	1.162	1.062	1.085																										
2002	14.388	1.477	2.281	1.682	1.483	1.468	1.242	1.305	1.179	1.110	1.110																											
2003		2.874	1.353	1.454	1.380	1.247	1.234	1.198	1.090	1.162																												
2004	33.220	2.028	1.423	1.400	1.375	1.291	1.222	1.198	1.117																													
2005	3.552	1.897	1.678	1.382	1.324	1.190	1.288	1.119																														
2006	20.637	2.173	1.272	1.184	1.320	1.240	1.135																															
2007	74.102	1.643	1.522	1.411	1.268	1.230																																
2008	4.113	3.183	2.219	1.123	1.208																																	
2009	40.125	2.288	1.331	1.099																																		
2010	369.494	1.317	1.083																																			
2011	5.136	1.147																																				
2012	2.105																																					
3 Yr Avg	125.578	1.584	1.544	1.211	1.265	1.220	1.215	1.172	1.129	1.145	1.088	1.087	1.066	1.075	1.051	1.046	1.041	1.043	1.063	1.034	1.040	1.027	1.025	1.019	1.013	1.014	1.007	1.009	1.013	1.006	1.008	1.005	1.004	1.003	1.000	1.007		
5 Yr Avg	84.195	1.916	1.485	1.240	1.299	1.239	1.224	1.199	1.123	1.158	1.097	1.097	1.077	1.079	1.060	1.054	1.051	1.045	1.060	1.041	1.038	1.031	1.024	1.019	1.018	1.014	1.009	1.010	1.011	1.007	1.006	1.006	1.004	1.003	1.000	1.007		
7 Yr Avg	73.673	1.950	1.504	1.293	1.337	1.271	1.241	1.185	1.129	1.164	1.126	1.094	1.081	1.080	1.065	1.049	1.052	1.042	1.054	1.037	1.039	1.028	1.022	1.020	1.015	1.014	1.009	1.009	1.009	1.006	1.006	1.006	1.004	1.003	1.000	1.007		
5 Yr Wtd	4.775	1.461	1.397	1.206	1.291	1.239	1.213	1.194	1.123	1.153	1.096	1.096	1.071	1.075	1.058	1.053	1.049	1.044	1.059	1.042	1.038	1.031	1.024	1.019	1.018	1.014	1.009	1.010	1.011	1.007	1.006	1.006	1.003	1.003	1.000	1.007		
7 Yr Wtd	5.429	1.556	1.422	1.244	1.315	1.259	1.229	1.182	1.128	1.159	1.113	1.094	1.076	1.076	1.062	1.048	1.051	1.041	1.053	1.038	1.039	1.028	1.022	1.020	1.015	1.014	1.009	1.009	1.008	1.006	1.005	1.006	1.003	1.003	1.000	1.007		
10 Yr Wtd	5.618	1.611	1.432	1.277	1.335	1.279	1.247	1.184	1.136	1.153	1.115	1.096	1.079	1.079	1.066	1.049	1.051	1.042	1.046	1.032	1.031	1.024	1.020	1.017	1.013	1.011	1.009	1.009	1.008	1.006	1.005	1.006	1.003	1.003	1.000	1.007		TAIL
Prior FY	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003		1.015
Selected	15.000	1.900	1.500	1.300	1.335	1.280	1.250	1.195	1.150	1.150	1.115	1.095	1.080	1.080	1.065	1.055	1.050	1.050	1.050	1.042	1.038	1.032	1.025	1.018	1.018	1.014	1.010	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	
Cumulative	450.770	30.051	15.816	10.544	8.111	6.076	4.747	3.797	3.178	2.763	2.403	2.155	1.968	1.822	1.687	1.584	1.502	1.430	1.362	1.297	1.245	1.199	1.162	1.134	1.114	1.095	1.080	1.070	1.059	1.049	1.042	1.036	1.030	1.026	1.023	1.020	1.017	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																														100.0%
2007	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																																100.0%
2009	100.0%	100.0%	100.0%	100.0%	100.0%																																	100.0%
2010	100.0%	100.0%	100.0%	100.0%																																		100.0%
2011	100.0%	100.0%	100.0%																																			100.0%
2012	100.0%	100.0%																																				100.0%
2013	100.0%																																					100.0%

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.01%	0.04%	0.07%	0.13%	0.23%	0.36%	0.51%	0.65%	0.79%	0.91%	1.02%	1.12%	1.20%	1.27%	1.32%	1.36%	1.39%	1.43%	1.45%	1.49%	1.51%	1.53%	1.54%	1.55%	1.56%	1.57%	1.59%	1.60%	1.61%	1.62%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	91,342,094
1978	0.00%	0.01%	0.04%	0.07%	0.13%	0.23%	0.37%	0.52%	0.67%	0.81%	0.93%	1.04%	1.14%	1.23%	1.30%	1.34%	1.39%	1.42%	1.46%	1.51%	1.53%	1.55%	1.57%	1.58%	1.59%	1.60%	1.61%	1.62%	1.63%	1.63%	1.64%	0.02%	0.02%	0.02%	0.02%	0.02%		94,055,825
1979	0.00%	0.01%	0.04%	0.07%	0.12%	0.20%	0.32%	0.46%	0.58%	0.71%	0.82%	0.92%	1.01%	1.09%	1.15%	1.20%	1.26%	1.31%	1.36%	1.40%	1.42%	1.44%	1.46%	1.48%	1.49%	1.51%	1.52%	1.53%	1.54%	1.55%	1.56%	0.02%	0.02%	0.02%	0.02%			93,613,387
1980	0.00%	0.01%	0.03%	0.06%	0.10%	0.18%	0.29%	0.41%	0.53%	0.64%	0.74%	0.84%	0.91%	0.97%	1.02%	1.07%	1.12%	1.18%	1.21%	1.23%	1.24%	1.25%	1.28%	1.29%	1.31%	1.32%	1.33%	1.34%	1.36%	1.37%	1.38%	0.01%	0.01%	0.01%				89,907,689
1981	0.00%	0.01%	0.03%	0.04%	0.08%	0.14%	0.22%	0.31%	0.40%	0.49%	0.59%	0.68%	0.74%	0.80%	0.85%	0.89%	0.93%	0.96%	0.99%	1.02%	1.04%	1.06%	1.08%	1.10%	1.12%	1.12%	1.14%	1.15%	1.16%	1.17%	1.18%	0.01%	0.01%					86,152,091
1982	0.00%	0.01%	0.03%	0.05%	0.09%	0.16%	0.26%	0.36%	0.47%	0.58%	0.67%	0.74%	0.81%	0.86%	0.93%	0.97%	1.01%	1.04%	1.07%	1.09%	1.12%	1.14%	1.16%	1.18%	1.18%	1.20%	1.22%	1.23%	1.25%	1.26%	1.27%	0.01%						81,686,001
1983	0.00%	0.01%	0.02%	0.04%	0.07%	0.12%	0.19%	0.28%	0.39%	0.48%	0.56%	0.63%	0.70%	0.76%	0.81%	0.86%	0.89%	0.92%	0.94%	0.96%	0.99%	1.01%	1.02%	1.04%	1.07%	1.07%	1.08%	1.10%	1.10%	1.11%	1.12%							79,648,938
1984	0.00%	0.01%	0.02%	0.04%	0.07%	0.13%	0.21%	0.31%	0.40%	0.47%	0.54%	0.63%	0.69%	0.75%	0.82%	0.87%	0.92%	0.96%	0.99%	1.03%	1.06%	1.08%	1.10%	1.12%	1.14%	1.18%	1.20%	1.20%	1.21%	1.23%								82,134,435
1985	0.00%	0.01%	0.02%	0.04%	0.07%	0.13%	0.22%	0.31%	0.40%	0.47%	0.55%	0.63%	0.71%	0.78%	0.84%	0.89%	0.95%	1.00%	1.03%	1.05%	1.07%	1.08%	1.10%	1.11%	1.14%	1.16%	1.17%	1.18%	1.20%									85,578,631
1986	0.00%	0.00%	0.02%	0.03%	0.05%	0.11%	0.19%	0.26%	0.33%	0.43%	0.51%	0.60%	0.69%	0.75%	0.81%	0.86%	0.90%	0.96%	0.99%	1.03%	1.04%	1.07%	1.10%	1.13%	1.15%	1.16%	1.17%	1.18%										89,545,683
1987	0.00%	0.00%	0.01%	0.02%	0.05%	0.08%	0.13%	0.18%	0.26%	0.34%	0.43%	0.52%	0.58%	0.64%	0.70%	0.75%	0.79%	0.83%	0.87%	0.90%	0.93%	0.98%	1.03%	1.05%	1.07%	1.08%	1.10%											92,902,249
1988	0.00%	0.01%	0.04%	0.06%	0.08%	0.11%	0.17%	0.25%	0.32%	0.43%	0.49%	0.56%	0.61%	0.65%	0.70%	0.73%	0.76%	0.79%	0.83%	0.86%	0.88%	0.91%	0.93%	0.95%	0.96%	0.98%												95,580,917
1989	0.00%	0.01%	0.03%	0.04%	0.06%	0.10%	0.16%	0.23%	0.32%	0.41%	0.47%	0.54%	0.60%	0.67%	0.71%	0.76%	0.79%	0.85%	0.87%	0.91%	0.97%	1.01%	1.04%	1.08%	1.10%													99,591,072
1990	0.00%	0.01%	0.02%	0.03%	0.05%	0.10%	0.17%	0.25%	0.31%	0.38%	0.45%	0.51%	0.58%	0.64%	0.70%	0.76%	0.80%	0.84%	0.87%	0.91%	0.94%	0.98%	1.01%	1.03%														101,254,967
1991	0.00%	0.00%	0.02%	0.03%	0.06%	0.10%	0.17%	0.22%	0.28%	0.33%	0.38%	0.44%	0.49%	0.53%	0.58%	0.63%	0.65%	0.69%	0.72%	0.78%	0.81%	0.83%	0.84%															100,654,884
1992	0.00%	0.00%	0.01%	0.02%	0.05%	0.11%	0.16%	0.23%	0.28%	0.34%	0.37%	0.44%	0.47%	0.52%	0.56%	0.59%	0.61%	0.65%	0.68%	0.72%	0.74%	0.78%																99,199,664
1993	0.00%	0.00%	0.01%	0.02%	0.04%	0.08%	0.14%	0.18%	0.24%	0.27%	0.31%	0.35%	0.40%	0.43%	0.46%	0.51%	0.54%	0.58%	0.62%	0.66%	0.68%																	101,763,581
1994	0.00%	0.00%	0.03%	0.06%	0.09%	0.15%	0.20%	0.23%	0.28%	0.33%	0.36%	0.41%	0.45%	0.49%	0.54%	0.59%	0.62%	0.66%	0.69%	0.74%																		103,144,617
1995	0.00%	0.03%	0.07%	0.09%	0.12%	0.18%	0.23%	0.28%	0.34%	0.40%	0.44%	0.49%	0.54%	0.59%	0.64%	0.67%	0.70%	0.72%	0.73%																			105,860,639
1996	0.00%	0.03%	0.04%	0.07%	0.10%	0.13%	0.17%	0.22%	0.27%	0.33%	0.39%	0.46%	0.49%	0.54%	0.59%	0.61%	0.64%	0.66%																				107,011,928
1997	0.00%	0.02%	0.05%	0.09%	0.13%	0.17%	0.21%	0.24%	0.30%	0.34%	0.39%	0.48%	0.52%	0.57%	0.63%	0.67%	0.71%																					109,565,780
1998	0.00%	0.02%	0.06%	0.12%	0.16%	0.21%	0.27%	0.40%	0.46%	0.51%	0.62%	0.70%	0.78%	0.85%	0.89%	0.93%																						109,703,410
1999	0.00%	0.04%	0.07%	0.10%	0.16%	0.23%	0.31%	0.42%	0.48%	0.57%	0.70%	0.77%	0.83%	0.90%	0.95%																							111,784,761
2000	0.00%	0.02%	0.09%	0.15%	0.21%	0.32%	0.45%	0.58%	0.66%	0.74%	0.82%	0.90%	0.99%	1.02%																								113,612,761
2001	0.00%	0.05%	0.14%	0.18%	0.25%	0.32%	0.40%	0.51%	0.60%	0.66%	0.77%	0.82%	0.89%																									112,872,903
2002	0.00%	0.03%	0.05%	0.11%	0.19%	0.28%	0.40%	0.50%	0.66%	0.77%	0.86%	0.95%																										111,762,597
2003	0.00%	0.05%	0.13%	0.18%	0.26%	0.36%	0.45%	0.56%	0.67%	0.73%	0.84%																											109,823,635
2004	0.00%	0.08%	0.15%	0.22%	0.31%	0.42%	0.55%	0.67%	0.80%	0.90%																												108,674,619
2005	0.02%	0.08%	0.15%	0.25%	0.34%	0.45%	0.53%	0.69%	0.77%																													108,922,029
2006	0.01%	0.16%	0.35%	0.44%	0.52%	0.69%	0.85%	0.97%																														109,940,677
2007	0.00%	0.11%	0.18%	0.27%	0.38%	0.48%	0.59%																															109,685,990
2008	0.02%	0.07%	0.21%	0.48%	0.54%	0.65%																																107,266,594
2009	0.00%	0.17%	0.39%	0.51%	0.56%																																	99,469,136
2010	0.00%	0.35%	0.46%	0.50%																																		97,450,013
2011	0.15%	0.76%	0.87%																																			98,646,157
2012	0.21%	0.44%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										1.56%	1.57%	1.59%	1.60%	1.61%	1.62%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	91,342,094
1978																									1.59%	1.60%	1.61%	1.62%	1.63%	1.63%	1.64%	0.02%	0.02%	0.02%	0.02%	0.02%		94,055,825
1979																								1.48%	1.49%	1.51%	1.52%	1.53%	1.54%	1.55%	1.56%	0.02%	0.02%	0.02%	0.02%			93,613,387
1980																							1.28%	1.29%	1.31%	1.32%	1.33%	1.34%	1.36%	1.37%	1.38%	0.01%	0.01%	0.01%				89,907,689
1981																						1.06%	1.08%	1.10%	1.12%	1.12%	1.14%	1.15%	1.16%	1.17%	1.18%	0.01%	0.01%					86,152,091
1982																					1.12%	1.14%	1.16%	1.18%	1.18%	1.20%	1.22%	1.23%	1.25%	1.26%	1.27%	0.01%						81,686,001
1983																				0.96%	0.99%	1.01%	1.02%	1.04%	1.07%	1.07%	1.08%	1.10%	1.10%	1.11%	1.12%							79,648,938
1984																			0.99%	1.03%	1.06%	1.08%	1.10%	1.12%	1.14%	1.18%	1.20%	1.20%	1.21%	1.23%								82,134,435
1985																		1.00%	1.03%	1.05%	1.07%	1.08%	1.10%	1.11%	1.14%	1.16%	1.17%	1.18%	1.20%									85,578,631
1986																	0.90%	0.96%	0.99%	1.03%	1.04%	1.07%	1.10%	1.13%	1.15%	1.16%	1.17%	1.18%										89,545,683
1987																0.75%	0.79%	0.83%	0.87%	0.90%	0.93%	0.98%	1.03%	1.05%	1.07%	1.08%	1.10%											92,902,249
1988															0.70%	0.73%	0.76%	0.79%	0.83%	0.86%	0.88%	0.91%	0.93%	0.95%	0.96%	0.98%												95,580,917
1989														0.67%	0.71%	0.76%	0.79%	0.85%	0.87%	0.91%	0.97%	1.01%	1.04%	1.08%	1.10%													99,591,072
1990													0.58%	0.64%	0.70%	0.76%	0.80%	0.84%	0.87%	0.91%	0.94%	0.98%	1.01%	1.03%														101,254,967
1991												0.44%	0.49%	0.53%	0.58%	0.63%	0.65%	0.69%	0.72%	0.78%	0.81%	0.83%	0.84%															100,654,884
1992											0.37%	0.44%	0.47%	0.52%	0.56%	0.59%	0.61%	0.65%	0.68%	0.72%	0.74%	0.78%																99,199,664
1993										0.27%	0.31%	0.35%	0.40%	0.43%	0.46%	0.51%	0.54%	0.58%	0.62%	0.66%	0.68%																	101,763,581
1994									0.28%	0.33%	0.36%	0.41%	0.45%	0.49%	0.54%	0.59%	0.62%	0.66%	0.69%	0.74%																		103,144,617
1995								0.28%	0.34%	0.40%	0.44%	0.49%	0.54%	0.59%	0.64%	0.67%	0.70%	0.72%	0.73%																			105,860,639
1996							0.17%	0.22%	0.27%	0.33%	0.39%	0.46%	0.49%	0.54%	0.59%	0.61%	0.64%	0.66%																				107,011,928
1997						0.17%	0.21%	0.24%	0.30%	0.34%	0.39%	0.48%	0.52%	0.57%	0.63%	0.67%	0.71%																					109,565,780
1998					0.16%	0.21%	0.27%	0.40%	0.46%	0.51%	0.62%	0.70%	0.78%	0.85%	0.89%	0.93%																						109,703,410
1999				0.10%	0.16%	0.23%	0.31%	0.42%	0.48%	0.57%	0.70%	0.77%	0.83%	0.90%	0.95%																							111,784,761
2000			0.09%	0.15%	0.21%	0.32%	0.45%	0.58%	0.66%	0.74%	0.82%	0.90%	0.99%	1.02%																								113,612,761
2001		0.05%	0.14%	0.18%	0.25%	0.32%	0.40%	0.51%	0.60%	0.66%	0.77%	0.82%	0.89%																									112,872,903
2002	0.00%	0.03%	0.05%	0.11%	0.19%	0.28%	0.40%	0.50%	0.66%	0.77%	0.86%	0.95%																										111,762,597
2003	0.00%	0.05%	0.13%	0.18%	0.26%	0.36%	0.45%	0.56%	0.67%	0.73%	0.84%																											109,823,635
2004	0.00%	0.08%	0.15%	0.22%	0.31%	0.42%	0.55%	0.67%	0.80%	0.90%																												108,674,619
2005	0.02%	0.08%	0.15%	0.25%	0.34%	0.45%	0.53%	0.69%	0.77%																													108,922,029
2006	0.01%	0.16%	0.35%	0.44%	0.52%	0.69%	0.85%	0.97%																														109,940,677
2007	0.00%	0.11%	0.18%	0.27%	0.38%	0.48%	0.59%																															109,685,990
2008	0.02%	0.07%	0.21%	0.48%	0.54%	0.65%																																107,266,594
2009	0.00%	0.17%	0.39%	0.51%	0.56%																																	99,469,136
2010	0.00%	0.35%	0.46%	0.50%																																		97,450,013
2011	0.15%	0.76%	0.87%																																			98,646,157
2012	0.21%	0.44%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

REPORTED LUMP SUM ADVANCEMENTS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			8	18	43	91	171	301	443	547	626	699	742	786	821	835	856	871	882	896	912	921	927	935	941	947	957	961	967	971	973	975						975
1983		6	14	30	50	85	179	301	411	499	580	649	709	754	765	789	802	827	842	851	863	872	878	888	890	894	898	901	902	907	910							910
1984		9	23	35	60	130	262	386	468	562	614	693	732	750	784	803	824	844	861	875	886	900	908	917	926	938	950	952	958	966								966
1985		5	17	36	77	157	294	392	499	578	665	729	746	780	814	839	868	889	903	914	926	934	946	952	967	976	982	986	994									994
1986	1	8	18	34	81	159	238	327	409	518	604	630	673	711	745	777	805	835	853	874	884	900	918	928	934	943	952	956										956
1987		6	13	31	72	121	198	274	374	461	492	540	579	619	659	687	706	729	752	773	787	800	820	830	845	854	863											863
1988		6	9	23	57	111	184	303	379	411	455	492	530	563	596	614	637	656	678	699	714	723	733	745	757	764												764
1989		5	12	21	59	117	200	287	305	367	413	471	513	560	591	621	651	675	689	708	733	750	774	791	800													800
1990		3	7	21	60	147	219	248	302	363	425	457	499	542	571	604	627	647	670	693	707	728	744	753														753
1991		8	12	25	64	116	139	188	243	289	330	369	402	439	466	494	510	532	548	566	581	593	602															602
1992		1	4	30	67	79	114	162	206	251	276	307	336	361	392	407	422	447	469	482	503	520																520
1993		2	8	21	52	99	148	190	233	270	302	335	362	381	404	422	443	472	492	507	520																	520
1994		4	15	38	79	117	158	193	233	285	317	354	381	408	433	462	486	509	517	528																		528
1995		4	13	31	58	99	151	196	241	288	318	349	378	407	440	459	480	496	505																			505
1996		4	11	34	72	109	152	195	241	286	318	351	381	407	437	455	473	480																				480
1997		10	21	45	80	127	172	215	262	304	339	386	415	446	466	490	503																					503
1998	1	6	27	68	109	159	210	271	330	368	430	483	521	557	572	587																						587
1999	2	9	31	62	95	148	215	274	319	386	450	487	528	564	589																							589
2000		14	41	84	144	216	311	372	432	494	548	589	635	673																								673
2001	1	17	35	76	132	190	248	319	397	442	493	529	568																									568
2002	1	16	35	86	138	199	271	352	432	485	539	581																										581
2003		16	39	69	117	185	260	328	386	427	479																											479
2004		20	52	88	138	214	281	348	398	459																												459
2005	4	20	43	69	119	189	250	330	375																													375
2006	2	28	51	85	123	179	233	278																														278
2007	2	18	45	83	132	174	228																															228
2008	2	17	40	103	134	174																																174
2009	3	22	45	68	92																																	92
2010	1	78	100	109																																		109
2011	41	146	154																																			154
2012	15	28																																				28
2013	2																																					2
																																						17,015

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			2.250	2.389	2.116	1.879	1.760	1.472	1.235	1.144	1.117	1.062	1.059	1.045	1.017	1.025	1.018	1.013	1.016	1.018	1.010	1.007	1.009	1.006	1.006	1.011	1.004	1.006	1.004	1.002	1.002							
1983		2.333	2.143	1.667	1.700	2.106	1.682	1.365	1.214	1.162	1.119	1.092	1.063	1.015	1.031	1.016	1.031	1.018	1.011	1.014	1.010	1.007	1.011	1.002	1.004	1.004	1.003	1.001	1.006	1.003								
1984		2.556	1.522	1.714	2.167	2.015	1.473	1.212	1.201	1.093	1.129	1.056	1.025	1.045	1.024	1.026	1.024	1.020	1.016	1.013	1.016	1.009	1.010	1.010	1.013	1.013	1.002	1.006	1.008									
1985		3.400	2.118	2.139	2.039	1.873	1.333	1.273	1.158	1.151	1.096	1.023	1.046	1.044	1.031	1.035	1.024	1.016	1.012	1.013	1.009	1.013	1.006	1.016	1.009	1.006	1.004	1.008										
1986	8.000	2.250	1.889	2.382	1.963	1.497	1.374	1.251	1.267	1.166	1.043	1.068	1.056	1.048	1.043	1.036	1.037	1.022	1.025	1.011	1.018	1.020	1.011	1.006	1.010	1.010	1.004											
1987		2.167	2.385	2.323	1.681	1.636	1.384	1.365	1.233	1.067	1.098	1.072	1.069	1.065	1.042	1.028	1.033	1.032	1.028	1.018	1.017	1.025	1.012	1.018	1.011	1.011												
1988		1.500	2.556	2.478	1.947	1.658	1.647	1.251	1.084	1.107	1.081	1.077	1.062	1.059	1.030	1.037	1.030	1.034	1.031	1.021	1.013	1.014	1.016	1.016	1.009													
1989		2.400	1.750	2.810	1.983	1.709	1.435	1.063	1.203	1.125	1.140	1.089	1.092	1.055	1.051	1.048	1.037	1.021	1.028	1.035	1.023	1.032	1.022	1.011														
1990		2.333	3.000	2.857	2.450	1.490	1.132	1.218	1.202	1.171	1.075	1.092	1.086	1.054	1.058	1.038	1.032	1.036	1.034	1.020	1.030	1.022	1.012															
1991		1.500	2.083	2.560	1.813	1.198	1.353	1.293	1.189	1.142	1.118	1.089	1.092	1.062	1.060	1.032	1.043	1.030	1.033	1.027	1.021	1.015																
1992		4.000	7.500	2.233	1.179	1.443	1.421	1.272	1.218	1.100	1.112	1.094	1.074	1.086	1.038	1.037	1.059	1.049	1.028	1.044	1.034																	
1993		4.000	2.625	2.476	1.904	1.495	1.284	1.226	1.159	1.119	1.109	1.081	1.052	1.060	1.045	1.050	1.065	1.042	1.030	1.026																		
1994		3.750	2.533	2.079	1.481	1.350	1.222	1.207	1.223	1.112	1.117	1.076	1.071	1.061	1.067	1.052	1.047	1.016	1.021																			
1995		3.250	2.385	1.871	1.707	1.525	1.298	1.230	1.195	1.104	1.097	1.083	1.077	1.081	1.043	1.046	1.033	1.018																				
1996		2.750	3.091	2.118	1.514	1.394	1.283	1.236	1.187	1.112	1.104	1.085	1.068	1.074	1.041	1.040	1.015																					
1997		2.100	2.143	1.778	1.588	1.354	1.250	1.219	1.160	1.115	1.139	1.075	1.075	1.045	1.052	1.027																						
1998	6.000	4.500	2.519	1.603	1.459	1.321	1.290	1.218	1.115	1.168	1.123	1.079	1.069	1.027	1.026																							
1999	4.500	3.444	2.000	1.532	1.558	1.453	1.274	1.164	1.210	1.166	1.082	1.084	1.068	1.044																								
2000		2.929	2.049	1.714	1.500	1.440	1.196	1.161	1.144	1.109	1.075	1.078	1.060																									
2001	17.000	2.059	2.171	1.737	1.439	1.305	1.286	1.245	1.113	1.115	1.073	1.074																										
2002	16.000	2.188	2.457	1.605	1.442	1.362	1.299	1.227	1.123	1.111	1.078																											
2003		2.438	1.769	1.696	1.581	1.405	1.262	1.177	1.106	1.122																												
2004		2.600	1.692	1.568	1.551	1.313	1.238	1.144	1.153																													
2005	5.000	2.150	1.605	1.725	1.588	1.323	1.320	1.136																														
2006	14.000	1.821	1.667	1.447	1.455	1.302	1.193																															
2007	9.000	2.500	1.844	1.590	1.318	1.310																																
2008	8.500	2.353	2.575	1.301	1.299																																	
2009	7.333	2.045	1.511	1.353																																		
2010	78.000	1.282	1.090																																			
2011	3.561	1.055																																				
2012	1.867																																					
3 Yr Avg	27.809	1.461	1.725	1.415	1.357	1.312	1.251	1.152	1.127	1.116	1.075	1.079	1.066	1.039	1.040	1.037	1.032	1.025	1.026	1.032	1.028	1.023	1.017	1.015	1.010	1.009	1.003	1.005	1.006	1.003	1.002							
5 Yr Avg	19.852	1.847	1.737	1.483	1.442	1.331	1.262	1.186	1.128	1.125	1.086	1.078	1.068	1.054	1.046	1.043	1.044	1.031	1.029	1.030	1.024	1.022	1.015	1.014	1.010	1.009	1.004	1.005	1.006	1.003	1.002							
7 Yr Avg	17.466	1.887	1.712	1.526	1.462	1.331	1.256	1.179	1.138	1.130	1.096	1.080	1.070	1.056	1.045	1.040	1.042	1.030	1.029	1.027	1.022	1.020	1.013	1.011	1.009	1.009	1.004	1.005	1.006	1.003	1.002							
3 Yr Wtd	4.421	1.215	1.514	1.409	1.355	1.312	1.251	1.152	1.127	1.116	1.075	1.079	1.065	1.038	1.039	1.037	1.032	1.025	1.026	1.032	1.028	1.024	1.017	1.015	1.010	1.009	1.003	1.005	1.006	1.003	1.002							
5 Yr Wtd	4.694	1.367	1.594	1.471	1.440	1.330	1.263	1.185	1.128	1.123	1.085	1.078	1.067	1.052	1.045	1.042	1.043	1.031	1.030	1.030	1.023	1.022	1.015	1.013	1.010	1.009	1.004	1.006	1.006	1.003	1.002							
10 Yr Wtd		1.585	1.724	1.565	1.469	1.353	1.259	1.189	1.146	1.124	1.096	1.080	1.070	1.057	1.048	1.041	1.038	1.029	1.026	1.021	1.018	1.016	1.012	1.011	1.009	1.009	1.004	1.006	1.006	1.003	1.002							TAIL
Prior FY	7.500	2.000	1.820	1.510	1.496	1.341	1.280	1.190	1.136	1.131	1.095	1.080	1.071	1.055	1.050	1.045	1.049	1.034	1.031	1.029	1.020	1.023	1.013	1.013	1.009	1.009	1.003	1.005	1.005	1.002								1.026
Selected	7.500	1.850	1.750	1.500	1.450	1.330	1.263	1.185	1.128	1.123	1.085	1.078	1.067	1.052	1.045	1.042	1.043	1.031	1.030	1.030	1.023	1.022	1.015	1.013	1.010	1.009	1.004	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	
Cumulative	249.249	33.233	17.964	10.265	6.843	4.720	3.547	2.808	2.369	2.100	1.869	1.723	1.598	1.498	1.424	1.363	1.308	1.253	1.216	1.181	1.147	1.121	1.096	1.081	1.066	1.055	1.046	1.043	1.037	1.032	1.027	1.024	1.021	1.018	1.015	1.013	1.012	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			30,893	23,538	17,452	14,312	12,248	9,795	8,680	8,680	8,729	8,658	8,863	8,974	9,236	9,481	9,626	9,764	9,867	9,932	10,072	10,122	10,200	10,269	10,272	10,322	10,374	10,463	10,526	10,608	10,642	10,677						10,677
1983		7,325	12,518	10,014	10,643	10,865	8,296	7,418	7,502	7,623	7,664	7,759	7,874	8,050	8,448	8,695	8,807	8,838	8,939	9,009	9,172	9,250	9,285	9,350	9,534	9,540	9,616	9,682	9,708	9,731	9,785							9,785
1984		5,503	8,586	9,673	9,994	8,006	6,580	6,540	6,933	6,933	7,257	7,470	7,730	8,253	8,548	8,895	9,169	9,357	9,488	9,708	9,860	9,866	9,956	10,031	10,132	10,335	10,361	10,367	10,375	10,472								10,472
1985		10,088	11,831	9,578	7,932	6,933	6,342	6,871	6,784	6,966	7,072	7,406	8,178	8,507	8,857	9,045	9,371	9,600	9,758	9,829	9,908	9,896	9,920	10,010	10,072	10,153	10,211	10,261	10,341									10,341
1986	0	4,554	8,070	7,324	6,066	6,466	7,206	7,067	7,240	7,396	7,559	8,561	9,243	9,503	9,709	9,874	10,053	10,277	10,443	10,532	10,514	10,639	10,727	10,882	10,989	11,019	11,039	11,085										11,085
1987		4,646	8,550	7,109	6,323	6,481	6,202	6,231	6,445	6,796	8,137	8,933	9,264	9,592	9,846	10,107	10,428	10,593	10,722	10,837	11,014	11,391	11,658	11,757	11,805	11,782	11,863											11,863
1988		19,478	44,432	23,350	13,342	9,578	8,675	7,934	8,050	9,949	10,381	10,812	10,936	11,063	11,203	11,390	11,466	11,556	11,704	11,798	11,825	12,043	12,141	12,173	12,142	12,234												12,234
1989		16,558	22,773	19,526	10,906	8,752	8,016	8,090	10,543	11,017	11,239	11,418	11,706	11,853	12,023	12,112	12,114	12,502	12,622	12,773	13,151	13,364	13,376	13,576	13,700													13,700
1990		34,731	26,819	14,707	9,258	7,209	7,794	10,323	10,305	10,576	10,614	11,214	11,709	11,950	12,358	12,705	12,915	13,128	13,214	13,230	13,453	13,651	13,763	13,843														13,843
1991		6,024	16,882	12,618	9,452	9,094	12,054	12,031	11,739	11,592	11,726	12,090	12,259	12,082	12,546	12,769	12,799	12,999	13,254	13,846	13,948	14,079	14,128															14,128
1992		25,917	24,047	7,944	7,603	13,366	13,873	13,992	13,365	13,558	13,424	14,100	13,937	14,341	14,110	14,458	14,450	14,481	14,414	14,792	14,671	14,825																14,825
1993		9,798	6,709	7,771	8,317	8,679	9,542	9,687	10,469	10,339	10,328	10,724	11,173	11,555	11,672	12,208	12,451	12,479	12,739	13,265	13,343																	13,343
1994		8,658	23,180	15,338	12,140	13,020	13,182	12,385	12,194	11,868	11,798	11,933	12,296	12,386	12,778	13,131	13,247	13,419	13,845	14,368																		14,368
1995		67,003	54,102	31,557	21,951	18,823	16,376	15,225	15,043	14,731	14,737	14,744	14,984	15,416	15,356	15,467	15,341	15,283	15,279																			15,279
1996		84,026	40,519	20,481	15,096	12,676	12,091	12,273	12,023	12,370	13,006	13,907	13,756	14,125	14,364	14,399	14,503	14,769																				14,769
1997		27,325	24,209	20,968	17,759	14,855	13,259	12,430	12,543	12,269	12,666	13,491	13,766	13,958	14,839	15,017	15,412																					15,412
1998	33,000	37,678	23,764	19,232	16,325	14,639	14,344	16,029	15,233	15,251	15,774	15,841	16,518	16,698	17,122	17,455																						17,455
1999	4,107	53,586	24,055	17,689	19,312	17,666	16,217	17,015	16,938	16,420	17,450	17,639	17,531	17,761	18,042																							18,042
2000		18,731	26,211	20,258	16,371	16,719	16,446	17,577	17,228	16,984	17,082	17,362	17,683	17,247																								17,247
2001	11,166	36,195	44,325	27,273	21,063	19,212	18,104	18,106	17,091	16,936	17,648	17,461	17,649																									17,649
2002	25,508	22,939	15,489	14,375	15,064	15,490	16,697	15,961	16,975	17,829	17,803	18,326																										18,326
2003		31,807	37,509	28,695	24,609	21,482	19,055	18,636	18,971	18,698	19,361																											19,361
2004		41,526	32,392	27,228	24,307	21,551	21,181	20,899	21,887	21,193																												21,193
2005	59,185	42,040	37,101	38,793	31,080	25,902	23,309	22,748	22,400																													22,400
2006	42,439	62,559	74,642	56,963	46,592	42,264	40,266	38,292																														38,292
2007	8,000	65,869	43,276	35,709	31,690	30,488	28,612																															28,612
2008	87,994	42,577	57,600	49,641	42,840	39,861																																39,861
2009	13,911	76,113	85,148	74,989	60,891																																	60,891
2010	9,248	43,808	44,997	44,704																																		44,704
2011	35,550	51,277	55,748																																			55,748
2012	131,294	148,057																																				148,057
2013	11,532																																					11,532

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			0.762	0.741	0.820	0.856	0.800	0.886	1.000	1.006	0.992	1.024	1.013	1.029	1.027	1.015	1.014	1.011	1.007	1.014	1.005	1.008	1.007	1.000	1.005	1.005	1.009	1.006	1.008	1.003	1.003							
1983		1.709	0.800	1.063	1.021	0.764	0.894	1.011	1.016	1.005	1.012	1.015	1.022	1.049	1.029	1.013	1.004	1.011	1.008	1.018	1.008	1.004	1.007	1.020	1.001	1.008	1.007	1.003	1.002	1.006								
1984		1.560	1.127	1.033	0.801	0.822	0.994	1.060	1.000	1.047	1.029	1.035	1.068	1.036	1.041	1.031	1.021	1.014	1.023	1.016	1.001	1.009	1.008	1.010	1.020	1.003	1.001	1.001	1.009									
1985		1.173	0.810	0.828	0.874	0.915	1.083	0.987	1.027	1.015	1.047	1.104	1.040	1.041	1.021	1.036	1.024	1.016	1.007	1.008	0.999	1.002	1.009	1.006	1.008	1.006	1.005	1.008										
1986		1.772	0.908	0.828	1.066	1.114	0.981	1.025	1.021	1.022	1.132	1.080	1.028	1.022	1.017	1.018	1.022	1.016	1.008	0.998	1.012	1.008	1.014	1.010	1.003	1.002	1.004											
1987		1.840	0.831	0.889	1.025	0.957	1.005	1.034	1.054	1.197	1.098	1.037	1.035	1.027	1.026	1.032	1.016	1.012	1.011	1.016	1.034	1.024	1.008	1.004	0.998	1.007												
1988		2.281	0.526	0.571	0.718	0.906	0.914	1.015	1.236	1.044	1.041	1.011	1.012	1.013	1.017	1.007	1.008	1.013	1.008	1.002	1.018	1.008	1.003	0.997	1.008													
1989		1.375	0.857	0.559	0.802	0.916	1.009	1.303	1.045	1.020	1.016	1.025	1.013	1.014	1.007	1.000	1.032	1.010	1.012	1.030	1.016	1.001	1.015	1.009														
1990		0.772	0.548	0.630	0.779	1.081	1.324	0.998	1.026	1.004	1.057	1.044	1.021	1.034	1.028	1.017	1.016	1.007	1.001	1.017	1.015	1.008	1.006															
1991		2.802	0.747	0.749	0.962	1.325	0.998	0.976	0.987	1.012	1.031	1.014	0.986	1.038	1.018	1.002	1.016	1.020	1.045	1.007	1.009	1.003																
1992		0.928	0.330	0.957	1.758	1.038	1.009	0.955	1.014	0.990	1.050	0.988	1.029	0.984	1.025	0.999	1.002	0.995	1.026	0.992	1.011																	
1993		0.685	1.158	1.070	1.043	1.099	1.015	1.081	0.988	0.999	1.038	1.042	1.034	1.010	1.046	1.020	1.002	1.021	1.041	1.006																		
1994		2.677	0.662	0.792	1.073	1.012	0.940	0.985	0.973	0.994	1.011	1.030	1.007	1.032	1.028	1.009	1.013	1.032	1.038																			
1995		0.807	0.583	0.696	0.858	0.870	0.930	0.988	0.979	1.000	1.000	1.016	1.029	0.996	1.007	0.992	0.996	1.000																				
1996		0.482	0.505	0.737	0.840	0.954	1.015	0.980	1.029	1.051	1.069	0.989	1.027	1.017	1.002	1.007	1.018																					
1997		0.886	0.866	0.847	0.836	0.893	0.937	1.009	0.978	1.032	1.065	1.020	1.014	1.063	1.012	1.026																						
1998	1.142	0.631	0.809	0.849	0.897	0.980	1.117	0.950	1.001	1.034	1.004	1.043	1.011	1.025	1.019																							
1999	13.049	0.449	0.735	1.092	0.915	0.918	1.049	0.995	0.969	1.063	1.011	0.994	1.013	1.016																								
2000		1.399	0.773	0.808	1.021	0.984	1.069	0.980	0.986	1.006	1.016	1.019	0.975																									
2001	3.242	1.225	0.615	0.772	0.912	0.942	1.000	0.944	0.991	1.042	0.989	1.011																										
2002	0.899	0.675	0.928	1.048	1.028	1.078	0.956	1.064	1.050	0.999	1.029																											
2003		1.179	0.765	0.858	0.873	0.887	0.978	1.018	0.986	1.035																												
2004		0.780	0.841	0.893	0.887	0.983	0.987	1.047	0.968																													
2005	0.710	0.883	1.046	0.801	0.833	0.900	0.976	0.985																														
2006	1.474	1.193	0.763	0.818	0.907	0.953	0.951																															
2007	8.234	0.657	0.825	0.887	0.962	0.938																																
2008	0.484	1.353	0.862	0.863	0.930																																	
2009	5.472	1.119	0.881	0.812																																		
2010	4.737	1.027	0.993																																			
2011	1.442	1.087																																				
2012	1.128																																					
3 Yr Avg	2.436	1.078	0.912	0.854	0.933	0.930	0.971	1.017	1.001	1.025	1.012	1.008	1.000	1.035	1.011	1.008	1.009	1.017	1.035	1.002	1.012	1.004	1.008	1.004	1.003	1.005	1.003	1.004	1.007	1.004	1.003							
5 Yr Avg	2.653	1.049	0.865	0.836	0.904	0.932	0.970	1.011	0.996	1.029	1.010	1.017	1.008	1.023	1.014	1.011	1.006	1.013	1.030	1.010	1.014	1.009	1.009	1.005	1.007	1.005	1.005	1.004	1.007	1.004	1.003							
7 Yr Avg	3.281	1.046	0.887	0.847	0.917	0.954	0.988	1.005	0.993	1.030	1.026	1.013	1.011	1.023	1.020	1.008	1.009	1.012	1.024	1.010	1.016	1.008	1.009	1.008	1.006	1.005	1.005	1.004	1.007	1.004	1.003							
3 Yr Wtd	1.381	1.086	0.902	0.845	0.930	0.934	0.967	1.016	0.998	1.025	1.012	1.008	1.000	1.033	1.012	1.008	1.009	1.017	1.035	1.001	1.012	1.004	1.008	1.004	1.003	1.005	1.003	1.004	1.007	1.004	1.003							
5 Yr Wtd	1.302	1.025	0.857	0.832	0.907	0.935	0.967	1.010	0.994	1.029	1.010	1.017	1.007	1.023	1.014	1.010	1.006	1.013	1.030	1.010	1.014	1.008	1.009	1.005	1.007	1.005	1.005	1.004	1.007	1.004	1.003							
10 Yr Wtd		1.007	0.843	0.841	0.918	0.950	0.994	0.998	0.992	1.026	1.021	1.014	1.012	1.021	1.019	1.008	1.012	1.012	1.021	1.009	1.013	1.007	1.009	1.007	1.006	1.005	1.005	1.004	1.007	1.004	1.003							TAIL
Prior FY	4.000	1.120	0.860	0.847	0.895	0.951	0.980	1.011	0.996	1.028	1.015	1.013	1.018	1.026	1.018	1.005	1.005	1.014	1.025	1.009	1.018	1.009	1.010	1.005	1.006	1.005	1.005	1.003	1.005	1.003								1.014
Selected	1.400	1.025	0.857	0.832	0.907	0.935	0.967	1.010	0.994	1.029	1.010	1.017	1.007	1.023	1.014	1.010	1.006	1.013	1.030	1.010	1.014	1.008	1.009	1.005	1.007	1.005	1.005	1.004	1.007	1.004	1.003							
Cumulative	1.082	0.773	0.753	0.879	1.056	1.165	1.246	1.289	1.276	1.283	1.247	1.235	1.215	1.207	1.180	1.164	1.152	1.145	1.131	1.098	1.087	1.072	1.063	1.054	1.048	1.041	1.036	1.031	1.026	1.020	1.015	1.012	1.012	1.012	1.012	1.012	1.012	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	62	248	425	752	1,305	2,099	2,954	3,853	4,758	5,475	6,064	6,589	7,068	7,598	7,933	8,257	8,521	8,720	8,917	9,204	9,341	9,474	9,620	9,685	9,795	9,948	10,075	10,199	10,321	10,376	10,431						10,431
1983	0	47	187	321	569	988	1,588	2,388	3,298	4,068	4,754	5,386	5,970	6,492	6,912	7,338	7,554	7,818	8,049	8,200	8,466	8,627	8,719	8,880	9,075	9,122	9,236	9,330	9,365	9,440	9,523							9,523
1984	0	50	198	340	601	1,044	1,729	2,532	3,254	3,908	4,469	5,192	5,675	6,208	6,722	7,164	7,578	7,921	8,193	8,520	8,762	8,906	9,067	9,226	9,410	9,723	9,873	9,899	9,969	10,146								10,146
1985	0	49	195	334	592	1,056	1,808	2,612	3,283	3,906	4,562	5,237	5,917	6,436	6,993	7,361	7,889	8,278	8,547	8,713	8,899	8,965	9,102	9,243	9,446	9,611	9,726	9,813	9,970									9,970
1986	0	37	146	250	493	1,031	1,720	2,318	2,970	3,843	4,580	5,409	6,239	6,777	7,255	7,695	8,117	8,607	8,935	9,232	9,323	9,604	9,877	10,128	10,295	10,422	10,541	10,629										10,629
1987	0	31	123	244	504	868	1,360	1,891	2,670	3,470	4,434	5,342	5,940	6,575	7,186	7,689	8,153	8,552	8,929	9,277	9,599	10,091	10,587	10,806	11,047	11,143	11,337											11,337
1988	0	145	496	665	942	1,317	1,978	2,979	3,780	5,067	5,853	6,591	7,182	7,718	8,274	8,666	9,050	9,394	9,833	10,219	10,462	10,789	11,027	11,238	11,390	11,582												11,582
1989	0	97	320	481	754	1,200	1,879	2,722	3,770	4,740	5,441	6,305	7,040	7,782	8,330	8,817	9,245	9,893	10,195	10,602	11,301	11,750	12,137	12,589	12,849													12,849
1990	0	128	231	379	682	1,302	2,097	3,145	3,823	4,716	5,542	6,296	7,178	7,957	8,669	9,427	9,948	10,435	10,876	11,264	11,685	12,209	12,579	12,806														12,806
1991	0	73	307	478	917	1,598	2,539	3,427	4,322	5,076	5,863	6,759	7,467	8,036	8,858	9,557	9,890	10,478	11,004	11,874	12,278	12,650	12,887															12,887
1992	0	44	165	409	874	1,811	2,713	3,888	4,723	5,837	6,355	7,425	8,032	8,880	9,487	10,094	10,459	11,103	11,595	12,229	12,658	13,223																13,223
1993	0	33	90	274	726	1,442	2,369	3,088	4,093	4,684	5,233	6,028	6,786	7,387	7,912	8,644	9,255	9,883	10,516	11,284	11,641																	11,641
1994	0	56	557	934	1,537	2,441	3,338	3,831	4,553	5,420	5,993	6,770	7,508	8,098	8,867	9,722	10,317	10,946	11,471	12,158																		12,158
1995	0	436	1,144	1,591	2,070	3,030	4,021	4,852	5,895	6,899	7,620	8,367	9,210	10,202	10,987	11,543	11,974	12,326	12,547																			12,547
1996	0	557	739	1,155	1,802	2,291	3,048	3,969	4,805	5,867	6,859	8,095	8,692	9,534	10,410	10,865	11,376	11,757																				11,757
1997	0	415	771	1,432	2,156	2,863	3,461	4,055	4,987	5,660	6,515	7,902	8,669	9,447	10,493	11,166	11,763																					11,763
1998	41	282	800	1,631	2,219	2,902	3,756	5,416	6,268	6,998	8,457	9,540	10,730	11,597	12,212	12,776																						12,776
1999	10	574	888	1,306	2,184	3,113	4,151	5,550	6,432	7,545	9,348	10,226	11,020	11,925	12,651																							12,651
2000	0	260	1,064	1,685	2,334	3,576	5,064	6,474	7,369	8,307	9,268	10,125	11,117	11,493																								11,493
2001	12	677	1,707	2,280	3,059	4,016	4,939	6,354	7,464	8,235	9,572	10,162	11,028																									11,028
2002	26	367	542	1,236	2,079	3,083	4,525	5,618	7,333	8,647	9,596	10,647																										10,647
2003	0	569	1,634	2,212	3,217	4,440	5,536	6,830	8,182	8,921	10,362																											10,362
2004	26	867	1,758	2,501	3,501	4,814	6,213	7,592	9,093	10,154																												10,154
2005	265	939	1,783	2,991	4,132	5,470	6,511	8,387	9,386																													9,386
2006	108	2,226	4,837	6,152	7,282	9,613	11,921	13,526																														13,526
2007	20	1,466	2,407	3,664	5,171	6,557	8,064																															8,064
2008	212	873	2,779	6,168	6,925	8,366																																8,366
2009	42	1,705	3,902	5,193	5,705																																	5,705
2010	9	3,230	4,253	4,606																																		4,606
2011	1,226	6,296	7,221																																			7,221
2012	1,799	3,786																																				3,786
2013	21																																					21

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					10,072	10,122	10,200	10,269	10,272	10,322	10,374	10,463	10,526	10,608	10,642	10,677						10,677
1983																				9,009	9,172	9,250	9,285	9,350	9,534	9,540	9,616	9,682	9,708	9,731	9,785							9,785
1984																			9,488	9,708	9,860	9,866	9,956	10,031	10,132	10,335	10,361	10,367	10,375	10,472								10,472
1985																		9,600	9,758	9,829	9,908	9,896	9,920	10,010	10,072	10,153	10,211	10,261	10,341									10,341
1986																	10,053	10,277	10,443	10,532	10,514	10,639	10,727	10,882	10,989	11,019	11,039	11,085										11,085
1987																10,107	10,428	10,593	10,722	10,837	11,014	11,391	11,658	11,757	11,805	11,782	11,863											11,863
1988															11,203	11,390	11,466	11,556	11,704	11,798	11,825	12,043	12,141	12,173	12,142	12,234												12,234
1989														11,853	12,023	12,112	12,114	12,502	12,622	12,773	13,151	13,364	13,376	13,576	13,700													13,700
1990													11,709	11,950	12,358	12,705	12,915	13,128	13,214	13,230	13,453	13,651	13,763	13,843														13,843
1991												12,090	12,259	12,082	12,546	12,769	12,799	12,999	13,254	13,846	13,948	14,079	14,128															14,128
1992											13,424	14,100	13,937	14,341	14,110	14,458	14,450	14,481	14,414	14,792	14,671	14,825																14,825
1993										10,339	10,328	10,724	11,173	11,555	11,672	12,208	12,451	12,479	12,739	13,265	13,343																	13,343
1994									12,194	11,868	11,798	11,933	12,296	12,386	12,778	13,131	13,247	13,419	13,845	14,368																		14,368
1995								15,225	15,043	14,731	14,737	14,744	14,984	15,416	15,356	15,467	15,341	15,283	15,279																			15,279
1996							12,091	12,273	12,023	12,370	13,006	13,907	13,756	14,125	14,364	14,399	14,503	14,769																				14,769
1997						14,855	13,259	12,430	12,543	12,269	12,666	13,491	13,766	13,958	14,839	15,017	15,412																					15,412
1998					16,325	14,639	14,344	16,029	15,233	15,251	15,774	15,841	16,518	16,698	17,122	17,455																						17,455
1999				17,689	19,312	17,666	16,217	17,015	16,938	16,420	17,450	17,639	17,531	17,761	18,042																							18,042
2000			26,211	20,258	16,371	16,719	16,446	17,577	17,228	16,984	17,082	17,362	17,683	17,247																								17,247
2001		36,195	44,325	27,273	21,063	19,212	18,104	18,106	17,091	16,936	17,648	17,461	17,649																									17,649
2002	25,508	22,939	15,489	14,375	15,064	15,490	16,697	15,961	16,975	17,829	17,803	18,326																										18,326
2003		31,807	37,509	28,695	24,609	21,482	19,055	18,636	18,971	18,698	19,361																											19,361
2004		41,526	32,392	27,228	24,307	21,551	21,181	20,899	21,887	21,193																												21,193
2005	59,185	42,040	37,101	38,793	31,080	25,902	23,309	22,748	22,400																													22,400
2006	42,439	62,559	74,642	56,963	46,592	42,264	40,266	38,292																														38,292
2007	8,000	65,869	43,276	35,709	31,690	30,488	28,612																															28,612
2008	87,994	42,577	57,600	49,641	42,840	39,861																																39,861
2009	13,911	76,113	85,148	74,989	60,891																																	60,891
2010	9,248	43,808	44,997	44,704																																		44,704
2011	35,550	51,277	55,748																																			55,748
2012	131,294	148,057																																				148,057
2013	11,532																																					11,532

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003		0	0	0	0	0	0	0	0	0	0																											-
2004		0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982			0.00%	0.00%	0.01%	0.01%	0.02%	0.04%	0.05%	0.07%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%						81,686,001
1983		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.04%	0.05%	0.06%	0.07%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%						79,648,938
1984		0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.06%	0.07%	0.07%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%								82,134,435
1985		0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.05%	0.06%	0.07%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%									85,578,631
1986	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%										89,545,683
1987		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%											92,902,249
1988		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%												95,580,917
1989		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%													99,591,072
1990		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%														101,254,967
1991		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%															100,654,884
1992		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%																99,199,664
1993		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																	101,763,581
1994		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																		103,144,617
1995		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%																			105,860,639
1996		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%																				107,011,928
1997		0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%																					109,565,780
1998	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																						109,703,410
1999	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%																							111,784,761
2000		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%																								113,612,761
2001	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%																									112,872,903
2002	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%																										111,762,597
2003		0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%																											109,823,635
2004		0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.03%	0.04%	0.04%																												108,674,619
2005	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%																													108,922,029
2006	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%																														109,940,677
2007	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%																															109,685,990
2008	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%																																107,266,594
2009	0.00%	0.00%	0.00%	0.01%	0.01%																																	99,469,136
2010	0.00%	0.01%	0.01%	0.01%																																		97,450,013
2011	0.00%	0.01%	0.02%																																			98,646,157
2012	0.00%	0.00%																																				99,964,519
2013	0.00%																																					99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	62	186	177	327	553	794	856	899	904	718	589	525	478	530	335	324	265	198	197	287	137	133	146	65	109	154	127	124	122	55	55						998
1983	0	47	140	134	248	419	601	800	910	771	686	632	585	521	420	425	217	263	232	151	266	161	92	161	195	46	114	94	35	75	83							935
1984	0	50	148	141	262	442	685	803	722	654	561	723	483	533	513	443	414	343	272	326	242	144	161	159	184	313	150	26	70	177								997
1985	0	49	146	139	258	463	753	804	671	622	656	675	680	519	558	368	528	389	269	166	186	66	137	140	204	165	115	87	157									1,031
1986	0	37	109	104	243	538	689	598	652	872	737	830	830	538	478	441	421	490	328	297	90	281	273	251	167	127	119	88										997
1987	0	31	92	121	260	364	492	531	779	800	964	908	598	636	610	503	464	398	377	348	322	492	495	219	240	97	194											903
1988	0	145	351	170	277	375	661	1,001	802	1,286	787	738	591	536	556	392	384	343	440	386	243	327	238	211	152	192												807
1989	0	97	223	160	274	446	679	843	1,048	970	701	863	735	742	548	488	427	648	302	407	699	450	387	452	260													853
1990	0	128	103	149	303	619	795	1,048	678	893	826	754	882	779	712	758	521	487	441	388	421	524	371	226														814
1991	0	73	234	171	439	682	940	888	895	754	787	896	707	570	822	699	333	588	526	869	405	372	237															660
1992	0	44	121	244	465	937	901	1,175	835	1,114	518	1,069	607	848	607	606	366	644	492	634	428	566																583
1993	0	33	57	184	452	716	928	719	1,005	591	549	794	759	600	525	732	611	628	633	769	357																	596
1994	0	56	502	377	603	904	896	493	723	867	573	776	738	590	769	855	595	629	525	687																		624
1995	0	436	708	447	479	960	991	831	1,043	1,004	722	747	843	992	785	557	430	352	221																			615
1996	0	557	182	416	648	489	757	921	836	1,062	992	1,236	597	842	876	455	511	381																				603
1997	0	415	357	660	724	707	598	595	931	673	856	1,387	767	778	1,047	672	598																					659
1998	41	241	518	831	588	683	854	1,660	851	730	1,459	1,083	1,190	867	615	564																						802
1999	10	564	314	418	878	929	1,038	1,400	882	1,113	1,803	878	793	906	726																							840
2000	0	260	804	621	649	1,241	1,488	1,410	895	938	961	856	993	375																								1,010
2001	12	665	1,030	574	778	957	924	1,415	1,110	771	1,336	590	866																									909
2002	26	342	175	694	843	1,004	1,442	1,093	1,715	1,314	948	1,052																										1,000
2003	0	569	1,066	578	1,005	1,223	1,095	1,294	1,352	739	1,441																											895
2004	26	841	891	743	1,000	1,313	1,399	1,379	1,501	1,061																												958
2005	265	675	843	1,208	1,142	1,337	1,041	1,877	998																													895
2006	108	2,118	2,611	1,315	1,129	2,331	2,309	1,605																														787
2007	20	1,446	942	1,256	1,507	1,387	1,506																															809
2008	212	661	1,906	3,388	757	1,442																																829
2009	42	1,663	2,197	1,291	512																																	982
2010	9	3,221	1,023	353																																		1,058
2011	1,226	5,071	924																																			1,189
2012	1,799	1,987																																				1,095
2013	21																																					1,097
																																						28,930

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	2.988	0.953	1.851	1.689	1.435	1.078	1.051	1.006	0.794	0.820	0.892	0.911	1.108	0.632	0.967	0.818	0.749	0.994	1.455	0.479	0.968	1.102	0.443	1.685	1.407	0.827	0.977	0.979	0.449	1.016						
1983	0.000	2.988	0.953	1.851	1.689	1.435	1.332	1.137	0.847	0.890	0.921	0.926	0.892	0.806	1.012	0.509	1.214	0.881	0.649	1.767	0.603	0.575	1.746	1.212	0.238	2.452	0.831	0.370	2.144	1.113							
1984	0.000	2.988	0.953	1.851	1.689	1.549	1.172	0.900	0.905	0.858	1.289	0.669	1.102	0.963	0.863	0.934	0.829	0.793	1.199	0.743	0.595	1.113	0.990	1.160	1.697	0.478	0.175	2.681	2.531								
1985	0.000	2.988	0.953	1.851	1.796	1.624	1.068	0.834	0.928	1.054	1.029	1.008	0.762	1.075	0.659	1.438	0.736	0.692	0.619	1.117	0.356	2.070	1.024	1.454	0.807	0.700	0.753	1.807									
1986	0.000	2.988	0.953	2.336	2.215	1.280	0.867	1.092	1.337	0.845	1.126	1.000	0.648	0.889	0.921	0.957	1.162	0.670	0.905	0.304	3.107	0.973	0.920	0.662	0.764	0.931	0.746										
1987	0.000	2.988	1.312	2.150	1.400	1.350	1.079	1.468	1.027	1.205	0.942	0.659	1.063	0.960	0.825	0.921	0.859	0.947	0.922	0.926	1.528	1.007	0.443	1.095	0.402	2.012											
1988	0.000	2.422	0.485	1.629	1.355	1.761	1.515	0.801	1.605	0.611	0.939	0.800	0.907	1.037	0.706	0.980	0.893	1.281	0.877	0.630	1.346	0.728	0.884	0.723	1.259												
1989	0.000	2.301	0.718	1.706	1.630	1.522	1.241	1.244	0.926	0.723	1.231	0.851	1.009	0.739	0.889	0.876	1.516	0.467	1.344	1.718	0.643	0.861	1.167	0.576													
1990	0.000	0.802	1.450	2.037	2.044	1.284	1.318	0.647	1.318	0.924	0.913	1.169	0.883	0.915	1.065	0.687	0.934	0.907	0.878	1.086	1.244	0.707	0.610														
1991	0.000	3.203	0.731	2.565	1.554	1.379	0.945	1.007	0.842	1.044	1.139	0.789	0.805	1.444	0.850	0.477	1.764	0.895	1.652	0.465	0.919	0.636															
1992	0.000	2.711	2.022	1.907	2.016	0.962	1.304	0.710	1.335	0.465	2.063	0.568	1.396	0.716	0.998	0.603	1.760	0.765	1.288	0.675	1.321																
1993	0.000	1.739	3.214	2.459	1.584	1.296	0.775	1.398	0.588	0.930	1.446	0.955	0.791	0.874	1.395	0.835	1.027	1.009	1.214	0.464																	
1994	0.000	9.040	0.751	1.600	1.500	0.991	0.550	1.466	1.200	0.661	1.354	0.951	0.800	1.302	1.112	0.697	1.056	0.834	1.309																		
1995	0.000	1.624	0.632	1.072	2.002	1.032	0.839	1.254	0.963	0.719	1.035	1.129	1.177	0.791	0.710	0.773	0.819	0.627																			
1996	0.000	0.326	2.287	1.558	0.755	1.548	1.217	0.908	1.270	0.934	1.246	0.483	1.412	1.040	0.520	1.122	0.745																				
1997	0.000	0.861	1.851	1.096	0.976	0.846	0.995	1.565	0.723	1.271	1.620	0.553	1.014	1.346	0.642	0.890																					
1998	5.851	2.152	1.603	0.708	1.162	1.249	1.945	0.513	0.858	1.998	0.742	1.099	0.729	0.709	0.918																						
1999	57.721	0.556	1.332	2.103	1.057	1.118	1.348	0.630	1.262	1.620	0.487	0.903	1.142	0.802																							
2000	0.000	3.098	0.772	1.046	1.912	1.199	0.947	0.635	1.049	1.024	0.891	1.159	0.378																								
2001	54.108	1.549	0.557	1.357	1.229	0.965	1.532	0.785	0.694	1.734	0.442	1.468																									
2002	13.388	0.513	3.965	1.214	1.191	1.437	0.758	1.569	0.766	0.722	1.109																										
2003	0.000	1.874	0.542	1.739	1.218	0.895	1.182	1.045	0.546	1.951																											
2004	32.220	1.060	0.833	1.346	1.312	1.066	0.986	1.089	0.707																												
2005	2.552	1.249	1.433	0.945	1.171	0.778	1.803	0.532																													
2006	19.637	1.233	0.504	0.859	2.064	0.990	0.695																														
2007	73.102	0.651	1.334	1.199	0.920	1.086																															
2008	3.113	2.885	1.778	0.223	1.904																																
2009	39.125	1.321	0.588	0.397																																	
2010	368.494	0.318	0.345																																		
2011	4.136	0.182																																			
2012	1.105																																				
3 Yr Avg	124.578	0.607	0.903	0.607	1.629	0.952	1.161	0.888	0.673	1.469	0.814	1.177	0.749	0.952	0.693	0.928	0.873	0.823	1.271	0.535	1.161	0.735	0.887	0.798	0.808	1.215	0.558	1.619	1.884	0.781	1.016						
5 Yr Avg	83.195	1.071	0.910	0.725	1.474	0.963	1.085	1.004	0.753	1.410	0.734	1.036	0.935	0.937	0.780	0.863	1.081	0.826	1.268	0.882	1.095	0.788	0.805	0.902	0.986	1.315	0.666	1.459	1.884	0.781	1.016						
10 Yr Avg	54.348	1.129	1.188	1.033	1.398	1.078	1.219	0.927	0.884	1.263	1.037	0.927	0.964	0.994	0.910	0.794	1.137	0.840	1.101	0.813	1.166	0.964	0.987	0.916	0.979	1.330	0.666	1.459	1.884	0.781	1.016						
3 Yr Wtd	3.389	0.416	0.982	0.468	1.520	0.961	1.024	0.847	0.682	1.320	0.770	1.141	0.722	0.936	0.667	0.914	0.886	0.857	1.267	0.523	1.165	0.739	0.892	0.740	0.743	1.102	0.525	1.262	1.631	0.703	1.016						
5 Yr Wtd	3.833	0.580	0.876	0.597	1.411	0.968	0.995	0.946	0.734	1.331	0.685	0.961	0.868	0.923	0.759	0.839	1.048	0.844	1.279	0.753	1.019	0.798	0.770	0.803	0.943	0.925	0.650	1.154	1.631	0.703	1.016						
10 Yr Wtd	4.924	0.758	0.899	0.799	1.359	1.056	1.126	0.849	0.846	1.204	0.921	0.866	0.922	0.963	0.874	0.769	1.098	0.823	1.142	0.739	1.024	0.854	0.860	0.843	0.868	0.986	0.650	1.154	1.631	0.703	1.016						
Prior	8.068	0.923	0.962	0.748	1.308	1.013	1.192	0.996	0.820	1.339	0.747	0.798	1.047	1.006	0.821	0.782	1.218	0.880	1.280	0.818	1.036	0.851	0.832	0.966	0.755	0.855	0.628	0.926	1.235	0.449							
Selected	4.924	0.758	0.899	0.799	1.359	1.056	1.126	0.849	0.846	1.204	0.922	0.866	0.922	0.963	0.874	0.769	1.098	0.823	1.142	0.739	1.024	0.854	0.859	0.843	0.868	0.986	0.650	1.154	1.631	0.703	1.016						

	TAIL
Selected	1.036

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	0.335	1.002	0.956	1.769	2.988	4.287	4.622	4.857	4.886	3.878	3.180	2.837	2.583	2.863	1.810	1.750	1.431	1.072	1.065	1.550	0.742	0.718	0.791	0.350	0.590	0.830	0.687	0.671	0.657	0.295	0.300						
1983	0.000	0.239	0.715	0.682	1.263	2.133	3.060	4.075	4.634	3.926	3.494	3.219	2.979	2.657	2.142	2.168	1.104	1.341	1.181	0.767	1.356	0.818	0.470	0.821	0.995	0.236	0.580	0.481	0.178	0.382	0.425							
1984	0.000	0.242	0.722	0.689	1.275	2.153	3.335	3.908	3.516	3.182	2.730	3.518	2.353	2.593	2.498	2.156	2.014	1.670	1.325	1.588	1.179	0.702	0.782	0.773	0.897	1.522	0.728	0.127	0.341	0.862								
1985	0.000	0.228	0.681	0.649	1.202	2.159	3.508	3.747	3.126	2.900	3.058	3.146	3.170	2.417	2.598	1.713	2.462	1.812	1.254	0.775	0.866	0.308	0.638	0.654	0.950	0.767	0.537	0.404	0.730									
1986	0.000	0.166	0.495	0.472	1.103	2.442	3.125	2.710	2.959	3.957	3.343	3.763	3.763	2.438	2.168	1.998	1.912	2.222	1.489	1.348	0.410	1.274	1.240	1.141	0.755	0.577	0.538	0.401										
1987	0.000	0.136	0.405	0.532	1.143	1.601	2.160	2.332	3.423	3.516	4.237	3.991	2.628	2.793	2.683	2.212	2.039	1.751	1.659	1.529	1.416	2.163	2.177	0.964	1.056	0.424	0.854											
1988	0.000	0.614	1.487	0.720	1.174	1.590	2.800	4.242	3.398	5.453	3.334	3.129	2.504	2.272	2.356	1.663	1.629	1.455	1.864	1.635	1.030	1.386	1.009	0.893	0.645	0.812												
1989	0.000	0.400	0.919	0.660	1.126	1.836	2.795	3.469	4.314	3.994	2.888	3.555	3.026	3.053	2.257	2.008	1.760	2.668	1.245	1.674	2.876	1.851	1.594	1.860	1.071													
1990	0.000	0.505	0.405	0.588	1.197	2.446	3.140	4.139	2.677	3.527	3.261	2.978	3.482	3.076	2.813	2.995	2.057	1.922	1.743	1.531	1.663	2.069	1.463	0.893														
1991	0.000	0.281	0.899	0.657	1.686	2.620	3.613	3.414	3.440	2.896	3.025	3.444	2.718	2.189	3.159	2.686	1.280	2.259	2.022	3.340	1.554	1.429	0.909															
1992	0.000	0.164	0.444	0.897	1.711	3.450	3.317	4.325	3.071	4.101	1.907	3.935	2.235	3.120	2.235	2.231	1.346	2.368	1.812	2.334	1.576	2.082																
1993	0.000	0.118	0.205	0.658	1.619	2.564	3.324	2.574	3.599	2.117	1.968	2.845	2.718	2.150	1.880	2.622	2.189	2.248	2.268	2.754	1.277																	
1994	0.000	0.192	1.739	1.306	2.090	3.134	3.107	1.708	2.504	3.006	1.986	2.690	2.558	2.046	2.664	2.962	2.063	2.180	1.819	2.381																		
1995	0.000	1.471	2.389	1.509	1.618	3.240	3.344	2.806	3.520	3.388	2.436	2.521	2.845	3.349	2.648	1.879	1.452	1.189	0.745																			
1996	0.000	1.817	0.592	1.355	2.111	1.593	2.466	3.001	2.726	3.462	3.233	4.028	1.944	2.746	2.855	1.484	1.665	1.240																				
1997	0.000	1.306	1.124	2.080	2.280	2.226	1.883	1.873	2.933	2.120	2.695	4.367	2.416	2.450	3.296	2.117	1.883																					
1998	0.124	0.727	1.564	2.507	1.775	2.063	2.577	5.012	2.570	2.205	4.405	3.270	3.592	2.617	1.855	1.704																						
1999	0.028	1.639	0.911	1.213	2.551	2.696	3.015	4.064	2.561	3.232	5.235	2.550	2.303	2.630	2.108																							
2000	0.000	0.727	2.251	1.737	1.817	3.474	4.165	3.946	2.504	2.626	2.690	2.396	2.778	1.050																								
2001	0.033	1.801	2.790	1.554	2.109	2.593	2.503	3.833	3.008	2.089	3.621	1.599	2.347																									
2002	0.067	0.902	0.462	1.833	2.225	2.650	3.808	2.887	4.528	3.469	2.504	2.777																										
2003	0.000	1.462	2.740	1.485	2.583	3.145	2.816	3.327	3.477	1.899	3.705																											
2004	0.065	2.094	2.220	1.850	2.491	3.269	3.484	3.434	3.738	2.644																												
2005	0.644	1.642	2.051	2.940	2.778	3.254	2.533	4.566	2.429																													
2006	0.253	4.974	6.133	3.089	2.653	5.475	5.422	3.770																														
2007	0.045	3.277	2.134	2.848	3.416	3.143	3.414																															
2008	0.474	1.474	4.252	7.559	1.689	3.216																																
2009	0.092	3.613	4.774	2.805	1.113																																	
2010	0.019	6.931	2.202	0.759																																		
2011	2.612	10.802	1.969																																			
2012	3.709	4.099																																				
2013	0.042																																					0
3 Yr Avg	2.121	7.277	2.982	3.708	2.072	3.945	3.790	3.923	3.215	2.671	3.277	2.257	2.476	2.099	2.420	1.768	1.667	1.536	1.611	2.490	1.469	1.860	1.322	1.215	0.924	0.605	0.643	0.311	0.416	0.634	0.360	0.300						
5 Yr Avg	1.295	5.384	3.066	3.412	2.330	3.671	3.534	3.597	3.436	2.545	3.551	2.518	2.687	2.299	2.553	2.029	1.851	1.845	1.733	2.468	1.790	1.763	1.431	1.150	0.895	0.821	0.647	0.420	0.480	0.634	0.360	0.300						
10 Yr Avg	0.795	4.037	2.894	2.672	2.287	3.292	3.374	3.671	3.047	2.713	3.251	2.904	2.574	2.435	2.551	2.269	1.732	1.928	1.667	1.930	1.385	1.408	1.100	0.977	0.840	0.704	0.678	0.420	0.480	0.634	0.360							
Selected	0.794	4.030	2.890	2.668	2.283	3.284	3.365	3.660	3.038	2.705	3.240	2.896	2.566	2.429	2.546	2.265	1.730	1.926	1.665	1.929	1.384	1.407	1.100	0.976	0.840	0.704	0.678	0.420	0.480	0.634	0.360	0.300						
Cumulative	61.195	60.401	56.371	53.480	50.812	48.529	45.244	41.879	38.219	35.182	32.476	29.236	26.340	23.774	21.345	18.798	16.533	14.803	12.876	11.211	9.282	7.898	6.491	5.391	4.415	3.575	2.871	2.193	1.773	1.293	0.660	0.300	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	853	(1)
15 times 3 Year Average Annual Payments	1,279	(2)
Incremental Development Method	438	(3)
'03 to '11 Exponential Curve Fit	455	(4)
'03 to '12 Exponential Curve Fit	413	(5)
'03 to '13 Exponential Curve Fit	458	(6)
'07 to '13 Exponential Curve Fit	561	(7)
Selected Unpaid Loss as of 6/30/2013	550	(8)
Actual FY 2013 Payments	88	(9)
Actual FY 2012 Payments	81	(10)
Actual FY 2011 Payments	86	(11)
Actual FY 2010 Payments	108	(12)
Unpaid Loss as of 6/30/2009	914	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $85
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $85
(3) SECTION 1, EXHIBIT 8, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 8, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 8, SHEET 46
(13) = SUM (8) THROUGH (12)

OHIO BUREAU OF WORKERS' COMPENSATION
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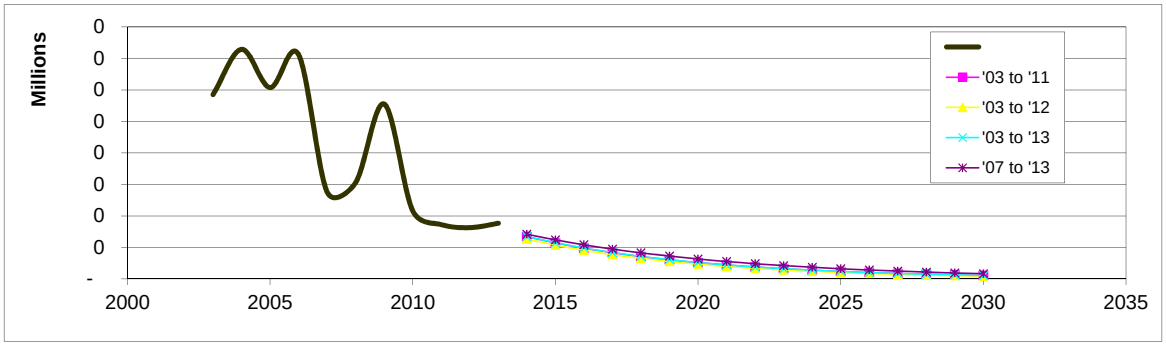
LUMP SUM ADVANCEMENTS
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '11 CURVE FIT	'03 to '12 CURVE FIT	'03 to '13 CURVE FIT	'07 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	293				
2004	364				
2005	304				
2006	356				
2007	138				
2008	153				
2009	278				
2010	108				
2011	86				
2012	81				
2013	88				
2014		67	63	67	71
2015		57	54	57	62
2016		49	45	49	54
2017		42	38	42	47
2018		35	33	36	41
2019		30	28	30	36
2020		26	23	26	32
2021		22	20	22	28
2022		19	17	19	24
2023		16	14	16	21
2024		14	12	14	18
2025		12	10	12	16
2026		10	9	10	14
2027		8	7	9	12
2028		7	6	7	11
2029		6	5	6	9
2030		5	4	5	8

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '11 CURVE FIT	'03 to '12 CURVE FIT	'03 to '13 CURVE FIT	'07 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	4	4	5	7
2032	4	3	4	6
2033	3	3	3	5
2034	3	2	3	5
2035	2	2	2	4
2036	2	2	2	4
2037	2	1	2	3
2038	1	1	1	3
2039	1	1	1	2
2040	1	1	1	2
2041	1	1	1	2
2042	1	1	1	2
2043	1	1	1	1
2044	1	0	1	1
2045	0	0	0	1
2046	0	0	0	1
2047	0	0	0	1
2048	0	0	0	1
2049	0	0	0	1
2050	0	0	0	1
2051	0	0	0	0
2052	0	0	0	0
2053	0	0	0	0
2054	0	0	0	0
2055	0	0	0	0
2056	0	0	0	0
2057	0	0	0	0
Total	455	413	458	561



(1) SECTION 1, EXHIBIT 8, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	4.235	4.24	-	-	-
1954	714	0.836	4.38	-	-	-
1955	702	0.836	4.49	-	-	-
1956	690	0.836	4.59	-	-	-
1957	678	0.836	4.68	-	-	-
1958	666	0.837	4.75	-	-	-
1959	654	0.837	4.81	-	-	-
1960	642	0.837	4.86	-	-	-
1961	630	0.837	4.91	-	-	-
1962	618	1.776	10.49	0	2	2
1963	606	0.553	6.36	1	3	5
1964	594	0.660	4.86	-	-	5
1965	582	0.741	4.34	1	3	8
1966	570	0.779	4.16	1	6	14
1967	558	0.800	4.13	1	6	19
1968	546	0.800	4.10	4	16	35
1969	534	0.807	4.12	3	12	47
1970	522	0.826	4.22	6	26	73
1971	510	0.840	4.39	4	15	89
1972	498	0.860	4.64	6	26	115
1973	486	0.876	4.94	12	60	175
1974	474	0.899	5.34	16	87	262
1975	462	0.872	5.52	17	94	356
1976	450	0.875	5.71	14	83	438
TOTAL				86	438	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 8, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 8, SHEET 42
(4) SECTION 1, EXHIBIT 8, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
4.235	3.540	2.960	2.475	2.070	1.732	1.449	1.212	1.015	1.803	0.998	0.659	0.488	0.380	0.304	0.243	0.196	0.162	0.136	0.117	0.103	0.092	0.080	0.070
	0.836	0.699	0.584	0.489	0.409	0.342	0.286	0.240	0.426	0.236	0.156	0.115	0.090	0.072	0.057	0.046	0.038	0.032	0.028	0.024	0.022	0.019	0.017
		0.836	0.699	0.585	0.489	0.409	0.342	0.287	0.509	0.282	0.186	0.138	0.107	0.086	0.069	0.055	0.046	0.038	0.033	0.029	0.026	0.023	0.020
			0.836	0.699	0.585	0.490	0.410	0.343	0.609	0.337	0.223	0.165	0.128	0.103	0.082	0.066	0.055	0.046	0.040	0.035	0.031	0.027	0.024
				0.836	0.700	0.585	0.490	0.410	0.728	0.403	0.266	0.197	0.154	0.123	0.098	0.079	0.065	0.055	0.047	0.041	0.037	0.032	0.028
					0.837	0.700	0.586	0.490	0.871	0.482	0.318	0.236	0.184	0.147	0.118	0.095	0.078	0.066	0.057	0.050	0.045	0.039	0.034
						0.837	0.700	0.586	1.041	0.576	0.381	0.282	0.219	0.176	0.140	0.113	0.094	0.079	0.068	0.059	0.053	0.046	0.041
							0.837	0.701	1.244	0.689	0.455	0.337	0.262	0.210	0.168	0.135	0.112	0.094	0.081	0.071	0.064	0.055	0.049
								0.837	1.487	0.823	0.543	0.402	0.313	0.251	0.201	0.162	0.134	0.112	0.097	0.085	0.076	0.066	0.058
									1.776	0.983	0.649	0.481	0.374	0.300	0.240	0.193	0.160	0.134	0.115	0.101	0.091	0.079	0.069
										0.553	0.366	0.271	0.211	0.169	0.135	0.109	0.090	0.075	0.065	0.057	0.051	0.045	0.039
											0.660	0.489	0.381	0.305	0.244	0.197	0.162	0.136	0.117	0.103	0.092	0.081	0.070
												0.741	0.577	0.461	0.369	0.298	0.246	0.206	0.178	0.156	0.140	0.122	0.107
													0.779	0.623	0.498	0.402	0.332	0.279	0.240	0.210	0.189	0.165	0.144
														0.800	0.640	0.516	0.426	0.358	0.308	0.270	0.243	0.211	0.185
															0.800	0.645	0.533	0.447	0.385	0.337	0.303	0.264	0.231
																0.807	0.666	0.559	0.481	0.422	0.379	0.330	0.289
																	0.826	0.693	0.597	0.523	0.470	0.410	0.358
																		0.840	0.723	0.633	0.569	0.496	0.434
																			0.860	0.754	0.678	0.591	0.517
																				0.876	0.788	0.687	0.601
																					0.899	0.783	0.685
																						0.872	0.763
																							0.875
4.235	4.376	4.494	4.595	4.679	4.751	4.812	4.864	4.908	10.494	6.361	4.862	4.342	4.160	4.128	4.102	4.116	4.223	4.387	4.635	4.939	5.337	5.525	5.707

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.875 means that the expected payments from 6/30/13-14 are 0.875 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.763 means that the expected payments from 6/30/14-15 are 0.763 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 8, SHEET 41, COLUMN (2)

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LUMP SUM ADVANCEMENTS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	15.000	-			15.000		443.235		8,140.971		450.770
18	1.5	1.900	2.747	4.185	699.925	1.900	0.964	29.549	44.299	728.869		30.051
30	2.5	1.500	1.701	2.765	99.492	1.500	1.056	15.552	16.128	174.171		15.816
42	3.5	1.300	1.355	2.158	28.092	1.300	0.900	10.368	9.480	62.983	224,674.004	10.544
54	4.5	1.335	1.238	1.823	11.331	1.335	1.452	7.975	6.996	29.189	7,997.791	8.111
66	5.5	1.280	1.254	1.614	5.785	1.280	1.116	5.974	5.652	16.008	705.815	6.076
78	6.5	1.250	1.222	1.472	3.521	1.250	1.143	4.667	4.507	9.918	122.018	4.747
90	7.5	1.195	1.195	1.371	2.456	1.195	0.975	3.734	3.688	6.736	34.657	3.797
102	8.5	1.150	1.159	1.296	1.901	1.150	0.919	3.125	3.086	4.912	14.112	3.178
114	9.5	1.150	1.126	1.239	1.588	1.150	1.150	2.717	2.662	3.789	7.424	2.763
126	10.5	1.115	1.123	1.195	1.400	1.115	0.882	2.363	2.365	3.058	4.676	2.403
138	11.5	1.095	1.095	1.160	1.282	1.095	0.921	2.119	2.106	2.558	3.339	2.155
150	12.5	1.080	1.080	1.132	1.205	1.080	0.922	1.935	1.923	2.205	2.603	1.968
162	13.5	1.080	1.067	1.110	1.153	1.080	1.080	1.792	1.781	1.948	2.160	1.822
174	14.5	1.065	1.067	1.091	1.116	1.065	0.877	1.659	1.669	1.755	1.874	1.687
186	15.5	1.055	1.055	1.076	1.090	1.055	0.901	1.558	1.564	1.609	1.679	1.584
198	16.5	1.050	1.043	1.064	1.071	1.050	0.959	1.477	1.483	1.495	1.540	1.502
210	17.5	1.050	1.043	1.054	1.056	1.050	1.050	1.406	1.421	1.405	1.439	1.430
222	18.5	1.050	1.044	1.045	1.046	1.050	1.050	1.339	1.362	1.333	1.362	1.362
234	19.5	1.042	1.043	1.038	1.037	1.042	0.884	1.276	1.305	1.276	1.302	1.297
246	20.5	1.038	1.037	1.032	1.031	1.038	0.943	1.224	1.251	1.229	1.256	1.245
258	21.5	1.032	1.033	1.027	1.026	1.032	0.862	1.179	1.207	1.191	1.218	1.199
270	22.5	1.025	1.027	1.023	1.022	1.025	0.810	1.143	1.169	1.160	1.188	1.162
282	23.5	1.018	1.021	1.019	1.018	1.018	0.730	1.115	1.137	1.134	1.163	1.134
294	24.5	1.018	1.015	1.016	1.016	1.018	1.026	1.096	1.114	1.113	1.142	1.114
306	25.5	1.014	1.015	1.014	1.013	1.014	0.777	1.077	1.097	1.095	1.125	1.095
318	26.5	1.010	1.012	1.012	1.011	1.010	0.745	1.062	1.080	1.080	1.110	1.080
330	27.5	1.010	1.008	1.010	1.010	1.010	1.010	1.052	1.068	1.068	1.097	1.070
342	28.5	1.010	1.008	1.008	1.009	1.010	0.961	1.041	1.059	1.057	1.086	1.059
354	29.5	1.007	1.009	1.007	1.008	1.007	0.690	1.031	1.051	1.048	1.077	1.049
366	30.5	1.006	1.006	1.006	1.007	1.006	0.936	1.025	1.042	1.041	1.069	1.042
378	31.5	1.006	1.005	1.005	1.006	1.006	0.958	1.019	1.036	1.035	1.062	1.036
390	32.5	1.004	1.005	1.004	1.005	1.004	0.698	1.013	1.030	1.029	1.055	1.030
402	33.5	1.003	1.003	1.004	1.005	1.003	0.686	1.009	1.025	1.025	1.050	1.026
414	34.5	1.003	1.002	1.003	1.004	1.003	1.101	1.006	1.022	1.021	1.045	1.023
426	35.5	1.003	1.003	1.003	1.004	1.003	1.003	1.0030	1.020	1.018	1.041	1.020
438	36.5		1.003	1.002	1.003	1.003	0.852		1.017	1.015	1.037	1.017
450	37.5		1.002	1.002	1.003	1.002	0.875		1.014	1.013	1.033	1.0144
462	38.5		1.002	1.002	1.003	1.002	0.872		1.012	1.011	1.030	1.012
474	39.5		1.002	1.001	1.002	1.002	0.899		1.010	1.009	1.027	1.010
486	40.5		1.002	1.001	1.002	1.002	0.876		1.008	1.008	1.025	1.008
498	41.5		1.001	1.001	1.002	1.001	0.860		1.007	1.007	1.023	1.007
510	42.5		1.001	1.001	1.002	1.001	0.840		1.006	1.006	1.020	1.006
522	43.5		1.001	1.001	1.002	1.001	0.826		1.005	1.005	1.019	1.005
534	44.5		1.001	1.001	1.002	1.001	0.807		1.004	1.004	1.017	1.004
546	45.5		1.001	1.001	1.001	1.001	0.800		1.003	1.003	1.015	1.003
558	46.5		1.000	1.000	1.001	1.000	0.800		1.002	1.003	1.014	1.002
570	47.5		1.000	1.000	1.001	1.000	0.779		1.002	1.002	1.012	1.002
582	48.5		1.000	1.000	1.001	1.000	0.741		1.001	1.002	1.011	1.001
594	49.5		1.000	1.000	1.001	1.000	0.660		1.001	1.002	1.010	1.001
606	50.5		1.000	1.000	1.001	1.000	0.553		1.001	1.001	1.009	1.001
618	51.5		1.000	1.000	1.001	1.000	1.776		1.001	1.001	1.008	1.001
630	52.5		1.000	1.000	1.001	1.000	0.837		1.001	1.001	1.007	1.001
642	53.5		1.000	1.000	1.001	1.000	0.837		1.001	1.001	1.006	1.001
654	54.5		1.000	1.000	1.001	1.000	0.837		1.000	1.001	1.005	1.000
666	55.5		1.000	1.000	1.001	1.000	0.837		1.000	1.001	1.005	1.000
678	56.5		1.000	1.000	1.001	1.000	0.836		1.000	1.000	1.004	1.000
690	57.5		1.000	1.000	1.001	1.000	0.836		1.000	1.000	1.003	1.000
702	58.5		1.000	1.000	1.001	1.000	0.836		1.000	1.000	1.003	1.000
714	59.5		1.000	1.000	1.001	1.000	0.836		1.000	1.000	1.002	1.000
726	60.5		1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.002	1.000
738	61.5		1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.001	1.000
750	62.5		1.000	1.000	1.000	1.000	0.835		1.000	1.000	1.001	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000

60.5 TAIL DECAY 4.235 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 8, SHEET 44
(4) SECTION 1, EXHIBIT 8, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 8, SHEET 48
(5) SECTION 1, EXHIBIT 8, SHEET 44
(6) SECTION 1, EXHIBIT 8, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**30**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.955**
Inverse Power	**1.000**	**0.941**

						Weibull Curve Fitting					Inverse Power Curve Fitting				
						Slope=	0.973				Slope=	-3.836			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	-4.109				Intercept=	17.637			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	15.000	4.380	4.775	15.000	1.792	-2.674	-2.367	**11.169**	8140.971	1.792	2.639	10.764	**47284.227**	
2	18	1.900	1.345	1.461	1.950	2.890	-0.330	-1.298	**4.185**	728.869	2.890	-0.051	6.550	**699.925**	
3	30	1.500	1.418	1.397	1.500	3.401	0.094	-0.801	**2.765**	174.171	3.401	-0.693	4.590	**99.492**	
4	42	1.300	1.178	1.206	1.300	3.738	0.383	-0.474	**2.158**	62.983	3.738	-1.204	3.299	**28.092**	
5	54	1.335	1.265	1.291	1.340	3.989	0.316	-0.229	**1.823**	29.189	3.989	-1.079	2.335	**11.331**	7997.791
6	66	1.280	1.223	1.239	1.280	4.190	0.419	-0.034	**1.614**	16.008	4.190	-1.273	1.565	**5.785**	705.815
7	78	1.250	1.201	1.213	1.245	4.357	0.486	0.128	**1.472**	9.918	4.357	-1.406	0.925	**3.521**	122.018
8	90	1.195	1.170	1.194	1.195	4.500	0.595	0.267	**1.371**	6.736	4.500	-1.635	0.376	**2.456**	34.657
9	102	1.150	1.128	1.123	1.150	4.625	0.711	0.389	**1.296**	4.912	4.625	-1.897	-0.105	**1.901**	14.112
10	114	1.150	1.143	1.153	1.150	4.736	0.711	0.497	**1.239**	3.789	4.736	-1.897	-0.531	**1.588**	7.424
11	126	1.115	1.089	1.096	1.115	4.836	0.821	0.595	**1.195**	3.058	4.836	-2.163	-0.915	**1.400**	4.676
12	138	1.095	1.088	1.096	1.095	4.927	0.894	0.683	**1.160**	2.558	4.927	-2.354	-1.264	**1.282**	3.339
13	150	1.080	1.063	1.071	1.080	5.011	0.957	0.764	**1.132**	2.205	5.011	-2.526	-1.584	**1.205**	2.603
14	162	1.080	1.070	1.075	1.080	5.088	0.957	0.839	**1.110**	1.948	5.088	-2.526	-1.879	**1.153**	2.160
15	174	1.065	1.051	1.058	1.065	5.159	1.028	0.909	**1.091**	1.755	5.159	-2.733	-2.153	**1.116**	1.874
16	186	1.055	1.046	1.053	1.050	5.226	1.113	0.974	**1.076**	1.609	5.226	-2.996	-2.409	**1.090**	1.679
17	198	1.050	1.041	1.049	1.050	5.288	1.113	1.034	**1.064**	1.495	5.288	-2.996	-2.649	**1.071**	1.540
18	210	1.050	1.041	1.044	1.050	5.347	1.113	1.092	**1.054**	1.405	5.347	-2.996	-2.875	**1.056**	1.439
19	222	1.050	1.062	1.059	1.050	5.403	1.113	1.146	**1.045**	1.333	5.403	-2.996	-3.088	**1.046**	1.362
20	234	1.042	1.034	1.042	1.042	5.455	1.166	1.197	**1.038**	1.276	5.455	-3.168	-3.290	**1.037**	1.302
21	246	1.038	1.040	1.038	1.038	5.505	1.195	1.246	**1.032**	1.229	5.505	-3.268	-3.482	**1.031**	1.256
22	258	1.032	1.028	1.031	1.032	5.553	1.248	1.292	**1.027**	1.191	5.553	-3.453	-3.664	**1.026**	1.218
23	270	1.025	1.025	1.024	1.025	5.598	1.314	1.336	**1.023**	1.160	5.598	-3.696	-3.839	**1.022**	1.188
24	282	1.018	1.019	1.019	1.018	5.642	1.399	1.378	**1.019**	1.134	5.642	-4.035	-4.006	**1.018**	1.163
25	294	1.018	1.013	1.018	1.018	5.684	1.398	1.419	**1.016**	1.113	5.684	-4.028	-4.165	**1.016**	1.142
26	306	1.014	1.014	1.014	1.014	5.724	1.461	1.458	**1.014**	1.095	5.724	-4.297	-4.319	**1.013**	1.125
27	318	1.010	1.007	1.009	1.009	5.762	1.561	1.495	**1.012**	1.080	5.762	-4.757	-4.466	**1.011**	1.110
28	330	1.010	1.009	1.010	1.009	5.799	1.549	1.531	**1.010**	1.068	5.799	-4.696	-4.609	**1.010**	1.097
29	342	1.010	1.013	1.011	1.010	5.835	1.540	1.566	**1.008**	1.057	5.835	-4.655	-4.746	**1.009**	1.086
30	354	1.007	1.006	1.007	1.007	5.869	1.618	1.600	**1.007**	1.048	5.869	-5.035	-4.878	**1.008**	1.077
31	366	1.006	1.008	1.006	1.006	5.903	1.632	1.632	**1.006**	1.041	5.903	-5.108	-5.006	**1.007**	1.069
32	378	1.006	1.007	1.006	1.006	5.935	1.641	1.663	**1.005**	1.035	5.935	-5.157	-5.129	**1.006**	1.062
33	390	1.004	1.004	1.003	1.004	5.966	1.709	1.694	**1.004**	1.029	5.966	-5.521	-5.249	**1.005**	1.055
34	402	1.003	1.003	1.003	1.003	5.996	1.776	1.723	**1.004**	1.025	5.996	-5.902	-5.366	**1.005**	1.050
35	414	1.003	1.000	1.000	1.003	6.026	1.760	1.752	**1.003**	1.021	6.026	-5.809	-5.478	**1.004**	1.045
36	426	1.003	1.007	1.007	1.003	6.054	1.760	1.780	**1.003**	1.018	6.054	-5.809	-5.588	**1.004**	1.041
37	438					6.082		1.807	**1.002**	1.015	6.082		-5.695	**1.003**	1.037
38	450					6.109		1.833	**1.002**	1.013	6.109		-5.798	**1.003**	1.033
39	462					6.136		1.859	**1.002**	1.011	6.136		-5.899	**1.003**	1.030
40	474					6.161		1.884	**1.001**	1.009	6.161		-5.998	**1.002**	1.027
41	486					6.186		1.908	**1.001**	1.008	6.186		-6.094	**1.002**	1.025
42	498					6.211		1.932	**1.001**	1.007	6.211		-6.187	**1.002**	1.023
43	510					6.234		1.955	**1.001**	1.006	6.234		-6.278	**1.002**	1.020
44	522					6.258		1.977	**1.001**	1.005	6.258		-6.368	**1.002**	1.019
45	534					6.280		1.999	**1.001**	1.004	6.280		-6.455	**1.002**	1.017
46	546					6.303		2.021	**1.001**	1.003	6.303		-6.540	**1.001**	1.015
47	558					6.324		2.042	**1.000**	1.003	6.324		-6.624	**1.001**	1.014
48	570					6.346		2.063	**1.000**	1.002	6.346		-6.705	**1.001**	1.012
49	582					6.366		2.083	**1.000**	1.002	6.366		-6.785	**1.001**	1.011
50	594					6.387		2.103	**1.000**	1.002	6.387		-6.863	**1.001**	1.010
51	606					6.407		2.122	**1.000**	1.001	6.407		-6.940	**1.001**	1.009
52	618					6.426		2.142	**1.000**	1.001	6.426		-7.015	**1.001**	1.008
53	630					6.446		2.160	**1.000**	1.001	6.446		-7.089	**1.001**	1.007
54	642					6.465		2.179	**1.000**	1.001	6.465		-7.161	**1.001**	1.006
55	654					6.483		2.197	**1.000**	1.001	6.483		-7.232	**1.001**	1.005
56	666					6.501		2.214	**1.000**	1.001	6.501		-7.302	**1.001**	1.005
57	678					6.519		2.232	**1.000**	1.000	6.519		-7.371	**1.001**	1.004
58	690					6.537		2.249	**1.000**	1.000	6.537		-7.438	**1.001**	1.003
59	702					6.554		2.266	**1.000**	1.000	6.554		-7.504	**1.001**	1.003
60	714					6.571		2.282	**1.000**	1.000	6.571		-7.569	**1.001**	1.002
61	726					6.588		2.298	**1.000**	1.000	6.588		-7.633	**1.000**	1.002
62	738					6.604		2.314	**1.000**	1.000	6.604		-7.696	**1.000**	1.001
63	750					6.620		2.330	**1.000**	1.000	6.620		-7.758	**1.000**	1.001
64	762					6.636		2.345	**1.000**	1.000	6.636		-7.819	**1.000**	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	15.000	4.618		
18	1.5	1.950	1.871	2.747	1.871
30	2.5	1.500	1.439	1.701	1.439
42	3.5	1.300	1.065	1.355	1.065
54	4.5	1.340	1.030	1.238	1.030
66	5.5	1.280	1.001	1.254	1.001
78	6.5	1.245	1.015	1.222	1.015
90	7.5	1.195	0.992	1.195	0.992
102	8.5	1.150	0.975	1.159	0.975
114	9.5	1.150	0.964	1.126	0.964
126	10.5	1.115	0.942	1.123	0.942
138	11.5	1.095	0.923	1.095	0.923
150	12.5	1.080	0.919	1.080	0.919
162	13.5	1.080	0.910	1.067	0.910
174	14.5	1.065	0.899	1.067	0.899
186	15.5	1.050	0.899	1.055	0.899
198	16.5	1.050	0.912	1.043	0.912
210	17.5	1.050	0.912	1.043	0.912
222	18.5	1.050	0.916	1.044	0.916
234	19.5	1.042	0.907	1.043	0.907
246	20.5	1.038	0.909	1.037	0.909
258	21.5	1.032	0.896	1.033	0.896
270	22.5	1.025	0.889	1.027	0.889
282	23.5	1.018	0.881	1.021	0.881
294	24.5	1.018	0.884	1.015	0.884
306	25.5	1.014	0.882	1.015	0.882
318	26.5	1.009	0.883	1.012	0.883
330	27.5	1.009	0.894	1.008	0.894
342	28.5	1.010	0.898	1.008	0.898
354	29.5	1.007	0.904	1.009	0.904
366	30.5	1.006	0.901	1.006	0.901
378	31.5	1.006	0.894	1.005	0.894
390	32.5	1.004	0.865	1.005	0.865
402	33.5	1.003	0.864	1.003	0.864
414	34.5	1.003	0.834	1.002	0.834
426	35.5	1.003	0.847	1.003	0.847
438	36.5		0.852	1.003	0.852
450	37.5		0.875	1.002	0.875
462	38.5		0.872	1.002	0.872
474	39.5		0.899	1.002	0.899
486	40.5		0.876	1.002	0.876
498	41.5		0.860	1.001	0.860
510	42.5		0.840	1.001	0.840
522	43.5		0.826	1.001	0.826
534	44.5		0.807	1.001	0.807
546	45.5		0.800	1.001	0.800
558	46.5		0.800	1.000	0.800
570	47.5		0.779	1.000	0.779
582	48.5		0.741	1.000	0.741
594	49.5		0.660	1.000	0.660
606	50.5		0.553	1.000	0.553
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 8, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 8, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
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1971																														
1972																														
1973																														
1974																														74
1975																													28	40
1976																												51	93	35
1977	0	98	293	279	517	873	1,253	1,351	1,306	1,262	1,109	986	867	776	640	474	361	292	307	242	345	206	136	116	83	108	102	119	111	79
1978	0	103	307	293	542	916	1,314	1,417	1,371	1,324	1,164	1,034	942	844	622	449	391	349	386	397	240	199	141	120	83	66	121	92	78	58
1979	0	90	269	256	474	801	1,149	1,238	1,198	1,157	1,017	957	850	722	580	467	587	476	482	293	219	158	258	183	99	124	120	135	69	53
1980	0	78	233	222	410	693	995	1,072	1,037	1,002	951	851	676	526	408	425	464	529	327	151	125	95	223	148	114	126	68	131	131	112
1981	0	56	167	159	295	498	715	771	745	846	861	703	586	496	419	359	354	251	276	192	168	248	163	139	140	81	122	103	115	72
1982	0	62	185	177	327	552	792	854	897	903	716	588	524	477	529	334	323	264	198	197	286	137	133	146	65	109	153	127	124	121
1983	0	44	131	125	232	391	562	748	850	720	641	591	547	488	393	398	203	246	217	141	249	150	86	151	183	43	106	88	33	70
1984	0	50	148	141	261	441	683	801	720	652	559	721	482	531	512	442	413	342	271	325	242	144	160	158	184	312	149	26	70	177
1985	0	50	151	144	266	478	776	829	692	642	677	696	701	535	575	379	545	401	277	172	192	68	141	145	210	170	119	89	162	
1986	0	36	109	104	242	537	687	596	650	870	735	827	827	536	477	439	420	488	327	296	90	280	272	251	166	127	118	88		
1987	0	28	83	109	235	329	444	479	703	722	871	820	540	574	551	455	419	360	341	314	291	444	447	198	217	87	175			
1988	0	117	283	137	223	303	533	808	647	1,038	635	596	477	432	449	317	310	277	355	311	196	264	192	170	123	155				
1989	0	83	190	137	233	380	579	719	894	827	598	737	627	633	468	416	365	553	258	347	596	383	330	385	222					
1990	0	104	84	121	247	504	647	853	552	727	672	614	718	634	580	617	424	396	359	316	343	426	302	184						
1991	0	48	154	113	289	450	621	586	591	497	520	592	467	376	543	461	220	388	347	574	267	245	156							
1992	0	26	70	142	271	547	526	685	487	650	302	623	354	494	354	353	213	375	287	370	250	330								
1993	0	20	34	110	269	427	553	428	599	352	327	473	452	358	313	436	364	374	377	458	213									
1994	0	35	313	235	376	564	559	308	451	541	358	484	461	368	480	533	372	392	327	429										
1995	0	268	435	275	295	590	609	511	641	617	444	459	518	610	482	342	265	217	136											
1996	0	336	110	251	391	295	456	555	504	640	598	745	360	508	528	275	308	229												
1997	0	273	235	435	477	466	394	392	614	444	564	914	505	513	690	443	394													
1998	33	193	416	666	472	548	685	1,332	683	586	1,170	869	954	695	493	453														
1999	8	474	263	351	738	780	872	1,176	741	935	1,514	738	666	761	610															
2000	0	262	812	627	656	1,254	1,503	1,424	904	948	971	865	1,003	379																
2001	11	604	936	521	708	870	840	1,286	1,009	701	1,215	536	788																	
2002	26	342	175	694	843	1,004	1,442	1,093	1,715	1,314	948	1,052																		
2003	0	509	954	517	899	1,095	980	1,158	1,210	661	1,290																			
2004	25	806	854	712	958	1,258	1,340	1,321	1,438	1,017																				
2005	237	604	755	1,081	1,022	1,197	932	1,680	893																					
2006	85	1,667	2,055	1,035	889	1,834	1,817	1,263																						
2007	16	1,170	762	1,016	1,219	1,122	1,219																							
2008	176	548	1,580	2,809	628	1,195																								
2009	42	1,633	2,157	1,268	503																									
2010	9	3,408	1,083	373																										
2011	1,458	6,029	1,099																											
2012	1,969	2,176																												
2013	23																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1971																														
1972																														
1973																														
1974																														0.862
1975																													1.418	1.932
1976																												1.832	0.379	1.100
1977	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.879	0.889	0.880	0.896	0.825	0.740	0.763	0.809	1.051	0.786	1.428	0.597	0.662	0.852	0.718	1.295	0.947	1.165	0.927	0.712	0.932
1978	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.879	0.889	0.911	0.896	0.737	0.722	0.872	0.892	1.105	1.027	0.605	0.831	0.709	0.847	0.693	0.801	1.824	0.761	0.850	0.737	0.697
1979	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.879	0.941	0.888	0.850	0.803	0.805	1.257	0.811	1.013	0.608	0.746	0.721	1.634	0.711	0.539	1.250	0.974	1.120	0.510	0.776	1.595
1980	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	0.966	0.949	0.895	0.795	0.778	0.775	1.042	1.093	1.138	0.619	0.462	0.826	0.763	2.341	0.665	0.767	1.111	0.540	1.918	1.003	0.852	0.926
1981	0.000	2.988	0.953	1.851	1.689	1.435	1.078	0.967	1.134	1.019	0.817	0.833	0.846	0.845	0.855	0.988	0.709	1.098	0.697	0.876	1.472	0.660	0.853	1.006	0.575	1.518	0.845	1.114	0.624	0.717
1982	0.000	2.988	0.953	1.851	1.689	1.435	1.078	1.051	1.006	0.794	0.820	0.892	0.911	1.108	0.632	0.967	0.818	0.749	0.994	1.455	0.479	0.968	1.102	0.443	1.685	1.407	0.827	0.977	0.979	0.449
1983	0.000	2.988	0.953	1.851	1.689	1.435	1.332	1.137	0.847	0.890	0.921	0.926	0.892	0.806	1.012	0.509	1.214	0.881	0.649	1.767	0.603	0.575	1.746	1.212	0.238	2.452	0.831	0.370	2.144	1.113
1984	0.000	2.988	0.953	1.851	1.689	1.549	1.172	0.900	0.905	0.858	1.289	0.669	1.102	0.963	0.863	0.934	0.829	0.793	1.199	0.743	0.595	1.113	0.990	1.160	1.697	0.478	0.175	2.681	2.531	
1985	0.000	2.988	0.953	1.851	1.796	1.624	1.068	0.834	0.928	1.054	1.029	1.008	0.762	1.075	0.659	1.438	0.736	0.692	0.619	1.117	0.356	2.070	1.024	1.454	0.807	0.700	0.753	1.807		
1986	0.000	2.988	0.953	2.336	2.215	1.280	0.867	1.092	1.337	0.845	1.126	1.000	0.648	0.889	0.921	0.957	1.162	0.670	0.905	0.304	3.107	0.973	0.920	0.662	0.764	0.931	0.746			
1987	0.000	2.988	1.312	2.150	1.400	1.350	1.079	1.468	1.027	1.205	0.942	0.659	1.063	0.960	0.825	0.921	0.859	0.947	0.922	0.926	1.528	1.007	0.443	1.095	0.402	2.012				
1988	0.000	2.422	0.485	1.629	1.355	1.761	1.515	0.801	1.605	0.611	0.939	0.800	0.907	1.037	0.706	0.980	0.893	1.281	0.877	0.630	1.346	0.728	0.884	0.723	1.259					
1989	0.000	2.301	0.718	1.706	1.630	1.522	1.241	1.244	0.926	0.723	1.231	0.851	1.009	0.739	0.889	0.876	1.516	0.467	1.344	1.718	0.643	0.861	1.167	0.576						
1990	0.000	0.802	1.450	2.037	2.044	1.284	1.318	0.647	1.318	0.924	0.913	1.169	0.883	0.915	1.065	0.687	0.934	0.907	0.878	1.086	1.244	0.707	0.610							
1991	0.000	3.203	0.731	2.565	1.554	1.379	0.945	1.007	0.842	1.044	1.139	0.789	0.805	1.444	0.850	0.477	1.764	0.895	1.652	0.465	0.919	0.636								
1992	0.000	2.711	2.022	1.907	2.016	0.962	1.304	0.710	1.335	0.465	2.063	0.568	1.396	0.716	0.998	0.603	1.760	0.765	1.288	0.675	1.321									
1993	0.000	1.739	3.214	2.459	1.584	1.296	0.775	1.398	0.588	0.930	1.446	0.955	0.791	0.874	1.395	0.835	1.027	1.009	1.214	0.464										
1994	0.000	9.040	0.751	1.600	1.500	0.991	0.550	1.466	1.200	0.661	1.354	0.951	0.800	1.302	1.112	0.697	1.056	0.834	1.309											
1995	0.000	1.624	0.632	1.072	2.002	1.032	0.839	1.254	0.963	0.719	1.035	1.129	1.177	0.791	0.710	0.773	0.819	0.627												
1996	0.000	0.326	2.287	1.558	0.755	1.548	1.217	0.908	1.270	0.934	1.246	0.483	1.412	1.040	0.520	1.122	0.745													
1997	0.000	0.861	1.851	1.096	0.976	0.846	0.995	1.565	0.723	1.271	1.620	0.553	1.014	1.346	0.642	0.890														
1998	5.851	2.152	1.603	0.708	1.162	1.249	1.945	0.513	0.858	1.998	0.742	1.099	0.729	0.709	0.918															
1999	57.721	0.556	1.332	2.103	1.057	1.118	1.348	0.630	1.262	1.620	0.487	0.903	1.142	0.802																
2000	0.000	3.098	0.772	1.046	1.912	1.199	0.947	0.635	1.049	1.024	0.891	1.159	0.378																	
2001	54.108	1.549	0.557	1.357	1.229	0.965	1.532	0.785	0.694	1.734	0.442	1.468																		
2002	13.388	0.513	3.965	1.214	1.191	1.437	0.758	1.569	0.766	0.722	1.109																			
2003	0.000	1.874	0.542	1.739	1.218	0.895	1.182	1.045	0.546	1.951																				
2004	32.220	1.060	0.833	1.346	1.312	1.066	0.986	1.089	0.707																					
2005	2.552	1.249	1.433	0.945	1.171	0.778	1.803	0.532																						
2006	19.637	1.233	0.504	0.859	2.064	0.990	0.695																							
2007	73.102	0.651	1.334	1.199	0.920	1.086																								
2008	3.113	2.885	1.778	0.223	1.904																									
2009	39.125	1.321	0.588	0.397																										
2010	368.494	0.318	0.345																											
2011	4.136	0.182																												
2012	1.105																													
Latest diag	1.105	0.182	0.345	0.397	1.904	1.086	0.695	0.532	0.707	1.951	1.109	1.468	0.378	0.802	0.918	0.890	0.745	0.627	1.309	0.464	1.321	0.636	0.610	0.576	1.259	2.012	0.746	1.807	2.531	1.113
5 Yr Avg	83.195	1.071	0.910	0.725	1.474	0.963	1.085	1.004	0.753	1.410	0.734	1.036	0.935	0.937	0.780	0.863	1.081	0.826	1.268	0.882	1.095	0.788	0.805	0.902	0.986	1.315	0.666	1.390	1.426	0.960
10 Yr Avg	54.348	1.129	1.188	1.033	1.398	1.078	1.219	0.927	0.884	1.263	1.037	0.927	0.964	0.994	0.910	0.794	1.137	0.840	1.101	0.813	1.166	0.964	0.974	0.910	0.979	1.284	0.914	1.207	1.115	1.032
5 Yr Wtd	3.775	0.522	0.851	0.591	1.401	0.966	1.001	0.958	0.739	1.303	0.698	0.999	0.819	0.908	0.765	0.839	1.044	0.845	1.264	0.808	0.998	0.809	0.770	0.816	0.945	0.904	0.648	1.159	1.167	0.870
7 Yr Wtd	4.429	0.630	0.897	0.725	1.348	1.023	1.042	0.866	0.800	1.373	0.819	0.935	0.858	0.943	0.849	0.751	1.095	0.776	1.213	0.801	1.168	0.872	0.808	0.895	0.874	1.016	0.781	1.005	1.069	0.861
10 Yr Wtd	4.618	0.686	0.887	0.810	1.356	1.061	1.122	0.851	0.831	1.228	0.880	0.904	0.882	0.954	0.878	0.771	1.093	0.815	1.101	0.769	1.008	0.873	0.865	0.858	0.889	1.007	0.847	1.024	0.959	0.933
Selected	4.618	0.686	0.887	0.810	1.356	1.061	1.122	0.851	0.831	1.228	0.880	0.904	0.882	0.954	0.878	0.771	1.093	0.815	1.101	0.769	1.008	0.873	0.865	0.858	0.889	0.950	0.800	0.900	0.900	0.900
Loss $ Weight	4,040	18,548	11,473	10,027	8,324	11,608	11,629	12,125	9,711	7,863	9,072	7,135	6,061	5,062	5,072	4,330	3,234	3,561	3,115	3,586	2,678	2,736	2,220	1,927	1,623	1,333	1,253	999	984	816
Center Wtd Avg	4.618	1.220	1.163	0.911	1.035	1.026	1.031	1.009	0.974	0.925	0.941	0.973	0.897	0.883	0.905	0.897	0.915	0.896	0.947	0.905	0.921	0.869	0.903	0.881	0.872	0.878	0.888	0.889	0.888	0.931
Geometric Mean	4.618	1.871	1.439	1.065	1.030	1.001	1.015	0.992	0.975	0.964	0.942	0.923	0.919	0.910	0.899	0.899	0.912	0.912	0.916	0.907	0.909	0.896	0.889	0.881	0.884	0.882	0.883	0.894	0.898	0.904

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				5	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	4	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	3	0	0				
1959															0	8	8	0	0	0	2	0	0	0	0					
1960														0	0	0	0	4	0	0	0	0	0	0						
1961													0	0	0	7	0	0	4	4	0	0	0							
1962												8	1	0	0	0	5	4	0	0	0	0								
1963											5	5	4	6	0	2	0	0	0	0	3									
1964										7	0	5	3	0	0	0	0	0	0	0										
1965									7	12	0	12	0	5	5	0	2	0	0											
1966								5	5	2	22	0	0	2	0	4	0	4												
1967							0	12	2	0	4	4	10	0	4	0	0													
1968						6	23	7	46	15	5	3	0	0	12	8														
1969					17	5	0	22	5	8	12	0	0	2	7															
1970				15	1	0	8	0	12	17	0	26	1	2																
1971			10	34	20	12	2	10	16	0	0	6	3																	
1972		34	26	18	17	15	6	17	0	0	14	6																		
1973	23	35	36	45	30	1	30	24	20	1	10																			
1974	63	89	82	16	30	13	24	0	15	45																				
1975	77	35	9	34	77	29	18	13	1																					
1976	39	35	32	65	27	11	17	0																						
1977	73	49	99	17	26	0	97																							
1978	40	28	56	30	70	0																								
1979	85	83	141	56	22																									
1980	103	81	31	90																										
1981	52	119	84																											
1982	54	55																												
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.974	0.000	0.000	0.000								
1962												0.142	0.000	0.000	0.000	0.000	0.802	0.000	0.000	0.000	0.000									
1963											1.029	0.717	1.643	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									1.693	0.000	0.000	0.000	0.000	1.007	0.000	0.000	0.000	0.000												
1966								0.984	0.407	11.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.146	0.000	0.000	0.941	2.466	0.000	0.000	0.000	0.000														
1968						3.835	0.305	6.476	0.323	0.307	0.690	0.000	0.000	0.000	0.714															
1969					0.314	0.000	0.000	0.215	1.823	1.426	0.000	0.000	0.000	3.300																
1970				0.067	0.000	0.000	0.000	0.000	1.443	0.000	0.000	0.055	1.429																	
1971			3.528	0.593	0.584	0.145	5.621	1.724	0.000	0.000	0.000	0.510																		
1972		0.772	0.704	0.911	0.891	0.404	2.898	0.000	0.000	0.000	0.393																			
1973	1.565	1.026	1.251	0.658	0.020	50.242	0.798	0.818	0.071	7.143																				
1974	1.405	0.925	0.194	1.891	0.430	1.822	0.000	0.000	2.927																					
1975	0.450	0.266	3.626	2.295	0.381	0.624	0.696	0.100																						
1976	0.916	0.901	2.025	0.425	0.396	1.565	0.000																							
1977	0.672	2.014	0.169	1.536	0.000	0.000																								
1978	0.701	1.985	0.536	2.342	0.000																									
1979	0.981	1.691	0.399	0.393																										
1980	0.782	0.382	2.900																											
1981	2.299	0.709																												
1982	1.016																													
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Latest diag	1.016	0.709	2.900	0.393	0.000	0.000	0.000	0.100	2.927	7.143	0.393	0.510	1.429	3.300	0.714	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.156	1.356	1.206	1.398	0.241	10.851	0.878	0.529	0.888	1.714	0.217	0.606	0.286	0.861	0.143	0.000	0.160	0.000	0.195	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	1.079	1.067	1.533	1.111	0.302	5.864	1.032	1.046	0.869	1.998	0.305	0.439	0.307	0.431	0.071	0.100	0.080	0.000	0.097	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Wtd	1.095	1.141	0.716	1.106	0.231	3.465	0.569	0.829	1.006	1.350	1.310	0.362	0.545	2.895	0.570	0.288	1.209	0.911	0.974	1.202	0.000			0.000						
7 Yr Wtd	1.010	1.051	0.680	1.077	0.248	2.416	0.605	0.811	0.762	1.075	0.769	0.275	0.845	1.768	0.650	0.570	1.767	0.482	0.974	1.202	1.750	0.000		0.000						
10 Yr Wtd	1.001	1.014	0.773	0.972	0.272	2.465	0.814	1.113	0.789	1.074	1.068	0.308	0.951	1.768	1.366	0.742	0.814	0.482	0.974	0.543	1.750	0.000		0.000						
Selected	1.000	1.000	0.650	1.100	0.500	1.400	0.800	1.000	0.800	1.000	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	665	610	597	404	320	86	226	105	122	101	67	66	21	17	27	28	15	12	4	4	5	4	0	3	0	0	0	0	0	
Center Wtd Avg	0.894	0.919	0.873	0.854	0.792	0.885	0.772	0.945	0.877	0.904	0.871	0.898	0.834	0.800	0.800	0.800	0.800	0.800	0.800	0.699	0.622	0.451	0.331	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.901	0.894	0.865	0.864	0.834	0.847	0.852	0.875	0.872	0.899	0.876	0.860	0.840	0.826	0.807	0.800	0.800	0.779	0.741	0.660	0.553	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.943**
Inverse Power	**1.000**	**0.912**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.058				Slope=	-7.387			
		IMPLIED	SELECTED	Intercept=	-4.641				Intercept=	38.913			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-2.746	**16.079**	47442.444	1.792		25.678		
2	18	2.747	2.747	2.890	-0.793	-1.583	**5.387**	2950.675	2.890	0.558	17.562		
3	30	1.701	1.701	3.401	-0.121	-1.043	**3.366**	547.730	3.401	-0.355	13.789		
4	42	1.355	1.355	3.738	0.292	-0.687	**2.529**	162.732	3.738	-1.035	11.303	**81104.172**	
5	54	1.238	1.238	3.989	0.501	-0.421	**2.077**	64.356	3.989	-1.437	9.447	**12671.796**	
6	66	1.254	1.254	4.190	0.468	-0.208	**1.799**	30.981	4.190	-1.370	7.965	**2878.654**	
7	78	1.222	1.222	4.357	0.534	-0.032	**1.612**	17.226	4.357	-1.505	6.731	**838.756**	
8	90	1.195	1.195	4.500	0.594	0.120	**1.479**	10.689	4.500	-1.634	5.674	**292.099**	
9	102	1.159	1.159	4.625	0.686	0.252	**1.381**	7.227	4.625	-1.838	4.749	**116.480**	
10	114	1.126	1.126	4.736	0.785	0.370	**1.307**	5.232	4.736	-2.073	3.927	**51.780**	
11	126	1.123	1.123	4.836	0.794	0.476	**1.250**	4.002	4.836	-2.097	3.188	**25.245**	
12	138	1.095	1.095	4.927	0.893	0.572	**1.205**	3.201	4.927	-2.351	2.516	**13.381**	34702.663
13	150	1.080	1.080	5.011	0.958	0.660	**1.169**	2.657	5.011	-2.529	1.900	**7.688**	2593.347
14	162	1.067	1.067	5.088	1.016	0.742	**1.140**	2.274	5.088	-2.697	1.332	**4.788**	337.337
15	174	1.067	1.067	5.159	1.020	0.817	**1.116**	1.995	5.159	-2.709	0.804	**3.234**	70.459
16	186	1.055	1.055	5.226	1.084	0.888	**1.097**	1.788	5.226	-2.903	0.311	**2.365**	21.785
17	198	1.043	1.043	5.288	1.157	0.954	**1.081**	1.631	5.288	-3.137	-0.151	**1.860**	9.211
18	210	1.043	1.043	5.347	1.157	1.016	**1.067**	1.509	5.347	-3.137	-0.585	**1.557**	4.951
19	222	1.044	1.044	5.403	1.155	1.075	**1.056**	1.414	5.403	-3.132	-0.996	**1.369**	3.180
20	234	1.043	1.043	5.455	1.158	1.131	**1.047**	1.338	5.455	-3.142	-1.385	**1.250**	2.322
21	246	1.037	1.037	5.505	1.206	1.184	**1.040**	1.278	5.505	-3.305	-1.754	**1.173**	1.857
22	258	1.033	1.033	5.553	1.238	1.234	**1.033**	1.229	5.553	-3.416	-2.106	**1.122**	1.583
23	270	1.027	1.027	5.598	1.289	1.282	**1.028**	1.190	5.598	-3.602	-2.442	**1.087**	1.411
24	282	1.021	1.021	5.642	1.353	1.328	**1.023**	1.157	5.642	-3.847	-2.763	**1.063**	1.298
25	294	1.015	1.015	5.684	1.433	1.372	**1.020**	1.131	5.684	-4.176	-3.071	**1.046**	1.221
26	306	1.015	1.015	5.724	1.432	1.415	**1.017**	1.109	5.724	-4.171	-3.366	**1.035**	1.167
27	318	1.012	1.012	5.762	1.492	1.455	**1.014**	1.091	5.762	-4.435	-3.650	**1.026**	1.128
28	330	1.008	1.008	5.799	1.586	1.495	**1.012**	1.076	5.799	-4.877	-3.924	**1.020**	1.100
29	342	1.008	1.008	5.835	1.573	1.532	**1.010**	1.063	5.835	-4.813	-4.188	**1.015**	1.078
30	354	1.009	1.009	5.869	1.563	1.569	**1.008**	1.053	5.869	-4.765	-4.443	**1.012**	1.062
31	366	1.006	1.006	5.903	1.639	1.604	**1.007**	1.044	5.903	-5.146	-4.689	**1.009**	1.050
32	378	1.005	1.005	5.935	1.655	1.638	**1.006**	1.037	5.935	-5.226	-4.927	**1.007**	1.040
33	390	1.005	1.005	5.966	1.670	1.671	**1.005**	1.031	5.966	-5.307	-5.158	**1.006**	1.033
34	402	1.003	1.003	5.996	1.736	1.703	**1.004**	1.026	5.996	-5.672	-5.382	**1.005**	1.027
35	414	1.002	1.002	6.026	1.806	1.735	**1.003**	1.022	6.026	-6.086	-5.599	**1.004**	1.022
36	426	1.003	1.003	6.054	1.788	1.765	**1.003**	1.018	6.054	-5.978	-5.810	**1.003**	1.018
37	438	1.003	1.003	6.082	1.788	1.794	**1.002**	1.015	6.082	-5.972	-6.015	**1.002**	1.015
38	450	1.002	1.002	6.109	1.810	1.823	**1.002**	1.013	6.109	-6.109	-6.215	**1.002**	1.013
39	462	1.002	1.002	6.136	1.833	1.851	**1.002**	1.011	6.136	-6.248	-6.409	**1.002**	1.011
40	474	1.002	1.002	6.161	1.850	1.878	**1.001**	1.009	6.161	-6.357	-6.599	**1.001**	1.009
41	486	1.002	1.002	6.186	1.871	1.904	**1.001**	1.008	6.186	-6.491	-6.784	**1.001**	1.008
42	498	1.001	1.001	6.211	1.894	1.930	**1.001**	1.006	6.211	-6.642	-6.964	**1.001**	1.007
43	510	1.001	1.001	6.234	1.920	1.955	**1.001**	1.005	6.234	-6.818	-7.140	**1.001**	1.006
44	522	1.001	1.001	6.258	1.948	1.980	**1.001**	1.004	6.258	-7.011	-7.311	**1.001**	1.005
45	534	1.001	1.001	6.280	1.978	2.004	**1.001**	1.004	6.280	-7.227	-7.479	**1.001**	1.004
46	546	1.001	1.001	6.303	2.008	2.027	**1.001**	1.003	6.303	-7.451	-7.643	**1.000**	1.004
47	558	1.000	1.000	6.324	2.038	2.050	**1.000**	1.003	6.324	-7.675	-7.804	**1.000**	1.003
48	570	1.000	1.000	6.346	2.070	2.073	**1.000**	1.002	6.346	-7.925	-7.961	**1.000**	1.003
49	582	1.000	1.000	6.366	2.107	2.095	**1.000**	1.002	6.366	-8.226	-8.115	**1.000**	1.002
50	594	1.000	1.000	6.387	2.157	2.117	**1.000**	1.002	6.387	-8.641	-8.266	**1.000**	1.002
51	606	1.000	1.000	6.407	2.223	2.138	**1.000**	1.001	6.407	-9.232	-8.414	**1.000**	1.002
52	618	1.000	1.000	6.426		2.159	**1.000**	1.001	6.426		-8.558	**1.000**	1.002
53	630	1.000	1.000	6.446		2.179	**1.000**	1.001	6.446		-8.700	**1.000**	1.001
54	642	1.000	1.000	6.465		2.199	**1.000**	1.001	6.465		-8.840	**1.000**	1.001
55	654	1.000	1.000	6.483		2.218	**1.000**	1.001	6.483		-8.977	**1.000**	1.001
56	666	1.000	1.000	6.501		2.238	**1.000**	1.001	6.501		-9.111	**1.000**	1.001
57	678	1.000	1.000	6.519		2.257	**1.000**	1.000	6.519		-9.243	**1.000**	1.001
58	690	1.000	1.000	6.537		2.275	**1.000**	1.000	6.537		-9.372	**1.000**	1.001
59	702	1.000	1.000	6.554		2.293	**1.000**	1.000	6.554		-9.500	**1.000**	1.001
60	714	1.000		6.571		2.311	**1.000**	1.000	6.571		-9.625	**1.000**	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		194	744	550	81.5%	448	
1977	23,851,125	991	1,116	124	78.2%	97	0.005
1978	26,143,240	1,548	1,766	219	77.5%	169	0.007
1979	28,061,666	2,418	2,798	380	76.6%	291	0.010
1980	28,979,182	2,545	2,990	445	75.8%	337	0.010
1981	30,141,508	1,504	1,796	292	75.0%	219	0.006
1982	30,058,966	1,055	1,282	227	74.3%	169	0.004
1983	30,607,324	1,554	1,925	371	73.5%	273	0.006
1984	33,121,678	3,408	4,301	893	72.7%	649	0.013
1985	35,713,654	2,961	3,808	847	71.8%	608	0.011
1986	38,297,697	2,570	3,367	798	70.8%	565	0.009
1987	41,065,403	2,350	3,138	788	69.8%	550	0.008
1988	44,221,964	3,042	4,139	1,097	68.7%	754	0.009
1989	47,110,000	3,672	5,091	1,420	67.6%	960	0.011
1990	49,659,895	2,187	3,101	914	66.8%	610	0.006
1991	50,856,501	1,989	2,874	885	65.7%	581	0.006
1992	52,804,448	1,842	2,717	875	64.7%	566	0.005
1993	55,132,894	1,598	2,405	807	63.7%	514	0.004
1994	57,739,505	3,242	4,981	1,739	62.6%	1,089	0.009
1995	60,949,772	2,064	3,247	1,183	61.8%	731	0.005
1996	63,664,000	2,267	3,648	1,382	60.9%	841	0.006
1997	68,077,000	963	1,592	628	60.2%	378	0.002
1998	71,447,000	2,540	4,308	1,768	59.4%	1,050	0.006
1999	75,244,663	2,903	5,055	2,152	58.6%	1,260	0.007
2000	79,122,396	3,542	6,383	2,841	58.1%	1,651	0.008
2001	80,396,857	2,564	4,819	2,255	58.0%	1,307	0.006
2002	81,621,352	1,735	3,402	1,666	57.6%	960	0.004
2003	82,433,234	2,054	4,339	2,285	57.2%	1,307	0.005
2004	84,632,753	1,685	3,910	2,225	56.8%	1,264	0.005
2005	86,912,307	1,016	2,969	1,952	57.1%	1,115	0.003
2006	90,822,757	3,142	7,425	4,283	57.7%	2,473	0.008
2007	93,702,820	1,844	5,237	3,392	58.0%	1,967	0.006
2008	93,449,349	1,929	5,725	3,795	58.8%	2,230	0.006
2009	86,544,195	1,206	4,553	3,347	59.6%	1,996	0.005
2010	86,654,516	349	4,019	3,670	63.0%	2,312	0.005
2011	90,275,208	100	4,533	4,434	64.6%	2,864	0.005
2012	94,226,147	0	4,688	4,688	63.0%	2,955	0.005
2013	48,526,466	0	2,426	2,426	60.6%	1,471	0.005
2014		0	0				
TOTAL		72,573	136,617	64,044	61.8%	39,582	
EXLD PRIOR		72,379	135,873	63,494	61.6%	39,134	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 1, EXHIBIT 9, SHEET 3, COL. 2
(3) SECTION 1, EXHIBIT 9, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 1, EXHIBIT 9, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	550	69	64	59	55	50	45	39	34	28	23	19	15	11	9	7	5	4	3	11
1977	124	12	11	11	10	10	9	9	9	8	7	6	5	4	3	3	2	1	1	4
1978	219	22	20	18	17	16	15	15	14	14	12	11	9	8	6	5	4	3	2	8
1979	380	34	34	31	29	27	25	24	23	23	21	20	17	15	12	10	8	6	5	16
1980	445	39	36	37	33	31	28	27	26	25	24	23	21	19	16	13	11	9	7	22
1981	292	24	23	22	22	20	18	17	16	15	15	14	14	13	11	10	8	6	5	17
1982	227	19	17	17	15	16	14	13	12	11	11	11	10	10	9	8	7	6	5	16
1983	371	30	29	26	25	23	24	21	20	18	17	17	16	16	15	13	12	10	9	31
1984	893	65	66	64	58	56	52	53	48	44	41	39	37	36	35	33	30	27	23	88
1985	847	56	57	58	57	52	49	46	47	42	39	36	34	33	32	31	29	27	24	98
1986	798	49	50	51	52	50	46	44	41	41	38	34	32	30	29	28	27	26	24	108
1987	788	45	45	46	47	48	47	42	41	38	38	35	32	30	28	27	26	25	24	123
1988	1,097	58	59	60	61	62	63	62	56	54	50	51	46	42	39	37	36	34	33	193
1989	1,420	70	71	72	74	75	77	78	76	69	66	61	62	57	52	48	46	44	42	279
1990	914	49	42	43	44	45	46	47	48	46	42	40	37	38	35	32	29	28	27	196
1991	885	38	45	39	40	41	42	42	43	44	43	39	37	35	35	32	29	27	26	206
1992	875	38	36	43	37	38	39	39	40	41	42	41	37	35	33	33	30	28	26	219
1993	807	33	34	32	38	33	34	34	35	36	36	37	36	33	31	29	29	27	25	217
1994	1,739	67	68	70	66	79	68	70	71	72	74	75	76	74	67	65	60	61	56	500
1995	1,183	50	44	44	46	43	51	44	45	46	47	48	49	50	48	44	42	39	40	362
1996	1,382	52	56	49	50	52	48	58	50	51	52	53	54	55	56	54	49	47	44	451
1997	628	26	23	24	22	22	23	21	25	22	22	23	23	24	24	24	24	22	21	216
1998	1,768	68	69	61	66	58	58	61	57	68	59	60	61	62	64	65	66	64	58	641
1999	2,152	77	79	81	72	77	68	69	72	67	80	69	71	72	73	75	76	78	75	821
2000	2,841	124	97	100	103	91	97	86	87	90	85	101	87	89	91	93	94	96	98	1,131
2001	2,255	110	94	73	76	78	69	73	65	65	68	64	76	66	67	69	70	71	73	928
2002	1,666	75	78	66	52	53	55	48	52	46	46	48	45	54	47	47	48	49	50	706
2003	2,285	96	98	102	87	68	70	72	64	68	60	61	63	59	71	61	62	64	65	994
2004	2,225	93	90	91	95	81	63	66	67	59	64	56	57	59	55	66	57	58	59	987
2005	1,952	112	77	74	76	79	67	52	54	55	49	53	47	47	49	46	55	47	48	866
2006	4,283	279	230	158	152	155	162	137	107	111	114	101	108	96	96	100	94	112	97	1,875
2007	3,392	198	208	172	118	113	116	121	102	80	83	85	75	80	71	72	75	70	83	1,471
2008	3,795	270	205	216	178	123	118	120	125	106	83	86	88	78	84	74	74	78	73	1,615
2009	3,347	253	220	167	176	145	100	96	98	102	87	68	70	72	64	68	60	61	63	1,376
2010	3,670	509	238	208	158	166	137	94	91	93	97	82	64	66	68	60	64	57	57	1,359
2011	4,434	475	549	257	224	171	179	148	102	98	100	104	88	69	72	73	65	69	62	1,528
2012	4,688	122	489	566	265	231	176	185	153	105	101	103	107	91	71	74	75	67	71	1,637
2013	2,426	1	126	506	586	274	239	182	191	158	109	104	106	111	94	74	76	78	69	1,768
TOTAL	64,044	3,803	3,880	3,819	3,380	2,850	2,638	2,457	2,306	2,162	2,044	1,976	1,916	1,837	1,762	1,702	1,658	1,626	1,571	23,085

(1) SECTION 1, EXHIBIT 9, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 9, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	3	1	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1962	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1963	2	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-
1966	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
1967	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	9	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-
1969	50	9	8	7	6	5	4	3	2	2	1	1	1	1	1	0	0	0	0	1
1970	13	2	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	105	14	13	13	12	10	9	7	6	5	4	3	2	1	1	1	1	1	1	2
1973	70	8	8	8	7	7	6	5	4	4	3	2	2	1	1	1	1	0	0	1
1974	81	9	9	8	8	8	7	6	5	4	4	3	2	2	1	1	1	1	0	2
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	203	21	19	18	17	17	16	15	14	13	11	9	7	6	5	3	2	2	2	6
TOTAL	550	69	64	59	55	50	45	39	34	28	23	19	15	11	9	7	5	4	3	11

(1) BASED ON SECTION 1, EXHIBIT 9, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 1, EXHIBIT 9, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		194										744	
1977	23,851,125	991	991	1,116	1,116	1,116	1,116					1,116	0.005
1978	26,143,240	1,548	1,548	1,766	1,766	1,770	1,770					1,766	0.007
1979	28,061,666	2,418	2,418	2,798	2,798	2,804	2,804					2,798	0.010
1980	28,979,182	2,545	2,545	2,990	2,990	2,996	2,996					2,990	0.010
1981	30,141,508	1,504	1,504	1,796	1,796	1,799	1,799					1,796	0.006
1982	30,058,966	1,055	1,055	1,282	1,282	1,286	1,286	1,284	1,282	1,282		1,282	0.004
1983	30,607,324	1,554	1,554	1,925	1,925	1,935	1,935	1,926	1,907	1,921		1,925	0.006
1984	33,121,678	3,408	3,408	4,301	4,301	4,314	4,314	4,288	4,307	4,227		4,301	0.013
1985	35,713,654	2,961	2,961	3,808	3,808	3,824	3,824	3,784	3,768	3,739		3,808	0.011
1986	38,297,697	2,570	2,570	3,367	3,367	3,377	3,377	3,339	3,375	3,358		3,367	0.009
1987	41,065,403	2,350	2,350	3,138	3,138	3,150	3,150	3,105	3,127	3,064		3,138	0.008
1988	44,221,964	3,042	3,042	4,139	4,139	4,163	4,163	4,091	3,998	3,969		4,139	0.009
1989	47,110,000	3,672	3,672	5,091	5,091	5,106	5,106	5,022	5,067	4,742		5,091	0.011
1990	49,659,895	2,187	2,187	3,101	3,101	3,134	3,134	3,061	2,701	2,958		3,101	0.006
1991	50,856,501	1,989	1,989	2,874	2,874	2,883	2,883	2,832	2,918	2,678		2,874	0.006
1992	52,804,448	1,842	1,842	2,717	2,717	2,732	2,732	2,670	2,659	2,688		2,717	0.005
1993	55,132,894	1,598	1,598	2,405	2,405	2,425	2,425	2,362	2,238	2,364		2,405	0.004
1994	57,739,505	3,242	3,242	4,981	4,981	5,635	5,635	4,896	4,630	4,595		4,981	0.009
1995	60,949,772	2,064	2,064	3,247	3,247	4,478	4,478	3,178	3,058	2,984		3,247	0.005
1996	63,664,000	2,267	2,267	3,648	3,648	4,655	4,655	3,572	3,492	3,381		3,648	0.006
1997	68,077,000	963	963	1,592	1,592	3,364	3,364	1,557	1,609	1,691		1,592	0.002
1998	71,447,000	2,540	2,540	4,308	4,308	5,088	5,088	4,210	4,158	3,830		4,308	0.006
1999	75,244,663	2,903	2,903	5,055	5,055	5,648	5,648	4,942	4,614	4,390		5,055	0.007
2000	79,122,396	3,542	3,542	6,383	6,383	6,516	6,516	6,302	6,668	5,403		6,383	0.008
2001	80,396,857	2,564	2,564	4,819	4,819	5,731	5,731	4,762	4,520	4,309		4,819	0.006
2002	81,621,352	1,735	1,735	3,402	3,402	5,082	5,082	3,365	3,657	3,105		3,402	0.004
2003	82,433,234	2,054	2,054	4,204	4,204	5,554	5,554	4,129	3,944	3,634		4,339	0.005
2004	84,632,753	1,685	1,685	3,615	3,615	5,090	5,090	3,574	4,119	3,422		3,910	0.005
2005	86,912,307	1,016	1,016	2,344	2,344	4,427	4,427	2,324	2,160	2,215		2,969	0.003
2006	90,822,757	3,142	3,142	7,969	7,969	6,610	6,610	7,611	6,337	6,488		7,425	0.008
2007	93,702,820	1,844	1,844	5,169	5,169	5,304	5,304	4,910	4,541	4,810		5,237	0.006
2008	93,449,349	1,929	1,929	6,272	6,272	5,360	5,360	5,877	6,138	5,933		5,725	0.006
2009	86,544,195	1,206	1,206	4,801	4,801	4,446	4,446	4,405	3,718	4,883		4,553	0.005
2010	86,654,516	349	349	2,675	2,675	4,355	4,355	2,227	2,106	3,879		4,019	0.005
2011	90,275,208	100	100	3,818	3,818	4,613	4,613	1,855	1,603	4,352		4,533	0.005
2012	94,226,147	0	0	0	0	4,688	4,688			4,023		4,688	0.005
2013	97,052,931	0	0	0	0	4,853	4,853			4,166		4,853	0.005
2014	99,964,519					4,998	4,998					4,998	0.005
TOTAL		72,573	72,379	126,916	126,916	155,311	155,311	111,461	108,419	118,483		144,042	
EXLD PRIOR		72,379	72,379	126,916	126,916	155,311	155,311	111,461	108,419	118,483		143,297	
EXLD PRIOR & 2014		72,379	72,379	126,916	126,916	150,313	150,313	111,461	108,419	118,483		138,299	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 1, EXHIBIT 9, SHEET 4, COL. 4
(5) SECTION 1, EXHIBIT 9, SHEET 5, COL. 4
(6) SECTION 1, EXHIBIT 9, SHEET 6, COL. 8
(7) SECTION 1, EXHIBIT 9, SHEET 7, COL. 8
(8) SECTION 1, EXHIBIT 9, SHEET 8, COL. 8
(9) SECTION 1, EXHIBIT 9, SHEET 9
(10) SECTION 1, EXHIBIT 9, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	991	1.125	1,116	0.005
1978	426	1,548	1.141	1,766	0.007
1979	414	2,418	1.157	2,798	0.010
1980	402	2,545	1.175	2,990	0.010
1981	390	1,504	1.194	1,796	0.006
1982	378	1,055	1.215	1,282	0.004
1983	366	1,554	1.239	1,925	0.006
1984	354	3,408	1.262	4,301	0.013
1985	342	2,961	1.286	3,808	0.011
1986	330	2,570	1.310	3,367	0.009
1987	318	2,350	1.335	3,138	0.008
1988	306	3,042	1.361	4,139	0.009
1989	294	3,672	1.387	5,091	0.011
1990	282	2,187	1.418	3,101	0.006
1991	270	1,989	1.445	2,874	0.006
1992	258	1,842	1.475	2,717	0.005
1993	246	1,598	1.505	2,405	0.004
1994	234	3,242	1.536	4,981	0.009
1995	222	2,064	1.573	3,247	0.005
1996	210	2,267	1.609	3,648	0.006
1997	198	963	1.652	1,592	0.002
1998	186	2,540	1.696	4,308	0.006
1999	174	2,903	1.741	5,055	0.007
2000	162	3,542	1.802	6,383	0.008
2001	150	2,564	1.880	4,819	0.006
2002	138	1,735	1.960	3,402	0.004
2003	126	2,054	2.047	4,204	0.005
2004	114	1,685	2.145	3,615	0.004
2005	102	1,016	2.306	2,344	0.003
2006	90	3,142	2.536	7,969	0.009
2007	78	1,844	2.803	5,169	0.006
2008	66	1,929	3.251	6,272	0.007
2009	54	1,206	3.983	4,801	0.006
2010	42	349	7.666	2,675	0.003
2011	30	100	38.332	3,818	0.004
2012	18	0	7,666.402	0	-
2013	6	0	76,664.021	0	-
2014	0				
TOTAL		72,379		126,916	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 9, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	991	1.125	1,116	0.005
1978	426	1,548	1.141	1,766	0.007
1979	414	2,418	1.157	2,798	0.010
1980	402	2,545	1.175	2,990	0.010
1981	390	1,504	1.194	1,796	0.006
1982	378	1,055	1.215	1,282	0.004
1983	366	1,554	1.239	1,925	0.006
1984	354	3,408	1.262	4,301	0.013
1985	342	2,961	1.286	3,808	0.011
1986	330	2,570	1.310	3,367	0.009
1987	318	2,350	1.335	3,138	0.008
1988	306	3,042	1.361	4,139	0.009
1989	294	3,672	1.387	5,091	0.011
1990	282	2,187	1.418	3,101	0.006
1991	270	1,989	1.445	2,874	0.006
1992	258	1,842	1.475	2,717	0.005
1993	246	1,598	1.505	2,405	0.004
1994	234	3,242	1.536	4,981	0.009
1995	222	2,064	1.573	3,247	0.005
1996	210	2,267	1.609	3,648	0.006
1997	198	963	1.652	1,592	0.002
1998	186	2,540	1.696	4,308	0.006
1999	174	2,903	1.741	5,055	0.007
2000	162	3,542	1.802	6,383	0.008
2001	150	2,564	1.880	4,819	0.006
2002	138	1,735	1.960	3,402	0.004
2003	126	2,054	2.047	4,204	0.005
2004	114	1,685	2.145	3,615	0.004
2005	102	1,016	2.306	2,344	0.003
2006	90	3,142	2.536	7,969	0.009
2007	78	1,844	2.803	5,169	0.006
2008	66	1,929	3.251	6,272	0.007
2009	54	1,206	3.983	4,801	0.006
2010	42	349	7.666	2,675	0.003
2011	30	100	38.332	3,818	0.004
2012	18	0	7,666.402	0	-
2013	6	0	76,664.021	0	-
2014	0				
TOTAL		72,379		126,916	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 9, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.005	1,124	88.9%	999	991	125	1,116	0.005
1978	26,143,240	0.007	1,792	87.6%	1,570	1,548	222	1,770	0.007
1979	28,061,666	0.010	2,841	86.4%	2,455	2,418	386	2,804	0.010
1980	28,979,182	0.010	3,032	85.1%	2,581	2,545	451	2,996	0.010
1981	30,141,508	0.006	1,817	83.8%	1,522	1,504	295	1,799	0.006
1982	30,058,966	0.004	1,303	82.3%	1,072	1,055	231	1,286	0.004
1983	30,607,324	0.006	1,976	80.7%	1,596	1,554	381	1,935	0.006
1984	33,121,678	0.013	4,362	79.2%	3,456	3,408	906	4,314	0.013
1985	35,713,654	0.011	3,879	77.8%	3,016	2,961	863	3,824	0.011
1986	38,297,697	0.009	3,410	76.3%	2,602	2,570	808	3,377	0.009
1987	41,065,403	0.008	3,184	74.9%	2,384	2,350	800	3,150	0.008
1988	44,221,964	0.010	4,231	73.5%	3,109	3,042	1,122	4,163	0.009
1989	47,110,000	0.011	5,144	72.1%	3,710	3,672	1,434	5,106	0.011
1990	49,659,895	0.006	3,214	70.5%	2,267	2,187	947	3,134	0.006
1991	50,856,501	0.006	2,903	69.2%	2,009	1,989	894	2,883	0.006
1992	52,804,448	0.005	2,764	67.8%	1,874	1,842	890	2,732	0.005
1993	55,132,894	0.004	2,465	66.4%	1,638	1,598	827	2,425	0.004
1994	57,739,505	0.012	6,853	65.1%	4,460	3,242	2,393	5,635	0.010
1995	60,949,772	0.011	6,625	63.6%	4,211	2,064	2,414	4,478	0.007
1996	63,664,000	0.010	6,307	62.1%	3,919	2,267	2,388	4,655	0.007
1997	68,077,000	0.009	6,082	60.5%	3,681	963	2,401	3,364	0.005
1998	71,447,000	0.009	6,208	59.0%	3,660	2,540	2,548	5,088	0.007
1999	75,244,663	0.009	6,449	57.4%	3,704	2,903	2,745	5,648	0.008
2000	79,122,396	0.008	6,683	55.5%	3,708	3,542	2,974	6,516	0.008
2001	80,396,857	0.008	6,768	53.2%	3,601	2,564	3,167	5,731	0.007
2002	81,621,352	0.008	6,832	51.0%	3,485	1,735	3,347	5,082	0.006
2003	82,433,234	0.008	6,845	48.9%	3,344	2,054	3,500	5,554	0.007
2004	84,632,753	0.008	6,379	46.6%	2,974	1,685	3,405	5,090	0.006
2005	86,912,307	0.007	6,022	43.4%	2,612	1,016	3,410	4,427	0.005
2006	90,822,757	0.006	5,725	39.4%	2,257	3,142	3,468	6,610	0.007
2007	93,702,820	0.006	5,379	35.7%	1,919	1,844	3,460	5,304	0.006
2008	93,449,349	0.005	4,955	30.8%	1,524	1,929	3,431	5,360	0.006
2009	86,544,195	0.005	4,327	25.1%	1,087	1,206	3,241	4,446	0.005
2010	86,654,516	0.005	4,607	13.0%	601	349	4,006	4,355	0.005
2011	90,275,208	0.005	4,634	2.6%	121	100	4,513	4,613	0.005
2012	94,226,147	0.005	4,689	0.0%	1		4,688	4,688	0.005
2013	97,052,931	0.005	4,853	0.0%	0		4,853	4,853	0.005
2014	99,964,519	0.005	4,998	0.0%			4,998	4,998	0.005
TOTAL			171,661		88,729	72,379	82,932	155,311	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 1, EXHIBIT 9, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 1, EXHIBIT 9, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125	0.005	1,124	88.9%	999	991	125	1,116	0.005
1978	26,143,240	0.007	1,792	87.6%	1,570	1,548	222	1,770	0.007
1979	28,061,666	0.010	2,841	86.4%	2,455	2,418	386	2,804	0.010
1980	28,979,182	0.010	3,032	85.1%	2,581	2,545	451	2,996	0.010
1981	30,141,508	0.006	1,817	83.8%	1,522	1,504	295	1,799	0.006
1982	30,058,966	0.004	1,303	82.3%	1,072	1,055	231	1,286	0.004
1983	30,607,324	0.006	1,976	80.7%	1,596	1,554	381	1,935	0.006
1984	33,121,678	0.013	4,362	79.2%	3,456	3,408	906	4,314	0.013
1985	35,713,654	0.011	3,879	77.8%	3,016	2,961	863	3,824	0.011
1986	38,297,697	0.009	3,410	76.3%	2,602	2,570	808	3,377	0.009
1987	41,065,403	0.008	3,184	74.9%	2,384	2,350	800	3,150	0.008
1988	44,221,964	0.010	4,231	73.5%	3,109	3,042	1,122	4,163	0.009
1989	47,110,000	0.011	5,144	72.1%	3,710	3,672	1,434	5,106	0.011
1990	49,659,895	0.006	3,214	70.5%	2,267	2,187	947	3,134	0.006
1991	50,856,501	0.006	2,903	69.2%	2,009	1,989	894	2,883	0.006
1992	52,804,448	0.005	2,764	67.8%	1,874	1,842	890	2,732	0.005
1993	55,132,894	0.004	2,465	66.4%	1,638	1,598	827	2,425	0.004
1994	57,739,505	0.012	6,853	65.1%	4,460	3,242	2,393	5,635	0.010
1995	60,949,772	0.011	6,625	63.6%	4,211	2,064	2,414	4,478	0.007
1996	63,664,000	0.010	6,307	62.1%	3,919	2,267	2,388	4,655	0.007
1997	68,077,000	0.009	6,082	60.5%	3,681	963	2,401	3,364	0.005
1998	71,447,000	0.009	6,208	59.0%	3,660	2,540	2,548	5,088	0.007
1999	75,244,663	0.009	6,449	57.4%	3,704	2,903	2,745	5,648	0.008
2000	79,122,396	0.008	6,683	55.5%	3,708	3,542	2,974	6,516	0.008
2001	80,396,857	0.008	6,768	53.2%	3,601	2,564	3,167	5,731	0.007
2002	81,621,352	0.008	6,832	51.0%	3,485	1,735	3,347	5,082	0.006
2003	82,433,234	0.008	6,845	48.9%	3,344	2,054	3,500	5,554	0.007
2004	84,632,753	0.008	6,379	46.6%	2,974	1,685	3,405	5,090	0.006
2005	86,912,307	0.007	6,022	43.4%	2,612	1,016	3,410	4,427	0.005
2006	90,822,757	0.006	5,725	39.4%	2,257	3,142	3,468	6,610	0.007
2007	93,702,820	0.006	5,379	35.7%	1,919	1,844	3,460	5,304	0.006
2008	93,449,349	0.005	4,955	30.8%	1,524	1,929	3,431	5,360	0.006
2009	86,544,195	0.005	4,327	25.1%	1,087	1,206	3,241	4,446	0.005
2010	86,654,516	0.005	4,607	13.0%	601	349	4,006	4,355	0.005
2011	90,275,208	0.005	4,634	2.6%	121	100	4,513	4,613	0.005
2012	94,226,147	0.005	4,689	0.0%	1		4,688	4,688	0.005
2013	97,052,931	0.005	4,853	0.0%	0		4,853	4,853	0.005
2014	99,964,519	0.005	4,998	0.0%			4,998	4,998	0.005
TOTAL			171,661		88,729	72,379	82,932	155,311	

(1)	PROVIDED BY THE BWC
(2)	SECTION 1, EXHIBIT 9, SHEET 19, COL. 14
(3)	= [(1) x (2)] / 100
(4)	= 1 / SECTION 1, EXHIBIT 9, SHEET 5, COL. 3
(5)	= (3) x (4)
(6)	BASED ON DATA FROM THE BWC
(7)	= (3) x [1 - (4)]
(8)	= (6) + (7)
(9)	= [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	23,851,125		1.000			1.217			
1978	26,143,240		1.000			1.217			
1979	28,061,666		1.000			1.217			
1980	28,979,182		1.000			1.217			
1981	30,141,508		1.000			1.217			
1982	30,058,966	53	1.000	53	19,908	1.217	24,221	1,284	0.004
1983	30,607,324	71	1.000	71	21,892	1.239	27,130	1,926	0.006
1984	33,121,678	101	1.000	101	33,745	1.258	42,455	4,288	0.013
1985	35,713,654	99	1.000	99	29,912	1.278	38,223	3,784	0.011
1986	38,297,697	118	1.000	118	21,776	1.299	28,295	3,339	0.009
1987	41,065,403	80	1.000	80	29,374	1.321	38,808	3,105	0.008
1988	44,221,964	86	1.000	86	35,368	1.345	47,568	4,091	0.009
1989	47,110,000	73	1.000	73	50,299	1.368	68,797	5,022	0.011
1990	49,659,895	62	1.000	62	35,278	1.399	49,370	3,061	0.006
1991	50,856,501	46	1.000	46	43,242	1.424	61,567	2,832	0.006
1992	52,804,448	67	1.000	67	27,488	1.450	39,854	2,670	0.005
1993	55,132,894	54	1.000	54	29,589	1.478	43,739	2,362	0.004
1994	57,739,505	72	1.000	72	45,028	1.510	67,993	4,896	0.008
1995	60,949,772	46	1.000	46	44,861	1.540	69,089	3,178	0.005
1996	63,664,000	53	1.004	53	42,772	1.570	67,164	3,572	0.006
1997	68,077,000	38	1.014	39	25,349	1.594	40,412	1,557	0.002
1998	71,447,000	48	1.022	49	52,913	1.622	85,825	4,210	0.006
1999	75,244,663	48	1.034	50	60,480	1.646	99,562	4,942	0.007
2000	79,122,396	53	1.048	56	66,826	1.698	113,482	6,302	0.008
2001	80,396,857	49	1.052	52	52,321	1.765	92,353	4,762	0.006
2002	81,621,352	36	1.071	39	48,201	1.811	87,288	3,365	0.004
2003	82,433,234	36	1.105	40	57,062	1.820	103,847	4,129	0.005
2004	84,632,753	38	1.142	43	44,353	1.856	82,337	3,574	0.004
2005	86,912,307	23	1.190	27	44,194	1.921	84,894	2,324	0.003
2006	90,822,757	49	1.281	63	64,124	1.891	121,253	7,611	0.008
2007	93,702,820	39	1.321	52	47,291	2.016	95,321	4,910	0.005
2008	93,449,349	48	1.411	68	40,191	2.159	86,770	5,877	0.006
2009	86,544,195	36	1.544	56	33,488	2.367	79,263	4,405	0.005
2010	86,654,516	14	2.625	37	24,920	2.432	60,608	2,227	0.003
2011	90,275,208	4	14.435	58	24,899	1.291	32,135	1,855	0.002
2012	94,226,147		14.435			64.531			
2013	97,052,931		14.435			645.307			
2014									
TOTAL		1,640		1,807				111,461	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 1, EXHIBIT 9, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 1, EXHIBIT 9, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 1, EXHIBIT 9, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	0	2	18	76	113	80	56	66	65	34	29	24	33	23	28	27	32	27	70	27	22	25	25	21	21	19	19	19	19	19	19						227	1,282
1983	0	0	5	41	176	253	151	91	65	57	53	41	35	88	47	40	36	35	60	28	36	33	31	24	20	22	22	21	15	16	15	15						338	1,907
1984	0	0	11	96	315	276	251	283	221	225	207	108	144	146	126	100	92	97	89	57	57	59	58	58	51	47	53	47	66	69	67	67						763	4,307
1985	0	0	10	55	146	289	324	384	182	96	100	70	67	95	70	206	65	77	60	105	65	58	73	51	114	51	51	50	45	47	46	46						668	3,768
1986	0	0	0	10	68	274	398	391	175	107	78	83	146	55	51	77	55	51	51	53	55	63	58	65	58	50	49	49	51	53	52	52						598	3,375
1987	0	0	0	0	116	436	472	219	132	91	87	85	75	70	50	49	47	68	50	52	29	28	44	35	35	39	45	43	44	46	45	45						554	3,127
1988	0	0	1	9	288	758	394	221	164	194	169	117	86	74	65	63	55	56	45	42	40	40	40	40	40	39	41	40	41	43	42	42						709	3,998
1989	0	0	0	32	556	474	306	287	153	138	232	145	130	125	159	110	114	99	93	88	88	87	84	84	88	68	71	69	71	74	72	72						898	5,067
1990	0	0	0	194	645	186	142	196	117	69	129	136	56	44	36	37	37	38	36	32	27	16	10	4	5	4	4	4	4	4	4	4						479	2,701
1991	0	0	30	253	423	200	283	97	93	51	36	47	39	35	37	44	45	47	41	43	49	49	48	46	55	42	45	43	45	46	45	45						517	2,918
1992	0	0	90	265	269	136	248	50	46	44	52	37	50	194	50	40	38	57	57	45	37	36	36	35	41	32	34	32	34	35	34	34						471	2,659
1993	0	0	45	188	402	172	131	99	129	82	56	41	38	25	27	25	25	34	30	25	24	23	23	22	26	20	21	21	21	22	22	22						397	2,238
1994	0	1	54	528	826	371	191	194	172	149	91	90	83	92	80	55	84	70	57	53	51	48	49	47	56	43	45	44	45	47	46	46						821	4,630
1995	0	3	215	369	249	282	119	148	102	100	87	54	46	53	49	48	51	47	42	38	37	35	36	34	41	32	33	32	33	34	33	33						542	3,058
1996	0	1	109	446	451	238	206	98	84	75	90	69	99	67	59	58	58	58	52	47	46	43	44	42	50	39	41	39	41	42	41	41						619	3,492
1997	0	3	77	99	202	60	42	79	40	45	40	38	32	31	109	33	30	32	28	26	25	23	24	23	27	21	22	21	22	23	22	22						285	1,609
1998	0	33	172	533	410	198	261	149	221	117	84	74	75	84	66	63	68	71	63	58	56	53	54	51	61	47	50	48	50	51	50	50						737	4,158
1999	0	5	62	261	412	604	328	206	287	104	145	105	150	145	88	59	65	68	60	54	53	50	51	48	58	45	47	45	47	48	47	47						818	4,614
2000	0	1	64	343	843	473	279	165	607	159	138	136	166	168	174	117	128	134	119	108	105	99	100	96	115	89	93	90	93	96	94	94						1,182	6,668
2001	0	0	23	492	732	287	193	151	133	238	109	108	97	92	95	64	70	73	65	59	57	54	55	52	63	48	51	49	51	53	51	51						801	4,520
2002	0	0	7	178	675	291	154	80	69	118	75	88	98	93	97	65	71	75	66	60	58	55	56	53	64	49	52	50	52	54	52	52						648	3,657
2003	0	0	59	526	413	124	252	307	200	90	83	77	86	82	84	57	62	65	58	53	51	48	49	47	56	43	45	44	45	47	46	46						699	3,944
2004	0	0	110	529	445	65	255	80	59	142	110	103	115	109	113	76	84	87	77	70	68	65	65	62	75	58	61	58	61	63	61	61						730	4,119
2005	0	1	84	273	336	107	73	64	79	59	46	42	47	45	47	32	34	36	32	29	28	27	27	26	31	24	25	24	25	26	25	25						383	2,160
2006	0	0	740	713	618	578	253	241	195	145	112	105	117	111	115	78	85	89	79	71	69	66	66	64	76	59	62	59	62	64	62	62						1,123	6,337
2007	0	0	254	375	640	321	254	197	159	119	92	86	96	91	94	64	69	73	64	58	57	54	54	52	62	48	50	49	50	52	51	51						805	4,541
2008	0	0	82	737	738	372	369	287	232	172	134	125	139	132	137	93	101	106	94	85	83	78	79	76	91	70	73	71	73	76	74	74						1,088	6,138
2009	0	0	200	589	417	197	196	152	123	91	71	66	74	70	73	49	54	56	50	45	44	41	42	40	48	37	39	37	39	40	39	39						659	3,718
2010	0	0	106	243	254	120	119	93	75	56	43	40	45	43	44	30	33	34	30	28	27	25	26	24	29	23	24	23	24	24	24	24						373	2,106
2011	0	27	73	182	191	90	90	70	56	42	32	30	34	32	33	22	24	26	23	21	20	19	19	18	22	17	18	17	18	18	18	18						284	1,603
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						-	-
Factors	-	50.000	2.500	1.048	0.473	0.994	0.776	0.808	0.744	0.775	0.932	1.118	0.949	1.035	0.677	1.092	1.045	0.887	0.908	0.971	0.946	1.012	0.955	1.199	0.770	1.052	0.962	1.037	1.034	0.976	1.000							Tail 1.215	

Example: AY 2008 Age 78 of 369 = 372 x 0.994 and AY 2008 Age 90 of 287 = 369 x 0.776

NOTE: FACTORS ARE FROM SECTION 1, EXHIBIT 9, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.215 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	23,851,125	991									
1978	26,143,240	1,548									
1979	28,061,666	2,418									
1980	28,979,182	2,545									
1981	30,141,508	1,504									
1982	30,058,966	1,055	60.843	-	60.843	327.20	53	1,055	227	1,282	0.004
1983	30,607,324	1,554	64.071	1.072	65.143	341.69	71	1,580	340	1,921	0.006
1984	33,121,678	3,408	94.110	1.912	96.022	358.57	101	3,478	749	4,227	0.013
1985	35,713,654	2,961	80.610	3.122	83.733	371.07	99	3,076	663	3,739	0.010
1986	38,297,697	2,570	57.262	4.309	61.571	380.29	118	2,763	595	3,358	0.009
1987	41,065,403	2,350	74.736	5.446	80.183	393.04	80	2,521	543	3,064	0.007
1988	44,221,964	3,042	90.653	6.667	97.320	390.15	86	3,265	704	3,969	0.009
1989	47,110,000	3,672	125.747	7.857	133.604	400.00	73	3,901	841	4,742	0.010
1990	49,659,895	2,187	84.195	9.503	93.698	419.00	62	2,434	524	2,958	0.006
1991	50,856,501	1,989	101.032	10.866	111.898	428.00	46	2,203	475	2,678	0.005
1992	52,804,448	1,842	62.051	12.449	74.500	443.00	67	2,211	476	2,688	0.005
1993	55,132,894	1,598	64.324	13.982	78.306	460.00	54	1,945	419	2,364	0.004
1994	57,739,505	3,242	93.419	15.526	108.945	482.00	72	3,781	815	4,595	0.008
1995	60,949,772	2,064	90.996	17.269	108.266	493.00	46	2,455	529	2,984	0.005
1996	63,664,000	2,267	83.703	19.003	102.706	511.00	53	2,782	599	3,381	0.005
1997	68,077,000	963	47.406	21.066	68.472	521.00	39	1,391	300	1,691	0.002
1998	71,447,000	2,540	95.810	23.047	118.857	541.00	49	3,151	679	3,830	0.005
1999	75,244,663	2,903	102.399	25.013	127.413	567.00	50	3,612	778	4,390	0.006
2000	79,122,396	3,542	107.379	27.381	134.760	589.00	56	4,445	958	5,403	0.007
2001	80,396,857	2,564	79.778	30.547	110.325	618.00	52	3,545	764	4,309	0.005
2002	81,621,352	1,735	70.848	33.450	104.299	628.00	39	2,554	550	3,105	0.004
2003	82,433,234	2,054	79.746	36.315	116.060	644.00	40	2,990	644	3,634	0.004
2004	84,632,753	1,685	59.208	39.704	98.912	662.00	43	2,816	607	3,422	0.004
2005	86,912,307	1,016	55.526	44.012	99.537	678.00	27	1,822	393	2,215	0.003
2006	90,822,757	3,142	71.987	50.317	122.304	704.00	62	5,338	1,150	6,488	0.007
2007	93,702,820	1,844	48.587	55.668	104.255	730.00	52	3,958	853	4,810	0.005
2008	93,449,349	1,929	41.432	63.410	104.842	751.00	62	4,882	1,052	5,933	0.006
2009	86,544,195	1,206	31.436	73.316	104.752	767.00	50	4,017	865	4,883	0.006
2010	86,654,516	349	11.254	91.684	102.938	775.00	40	3,191	688	3,879	0.004
2011	90,275,208	100	3.029	105.855	108.883	783.00	42	3,581	771	4,352	0.005
2012	94,226,147		-	110.581	110.581	809.00	37	3,310	713	4,023	0.004
2013	97,052,931		-	110.668	110.668	837.00	37	3,427	738	4,166	0.004
2014							40				
TOTAL		72,379					1,898	97,481	21,002	118,483	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 1, EXHIBIT 9, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 1, EXHIBIT 9, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	23,851,125	3.830	91,342,094		1.000					0.424					
1978	26,143,240	3.598	94,055,825		1.000					0.424					
1979	28,061,666	3.336	93,613,387		1.000					0.424					
1980	28,979,182	3.102	89,907,689		1.000					0.424					
1981	30,141,508	2.858	86,152,091		1.000					0.424					
1982	30,058,966	2.718	81,686,001	53	1.000	53	0.018%	0.006%		0.424	0.003%	0.018%	53	53	0.018%
1983	30,607,324	2.602	79,648,938	71	1.000	71	0.023%	0.009%		0.380	0.003%	0.023%	71	71	0.023%
1984	33,121,678	2.480	82,134,435	101	1.000	101	0.030%	0.012%		0.341	0.004%	0.030%	101	101	0.030%
1985	35,713,654	2.396	85,578,631	99	1.000	99	0.028%	0.012%		0.334	0.004%	0.028%	99	99	0.028%
1986	38,297,697	2.338	89,545,683	118	1.000	118	0.031%	0.013%	18.3%	0.328	0.004%	0.031%	118	118	0.031%
1987	41,065,403	2.262	92,902,249	80	1.000	80	0.019%	0.009%	0.0%	0.321	0.003%	0.019%	80	80	0.019%
1988	44,221,964	2.161	95,580,917	86	1.000	86	0.019%	0.009%	-8.8%	0.315	0.003%	0.019%	86	86	0.019%
1989	47,110,000	2.114	99,591,072	73	1.000	73	0.015%	0.007%	-12.1%	0.325	0.002%	0.015%	73	73	0.015%
1990	49,659,895	2.039	101,254,967	62	1.000	62	0.012%	0.006%	-15.6%	0.335	0.002%	0.012%	62	62	0.012%
1991	50,856,501	1.979	100,654,884	46	1.000	46	0.009%	0.005%	-15.2%	0.345	0.002%	0.009%	46	46	0.009%
1992	52,804,448	1.879	99,199,664	67	1.000	67	0.013%	0.007%	-9.9%	0.356	0.002%	0.013%	67	67	0.013%
1993	55,132,894	1.846	101,763,581	54	1.000	54	0.010%	0.005%	-5.3%	0.367	0.002%	0.010%	54	54	0.010%
1994	57,739,505	1.786	103,144,617	72	1.000	72	0.012%	0.007%	4.2%	0.378	0.003%	0.012%	72	72	0.012%
1995	60,949,772	1.737	105,860,639	46	1.000	46	0.008%	0.004%	-0.7%	0.416	0.002%	0.008%	46	46	0.008%
1996	63,664,000	1.681	107,011,928	53	1.004	53	0.008%	0.005%	-7.8%	0.457	0.002%	0.008%	53	53	0.008%
1997	68,077,000	1.609	109,565,780	38	1.014	39	0.006%	0.004%	-11.0%	0.502	0.002%	0.006%	39	39	0.006%
1998	71,447,000	1.535	109,703,410	48	1.022	49	0.007%	0.004%	-10.4%	0.510	0.002%	0.007%	49	49	0.007%
1999	75,244,663	1.486	111,784,761	48	1.034	50	0.007%	0.004%	-0.6%	0.517	0.002%	0.007%	50	50	0.007%
2000	79,122,396	1.436	113,612,761	53	1.048	56	0.007%	0.005%	2.0%	0.525	0.003%	0.007%	56	56	0.007%
2001	80,396,857	1.404	112,872,903	49	1.052	52	0.006%	0.005%	6.3%	0.533	0.002%	0.006%	52	52	0.006%
2002	81,621,352	1.369	111,762,597	36	1.071	39	0.005%	0.003%	-4.8%	0.541	0.002%	0.005%	39	39	0.005%
2003	82,433,234	1.332	109,823,635	36	1.105	40	0.005%	0.004%	-7.3%	0.550	0.002%	0.005%	40	40	0.005%
2004	84,632,753	1.284	108,674,619	38	1.142	43	0.005%	0.004%	-6.2%	0.604	0.002%	0.005%	44	43	0.005%
2005	86,912,307	1.253	108,922,029	23	1.190	27	0.003%	0.003%	-10.0%	0.664	0.002%	0.003%	28	27	0.003%
2006	90,822,757	1.210	109,940,677	49	1.281	63	0.007%	0.006%	6.6%	0.729	0.004%	0.007%	60	62	0.007%
2007	93,702,820	1.171	109,685,990	39	1.321	52	0.005%	0.005%	9.2%	0.801	0.004%	0.006%	55	52	0.006%
2008	93,449,349	1.148	107,266,594	48	1.411	68	0.007%	0.006%	16.7%	0.881	0.006%	0.005%	49	62	0.007%
2009	86,544,195	1.149	99,469,136	36	1.544	56	0.006%	0.006%	18.5%	0.968	0.005%	0.005%	41	50	0.006%
2010	86,654,516	1.125	97,450,013	14	2.625	37	0.004%	0.004%	-6.3%	0.922	0.003%	0.005%	42	40	0.005%
2011	90,275,208	1.093	98,646,157	4	14.435	58	0.006%	0.006%	-0.7%	0.960	0.006%	0.005%	41	42	0.005%
2012	94,226,147	1.061	99,964,519	0	14.435	0	0.000%	0.000%		1.000	0.000%	0.004%	40	37	0.004%
2013	97,052,931	1.030	99,964,519	0	14.435	0	0.000%	0.000%		1.000	0.000%	0.004%	40	37	0.004%
2014	99,964,519	1.000	99,964,519	0						1.000		0.004%	40	40	0.004%
TOTAL				1,640		1,807							1,886	1,898	

7 Year Average excluding 2013	0.004%
10 Year Average excluding 2013	0.003%
5 Year Average excluding 2011-2013	0.004%
10 Year Average excluding 2011-2013	0.003%
2006-2011 Average excluding 2009	0.005%
(16) 2014 Selected Frequency	0.004%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 1, EXHIBIT 9, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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ADDITIONAL AWARDS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	23,851,125			1,116		0.005
1978	26,143,240			1,766		0.007
1979	28,061,666			2,798		0.010
1980	28,979,182			2,990		0.010
1981	30,141,508			1,796		0.006
1982	30,058,966	53	0.02%	1,282	24,197	0.004
1983	30,607,324	71	0.02%	1,925	27,115	0.006
1984	33,121,678	101	0.03%	4,301	42,589	0.013
1985	35,713,654	99	0.03%	3,808	38,469	0.011
1986	38,297,697	118	0.03%	3,367	28,537	0.009
1987	41,065,403	80	0.02%	3,138	39,226	0.008
1988	44,221,964	86	0.02%	4,139	48,127	0.009
1989	47,110,000	73	0.02%	5,091	69,745	0.011
1990	49,659,895	62	0.01%	3,101	50,013	0.006
1991	50,856,501	46	0.01%	2,874	62,479	0.006
1992	52,804,448	67	0.01%	2,717	40,546	0.005
1993	55,132,894	54	0.01%	2,405	44,537	0.004
1994	57,739,505	72	0.01%	4,981	69,184	0.009
1995	60,949,772	46	0.01%	3,247	70,582	0.005
1996	63,664,000	53	0.01%	3,648	68,839	0.006
1997	68,077,000	39	0.01%	1,592	40,808	0.002
1998	71,447,000	49	0.01%	4,308	87,925	0.006
1999	75,244,663	50	0.01%	5,055	101,091	0.007
2000	79,122,396	56	0.01%	6,383	113,974	0.008
2001	80,396,857	52	0.01%	4,819	92,668	0.006
2002	81,621,352	39	0.00%	3,402	87,223	0.004
2003	82,433,234	40	0.00%	4,339	108,483	0.005
2004	84,632,753	43	0.01%	3,910	90,932	0.005
2005	86,912,307	27	0.00%	2,969	109,947	0.003
2006	90,822,757	62	0.01%	7,425	119,765	0.008
2007	93,702,820	52	0.01%	5,237	100,705	0.006
2008	93,449,349	62	0.01%	5,725	92,333	0.006
2009	86,544,195	50	0.01%	4,553	91,056	0.005
2010	86,654,516	40	0.00%	4,019	100,478	0.005
2011	90,275,208	42	0.00%	4,533	107,934	0.005
2012	94,226,147	37	0.00%	4,688	126,701	0.005
2013	97,052,931	37	0.00%	4,853	131,151	0.005
2014		40		4,998	125,000	
TOTAL		1,898		143,297		

(1) PROVIDED BY THE BWC
(2) SECTION 1, EXHIBIT 9, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 1, EXHIBIT 9, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	194	152	702	550						79	42	(36)	744	702	42
1977	991	979	1,124	144	438	426	1.129	1.148	11.0%	16	12	(4)	1,116	1,124	(8)
1978	1,548	1,533	1,790	257	426	414	1.148	1.168	10.4%	27	15	(12)	1,766	1,790	(23)
1979	2,418	2,387	2,838	450	414	402	1.168	1.189	9.5%	43	30	(12)	2,798	2,838	(40)
1980	2,545	2,505	3,032	526	402	390	1.189	1.210	8.6%	45	39	(6)	2,990	3,032	(42)
1981	1,504	1,474	1,818	343	390	378	1.210	1.233	8.2%	28	30	2	1,796	1,818	(22)
1982	1,055	1,037	1,302	266	378	366	1.233	1.256	7.4%	20	19	(1)	1,282	1,302	(20)
1983	1,554	1,540	1,971	432	366	354	1.256	1.280	6.8%	29	15	(15)	1,925	1,971	(46)
1984	3,408	3,339	4,356	1,017	354	342	1.280	1.305	6.2%	63	69	6	4,301	4,356	(55)
1985	2,961	2,916	3,877	961	342	330	1.305	1.329	5.8%	55	45	(10)	3,808	3,877	(68)
1986	2,570	2,520	3,414	894	330	318	1.329	1.355	5.4%	48	49	1	3,367	3,414	(47)
1987	2,350	2,305	3,182	877	318	306	1.355	1.380	5.0%	44	45	1	3,138	3,182	(44)
1988	3,042	3,002	4,223	1,221	306	294	1.380	1.407	4.7%	57	39	(18)	4,139	4,223	(84)
1989	3,672	3,584	5,147	1,563	294	282	1.407	1.436	4.8%	75	88	13	5,091	5,147	(55)
1990	2,187	2,183	3,201	1,018	282	270	1.436	1.466	4.5%	46	4	(41)	3,101	3,201	(100)
1991	1,989	1,941	2,906	965	270	258	1.466	1.497	4.2%	41	48	7	2,874	2,906	(32)
1992	1,842	1,806	2,763	957	258	246	1.497	1.530	4.2%	40	36	(4)	2,717	2,763	(47)
1993	1,598	1,574	2,461	887	246	234	1.530	1.564	3.9%	35	24	(11)	2,405	2,461	(56)
1994	3,242	3,189	5,102	1,913	234	222	1.564	1.600	3.8%	73	53	(21)	4,981	5,102	(121)
1995	2,064	2,021	3,308	1,287	222	210	1.600	1.636	3.6%	46	42	(4)	3,247	3,308	(61)
1996	2,267	2,208	3,704	1,496	210	198	1.636	1.677	3.7%	55	58	3	3,648	3,704	(56)
1997	963	933	1,605	673	198	186	1.677	1.721	3.6%	24	30	6	1,592	1,605	(14)
1998	2,540	2,477	4,375	1,898	186	174	1.721	1.766	3.4%	65	63	(2)	4,308	4,375	(67)
1999	2,903	2,815	5,152	2,336	174	162	1.766	1.830	4.3%	102	88	(14)	5,055	5,152	(97)
2000	3,542	3,374	6,420	3,046	162	150	1.830	1.903	4.4%	135	168	33	6,383	6,420	(38)
2001	2,564	2,467	4,897	2,429	150	138	1.903	1.985	4.4%	106	97	(9)	4,819	4,897	(78)
2002	1,735	1,647	3,552	1,905	138	126	1.985	2.070	4.0%	77	88	11	3,402	3,552	(151)
2003	2,054	1,972	4,486	2,514	126	114	2.070	2.171	4.2%	105	83	(22)	4,339	4,486	(147)
2004	1,685	1,543	3,944	2,401	114	102	2.171	2.315	5.0%	121	142	22	3,910	3,944	(34)
2005	1,016	937	3,128	2,190	102	90	2.315	2.546	6.5%	142	79	(63)	2,969	3,128	(159)
2006	3,142	2,901	7,197	4,296	90	78	2.546	2.814	5.8%	249	241	(8)	7,425	7,197	228
2007	1,844	1,590	5,109	3,518	78	66	2.814	3.278	7.2%	255	254	(1)	5,237	5,109	128
2008	1,929	1,557	5,411	3,854	66	54	3.278	3.999	7.3%	283	372	89	5,725	5,411	314
2009	1,206	789	4,768	3,980	54	42	3.999	7.799	14.0%	556	417	(139)	4,553	4,768	(215)
2010	349	106	4,235	4,129	42	30	7.799	38.993	10.5%	435	243	(192)	4,019	4,235	(216)
2011	100	27	4,482	4,455	30	18	38.993	7,798.564	2.6%	114	73	(41)	4,533	4,482	51
2012	0		4,612	4,612	18	6	7,798.564	77,985.643	0.0%	1	0	(1)	4,688	4,612	76
2013	0		4,773	4,773	6		77,985.643	0.000	0.0%	0	0	(0)	4,853	4,773	79
2014							0.000	0.000	0.0%		0	0			
TOTAL	72,573	69,333	140,367	71,034						3,732	3,240	(492)	139,043	140,367	(1,324)
EXLD PRIOR	72,379	69,181	139,665	70,484						3,653	3,198	(455)	138,299	139,665	(1,366)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 1, EXHIBIT 9, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 9, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	-	-	-	726	714	1.001	1.001	13.6%	-	-	-
1954	-	-	-	714	702	1.001	1.001	15.0%	-	-	-
1955	-	-	-	702	690	1.001	1.001	16.2%	-	-	-
1956	-	-	-	690	678	1.001	1.001	17.3%	-	-	-
1957	-	-	-	678	666	1.001	1.001	18.2%	-	-	-
1958	-	-	-	666	654	1.001	1.002	18.9%	-	-	-
1959	2	2	6	654	642	1.002	1.002	19.5%	1	0	(1)
1960	-	-	-	642	630	1.002	1.003	19.9%	-	-	-
1961	0	0	-	630	618	1.003	1.003	20.2%	-	-	-
1962	-	-	-	618	606	1.003	1.004	20.3%	-	-	-
1963	2	1	2	606	594	1.004	1.005	17.3%	0	0	0
1964	-	-	-	594	582	1.005	1.007	29.9%	-	-	-
1965	2	2	2	582	570	1.007	1.011	34.1%	1	-	(1)
1966	4	3	4	570	558	1.011	1.016	32.9%	1	1	(0)
1967	4	3	4	558	546	1.016	1.023	29.3%	1	1	(1)
1968	5	4	8	546	534	1.023	1.031	25.3%	2	1	(1)
1969	24	18	45	534	522	1.031	1.040	22.0%	10	6	(4)
1970	5	4	12	522	510	1.040	1.049	19.2%	2	1	(1)
1971	-	-	-	510	498	1.049	1.060	16.9%	-	-	-
1972	36	27	98	498	486	1.060	1.072	15.2%	15	9	(6)
1973	23	18	63	486	474	1.072	1.084	13.9%	9	5	(3)
1974	26	19	81	474	462	1.084	1.098	12.8%	10	6	(4)
1975	-	-	-	462	450	1.098	1.113	12.1%	-	-	-
1976	61	50	226	450	438	1.113	1.129	11.5%	26	11	(15)
TOTAL	194	152	550						79	42	(36)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	991	979	1,124	144	438	426	1.129	1.148	11.0%	16	12	(4)	1,116	1,124	(8)
1978	1,548	1,533	1,790	257	426	414	1.148	1.168	10.4%	27	15	(12)	1,766	1,790	(23)
1979	2,418	2,387	2,838	450	414	402	1.168	1.189	9.5%	43	30	(12)	2,798	2,838	(40)
1980	2,545	2,505	3,032	526	402	390	1.189	1.210	8.6%	45	39	(6)	2,990	3,032	(42)
1981	1,504	1,474	1,818	343	390	378	1.210	1.233	8.2%	28	30	2	1,796	1,818	(22)
1982	1,055	1,037	1,302	266	378	366	1.233	1.256	7.4%	20	19	(1)	1,282	1,302	(20)
1983	1,554	1,540	1,971	432	366	354	1.256	1.280	6.8%	29	15	(15)	1,925	1,971	(46)
1984	3,408	3,339	4,356	1,017	354	342	1.280	1.305	6.2%	63	69	6	4,301	4,356	(55)
1985	2,961	2,916	3,877	961	342	330	1.305	1.329	5.8%	55	45	(10)	3,808	3,877	(68)
1986	2,570	2,520	3,414	894	330	318	1.329	1.355	5.4%	48	49	1	3,367	3,414	(47)
1987	2,350	2,305	3,182	877	318	306	1.355	1.380	5.0%	44	45	1	3,138	3,182	(44)
1988	3,042	3,002	4,223	1,221	306	294	1.380	1.407	4.7%	57	39	(18)	4,139	4,223	(84)
1989	3,672	3,584	5,147	1,563	294	282	1.407	1.436	4.8%	75	88	13	5,091	5,147	(55)
1990	2,187	2,183	3,201	1,018	282	270	1.436	1.466	4.5%	46	4	(41)	3,101	3,201	(100)
1991	1,989	1,941	2,906	965	270	258	1.466	1.497	4.2%	41	48	7	2,874	2,906	(32)
1992	1,842	1,806	2,763	957	258	246	1.497	1.530	4.2%	40	36	(4)	2,717	2,763	(47)
1993	1,598	1,574	2,461	887	246	234	1.530	1.564	3.9%	35	24	(11)	2,405	2,461	(56)
1994	3,242	3,189	5,102	1,913	234	222	1.564	1.600	3.8%	73	53	(21)	4,981	5,102	(121)
1995	2,064	2,021	3,308	1,287	222	210	1.600	1.636	3.6%	46	42	(4)	3,247	3,308	(61)
1996	2,267	2,208	3,704	1,496	210	198	1.636	1.677	3.7%	55	58	3	3,648	3,704	(56)
1997	963	933	1,605	673	198	186	1.677	1.721	3.6%	24	30	6	1,592	1,605	(14)
1998	2,540	2,477	4,375	1,898	186	174	1.721	1.766	3.4%	65	63	(2)	4,308	4,375	(67)
1999	2,903	2,815	5,152	2,336	174	162	1.766	1.830	4.3%	102	88	(14)	5,055	5,152	(97)
2000	3,542	3,374	6,420	3,046	162	150	1.830	1.903	4.4%	135	168	33	6,383	6,420	(38)
2001	2,564	2,467	4,897	2,429	150	138	1.903	1.985	4.4%	106	97	(9)	4,819	4,897	(78)
2002	1,735	1,647	3,552	1,905	138	126	1.985	2.070	4.0%	77	88	11	3,402	3,552	(151)
2003	2,054	1,972	4,486	2,514	126	114	2.070	2.171	4.2%	105	83	(22)	4,339	4,486	(147)
2004	1,685	1,543	3,944	2,401	114	102	2.171	2.315	5.0%	121	142	22	3,910	3,944	(34)
2005	1,016	937	3,128	2,190	102	90	2.315	2.546	6.5%	142	79	(63)	2,969	3,128	(159)
2006	3,142	2,901	7,197	4,296	90	78	2.546	2.814	5.8%	249	241	(8)	7,425	7,197	228
2007	1,844	1,590	5,109	3,518	78	66	2.814	3.278	7.2%	255	254	(1)	5,237	5,109	128
2008	1,929	1,557	5,411	3,854	66	54	3.278	3.999	7.3%	283	372	89	5,725	5,411	314
2009	1,206	789	4,768	3,980	54	42	3.999	7.799	14.0%	556	417	(139)	4,553	4,768	(215)
2010	349	106	4,235	4,129	42	30	7.799	38.993	10.5%	435	243	(192)	4,019	4,235	(216)
2011	100	27	4,482	4,455	30	18	38.993	7,798.564	2.6%	114	73	(41)	4,533	4,482	51
2012	0		4,612	4,612	18	6	7,798.564	77,985.643	0.0%	1	0	(1)	4,688	4,612	76
2013	0		4,773	4,773	6		77,985.643	0.000	0.0%	0	0	(0)	4,853	4,773	79
2014							0.000	0.000	0.0%		0	0			
TOTAL	72,379	69,181	139,665	70,484						3,653	3,198	(455)	138,299	139,665	(1,366)
EXLD PRIOR	72,379	69,181	139,665	70,484						3,653	3,198	(455)	138,299	139,665	(1,366)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 9, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	53	53	53	0	378	366	1.000	1.000	100.0%	0	0	0	53	53	0
1983	71	71	71	0	366	354	1.000	1.000	100.0%	0	0	0	71	71	0
1984	101	101	101	0	354	342	1.000	1.000	100.0%	0	0	0	101	101	0
1985	99	99	99	0	342	330	1.000	1.000	100.0%	0	0	0	99	99	0
1986	118	118	118	0	330	318	1.000	1.000	100.0%	0	0	0	118	118	0
1987	80	80	80	0	318	306	1.000	1.000	100.0%	0	0	0	80	80	0
1988	86	86	86	0	306	294	1.000	1.000	100.0%	0	0	0	86	86	0
1989	73	73	73	0	294	282	1.000	1.000	100.0%	0	0	0	73	73	0
1990	62	62	62	0	282	270	1.000	1.000	100.0%	0	0	0	62	62	0
1991	46	46	46	0	270	258	1.000	1.000	100.0%	0	0	0	46	46	0
1992	67	67	67	0	258	246	1.000	1.000	100.0%	0	0	0	67	67	0
1993	54	54	54	0	246	234	1.000	1.000	100.0%	0	0	0	54	54	0
1994	72	72	72	0	234	222	1.000	1.000	100.0%	0	0	0	72	72	0
1995	46	46	46	0	222	210	1.000	1.003	100.0%	0	0	0	46	46	0
1996	53	53	54	1	210	198	1.003	1.014	76.0%	1	0	(1)	53	54	(1)
1997	38	38	38	0	198	186	1.014	1.021	33.1%	0	0	0	39	38	1
1998	48	48	50	2	186	174	1.021	1.033	35.7%	1	0	(1)	49	50	(1)
1999	48	48	50	2	174	162	1.033	1.042	19.5%	0	0	0	50	50	0
2000	53	52	55	3	162	150	1.042	1.051	17.5%	1	1	0	56	55	1
2001	49	49	53	4	150	138	1.051	1.074	29.6%	1	0	(1)	52	53	(1)
2002	36	35	39	4	138	126	1.074	1.103	26.3%	1	1	0	39	39	0
2003	36	36	40	4	126	114	1.103	1.149	28.3%	1	0	(1)	40	40	0
2004	38	37	43	6	114	102	1.149	1.197	20.9%	1	1	0	43	43	0
2005	23	22	29	7	102	90	1.197	1.299	28.6%	2	1	(1)	27	29	(2)
2006	49	48	66	18	90	78	1.299	1.370	14.7%	3	1	(2)	62	66	(4)
2007	39	38	56	18	78	66	1.370	1.486	17.5%	3	1	(2)	52	56	(4)
2008	48	46	76	30	66	54	1.486	1.657	17.5%	5	2	(3)	62	76	(14)
2009	36	22	53	31	54	42	1.657	2.776	38.0%	12	14	2	50	53	(3)
2010	14	4	48	44	42	30	2.776	15.268	31.5%	14	10	(4)	40	48	(8)
2011	4	1	46	45	30	18	15.268	15.268	0.0%	0	3	3	42	46	(4)
2012	0		48	48	18	6	15.268	15.268	0.0%	0	0	0	37	48	(11)
2013	0		48	48	6		15.268		6.5%	3	0	(3)	37	48	(11)
2014	0									0			40		
TOTAL	1,640	1,605	1,920	315						49	35	(14)	1,898	1,920	(62)
EXLD PRIOR	1,640	1,605	1,920	315						49	35	(14)	1,898	1,920	(62)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 1, EXHIBIT 9, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	59.4%
6	76664.021	0.0%	0.0%	0.0%	60.6%
18	7666.402	0.0%	2.6%	2.4%	63.0%
30	38.332	2.6%	10.4%	9.3%	64.6%
42	7.666	13.0%	12.1%	10.3%	63.0%
54	3.983	25.1%	5.6%	4.6%	59.6%
66	3.251	30.8%	4.9%	3.9%	58.8%
78	2.803	35.7%	3.7%	2.8%	58.0%
90	2.536	39.4%	3.9%	2.9%	57.7%
102	2.306	43.4%	3.3%	2.3%	57.1%
114	2.145	46.6%	2.2%	1.5%	56.8%
126	2.047	48.9%	2.1%	1.4%	57.2%
138	1.960	51.0%	2.2%	1.4%	57.6%
150	1.880	53.2%	2.3%	1.4%	58.0%
162	1.802	55.5%	1.9%	1.1%	58.1%
174	1.741	57.4%	1.5%	0.8%	58.6%
186	1.696	59.0%	1.6%	0.8%	59.4%
198	1.652	60.5%	1.6%	0.8%	60.2%
210	1.609	62.1%	1.4%	0.7%	60.9%
222	1.573	63.6%	1.5%	0.7%	61.8%
234	1.536	65.1%	1.4%	0.6%	62.6%
246	1.505	66.4%	1.4%	0.6%	63.7%
258	1.475	67.8%	1.4%	0.6%	64.7%
270	1.445	69.2%	1.3%	0.5%	65.7%
282	1.418	70.5%	1.6%	0.6%	66.8%
294	1.387	72.1%	1.4%	0.5%	67.6%
306	1.361	73.5%	1.4%	0.5%	68.7%
318	1.335	74.9%	1.4%	0.5%	69.8%
330	1.310	76.3%	1.4%	0.5%	70.8%
342	1.286	77.8%	1.5%	0.5%	71.8%
354	1.262	79.2%	1.5%	0.5%	72.7%
366	1.239	80.7%	1.5%	0.5%	73.5%
378	1.215	82.3%	1.5%	0.4%	74.3%
390	1.194	83.8%	1.4%	0.4%	75.0%
402	1.175	85.1%	1.3%	0.3%	75.8%
414	1.157	86.4%	1.2%	0.3%	76.6%
426	1.141	87.6%	1.2%	0.3%	77.5%
438	1.125	88.9%	1.1%	0.3%	78.2%
450	1.112	90.0%	1.0%	0.2%	79.0%
462	1.099	91.0%	0.9%	0.2%	80.0%
474	1.088	91.9%	0.9%	0.2%	81.0%
486	1.077	92.8%	0.9%	0.2%	82.0%
498	1.067	93.7%	0.8%	0.2%	83.0%
510	1.058	94.5%	0.8%	0.1%	83.9%
522	1.049	95.3%	0.8%	0.1%	84.7%
534	1.041	96.1%	0.7%	0.1%	85.4%
546	1.033	96.8%	0.6%	0.1%	85.9%
558	1.027	97.4%	0.5%	0.1%	86.3%
570	1.021	97.9%	0.4%	0.1%	86.6%
582	1.016	98.4%	0.4%	0.1%	86.8%
594	1.013	98.7%	0.3%	0.0%	87.0%
606	1.010	99.0%	0.2%	0.0%	86.9%
618	1.007	99.3%	0.2%	0.0%	86.8%
630	1.006	99.4%	0.1%	0.0%	86.8%
642	1.004	99.6%	0.1%	0.0%	87.0%
654	1.004	99.6%	0.1%	0.0%	87.9%
666	1.003	99.7%	0.1%	0.0%	88.4%
678	1.002	99.8%	0.1%	0.0%	88.9%
690	1.002	99.8%	0.0%	0.0%	89.6%
702	1.001	99.9%	0.0%	0.0%	90.5%
714	1.001	99.9%	0.0%	0.0%	91.6%
726	1.001	99.9%	0.0%	0.0%	93.2%
738	1.001	99.9%	0.0%	0.0%	95.2%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	49,659,895	2.039	101,254,967	3,101	3,101	0.335	2.283	2,371	2,371	100%	2,371	0.002	0.006	0.006
1991	50,856,501	1.979	100,654,884	2,874	2,874	0.345	2.206	2,189	2,189	100%	2,189	0.002	0.006	0.006
1992	52,804,448	1.879	99,199,664	2,717	2,717	0.356	2.132	2,061	2,061	100%	2,061	0.002	0.005	0.005
1993	55,132,894	1.846	101,763,581	2,405	2,405	0.367	2.059	1,817	1,817	100%	1,817	0.002	0.004	0.004
1994	57,739,505	1.786	103,144,617	4,981	4,981	0.378	1.990	3,749	3,749	100%	3,749	0.004	0.009	0.012
1995	60,949,772	1.737	105,860,639	3,247	3,247	0.416	1.923	2,594	2,594	100%	2,594	0.002	0.005	0.011
1996	63,664,000	1.681	107,011,928	3,648	3,648	0.457	1.857	3,095	3,095	100%	3,095	0.003	0.006	0.010
1997	68,077,000	1.609	109,565,780	1,592	1,592	0.502	1.795	1,433	1,433	100%	1,433	0.001	0.002	0.009
1998	71,447,000	1.535	109,703,410	4,308	4,308	0.510	1.734	3,806	3,806	100%	3,806	0.003	0.006	0.009
1999	75,244,663	1.486	111,784,761	5,055	5,055	0.517	1.675	4,380	4,380	100%	4,380	0.004	0.007	0.009
2000	79,122,396	1.436	113,612,761	6,383	6,383	0.525	1.619	5,426	5,426	100%	5,426	0.005	0.008	0.008
2001	80,396,857	1.404	112,872,903	4,819	4,819	0.533	1.564	4,018	4,018	100%	4,018	0.004	0.006	0.008
2002	81,621,352	1.369	111,762,597	3,402	3,402	0.541	1.511	2,782	2,782	100%	2,782	0.002	0.004	0.008
2003	82,433,234	1.332	109,823,635	4,204	4,204	0.550	1.460	3,373	3,373	100%	3,373	0.003	0.005	0.008
2004	84,632,753	1.284	108,674,619	3,615	3,615	0.604	1.411	3,079	3,079	100%	3,079	0.003	0.004	0.008
2005	86,912,307	1.253	108,922,029	2,344	2,344	0.664	1.363	2,120	2,120	100%	2,120	0.002	0.003	0.007
2006	90,822,757	1.210	109,940,677	7,969	7,969	0.729	1.317	7,652	7,652	100%	7,652	0.007	0.009	0.006
2007	93,702,820	1.171	109,685,990	5,169	5,169	0.801	1.272	5,270	5,270	100%	5,270	0.005	0.006	0.006
2008	93,449,349	1.148	107,266,594	6,272	6,272	0.881	1.229	6,789	6,789	100%	6,789	0.006	0.007	0.005
2009	86,544,195	1.149	99,469,136	4,801	4,801	0.968	1.188	5,518	5,518	100%	5,518	0.006	0.006	0.005
2010	86,654,516	1.125	97,450,013	2,675	2,675	0.922	1.148	2,829	2,829	100%	2,829	0.003	0.003	0.005
2011	90,275,208	1.093	98,646,157	3,818	3,818	0.960	1.109	4,063	4,063	100%	4,063	0.004	0.004	0.005
2012	94,226,147	1.061	99,964,519	0	0	1.000	1.071	0	0	100%	0	0.000	0.000	0.005
2013	97,052,931	1.030	99,964,519	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.005
2014		1.000				1.000	1.000	0	0	0%	0			0.005

	5 Year Average excluding 2012-2013	0.005	0.005
	7 Year Average excluding 2012-2013	0.005	0.005
	10 Year Weighted Average excluding 2012-2013	0.004	
	10 Year Weighted Average excluding 2011-2013	0.004	
	5 Year Average excluding 2011-2013	0.005	0.006
	5 Year Average excluding 2013	0.004	0.004
	7 Year Average excluding 2013	0.005	0.005
(14)	2014 Selected Loss Rate:	0.005	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 1, EXHIBIT 9, SHEET 4, COL. 4
(5)	SECTION 1, EXHIBIT 9, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.001	1.001	1.001									
1954	714	714	726	1.001	1.001	1.001									
1955	702	702	714	1.001	1.001	1.001									
1956	690	690	702	1.002	1.001	1.002									
1957	678	678	690	1.002	1.002	1.002									
1958	666	666	678	1.003	1.002	1.003									
1959	654	654	666	1.004	1.003	1.004									
1960	642	642	654	1.004	1.004	1.004									
1961	630	630	642	1.006	1.004	1.006									
1962	618	618	630	1.007	1.006	1.007									
1963	606	606	618	1.010	1.007	1.010									
1964	594	594	606	1.013	1.010	1.013									
1965	582	582	594	1.016	1.013	1.016									
1966	570	570	582	1.021	1.016	1.021									
1967	558	558	570	1.027	1.021	1.027									
1968	546	546	558	1.033	1.027	1.033									
1969	534	534	546	1.041	1.033	1.041									
1970	522	522	534	1.049	1.041	1.049									
1971	510	510	522	1.058	1.049	1.058									
1972	498	498	510	1.067	1.058	1.067									
1973	486	486	498	1.077	1.067	1.077									
1974	474	474	486	1.088	1.077	1.088									
1975	462	462	474	1.099	1.088	1.099									
1976	450	450	462	1.112	1.099	1.112									
1977	438	438	450	1.125	1.112	1.125	1.125	1.112	1.125	1.000	1.000	1.000	1.217	1.217	1.217
1978	426	426	438	1.141	1.125	1.141	1.141	1.125	1.141	1.000	1.000	1.000	1.217	1.217	1.217
1979	414	414	426	1.157	1.141	1.157	1.157	1.141	1.157	1.000	1.000	1.000	1.217	1.217	1.217
1980	402	402	414	1.175	1.157	1.175	1.175	1.157	1.175	1.000	1.000	1.000	1.217	1.217	1.217
1981	390	390	402	1.194	1.175	1.194	1.194	1.175	1.194	1.000	1.000	1.000	1.217	1.217	1.217
1982	378	378	390	1.215	1.194	1.215	1.215	1.194	1.215	1.000	1.000	1.000	1.217	1.217	1.217
1983	366	366	378	1.239	1.215	1.239	1.239	1.215	1.239	1.000	1.000	1.000	1.239	1.217	1.239
1984	354	354	366	1.262	1.239	1.262	1.262	1.239	1.262	1.000	1.000	1.000	1.258	1.239	1.258
1985	342	342	354	1.286	1.262	1.286	1.286	1.262	1.286	1.000	1.000	1.000	1.278	1.258	1.278
1986	330	330	342	1.310	1.286	1.310	1.310	1.286	1.310	1.000	1.000	1.000	1.299	1.278	1.299
1987	318	318	330	1.335	1.310	1.335	1.335	1.310	1.335	1.000	1.000	1.000	1.321	1.299	1.321
1988	306	306	318	1.361	1.335	1.361	1.361	1.335	1.361	1.000	1.000	1.000	1.345	1.321	1.345
1989	294	294	306	1.387	1.361	1.387	1.387	1.361	1.387	1.000	1.000	1.000	1.368	1.345	1.368
1990	282	282	294	1.418	1.387	1.418	1.418	1.387	1.418	1.000	1.000	1.000	1.399	1.368	1.399
1991	270	270	282	1.445	1.418	1.445	1.445	1.418	1.445	1.000	1.000	1.000	1.424	1.399	1.424
1992	258	258	270	1.475	1.445	1.475	1.475	1.445	1.475	1.000	1.000	1.000	1.450	1.424	1.450
1993	246	246	258	1.505	1.475	1.505	1.505	1.475	1.505	1.000	1.000	1.000	1.478	1.450	1.478
1994	234	234	246	1.536	1.505	1.536	1.536	1.505	1.536	1.000	1.000	1.000	1.510	1.478	1.510
1995	222	222	234	1.573	1.536	1.573	1.573	1.536	1.573	1.000	1.000	1.000	1.540	1.510	1.540
1996	210	210	222	1.609	1.573	1.609	1.609	1.573	1.609	1.004	1.000	1.004	1.570	1.540	1.570
1997	198	198	210	1.652	1.609	1.652	1.652	1.609	1.652	1.014	1.004	1.014	1.594	1.570	1.594
1998	186	186	198	1.696	1.652	1.696	1.696	1.652	1.696	1.022	1.014	1.022	1.622	1.594	1.622
1999	174	174	186	1.741	1.696	1.741	1.741	1.696	1.741	1.034	1.022	1.034	1.646	1.622	1.646
2000	162	162	174	1.802	1.741	1.802	1.802	1.741	1.802	1.048	1.034	1.048	1.698	1.646	1.698
2001	150	150	162	1.880	1.802	1.880	1.880	1.802	1.880	1.052	1.048	1.052	1.765	1.698	1.765
2002	138	138	150	1.960	1.880	1.960	1.960	1.880	1.960	1.071	1.052	1.071	1.811	1.765	1.811
2003	126	126	138	2.047	1.960	2.047	2.047	1.960	2.047	1.105	1.071	1.105	1.820	1.811	1.820
2004	114	114	126	2.145	2.047	2.145	2.145	2.047	2.145	1.142	1.105	1.142	1.856	1.820	1.856
2005	102	102	114	2.306	2.145	2.306	2.306	2.145	2.306	1.190	1.142	1.190	1.921	1.856	1.921
2006	90	90	102	2.536	2.306	2.536	2.536	2.306	2.536	1.281	1.190	1.281	1.891	1.921	1.891
2007	78	78	90	2.803	2.536	2.803	2.803	2.536	2.803	1.321	1.281	1.321	2.016	1.891	2.016
2008	66	66	78	3.251	2.803	3.251	3.251	2.803	3.251	1.411	1.321	1.411	2.159	2.016	2.159
2009	54	54	66	3.983	3.251	3.983	3.983	3.251	3.983	1.544	1.411	1.544	2.367	2.159	2.367
2010	42	42	54	7.666	3.983	7.666	7.666	3.983	7.666	2.625	1.544	2.625	2.432	2.367	2.432
2011	30	30	42	38.332	7.666	38.332	38.332	7.666	38.332	14.435	2.625	14.435	1.291	2.432	1.291
2012	18	18	30	7,666.402	38.332	7,666.402	7,666.402	38.332	7,666.402	14.435	14.435	14.435	64.531	1.291	64.531
2013	6	6	18	76,664.021	7,666.402	76,664.021	76,664.021	7,666.402	76,664.021	14.435	14.435	14.435	645.307	64.531	645.307

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 9, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 9, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 1, EXHIBIT 9, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 1, EXHIBIT 9, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 1, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 1, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 1, EXHIBIT 9, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 1, EXHIBIT 9, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	1.072	-	1.072
1984	354	354	366	1.912	1.072	1.912
1985	342	342	354	3.122	1.912	3.122
1986	330	330	342	4.309	3.122	4.309
1987	318	318	330	5.446	4.309	5.446
1988	306	306	318	6.667	5.446	6.667
1989	294	294	306	7.857	6.667	7.857
1990	282	282	294	9.503	7.857	9.503
1991	270	270	282	10.866	9.503	10.866
1992	258	258	270	12.449	10.866	12.449
1993	246	246	258	13.982	12.449	13.982
1994	234	234	246	15.526	13.982	15.526
1995	222	222	234	17.269	15.526	17.269
1996	210	210	222	19.003	17.269	19.003
1997	198	198	210	21.066	19.003	21.066
1998	186	186	198	23.047	21.066	23.047
1999	174	174	186	25.013	23.047	25.013
2000	162	162	174	27.381	25.013	27.381
2001	150	150	162	30.547	27.381	30.547
2002	138	138	150	33.450	30.547	33.450
2003	126	126	138	36.315	33.450	36.315
2004	114	114	126	39.704	36.315	39.704
2005	102	102	114	44.012	39.704	44.012
2006	90	90	102	50.317	44.012	50.317
2007	78	78	90	55.668	50.317	55.668
2008	66	66	78	63.410	55.668	63.410
2009	54	54	66	73.316	63.410	73.316
2010	42	42	54	91.684	73.316	91.684
2011	30	30	42	105.855	91.684	105.855
2012	18	18	30	110.581	105.855	110.581
2013	6	6	18	110.668	110.581	110.668

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 1, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 1, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	1	14	70	151	213	265	310	350	386	418	447	478	508	535	558	579	598	617	641	681	702	730	750	771	792	810	837	856	885	904	924	943	963	979	991	991
1978	0	0	3	26	127	276	389	484	566	643	711	767	820	876	931	978	1,016	1,054	1,089	1,123	1,155	1,216	1,243	1,266	1,288	1,308	1,335	1,359	1,380	1,423	1,445	1,466	1,492	1,513	1,533	1,548		1,548
1979	0	0	4	40	197	427	602	750	878	993	1,095	1,187	1,271	1,352	1,436	1,521	1,578	1,625	1,669	1,784	1,836	1,897	1,943	1,989	2,037	2,083	2,129	2,172	2,211	2,249	2,284	2,317	2,352	2,387	2,418			2,418
1980	0	0	4	44	213	463	653	832	979	1,072	1,154	1,245	1,339	1,423	1,554	1,628	1,689	1,759	1,816	1,870	1,927	1,976	2,027	2,070	2,122	2,167	2,205	2,240	2,301	2,357	2,403	2,460	2,505	2,545				2,545
1981	0	0	3	27	134	290	396	469	536	611	677	770	841	901	949	990	1,035	1,074	1,101	1,130	1,157	1,184	1,211	1,239	1,270	1,299	1,328	1,356	1,384	1,414	1,444	1,474	1,504					1,504
1982	0	0	2	20	96	209	289	345	411	476	510	539	563	596	618	646	674	705	732	802	829	852	877	902	923	944	962	981	999	1,018	1,037	1,055						1,055
1983	0	0	5	45	222	475	626	717	783	840	893	934	968	1,056	1,103	1,143	1,179	1,214	1,274	1,302	1,338	1,371	1,401	1,425	1,445	1,467	1,488	1,509	1,524	1,540	1,554							1,554
1984	0	0	11	107	422	698	949	1,232	1,452	1,677	1,884	1,992	2,135	2,281	2,408	2,507	2,599	2,696	2,785	2,843	2,900	2,959	3,017	3,075	3,126	3,173	3,226	3,273	3,339	3,408								3,408
1985	0	0	10	65	210	500	824	1,208	1,390	1,486	1,587	1,657	1,724	1,819	1,889	2,095	2,160	2,237	2,297	2,402	2,467	2,526	2,598	2,650	2,764	2,814	2,866	2,916	2,961									2,961
1986	0	0	0	10	78	352	750	1,141	1,315	1,422	1,500	1,583	1,728	1,783	1,834	1,911	1,966	2,017	2,069	2,121	2,176	2,239	2,297	2,362	2,421	2,471	2,520	2,570										2,570
1987	0	0	0	0	116	552	1,023	1,242	1,374	1,465	1,552	1,636	1,711	1,781	1,831	1,880	1,927	1,995	2,044	2,096	2,125	2,153	2,197	2,231	2,266	2,305	2,350											2,350
1988	0	0	1	10	298	1,056	1,450	1,671	1,835	2,029	2,199	2,315	2,401	2,476	2,541	2,604	2,659	2,715	2,760	2,802	2,842	2,882	2,922	2,962	3,002	3,042												3,042
1989	0	0	0	32	587	1,061	1,367	1,654	1,807	1,945	2,177	2,322	2,452	2,577	2,736	2,847	2,960	3,059	3,152	3,240	3,328	3,415	3,499	3,584	3,672													3,672
1990	0	0	0	194	839	1,025	1,167	1,363	1,480	1,549	1,678	1,814	1,870	1,914	1,950	1,987	2,024	2,062	2,098	2,131	2,157	2,173	2,183	2,187														2,187
1991	0	0	30	282	705	906	1,189	1,286	1,379	1,430	1,465	1,513	1,552	1,587	1,624	1,668	1,712	1,759	1,800	1,843	1,892	1,941	1,989															1,989
1992	0	0	90	355	624	759	1,007	1,057	1,103	1,147	1,200	1,237	1,287	1,480	1,531	1,571	1,609	1,666	1,723	1,769	1,806	1,842																1,842
1993	0	0	45	233	635	807	938	1,037	1,165	1,247	1,302	1,343	1,381	1,407	1,434	1,459	1,484	1,519	1,548	1,574	1,598																	1,598
1994	0	1	55	583	1,409	1,780	1,972	2,166	2,337	2,487	2,578	2,667	2,751	2,843	2,923	2,978	3,062	3,133	3,189	3,242																		3,242
1995	0	3	218	587	836	1,118	1,237	1,385	1,486	1,587	1,673	1,728	1,774	1,827	1,875	1,923	1,974	2,021	2,064																			2,064
1996	0	1	110	556	1,007	1,246	1,452	1,549	1,634	1,708	1,798	1,867	1,966	2,033	2,092	2,150	2,208	2,267																				2,267
1997	0	3	81	180	382	442	484	563	604	649	689	728	759	791	900	933	963																					963
1998	0	33	205	738	1,149	1,347	1,608	1,757	1,978	2,095	2,179	2,253	2,327	2,411	2,477	2,540																						2,540
1999	0	5	67	328	740	1,344	1,672	1,878	2,166	2,270	2,415	2,520	2,671	2,815	2,903																							2,903
2000	0	1	65	408	1,251	1,723	2,002	2,168	2,774	2,934	3,072	3,208	3,374	3,542																								3,542
2001	0	0	23	516	1,248	1,535	1,727	1,878	2,012	2,249	2,359	2,467	2,564																									2,564
2002	0	0	7	185	860	1,151	1,305	1,385	1,454	1,572	1,647	1,735																										1,735
2003	0	0	59	586	998	1,122	1,375	1,682	1,882	1,972	2,054																											2,054
2004	0	0	110	639	1,084	1,149	1,404	1,484	1,543	1,685																												1,685
2005	0	1	84	357	693	800	874	937	1,016																													1,016
2006	0	0	740	1,453	2,070	2,648	2,901	3,142																														3,142
2007	0	0	254	629	1,269	1,590	1,844																															1,844
2008	0	0	82	819	1,557	1,929																																1,929
2009	0	0	200	789	1,206																																	1,206
2010	0	0	106	349																																		349
2011	0	27	100																																			100
2012	0	0																																				-
2013	0																																					-
																																						72,379

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977			9.992	4.890	2.171	1.410	1.245	1.168	1.130	1.103	1.082	1.071	1.067	1.064	1.053	1.043	1.037	1.032	1.032	1.040	1.062	1.031	1.040	1.027	1.028	1.027	1.023	1.033	1.023	1.033	1.022	1.022	1.021	1.021	1.017	1.012		
1978			9.992	4.890	2.171	1.410	1.245	1.168	1.136	1.106	1.079	1.069	1.068	1.064	1.050	1.039	1.037	1.033	1.032	1.029	1.052	1.022	1.019	1.018	1.015	1.021	1.018	1.016	1.031	1.016	1.014	1.018	1.014	1.013	1.010			
1979			9.992	4.890	2.171	1.410	1.245	1.171	1.131	1.102	1.085	1.070	1.064	1.062	1.059	1.038	1.029	1.027	1.069	1.029	1.033	1.024	1.024	1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.015	1.015	1.015	1.013				
1980			9.992	4.890	2.171	1.410	1.273	1.177	1.096	1.076	1.079	1.075	1.063	1.092	1.048	1.038	1.041	1.032	1.030	1.031	1.025	1.026	1.022	1.025	1.021	1.017	1.016	1.027	1.025	1.019	1.024	1.018	1.016					
1981			9.992	4.890	2.171	1.367	1.183	1.143	1.139	1.109	1.136	1.093	1.071	1.053	1.043	1.045	1.038	1.025	1.026	1.024	1.023	1.023	1.023	1.026	1.023	1.022	1.021	1.021	1.021	1.021	1.021	1.020						
1982			9.992	4.890	2.179	1.382	1.195	1.191	1.158	1.072	1.057	1.044	1.059	1.038	1.045	1.042	1.047	1.038	1.096	1.034	1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018	1.018							
1983			9.992	4.890	2.143	1.318	1.145	1.091	1.073	1.063	1.046	1.037	1.090	1.045	1.036	1.032	1.030	1.049	1.022	1.028	1.024	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010	1.010								
1984			9.992	3.947	1.653	1.360	1.298	1.179	1.155	1.123	1.057	1.072	1.068	1.055	1.041	1.037	1.037	1.033	1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020	1.021									
1985			6.316	3.249	2.375	1.649	1.466	1.151	1.069	1.068	1.044	1.040	1.055	1.039	1.109	1.031	1.036	1.027	1.046	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017	1.016										
1986				7.521	4.497	2.131	1.522	1.153	1.081	1.055	1.055	1.092	1.032	1.029	1.042	1.029	1.026	1.025	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020	1.020											
1987					4.752	1.855	1.214	1.106	1.066	1.059	1.055	1.046	1.041	1.028	1.027	1.025	1.035	1.025	1.025	1.014	1.013	1.020	1.016	1.016	1.017	1.019												
1988			19.180	29.797	3.540	1.374	1.152	1.098	1.106	1.083	1.053	1.037	1.031	1.026	1.025	1.021	1.021	1.017	1.015	1.014	1.014	1.014	1.014	1.014	1.013													
1989				18.585	1.806	1.288	1.210	1.092	1.076	1.119	1.066	1.056	1.051	1.062	1.040	1.040	1.033	1.030	1.028	1.027	1.026	1.025	1.024	1.025														
1990				4.326	1.222	1.138	1.168	1.086	1.046	1.083	1.081	1.031	1.023	1.019	1.019	1.019	1.019	1.017	1.015	1.013	1.007	1.005	1.002															
1991			9.572	2.498	1.284	1.312	1.082	1.072	1.037	1.025	1.032	1.026	1.023	1.023	1.027	1.027	1.027	1.023	1.024	1.026	1.026	1.025																
1992			3.932	1.759	1.217	1.326	1.050	1.043	1.040	1.046	1.031	1.040	1.151	1.034	1.026	1.024	1.035	1.034	1.026	1.021	1.020																	
1993			5.216	2.723	1.271	1.162	1.106	1.124	1.070	1.045	1.031	1.028	1.018	1.019	1.018	1.017	1.023	1.020	1.016	1.015																		
1994		41.785	10.624	2.417	1.264	1.108	1.098	1.079	1.064	1.036	1.035	1.031	1.034	1.028	1.019	1.028	1.023	1.018	1.017																			
1995		79.728	2.693	1.424	1.338	1.106	1.119	1.073	1.068	1.055	1.033	1.027	1.030	1.027	1.026	1.026	1.024	1.021																				
1996		137.464	5.055	1.812	1.236	1.165	1.067	1.054	1.046	1.053	1.038	1.053	1.034	1.029	1.028	1.027	1.026																					
1997		24.985	2.229	2.124	1.157	1.095	1.164	1.072	1.075	1.062	1.056	1.043	1.041	1.138	1.036	1.033																						
1998		6.142	3.597	1.556	1.173	1.194	1.093	1.126	1.059	1.040	1.034	1.033	1.036	1.027	1.025																							
1999		14.724	4.930	2.255	1.817	1.244	1.123	1.153	1.048	1.064	1.043	1.060	1.054	1.031																								
2000		91.091	6.259	3.067	1.378	1.162	1.083	1.280	1.057	1.047	1.044	1.052	1.050																									
2001			21.993	2.420	1.230	1.125	1.088	1.071	1.118	1.049	1.046	1.039																										
2002			25.361	4.648	1.338	1.134	1.061	1.050	1.081	1.048	1.053																											
2003			9.869	1.705	1.124	1.225	1.223	1.119	1.048	1.042																												
2004		332.194	5.813	1.696	1.060	1.222	1.057	1.040	1.092																													
2005		140.256	4.242	1.942	1.154	1.091	1.073	1.084																														
2006			1.963	1.425	1.279	1.095	1.083																															
2007	1.000	537.608	2.474	2.017	1.253	1.160																																
2008			10.025	1.902	1.239																																	
2009			3.946	1.529																																		
2010			3.282																																			
2011		3.710																																				
2012																																						
3 Yr Avg	1.000	227.192	5.751	1.816	1.257	1.116	1.071	1.081	1.074	1.046	1.048	1.050	1.047	1.066	1.030	1.029	1.024	1.020	1.020	1.021	1.018	1.018	1.013	1.018	1.017	1.019	1.017	1.015	1.017	1.016	1.021	1.018	1.015	1.016	1.013	1.012		
5 Yr Avg	1.000	220.972	4.338	1.763	1.197	1.159	1.100	1.073	1.079	1.050	1.044	1.045	1.043	1.051	1.027	1.026	1.026	1.023	1.020	1.021	1.019	1.018	1.017	1.024	1.017	1.018	1.017	1.017	1.019	1.017	1.018	1.019	1.016	1.016	1.013	1.012		
7 Yr Avg	1.000	160.818	4.535	1.745	1.207	1.150	1.095	1.114	1.072	1.050	1.045	1.044	1.040	1.043	1.025	1.026	1.025	1.023	1.020	1.019	1.019	1.020	1.018	1.022	1.017	1.019	1.017	1.019	1.020	1.019	1.019	1.019	1.016	1.016	1.013	1.012		
3 Yr Wtd		15.115	5.044	1.803	1.260	1.115	1.074	1.082	1.072	1.046	1.047	1.050	1.047	1.044	1.028	1.028	1.024	1.019	1.019	1.021	1.017	1.019	1.015	1.019	1.017	1.019	1.017	1.016	1.018	1.016	1.022	1.018	1.015	1.015	1.013	1.012		
5 Yr Wtd		27.154	2.922	1.679	1.216	1.149	1.098	1.073	1.077	1.050	1.044	1.046	1.045	1.038	1.025	1.026	1.026	1.022	1.019	1.021	1.019	1.018	1.018	1.024	1.017	1.018	1.017	1.017	1.020	1.017	1.019	1.018	1.016	1.015	1.013	1.012		
10 Yr Wtd	59.707	61.682	3.793	1.918	1.274	1.160	1.099	1.116	1.068	1.048	1.041	1.042	1.045	1.031	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.023	1.018	1.019	1.018	1.019	1.021	1.018	1.019	1.018	1.016	1.015	1.013	1.012		TAIL
Prior FY	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016	1.015	1.113
Selected	10.000	200.000	5.000	1.925	1.225	1.160	1.105	1.100	1.075	1.048	1.044	1.043	1.043	1.035	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.022	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.015	1.014	1.014	1.013	
Cumulative	76664.0	7666.40	38.332	7.666	3.983	3.251	2.803	2.536	2.306	2.145	2.047	1.960	1.880	1.802	1.741	1.696	1.652	1.609	1.573	1.536	1.505	1.475	1.445	1.418	1.387	1.361	1.335	1.310	1.286	1.262	1.239	1.215	1.194	1.175	1.157	1.141	1.125	1.112

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										771	792	810	837	856	885	904	924	943	963	979	991	991
1978																									1,288	1,308	1,335	1,359	1,380	1,423	1,445	1,466	1,492	1,513	1,533	1,548		1,548
1979																								1,989	2,037	2,083	2,129	2,172	2,211	2,249	2,284	2,317	2,352	2,387	2,418			2,418
1980																							2,027	2,070	2,122	2,167	2,205	2,240	2,301	2,357	2,403	2,460	2,505	2,545				2,545
1981																						1,184	1,211	1,239	1,270	1,299	1,328	1,356	1,384	1,414	1,444	1,474	1,504					1,504
1982																					829	852	877	902	923	944	962	981	999	1,018	1,037	1,055						1,055
1983																				1,302	1,338	1,371	1,401	1,425	1,445	1,467	1,488	1,509	1,524	1,540	1,554							1,554
1984																			2,785	2,843	2,900	2,959	3,017	3,075	3,126	3,173	3,226	3,273	3,339	3,408								3,408
1985																		2,237	2,297	2,402	2,467	2,526	2,598	2,650	2,764	2,814	2,866	2,916	2,961									2,961
1986																	1,966	2,017	2,069	2,121	2,176	2,239	2,297	2,362	2,421	2,471	2,520	2,570										2,570
1987																1,880	1,927	1,995	2,044	2,096	2,125	2,153	2,197	2,231	2,266	2,305	2,350											2,350
1988															2,541	2,604	2,659	2,715	2,760	2,802	2,842	2,882	2,922	2,962	3,002	3,042												3,042
1989														2,577	2,736	2,847	2,960	3,059	3,152	3,240	3,328	3,415	3,499	3,584	3,672													3,672
1990													1,870	1,914	1,950	1,987	2,024	2,062	2,098	2,131	2,157	2,173	2,183	2,187														2,187
1991												1,513	1,552	1,587	1,624	1,668	1,712	1,759	1,800	1,843	1,892	1,941	1,989															1,989
1992											1,200	1,237	1,287	1,480	1,531	1,571	1,609	1,666	1,723	1,769	1,806	1,842																1,842
1993										1,247	1,302	1,343	1,381	1,407	1,434	1,459	1,484	1,519	1,548	1,574	1,598																	1,598
1994									2,337	2,487	2,578	2,667	2,751	2,843	2,923	2,978	3,062	3,133	3,189	3,242																		3,242
1995								1,385	1,486	1,587	1,673	1,728	1,774	1,827	1,875	1,923	1,974	2,021	2,064																			2,064
1996							1,452	1,549	1,634	1,708	1,798	1,867	1,966	2,033	2,092	2,150	2,208	2,267																				2,267
1997						442	484	563	604	649	689	728	759	791	900	933	963																					963
1998					1,149	1,347	1,608	1,757	1,978	2,095	2,179	2,253	2,327	2,411	2,477	2,540																						2,540
1999				328	740	1,344	1,672	1,878	2,166	2,270	2,415	2,520	2,671	2,815	2,903																							2,903
2000			65	408	1,251	1,723	2,002	2,168	2,774	2,934	3,072	3,208	3,374	3,542																								3,542
2001		0	23	516	1,248	1,535	1,727	1,878	2,012	2,249	2,359	2,467	2,564																									2,564
2002	0	0	7	185	860	1,151	1,305	1,385	1,454	1,572	1,647	1,735																										1,735
2003	0	0	59	586	998	1,122	1,375	1,682	1,882	1,972	2,054																											2,054
2004	0	0	110	639	1,084	1,149	1,404	1,484	1,543	1,685																												1,685
2005	0	1	84	357	693	800	874	937	1,016																													1,016
2006	0	0	740	1,453	2,070	2,648	2,901	3,142																														3,142
2007	0	0	254	629	1,269	1,590	1,844																															1,844
2008	0	0	82	819	1,557	1,929																																1,929
2009	0	0	200	789	1,206																																	1,206
2010	0	0	106	349																																		349
2011	0	27	100																																			100
2012	0	0																																				-
2013	0																																					-
																																						72,379

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.027	1.023	1.033	1.023	1.033	1.022	1.022	1.021	1.021	1.017	1.012		
1978																									1.015	1.021	1.018	1.016	1.031	1.016	1.014	1.018	1.014	1.013	1.010			
1979																								1.025	1.023	1.022	1.020	1.018	1.017	1.016	1.015	1.015	1.015	1.013				
1980																							1.022	1.025	1.021	1.017	1.016	1.027	1.025	1.019	1.024	1.018	1.016					
1981																						1.023	1.023	1.026	1.023	1.022	1.021	1.021	1.021	1.021	1.021	1.020						
1982																					1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018	1.018							
1983																				1.028	1.024	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010	1.010								
1984																			1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020	1.021									
1985																		1.027	1.046	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017	1.016										
1986																	1.026	1.025	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020	1.020											
1987																1.025	1.035	1.025	1.025	1.014	1.013	1.020	1.016	1.016	1.017	1.019												
1988															1.025	1.021	1.021	1.017	1.015	1.014	1.014	1.014	1.014	1.014	1.013														
1989														1.062	1.040	1.040	1.033	1.030	1.028	1.027	1.026	1.025	1.024	1.025															
1990													1.023	1.019	1.019	1.019	1.019	1.017	1.015	1.013	1.007	1.005	1.002																
1991												1.026	1.023	1.023	1.027	1.027	1.027	1.023	1.024	1.026	1.026	1.025																	
1992											1.031	1.040	1.151	1.034	1.026	1.024	1.035	1.034	1.026	1.021	1.020																		
1993										1.045	1.031	1.028	1.018	1.019	1.018	1.017	1.023	1.020	1.016	1.015																			
1994									1.064	1.036	1.035	1.031	1.034	1.028	1.019	1.028	1.023	1.018	1.017																				
1995								1.073	1.068	1.055	1.033	1.027	1.030	1.027	1.026	1.026	1.024	1.021																					
1996							1.067	1.054	1.046	1.053	1.038	1.053	1.034	1.029	1.028	1.027	1.026																						
1997						1.095	1.164	1.072	1.075	1.062	1.056	1.043	1.041	1.138	1.036	1.033																							
1998					1.173	1.194	1.093	1.126	1.059	1.040	1.034	1.033	1.036	1.027	1.025																								
1999				2.255	1.817	1.244	1.123	1.153	1.048	1.064	1.043	1.060	1.054	1.031																									
2000			6.259	3.067	1.378	1.162	1.083	1.280	1.057	1.047	1.044	1.052	1.050																										
2001			21.993	2.420	1.230	1.125	1.088	1.071	1.118	1.049	1.046	1.039																											
2002			25.361	4.648	1.338	1.134	1.061	1.050	1.081	1.048	1.053																												
2003			9.869	1.705	1.124	1.225	1.223	1.119	1.048	1.042																													
2004		332.194	5.813	1.696	1.060	1.222	1.057	1.040	1.092																														
2005		140.256	4.242	1.942	1.154	1.091	1.073	1.084																															
2006			1.963	1.425	1.279	1.095	1.083																																
2007	1.000	537.608	2.474	2.017	1.253	1.160																																	
2008			10.025	1.902	1.239																																		
2009			3.946	1.529																																			
2010			3.282																																				
2011		3.710																																					
2012																																							
3 Yr Avg	1.000	227.192	5.751	1.816	1.257	1.116	1.071	1.081	1.074	1.046	1.048	1.050	1.047	1.066	1.030	1.029	1.024	1.020	1.020	1.021	1.018	1.018	1.013	1.018	1.017	1.019	1.017	1.015	1.017	1.016	1.021	1.020	1.015	1.016	1.013	1.012		
5 Yr Avg	1.000	253.442	4.338	1.763	1.197	1.159	1.100	1.073	1.079	1.050	1.044	1.045	1.043	1.051	1.027	1.026	1.026	1.023	1.020	1.021	1.019	1.018	1.017	1.024	1.017	1.018	1.017	1.017	1.019	1.017	1.018	1.019	1.016	1.016	1.013	1.012		
7 Yr Avg	1.000	253.442	4.535	1.745	1.207	1.150	1.095	1.114	1.072	1.050	1.045	1.044	1.040	1.043	1.025	1.026	1.025	1.023	1.020	1.019	1.019	1.020	1.018	1.022	1.017	1.019	1.017	1.019	1.020	1.019	1.019	1.019	1.016	1.016	1.013	1.012		
5 Yr Wtd		27.154	2.922	1.679	1.216	1.149	1.098	1.073	1.077	1.050	1.044	1.046	1.045	1.038	1.025	1.026	1.026	1.022	1.019	1.021	1.019	1.018	1.018	1.024	1.017	1.018	1.017	1.017	1.020	1.017	1.019	1.018	1.016	1.015	1.013	1.012		
7 Yr Wtd	57.739	56.088	3.194	1.684	1.218	1.143	1.094	1.126	1.070	1.049	1.044	1.045	1.041	1.034	1.024	1.026	1.025	1.023	1.020	1.019	1.020	1.021	1.018	1.022	1.017	1.018	1.017	1.019	1.021	1.018	1.019	1.018	1.016	1.015	1.013	1.012		
10 Yr Wtd	59.707	61.682	3.793	1.918	1.274	1.160	1.099	1.116	1.068	1.048	1.041	1.042	1.045	1.031	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.023	1.018	1.019	1.018	1.019	1.021	1.018	1.019	1.018	1.016	1.015	1.013	1.012		TAIL
Prior FY	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016		1.129
Selected	10.000	200.000	5.000	1.925	1.225	1.160	1.105	1.100	1.075	1.048	1.044	1.043	1.043	1.035	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.022	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.015	1.014	1.014	1.013	
Cumulative	76664.021	7666.402	38.332	7.666	3.983	3.251	2.803	2.536	2.306	2.145	2.047	1.960	1.880	1.802	1.741	1.696	1.652	1.609	1.573	1.536	1.505	1.475	1.445	1.418	1.387	1.361	1.335	1.310	1.286	1.262	1.239	1.215	1.194	1.175	1.157	1.141	1.125	1.112

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							0	0	0	0	0	0	0	0	0	0	0	0				-
1981																						0	0	0	0	0	0	0	0	0	0	0	0					-
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001		0	0	0	0	0	0	0	0	0	0	0	0																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
1980																							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%						100.0%
1983																				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%								100.0%
1985																		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%										100.0%
1987																100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											100.0%
1988															100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%												100.0%
1989														100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%													100.0%
1990													100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%														100.0%
1991												100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%															100.0%
1992											100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																100.0%
1993										100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																			100.0%
1996							100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																													100.0%
2006			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																														100.0%
2007	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008			100.0%	100.0%	100.0%	100.0%																																100.0%
2009			100.0%	100.0%	100.0%																																	100.0%
2010			100.0%	100.0%																																		100.0%
2011		100.0%	100.0%																																			100.0%
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	91,342,094
1978	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%		94,055,825
1979	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.06%	0.08%	0.09%	0.11%	0.12%	0.13%	0.14%	0.14%	0.15%	0.16%	0.17%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%	0.22%	0.22%	0.23%	0.23%	0.24%	0.24%	0.24%	0.00%	0.00%	0.00%	0.00%			93,613,387
1980	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.07%	0.09%	0.11%	0.12%	0.13%	0.14%	0.15%	0.16%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.25%	0.26%	0.26%	0.27%	0.00%	0.00%	0.00%				89,907,689
1981	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.05%	0.05%	0.06%	0.07%	0.08%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.00%	0.00%					86,152,091
1982	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%	0.00%						81,686,001
1983	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.08%	0.09%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.18%	0.18%	0.19%	0.19%	0.19%	0.19%	0.20%							79,648,938
1984	0.00%	0.00%	0.00%	0.01%	0.05%	0.08%	0.12%	0.15%	0.18%	0.20%	0.23%	0.24%	0.26%	0.28%	0.29%	0.31%	0.32%	0.33%	0.34%	0.35%	0.35%	0.36%	0.37%	0.37%	0.38%	0.39%	0.39%	0.40%	0.41%	0.41%								82,134,435
1985	0.00%	0.00%	0.00%	0.01%	0.02%	0.06%	0.10%	0.14%	0.16%	0.17%	0.19%	0.19%	0.20%	0.21%	0.22%	0.24%	0.25%	0.26%	0.27%	0.28%	0.29%	0.30%	0.30%	0.31%	0.32%	0.33%	0.33%	0.34%	0.35%									85,578,631
1986	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.08%	0.13%	0.15%	0.16%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.26%	0.26%	0.27%	0.28%	0.28%	0.29%										89,545,683
1987	0.00%	0.00%	0.00%	0.00%	0.01%	0.06%	0.11%	0.13%	0.15%	0.16%	0.17%	0.18%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%	0.23%	0.24%	0.24%	0.24%	0.25%	0.25%											92,902,249
1988	0.00%	0.00%	0.00%	0.00%	0.03%	0.11%	0.15%	0.17%	0.19%	0.21%	0.23%	0.24%	0.25%	0.26%	0.27%	0.27%	0.28%	0.28%	0.29%	0.29%	0.30%	0.30%	0.31%	0.31%	0.31%	0.32%												95,580,917
1989	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%	0.14%	0.17%	0.18%	0.20%	0.22%	0.23%	0.25%	0.26%	0.27%	0.29%	0.30%	0.31%	0.32%	0.33%	0.33%	0.34%	0.35%	0.36%	0.37%													99,591,072
1990	0.00%	0.00%	0.00%	0.02%	0.08%	0.10%	0.12%	0.13%	0.15%	0.15%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.21%	0.22%	0.22%														101,254,967
1991	0.00%	0.00%	0.00%	0.03%	0.07%	0.09%	0.12%	0.13%	0.14%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%															100,654,884
1992	0.00%	0.00%	0.01%	0.04%	0.06%	0.08%	0.10%	0.11%	0.11%	0.12%	0.12%	0.12%	0.13%	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%																99,199,664
1993	0.00%	0.00%	0.00%	0.02%	0.06%	0.08%	0.09%	0.10%	0.11%	0.12%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.16%																	101,763,581
1994	0.00%	0.00%	0.01%	0.06%	0.14%	0.17%	0.19%	0.21%	0.23%	0.24%	0.25%	0.26%	0.27%	0.28%	0.28%	0.29%	0.30%	0.30%	0.31%	0.31%																		103,144,617
1995	0.00%	0.00%	0.02%	0.06%	0.08%	0.11%	0.12%	0.13%	0.14%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.19%																			105,860,639
1996	0.00%	0.00%	0.01%	0.05%	0.09%	0.12%	0.14%	0.14%	0.15%	0.16%	0.17%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%																				107,011,928
1997	0.00%	0.00%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.09%	0.09%																					109,565,780
1998	0.00%	0.00%	0.02%	0.07%	0.10%	0.12%	0.15%	0.16%	0.18%	0.19%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%																						109,703,410
1999	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.15%	0.17%	0.19%	0.20%	0.22%	0.23%	0.24%	0.25%	0.26%																							111,784,761
2000	0.00%	0.00%	0.01%	0.04%	0.11%	0.15%	0.18%	0.19%	0.24%	0.26%	0.27%	0.28%	0.30%	0.31%																								113,612,761
2001	0.00%	0.00%	0.00%	0.05%	0.11%	0.14%	0.15%	0.17%	0.18%	0.20%	0.21%	0.22%	0.23%																									112,872,903
2002	0.00%	0.00%	0.00%	0.02%	0.08%	0.10%	0.12%	0.12%	0.13%	0.14%	0.15%	0.16%																										111,762,597
2003	0.00%	0.00%	0.01%	0.05%	0.09%	0.10%	0.13%	0.15%	0.17%	0.18%	0.19%																											109,823,635
2004	0.00%	0.00%	0.01%	0.06%	0.10%	0.11%	0.13%	0.14%	0.14%	0.16%																												108,674,619
2005	0.00%	0.00%	0.01%	0.03%	0.06%	0.07%	0.08%	0.09%	0.09%																													108,922,029
2006	0.00%	0.00%	0.07%	0.13%	0.19%	0.24%	0.26%	0.29%																														109,940,677
2007	0.00%	0.00%	0.02%	0.06%	0.12%	0.14%	0.17%																															109,685,990
2008	0.00%	0.00%	0.01%	0.08%	0.15%	0.18%																																107,266,594
2009	0.00%	0.00%	0.02%	0.08%	0.12%																																	99,469,136
2010	0.00%	0.00%	0.01%	0.04%																																		97,450,013
2011	0.00%	0.00%	0.01%																																			98,646,157
2012	0.00%	0.00%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	91,342,094
1978																									0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%		94,055,825
1979																								0.21%	0.22%	0.22%	0.23%	0.23%	0.24%	0.24%	0.24%	0.00%	0.00%	0.00%	0.00%			93,613,387
1980																							0.23%	0.23%	0.24%	0.24%	0.25%	0.25%	0.26%	0.26%	0.27%	0.00%	0.00%	0.00%				89,907,689
1981																						0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.16%	0.16%	0.16%	0.17%	0.00%	0.00%					86,152,091
1982																					0.10%	0.10%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%	0.00%						81,686,001
1983																				0.16%	0.17%	0.17%	0.18%	0.18%	0.18%	0.18%	0.19%	0.19%	0.19%	0.19%	0.20%							79,648,938
1984																			0.34%	0.35%	0.35%	0.36%	0.37%	0.37%	0.38%	0.39%	0.39%	0.40%	0.41%	0.41%								82,134,435
1985																		0.26%	0.27%	0.28%	0.29%	0.30%	0.30%	0.31%	0.32%	0.33%	0.33%	0.34%	0.35%									85,578,631
1986																	0.22%	0.23%	0.23%	0.24%	0.24%	0.25%	0.26%	0.26%	0.27%	0.28%	0.28%	0.29%										89,545,683
1987																0.20%	0.21%	0.21%	0.22%	0.23%	0.23%	0.23%	0.24%	0.24%	0.24%	0.25%	0.25%											92,902,249
1988															0.27%	0.27%	0.28%	0.28%	0.29%	0.29%	0.30%	0.30%	0.31%	0.31%	0.31%	0.32%												95,580,917
1989														0.26%	0.27%	0.29%	0.30%	0.31%	0.32%	0.33%	0.33%	0.34%	0.35%	0.36%	0.37%													99,591,072
1990													0.18%	0.19%	0.19%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.21%	0.22%	0.22%														101,254,967
1991												0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.20%															100,654,884
1992											0.12%	0.12%	0.13%	0.15%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%																99,199,664
1993										0.12%	0.13%	0.13%	0.14%	0.14%	0.14%	0.14%	0.15%	0.15%	0.15%	0.15%	0.16%																	101,763,581
1994									0.23%	0.24%	0.25%	0.26%	0.27%	0.28%	0.28%	0.29%	0.30%	0.30%	0.31%	0.31%																		103,144,617
1995								0.13%	0.14%	0.15%	0.16%	0.16%	0.17%	0.17%	0.18%	0.18%	0.19%	0.19%	0.19%																			105,860,639
1996							0.14%	0.14%	0.15%	0.16%	0.17%	0.17%	0.18%	0.19%	0.20%	0.20%	0.21%	0.21%																				107,011,928
1997						0.04%	0.04%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.09%	0.09%																					109,565,780
1998					0.10%	0.12%	0.15%	0.16%	0.18%	0.19%	0.20%	0.21%	0.21%	0.22%	0.23%	0.23%																						109,703,410
1999				0.03%	0.07%	0.12%	0.15%	0.17%	0.19%	0.20%	0.22%	0.23%	0.24%	0.25%	0.26%																							111,784,761
2000			0.01%	0.04%	0.11%	0.15%	0.18%	0.19%	0.24%	0.26%	0.27%	0.28%	0.30%	0.31%																								113,612,761
2001		0.00%	0.00%	0.05%	0.11%	0.14%	0.15%	0.17%	0.18%	0.20%	0.21%	0.22%	0.23%																									112,872,903
2002	0.00%	0.00%	0.00%	0.02%	0.08%	0.10%	0.12%	0.12%	0.13%	0.14%	0.15%	0.16%																										111,762,597
2003	0.00%	0.00%	0.01%	0.05%	0.09%	0.10%	0.13%	0.15%	0.17%	0.18%	0.19%																											109,823,635
2004	0.00%	0.00%	0.01%	0.06%	0.10%	0.11%	0.13%	0.14%	0.14%	0.16%																												108,674,619
2005	0.00%	0.00%	0.01%	0.03%	0.06%	0.07%	0.08%	0.09%	0.09%																													108,922,029
2006	0.00%	0.00%	0.07%	0.13%	0.19%	0.24%	0.26%	0.29%																														109,940,677
2007	0.00%	0.00%	0.02%	0.06%	0.12%	0.14%	0.17%																															109,685,990
2008	0.00%	0.00%	0.01%	0.08%	0.15%	0.18%																																107,266,594
2009	0.00%	0.00%	0.02%	0.08%	0.12%																																	99,469,136
2010	0.00%	0.00%	0.01%	0.04%																																		97,450,013
2011	0.00%	0.00%	0.01%																																			98,646,157
2012	0.00%	0.00%																																				94,226,147
2013	0.00%																																					97,052,931

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

REPORTED ADDITIONAL AWARDS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	32	52	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53						53
1983	30	68	68	68	68	68	68	68	68	68	68	68	68	68	69	69	69	69	70	70	70	71	71	71	71	71	71	71	71	71	71							71
1984	47	96	97	97	97	97	97	97	97	99	99	99	99	100	100	100	100	100	101	101	101	101	101	101	101	101	101	101	101	101								101
1985	37	93	93	93	93	93	93	94	96	96	96	96	96	97	97	97	97	97	98	99	99	99	99	99	99	99	99	99	99									99
1986	40	114	115	115	115	115	115	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118										118
1987	34	76	76	76	76	76	77	77	77	78	78	78	78	78	78	79	79	80	80	80	80	80	80	80	80	80	80											80
1988	43	81	82	82	82	84	84	84	84	84	84	85	85	85	86	86	86	86	86	86	86	86	86	86	86	86												86
1989	29	67	68	68	69	71	71	72	72	72	72	72	72	72	72	73	73	73	73	73	73	73	73	73	73													73
1990	29	60	60	60	60	60	60	61	61	61	61	62	62	62	62	62	62	62	62	62	62	62	62	62														62
1991	18	42	42	42	42	43	43	43	43	45	45	45	45	45	46	46	46	46	46	46	46	46	46															46
1992	30	61	61	61	62	62	62	62	62	62	62	62	67	67	67	67	67	67	67	67	67	67																67
1993	13	22	22	22	35	38	44	44	45	50	51	51	51	52	53	53	53	53	54	54	54																	54
1994	4	12	12	27	50	58	61	62	63	63	64	65	66	67	67	68	69	72	72	72																		72
1995		2	4	25	31	33	34	37	37	39	40	41	43	45	45	45	46	46	46																			46
1996			9	24	37	42	43	44	45	46	49	50	51	51	51	53	53	53																				53
1997			6	19	29	31	31	34	35	35	35	35	35	35	38	38	38																					38
1998			4	16	33	34	38	39	42	45	47	48	48	48	48	48																						48
1999			2	11	23	29	33	38	41	42	44	44	48	48	48																							48
2000		1	7	15	27	36	38	42	46	47	47	52	52	53																								53
2001			2	14	26	32	35	40	42	44	49	49	49																									49
2002			2	7	21	26	28	29	33	35	35	36																										36
2003			2	12	21	23	27	29	34	36	36																											36
2004		1	4	18	29	33	36	37	37	38																												38
2005		1	2	12	20	21	22	22	23																													23
2006			7	26	39	46	48	49																														49
2007			3	17	36	38	39																															39
2008			5	28	46	48																																48
2009			2	22	36																																	36
2010			4	14																																		14
2011		1	4																																			4
2012																																						
2013																																						
																																						1,640

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	1.625	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.267	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.014	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	2.043	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.021	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.514	1.000	1.000	1.000	1.000	1.000	1.011	1.021	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.010	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.850	1.009	1.000	1.000	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	2.235	1.000	1.000	1.000	1.000	1.013	1.000	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.013	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	1.884	1.012	1.000	1.000	1.024	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.310	1.015	1.000	1.015	1.029	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1990	2.069	1.000	1.000	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.333	1.000	1.000	1.000	1.024	1.000	1.000	1.000	1.047	1.000	1.000	1.000	1.000	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.033	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.081	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	1.692	1.000	1.000	1.591	1.086	1.158	1.000	1.023	1.111	1.020	1.000	1.000	1.020	1.019	1.000	1.000	1.000	1.019	1.000	1.000																		
1994	3.000	1.000	2.250	1.852	1.160	1.052	1.016	1.016	1.000	1.016	1.016	1.015	1.015	1.000	1.015	1.015	1.043	1.000	1.000																			
1995		2.000	6.250	1.240	1.065	1.030	1.088	1.000	1.054	1.026	1.025	1.049	1.047	1.000	1.000	1.022	1.000	1.000																				
1996			2.667	1.542	1.135	1.024	1.023	1.023	1.022	1.065	1.020	1.020	1.000	1.000	1.039	1.000	1.000																					
1997			3.167	1.526	1.069	1.000	1.097	1.029	1.000	1.000	1.000	1.000	1.000	1.086	1.000	1.000																						
1998			4.000	2.063	1.030	1.118	1.026	1.077	1.071	1.044	1.021	1.000	1.000	1.000	1.000																							
1999			5.500	2.091	1.261	1.138	1.152	1.079	1.024	1.048	1.000	1.091	1.000	1.000																								
2000		7.000	2.143	1.800	1.333	1.056	1.105	1.095	1.022	1.000	1.106	1.000	1.019																									
2001			7.000	1.857	1.231	1.094	1.143	1.050	1.048	1.114	1.000	1.000																										
2002			3.500	3.000	1.238	1.077	1.036	1.138	1.061	1.000	1.029																											
2003			6.000	1.750	1.095	1.174	1.074	1.172	1.059	1.000																												
2004		4.000	4.500	1.611	1.138	1.091	1.028	1.000	1.027																													
2005		2.000	6.000	1.667	1.050	1.048	1.000	1.045																														
2006			3.714	1.500	1.179	1.043	1.021																															
2007			5.667	2.118	1.056	1.026																																
2008			5.600	1.643	1.043																																	
2009			11.000	1.636																																		
2010			3.500																																			
2011		4.000																																				
2012																																						
3 Yr Avg	2.242	3.333	6.700	1.799	1.093	1.039	1.016	1.073	1.049	1.038	1.045	1.030	1.006	1.029	1.013	1.007	1.014	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.226	3.800	5.896	1.713	1.093	1.076	1.032	1.081	1.043	1.032	1.031	1.018	1.004	1.017	1.011	1.007	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.189	3.000	5.712	1.704	1.114	1.079	1.058	1.083	1.045	1.029	1.025	1.023	1.012	1.015	1.008	1.005	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd			5.818	1.761	1.091	1.038	1.019	1.068	1.048	1.043	1.046	1.028	1.007	1.023	1.015	1.007	1.018	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd			5.095	1.686	1.094	1.068	1.031	1.076	1.042	1.034	1.032	1.018	1.004	1.013	1.012	1.008	1.010	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
10 Yr Wtd			5.152	1.760	1.153	1.082	1.068	1.068	1.038	1.032	1.022	1.026	1.010	1.010	1.007	1.003	1.006	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	1.000	1.000	5.500	1.675	1.115	1.085	1.054	1.086	1.041	1.042	1.027	1.022	1.009	1.008	1.012	1.007	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								1.000
Selected	1.000	1.000	5.500	1.700	1.094	1.068	1.031	1.076	1.042	1.034	1.032	1.018	1.004	1.013	1.012	1.008	1.010	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	14.435	14.435	14.435	2.625	1.544	1.411	1.321	1.281	1.190	1.142	1.105	1.071	1.052	1.048	1.034	1.022	1.014	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	37	370	1,809	3,942	5,449	6,510	7,756	8,978	9,620	10,168	10,619	11,242	11,669	12,194	12,710	13,306	13,815	15,141	15,650	16,071	16,538	17,013	17,408	17,803	18,154	18,505	18,855	19,206	19,557	19,908						19,908
1983	0	0	67	667	3,262	6,989	9,212	10,545	11,508	12,347	13,131	13,734	14,242	15,530	15,991	16,564	17,087	17,597	18,199	18,601	19,117	19,306	19,737	20,074	20,354	20,660	20,963	21,257	21,463	21,685	21,892							21,892
1984	0	0	110	1,102	4,350	7,192	9,782	12,697	14,971	16,942	19,030	20,116	21,570	22,814	24,077	25,074	25,990	26,960	27,579	28,147	28,712	29,295	29,869	30,444	30,953	31,419	31,940	32,403	33,061	33,745								33,745
1985	0	0	110	696	2,263	5,374	8,861	12,853	14,484	15,484	16,530	17,258	17,957	18,750	19,475	21,594	22,267	23,062	23,434	24,261	24,922	25,511	26,245	26,764	27,915	28,429	28,947	29,454	29,912									29,912
1986	0	0	0	90	680	3,059	6,518	9,666	11,146	12,049	12,713	13,413	14,647	15,109	15,540	16,196	16,665	17,097	17,530	17,975	18,443	18,978	19,466	20,020	20,514	20,940	21,358	21,776										21,776
1987	0	0	0	0	1,528	7,260	13,291	16,130	17,839	18,777	19,891	20,981	21,939	22,833	23,474	23,803	24,394	24,937	25,556	26,204	26,566	26,912	27,457	27,889	28,325	28,818	29,374											29,374
1988	0	0	6	122	3,638	12,572	17,268	19,897	21,851	24,158	26,174	27,237	28,252	29,127	29,545	30,278	30,917	31,565	32,093	32,579	33,044	33,510	33,975	34,446	34,912	35,368												35,368
1989	0	0	0	465	8,513	14,944	19,255	22,972	25,097	27,013	30,235	32,243	34,055	35,798	38,004	38,996	40,555	41,907	43,176	44,383	45,585	46,782	47,934	49,090	50,299													50,299
1990	0	0	0	3,232	13,982	17,090	19,450	22,344	24,260	25,388	27,503	29,256	30,161	30,865	31,450	32,052	32,651	33,264	33,844	34,365	34,797	35,048	35,207	35,278														35,278
1991	0	0	702	6,723	16,796	21,063	27,644	29,899	32,060	31,769	32,563	33,615	34,479	35,256	35,297	36,253	37,221	38,243	39,135	40,071	41,128	42,197	43,242															43,242
1992	0	0	1,479	5,816	10,063	12,249	16,245	17,052	17,794	18,506	19,352	19,945	19,202	22,097	22,849	23,449	24,017	24,867	25,721	26,396	26,954	27,488																27,488
1993	0	0	2,031	10,594	18,131	21,229	21,307	23,558	25,893	24,934	25,534	26,336	27,086	27,055	27,061	27,537	28,001	28,652	28,675	29,143	29,589																	29,589
1994	0	109	4,573	21,591	28,175	30,694	32,322	34,932	37,103	39,476	40,275	41,036	41,679	42,433	43,629	43,797	44,383	43,512	44,297	45,028																		45,028
1995		1,367	54,481	23,477	26,952	33,878	36,382	37,423	40,172	40,688	41,834	42,142	41,260	40,594	41,673	42,741	42,915	43,942	44,861																			44,861
1996			12,219	23,165	27,227	29,658	33,760	35,213	36,300	37,140	36,699	37,349	38,550	39,857	41,011	40,566	41,669	42,772																				42,772
1997			13,436	9,459	13,165	14,254	15,612	16,566	17,246	18,540	19,697	20,795	21,698	22,588	23,686	24,549	25,349																					25,349
1998			51,313	46,149	34,806	39,620	42,320	45,052	47,090	46,548	46,365	46,934	48,490	50,231	51,608	52,913																						52,913
1999			33,271	29,820	32,166	46,352	50,673	49,427	52,818	54,047	54,895	57,279	55,637	58,656	60,480																							60,480
2000		715	9,307	27,187	46,318	47,867	52,693	51,611	60,312	62,421	65,362	61,686	64,885	66,826																								66,826
2001			11,722	36,828	47,989	47,961	49,352	46,961	47,903	51,125	48,135	50,349	52,321																									52,321
2002			3,649	26,441	40,966	44,270	46,620	47,759	44,064	44,924	47,064	48,201																										48,201
2003			29,667	48,796	47,546	48,802	50,919	58,000	55,344	54,770	57,062																											57,062
2004		331	27,489	35,508	37,386	34,810	38,999	40,110	41,701	44,353																												44,353
2005		600	42,077	29,750	34,667	38,113	39,705	42,612	44,194																													44,194
2006			105,705	55,871	53,084	57,572	60,438	64,124																														64,124
2007			84,788	37,020	35,258	41,849	47,291																															47,291
2008			16,339	29,250	33,857	40,191																																40,191
2009			99,931	35,845	33,488																																	33,488
2010			26,577	24,920																																		24,920
2011		26,846	24,899																																			24,899
2012																																						
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			9.992	4.890	2.179	1.382	1.195	1.191	1.158	1.072	1.057	1.044	1.059	1.038	1.045	1.042	1.047	1.038	1.096	1.034	1.027	1.029	1.029	1.023	1.023	1.020	1.019	1.019	1.019	1.018	1.018							
1983			9.992	4.890	2.143	1.318	1.145	1.091	1.073	1.063	1.046	1.037	1.090	1.030	1.036	1.032	1.030	1.034	1.022	1.028	1.010	1.022	1.017	1.014	1.015	1.015	1.014	1.010	1.010	1.010								
1984			9.992	3.947	1.653	1.360	1.298	1.179	1.132	1.123	1.057	1.072	1.058	1.055	1.041	1.037	1.037	1.023	1.021	1.020	1.020	1.020	1.019	1.017	1.015	1.017	1.014	1.020	1.021									
1985			6.316	3.249	2.375	1.649	1.451	1.127	1.069	1.068	1.044	1.040	1.044	1.039	1.109	1.031	1.036	1.016	1.035	1.027	1.024	1.029	1.020	1.043	1.018	1.018	1.017	1.016										
1986				7.521	4.497	2.131	1.483	1.153	1.081	1.055	1.055	1.092	1.032	1.029	1.042	1.029	1.026	1.025	1.025	1.026	1.029	1.026	1.028	1.025	1.021	1.020	1.020											
1987					4.752	1.831	1.214	1.106	1.053	1.059	1.055	1.046	1.041	1.028	1.014	1.025	1.022	1.025	1.025	1.014	1.013	1.020	1.016	1.016	1.017	1.019												
1988			19.180	29.797	3.456	1.374	1.152	1.098	1.106	1.083	1.041	1.037	1.031	1.014	1.025	1.021	1.021	1.017	1.015	1.014	1.014	1.014	1.014	1.014	1.013													
1989				18.315	1.755	1.288	1.193	1.092	1.076	1.119	1.066	1.056	1.051	1.062	1.026	1.040	1.033	1.030	1.028	1.027	1.026	1.025	1.024	1.025														
1990				4.326	1.222	1.138	1.149	1.086	1.046	1.083	1.064	1.031	1.023	1.019	1.019	1.019	1.019	1.017	1.015	1.013	1.007	1.005	1.002															
1991			9.572	2.498	1.254	1.312	1.082	1.072	0.991	1.025	1.032	1.026	1.023	1.001	1.027	1.027	1.027	1.023	1.024	1.026	1.026	1.025																
1992			3.932	1.730	1.217	1.326	1.050	1.043	1.040	1.046	1.031	0.963	1.151	1.034	1.026	1.024	1.035	1.034	1.026	1.021	1.020																	
1993			5.216	1.711	1.171	1.004	1.106	1.099	0.963	1.024	1.031	1.028	0.999	1.000	1.018	1.017	1.023	1.001	1.016	1.015																		
1994		41.785	4.722	1.305	1.089	1.053	1.081	1.062	1.064	1.020	1.019	1.016	1.018	1.028	1.004	1.013	0.980	1.018	1.017																			
1995		39.864	0.431	1.148	1.257	1.074	1.029	1.073	1.013	1.028	1.007	0.979	0.984	1.027	1.026	1.004	1.024	1.021																				
1996			1.896	1.175	1.089	1.138	1.043	1.031	1.023	0.988	1.018	1.032	1.034	1.029	0.989	1.027	1.026																					
1997			0.704	1.392	1.083	1.095	1.061	1.041	1.075	1.062	1.056	1.043	1.041	1.049	1.036	1.033																						
1998			0.899	0.754	1.138	1.068	1.065	1.045	0.989	0.996	1.012	1.033	1.036	1.027	1.025																							
1999			0.896	1.079	1.441	1.093	0.975	1.069	1.023	1.016	1.043	0.971	1.054	1.031																								
2000		13.013	2.921	1.704	1.033	1.101	0.979	1.169	1.035	1.047	0.944	1.052	1.030																									
2001			3.142	1.303	0.999	1.029	0.952	1.020	1.067	0.942	1.046	1.039																										
2002			7.246	1.549	1.081	1.053	1.024	0.923	1.020	1.048	1.024																											
2003			1.645	0.974	1.026	1.043	1.139	0.954	0.990	1.042																												
2004		83.049	1.292	1.053	0.931	1.120	1.028	1.040	1.064																													
2005		70.128	0.707	1.165	1.099	1.042	1.073	1.037																														
2006			0.529	0.950	1.085	1.050	1.061																															
2007			0.437	0.952	1.187	1.130																																
2008			1.790	1.158	1.187																																	
2009			0.359	0.934																																		
2010			0.938																																			
2011		0.927																																				
2012																																						
3 Yr Avg		51.368	1.029	1.015	1.153	1.074	1.054	1.010	1.024	1.010	1.005	1.021	1.040	1.036	1.017	1.021	1.010	1.013	1.020	1.021	1.018	1.018	1.013	1.018	1.017	1.019	1.017	1.015	1.017	1.014	1.018							
5 Yr Avg		41.396	0.810	1.032	1.098	1.077	1.065	0.995	1.035	1.019	1.014	1.028	1.039	1.033	1.016	1.019	1.018	1.019	1.020	1.021	1.019	1.018	1.017	1.024	1.017	1.018	1.017	1.016	1.017	1.014	1.018							
7 Yr Avg		41.461	0.864	1.027	1.085	1.067	1.037	1.030	1.027	1.022	1.020	1.021	1.028	1.027	1.018	1.021	1.019	1.021	1.020	1.019	1.019	1.020	1.018	1.022	1.017	1.018	1.017	1.016	1.017	1.014	1.018							
3 Yr Wtd			0.630	1.005	1.143	1.072	1.055	1.004	1.021	1.010	0.998	1.021	1.040	1.033	1.015	1.019	1.010	1.015	1.019	1.022	1.018	1.019	1.014	1.019	1.016	1.019	1.017	1.016	1.017	1.014	1.018							
5 Yr Wtd			0.549	1.014	1.094	1.073	1.067	0.991	1.033	1.020	1.010	1.025	1.039	1.031	1.015	1.017	1.015	1.019	1.019	1.021	1.019	1.018	1.016	1.024	1.017	1.018	1.017	1.016	1.017	1.014	1.018							
10 Yr Wtd			0.804	1.133	1.094	1.071	1.033	1.032	1.026	1.017	1.015	1.017	1.032	1.025	1.018	1.022	1.020	1.021	1.022	1.020	1.019	1.021	1.018	1.022	1.017	1.018	1.017	1.016	1.017	1.014	1.018							TAIL
Prior FY	10.000	50.000	0.538	1.044	1.062	1.058	1.053	1.018	1.026	1.011	1.011	1.023	1.031	1.033	1.012	1.016	1.015	1.019	1.022	1.021	1.018	1.017	1.020	1.022	1.017	1.018	1.016	1.017	1.014	1.018								1.256
Selected	10.000	50.000	0.531	1.028	1.096	1.071	1.066	0.984	1.035	1.020	1.005	1.026	1.039	1.032	1.015	1.017	1.015	1.020	1.020	1.022	1.020	1.018	1.017	1.023	1.017	1.018	1.017	1.017	1.016	1.015	1.019							
Cumulative	645.307	64.531	1.291	2.432	2.367	2.159	2.016	1.891	1.921	1.856	1.820	1.811	1.765	1.698	1.646	1.622	1.594	1.570	1.540	1.510	1.478	1.450	1.424	1.399	1.368	1.345	1.321	1.299	1.278	1.258	1.239	1.217	1.217	1.217	1.217	1.217	1.217	1.217

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	37	370	1,809	3,942	5,449	6,510	7,756	8,978	9,620	10,168	10,619	11,242	11,669	12,194	12,710	13,306	13,815	15,141	15,650	16,071	16,538	17,013	17,408	17,803	18,154	18,505	18,855	19,206	19,557	19,908						19,908
1983	0	0	64	639	3,124	6,694	8,823	10,099	11,021	11,825	12,576	13,153	13,641	14,874	15,541	16,098	16,605	17,101	17,943	18,339	18,847	19,306	19,737	20,074	20,354	20,660	20,963	21,257	21,463	21,685	21,892							21,892
1984	0	0	106	1,059	4,178	6,907	9,395	12,194	14,378	16,607	18,653	19,718	21,143	22,588	23,838	24,826	25,732	26,693	27,579	28,147	28,712	29,295	29,869	30,444	30,953	31,419	31,940	32,403	33,061	33,745								33,745
1985	0	0	104	654	2,126	5,049	8,324	12,204	14,045	15,015	16,029	16,735	17,412	18,371	19,082	21,158	21,817	22,596	23,198	24,261	24,922	25,511	26,245	26,764	27,915	28,429	28,947	29,454	29,912									29,912
1986	0	0	0	88	663	2,981	6,352	9,666	11,146	12,049	12,713	13,413	14,647	15,109	15,540	16,196	16,665	17,097	17,530	17,975	18,443	18,978	19,466	20,020	20,514	20,940	21,358	21,776										21,776
1987	0	0	0	0	1,452	6,897	12,792	15,525	17,170	18,307	19,394	20,456	21,390	22,262	22,887	23,506	24,089	24,937	25,556	26,204	26,566	26,912	27,457	27,889	28,325	28,818	29,374											29,374
1988	0	0	6	116	3,469	12,280	16,866	19,435	21,343	23,597	25,566	26,920	27,923	28,789	29,545	30,278	30,917	31,565	32,093	32,579	33,044	33,510	33,975	34,446	34,912	35,368												35,368
1989	0	0	0	433	8,046	14,535	18,728	22,657	24,753	26,643	29,821	31,802	33,589	35,307	37,483	38,996	40,555	41,907	43,176	44,383	45,585	46,782	47,934	49,090	50,299													50,299
1990	0	0	0	3,128	13,531	16,539	18,822	21,984	23,869	24,978	27,059	29,256	30,161	30,865	31,450	32,052	32,651	33,264	33,844	34,365	34,797	35,048	35,207	35,278														35,278
1991	0	0	641	6,139	15,336	19,689	25,841	27,949	29,969	31,078	31,855	32,884	33,729	34,490	35,297	36,253	37,221	38,243	39,135	40,071	41,128	42,197	43,242															43,242
1992	0	0	1,347	5,295	9,312	11,335	15,032	15,780	16,466	17,125	17,907	18,457	19,202	22,097	22,849	23,449	24,017	24,867	25,721	26,396	26,954	27,488																27,488
1993	0	0	827	4,316	11,752	14,939	17,361	19,195	21,577	23,087	24,115	24,873	25,581	26,053	26,560	27,027	27,482	28,121	28,675	29,143	29,589																	29,589
1994	0	18	762	8,097	19,566	24,725	27,384	30,080	32,465	34,541	35,800	37,047	38,205	39,487	40,600	41,364	42,534	43,512	44,297	45,028																		45,028
1995	0	59	4,737	12,759	18,163	24,304	26,891	30,101	32,312	34,496	36,377	37,561	38,569	39,712	40,767	41,812	42,915	43,942	44,861																			44,861
1996	0	15	2,075	10,490	19,008	23,502	27,390	29,233	30,821	32,235	33,929	35,235	37,096	38,353	39,463	40,566	41,669	42,772																				42,772
1997	0	83	2,067	4,608	9,790	11,330	12,410	14,442	15,477	16,638	17,677	18,662	19,472	20,271	23,079	23,920	24,699																					24,699
1998	0	682	4,189	15,069	23,441	27,491	32,820	35,858	40,363	42,749	44,472	45,976	47,500	49,206	50,555	51,833																						51,833
1999	0	90	1,331	6,560	14,796	26,884	33,444	37,564	43,311	45,400	48,307	50,405	53,411	56,310	58,060																							58,060
2000	0	13	1,163	7,282	22,332	30,771	35,756	38,708	49,542	52,389	54,857	57,280	60,250	63,246																								63,246
2001	0	0	451	9,915	23,994	29,514	33,218	36,124	38,691	43,260	45,358	47,445	49,303																									49,303
2002	0	0	187	4,746	22,059	29,514	33,471	35,513	37,285	40,317	42,237	44,493																										44,493
2003	0	0	1,483	14,639	24,962	28,061	34,370	42,050	47,042	49,293	51,356																											51,356
2004	0	8	2,557	14,864	25,214	26,715	32,650	34,513	35,882	39,196																												39,196
2005	0	22	3,117	13,222	25,679	29,643	32,352	34,721	37,647																													37,647
2006	0	0	11,934	23,430	33,391	42,714	46,790	50,679																														50,679
2007	9	9	4,892	12,103	24,409	30,582	35,468																															35,468
2008	0	0	1,318	13,209	25,120	31,115																																31,115
2009	0	0	3,997	15,772	24,111																																	24,111
2010	0	0	2,658	8,722																																		8,722
2011	0	639	2,371																																			2,371
2012	0	0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					15,650	16,071	16,538	17,013	17,408	17,803	18,154	18,505	18,855	19,206	19,557	19,908						19,908
1983																				18,601	19,117	19,306	19,737	20,074	20,354	20,660	20,963	21,257	21,463	21,685	21,892							21,892
1984																			27,579	28,147	28,712	29,295	29,869	30,444	30,953	31,419	31,940	32,403	33,061	33,745								33,745
1985																		23,062	23,434	24,261	24,922	25,511	26,245	26,764	27,915	28,429	28,947	29,454	29,912									29,912
1986																	16,665	17,097	17,530	17,975	18,443	18,978	19,466	20,020	20,514	20,940	21,358	21,776										21,776
1987																23,803	24,394	24,937	25,556	26,204	26,566	26,912	27,457	27,889	28,325	28,818	29,374											29,374
1988															29,545	30,278	30,917	31,565	32,093	32,579	33,044	33,510	33,975	34,446	34,912	35,368												35,368
1989														35,798	38,004	38,996	40,555	41,907	43,176	44,383	45,585	46,782	47,934	49,090	50,299													50,299
1990													30,161	30,865	31,450	32,052	32,651	33,264	33,844	34,365	34,797	35,048	35,207	35,278														35,278
1991												33,615	34,479	35,256	35,297	36,253	37,221	38,243	39,135	40,071	41,128	42,197	43,242															43,242
1992											19,352	19,945	19,202	22,097	22,849	23,449	24,017	24,867	25,721	26,396	26,954	27,488																27,488
1993										24,934	25,534	26,336	27,086	27,055	27,061	27,537	28,001	28,652	28,675	29,143	29,589																	29,589
1994									37,103	39,476	40,275	41,036	41,679	42,433	43,629	43,797	44,383	43,512	44,297	45,028																		45,028
1995								37,423	40,172	40,688	41,834	42,142	41,260	40,594	41,673	42,741	42,915	43,942	44,861																			44,861
1996							33,760	35,213	36,300	37,140	36,699	37,349	38,550	39,857	41,011	40,566	41,669	42,772																				42,772
1997						14,254	15,612	16,566	17,246	18,540	19,697	20,795	21,698	22,588	23,686	24,549	25,349																					25,349
1998					34,806	39,620	42,320	45,052	47,090	46,548	46,365	46,934	48,490	50,231	51,608	52,913																						52,913
1999				29,820	32,166	46,352	50,673	49,427	52,818	54,047	54,895	57,279	55,637	58,656	60,480																							60,480
2000			9,307	27,187	46,318	47,867	52,693	51,611	60,312	62,421	65,362	61,686	64,885	66,826																								66,826
2001			11,722	36,828	47,989	47,961	49,352	46,961	47,903	51,125	48,135	50,349	52,321																									52,321
2002			3,649	26,441	40,966	44,270	46,620	47,759	44,064	44,924	47,064	48,201																										48,201
2003			29,667	48,796	47,546	48,802	50,919	58,000	55,344	54,770	57,062																											57,062
2004		331	27,489	35,508	37,386	34,810	38,999	40,110	41,701	44,353																												44,353
2005		600	42,077	29,750	34,667	38,113	39,705	42,612	44,194																													44,194
2006			105,705	55,871	53,084	57,572	60,438	64,124																														64,124
2007			84,788	37,020	35,258	41,849	47,291																															47,291
2008			16,339	29,250	33,857	40,191																																40,191
2009			99,931	35,845	33,488																																	33,488
2010			26,577	24,920																																		24,920
2011		26,846	24,899																																			24,899
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																				0	0	0	0	0	0	0	0	0	0	0	0							-
1984																			0	0	0	0	0	0	0	0	0	0	0	0								-
1985																		0	0	0	0	0	0	0	0	0	0	0	0									-
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																0	0	0	0	0	0	0	0	0	0	0	0											-
1988															0	0	0	0	0	0	0	0	0	0	0	0												-
1989														0	0	0	0	0	0	0	0	0	0	0	0													-
1990													0	0	0	0	0	0	0	0	0	0	0	0														-
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994									0	0	0	0	0	0	0	0	0	0	0	0																		-
1995								0	0	0	0	0	0	0	0	0	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						0	0	0	0	0	0	0	0	0	0	0	0																					-
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999				0	0	0	0	0	0	0	0	0	0	0	0																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001			0	0	0	0	0	0	0	0	0	0	0																									-
2002			0	0	0	0	0	0	0	0	0	0																										-
2003			0	0	0	0	0	0	0	0	0																											-
2004		0	0	0	0	0	0	0	0	0																												-
2005		0	0	0	0	0	0	0	0																													-
2006			0	0	0	0	0	0																														-
2007			0	0	0	0	0																															-
2008			0	0	0	0																																-
2009			0	0	0																																	-
2010			0	0																																		-
2011		0	0																																			-
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						91,342,094
1978																																						94,055,825
1979																																						93,613,387
1980																																						89,907,689
1981																																						86,152,091
1982	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%						81,686,001
1983	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%							79,648,938
1984	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%								82,134,435
1985	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%									85,578,631
1986	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%										89,545,683
1987	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%											92,902,249
1988	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%												95,580,917
1989	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%													99,591,072
1990	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%														101,254,967
1991	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															100,654,884
1992	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																99,199,664
1993	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																	101,763,581
1994	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																		103,144,617
1995		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																			105,860,639
1996			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																				107,011,928
1997			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																					109,565,780
1998			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																						109,703,410
1999			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																							111,784,761
2000		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								113,612,761
2001			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																									112,872,903
2002			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										111,762,597
2003			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											109,823,635
2004		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												108,674,619
2005		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													108,922,029
2006			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														109,940,677
2007			0.00%	0.00%	0.00%	0.00%	0.00%																															109,685,990
2008			0.00%	0.00%	0.00%	0.00%																																107,266,594
2009			0.00%	0.00%	0.00%																																	99,469,136
2010			0.00%	0.00%																																		97,450,013
2011		0.00%	0.00%																																			98,646,157
2012																																						99,964,519
2013																																						99,964,519

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	37	333	1,439	2,133	1,507	1,061	1,246	1,222	642	548	450	623	428	525	516	596	509	1,325	509	421	468	475	395	395	351	351	351	351	351	351						53
1983	0	0	64	575	2,485	3,570	2,129	1,276	922	804	751	578	487	1,233	667	557	507	496	842	396	508	458	432	337	280	306	303	294	206	222	208							71
1984	0	0	106	953	3,119	2,729	2,488	2,799	2,184	2,229	2,046	1,065	1,425	1,445	1,251	987	907	961	886	568	565	583	573	576	509	466	521	462	658	685								101
1985	0	0	104	551	1,471	2,923	3,275	3,880	1,840	970	1,014	706	677	959	711	2,076	659	779	602	1,063	662	589	734	519	1,151	514	519	507	458									99
1986	0	0	0	88	575	2,319	3,371	3,314	1,480	903	664	700	1,234	462	431	656	469	432	433	445	467	536	488	554	494	426	418	418										118
1987	0	0	0	0	1,452	5,446	5,895	2,733	1,645	1,137	1,087	1,062	934	872	625	619	584	847	619	649	362	346	545	433	436	492	557											80
1988	0	0	6	110	3,352	8,811	4,586	2,569	1,908	2,254	1,969	1,355	1,003	865	757	732	639	648	529	485	466	466	466	471	466	456												86
1989	0	0	0	433	7,613	6,488	4,193	3,929	2,095	1,890	3,178	1,981	1,787	1,718	2,176	1,513	1,559	1,352	1,269	1,207	1,202	1,197	1,152	1,157	1,209													73
1990	0	0	0	3,128	10,403	3,007	2,284	3,161	1,885	1,110	2,081	2,197	905	704	585	602	598	613	581	521	432	251	159	70														62
1991	0	0	641	5,497	9,197	4,354	6,151	2,108	2,021	1,109	777	1,029	845	760	807	956	968	1,022	892	935	1,057	1,069	1,045															46
1992	0	0	1,347	3,948	4,017	2,023	3,697	747	686	659	782	549	745	2,895	752	600	568	850	854	675	559	534																67
1993	0	0	827	3,489	7,436	3,187	2,422	1,834	2,382	1,509	1,029	758	708	472	507	467	455	639	554	469	446																	54
1994	0	18	744	7,334	11,469	5,159	2,659	2,696	2,385	2,076	1,259	1,246	1,159	1,281	1,113	764	1,170	977	785	731																		72
1995	0	59	4,678	8,022	5,404	6,141	2,587	3,210	2,211	2,184	1,881	1,184	1,008	1,143	1,055	1,045	1,102	1,027	920																			46
1996	0	15	2,060	8,415	8,518	4,495	3,888	1,843	1,588	1,414	1,694	1,306	1,861	1,257	1,111	1,103	1,103	1,103																				53
1997	0	83	1,984	2,541	5,181	1,541	1,080	2,032	1,035	1,161	1,038	986	810	799	2,807	841	779																					39
1998	0	682	3,507	10,880	8,372	4,051	5,328	3,038	4,505	2,386	1,724	1,504	1,524	1,706	1,349	1,278																						49
1999	0	90	1,240	5,230	8,236	12,088	6,560	4,120	5,747	2,089	2,907	2,098	3,006	2,899	1,751																							50
2000	0	13	1,151	6,119	15,050	8,439	4,985	2,952	10,833	2,848	2,468	2,422	2,970	2,996																								56
2001	0	0	451	9,465	14,079	5,520	3,703	2,907	2,567	4,569	2,099	2,086	1,858																									52
2002	0	0	187	4,559	17,313	7,455	3,957	2,042	1,772	3,032	1,920	2,256																										39
2003	0	0	1,483	13,155	10,323	3,099	6,309	7,680	4,992	2,251	2,063																											40
2004	0	8	2,549	12,307	10,350	1,501	5,935	1,863	1,369	3,314																												43
2005	0	22	3,095	10,105	12,457	3,965	2,709	2,369	2,926																													27
2006	0	0	11,934	11,495	9,962	9,323	4,076	3,888																														62
2007	9	0	4,883	7,211	12,306	6,173	4,886																															52
2008	0	0	1,318	11,892	11,910	5,996																																62
2009	0	0	3,997	11,774	8,340																																	50
2010	0	0	2,658	6,064																																		40
2011	0	639	1,732																																			42
2012	0	0																																				37
2013	0																																					37
																																						1,898

ACCIDENT YEAR DECAY FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	8.992	4.322	1.483	0.707	0.704	1.175	0.980	0.525	0.854	0.821	1.385	0.686	1.227	0.983	1.156	0.855	2.602	0.384	0.827	1.111	1.016	0.831	1.000	0.889	1.000	1.000	1.000	1.000	1.000						
1983	0.000	0.000	8.992	4.322	1.437	0.596	0.600	0.723	0.871	0.934	0.769	0.843	2.531	0.541	0.835	0.911	0.977	1.698	0.471	1.282	0.902	0.941	0.781	0.830	1.093	0.991	0.970	0.702	1.074	0.937							
1984	0.000	0.000	8.992	3.274	0.875	0.911	1.125	0.780	1.021	0.918	0.521	1.338	1.014	0.866	0.789	0.918	1.060	0.922	0.642	0.995	1.031	0.984	1.004	0.885	0.915	1.119	0.887	1.423	1.040								
1985	0.000	0.000	5.316	2.672	1.987	1.120	1.185	0.474	0.527	1.045	0.696	0.960	1.415	0.742	2.920	0.317	1.183	0.772	1.767	0.622	0.890	1.248	0.706	2.220	0.447	1.009	0.977	0.904									
1986	0.000	0.000	0.000	6.521	4.034	1.454	0.983	0.447	0.610	0.735	1.055	1.762	0.374	0.933	1.522	0.715	0.922	1.001	1.030	1.050	1.147	0.910	1.135	0.893	0.861	0.983	1.000										
1987	0.000	0.000	0.000	0.000	3.752	1.082	0.464	0.602	0.692	0.955	0.977	0.879	0.933	0.717	0.990	0.943	1.452	0.731	1.048	0.558	0.955	1.577	0.794	1.008	1.129	1.131											
1988	0.000	0.000	18.180	30.381	2.628	0.521	0.560	0.743	1.181	0.874	0.688	0.740	0.863	0.874	0.968	0.873	1.014	0.816	0.919	0.959	1.000	1.000	1.011	0.989	0.980												
1989	0.000	0.000	0.000	17.585	0.852	0.646	0.937	0.533	0.902	1.681	0.623	0.902	0.962	1.266	0.695	1.030	0.868	0.939	0.951	0.996	0.995	0.962	1.004	1.045													
1990	0.000	0.000	0.000	3.326	0.289	0.759	1.384	0.596	0.589	1.875	1.056	0.412	0.778	0.831	1.029	0.993	1.025	0.947	0.897	0.829	0.581	0.635	0.441														
1991	0.000	0.000	8.572	1.673	0.473	1.413	0.343	0.959	0.549	0.700	1.324	0.822	0.899	1.062	1.185	1.012	1.057	0.873	1.048	1.130	1.011	0.978															
1992	0.000	0.000	2.932	1.017	0.504	1.828	0.202	0.918	0.961	1.187	0.702	1.358	3.883	0.260	0.797	0.947	1.496	1.004	0.790	0.828	0.956																
1993	0.000	0.000	4.216	2.131	0.429	0.760	0.757	1.299	0.634	0.681	0.737	0.935	0.666	1.075	0.921	0.974	1.405	0.867	0.846	0.952																	
1994	0.000	40.785	9.860	1.564	0.450	0.515	1.014	0.885	0.870	0.606	0.990	0.930	1.106	0.869	0.687	1.531	0.835	0.803	0.931																		
1995	0.000	78.728	1.715	0.674	1.136	0.421	1.241	0.689	0.988	0.861	0.630	0.851	1.134	0.923	0.991	1.055	0.932	0.895																			
1996	0.000	136.464	4.085	1.012	0.528	0.865	0.474	0.861	0.891	1.198	0.771	1.425	0.675	0.884	0.993	1.000	1.000																				
1997	0.000	23.985	1.281	2.039	0.297	0.701	1.882	0.510	1.121	0.894	0.950	0.822	0.986	3.514	0.300	0.925																					
1998	0.000	5.142	3.103	0.769	0.484	1.315	0.570	1.483	0.530	0.723	0.872	1.013	1.119	0.791	0.947																						
1999	0.000	13.724	4.216	1.575	1.468	0.543	0.628	1.395	0.364	1.392	0.722	1.433	0.964	0.604																							
2000	0.000	90.091	5.318	2.460	0.561	0.591	0.592	3.670	0.263	0.867	0.982	1.226	1.009																								
2001	0.000	0.000	20.993	1.488	0.392	0.671	0.785	0.883	1.780	0.459	0.994	0.891																									
2002	0.000	0.000	24.361	3.798	0.431	0.531	0.516	0.867	1.711	0.633	1.175																										
2003	0.000	0.000	8.869	0.785	0.300	2.036	1.217	0.650	0.451	0.916																											
2004	0.000	331.194	4.827	0.841	0.145	3.954	0.314	0.735	2.420																												
2005	0.000	139.256	3.265	1.233	0.318	0.683	0.874	1.235																													
2006	0.000	0.000	0.963	0.867	0.936	0.437	0.954																														
2007	0.000	0.000	1.477	1.707	0.502	0.792																															
2008	0.000	0.000	9.025	1.002	0.503																																
2009	0.000	0.000	2.946	0.708																																	
2010	0.000	0.000	2.282																																		
2011	0.000	2.710																																			
2012	0.000																																				
3 Yr Avg	0.000	0.903	4.751	1.139	0.647	0.637	0.714	0.873	1.527	0.670	1.050	1.183	1.031	1.636	0.747	0.993	0.922	0.855	0.856	0.970	0.849	0.859	0.819	1.014	0.990	1.041	0.955	1.010	1.038	0.969	1.000						
5 Yr Avg	0.000	0.542	3.339	1.103	0.481	1.580	0.775	0.874	1.325	0.854	0.949	1.077	0.951	1.343	0.784	1.097	1.133	0.889	0.902	0.947	0.909	1.031	0.877	1.231	0.866	1.046	0.967	1.007	1.038	0.969	1.000						
10 Yr Avg	0.000	47.316	7.901	1.489	0.556	1.155	0.833	1.229	1.052	0.855	0.882	1.088	1.244	1.081	0.854	1.034	1.108	0.888	1.023	0.892	0.947	1.035	0.877	1.087	0.918	1.020	0.967	1.007	1.038	0.969	1.000						
3 Yr Wtd		13.122	3.729	1.054	0.629	0.600	0.638	0.780	1.057	0.617	1.043	1.186	1.013	1.093	0.612	0.998	0.921	0.854	0.855	0.992	0.905	0.936	0.955	1.024	0.984	1.043	0.951	1.047	1.034	0.976	1.000						
5 Yr Wtd		22.822	1.954	1.048	0.473	0.994	0.776	0.808	0.744	0.775	0.932	1.118	0.949	1.035	0.677	1.092	1.045	0.887	0.908	0.971	0.946	1.012	0.955	1.199	0.770	1.052	0.962	1.037	1.034	0.976	1.000						
10 Yr Wtd	73.537	50.569	3.011	1.245	0.521	0.786	0.737	1.210	0.689	0.794	0.880	1.107	1.107	0.851	0.748	1.037	1.038	0.884	1.009	0.886	0.960	1.025	0.915	1.093	0.819	1.027	0.962	1.037	1.034	0.976	1.000						
Prior	0.000	50.000	2.500	1.072	0.429	0.920	0.744	1.243	0.566	0.747	0.889	1.222	0.951	1.213	0.635	1.106	1.059	0.894	0.917	0.972	0.946	1.005	0.926	1.198	0.768	1.003	0.953	1.098	1.027	1.000							
																																					TAIL
Selected	0.000	50.000	2.500	1.048	0.473	0.994	0.776	0.808	0.744	0.775	0.932	1.118	0.949	1.035	0.677	1.092	1.045	0.887	0.908	0.971	0.946	1.012	0.955	1.199	0.770	1.052	0.962	1.037	1.034	0.976	1.000						1.215

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	0.000	0.113	1.017	4.397	6.519	4.606	3.243	3.809	3.734	1.962	1.676	1.376	1.905	1.307	1.604	1.576	1.822	1.557	4.051	1.556	1.286	1.429	1.452	1.206	1.206	1.072	1.072	1.072	1.072	1.072	1.072						
1983	0.000	0.000	0.187	1.683	7.273	10.448	6.230	3.736	2.700	2.352	2.197	1.691	1.426	3.609	1.953	1.630	1.485	1.451	2.464	1.160	1.487	1.341	1.263	0.986	0.818	0.895	0.887	0.860	0.604	0.649	0.608							
1984	0.000	0.000	0.295	2.657	8.699	7.612	6.938	7.807	6.090	6.217	5.705	2.971	3.974	4.029	3.488	2.753	2.529	2.680	2.470	1.585	1.576	1.626	1.599	1.605	1.420	1.299	1.453	1.289	1.835	1.909								
1985	0.000	0.000	0.279	1.484	3.965	7.877	8.826	10.457	4.960	2.615	2.733	1.903	1.826	2.583	1.916	5.595	1.775	2.100	1.622	2.865	1.783	1.586	1.979	1.397	3.102	1.386	1.397	1.365	1.235									
1986	0.000	0.000	0.000	0.232	1.511	6.097	8.864	8.713	3.893	2.375	1.745	1.841	3.245	1.215	1.133	1.725	1.233	1.137	1.137	1.171	1.229	1.409	1.282	1.456	1.300	1.119	1.100	1.100										
1987	0.000	0.000	0.000	0.000	3.693	13.856	14.999	6.953	4.184	2.894	2.765	2.702	2.377	2.218	1.590	1.574	1.485	2.156	1.575	1.650	0.921	0.879	1.386	1.101	1.109	1.252	1.417											
1988	0.000	0.000	0.016	0.283	8.592	22.584	11.756	6.584	4.891	5.777	5.047	3.472	2.571	2.218	1.939	1.877	1.638	1.661	1.355	1.244	1.193	1.193	1.193	1.207	1.193	1.169												
1989	0.000	0.000	0.000	1.082	19.034	16.221	10.483	9.824	5.239	4.726	7.944	4.953	4.468	4.296	5.439	3.782	3.896	3.381	3.173	3.017	3.005	2.992	2.879	2.891	3.022													
1990	0.000	0.000	0.000	7.466	24.828	7.178	5.451	7.545	4.499	2.648	4.967	5.243	2.160	1.680	1.397	1.437	1.427	1.463	1.386	1.243	1.031	0.599	0.381	0.168														
1991	0.000	0.000	1.498	12.844	21.488	10.173	14.372	4.925	4.721	2.592	1.815	2.404	1.975	1.776	1.886	2.234	2.261	2.389	2.085	2.186	2.470	2.497	2.442															
1992	0.000	0.000	3.040	8.913	9.067	4.566	8.346	1.687	1.549	1.488	1.766	1.239	1.683	6.534	1.698	1.354	1.283	1.919	1.927	1.523	1.261	1.206																
1993	0.000	0.000	1.799	7.584	16.164	6.929	5.265	3.987	5.178	3.281	2.236	1.647	1.539	1.026	1.103	1.015	0.989	1.389	1.204	1.019	0.969																	
1994	0.000	0.038	1.543	15.217	23.796	10.704	5.516	5.593	4.949	4.307	2.612	2.586	2.404	2.658	2.309	1.586	2.428	2.028	1.629	1.517																		
1995	0.000	0.121	9.489	16.271	10.962	12.456	5.247	6.512	4.485	4.430	3.815	2.401	2.045	2.318	2.140	2.120	2.236	2.083	1.865																			
1996	0.000	0.030	4.031	16.467	16.669	8.796	7.608	3.607	3.107	2.768	3.315	2.556	3.642	2.460	2.173	2.158	2.158	2.158																				
1997	0.000	0.159	3.809	4.877	9.945	2.957	2.072	3.900	1.987	2.229	1.993	1.892	1.555	1.533	5.388	1.615	1.495																					
1998	0.000	1.261	6.482	20.111	15.474	7.487	9.849	5.616	8.327	4.410	3.186	2.780	2.817	3.153	2.494	2.363																						
1999	0.000	0.159	2.188	9.223	14.525	21.319	11.569	7.267	10.135	3.684	5.128	3.700	5.302	5.112	3.087																							
2000	0.000	0.022	1.953	10.388	25.552	14.328	8.463	5.012	18.393	4.835	4.190	4.113	5.043	5.087																								
2001	0.000	0.000	0.730	15.315	22.781	8.932	5.992	4.703	4.153	7.393	3.396	3.376	3.007																									
2002	0.000	0.000	0.298	7.259	27.568	11.871	6.301	3.252	2.821	4.828	3.057	3.593																										
2003	0.000	0.000	2.303	20.428	16.029	4.813	9.797	11.925	7.752	3.495	3.203																											
2004	0.000	0.012	3.851	18.590	15.634	2.268	8.965	2.814	2.068	5.005																												
2005	0.000	0.033	4.564	14.905	18.373	5.847	3.995	3.494	4.316																													
2006	0.000	0.000	16.952	16.328	14.150	13.243	5.790	5.523																														
2007	0.012	0.000	6.688	9.878	16.858	8.456	6.693																															
2008	0.000	0.000	1.754	15.835	15.859	7.984																																
2009	0.000	0.000	5.212	15.351	10.873																																	
2010	0.000	0.000	3.429	7.825																																		
2011	0.000	0.816	2.212																																			
2012	0.000	0.000																																				
2013	0.000																																					-
3 Yr Avg	0.000	0.272	3.618	13.004	14.530	9.894	5.493	3.944	4.712	4.443	3.219	3.694	4.450	4.451	3.657	2.045	1.963	2.090	1.566	1.353	1.567	1.434	1.901	1.422	1.775	1.180	1.305	1.251	1.225	1.210	0.840	1.072						
5 Yr Avg	0.000	0.163	3.859	13.043	15.223	7.560	7.048	5.402	4.222	5.111	3.795	3.512	3.545	3.469	3.057	1.968	1.861	1.915	1.742	1.497	1.747	1.697	1.656	1.365	1.945	1.245	1.251	1.137	1.186	1.210	0.840	1.072						
10 Yr Avg	0.001	0.086	4.726	14.171	18.368	9.906	7.741	5.351	6.306	4.308	3.389	2.864	2.904	3.166	2.368	1.967	1.981	2.063	1.734	1.743	1.544	1.533	1.583	1.363	1.646	1.189	1.221	1.137	1.186	1.210	0.840							
Selected	0.001	0.086	4.726	14.171	18.368	9.906	7.741	5.351	6.306	4.308	3.389	2.864	2.904	3.166	2.368	1.967	1.981	2.063	1.734	1.743	1.544	1.533	1.583	1.363	1.646	1.189	1.221	1.137	1.186	1.210	0.840	1.072						
Cumulative	110.669	110.668	110.581	105.855	91.684	73.316	63.410	55.668	50.317	44.012	39.704	36.315	33.450	30.547	27.381	25.013	23.047	21.066	19.003	17.269	15.526	13.982	12.449	10.866	9.503	7.857	6.667	5.446	4.309	3.122	1.912	1.072	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	473	(1)
15 times 3 Year Average Annual Payments	710	(2)
Incremental Development Method	320	(3)
'03 to '13 Exponential Curve Fit	631	(4)
'04 to '13 Exponential Curve Fit	543	(5)
'05 to '13 Exponential Curve Fit	566	(6)
'07 to '13 Exponential Curve Fit	533	(7)
Selected Unpaid Loss as of 6/30/2013	550	(8)
Actual FY 2013 Payments	42	(9)
Actual FY 2012 Payments	49	(10)
Actual FY 2011 Payments	51	(11)
Actual FY 2010 Payments	52	(12)
Unpaid Loss as of 6/30/2009	744	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $47
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $47
(3) SECTION 1, EXHIBIT 9, SHEET 41, TOTAL OF COL. 5
(4) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 2
(5) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 3
(6) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 4
(7) SECTION 1, EXHIBIT 9, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 1, EXHIBIT 9, SHEET 46
(13) = SUM (8) THROUGH (12)

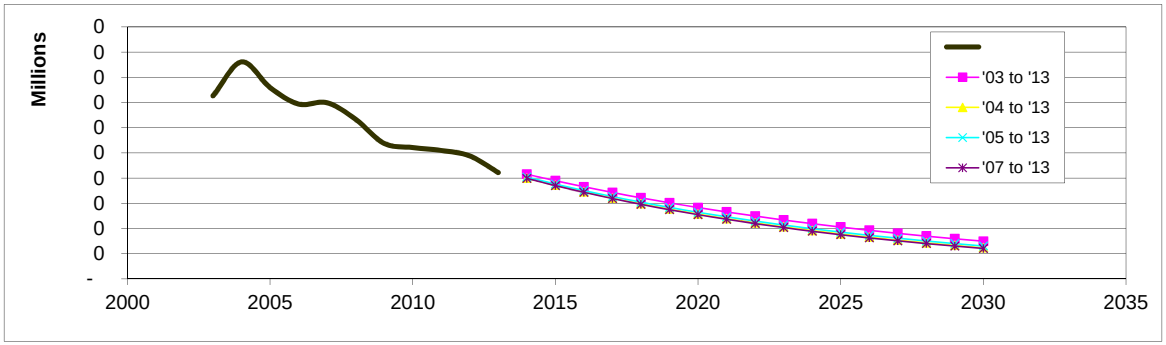
OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '03 to '13 CURVE FIT	'04 to '13 CURVE FIT	'05 to '13 CURVE FIT	'07 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	73				
2004	86				
2005	76				
2006	69				
2007	70				
2008	63				
2009	54				
2010	52				
2011	51				
2012	49				
2013	42				
2014		42	40	40	40
2015		39	37	38	37
2016		37	35	35	34
2017		34	32	33	32
2018		32	30	30	30
2019		30	28	28	27
2020		28	26	26	25
2021		27	24	25	24
2022		25	22	23	22
2023		23	21	21	20
2024		22	19	20	19
2025		21	18	19	18
2026		19	17	17	16
2027		18	15	16	15
2028		17	14	15	14
2029		16	13	14	13
2030		15	12	13	12

FY ENDING	INCREMENTAL UNPAID LOSS '03 to '13 CURVE FIT	'04 to '13 CURVE FIT	'05 to '13 CURVE FIT	'07 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	14	11	12	11
2032	13	11	11	10
2033	12	10	11	10
2034	12	9	10	9
2035	11	9	9	8
2036	10	8	9	8
2037	10	7	8	7
2038	9	7	7	7
2039	8	6	7	6
2040	8	6	6	6
2041	7	6	6	5
2042	7	5	6	5
2043	7	5	5	5
2044	6	4	5	4
2045	6	4	5	4
2046	5	4	4	4
2047	5	4	4	3
2048	5	3	4	3
2049	4	3	3	3
2050	4	3	3	3
2051	4	3	3	3
2052	4	2	3	2
2053	3	2	3	2
2054	3	2	2	2
2055	3	2	2	2
2056	3	2	2	2
2057	3	2	2	2
Total	631	543	566	533



(1) SECTION 1, EXHIBIT 9, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	6.281	6.28	-	-	-
1954	714	0.772	5.62	-	-	-
1955	702	0.775	5.13	-	-	-
1956	690	0.778	4.76	-	-	-
1957	678	0.781	4.50	-	-	-
1958	666	0.784	4.31	-	-	-
1959	654	1.029	5.46	0	2	2
1960	642	0.650	4.20	-	-	2
1961	630	0.714	3.72	0	0	2
1962	618	0.753	3.55	0	0	2
1963	606	0.781	3.55	0	1	3
1964	594	0.809	3.68	-	-	3
1965	582	0.814	3.81	0	1	4
1966	570	0.832	4.00	1	3	8
1967	558	0.857	4.28	1	3	11
1968	546	0.888	4.69	1	5	16
1969	534	0.914	5.20	6	29	45
1970	522	0.949	5.89	1	7	53
1971	510	0.966	6.66	-	-	53
1972	498	0.971	7.44	8	61	114
1973	486	0.958	8.08	5	41	155
1974	474	0.946	8.59	5	47	202
1975	462	0.927	8.89	-	-	202
1976	450	0.916	9.06	13	118	320
TOTAL				42	320	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 1, EXHIBIT 9, SHEET 43, COL. 8
(3) TOTAL FROM SECTION 1, EXHIBIT 9, SHEET 42
(4) SECTION 1, EXHIBIT 9, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
6.281	4.846	3.754	2.919	2.279	1.786	1.838	1.195	0.854	0.643	0.502	0.406	0.330	0.275	0.235	0.209	0.191	0.181	0.175	0.170	0.163	0.154	0.143	0.131
	0.772	0.598	0.465	0.363	0.284	0.293	0.190	0.136	0.102	0.080	0.065	0.053	0.044	0.037	0.033	0.030	0.029	0.028	0.027	0.026	0.025	0.023	0.021
		0.775	0.602	0.470	0.369	0.379	0.247	0.176	0.133	0.104	0.084	0.068	0.057	0.049	0.043	0.039	0.037	0.036	0.035	0.034	0.032	0.029	0.027
			0.778	0.607	0.476	0.490	0.318	0.227	0.171	0.134	0.108	0.088	0.073	0.063	0.056	0.051	0.048	0.047	0.045	0.043	0.041	0.038	0.035
				0.781	0.612	0.630	0.409	0.292	0.220	0.172	0.139	0.113	0.094	0.081	0.072	0.065	0.062	0.060	0.058	0.056	0.053	0.049	0.045
					0.784	0.806	0.524	0.375	0.282	0.220	0.178	0.145	0.121	0.103	0.092	0.084	0.080	0.077	0.075	0.072	0.068	0.063	0.057
						1.029	0.669	0.478	0.360	0.281	0.227	0.185	0.154	0.132	0.117	0.107	0.102	0.098	0.095	0.091	0.086	0.080	0.073
							0.650	0.465	0.350	0.273	0.221	0.180	0.150	0.128	0.114	0.104	0.099	0.095	0.093	0.089	0.084	0.078	0.071
								0.714	0.538	0.420	0.339	0.276	0.230	0.197	0.175	0.160	0.152	0.147	0.142	0.136	0.129	0.120	0.110
									0.753	0.588	0.475	0.387	0.322	0.276	0.245	0.224	0.212	0.205	0.199	0.191	0.181	0.167	0.153
										0.781	0.631	0.514	0.428	0.366	0.325	0.297	0.282	0.273	0.265	0.254	0.240	0.222	0.204
											0.809	0.659	0.548	0.469	0.417	0.381	0.361	0.349	0.339	0.325	0.307	0.285	0.261
												0.814	0.677	0.580	0.515	0.471	0.447	0.432	0.420	0.402	0.380	0.352	0.323
													0.832	0.712	0.633	0.578	0.549	0.530	0.515	0.493	0.467	0.432	0.396
														0.857	0.761	0.695	0.660	0.638	0.620	0.593	0.561	0.520	0.476
															0.888	0.812	0.770	0.745	0.723	0.693	0.655	0.607	0.556
																0.914	0.867	0.838	0.814	0.780	0.738	0.683	0.626
																	0.949	0.917	0.891	0.853	0.807	0.748	0.685
																		0.966	0.939	0.899	0.850	0.788	0.722
																			0.971	0.930	0.880	0.815	0.747
																				0.958	0.906	0.839	0.769
																					0.946	0.876	0.803
																						0.927	0.849
																							0.916
6.281	5.618	5.127	4.764	4.500	4.311	5.464	4.204	3.717	3.551	3.553	3.682	3.812	4.002	4.285	4.695	5.204	5.888	6.657	7.438	8.081	8.589	8.885	9.057

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.916 means that the expected payments from 6/30/13-14 are 0.916 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.849 means that the expected payments from 6/30/14-15 are 0.849 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 1, EXHIBIT 9, SHEET 41, COLUMN (2)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS						CUMULATIVE DEVELOPMENT FACTORS				
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
6	0.5	10.000	-			10.000		68,117.154		5.796	8.263	76,664.021
18	1.5	200.000	8.554	1.144	1.212	200.000	221.111	6,811.715	416.926	4.640	5.380	7,666.402
30	2.5	5.000	4.719	1.108	1.138	5.000	4.020	34.059	48.741	4.057	4.439	38.332
42	3.5	1.925	2.154	1.088	1.104	1.925	1.156	6.812	10.330	3.662	3.902	7.666
54	4.5	1.225	1.482	1.075	1.084	1.225	0.468	3.539	4.796	3.366	3.536	3.983
66	5.5	1.160	1.167	1.065	1.071	1.160	0.871	2.889	3.235	3.132	3.262	3.251
78	6.5	1.105	1.116	1.058	1.061	1.105	0.761	2.490	2.773	2.940	3.047	2.803
90	7.5	1.100	1.079	1.053	1.054	1.100	1.052	2.254	2.484	2.778	2.870	2.536
102	8.5	1.075	1.079	1.048	1.049	1.075	0.825	2.049	2.302	2.640	2.722	2.306
114	9.5	1.048	1.057	1.044	1.045	1.048	0.688	1.906	2.134	2.519	2.595	2.145
126	10.5	1.044	1.041	1.041	1.041	1.044	0.961	1.818	2.018	2.412	2.484	2.047
138	11.5	1.043	1.039	1.038	1.038	1.043	1.020	1.742	1.938	2.317	2.386	1.960
150	12.5	1.043	1.038	1.036	1.035	1.043	1.043	1.670	1.865	2.232	2.299	1.880
162	13.5	1.035	1.039	1.034	1.033	1.035	0.849	1.601	1.797	2.155	2.220	1.802
174	14.5	1.026	1.032	1.032	1.031	1.026	0.782	1.547	1.730	2.085	2.149	1.741
186	15.5	1.027	1.024	1.030	1.030	1.027	1.035	1.507	1.677	2.022	2.084	1.696
198	16.5	1.027	1.024	1.028	1.028	1.027	1.024	1.468	1.637	1.963	2.024	1.652
210	17.5	1.023	1.024	1.027	1.027	1.023	0.885	1.430	1.598	1.909	1.969	1.609
222	18.5	1.024	1.021	1.026	1.025	1.024	1.070	1.398	1.560	1.858	1.918	1.573
234	19.5	1.021	1.023	1.025	1.024	1.021	0.888	1.365	1.527	1.812	1.871	1.536
246	20.5	1.020	1.020	1.024	1.023	1.020	1.003	1.337	1.493	1.768	1.826	1.505
258	21.5	1.021	1.019	1.023	1.022	1.021	1.042	1.311	1.464	1.728	1.785	1.475
270	22.5	1.019	1.020	1.022	1.022	1.019	0.938	1.284	1.437	1.689	1.746	1.445
282	23.5	1.022	1.018	1.021	1.021	1.022	1.192	1.260	1.409	1.654	1.709	1.418
294	24.5	1.019	1.021	1.020	1.020	1.019	0.866	1.232	1.383	1.620	1.674	1.387
306	25.5	1.019	1.018	1.019	1.019	1.019	1.019	1.209	1.354	1.588	1.641	1.361
318	26.5	1.019	1.018	1.019	1.019	1.019	1.019	1.187	1.330	1.558	1.610	1.335
330	27.5	1.019	1.019	1.018	1.018	1.019	1.019	1.164	1.306	1.529	1.580	1.310
342	28.5	1.019	1.019	1.017	1.018	1.019	1.019	1.143	1.282	1.502	1.552	1.286
354	29.5	1.019	1.018	1.017	1.017	1.019	1.019	1.121	1.259	1.477	1.525	1.262
366	30.5	1.019	1.018	1.016	1.017	1.019	1.019	1.100	1.236	1.452	1.499	1.239
378	31.5	1.018	1.018	1.016	1.016	1.018	0.972	1.080	1.214	1.429	1.475	1.215
390	32.5	1.016	1.017	1.015	1.016	1.016	0.907	1.061	1.192	1.407	1.451	1.194
402	33.5	1.015	1.015	1.015	1.015	1.015	0.961	1.044	1.173	1.385	1.429	1.175
414	34.5	1.014	1.014	1.014	1.015	1.014	0.930	1.028	1.156	1.365	1.407	1.157
426	35.5	1.014	1.013	1.014	1.015	1.014	1.015	1.0140	1.140	1.346	1.386	1.141
438	36.5		1.013	1.014	1.014	1.013	0.910		1.125	1.327	1.366	1.125
450	37.5		1.011	1.013	1.014	1.011	0.916		1.112	1.309	1.347	1.1115
462	38.5		1.010	1.013	1.014	1.010	0.927		1.099	1.292	1.328	1.099
474	39.5		1.010	1.013	1.013	1.010	0.946		1.088	1.275	1.310	1.088
486	40.5		1.009	1.012	1.013	1.009	0.958		1.077	1.259	1.293	1.077
498	41.5		1.009	1.012	1.013	1.009	0.971		1.067	1.244	1.276	1.067
510	42.5		1.009	1.012	1.013	1.009	0.966		1.058	1.229	1.260	1.058
522	43.5		1.008	1.011	1.012	1.008	0.949		1.049	1.215	1.245	1.049
534	44.5		1.007	1.011	1.012	1.007	0.914		1.041	1.201	1.229	1.041
546	45.5		1.006	1.011	1.012	1.006	0.888		1.033	1.188	1.215	1.033
558	46.5		1.005	1.011	1.012	1.005	0.857		1.027	1.175	1.200	1.027
570	47.5		1.005	1.010	1.011	1.005	0.832		1.021	1.163	1.187	1.021
582	48.5		1.004	1.010	1.011	1.004	0.814		1.016	1.151	1.173	1.016
594	49.5		1.003	1.010	1.011	1.003	0.809		1.013	1.139	1.160	1.013
606	50.5		1.002	1.010	1.011	1.002	0.781		1.010	1.128	1.147	1.010
618	51.5		1.002	1.010	1.011	1.002	0.753		1.007	1.117	1.135	1.007
630	52.5		1.001	1.009	1.011	1.001	0.714		1.006	1.106	1.123	1.006
642	53.5		1.001	1.009	1.010	1.001	0.650		1.004	1.096	1.111	1.004
654	54.5		1.001	1.009	1.010	1.001	1.029		1.004	1.086	1.100	1.004
666	55.5		1.001	1.009	1.010	1.001	0.784		1.003	1.076	1.089	1.003
678	56.5		1.001	1.009	1.010	1.001	0.781		1.002	1.067	1.078	1.002
690	57.5		1.000	1.008	1.010	1.000	0.778		1.002	1.058	1.067	1.002
702	58.5		1.000	1.008	1.010	1.000	0.775		1.001	1.049	1.057	1.001
714	59.5		1.000	1.008	1.009	1.000	0.772		1.001	1.040	1.047	1.001
726	60.5		1.000	1.008	1.009	1.000	0.769		1.001	1.032	1.037	1.001
738	61.5		1.000	1.008	1.009	1.000	0.766		1.001	1.023	1.028	1.001
750	62.5		1.000	1.008	1.009	1.000	0.763		1.000	1.015	1.018	1.000
TAIL	TAIL		1.000	1.008	1.009	1.000	2.969		1.000	1.008	1.009	1.000

60.5 TAIL DECAY 6.281 (14)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 9, SHEET 44
(4) SECTION 1, EXHIBIT 9, SHEET 45, COL. 5; TAIL FROM SECTION 1, EXHIBIT 9, SHEET 48
(5) SECTION 1, EXHIBIT 9, SHEET 44
(6) SECTION 1, EXHIBIT 9, SHEET 44
(7) SELECTED BY DELOITTE CONSULTING
(8) = [[(7) - 1.0] x (7) PRIOR AGE] / [(7) PRIOR AGE - 1.0]
(9) COL. 3 MULTIPLICATIVELY ACCUMULATED
(10) COL. 4 MULTIPLICATIVELY ACCUMULATED
(11) COL. 5 MULTIPLICATIVELY ACCUMULATED
(12) COL. 6 MULTIPLICATIVELY ACCUMULATED
(13) COL. 7 MULTIPLICATIVELY ACCUMULATED
(14) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.880**
Inverse Power	**1.009**	**0.890**

						Weibull Curve Fitting					**Inverse Power Curve Fitting**				
						Slope=	0.229				Slope=	-0.844			
		----FROM PAID TRIANGLE----			SELECTED	Intercept=	0.067				Intercept=	0.889			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	1.792	-2.250	0.478	**1.249**	5.796	1.792	2.197	-0.624	**1.536**	8.263
2	18	200.000	15.115	27.154	200.000	2.890	-5.296	0.729	**1.144**	4.640	2.890	5.293	-1.551	**1.212**	5.380
3	30	5.000	5.044	2.922	5.000	3.401	-1.500	0.846	**1.108**	4.057	3.401	1.386	-1.983	**1.138**	4.439
4	42	1.925	1.803	1.679	1.925	3.738	-0.311	0.923	**1.088**	3.662	3.738	-0.078	-2.267	**1.104**	3.902
5	54	1.225	1.260	1.216	1.225	3.989	0.527	0.981	**1.075**	3.366	3.989	-1.492	-2.479	**1.084**	3.536
6	66	1.160	1.115	1.149	1.160	4.190	0.684	1.026	**1.065**	3.132	4.190	-1.833	-2.648	**1.071**	3.262
7	78	1.105	1.074	1.098	1.105	4.357	0.856	1.065	**1.058**	2.940	4.357	-2.254	-2.790	**1.061**	3.047
8	90	1.100	1.082	1.073	1.105	4.500	0.856	1.097	**1.053**	2.778	4.500	-2.254	-2.910	**1.054**	2.870
9	102	1.075	1.072	1.077	1.070	4.625	1.003	1.126	**1.048**	2.640	4.625	-2.659	-3.016	**1.049**	2.722
10	114	1.048	1.046	1.050	1.048	4.736	1.126	1.152	**1.044**	2.519	4.736	-3.037	-3.110	**1.045**	2.595
11	126	1.044	1.047	1.044	1.044	4.836	1.153	1.175	**1.041**	2.412	4.836	-3.124	-3.194	**1.041**	2.484
12	138	1.043	1.050	1.046	1.043	4.927	1.160	1.195	**1.038**	2.317	4.927	-3.147	-3.271	**1.038**	2.386
13	150	1.043	1.047	1.045	1.043	5.011	1.160	1.214	**1.036**	2.232	5.011	-3.147	-3.342	**1.035**	2.299
14	162	1.035	1.044	1.038	1.035	5.088	1.220	1.232	**1.034**	2.155	5.088	-3.352	-3.407	**1.033**	2.220
15	174	1.026	1.028	1.025	1.026	5.159	1.297	1.248	**1.032**	2.085	5.159	-3.633	-3.467	**1.031**	2.149
16	186	1.027	1.028	1.026	1.027	5.226	1.295	1.264	**1.030**	2.022	5.226	-3.625	-3.523	**1.030**	2.084
17	198	1.027	1.024	1.026	1.027	5.288	1.296	1.278	**1.028**	1.963	5.288	-3.627	-3.576	**1.028**	2.024
18	210	1.023	1.019	1.022	1.023	5.347	1.334	1.291	**1.027**	1.909	5.347	-3.775	-3.626	**1.027**	1.969
19	222	1.024	1.019	1.019	1.024	5.403	1.323	1.304	**1.026**	1.858	5.403	-3.730	-3.673	**1.025**	1.918
20	234	1.021	1.021	1.021	1.021	5.455	1.359	1.316	**1.025**	1.812	5.455	-3.873	-3.717	**1.024**	1.871
21	246	1.020	1.017	1.019	1.020	5.505	1.364	1.328	**1.024**	1.768	5.505	-3.890	-3.759	**1.023**	1.826
22	258	1.021	1.019	1.018	1.021	5.553	1.358	1.339	**1.023**	1.728	5.553	-3.870	-3.799	**1.022**	1.785
23	270	1.019	1.015	1.018	1.019	5.598	1.380	1.349	**1.022**	1.689	5.598	-3.954	-3.838	**1.022**	1.746
24	282	1.022	1.019	1.024	1.022	5.642	1.340	1.359	**1.021**	1.654	5.642	-3.798	-3.875	**1.021**	1.709
25	294	1.019	1.017	1.017	1.019	5.684	1.382	1.368	**1.020**	1.620	5.684	-3.963	-3.910	**1.020**	1.674
26	306	1.019	1.019	1.018	1.019	5.724	1.382	1.378	**1.019**	1.588	5.724	-3.963	-3.944	**1.019**	1.641
27	318	1.019	1.017	1.017	1.019	5.762	1.382	1.386	**1.019**	1.558	5.762	-3.963	-3.976	**1.019**	1.610
28	330	1.019	1.016	1.017	1.019	5.799	1.382	1.395	**1.018**	1.529	5.799	-3.963	-4.007	**1.018**	1.580
29	342	1.019	1.018	1.020	1.019	5.835	1.382	1.403	**1.017**	1.502	5.835	-3.963	-4.037	**1.018**	1.552
30	354	1.019	1.016	1.017	1.019	5.869	1.382	1.411	**1.017**	1.477	5.869	-3.963	-4.067	**1.017**	1.525
31	366	1.019	1.022	1.019	1.019	5.903	1.382	1.419	**1.016**	1.452	5.903	-3.963	-4.095	**1.017**	1.499
32	378	1.018	1.018	1.018	1.018	5.935	1.393	1.426	**1.016**	1.429	5.935	-4.010	-4.122	**1.016**	1.475
33	390	1.016	1.015	1.016	1.016	5.966	1.421	1.433	**1.015**	1.407	5.966	-4.126	-4.148	**1.016**	1.451
34	402	1.015	1.015	1.015	1.015	5.996	1.434	1.440	**1.015**	1.385	5.996	-4.182	-4.174	**1.015**	1.429
35	414	1.014	1.013	1.013	1.014	6.026	1.455	1.447	**1.014**	1.365	6.026	-4.270	-4.199	**1.015**	1.407
36	426	1.014	1.012	1.012	1.014	6.054	1.455	1.453	**1.014**	1.346	6.054	-4.269	-4.223	**1.015**	1.386
37	438					6.082		1.460	**1.014**	1.327	6.082		-4.246	**1.014**	1.366
38	450					6.109		1.466	**1.013**	1.309	6.109		-4.269	**1.014**	1.347
39	462					6.136		1.472	**1.013**	1.292	6.136		-4.291	**1.014**	1.328
40	474					6.161		1.478	**1.013**	1.275	6.161		-4.313	**1.013**	1.310
41	486					6.186		1.484	**1.012**	1.259	6.186		-4.334	**1.013**	1.293
42	498					6.211		1.489	**1.012**	1.244	6.211		-4.355	**1.013**	1.276
43	510					6.234		1.495	**1.012**	1.229	6.234		-4.375	**1.013**	1.260
44	522					6.258		1.500	**1.011**	1.215	6.258		-4.394	**1.012**	1.245
45	534					6.280		1.505	**1.011**	1.201	6.280		-4.414	**1.012**	1.229
46	546					6.303		1.510	**1.011**	1.188	6.303		-4.432	**1.012**	1.215
47	558					6.324		1.515	**1.011**	1.175	6.324		-4.451	**1.012**	1.200
48	570					6.346		1.520	**1.010**	1.163	6.346		-4.469	**1.011**	1.187
49	582					6.366		1.525	**1.010**	1.151	6.366		-4.486	**1.011**	1.173
50	594					6.387		1.529	**1.010**	1.139	6.387		-4.504	**1.011**	1.160
51	606					6.407		1.534	**1.010**	1.128	6.407		-4.520	**1.011**	1.147
52	618					6.426		1.539	**1.010**	1.117	6.426		-4.537	**1.011**	1.135
53	630					6.446		1.543	**1.009**	1.106	6.446		-4.553	**1.011**	1.123
54	642					6.465		1.547	**1.009**	1.096	6.465		-4.569	**1.010**	1.111
55	654					6.483		1.552	**1.009**	1.086	6.483		-4.585	**1.010**	1.100
56	666					6.501		1.556	**1.009**	1.076	6.501		-4.600	**1.010**	1.089
57	678					6.519		1.560	**1.009**	1.067	6.519		-4.615	**1.010**	1.078
58	690					6.537		1.564	**1.008**	1.058	6.537		-4.630	**1.010**	1.067
59	702					6.554		1.568	**1.008**	1.049	6.554		-4.645	**1.010**	1.057
60	714					6.571		1.572	**1.008**	1.040	6.571		-4.659	**1.009**	1.047
61	726					6.588		1.575	**1.008**	1.032	6.588		-4.673	**1.009**	1.037
62	738					6.604		1.579	**1.008**	1.023	6.604		-4.687	**1.009**	1.028
63	750					6.620		1.583	**1.008**	1.015	6.620		-4.700	**1.009**	1.018
64	762					6.636		1.586	**1.008**	1.008	6.636		-4.714	**1.009**	1.009

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	100.000		
18	1.5	200.000	8.393	8.554	8.393
30	2.5	5.000	3.737	4.719	3.737
42	3.5	1.925	1.442	2.154	1.442
54	4.5	1.225	1.004	1.482	1.004
66	5.5	1.160	0.907	1.167	0.907
78	6.5	1.105	0.844	1.116	0.844
90	7.5	1.105	0.830	1.079	0.830
102	8.5	1.070	0.832	1.079	0.832
114	9.5	1.048	0.876	1.057	0.876
126	10.5	1.044	0.901	1.041	0.901
138	11.5	1.043	0.926	1.039	0.926
150	12.5	1.043	0.930	1.038	0.930
162	13.5	1.035	0.934	1.039	0.934
174	14.5	1.026	0.938	1.032	0.938
186	15.5	1.027	0.944	1.024	0.944
198	16.5	1.027	0.941	1.024	0.941
210	17.5	1.023	0.942	1.024	0.942
222	18.5	1.024	0.959	1.021	0.959
234	19.5	1.021	0.965	1.023	0.965
246	20.5	1.020	0.964	1.020	0.964
258	21.5	1.021	0.969	1.019	0.969
270	22.5	1.019	0.970	1.020	0.970
282	23.5	1.022	0.976	1.018	0.976
294	24.5	1.019	0.976	1.021	0.976
306	25.5	1.019	0.983	1.018	0.983
318	26.5	1.019	0.988	1.018	0.988
330	27.5	1.019	0.998	1.019	0.998
342	28.5	1.019	0.993	1.019	0.993
354	29.5	1.019	0.985	1.018	0.985
366	30.5	1.019	0.974	1.018	0.974
378	31.5	1.018	0.962	1.018	0.962
390	32.5	1.016	0.944	1.017	0.944
402	33.5	1.015	0.935	1.015	0.935
414	34.5	1.014	0.927	1.014	0.927
426	35.5	1.014	0.919	1.013	0.919
438	36.5		0.910	1.013	0.910
450	37.5		0.916	1.011	0.916
462	38.5		0.927	1.010	0.927
474	39.5		0.946	1.010	0.946
486	40.5		0.958	1.009	0.958
498	41.5		0.971	1.009	0.971
510	42.5		0.966	1.009	0.966
522	43.5		0.949	1.008	0.949
534	44.5		0.914	1.007	0.914
546	45.5		0.888	1.006	0.888
558	46.5		0.857	1.005	0.857
570	47.5		0.832	1.005	0.832
582	48.5		0.814	1.004	0.814
594	49.5		0.809	1.003	0.809
606	50.5		0.781	1.002	0.781
618	51.5		0.753	1.002	0.753
630	52.5		0.714	1.001	0.714
642	53.5		0.650	1.001	0.650
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5			1.000	-
726	60.5			1.000	-
738	61.5			1.000	-
750	62.5			1.000	-

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 1, EXHIBIT 9, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 1, EXHIBIT 9, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1971																														
1972																														
1973																														
1974																														7
1975																													3	1
1976																												20	21	23
1977	0	0	1	13	55	81	62	52	45	40	36	32	30	30	31	27	23	20	19	19	25	40	21	28	20	21	21	19	26	19
1978	0	0	3	23	101	149	113	95	82	77	68	56	53	56	56	46	38	38	35	34	32	60	27	24	22	20	28	24	21	42
1979	0	0	4	36	157	230	175	148	128	115	101	93	83	81	84	85	57	46	44	115	52	61	46	46	49	46	45	43	40	37
1980	0	0	4	39	170	250	190	178	147	94	82	91	94	84	131	74	61	70	57	54	57	49	51	44	51	45	38	35	61	57
1981	0	0	3	25	106	156	106	73	67	75	67	92	71	60	48	41	44	39	27	29	28	27	27	27	32	29	28	28	28	30
1982	0	0	2	18	76	113	80	56	66	65	34	29	24	33	23	28	27	32	27	70	27	22	25	25	21	21	19	19	19	19
1983	0	0	5	41	176	253	151	91	65	57	53	41	35	88	47	40	36	35	60	28	36	33	31	24	20	22	22	21	15	16
1984	0	0	11	96	315	276	251	283	221	225	207	108	144	146	126	100	92	97	89	57	57	59	58	58	51	47	53	47	66	69
1985	0	0	10	55	146	289	324	384	182	96	100	70	67	95	70	206	65	77	60	105	65	58	73	51	114	51	51	50	45	
1986	0	0	0	10	68	274	398	391	175	107	78	83	146	55	51	77	55	51	51	53	55	63	58	65	58	50	49	49		
1987	0	0	0	0	116	436	472	219	132	91	87	85	75	70	50	49	47	68	50	52	29	28	44	35	35	39	45			
1988	0	0	1	9	288	758	394	221	164	194	169	117	86	74	65	63	55	56	45	42	40	40	40	40	40	39				
1989	0	0	0	32	556	474	306	287	153	138	232	145	130	125	159	110	114	99	93	88	88	87	84	84	88					
1990	0	0	0	194	645	186	142	196	117	69	129	136	56	44	36	37	37	38	36	32	27	16	10	4						
1991	0	0	30	253	423	200	283	97	93	51	36	47	39	35	37	44	45	47	41	43	49	49	48							
1992	0	0	90	265	269	136	248	50	46	44	52	37	50	194	50	40	38	57	57	45	37	36								
1993	0	0	45	188	402	172	131	99	129	82	56	41	38	25	27	25	25	34	30	25	24									
1994	0	1	54	528	826	371	191	194	172	149	91	90	83	92	80	55	84	70	57	53										
1995	0	3	215	369	249	282	119	148	102	100	87	54	46	53	49	48	51	47	42											
1996	0	1	109	446	451	238	206	98	84	75	90	69	99	67	59	58	58	58												
1997	0	3	77	99	202	60	42	79	40	45	40	38	32	31	109	33	30													
1998	0	33	172	533	410	198	261	149	221	117	84	74	75	84	66	63														
1999	0	5	62	261	412	604	328	206	287	104	145	105	150	145	88															
2000	0	1	64	343	843	473	279	165	607	159	138	136	166	168																
2001	0	0	23	492	732	287	193	151	133	238	109	108	97																	
2002	0	0	7	178	675	291	154	80	69	118	75	88																		
2003	0	0	59	526	413	124	252	307	200	90	83																			
2004	0	0	110	529	445	65	255	80	59	142																				
2005	0	1	84	273	336	107	73	64	79																					
2006	0	0	740	713	618	578	253	241																						
2007	0	0	254	375	640	321	254																							
2008	0	0	82	737	738	372																								
2009	0	0	200	589	417																									
2010	0	0	106	243																										
2011	0	27	73																											
2012	0	0																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

	6-18	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-186	186-198	198-210	210-222	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.983
1975																													0.404	0.920
1976																												1.039	1.102	0.947
1977	0.000	0.000	8.992	4.322	1.472	0.760	0.842	0.856	0.903	0.895	0.883	0.932	1.017	1.017	0.881	0.861	0.880	0.917	1.027	1.276	1.621	0.526	1.347	0.708	1.043	0.987	0.900	1.422	0.730	1.488
1978	0.000	0.000	8.992	4.322	1.472	0.760	0.842	0.856	0.945	0.883	0.827	0.938	1.060	0.995	0.829	0.832	0.988	0.919	0.989	0.936	1.865	0.446	0.878	0.943	0.878	1.412	0.870	0.879	2.001	0.529
1979	0.000	0.000	8.992	4.322	1.472	0.760	0.842	0.870	0.895	0.883	0.915	0.897	0.979	1.035	1.007	0.672	0.810	0.959	2.598	0.449	1.184	0.744	1.002	1.071	0.938	0.987	0.949	0.923	0.939	0.935
1980	0.000	0.000	8.992	4.322	1.472	0.760	0.939	0.823	0.637	0.874	1.107	1.037	0.895	1.558	0.564	0.833	1.139	0.815	0.940	1.064	0.860	1.036	0.860	1.176	0.878	0.832	0.933	1.744	0.928	0.801
1981	0.000	0.000	8.992	4.322	1.472	0.680	0.682	0.926	1.109	0.895	1.384	0.773	0.838	0.804	0.857	1.073	0.885	0.686	1.086	0.946	0.973	0.994	1.029	1.159	0.901	0.990	0.995	1.000	1.052	1.012
1982	0.000	0.000	8.992	4.322	1.483	0.707	0.704	1.175	0.980	0.525	0.854	0.821	1.385	0.686	1.227	0.983	1.156	0.855	2.602	0.384	0.827	1.111	1.016	0.831	1.000	0.889	1.000	1.000	1.000	1.000
1983	0.000	0.000	8.992	4.322	1.437	0.596	0.600	0.723	0.871	0.934	0.769	0.843	2.531	0.541	0.835	0.911	0.977	1.698	0.471	1.282	0.902	0.941	0.781	0.830	1.093	0.991	0.970	0.702	1.074	0.937
1984	0.000	0.000	8.992	3.274	0.875	0.911	1.125	0.780	1.021	0.918	0.521	1.338	1.014	0.866	0.789	0.918	1.060	0.922	0.642	0.995	1.031	0.984	1.004	0.885	0.915	1.119	0.887	1.423	1.040	
1985	0.000	0.000	5.316	2.672	1.987	1.120	1.185	0.474	0.527	1.045	0.696	0.960	1.415	0.742	2.920	0.317	1.183	0.772	1.767	0.622	0.890	1.248	0.706	2.220	0.447	1.009	0.977	0.904		
1986	0.000	0.000	0.000	6.521	4.034	1.454	0.983	0.447	0.610	0.735	1.055	1.762	0.374	0.933	1.522	0.715	0.922	1.001	1.030	1.050	1.147	0.910	1.135	0.893	0.861	0.983	1.000			
1987	0.000	0.000	0.000	0.000	3.752	1.082	0.464	0.602	0.692	0.955	0.977	0.879	0.933	0.717	0.990	0.943	1.452	0.731	1.048	0.558	0.955	1.577	0.794	1.008	1.129	1.131				
1988	0.000	0.000	18.180	30.381	2.628	0.521	0.560	0.743	1.181	0.874	0.688	0.740	0.863	0.874	0.968	0.873	1.014	0.816	0.919	0.959	1.000	1.000	1.011	0.989	0.980					
1989	0.000	0.000	0.000	17.585	0.852	0.646	0.937	0.533	0.902	1.681	0.623	0.902	0.962	1.266	0.695	1.030	0.868	0.939	0.951	0.996	0.995	0.962	1.004	1.045						
1990	0.000	0.000	0.000	3.326	0.289	0.759	1.384	0.596	0.589	1.875	1.056	0.412	0.778	0.831	1.029	0.993	1.025	0.947	0.897	0.829	0.581	0.635	0.441							
1991	0.000	0.000	8.572	1.673	0.473	1.413	0.343	0.959	0.549	0.700	1.324	0.822	0.899	1.062	1.185	1.012	1.057	0.873	1.048	1.130	1.011	0.978								
1992	0.000	0.000	2.932	1.017	0.504	1.828	0.202	0.918	0.961	1.187	0.702	1.358	3.883	0.260	0.797	0.947	1.496	1.004	0.790	0.828	0.956									
1993	0.000	0.000	4.216	2.131	0.429	0.760	0.757	1.299	0.634	0.681	0.737	0.935	0.666	1.075	0.921	0.974	1.405	0.867	0.846	0.952										
1994	0.000	40.785	9.860	1.564	0.450	0.515	1.014	0.885	0.870	0.606	0.990	0.930	1.106	0.869	0.687	1.531	0.835	0.803	0.931											
1995	0.000	78.728	1.715	0.674	1.136	0.421	1.241	0.689	0.988	0.861	0.630	0.851	1.134	0.923	0.991	1.055	0.932	0.895												
1996	0.000	136.464	4.085	1.012	0.528	0.865	0.474	0.861	0.891	1.198	0.771	1.425	0.675	0.884	0.993	1.000	1.000													
1997	0.000	23.985	1.281	2.039	0.297	0.701	1.882	0.510	1.121	0.894	0.950	0.822	0.986	3.514	0.300	0.925														
1998	0.000	5.142	3.103	0.769	0.484	1.315	0.570	1.483	0.530	0.723	0.872	1.013	1.119	0.791	0.947															
1999	0.000	13.724	4.216	1.575	1.468	0.543	0.628	1.395	0.364	1.392	0.722	1.433	0.964	0.604																
2000	0.000	90.091	5.318	2.460	0.561	0.591	0.592	3.670	0.263	0.867	0.982	1.226	1.009																	
2001	0.000	0.000	20.993	1.488	0.392	0.671	0.785	0.883	1.780	0.459	0.994	0.891																		
2002	0.000	0.000	24.361	3.798	0.431	0.531	0.516	0.867	1.711	0.633	1.175																			
2003	0.000	0.000	8.869	0.785	0.300	2.036	1.217	0.650	0.451	0.916																				
2004	0.000	331.194	4.827	0.841	0.145	3.954	0.314	0.735	2.420																					
2005	0.000	139.256	3.265	1.233	0.318	0.683	0.874	1.235																						
2006	0.000	0.000	0.963	0.867	0.936	0.437	0.954																							
2007	0.000	0.000	1.477	1.707	0.502	0.792																								
2008	0.000	0.000	9.025	1.002	0.503																									
2009	0.000	0.000	2.946	0.708																										
2010	0.000	0.000	2.282																											
2011	0.000	2.710																												
2012	0.000																													
Latest diag	0.000	2.710	2.282	0.708	0.503	0.792	0.954	1.235	2.420	0.916	1.175	0.891	1.009	0.604	0.947	0.925	1.000	0.895	0.931	0.952	0.956	0.978	0.441	1.045	0.980	1.131	1.000	0.904	1.040	0.937
5 Yr Avg	0.000	0.542	3.339	1.103	0.481	1.580	0.775	0.874	1.325	0.854	0.949	1.077	0.951	1.343	0.784	1.097	1.133	0.889	0.902	0.947	0.909	1.031	0.877	1.231	0.866	1.046	0.967	1.006	1.019	0.937
10 Yr Avg	0.000	47.316	7.901	1.489	0.556	1.155	0.833	1.229	1.052	0.855	0.882	1.088	1.244	1.081	0.854	1.034	1.108	0.888	1.023	0.892	0.947	1.035	0.892	1.103	0.914	1.034	0.948	1.104	1.027	0.955
5 Yr Wtd		26.615	1.922	1.023	0.519	0.910	0.782	0.792	0.700	0.775	0.925	1.127	0.947	0.978	0.708	1.131	1.045	0.886	0.899	0.961	0.947	1.027	0.975	1.214	0.759	1.048	0.960	1.053	1.004	0.909
7 Yr Wtd	56.739	56.038	2.196	0.964	0.480	0.809	0.746	1.361	0.615	0.774	0.906	1.136	0.981	0.963	0.731	1.089	1.044	0.905	0.915	0.897	0.982	1.043	0.926	1.135	0.794	1.029	0.960	1.130	1.078	0.887
10 Yr Wtd	58.707	61.715	2.796	1.232	0.550	0.755	0.728	1.290	0.660	0.787	0.878	1.111	1.148	0.783	0.764	1.043	1.039	0.884	1.037	0.869	0.969	1.031	0.927	1.124	0.825	1.020	0.948	1.122	1.043	0.895
Selected	100.000	100.000	2.796	1.232	0.550	0.755	0.728	1.290	0.660	0.787	0.878	1.111	1.148	0.783	0.764	1.043	1.039	0.884	1.037	0.869	0.969	1.031	0.927	1.124	0.825	1.020	0.948	1.122	1.043	0.895
Loss $ Weight	0	28	1,714	4,654	5,857	3,221	2,303	1,523	1,779	1,190	942	804	836	893	602	514	537	575	502	538	471	468	469	415	511	389	377	335	343	313
Center Wtd Avg	100.000	4.371	1.353	1.225	1.006	0.856	0.713	0.817	0.851	0.929	0.863	0.925	0.942	0.972	0.950	0.885	0.946	0.972	0.957	0.954	0.965	0.977	0.969	0.978	0.961	0.996	0.977	1.006	1.003	1.011
Geometric Mean	100.000	8.393	3.737	1.442	1.004	0.907	0.844	0.830	0.832	0.876	0.901	0.926	0.930	0.934	0.938	0.944	0.941	0.942	0.959	0.965	0.964	0.969	0.970	0.976	0.976	0.983	0.988	0.998	0.993	0.985

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																1	1	1	1	0	0	0	0	0	0	0				
1959															1	1	1	1	1	1	1	1	1	1	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													1	1	1	1	1	1	1	0	0	0	0							
1962												2	2	2	1	1	1	0	0	0	0	0								
1963											1	0	0	0	0	0	0	0	0	0	0									
1964										1	1	0	0	0	0	0	0	0	0	0										
1965									1	1	1	1	1	1	1	1	1	1	0											
1966								2	2	2	2	2	1	1	1	1	1	1												
1967							1	1	1	1	1	1	1	1	1	1	1													
1968						0	15	6	1	1	1	1	1	1	1	1														
1969					6	6	6	6	6	7	6	6	6	6	6															
1970				1	1	1	1	1	3	1	1	1	1	1																
1971			2	2	1	0	0	0	0	0	0	0	0																	
1972		14	17	15	16	14	13	10	9	9	9	9																		
1973	10	7	7	8	7	6	6	6	6	5	5																			
1974	6	7	7	6	6	6	6	6	6	6																				
1975	1	1	0	0	0	0	0	0	0																					
1976	22	27	20	17	17	17	16	11																						
1977	29	20	20	20	20	16	12																							
1978	22	21	27	20	20	15																								
1979	35	34	34	35	30																									
1980	45	57	45	39																										
1981	30	30	30																											
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-Ult
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1958																0.929	1.038	0.778	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	0.599						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.963	1.038	0.926	1.080	0.963	1.000	0.346	0.000	0.000	0.000								
1962												1.009	1.012	0.519	0.872	1.000	0.493	0.000	0.000	0.000	0.000									
1963											0.451	1.038	0.963	1.038	0.963	1.000	1.000	1.000	1.000	1.000										
1964										1.000	0.397	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.580	0.976	0.963	1.000	1.000	1.000	1.000	1.000	0.692	0.000												
1966								1.041	0.998	0.963	0.949	0.756	0.930	1.000	0.781	0.897	1.000													
1967							1.017	1.038	0.963	1.000	1.000	1.000	1.000	1.000	0.641	0.693														
1968						96.765	0.395	0.243	1.000	1.000	1.000	1.000	0.954	0.903	0.464															
1969					1.000	1.038	0.963	1.000	1.155	0.866	1.000	1.000	1.000	1.000																
1970				1.000	1.038	0.963	0.923	2.992	0.424	1.000	1.000	1.000	1.000																	
1971			1.000	0.455	0.563	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		1.246	0.872	1.085	0.886	0.896	0.767	0.916	1.000	1.000	1.000																			
1973	0.685	1.038	1.132	0.939	0.852	1.000	1.000	0.907	0.925	1.000																				
1974	1.038	0.980	0.983	1.000	1.000	1.000	1.000	1.000	1.000																					
1975	0.722	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	1.224	0.755	0.838	0.999	1.000	0.950	0.692																							
1977	0.684	1.000	1.000	1.000	0.830	0.740																								
1978	0.936	1.272	0.761	1.000	0.744																									
1979	0.972	1.017	1.027	0.861																										
1980	1.254	0.798	0.865																											
1981	1.000	1.002																												
1982	1.000																													
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Latest diag	1.000	1.002	0.865	0.861	0.744	0.740	0.692	0.000	1.000	1.000	1.000	0.000	1.000	1.000	0.464	0.693	1.000	0.000	0.000	1.000	0.000	0.000	0.000	0.599	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.032	1.018	0.898	0.772	0.715	0.738	0.692	0.565	0.670	0.773	0.800	0.800	0.977	0.981	0.577	0.718	0.637	0.400	0.269	0.400	0.200	0.200	0.200	0.120	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.951	0.911	0.848	0.834	0.791	10.335	0.676	0.914	0.805	0.880	0.776	0.780	0.882	0.750	0.665	0.764	0.615	0.378	0.235	0.200	0.111	0.125	0.143	0.100	0.000	0.000	0.000	0.000	0.000	
5 Yr Wtd	1.060	0.968	0.899	0.946	0.865	0.890	0.809	0.937	0.907	0.959	1.000	1.000	0.986	0.987	0.693	0.886	0.778	0.529	0.591	0.822	1.000	1.000	1.000	0.599						
7 Yr Wtd	1.025	0.934	0.902	0.949	0.868	0.885	0.812	1.024	0.958	0.963	0.995	0.965	0.987	0.989	0.739	0.934	0.813	0.646	0.562	0.822	1.000	1.000	1.000	0.599						
10 Yr Wtd	1.008	0.959	0.909	0.959	0.876	1.120	0.734	0.905	0.946	0.965	0.946	0.943	0.988	0.932	0.781	0.945	0.866	0.675	0.562	0.822	1.000	1.000	1.000	0.599						
Selected	1.008	0.959	0.909	0.959	0.900	1.000	0.800	0.900	0.900	1.000	1.000	1.000	1.000	1.000	0.800	0.950	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	224	221	207	163	119	83	76	48	35	35	28	23	14	15	12	5	5	4	2	1	1	1	1	1	0	0	0	0	0	
Center Wtd Avg	0.966	0.942	0.952	0.941	0.919	0.921	0.902	0.915	0.894	0.951	0.974	1.000	0.973	0.960	0.927	0.889	0.828	0.845	0.800	0.800	0.800	0.800	0.708	0.667	0.616	0.500	0.000	0.000	0.000	
Geometric Mean	0.974	0.962	0.944	0.935	0.927	0.919	0.910	0.916	0.927	0.946	0.958	0.971	0.966	0.949	0.914	0.888	0.857	0.832	0.814	0.809	0.781	0.753	0.714	0.650	0.000	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
COMPENSATION

ADDITIONAL AWARDS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**44**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.974**
Inverse Power	**1.001**	**0.955**
Selected Tail	**1.000**	

				Weibull Curve Fitting					Inverse Power Curve Fitting				
				Slope=	1.859				Slope=	-10.816			
		IMPLIED	SELECTED	Intercept=	-10.090				Intercept=	63.097			
PERIOD	AGE	ATA	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6			1.792		-6.759	**862.541**		1.792		43.718		
2	18	8.554	8.554	2.890	-2.085	-4.717	**112.356**		2.890	2.022	31.835		
3	30	4.719	4.719	3.401	-1.435	-3.768	**43.782**		3.401	1.313	26.310		
4	42	2.154	2.154	3.738	-0.471	-3.142	**23.659**		3.738	0.143	22.671		
5	54	1.482	1.482	3.989	0.116	-2.675	**15.020**		3.989	-0.729	19.953		
6	66	1.167	1.167	4.190	0.666	-2.302	**10.503**		4.190	-1.792	17.783		
7	78	1.116	1.116	4.357	0.816	-1.992	**7.838**		4.357	-2.151	15.976		
8	90	1.079	1.079	4.500	0.961	-1.726	**6.131**		4.500	-2.540	14.428		
9	102	1.079	1.079	4.625	0.961	-1.493	**4.969**		4.625	-2.538	13.074		
10	114	1.057	1.057	4.736	1.070	-1.286	**4.142**		4.736	-2.859	11.871		
11	126	1.041	1.041	4.836	1.172	-1.100	**3.532**	42723.943	4.836	-3.188	10.789	**48474.454**	
12	138	1.039	1.039	4.927	1.189	-0.931	**3.070**	12095.227	4.927	-3.244	9.805	**18122.177**	
13	150	1.038	1.038	5.011	1.194	-0.776	**2.711**	3939.898	5.011	-3.262	8.903	**7354.969**	
14	162	1.039	1.039	5.088	1.192	-0.633	**2.427**	1453.240	5.088	-3.257	8.071	**3200.015**	
15	174	1.032	1.032	5.159	1.247	-0.500	**2.199**	598.705	5.159	-3.450	7.298	**1477.914**	
16	186	1.024	1.024	5.226	1.319	-0.376	**2.014**	272.232	5.226	-3.716	6.576	**718.941**	
17	198	1.024	1.024	5.288	1.318	-0.260	**1.861**	135.202	5.288	-3.711	5.900	**366.103**	
18	210	1.024	1.024	5.347	1.318	-0.151	**1.733**	72.668	5.347	-3.713	5.264	**194.208**	
19	222	1.021	1.021	5.403	1.351	-0.047	**1.627**	41.923	5.403	-3.840	4.663	**106.925**	
20	234	1.023	1.023	5.455	1.338	0.051	**1.537**	25.770	5.455	-3.790	4.093	**60.940**	
21	246	1.020	1.020	5.505	1.374	0.143	**1.460**	16.769	5.505	-3.930	3.552	**35.899**	
22	258	1.019	1.019	5.553	1.377	0.232	**1.395**	11.482	5.553	-3.943	3.037	**21.849**	
23	270	1.020	1.020	5.598	1.371	0.317	**1.340**	8.229	5.598	-3.921	2.546	**13.751**	
24	282	1.018	1.018	5.642	1.390	0.397	**1.292**	6.143	5.642	-3.997	2.075	**8.967**	28418.458
25	294	1.021	1.021	5.684	1.352	0.475	**1.251**	4.755	5.684	-3.844	1.625	**6.076**	3169.337
26	306	1.018	1.018	5.724	1.391	0.549	**1.215**	3.803	5.724	-3.999	1.192	**4.293**	521.607
27	318	1.018	1.018	5.762	1.389	0.621	**1.184**	3.130	5.762	-3.994	0.776	**3.172**	121.497
28	330	1.019	1.019	5.799	1.387	0.690	**1.158**	2.643	5.799	-3.984	0.375	**2.455**	38.299
29	342	1.019	1.019	5.835	1.388	0.756	**1.135**	2.282	5.835	-3.990	-0.011	**1.989**	15.599
30	354	1.018	1.018	5.869	1.390	0.820	**1.115**	2.011	5.869	-3.997	-0.384	**1.681**	7.843
31	366	1.018	1.018	5.903	1.393	0.882	**1.098**	1.803	5.903	-4.008	-0.745	**1.475**	4.665
32	378	1.018	1.018	5.935	1.396	0.942	**1.083**	1.642	5.935	-4.021	-1.094	**1.335**	3.163
33	390	1.017	1.017	5.966	1.412	1.000	**1.071**	1.516	5.966	-4.086	-1.432	**1.239**	2.370
34	402	1.015	1.015	5.996	1.441	1.056	**1.060**	1.416	5.996	-4.209	-1.759	**1.172**	1.913
35	414	1.014	1.014	6.026	1.456	1.111	**1.050**	1.336	6.026	-4.273	-2.078	**1.125**	1.632
36	426	1.013	1.013	6.054	1.477	1.164	**1.042**	1.272	6.054	-4.368	-2.387	**1.092**	1.450
37	438	1.013	1.013	6.082	1.479	1.216	**1.036**	1.220	6.082	-4.377	-2.687	**1.068**	1.328
38	450	1.011	1.011	6.109	1.502	1.266	**1.030**	1.179	6.109	-4.477	-2.979	**1.051**	1.243
39	462	1.010	1.010	6.136	1.521	1.315	**1.025**	1.145	6.136	-4.565	-3.264	**1.038**	1.183
40	474	1.010	1.010	6.161	1.535	1.363	**1.021**	1.117	6.161	-4.631	-3.541	**1.029**	1.140
41	486	1.009	1.009	6.186	1.546	1.409	**1.017**	1.094	6.186	-4.684	-3.812	**1.022**	1.108
42	498	1.009	1.009	6.211	1.554	1.454	**1.014**	1.076	6.211	-4.722	-4.076	**1.017**	1.084
43	510	1.009	1.009	6.234	1.563	1.499	**1.012**	1.061	6.234	-4.765	-4.333	**1.013**	1.065
44	522	1.008	1.008	6.258	1.576	1.542	**1.009**	1.049	6.258	-4.826	-4.585	**1.010**	1.052
45	534	1.007	1.007	6.280	1.596	1.584	**1.008**	1.039	6.280	-4.924	-4.831	**1.008**	1.041
46	546	1.006	1.006	6.303	1.621	1.625	**1.006**	1.032	6.303	-5.050	-5.071	**1.006**	1.033
47	558	1.005	1.005	6.324	1.652	1.666	**1.005**	1.025	6.324	-5.211	-5.306	**1.005**	1.026
48	570	1.005	1.005	6.346	1.687	1.705	**1.004**	1.020	6.346	-5.401	-5.536	**1.004**	1.021
49	582	1.004	1.004	6.366	1.725	1.744	**1.003**	1.016	6.366	-5.611	-5.761	**1.003**	1.017
50	594	1.003	1.003	6.387	1.763	1.782	**1.003**	1.012	6.387	-5.826	-5.982	**1.003**	1.014
51	606	1.002	1.002	6.407	1.805	1.819	**1.002**	1.010	6.407	-6.077	-6.199	**1.002**	1.012
52	618	1.002	1.002	6.426	1.851	1.856	**1.002**	1.008	6.426	-6.363	-6.411	**1.002**	1.010
53	630	1.001	1.001	6.446	1.903	1.891	**1.001**	1.006	6.446	-6.701	-6.619	**1.001**	1.008
54	642	1.001	1.001	6.465	1.965	1.927	**1.001**	1.005	6.465	-7.133	-6.823	**1.001**	1.007
55	654	1.000	1.000	6.483		1.961	**1.001**	1.004	6.483		-7.023	**1.001**	1.005
56	666	1.000	1.000	6.501		1.995	**1.001**	1.003	6.501		-7.220	**1.001**	1.005
57	678	1.000	1.000	6.519		2.028	**1.001**	1.002	6.519		-7.413	**1.001**	1.004
58	690	1.000	1.000	6.537		2.061	**1.000**	1.002	6.537		-7.603	**1.000**	1.003
59	702	1.000	1.000	6.554		2.093	**1.000**	1.001	6.554		-7.789	**1.000**	1.003
60	714	1.000		6.571		2.124	**1.000**	1.001	6.571		-7.972	**1.000**	1.002